

NEWFOUNDLAND AND LABRADOR COMMERCIAL VEHICLES OLIVER WYMAN SELECTED LOSS TREND RATES

Based on Insurance Industry Data
Through December 31, 2022

September 5, 2023

CONTENTS

1.	Executive Summary	1
1.1.	Purpose and Scope.....	1
1.2.	Actuarial Findings.....	1
2.	Analysis – General Discussion	3
2.1.	Data	3
2.2.	Estimating Ultimate Claim Counts and Ultimate Claim Amounts by Accident Half-Year – General Approach	4
2.3.	Selection of Claim Count and Claim Amount Development Factors	5
2.4.	Changes in Loss Cost, Frequency and Severity Estimates.....	5
3.	Loss Trend Rate Considerations	8
3.1.	Introduction	8
3.2.	Past Trend - Model Considerations.....	8
3.3.	Future Trend Considerations	17
4.	Oliver Wyman Selected Trend Rates	20
4.1.	Bodily Injury	20
4.2.	Property Damage (including DCPD)	23
4.3.	Accident Benefits	27
4.4.	Uninsured Auto	30
4.5.	Collision.....	31
4.6.	Comprehensive	34
4.7.	Specified Perils	37
4.8.	All Perils.....	38
4.9.	Underinsured Motorist	41
4.10.	Summary - All Coverages	41
5.	Impact of COVID-19	42
5.1.	Historical Impact of the COVID-19 Pandemic	42
5.2.	“New Normal” Frequency Level (COVID-19 & Reform Impact)	42
6.	Distribution and Use	45
7.	Considerations and Limitations.....	46
8.	Summary of Tables and Figures	47

LIST OF TABLES.....	47
LIST OF FIGURES.....	47
9. Appendices.....	49

1. Executive Summary

1.1. Purpose and Scope

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

- Mandatory Coverage: 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 commercial vehicles loss and loss adjustment 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. In the absence of a significant change in experience, we find it reasonable to assume the past loss trend will persist into the future resulting in equivalent past and future trend rates.

Particularly 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	-3.0%	October 2022
Property Damage (including DCPD) ¹	+0.5%	October 2022
Accident Benefits	+2.0%	October 2022
Uninsured Auto	+2.0%	October 2022
Collision	+2.5%	October 2022
Comprehensive	+1.5%	October 2022
Specified Perils	+1.5%	October 2022
All Perils	+1.5%	October 2022
Underinsured Motorist	+1.5%	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 Actuarial Standards of Practice issued by the Actuarial Standards Board (Canada).

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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. Analysis – General Discussion

2.1. Data

The source for the exposures (number of vehicles), claim count and claim amount data that we analyze is the 2022-2 AUTO7002 Automobile Industry Exhibit (as of December 31, 2022) provided by GISA. This data includes the experience of all commercial vehicles in Newfoundland and Labrador. We refer to this as the AIX report.

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

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

The claim count and claim amount data presented in the AIX report is grouped according to the accident half-year² during which the event occurred.

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

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

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

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

It is important to note two points about case reserves:

1. **Insurance companies’ determination of case reserves varies from company to company.** For example, it is typical for insurance companies to instruct their claim adjusters to post a pre-set

² 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.

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 cost³ 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 GISA⁵. 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 loss⁶ 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.

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).

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.

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: Change in Estimates - Bodily Injury

AY	As of June 30, 2022			As of December 31, 2022		
	Loss Cost	Severity	Frequency	Loss Cost	Severity	Frequency
2018	\$305.26	\$90,929	3.36	\$311.23	\$91,341	3.41
2019	\$303.39	\$88,326	3.43	\$304.50	\$86,758	3.51
2020	\$293.61	\$89,498	3.28	\$298.51	\$90,673	3.29
2021	\$324.21	\$85,288	3.80	\$300.03	\$83,280	3.60
2022*	\$344.09	\$115,150 ⁹	2.99	\$235.37	\$77,148	3.05

* 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 1.0%.

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.

⁹ The observed higher severity and lower frequency for 2022-1 are immature with a high degree of uncertainty and are subject to change materially as the experience develops.

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

AY	As of June 30, 2022			As of December 31, 2022		
	Loss Cost	Severity	Frequency	Loss Cost	Severity	Frequency
2018	\$92.36	\$6,716	13.75	\$91.88	\$6,679	13.76
2019	\$118.41	\$8,931	13.26	\$118.43	\$8,943	13.24
2020	\$62.47	\$6,923	9.02	\$63.40	\$7,025	9.02
2021	\$58.56	\$8,290	7.06	\$57.06	\$8,279	6.89
2022*	\$75.81	\$10,040	7.55	\$116.70	\$15,062	7.75

* 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 0.3%.

Table 4: Change in Estimates – Accident Benefits

AY	As of June 30, 2022			As of December 31, 2022		
	Loss Cost	Severity	Frequency	Loss Cost	Severity	Frequency
2018	\$13.37	\$8,666	1.54	\$13.83	\$8,926	1.55
2019	\$14.75	\$6,980	2.11	\$17.55	\$8,269	2.12
2020	\$16.24	\$12,402	1.31	\$14.39	\$10,635	1.35
2021	\$19.35	\$8,084	2.39	\$22.31	\$9,298	2.40
2022*	\$10.97	\$7,525	1.46	\$11.95	\$8,412	1.42

* 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 6.8%.

Table 5: Change in Estimates - Collision

AY	As of June 30, 2022			As of December 31, 2022		
	Loss Cost	Severity	Frequency	Loss Cost	Severity	Frequency
2018	\$200.61	\$9,033	22.21	\$199.69	\$8,991	22.21
2019	\$190.90	\$9,338	20.44	\$190.19	\$9,304	20.44
2020	\$137.46	\$8,481	16.21	\$136.59	\$8,554	15.97
2021	\$117.15	\$11,137	10.52	\$119.79	\$11,083	10.81
2022*	\$124.29	\$9,634	12.90	\$118.92	\$8,822	13.48

* 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 not materially changed.

Table 6: Change in Estimates - Comprehensive

AY	As of June 30, 2022			As of December 31, 2022		
	Loss Cost	Severity	Frequency	Loss Cost	Severity	Frequency
2018	\$120.47	\$2,975	40.50	\$120.47	\$2,975	40.50
2019	\$104.93	\$2,795	37.55	\$104.96	\$2,795	37.55
2020	\$90.56	\$2,689	33.68	\$90.70	\$2,684	33.79
2021	\$130.53	\$3,818	34.19	\$138.10	\$4,035	34.22
2022*	\$127.68	\$3,123	40.89	\$162.80	\$4,772	34.11

* 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 1.7%.

Table 7: Change in Estimates - All Perils

AY	As of June 30, 2022			As of December 31, 2022		
	Loss Cost	Severity	Frequency	Loss Cost	Severity	Frequency
2018	\$255.18	\$14,958	17.06	\$255.11	\$14,946	17.07
2019	\$185.34	\$11,205	16.54	\$181.75	\$11,056	16.44
2020	\$214.12	\$13,474	15.89	\$213.92	\$13,411	15.95
2021	\$231.73	\$14,024	16.52	\$252.05	\$15,358	16.41
2022*	\$265.79	\$17,831	14.91	\$288.33	\$16,285	17.70

* 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%.

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 period¹⁰ 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 cost¹¹ 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/level¹² 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

¹⁰ 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.

¹¹ 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.

¹² We use “scalar” and “level change” interchangeably throughout this report.

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.

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 hurricane’s (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 parameter¹³ 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.¹⁴

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

¹³ We use the terms reform or level change interchangeable; but a reform parameter is associated with a known event.

¹⁴ A *t*-test with a resulting *p*-value of less than 5% is considered significant.

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.

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.

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 3.3.

Summary of Trend Rates

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

The summary of our trend rates based on industry data as of December 31, 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 8 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 cost¹⁵ 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 the reduction between 2020-1 and 2022-1 is likely to persist into the future.

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

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.

Figure 1: Google Mobility Data

Residential areas: How did the time spent at home change relative to before the pandemic?



This data shows how the number of visitors to residential areas has changed relative to the period before the pandemic.



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 has resulted in a recent increase in inflation which may lead to increased claim costs during the prospective period. In the following figures we present the consumer price index (left panel) and year-over year percentage change (right panel)¹⁷ over the last 20 years in Newfoundland, separately, for:

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

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

Figure 2: Consumer Price Index – All Items & Transportation

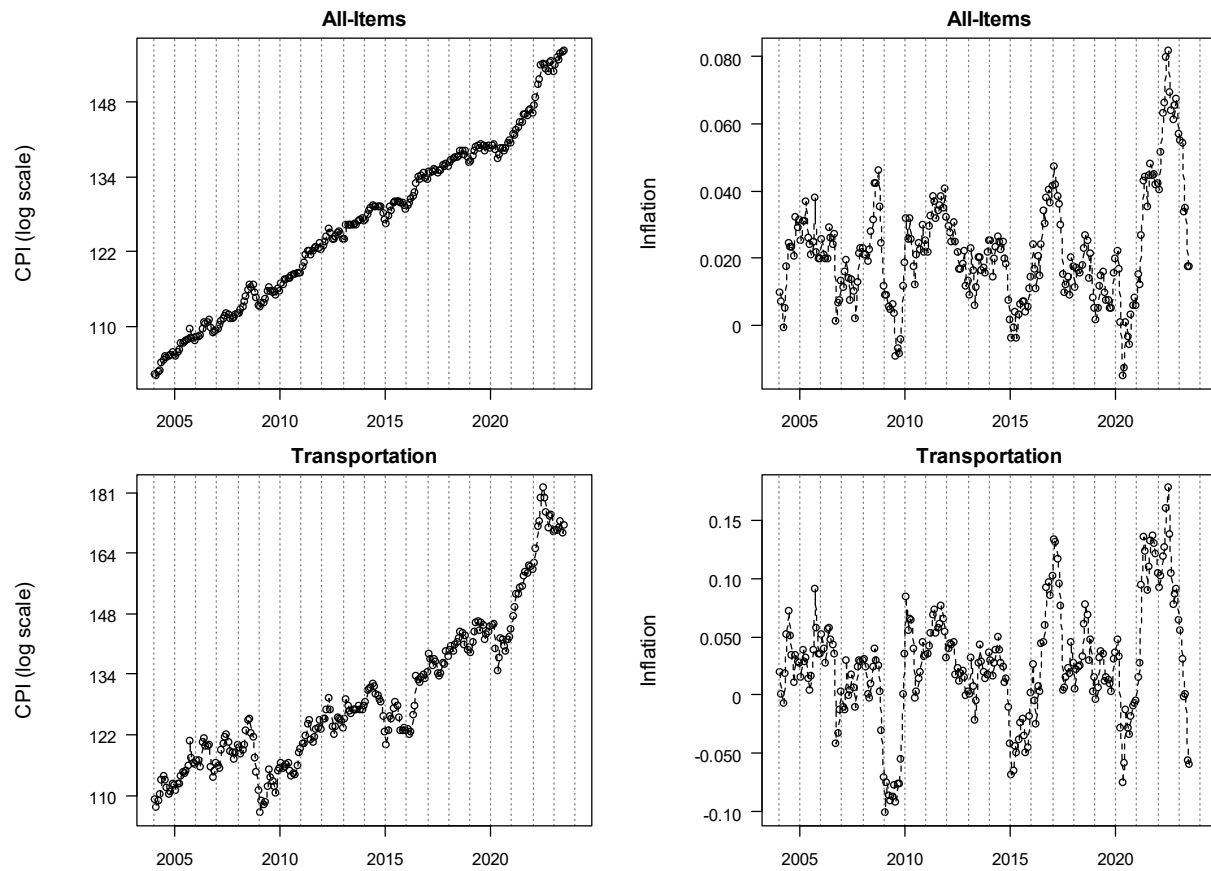
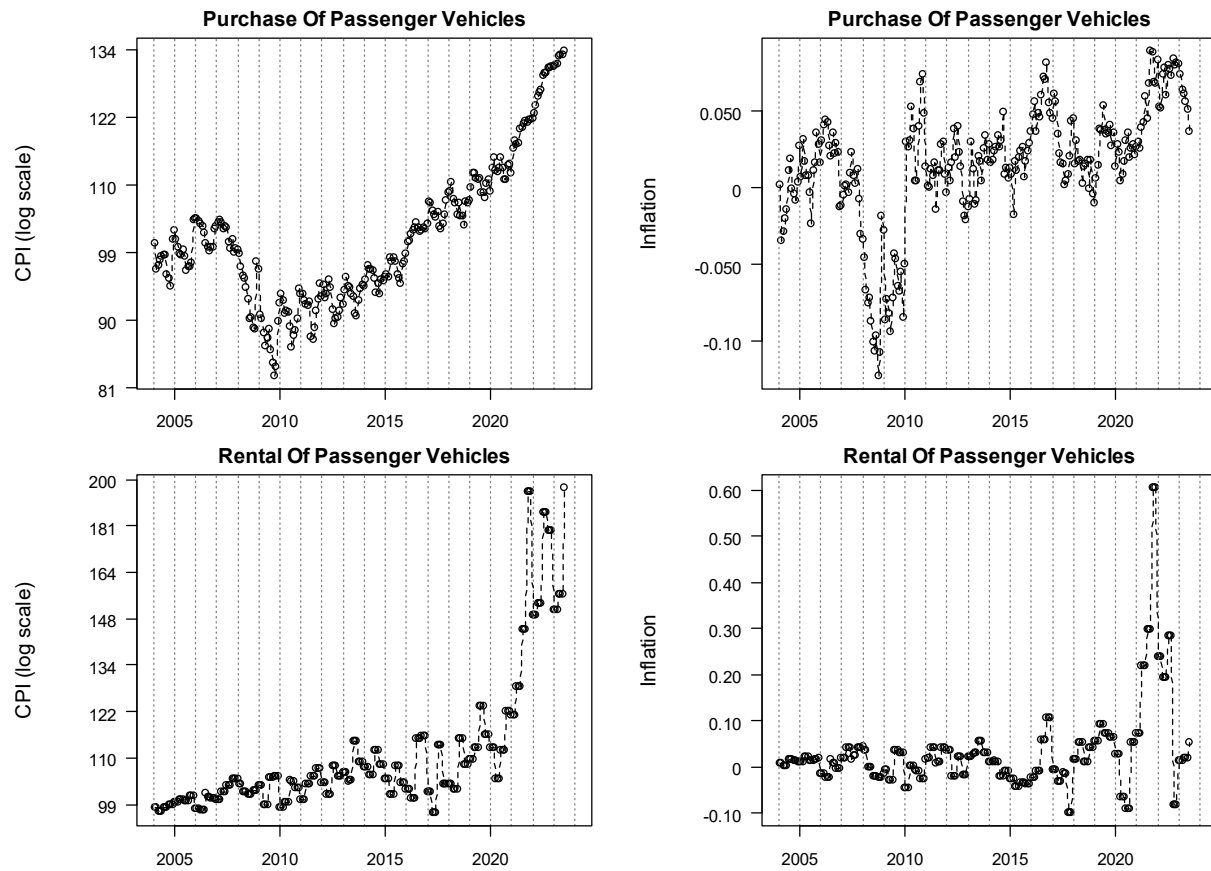
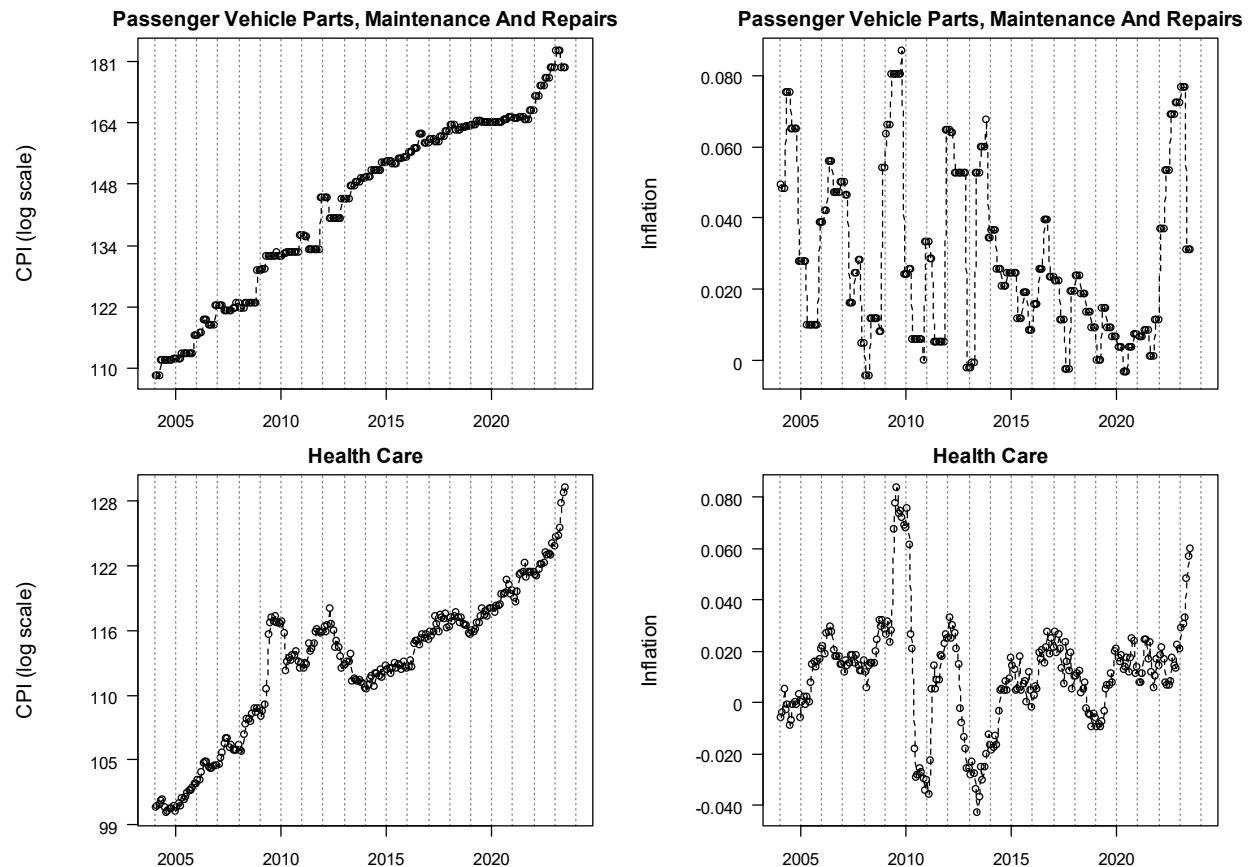


Figure 3¹⁸: Consumer Price Index – Purchase & Rental of Passenger Vehicles



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



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

- Inflationary pressures on physical damage coverages¹⁹ (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 2022-1 through 2022-2 property damage 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

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

costs for physical damage coverages²⁰ 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.

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, collision, comprehensive, or all perils coverages. The lack of an apparent increase for these coverages may be due, in part, to limited data volume for commercial vehicles.

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:

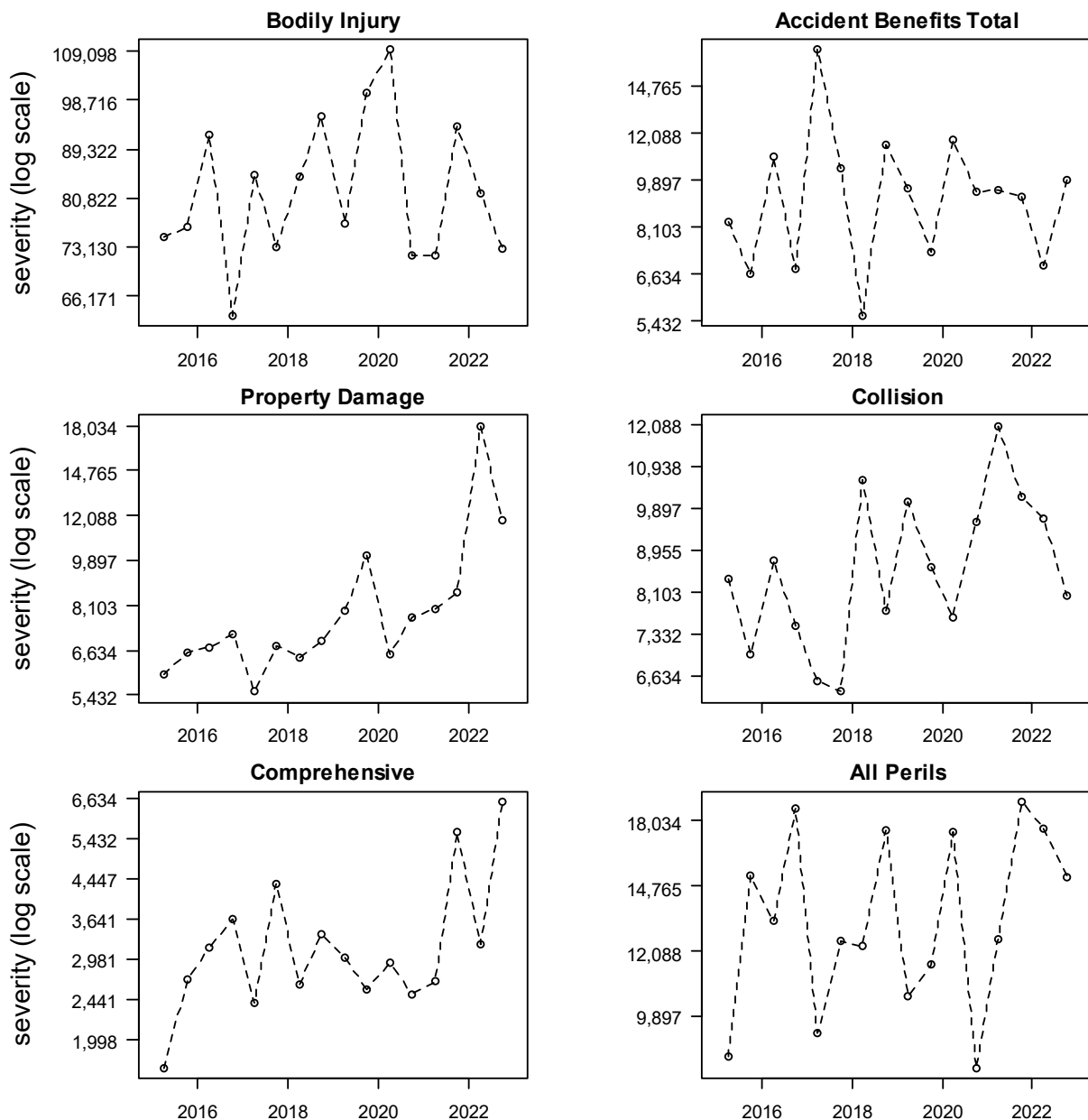
- The loss cost trend rate is not equal to the CPI, but instead correlated with it. Other social and economic factors influence the difference between the measured loss cost trend rate and the CPI.
- We recognize an alternative approach would be to include an additional trend parameter in the model, 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.

²⁰ 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 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. In the absence of a significant change in experience 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. We emphasize that driving patterns in the post-pandemic era will vary by province, and within the province, may vary by community.

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 5.1 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 4.2, 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.

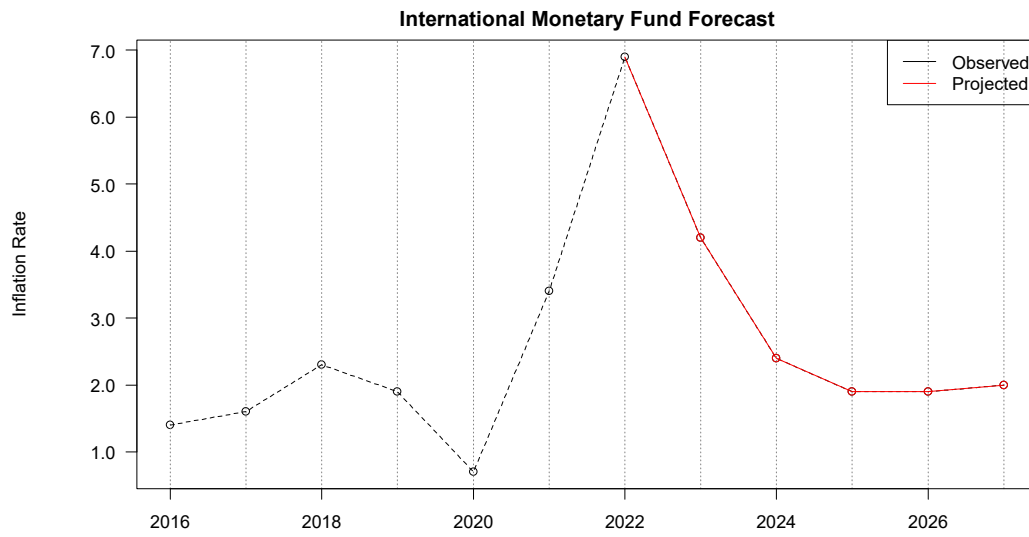
In Figure 6²³ we present the International Monetary Fund’s (IMF) forecast of future inflation, as measured by all items CPI in Canada. As shown in Figure 6, the IMF expects inflation to decrease in 2023 but remain above the Government’s target range, followed by a further decrease in 2024. The forecasted 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.

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

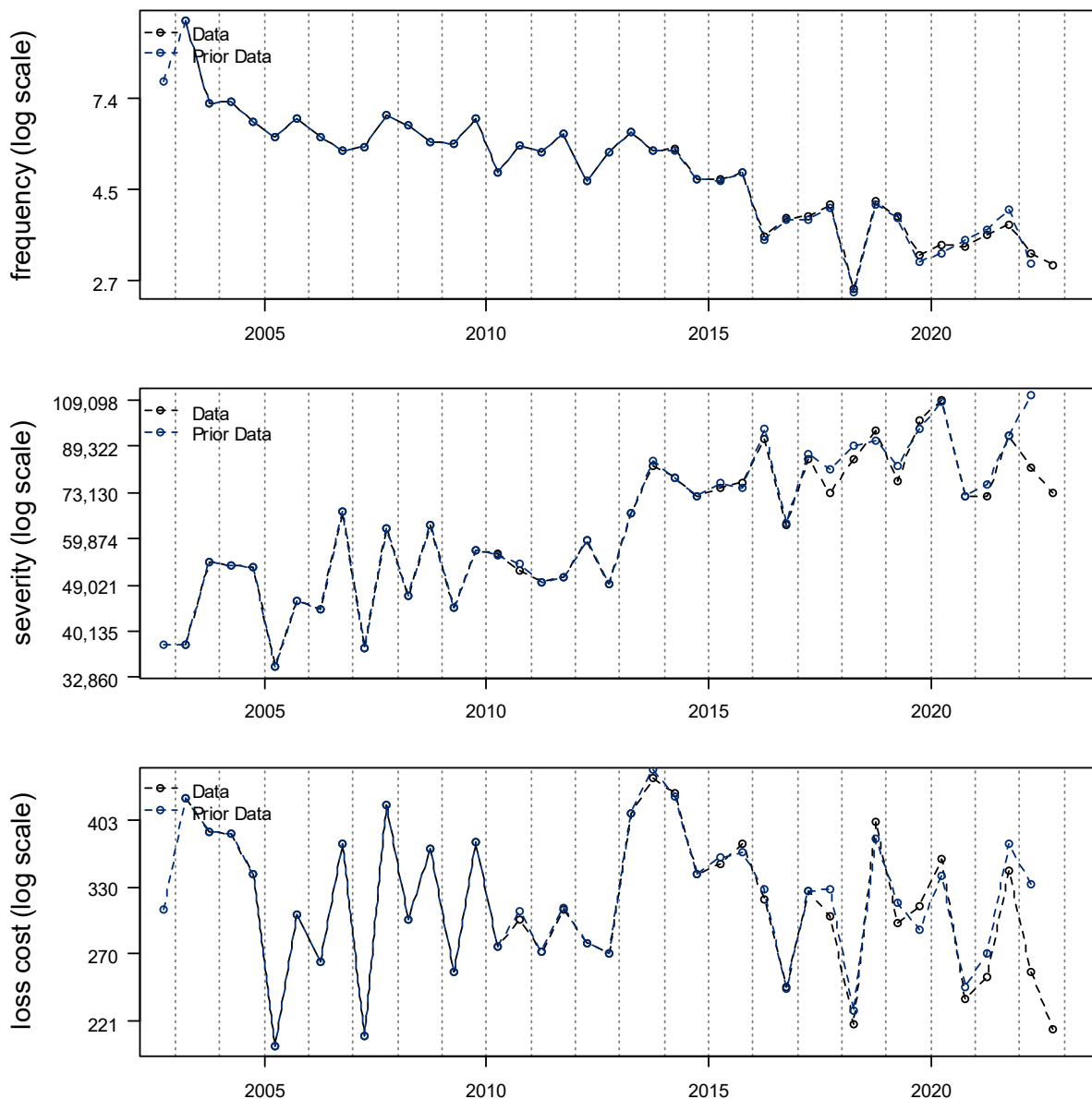


4. Oliver Wyman Selected Trend Rates

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 some variability in the estimates after 2017.

Figure 7: Bodily Injury – Observed Loss Cost Experience



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

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

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

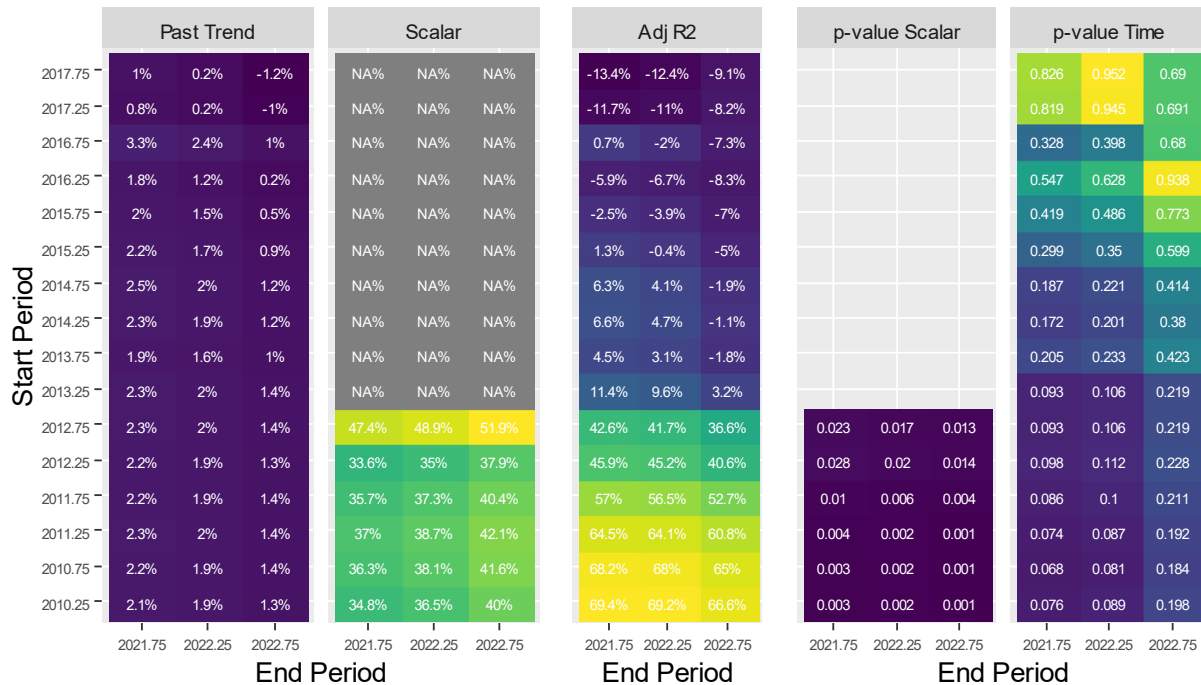
We begin our review at 2005-1, as legislation enacted for claims occurring on or after August 1, 2004 introduced a \$2,500 deductible to all bodily injury tort claims. Effective January 1, 2020, the non-pecuniary deductible increased from \$2,500 to \$5,000.

As shown in Appendix E of this report, the addition of scalar and/or trend shift parameters at 2020-1 to explicitly measure the impact of the 2020-1 reform have inconsistent values and generally insignificant p -values, and therefore are not included in our final model design. Therefore, at this time, we are unable to provide an assessment of the bodily injury reform impact. We will continue to monitor the potential impact on the post-reform severity and loss cost data.²⁴

²⁴ Unlike our private passenger findings of strong statistical support for a shift in costs coincident with the January 2020 reforms, we do not observe similar strong consistent evidence for commercial vehicles. Due to the difference in the vehicle types, we do not assume the findings from private passenger vehicles would be applicable to commercial vehicles.

In Figure 8 we present a heatmap of indicated severity trends beginning 2010-1 through 2017-2, ending 2022-2, 2022-1 and 2021-2, with time and a 2013-1 scalar parameter included in the model.

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



- The trend rates beginning 2010-1 through 2012-2, ending 2022-2, generally fall within the range of +1.0% to +1.5% with moderate adjusted R-squared values and *p*-values that are generally significant for the level change, but not for time. The 2013 scalar parameter clusters around +40%.
- The trend rates beginning 2013-1 through 2016-2 range from 0.0% to +1.5%, but with very low adjusted R-squared values and insignificant *p*-values for time.
- The trend rates ending 2021-2 and 2022-1 are generally a half point to one point higher than those ending 2022-2, but with insignificant *p*-values for time.
- Although changes to the Insurance Act and Associated Regulations (NLR 56/19) came into effect on January 1, 2020, increasing the bodily injury deductible from \$2,500 to \$5,000, we are unable to quantify the impact of this reform on severity due to the significant variability in the historical data.

Despite the insignificant *p*-values, we find a small positive trend is warranted in this case. We select a severity trend rate of +1.5%.

In Figure 9 we present a heatmap of indicated frequency trends beginning 2010-1 through 2017-2, ending 2022-2 and 2022-1, with only a time parameter included in the model.

Figure 9: Bodily Injury - Frequency Heatmap (Time)



- The trend rates beginning 2010-1 through 2015-1, ending 2022-2, generally fall within the range of -4.0% to -6.5% with moderate adjusted R-squared values and *p*-values that are generally significant for time.
- The models with the shorter periods generally have higher (less negative) indicated trend rates and insignificant *p*-values due to the recent flattening.

Despite the insignificant *p*-values over the more recent periods, we find a negative trend rate is warranted given the stronger statistical fit of the long-term indications and select a frequency trend rate of -4.5%.

We, therefore, select a past loss cost trend of **-3.0%**²⁵ (rounded); the same as our prior review.

However, given the dynamic nature of the changes in inflation, please refer to Section 3.3 for more details regarding considerations when selecting the future loss cost trend.

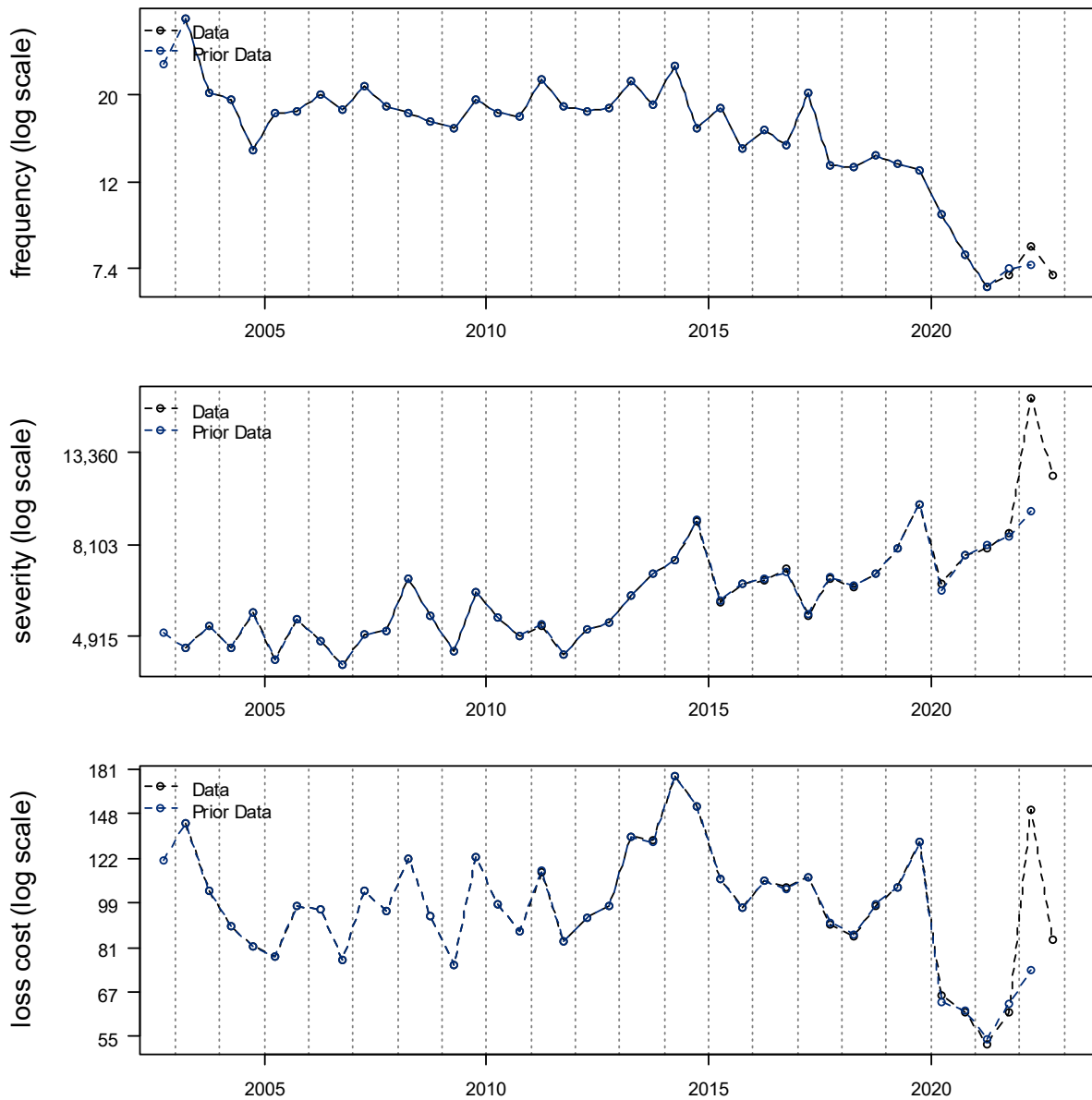
4.2. Property Damage (including DCPD)

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

²⁵ Based on our selected severity trend rate of +1.5% and frequency trend rate of -4.5%.

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

Figure 10: Property Damage – Observed Loss Cost Experience



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

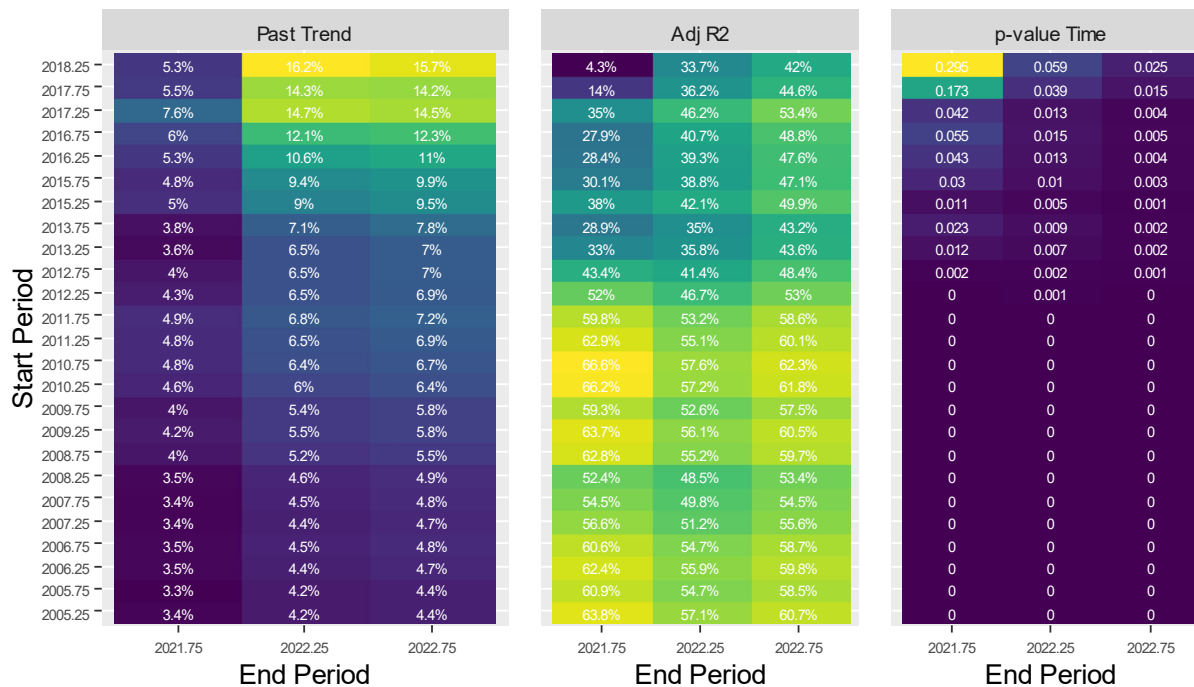
- Frequency exhibited a relatively flat pattern between 2004 and 2014, with a decline thereafter. Frequency decreased significantly during 2020 coincident with the COVID-19 pandemic and has yet to fully recover.

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

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

In Figure 11 we present a heatmap of indicated severity trends beginning 2005-1 through 2018-1, ending 2022-2, 2022-1, and 2021-2, excluding 2014-1 and 2014-2, with only a time parameter included in the model.

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

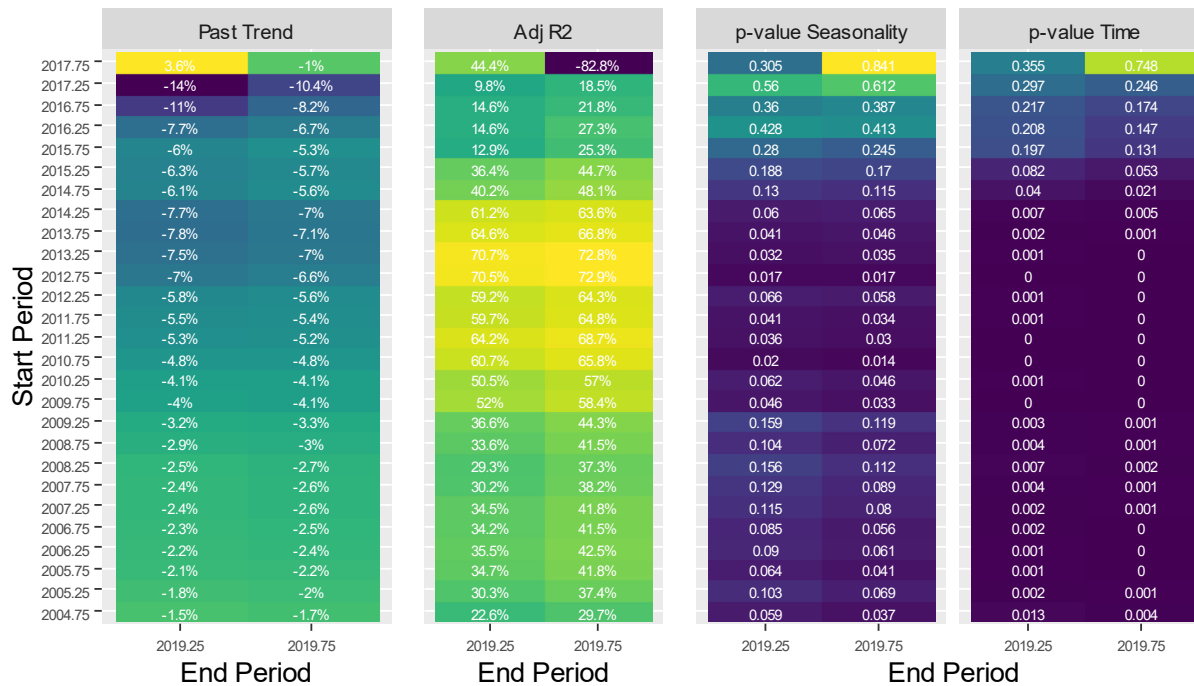


- The trend rates beginning 2005-1 through 2008-1, ending 2022-2 generally cluster around +4.0% to +5.0% with moderate adjusted R-squared values and significant *p*-values for time.
- The measured trends are higher for periods beginning 2008-2 to 2013-1, ranging from +5.0% to +7.0%, and have moderate adjusted R-squared values and significant *p*-values for time.
- The trend rates with shorter periods have much higher indicated trend rates due to the very large 2022 observations. Models ending 2021-2 have trend rates over a much narrower range, from +3.5% to +5.5%.

Recognizing the trend rates ending 2022-1 and 2022-2 are highly leveraged by these large data points, which may, in part, be related to the recent inflation spike, we select a severity trend rate of +5.5%.

In Figure 12 we present a heatmap of indicated frequency trends beginning 2004-2 through 2017-2, ending 2019-2 and 2019-1, with time and seasonality parameters included in the model. We exclude the unusually low 2020, 2021, and 2022 observations that are coincident with the COVID-19 pandemic.

Figure 12: Property Damage - Frequency Heatmap (Time & Seasonality)



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

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

We, therefore, select a past cost trend of +0.5%²⁶ (rounded), one percentage point higher than our prior selection.

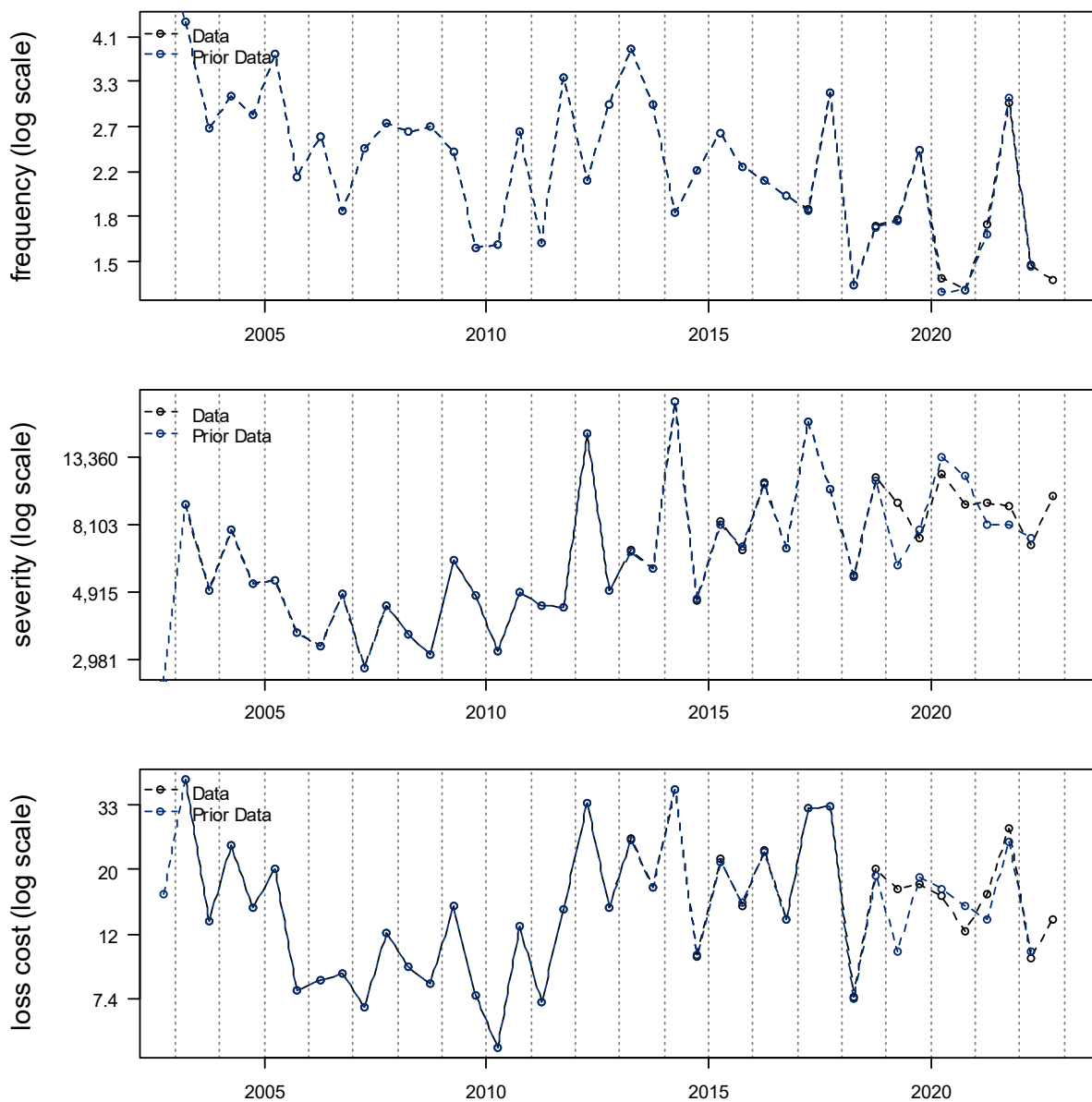
²⁶ Based on our selected severity trend rate of +5.5% and frequency trend rate of -5.0%.

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

4.3. Accident Benefits

In Figure 13, we present our estimated loss cost (average claim cost per vehicle), average severity (average claim cost per claim), and frequency rate (average claim incidence rate) over the period 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 immature severity and loss cost estimates.

Figure 13: Accident Benefits – Observed Loss Cost Experience



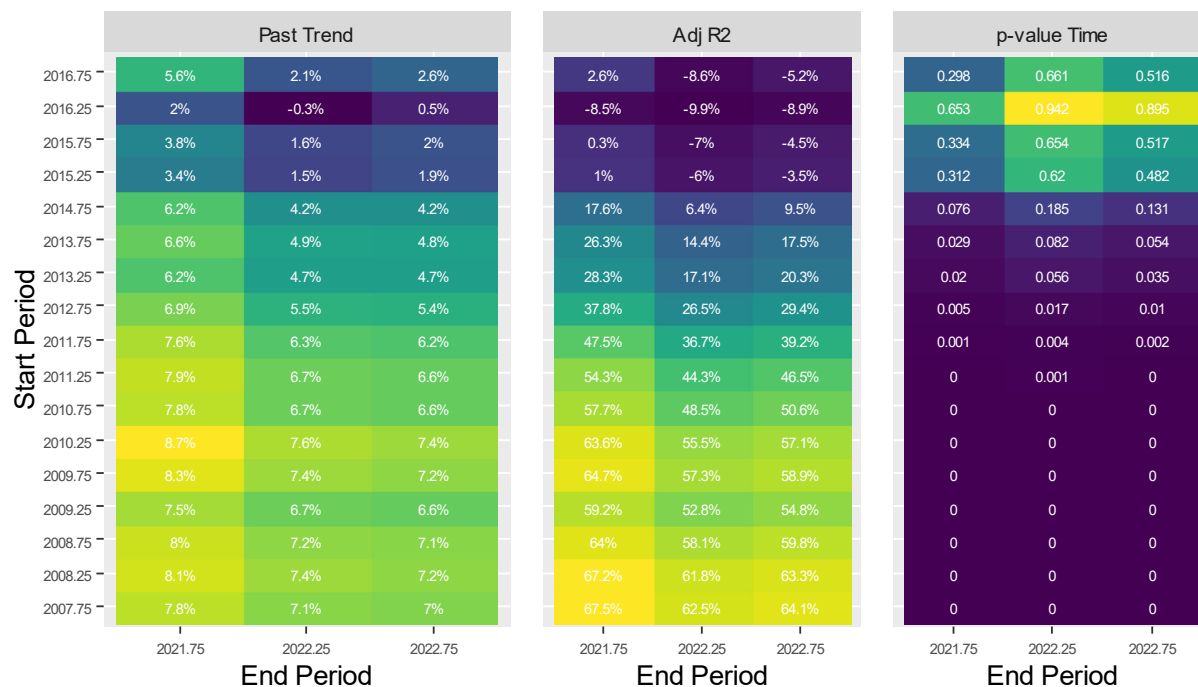
A review of the historical data points (as depicted in Figure 13) shows that subject to considerable variability:

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

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

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

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



- The trend rates beginning 2007-2 through 2011-2 generally cluster around +6.5% to +8.0% with moderate adjusted R-squared values and significant *p*-values for time.

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

Considering the recent flattening of the historical severity data, we select a severity trend rate of +4.0%.

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

Figure 15: Accident Benefits – Frequency Heatmap (Time)

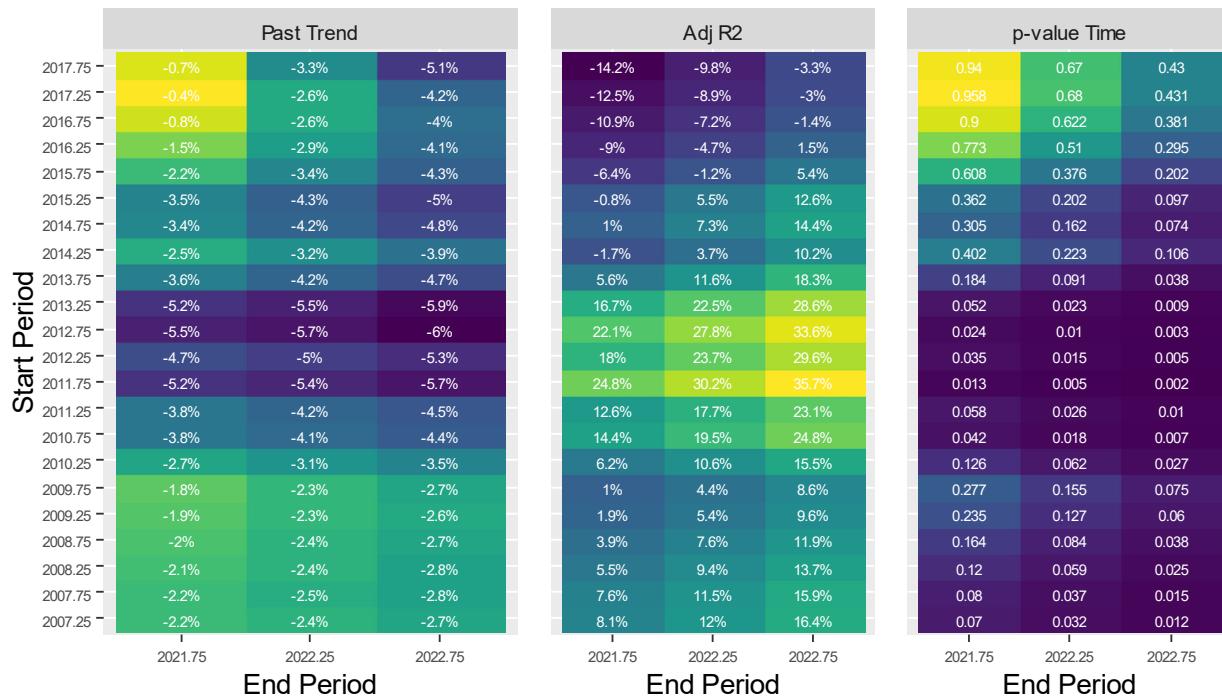


- The trend rates beginning 2007-1 through 2009-2 generally cluster around -1.5% to -2.0% with low adjusted R-squared values and p -values that are insignificant for time.
- The trends with shorter periods have much lower indicated trend rates and p -values for time that vary in significance, and low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

As the 2020, 2021, and 2022 accident benefits frequency is relatively consistent with pre-pandemic levels, we also consider models ending 2021 and 2022.

In Figure 16 we present a heatmap of indicated frequency trends beginning 2007-1 through 2016-2, ending 2022-2, 2022-1, and 2021-2, with only a time parameter included in the model.

Figure 16: Accident Benefits – Frequency Heatmap (Time)



- The trend rates beginning 2007-1 through 2009-2, ending 2022-2 generally cluster around -2.5% to -3.0% with low adjusted R-squared values and *p*-values that are significant for time.
- The trend rates beginning 2010-2 through 2013-2, ending 2022-2 generally cluster around -4.0% to -6.0% with low adjusted R-squared values and *p*-values that are significant for time.
- The models with periods ending 2021-2 and 2022-1 are slightly higher (less negative) than 2022-2.

Despite the insignificant *p*-values for the models ending 2019-2 and 2019-1, we find a small negative trend is warranted given the recent evidence of a decreasing frequency trend. We select a frequency trend rate -2.0%.

We, therefore, select a past loss cost trend of **+2.0²⁷** (rounded), one percentage point less than 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

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

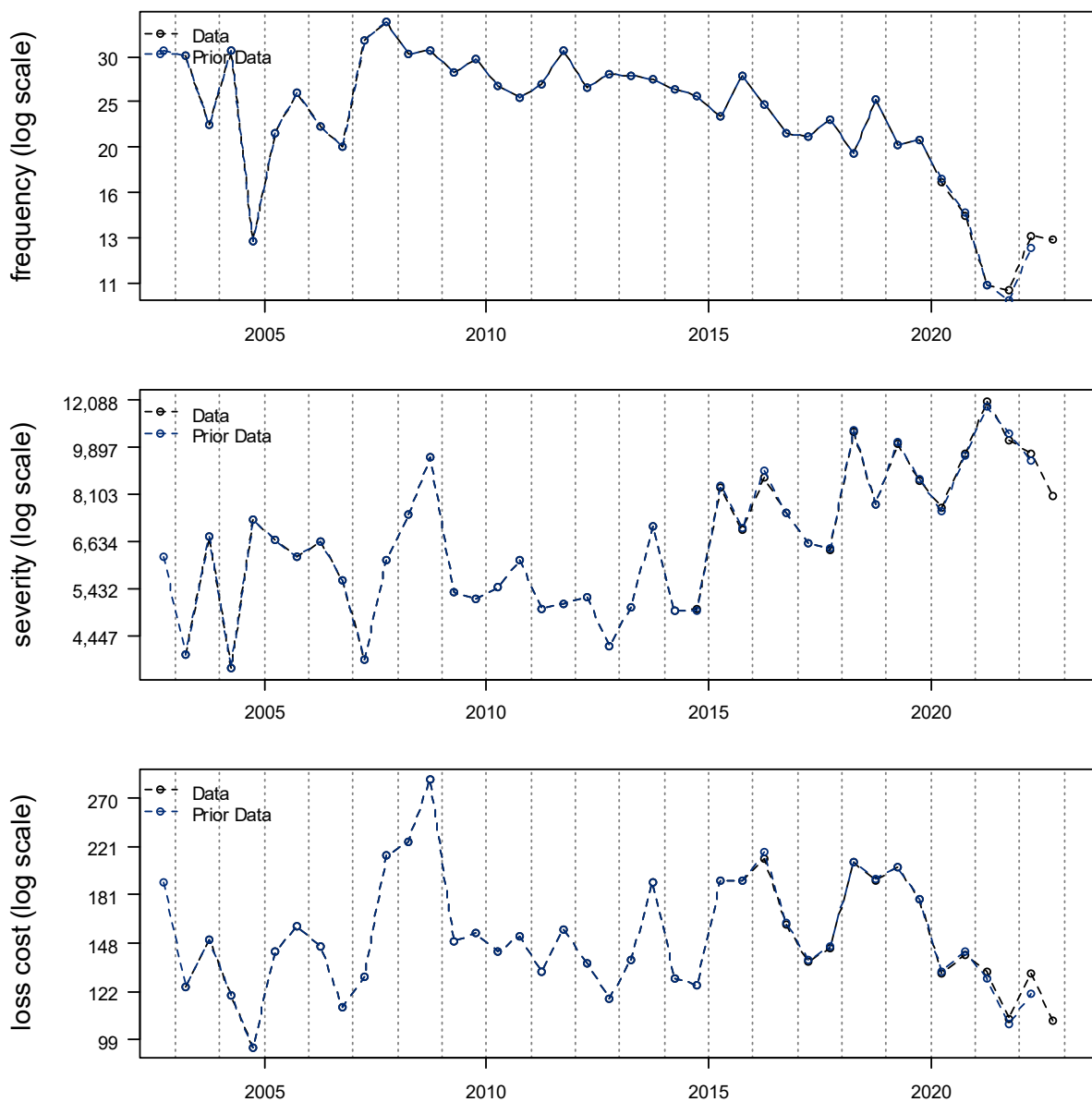
²⁷ Based on our selected severity trend rate of +4.0% and frequency trend rate of -2.0%.

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

4.5. Collision

In Figure 17, we present our estimated loss cost (average claim cost per vehicle), average severity (average claim cost per claim), and frequency rate (average claim incidence rate) over the period 2003-1 through 2022-2. We include a comparison to the estimated values used in our prior report and observe that the estimates have not changed materially.

Figure 17: Collision – Observed Loss Cost Experience



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

- Frequency has been decreasing since 2007. 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.²⁸
- Following a period of high volatility, severity began to increase around 2010, including several large upward spikes.
- Subject to considerable variability and spikes, loss cost has generally exhibited a somewhat positive trend pattern since 2010. We observe a large decrease during 2020, 2021 and 2022-1 coincident with the COVID-19 pandemic.

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

In Figure 18 we present a heatmap of indicated severity trends beginning 2010-2 through 2018-1, ending 2022-2 and 2022-1, with only a time parameter included in the model.

Figure 18: Collision - Severity Heatmap (Time)



- The trend rates with periods beginning 2010-2 to 2014-2 generally fall in the range of +6.5% to +8.5% with moderate adjusted R-squared values and significant *p*-values for time.

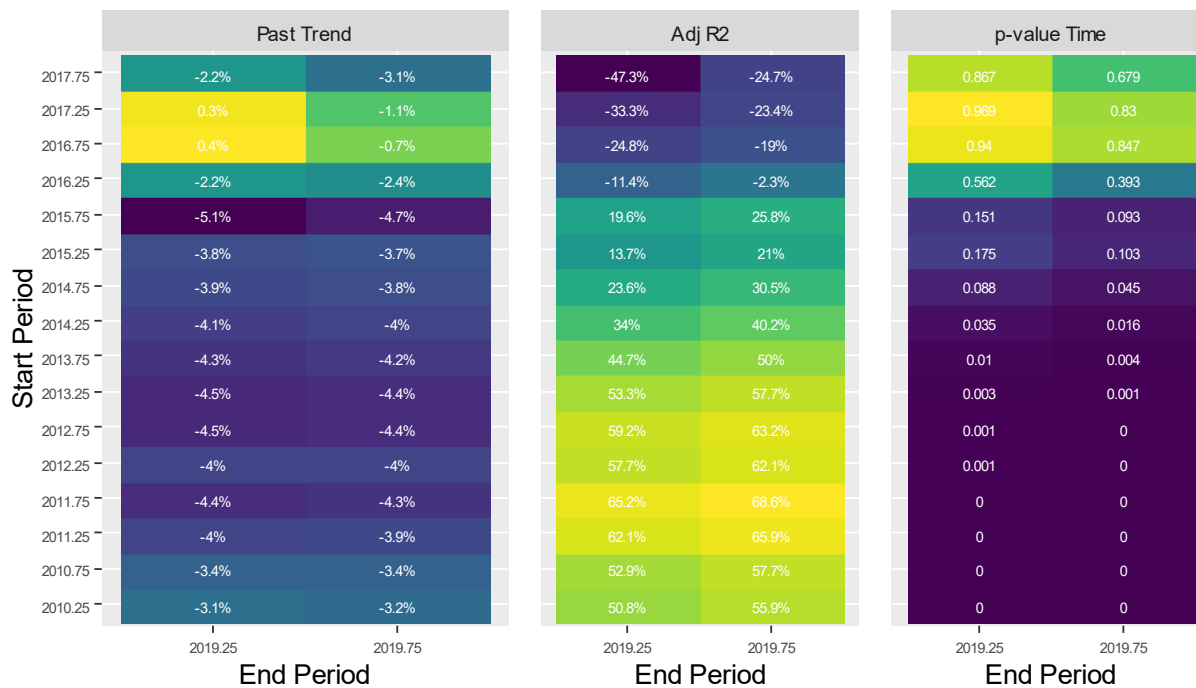
²⁸ The decrease in collision frequency may (possibly) be attributed to both a shift of claims to property damage. We have observed a similar phenomena in other Provinces where DCPD was introduced.

- The models with the highest adjusted R-squared values are those with periods beginning 2011-1 and 2011-2, with the trend rate clustering around +7.0% to +8.0%.

We select a severity trend rate of +7.0%.

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

Figure 19: Collision - Frequency Heatmap (Time)



- The trend rates with periods beginning 2010-1 to 2015-1 generally fall in the range of -3.0% to -4.5% with low to moderate adjusted R-squared values and significant *p*-values for time.
- The models with the highest adjusted R-squared values are those with periods beginning 2011-1 to 2012-2 and have trend rates that cluster around -4.0% to -4.5%.

We select a frequency trend rate of -4.5%.

We, therefore, select a past cost trend of **+2.5%²⁹** (rounded), one-half percentage point less than our prior selection.

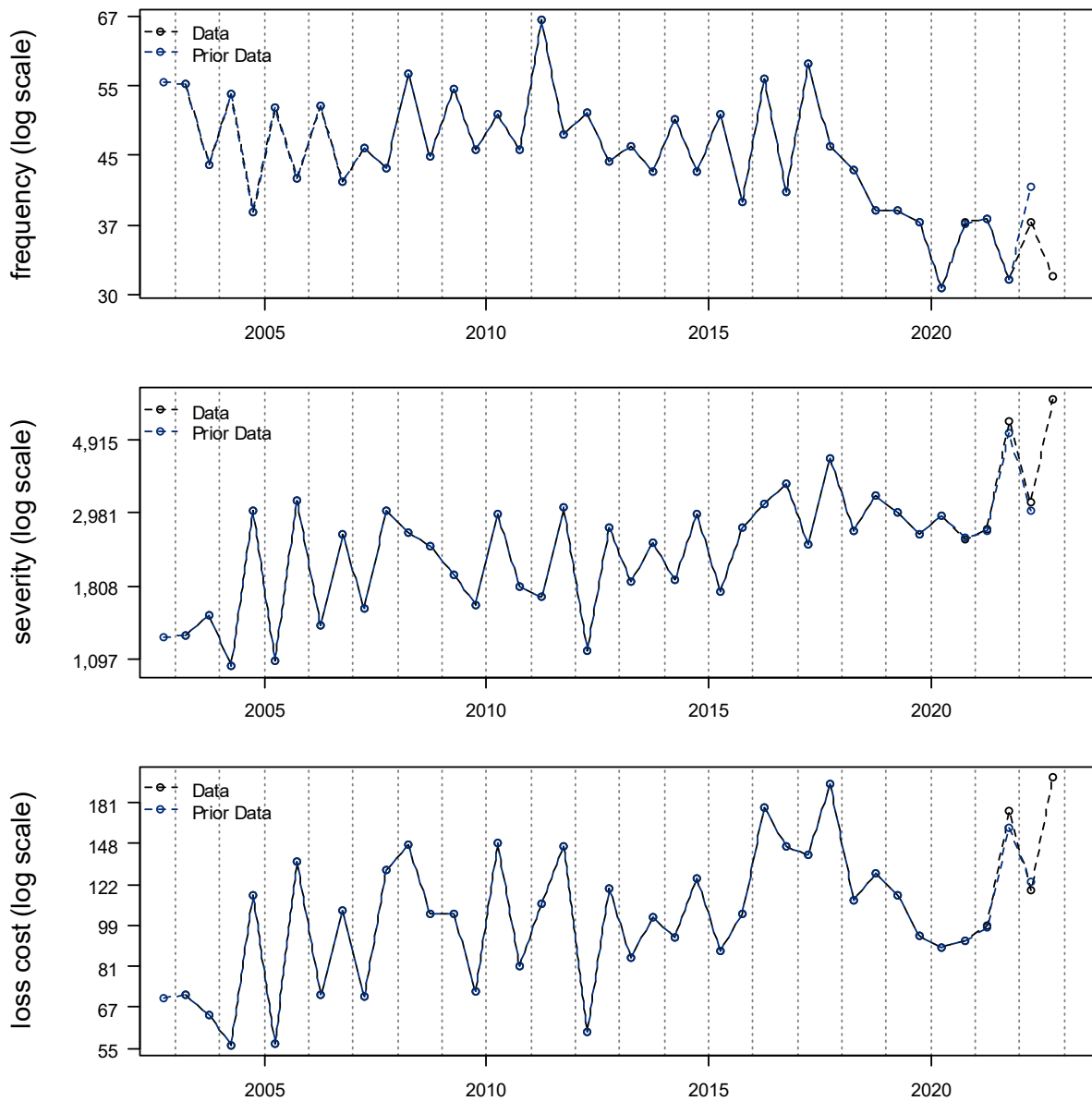
Please refer to Section 3.3 for more details regarding considerations when selecting the future loss cost trend.

²⁹ Based on our selected severity trend rate of +7.0% and frequency trend rate of -4.5%.

4.6. Comprehensive

In Figure 20, we present our estimated loss cost (average claim cost per vehicle), average severity (average claim cost per claim), and frequency rate (average claim incidence rate) over the period 2003-1 through 2022-2. We include a comparison to the estimated values used in our prior report and observe that our 2022-1 frequency estimate has decreased slightly.

Figure 20: Comprehensive – Observed Loss Cost Experience



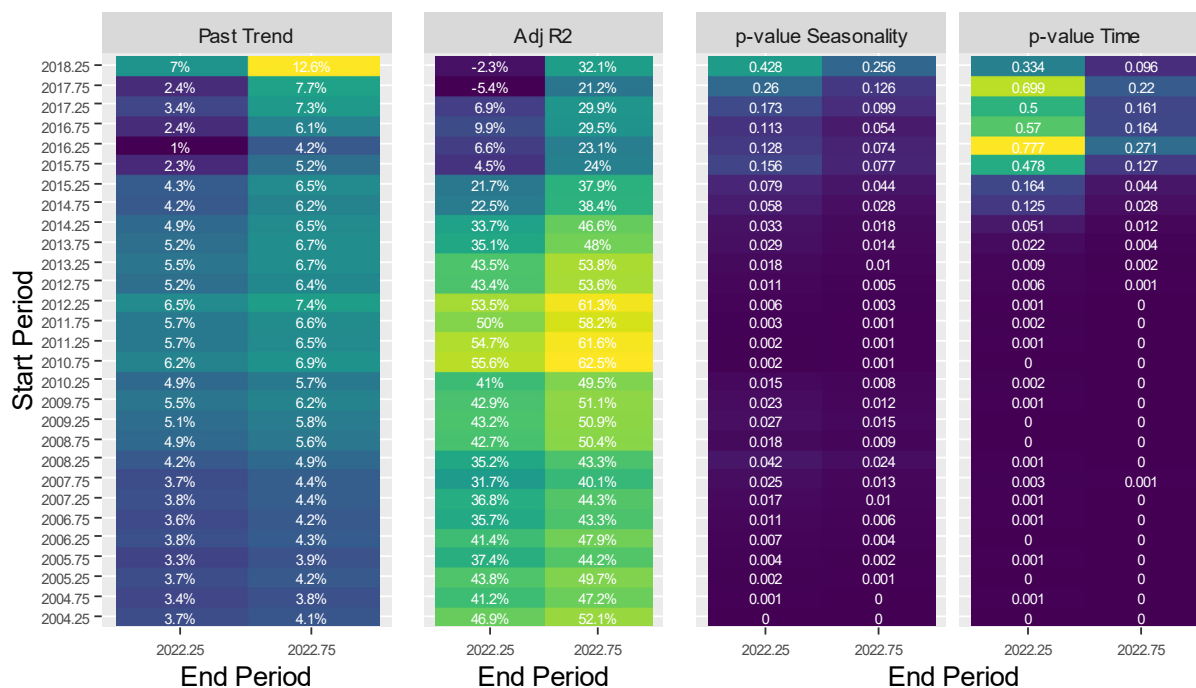
A review of the historical data points (as depicted in Figure 20) shows that subject to considerable variability:

- Frequency has exhibited a generally flat trend pattern since 2004 (subject to seasonality), except for a recent decline in 2018 and 2019. We observe large downward spikes at 2020-1, 2021-2, and 2022-2. 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 regression models that are inclusive of the pandemic period.
- Severity, influenced by seasonality, has exhibited a volatile positive trend pattern. We observe a spike at 2021-2 and 2022-2.
- Loss cost has exhibited a slight upward trend pattern since 2004, with a sharp increase in 2016 and 2017, followed by a sharp decrease in 2018. We observe a small decrease in 2020 and 2021-1.

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

In Figure 21 we present a heatmap of indicated severity trends beginning 2004-1 through 2018-1, ending 2022-2 and 2022-1, with time and seasonality parameters included in the model.

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



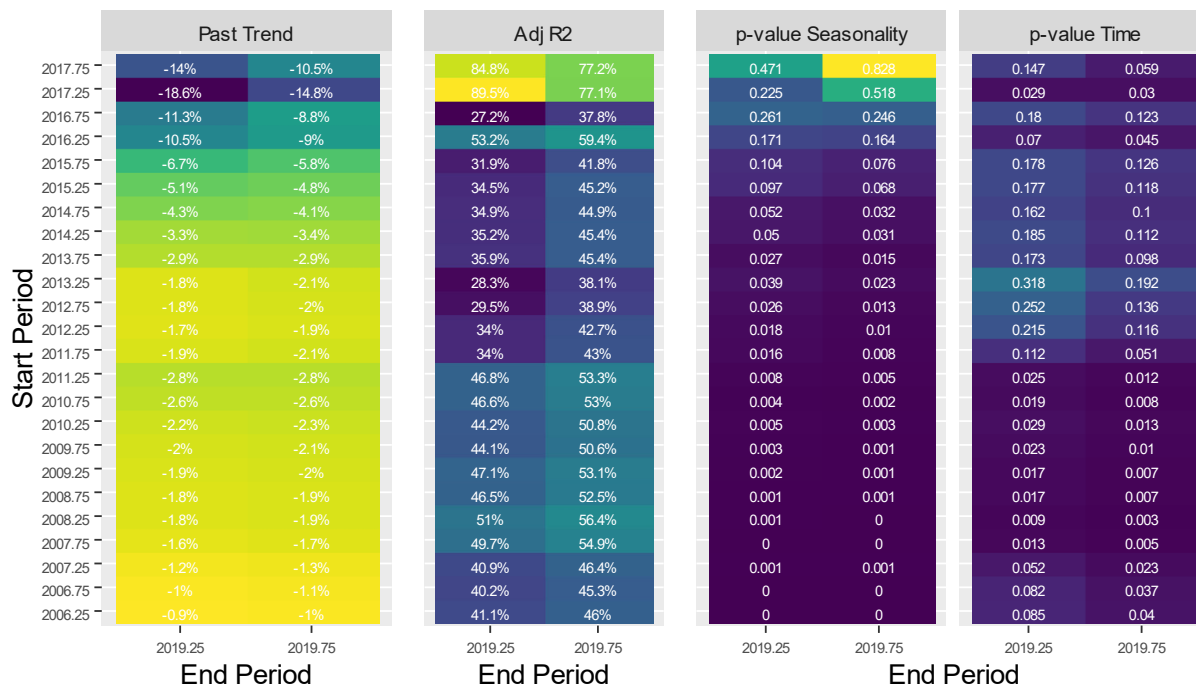
- The trend rates with periods beginning 2004-1 to 2013-1 generally range from +3.5% to +7.5% a with low to moderate adjusted R-squared values and significant *p*-values for time and seasonality. Models with shorter periods (beginning 2010 to 2013) generally indicate loss trend rates that are on the higher end of the range.

- Shorter periods tend to have poor statistical results (insignificant p -values and low adjusted R-squared values) due to the high level of variability in the severity data.

In light of the variability in severity, we continue to rely upon the measured trends over the longer time periods but give some consideration to the trends based on the (shorter) more recent data, and select a severity trend rate +5.0%.

In Figure 22 we present a heatmap of indicated frequency trends beginning 2006-1 through 2017-2, ending 2019-2 and 2019-1, with time and seasonality parameters included in the model.

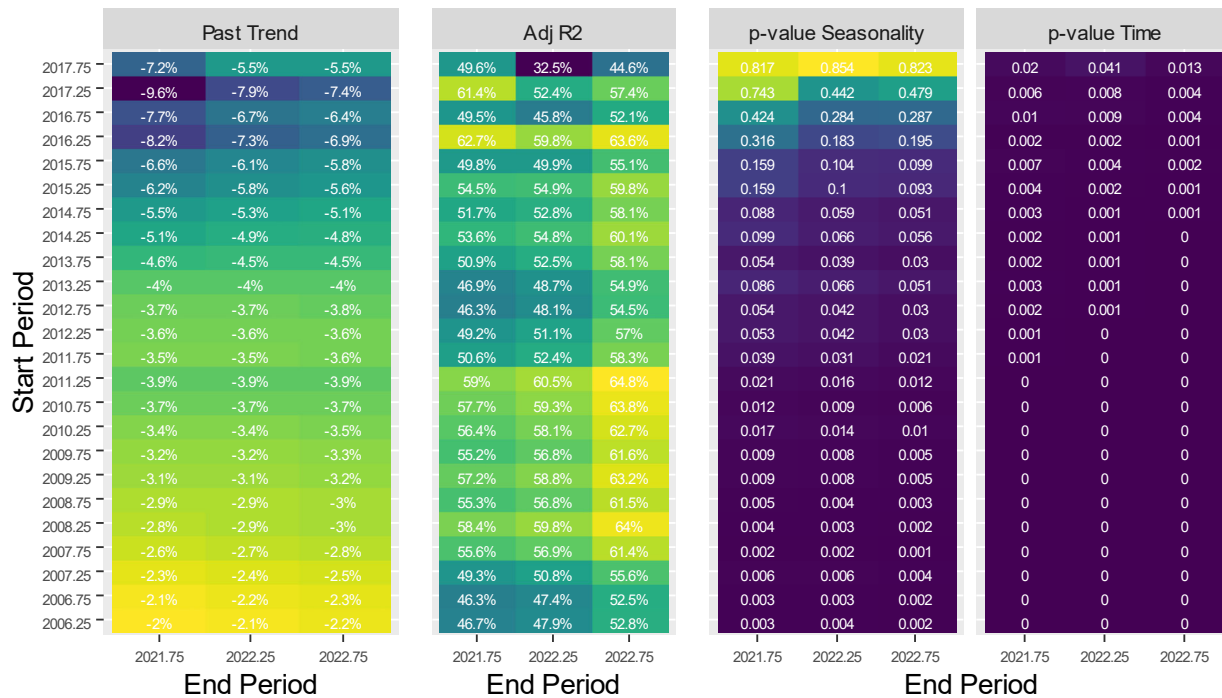
Figure 22: Comprehensive - Frequency Heatmap (Time & Seasonality)



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

As the pandemic's impact on comprehensive is not apparent, we also consider models ending 2021 and 2022. In Figure 23 we present a heatmap of indicated frequency trends beginning 2006-1 through 2017-2, ending 2022-2, 2022-1, and 2021-2, with time and seasonality parameters included in the model.

Figure 23: Comprehensive – Frequency Heatmap (Time)



- The trend rates beginning 2007-1 through 2010-1, ending 2022-2 generally cluster around -2.5% to -3.5% with moderate adjusted R-squared values and *p*-values that are significant for time.
- The trend rates beginning 2010-2 through 2013-2, ending 2022-2 generally cluster around -3.5% to -4.5% with moderate adjusted R-squared values and *p*-values that are significant for time.
- The models with periods ending 2021-2 and 2022-1 are similar to 2022-2.

Considering evidence of a steeper negative trend emerging over more recent frequency observations, we select a frequency trend rate of -3.5%.

We therefore select a past loss cost trend of **+1.5%**³⁰ (rounded), one-half percentage point less than our prior selection.

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, **+1.5%**.

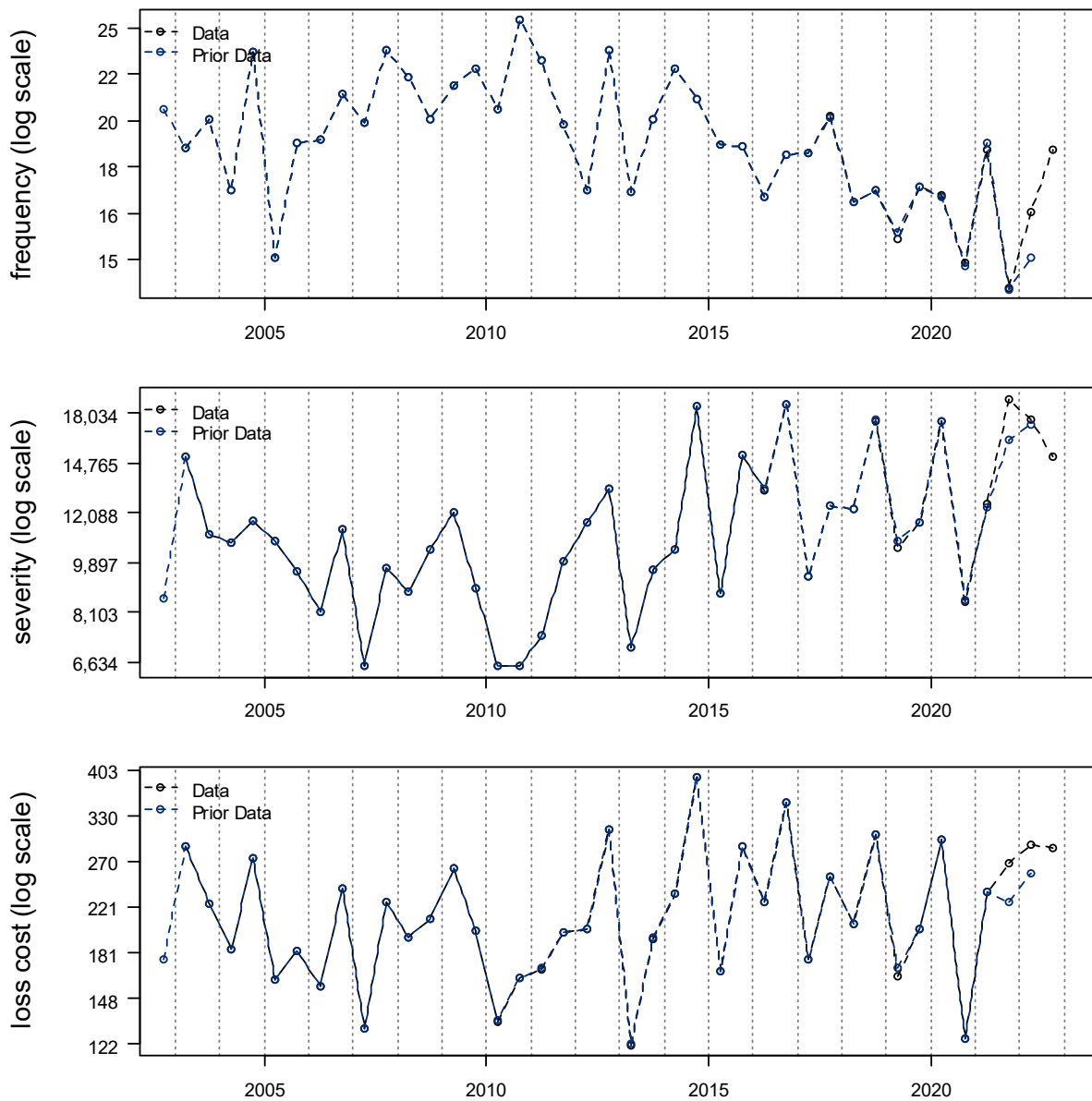
Please refer to Section 3.3 for more details regarding considerations when selecting the future loss cost trend.

³⁰ Based on our selected severity trend rate of +5.0% and frequency trend rate of -3.5%.

4.8. All Perils

In Figure 24, 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 estimates have increased slightly.

Figure 24: All Perils – Observed Loss Cost Experience



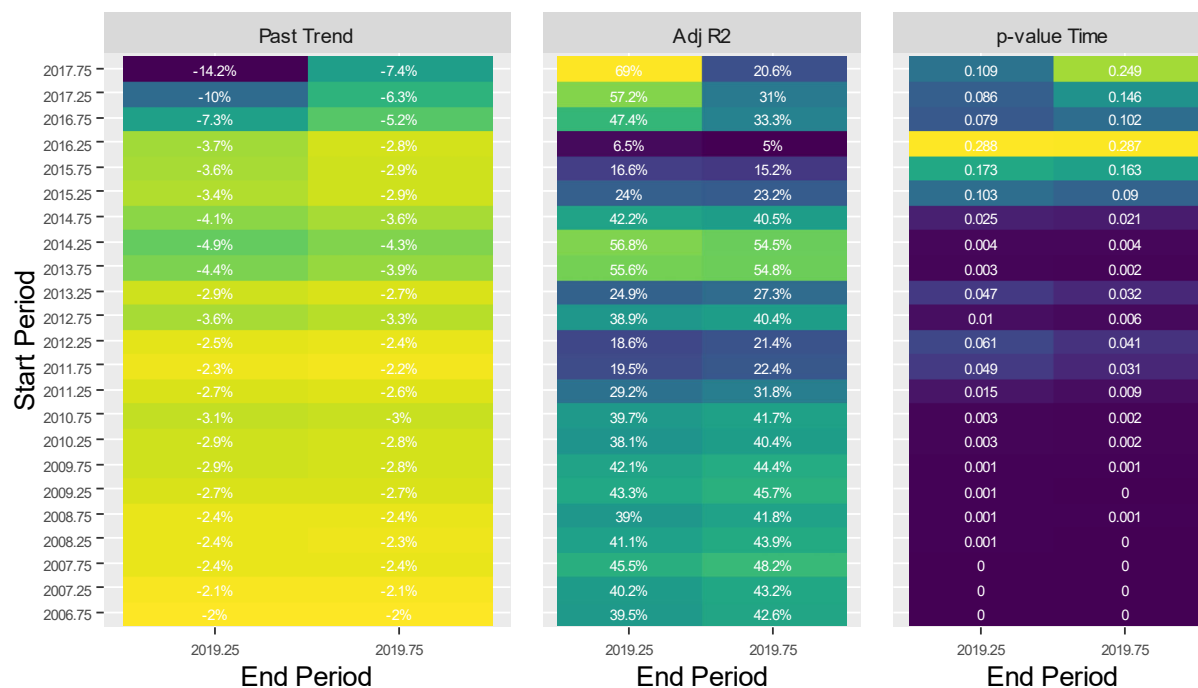
A review of the historical data points (as depicted in Figure 24) shows that subject to considerable variability:

- Frequency has exhibited a declining trend pattern since 2010. There is no apparent impact of the COVID-19 pandemic.³¹
- Following a rise in 2014, severity has exhibited a relatively flat pattern.
- Loss cost has been highly variable over the experience period making it difficult to discern a trend.

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

In Figure 25 we present a heatmap of indicated frequency trends beginning 2006-2 through 2017-2, ending 2019-2 and 2019-1, with only a time parameter included in the model. We exclude the 2020, 2021, and 2022 observations from consideration to limit any influence of the COVID-19 pandemic on the indicated trend rate.

Figure 25: All Perils - Frequency Heatmap (Time)



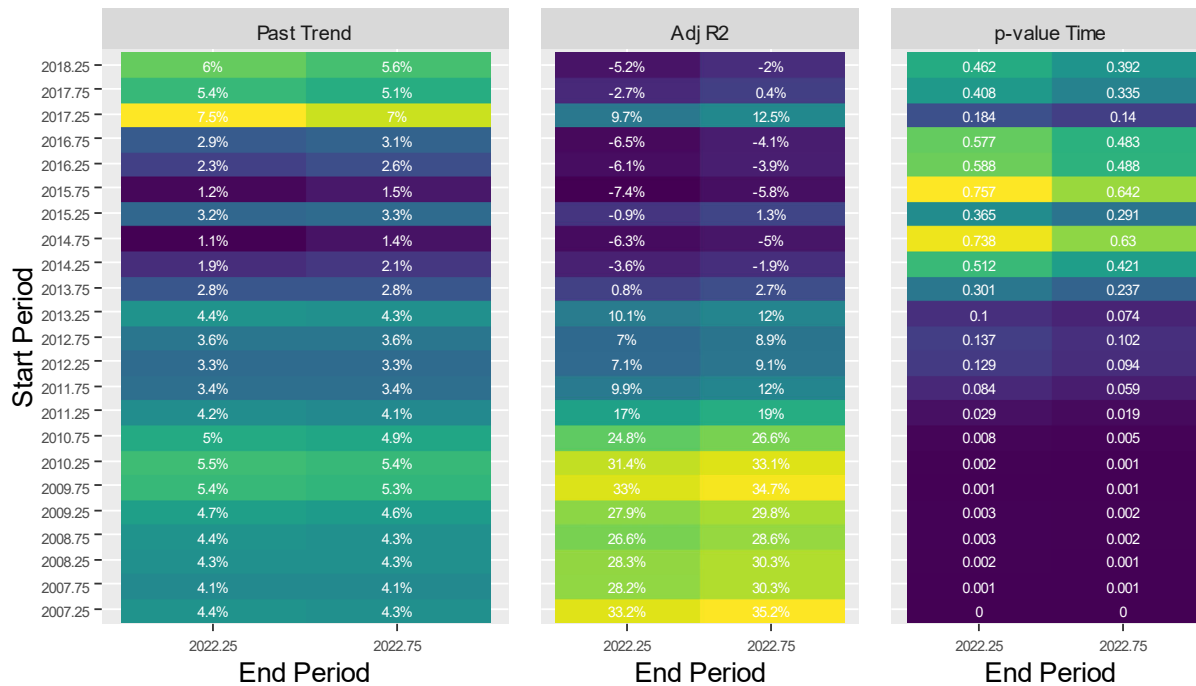
- The trend rates with periods between 2006-2 and 2013-1 generally fall in the range of -2.0% to -3.5% with low to moderate adjusted R-squared values and significant *p*-values for time.
- Shorter periods have varying negative trend rates but insignificant *p*-values for time.

³¹ Although there is no apparent impact, collision (which represents approximately 2/3 of the underlying coverage) shows evidence of an impact.

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

In Figure 26 we present a heatmap of indicated severity trends beginning 2007-1 through 2018-1, ending 2022-2 and 2022-1, with time included in the model.

Figure 26: All Perils - Severity Heatmap (Time)



- The trend rates with periods between 2007-1 and 2010-2 generally fall in the range of +4.0% to +5.5% with low adjusted R-squared values and significant p -values for time.
- Shorter periods have lower trend rates but have lower adjusted R-squared values and insignificant p -values for time due to the significant volatility in the data.
- The models with periods ending 2022-1 are similar to (modestly higher) 2022-2.

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

We therefore select a past loss cost trend of **+1.5%**³² (rounded), the same as our prior selection.

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

³² Based on our selected severity trend rate of +4.0% and frequency trend rate of -2.5%.

4.9. Underinsured Motorist

For reasons of data volume and the nature of the coverage, we select as the past and future loss cost trend rate, the severity trend rate that approximately underlies our selected bodily injury severity trend rate, **+1.5%**.

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 8.

Table 8: Selected Past Loss Cost Trends

Coverage	As of June 30, 2022	As of December 31, 2022
Bodily Injury	-3.0%	-3.0%
Property Damage	-0.5%	+0.5%
Accident Benefits	+3.0%	+2.0%
Uninsured Auto	+3.0%	+2.0%
Collision	+3.0%	+2.5%
Comprehensive	+2.0%	+1.5%
Specified Perils	+2.0%	+1.5%
All Perils	+1.5%	+1.5%
Underinsured Motorist	+2.0%	+1.5%

5. Impact of COVID-19

5.1. Historical Impact of the COVID-19 Pandemic

We find the traffic volume and claims cost³³ during 2020 through 2022-1 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.

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) 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 persistent pandemic-era changes in behaviour are expected to impact claims costs during the proposed rating program.

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 period³⁴ and present the observed change in frequency level for each major coverage³⁵ 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.

³³ We find frequency, but not severity has been affected by the COVID-19 pandemic.

³⁴ We assume an average policy year of April 1, 2024 to March 1, 2025 and an average accident date of April 1, 2025.

³⁵ 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 27: Bodily Injury – 2022-2 Frequency Level

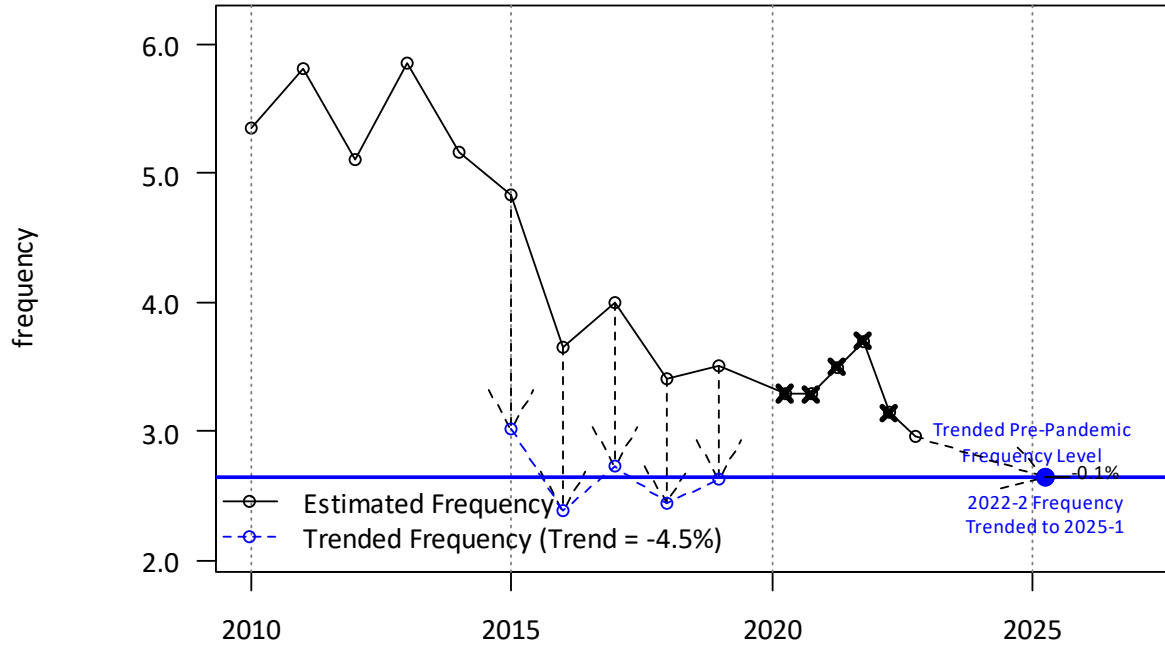


Figure 28: Property Damage – 2022-2 Frequency Level

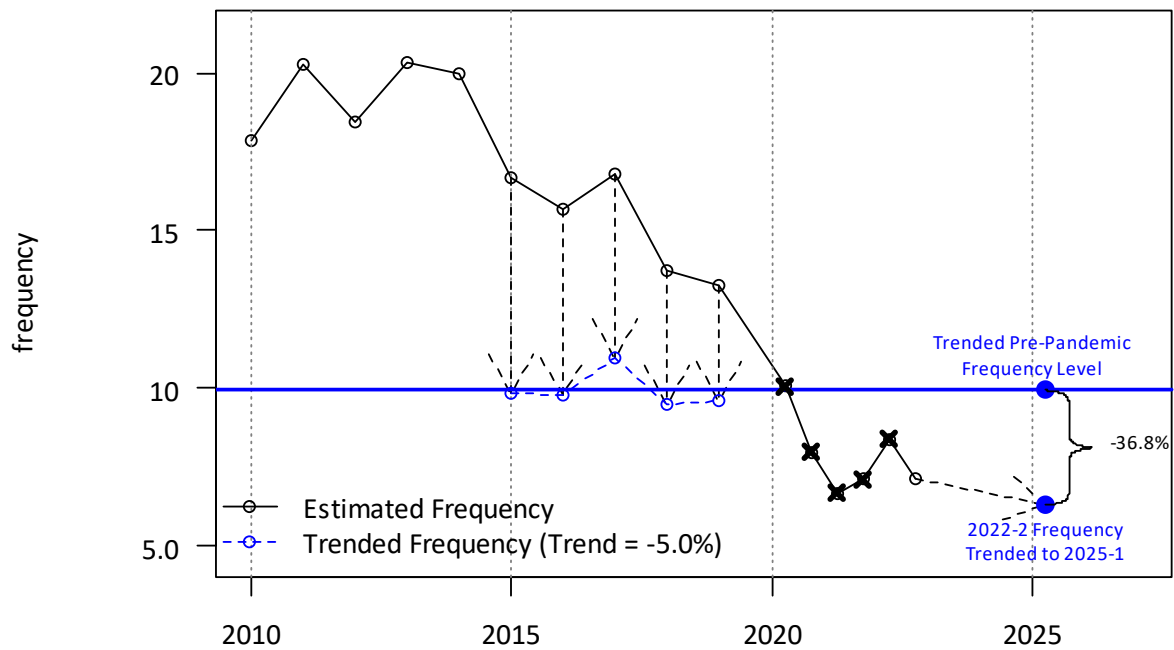


Figure 29: Accident Benefits – 2022-2 Frequency Level

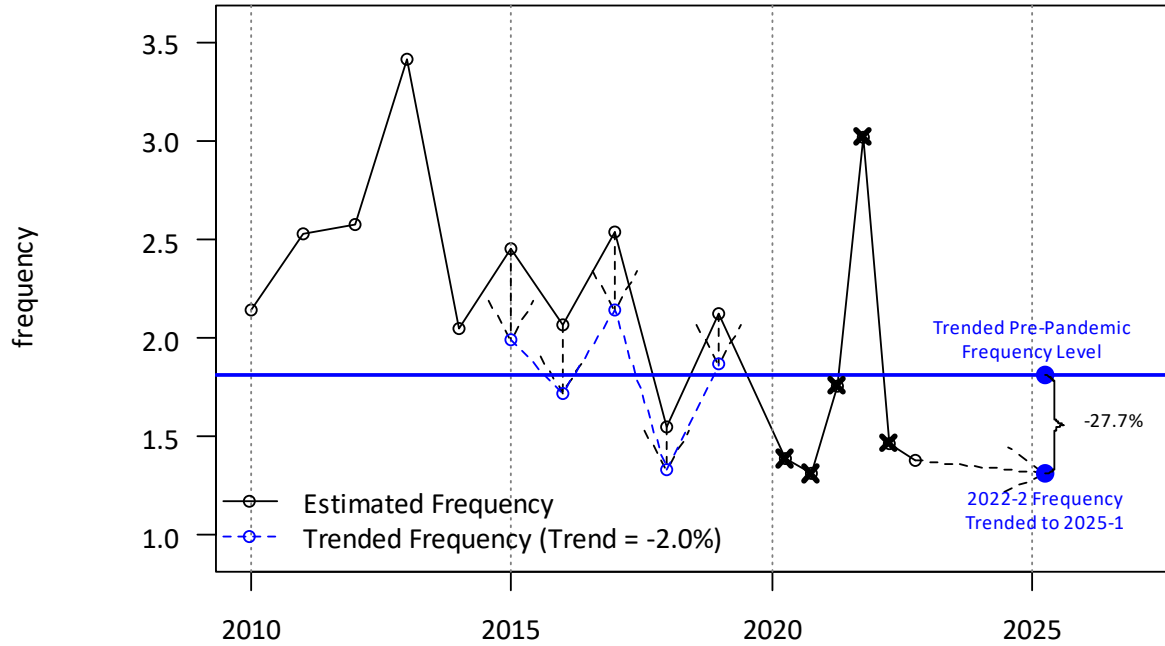
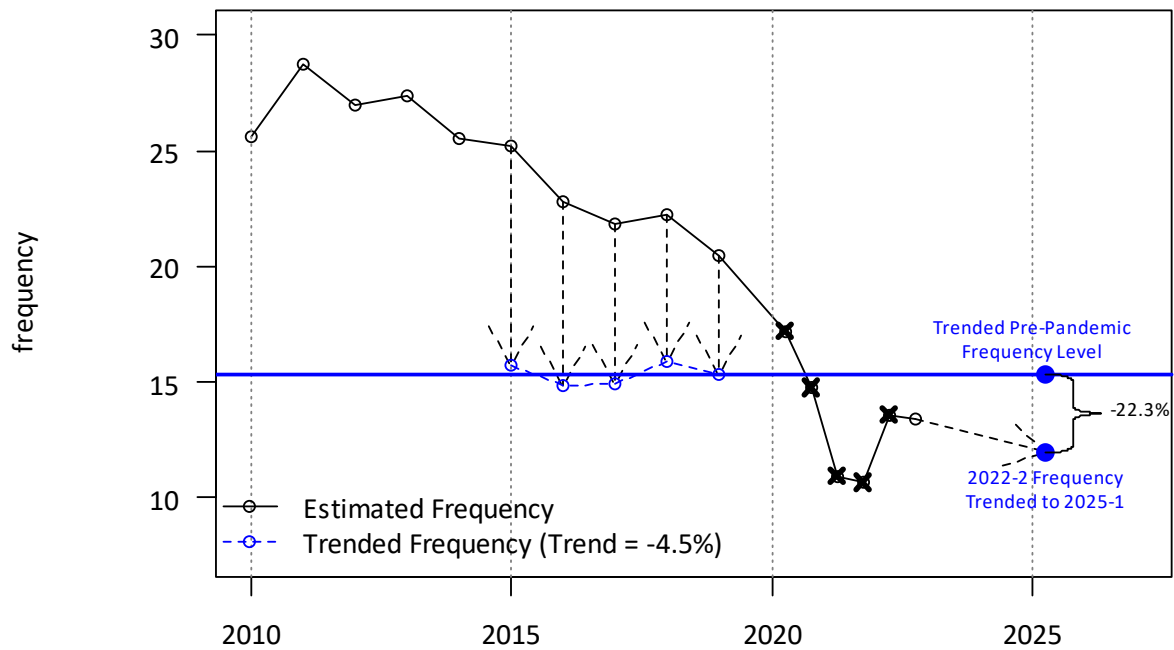


Figure 30: Collision – 2022-2 Frequency Level



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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

LIST OF TABLES

Table 1: Selected Past Loss Cost Trends	2
Table 2: Change in Estimates - Bodily Injury.....	5
Table 3: Change in Estimates - Property Damage (including DCPD).....	6
Table 4: Change in Estimates – Accident Benefits	6
Table 5: Change in Estimates - Collision	6
Table 6: Change in Estimates - Comprehensive.....	7
Table 7: Change in Estimates - All Perils	7
Table 8: Selected Past Loss Cost Trends	41

LIST OF FIGURES

Figure 1: Google Mobility Data.....	12
Figure 2: Consumer Price Index – All Items & Transportation.....	13
Figure 3: Consumer Price Index – Purchase & Rental of Passenger Vehicles	14
Figure 4: Consumer Price Index – Passenger Vehicle Parts, Maintenance, and Repair & Healthcare	15
Figure 5: Historical Severity by Coverage	17
Figure 6: IMF Forecasted Inflation.....	19
Figure 7: Bodily Injury – Observed Loss Cost Experience	20
Figure 8: Bodily Injury - Severity Heatmap (Time & 2013-1 Scalar).....	22
Figure 9: Bodily Injury - Frequency Heatmap (Time)	23
Figure 10: Property Damage – Observed Loss Cost Experience	24
Figure 11: Property Damage - Severity Heatmap (Time; Excluding 2014-1 & 2014-2).....	25
Figure 12: Property Damage - Frequency Heatmap (Time & Seasonality)	26
Figure 13: Accident Benefits – Observed Loss Cost Experience	27
Figure 14: Accident Benefits – Severity Heatmap (Time; Excluding 2012-1, 2014-1 & 2017-1).....	28
Figure 15: Accident Benefits – Frequency Heatmap (Time)	29
Figure 16: Accident Benefits – Frequency Heatmap (Time)	30
Figure 17: Collision – Observed Loss Cost Experience.....	31
Figure 18: Collision - Severity Heatmap (Time)	32
Figure 19: Collision - Frequency Heatmap (Time).....	33
Figure 20: Comprehensive – Observed Loss Cost Experience	34
Figure 21: Comprehensive - Severity Heatmap (Time & Seasonality)	35
Figure 22: Comprehensive - Frequency Heatmap (Time & Seasonality)	36
Figure 23: Comprehensive – Frequency Heatmap (Time)	37
Figure 24: All Perils – Observed Loss Cost Experience.....	38
Figure 25: All Perils - Frequency Heatmap (Time)	39
Figure 26: All Perils - Severity Heatmap (Time)	40

Figure 27: Bodily Injury – 2022-2 Frequency Level 43
Figure 28: Property Damage – 2022-2 Frequency Level..... 43
Figure 29: Accident Benefits – 2022-2 Frequency Level..... 44
Figure 30: Collision – 2022-2 Frequency Level 44

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 16

Property Damage: Pages 17 to 27

Accident Benefits: Pages 28 to 35

Collision: Pages 36 to 44

Comprehensive: Pages 45 to 49

All Perils: Pages 50 to 56

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
Commercial Vehicles (Including Fleets)
Claim Count Development Selections
Data as of 12/31/22

(1)	(2)	(3)	(4)	(5)	(6)	(7)
Selected Age-to-Ultimate Development Factors						
Maturity	Third Party Liability - Bodily Injury	Third Party Liability - Property Damage	Accident Benefits - Total	Collision	Comprehensive - Total	All Perils
6	Avg: 6 Semesters ex hi/lo	Wght Avg: 5 Semesters	Wght Avg: 10 Semesters	Wght Avg: 4 Semester	Wght Avg: Last 4 Semesters ending in 12	Wght Avg: 10 Semesters
12	Wght Avg: 10 Semesters	Wght Avg: 4 Semester	Wght Avg: 10 Semesters	Wght Avg: 10 Semesters	Wght Avg: 10 Semesters	Wght Avg: 10 Semesters
18	Wght Avg: 10 Semesters	Wght Avg: 10 Semesters	Wght Avg: 10 Semesters	Wght Avg: 10 Semesters	Wght Avg: 10 Semesters	Wght Avg: 10 Semesters
24	Wght Avg: 10 Semesters	Wght Avg: 10 Semesters	Wght Avg: 10 Semesters	Wght Avg: 10 Semesters	Wght Avg: 10 Semesters	Wght Avg: 10 Semesters
30	Wght Avg: 10 Semesters	Avg: All Semester ex hi/lo	Wght Avg: 10 Semesters	Wght Avg: 10 Semesters	Wght Avg: 10 Semesters	Wght Avg: 10 Semesters
36	Wght Avg: 10 Semesters	Wght Avg: 10 Semesters	Wght Avg: 10 Semesters	1	1	1
42	Wght Avg: 10 Semesters	Wght Avg: 10 Semesters	Wght Avg: 10 Semesters	1	1	1
48	Wght Avg: 10 Semesters	Wght Avg: 10 Semesters	Wght Avg: 10 Semesters	1	1	1
54	Wght Avg: 10 Semesters	Wght Avg: 10 Semesters	Wght Avg: 10 Semesters	1	1	1
60	Wght Avg: 10 Semesters	Wght Avg: 10 Semesters	Wght Avg: 10 Semesters	1	1	1
66	Wght Avg: 10 Semesters	Wght Avg: 10 Semesters	Wght Avg: 10 Semesters	1	1	1
72	Wght Avg: 10 Semesters	Wght Avg: 10 Semesters	1	1	1	1
78	Wght Avg: 10 Semesters	Wght Avg: 10 Semesters	1	1	1	1
84	Wght Avg: 10 Semesters	Wght Avg: 10 Semesters	1	1	1	1
90	Wght Avg: 10 Semesters	Wght Avg: 10 Semesters	1	1	1	1
96	Wght Avg: 10 Semesters	Wght Avg: 10 Semesters	1	1	1	1
102	Wght Avg: 10 Semesters	Wght Avg: 10 Semesters	1	1	1	1
108	Wght Avg: 10 Semesters	Wght Avg: 10 Semesters	1	1	1	1
114	Wght Avg: 10 Semesters	Wght Avg: 10 Semesters	1	1	1	1
120	Wght Avg: 10 Semesters	Wght Avg: 10 Semesters	1	1	1	1
126	1	Wght Avg: 10 Semesters	1	1	1	1
132	1	Wght Avg: 10 Semesters	1	1	1	1
138	1	Wght Avg: 10 Semesters	1	1	1	1
144	1	Wght Avg: 10 Semesters	1	1	1	1
150	1	1	1	1	1	1
156	1	1	1	1	1	1
162	1	1	1	1	1	1
168	1	1	1	1	1	1
174	1	1	1	1	1	1
180	1	1	1	1	1	1
186	1	1	1	1	1	1
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198	1	1	1	1	1	1
204	1	1	1	1	1	1
210	1	1	1	1	1	1
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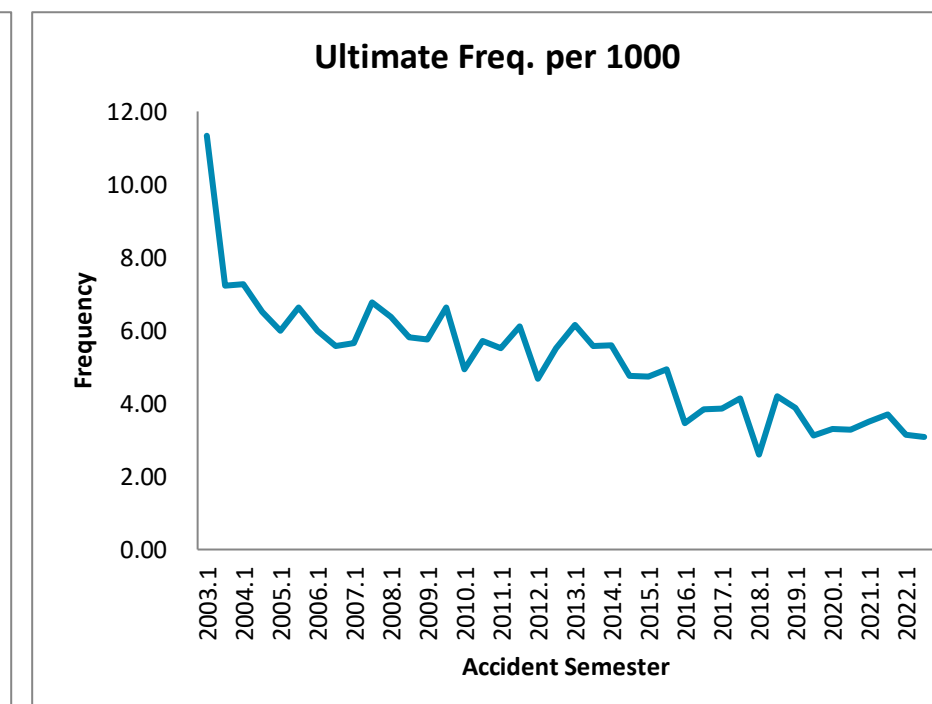
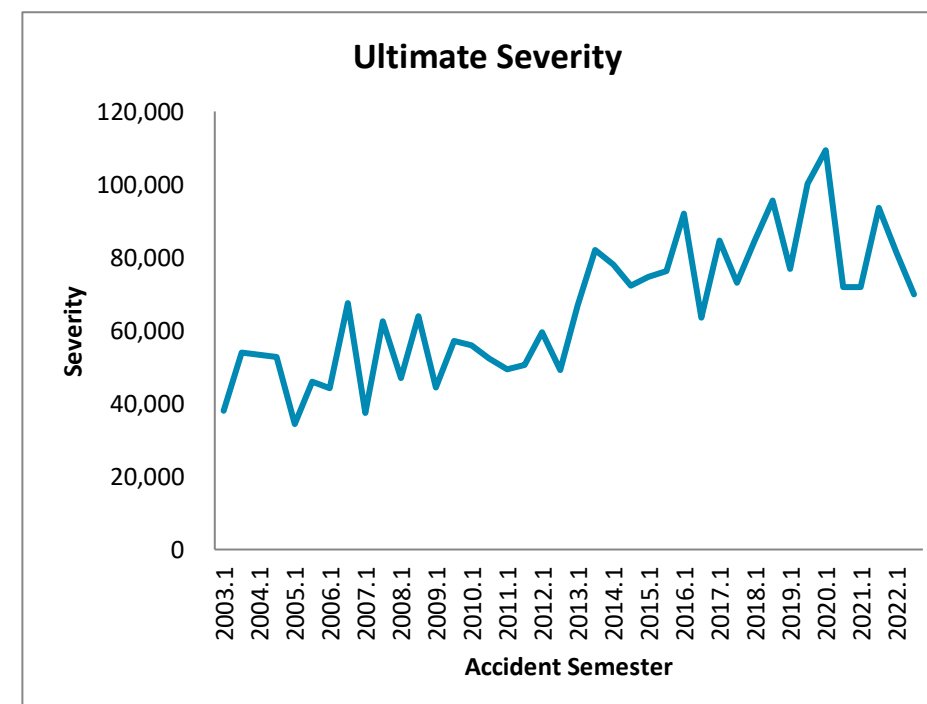
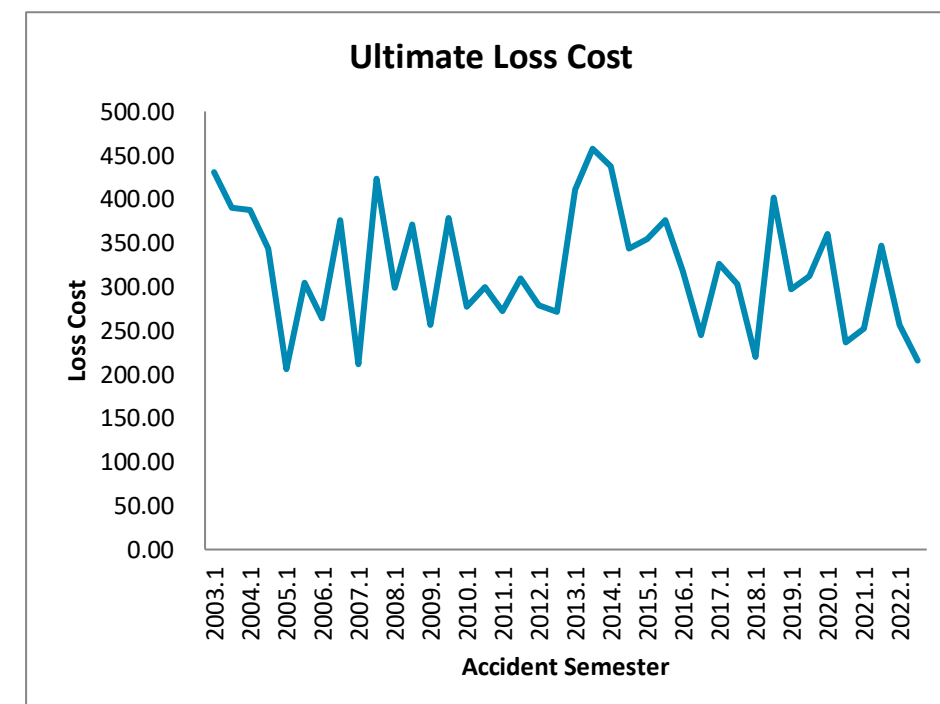
Province of Newfoundland
Commercial Vehicles (Including Fleets)
Reported Incurred Claim Amount and ALAE Loss Development Selections
Data as of 12/31/22

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

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

Summary of Loss Cost
Data as of 12/31/22

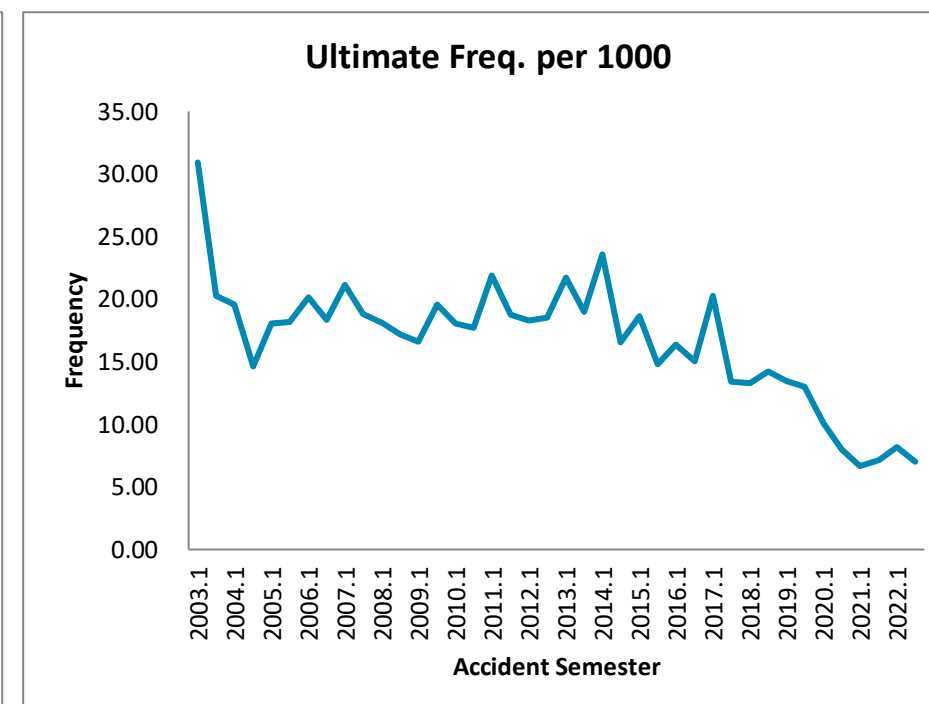
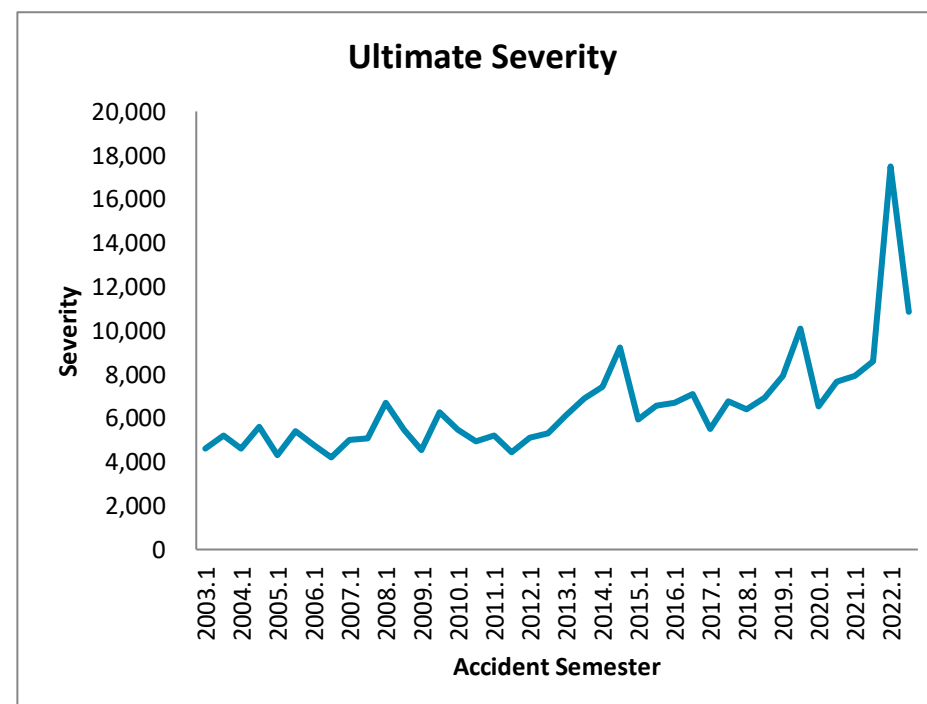
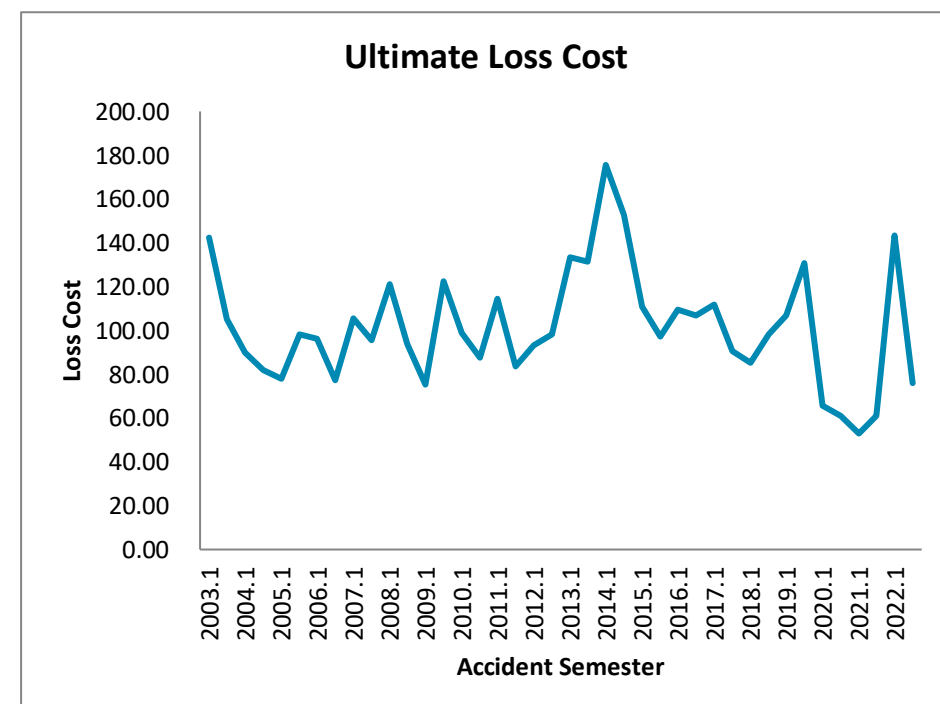
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
Accident Semester	Maturity (in Months)	Earned Car Years	Ultimate Claim Counts	Ultimate Claims and ALAE (000)	ULAE Adjustment	Ultimate Losses & LAE (000)	Ultimate Loss Cost	% Change Seasonal Accident Half Years	Ultimate Severity	% Change Seasonal Accident Half Years	Ultimate Freq. per 1000	% Change Seasonal Accident Half Years	Annual Loss Cost & LAE	% Change Accident Years
2003.1	240.0	9,088	103	3,634	1.076	3,912	430.44		37,980		11.33			
2003.2	234.0	9,680	70	3,510	1.076	3,778	390.34		53,975		7.23		409.76	
2004.1	228.0	9,363	68	3,361	1.080	3,630	387.64	-9.9%	53,377	40.5%	7.26	-35.9%		
2004.2	222.0	9,830	64	3,130	1.080	3,381	343.92	-11.9%	52,824	-2.1%	6.51	-10.0%	365.25	-10.9%
2005.1	216.0	9,682	58	1,869	1.066	1,993	205.85	-46.9%	34,363	-35.6%	5.99	-17.5%		
2005.2	210.0	9,960	66	2,842	1.066	3,030	304.26	-11.5%	45,915	-13.1%	6.63	1.8%	255.75	-30.0%
2006.1	204.0	9,683	58	2,386	1.072	2,558	264.14	28.3%	44,099	28.3%	5.99	0.0%		
2006.2	198.0	10,236	57	3,594	1.072	3,852	376.31	23.7%	67,578	47.2%	5.57	-16.0%	321.78	25.8%
2007.1	192.0	10,087	57	1,987	1.072	2,130	211.16	-20.1%	37,367	-15.3%	5.65	-5.7%		
2007.2	186.0	10,199	69	4,028	1.072	4,317	423.23	12.5%	62,560	-7.4%	6.77	21.5%	317.78	-1.2%
2008.1	180.0	9,727	62	2,707	1.075	2,909	299.05	41.6%	46,919	25.6%	6.37	12.8%		
2008.2	174.0	10,316	60	3,563	1.075	3,829	371.19	-12.3%	63,818	2.0%	5.82	-14.0%	336.18	5.8%
2009.1	168.0	10,069	58	2,404	1.073	2,579	256.12	-14.4%	44,465	-5.2%	5.76	-9.6%		
2009.2	162.0	10,724	71	3,783	1.073	4,059	378.47	2.0%	57,166	-10.4%	6.62	13.8%	319.22	-5.0%
2010.1	156.0	10,515	52	2,756	1.056	2,910	276.71	8.0%	55,957	25.8%	4.95	-14.1%		
2010.2	150.0	11,187	64	3,172	1.056	3,348	299.31	-20.9%	52,317	-8.5%	5.72	-13.6%	288.36	-9.7%
2011.1	144.0	11,080	61	2,867	1.052	3,017	272.26	-1.6%	49,453	-11.6%	5.51	11.3%		
2011.2	138.0	11,779	72	3,463	1.052	3,644	309.38	3.4%	50,615	-3.3%	6.11	6.8%	291.39	1.0%
2012.1	132.0	11,735	55	3,036	1.078	3,272	278.79	2.4%	59,483	20.3%	4.69	-14.9%		
2012.2	126.0	12,521	69	3,152	1.078	3,396	271.25	-12.3%	49,221	-2.8%	5.51	-9.8%	274.90	-5.7%
2013.1	120.0	12,408	76	4,695	1.087	5,102	411.17	47.5%	66,915	12.5%	6.14	31.1%		
2013.2	114.0	13,667	76	5,753	1.087	6,252	457.42	68.6%	81,993	66.6%	5.58	1.2%	435.41	58.4%
2014.1	108.0	13,977	78	5,648	1.082	6,108	437.04	6.3%	78,063	16.7%	5.60	-8.9%		
2014.2	102.0	14,548	69	4,622	1.082	4,999	343.61	-24.9%	72,215	-11.9%	4.76	-14.7%	389.39	-10.6%
2015.1	96.0	14,411	68	4,734	1.078	5,103	354.09	-19.0%	74,690	-4.3%	4.74	-15.3%		
2015.2	90.0	15,251	75	5,315	1.078	5,729	375.67	9.3%	76,255	5.6%	4.93	3.5%	365.19	-6.2%
2016.1	84.0	15,074	52	4,344	1.103	4,792	317.89	-10.2%	91,987	23.2%	3.46	-27.1%		
2016.2	78.0	15,525	60	3,444	1.103	3,798	244.65	-34.9%	63,556	-16.7%	3.85	-21.9%	280.73	-23.1%
2017.1	72.0	15,227	59	4,555	1.091	4,971	326.45	2.7%	84,586	-8.0%	3.86	11.7%		
2017.2	66.0	15,787	65	4,381	1.091	4,781	302.85	23.8%	73,047	14.9%	4.15	7.7%	314.44	12.0%
2018.1	60.0	15,302	40	3,036	1.107	3,362	219.68	-32.7%	84,497	-0.1%	2.60	-32.6%		
2018.2	54.0	15,520	65	5,627	1.107	6,231	401.50	32.6%	95,514	30.8%	4.20	1.4%	311.23	-1.0%
2019.1	48.0	14,786	57	4,011	1.096	4,396	297.28	35.3%	76,786	-9.1%	3.87	48.9%		
2019.2	42.0	13,597	42	3,875	1.096	4,247	312.34	-22.2%	100,229	4.9%	3.12	-25.9%	304.50	-2.2%
2020.1	36.0	11,409	38	3,674	1.118	4,109	360.17	21.2%	109,368	42.4%	3.29	-14.9%		
2020.2	30.0	11,396	38	2,413	1.118	2,698	236.77	-24.2%	71,944	-28.2%	3.29	5.6%	298.51	-2.0%
2021.1	24.0	11,532	40	2,515	1.155	2,906	251.95	-30.0%	71,942	-34.2%	3.50	6.3%		
2021.2	18.0	11,875	44	3,564	1.155	4,117	346.73	46.4%	93,700	30.2%	3.70	12.4%	300.03	0.5%
2022.1	12.0	11,714	37	2,685	1.118	3,003	256.32	1.7%	81,460	13.2%	3.15	-10.2%		
2022.2	6.0	12,534	39	2,419	1.118	2,704	215.78	-37.8%	69,932	-25.4%	3.09	-16.6%	235.37	-21.6%
Total		483,001	2,413	142,551			154,950							



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

Summary of Loss Cost
Data as of 12/31/22

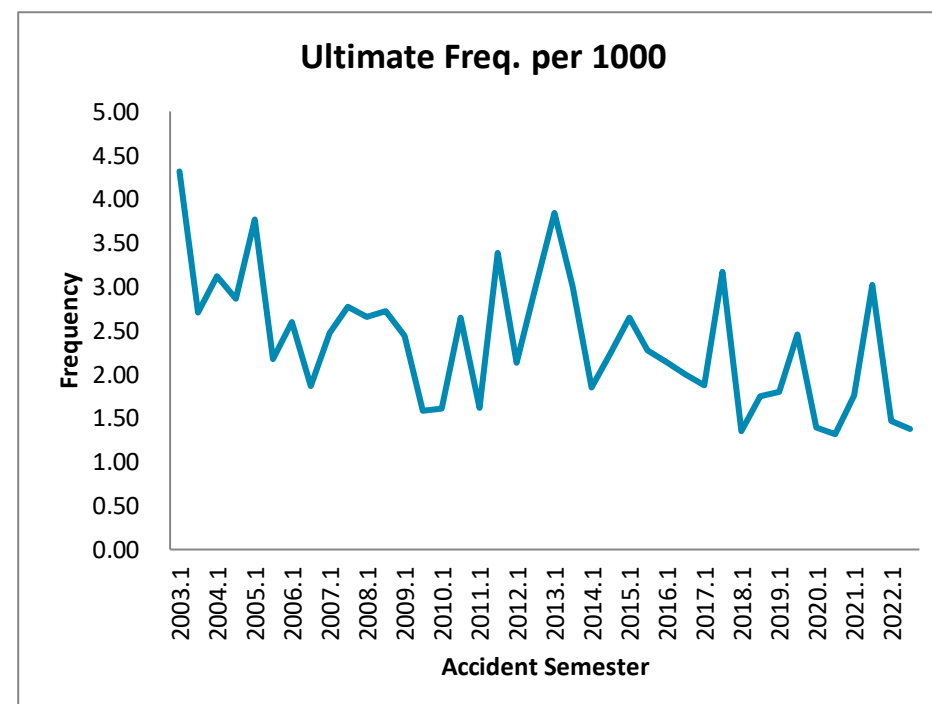
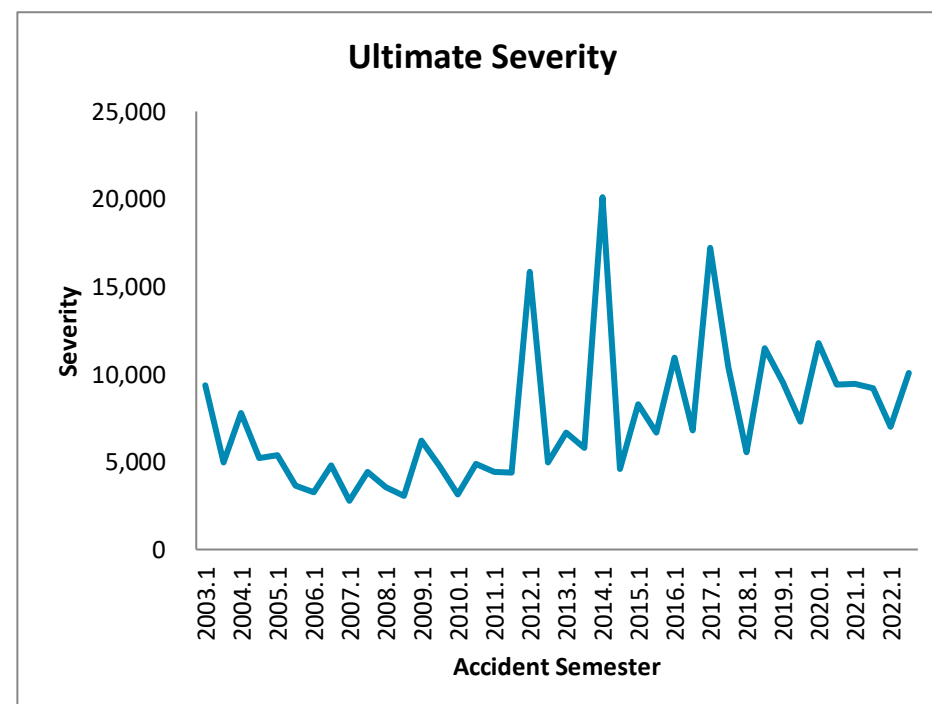
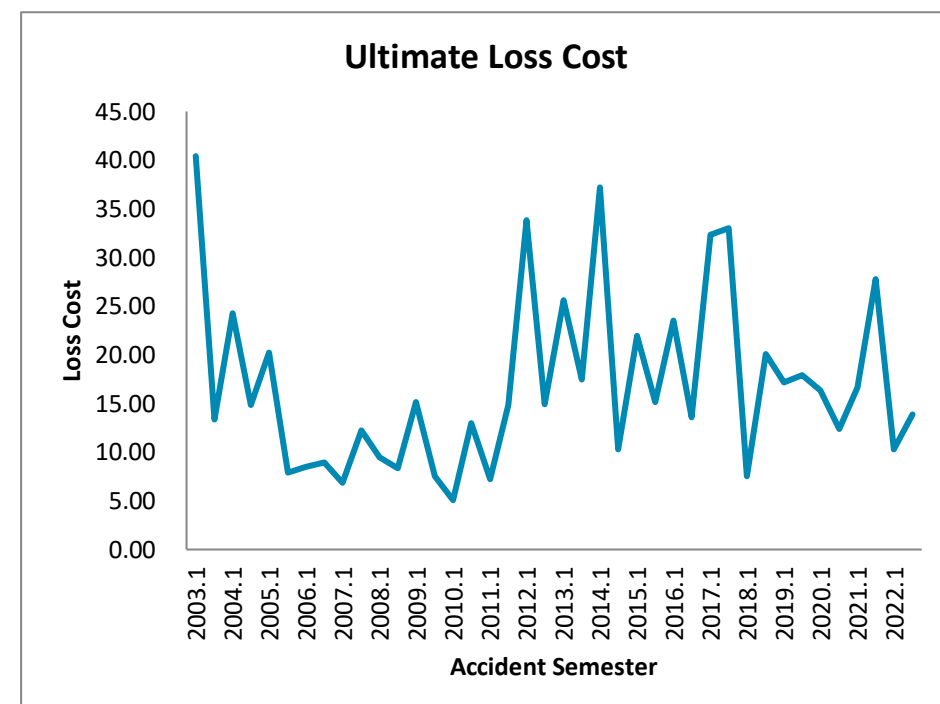
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Accident Semester	Maturity (in Months)	Earned Car Years	Ultimate Claim Counts	Ultimate Claims and ALAE (000)	ULAE Adjustment	Ultimate Losses & LAE (000)	Ultimate Loss Cost	% Change Seasonal Accident Half Years	Ultimate Severity	% Change Seasonal Accident Half Years	Ultimate Freq. per 1000	% Change Seasonal Accident Half Years	Annual Loss Cost & LAE	% Change Accident Years
2003.1	240.0	9,088	281	1,203	1.076	1,295	142.46		4,607		30.92			
2003.2	234.0	9,680	196	946	1.076	1,018	105.19		5,195		20.25		123.24	
2004.1	228.0	9,363	183	780	1.080	842	89.92	-36.9%	4,601	-0.1%	19.54	-36.8%		
2004.2	222.0	9,830	144	747	1.080	806	82.02	-22.0%	5,599	7.8%	14.65	-27.7%	85.88	-30.3%
2005.1	216.0	9,682	175	708	1.066	755	77.96	-13.3%	4,313	-6.3%	18.07	-7.5%		
2005.2	210.0	9,960	181	917	1.066	978	98.19	19.7%	5,403	-3.5%	18.17	24.1%	88.22	2.7%
2006.1	204.0	9,683	195	870	1.072	933	96.33	23.6%	4,783	10.9%	20.14	11.4%		
2006.2	198.0	10,236	188	737	1.072	790	77.22	-21.4%	4,205	-22.2%	18.37	1.1%	86.51	-1.9%
2007.1	192.0	10,087	213	992	1.072	1,063	105.37	9.4%	4,990	4.3%	21.12	4.9%		
2007.2	186.0	10,199	192	911	1.072	976	95.70	23.9%	5,084	20.9%	18.82	2.5%	100.51	16.2%
2008.1	180.0	9,727	176	1,098	1.075	1,180	121.27	15.1%	6,703	34.3%	18.09	-14.3%		
2008.2	174.0	10,316	177	902	1.075	970	94.02	-1.8%	5,479	7.8%	17.16	-8.9%	107.24	6.7%
2009.1	168.0	10,069	167	706	1.073	758	75.26	-37.9%	4,538	-32.3%	16.58	-8.3%		
2009.2	162.0	10,724	210	1,225	1.073	1,314	122.50	30.3%	6,256	14.2%	19.58	14.1%	99.62	-7.1%
2010.1	156.0	10,515	190	984	1.056	1,038	98.74	31.2%	5,465	20.4%	18.07	8.9%		
2010.2	150.0	11,187	198	927	1.056	979	87.52	-28.6%	4,945	-21.0%	17.70	-9.6%	92.96	-6.7%
2011.1	144.0	11,080	243	1,205	1.052	1,268	114.42	15.9%	5,220	-4.5%	21.92	21.3%		
2011.2	138.0	11,779	221	935	1.052	984	83.54	-4.5%	4,455	-9.9%	18.75	5.9%	98.51	6.0%
2012.1	132.0	11,735	215	1,016	1.078	1,095	93.32	-18.4%	5,096	-2.4%	18.31	-16.5%		
2012.2	126.0	12,521	232	1,142	1.078	1,231	98.28	17.6%	5,307	19.1%	18.52	-1.2%	95.88	-2.7%
2013.1	120.0	12,408	270	1,525	1.087	1,657	133.53	43.1%	6,143	20.5%	21.74	18.7%		
2013.2	114.0	13,667	260	1,652	1.087	1,795	131.34	33.6%	6,911	30.2%	19.00	2.6%	132.38	38.1%
2014.1	108.0	13,977	330	2,269	1.082	2,454	175.57	31.5%	7,444	21.2%	23.59	8.5%		
2014.2	102.0	14,548	241	2,055	1.082	2,223	152.81	16.3%	9,234	33.6%	16.55	-12.9%	163.96	23.9%
2015.1	96.0	14,411	269	1,480	1.078	1,596	110.74	-36.9%	5,938	-20.2%	18.65	-20.9%		
2015.2	90.0	15,251	226	1,374	1.078	1,481	97.14	-36.4%	6,564	-28.9%	14.80	-10.6%	103.74	-36.7%
2016.1	84.0	15,074	247	1,497	1.103	1,651	109.53	-1.1%	6,694	12.7%	16.36	-12.3%		
2016.2	78.0	15,525	234	1,504	1.103	1,659	106.83	10.0%	7,098	8.1%	15.05	1.7%	108.16	4.3%
2017.1	72.0	15,227	309	1,560	1.091	1,702	111.80	2.1%	5,517	-17.6%	20.26	23.8%		
2017.2	66.0	15,787	212	1,311	1.091	1,431	90.64	-15.2%	6,759	-4.8%	13.41	-10.9%	101.03	-6.6%
2018.1	60.0	15,302	204	1,179	1.107	1,306	85.33	-23.7%	6,412	16.2%	13.31	-34.3%		
2018.2	54.0	15,520	220	1,378	1.107	1,526	98.35	8.5%	6,925	2.5%	14.20	5.9%	91.88	-9.1%
2019.1	48.0	14,786	199	1,443	1.096	1,581	106.96	25.3%	7,931	23.7%	13.49	1.3%		
2019.2	42.0	13,597	176	1,624	1.096	1,780	130.90	33.1%	10,086	45.7%	12.98	-8.6%	118.43	28.9%
2020.1	36.0	11,409	115	671	1.118	750	65.73	-38.6%	6,528	-17.7%	10.07	-25.3%		
2020.2	30.0	11,396	91	622	1.118	696	61.06	-53.4%	7,652	-24.1%	7.98	-38.5%	63.40	-46.5%
2021.1	24.0	11,532	77	528	1.155	611	52.95	-19.4%	7,939	21.6%	6.67	-33.8%		
2021.2	18.0	11,875	84	627	1.155	725	61.04	0.0%	8,589	12.3%	7.11	-10.9%	57.06	-10.0%
2022.1	12.0	11,714	96	1,502	1.118	1,679	143.37	170.8%	17,489	120.3%	8.20	22.9%		
2022.2	6.0	12,534	88	853	1.118	953	76.07	24.6%	10,846	26.3%	7.01	-1.3%	108.58	90.3%
Total		483,001	7,922	45,605		49,528								



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

Summary of Loss Cost
Data as of 12/31/22

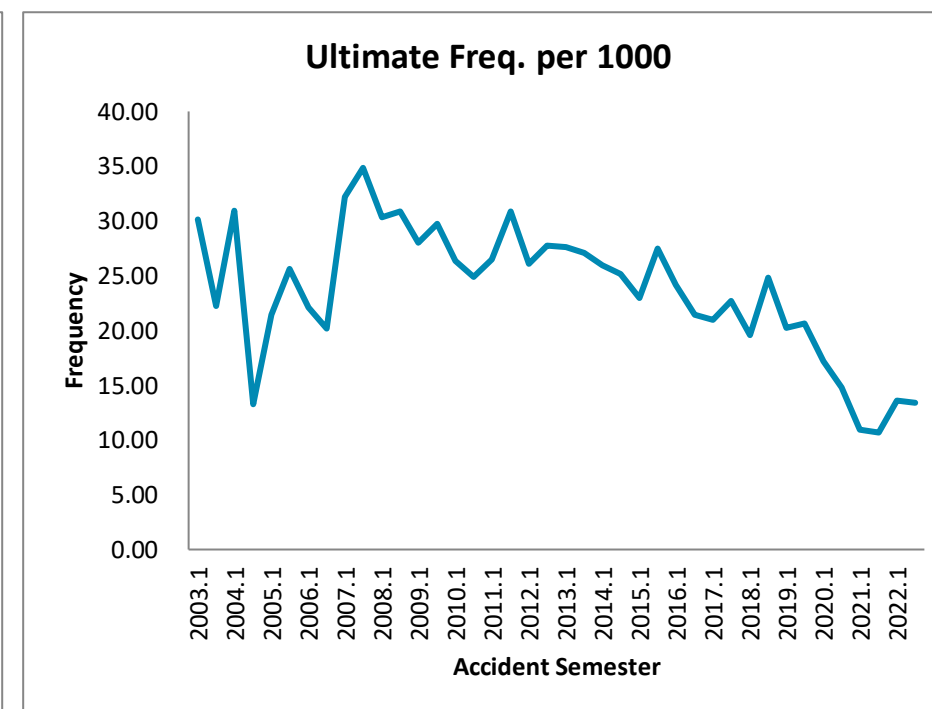
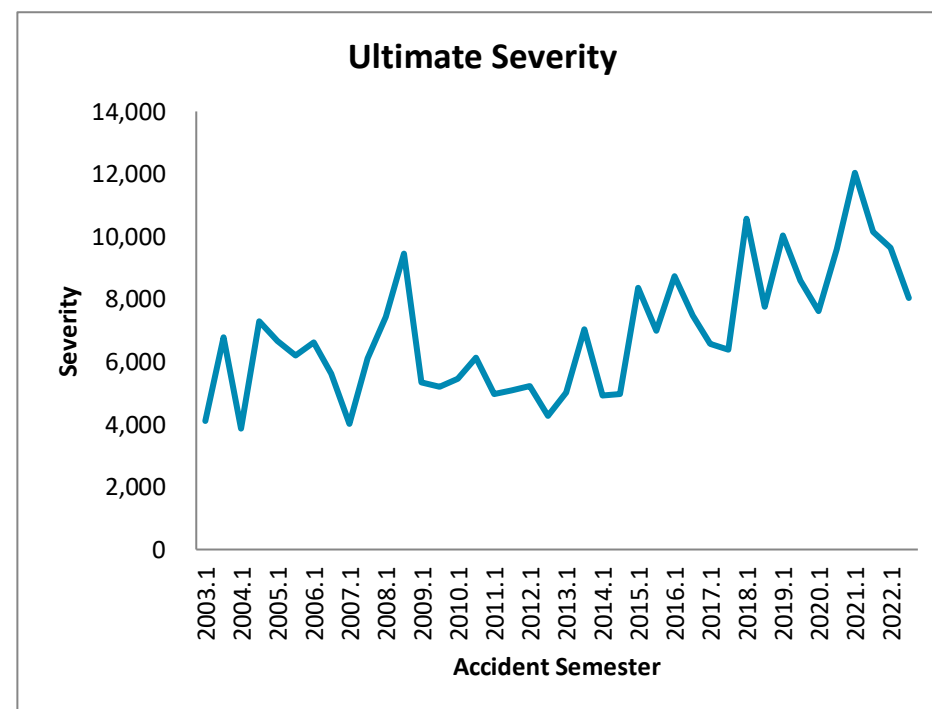
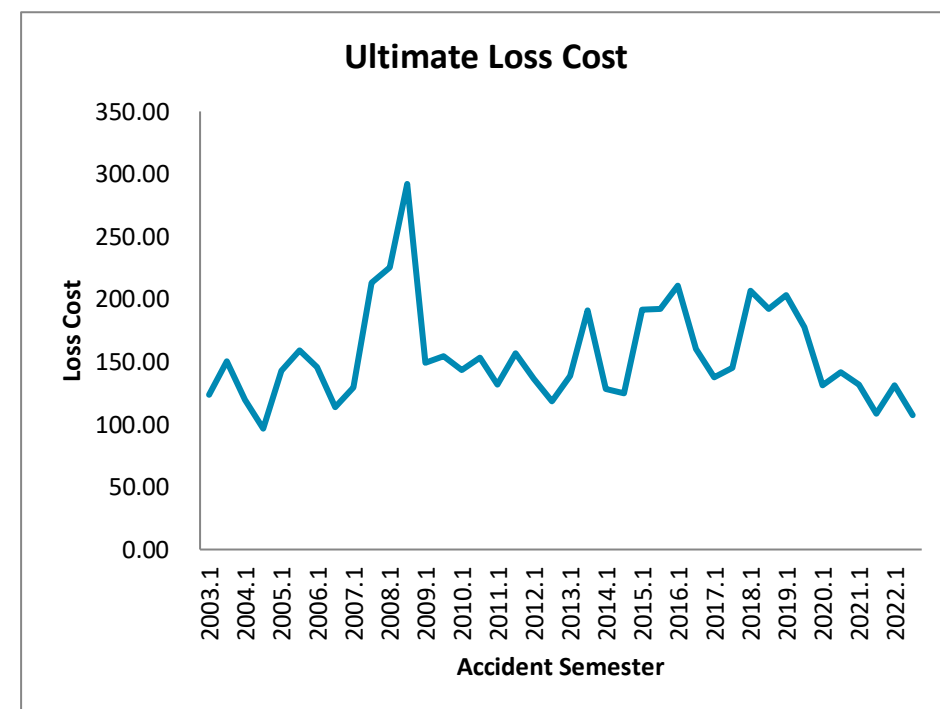
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
Accident Semester	Maturity (in Months)	Earned Car Years	Ultimate Claim Counts	Ultimate Claims and ALAE (000)	ULAE Adjustment	Ultimate Losses & LAE (000)	Ultimate Loss Cost	% Change Seasonal Accident Half Years	Ultimate Severity	% Change Seasonal Accident Half Years	Ultimate Freq. per 1000	% Change Seasonal Accident Half Years	Annual Loss Cost & LAE	% Change Accident Years
2003.1	240.0	7,184	31	270	1.076	290	40.41		9,365		4.31			
2003.2	234.0	8,140	22	101	1.076	109	13.39		4,955		2.70		26.06	
2004.1	228.0	8,337	26	187	1.080	202	24.28	-39.9%	7,786	-16.9%	3.12	-27.7%		
2004.2	222.0	8,385	24	116	1.080	125	14.88	11.1%	5,198	4.9%	2.86	5.9%	19.57	-24.9%
2005.1	216.0	7,961	30	151	1.066	161	20.22	-16.7%	5,367	-31.1%	3.77	20.8%		
2005.2	210.0	8,270	18	61	1.066	65	7.88	-47.0%	3,623	-30.3%	2.18	-23.9%	13.94	-28.8%
2006.1	204.0	8,088	21	64	1.072	69	8.53	-57.8%	3,284	-38.8%	2.60	-31.1%		
2006.2	198.0	8,578	16	72	1.072	77	8.97	13.7%	4,807	32.7%	1.87	-14.3%	8.75	-37.2%
2007.1	192.0	8,497	21	54	1.072	58	6.87	-19.4%	2,780	-15.3%	2.47	-4.8%		
2007.2	186.0	9,034	25	103	1.072	111	12.24	36.5%	4,422	-8.0%	2.77	48.4%	9.64	10.1%
2008.1	180.0	9,044	24	80	1.075	86	9.49	38.2%	3,577	28.7%	2.65	7.4%		
2008.2	174.0	9,570	26	74	1.075	80	8.34	-31.9%	3,068	-30.6%	2.72	-1.8%	8.90	-7.7%
2009.1	168.0	9,428	23	133	1.073	143	15.13	59.4%	6,203	73.4%	2.44	-8.1%		
2009.2	162.0	10,080	16	71	1.073	76	7.56	-9.3%	4,762	55.2%	1.59	-41.6%	11.22	26.1%
2010.1	156.0	9,924	16	48	1.056	50	5.07	-66.5%	3,145	-49.3%	1.61	-33.9%		
2010.2	150.0	10,566	28	130	1.056	137	12.95	71.3%	4,885	2.6%	2.65	66.9%	9.13	-18.6%
2011.1	144.0	10,497	17	72	1.052	76	7.21	42.1%	4,449	41.5%	1.62	0.5%		
2011.2	138.0	11,234	38	158	1.052	167	14.83	14.6%	4,385	-10.2%	3.38	27.6%	11.15	22.1%
2012.1	132.0	11,238	24	353	1.078	380	33.81	369.2%	15,833	255.9%	2.14	31.9%		
2012.2	126.0	12,021	36	166	1.078	179	14.89	0.4%	4,971	13.4%	2.99	-11.5%	24.03	115.6%
2013.1	120.0	11,977	46	282	1.087	307	25.61	-24.3%	6,669	-57.9%	3.84	79.8%		
2013.2	114.0	12,653	38	203	1.087	221	17.47	17.4%	5,819	17.0%	3.00	0.3%	21.43	-10.8%
2014.1	108.0	12,422	23	428	1.082	462	37.23	45.4%	20,107	201.5%	1.85	-51.8%		
2014.2	102.0	12,960	29	123	1.082	133	10.28	-41.1%	4,596	-21.0%	2.24	-25.5%	23.47	9.5%
2015.1	96.0	12,843	34	261	1.078	281	21.92	-41.1%	8,279	-58.8%	2.65	43.0%		
2015.2	90.0	13,655	31	192	1.078	206	15.12	47.0%	6,661	44.9%	2.27	1.4%	18.42	-21.5%
2016.1	84.0	13,542	29	288	1.103	318	23.48	7.1%	10,966	32.4%	2.14	-19.1%		
2016.2	78.0	14,004	28	172	1.103	190	13.56	-10.3%	6,781	1.8%	2.00	-11.9%	18.44	0.1%
2017.1	72.0	13,848	26	410	1.091	448	32.32	37.7%	17,217	57.0%	1.88	-12.3%		
2017.2	66.0	14,481	46	438	1.091	478	33.01	143.5%	10,423	53.7%	3.17	58.4%	32.67	77.2%
2018.1	60.0	14,055	19	95	1.107	105	7.49	-76.8%	5,560	-67.7%	1.35	-28.2%		
2018.2	54.0	14,253	25	258	1.107	286	20.08	-39.2%	11,485	10.2%	1.75	-44.8%	13.83	-57.7%
2019.1	48.0	13,747	25	215	1.096	236	17.16	129.0%	9,531	71.4%	1.80	33.6%		
2019.2	42.0	13,159	32	216	1.096	236	17.95	-10.6%	7,303	-36.4%	2.46	40.6%	17.55	26.9%
2020.1	36.0	11,322	16	166	1.118	185	16.38	-4.5%	11,788	23.7%	1.39	-22.8%		
2020.2	30.0	11,290	15	125	1.118	140	12.39	-31.0%	9,413	28.9%	1.32	-46.5%	14.39	-18.0%
2021.1	24.0	11,309	20	163	1.155	188	16.64	1.6%	9,465	-19.7%	1.76	26.5%		
2021.2	18.0	11,664	35	281	1.155	324	27.81	124.5%	9,204	-2.2%	3.02	129.6%	22.31	55.1%
2022.1	12.0	11,648	17	107	1.118	120	10.27	-38.3%	7,003	-26.0%	1.47	-16.6%		
2022.2	6.0	12,467	17	155	1.118	173	13.88	-50.1%	10,072	9.4%	1.38	-54.4%	12.14	-45.6%
Total		443,377	1,033	7,042		7,680								



Province of Newfoundland
Collision
Commercial Vehicles (Including Fleets)

Summary of Loss Cost
Data as of 12/31/22

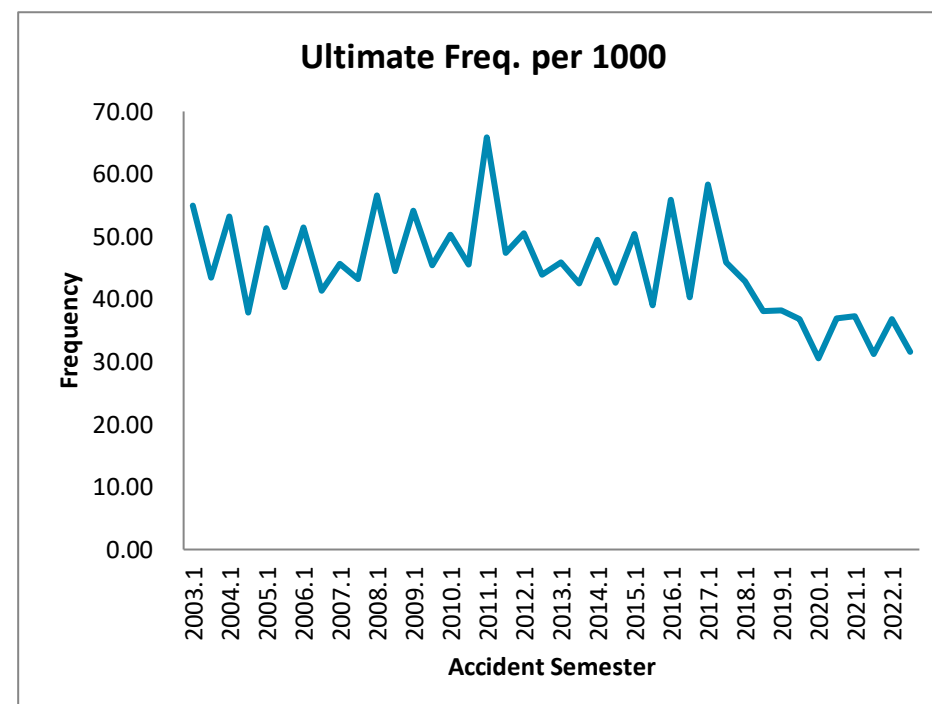
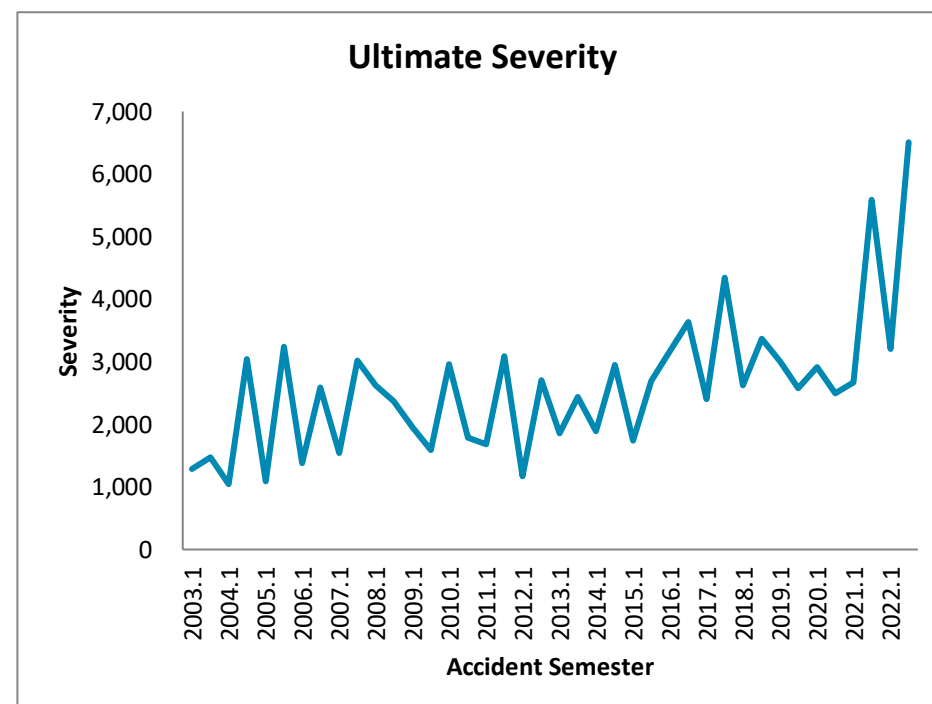
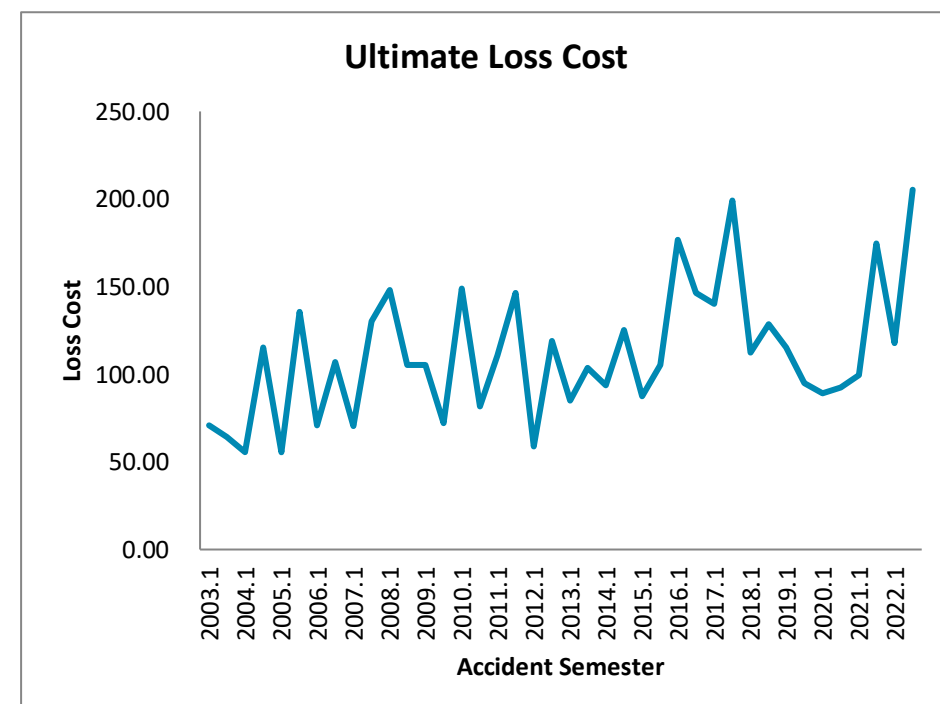
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
Accident Semester	Maturity (in Months)	Earned Car Years	Ultimate Claim Counts	Ultimate Claims and ALAE (000)	ULAE Adjustment	Ultimate Losses & LAE (000)	Ultimate Loss Cost	% Change Seasonal Accident Half Years	Ultimate Severity	% Change Seasonal Accident Half Years	Ultimate Freq. per 1000	% Change Seasonal Accident Half Years	Annual Loss Cost & LAE	% Change Accident Years
2003.1	240.0	2,524	76	290	1.076	312	123.55		4,103		30.11			
2003.2	234.0	2,476	55	346	1.076	373	150.54		6,777		22.21		136.91	
2004.1	228.0	2,103	65	233	1.080	251	119.45	-3.3%	3,864	-5.8%	30.91	2.7%		
2004.2	222.0	2,114	28	189	1.080	204	96.59	-35.8%	7,291	7.6%	13.25	-40.4%	107.99	-21.1%
2005.1	216.0	2,007	43	269	1.066	287	143.02	19.7%	6,674	72.7%	21.43	-30.7%		
2005.2	210.0	2,068	53	309	1.066	329	159.16	64.8%	6,211	-14.8%	25.63	93.5%	151.22	40.0%
2006.1	204.0	2,084	46	284	1.072	304	145.91	2.0%	6,609	-1.0%	22.08	3.0%		
2006.2	198.0	2,131	43	226	1.072	242	113.52	-28.7%	5,627	-9.4%	20.18	-21.3%	129.53	-14.3%
2007.1	192.0	2,050	66	248	1.072	265	129.43	-11.3%	4,021	-39.2%	32.19	45.8%		
2007.2	186.0	2,152	75	428	1.072	458	212.92	87.6%	6,110	8.6%	34.85	72.7%	172.18	32.9%
2008.1	180.0	2,240	68	470	1.075	505	225.59	74.3%	7,432	84.8%	30.36	-5.7%		
2008.2	174.0	2,428	75	660	1.075	709	292.07	37.2%	9,457	54.8%	30.89	-11.4%	260.17	51.1%
2009.1	168.0	2,359	66	328	1.073	352	149.32	-33.8%	5,336	-28.2%	27.98	-7.8%		
2009.2	162.0	2,488	74	359	1.073	385	154.65	-47.1%	5,199	-45.0%	29.75	-3.7%	152.06	-41.6%
2010.1	156.0	2,469	65	336	1.056	355	143.63	-3.8%	5,455	2.2%	26.33	-5.9%		
2010.2	150.0	2,648	66	384	1.056	405	153.05	-1.0%	6,141	18.1%	24.92	-16.2%	148.50	-2.3%
2011.1	144.0	2,681	71	336	1.052	353	131.84	-8.2%	4,979	-8.7%	26.48	0.6%		
2011.2	138.0	2,851	88	425	1.052	447	156.84	2.5%	5,081	-17.3%	30.87	23.9%	144.73	-2.5%
2012.1	132.0	2,912	76	368	1.078	397	136.30	3.4%	5,223	4.9%	26.09	-1.5%		
2012.2	126.0	3,101	86	340	1.078	367	118.21	-24.6%	4,262	-16.1%	27.74	-10.2%	126.97	-12.3%
2013.1	120.0	3,186	88	406	1.087	441	138.59	1.7%	5,017	-4.0%	27.62	5.9%		
2013.2	114.0	3,434	93	603	1.087	655	190.77	61.4%	7,045	65.3%	27.08	-2.4%	165.66	30.5%
2014.1	108.0	3,426	89	406	1.082	439	128.13	-7.5%	4,932	-1.7%	25.98	-6.0%		
2014.2	102.0	3,617	91	418	1.082	452	124.95	-34.5%	4,967	-29.5%	25.16	-7.1%	126.50	-23.6%
2015.1	96.0	3,618	83	644	1.078	694	191.85	49.7%	8,364	69.6%	22.94	-11.7%		
2015.2	90.0	3,788	104	675	1.078	727	191.97	53.6%	6,993	40.8%	27.45	9.1%	191.91	51.7%
2016.1	84.0	3,806	92	728	1.103	803	211.09	10.0%	8,732	4.4%	24.17	5.4%		
2016.2	78.0	3,920	84	570	1.103	629	160.37	-16.5%	7,483	7.0%	21.43	-21.9%	185.35	-3.4%
2017.1	72.0	3,766	79	475	1.091	519	137.70	-34.8%	6,565	-24.8%	20.97	-13.2%		
2017.2	66.0	3,916	89	521	1.091	569	145.33	-9.4%	6,394	-14.5%	22.73	6.1%	141.59	-23.6%
2018.1	60.0	3,833	75	717	1.107	793	206.99	50.3%	10,580	61.1%	19.56	-6.7%		
2018.2	54.0	3,866	96	672	1.107	744	192.46	32.4%	7,750	21.2%	24.83	9.3%	199.69	41.0%
2019.1	48.0	3,710	75	687	1.096	753	202.98	-1.9%	10,041	-5.1%	20.22	3.3%		
2019.2	42.0	3,774	78	612	1.096	670	177.62	-7.7%	8,595	10.9%	20.67	-16.8%	190.19	-4.8%
2020.1	36.0	3,661	63	430	1.118	481	131.31	-35.3%	7,630	-24.0%	17.21	-14.9%		
2020.2	30.0	3,779	56	479	1.118	535	141.71	-20.2%	9,596	11.6%	14.77	-28.5%	136.59	-28.2%
2021.1	24.0	3,809	42	434	1.155	502	131.76	0.3%	12,039	57.8%	10.94	-36.4%		
2021.2	18.0	4,057	43	381	1.155	440	108.55	-23.4%	10,163	5.9%	10.68	-27.7%	119.79	-12.3%
2022.1	12.0	4,129	56	484	1.118	541	131.00	-0.6%	9,649	-19.9%	13.58	24.1%		
2022.2	6.0	4,386	59	422	1.118	472	107.55	-0.9%	8,033	-21.0%	13.39	25.4%	118.92	-0.7%
Total		123,367	2,820	17,590			19,162							



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

Summary of Loss Cost
Data as of 12/31/22

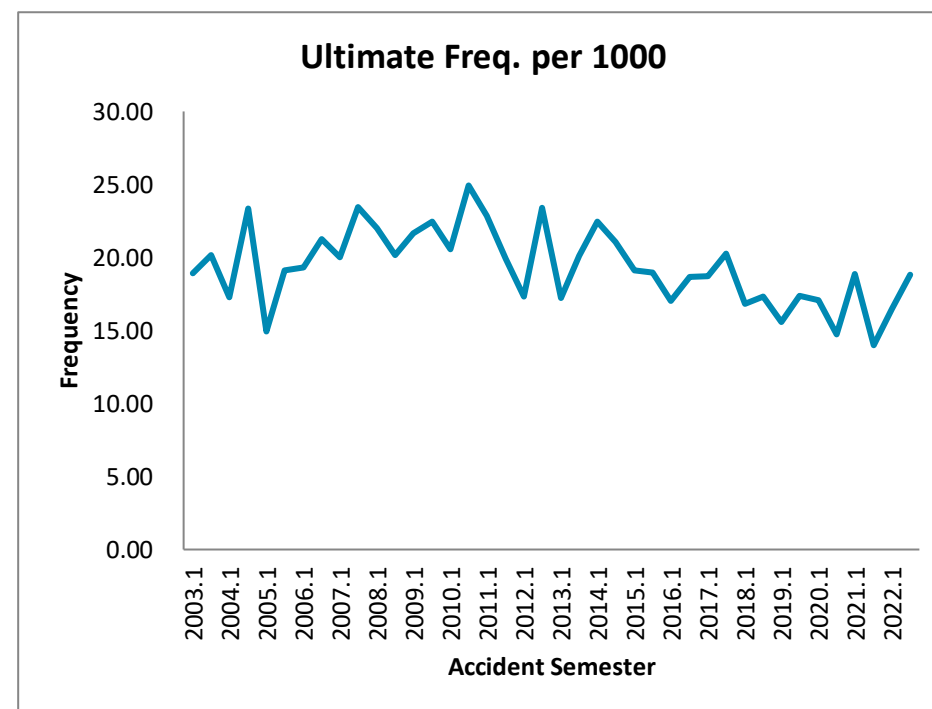
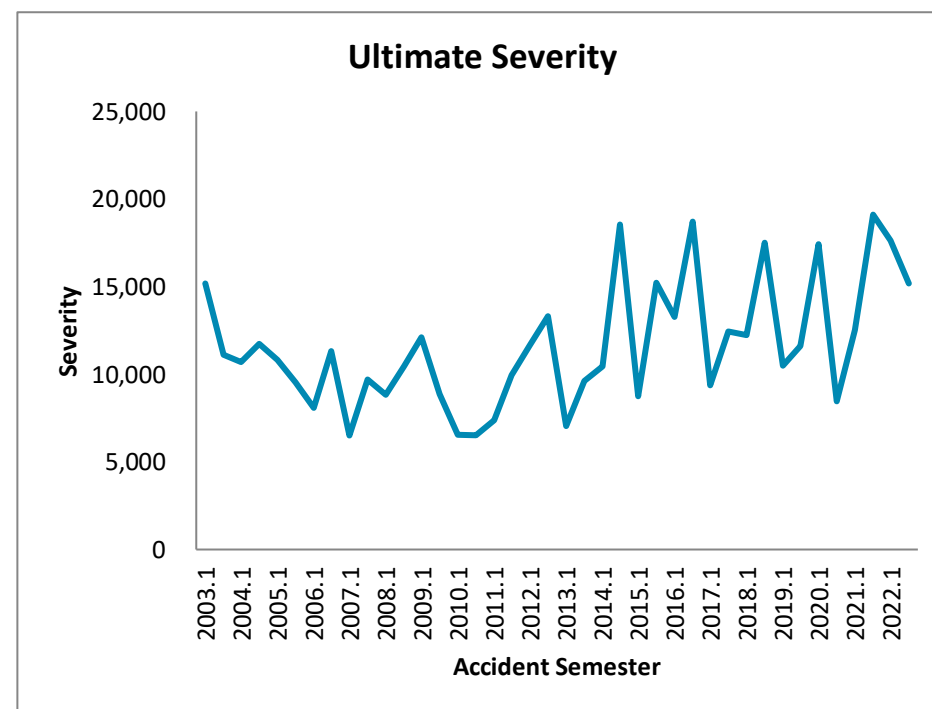
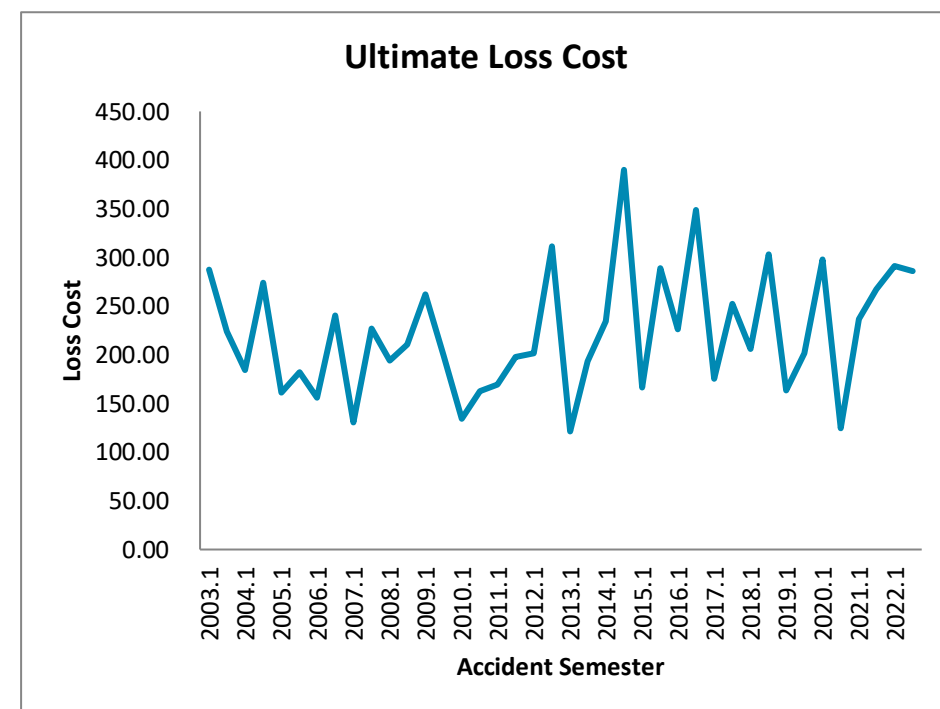
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
Accident Semester	Maturity (in Months)	Earned Car Years	Ultimate Claim Counts	Ultimate Claims and ALAE (000)	ULAE Adjustment	Ultimate Losses & LAE (000)	Ultimate Loss Cost	% Change Seasonal Accident Half Years	Ultimate Severity	% Change Seasonal Accident Half Years	Ultimate Freq. per 1000	% Change Seasonal Accident Half Years	Annual Loss Cost & LAE	% Change Accident Years
2003.1	240.0	2,619	144	172	1.076	185	70.74		1,287		54.98			
2003.2	234.0	2,603	113	155	1.076	167	64.09		1,476		43.42		67.42	
2004.1	228.0	2,292	122	118	1.080	127	55.57	-21.4%	1,044	-18.9%	53.23	-3.2%		
2004.2	222.0	2,321	88	247	1.080	267	115.12	79.6%	3,037	105.7%	37.91	-12.7%	85.53	26.9%
2005.1	216.0	2,241	115	117	1.066	125	55.63	0.1%	1,084	3.8%	51.32	-3.6%		
2005.2	210.0	2,290	96	292	1.066	311	135.83	18.0%	3,240	6.7%	41.92	10.6%	96.16	12.4%
2006.1	204.0	2,291	118	151	1.072	162	70.82	27.3%	1,375	26.9%	51.50	0.4%		
2006.2	198.0	2,344	97	234	1.072	251	107.02	-21.2%	2,586	-20.2%	41.38	-1.3%	89.12	-7.3%
2007.1	192.0	2,301	105	151	1.072	162	70.39	-0.6%	1,543	12.2%	45.63	-11.4%		
2007.2	186.0	2,364	102	287	1.072	308	130.13	21.6%	3,015	16.6%	43.16	4.3%	100.66	12.9%
2008.1	180.0	2,510	142	346	1.075	372	148.25	110.6%	2,620	69.9%	56.58	24.0%		
2008.2	174.0	2,718	121	267	1.075	287	105.49	-18.9%	2,370	-21.4%	44.51	3.1%	126.02	25.2%
2009.1	168.0	2,681	145	264	1.073	283	105.53	-28.8%	1,951	-25.5%	54.08	-4.4%		
2009.2	162.0	2,819	128	189	1.073	203	71.95	-31.8%	1,584	-33.2%	45.41	2.0%	88.32	-29.9%
2010.1	156.0	2,844	143	401	1.056	424	148.97	41.2%	2,962	51.8%	50.29	-7.0%		
2010.2	150.0	3,012	137	232	1.056	245	81.47	13.2%	1,791	13.1%	45.48	0.2%	114.25	29.4%
2011.1	144.0	3,082	203	325	1.052	342	110.81	-25.6%	1,682	-43.2%	65.86	31.0%		
2011.2	138.0	3,248	154	452	1.052	476	146.42	79.7%	3,088	72.4%	47.42	4.3%	129.08	13.0%
2012.1	132.0	3,323	168	182	1.078	196	58.98	-46.8%	1,166	-30.7%	50.56	-23.2%		
2012.2	126.0	3,508	154	387	1.078	417	118.94	-18.8%	2,709	-12.3%	43.90	-7.4%	89.77	-30.5%
2013.1	120.0	3,622	166	283	1.087	308	85.02	44.2%	1,855	59.1%	45.83	-9.4%		
2013.2	114.0	3,900	166	372	1.087	405	103.77	-12.8%	2,438	-10.0%	42.57	-3.0%	94.74	5.5%
2014.1	108.0	3,922	194	339	1.082	367	93.58	10.1%	1,892	2.0%	49.46	7.9%		
2014.2	102.0	4,109	175	476	1.082	515	125.41	20.9%	2,945	20.8%	42.59	0.1%	109.87	16.0%
2015.1	96.0	4,147	209	337	1.078	363	87.61	-6.4%	1,739	-8.1%	50.39	1.9%		
2015.2	90.0	4,304	168	420	1.078	453	105.20	-16.1%	2,695	-8.5%	39.03	-8.4%	96.57	-12.1%
2016.1	84.0	4,370	244	700	1.103	772	176.56	101.5%	3,163	81.9%	55.83	10.8%		
2016.2	78.0	4,494	181	596	1.103	658	146.36	39.1%	3,634	34.8%	40.28	3.2%	161.25	67.0%
2017.1	72.0	4,390	256	564	1.091	615	140.13	-20.6%	2,403	-24.0%	58.31	4.4%		
2017.2	66.0	4,534	208	828	1.091	904	199.33	36.2%	4,345	19.6%	45.88	13.9%	170.21	5.6%
2018.1	60.0	4,476	192	455	1.107	504	112.48	-19.7%	2,623	9.1%	42.89	-26.4%		
2018.2	54.0	4,463	170	518	1.107	573	128.48	-35.5%	3,373	-22.4%	38.09	-17.0%	120.47	-29.2%
2019.1	48.0	4,342	166	456	1.096	500	115.09	2.3%	3,010	14.8%	38.23	-10.9%		
2019.2	42.0	4,339	160	375	1.096	412	94.83	-26.2%	2,572	-23.7%	36.87	-3.2%	104.96	-12.9%
2020.1	36.0	4,255	130	339	1.118	379	89.10	-22.6%	2,917	-3.1%	30.55	-20.1%		
2020.2	30.0	4,330	160	357	1.118	399	92.26	-2.7%	2,495	-3.0%	36.97	0.3%	90.70	-13.6%
2021.1	24.0	4,371	163	376	1.155	435	99.47	11.6%	2,665	-8.6%	37.33	22.2%		
2021.2	18.0	4,606	144	697	1.155	805	174.76	89.4%	5,587	123.9%	31.28	-15.4%	138.10	52.3%
2022.1	12.0	4,708	173	496	1.118	555	117.87	18.5%	3,201	20.1%	36.82	-1.4%		
2022.2	6.0	4,975	157	913	1.118	1,021	205.31	17.5%	6,508	16.5%	31.55	0.9%	162.80	17.9%
Total		140,069	6,178	14,869		16,251								



Province of Newfoundland
All Perils
Commercial Vehicles (Including Fleets)

Summary of Loss Cost
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	1,849	35	494	1.076	532	287.67		15,194		18.93			
2003.2	234.0	2,085	42	434	1.076	467	224.02		11,123		20.14		253.93	
2004.1	228.0	2,315	40	396	1.080	427	184.62	-35.8%	10,687	-29.7%	17.27	-8.8%		
2004.2	222.0	2,528	59	641	1.080	692	273.74	22.2%	11,731	5.5%	23.33	15.9%	231.14	-9.0%
2005.1	216.0	2,548	38	386	1.066	411	161.34	-12.6%	10,818	1.2%	14.91	-13.7%		
2005.2	210.0	2,561	49	438	1.066	467	182.20	-33.4%	9,523	-18.8%	19.13	-18.0%	171.80	-25.7%
2006.1	204.0	2,488	48	362	1.072	389	156.18	-3.2%	8,095	-25.2%	19.29	29.4%		
2006.2	198.0	2,680	57	602	1.072	645	240.62	32.1%	11,311	18.8%	21.27	11.2%	199.96	16.4%
2007.1	192.0	2,847	57	347	1.072	372	130.57	-16.4%	6,522	-19.4%	20.02	3.8%		
2007.2	186.0	3,116	73	660	1.072	707	226.83	-5.7%	9,683	-14.4%	23.43	10.1%	180.87	-9.5%
2008.1	180.0	3,088	68	558	1.075	600	194.21	48.7%	8,819	35.2%	22.02	10.0%		
2008.2	174.0	3,326	67	650	1.075	699	210.16	-7.3%	10,433	7.8%	20.14	-14.0%	202.48	11.9%
2009.1	168.0	3,281	71	801	1.073	859	261.91	34.9%	12,104	37.2%	21.64	-1.7%		
2009.2	162.0	3,344	75	622	1.073	667	199.45	-5.1%	8,892	-14.8%	22.43	11.3%	230.39	13.8%
2010.1	156.0	3,357	69	428	1.056	451	134.48	-48.7%	6,542	-46.0%	20.56	-5.0%		
2010.2	150.0	3,650	91	562	1.056	593	162.54	-18.5%	6,520	-26.7%	24.93	11.2%	149.10	-35.3%
2011.1	144.0	3,673	84	590	1.052	621	169.04	25.7%	7,392	13.0%	22.87	11.3%		
2011.2	138.0	3,917	78	736	1.052	775	197.84	21.7%	9,936	52.4%	19.91	-20.1%	183.90	23.3%
2012.1	132.0	3,989	69	745	1.078	803	201.33	19.1%	11,638	57.5%	17.30	-24.4%		
2012.2	126.0	4,357	102	1,259	1.078	1,357	311.44	57.4%	13,304	33.9%	23.41	17.6%	258.82	40.7%
2013.1	120.0	4,358	75	486	1.087	529	121.30	-39.8%	7,049	-39.4%	17.21	-0.5%		
2013.2	114.0	4,675	94	831	1.087	903	193.05	-38.0%	9,602	-27.8%	20.11	-14.1%	158.43	-38.8%
2014.1	108.0	4,720	106	1,023	1.082	1,106	234.37	93.2%	10,436	48.1%	22.46	30.5%		
2014.2	102.0	4,801	101	1,731	1.082	1,872	390.01	102.0%	18,538	93.1%	21.04	4.6%	312.85	97.5%
2015.1	96.0	4,818	92	745	1.078	804	166.77	-28.8%	8,734	-16.3%	19.09	-15.0%		
2015.2	90.0	5,007	95	1,341	1.078	1,446	288.83	-25.9%	15,221	-17.9%	18.97	-9.8%	228.97	-26.8%
2016.1	84.0	4,988	85	1,022	1.103	1,128	226.07	35.6%	13,266	51.9%	17.04	-10.7%		
2016.2	78.0	5,146	96	1,627	1.103	1,795	348.81	20.8%	18,697	22.8%	18.66	-1.7%	288.40	26.0%
2017.1	72.0	5,286	99	851	1.091	928	175.62	-22.3%	9,377	-29.3%	18.73	9.9%		
2017.2	66.0	5,476	111	1,267	1.091	1,382	252.39	-27.6%	12,452	-33.4%	20.27	8.6%	214.68	-25.6%
2018.1	60.0	5,347	90	996	1.107	1,103	206.25	17.4%	12,253	30.7%	16.83	-10.1%		
2018.2	54.0	5,433	94	1,487	1.107	1,647	303.20	20.1%	17,524	40.7%	17.30	-14.6%	255.11	18.8%
2019.1	48.0	5,139	80	766	1.096	840	163.37	-20.8%	10,495	-14.4%	15.57	-7.5%		
2019.2	42.0	4,776	83	878	1.096	963	201.53	-33.5%	11,597	-33.8%	17.38	0.4%	181.75	-28.8%
2020.1	36.0	3,746	64	998	1.118	1,116	297.86	82.3%	17,435	66.1%	17.08	9.7%		
2020.2	30.0	3,519	52	392	1.118	438	124.56	-38.2%	8,448	-27.2%	14.74	-15.2%	213.92	17.7%
2021.1	24.0	3,585	68	734	1.155	848	236.60	-20.6%	12,545	-28.0%	18.86	10.4%		
2021.2	18.0	3,621	51	838	1.155	968	267.35	114.6%	19,112	126.2%	13.99	-5.1%	252.05	17.8%
2022.1	12.0	3,648	60	949	1.118	1,061	290.87	22.9%	17,641	40.6%	16.49	-12.6%		
2022.2	6.0	3,952	74	1,011	1.118	1,130	285.99	7.0%	15,189	-20.5%	18.83	34.6%	288.33	14.4%
Total		153,041	2,942	31,684		34,540								



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

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	3,634	3,634	1.000	3,634	3,634	0
2003.2	234.0	3,510	3,510	1.000	3,510	3,510	0
2004.1	228.0	3,361	3,361	1.000	3,361	3,361	0
2004.2	222.0	3,130	3,130	1.000	3,130	3,130	0
2005.1	216.0	1,869	1,869	1.000	1,869	1,869	0
2005.2	210.0	2,842	2,842	1.000	2,842	2,842	0
2006.1	204.0	2,386	2,386	1.000	2,386	2,386	0
2006.2	198.0	3,594	3,594	1.000	3,594	3,594	0
2007.1	192.0	1,987	1,987	1.000	1,987	1,987	0
2007.2	186.0	4,028	4,028	1.000	4,028	4,028	0
2008.1	180.0	2,707	2,707	1.000	2,707	2,707	0
2008.2	174.0	3,559	3,563	1.000	3,563	3,561	2
2009.1	168.0	2,404	2,404	1.000	2,404	2,405	(1)
2009.2	162.0	3,781	3,781	1.001	3,783	3,783	0
2010.1	156.0	2,755	2,755	1.001	2,756	2,755	1
2010.2	150.0	3,171	3,171	1.000	3,172	3,258	(86)
2011.1	144.0	2,712	2,791	1.027	2,867	2,869	(2)
2011.2	138.0	3,370	3,370	1.028	3,463	3,469	(5)
2012.1	132.0	2,951	2,951	1.029	3,036	3,037	(1)
2012.2	126.0	2,794	3,063	1.029	3,152	3,154	(2)
2013.1	120.0	4,071	4,560	1.030	4,695	4,702	(7)
2013.2	114.0	4,994	5,564	1.034	5,753	5,897	(145)
2014.1	108.0	5,164	5,483	1.030	5,648	5,608	40
2014.2	102.0	3,056	4,522	1.022	4,622	4,615	7
2015.1	96.0	4,126	4,615	1.026	4,734	4,821	(87)
2015.2	90.0	3,992	5,146	1.033	5,315	5,191	124
2016.1	84.0	3,985	4,202	1.034	4,344	4,481	(137)
2016.2	78.0	2,607	3,354	1.027	3,444	3,433	10
2017.1	72.0	3,237	4,400	1.035	4,555	4,570	(16)
2017.2	66.0	2,942	4,271	1.026	4,381	4,747	(366)
2018.1	60.0	2,342	2,914	1.042	3,036	3,154	(119)
2018.2	54.0	2,834	5,252	1.071	5,627	5,344	283
2019.1	48.0	2,361	3,617	1.109	4,011	4,250	(239)
2019.2	42.0	1,662	3,430	1.130	3,875	3,608	267
2020.1	36.0	1,057	3,111	1.181	3,674	3,494	181
2020.2	30.0	647	1,976	1.221	2,413	2,494	(81)
2021.1	24.0	620	1,890	1.331	2,515	2,708	(193)
2021.2	18.0	292	2,470	1.443	3,564	3,861	(298)
2022.1	12.0	140	1,668	1.610	2,685	3,481	(796)
2022.2	6.0	5	909	2.661	2,419		
Total		110,682	134,250		142,551	141,798	(1,665)

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

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	1,203	1,203	1.000	1,203	1,203	0
2003.2	234.0	946	946	1.000	946	946	0
2004.1	228.0	780	780	1.000	780	780	0
2004.2	222.0	747	747	1.000	747	747	0
2005.1	216.0	708	708	1.000	708	708	0
2005.2	210.0	917	917	1.000	917	917	0
2006.1	204.0	870	870	1.000	870	870	0
2006.2	198.0	737	737	1.000	737	737	0
2007.1	192.0	992	992	1.000	992	992	0
2007.2	186.0	911	911	1.000	911	911	0
2008.1	180.0	1,098	1,098	1.000	1,098	1,098	0
2008.2	174.0	902	902	1.000	902	902	0
2009.1	168.0	706	706	1.000	706	706	0
2009.2	162.0	1,225	1,225	1.000	1,225	1,225	0
2010.1	156.0	984	984	1.000	984	984	0
2010.2	150.0	927	927	1.000	927	926	1
2011.1	144.0	1,206	1,206	0.999	1,205	1,208	(3)
2011.2	138.0	937	937	0.998	935	936	(1)
2012.1	132.0	1,018	1,018	0.998	1,016	1,017	(1)
2012.2	126.0	1,144	1,144	0.998	1,142	1,143	(1)
2013.1	120.0	1,527	1,527	0.998	1,525	1,526	(1)
2013.2	114.0	1,638	1,654	0.998	1,652	1,648	3
2014.1	108.0	2,271	2,271	0.999	2,269	2,273	(4)
2014.2	102.0	2,057	2,057	0.999	2,055	2,061	(6)
2015.1	96.0	1,480	1,480	1.000	1,480	1,486	(5)
2015.2	90.0	1,374	1,374	1.000	1,374	1,376	(2)
2016.1	84.0	1,497	1,497	1.000	1,497	1,500	(3)
2016.2	78.0	1,504	1,504	1.000	1,504	1,486	18
2017.1	72.0	1,581	1,581	0.986	1,560	1,563	(3)
2017.2	66.0	1,329	1,329	0.987	1,311	1,316	(5)
2018.1	60.0	1,193	1,193	0.989	1,179	1,190	(10)
2018.2	54.0	1,384	1,384	0.996	1,378	1,382	(3)
2019.1	48.0	1,447	1,447	0.997	1,443	1,443	0
2019.2	42.0	1,630	1,630	0.997	1,624	1,624	0
2020.1	36.0	647	674	0.995	671	651	20
2020.2	30.0	623	623	0.998	622	623	(1)
2021.1	24.0	522	529	1.000	528	538	(9)
2021.2	18.0	611	618	1.015	627	649	(21)
2022.1	12.0	1,387	1,496	1.004	1,502	767	735
2022.2	6.0	277	770	1.107	853		
Total		44,935	45,595		45,605	44,055	697

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

**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	270	270	1.000	270	270	0
2003.2	234.0	101	101	1.000	101	101	0
2004.1	228.0	187	187	1.000	187	187	0
2004.2	222.0	116	116	1.000	116	116	0
2005.1	216.0	151	151	1.000	151	151	0
2005.2	210.0	61	61	1.000	61	61	0
2006.1	204.0	64	64	1.000	64	64	0
2006.2	198.0	72	72	1.000	72	72	0
2007.1	192.0	54	54	1.000	54	54	0
2007.2	186.0	103	103	1.000	103	103	0
2008.1	180.0	80	80	1.000	80	80	0
2008.2	174.0	74	74	1.000	74	74	0
2009.1	168.0	133	133	1.000	133	133	0
2009.2	162.0	71	71	1.000	71	71	0
2010.1	156.0	48	48	1.000	48	48	0
2010.2	150.0	130	130	1.000	130	130	0
2011.1	144.0	72	72	1.000	72	72	0
2011.2	138.0	158	158	1.000	158	158	0
2012.1	132.0	353	353	1.000	353	353	0
2012.2	126.0	166	166	1.000	166	166	0
2013.1	120.0	282	282	1.000	282	280	2
2013.2	114.0	203	203	1.002	203	203	0
2014.1	108.0	427	427	1.002	428	427	1
2014.2	102.0	123	123	1.002	123	125	(2)
2015.1	96.0	257	257	1.016	261	255	6
2015.2	90.0	193	193	0.994	192	196	(5)
2016.1	84.0	283	283	1.020	288	284	4
2016.2	78.0	171	171	1.009	172	172	(0)
2017.1	72.0	405	405	1.013	410	411	(0)
2017.2	66.0	432	432	1.013	438	438	0
2018.1	60.0	94	94	1.009	95	94	1
2018.2	54.0	242	254	1.016	258	248	10
2019.1	48.0	131	212	1.017	215	133	82
2019.2	42.0	217	221	0.977	216	229	(13)
2020.1	36.0	145	163	1.018	166	175	(9)
2020.2	30.0	92	121	1.034	125	153	(28)
2021.1	24.0	127	155	1.050	163	133	30
2021.2	18.0	129	275	1.022	281	252	29
2022.1	12.0	29	95	1.132	107	110	(3)
2022.2	6.0	2	129	1.199	155		
Total		6,449	6,958		7,042	6,783	105

Province of Newfoundland
Collision
Commercial Vehicles (Including Fleets)

**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	290	290	1.000	290	290	0
2003.2	234.0	346	346	1.000	346	346	0
2004.1	228.0	233	233	1.000	233	233	0
2004.2	222.0	189	189	1.000	189	189	0
2005.1	216.0	269	269	1.000	269	269	0
2005.2	210.0	309	309	1.000	309	309	0
2006.1	204.0	284	284	1.000	284	284	0
2006.2	198.0	226	226	1.000	226	226	0
2007.1	192.0	248	248	1.000	248	248	0
2007.2	186.0	428	428	1.000	428	428	0
2008.1	180.0	470	470	1.000	470	470	0
2008.2	174.0	660	660	1.000	660	660	0
2009.1	168.0	328	328	1.000	328	328	0
2009.2	162.0	359	359	1.000	359	359	0
2010.1	156.0	336	336	1.000	336	336	0
2010.2	150.0	384	384	0.999	384	384	0
2011.1	144.0	336	336	0.999	336	336	(0)
2011.2	138.0	425	425	0.999	425	425	0
2012.1	132.0	369	369	0.999	368	368	0
2012.2	126.0	340	340	0.999	340	340	0
2013.1	120.0	406	406	0.999	406	406	0
2013.2	114.0	603	603	0.999	603	603	0
2014.1	108.0	406	406	0.999	406	406	0
2014.2	102.0	418	418	0.999	418	417	1
2015.1	96.0	646	646	0.997	644	645	(1)
2015.2	90.0	675	675	0.999	675	675	(0)
2016.1	84.0	726	729	1.000	728	748	(20)
2016.2	78.0	572	572	0.996	570	572	(2)
2017.1	72.0	476	477	0.996	475	477	(2)
2017.2	66.0	524	524	0.996	521	524	(2)
2018.1	60.0	719	720	0.996	717	720	(3)
2018.2	54.0	675	675	0.996	672	675	(3)
2019.1	48.0	690	690	0.996	687	690	(3)
2019.2	42.0	614	614	0.996	612	613	(2)
2020.1	36.0	432	432	0.995	430	430	(0)
2020.2	30.0	484	484	0.989	479	484	(5)
2021.1	24.0	439	439	0.990	434	424	10
2021.2	18.0	397	397	0.959	381	374	7
2022.1	12.0	460	545	0.887	484	443	41
2022.2	6.0	280	502	0.840	422		
Total		17,470	17,782		17,590	17,153	15

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

**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	172	172	1.000	172	172	0
2003.2	234.0	155	155	1.000	155	155	0
2004.1	228.0	118	118	1.000	118	118	0
2004.2	222.0	247	247	1.000	247	247	0
2005.1	216.0	117	117	1.000	117	117	0
2005.2	210.0	292	292	1.000	292	292	0
2006.1	204.0	151	151	1.000	151	151	0
2006.2	198.0	234	234	1.000	234	234	0
2007.1	192.0	151	151	1.000	151	151	0
2007.2	186.0	287	287	1.000	287	287	0
2008.1	180.0	346	346	1.000	346	346	0
2008.2	174.0	267	267	1.000	267	267	0
2009.1	168.0	264	264	1.000	264	264	0
2009.2	162.0	189	189	1.000	189	189	0
2010.1	156.0	401	401	1.000	401	401	0
2010.2	150.0	232	232	1.000	232	232	0
2011.1	144.0	325	325	1.000	325	325	0
2011.2	138.0	452	452	1.000	452	452	0
2012.1	132.0	182	182	1.000	182	182	0
2012.2	126.0	387	387	1.000	387	387	0
2013.1	120.0	283	283	1.000	283	283	0
2013.2	114.0	372	372	1.000	372	372	0
2014.1	108.0	339	339	1.000	339	339	0
2014.2	102.0	476	476	1.000	476	476	0
2015.1	96.0	337	337	1.000	337	337	0
2015.2	90.0	420	420	1.000	420	420	0
2016.1	84.0	700	700	1.000	700	700	0
2016.2	78.0	596	596	1.000	596	596	0
2017.1	72.0	564	564	1.000	564	564	0
2017.2	66.0	828	828	1.000	828	828	0
2018.1	60.0	455	455	1.000	455	455	0
2018.2	54.0	518	518	1.000	518	518	0
2019.1	48.0	456	456	1.000	456	456	0
2019.2	42.0	376	376	1.000	375	375	0
2020.1	36.0	339	339	0.999	339	339	(0)
2020.2	30.0	357	357	1.000	357	356	1
2021.1	24.0	377	377	0.999	376	373	3
2021.2	18.0	663	700	0.995	697	641	56
2022.1	12.0	488	493	1.006	496	519	(22)
2022.2	6.0	678	879	1.039	913		
Total		14,594	14,837		14,869	13,918	38

Province of Newfoundland
All Perils
Commercial Vehicles (Including Fleets)

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	494	494	1.000	494	494	0
2003.2	234.0	434	434	1.000	434	434	0
2004.1	228.0	396	396	1.000	396	396	0
2004.2	222.0	641	641	1.000	641	641	0
2005.1	216.0	386	386	1.000	386	386	0
2005.2	210.0	438	438	1.000	438	438	0
2006.1	204.0	362	362	1.000	362	362	0
2006.2	198.0	602	602	1.000	602	602	0
2007.1	192.0	347	347	1.000	347	347	0
2007.2	186.0	660	660	1.000	660	660	0
2008.1	180.0	558	558	1.000	558	558	0
2008.2	174.0	650	650	1.000	650	650	0
2009.1	168.0	801	801	1.000	801	801	0
2009.2	162.0	622	622	1.000	622	624	(3)
2010.1	156.0	428	428	0.999	428	428	(0)
2010.2	150.0	562	562	0.999	562	562	(0)
2011.1	144.0	590	590	0.999	590	590	(0)
2011.2	138.0	737	737	0.999	736	737	(1)
2012.1	132.0	746	746	0.999	745	746	(0)
2012.2	126.0	1,260	1,260	0.999	1,259	1,260	(1)
2013.1	120.0	487	487	0.999	486	487	(0)
2013.2	114.0	831	831	0.999	831	831	(1)
2014.1	108.0	1,024	1,024	0.999	1,023	1,025	(2)
2014.2	102.0	1,733	1,733	0.999	1,731	1,733	(1)
2015.1	96.0	746	746	0.999	745	746	(1)
2015.2	90.0	1,343	1,343	0.999	1,341	1,343	(1)
2016.1	84.0	1,023	1,023	0.999	1,022	1,023	(1)
2016.2	78.0	1,629	1,629	0.999	1,627	1,629	(1)
2017.1	72.0	851	851	0.999	851	851	(1)
2017.2	66.0	1,268	1,268	0.999	1,267	1,268	(1)
2018.1	60.0	997	997	0.999	996	997	(1)
2018.2	54.0	1,489	1,489	0.999	1,487	1,489	(1)
2019.1	48.0	767	767	0.999	766	798	(32)
2019.2	42.0	860	879	0.999	878	879	(1)
2020.1	36.0	999	999	0.999	998	999	(1)
2020.2	30.0	392	392	0.999	392	392	(0)
2021.1	24.0	736	736	0.998	734	734	(0)
2021.2	18.0	829	844	0.992	838	711	127
2022.1	12.0	994	1,027	0.924	949	838	111
2022.2	6.0	625	971	1.041	1,011		
Total		31,335	31,748		31,684	30,487	186

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

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

(1)	(2)	(3)	(4)	(5) (3) * (4)	(6) Prior Report	(7) (5) - (6)
Reported Claim Counts: Development Method						
Accident Semester	Maturity (in Months)	Reported Claim Counts	Selected Age-to-Ultimate Development Factors	Selected Ultimate Claim Counts	Prior	Difference
2003.1	240.0	103	1.000	103	103	0
2003.2	234.0	70	1.000	70	70	0
2004.1	228.0	68	1.000	68	68	0
2004.2	222.0	64	1.000	64	64	0
2005.1	216.0	58	1.000	58	58	0
2005.2	210.0	66	1.000	66	66	0
2006.1	204.0	58	1.000	58	58	0
2006.2	198.0	57	1.000	57	57	0
2007.1	192.0	57	1.000	57	57	0
2007.2	186.0	69	1.000	69	69	0
2008.1	180.0	62	1.000	62	62	0
2008.2	174.0	60	1.000	60	60	0
2009.1	168.0	58	1.000	58	58	0
2009.2	162.0	71	1.000	71	71	0
2010.1	156.0	52	1.000	52	52	0
2010.2	150.0	64	1.000	64	64	0
2011.1	144.0	61	1.000	61	61	0
2011.2	138.0	72	1.000	72	72	0
2012.1	132.0	55	1.000	55	55	0
2012.2	126.0	69	1.000	69	69	(0)
2013.1	120.0	76	1.003	76	76	0
2013.2	114.0	76	1.003	76	76	0
2014.1	108.0	78	1.003	78	78	0
2014.2	102.0	69	1.003	69	69	0
2015.1	96.0	68	1.005	68	68	0
2015.2	90.0	75	1.002	75	75	0
2016.1	84.0	52	1.002	52	51	1
2016.2	78.0	60	0.996	60	59	1
2017.1	72.0	59	0.996	59	58	1
2017.2	66.0	66	0.992	65	64	2
2018.1	60.0	40	0.995	40	39	1
2018.2	54.0	66	0.988	65	64	1
2019.1	48.0	58	0.987	57	57	1
2019.2	42.0	43	0.985	42	41	1
2020.1	36.0	38	0.989	38	36	2
2020.2	30.0	38	0.987	38	39	(1)
2021.1	24.0	41	0.985	40	41	(1)
2021.2	18.0	44	0.999	44	48	(4)
2022.1	12.0	36	1.024	37	35	2
2022.2	6.0	29	1.334	39		
Total		2,406		2,413	2,368	6

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

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

(1)	(2)	(3)	(4)	(5) (3) * (4)	(6) Prior Report	(7) (5) - (6)
Reported Claim Counts: Development Method						
Accident Semester	Maturity (in Months)	Reported Claim Counts	Selected Age-to-Ultimate Development Factors	Selected Ultimate Claim Counts	Prior	Difference
2003.1	240.0	281	1.000	281	281	0
2003.2	234.0	196	1.000	196	196	0
2004.1	228.0	183	1.000	183	183	0
2004.2	222.0	144	1.000	144	144	0
2005.1	216.0	175	1.000	175	175	0
2005.2	210.0	181	1.000	181	181	0
2006.1	204.0	195	1.000	195	195	0
2006.2	198.0	188	1.000	188	188	0
2007.1	192.0	213	1.000	213	213	0
2007.2	186.0	192	1.000	192	192	0
2008.1	180.0	176	1.000	176	176	0
2008.2	174.0	177	1.000	177	177	0
2009.1	168.0	167	1.000	167	167	0
2009.2	162.0	210	1.000	210	210	0
2010.1	156.0	190	1.000	190	190	0
2010.2	150.0	198	1.000	198	198	0
2011.1	144.0	243	0.999	243	243	0
2011.2	138.0	221	0.999	221	221	0
2012.1	132.0	215	0.999	215	215	0
2012.2	126.0	232	0.999	232	232	0
2013.1	120.0	270	0.999	270	270	0
2013.2	114.0	260	0.999	260	260	0
2014.1	108.0	330	0.999	330	330	0
2014.2	102.0	241	0.999	241	241	0
2015.1	96.0	269	0.999	269	269	0
2015.2	90.0	226	0.999	226	226	0
2016.1	84.0	247	0.999	247	247	0
2016.2	78.0	234	0.999	234	234	0
2017.1	72.0	309	0.999	309	309	(0)
2017.2	66.0	212	0.999	212	212	0
2018.1	60.0	204	0.998	204	204	0
2018.2	54.0	221	0.997	220	220	0
2019.1	48.0	200	0.997	199	199	(0)
2019.2	42.0	177	0.997	176	177	(0)
2020.1	36.0	115	0.999	115	115	(0)
2020.2	30.0	91	0.999	91	91	0
2021.1	24.0	77	0.999	77	77	(0)
2021.2	18.0	83	1.017	84	88	(4)
2022.1	12.0	96	1.000	96	88	8
2022.2	6.0	86	1.022	88		
Total		7,925		7,922	7,831	4

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

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

(1)	(2)	(3)	(4)	(5) (3) * (4)	(6) Prior Report	(7) (5) - (6)
Reported Claim Counts: Development Method						
Accident Semester	Maturity (in Months)	Reported Claim Counts	Selected Age-to-Ultimate Development Factors	Selected Ultimate Claim Counts	Prior	Difference
2003.1	240.0	31	1.000	31	31	0
2003.2	234.0	22	1.000	22	22	0
2004.1	228.0	26	1.000	26	26	0
2004.2	222.0	24	1.000	24	24	0
2005.1	216.0	30	1.000	30	30	0
2005.2	210.0	18	1.000	18	18	0
2006.1	204.0	21	1.000	21	21	0
2006.2	198.0	16	1.000	16	16	0
2007.1	192.0	21	1.000	21	21	0
2007.2	186.0	25	1.000	25	25	0
2008.1	180.0	24	1.000	24	24	0
2008.2	174.0	26	1.000	26	26	0
2009.1	168.0	23	1.000	23	23	0
2009.2	162.0	16	1.000	16	16	0
2010.1	156.0	16	1.000	16	16	0
2010.2	150.0	28	1.000	28	28	0
2011.1	144.0	17	1.000	17	17	0
2011.2	138.0	38	1.000	38	38	0
2012.1	132.0	24	1.000	24	24	0
2012.2	126.0	36	1.000	36	36	0
2013.1	120.0	46	1.000	46	46	0
2013.2	114.0	38	1.000	38	38	0
2014.1	108.0	23	1.000	23	23	0
2014.2	102.0	29	1.000	29	29	0
2015.1	96.0	34	1.000	34	34	0
2015.2	90.0	31	1.000	31	31	0
2016.1	84.0	29	1.000	29	29	0
2016.2	78.0	28	1.000	28	28	0
2017.1	72.0	26	1.000	26	26	0
2017.2	66.0	46	0.997	46	46	0
2018.1	60.0	19	0.997	19	19	0
2018.2	54.0	25	0.997	25	25	0
2019.1	48.0	25	0.990	25	25	0
2019.2	42.0	33	0.980	32	32	(0)
2020.1	36.0	16	0.983	16	15	1
2020.2	30.0	15	0.990	15	15	0
2021.1	24.0	20	0.994	20	19	1
2021.2	18.0	37	0.953	35	36	(1)
2022.1	12.0	18	0.949	17	17	0
2022.2	6.0	19	0.904	17		
Total		1,039		1,033	1,014	2

Province of Newfoundland
Collision
Commercial Vehicles (Including Fleets)

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

(1)	(2)	(3)	(4)	(5) (3) * (4)	(6) Prior Report	(7) (5) - (6)
Reported Claim Counts: Development Method						
Accident Semester	Maturity (in Months)	Reported Claim Counts	Selected Age-to-Ultimate Development Factors	Selected Ultimate Claim Counts	Prior	Difference
2003.1	240.0	76	1.000	76	76	0
2003.2	234.0	55	1.000	55	55	0
2004.1	228.0	65	1.000	65	65	0
2004.2	222.0	28	1.000	28	28	0
2005.1	216.0	43	1.000	43	43	0
2005.2	210.0	53	1.000	53	53	0
2006.1	204.0	46	1.000	46	46	0
2006.2	198.0	43	1.000	43	43	0
2007.1	192.0	66	1.000	66	66	0
2007.2	186.0	75	1.000	75	75	0
2008.1	180.0	68	1.000	68	68	0
2008.2	174.0	75	1.000	75	75	0
2009.1	168.0	66	1.000	66	66	0
2009.2	162.0	74	1.000	74	74	0
2010.1	156.0	65	1.000	65	65	0
2010.2	150.0	66	1.000	66	66	0
2011.1	144.0	71	1.000	71	71	0
2011.2	138.0	88	1.000	88	88	0
2012.1	132.0	76	1.000	76	76	0
2012.2	126.0	86	1.000	86	86	0
2013.1	120.0	88	1.000	88	88	0
2013.2	114.0	93	1.000	93	93	0
2014.1	108.0	89	1.000	89	89	0
2014.2	102.0	91	1.000	91	91	0
2015.1	96.0	83	1.000	83	83	0
2015.2	90.0	104	1.000	104	104	0
2016.1	84.0	92	1.000	92	92	0
2016.2	78.0	84	1.000	84	84	0
2017.1	72.0	79	1.000	79	79	0
2017.2	66.0	89	1.000	89	89	0
2018.1	60.0	75	1.000	75	75	0
2018.2	54.0	96	1.000	96	96	0
2019.1	48.0	75	1.000	75	75	0
2019.2	42.0	78	1.000	78	78	0
2020.1	36.0	63	1.000	63	64	(1)
2020.2	30.0	56	0.996	56	57	(1)
2021.1	24.0	42	0.993	42	41	0
2021.2	18.0	44	0.985	43	41	2
2022.1	12.0	60	0.934	56	53	3
2022.2	6.0	65	0.903	59		
Total		2,831		2,820	2,757	3

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

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

(1)	(2)	(3)	(4)	(5) (3) * (4)	(6) Prior Report	(7) (5) - (6)
Reported Claim Counts: Development Method						
Accident Semester	Maturity (in Months)	Reported Claim Counts	Selected Age-to-Ultimate Development Factors	Selected Ultimate Claim Counts	Prior	Difference
2003.1	240.0	144	1.000	144	144	0
2003.2	234.0	113	1.000	113	113	0
2004.1	228.0	122	1.000	122	122	0
2004.2	222.0	88	1.000	88	88	0
2005.1	216.0	115	1.000	115	115	0
2005.2	210.0	96	1.000	96	96	0
2006.1	204.0	118	1.000	118	118	0
2006.2	198.0	97	1.000	97	97	0
2007.1	192.0	105	1.000	105	105	0
2007.2	186.0	102	1.000	102	102	0
2008.1	180.0	142	1.000	142	142	0
2008.2	174.0	121	1.000	121	121	0
2009.1	168.0	145	1.000	145	145	0
2009.2	162.0	128	1.000	128	128	0
2010.1	156.0	143	1.000	143	143	0
2010.2	150.0	137	1.000	137	137	0
2011.1	144.0	203	1.000	203	203	0
2011.2	138.0	154	1.000	154	154	0
2012.1	132.0	168	1.000	168	168	0
2012.2	126.0	154	1.000	154	154	0
2013.1	120.0	166	1.000	166	166	0
2013.2	114.0	166	1.000	166	166	0
2014.1	108.0	194	1.000	194	194	0
2014.2	102.0	175	1.000	175	175	0
2015.1	96.0	209	1.000	209	209	0
2015.2	90.0	168	1.000	168	168	0
2016.1	84.0	244	1.000	244	244	0
2016.2	78.0	181	1.000	181	181	0
2017.1	72.0	256	1.000	256	256	0
2017.2	66.0	208	1.000	208	208	0
2018.1	60.0	192	1.000	192	192	0
2018.2	54.0	170	1.000	170	170	0
2019.1	48.0	166	1.000	166	166	0
2019.2	42.0	160	1.000	160	160	0
2020.1	36.0	130	1.000	130	130	(0)
2020.2	30.0	160	1.001	160	159	1
2021.1	24.0	163	1.001	163	163	0
2021.2	18.0	144	1.001	144	144	0
2022.1	12.0	171	1.014	173	192	(19)
2022.2	6.0	131	1.198	157		
Total		6,149		6,178	6,038	(17)

Province of Newfoundland
All Perils
Commercial Vehicles (Including Fleets)

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

(1)	(2)	(3)	(4)	(5) (3) * (4)	(6) Prior Report	(7) (5) - (6)
Reported Claim Counts: Development Method						
Accident Semester	Maturity (in Months)	Reported Claim Counts	Selected Age-to-Ultimate Development Factors	Selected Ultimate Claim Counts	Prior	Difference
2003.1	240.0	35	1.000	35	35	0
2003.2	234.0	42	1.000	42	42	0
2004.1	228.0	40	1.000	40	40	0
2004.2	222.0	59	1.000	59	59	0
2005.1	216.0	38	1.000	38	38	0
2005.2	210.0	49	1.000	49	49	0
2006.1	204.0	48	1.000	48	48	0
2006.2	198.0	57	1.000	57	57	0
2007.1	192.0	57	1.000	57	57	0
2007.2	186.0	73	1.000	73	73	0
2008.1	180.0	68	1.000	68	68	0
2008.2	174.0	67	1.000	67	67	0
2009.1	168.0	71	1.000	71	71	0
2009.2	162.0	75	1.000	75	75	0
2010.1	156.0	69	1.000	69	69	0
2010.2	150.0	91	1.000	91	91	0
2011.1	144.0	84	1.000	84	84	0
2011.2	138.0	78	1.000	78	78	0
2012.1	132.0	69	1.000	69	69	0
2012.2	126.0	102	1.000	102	102	0
2013.1	120.0	75	1.000	75	75	0
2013.2	114.0	94	1.000	94	94	0
2014.1	108.0	106	1.000	106	106	0
2014.2	102.0	101	1.000	101	101	0
2015.1	96.0	92	1.000	92	92	0
2015.2	90.0	95	1.000	95	95	0
2016.1	84.0	85	1.000	85	85	0
2016.2	78.0	96	1.000	96	96	0
2017.1	72.0	99	1.000	99	99	0
2017.2	66.0	111	1.000	111	111	0
2018.1	60.0	90	1.000	90	90	0
2018.2	54.0	94	1.000	94	94	0
2019.1	48.0	80	1.000	80	81	(1)
2019.2	42.0	83	1.000	83	83	0
2020.1	36.0	64	1.000	64	64	0
2020.2	30.0	52	0.998	52	52	0
2021.1	24.0	68	0.994	68	69	(1)
2021.2	18.0	51	0.993	51	51	0
2022.1	12.0	62	0.970	60	54	6
2022.2	6.0	77	0.966	74		
Total		2,947		2,942	2,863	4

Bodily Injury

Coverage = BI

End Trend Period = 2022.2

Excluded Points = NA

Parameters Included: time, scalar_level_change

Scalar Level Change Start Date = 2013-01-01

Fit	Start Date	Time	Scalar Shift	Adjusted R ²	Implied Trend
					Rate
Loss Cost	2005.2	-0.039 (CI = +/-0.024; p = 0.003)	0.385 (CI = +/-0.249; p = 0.004)	0.208	-3.79%
Loss Cost	2006.1	-0.041 (CI = +/-0.025; p = 0.003)	0.394 (CI = +/-0.253; p = 0.003)	0.219	-3.99%
Loss Cost	2006.2	-0.045 (CI = +/-0.025; p = 0.001)	0.409 (CI = +/-0.248; p = 0.002)	0.262	-4.41%
Loss Cost	2007.1	-0.044 (CI = +/-0.026; p = 0.002)	0.406 (CI = +/-0.253; p = 0.003)	0.246	-4.29%
Loss Cost	2007.2	-0.051 (CI = +/-0.024; p = 0.000)	0.420 (CI = +/-0.223; p = 0.001)	0.368	-4.98%
Loss Cost	2008.1	-0.048 (CI = +/-0.024; p = 0.000)	0.418 (CI = +/-0.221; p = 0.001)	0.352	-4.72%
Loss Cost	2008.2	-0.050 (CI = +/-0.025; p = 0.000)	0.416 (CI = +/-0.223; p = 0.001)	0.362	-4.86%
Loss Cost	2009.1	-0.048 (CI = +/-0.025; p = 0.001)	0.421 (CI = +/-0.226; p = 0.001)	0.357	-4.71%
Loss Cost	2009.2	-0.051 (CI = +/-0.025; p = 0.000)	0.407 (CI = +/-0.222; p = 0.001)	0.386	-4.95%
Loss Cost	2010.1	-0.049 (CI = +/-0.025; p = 0.001)	0.424 (CI = +/-0.223; p = 0.001)	0.395	-4.78%
Loss Cost	2010.2	-0.050 (CI = +/-0.026; p = 0.001)	0.411 (CI = +/-0.231; p = 0.001)	0.396	-4.86%
Loss Cost	2011.1	-0.050 (CI = +/-0.026; p = 0.001)	0.410 (CI = +/-0.246; p = 0.002)	0.393	-4.86%
Loss Cost	2011.2	-0.050 (CI = +/-0.027; p = 0.001)	0.388 (CI = +/-0.266; p = 0.006)	0.388	-4.90%
Loss Cost	2012.1	-0.050 (CI = +/-0.028; p = 0.001)	0.414 (CI = +/-0.307; p = 0.011)	0.389	-4.88%
Loss Cost	2012.2	-0.050 (CI = +/-0.029; p = 0.002)	0.415 (CI = +/-0.407; p = 0.046)	0.378	-4.88%
Loss Cost	2013.1	-0.050 (CI = +/-0.029; p = 0.002)	NA (CI = +/-NA; p = NA)	0.396	-4.88%
Loss Cost	2013.2	-0.049 (CI = +/-0.032; p = 0.005)	NA (CI = +/-NA; p = NA)	0.345	-4.79%
Loss Cost	2014.1	-0.043 (CI = +/-0.035; p = 0.019)	NA (CI = +/-NA; p = NA)	0.253	-4.18%
Loss Cost	2014.2	-0.035 (CI = +/-0.038; p = 0.069)	NA (CI = +/-NA; p = NA)	0.151	-3.42%
Loss Cost	2015.1	-0.035 (CI = +/-0.043; p = 0.107)	NA (CI = +/-NA; p = NA)	0.116	-3.41%
Loss Cost	2015.2	-0.032 (CI = +/-0.050; p = 0.188)	NA (CI = +/-NA; p = NA)	0.062	-3.14%
Loss Cost	2016.1	-0.023 (CI = +/-0.056; p = 0.395)	NA (CI = +/-NA; p = NA)	-0.017	-2.25%
Loss Cost	2016.2	-0.021 (CI = +/-0.066; p = 0.508)	NA (CI = +/-NA; p = NA)	-0.046	-2.04%
Loss Cost	2017.1	-0.040 (CI = +/-0.074; p = 0.253)	NA (CI = +/-NA; p = NA)	0.041	-3.93%
Loss Cost	2017.2	-0.039 (CI = +/-0.090; p = 0.355)	NA (CI = +/-NA; p = NA)	-0.005	-3.79%
Loss Cost	2018.1	-0.044 (CI = +/-0.112; p = 0.394)	NA (CI = +/-NA; p = NA)	-0.022	-4.27%
Severity	2005.2	0.013 (CI = +/-0.020; p = 0.183)	0.323 (CI = +/-0.201; p = 0.003)	0.687	+1.32%
Severity	2006.1	0.012 (CI = +/-0.020; p = 0.246)	0.328 (CI = +/-0.204; p = 0.003)	0.669	+1.19%
Severity	2006.2	0.010 (CI = +/-0.021; p = 0.355)	0.336 (CI = +/-0.206; p = 0.002)	0.649	+0.97%
Severity	2007.1	0.014 (CI = +/-0.021; p = 0.172)	0.324 (CI = +/-0.196; p = 0.002)	0.692	+1.42%
Severity	2007.2	0.010 (CI = +/-0.020; p = 0.325)	0.332 (CI = +/-0.184; p = 0.001)	0.684	+0.97%
Severity	2008.1	0.012 (CI = +/-0.020; p = 0.210)	0.330 (CI = +/-0.180; p = 0.001)	0.705	+1.23%
Severity	2008.2	0.011 (CI = +/-0.020; p = 0.269)	0.329 (CI = +/-0.182; p = 0.001)	0.678	+1.11%
Severity	2009.1	0.014 (CI = +/-0.020; p = 0.167)	0.337 (CI = +/-0.176; p = 0.001)	0.709	+1.37%
Severity	2009.2	0.012 (CI = +/-0.020; p = 0.221)	0.328 (CI = +/-0.176; p = 0.001)	0.674	+1.21%
Severity	2010.1	0.013 (CI = +/-0.020; p = 0.198)	0.337 (CI = +/-0.180; p = 0.001)	0.666	+1.31%
Severity	2010.2	0.014 (CI = +/-0.021; p = 0.184)	0.348 (CI = +/-0.186; p = 0.001)	0.650	+1.37%
Severity	2011.1	0.014 (CI = +/-0.021; p = 0.192)	0.351 (CI = +/-0.198; p = 0.001)	0.608	+1.39%
Severity	2011.2	0.014 (CI = +/-0.022; p = 0.211)	0.339 (CI = +/-0.215; p = 0.004)	0.527	+1.36%
Severity	2012.1	0.013 (CI = +/-0.022; p = 0.228)	0.321 (CI = +/-0.248; p = 0.014)	0.406	+1.35%
Severity	2012.2	0.014 (CI = +/-0.023; p = 0.219)	0.418 (CI = +/-0.320; p = 0.013)	0.366	+1.38%
Severity	2013.1	0.014 (CI = +/-0.023; p = 0.219)	NA (CI = +/-NA; p = NA)	0.032	+1.38%
Severity	2013.2	0.010 (CI = +/-0.025; p = 0.423)	NA (CI = +/-NA; p = NA)	-0.018	+0.96%
Severity	2014.1	0.012 (CI = +/-0.027; p = 0.380)	NA (CI = +/-NA; p = NA)	-0.011	+1.17%
Severity	2014.2	0.012 (CI = +/-0.031; p = 0.414)	NA (CI = +/-NA; p = NA)	-0.019	+1.23%
Severity	2015.1	0.009 (CI = +/-0.035; p = 0.599)	NA (CI = +/-NA; p = NA)	-0.050	+0.88%
Severity	2015.2	0.005 (CI = +/-0.040; p = 0.773)	NA (CI = +/-NA; p = NA)	-0.070	+0.55%
Severity	2016.1	0.002 (CI = +/-0.046; p = 0.938)	NA (CI = +/-NA; p = NA)	-0.083	+0.17%
Severity	2016.2	0.010 (CI = +/-0.053; p = 0.680)	NA (CI = +/-NA; p = NA)	-0.073	+1.03%
Severity	2017.1	-0.010 (CI = +/-0.056; p = 0.691)	NA (CI = +/-NA; p = NA)	-0.082	-1.02%
Severity	2017.2	-0.012 (CI = +/-0.068; p = 0.690)	NA (CI = +/-NA; p = NA)	-0.091	-1.23%
Severity	2018.1	-0.035 (CI = +/-0.076; p = 0.324)	NA (CI = +/-NA; p = NA)	0.011	-3.41%
Frequency	2005.2	-0.052 (CI = +/-0.017; p = 0.000)	0.062 (CI = +/-0.177; p = 0.482)	0.767	-5.04%
Frequency	2006.1	-0.053 (CI = +/-0.018; p = 0.000)	0.065 (CI = +/-0.180; p = 0.465)	0.755	-5.12%
Frequency	2006.2	-0.055 (CI = +/-0.019; p = 0.000)	0.073 (CI = +/-0.181; p = 0.414)	0.756	-5.33%
Frequency	2007.1	-0.058 (CI = +/-0.019; p = 0.000)	0.082 (CI = +/-0.177; p = 0.350)	0.772	-5.63%
Frequency	2007.2	-0.061 (CI = +/-0.019; p = 0.000)	0.087 (CI = +/-0.173; p = 0.311)	0.783	-5.89%
Frequency	2008.1	-0.061 (CI = +/-0.019; p = 0.000)	0.087 (CI = +/-0.177; p = 0.321)	0.765	-5.88%
Frequency	2008.2	-0.061 (CI = +/-0.020; p = 0.000)	0.087 (CI = +/-0.180; p = 0.331)	0.748	-5.90%
Frequency	2009.1	-0.062 (CI = +/-0.020; p = 0.000)	0.084 (CI = +/-0.183; p = 0.353)	0.740	-6.01%
Frequency	2009.2	-0.063 (CI = +/-0.021; p = 0.000)	0.079 (CI = +/-0.186; p = 0.390)	0.731	-6.09%
Frequency	2010.1	-0.062 (CI = +/-0.021; p = 0.000)	0.087 (CI = +/-0.191; p = 0.354)	0.702	-6.01%
Frequency	2010.2	-0.063 (CI = +/-0.021; p = 0.000)	0.063 (CI = +/-0.191; p = 0.499)	0.720	-6.15%
Frequency	2011.1	-0.064 (CI = +/-0.022; p = 0.000)	0.059 (CI = +/-0.203; p = 0.552)	0.699	-6.16%
Frequency	2011.2	-0.064 (CI = +/-0.022; p = 0.000)	0.049 (CI = +/-0.221; p = 0.650)	0.680	-6.18%
Frequency	2012.1	-0.063 (CI = +/-0.023; p = 0.000)	0.092 (CI = +/-0.251; p = 0.452)	0.644	-6.14%
Frequency	2012.2	-0.064 (CI = +/-0.023; p = 0.000)	-0.003 (CI = +/-0.325; p = 0.984)	0.653	-6.17%
Frequency	2013.1	-0.064 (CI = +/-0.023; p = 0.000)	NA (CI = +/-NA; p = NA)	0.636	-6.17%
Frequency	2013.2	-0.059 (CI = +/-0.025; p = 0.000)	NA (CI = +/-NA; p = NA)	0.574	-5.69%
Frequency	2014.1	-0.054 (CI = +/-0.027; p = 0.001)	NA (CI = +/-NA; p = NA)	0.503	-5.29%
Frequency	2014.2	-0.047 (CI = +/-0.029; p = 0.003)	NA (CI = +/-NA; p = NA)	0.409	-4.59%
Frequency	2015.1	-0.044 (CI = +/-0.033; p = 0.012)	NA (CI = +/-NA; p = NA)	0.325	-4.26%
Frequency	2015.2	-0.037 (CI = +/-0.036; p = 0.045)	NA (CI = +/-NA; p = NA)	0.218	-3.67%
Frequency	2016.1	-0.024 (CI = +/-0.038; p = 0.187)	NA (CI = +/-NA; p = NA)	0.069	-2.41%
Frequency	2016.2	-0.031 (CI = +/-0.044; p = 0.150)	NA (CI = +/-NA; p = NA)	0.104	-3.04%
Frequency	2017.1	-0.030 (CI = +/-0.052; p = 0.234)	NA (CI = +/-NA; p = NA)	0.052	-2.94%
Frequency	2017.2	-0.026 (CI = +/-0.064; p = 0.375)	NA (CI = +/-NA; p = NA)	-0.013	-2.60%
Frequency	2018.1	-0.009 (CI = +/-0.074; p = 0.790)	NA (CI = +/-NA; p = NA)	-0.114	-0.88%

Bodily Injury

Coverage = BI

End Trend Period = 2022.1

Excluded Points = NA

Parameters Included: time, scalar_level_change

Scalar Level Change Start Date = 2013-01-01

Fit	Start Date	Time	Scalar Shift	Adjusted R ²	Implied Trend
					Rate
Loss Cost	2005.2	-0.034 (CI = +/-0.026; p = 0.011)	0.356 (CI = +/-0.253; p = 0.007)	0.163	-3.34%
Loss Cost	2006.1	-0.036 (CI = +/-0.027; p = 0.010)	0.365 (CI = +/-0.258; p = 0.007)	0.172	-3.54%
Loss Cost	2006.2	-0.041 (CI = +/-0.027; p = 0.005)	0.383 (CI = +/-0.255; p = 0.005)	0.209	-3.98%
Loss Cost	2007.1	-0.039 (CI = +/-0.028; p = 0.009)	0.377 (CI = +/-0.259; p = 0.006)	0.194	-3.82%
Loss Cost	2007.2	-0.047 (CI = +/-0.026; p = 0.001)	0.396 (CI = +/-0.229; p = 0.001)	0.306	-4.59%
Loss Cost	2008.1	-0.044 (CI = +/-0.026; p = 0.002)	0.392 (CI = +/-0.227; p = 0.001)	0.293	-4.27%
Loss Cost	2008.2	-0.045 (CI = +/-0.027; p = 0.002)	0.392 (CI = +/-0.230; p = 0.002)	0.301	-4.42%
Loss Cost	2009.1	-0.043 (CI = +/-0.027; p = 0.003)	0.395 (CI = +/-0.232; p = 0.002)	0.299	-4.24%
Loss Cost	2009.2	-0.046 (CI = +/-0.027; p = 0.002)	0.384 (CI = +/-0.229; p = 0.002)	0.321	-4.50%
Loss Cost	2010.1	-0.044 (CI = +/-0.027; p = 0.003)	0.400 (CI = +/-0.229; p = 0.001)	0.337	-4.30%
Loss Cost	2010.2	-0.045 (CI = +/-0.028; p = 0.003)	0.389 (CI = +/-0.237; p = 0.003)	0.333	-4.38%
Loss Cost	2011.1	-0.045 (CI = +/-0.029; p = 0.004)	0.389 (CI = +/-0.251; p = 0.004)	0.328	-4.38%
Loss Cost	2011.2	-0.045 (CI = +/-0.029; p = 0.004)	0.368 (CI = +/-0.272; p = 0.011)	0.316	-4.43%
Loss Cost	2012.1	-0.045 (CI = +/-0.030; p = 0.006)	0.395 (CI = +/-0.312; p = 0.016)	0.318	-4.40%
Loss Cost	2012.2	-0.045 (CI = +/-0.031; p = 0.007)	0.397 (CI = +/-0.413; p = 0.059)	0.299	-4.40%
Loss Cost	2013.1	-0.045 (CI = +/-0.031; p = 0.007)	NA (CI = +/-NA; p = NA)	0.314	-4.40%
Loss Cost	2013.2	-0.043 (CI = +/-0.035; p = 0.018)	NA (CI = +/-NA; p = NA)	0.257	-4.24%
Loss Cost	2014.1	-0.035 (CI = +/-0.038; p = 0.066)	NA (CI = +/-NA; p = NA)	0.155	-3.48%
Loss Cost	2014.2	-0.026 (CI = +/-0.041; p = 0.205)	NA (CI = +/-NA; p = NA)	0.049	-2.52%
Loss Cost	2015.1	-0.024 (CI = +/-0.047; p = 0.292)	NA (CI = +/-NA; p = NA)	0.015	-2.38%
Loss Cost	2015.2	-0.019 (CI = +/-0.055; p = 0.459)	NA (CI = +/-NA; p = NA)	-0.033	-1.91%
Loss Cost	2016.1	-0.006 (CI = +/-0.062; p = 0.823)	NA (CI = +/-NA; p = NA)	-0.086	-0.64%
Loss Cost	2016.2	-0.001 (CI = +/-0.073; p = 0.978)	NA (CI = +/-NA; p = NA)	-0.100	-0.09%
Loss Cost	2017.1	-0.020 (CI = +/-0.084; p = 0.598)	NA (CI = +/-NA; p = NA)	-0.075	-2.02%
Loss Cost	2017.2	-0.014 (CI = +/-0.105; p = 0.762)	NA (CI = +/-NA; p = NA)	-0.111	-1.42%
Loss Cost	2018.1	-0.014 (CI = +/-0.135; p = 0.808)	NA (CI = +/-NA; p = NA)	-0.133	-1.43%
Severity	2005.2	0.017 (CI = +/-0.021; p = 0.105)	0.300 (CI = +/-0.204; p = 0.005)	0.698	+1.70%
Severity	2006.1	0.016 (CI = +/-0.022; p = 0.148)	0.305 (CI = +/-0.208; p = 0.006)	0.681	+1.59%
Severity	2006.2	0.014 (CI = +/-0.022; p = 0.227)	0.313 (CI = +/-0.211; p = 0.005)	0.660	+1.36%
Severity	2007.1	0.019 (CI = +/-0.022; p = 0.089)	0.297 (CI = +/-0.200; p = 0.005)	0.708	+1.89%
Severity	2007.2	0.014 (CI = +/-0.021; p = 0.186)	0.308 (CI = +/-0.187; p = 0.002)	0.698	+1.39%
Severity	2008.1	0.017 (CI = +/-0.021; p = 0.104)	0.304 (CI = +/-0.183; p = 0.002)	0.722	+1.72%
Severity	2008.2	0.016 (CI = +/-0.021; p = 0.141)	0.304 (CI = +/-0.185; p = 0.002)	0.697	+1.59%
Severity	2009.1	0.019 (CI = +/-0.021; p = 0.073)	0.309 (CI = +/-0.178; p = 0.001)	0.731	+1.91%
Severity	2009.2	0.017 (CI = +/-0.021; p = 0.103)	0.302 (CI = +/-0.178; p = 0.002)	0.698	+1.74%
Severity	2010.1	0.018 (CI = +/-0.021; p = 0.089)	0.311 (CI = +/-0.181; p = 0.002)	0.692	+1.86%
Severity	2010.2	0.019 (CI = +/-0.022; p = 0.081)	0.323 (CI = +/-0.186; p = 0.002)	0.680	+1.94%
Severity	2011.1	0.019 (CI = +/-0.023; p = 0.087)	0.327 (CI = +/-0.197; p = 0.002)	0.641	+1.96%
Severity	2011.2	0.019 (CI = +/-0.023; p = 0.100)	0.317 (CI = +/-0.214; p = 0.006)	0.565	+1.94%
Severity	2012.1	0.019 (CI = +/-0.024; p = 0.112)	0.300 (CI = +/-0.246; p = 0.020)	0.452	+1.92%
Severity	2012.2	0.019 (CI = +/-0.024; p = 0.106)	0.398 (CI = +/-0.317; p = 0.017)	0.417	+1.95%
Severity	2013.1	0.019 (CI = +/-0.024; p = 0.106)	NA (CI = +/-NA; p = NA)	0.096	+1.95%
Severity	2013.2	0.015 (CI = +/-0.026; p = 0.233)	NA (CI = +/-NA; p = NA)	0.031	+1.55%
Severity	2014.1	0.019 (CI = +/-0.030; p = 0.201)	NA (CI = +/-NA; p = NA)	0.047	+1.87%
Severity	2014.2	0.020 (CI = +/-0.034; p = 0.221)	NA (CI = +/-NA; p = NA)	0.041	+2.03%
Severity	2015.1	0.017 (CI = +/-0.038; p = 0.350)	NA (CI = +/-NA; p = NA)	-0.004	+1.74%
Severity	2015.2	0.015 (CI = +/-0.045; p = 0.486)	NA (CI = +/-NA; p = NA)	-0.039	+1.49%
Severity	2016.1	0.012 (CI = +/-0.053; p = 0.628)	NA (CI = +/-NA; p = NA)	-0.067	+1.20%
Severity	2016.2	0.024 (CI = +/-0.060; p = 0.398)	NA (CI = +/-NA; p = NA)	-0.020	+2.42%
Severity	2017.1	0.002 (CI = +/-0.065; p = 0.945)	NA (CI = +/-NA; p = NA)	-0.110	+0.20%
Severity	2017.2	0.002 (CI = +/-0.081; p = 0.952)	NA (CI = +/-NA; p = NA)	-0.124	+0.22%
Severity	2018.1	-0.022 (CI = +/-0.096; p = 0.600)	NA (CI = +/-NA; p = NA)	-0.096	-2.20%
Frequency	2005.2	-0.051 (CI = +/-0.019; p = 0.000)	0.056 (CI = +/-0.183; p = 0.536)	0.746	-4.96%
Frequency	2006.1	-0.052 (CI = +/-0.019; p = 0.000)	0.060 (CI = +/-0.187; p = 0.517)	0.732	-5.04%
Frequency	2006.2	-0.054 (CI = +/-0.020; p = 0.000)	0.069 (CI = +/-0.188; p = 0.457)	0.733	-5.27%
Frequency	2007.1	-0.058 (CI = +/-0.020; p = 0.000)	0.081 (CI = +/-0.185; p = 0.378)	0.750	-5.61%
Frequency	2007.2	-0.061 (CI = +/-0.020; p = 0.000)	0.088 (CI = +/-0.181; p = 0.328)	0.763	-5.90%
Frequency	2008.1	-0.061 (CI = +/-0.021; p = 0.000)	0.088 (CI = +/-0.185; p = 0.338)	0.742	-5.89%
Frequency	2008.2	-0.061 (CI = +/-0.022; p = 0.000)	0.088 (CI = +/-0.189; p = 0.348)	0.723	-5.92%
Frequency	2009.1	-0.062 (CI = +/-0.022; p = 0.000)	0.086 (CI = +/-0.192; p = 0.365)	0.716	-6.04%
Frequency	2009.2	-0.063 (CI = +/-0.023; p = 0.000)	0.081 (CI = +/-0.195; p = 0.397)	0.706	-6.13%
Frequency	2010.1	-0.062 (CI = +/-0.024; p = 0.000)	0.089 (CI = +/-0.200; p = 0.366)	0.673	-6.04%
Frequency	2010.2	-0.064 (CI = +/-0.023; p = 0.000)	0.066 (CI = +/-0.200; p = 0.499)	0.693	-6.20%
Frequency	2011.1	-0.064 (CI = +/-0.024; p = 0.000)	0.062 (CI = +/-0.212; p = 0.550)	0.670	-6.22%
Frequency	2011.2	-0.064 (CI = +/-0.025; p = 0.000)	0.052 (CI = +/-0.231; p = 0.645)	0.650	-6.24%
Frequency	2012.1	-0.064 (CI = +/-0.025; p = 0.000)	0.094 (CI = +/-0.261; p = 0.457)	0.610	-6.20%
Frequency	2012.2	-0.064 (CI = +/-0.026; p = 0.000)	-0.001 (CI = +/-0.338; p = 0.996)	0.620	-6.23%
Frequency	2013.1	-0.064 (CI = +/-0.026; p = 0.000)	NA (CI = +/-NA; p = NA)	0.602	-6.23%
Frequency	2013.2	-0.059 (CI = +/-0.028; p = 0.000)	NA (CI = +/-NA; p = NA)	0.532	-5.71%
Frequency	2014.1	-0.054 (CI = +/-0.031; p = 0.002)	NA (CI = +/-NA; p = NA)	0.451	-5.25%
Frequency	2014.2	-0.046 (CI = +/-0.033; p = 0.010)	NA (CI = +/-NA; p = NA)	0.344	-4.46%
Frequency	2015.1	-0.041 (CI = +/-0.037; p = 0.032)	NA (CI = +/-NA; p = NA)	0.253	-4.05%
Frequency	2015.2	-0.034 (CI = +/-0.042; p = 0.104)	NA (CI = +/-NA; p = NA)	0.138	-3.34%
Frequency	2016.1	-0.018 (CI = +/-0.044; p = 0.378)	NA (CI = +/-NA; p = NA)	-0.013	-1.82%
Frequency	2016.2	-0.025 (CI = +/-0.052; p = 0.310)	NA (CI = +/-NA; p = NA)	0.013	-2.45%
Frequency	2017.1	-0.022 (CI = +/-0.063; p = 0.441)	NA (CI = +/-NA; p = NA)	-0.036	-2.22%
Frequency	2017.2	-0.016 (CI = +/-0.078; p = 0.640)	NA (CI = +/-NA; p = NA)	-0.093	-1.63%
Frequency	2018.1	0.008 (CI = +/-0.091; p = 0.845)	NA (CI = +/-NA; p = NA)	-0.136	+0.79%

Bodily Injury

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

Fit	Start Date	Time	Scalar Shift	Adjusted R ²	Implied Trend
					Rate
Loss Cost	2005.2	-0.032 (CI = +/-0.027; p = 0.023)	0.344 (CI = +/-0.262; p = 0.012)	0.140	-3.16%
Loss Cost	2006.1	-0.034 (CI = +/-0.029; p = 0.021)	0.354 (CI = +/-0.268; p = 0.011)	0.148	-3.37%
Loss Cost	2006.2	-0.039 (CI = +/-0.029; p = 0.010)	0.375 (CI = +/-0.265; p = 0.007)	0.182	-3.86%
Loss Cost	2007.1	-0.037 (CI = +/-0.031; p = 0.019)	0.368 (CI = +/-0.271; p = 0.009)	0.168	-3.67%
Loss Cost	2007.2	-0.046 (CI = +/-0.028; p = 0.002)	0.393 (CI = +/-0.240; p = 0.002)	0.273	-4.54%
Loss Cost	2008.1	-0.043 (CI = +/-0.028; p = 0.005)	0.386 (CI = +/-0.238; p = 0.003)	0.261	-4.17%
Loss Cost	2008.2	-0.044 (CI = +/-0.029; p = 0.005)	0.387 (CI = +/-0.241; p = 0.003)	0.268	-4.33%
Loss Cost	2009.1	-0.042 (CI = +/-0.030; p = 0.008)	0.389 (CI = +/-0.243; p = 0.003)	0.268	-4.12%
Loss Cost	2009.2	-0.045 (CI = +/-0.030; p = 0.005)	0.380 (CI = +/-0.240; p = 0.003)	0.286	-4.42%
Loss Cost	2010.1	-0.043 (CI = +/-0.030; p = 0.007)	0.395 (CI = +/-0.240; p = 0.003)	0.304	-4.19%
Loss Cost	2010.2	-0.044 (CI = +/-0.031; p = 0.008)	0.384 (CI = +/-0.248; p = 0.004)	0.297	-4.28%
Loss Cost	2011.1	-0.044 (CI = +/-0.032; p = 0.010)	0.385 (CI = +/-0.263; p = 0.006)	0.290	-4.28%
Loss Cost	2011.2	-0.044 (CI = +/-0.033; p = 0.011)	0.365 (CI = +/-0.284; p = 0.015)	0.274	-4.33%
Loss Cost	2012.1	-0.044 (CI = +/-0.034; p = 0.014)	0.391 (CI = +/-0.325; p = 0.021)	0.275	-4.30%
Loss Cost	2012.2	-0.044 (CI = +/-0.035; p = 0.017)	0.394 (CI = +/-0.430; p = 0.070)	0.251	-4.30%
Loss Cost	2013.1	-0.044 (CI = +/-0.035; p = 0.017)	NA (CI = +/-NA; p = NA)	0.263	-4.30%
Loss Cost	2013.2	-0.042 (CI = +/-0.040; p = 0.039)	NA (CI = +/-NA; p = NA)	0.204	-4.11%
Loss Cost	2014.1	-0.033 (CI = +/-0.043; p = 0.126)	NA (CI = +/-NA; p = NA)	0.099	-3.23%
Loss Cost	2014.2	-0.021 (CI = +/-0.047; p = 0.349)	NA (CI = +/-NA; p = NA)	-0.004	-2.09%
Loss Cost	2015.1	-0.019 (CI = +/-0.055; p = 0.467)	NA (CI = +/-NA; p = NA)	-0.035	-1.87%
Loss Cost	2015.2	-0.012 (CI = +/-0.064; p = 0.680)	NA (CI = +/-NA; p = NA)	-0.073	-1.22%
Loss Cost	2016.1	0.004 (CI = +/-0.072; p = 0.901)	NA (CI = +/-NA; p = NA)	-0.098	+0.42%
Loss Cost	2016.2	0.013 (CI = +/-0.087; p = 0.746)	NA (CI = +/-NA; p = NA)	-0.097	+1.29%
Loss Cost	2017.1	-0.008 (CI = +/-0.103; p = 0.865)	NA (CI = +/-NA; p = NA)	-0.121	-0.78%
Loss Cost	2017.2	0.003 (CI = +/-0.131; p = 0.959)	NA (CI = +/-NA; p = NA)	-0.142	+0.29%
Loss Cost	2018.1	0.008 (CI = +/-0.175; p = 0.918)	NA (CI = +/-NA; p = NA)	-0.164	+0.78%
Severity	2005.2	0.019 (CI = +/-0.022; p = 0.096)	0.290 (CI = +/-0.211; p = 0.009)	0.694	+1.87%
Severity	2006.1	0.017 (CI = +/-0.023; p = 0.137)	0.295 (CI = +/-0.216; p = 0.009)	0.677	+1.75%
Severity	2006.2	0.015 (CI = +/-0.024; p = 0.215)	0.305 (CI = +/-0.219; p = 0.008)	0.656	+1.51%
Severity	2007.1	0.021 (CI = +/-0.023; p = 0.078)	0.284 (CI = +/-0.208; p = 0.009)	0.706	+2.12%
Severity	2007.2	0.016 (CI = +/-0.023; p = 0.172)	0.299 (CI = +/-0.196; p = 0.004)	0.695	+1.56%
Severity	2008.1	0.019 (CI = +/-0.023; p = 0.091)	0.292 (CI = +/-0.191; p = 0.004)	0.721	+1.95%
Severity	2008.2	0.018 (CI = +/-0.023; p = 0.126)	0.293 (CI = +/-0.194; p = 0.005)	0.695	+1.81%
Severity	2009.1	0.022 (CI = +/-0.023; p = 0.061)	0.296 (CI = +/-0.185; p = 0.003)	0.732	+2.19%
Severity	2009.2	0.020 (CI = +/-0.023; p = 0.089)	0.290 (CI = +/-0.185; p = 0.004)	0.698	+2.00%
Severity	2010.1	0.021 (CI = +/-0.024; p = 0.076)	0.299 (CI = +/-0.188; p = 0.003)	0.694	+2.14%
Severity	2010.2	0.022 (CI = +/-0.024; p = 0.068)	0.310 (CI = +/-0.193; p = 0.003)	0.682	+2.25%
Severity	2011.1	0.022 (CI = +/-0.025; p = 0.074)	0.315 (CI = +/-0.204; p = 0.004)	0.645	+2.27%
Severity	2011.2	0.022 (CI = +/-0.026; p = 0.086)	0.305 (CI = +/-0.222; p = 0.010)	0.570	+2.25%
Severity	2012.1	0.022 (CI = +/-0.026; p = 0.098)	0.289 (CI = +/-0.254; p = 0.028)	0.459	+2.22%
Severity	2012.2	0.022 (CI = +/-0.027; p = 0.093)	0.388 (CI = +/-0.326; p = 0.023)	0.426	+2.27%
Severity	2013.1	0.022 (CI = +/-0.027; p = 0.093)	NA (CI = +/-NA; p = NA)	0.114	+2.27%
Severity	2013.2	0.018 (CI = +/-0.030; p = 0.205)	NA (CI = +/-NA; p = NA)	0.045	+1.85%
Severity	2014.1	0.022 (CI = +/-0.033; p = 0.172)	NA (CI = +/-NA; p = NA)	0.066	+2.25%
Severity	2014.2	0.025 (CI = +/-0.038; p = 0.187)	NA (CI = +/-NA; p = NA)	0.063	+2.49%
Severity	2015.1	0.022 (CI = +/-0.044; p = 0.299)	NA (CI = +/-NA; p = NA)	0.013	+2.23%
Severity	2015.2	0.020 (CI = +/-0.052; p = 0.419)	NA (CI = +/-NA; p = NA)	-0.025	+2.01%
Severity	2016.1	0.017 (CI = +/-0.062; p = 0.547)	NA (CI = +/-NA; p = NA)	-0.059	+1.76%
Severity	2016.2	0.033 (CI = +/-0.072; p = 0.328)	NA (CI = +/-NA; p = NA)	0.007	+3.35%
Severity	2017.1	0.008 (CI = +/-0.081; p = 0.819)	NA (CI = +/-NA; p = NA)	-0.117	+0.83%
Severity	2017.2	0.010 (CI = +/-0.103; p = 0.826)	NA (CI = +/-NA; p = NA)	-0.134	+1.01%
Severity	2018.1	-0.019 (CI = +/-0.128; p = 0.727)	NA (CI = +/-NA; p = NA)	-0.141	-1.89%
Frequency	2005.2	-0.051 (CI = +/-0.020; p = 0.000)	0.055 (CI = +/-0.190; p = 0.561)	0.725	-4.94%
Frequency	2006.1	-0.052 (CI = +/-0.021; p = 0.000)	0.059 (CI = +/-0.195; p = 0.539)	0.710	-5.03%
Frequency	2006.2	-0.054 (CI = +/-0.022; p = 0.000)	0.070 (CI = +/-0.197; p = 0.469)	0.711	-5.29%
Frequency	2007.1	-0.058 (CI = +/-0.022; p = 0.000)	0.084 (CI = +/-0.193; p = 0.377)	0.730	-5.67%
Frequency	2007.2	-0.062 (CI = +/-0.022; p = 0.000)	0.094 (CI = +/-0.190; p = 0.316)	0.745	-6.01%
Frequency	2008.1	-0.062 (CI = +/-0.023; p = 0.000)	0.094 (CI = +/-0.194; p = 0.327)	0.722	-6.00%
Frequency	2008.2	-0.062 (CI = +/-0.024; p = 0.000)	0.094 (CI = +/-0.198; p = 0.336)	0.702	-6.04%
Frequency	2009.1	-0.064 (CI = +/-0.025; p = 0.000)	0.093 (CI = +/-0.201; p = 0.347)	0.694	-6.18%
Frequency	2009.2	-0.065 (CI = +/-0.025; p = 0.000)	0.090 (CI = +/-0.205; p = 0.374)	0.685	-6.30%
Frequency	2010.1	-0.064 (CI = +/-0.026; p = 0.000)	0.096 (CI = +/-0.210; p = 0.351)	0.648	-6.19%
Frequency	2010.2	-0.066 (CI = +/-0.026; p = 0.000)	0.074 (CI = +/-0.209; p = 0.467)	0.671	-6.38%
Frequency	2011.1	-0.066 (CI = +/-0.027; p = 0.000)	0.070 (CI = +/-0.221; p = 0.517)	0.647	-6.41%
Frequency	2011.2	-0.067 (CI = +/-0.028; p = 0.000)	0.059 (CI = +/-0.240; p = 0.610)	0.626	-6.43%
Frequency	2012.1	-0.066 (CI = +/-0.028; p = 0.000)	0.102 (CI = +/-0.272; p = 0.442)	0.583	-6.38%
Frequency	2012.2	-0.066 (CI = +/-0.029; p = 0.000)	0.006 (CI = +/-0.350; p = 0.972)	0.595	-6.42%
Frequency	2013.1	-0.066 (CI = +/-0.029; p = 0.000)	NA (CI = +/-NA; p = NA)	0.578	-6.42%
Frequency	2013.2	-0.060 (CI = +/-0.031; p = 0.001)	NA (CI = +/-NA; p = NA)	0.500	-5.86%
Frequency	2014.1	-0.055 (CI = +/-0.035; p = 0.004)	NA (CI = +/-NA; p = NA)	0.412	-5.36%
Frequency	2014.2	-0.046 (CI = +/-0.038; p = 0.022)	NA (CI = +/-NA; p = NA)	0.294	-4.47%
Frequency	2015.1	-0.041 (CI = +/-0.043; p = 0.063)	NA (CI = +/-NA; p = NA)	0.197	-4.01%
Frequency	2015.2	-0.032 (CI = +/-0.050; p = 0.182)	NA (CI = +/-NA; p = NA)	0.079	-3.16%
Frequency	2016.1	-0.013 (CI = +/-0.052; p = 0.582)	NA (CI = +/-NA; p = NA)	-0.065	-1.32%
Frequency	2016.2	-0.020 (CI = +/-0.063; p = 0.487)	NA (CI = +/-NA; p = NA)	-0.050	-1.99%
Frequency	2017.1	-0.016 (CI = +/-0.078; p = 0.646)	NA (CI = +/-NA; p = NA)	-0.094	-1.60%
Frequency	2017.2	-0.007 (CI = +/-0.099; p = 0.871)	NA (CI = +/-NA; p = NA)	-0.138	-0.71%
Frequency	2018.1	0.027 (CI = +/-0.117; p = 0.595)	NA (CI = +/-NA; p = NA)	-0.109	+2.72%

Bodily Injury

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

Fit	Start Date	Implied Trend			
		Time	Seasonality	Adjusted R ²	Rate
Loss Cost	2005.2	-0.006 (CI = +/-0.014; p = 0.365)	-0.102 (CI = +/-0.141; p = 0.148)	0.030	-0.63%
Loss Cost	2006.1	-0.008 (CI = +/-0.015; p = 0.300)	-0.110 (CI = +/-0.144; p = 0.130)	0.040	-0.76%
Loss Cost	2006.2	-0.009 (CI = +/-0.015; p = 0.219)	-0.099 (CI = +/-0.147; p = 0.177)	0.044	-0.95%
Loss Cost	2007.1	-0.009 (CI = +/-0.016; p = 0.290)	-0.095 (CI = +/-0.152; p = 0.212)	0.021	-0.86%
Loss Cost	2007.2	-0.014 (CI = +/-0.016; p = 0.091)	-0.068 (CI = +/-0.145; p = 0.344)	0.062	-1.38%
Loss Cost	2008.1	-0.012 (CI = +/-0.017; p = 0.180)	-0.056 (CI = +/-0.148; p = 0.445)	0.013	-1.14%
Loss Cost	2008.2	-0.013 (CI = +/-0.018; p = 0.161)	-0.049 (CI = +/-0.153; p = 0.513)	0.018	-1.28%
Loss Cost	2009.1	-0.012 (CI = +/-0.020; p = 0.229)	-0.044 (CI = +/-0.159; p = 0.572)	-0.009	-1.17%
Loss Cost	2009.2	-0.016 (CI = +/-0.021; p = 0.121)	-0.026 (CI = +/-0.160; p = 0.744)	0.026	-1.58%
Loss Cost	2010.1	-0.014 (CI = +/-0.022; p = 0.193)	-0.019 (CI = +/-0.166; p = 0.820)	-0.007	-1.43%
Loss Cost	2010.2	-0.018 (CI = +/-0.024; p = 0.124)	-0.003 (CI = +/-0.170; p = 0.973)	0.023	-1.80%
Loss Cost	2011.1	-0.021 (CI = +/-0.025; p = 0.093)	-0.016 (CI = +/-0.176; p = 0.847)	0.045	-2.12%
Loss Cost	2011.2	-0.027 (CI = +/-0.027; p = 0.045)	0.006 (CI = +/-0.176; p = 0.946)	0.105	-2.69%
Loss Cost	2012.1	-0.031 (CI = +/-0.029; p = 0.034)	-0.010 (CI = +/-0.183; p = 0.907)	0.134	-3.10%
Loss Cost	2012.2	-0.039 (CI = +/-0.030; p = 0.013)	0.017 (CI = +/-0.181; p = 0.847)	0.222	-3.85%
Loss Cost	2013.1	-0.050 (CI = +/-0.030; p = 0.002)	-0.022 (CI = +/-0.171; p = 0.789)	0.363	-4.91%
Loss Cost	2013.2	-0.049 (CI = +/-0.033; p = 0.006)	-0.026 (CI = +/-0.181; p = 0.765)	0.309	-4.79%
Loss Cost	2014.1	-0.043 (CI = +/-0.036; p = 0.024)	-0.006 (CI = +/-0.188; p = 0.946)	0.203	-4.19%
Loss Cost	2014.2	-0.035 (CI = +/-0.039; p = 0.078)	-0.029 (CI = +/-0.193; p = 0.754)	0.097	-3.42%
Loss Cost	2015.1	-0.035 (CI = +/-0.045; p = 0.114)	-0.031 (CI = +/-0.209; p = 0.757)	0.055	-3.48%
Loss Cost	2015.2	-0.032 (CI = +/-0.052; p = 0.204)	-0.039 (CI = +/-0.224; p = 0.709)	-0.004	-3.14%
Loss Cost	2016.1	-0.023 (CI = +/-0.060; p = 0.409)	-0.018 (CI = +/-0.241; p = 0.874)	-0.107	-2.30%
Loss Cost	2016.2	-0.021 (CI = +/-0.070; p = 0.528)	-0.024 (CI = +/-0.263; p = 0.846)	-0.146	-2.04%
Loss Cost	2017.1	-0.043 (CI = +/-0.078; p = 0.243)	-0.072 (CI = +/-0.269; p = 0.558)	-0.023	-4.22%
Loss Cost	2017.2	-0.039 (CI = +/-0.095; p = 0.375)	-0.081 (CI = +/-0.301; p = 0.554)	-0.079	-3.79%
Loss Cost	2018.1	-0.050 (CI = +/-0.120; p = 0.361)	-0.101 (CI = +/-0.346; p = 0.512)	-0.093	-4.85%
Severity	2005.2	0.040 (CI = +/-0.012; p = 0.000)	-0.037 (CI = +/-0.117; p = 0.524)	0.587	+4.11%
Severity	2006.1	0.040 (CI = +/-0.012; p = 0.000)	-0.040 (CI = +/-0.121; p = 0.504)	0.561	+4.06%
Severity	2006.2	0.039 (CI = +/-0.013; p = 0.000)	-0.035 (CI = +/-0.125; p = 0.565)	0.524	+3.97%
Severity	2007.1	0.042 (CI = +/-0.013; p = 0.000)	-0.016 (CI = +/-0.122; p = 0.793)	0.573	+4.34%
Severity	2007.2	0.039 (CI = +/-0.013; p = 0.000)	0.002 (CI = +/-0.120; p = 0.976)	0.529	+3.99%
Severity	2008.1	0.042 (CI = +/-0.014; p = 0.000)	0.016 (CI = +/-0.121; p = 0.792)	0.551	+4.27%
Severity	2008.2	0.040 (CI = +/-0.015; p = 0.000)	0.023 (CI = +/-0.124; p = 0.708)	0.510	+4.11%
Severity	2009.1	0.043 (CI = +/-0.016; p = 0.000)	0.038 (CI = +/-0.125; p = 0.537)	0.536	+4.44%
Severity	2009.2	0.040 (CI = +/-0.016; p = 0.000)	0.053 (CI = +/-0.126; p = 0.393)	0.491	+4.09%
Severity	2010.1	0.041 (CI = +/-0.017; p = 0.000)	0.058 (CI = +/-0.131; p = 0.373)	0.468	+4.20%
Severity	2010.2	0.040 (CI = +/-0.019; p = 0.000)	0.061 (CI = +/-0.137; p = 0.368)	0.434	+4.12%
Severity	2011.1	0.039 (CI = +/-0.021; p = 0.001)	0.054 (CI = +/-0.143; p = 0.441)	0.371	+3.95%
Severity	2011.2	0.034 (CI = +/-0.021; p = 0.004)	0.074 (CI = +/-0.142; p = 0.293)	0.311	+3.42%
Severity	2012.1	0.029 (CI = +/-0.023; p = 0.016)	0.054 (CI = +/-0.144; p = 0.441)	0.202	+2.90%
Severity	2012.2	0.025 (CI = +/-0.024; p = 0.048)	0.068 (CI = +/-0.147; p = 0.344)	0.147	+2.48%
Severity	2013.1	0.014 (CI = +/-0.023; p = 0.216)	0.032 (CI = +/-0.134; p = 0.622)	-0.010	+1.42%
Severity	2013.2	0.010 (CI = +/-0.025; p = 0.430)	0.046 (CI = +/-0.137; p = 0.484)	-0.048	+0.96%
Severity	2014.1	0.013 (CI = +/-0.028; p = 0.348)	0.056 (CI = +/-0.145; p = 0.420)	-0.031	+1.28%
Severity	2014.2	0.012 (CI = +/-0.032; p = 0.421)	0.058 (CI = +/-0.155; p = 0.437)	-0.044	+1.23%
Severity	2015.1	0.010 (CI = +/-0.036; p = 0.561)	0.052 (CI = +/-0.167; p = 0.516)	-0.093	+1.00%
Severity	2015.2	0.005 (CI = +/-0.041; p = 0.777)	0.063 (CI = +/-0.178; p = 0.456)	-0.104	+0.55%
Severity	2016.1	0.003 (CI = +/-0.048; p = 0.877)	0.058 (CI = +/-0.195; p = 0.526)	-0.137	+0.35%
Severity	2016.2	0.010 (CI = +/-0.056; p = 0.692)	0.043 (CI = +/-0.210; p = 0.656)	-0.156	+1.03%
Severity	2017.1	-0.010 (CI = +/-0.060; p = 0.708)	-0.001 (CI = +/-0.207; p = 0.990)	-0.202	-1.02%
Severity	2017.2	-0.012 (CI = +/-0.073; p = 0.708)	0.003 (CI = +/-0.233; p = 0.980)	-0.227	-1.23%
Severity	2018.1	-0.037 (CI = +/-0.084; p = 0.327)	-0.043 (CI = +/-0.241; p = 0.684)	-0.102	-3.67%
Frequency	2005.2	-0.047 (CI = +/-0.009; p = 0.000)	-0.065 (CI = +/-0.088; p = 0.141)	0.779	-4.55%
Frequency	2006.1	-0.047 (CI = +/-0.009; p = 0.000)	-0.070 (CI = +/-0.090; p = 0.124)	0.769	-4.63%
Frequency	2006.2	-0.048 (CI = +/-0.010; p = 0.000)	-0.064 (CI = +/-0.092; p = 0.166)	0.766	-4.73%
Frequency	2007.1	-0.051 (CI = +/-0.010; p = 0.000)	-0.079 (CI = +/-0.090; p = 0.082)	0.788	-4.99%
Frequency	2007.2	-0.053 (CI = +/-0.010; p = 0.000)	-0.070 (CI = +/-0.091; p = 0.125)	0.794	-5.16%
Frequency	2008.1	-0.053 (CI = +/-0.011; p = 0.000)	-0.072 (CI = +/-0.094; p = 0.129)	0.776	-5.19%
Frequency	2008.2	-0.053 (CI = +/-0.012; p = 0.000)	-0.072 (CI = +/-0.097; p = 0.139)	0.760	-5.18%
Frequency	2009.1	-0.055 (CI = +/-0.012; p = 0.000)	-0.082 (CI = +/-0.099; p = 0.099)	0.759	-5.37%
Frequency	2009.2	-0.056 (CI = +/-0.013; p = 0.000)	-0.079 (CI = +/-0.103; p = 0.128)	0.749	-5.45%
Frequency	2010.1	-0.055 (CI = +/-0.014; p = 0.000)	-0.076 (CI = +/-0.107; p = 0.156)	0.717	-5.40%
Frequency	2010.2	-0.059 (CI = +/-0.015; p = 0.000)	-0.063 (CI = +/-0.108; p = 0.236)	0.732	-5.69%
Frequency	2011.1	-0.060 (CI = +/-0.016; p = 0.000)	-0.070 (CI = +/-0.112; p = 0.207)	0.717	-5.84%
Frequency	2011.2	-0.061 (CI = +/-0.018; p = 0.000)	-0.068 (CI = +/-0.117; p = 0.243)	0.699	-5.91%
Frequency	2012.1	-0.060 (CI = +/-0.019; p = 0.000)	-0.064 (CI = +/-0.124; p = 0.290)	0.655	-5.83%
Frequency	2012.2	-0.064 (CI = +/-0.021; p = 0.000)	-0.051 (CI = +/-0.126; p = 0.405)	0.667	-6.18%
Frequency	2013.1	-0.064 (CI = +/-0.023; p = 0.000)	-0.054 (CI = +/-0.134; p = 0.409)	0.630	-6.25%
Frequency	2013.2	-0.059 (CI = +/-0.025; p = 0.000)	-0.072 (CI = +/-0.134; p = 0.271)	0.582	-5.69%
Frequency	2014.1	-0.056 (CI = +/-0.027; p = 0.001)	-0.062 (CI = +/-0.142; p = 0.364)	0.499	-5.40%
Frequency	2014.2	-0.047 (CI = +/-0.028; p = 0.003)	-0.087 (CI = +/-0.139; p = 0.202)	0.439	-4.59%
Frequency	2015.1	-0.045 (CI = +/-0.032; p = 0.010)	-0.082 (CI = +/-0.150; p = 0.258)	0.344	-4.44%
Frequency	2015.2	-0.037 (CI = +/-0.035; p = 0.039)	-0.102 (CI = +/-0.153; p = 0.170)	0.281	-3.67%
Frequency	2016.1	-0.027 (CI = +/-0.038; p = 0.154)	-0.076 (CI = +/-0.155; p = 0.305)	0.080	-2.64%
Frequency	2016.2	-0.031 (CI = +/-0.045; p = 0.156)	-0.067 (CI = +/-0.168; p = 0.396)	0.086	-3.04%
Frequency	2017.1	-0.033 (CI = +/-0.055; p = 0.207)	-0.071 (CI = +/-0.188; p = 0.415)	0.026	-3.23%
Frequency	2017.2	-0.026 (CI = +/-0.066; p = 0.382)	-0.083 (CI = +/-0.208; p = 0.384)	-0.030	-2.60%
Frequency	2018.1	-0.012 (CI = +/-0.081; p = 0.728)	-0.058 (CI = +/-0.232; p = 0.576)	-0.214	-1.23%

Bodily Injury

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

Fit	Start Date	Time	Implied Trend	
			Adjusted R ²	Rate
Loss Cost	2005.2	-0.006 (CI = +/-0.014; p = 0.373)	-0.005	-0.63%
Loss Cost	2006.1	-0.007 (CI = +/-0.015; p = 0.346)	-0.003	-0.70%
Loss Cost	2006.2	-0.009 (CI = +/-0.016; p = 0.225)	0.016	-0.95%
Loss Cost	2007.1	-0.008 (CI = +/-0.017; p = 0.325)	0.000	-0.81%
Loss Cost	2007.2	-0.014 (CI = +/-0.016; p = 0.090)	0.065	-1.38%
Loss Cost	2008.1	-0.011 (CI = +/-0.017; p = 0.190)	0.027	-1.11%
Loss Cost	2008.2	-0.013 (CI = +/-0.018; p = 0.156)	0.039	-1.28%
Loss Cost	2009.1	-0.011 (CI = +/-0.019; p = 0.235)	0.017	-1.14%
Loss Cost	2009.2	-0.016 (CI = +/-0.020; p = 0.115)	0.060	-1.58%
Loss Cost	2010.1	-0.014 (CI = +/-0.022; p = 0.188)	0.033	-1.41%
Loss Cost	2010.2	-0.018 (CI = +/-0.023; p = 0.115)	0.065	-1.80%
Loss Cost	2011.1	-0.021 (CI = +/-0.025; p = 0.088)	0.087	-2.10%
Loss Cost	2011.2	-0.027 (CI = +/-0.026; p = 0.040)	0.148	-2.69%
Loss Cost	2012.1	-0.031 (CI = +/-0.028; p = 0.029)	0.176	-3.08%
Loss Cost	2012.2	-0.039 (CI = +/-0.029; p = 0.010)	0.261	-3.85%
Loss Cost	2013.1	-0.050 (CI = +/-0.029; p = 0.002)	0.396	-4.88%
Loss Cost	2013.2	-0.049 (CI = +/-0.032; p = 0.005)	0.345	-4.79%
Loss Cost	2014.1	-0.043 (CI = +/-0.035; p = 0.019)	0.253	-4.18%
Loss Cost	2014.2	-0.035 (CI = +/-0.038; p = 0.069)	0.151	-3.42%
Loss Cost	2015.1	-0.035 (CI = +/-0.043; p = 0.107)	0.116	-3.41%
Loss Cost	2015.2	-0.032 (CI = +/-0.050; p = 0.188)	0.062	-3.14%
Loss Cost	2016.1	-0.023 (CI = +/-0.056; p = 0.395)	-0.017	-2.25%
Loss Cost	2016.2	-0.021 (CI = +/-0.066; p = 0.508)	-0.046	-2.04%
Loss Cost	2017.1	-0.040 (CI = +/-0.074; p = 0.253)	0.041	-3.93%
Loss Cost	2017.2	-0.039 (CI = +/-0.090; p = 0.355)	-0.005	-3.79%
Loss Cost	2018.1	-0.044 (CI = +/-0.112; p = 0.394)	-0.022	-4.27%
Severity	2005.2	0.040 (CI = +/-0.012; p = 0.000)	0.594	+4.11%
Severity	2006.1	0.040 (CI = +/-0.012; p = 0.000)	0.568	+4.08%
Severity	2006.2	0.039 (CI = +/-0.013; p = 0.000)	0.534	+3.97%
Severity	2007.1	0.043 (CI = +/-0.013; p = 0.000)	0.586	+4.35%
Severity	2007.2	0.039 (CI = +/-0.013; p = 0.000)	0.545	+3.99%
Severity	2008.1	0.042 (CI = +/-0.014; p = 0.000)	0.566	+4.26%
Severity	2008.2	0.040 (CI = +/-0.015; p = 0.000)	0.526	+4.11%
Severity	2009.1	0.043 (CI = +/-0.015; p = 0.000)	0.547	+4.41%
Severity	2009.2	0.040 (CI = +/-0.016; p = 0.000)	0.496	+4.09%
Severity	2010.1	0.041 (CI = +/-0.017; p = 0.000)	0.472	+4.14%
Severity	2010.2	0.040 (CI = +/-0.019; p = 0.000)	0.438	+4.12%
Severity	2011.1	0.038 (CI = +/-0.020; p = 0.001)	0.382	+3.90%
Severity	2011.2	0.034 (CI = +/-0.021; p = 0.004)	0.305	+3.42%
Severity	2012.1	0.028 (CI = +/-0.022; p = 0.017)	0.217	+2.83%
Severity	2012.2	0.025 (CI = +/-0.024; p = 0.047)	0.149	+2.48%
Severity	2013.1	0.014 (CI = +/-0.023; p = 0.219)	0.032	+1.38%
Severity	2013.2	0.010 (CI = +/-0.025; p = 0.423)	-0.018	+0.96%
Severity	2014.1	0.012 (CI = +/-0.027; p = 0.380)	-0.011	+1.17%
Severity	2014.2	0.012 (CI = +/-0.031; p = 0.414)	-0.019	+1.23%
Severity	2015.1	0.009 (CI = +/-0.035; p = 0.599)	-0.050	+0.88%
Severity	2015.2	0.005 (CI = +/-0.040; p = 0.773)	-0.070	+0.55%
Severity	2016.1	0.002 (CI = +/-0.046; p = 0.938)	-0.083	+0.17%
Severity	2016.2	0.010 (CI = +/-0.053; p = 0.680)	-0.073	+1.03%
Severity	2017.1	-0.010 (CI = +/-0.056; p = 0.691)	-0.082	-1.02%
Severity	2017.2	-0.012 (CI = +/-0.068; p = 0.690)	-0.091	-1.23%
Severity	2018.1	-0.035 (CI = +/-0.076; p = 0.324)	0.011	-3.41%
Frequency	2005.2	-0.047 (CI = +/-0.009; p = 0.000)	0.770	-4.55%
Frequency	2006.1	-0.047 (CI = +/-0.009; p = 0.000)	0.758	-4.59%
Frequency	2006.2	-0.048 (CI = +/-0.010; p = 0.000)	0.758	-4.73%
Frequency	2007.1	-0.051 (CI = +/-0.010; p = 0.000)	0.772	-4.94%
Frequency	2007.2	-0.053 (CI = +/-0.010; p = 0.000)	0.783	-5.16%
Frequency	2008.1	-0.053 (CI = +/-0.011; p = 0.000)	0.764	-5.14%
Frequency	2008.2	-0.053 (CI = +/-0.012; p = 0.000)	0.748	-5.18%
Frequency	2009.1	-0.055 (CI = +/-0.013; p = 0.000)	0.741	-5.31%
Frequency	2009.2	-0.056 (CI = +/-0.014; p = 0.000)	0.734	-5.45%
Frequency	2010.1	-0.055 (CI = +/-0.015; p = 0.000)	0.703	-5.33%
Frequency	2010.2	-0.059 (CI = +/-0.015; p = 0.000)	0.726	-5.69%
Frequency	2011.1	-0.059 (CI = +/-0.016; p = 0.000)	0.708	-5.78%
Frequency	2011.2	-0.061 (CI = +/-0.018; p = 0.000)	0.692	-5.91%
Frequency	2012.1	-0.059 (CI = +/-0.019; p = 0.000)	0.652	-5.75%
Frequency	2012.2	-0.064 (CI = +/-0.021; p = 0.000)	0.671	-6.18%
Frequency	2013.1	-0.064 (CI = +/-0.023; p = 0.000)	0.636	-6.17%
Frequency	2013.2	-0.059 (CI = +/-0.025; p = 0.000)	0.574	-5.69%
Frequency	2014.1	-0.054 (CI = +/-0.027; p = 0.001)	0.503	-5.29%
Frequency	2014.2	-0.047 (CI = +/-0.029; p = 0.003)	0.409	-4.59%
Frequency	2015.1	-0.044 (CI = +/-0.033; p = 0.012)	0.325	-4.26%
Frequency	2015.2	-0.037 (CI = +/-0.036; p = 0.045)	0.218	-3.67%
Frequency	2016.1	-0.024 (CI = +/-0.038; p = 0.187)	0.069	-2.41%
Frequency	2016.2	-0.031 (CI = +/-0.044; p = 0.150)	0.104	-3.04%
Frequency	2017.1	-0.030 (CI = +/-0.052; p = 0.234)	0.052	-2.94%
Frequency	2017.2	-0.026 (CI = +/-0.064; p = 0.375)	-0.013	-2.60%
Frequency	2018.1	-0.009 (CI = +/-0.074; p = 0.790)	-0.114	-0.88%

Bodily Injury

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

Fit	Start Date	Time	Implied Trend	
			Adjusted R ²	Rate
Loss Cost	2005.2	-0.003 (CI = +/-0.014; p = 0.676)	-0.026	-0.30%
Loss Cost	2006.1	-0.004 (CI = +/-0.015; p = 0.637)	-0.025	-0.36%
Loss Cost	2006.2	-0.006 (CI = +/-0.016; p = 0.453)	-0.014	-0.60%
Loss Cost	2007.1	-0.004 (CI = +/-0.017; p = 0.611)	-0.025	-0.43%
Loss Cost	2007.2	-0.010 (CI = +/-0.017; p = 0.222)	0.019	-1.01%
Loss Cost	2008.1	-0.007 (CI = +/-0.017; p = 0.419)	-0.012	-0.70%
Loss Cost	2008.2	-0.009 (CI = +/-0.019; p = 0.356)	-0.004	-0.85%
Loss Cost	2009.1	-0.007 (CI = +/-0.020; p = 0.498)	-0.021	-0.66%
Loss Cost	2009.2	-0.011 (CI = +/-0.021; p = 0.281)	0.009	-1.11%
Loss Cost	2010.1	-0.009 (CI = +/-0.022; p = 0.422)	-0.014	-0.88%
Loss Cost	2010.2	-0.013 (CI = +/-0.024; p = 0.284)	0.009	-1.26%
Loss Cost	2011.1	-0.016 (CI = +/-0.026; p = 0.226)	0.025	-1.54%
Loss Cost	2011.2	-0.022 (CI = +/-0.027; p = 0.116)	0.075	-2.13%
Loss Cost	2012.1	-0.026 (CI = +/-0.030; p = 0.089)	0.100	-2.52%
Loss Cost	2012.2	-0.034 (CI = +/-0.031; p = 0.036)	0.179	-3.31%
Loss Cost	2013.1	-0.045 (CI = +/-0.031; p = 0.007)	0.314	-4.40%
Loss Cost	2013.2	-0.043 (CI = +/-0.035; p = 0.018)	0.257	-4.24%
Loss Cost	2014.1	-0.035 (CI = +/-0.038; p = 0.066)	0.155	-3.48%
Loss Cost	2014.2	-0.026 (CI = +/-0.041; p = 0.205)	0.049	-2.52%
Loss Cost	2015.1	-0.024 (CI = +/-0.047; p = 0.292)	0.015	-2.38%
Loss Cost	2015.2	-0.019 (CI = +/-0.055; p = 0.459)	-0.033	-1.91%
Loss Cost	2016.1	-0.006 (CI = +/-0.062; p = 0.823)	-0.086	-0.64%
Loss Cost	2016.2	-0.001 (CI = +/-0.073; p = 0.978)	-0.100	-0.09%
Loss Cost	2017.1	-0.020 (CI = +/-0.084; p = 0.598)	-0.075	-2.02%
Loss Cost	2017.2	-0.014 (CI = +/-0.105; p = 0.762)	-0.111	-1.42%
Loss Cost	2018.1	-0.014 (CI = +/-0.135; p = 0.808)	-0.133	-1.43%
Severity	2005.2	0.043 (CI = +/-0.012; p = 0.000)	0.623	+4.39%
Severity	2006.1	0.043 (CI = +/-0.012; p = 0.000)	0.599	+4.37%
Severity	2006.2	0.042 (CI = +/-0.013; p = 0.000)	0.567	+4.28%
Severity	2007.1	0.046 (CI = +/-0.013; p = 0.000)	0.624	+4.71%
Severity	2007.2	0.042 (CI = +/-0.013; p = 0.000)	0.586	+4.34%
Severity	2008.1	0.045 (CI = +/-0.014; p = 0.000)	0.612	+4.65%
Severity	2008.2	0.044 (CI = +/-0.015; p = 0.000)	0.575	+4.53%
Severity	2009.1	0.048 (CI = +/-0.015; p = 0.000)	0.602	+4.88%
Severity	2009.2	0.045 (CI = +/-0.016; p = 0.000)	0.555	+4.58%
Severity	2010.1	0.046 (CI = +/-0.018; p = 0.000)	0.535	+4.67%
Severity	2010.2	0.046 (CI = +/-0.019; p = 0.000)	0.505	+4.70%
Severity	2011.1	0.044 (CI = +/-0.021; p = 0.000)	0.453	+4.50%
Severity	2011.2	0.040 (CI = +/-0.022; p = 0.001)	0.379	+4.04%
Severity	2012.1	0.034 (CI = +/-0.023; p = 0.007)	0.292	+3.44%
Severity	2012.2	0.031 (CI = +/-0.026; p = 0.021)	0.221	+3.12%
Severity	2013.1	0.019 (CI = +/-0.024; p = 0.106)	0.096	+1.95%
Severity	2013.2	0.015 (CI = +/-0.026; p = 0.233)	0.031	+1.55%
Severity	2014.1	0.019 (CI = +/-0.030; p = 0.201)	0.047	+1.87%
Severity	2014.2	0.020 (CI = +/-0.034; p = 0.221)	0.041	+2.03%
Severity	2015.1	0.017 (CI = +/-0.038; p = 0.350)	-0.004	+1.74%
Severity	2015.2	0.015 (CI = +/-0.045; p = 0.486)	-0.039	+1.49%
Severity	2016.1	0.012 (CI = +/-0.053; p = 0.628)	-0.067	+1.20%
Severity	2016.2	0.024 (CI = +/-0.060; p = 0.398)	-0.020	+2.42%
Severity	2017.1	0.002 (CI = +/-0.065; p = 0.945)	-0.110	+0.20%
Severity	2017.2	0.002 (CI = +/-0.081; p = 0.952)	-0.124	+0.22%
Severity	2018.1	-0.022 (CI = +/-0.096; p = 0.600)	-0.096	-2.20%
Frequency	2005.2	-0.046 (CI = +/-0.009; p = 0.000)	0.750	-4.49%
Frequency	2006.1	-0.046 (CI = +/-0.010; p = 0.000)	0.737	-4.53%
Frequency	2006.2	-0.048 (CI = +/-0.010; p = 0.000)	0.737	-4.67%
Frequency	2007.1	-0.050 (CI = +/-0.011; p = 0.000)	0.752	-4.90%
Frequency	2007.2	-0.053 (CI = +/-0.011; p = 0.000)	0.763	-5.13%
Frequency	2008.1	-0.052 (CI = +/-0.012; p = 0.000)	0.743	-5.11%
Frequency	2008.2	-0.053 (CI = +/-0.013; p = 0.000)	0.724	-5.14%
Frequency	2009.1	-0.054 (CI = +/-0.014; p = 0.000)	0.717	-5.29%
Frequency	2009.2	-0.056 (CI = +/-0.015; p = 0.000)	0.709	-5.44%
Frequency	2010.1	-0.055 (CI = +/-0.016; p = 0.000)	0.675	-5.31%
Frequency	2010.2	-0.059 (CI = +/-0.016; p = 0.000)	0.700	-5.69%
Frequency	2011.1	-0.060 (CI = +/-0.018; p = 0.000)	0.680	-5.79%
Frequency	2011.2	-0.061 (CI = +/-0.020; p = 0.000)	0.664	-5.93%
Frequency	2012.1	-0.059 (CI = +/-0.021; p = 0.000)	0.618	-5.76%
Frequency	2012.2	-0.064 (CI = +/-0.023; p = 0.000)	0.641	-6.23%
Frequency	2013.1	-0.064 (CI = +/-0.026; p = 0.000)	0.602	-6.23%
Frequency	2013.2	-0.059 (CI = +/-0.028; p = 0.000)	0.532	-5.71%
Frequency	2014.1	-0.054 (CI = +/-0.031; p = 0.002)	0.451	-5.25%
Frequency	2014.2	-0.046 (CI = +/-0.033; p = 0.010)	0.344	-4.46%
Frequency	2015.1	-0.041 (CI = +/-0.037; p = 0.032)	0.253	-4.05%
Frequency	2015.2	-0.034 (CI = +/-0.042; p = 0.104)	0.138	-3.34%
Frequency	2016.1	-0.018 (CI = +/-0.044; p = 0.378)	-0.013	-1.82%
Frequency	2016.2	-0.025 (CI = +/-0.052; p = 0.310)	0.013	-2.45%
Frequency	2017.1	-0.022 (CI = +/-0.063; p = 0.441)	-0.036	-2.22%
Frequency	2017.2	-0.016 (CI = +/-0.078; p = 0.640)	-0.093	-1.63%
Frequency	2018.1	0.008 (CI = +/-0.091; p = 0.845)	-0.136	+0.79%

Bodily Injury

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

Fit	Start Date	Time	Adjusted R ²	Implied Trend
				Rate
Loss Cost	2005.2	0.003 (CI = +/-0.019; p = 0.741)	-0.033	+0.30%
Loss Cost	2006.1	0.003 (CI = +/-0.020; p = 0.785)	-0.035	+0.27%
Loss Cost	2006.2	0.000 (CI = +/-0.021; p = 0.984)	-0.040	-0.02%
Loss Cost	2007.1	0.003 (CI = +/-0.023; p = 0.805)	-0.039	+0.27%
Loss Cost	2007.2	-0.005 (CI = +/-0.022; p = 0.639)	-0.033	-0.51%
Loss Cost	2008.1	0.000 (CI = +/-0.023; p = 0.999)	-0.045	+0.00%
Loss Cost	2008.2	-0.002 (CI = +/-0.026; p = 0.898)	-0.047	-0.16%
Loss Cost	2009.1	0.002 (CI = +/-0.028; p = 0.885)	-0.049	+0.19%
Loss Cost	2009.2	-0.004 (CI = +/-0.029; p = 0.777)	-0.048	-0.40%
Loss Cost	2010.1	0.000 (CI = +/-0.032; p = 0.980)	-0.056	+0.04%
Loss Cost	2010.2	-0.005 (CI = +/-0.035; p = 0.786)	-0.054	-0.46%
Loss Cost	2011.1	-0.008 (CI = +/-0.039; p = 0.660)	-0.049	-0.83%
Loss Cost	2011.2	-0.017 (CI = +/-0.043; p = 0.396)	-0.015	-1.73%
Loss Cost	2012.1	-0.024 (CI = +/-0.048; p = 0.306)	0.009	-2.34%
Loss Cost	2012.2	-0.038 (CI = +/-0.051; p = 0.132)	0.102	-3.74%
Loss Cost	2013.1	-0.060 (CI = +/-0.050; p = 0.023)	0.308	-5.83%
Loss Cost	2013.2	-0.060 (CI = +/-0.059; p = 0.049)	0.246	-5.79%
Loss Cost	2014.1	-0.047 (CI = +/-0.068; p = 0.159)	0.107	-4.55%
Loss Cost	2014.2	-0.027 (CI = +/-0.077; p = 0.446)	-0.038	-2.70%
Loss Cost	2015.1	-0.024 (CI = +/-0.097; p = 0.579)	-0.080	-2.39%
Loss Cost	2015.2	-0.011 (CI = +/-0.122; p = 0.830)	-0.135	-1.14%
Loss Cost	2016.1	0.027 (CI = +/-0.147; p = 0.665)	-0.128	+2.78%
Loss Cost	2016.2	0.059 (CI = +/-0.198; p = 0.476)	-0.073	+6.09%
Loss Cost	2017.1	0.019 (CI = +/-0.287; p = 0.866)	-0.240	+1.88%
Loss Cost	2017.2	0.073 (CI = +/-0.480; p = 0.662)	-0.237	+7.56%
Loss Cost	2018.1	0.151 (CI = +/-1.072; p = 0.606)	-0.267	+16.31%
Severity	2005.2	0.049 (CI = +/-0.014; p = 0.000)	0.635	+5.06%
Severity	2006.1	0.050 (CI = +/-0.015; p = 0.000)	0.612	+5.09%
Severity	2006.2	0.049 (CI = +/-0.017; p = 0.000)	0.577	+5.01%
Severity	2007.1	0.055 (CI = +/-0.016; p = 0.000)	0.667	+5.69%
Severity	2007.2	0.051 (CI = +/-0.016; p = 0.000)	0.627	+5.25%
Severity	2008.1	0.056 (CI = +/-0.017; p = 0.000)	0.680	+5.81%
Severity	2008.2	0.056 (CI = +/-0.018; p = 0.000)	0.644	+5.73%
Severity	2009.1	0.062 (CI = +/-0.018; p = 0.000)	0.705	+6.40%
Severity	2009.2	0.059 (CI = +/-0.020; p = 0.000)	0.661	+6.09%
Severity	2010.1	0.062 (CI = +/-0.021; p = 0.000)	0.659	+6.43%
Severity	2010.2	0.065 (CI = +/-0.024; p = 0.000)	0.644	+6.69%
Severity	2011.1	0.064 (CI = +/-0.026; p = 0.000)	0.599	+6.63%
Severity	2011.2	0.059 (CI = +/-0.029; p = 0.001)	0.527	+6.13%
Severity	2012.1	0.052 (CI = +/-0.032; p = 0.003)	0.433	+5.38%
Severity	2012.2	0.050 (CI = +/-0.036; p = 0.011)	0.356	+5.12%
Severity	2013.1	0.032 (CI = +/-0.034; p = 0.060)	0.202	+3.25%
Severity	2013.2	0.027 (CI = +/-0.039; p = 0.157)	0.098	+2.72%
Severity	2014.1	0.036 (CI = +/-0.045; p = 0.103)	0.168	+3.65%
Severity	2014.2	0.044 (CI = +/-0.053; p = 0.096)	0.197	+4.45%
Severity	2015.1	0.044 (CI = +/-0.066; p = 0.167)	0.127	+4.45%
Severity	2015.2	0.046 (CI = +/-0.085; p = 0.246)	0.070	+4.66%
Severity	2016.1	0.049 (CI = +/-0.113; p = 0.331)	0.017	+5.02%
Severity	2016.2	0.103 (CI = +/-0.118; p = 0.075)	0.402	+10.84%
Severity	2017.1	0.064 (CI = +/-0.157; p = 0.321)	0.053	+6.61%
Severity	2017.2	0.107 (CI = +/-0.247; p = 0.260)	0.186	+11.34%
Severity	2018.1	0.059 (CI = +/-0.539; p = 0.685)	-0.351	+6.06%
Frequency	2005.2	-0.046 (CI = +/-0.013; p = 0.000)	0.661	-4.53%
Frequency	2006.1	-0.047 (CI = +/-0.014; p = 0.000)	0.643	-4.59%
Frequency	2006.2	-0.049 (CI = +/-0.015; p = 0.000)	0.646	-4.79%
Frequency	2007.1	-0.053 (CI = +/-0.015; p = 0.000)	0.672	-5.13%
Frequency	2007.2	-0.056 (CI = +/-0.016; p = 0.000)	0.694	-5.47%
Frequency	2008.1	-0.056 (CI = +/-0.017; p = 0.000)	0.667	-5.49%
Frequency	2008.2	-0.057 (CI = +/-0.019; p = 0.000)	0.645	-5.57%
Frequency	2009.1	-0.060 (CI = +/-0.020; p = 0.000)	0.643	-5.83%
Frequency	2009.2	-0.063 (CI = +/-0.022; p = 0.000)	0.641	-6.12%
Frequency	2010.1	-0.062 (CI = +/-0.024; p = 0.000)	0.596	-6.01%
Frequency	2010.2	-0.069 (CI = +/-0.025; p = 0.000)	0.648	-6.70%
Frequency	2011.1	-0.072 (CI = +/-0.028; p = 0.000)	0.635	-6.99%
Frequency	2011.2	-0.077 (CI = +/-0.031; p = 0.000)	0.630	-7.41%
Frequency	2012.1	-0.076 (CI = +/-0.035; p = 0.000)	0.578	-7.33%
Frequency	2012.2	-0.088 (CI = +/-0.037; p = 0.000)	0.647	-8.42%
Frequency	2013.1	-0.092 (CI = +/-0.042; p = 0.000)	0.621	-8.80%
Frequency	2013.2	-0.086 (CI = +/-0.049; p = 0.003)	0.536	-8.29%
Frequency	2014.1	-0.082 (CI = +/-0.059; p = 0.011)	0.443	-7.91%
Frequency	2014.2	-0.071 (CI = +/-0.069; p = 0.046)	0.302	-6.84%
Frequency	2015.1	-0.068 (CI = +/-0.087; p = 0.109)	0.201	-6.55%
Frequency	2015.2	-0.057 (CI = +/-0.110; p = 0.259)	0.060	-5.54%
Frequency	2016.1	-0.022 (CI = +/-0.132; p = 0.702)	-0.136	-2.13%
Frequency	2016.2	-0.044 (CI = +/-0.180; p = 0.559)	-0.113	-4.29%
Frequency	2017.1	-0.045 (CI = +/-0.275; p = 0.671)	-0.188	-4.44%
Frequency	2017.2	-0.035 (CI = +/-0.481; p = 0.834)	-0.310	-3.40%
Frequency	2018.1	0.092 (CI = +/-0.984; p = 0.726)	-0.387	+9.66%

Bodily Injury

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

Fit	Start Date	Time	Implied Trend	
			Adjusted R ²	Rate
Loss Cost	2005.2	0.004 (CI = +/-0.020; p = 0.711)	-0.033	+0.36%
Loss Cost	2006.1	0.003 (CI = +/-0.021; p = 0.755)	-0.036	+0.33%
Loss Cost	2006.2	0.000 (CI = +/-0.023; p = 0.983)	-0.042	+0.02%
Loss Cost	2007.1	0.003 (CI = +/-0.025; p = 0.773)	-0.040	+0.35%
Loss Cost	2007.2	-0.005 (CI = +/-0.024; p = 0.673)	-0.037	-0.50%
Loss Cost	2008.1	0.001 (CI = +/-0.026; p = 0.961)	-0.047	+0.06%
Loss Cost	2008.2	-0.001 (CI = +/-0.028; p = 0.935)	-0.050	-0.11%
Loss Cost	2009.1	0.003 (CI = +/-0.031; p = 0.848)	-0.051	+0.28%
Loss Cost	2009.2	-0.004 (CI = +/-0.033; p = 0.816)	-0.052	-0.37%
Loss Cost	2010.1	0.001 (CI = +/-0.036; p = 0.941)	-0.058	+0.13%
Loss Cost	2010.2	-0.004 (CI = +/-0.040; p = 0.825)	-0.059	-0.42%
Loss Cost	2011.1	-0.008 (CI = +/-0.044; p = 0.696)	-0.055	-0.83%
Loss Cost	2011.2	-0.019 (CI = +/-0.049; p = 0.423)	-0.022	-1.85%
Loss Cost	2012.1	-0.026 (CI = +/-0.055; p = 0.325)	0.003	-2.57%
Loss Cost	2012.2	-0.043 (CI = +/-0.059; p = 0.140)	0.104	-4.20%
Loss Cost	2013.1	-0.069 (CI = +/-0.058; p = 0.023)	0.334	-6.71%
Loss Cost	2013.2	-0.071 (CI = +/-0.069; p = 0.046)	0.276	-6.82%
Loss Cost	2014.1	-0.057 (CI = +/-0.082; p = 0.148)	0.131	-5.55%
Loss Cost	2014.2	-0.036 (CI = +/-0.096; p = 0.412)	-0.029	-3.53%
Loss Cost	2015.1	-0.034 (CI = +/-0.123; p = 0.532)	-0.076	-3.36%
Loss Cost	2015.2	-0.021 (CI = +/-0.162; p = 0.766)	-0.148	-2.05%
Loss Cost	2016.1	0.028 (CI = +/-0.207; p = 0.742)	-0.172	+2.85%
Loss Cost	2016.2	0.073 (CI = +/-0.300; p = 0.538)	-0.123	+7.55%
Loss Cost	2017.1	0.019 (CI = +/-0.503; p = 0.912)	-0.327	+1.91%
Loss Cost	2017.2	0.109 (CI = +/-1.112; p = 0.713)	-0.377	+11.57%
Loss Cost	2018.1	0.302 (CI = +/-6.629; p = 0.665)	-0.497	+35.32%
Severity	2005.2	0.048 (CI = +/-0.015; p = 0.000)	0.596	+4.88%
Severity	2006.1	0.048 (CI = +/-0.017; p = 0.000)	0.570	+4.90%
Severity	2006.2	0.047 (CI = +/-0.018; p = 0.000)	0.532	+4.80%
Severity	2007.1	0.054 (CI = +/-0.017; p = 0.000)	0.629	+5.52%
Severity	2007.2	0.049 (CI = +/-0.018; p = 0.000)	0.581	+5.02%
Severity	2008.1	0.055 (CI = +/-0.018; p = 0.000)	0.638	+5.61%
Severity	2008.2	0.054 (CI = +/-0.020; p = 0.000)	0.597	+5.50%
Severity	2009.1	0.060 (CI = +/-0.020; p = 0.000)	0.664	+6.22%
Severity	2009.2	0.057 (CI = +/-0.022; p = 0.000)	0.612	+5.86%
Severity	2010.1	0.060 (CI = +/-0.024; p = 0.000)	0.608	+6.21%
Severity	2010.2	0.063 (CI = +/-0.026; p = 0.000)	0.590	+6.47%
Severity	2011.1	0.062 (CI = +/-0.030; p = 0.000)	0.537	+6.37%
Severity	2011.2	0.056 (CI = +/-0.033; p = 0.003)	0.451	+5.77%
Severity	2012.1	0.048 (CI = +/-0.036; p = 0.014)	0.338	+4.87%
Severity	2012.2	0.044 (CI = +/-0.042; p = 0.040)	0.248	+4.49%
Severity	2013.1	0.022 (CI = +/-0.037; p = 0.214)	0.058	+2.23%
Severity	2013.2	0.014 (CI = +/-0.042; p = 0.474)	-0.042	+1.43%
Severity	2014.1	0.022 (CI = +/-0.050; p = 0.336)	0.003	+2.27%
Severity	2014.2	0.029 (CI = +/-0.062; p = 0.312)	0.018	+2.93%
Severity	2015.1	0.025 (CI = +/-0.079; p = 0.475)	-0.057	+2.55%
Severity	2015.2	0.022 (CI = +/-0.105; p = 0.620)	-0.116	+2.27%
Severity	2016.1	0.019 (CI = +/-0.148; p = 0.750)	-0.173	+1.96%
Severity	2016.2	0.083 (CI = +/-0.175; p = 0.257)	0.130	+8.67%
Severity	2017.1	0.015 (CI = +/-0.238; p = 0.855)	-0.316	+1.50%
Severity	2017.2	0.054 (CI = +/-0.531; p = 0.702)	-0.367	+5.60%
Severity	2018.1	-0.096 (CI = +/-2.500; p = 0.712)	-0.617	-9.13%
Frequency	2005.2	-0.044 (CI = +/-0.013; p = 0.000)	0.623	-4.30%
Frequency	2006.1	-0.045 (CI = +/-0.014; p = 0.000)	0.602	-4.35%
Frequency	2006.2	-0.047 (CI = +/-0.015; p = 0.000)	0.603	-4.55%
Frequency	2007.1	-0.050 (CI = +/-0.016; p = 0.000)	0.631	-4.90%
Frequency	2007.2	-0.054 (CI = +/-0.017; p = 0.000)	0.654	-5.26%
Frequency	2008.1	-0.054 (CI = +/-0.018; p = 0.000)	0.623	-5.25%
Frequency	2008.2	-0.055 (CI = +/-0.020; p = 0.000)	0.596	-5.32%
Frequency	2009.1	-0.057 (CI = +/-0.022; p = 0.000)	0.593	-5.59%
Frequency	2009.2	-0.061 (CI = +/-0.024; p = 0.000)	0.589	-5.88%
Frequency	2010.1	-0.059 (CI = +/-0.027; p = 0.000)	0.535	-5.72%
Frequency	2010.2	-0.067 (CI = +/-0.028; p = 0.000)	0.593	-6.47%
Frequency	2011.1	-0.070 (CI = +/-0.031; p = 0.000)	0.577	-6.77%
Frequency	2011.2	-0.075 (CI = +/-0.035; p = 0.000)	0.571	-7.21%
Frequency	2012.1	-0.074 (CI = +/-0.040; p = 0.002)	0.510	-7.10%
Frequency	2012.2	-0.087 (CI = +/-0.043; p = 0.001)	0.588	-8.32%
Frequency	2013.1	-0.091 (CI = +/-0.050; p = 0.002)	0.558	-8.74%
Frequency	2013.2	-0.085 (CI = +/-0.059; p = 0.010)	0.456	-8.13%
Frequency	2014.1	-0.080 (CI = +/-0.072; p = 0.033)	0.347	-7.65%
Frequency	2014.2	-0.065 (CI = +/-0.086; p = 0.121)	0.182	-6.27%
Frequency	2015.1	-0.059 (CI = +/-0.110; p = 0.244)	0.072	-5.76%
Frequency	2015.2	-0.043 (CI = +/-0.144; p = 0.492)	-0.071	-4.23%
Frequency	2016.1	0.009 (CI = +/-0.175; p = 0.903)	-0.196	+0.87%
Frequency	2016.2	-0.010 (CI = +/-0.264; p = 0.918)	-0.246	-1.03%
Frequency	2017.1	0.004 (CI = +/-0.461; p = 0.980)	-0.333	+0.40%
Frequency	2017.2	0.055 (CI = +/-1.057; p = 0.844)	-0.463	+5.65%
Frequency	2018.1	0.398 (CI = +/-4.128; p = 0.436)	0.201	+48.91%

Bodily Injury

Coverage = BI
 End Trend Period = 2022.2
 Excluded Points = NA
 Parameters Included: time, scalar_level_change, seasonality
 Scalar Level Change Start Date = 2013-01-01

Fit	Start Date	Time	Seasonality	Scalar Shift	Adjusted R ²	Implied Trend
						Rate
Loss Cost	2005.2	-0.040 (CI = +/-0.024; p = 0.002)	-0.115 (CI = +/-0.122; p = 0.064)	0.399 (CI = +/-0.240; p = 0.002)	0.269	-3.91%
Loss Cost	2006.1	-0.043 (CI = +/-0.024; p = 0.001)	-0.128 (CI = +/-0.124; p = 0.044)	0.414 (CI = +/-0.241; p = 0.001)	0.297	-4.22%
Loss Cost	2006.2	-0.046 (CI = +/-0.025; p = 0.001)	-0.115 (CI = +/-0.124; p = 0.069)	0.425 (CI = +/-0.239; p = 0.001)	0.321	-4.54%
Loss Cost	2007.1	-0.046 (CI = +/-0.026; p = 0.001)	-0.114 (CI = +/-0.129; p = 0.082)	0.424 (CI = +/-0.245; p = 0.001)	0.301	-4.50%
Loss Cost	2007.2	-0.052 (CI = +/-0.023; p = 0.000)	-0.086 (CI = +/-0.117; p = 0.143)	0.432 (CI = +/-0.219; p = 0.000)	0.395	-5.09%
Loss Cost	2008.1	-0.050 (CI = +/-0.024; p = 0.000)	-0.075 (CI = +/-0.119; p = 0.207)	0.429 (CI = +/-0.219; p = 0.000)	0.368	-4.86%
Loss Cost	2008.2	-0.051 (CI = +/-0.025; p = 0.000)	-0.070 (CI = +/-0.123; p = 0.255)	0.427 (CI = +/-0.223; p = 0.001)	0.371	-4.95%
Loss Cost	2009.1	-0.050 (CI = +/-0.025; p = 0.000)	-0.063 (CI = +/-0.128; p = 0.317)	0.429 (CI = +/-0.227; p = 0.001)	0.358	-4.83%
Loss Cost	2009.2	-0.051 (CI = +/-0.025; p = 0.000)	-0.048 (CI = +/-0.129; p = 0.445)	0.415 (CI = +/-0.226; p = 0.001)	0.376	-5.01%
Loss Cost	2010.1	-0.050 (CI = +/-0.026; p = 0.001)	-0.036 (CI = +/-0.132; p = 0.574)	0.428 (CI = +/-0.228; p = 0.001)	0.377	-4.85%
Loss Cost	2010.2	-0.050 (CI = +/-0.026; p = 0.001)	-0.030 (CI = +/-0.137; p = 0.659)	0.417 (CI = +/-0.238; p = 0.002)	0.373	-4.90%
Loss Cost	2011.1	-0.050 (CI = +/-0.027; p = 0.001)	-0.031 (CI = +/-0.144; p = 0.658)	0.414 (CI = +/-0.252; p = 0.003)	0.369	-4.91%
Loss Cost	2011.2	-0.051 (CI = +/-0.028; p = 0.001)	-0.024 (CI = +/-0.151; p = 0.743)	0.394 (CI = +/-0.276; p = 0.008)	0.359	-4.94%
Loss Cost	2012.1	-0.050 (CI = +/-0.029; p = 0.002)	-0.020 (CI = +/-0.158; p = 0.795)	0.415 (CI = +/-0.316; p = 0.013)	0.358	-4.91%
Loss Cost	2012.2	-0.050 (CI = +/-0.030; p = 0.002)	-0.022 (CI = +/-0.171; p = 0.789)	0.427 (CI = +/-0.432; p = 0.052)	0.344	-4.91%
Loss Cost	2013.1	-0.050 (CI = +/-0.030; p = 0.002)	-0.022 (CI = +/-0.171; p = 0.789)	NA (CI = +/-NA; p = NA)	0.363	-4.91%
Loss Cost	2013.2	-0.049 (CI = +/-0.033; p = 0.006)	-0.026 (CI = +/-0.181; p = 0.765)	NA (CI = +/-NA; p = NA)	0.309	-4.79%
Loss Cost	2014.1	-0.043 (CI = +/-0.036; p = 0.024)	-0.006 (CI = +/-0.188; p = 0.946)	NA (CI = +/-NA; p = NA)	0.203	-4.19%
Loss Cost	2014.2	-0.035 (CI = +/-0.039; p = 0.078)	-0.029 (CI = +/-0.193; p = 0.754)	NA (CI = +/-NA; p = NA)	0.097	-3.42%
Loss Cost	2015.1	-0.035 (CI = +/-0.045; p = 0.114)	-0.031 (CI = +/-0.209; p = 0.757)	NA (CI = +/-NA; p = NA)	0.055	-3.48%
Loss Cost	2015.2	-0.032 (CI = +/-0.052; p = 0.204)	-0.039 (CI = +/-0.224; p = 0.709)	NA (CI = +/-NA; p = NA)	-0.004	-3.14%
Loss Cost	2016.1	-0.023 (CI = +/-0.060; p = 0.409)	-0.018 (CI = +/-0.241; p = 0.874)	NA (CI = +/-NA; p = NA)	-0.107	-2.30%
Loss Cost	2016.2	-0.021 (CI = +/-0.070; p = 0.528)	-0.024 (CI = +/-0.263; p = 0.846)	NA (CI = +/-NA; p = NA)	-0.146	-2.04%
Loss Cost	2017.1	-0.043 (CI = +/-0.078; p = 0.243)	-0.072 (CI = +/-0.269; p = 0.558)	NA (CI = +/-NA; p = NA)	-0.023	-4.22%
Loss Cost	2017.2	-0.039 (CI = +/-0.095; p = 0.375)	-0.081 (CI = +/-0.301; p = 0.554)	NA (CI = +/-NA; p = NA)	-0.079	-3.79%
Loss Cost	2018.1	-0.050 (CI = +/-0.120; p = 0.361)	-0.101 (CI = +/-0.346; p = 0.512)	NA (CI = +/-NA; p = NA)	-0.093	-4.85%
Severity	2005.2	0.013 (CI = +/-0.020; p = 0.202)	-0.048 (CI = +/-0.103; p = 0.349)	0.329 (CI = +/-0.202; p = 0.002)	0.686	+1.27%
Severity	2006.1	0.011 (CI = +/-0.021; p = 0.291)	-0.055 (CI = +/-0.105; p = 0.299)	0.337 (CI = +/-0.205; p = 0.002)	0.671	+1.09%
Severity	2006.2	0.009 (CI = +/-0.021; p = 0.386)	-0.048 (CI = +/-0.108; p = 0.369)	0.343 (CI = +/-0.207; p = 0.002)	0.647	+0.92%
Severity	2007.1	0.013 (CI = +/-0.021; p = 0.198)	-0.030 (CI = +/-0.105; p = 0.560)	0.329 (CI = +/-0.200; p = 0.002)	0.685	+1.36%
Severity	2007.2	0.009 (CI = +/-0.020; p = 0.342)	-0.012 (CI = +/-0.100; p = 0.806)	0.334 (CI = +/-0.188; p = 0.001)	0.673	+0.95%
Severity	2008.1	0.012 (CI = +/-0.020; p = 0.221)	0.001 (CI = +/-0.101; p = 0.985)	0.330 (CI = +/-0.185; p = 0.001)	0.693	+1.24%
Severity	2008.2	0.011 (CI = +/-0.021; p = 0.276)	0.007 (CI = +/-0.103; p = 0.885)	0.328 (CI = +/-0.187; p = 0.001)	0.666	+1.12%
Severity	2009.1	0.014 (CI = +/-0.020; p = 0.162)	0.023 (CI = +/-0.101; p = 0.638)	0.333 (CI = +/-0.180; p = 0.001)	0.700	+1.42%
Severity	2009.2	0.013 (CI = +/-0.020; p = 0.209)	0.035 (CI = +/-0.102; p = 0.483)	0.322 (CI = +/-0.179; p = 0.001)	0.668	+1.27%
Severity	2010.1	0.014 (CI = +/-0.020; p = 0.176)	0.044 (CI = +/-0.105; p = 0.395)	0.331 (CI = +/-0.182; p = 0.001)	0.663	+1.39%
Severity	2010.2	0.014 (CI = +/-0.021; p = 0.174)	0.039 (CI = +/-0.110; p = 0.470)	0.340 (CI = +/-0.190; p = 0.001)	0.643	+1.43%
Severity	2011.1	0.015 (CI = +/-0.022; p = 0.177)	0.042 (CI = +/-0.114; p = 0.456)	0.347 (CI = +/-0.201; p = 0.002)	0.600	+1.46%
Severity	2011.2	0.014 (CI = +/-0.022; p = 0.193)	0.049 (CI = +/-0.120; p = 0.406)	0.327 (CI = +/-0.219; p = 0.006)	0.520	+1.44%
Severity	2012.1	0.014 (CI = +/-0.023; p = 0.210)	0.047 (CI = +/-0.126; p = 0.445)	0.317 (CI = +/-0.251; p = 0.016)	0.394	+1.42%
Severity	2012.2	0.014 (CI = +/-0.023; p = 0.216)	0.032 (CI = +/-0.134; p = 0.622)	0.399 (CI = +/-0.338; p = 0.023)	0.339	+1.42%
Severity	2013.1	0.014 (CI = +/-0.023; p = 0.216)	0.032 (CI = +/-0.134; p = 0.622)	NA (CI = +/-NA; p = NA)	-0.010	+1.42%
Severity	2013.2	0.010 (CI = +/-0.025; p = 0.430)	0.046 (CI = +/-0.137; p = 0.484)	NA (CI = +/-NA; p = NA)	-0.048	+0.96%
Severity	2014.1	0.013 (CI = +/-0.028; p = 0.348)	0.056 (CI = +/-0.145; p = 0.420)	NA (CI = +/-NA; p = NA)	-0.031	+1.28%
Severity	2014.2	0.012 (CI = +/-0.032; p = 0.421)	0.058 (CI = +/-0.155; p = 0.437)	NA (CI = +/-NA; p = NA)	-0.044	+1.23%
Severity	2015.1	0.010 (CI = +/-0.036; p = 0.561)	0.052 (CI = +/-0.167; p = 0.516)	NA (CI = +/-NA; p = NA)	-0.093	+1.00%
Severity	2015.2	0.005 (CI = +/-0.041; p = 0.777)	0.063 (CI = +/-0.178; p = 0.456)	NA (CI = +/-NA; p = NA)	-0.104	+0.55%
Severity	2016.1	0.003 (CI = +/-0.048; p = 0.877)	0.058 (CI = +/-0.195; p = 0.526)	NA (CI = +/-NA; p = NA)	-0.137	+0.35%
Severity	2016.2	0.010 (CI = +/-0.056; p = 0.692)	0.043 (CI = +/-0.210; p = 0.656)	NA (CI = +/-NA; p = NA)	-0.156	+1.03%
Severity	2017.1	-0.010 (CI = +/-0.060; p = 0.708)	-0.001 (CI = +/-0.207; p = 0.990)	NA (CI = +/-NA; p = NA)	-0.202	-1.02%
Severity	2017.2	-0.012 (CI = +/-0.073; p = 0.708)	0.003 (CI = +/-0.233; p = 0.980)	NA (CI = +/-NA; p = NA)	-0.227	-1.23%
Severity	2018.1	-0.037 (CI = +/-0.084; p = 0.327)	-0.043 (CI = +/-0.241; p = 0.684)	NA (CI = +/-NA; p = NA)	-0.102	-3.67%
Frequency	2005.2	-0.052 (CI = +/-0.017; p = 0.000)	-0.067 (CI = +/-0.088; p = 0.131)	0.070 (CI = +/-0.174; p = 0.415)	0.777	-5.11%
Frequency	2006.1	-0.054 (CI = +/-0.018; p = 0.000)	-0.073 (CI = +/-0.091; p = 0.111)	0.077 (CI = +/-0.176; p = 0.378)	0.768	-5.26%
Frequency	2006.2	-0.056 (CI = +/-0.018; p = 0.000)	-0.067 (CI = +/-0.093; p = 0.150)	0.082 (CI = +/-0.178; p = 0.352)	0.765	-5.41%
Frequency	2007.1	-0.060 (CI = +/-0.018; p = 0.000)	-0.083 (CI = +/-0.090; p = 0.068)	0.095 (CI = +/-0.170; p = 0.261)	0.790	-5.78%
Frequency	2007.2	-0.062 (CI = +/-0.018; p = 0.000)	-0.074 (CI = +/-0.090; p = 0.104)	0.098 (CI = +/-0.169; p = 0.243)	0.797	-5.98%
Frequency	2008.1	-0.062 (CI = +/-0.019; p = 0.000)	-0.076 (CI = +/-0.094; p = 0.107)	0.099 (CI = +/-0.172; p = 0.249)	0.779	-6.02%
Frequency	2008.2	-0.062 (CI = +/-0.019; p = 0.000)	-0.077 (CI = +/-0.097; p = 0.115)	0.099 (CI = +/-0.176; p = 0.257)	0.763	-6.00%
Frequency	2009.1	-0.064 (CI = +/-0.020; p = 0.000)	-0.087 (CI = +/-0.099; p = 0.084)	0.096 (CI = +/-0.176; p = 0.272)	0.762	-6.17%
Frequency	2009.2	-0.064 (CI = +/-0.020; p = 0.000)	-0.084 (CI = +/-0.103; p = 0.107)	0.093 (CI = +/-0.181; p = 0.298)	0.750	-6.20%
Frequency	2010.1	-0.063 (CI = +/-0.021; p = 0.000)	-0.080 (CI = +/-0.107; p = 0.136)	0.097 (CI = +/-0.186; p = 0.291)	0.719	-6.15%
Frequency	2010.2	-0.064 (CI = +/-0.021; p = 0.000)	-0.068 (CI = +/-0.110; p = 0.209)	0.077 (CI = +/-0.190; p = 0.411)	0.728	-6.24%
Frequency	2011.1	-0.065 (CI = +/-0.022; p = 0.000)	-0.073 (CI = +/-0.114; p = 0.199)	0.067 (CI = +/-0.200; p = 0.494)	0.710	-6.28%
Frequency	2011.2	-0.065 (CI = +/-0.022; p = 0.000)	-0.073 (CI = +/-0.121; p = 0.222)	0.067 (CI = +/-0.221; p = 0.531)	0.689	-6.28%
Frequency	2012.1	-0.064 (CI = +/-0.023; p = 0.000)	-0.067 (CI = +/-0.125; p = 0.279)	0.098 (CI = +/-0.251; p = 0.421)	0.649	-6.25%
Frequency	2012.2	-0.064 (CI = +/-0.023; p = 0.000)	-0.054 (CI = +/-0.134; p = 0.409)	0.028 (CI = +/-0.338; p = 0.863)	0.648	-6.25%
Frequency	2013.1	-0.064 (CI = +/-0.023; p = 0.000)	-0.054 (CI = +/-0.134; p = 0.409)	NA (CI = +/-NA; p = NA)	0.630	-6.25%
Frequency	2013.2	-0.059 (CI = +/-0.025; p = 0.000)	-0.072 (CI = +/-0.134; p = 0.271)	NA (CI = +/-NA; p = NA)	0.582	-5.69%
Frequency	2014.1	-0.056 (CI = +/-0.027; p = 0.001)	-0.062 (CI = +/-0.142; p = 0.364)	NA (CI = +/-NA; p = NA)	0.499	-5.40%
Frequency	2014.2	-0.047 (CI = +/-0.028; p = 0.003)	-0.087 (CI = +/-0.139; p = 0.202)	NA (CI = +/-NA; p = NA)	0.439	-4.59%
Frequency	2015.1	-0.045 (CI = +/-0.032; p = 0.010)	-0.082 (CI = +/-0.150; p = 0.258)	NA (CI = +/-NA; p = NA)	0.344	-4.44%
Frequency	2015.2	-0.037 (CI = +/-0.035; p = 0.039)	-0.102 (CI = +/-0.153; p = 0.170)	NA (CI = +/-NA; p = NA)	0.281	-3.67%
Frequency	2016.1	-0.027 (CI = +/-0.038; p = 0.154)	-0.076 (CI = +/-0.155; p = 0.305)	NA (CI = +/-NA; p = NA)	0.080	-2.64%
Frequency	2016.2	-0.031 (CI = +/-0.045; p = 0.156)	-0.067 (CI = +/-0.168; p = 0.396)	NA (CI = +/-NA; p = NA)	0.086	-3.04%
Frequency	2017.1	-0.033 (CI = +/-0.055; p = 0.207)	-0.071 (CI = +/-0.188; p = 0.415)	NA (CI = +/-NA; p = NA)	0.026	-3.23%
Frequency	2017.2	-0.026 (CI = +/-0.066; p = 0.382)	-0.083 (CI = +/-0.208; p = 0.384)	NA (CI = +/-NA; p = NA)	-0.030	-2.60%
Frequency	2018.1	-0.012 (CI = +/-0.081; p = 0.728)	-0.058 (CI = +/-0.232; p = 0.576)	NA (CI = +/-NA; p = NA)	-0.214	-1.23%

Bodily Injury

Coverage = BI

End Trend Period = 2022.1

Excluded Points = NA

Parameters Included: time, scalar_level_change

Scalar Level Change Start Date = 2013-01-01

Fit	Start Date	Time	Scalar Shift	Adjusted R ²	Implied Trend
					Rate
Loss Cost	2005.2	-0.034 (CI = +/-0.026; p = 0.011)	0.356 (CI = +/-0.253; p = 0.007)	0.163	-3.34%
Loss Cost	2006.1	-0.036 (CI = +/-0.027; p = 0.010)	0.365 (CI = +/-0.258; p = 0.007)	0.172	-3.54%
Loss Cost	2006.2	-0.041 (CI = +/-0.027; p = 0.005)	0.383 (CI = +/-0.255; p = 0.005)	0.209	-3.98%
Loss Cost	2007.1	-0.039 (CI = +/-0.028; p = 0.009)	0.377 (CI = +/-0.259; p = 0.006)	0.194	-3.82%
Loss Cost	2007.2	-0.047 (CI = +/-0.026; p = 0.001)	0.396 (CI = +/-0.229; p = 0.001)	0.306	-4.59%
Loss Cost	2008.1	-0.044 (CI = +/-0.026; p = 0.002)	0.392 (CI = +/-0.227; p = 0.001)	0.293	-4.27%
Loss Cost	2008.2	-0.045 (CI = +/-0.027; p = 0.002)	0.392 (CI = +/-0.230; p = 0.002)	0.301	-4.42%
Loss Cost	2009.1	-0.043 (CI = +/-0.027; p = 0.003)	0.395 (CI = +/-0.232; p = 0.002)	0.299	-4.24%
Loss Cost	2009.2	-0.046 (CI = +/-0.027; p = 0.002)	0.384 (CI = +/-0.229; p = 0.002)	0.321	-4.50%
Loss Cost	2010.1	-0.044 (CI = +/-0.027; p = 0.003)	0.400 (CI = +/-0.229; p = 0.001)	0.337	-4.30%
Loss Cost	2010.2	-0.045 (CI = +/-0.028; p = 0.003)	0.389 (CI = +/-0.237; p = 0.003)	0.333	-4.38%
Loss Cost	2011.1	-0.045 (CI = +/-0.029; p = 0.004)	0.389 (CI = +/-0.251; p = 0.004)	0.328	-4.38%
Loss Cost	2011.2	-0.045 (CI = +/-0.029; p = 0.004)	0.368 (CI = +/-0.272; p = 0.011)	0.316	-4.43%
Loss Cost	2012.1	-0.045 (CI = +/-0.030; p = 0.006)	0.395 (CI = +/-0.312; p = 0.016)	0.318	-4.40%
Loss Cost	2012.2	-0.045 (CI = +/-0.031; p = 0.007)	0.397 (CI = +/-0.413; p = 0.059)	0.299	-4.40%
Loss Cost	2013.1	-0.045 (CI = +/-0.031; p = 0.007)	NA (CI = +/-NA; p = NA)	0.314	-4.40%
Loss Cost	2013.2	-0.043 (CI = +/-0.035; p = 0.018)	NA (CI = +/-NA; p = NA)	0.257	-4.24%
Loss Cost	2014.1	-0.035 (CI = +/-0.038; p = 0.066)	NA (CI = +/-NA; p = NA)	0.155	-3.48%
Loss Cost	2014.2	-0.026 (CI = +/-0.041; p = 0.205)	NA (CI = +/-NA; p = NA)	0.049	-2.52%
Loss Cost	2015.1	-0.024 (CI = +/-0.047; p = 0.292)	NA (CI = +/-NA; p = NA)	0.015	-2.38%
Loss Cost	2015.2	-0.019 (CI = +/-0.055; p = 0.459)	NA (CI = +/-NA; p = NA)	-0.033	-1.91%
Loss Cost	2016.1	-0.006 (CI = +/-0.062; p = 0.823)	NA (CI = +/-NA; p = NA)	-0.086	-0.64%
Loss Cost	2016.2	-0.001 (CI = +/-0.073; p = 0.978)	NA (CI = +/-NA; p = NA)	-0.100	-0.09%
Loss Cost	2017.1	-0.020 (CI = +/-0.084; p = 0.598)	NA (CI = +/-NA; p = NA)	-0.075	-2.02%
Loss Cost	2017.2	-0.014 (CI = +/-0.105; p = 0.762)	NA (CI = +/-NA; p = NA)	-0.111	-1.42%
Loss Cost	2018.1	-0.014 (CI = +/-0.135; p = 0.808)	NA (CI = +/-NA; p = NA)	-0.133	-1.43%
Severity	2005.2	0.017 (CI = +/-0.021; p = 0.105)	0.300 (CI = +/-0.204; p = 0.005)	0.698	+1.70%
Severity	2006.1	0.016 (CI = +/-0.022; p = 0.148)	0.305 (CI = +/-0.208; p = 0.006)	0.681	+1.59%
Severity	2006.2	0.014 (CI = +/-0.022; p = 0.227)	0.313 (CI = +/-0.211; p = 0.005)	0.660	+1.36%
Severity	2007.1	0.019 (CI = +/-0.022; p = 0.089)	0.297 (CI = +/-0.200; p = 0.005)	0.708	+1.89%
Severity	2007.2	0.014 (CI = +/-0.021; p = 0.186)	0.308 (CI = +/-0.187; p = 0.002)	0.698	+1.39%
Severity	2008.1	0.017 (CI = +/-0.021; p = 0.104)	0.304 (CI = +/-0.183; p = 0.002)	0.722	+1.72%
Severity	2008.2	0.016 (CI = +/-0.021; p = 0.141)	0.304 (CI = +/-0.185; p = 0.002)	0.697	+1.59%
Severity	2009.1	0.019 (CI = +/-0.021; p = 0.073)	0.309 (CI = +/-0.178; p = 0.001)	0.731	+1.91%
Severity	2009.2	0.017 (CI = +/-0.021; p = 0.103)	0.302 (CI = +/-0.178; p = 0.002)	0.698	+1.74%
Severity	2010.1	0.018 (CI = +/-0.021; p = 0.089)	0.311 (CI = +/-0.181; p = 0.002)	0.692	+1.86%
Severity	2010.2	0.019 (CI = +/-0.022; p = 0.081)	0.323 (CI = +/-0.186; p = 0.002)	0.680	+1.94%
Severity	2011.1	0.019 (CI = +/-0.023; p = 0.087)	0.327 (CI = +/-0.197; p = 0.002)	0.641	+1.96%
Severity	2011.2	0.019 (CI = +/-0.023; p = 0.100)	0.317 (CI = +/-0.214; p = 0.006)	0.565	+1.94%
Severity	2012.1	0.019 (CI = +/-0.024; p = 0.112)	0.300 (CI = +/-0.246; p = 0.020)	0.452	+1.92%
Severity	2012.2	0.019 (CI = +/-0.024; p = 0.106)	0.398 (CI = +/-0.317; p = 0.017)	0.417	+1.95%
Severity	2013.1	0.019 (CI = +/-0.024; p = 0.106)	NA (CI = +/-NA; p = NA)	0.096	+1.95%
Severity	2013.2	0.015 (CI = +/-0.026; p = 0.233)	NA (CI = +/-NA; p = NA)	0.031	+1.55%
Severity	2014.1	0.019 (CI = +/-0.030; p = 0.201)	NA (CI = +/-NA; p = NA)	0.047	+1.87%
Severity	2014.2	0.020 (CI = +/-0.034; p = 0.221)	NA (CI = +/-NA; p = NA)	0.041	+2.03%
Severity	2015.1	0.017 (CI = +/-0.038; p = 0.350)	NA (CI = +/-NA; p = NA)	-0.004	+1.74%
Severity	2015.2	0.015 (CI = +/-0.045; p = 0.486)	NA (CI = +/-NA; p = NA)	-0.039	+1.49%
Severity	2016.1	0.012 (CI = +/-0.053; p = 0.628)	NA (CI = +/-NA; p = NA)	-0.067	+1.20%
Severity	2016.2	0.024 (CI = +/-0.060; p = 0.398)	NA (CI = +/-NA; p = NA)	-0.020	+2.42%
Severity	2017.1	0.002 (CI = +/-0.065; p = 0.945)	NA (CI = +/-NA; p = NA)	-0.110	+0.20%
Severity	2017.2	0.002 (CI = +/-0.081; p = 0.952)	NA (CI = +/-NA; p = NA)	-0.124	+0.22%
Severity	2018.1	-0.022 (CI = +/-0.096; p = 0.600)	NA (CI = +/-NA; p = NA)	-0.096	-2.20%
Frequency	2005.2	-0.051 (CI = +/-0.019; p = 0.000)	0.056 (CI = +/-0.183; p = 0.536)	0.746	-4.96%
Frequency	2006.1	-0.052 (CI = +/-0.019; p = 0.000)	0.060 (CI = +/-0.187; p = 0.517)	0.732	-5.04%
Frequency	2006.2	-0.054 (CI = +/-0.020; p = 0.000)	0.069 (CI = +/-0.188; p = 0.457)	0.733	-5.27%
Frequency	2007.1	-0.058 (CI = +/-0.020; p = 0.000)	0.081 (CI = +/-0.185; p = 0.378)	0.750	-5.61%
Frequency	2007.2	-0.061 (CI = +/-0.020; p = 0.000)	0.088 (CI = +/-0.181; p = 0.328)	0.763	-5.90%
Frequency	2008.1	-0.061 (CI = +/-0.021; p = 0.000)	0.088 (CI = +/-0.185; p = 0.338)	0.742	-5.89%
Frequency	2008.2	-0.061 (CI = +/-0.022; p = 0.000)	0.088 (CI = +/-0.189; p = 0.348)	0.723	-5.92%
Frequency	2009.1	-0.062 (CI = +/-0.022; p = 0.000)	0.086 (CI = +/-0.192; p = 0.365)	0.716	-6.04%
Frequency	2009.2	-0.063 (CI = +/-0.023; p = 0.000)	0.081 (CI = +/-0.195; p = 0.397)	0.706	-6.13%
Frequency	2010.1	-0.062 (CI = +/-0.024; p = 0.000)	0.089 (CI = +/-0.200; p = 0.366)	0.673	-6.04%
Frequency	2010.2	-0.064 (CI = +/-0.023; p = 0.000)	0.066 (CI = +/-0.200; p = 0.499)	0.693	-6.20%
Frequency	2011.1	-0.064 (CI = +/-0.024; p = 0.000)	0.062 (CI = +/-0.212; p = 0.550)	0.670	-6.22%
Frequency	2011.2	-0.064 (CI = +/-0.025; p = 0.000)	0.052 (CI = +/-0.231; p = 0.645)	0.650	-6.24%
Frequency	2012.1	-0.064 (CI = +/-0.025; p = 0.000)	0.094 (CI = +/-0.261; p = 0.457)	0.610	-6.20%
Frequency	2012.2	-0.064 (CI = +/-0.026; p = 0.000)	-0.001 (CI = +/-0.338; p = 0.996)	0.620	-6.23%
Frequency	2013.1	-0.064 (CI = +/-0.026; p = 0.000)	NA (CI = +/-NA; p = NA)	0.602	-6.23%
Frequency	2013.2	-0.059 (CI = +/-0.028; p = 0.000)	NA (CI = +/-NA; p = NA)	0.532	-5.71%
Frequency	2014.1	-0.054 (CI = +/-0.031; p = 0.002)	NA (CI = +/-NA; p = NA)	0.451	-5.25%
Frequency	2014.2	-0.046 (CI = +/-0.033; p = 0.010)	NA (CI = +/-NA; p = NA)	0.344	-4.46%
Frequency	2015.1	-0.041 (CI = +/-0.037; p = 0.032)	NA (CI = +/-NA; p = NA)	0.253	-4.05%
Frequency	2015.2	-0.034 (CI = +/-0.042; p = 0.104)	NA (CI = +/-NA; p = NA)	0.138	-3.34%
Frequency	2016.1	-0.018 (CI = +/-0.044; p = 0.378)	NA (CI = +/-NA; p = NA)	-0.013	-1.82%
Frequency	2016.2	-0.025 (CI = +/-0.052; p = 0.310)	NA (CI = +/-NA; p = NA)	0.013	-2.45%
Frequency	2017.1	-0.022 (CI = +/-0.063; p = 0.441)	NA (CI = +/-NA; p = NA)	-0.036	-2.22%
Frequency	2017.2	-0.016 (CI = +/-0.078; p = 0.640)	NA (CI = +/-NA; p = NA)	-0.093	-1.63%
Frequency	2018.1	0.008 (CI = +/-0.091; p = 0.845)	NA (CI = +/-NA; p = NA)	-0.136	+0.79%

Bodily Injury

Coverage = BI

End Trend Period = 2020.1

Excluded Points = NA

Parameters Included: time, scalar_level_change

Scalar Level Change Start Date = 2013-01-01

Fit	Start Date	Time	Scalar Shift	Adjusted R ²	Implied Trend
					Rate
Loss Cost	2005.2	-0.028 (CI = +/-0.032; p = 0.080)	0.328 (CI = +/-0.278; p = 0.022)	0.126	-2.81%
Loss Cost	2006.1	-0.031 (CI = +/-0.034; p = 0.073)	0.341 (CI = +/-0.287; p = 0.022)	0.131	-3.07%
Loss Cost	2006.2	-0.038 (CI = +/-0.035; p = 0.036)	0.372 (CI = +/-0.287; p = 0.013)	0.161	-3.75%
Loss Cost	2007.1	-0.035 (CI = +/-0.038; p = 0.065)	0.360 (CI = +/-0.294; p = 0.019)	0.150	-3.46%
Loss Cost	2007.2	-0.049 (CI = +/-0.034; p = 0.007)	0.408 (CI = +/-0.258; p = 0.003)	0.260	-4.76%
Loss Cost	2008.1	-0.043 (CI = +/-0.035; p = 0.018)	0.391 (CI = +/-0.256; p = 0.005)	0.251	-4.20%
Loss Cost	2008.2	-0.046 (CI = +/-0.037; p = 0.017)	0.397 (CI = +/-0.261; p = 0.005)	0.258	-4.47%
Loss Cost	2009.1	-0.042 (CI = +/-0.038; p = 0.031)	0.393 (CI = +/-0.264; p = 0.006)	0.261	-4.14%
Loss Cost	2009.2	-0.047 (CI = +/-0.038; p = 0.017)	0.393 (CI = +/-0.260; p = 0.005)	0.277	-4.63%
Loss Cost	2010.1	-0.043 (CI = +/-0.038; p = 0.029)	0.400 (CI = +/-0.258; p = 0.004)	0.304	-4.24%
Loss Cost	2010.2	-0.045 (CI = +/-0.040; p = 0.029)	0.392 (CI = +/-0.265; p = 0.006)	0.289	-4.40%
Loss Cost	2011.1	-0.045 (CI = +/-0.042; p = 0.036)	0.393 (CI = +/-0.280; p = 0.009)	0.278	-4.40%
Loss Cost	2011.2	-0.046 (CI = +/-0.043; p = 0.038)	0.374 (CI = +/-0.300; p = 0.018)	0.247	-4.50%
Loss Cost	2012.1	-0.045 (CI = +/-0.045; p = 0.047)	0.399 (CI = +/-0.341; p = 0.025)	0.244	-4.44%
Loss Cost	2012.2	-0.045 (CI = +/-0.047; p = 0.057)	0.401 (CI = +/-0.447; p = 0.074)	0.200	-4.44%
Loss Cost	2013.1	-0.045 (CI = +/-0.047; p = 0.057)	NA (CI = +/-NA; p = NA)	0.194	-4.44%
Loss Cost	2013.2	-0.043 (CI = +/-0.054; p = 0.112)	NA (CI = +/-NA; p = NA)	0.130	-4.20%
Loss Cost	2014.1	-0.029 (CI = +/-0.061; p = 0.314)	NA (CI = +/-NA; p = NA)	0.009	-2.88%
Loss Cost	2014.2	-0.010 (CI = +/-0.067; p = 0.738)	NA (CI = +/-NA; p = NA)	-0.087	-1.03%
Loss Cost	2015.1	-0.005 (CI = +/-0.081; p = 0.899)	NA (CI = +/-NA; p = NA)	-0.109	-0.47%
Loss Cost	2015.2	0.009 (CI = +/-0.099; p = 0.833)	NA (CI = +/-NA; p = NA)	-0.118	+0.94%
Loss Cost	2016.1	0.044 (CI = +/-0.113; p = 0.383)	NA (CI = +/-NA; p = NA)	-0.017	+4.52%
Loss Cost	2016.2	0.072 (CI = +/-0.141; p = 0.258)	NA (CI = +/-NA; p = NA)	0.074	+7.49%
Loss Cost	2017.1	0.047 (CI = +/-0.193; p = 0.558)	NA (CI = +/-NA; p = NA)	-0.112	+4.82%
Loss Cost	2017.2	0.093 (CI = +/-0.276; p = 0.404)	NA (CI = +/-NA; p = NA)	-0.027	+9.71%
Loss Cost	2018.1	0.148 (CI = +/-0.458; p = 0.381)	NA (CI = +/-NA; p = NA)	0.013	+15.90%
Severity	2005.2	0.027 (CI = +/-0.026; p = 0.039)	0.246 (CI = +/-0.221; p = 0.031)	0.713	+2.73%
Severity	2006.1	0.026 (CI = +/-0.027; p = 0.060)	0.250 (CI = +/-0.229; p = 0.034)	0.696	+2.65%
Severity	2006.2	0.024 (CI = +/-0.029; p = 0.107)	0.261 (CI = +/-0.235; p = 0.031)	0.674	+2.39%
Severity	2007.1	0.033 (CI = +/-0.028; p = 0.021)	0.222 (CI = +/-0.217; p = 0.046)	0.739	+3.38%
Severity	2007.2	0.026 (CI = +/-0.027; p = 0.062)	0.248 (CI = +/-0.208; p = 0.021)	0.727	+2.63%
Severity	2008.1	0.033 (CI = +/-0.027; p = 0.019)	0.228 (CI = +/-0.197; p = 0.026)	0.765	+3.32%
Severity	2008.2	0.031 (CI = +/-0.028; p = 0.031)	0.231 (CI = +/-0.203; p = 0.028)	0.742	+3.20%
Severity	2009.1	0.038 (CI = +/-0.027; p = 0.007)	0.222 (CI = +/-0.185; p = 0.021)	0.794	+3.90%
Severity	2009.2	0.036 (CI = +/-0.027; p = 0.013)	0.222 (CI = +/-0.187; p = 0.022)	0.766	+3.65%
Severity	2010.1	0.039 (CI = +/-0.028; p = 0.009)	0.227 (CI = +/-0.186; p = 0.019)	0.773	+3.95%
Severity	2010.2	0.041 (CI = +/-0.028; p = 0.007)	0.238 (CI = +/-0.187; p = 0.016)	0.773	+4.18%
Severity	2011.1	0.042 (CI = +/-0.029; p = 0.008)	0.245 (CI = +/-0.196; p = 0.017)	0.747	+4.27%
Severity	2011.2	0.042 (CI = +/-0.030; p = 0.011)	0.240 (CI = +/-0.212; p = 0.029)	0.692	+4.24%
Severity	2012.1	0.041 (CI = +/-0.032; p = 0.015)	0.229 (CI = +/-0.241; p = 0.061)	0.606	+4.21%
Severity	2012.2	0.042 (CI = +/-0.031; p = 0.013)	0.331 (CI = +/-0.299; p = 0.033)	0.596	+4.29%
Severity	2013.1	0.042 (CI = +/-0.031; p = 0.013)	NA (CI = +/-NA; p = NA)	0.344	+4.29%
Severity	2013.2	0.039 (CI = +/-0.036; p = 0.038)	NA (CI = +/-NA; p = NA)	0.256	+3.98%
Severity	2014.1	0.049 (CI = +/-0.040; p = 0.023)	NA (CI = +/-NA; p = NA)	0.332	+4.97%
Severity	2014.2	0.057 (CI = +/-0.047; p = 0.022)	NA (CI = +/-NA; p = NA)	0.368	+5.87%
Severity	2015.1	0.059 (CI = +/-0.057; p = 0.042)	NA (CI = +/-NA; p = NA)	0.315	+6.13%
Severity	2015.2	0.064 (CI = +/-0.071; p = 0.069)	NA (CI = +/-NA; p = NA)	0.274	+6.64%
Severity	2016.1	0.071 (CI = +/-0.090; p = 0.104)	NA (CI = +/-NA; p = NA)	0.237	+7.37%
Severity	2016.2	0.117 (CI = +/-0.086; p = 0.016)	NA (CI = +/-NA; p = NA)	0.590	+12.43%
Severity	2017.1	0.093 (CI = +/-0.112; p = 0.084)	NA (CI = +/-NA; p = NA)	0.376	+9.79%
Severity	2017.2	0.132 (CI = +/-0.146; p = 0.066)	NA (CI = +/-NA; p = NA)	0.513	+14.12%
Severity	2018.1	0.113 (CI = +/-0.251; p = 0.247)	NA (CI = +/-NA; p = NA)	0.208	+11.95%
Frequency	2005.2	-0.055 (CI = +/-0.024; p = 0.000)	0.082 (CI = +/-0.208; p = 0.426)	0.687	-5.39%
Frequency	2006.1	-0.057 (CI = +/-0.026; p = 0.000)	0.091 (CI = +/-0.215; p = 0.392)	0.672	-5.57%
Frequency	2006.2	-0.062 (CI = +/-0.027; p = 0.000)	0.111 (CI = +/-0.217; p = 0.303)	0.679	-5.99%
Frequency	2007.1	-0.068 (CI = +/-0.027; p = 0.000)	0.138 (CI = +/-0.212; p = 0.192)	0.711	-6.61%
Frequency	2007.2	-0.075 (CI = +/-0.027; p = 0.000)	0.160 (CI = +/-0.206; p = 0.120)	0.739	-7.20%
Frequency	2008.1	-0.076 (CI = +/-0.029; p = 0.000)	0.163 (CI = +/-0.212; p = 0.125)	0.717	-7.28%
Frequency	2008.2	-0.077 (CI = +/-0.030; p = 0.000)	0.166 (CI = +/-0.217; p = 0.126)	0.699	-7.43%
Frequency	2009.1	-0.080 (CI = +/-0.031; p = 0.000)	0.171 (CI = +/-0.218; p = 0.119)	0.699	-7.73%
Frequency	2009.2	-0.083 (CI = +/-0.032; p = 0.000)	0.171 (CI = +/-0.220; p = 0.122)	0.698	-7.99%
Frequency	2010.1	-0.082 (CI = +/-0.034; p = 0.000)	0.173 (CI = +/-0.226; p = 0.126)	0.660	-7.88%
Frequency	2010.2	-0.086 (CI = +/-0.033; p = 0.000)	0.155 (CI = +/-0.220; p = 0.157)	0.699	-8.24%
Frequency	2011.1	-0.087 (CI = +/-0.034; p = 0.000)	0.147 (CI = +/-0.231; p = 0.196)	0.681	-8.31%
Frequency	2011.2	-0.088 (CI = +/-0.036; p = 0.000)	0.133 (CI = +/-0.248; p = 0.270)	0.666	-8.38%
Frequency	2012.1	-0.087 (CI = +/-0.037; p = 0.000)	0.169 (CI = +/-0.279; p = 0.213)	0.629	-8.30%
Frequency	2012.2	-0.087 (CI = +/-0.037; p = 0.000)	0.070 (CI = +/-0.352; p = 0.675)	0.649	-8.37%
Frequency	2013.1	-0.087 (CI = +/-0.037; p = 0.000)	NA (CI = +/-NA; p = NA)	0.643	-8.37%
Frequency	2013.2	-0.082 (CI = +/-0.042; p = 0.001)	NA (CI = +/-NA; p = NA)	0.565	-7.87%
Frequency	2014.1	-0.078 (CI = +/-0.049; p = 0.005)	NA (CI = +/-NA; p = NA)	0.478	-7.49%
Frequency	2014.2	-0.067 (CI = +/-0.057; p = 0.025)	NA (CI = +/-NA; p = NA)	0.350	-6.52%
Frequency	2015.1	-0.064 (CI = +/-0.069; p = 0.066)	NA (CI = +/-NA; p = NA)	0.252	-6.22%
Frequency	2015.2	-0.055 (CI = +/-0.085; p = 0.176)	NA (CI = +/-NA; p = NA)	0.118	-5.34%
Frequency	2016.1	-0.027 (CI = +/-0.099; p = 0.540)	NA (CI = +/-NA; p = NA)	-0.079	-2.65%
Frequency	2016.2	-0.045 (CI = +/-0.128; p = 0.423)	NA (CI = +/-NA; p = NA)	-0.039	-4.39%
Frequency	2017.1	-0.046 (CI = +/-0.180; p = 0.537)	NA (CI = +/-NA; p = NA)	-0.103	-4.53%
Frequency	2017.2	-0.039 (CI = +/-0.275; p = 0.710)	NA (CI = +/-NA; p = NA)	-0.202	-3.87%
Frequency	2018.1	0.035 (CI = +/-0.433; p = 0.815)	NA (CI = +/-NA; p = NA)	-0.305	+3.53%

Bodily Injury

Coverage = BI

End Trend Period = 2019.2

Excluded Points = NA

Parameters Included: time, scalar_level_change

Scalar Level Change Start Date = 2013-01-01

Fit	Start Date	Time	Scalar Shift	Adjusted R ²	Implied Trend
					Rate
Loss Cost	2005.2	-0.033 (CI = +/-0.034; p = 0.053)	0.351 (CI = +/-0.283; p = 0.017)	0.142	-3.28%
Loss Cost	2006.1	-0.037 (CI = +/-0.036; p = 0.047)	0.368 (CI = +/-0.293; p = 0.016)	0.151	-3.62%
Loss Cost	2006.2	-0.045 (CI = +/-0.037; p = 0.019)	0.407 (CI = +/-0.291; p = 0.008)	0.196	-4.44%
Loss Cost	2007.1	-0.043 (CI = +/-0.040; p = 0.037)	0.396 (CI = +/-0.301; p = 0.012)	0.180	-4.18%
Loss Cost	2007.2	-0.059 (CI = +/-0.035; p = 0.002)	0.457 (CI = +/-0.257; p = 0.001)	0.333	-5.75%
Loss Cost	2008.1	-0.053 (CI = +/-0.037; p = 0.006)	0.438 (CI = +/-0.257; p = 0.002)	0.314	-5.19%
Loss Cost	2008.2	-0.057 (CI = +/-0.038; p = 0.005)	0.448 (CI = +/-0.261; p = 0.002)	0.330	-5.58%
Loss Cost	2009.1	-0.054 (CI = +/-0.040; p = 0.011)	0.442 (CI = +/-0.266; p = 0.003)	0.326	-5.26%
Loss Cost	2009.2	-0.061 (CI = +/-0.040; p = 0.005)	0.447 (CI = +/-0.257; p = 0.002)	0.365	-5.91%
Loss Cost	2010.1	-0.057 (CI = +/-0.041; p = 0.009)	0.451 (CI = +/-0.256; p = 0.002)	0.383	-5.50%
Loss Cost	2010.2	-0.059 (CI = +/-0.042; p = 0.009)	0.443 (CI = +/-0.262; p = 0.002)	0.378	-5.73%
Loss Cost	2011.1	-0.059 (CI = +/-0.044; p = 0.012)	0.441 (CI = +/-0.276; p = 0.004)	0.369	-5.76%
Loss Cost	2011.2	-0.061 (CI = +/-0.046; p = 0.013)	0.420 (CI = +/-0.294; p = 0.008)	0.348	-5.89%
Loss Cost	2012.1	-0.060 (CI = +/-0.048; p = 0.018)	0.442 (CI = +/-0.333; p = 0.013)	0.345	-5.83%
Loss Cost	2012.2	-0.060 (CI = +/-0.050; p = 0.023)	0.440 (CI = +/-0.435; p = 0.048)	0.307	-5.83%
Loss Cost	2013.1	-0.060 (CI = +/-0.050; p = 0.023)	NA (CI = +/-NA; p = NA)	0.308	-5.83%
Loss Cost	2013.2	-0.060 (CI = +/-0.059; p = 0.049)	NA (CI = +/-NA; p = NA)	0.246	-5.79%
Loss Cost	2014.1	-0.047 (CI = +/-0.068; p = 0.159)	NA (CI = +/-NA; p = NA)	0.107	-4.55%
Loss Cost	2014.2	-0.027 (CI = +/-0.077; p = 0.446)	NA (CI = +/-NA; p = NA)	-0.038	-2.70%
Loss Cost	2015.1	-0.024 (CI = +/-0.097; p = 0.579)	NA (CI = +/-NA; p = NA)	-0.080	-2.39%
Loss Cost	2015.2	-0.011 (CI = +/-0.122; p = 0.830)	NA (CI = +/-NA; p = NA)	-0.135	-1.14%
Loss Cost	2016.1	0.027 (CI = +/-0.147; p = 0.665)	NA (CI = +/-NA; p = NA)	-0.128	+2.78%
Loss Cost	2016.2	0.059 (CI = +/-0.198; p = 0.476)	NA (CI = +/-NA; p = NA)	-0.073	+6.09%
Loss Cost	2017.1	0.019 (CI = +/-0.287; p = 0.866)	NA (CI = +/-NA; p = NA)	-0.240	+1.88%
Loss Cost	2017.2	0.073 (CI = +/-0.480; p = 0.662)	NA (CI = +/-NA; p = NA)	-0.237	+7.56%
Loss Cost	2018.1	0.151 (CI = +/-1.072; p = 0.606)	NA (CI = +/-NA; p = NA)	-0.267	+16.31%
Severity	2005.2	0.021 (CI = +/-0.026; p = 0.113)	0.275 (CI = +/-0.219; p = 0.016)	0.698	+2.11%
Severity	2006.1	0.019 (CI = +/-0.028; p = 0.171)	0.283 (CI = +/-0.228; p = 0.017)	0.680	+1.95%
Severity	2006.2	0.016 (CI = +/-0.030; p = 0.292)	0.299 (CI = +/-0.234; p = 0.014)	0.659	+1.58%
Severity	2007.1	0.026 (CI = +/-0.029; p = 0.078)	0.257 (CI = +/-0.218; p = 0.023)	0.724	+2.62%
Severity	2007.2	0.017 (CI = +/-0.028; p = 0.229)	0.291 (CI = +/-0.203; p = 0.007)	0.721	+1.68%
Severity	2008.1	0.024 (CI = +/-0.028; p = 0.090)	0.269 (CI = +/-0.195; p = 0.009)	0.758	+2.40%
Severity	2008.2	0.022 (CI = +/-0.029; p = 0.142)	0.274 (CI = +/-0.200; p = 0.010)	0.735	+2.18%
Severity	2009.1	0.029 (CI = +/-0.028; p = 0.042)	0.261 (CI = +/-0.184; p = 0.008)	0.788	+2.95%
Severity	2009.2	0.026 (CI = +/-0.029; p = 0.075)	0.263 (CI = +/-0.184; p = 0.007)	0.762	+2.60%
Severity	2010.1	0.029 (CI = +/-0.029; p = 0.053)	0.266 (CI = +/-0.183; p = 0.007)	0.767	+2.92%
Severity	2010.2	0.031 (CI = +/-0.030; p = 0.041)	0.273 (CI = +/-0.185; p = 0.006)	0.766	+3.17%
Severity	2011.1	0.032 (CI = +/-0.031; p = 0.045)	0.279 (CI = +/-0.194; p = 0.008)	0.737	+3.24%
Severity	2011.2	0.031 (CI = +/-0.033; p = 0.057)	0.272 (CI = +/-0.209; p = 0.014)	0.674	+3.20%
Severity	2012.1	0.031 (CI = +/-0.034; p = 0.070)	0.259 (CI = +/-0.237; p = 0.034)	0.573	+3.16%
Severity	2012.2	0.032 (CI = +/-0.034; p = 0.060)	0.358 (CI = +/-0.291; p = 0.020)	0.563	+3.25%
Severity	2013.1	0.032 (CI = +/-0.034; p = 0.060)	NA (CI = +/-NA; p = NA)	0.202	+3.25%
Severity	2013.2	0.027 (CI = +/-0.039; p = 0.157)	NA (CI = +/-NA; p = NA)	0.098	+2.72%
Severity	2014.1	0.036 (CI = +/-0.045; p = 0.103)	NA (CI = +/-NA; p = NA)	0.168	+3.65%
Severity	2014.2	0.044 (CI = +/-0.053; p = 0.096)	NA (CI = +/-NA; p = NA)	0.197	+4.45%
Severity	2015.1	0.044 (CI = +/-0.066; p = 0.167)	NA (CI = +/-NA; p = NA)	0.127	+4.45%
Severity	2015.2	0.046 (CI = +/-0.085; p = 0.246)	NA (CI = +/-NA; p = NA)	0.070	+4.66%
Severity	2016.1	0.049 (CI = +/-0.113; p = 0.331)	NA (CI = +/-NA; p = NA)	0.017	+5.02%
Severity	2016.2	0.103 (CI = +/-0.118; p = 0.075)	NA (CI = +/-NA; p = NA)	0.402	+10.84%
Severity	2017.1	0.064 (CI = +/-0.157; p = 0.321)	NA (CI = +/-NA; p = NA)	0.053	+6.61%
Severity	2017.2	0.107 (CI = +/-0.247; p = 0.260)	NA (CI = +/-NA; p = NA)	0.186	+11.34%
Severity	2018.1	0.059 (CI = +/-0.539; p = 0.685)	NA (CI = +/-NA; p = NA)	-0.351	+6.06%
Frequency	2005.2	-0.054 (CI = +/-0.026; p = 0.000)	0.076 (CI = +/-0.216; p = 0.474)	0.655	-5.28%
Frequency	2006.1	-0.056 (CI = +/-0.028; p = 0.000)	0.086 (CI = +/-0.224; p = 0.438)	0.638	-5.46%
Frequency	2006.2	-0.061 (CI = +/-0.029; p = 0.000)	0.108 (CI = +/-0.227; p = 0.338)	0.645	-5.92%
Frequency	2007.1	-0.069 (CI = +/-0.030; p = 0.000)	0.139 (CI = +/-0.222; p = 0.210)	0.680	-6.63%
Frequency	2007.2	-0.076 (CI = +/-0.030; p = 0.000)	0.166 (CI = +/-0.217; p = 0.126)	0.713	-7.31%
Frequency	2008.1	-0.077 (CI = +/-0.032; p = 0.000)	0.169 (CI = +/-0.224; p = 0.130)	0.688	-7.41%
Frequency	2008.2	-0.079 (CI = +/-0.034; p = 0.000)	0.174 (CI = +/-0.230; p = 0.129)	0.669	-7.60%
Frequency	2009.1	-0.083 (CI = +/-0.035; p = 0.000)	0.182 (CI = +/-0.232; p = 0.117)	0.671	-7.97%
Frequency	2009.2	-0.087 (CI = +/-0.036; p = 0.000)	0.184 (CI = +/-0.234; p = 0.116)	0.671	-8.30%
Frequency	2010.1	-0.085 (CI = +/-0.038; p = 0.000)	0.185 (CI = +/-0.241; p = 0.123)	0.629	-8.18%
Frequency	2010.2	-0.090 (CI = +/-0.037; p = 0.000)	0.170 (CI = +/-0.233; p = 0.142)	0.675	-8.62%
Frequency	2011.1	-0.091 (CI = +/-0.039; p = 0.000)	0.162 (CI = +/-0.244; p = 0.177)	0.657	-8.72%
Frequency	2011.2	-0.092 (CI = +/-0.041; p = 0.000)	0.148 (CI = +/-0.262; p = 0.245)	0.642	-8.81%
Frequency	2012.1	-0.091 (CI = +/-0.042; p = 0.000)	0.183 (CI = +/-0.293; p = 0.201)	0.601	-8.71%
Frequency	2012.2	-0.092 (CI = +/-0.042; p = 0.000)	0.082 (CI = +/-0.368; p = 0.635)	0.625	-8.80%
Frequency	2013.1	-0.092 (CI = +/-0.042; p = 0.000)	NA (CI = +/-NA; p = NA)	0.621	-8.80%
Frequency	2013.2	-0.086 (CI = +/-0.049; p = 0.003)	NA (CI = +/-NA; p = NA)	0.536	-8.29%
Frequency	2014.1	-0.082 (CI = +/-0.059; p = 0.011)	NA (CI = +/-NA; p = NA)	0.443	-7.91%
Frequency	2014.2	-0.071 (CI = +/-0.069; p = 0.046)	NA (CI = +/-NA; p = NA)	0.302	-6.84%
Frequency	2015.1	-0.068 (CI = +/-0.087; p = 0.109)	NA (CI = +/-NA; p = NA)	0.201	-6.55%
Frequency	2015.2	-0.057 (CI = +/-0.110; p = 0.259)	NA (CI = +/-NA; p = NA)	0.060	-5.54%
Frequency	2016.1	-0.022 (CI = +/-0.132; p = 0.702)	NA (CI = +/-NA; p = NA)	-0.136	-2.13%
Frequency	2016.2	-0.044 (CI = +/-0.180; p = 0.559)	NA (CI = +/-NA; p = NA)	-0.113	-4.29%
Frequency	2017.1	-0.045 (CI = +/-0.275; p = 0.671)	NA (CI = +/-NA; p = NA)	-0.188	-4.44%
Frequency	2017.2	-0.035 (CI = +/-0.481; p = 0.834)	NA (CI = +/-NA; p = NA)	-0.310	-3.40%
Frequency	2018.1	0.092 (CI = +/-0.984; p = 0.726)	NA (CI = +/-NA; p = NA)	-0.387	+9.66%

Bodily Injury

Coverage = BI

End Trend Period = 2019.1

Excluded Points = NA

Parameters Included: time, scalar_level_change

Scalar Level Change Start Date = 2013-01-01

Fit	Start Date	Time	Scalar Shift	Adjusted R ²	Implied Trend
					Rate
Loss Cost	2005.2	-0.034 (CI = +/-0.036; p = 0.062)	0.356 (CI = +/-0.293; p = 0.019)	0.141	-3.38%
Loss Cost	2006.1	-0.038 (CI = +/-0.039; p = 0.053)	0.375 (CI = +/-0.304; p = 0.018)	0.151	-3.77%
Loss Cost	2006.2	-0.048 (CI = +/-0.040; p = 0.021)	0.420 (CI = +/-0.303; p = 0.009)	0.199	-4.71%
Loss Cost	2007.1	-0.046 (CI = +/-0.044; p = 0.042)	0.408 (CI = +/-0.315; p = 0.013)	0.182	-4.45%
Loss Cost	2007.2	-0.065 (CI = +/-0.038; p = 0.002)	0.482 (CI = +/-0.266; p = 0.001)	0.351	-6.29%
Loss Cost	2008.1	-0.059 (CI = +/-0.040; p = 0.007)	0.460 (CI = +/-0.269; p = 0.002)	0.328	-5.69%
Loss Cost	2008.2	-0.064 (CI = +/-0.042; p = 0.005)	0.476 (CI = +/-0.274; p = 0.002)	0.349	-6.20%
Loss Cost	2009.1	-0.060 (CI = +/-0.045; p = 0.011)	0.468 (CI = +/-0.281; p = 0.003)	0.341	-5.86%
Loss Cost	2009.2	-0.069 (CI = +/-0.044; p = 0.004)	0.479 (CI = +/-0.269; p = 0.002)	0.392	-6.69%
Loss Cost	2010.1	-0.064 (CI = +/-0.046; p = 0.009)	0.479 (CI = +/-0.270; p = 0.002)	0.404	-6.23%
Loss Cost	2010.2	-0.068 (CI = +/-0.047; p = 0.008)	0.473 (CI = +/-0.275; p = 0.002)	0.404	-6.54%
Loss Cost	2011.1	-0.068 (CI = +/-0.050; p = 0.011)	0.470 (CI = +/-0.289; p = 0.004)	0.394	-6.59%
Loss Cost	2011.2	-0.070 (CI = +/-0.052; p = 0.012)	0.448 (CI = +/-0.307; p = 0.008)	0.377	-6.77%
Loss Cost	2012.1	-0.069 (CI = +/-0.055; p = 0.017)	0.467 (CI = +/-0.347; p = 0.012)	0.371	-6.71%
Loss Cost	2012.2	-0.069 (CI = +/-0.058; p = 0.023)	0.464 (CI = +/-0.451; p = 0.045)	0.333	-6.71%
Loss Cost	2013.1	-0.069 (CI = +/-0.058; p = 0.023)	NA (CI = +/-NA; p = NA)	0.334	-6.71%
Loss Cost	2013.2	-0.071 (CI = +/-0.069; p = 0.046)	NA (CI = +/-NA; p = NA)	0.276	-6.82%
Loss Cost	2014.1	-0.057 (CI = +/-0.082; p = 0.148)	NA (CI = +/-NA; p = NA)	0.131	-5.55%
Loss Cost	2014.2	-0.036 (CI = +/-0.096; p = 0.412)	NA (CI = +/-NA; p = NA)	-0.029	-3.53%
Loss Cost	2015.1	-0.034 (CI = +/-0.123; p = 0.532)	NA (CI = +/-NA; p = NA)	-0.076	-3.36%
Loss Cost	2015.2	-0.021 (CI = +/-0.162; p = 0.766)	NA (CI = +/-NA; p = NA)	-0.148	-2.05%
Loss Cost	2016.1	0.028 (CI = +/-0.207; p = 0.742)	NA (CI = +/-NA; p = NA)	-0.172	+2.85%
Loss Cost	2016.2	0.073 (CI = +/-0.300; p = 0.538)	NA (CI = +/-NA; p = NA)	-0.123	+7.55%
Loss Cost	2017.1	0.019 (CI = +/-0.503; p = 0.912)	NA (CI = +/-NA; p = NA)	-0.327	+1.91%
Loss Cost	2017.2	0.109 (CI = +/-1.112; p = 0.713)	NA (CI = +/-NA; p = NA)	-0.377	+11.57%
Loss Cost	2018.1	0.302 (CI = +/-6.629; p = 0.665)	NA (CI = +/-NA; p = NA)	-0.497	+35.32%
Severity	2005.2	0.016 (CI = +/-0.027; p = 0.240)	0.297 (CI = +/-0.220; p = 0.010)	0.679	+1.60%
Severity	2006.1	0.013 (CI = +/-0.029; p = 0.353)	0.309 (CI = +/-0.229; p = 0.010)	0.662	+1.36%
Severity	2006.2	0.009 (CI = +/-0.031; p = 0.573)	0.331 (CI = +/-0.235; p = 0.008)	0.643	+0.87%
Severity	2007.1	0.019 (CI = +/-0.031; p = 0.202)	0.286 (CI = +/-0.221; p = 0.014)	0.707	+1.96%
Severity	2007.2	0.008 (CI = +/-0.029; p = 0.567)	0.329 (CI = +/-0.202; p = 0.003)	0.716	+0.82%
Severity	2008.1	0.015 (CI = +/-0.029; p = 0.283)	0.304 (CI = +/-0.196; p = 0.004)	0.751	+1.56%
Severity	2008.2	0.012 (CI = +/-0.031; p = 0.421)	0.313 (CI = +/-0.200; p = 0.004)	0.729	+1.23%
Severity	2009.1	0.020 (CI = +/-0.030; p = 0.167)	0.296 (CI = +/-0.185; p = 0.004)	0.782	+2.06%
Severity	2009.2	0.016 (CI = +/-0.030; p = 0.289)	0.302 (CI = +/-0.183; p = 0.003)	0.760	+1.58%
Severity	2010.1	0.019 (CI = +/-0.031; p = 0.216)	0.302 (CI = +/-0.184; p = 0.003)	0.763	+1.91%
Severity	2010.2	0.022 (CI = +/-0.032; p = 0.174)	0.307 (CI = +/-0.186; p = 0.003)	0.760	+2.18%
Severity	2011.1	0.022 (CI = +/-0.034; p = 0.181)	0.310 (CI = +/-0.196; p = 0.004)	0.729	+2.25%
Severity	2011.2	0.022 (CI = +/-0.036; p = 0.213)	0.302 (CI = +/-0.210; p = 0.008)	0.660	+2.17%
Severity	2012.1	0.021 (CI = +/-0.037; p = 0.244)	0.287 (CI = +/-0.237; p = 0.022)	0.547	+2.12%
Severity	2012.2	0.022 (CI = +/-0.037; p = 0.214)	0.383 (CI = +/-0.288; p = 0.014)	0.539	+2.23%
Severity	2013.1	0.022 (CI = +/-0.037; p = 0.214)	NA (CI = +/-NA; p = NA)	0.058	+2.23%
Severity	2013.2	0.014 (CI = +/-0.042; p = 0.474)	NA (CI = +/-NA; p = NA)	-0.042	+1.43%
Severity	2014.1	0.022 (CI = +/-0.050; p = 0.336)	NA (CI = +/-NA; p = NA)	0.003	+2.27%
Severity	2014.2	0.029 (CI = +/-0.062; p = 0.312)	NA (CI = +/-NA; p = NA)	0.018	+2.93%
Severity	2015.1	0.025 (CI = +/-0.079; p = 0.475)	NA (CI = +/-NA; p = NA)	-0.057	+2.55%
Severity	2015.2	0.022 (CI = +/-0.105; p = 0.620)	NA (CI = +/-NA; p = NA)	-0.116	+2.27%
Severity	2016.1	0.019 (CI = +/-0.148; p = 0.750)	NA (CI = +/-NA; p = NA)	-0.173	+1.96%
Severity	2016.2	0.083 (CI = +/-0.175; p = 0.257)	NA (CI = +/-NA; p = NA)	0.130	+8.67%
Severity	2017.1	0.015 (CI = +/-0.238; p = 0.855)	NA (CI = +/-NA; p = NA)	-0.316	+1.50%
Severity	2017.2	0.054 (CI = +/-0.531; p = 0.702)	NA (CI = +/-NA; p = NA)	-0.367	+5.60%
Severity	2018.1	-0.096 (CI = +/-2.500; p = 0.712)	NA (CI = +/-NA; p = NA)	-0.617	-9.13%
Frequency	2005.2	-0.050 (CI = +/-0.027; p = 0.001)	0.059 (CI = +/-0.219; p = 0.587)	0.612	-4.90%
Frequency	2006.1	-0.052 (CI = +/-0.029; p = 0.001)	0.066 (CI = +/-0.229; p = 0.554)	0.591	-5.06%
Frequency	2006.2	-0.057 (CI = +/-0.031; p = 0.001)	0.089 (CI = +/-0.234; p = 0.440)	0.597	-5.53%
Frequency	2007.1	-0.065 (CI = +/-0.032; p = 0.000)	0.123 (CI = +/-0.231; p = 0.284)	0.634	-6.29%
Frequency	2007.2	-0.073 (CI = +/-0.033; p = 0.000)	0.153 (CI = +/-0.227; p = 0.175)	0.669	-7.05%
Frequency	2008.1	-0.074 (CI = +/-0.035; p = 0.000)	0.157 (CI = +/-0.236; p = 0.182)	0.638	-7.14%
Frequency	2008.2	-0.076 (CI = +/-0.038; p = 0.000)	0.162 (CI = +/-0.244; p = 0.180)	0.614	-7.33%
Frequency	2009.1	-0.081 (CI = +/-0.040; p = 0.000)	0.172 (CI = +/-0.247; p = 0.160)	0.616	-7.76%
Frequency	2009.2	-0.085 (CI = +/-0.041; p = 0.000)	0.178 (CI = +/-0.251; p = 0.153)	0.615	-8.14%
Frequency	2010.1	-0.083 (CI = +/-0.044; p = 0.001)	0.178 (CI = +/-0.258; p = 0.165)	0.564	-7.99%
Frequency	2010.2	-0.089 (CI = +/-0.043; p = 0.001)	0.166 (CI = +/-0.250; p = 0.178)	0.617	-8.53%
Frequency	2011.1	-0.090 (CI = +/-0.045; p = 0.001)	0.160 (CI = +/-0.262; p = 0.213)	0.596	-8.65%
Frequency	2011.2	-0.092 (CI = +/-0.048; p = 0.001)	0.146 (CI = +/-0.281; p = 0.280)	0.579	-8.76%
Frequency	2012.1	-0.090 (CI = +/-0.049; p = 0.002)	0.180 (CI = +/-0.313; p = 0.234)	0.530	-8.64%
Frequency	2012.2	-0.091 (CI = +/-0.050; p = 0.002)	0.081 (CI = +/-0.392; p = 0.659)	0.558	-8.74%
Frequency	2013.1	-0.091 (CI = +/-0.050; p = 0.002)	NA (CI = +/-NA; p = NA)	0.558	-8.74%
Frequency	2013.2	-0.085 (CI = +/-0.059; p = 0.010)	NA (CI = +/-NA; p = NA)	0.456	-8.13%
Frequency	2014.1	-0.080 (CI = +/-0.072; p = 0.033)	NA (CI = +/-NA; p = NA)	0.347	-7.65%
Frequency	2014.2	-0.065 (CI = +/-0.086; p = 0.121)	NA (CI = +/-NA; p = NA)	0.182	-6.27%
Frequency	2015.1	-0.059 (CI = +/-0.110; p = 0.244)	NA (CI = +/-NA; p = NA)	0.072	-5.76%
Frequency	2015.2	-0.043 (CI = +/-0.144; p = 0.492)	NA (CI = +/-NA; p = NA)	-0.071	-4.23%
Frequency	2016.1	0.009 (CI = +/-0.175; p = 0.903)	NA (CI = +/-NA; p = NA)	-0.196	+0.87%
Frequency	2016.2	-0.010 (CI = +/-0.264; p = 0.918)	NA (CI = +/-NA; p = NA)	-0.246	-1.03%
Frequency	2017.1	0.004 (CI = +/-0.461; p = 0.980)	NA (CI = +/-NA; p = NA)	-0.333	+0.40%
Frequency	2017.2	0.055 (CI = +/-1.057; p = 0.844)	NA (CI = +/-NA; p = NA)	-0.463	+5.65%
Frequency	2018.1	0.398 (CI = +/-4.128; p = 0.436)	NA (CI = +/-NA; p = NA)	0.201	+48.91%

Bodily Injury

Coverage = BI

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	2005.2	0.002 (CI = +/-0.018; p = 0.825)	-0.170 (CI = +/-0.247; p = 0.170)	0.023	+0.20%
Loss Cost	2006.1	0.002 (CI = +/-0.020; p = 0.873)	-0.167 (CI = +/-0.254; p = 0.189)	0.022	+0.16%
Loss Cost	2006.2	-0.001 (CI = +/-0.021; p = 0.891)	-0.149 (CI = +/-0.258; p = 0.247)	0.029	-0.14%
Loss Cost	2007.1	0.001 (CI = +/-0.022; p = 0.902)	-0.166 (CI = +/-0.264; p = 0.209)	0.021	+0.14%
Loss Cost	2007.2	-0.007 (CI = +/-0.022; p = 0.549)	-0.120 (CI = +/-0.252; p = 0.337)	0.063	-0.66%
Loss Cost	2008.1	-0.002 (CI = +/-0.023; p = 0.883)	-0.147 (CI = +/-0.253; p = 0.243)	0.042	-0.17%
Loss Cost	2008.2	-0.004 (CI = +/-0.025; p = 0.778)	-0.138 (CI = +/-0.262; p = 0.290)	0.045	-0.35%
Loss Cost	2009.1	0.000 (CI = +/-0.027; p = 0.981)	-0.154 (CI = +/-0.270; p = 0.250)	0.032	-0.03%
Loss Cost	2009.2	-0.006 (CI = +/-0.029; p = 0.650)	-0.123 (CI = +/-0.273; p = 0.361)	0.055	-0.65%
Loss Cost	2010.1	-0.003 (CI = +/-0.032; p = 0.869)	-0.142 (CI = +/-0.282; p = 0.308)	0.036	-0.26%
Loss Cost	2010.2	-0.008 (CI = +/-0.034; p = 0.639)	-0.117 (CI = +/-0.291; p = 0.412)	0.053	-0.79%
Loss Cost	2011.1	-0.012 (CI = +/-0.038; p = 0.517)	-0.098 (CI = +/-0.303; p = 0.507)	0.064	-1.19%
Loss Cost	2011.2	-0.021 (CI = +/-0.041; p = 0.285)	-0.057 (CI = +/-0.308; p = 0.703)	0.112	-2.12%
Loss Cost	2012.1	-0.028 (CI = +/-0.045; p = 0.207)	-0.029 (CI = +/-0.321; p = 0.851)	0.135	-2.78%
Loss Cost	2012.2	-0.043 (CI = +/-0.048; p = 0.078)	0.029 (CI = +/-0.321; p = 0.854)	0.221	-4.17%
Loss Cost	2013.1	-0.064 (CI = +/-0.048; p = 0.012)	0.111 (CI = +/-0.302; p = 0.450)	0.382	-6.20%
Loss Cost	2013.2	-0.064 (CI = +/-0.055; p = 0.024)	0.112 (CI = +/-0.324; p = 0.473)	0.327	-6.24%
Loss Cost	2014.1	-0.054 (CI = +/-0.062; p = 0.085)	0.076 (CI = +/-0.343; p = 0.644)	0.215	-5.25%
Loss Cost	2014.2	-0.039 (CI = +/-0.070; p = 0.252)	0.028 (CI = +/-0.361; p = 0.871)	0.092	-3.85%
Loss Cost	2015.1	-0.040 (CI = +/-0.083; p = 0.317)	0.030 (CI = +/-0.396; p = 0.872)	0.050	-3.92%
Loss Cost	2015.2	-0.035 (CI = +/-0.099; p = 0.459)	0.015 (CI = +/-0.436; p = 0.942)	-0.015	-3.42%
Loss Cost	2016.1	-0.014 (CI = +/-0.116; p = 0.790)	-0.040 (CI = +/-0.471; p = 0.856)	-0.107	-1.42%
Loss Cost	2016.2	-0.008 (CI = +/-0.140; p = 0.905)	-0.056 (CI = +/-0.526; p = 0.817)	-0.145	-0.76%
Loss Cost	2017.1	-0.048 (CI = +/-0.159; p = 0.512)	0.031 (CI = +/-0.549; p = 0.900)	-0.063	-4.68%
Loss Cost	2017.2	-0.046 (CI = +/-0.194; p = 0.596)	0.028 (CI = +/-0.616; p = 0.918)	-0.129	-4.53%
Loss Cost	2018.1	-0.056 (CI = +/-0.234; p = 0.593)	0.041 (CI = +/-0.687; p = 0.892)	-0.164	-5.40%
Severity	2005.2	0.048 (CI = +/-0.015; p = 0.000)	-0.163 (CI = +/-0.198; p = 0.103)	0.615	+4.94%
Severity	2006.1	0.048 (CI = +/-0.016; p = 0.000)	-0.164 (CI = +/-0.204; p = 0.111)	0.590	+4.96%
Severity	2006.2	0.048 (CI = +/-0.017; p = 0.000)	-0.159 (CI = +/-0.210; p = 0.132)	0.554	+4.87%
Severity	2007.1	0.054 (CI = +/-0.017; p = 0.000)	-0.196 (CI = +/-0.199; p = 0.053)	0.624	+5.53%
Severity	2007.2	0.049 (CI = +/-0.017; p = 0.000)	-0.171 (CI = +/-0.197; p = 0.087)	0.576	+5.07%
Severity	2008.1	0.054 (CI = +/-0.018; p = 0.000)	-0.199 (CI = +/-0.195; p = 0.046)	0.613	+5.59%
Severity	2008.2	0.053 (CI = +/-0.020; p = 0.000)	-0.193 (CI = +/-0.202; p = 0.059)	0.572	+5.49%
Severity	2009.1	0.059 (CI = +/-0.020; p = 0.000)	-0.224 (CI = +/-0.198; p = 0.028)	0.613	+6.11%
Severity	2009.2	0.056 (CI = +/-0.022; p = 0.000)	-0.208 (CI = +/-0.203; p = 0.046)	0.557	+5.77%
Severity	2010.1	0.059 (CI = +/-0.024; p = 0.000)	-0.220 (CI = +/-0.211; p = 0.041)	0.542	+6.04%
Severity	2010.2	0.060 (CI = +/-0.026; p = 0.000)	-0.229 (CI = +/-0.220; p = 0.043)	0.515	+6.23%
Severity	2011.1	0.059 (CI = +/-0.029; p = 0.000)	-0.223 (CI = +/-0.231; p = 0.058)	0.456	+6.09%
Severity	2011.2	0.054 (CI = +/-0.032; p = 0.002)	-0.199 (CI = +/-0.239; p = 0.097)	0.367	+5.52%
Severity	2012.1	0.046 (CI = +/-0.034; p = 0.011)	-0.167 (CI = +/-0.244; p = 0.169)	0.256	+4.70%
Severity	2012.2	0.042 (CI = +/-0.039; p = 0.033)	-0.152 (CI = +/-0.258; p = 0.232)	0.172	+4.32%
Severity	2013.1	0.024 (CI = +/-0.038; p = 0.198)	-0.082 (CI = +/-0.238; p = 0.477)	0.006	+2.43%
Severity	2013.2	0.017 (CI = +/-0.043; p = 0.397)	-0.058 (CI = +/-0.251; p = 0.631)	-0.066	+1.76%
Severity	2014.1	0.023 (CI = +/-0.049; p = 0.325)	-0.078 (CI = +/-0.269; p = 0.544)	-0.051	+2.36%
Severity	2014.2	0.027 (CI = +/-0.057; p = 0.332)	-0.089 (CI = +/-0.292; p = 0.522)	-0.059	+2.70%
Severity	2015.1	0.022 (CI = +/-0.067; p = 0.490)	-0.075 (CI = +/-0.318; p = 0.620)	-0.109	+2.22%
Severity	2015.2	0.017 (CI = +/-0.079; p = 0.645)	-0.061 (CI = +/-0.351; p = 0.711)	-0.145	+1.74%
Severity	2016.1	0.011 (CI = +/-0.095; p = 0.802)	-0.045 (CI = +/-0.388; p = 0.804)	-0.174	+1.12%
Severity	2016.2	0.033 (CI = +/-0.111; p = 0.528)	-0.097 (CI = +/-0.418; p = 0.615)	-0.150	+3.33%
Severity	2017.1	-0.008 (CI = +/-0.120; p = 0.887)	-0.010 (CI = +/-0.415; p = 0.959)	-0.202	-0.78%
Severity	2017.2	-0.012 (CI = +/-0.146; p = 0.859)	-0.003 (CI = +/-0.465; p = 0.990)	-0.227	-1.16%
Severity	2018.1	-0.049 (CI = +/-0.159; p = 0.492)	0.049 (CI = +/-0.467; p = 0.813)	-0.120	-4.77%
Frequency	2005.2	-0.046 (CI = +/-0.012; p = 0.000)	-0.007 (CI = +/-0.159; p = 0.931)	0.763	-4.52%
Frequency	2006.1	-0.047 (CI = +/-0.013; p = 0.000)	-0.003 (CI = +/-0.163; p = 0.972)	0.751	-4.58%
Frequency	2006.2	-0.049 (CI = +/-0.013; p = 0.000)	0.010 (CI = +/-0.166; p = 0.905)	0.750	-4.78%
Frequency	2007.1	-0.052 (CI = +/-0.014; p = 0.000)	0.030 (CI = +/-0.164; p = 0.708)	0.766	-5.11%
Frequency	2007.2	-0.056 (CI = +/-0.014; p = 0.000)	0.051 (CI = +/-0.163; p = 0.528)	0.778	-5.45%
Frequency	2008.1	-0.056 (CI = +/-0.016; p = 0.000)	0.051 (CI = +/-0.169; p = 0.538)	0.759	-5.45%
Frequency	2008.2	-0.057 (CI = +/-0.017; p = 0.000)	0.056 (CI = +/-0.175; p = 0.518)	0.742	-5.53%
Frequency	2009.1	-0.060 (CI = +/-0.018; p = 0.000)	0.070 (CI = +/-0.179; p = 0.430)	0.738	-5.79%
Frequency	2009.2	-0.063 (CI = +/-0.020; p = 0.000)	0.085 (CI = +/-0.184; p = 0.351)	0.733	-6.07%
Frequency	2010.1	-0.061 (CI = +/-0.022; p = 0.000)	0.078 (CI = +/-0.191; p = 0.407)	0.700	-5.94%
Frequency	2010.2	-0.068 (CI = +/-0.022; p = 0.000)	0.112 (CI = +/-0.188; p = 0.231)	0.732	-6.61%
Frequency	2011.1	-0.071 (CI = +/-0.024; p = 0.000)	0.124 (CI = +/-0.195; p = 0.200)	0.718	-6.87%
Frequency	2011.2	-0.075 (CI = +/-0.027; p = 0.000)	0.142 (CI = +/-0.203; p = 0.160)	0.708	-7.25%
Frequency	2012.1	-0.074 (CI = +/-0.030; p = 0.000)	0.137 (CI = +/-0.215; p = 0.196)	0.665	-7.14%
Frequency	2012.2	-0.085 (CI = +/-0.032; p = 0.000)	0.181 (CI = +/-0.211; p = 0.089)	0.706	-8.14%
Frequency	2013.1	-0.088 (CI = +/-0.036; p = 0.000)	0.193 (CI = +/-0.224; p = 0.088)	0.677	-8.42%
Frequency	2013.2	-0.082 (CI = +/-0.040; p = 0.001)	0.171 (CI = +/-0.237; p = 0.147)	0.605	-7.87%
Frequency	2014.1	-0.077 (CI = +/-0.046; p = 0.003)	0.154 (CI = +/-0.254; p = 0.216)	0.523	-7.44%
Frequency	2014.2	-0.066 (CI = +/-0.052; p = 0.017)	0.117 (CI = +/-0.267; p = 0.364)	0.404	-6.38%
Frequency	2015.1	-0.062 (CI = +/-0.061; p = 0.048)	0.105 (CI = +/-0.292; p = 0.452)	0.305	-6.01%
Frequency	2015.2	-0.052 (CI = +/-0.072; p = 0.141)	0.076 (CI = +/-0.317; p = 0.611)	0.172	-5.07%
Frequency	2016.1	-0.025 (CI = +/-0.078; p = 0.490)	0.005 (CI = +/-0.320; p = 0.973)	-0.016	-2.52%
Frequency	2016.2	-0.040 (CI = +/-0.093; p = 0.355)	0.041 (CI = +/-0.348; p = 0.796)	0.022	-3.96%
Frequency	2017.1	-0.040 (CI = +/-0.113; p = 0.443)	0.041 (CI = +/-0.391; p = 0.818)	-0.047	-3.94%
Frequency	2017.2	-0.035 (CI = +/-0.138; p = 0.576)	0.031 (CI = +/-0.437; p = 0.874)	-0.136	-3.42%
Frequency	2018.1	-0.007 (CI = +/-0.156; p = 0.923)	-0.008 (CI = +/-0.458; p = 0.970)	-0.273	-0.66%

Bodily Injury

Coverage = BI

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	2005.2	0.003 (CI = +/-0.018; p = 0.740)	0.027 (CI = +/-0.414; p = 0.896)	-0.118 (CI = +/-0.199; p = 0.237)	0.037	+0.30%	-10.82%
Loss Cost	2006.1	0.003 (CI = +/-0.020; p = 0.784)	0.028 (CI = +/-0.422; p = 0.892)	-0.117 (CI = +/-0.203; p = 0.247)	0.034	+0.27%	-10.82%
Loss Cost	2006.2	0.000 (CI = +/-0.021; p = 0.984)	0.041 (CI = +/-0.425; p = 0.846)	-0.114 (CI = +/-0.204; p = 0.261)	0.039	-0.02%	-10.82%
Loss Cost	2007.1	0.003 (CI = +/-0.022; p = 0.804)	0.029 (CI = +/-0.430; p = 0.893)	-0.117 (CI = +/-0.205; p = 0.252)	0.033	+0.27%	-10.82%
Loss Cost	2007.2	-0.005 (CI = +/-0.022; p = 0.640)	0.060 (CI = +/-0.405; p = 0.763)	-0.109 (CI = +/-0.193; p = 0.256)	0.075	-0.51%	-10.82%
Loss Cost	2008.1	0.000 (CI = +/-0.023; p = 0.999)	0.040 (CI = +/-0.401; p = 0.838)	-0.115 (CI = +/-0.191; p = 0.229)	0.060	+0.00%	-10.82%
Loss Cost	2008.2	-0.002 (CI = +/-0.025; p = 0.898)	0.046 (CI = +/-0.410; p = 0.819)	-0.113 (CI = +/-0.195; p = 0.244)	0.060	-0.16%	-10.82%
Loss Cost	2009.1	0.002 (CI = +/-0.027; p = 0.885)	0.034 (CI = +/-0.416; p = 0.868)	-0.116 (CI = +/-0.197; p = 0.235)	0.050	+0.19%	-10.82%
Loss Cost	2009.2	-0.004 (CI = +/-0.029; p = 0.778)	0.054 (CI = +/-0.416; p = 0.791)	-0.110 (CI = +/-0.197; p = 0.257)	0.069	-0.40%	-10.82%
Loss Cost	2010.1	0.000 (CI = +/-0.032; p = 0.980)	0.040 (CI = +/-0.422; p = 0.847)	-0.115 (CI = +/-0.199; p = 0.244)	0.054	+0.04%	-10.82%
Loss Cost	2010.2	-0.005 (CI = +/-0.035; p = 0.786)	0.055 (CI = +/-0.428; p = 0.793)	-0.110 (CI = +/-0.202; p = 0.270)	0.065	-0.46%	-10.82%
Loss Cost	2011.1	-0.008 (CI = +/-0.039; p = 0.658)	0.065 (CI = +/-0.440; p = 0.760)	-0.106 (CI = +/-0.207; p = 0.296)	0.071	-0.83%	-10.82%
Loss Cost	2011.2	-0.017 (CI = +/-0.042; p = 0.393)	0.090 (CI = +/-0.440; p = 0.674)	-0.097 (CI = +/-0.206; p = 0.337)	0.110	-1.73%	-10.82%
Loss Cost	2012.1	-0.024 (CI = +/-0.047; p = 0.300)	0.105 (CI = +/-0.450; p = 0.629)	-0.091 (CI = +/-0.211; p = 0.378)	0.126	-2.34%	-10.82%
Loss Cost	2012.2	-0.038 (CI = +/-0.050; p = 0.128)	0.139 (CI = +/-0.442; p = 0.516)	-0.076 (CI = +/-0.207; p = 0.446)	0.204	-3.74%	-10.82%
Loss Cost	2013.1	-0.060 (CI = +/-0.051; p = 0.024)	0.186 (CI = +/-0.407; p = 0.346)	-0.054 (CI = +/-0.191; p = 0.554)	0.358	-5.83%	-10.82%
Loss Cost	2013.2	-0.060 (CI = +/-0.059; p = 0.048)	0.186 (CI = +/-0.426; p = 0.368)	-0.055 (CI = +/-0.200; p = 0.567)	0.298	-5.79%	-10.82%
Loss Cost	2014.1	-0.047 (CI = +/-0.068; p = 0.162)	0.162 (CI = +/-0.436; p = 0.440)	-0.068 (CI = +/-0.193; p = 0.488)	0.188	-4.55%	-10.82%
Loss Cost	2014.2	-0.027 (CI = +/-0.077; p = 0.456)	0.130 (CI = +/-0.439; p = 0.535)	-0.087 (CI = +/-0.208; p = 0.381)	0.080	-2.70%	-10.82%
Loss Cost	2015.1	-0.024 (CI = +/-0.093; p = 0.581)	0.125 (CI = +/-0.466; p = 0.570)	-0.090 (CI = +/-0.223; p = 0.394)	0.034	-2.39%	-10.82%
Loss Cost	2015.2	-0.011 (CI = +/-0.114; p = 0.829)	0.108 (CI = +/-0.493; p = 0.639)	-0.103 (CI = +/-0.240; p = 0.365)	-0.025	-1.14%	-10.82%
Loss Cost	2016.1	0.027 (CI = +/-0.136; p = 0.663)	0.063 (CI = +/-0.499; p = 0.786)	-0.142 (CI = +/-0.251; p = 0.235)	-0.050	+2.78%	-10.82%
Loss Cost	2016.2	0.059 (CI = +/-0.173; p = 0.460)	0.031 (CI = +/-0.529; p = 0.898)	-0.174 (CI = +/-0.279; p = 0.193)	-0.042	+6.09%	-10.82%
Loss Cost	2017.1	0.019 (CI = +/-0.231; p = 0.857)	0.065 (CI = +/-0.569; p = 0.800)	-0.133 (CI = +/-0.326; p = 0.374)	-0.077	+1.88%	-10.82%
Loss Cost	2017.2	0.073 (CI = +/-0.326; p = 0.614)	0.028 (CI = +/-0.625; p = 0.917)	-0.187 (CI = +/-0.409; p = 0.314)	-0.105	+7.56%	-10.82%
Loss Cost	2018.1	0.151 (CI = +/-0.504; p = 0.491)	-0.011 (CI = +/-0.705; p = 0.972)	-0.266 (CI = +/-0.571; p = 0.299)	-0.117	+16.31%	-10.82%
Severity	2005.2	0.049 (CI = +/-0.014; p = 0.000)	0.053 (CI = +/-0.326; p = 0.744)	-0.129 (CI = +/-0.157; p = 0.103)	0.636	+5.06%	-7.65%
Severity	2006.1	0.050 (CI = +/-0.016; p = 0.000)	0.051 (CI = +/-0.332; p = 0.754)	-0.129 (CI = +/-0.160; p = 0.108)	0.612	+5.09%	-7.65%
Severity	2006.2	0.049 (CI = +/-0.017; p = 0.000)	0.055 (CI = +/-0.339; p = 0.744)	-0.129 (CI = +/-0.162; p = 0.116)	0.577	+5.01%	-7.65%
Severity	2007.1	0.055 (CI = +/-0.016; p = 0.000)	0.028 (CI = +/-0.313; p = 0.858)	-0.135 (CI = +/-0.150; p = 0.075)	0.653	+5.69%	-7.65%
Severity	2007.2	0.051 (CI = +/-0.017; p = 0.000)	0.044 (CI = +/-0.307; p = 0.769)	-0.131 (CI = +/-0.147; p = 0.078)	0.609	+5.25%	-7.65%
Severity	2008.1	0.056 (CI = +/-0.017; p = 0.000)	0.024 (CI = +/-0.296; p = 0.867)	-0.136 (CI = +/-0.141; p = 0.058)	0.651	+5.81%	-7.65%
Severity	2008.2	0.056 (CI = +/-0.019; p = 0.000)	0.027 (CI = +/-0.303; p = 0.856)	-0.135 (CI = +/-0.144; p = 0.064)	0.613	+5.73%	-7.65%
Severity	2009.1	0.062 (CI = +/-0.015; p = 0.000)	0.005 (CI = +/-0.289; p = 0.973)	-0.142 (CI = +/-0.137; p = 0.043)	0.661	+6.40%	-7.65%
Severity	2009.2	0.059 (CI = +/-0.021; p = 0.000)	0.014 (CI = +/-0.293; p = 0.920)	-0.139 (CI = +/-0.139; p = 0.050)	0.610	+6.09%	-7.65%
Severity	2010.1	0.062 (CI = +/-0.022; p = 0.000)	0.004 (CI = +/-0.297; p = 0.976)	-0.142 (CI = +/-0.140; p = 0.048)	0.601	+6.43%	-7.65%
Severity	2010.2	0.065 (CI = +/-0.025; p = 0.000)	-0.003 (CI = +/-0.304; p = 0.984)	-0.144 (CI = +/-0.143; p = 0.048)	0.579	+6.69%	-7.65%
Severity	2011.1	0.064 (CI = +/-0.028; p = 0.000)	-0.001 (CI = +/-0.314; p = 0.993)	-0.144 (CI = +/-0.148; p = 0.056)	0.527	+6.63%	-7.65%
Severity	2011.2	0.059 (CI = +/-0.030; p = 0.001)	0.011 (CI = +/-0.319; p = 0.942)	-0.139 (CI = +/-0.150; p = 0.067)	0.444	+6.13%	-7.65%
Severity	2012.1	0.052 (CI = +/-0.033; p = 0.004)	0.029 (CI = +/-0.321; p = 0.852)	-0.132 (CI = +/-0.150; p = 0.081)	0.339	+5.38%	-7.65%
Severity	2012.2	0.050 (CI = +/-0.038; p = 0.013)	0.035 (CI = +/-0.332; p = 0.828)	-0.130 (CI = +/-0.156; p = 0.097)	0.258	+5.12%	-7.65%
Severity	2013.1	0.032 (CI = +/-0.037; p = 0.089)	0.074 (CI = +/-0.299; p = 0.609)	-0.112 (CI = +/-0.140; p = 0.110)	0.104	+3.25%	-7.65%
Severity	2013.2	0.027 (CI = +/-0.043; p = 0.203)	0.084 (CI = +/-0.310; p = 0.572)	-0.106 (CI = +/-0.145; p = 0.139)	0.022	+2.72%	-7.65%
Severity	2014.1	0.036 (CI = +/-0.049; p = 0.140)	0.067 (CI = +/-0.317; p = 0.656)	-0.116 (CI = +/-0.153; p = 0.119)	0.059	+3.65%	-7.65%
Severity	2014.2	0.044 (CI = +/-0.058; p = 0.128)	0.055 (CI = +/-0.330; p = 0.727)	-0.123 (CI = +/-0.156; p = 0.112)	0.068	+4.45%	-7.65%
Severity	2015.1	0.044 (CI = +/-0.070; p = 0.201)	0.055 (CI = +/-0.351; p = 0.741)	-0.123 (CI = +/-0.168; p = 0.136)	0.010	+4.45%	-7.65%
Severity	2015.2	0.046 (CI = +/-0.087; p = 0.273)	0.052 (CI = +/-0.375; p = 0.766)	-0.125 (CI = +/-0.183; p = 0.160)	-0.035	+4.66%	-7.65%
Severity	2016.1	0.049 (CI = +/-0.110; p = 0.345)	0.048 (CI = +/-0.404; p = 0.797)	-0.129 (CI = +/-0.203; p = 0.188)	-0.077	+5.02%	-7.65%
Severity	2016.2	0.103 (CI = +/-0.126; p = 0.097)	-0.006 (CI = +/-0.384; p = 0.972)	-0.183 (CI = +/-0.203; p = 0.072)	0.125	+10.84%	-7.65%
Severity	2017.1	0.064 (CI = +/-0.164; p = 0.394)	0.026 (CI = +/-0.405; p = 0.885)	-0.144 (CI = +/-0.232; p = 0.191)	-0.077	+6.61%	-7.65%
Severity	2017.2	0.107 (CI = +/-0.230; p = 0.307)	-0.003 (CI = +/-0.441; p = 0.989)	-0.187 (CI = +/-0.289; p = 0.170)	-0.050	+11.34%	-7.65%
Severity	2018.1	0.059 (CI = +/-0.358; p = 0.701)	0.022 (CI = +/-0.501; p = 0.919)	-0.138 (CI = +/-0.406; p = 0.436)	-0.171	+6.06%	-7.65%
Frequency	2005.2	-0.046 (CI = +/-0.012; p = 0.000)	-0.026 (CI = +/-0.272; p = 0.847)	0.011 (CI = +/-0.131; p = 0.860)	0.756	-4.53%	-3.43%
Frequency	2006.1	-0.047 (CI = +/-0.013; p = 0.000)	-0.023 (CI = +/-0.277; p = 0.867)	0.012 (CI = +/-0.133; p = 0.854)	0.743	-4.59%	-3.43%
Frequency	2006.2	-0.049 (CI = +/-0.014; p = 0.000)	-0.014 (CI = +/-0.279; p = 0.920)	0.014 (CI = +/-0.133; p = 0.829)	0.742	-4.79%	-3.43%
Frequency	2007.1	-0.053 (CI = +/-0.014; p = 0.000)	0.001 (CI = +/-0.273; p = 0.994)	0.018 (CI = +/-0.131; p = 0.783)	0.758	-5.13%	-3.43%
Frequency	2007.2	-0.056 (CI = +/-0.015; p = 0.000)	0.016 (CI = +/-0.268; p = 0.906)	0.021 (CI = +/-0.128; p = 0.734)	0.771	-5.47%	-3.43%
Frequency	2008.1	-0.056 (CI = +/-0.016; p = 0.000)	0.016 (CI = +/-0.274; p = 0.905)	0.022 (CI = +/-0.131; p = 0.738)	0.751	-5.49%	-3.43%
Frequency	2008.2	-0.057 (CI = +/-0.017; p = 0.000)	0.019 (CI = +/-0.281; p = 0.889)	0.022 (CI = +/-0.133; p = 0.732)	0.733	-5.57%	-3.43%
Frequency	2009.1	-0.060 (CI = +/-0.019; p = 0.000)	0.029 (CI = +/-0.284; p = 0.834)	0.025 (CI = +/-0.134; p = 0.702)	0.728	-5.83%	-3.43%
Frequency	2009.2	-0.063 (CI = +/-0.020; p = 0.000)	0.039 (CI = +/-0.287; p = 0.779)	0.028 (CI = +/-0.136; p = 0.670)	0.723	-6.12%	-3.43%
Frequency	2010.1	-0.062 (CI = +/-0.022; p = 0.000)	0.035 (CI = +/-0.294; p = 0.806)	0.027 (CI = +/-0.138; p = 0.691)	0.688	-6.01%	-3.43%
Frequency	2010.2	-0.069 (CI = +/-0.023; p = 0.000)	0.058 (CI = +/-0.283; p = 0.676)	0.034 (CI = +/-0.133; p = 0.596)	0.723	-6.70%	-3.43%
Frequency	2011.1	-0.072 (CI = +/-0.025; p = 0.000)	0.067 (CI = +/-0.289; p = 0.636)	0.038 (CI = +/-0.136; p = 0.570)	0.708	-6.99%	-3.43%
Frequency	2011.2	-0.077 (CI = +/-0.028; p = 0.000)	0.078 (CI = +/-0.294; p = 0.583)	0.042 (CI = +/-0.138; p = 0.531)	0.699	-7.41%	-3.43%
Frequency	2012.1	-0.076 (CI = +/-0.032; p = 0.000)	0.076 (CI = +/-0.304; p = 0.604)	0.041 (CI = +/-0.143; p = 0.551)	0.654	-7.33%	-3.43%
Frequency	2012.2	-0.088 (CI = +/-0.033; p = 0.000)	0.104 (CI = +/-0.290; p = 0.459)	0.053 (CI = +/-0.136; p = 0.421)	0.701	-8.42%	-3.43%
Frequency	2013.1	-0.092 (CI = +/-0.037; p = 0.000)	0.113 (CI = +/-0.300; p = 0.436)	0.057 (CI = +/-0.140; p = 0.400)	0.672	-8.80%	-3.43%
Frequency	2013.2	-0.086 (CI = +/-0.043; p = 0.001)	0.102 (CI = +/-0.310; p = 0.494)	0.052 (CI = +/-0.145; p = 0.460)	0.594	-8.29%	-3.43%
Frequency	2014.1	-0.082 (CI = +/-0.050; p = 0.003)	0.094 (CI = +/-0.324; p = 0.542)	0.048 (CI = +/-0.152; p = 0.514)	0.504	-7.91%	-3.43%
Frequency	2014.2	-0.071 (CI = +/-0.058; p = 0.021)	0.075 (CI = +/-0.332; p = 0.633)	0.036 (CI = +/-0.157; p = 0.629)	0.370	-6.84%	-3.43%
Frequency	2015.1	-0.068 (CI = +/-0.070; p = 0.058)	0.070 (CI = +/-0.352; p = 0.671)	0.033 (CI = +/-0.168; p = 0.678)	0.259	-6.55%	-3.43%
Frequency	2015.2	-0.057 (CI = +/-0.086; p = 0.172)	0.056 (CI = +/-0.371; p = 0.746)	0.022 (CI = +/-0.181; p = 0.793)	0.103	-5.54%	-3.43%
Frequency	2016.1	-0.022 (CI = +/-0.099; p = 0.638)	0.015 (CI = +/-0.364; p = 0.930)	-0.013 (CI = +/-0.183; p = 0.874)	-0.115	-2.13%	-3.43%
Frequency	2016.2	-0.044 (CI = +/-0.126; p = 0.453)	0.037 (CI = +/-0.386; p = 0.833)	0.009 (CI = +/-0.204; p = 0.923)	-0.086	-4.29%	-3.43%
Frequency	2017.1	-0.045 (CI = +/-0.173; p = 0.562)	0.038 (CI = +/-0.427; p = 0.841)	0.010 (CI = +/-0.245; p = 0.924)	-0.176	-4.44%	-3.43%
Frequency	2017.2	-0.035 (CI = +/-0.250; p = 0.754)	0.031 (CI = +/-0.480; p = 0.883)	0.000 (CI = +/-0.314; p = 0.998)	-0.298	-3.40%	-3.43%
Frequency	2018.1	0.092 (CI = +/-0.353; p = 0.546)	-0.032 (CI = +/-0.494; p = 0.878)	-0.127 (CI = +/-0.400; p = 0.466)	-0.350	+9.66%	-3.43%

Bodily Injury

Coverage = BI
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	2005.2	0.003 (CI = +/-0.017; p = 0.690)	-0.107 (CI = +/-0.116; p = 0.069)	0.067	+0.34%	-9.86%
Loss Cost	2006.1	0.003 (CI = +/-0.018; p = 0.735)	-0.106 (CI = +/-0.119; p = 0.079)	0.065	+0.31%	-9.81%
Loss Cost	2006.2	0.000 (CI = +/-0.020; p = 0.964)	-0.099 (CI = +/-0.121; p = 0.106)	0.070	+0.04%	-9.36%
Loss Cost	2007.1	0.003 (CI = +/-0.021; p = 0.753)	-0.106 (CI = +/-0.123; p = 0.088)	0.066	+0.32%	-9.81%
Loss Cost	2007.2	-0.004 (CI = +/-0.021; p = 0.691)	-0.087 (CI = +/-0.117; p = 0.141)	0.105	-0.40%	-8.69%
Loss Cost	2008.1	0.001 (CI = +/-0.022; p = 0.940)	-0.100 (CI = +/-0.117; p = 0.093)	0.093	+0.08%	-9.41%
Loss Cost	2008.2	-0.001 (CI = +/-0.023; p = 0.957)	-0.096 (CI = +/-0.121; p = 0.116)	0.094	-0.06%	-9.21%
Loss Cost	2009.1	0.003 (CI = +/-0.025; p = 0.826)	-0.104 (CI = +/-0.124; p = 0.096)	0.087	+0.27%	-9.65%
Loss Cost	2009.2	-0.003 (CI = +/-0.027; p = 0.837)	-0.091 (CI = +/-0.126; p = 0.147)	0.105	-0.27%	-8.97%
Loss Cost	2010.1	0.001 (CI = +/-0.029; p = 0.917)	-0.101 (CI = +/-0.129; p = 0.120)	0.093	+0.15%	-9.47%
Loss Cost	2010.2	-0.003 (CI = +/-0.032; p = 0.847)	-0.091 (CI = +/-0.133; p = 0.171)	0.105	-0.30%	-8.96%
Loss Cost	2011.1	-0.006 (CI = +/-0.035; p = 0.716)	-0.084 (CI = +/-0.139; p = 0.222)	0.111	-0.62%	-8.62%
Loss Cost	2011.2	-0.014 (CI = +/-0.038; p = 0.441)	-0.067 (CI = +/-0.142; p = 0.335)	0.147	-1.41%	-7.82%
Loss Cost	2012.1	-0.019 (CI = +/-0.042; p = 0.343)	-0.057 (CI = +/-0.148; p = 0.434)	0.161	-1.93%	-7.32%
Loss Cost	2012.2	-0.032 (CI = +/-0.045; p = 0.156)	-0.033 (CI = +/-0.150; p = 0.652)	0.229	-3.13%	-6.24%
Loss Cost	2013.1	-0.051 (CI = +/-0.046; p = 0.034)	0.002 (CI = +/-0.144; p = 0.972)	0.360	-4.94%	-4.70%
Loss Cost	2013.2	-0.049 (CI = +/-0.053; p = 0.069)	-0.001 (CI = +/-0.154; p = 0.994)	0.305	-4.78%	-4.83%
Loss Cost	2014.1	-0.036 (CI = +/-0.060; p = 0.222)	-0.023 (CI = +/-0.162; p = 0.766)	0.208	-3.52%	-5.72%
Loss Cost	2014.2	-0.017 (CI = +/-0.067; p = 0.588)	-0.053 (CI = +/-0.168; p = 0.507)	0.119	-1.72%	-6.84%
Loss Cost	2015.1	-0.013 (CI = +/-0.080; p = 0.733)	-0.060 (CI = +/-0.186; p = 0.496)	0.083	-1.29%	-7.07%
Loss Cost	2015.2	0.000 (CI = +/-0.097; p = 0.999)	-0.080 (CI = +/-0.206; p = 0.416)	0.041	+0.01%	-7.67%
Loss Cost	2016.1	0.036 (CI = +/-0.113; p = 0.503)	-0.131 (CI = +/-0.221; p = 0.220)	0.038	+3.62%	-9.07%
Loss Cost	2016.2	0.064 (CI = +/-0.141; p = 0.335)	-0.169 (CI = +/-0.252; p = 0.165)	0.060	+6.62%	-9.99%
Loss Cost	2017.1	0.032 (CI = +/-0.185; p = 0.705)	-0.128 (CI = +/-0.300; p = 0.360)	0.035	+3.24%	-9.15%
Loss Cost	2017.2	0.081 (CI = +/-0.254; p = 0.485)	-0.187 (CI = +/-0.373; p = 0.281)	0.031	+8.39%	-10.13%
Loss Cost	2018.1	0.147 (CI = +/-0.380; p = 0.391)	-0.264 (CI = +/-0.505; p = 0.256)	0.042	+15.83%	-11.06%
Severity	2005.2	0.050 (CI = +/-0.014; p = 0.000)	-0.109 (CI = +/-0.091; p = 0.021)	0.646	+5.14%	-5.68%
Severity	2006.1	0.050 (CI = +/-0.015; p = 0.000)	-0.110 (CI = +/-0.094; p = 0.024)	0.623	+5.17%	-5.74%
Severity	2006.2	0.050 (CI = +/-0.016; p = 0.000)	-0.108 (CI = +/-0.097; p = 0.030)	0.590	+5.10%	-5.63%
Severity	2007.1	0.056 (CI = +/-0.015; p = 0.000)	-0.125 (CI = +/-0.090; p = 0.008)	0.665	+5.74%	-6.64%
Severity	2007.2	0.052 (CI = +/-0.016; p = 0.000)	-0.114 (CI = +/-0.089; p = 0.014)	0.622	+5.33%	-6.03%
Severity	2008.1	0.057 (CI = +/-0.016; p = 0.000)	-0.127 (CI = +/-0.086; p = 0.005)	0.664	+5.86%	-6.77%
Severity	2008.2	0.056 (CI = +/-0.017; p = 0.000)	-0.125 (CI = +/-0.089; p = 0.008)	0.627	+5.79%	-6.68%
Severity	2009.1	0.062 (CI = +/-0.017; p = 0.000)	-0.140 (CI = +/-0.086; p = 0.003)	0.675	+6.41%	-7.49%
Severity	2009.2	0.060 (CI = +/-0.019; p = 0.000)	-0.134 (CI = +/-0.088; p = 0.005)	0.626	+6.13%	-7.15%
Severity	2010.1	0.062 (CI = +/-0.020; p = 0.000)	-0.140 (CI = +/-0.091; p = 0.004)	0.619	+6.44%	-7.50%
Severity	2010.2	0.065 (CI = +/-0.022; p = 0.000)	-0.145 (CI = +/-0.094; p = 0.004)	0.599	+6.68%	-7.76%
Severity	2011.1	0.064 (CI = +/-0.025; p = 0.000)	-0.144 (CI = +/-0.099; p = 0.006)	0.549	+6.62%	-7.70%
Severity	2011.2	0.060 (CI = +/-0.027; p = 0.000)	-0.135 (CI = +/-0.102; p = 0.012)	0.471	+6.17%	-7.27%
Severity	2012.1	0.054 (CI = +/-0.030; p = 0.001)	-0.123 (CI = +/-0.105; p = 0.024)	0.373	+5.50%	-6.68%
Severity	2012.2	0.051 (CI = +/-0.034; p = 0.005)	-0.119 (CI = +/-0.111; p = 0.038)	0.297	+5.28%	-6.49%
Severity	2013.1	0.036 (CI = +/-0.033; p = 0.037)	-0.089 (CI = +/-0.103; p = 0.086)	0.142	+3.64%	-5.20%
Severity	2013.2	0.032 (CI = +/-0.038; p = 0.097)	-0.082 (CI = +/-0.110; p = 0.135)	0.063	+3.22%	-4.90%
Severity	2014.1	0.040 (CI = +/-0.043; p = 0.064)	-0.097 (CI = +/-0.116; p = 0.096)	0.109	+4.12%	-5.49%
Severity	2014.2	0.048 (CI = +/-0.050; p = 0.060)	-0.109 (CI = +/-0.125; p = 0.083)	0.126	+4.89%	-5.94%
Severity	2015.1	0.048 (CI = +/-0.060; p = 0.105)	-0.110 (CI = +/-0.139; p = 0.110)	0.078	+4.96%	-5.98%
Severity	2015.2	0.051 (CI = +/-0.073; p = 0.154)	-0.114 (CI = +/-0.156; p = 0.137)	0.043	+5.24%	-6.10%
Severity	2016.1	0.055 (CI = +/-0.091; p = 0.211)	-0.120 (CI = +/-0.179; p = 0.168)	0.014	+5.67%	-6.27%
Severity	2016.2	0.102 (CI = +/-0.102; p = 0.051)	-0.183 (CI = +/-0.183; p = 0.049)	0.213	+10.73%	-7.82%
Severity	2017.1	0.069 (CI = +/-0.131; p = 0.261)	-0.142 (CI = +/-0.213; p = 0.166)	0.040	+7.19%	-6.95%
Severity	2017.2	0.107 (CI = +/-0.179; p = 0.207)	-0.187 (CI = +/-0.263; p = 0.140)	0.081	+11.26%	-7.72%
Severity	2018.1	0.067 (CI = +/-0.270; p = 0.576)	-0.141 (CI = +/-0.359; p = 0.383)	-0.005	+6.94%	-7.14%
Frequency	2005.2	-0.047 (CI = +/-0.011; p = 0.000)	0.001 (CI = +/-0.076; p = 0.971)	0.763	-4.56%	-4.43%
Frequency	2006.1	-0.047 (CI = +/-0.012; p = 0.000)	0.003 (CI = +/-0.078; p = 0.934)	0.751	-4.62%	-4.31%
Frequency	2006.2	-0.049 (CI = +/-0.013; p = 0.000)	0.009 (CI = +/-0.079; p = 0.820)	0.751	-4.81%	-3.96%
Frequency	2007.1	-0.053 (CI = +/-0.013; p = 0.000)	0.018 (CI = +/-0.078; p = 0.640)	0.766	-5.13%	-3.39%
Frequency	2007.2	-0.056 (CI = +/-0.014; p = 0.000)	0.027 (CI = +/-0.078; p = 0.478)	0.779	-5.45%	-2.84%
Frequency	2008.1	-0.056 (CI = +/-0.015; p = 0.000)	0.027 (CI = +/-0.080; p = 0.488)	0.760	-5.46%	-2.82%
Frequency	2008.2	-0.057 (CI = +/-0.016; p = 0.000)	0.030 (CI = +/-0.083; p = 0.471)	0.743	-5.53%	-2.70%
Frequency	2009.1	-0.059 (CI = +/-0.017; p = 0.000)	0.036 (CI = +/-0.085; p = 0.393)	0.739	-5.77%	-2.34%
Frequency	2009.2	-0.062 (CI = +/-0.019; p = 0.000)	0.042 (CI = +/-0.087; p = 0.323)	0.734	-6.03%	-1.96%
Frequency	2010.1	-0.061 (CI = +/-0.020; p = 0.000)	0.040 (CI = +/-0.090; p = 0.374)	0.701	-5.91%	-2.12%
Frequency	2010.2	-0.068 (CI = +/-0.021; p = 0.000)	0.054 (CI = +/-0.088; p = 0.213)	0.733	-6.54%	-1.31%
Frequency	2011.1	-0.070 (CI = +/-0.023; p = 0.000)	0.060 (CI = +/-0.092; p = 0.186)	0.719	-6.79%	-1.00%
Frequency	2011.2	-0.074 (CI = +/-0.025; p = 0.000)	0.068 (CI = +/-0.095; p = 0.150)	0.709	-7.14%	-0.59%
Frequency	2012.1	-0.073 (CI = +/-0.028; p = 0.000)	0.066 (CI = +/-0.100; p = 0.184)	0.667	-7.05%	-0.70%
Frequency	2012.2	-0.083 (CI = +/-0.030; p = 0.000)	0.086 (CI = +/-0.099; p = 0.084)	0.708	-7.99%	+0.26%
Frequency	2013.1	-0.086 (CI = +/-0.034; p = 0.000)	0.092 (CI = +/-0.105; p = 0.082)	0.679	-8.27%	+0.53%
Frequency	2013.2	-0.081 (CI = +/-0.038; p = 0.000)	0.081 (CI = +/-0.111; p = 0.139)	0.607	-7.75%	+0.08%
Frequency	2014.1	-0.076 (CI = +/-0.044; p = 0.002)	0.074 (CI = +/-0.119; p = 0.207)	0.525	-7.34%	-0.24%
Frequency	2014.2	-0.065 (CI = +/-0.050; p = 0.015)	0.056 (CI = +/-0.126; p = 0.362)	0.405	-6.30%	-0.95%
Frequency	2015.1	-0.061 (CI = +/-0.060; p = 0.046)	0.050 (CI = +/-0.140; p = 0.455)	0.305	-5.96%	-1.16%
Frequency	2015.2	-0.051 (CI = +/-0.073; p = 0.151)	0.034 (CI = +/-0.155; p = 0.639)	0.169	-4.97%	-1.68%
Frequency	2016.1	-0.020 (CI = +/-0.082; p = 0.608)	-0.011 (CI = +/-0.160; p = 0.886)	-0.014	-1.95%	-2.99%
Frequency	2016.2	-0.038 (CI = +/-0.103; p = 0.432)	0.014 (CI = +/-0.184; p = 0.868)	0.018	-3.72%	-2.35%
Frequency	2017.1	-0.038 (CI = +/-0.138; p = 0.554)	0.014 (CI = +/-0.225; p = 0.894)	-0.051	-3.68%	-2.36%
Frequency	2017.2	-0.026 (CI = +/-0.195; p = 0.766)	0.000 (CI = +/-0.287; p = 0.998)	-0.140	-2.58%	-2.61%
Frequency	2018.1	0.080 (CI = +/-0.267; p = 0.503)	-0.123 (CI = +/-0.354; p = 0.439)	-0.162	+8.31%	-4.23%

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	2004.2	-0.004 (CI = +/-0.017; p = 0.625)	0.060 (CI = +/-0.178; p = 0.500)	-0.037	-0.40%
Loss Cost	2005.1	-0.006 (CI = +/-0.018; p = 0.502)	0.049 (CI = +/-0.182; p = 0.591)	-0.036	-0.58%
Loss Cost	2005.2	-0.009 (CI = +/-0.018; p = 0.323)	0.067 (CI = +/-0.183; p = 0.464)	-0.013	-0.89%
Loss Cost	2006.1	-0.010 (CI = +/-0.019; p = 0.322)	0.063 (CI = +/-0.189; p = 0.500)	-0.014	-0.95%
Loss Cost	2006.2	-0.011 (CI = +/-0.020; p = 0.277)	0.072 (CI = +/-0.194; p = 0.456)	-0.006	-1.10%
Loss Cost	2007.1	-0.015 (CI = +/-0.021; p = 0.164)	0.051 (CI = +/-0.196; p = 0.598)	0.013	-1.47%
Loss Cost	2007.2	-0.016 (CI = +/-0.023; p = 0.160)	0.057 (CI = +/-0.203; p = 0.570)	0.014	-1.58%
Loss Cost	2008.1	-0.018 (CI = +/-0.024; p = 0.142)	0.047 (CI = +/-0.209; p = 0.648)	0.020	-1.77%
Loss Cost	2008.2	-0.017 (CI = +/-0.026; p = 0.184)	0.044 (CI = +/-0.217; p = 0.680)	0.001	-1.71%
Loss Cost	2009.1	-0.020 (CI = +/-0.028; p = 0.157)	0.032 (CI = +/-0.225; p = 0.772)	0.010	-1.95%
Loss Cost	2009.2	-0.027 (CI = +/-0.028; p = 0.061)	0.065 (CI = +/-0.221; p = 0.551)	0.079	-2.66%
Loss Cost	2010.1	-0.026 (CI = +/-0.031; p = 0.095)	0.070 (CI = +/-0.231; p = 0.539)	0.060	-2.56%
Loss Cost	2010.2	-0.030 (CI = +/-0.033; p = 0.072)	0.087 (CI = +/-0.238; p = 0.457)	0.082	-2.96%
Loss Cost	2011.1	-0.036 (CI = +/-0.035; p = 0.044)	0.061 (CI = +/-0.243; p = 0.606)	0.117	-3.55%
Loss Cost	2011.2	-0.039 (CI = +/-0.038; p = 0.048)	0.071 (CI = +/-0.254; p = 0.567)	0.112	-3.79%
Loss Cost	2012.1	-0.048 (CI = +/-0.040; p = 0.021)	0.034 (CI = +/-0.255; p = 0.784)	0.177	-4.71%
Loss Cost	2012.2	-0.058 (CI = +/-0.042; p = 0.010)	0.068 (CI = +/-0.256; p = 0.582)	0.250	-5.64%
Loss Cost	2013.1	-0.067 (CI = +/-0.045; p = 0.006)	0.035 (CI = +/-0.261; p = 0.779)	0.300	-6.52%
Loss Cost	2013.2	-0.069 (CI = +/-0.050; p = 0.010)	0.042 (CI = +/-0.277; p = 0.754)	0.269	-6.70%
Loss Cost	2014.1	-0.070 (CI = +/-0.057; p = 0.020)	0.040 (CI = +/-0.296; p = 0.778)	0.231	-6.75%
Loss Cost	2014.2	-0.058 (CI = +/-0.062; p = 0.064)	0.006 (CI = +/-0.304; p = 0.965)	0.113	-5.64%
Loss Cost	2015.1	-0.045 (CI = +/-0.069; p = 0.185)	0.044 (CI = +/-0.317; p = 0.767)	0.011	-4.36%
Loss Cost	2015.2	-0.045 (CI = +/-0.079; p = 0.243)	0.045 (CI = +/-0.343; p = 0.782)	-0.030	-4.37%
Loss Cost	2016.1	-0.049 (CI = +/-0.093; p = 0.269)	0.033 (CI = +/-0.375; p = 0.850)	-0.042	-4.81%
Loss Cost	2016.2	-0.048 (CI = +/-0.110; p = 0.354)	0.030 (CI = +/-0.411; p = 0.875)	-0.094	-4.67%
Loss Cost	2017.1	-0.042 (CI = +/-0.133; p = 0.493)	0.042 (CI = +/-0.461; p = 0.841)	-0.145	-4.13%
Loss Cost	2017.2	-0.030 (CI = +/-0.161; p = 0.677)	0.020 (CI = +/-0.513; p = 0.931)	-0.220	-2.98%
Loss Cost	2018.1	-0.031 (CI = +/-0.208; p = 0.732)	0.018 (CI = +/-0.596; p = 0.945)	-0.260	-3.08%
Severity	2004.2	0.042 (CI = +/-0.012; p = 0.000)	-0.039 (CI = +/-0.132; p = 0.555)	0.556	+4.24%
Severity	2005.1	0.044 (CI = +/-0.013; p = 0.000)	-0.025 (CI = +/-0.133; p = 0.703)	0.572	+4.47%
Severity	2005.2	0.044 (CI = +/-0.014; p = 0.000)	-0.025 (CI = +/-0.137; p = 0.712)	0.548	+4.47%
Severity	2006.1	0.046 (CI = +/-0.014; p = 0.000)	-0.014 (CI = +/-0.139; p = 0.843)	0.555	+4.67%
Severity	2006.2	0.047 (CI = +/-0.015; p = 0.000)	-0.018 (CI = +/-0.144; p = 0.796)	0.542	+4.76%
Severity	2007.1	0.045 (CI = +/-0.016; p = 0.000)	-0.024 (CI = +/-0.148; p = 0.742)	0.508	+4.65%
Severity	2007.2	0.046 (CI = +/-0.017; p = 0.000)	-0.029 (CI = +/-0.153; p = 0.700)	0.493	+4.75%
Severity	2008.1	0.047 (CI = +/-0.018; p = 0.000)	-0.025 (CI = +/-0.158; p = 0.748)	0.476	+4.83%
Severity	2008.2	0.052 (CI = +/-0.018; p = 0.000)	-0.049 (CI = +/-0.155; p = 0.517)	0.535	+5.36%
Severity	2009.1	0.054 (CI = +/-0.020; p = 0.000)	-0.039 (CI = +/-0.160; p = 0.616)	0.533	+5.58%
Severity	2009.2	0.054 (CI = +/-0.021; p = 0.000)	-0.037 (CI = +/-0.166; p = 0.646)	0.495	+5.54%
Severity	2010.1	0.058 (CI = +/-0.022; p = 0.000)	-0.018 (CI = +/-0.168; p = 0.828)	0.521	+6.00%
Severity	2010.2	0.061 (CI = +/-0.024; p = 0.000)	-0.029 (CI = +/-0.174; p = 0.737)	0.515	+6.27%
Severity	2011.1	0.061 (CI = +/-0.026; p = 0.000)	-0.029 (CI = +/-0.182; p = 0.745)	0.482	+6.26%
Severity	2011.2	0.062 (CI = +/-0.029; p = 0.000)	-0.033 (CI = +/-0.191; p = 0.720)	0.454	+6.38%
Severity	2012.1	0.057 (CI = +/-0.031; p = 0.001)	-0.050 (CI = +/-0.198; p = 0.601)	0.392	+5.91%
Severity	2012.2	0.056 (CI = +/-0.034; p = 0.003)	-0.045 (CI = +/-0.208; p = 0.652)	0.332	+5.76%
Severity	2013.1	0.053 (CI = +/-0.038; p = 0.009)	-0.056 (CI = +/-0.220; p = 0.594)	0.275	+5.43%
Severity	2013.2	0.055 (CI = +/-0.042; p = 0.014)	-0.063 (CI = +/-0.232; p = 0.576)	0.245	+5.63%
Severity	2014.1	0.059 (CI = +/-0.048; p = 0.019)	-0.050 (CI = +/-0.247; p = 0.675)	0.242	+6.06%
Severity	2014.2	0.069 (CI = +/-0.052; p = 0.013)	-0.078 (CI = +/-0.254; p = 0.522)	0.291	+7.12%
Severity	2015.1	0.090 (CI = +/-0.051; p = 0.002)	-0.017 (CI = +/-0.236; p = 0.880)	0.462	+9.44%
Severity	2015.2	0.095 (CI = +/-0.058; p = 0.004)	-0.028 (CI = +/-0.253; p = 0.814)	0.429	+9.93%
Severity	2016.1	0.104 (CI = +/-0.067; p = 0.006)	-0.004 (CI = +/-0.272; p = 0.972)	0.428	+10.96%
Severity	2016.2	0.116 (CI = +/-0.077; p = 0.007)	-0.031 (CI = +/-0.289; p = 0.815)	0.440	+12.33%
Severity	2017.1	0.136 (CI = +/-0.089; p = 0.007)	0.012 (CI = +/-0.306; p = 0.932)	0.483	+14.58%
Severity	2017.2	0.133 (CI = +/-0.108; p = 0.022)	0.018 (CI = +/-0.342; p = 0.906)	0.378	+14.19%
Severity	2018.1	0.149 (CI = +/-0.136; p = 0.036)	0.048 (CI = +/-0.390; p = 0.781)	0.345	+16.05%
Frequency	2004.2	-0.046 (CI = +/-0.014; p = 0.000)	0.098 (CI = +/-0.155; p = 0.205)	0.530	-4.46%
Frequency	2005.1	-0.050 (CI = +/-0.015; p = 0.000)	0.074 (CI = +/-0.151; p = 0.328)	0.578	-4.84%
Frequency	2005.2	-0.053 (CI = +/-0.015; p = 0.000)	0.092 (CI = +/-0.150; p = 0.223)	0.603	-5.13%
Frequency	2006.1	-0.055 (CI = +/-0.016; p = 0.000)	0.077 (CI = +/-0.152; p = 0.310)	0.615	-5.37%
Frequency	2006.2	-0.058 (CI = +/-0.016; p = 0.000)	0.090 (CI = +/-0.154; p = 0.242)	0.620	-5.60%
Frequency	2007.1	-0.060 (CI = +/-0.017; p = 0.000)	0.075 (CI = +/-0.157; p = 0.334)	0.630	-5.85%
Frequency	2007.2	-0.062 (CI = +/-0.018; p = 0.000)	0.086 (CI = +/-0.160; p = 0.281)	0.626	-6.05%
Frequency	2008.1	-0.065 (CI = +/-0.019; p = 0.000)	0.072 (CI = +/-0.164; p = 0.373)	0.631	-6.30%
Frequency	2008.2	-0.069 (CI = +/-0.019; p = 0.000)	0.094 (CI = +/-0.163; p = 0.248)	0.656	-6.71%
Frequency	2009.1	-0.074 (CI = +/-0.020; p = 0.000)	0.071 (CI = +/-0.163; p = 0.374)	0.680	-7.14%
Frequency	2009.2	-0.081 (CI = +/-0.020; p = 0.000)	0.102 (CI = +/-0.153; p = 0.182)	0.734	-7.77%
Frequency	2010.1	-0.084 (CI = +/-0.021; p = 0.000)	0.087 (CI = +/-0.157; p = 0.261)	0.737	-8.07%
Frequency	2010.2	-0.091 (CI = +/-0.021; p = 0.000)	0.115 (CI = +/-0.151; p = 0.127)	0.774	-8.68%
Frequency	2011.1	-0.097 (CI = +/-0.021; p = 0.000)	0.090 (CI = +/-0.148; p = 0.220)	0.797	-9.23%
Frequency	2011.2	-0.100 (CI = +/-0.023; p = 0.000)	0.104 (CI = +/-0.152; p = 0.169)	0.792	-9.56%
Frequency	2012.1	-0.106 (CI = +/-0.024; p = 0.000)	0.084 (CI = +/-0.154; p = 0.267)	0.800	-10.03%
Frequency	2012.2	-0.114 (CI = +/-0.024; p = 0.000)	0.114 (CI = +/-0.146; p = 0.120)	0.833	-10.78%
Frequency	2013.1	-0.120 (CI = +/-0.026; p = 0.000)	0.092 (CI = +/-0.147; p = 0.206)	0.842	-11.33%
Frequency	2013.2	-0.124 (CI = +/-0.028; p = 0.000)	0.104 (CI = +/-0.153; p = 0.168)	0.832	-11.68%
Frequency	2014.1	-0.129 (CI = +/-0.031; p = 0.000)	0.089 (CI = +/-0.160; p = 0.253)	0.827	-12.09%
Frequency	2014.2	-0.127 (CI = +/-0.035; p = 0.000)	0.084 (CI = +/-0.171; p = 0.310)	0.790	-11.92%
Frequency	2015.1	-0.135 (CI = +/-0.038; p = 0.000)	0.061 (CI = +/-0.177; p = 0.468)	0.794	-12.62%
Frequency	2015.2	-0.139 (CI = +/-0.044; p = 0.000)	0.072 (CI = +/-0.189; p = 0.420)	0.771	-13.00%
Frequency	2016.1	-0.153 (CI = +/-0.047; p = 0.000)	0.037 (CI = +/-0.190; p = 0.673)	0.797	-14.21%
Frequency	2016.2	-0.164 (CI = +/-0.053; p = 0.000)	0.061 (CI = +/-0.198; p = 0.508)	0.796	-15.14%
Frequency	2017.1	-0.178 (CI = +/-0.060; p = 0.000)	0.030 (CI = +/-0.208; p = 0.751)	0.802	-16.33%
Frequency	2017.2	-0.163 (CI = +/-0.068; p = 0.001)	0.002 (CI = +/-0.217; p = 0.985)	0.739	-15.04%
Frequency	2018.1	-0.180 (CI = +/-0.083; p = 0.001)	-0.030 (CI = +/-0.238; p = 0.777)	0.734	-16.48%

Property Damage

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

Fit	Start Date	Time	Seasonality	Adjusted R^2	Implied Trend Rate
Loss Cost	2004.2	-0.003 (CI = +/-0.018; p = 0.709)	0.055 (CI = +/-0.183; p = 0.547)	-0.045	-0.33%
Loss Cost	2005.1	-0.005 (CI = +/-0.019; p = 0.580)	0.044 (CI = +/-0.187; p = 0.634)	-0.045	-0.51%
Loss Cost	2005.2	-0.008 (CI = +/-0.019; p = 0.381)	0.063 (CI = +/-0.189; p = 0.499)	-0.025	-0.84%
Loss Cost	2006.1	-0.009 (CI = +/-0.020; p = 0.379)	0.060 (CI = +/-0.195; p = 0.532)	-0.026	-0.89%
Loss Cost	2006.2	-0.011 (CI = +/-0.022; p = 0.327)	0.070 (CI = +/-0.201; p = 0.485)	-0.019	-1.06%
Loss Cost	2007.1	-0.015 (CI = +/-0.023; p = 0.201)	0.049 (CI = +/-0.203; p = 0.622)	-0.001	-1.44%
Loss Cost	2007.2	-0.016 (CI = +/-0.024; p = 0.196)	0.056 (CI = +/-0.210; p = 0.592)	-0.001	-1.56%
Loss Cost	2008.1	-0.018 (CI = +/-0.026; p = 0.174)	0.046 (CI = +/-0.217; p = 0.666)	0.005	-1.75%
Loss Cost	2008.2	-0.017 (CI = +/-0.028; p = 0.224)	0.043 (CI = +/-0.226; p = 0.701)	-0.013	-1.68%
Loss Cost	2009.1	-0.020 (CI = +/-0.030; p = 0.192)	0.031 (CI = +/-0.234; p = 0.786)	-0.005	-1.93%
Loss Cost	2009.2	-0.028 (CI = +/-0.031; p = 0.076)	0.068 (CI = +/-0.231; p = 0.549)	0.064	-2.73%
Loss Cost	2010.1	-0.027 (CI = +/-0.033; p = 0.112)	0.072 (CI = +/-0.241; p = 0.540)	0.045	-2.63%
Loss Cost	2010.2	-0.031 (CI = +/-0.036; p = 0.084)	0.092 (CI = +/-0.249; p = 0.450)	0.069	-3.09%
Loss Cost	2011.1	-0.038 (CI = +/-0.038; p = 0.053)	0.068 (CI = +/-0.254; p = 0.586)	0.103	-3.71%
Loss Cost	2011.2	-0.041 (CI = +/-0.042; p = 0.056)	0.079 (CI = +/-0.267; p = 0.541)	0.100	-4.00%
Loss Cost	2012.1	-0.051 (CI = +/-0.044; p = 0.026)	0.044 (CI = +/-0.268; p = 0.735)	0.167	-4.98%
Loss Cost	2012.2	-0.063 (CI = +/-0.047; p = 0.011)	0.085 (CI = +/-0.269; p = 0.512)	0.249	-6.10%
Loss Cost	2013.1	-0.073 (CI = +/-0.050; p = 0.007)	0.053 (CI = +/-0.273; p = 0.685)	0.303	-7.05%
Loss Cost	2013.2	-0.077 (CI = +/-0.056; p = 0.011)	0.064 (CI = +/-0.292; p = 0.646)	0.275	-7.37%
Loss Cost	2014.1	-0.078 (CI = +/-0.063; p = 0.020)	0.061 (CI = +/-0.312; p = 0.680)	0.239	-7.46%
Loss Cost	2014.2	-0.065 (CI = +/-0.071; p = 0.070)	0.025 (CI = +/-0.326; p = 0.870)	0.113	-6.27%
Loss Cost	2015.1	-0.051 (CI = +/-0.079; p = 0.184)	0.060 (CI = +/-0.340; p = 0.708)	0.009	-4.95%
Loss Cost	2015.2	-0.052 (CI = +/-0.093; p = 0.239)	0.064 (CI = +/-0.373; p = 0.713)	-0.032	-5.11%
Loss Cost	2016.1	-0.058 (CI = +/-0.109; p = 0.262)	0.052 (CI = +/-0.408; p = 0.783)	-0.044	-5.63%
Loss Cost	2016.2	-0.059 (CI = +/-0.133; p = 0.343)	0.053 (CI = +/-0.458; p = 0.798)	-0.098	-5.70%
Loss Cost	2017.1	-0.054 (CI = +/-0.162; p = 0.467)	0.063 (CI = +/-0.513; p = 0.785)	-0.154	-5.22%
Loss Cost	2017.2	-0.041 (CI = +/-0.207; p = 0.651)	0.040 (CI = +/-0.594; p = 0.877)	-0.245	-4.05%
Loss Cost	2018.1	-0.044 (CI = +/-0.267; p = 0.702)	0.037 (CI = +/-0.693; p = 0.901)	-0.295	-4.28%
Severity	2004.2	0.039 (CI = +/-0.013; p = 0.000)	-0.025 (CI = +/-0.133; p = 0.703)	0.515	+4.01%
Severity	2005.1	0.042 (CI = +/-0.013; p = 0.000)	-0.012 (CI = +/-0.134; p = 0.853)	0.532	+4.24%
Severity	2005.2	0.041 (CI = +/-0.014; p = 0.000)	-0.011 (CI = +/-0.138; p = 0.872)	0.505	+4.22%
Severity	2006.1	0.043 (CI = +/-0.015; p = 0.000)	0.000 (CI = +/-0.141; p = 0.996)	0.513	+4.42%
Severity	2006.2	0.044 (CI = +/-0.016; p = 0.000)	-0.004 (CI = +/-0.146; p = 0.954)	0.496	+4.49%
Severity	2007.1	0.043 (CI = +/-0.017; p = 0.000)	-0.010 (CI = +/-0.150; p = 0.890)	0.458	+4.37%
Severity	2007.2	0.044 (CI = +/-0.018; p = 0.000)	-0.014 (CI = +/-0.156; p = 0.853)	0.440	+4.45%
Severity	2008.1	0.044 (CI = +/-0.019; p = 0.000)	-0.011 (CI = +/-0.161; p = 0.891)	0.421	+4.53%
Severity	2008.2	0.050 (CI = +/-0.020; p = 0.000)	-0.036 (CI = +/-0.159; p = 0.641)	0.481	+5.08%
Severity	2009.1	0.052 (CI = +/-0.021; p = 0.000)	-0.027 (CI = +/-0.164; p = 0.735)	0.478	+5.30%
Severity	2009.2	0.051 (CI = +/-0.023; p = 0.000)	-0.023 (CI = +/-0.171; p = 0.779)	0.435	+5.21%
Severity	2010.1	0.055 (CI = +/-0.024; p = 0.000)	-0.005 (CI = +/-0.173; p = 0.952)	0.464	+5.67%
Severity	2010.2	0.058 (CI = +/-0.026; p = 0.000)	-0.015 (CI = +/-0.180; p = 0.860)	0.456	+5.94%
Severity	2011.1	0.057 (CI = +/-0.028; p = 0.000)	-0.016 (CI = +/-0.189; p = 0.859)	0.417	+5.91%
Severity	2011.2	0.058 (CI = +/-0.031; p = 0.001)	-0.019 (CI = +/-0.199; p = 0.840)	0.384	+6.00%
Severity	2012.1	0.053 (CI = +/-0.034; p = 0.004)	-0.036 (CI = +/-0.206; p = 0.715)	0.312	+5.49%
Severity	2012.2	0.051 (CI = +/-0.038; p = 0.011)	-0.028 (CI = +/-0.218; p = 0.787)	0.245	+5.24%
Severity	2013.1	0.048 (CI = +/-0.042; p = 0.028)	-0.040 (CI = +/-0.229; p = 0.718)	0.180	+4.87%
Severity	2013.2	0.049 (CI = +/-0.047; p = 0.044)	-0.044 (CI = +/-0.245; p = 0.709)	0.145	+5.00%
Severity	2014.1	0.053 (CI = +/-0.053; p = 0.051)	-0.032 (CI = +/-0.260; p = 0.793)	0.142	+5.42%
Severity	2014.2	0.064 (CI = +/-0.059; p = 0.037)	-0.063 (CI = +/-0.272; p = 0.627)	0.187	+6.56%
Severity	2015.1	0.086 (CI = +/-0.058; p = 0.007)	-0.006 (CI = +/-0.253; p = 0.957)	0.372	+8.99%
Severity	2015.2	0.091 (CI = +/-0.069; p = 0.014)	-0.018 (CI = +/-0.277; p = 0.891)	0.333	+9.48%
Severity	2016.1	0.100 (CI = +/-0.079; p = 0.018)	0.003 (CI = +/-0.297; p = 0.980)	0.332	+10.56%
Severity	2016.2	0.115 (CI = +/-0.094; p = 0.021)	-0.029 (CI = +/-0.324; p = 0.846)	0.344	+12.21%
Severity	2017.1	0.137 (CI = +/-0.108; p = 0.019)	0.011 (CI = +/-0.343; p = 0.944)	0.395	+14.65%
Severity	2017.2	0.132 (CI = +/-0.139; p = 0.059)	0.019 (CI = +/-0.398; p = 0.914)	0.272	+14.14%
Severity	2018.1	0.150 (CI = +/-0.175; p = 0.081)	0.046 (CI = +/-0.455; p = 0.814)	0.235	+16.20%
Frequency	2004.2	-0.043 (CI = +/-0.015; p = 0.000)	0.080 (CI = +/-0.155; p = 0.301)	0.481	-4.17%
Frequency	2005.1	-0.047 (CI = +/-0.015; p = 0.000)	0.056 (CI = +/-0.151; p = 0.451)	0.535	-4.55%
Frequency	2005.2	-0.050 (CI = +/-0.015; p = 0.000)	0.075 (CI = +/-0.151; p = 0.322)	0.559	-4.85%
Frequency	2006.1	-0.052 (CI = +/-0.016; p = 0.000)	0.061 (CI = +/-0.153; p = 0.423)	0.573	-5.09%
Frequency	2006.2	-0.055 (CI = +/-0.017; p = 0.000)	0.074 (CI = +/-0.156; p = 0.342)	0.576	-5.31%
Frequency	2007.1	-0.057 (CI = +/-0.018; p = 0.000)	0.060 (CI = +/-0.158; p = 0.446)	0.588	-5.57%
Frequency	2007.2	-0.059 (CI = +/-0.019; p = 0.000)	0.070 (CI = +/-0.163; p = 0.386)	0.581	-5.76%
Frequency	2008.1	-0.062 (CI = +/-0.020; p = 0.000)	0.057 (CI = +/-0.166; p = 0.487)	0.586	-6.00%
Frequency	2008.2	-0.066 (CI = +/-0.021; p = 0.000)	0.079 (CI = +/-0.166; p = 0.337)	0.611	-6.43%
Frequency	2009.1	-0.071 (CI = +/-0.021; p = 0.000)	0.058 (CI = +/-0.166; p = 0.477)	0.638	-6.87%
Frequency	2009.2	-0.078 (CI = +/-0.021; p = 0.000)	0.091 (CI = +/-0.159; p = 0.246)	0.697	-7.55%
Frequency	2010.1	-0.082 (CI = +/-0.022; p = 0.000)	0.077 (CI = +/-0.162; p = 0.333)	0.700	-7.85%
Frequency	2010.2	-0.089 (CI = +/-0.023; p = 0.000)	0.108 (CI = +/-0.157; p = 0.169)	0.739	-8.52%
Frequency	2011.1	-0.095 (CI = +/-0.023; p = 0.000)	0.084 (CI = +/-0.155; p = 0.272)	0.766	-9.08%
Frequency	2011.2	-0.099 (CI = +/-0.025; p = 0.000)	0.099 (CI = +/-0.160; p = 0.211)	0.759	-9.44%
Frequency	2012.1	-0.104 (CI = +/-0.027; p = 0.000)	0.080 (CI = +/-0.162; p = 0.313)	0.768	-9.92%
Frequency	2012.2	-0.114 (CI = +/-0.027; p = 0.000)	0.114 (CI = +/-0.155; p = 0.140)	0.805	-10.78%
Frequency	2013.1	-0.121 (CI = +/-0.028; p = 0.000)	0.093 (CI = +/-0.156; p = 0.225)	0.817	-11.36%
Frequency	2013.2	-0.125 (CI = +/-0.032; p = 0.000)	0.108 (CI = +/-0.164; p = 0.180)	0.805	-11.78%
Frequency	2014.1	-0.130 (CI = +/-0.035; p = 0.000)	0.094 (CI = +/-0.171; p = 0.260)	0.799	-12.22%
Frequency	2014.2	-0.128 (CI = +/-0.040; p = 0.000)	0.088 (CI = +/-0.185; p = 0.322)	0.754	-12.04%
Frequency	2015.1	-0.137 (CI = +/-0.044; p = 0.000)	0.066 (CI = +/-0.191; p = 0.463)	0.760	-12.79%
Frequency	2015.2	-0.143 (CI = +/-0.051; p = 0.000)	0.082 (CI = +/-0.206; p = 0.403)	0.733	-13.32%
Frequency	2016.1	-0.158 (CI = +/-0.055; p = 0.000)	0.048 (CI = +/-0.206; p = 0.612)	0.767	-14.64%
Frequency	2016.2	-0.174 (CI = +/-0.062; p = 0.000)	0.082 (CI = +/-0.215; p = 0.411)	0.774	-15.96%
Frequency	2017.1	-0.190 (CI = +/-0.070; p = 0.000)	0.052 (CI = +/-0.224; p = 0.607)	0.788	-17.33%
Frequency	2017.2	-0.174 (CI = +/-0.086; p = 0.002)	0.021 (CI = +/-0.247; p = 0.843)	0.702	-15.94%
Frequency	2018.1	-0.194 (CI = +/-0.103; p = 0.004)	-0.009 (CI = +/-0.268; p = 0.938)	0.705	-17.62%

Property Damage

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

Fit	Start Date	Time	Seasonality	Adjusted R ²	Implied Trend Rate
Loss Cost	2004.2	0.016 (CI = +/-0.016; p = 0.041)	0.042 (CI = +/-0.140; p = 0.546)	0.089	+1.64%
Loss Cost	2005.1	0.015 (CI = +/-0.017; p = 0.075)	0.035 (CI = +/-0.144; p = 0.621)	0.052	+1.51%
Loss Cost	2005.2	0.012 (CI = +/-0.017; p = 0.165)	0.049 (CI = +/-0.146; p = 0.495)	0.018	+1.22%
Loss Cost	2006.1	0.013 (CI = +/-0.019; p = 0.173)	0.052 (CI = +/-0.152; p = 0.483)	0.013	+1.29%
Loss Cost	2006.2	0.012 (CI = +/-0.020; p = 0.222)	0.055 (CI = +/-0.158; p = 0.482)	0.003	+1.24%
Loss Cost	2007.1	0.008 (CI = +/-0.021; p = 0.429)	0.037 (CI = +/-0.161; p = 0.640)	-0.049	+0.84%
Loss Cost	2007.2	0.009 (CI = +/-0.023; p = 0.444)	0.035 (CI = +/-0.168; p = 0.667)	-0.053	+0.88%
Loss Cost	2008.1	0.008 (CI = +/-0.025; p = 0.531)	0.031 (CI = +/-0.176; p = 0.715)	-0.069	+0.78%
Loss Cost	2008.2	0.011 (CI = +/-0.027; p = 0.397)	0.018 (CI = +/-0.181; p = 0.842)	-0.058	+1.14%
Loss Cost	2009.1	0.010 (CI = +/-0.030; p = 0.505)	0.012 (CI = +/-0.191; p = 0.900)	-0.079	+0.98%
Loss Cost	2009.2	0.001 (CI = +/-0.031; p = 0.954)	0.043 (CI = +/-0.186; p = 0.636)	-0.097	+0.09%
Loss Cost	2010.1	0.005 (CI = +/-0.034; p = 0.737)	0.059 (CI = +/-0.194; p = 0.532)	-0.086	+0.55%
Loss Cost	2010.2	0.002 (CI = +/-0.037; p = 0.913)	0.070 (CI = +/-0.204; p = 0.478)	-0.088	+0.20%
Loss Cost	2011.1	-0.006 (CI = +/-0.041; p = 0.776)	0.046 (CI = +/-0.212; p = 0.649)	-0.109	-0.55%
Loss Cost	2011.2	-0.006 (CI = +/-0.046; p = 0.780)	0.048 (CI = +/-0.226; p = 0.658)	-0.120	-0.61%
Loss Cost	2012.1	-0.021 (CI = +/-0.049; p = 0.363)	0.005 (CI = +/-0.224; p = 0.962)	-0.078	-2.10%
Loss Cost	2012.2	-0.036 (CI = +/-0.051; p = 0.142)	0.043 (CI = +/-0.219; p = 0.674)	0.045	-3.58%
Loss Cost	2013.1	-0.055 (CI = +/-0.053; p = 0.045)	-0.002 (CI = +/-0.215; p = 0.984)	0.196	-5.32%
Loss Cost	2013.2	-0.057 (CI = +/-0.063; p = 0.071)	0.002 (CI = +/-0.235; p = 0.982)	0.147	-5.51%
Loss Cost	2014.1	-0.059 (CI = +/-0.076; p = 0.114)	-0.003 (CI = +/-0.264; p = 0.981)	0.093	-5.74%
Loss Cost	2014.2	-0.028 (CI = +/-0.075; p = 0.416)	-0.060 (CI = +/-0.239; p = 0.579)	-0.103	-2.76%
Loss Cost	2015.1	0.010 (CI = +/-0.072; p = 0.759)	0.009 (CI = +/-0.207; p = 0.919)	-0.267	+0.98%
Loss Cost	2015.2	0.023 (CI = +/-0.089; p = 0.554)	-0.010 (CI = +/-0.232; p = 0.916)	-0.249	+2.31%
Loss Cost	2016.1	0.017 (CI = +/-0.125; p = 0.734)	-0.019 (CI = +/-0.287; p = 0.875)	-0.348	+1.76%
Loss Cost	2016.2	0.043 (CI = +/-0.169; p = 0.518)	-0.048 (CI = +/-0.341; p = 0.714)	-0.289	+4.40%
Loss Cost	2017.1	0.081 (CI = +/-0.276; p = 0.420)	-0.004 (CI = +/-0.472; p = 0.979)	-0.260	+8.42%
Loss Cost	2017.2	0.192 (CI = +/-0.169; p = 0.039)	-0.097 (CI = +/-0.243; p = 0.228)	0.862	+21.19%
Loss Cost	2018.1	0.256 (CI = +/-0.381; p = 0.074)	-0.044 (CI = +/-0.426; p = 0.415)	0.972	+29.17%
Severity	2004.2	0.033 (CI = +/-0.012; p = 0.000)	-0.063 (CI = +/-0.112; p = 0.258)	0.488	+3.35%
Severity	2005.1	0.035 (CI = +/-0.013; p = 0.000)	-0.051 (CI = +/-0.113; p = 0.363)	0.511	+3.59%
Severity	2005.2	0.035 (CI = +/-0.014; p = 0.000)	-0.048 (CI = +/-0.117; p = 0.404)	0.470	+3.54%
Severity	2006.1	0.037 (CI = +/-0.015; p = 0.000)	-0.039 (CI = +/-0.120; p = 0.510)	0.478	+3.74%
Severity	2006.2	0.037 (CI = +/-0.016; p = 0.000)	-0.042 (CI = +/-0.125; p = 0.494)	0.454	+3.81%
Severity	2007.1	0.035 (CI = +/-0.017; p = 0.000)	-0.054 (CI = +/-0.128; p = 0.387)	0.404	+3.52%
Severity	2007.2	0.035 (CI = +/-0.018; p = 0.001)	-0.057 (CI = +/-0.133; p = 0.382)	0.377	+3.59%
Severity	2008.1	0.035 (CI = +/-0.020; p = 0.002)	-0.059 (CI = +/-0.140; p = 0.393)	0.347	+3.56%
Severity	2008.2	0.042 (CI = +/-0.020; p = 0.000)	-0.086 (CI = +/-0.131; p = 0.188)	0.470	+4.30%
Severity	2009.1	0.044 (CI = +/-0.022; p = 0.000)	-0.080 (CI = +/-0.138; p = 0.242)	0.463	+4.47%
Severity	2009.2	0.042 (CI = +/-0.024; p = 0.002)	-0.074 (CI = +/-0.145; p = 0.296)	0.393	+4.31%
Severity	2010.1	0.047 (CI = +/-0.026; p = 0.001)	-0.056 (CI = +/-0.148; p = 0.438)	0.433	+4.86%
Severity	2010.2	0.051 (CI = +/-0.028; p = 0.001)	-0.067 (CI = +/-0.154; p = 0.373)	0.430	+5.23%
Severity	2011.1	0.048 (CI = +/-0.032; p = 0.005)	-0.075 (CI = +/-0.164; p = 0.344)	0.377	+4.95%
Severity	2011.2	0.049 (CI = +/-0.036; p = 0.010)	-0.078 (CI = +/-0.175; p = 0.357)	0.324	+5.05%
Severity	2012.1	0.037 (CI = +/-0.037; p = 0.052)	-0.113 (CI = +/-0.171; p = 0.176)	0.264	+3.75%
Severity	2012.2	0.032 (CI = +/-0.042; p = 0.126)	-0.100 (CI = +/-0.182; p = 0.251)	0.134	+3.22%
Severity	2013.1	0.018 (CI = +/-0.045; p = 0.407)	-0.136 (CI = +/-0.181; p = 0.126)	0.127	+1.77%
Severity	2013.2	0.017 (CI = +/-0.053; p = 0.494)	-0.134 (CI = +/-0.198; p = 0.162)	0.062	+1.69%
Severity	2014.1	0.013 (CI = +/-0.064; p = 0.658)	-0.143 (CI = +/-0.221; p = 0.179)	0.050	+1.30%
Severity	2014.2	0.030 (CI = +/-0.073; p = 0.375)	-0.173 (CI = +/-0.230; p = 0.121)	0.159	+3.00%
Severity	2015.1	0.068 (CI = +/-0.065; p = 0.042)	-0.102 (CI = +/-0.187; p = 0.240)	0.445	+7.09%
Severity	2015.2	0.078 (CI = +/-0.082; p = 0.060)	-0.115 (CI = +/-0.213; p = 0.234)	0.389	+8.07%
Severity	2016.1	0.087 (CI = +/-0.114; p = 0.108)	-0.101 (CI = +/-0.262; p = 0.365)	0.361	+9.07%
Severity	2016.2	0.129 (CI = +/-0.126; p = 0.047)	-0.150 (CI = +/-0.254; p = 0.176)	0.594	+13.75%
Severity	2017.1	0.191 (CI = +/-0.135; p = 0.021)	-0.078 (CI = +/-0.231; p = 0.361)	0.830	+21.02%
Severity	2017.2	0.203 (CI = +/-0.277; p = 0.088)	-0.088 (CI = +/-0.400; p = 0.444)	0.688	+22.46%
Severity	2018.1	0.294 (CI = +/-1.038; p = 0.172)	-0.011 (CI = +/-1.161; p = 0.921)	0.831	+34.22%
Frequency	2004.2	-0.017 (CI = +/-0.011; p = 0.004)	0.105 (CI = +/-0.098; p = 0.037)	0.297	-1.66%
Frequency	2005.1	-0.020 (CI = +/-0.011; p = 0.001)	0.086 (CI = +/-0.093; p = 0.069)	0.374	-2.01%
Frequency	2005.2	-0.023 (CI = +/-0.011; p = 0.000)	0.098 (CI = +/-0.093; p = 0.041)	0.418	-2.24%
Frequency	2006.1	-0.024 (CI = +/-0.012; p = 0.000)	0.092 (CI = +/-0.096; p = 0.061)	0.425	-2.36%
Frequency	2006.2	-0.025 (CI = +/-0.013; p = 0.000)	0.097 (CI = +/-0.099; p = 0.056)	0.415	-2.47%
Frequency	2007.1	-0.026 (CI = +/-0.014; p = 0.001)	0.091 (CI = +/-0.103; p = 0.080)	0.418	-2.59%
Frequency	2007.2	-0.027 (CI = +/-0.015; p = 0.001)	0.093 (CI = +/-0.108; p = 0.089)	0.382	-2.62%
Frequency	2008.1	-0.027 (CI = +/-0.016; p = 0.002)	0.090 (CI = +/-0.113; p = 0.112)	0.373	-2.68%
Frequency	2008.2	-0.031 (CI = +/-0.017; p = 0.001)	0.104 (CI = +/-0.114; p = 0.072)	0.415	-3.03%
Frequency	2009.1	-0.034 (CI = +/-0.018; p = 0.001)	0.091 (CI = +/-0.117; p = 0.119)	0.443	-3.34%
Frequency	2009.2	-0.041 (CI = +/-0.017; p = 0.000)	0.117 (CI = +/-0.106; p = 0.033)	0.584	-4.05%
Frequency	2010.1	-0.042 (CI = +/-0.020; p = 0.000)	0.114 (CI = +/-0.112; p = 0.046)	0.570	-4.12%
Frequency	2010.2	-0.049 (CI = +/-0.019; p = 0.000)	0.137 (CI = +/-0.106; p = 0.014)	0.658	-4.79%
Frequency	2011.1	-0.054 (CI = +/-0.021; p = 0.000)	0.121 (CI = +/-0.108; p = 0.030)	0.687	-5.25%
Frequency	2011.2	-0.055 (CI = +/-0.023; p = 0.000)	0.126 (CI = +/-0.114; p = 0.034)	0.648	-5.39%
Frequency	2012.1	-0.058 (CI = +/-0.027; p = 0.000)	0.118 (CI = +/-0.123; p = 0.058)	0.643	-5.63%
Frequency	2012.2	-0.068 (CI = +/-0.026; p = 0.000)	0.144 (CI = +/-0.114; p = 0.017)	0.729	-6.59%
Frequency	2013.1	-0.072 (CI = +/-0.030; p = 0.000)	0.134 (CI = +/-0.122; p = 0.035)	0.728	-6.96%
Frequency	2013.2	-0.074 (CI = +/-0.036; p = 0.001)	0.137 (CI = +/-0.134; p = 0.046)	0.668	-7.09%
Frequency	2014.1	-0.072 (CI = +/-0.044; p = 0.005)	0.140 (CI = +/-0.150; p = 0.065)	0.636	-6.96%
Frequency	2014.2	-0.058 (CI = +/-0.046; p = 0.021)	0.113 (CI = +/-0.148; p = 0.115)	0.481	-5.59%
Frequency	2015.1	-0.059 (CI = +/-0.060; p = 0.053)	0.111 (CI = +/-0.171; p = 0.170)	0.447	-5.71%
Frequency	2015.2	-0.055 (CI = +/-0.077; p = 0.131)	0.105 (CI = +/-0.199; p = 0.245)	0.253	-5.32%
Frequency	2016.1	-0.069 (CI = +/-0.104; p = 0.147)	0.083 (CI = +/-0.238; p = 0.413)	0.273	-6.70%
Frequency	2016.2	-0.086 (CI = +/-0.144; p = 0.174)	0.102 (CI = +/-0.291; p = 0.387)	0.218	-8.22%
Frequency	2017.1	-0.110 (CI = +/-0.243; p = 0.246)	0.074 (CI = +/-0.415; p = 0.612)	0.185	-10.41%
Frequency	2017.2	-0.010 (CI = +/-0.121; p = 0.748)	-0.009 (CI = +/-0.175; p = 0.841)	-0.828	-1.03%
Frequency	2018.1	-0.038 (CI = +/-0.657; p = 0.594)	-0.033 (CI = +/-0.735; p = 0.673)	-0.855	-3.76%

Property Damage

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

Fit	Start Date	Time	Seasonality	Adjusted R ²	Implied Trend Rate
Loss Cost	2004.2	0.014 (CI = +/-0.017; p = 0.087)	0.052 (CI = +/-0.143; p = 0.466)	0.060	+1.44%
Loss Cost	2005.1	0.013 (CI = +/-0.018; p = 0.143)	0.045 (CI = +/-0.148; p = 0.536)	0.023	+1.31%
Loss Cost	2005.2	0.009 (CI = +/-0.019; p = 0.301)	0.062 (CI = +/-0.150; p = 0.403)	-0.002	+0.95%
Loss Cost	2006.1	0.010 (CI = +/-0.020; p = 0.307)	0.065 (CI = +/-0.156; p = 0.400)	-0.007	+1.02%
Loss Cost	2006.2	0.009 (CI = +/-0.022; p = 0.388)	0.069 (CI = +/-0.162; p = 0.391)	-0.014	+0.93%
Loss Cost	2007.1	0.005 (CI = +/-0.023; p = 0.656)	0.051 (CI = +/-0.164; p = 0.527)	-0.061	+0.50%
Loss Cost	2007.2	0.005 (CI = +/-0.025; p = 0.684)	0.051 (CI = +/-0.172; p = 0.545)	-0.065	+0.49%
Loss Cost	2008.1	0.004 (CI = +/-0.027; p = 0.775)	0.047 (CI = +/-0.180; p = 0.597)	-0.080	+0.38%
Loss Cost	2008.2	0.007 (CI = +/-0.030; p = 0.614)	0.033 (CI = +/-0.188; p = 0.716)	-0.081	+0.73%
Loss Cost	2009.1	0.005 (CI = +/-0.033; p = 0.730)	0.027 (CI = +/-0.197; p = 0.780)	-0.099	+0.54%
Loss Cost	2009.2	-0.006 (CI = +/-0.033; p = 0.722)	0.066 (CI = +/-0.191; p = 0.479)	-0.079	-0.57%
Loss Cost	2010.1	-0.001 (CI = +/-0.036; p = 0.946)	0.080 (CI = +/-0.199; p = 0.408)	-0.076	-0.12%
Loss Cost	2010.2	-0.007 (CI = +/-0.040; p = 0.734)	0.097 (CI = +/-0.210; p = 0.340)	-0.060	-0.66%
Loss Cost	2011.1	-0.015 (CI = +/-0.044; p = 0.475)	0.073 (CI = +/-0.216; p = 0.480)	-0.062	-1.49%
Loss Cost	2011.2	-0.018 (CI = +/-0.050; p = 0.460)	0.081 (CI = +/-0.233; p = 0.467)	-0.069	-1.76%
Loss Cost	2012.1	-0.035 (CI = +/-0.052; p = 0.172)	0.039 (CI = +/-0.225; p = 0.715)	0.018	-3.40%
Loss Cost	2012.2	-0.057 (CI = +/-0.051; p = 0.032)	0.095 (CI = +/-0.207; p = 0.335)	0.257	-5.55%
Loss Cost	2013.1	-0.078 (CI = +/-0.050; p = 0.006)	0.049 (CI = +/-0.187; p = 0.571)	0.470	-7.52%
Loss Cost	2013.2	-0.088 (CI = +/-0.059; p = 0.008)	0.070 (CI = +/-0.203; p = 0.453)	0.466	-8.42%
Loss Cost	2014.1	-0.093 (CI = +/-0.071; p = 0.016)	0.060 (CI = +/-0.225; p = 0.555)	0.432	-8.92%
Loss Cost	2014.2	-0.063 (CI = +/-0.075; p = 0.087)	0.005 (CI = +/-0.216; p = 0.956)	0.186	-6.15%
Loss Cost	2015.1	-0.026 (CI = +/-0.061; p = 0.344)	0.062 (CI = +/-0.158; p = 0.373)	-0.003	-2.52%
Loss Cost	2015.2	-0.023 (CI = +/-0.086; p = 0.513)	0.059 (CI = +/-0.196; p = 0.474)	-0.187	-2.32%
Loss Cost	2016.1	-0.036 (CI = +/-0.119; p = 0.447)	0.044 (CI = +/-0.241; p = 0.638)	-0.208	-3.56%
Loss Cost	2016.2	-0.032 (CI = +/-0.208; p = 0.661)	0.039 (CI = +/-0.356; p = 0.751)	-0.524	-3.12%
Loss Cost	2017.1	-0.001 (CI = +/-0.410; p = 0.990)	0.064 (CI = +/-0.591; p = 0.686)	-0.803	-0.14%
Loss Cost	2017.2	0.154 (CI = +/-0.917; p = 0.279)	-0.065 (CI = +/-1.025; p = 0.568)	0.461	+16.62%
Loss Cost	2018.1	0.226 (CI = +/-NaN; p = NaN)	-0.029 (CI = +/-NaN; p = NaN)	NaN	+25.35%
Severity	2004.2	0.029 (CI = +/-0.013; p = 0.000)	-0.044 (CI = +/-0.109; p = 0.413)	0.423	+2.97%
Severity	2005.1	0.032 (CI = +/-0.013; p = 0.000)	-0.033 (CI = +/-0.110; p = 0.542)	0.449	+3.21%
Severity	2005.2	0.031 (CI = +/-0.014; p = 0.000)	-0.028 (CI = +/-0.114; p = 0.616)	0.399	+3.10%
Severity	2006.1	0.032 (CI = +/-0.015; p = 0.000)	-0.020 (CI = +/-0.117; p = 0.730)	0.409	+3.29%
Severity	2006.2	0.033 (CI = +/-0.016; p = 0.000)	-0.021 (CI = +/-0.122; p = 0.729)	0.377	+3.32%
Severity	2007.1	0.030 (CI = +/-0.017; p = 0.002)	-0.033 (CI = +/-0.124; p = 0.582)	0.315	+3.00%
Severity	2007.2	0.030 (CI = +/-0.019; p = 0.004)	-0.034 (CI = +/-0.130; p = 0.594)	0.278	+3.01%
Severity	2008.1	0.029 (CI = +/-0.021; p = 0.008)	-0.036 (CI = +/-0.136; p = 0.587)	0.242	+2.95%
Severity	2008.2	0.036 (CI = +/-0.020; p = 0.001)	-0.064 (CI = +/-0.130; p = 0.315)	0.370	+3.70%
Severity	2009.1	0.038 (CI = +/-0.023; p = 0.002)	-0.059 (CI = +/-0.136; p = 0.376)	0.361	+3.86%
Severity	2009.2	0.035 (CI = +/-0.025; p = 0.008)	-0.049 (CI = +/-0.143; p = 0.478)	0.272	+3.57%
Severity	2010.1	0.040 (CI = +/-0.027; p = 0.006)	-0.033 (CI = +/-0.146; p = 0.641)	0.320	+4.11%
Severity	2010.2	0.043 (CI = +/-0.030; p = 0.008)	-0.042 (CI = +/-0.155; p = 0.575)	0.306	+4.40%
Severity	2011.1	0.040 (CI = +/-0.033; p = 0.023)	-0.051 (CI = +/-0.164; p = 0.516)	0.237	+4.06%
Severity	2011.2	0.039 (CI = +/-0.039; p = 0.047)	-0.049 (CI = +/-0.178; p = 0.561)	0.164	+3.99%
Severity	2012.1	0.025 (CI = +/-0.039; p = 0.183)	-0.084 (CI = +/-0.167; p = 0.296)	0.079	+2.54%
Severity	2012.2	0.016 (CI = +/-0.043; p = 0.441)	-0.061 (CI = +/-0.175; p = 0.461)	-0.075	+1.59%
Severity	2013.1	-0.001 (CI = +/-0.044; p = 0.974)	-0.096 (CI = +/-0.164; p = 0.219)	-0.024	-0.06%
Severity	2013.2	-0.007 (CI = +/-0.052; p = 0.767)	-0.083 (CI = +/-0.181; p = 0.328)	-0.070	-0.70%
Severity	2014.1	-0.013 (CI = +/-0.063; p = 0.635)	-0.094 (CI = +/-0.200; p = 0.308)	-0.061	-1.33%
Severity	2014.2	-0.001 (CI = +/-0.078; p = 0.987)	-0.118 (CI = +/-0.223; p = 0.252)	-0.045	-0.05%
Severity	2015.1	0.039 (CI = +/-0.061; p = 0.163)	-0.058 (CI = +/-0.158; p = 0.403)	0.143	+4.02%
Severity	2015.2	0.039 (CI = +/-0.086; p = 0.299)	-0.057 (CI = +/-0.196; p = 0.491)	-0.062	+3.93%
Severity	2016.1	0.044 (CI = +/-0.123; p = 0.381)	-0.051 (CI = +/-0.248; p = 0.601)	-0.134	+4.45%
Severity	2016.2	0.085 (CI = +/-0.182; p = 0.235)	-0.099 (CI = +/-0.310; p = 0.386)	0.101	+8.82%
Severity	2017.1	0.150 (CI = +/-0.198; p = 0.082)	-0.044 (CI = +/-0.285; p = 0.575)	0.695	+16.19%
Severity	2017.2	0.118 (CI = +/-1.197; p = 0.428)	-0.018 (CI = +/-1.338; p = 0.894)	-0.081	+12.57%
Severity	2018.1	0.213 (CI = +/-NaN; p = NaN)	0.029 (CI = +/-NaN; p = NaN)	NaN	+23.69%
Frequency	2004.2	-0.015 (CI = +/-0.011; p = 0.013)	0.096 (CI = +/-0.099; p = 0.059)	0.226	-1.49%
Frequency	2005.1	-0.019 (CI = +/-0.011; p = 0.002)	0.078 (CI = +/-0.095; p = 0.103)	0.303	-1.84%
Frequency	2005.2	-0.021 (CI = +/-0.012; p = 0.001)	0.090 (CI = +/-0.096; p = 0.064)	0.347	-2.08%
Frequency	2006.1	-0.022 (CI = +/-0.013; p = 0.001)	0.084 (CI = +/-0.099; p = 0.090)	0.355	-2.21%
Frequency	2006.2	-0.023 (CI = +/-0.014; p = 0.002)	0.089 (CI = +/-0.103; p = 0.085)	0.342	-2.31%
Frequency	2007.1	-0.025 (CI = +/-0.015; p = 0.002)	0.084 (CI = +/-0.107; p = 0.115)	0.345	-2.43%
Frequency	2007.2	-0.025 (CI = +/-0.016; p = 0.004)	0.085 (CI = +/-0.112; p = 0.129)	0.302	-2.44%
Frequency	2008.1	-0.025 (CI = +/-0.018; p = 0.007)	0.083 (CI = +/-0.117; p = 0.156)	0.293	-2.50%
Frequency	2008.2	-0.029 (CI = +/-0.019; p = 0.004)	0.097 (CI = +/-0.119; p = 0.104)	0.336	-2.87%
Frequency	2009.1	-0.032 (CI = +/-0.020; p = 0.003)	0.086 (CI = +/-0.122; p = 0.159)	0.366	-3.19%
Frequency	2009.2	-0.041 (CI = +/-0.020; p = 0.000)	0.115 (CI = +/-0.112; p = 0.046)	0.520	-3.99%
Frequency	2010.1	-0.041 (CI = +/-0.022; p = 0.001)	0.113 (CI = +/-0.119; p = 0.062)	0.505	-4.06%
Frequency	2010.2	-0.050 (CI = +/-0.022; p = 0.000)	0.139 (CI = +/-0.113; p = 0.020)	0.607	-4.84%
Frequency	2011.1	-0.055 (CI = +/-0.023; p = 0.000)	0.124 (CI = +/-0.115; p = 0.036)	0.642	-5.33%
Frequency	2011.2	-0.057 (CI = +/-0.027; p = 0.001)	0.130 (CI = +/-0.123; p = 0.041)	0.597	-5.53%
Frequency	2012.1	-0.060 (CI = +/-0.030; p = 0.001)	0.123 (CI = +/-0.132; p = 0.066)	0.592	-5.80%
Frequency	2012.2	-0.073 (CI = +/-0.030; p = 0.000)	0.156 (CI = +/-0.122; p = 0.017)	0.705	-7.03%
Frequency	2013.1	-0.078 (CI = +/-0.035; p = 0.001)	0.146 (CI = +/-0.130; p = 0.032)	0.707	-7.46%
Frequency	2013.2	-0.081 (CI = +/-0.042; p = 0.002)	0.153 (CI = +/-0.145; p = 0.041)	0.646	-7.77%
Frequency	2014.1	-0.080 (CI = +/-0.051; p = 0.007)	0.154 (CI = +/-0.163; p = 0.060)	0.612	-7.69%
Frequency	2014.2	-0.063 (CI = +/-0.059; p = 0.040)	0.123 (CI = +/-0.170; p = 0.130)	0.402	-6.10%
Frequency	2015.1	-0.065 (CI = +/-0.076; p = 0.082)	0.120 (CI = +/-0.198; p = 0.188)	0.364	-6.29%
Frequency	2015.2	-0.062 (CI = +/-0.107; p = 0.197)	0.116 (CI = +/-0.245; p = 0.280)	0.129	-6.01%
Frequency	2016.1	-0.080 (CI = +/-0.148; p = 0.208)	0.095 (CI = +/-0.299; p = 0.428)	0.146	-7.67%
Frequency	2016.2	-0.116 (CI = +/-0.238; p = 0.217)	0.137 (CI = +/-0.406; p = 0.360)	0.146	-10.98%
Frequency	2017.1	-0.151 (CI = +/-0.466; p = 0.297)	0.108 (CI = +/-0.672; p = 0.560)	0.098	-14.05%
Frequency	2017.2	0.035 (CI = +/-0.280; p = 0.355)	-0.047 (CI = +/-0.313; p = 0.305)	0.444	+3.60%
Frequency	2018.1	0.013 (CI = +/-NaN; p = NaN)	-0.058 (CI = +/-NaN; p = NaN)	NaN	+1.34%

Property Damage

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

Fit	Start Date	Time	Implied Trend	
			Adjusted R ²	Rate
Loss Cost	2004.2	-0.004 (CI = +/-0.017; p = 0.622)	-0.021	-0.40%
Loss Cost	2005.1	-0.006 (CI = +/-0.017; p = 0.481)	-0.014	-0.61%
Loss Cost	2005.2	-0.009 (CI = +/-0.018; p = 0.319)	0.001	-0.89%
Loss Cost	2006.1	-0.010 (CI = +/-0.019; p = 0.301)	0.003	-0.98%
Loss Cost	2006.2	-0.011 (CI = +/-0.020; p = 0.273)	0.008	-1.10%
Loss Cost	2007.1	-0.015 (CI = +/-0.021; p = 0.150)	0.037	-1.50%
Loss Cost	2007.2	-0.016 (CI = +/-0.022; p = 0.155)	0.036	-1.58%
Loss Cost	2008.1	-0.018 (CI = +/-0.024; p = 0.129)	0.048	-1.80%
Loss Cost	2008.2	-0.017 (CI = +/-0.025; p = 0.177)	0.032	-1.71%
Loss Cost	2009.1	-0.020 (CI = +/-0.027; p = 0.143)	0.045	-1.98%
Loss Cost	2009.2	-0.027 (CI = +/-0.028; p = 0.058)	0.102	-2.66%
Loss Cost	2010.1	-0.027 (CI = +/-0.030; p = 0.082)	0.084	-2.62%
Loss Cost	2010.2	-0.030 (CI = +/-0.033; p = 0.069)	0.099	-2.96%
Loss Cost	2011.1	-0.037 (CI = +/-0.034; p = 0.037)	0.146	-3.61%
Loss Cost	2011.2	-0.039 (CI = +/-0.038; p = 0.044)	0.140	-3.79%
Loss Cost	2012.1	-0.049 (CI = +/-0.039; p = 0.017)	0.215	-4.75%
Loss Cost	2012.2	-0.058 (CI = +/-0.041; p = 0.008)	0.277	-5.64%
Loss Cost	2013.1	-0.068 (CI = +/-0.044; p = 0.004)	0.336	-6.57%
Loss Cost	2013.2	-0.069 (CI = +/-0.049; p = 0.008)	0.307	-6.70%
Loss Cost	2014.1	-0.071 (CI = +/-0.055; p = 0.015)	0.275	-6.82%
Loss Cost	2014.2	-0.058 (CI = +/-0.060; p = 0.055)	0.172	-5.64%
Loss Cost	2015.1	-0.046 (CI = +/-0.066; p = 0.158)	0.075	-4.46%
Loss Cost	2015.2	-0.045 (CI = +/-0.076; p = 0.225)	0.043	-4.37%
Loss Cost	2016.1	-0.050 (CI = +/-0.088; p = 0.235)	0.041	-4.91%
Loss Cost	2016.2	-0.048 (CI = +/-0.103; p = 0.331)	0.003	-4.67%
Loss Cost	2017.1	-0.044 (CI = +/-0.124; p = 0.447)	-0.035	-4.30%
Loss Cost	2017.2	-0.030 (CI = +/-0.149; p = 0.658)	-0.086	-2.98%
Loss Cost	2018.1	-0.032 (CI = +/-0.187; p = 0.699)	-0.103	-3.19%
Severity	2004.2	0.042 (CI = +/-0.012; p = 0.000)	0.564	+4.24%
Severity	2005.1	0.044 (CI = +/-0.013; p = 0.000)	0.583	+4.48%
Severity	2005.2	0.044 (CI = +/-0.013; p = 0.000)	0.560	+4.47%
Severity	2006.1	0.046 (CI = +/-0.014; p = 0.000)	0.569	+4.68%
Severity	2006.2	0.047 (CI = +/-0.015; p = 0.000)	0.555	+4.76%
Severity	2007.1	0.046 (CI = +/-0.016; p = 0.000)	0.523	+4.67%
Severity	2007.2	0.046 (CI = +/-0.017; p = 0.000)	0.508	+4.75%
Severity	2008.1	0.047 (CI = +/-0.018; p = 0.000)	0.493	+4.85%
Severity	2008.2	0.052 (CI = +/-0.018; p = 0.000)	0.545	+5.36%
Severity	2009.1	0.055 (CI = +/-0.019; p = 0.000)	0.546	+5.62%
Severity	2009.2	0.054 (CI = +/-0.021; p = 0.000)	0.511	+5.54%
Severity	2010.1	0.058 (CI = +/-0.022; p = 0.000)	0.540	+6.02%
Severity	2010.2	0.061 (CI = +/-0.024; p = 0.000)	0.534	+6.27%
Severity	2011.1	0.061 (CI = +/-0.026; p = 0.000)	0.503	+6.29%
Severity	2011.2	0.062 (CI = +/-0.028; p = 0.000)	0.476	+6.38%
Severity	2012.1	0.058 (CI = +/-0.030; p = 0.001)	0.414	+5.97%
Severity	2012.2	0.056 (CI = +/-0.033; p = 0.002)	0.360	+5.76%
Severity	2013.1	0.054 (CI = +/-0.037; p = 0.007)	0.303	+5.52%
Severity	2013.2	0.055 (CI = +/-0.041; p = 0.012)	0.275	+5.63%
Severity	2014.1	0.060 (CI = +/-0.046; p = 0.014)	0.281	+6.16%
Severity	2014.2	0.069 (CI = +/-0.050; p = 0.011)	0.318	+7.12%
Severity	2015.1	0.091 (CI = +/-0.049; p = 0.001)	0.499	+9.49%
Severity	2015.2	0.095 (CI = +/-0.056; p = 0.003)	0.471	+9.93%
Severity	2016.1	0.104 (CI = +/-0.063; p = 0.004)	0.476	+10.98%
Severity	2016.2	0.116 (CI = +/-0.073; p = 0.005)	0.488	+12.33%
Severity	2017.1	0.136 (CI = +/-0.082; p = 0.004)	0.534	+14.53%
Severity	2017.2	0.133 (CI = +/-0.100; p = 0.015)	0.446	+14.19%
Severity	2018.1	0.146 (CI = +/-0.123; p = 0.025)	0.420	+15.71%
Frequency	2004.2	-0.046 (CI = +/-0.015; p = 0.000)	0.521	-4.46%
Frequency	2005.1	-0.050 (CI = +/-0.014; p = 0.000)	0.578	-4.87%
Frequency	2005.2	-0.053 (CI = +/-0.015; p = 0.000)	0.596	-5.13%
Frequency	2006.1	-0.056 (CI = +/-0.015; p = 0.000)	0.614	-5.41%
Frequency	2006.2	-0.058 (CI = +/-0.016; p = 0.000)	0.615	-5.60%
Frequency	2007.1	-0.061 (CI = +/-0.017; p = 0.000)	0.631	-5.90%
Frequency	2007.2	-0.062 (CI = +/-0.018; p = 0.000)	0.623	-6.05%
Frequency	2008.1	-0.066 (CI = +/-0.019; p = 0.000)	0.633	-6.34%
Frequency	2008.2	-0.069 (CI = +/-0.020; p = 0.000)	0.651	-6.71%
Frequency	2009.1	-0.075 (CI = +/-0.020; p = 0.000)	0.682	-7.19%
Frequency	2009.2	-0.081 (CI = +/-0.020; p = 0.000)	0.725	-7.77%
Frequency	2010.1	-0.085 (CI = +/-0.021; p = 0.000)	0.734	-8.15%
Frequency	2010.2	-0.091 (CI = +/-0.021; p = 0.000)	0.759	-8.68%
Frequency	2011.1	-0.098 (CI = +/-0.022; p = 0.000)	0.791	-9.32%
Frequency	2011.2	-0.100 (CI = +/-0.023; p = 0.000)	0.782	-9.56%
Frequency	2012.1	-0.107 (CI = +/-0.024; p = 0.000)	0.797	-10.12%
Frequency	2012.2	-0.114 (CI = +/-0.025; p = 0.000)	0.818	-10.78%
Frequency	2013.1	-0.122 (CI = +/-0.026; p = 0.000)	0.836	-11.45%
Frequency	2013.2	-0.124 (CI = +/-0.029; p = 0.000)	0.821	-11.68%
Frequency	2014.1	-0.130 (CI = +/-0.031; p = 0.000)	0.822	-12.23%
Frequency	2014.2	-0.127 (CI = +/-0.035; p = 0.000)	0.789	-11.92%
Frequency	2015.1	-0.136 (CI = +/-0.037; p = 0.000)	0.801	-12.74%
Frequency	2015.2	-0.139 (CI = +/-0.043; p = 0.000)	0.776	-13.00%
Frequency	2016.1	-0.154 (CI = +/-0.045; p = 0.000)	0.811	-14.31%
Frequency	2016.2	-0.164 (CI = +/-0.051; p = 0.000)	0.805	-15.14%
Frequency	2017.1	-0.180 (CI = +/-0.056; p = 0.000)	0.820	-16.44%
Frequency	2017.2	-0.163 (CI = +/-0.063; p = 0.000)	0.768	-15.04%
Frequency	2018.1	-0.178 (CI = +/-0.075; p = 0.001)	0.764	-16.33%

Property Damage

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

Fit	Start Date	Time	Implied Trend	
			Adjusted R ²	Rate
Loss Cost	2004.2	-0.003 (CI = +/-0.017; p = 0.728)	-0.026	-0.30%
Loss Cost	2005.1	-0.005 (CI = +/-0.018; p = 0.576)	-0.020	-0.51%
Loss Cost	2005.2	-0.008 (CI = +/-0.019; p = 0.395)	-0.008	-0.80%
Loss Cost	2006.1	-0.009 (CI = +/-0.020; p = 0.374)	-0.006	-0.89%
Loss Cost	2006.2	-0.010 (CI = +/-0.022; p = 0.340)	-0.002	-1.02%
Loss Cost	2007.1	-0.015 (CI = +/-0.022; p = 0.195)	0.025	-1.44%
Loss Cost	2007.2	-0.015 (CI = +/-0.024; p = 0.200)	0.024	-1.52%
Loss Cost	2008.1	-0.018 (CI = +/-0.026; p = 0.167)	0.035	-1.75%
Loss Cost	2008.2	-0.017 (CI = +/-0.027; p = 0.224)	0.020	-1.65%
Loss Cost	2009.1	-0.020 (CI = +/-0.029; p = 0.183)	0.033	-1.93%
Loss Cost	2009.2	-0.027 (CI = +/-0.030; p = 0.077)	0.088	-2.67%
Loss Cost	2010.1	-0.027 (CI = +/-0.033; p = 0.107)	0.070	-2.63%
Loss Cost	2010.2	-0.030 (CI = +/-0.035; p = 0.089)	0.086	-2.99%
Loss Cost	2011.1	-0.038 (CI = +/-0.038; p = 0.049)	0.133	-3.71%
Loss Cost	2011.2	-0.040 (CI = +/-0.041; p = 0.057)	0.128	-3.91%
Loss Cost	2012.1	-0.051 (CI = +/-0.043; p = 0.022)	0.206	-4.98%
Loss Cost	2012.2	-0.062 (CI = +/-0.046; p = 0.011)	0.272	-5.98%
Loss Cost	2013.1	-0.073 (CI = +/-0.048; p = 0.005)	0.337	-7.05%
Loss Cost	2013.2	-0.075 (CI = +/-0.054; p = 0.010)	0.311	-7.26%
Loss Cost	2014.1	-0.078 (CI = +/-0.061; p = 0.017)	0.281	-7.46%
Loss Cost	2014.2	-0.064 (CI = +/-0.067; p = 0.061)	0.174	-6.21%
Loss Cost	2015.1	-0.051 (CI = +/-0.075; p = 0.169)	0.074	-4.95%
Loss Cost	2015.2	-0.050 (CI = +/-0.088; p = 0.234)	0.042	-4.92%
Loss Cost	2016.1	-0.058 (CI = +/-0.103; p = 0.240)	0.043	-5.63%
Loss Cost	2016.2	-0.056 (CI = +/-0.123; p = 0.331)	0.004	-5.49%
Loss Cost	2017.1	-0.054 (CI = +/-0.150; p = 0.441)	-0.036	-5.22%
Loss Cost	2017.2	-0.039 (CI = +/-0.186; p = 0.642)	-0.093	-3.82%
Loss Cost	2018.1	-0.044 (CI = +/-0.239; p = 0.678)	-0.113	-4.28%
Severity	2004.2	0.039 (CI = +/-0.013; p = 0.000)	0.527	+4.00%
Severity	2005.1	0.042 (CI = +/-0.013; p = 0.000)	0.546	+4.24%
Severity	2005.2	0.041 (CI = +/-0.014; p = 0.000)	0.520	+4.21%
Severity	2006.1	0.043 (CI = +/-0.015; p = 0.000)	0.529	+4.42%
Severity	2006.2	0.044 (CI = +/-0.015; p = 0.000)	0.513	+4.49%
Severity	2007.1	0.043 (CI = +/-0.016; p = 0.000)	0.476	+4.37%
Severity	2007.2	0.043 (CI = +/-0.018; p = 0.000)	0.459	+4.44%
Severity	2008.1	0.044 (CI = +/-0.019; p = 0.000)	0.442	+4.53%
Severity	2008.2	0.049 (CI = +/-0.019; p = 0.000)	0.496	+5.05%
Severity	2009.1	0.052 (CI = +/-0.021; p = 0.000)	0.497	+5.30%
Severity	2009.2	0.051 (CI = +/-0.022; p = 0.000)	0.457	+5.19%
Severity	2010.1	0.055 (CI = +/-0.023; p = 0.000)	0.487	+5.67%
Severity	2010.2	0.058 (CI = +/-0.025; p = 0.000)	0.479	+5.92%
Severity	2011.1	0.057 (CI = +/-0.028; p = 0.000)	0.444	+5.91%
Severity	2011.2	0.058 (CI = +/-0.030; p = 0.001)	0.414	+5.97%
Severity	2012.1	0.053 (CI = +/-0.033; p = 0.003)	0.343	+5.49%
Severity	2012.2	0.051 (CI = +/-0.036; p = 0.009)	0.284	+5.20%
Severity	2013.1	0.048 (CI = +/-0.040; p = 0.024)	0.222	+4.87%
Severity	2013.2	0.048 (CI = +/-0.045; p = 0.040)	0.191	+4.92%
Severity	2014.1	0.053 (CI = +/-0.051; p = 0.043)	0.195	+5.42%
Severity	2014.2	0.062 (CI = +/-0.057; p = 0.034)	0.231	+6.40%
Severity	2015.1	0.086 (CI = +/-0.056; p = 0.005)	0.421	+8.99%
Severity	2015.2	0.090 (CI = +/-0.065; p = 0.010)	0.388	+9.42%
Severity	2016.1	0.100 (CI = +/-0.075; p = 0.013)	0.393	+10.56%
Severity	2016.2	0.114 (CI = +/-0.087; p = 0.015)	0.407	+12.07%
Severity	2017.1	0.137 (CI = +/-0.100; p = 0.013)	0.462	+14.65%
Severity	2017.2	0.133 (CI = +/-0.125; p = 0.039)	0.362	+14.28%
Severity	2018.1	0.150 (CI = +/-0.158; p = 0.059)	0.337	+16.20%
Frequency	2004.2	-0.042 (CI = +/-0.015; p = 0.000)	0.479	-4.13%
Frequency	2005.1	-0.047 (CI = +/-0.015; p = 0.000)	0.541	-4.55%
Frequency	2005.2	-0.049 (CI = +/-0.015; p = 0.000)	0.559	-4.81%
Frequency	2006.1	-0.052 (CI = +/-0.016; p = 0.000)	0.577	-5.09%
Frequency	2006.2	-0.054 (CI = +/-0.017; p = 0.000)	0.577	-5.27%
Frequency	2007.1	-0.057 (CI = +/-0.018; p = 0.000)	0.593	-5.57%
Frequency	2007.2	-0.059 (CI = +/-0.019; p = 0.000)	0.584	-5.71%
Frequency	2008.1	-0.062 (CI = +/-0.020; p = 0.000)	0.594	-6.00%
Frequency	2008.2	-0.066 (CI = +/-0.021; p = 0.000)	0.612	-6.38%
Frequency	2009.1	-0.071 (CI = +/-0.021; p = 0.000)	0.645	-6.87%
Frequency	2009.2	-0.078 (CI = +/-0.021; p = 0.000)	0.692	-7.47%
Frequency	2010.1	-0.082 (CI = +/-0.022; p = 0.000)	0.700	-7.85%
Frequency	2010.2	-0.088 (CI = +/-0.023; p = 0.000)	0.727	-8.41%
Frequency	2011.1	-0.095 (CI = +/-0.023; p = 0.000)	0.762	-9.08%
Frequency	2011.2	-0.098 (CI = +/-0.025; p = 0.000)	0.751	-9.32%
Frequency	2012.1	-0.104 (CI = +/-0.027; p = 0.000)	0.768	-9.92%
Frequency	2012.2	-0.112 (CI = +/-0.028; p = 0.000)	0.790	-10.63%
Frequency	2013.1	-0.121 (CI = +/-0.029; p = 0.000)	0.811	-11.36%
Frequency	2013.2	-0.123 (CI = +/-0.032; p = 0.000)	0.793	-11.60%
Frequency	2014.1	-0.130 (CI = +/-0.035; p = 0.000)	0.794	-12.22%
Frequency	2014.2	-0.126 (CI = +/-0.040; p = 0.000)	0.753	-11.86%
Frequency	2015.1	-0.137 (CI = +/-0.043; p = 0.000)	0.768	-12.79%
Frequency	2015.2	-0.140 (CI = +/-0.050; p = 0.000)	0.739	-13.11%
Frequency	2016.1	-0.158 (CI = +/-0.052; p = 0.000)	0.783	-14.64%
Frequency	2016.2	-0.170 (CI = +/-0.060; p = 0.000)	0.780	-15.67%
Frequency	2017.1	-0.190 (CI = +/-0.066; p = 0.000)	0.805	-17.33%
Frequency	2017.2	-0.172 (CI = +/-0.077; p = 0.001)	0.738	-15.83%
Frequency	2018.1	-0.194 (CI = +/-0.092; p = 0.002)	0.747	-17.62%

Property Damage

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

Fit	Start Date	Time	Implied Trend	
			Adjusted R ²	Rate
Loss Cost	2004.2	0.016 (CI = +/-0.015; p = 0.039)	0.109	+1.64%
Loss Cost	2005.1	0.015 (CI = +/-0.016; p = 0.075)	0.077	+1.49%
Loss Cost	2005.2	0.012 (CI = +/-0.017; p = 0.161)	0.037	+1.22%
Loss Cost	2006.1	0.012 (CI = +/-0.019; p = 0.181)	0.032	+1.25%
Loss Cost	2006.2	0.012 (CI = +/-0.020; p = 0.217)	0.023	+1.24%
Loss Cost	2007.1	0.008 (CI = +/-0.021; p = 0.438)	-0.015	+0.80%
Loss Cost	2007.2	0.009 (CI = +/-0.023; p = 0.436)	-0.016	+0.88%
Loss Cost	2008.1	0.007 (CI = +/-0.025; p = 0.539)	-0.027	+0.75%
Loss Cost	2008.2	0.011 (CI = +/-0.027; p = 0.386)	-0.010	+1.14%
Loss Cost	2009.1	0.010 (CI = +/-0.029; p = 0.499)	-0.026	+0.97%
Loss Cost	2009.2	0.001 (CI = +/-0.030; p = 0.953)	-0.052	+0.09%
Loss Cost	2010.1	0.005 (CI = +/-0.033; p = 0.773)	-0.051	+0.46%
Loss Cost	2010.2	0.002 (CI = +/-0.037; p = 0.911)	-0.058	+0.20%
Loss Cost	2011.1	-0.006 (CI = +/-0.039; p = 0.735)	-0.055	-0.64%
Loss Cost	2011.2	-0.006 (CI = +/-0.045; p = 0.773)	-0.061	-0.61%
Loss Cost	2012.1	-0.021 (CI = +/-0.046; p = 0.339)	-0.001	-2.11%
Loss Cost	2012.2	-0.036 (CI = +/-0.049; p = 0.129)	0.105	-3.58%
Loss Cost	2013.1	-0.055 (CI = +/-0.050; p = 0.035)	0.263	-5.31%
Loss Cost	2013.2	-0.057 (CI = +/-0.059; p = 0.058)	0.224	-5.51%
Loss Cost	2014.1	-0.059 (CI = +/-0.071; p = 0.092)	0.183	-5.73%
Loss Cost	2014.2	-0.028 (CI = +/-0.071; p = 0.396)	-0.021	-2.76%
Loss Cost	2015.1	0.009 (CI = +/-0.065; p = 0.752)	-0.110	+0.92%
Loss Cost	2015.2	0.023 (CI = +/-0.080; p = 0.520)	-0.073	+2.31%
Loss Cost	2016.1	0.019 (CI = +/-0.107; p = 0.674)	-0.130	+1.94%
Loss Cost	2016.2	0.043 (CI = +/-0.143; p = 0.473)	-0.071	+4.40%
Loss Cost	2017.1	0.082 (CI = +/-0.200; p = 0.320)	0.054	+8.50%
Loss Cost	2017.2	0.192 (CI = +/-0.160; p = 0.032)	0.773	+21.19%
Loss Cost	2018.1	0.274 (CI = +/-0.135; p = 0.013)	0.962	+31.46%
Severity	2004.2	0.033 (CI = +/-0.013; p = 0.000)	0.482	+3.35%
Severity	2005.1	0.036 (CI = +/-0.013; p = 0.000)	0.513	+3.63%
Severity	2005.2	0.035 (CI = +/-0.014; p = 0.000)	0.475	+3.54%
Severity	2006.1	0.037 (CI = +/-0.015; p = 0.000)	0.489	+3.77%
Severity	2006.2	0.037 (CI = +/-0.016; p = 0.000)	0.465	+3.81%
Severity	2007.1	0.035 (CI = +/-0.017; p = 0.000)	0.410	+3.57%
Severity	2007.2	0.035 (CI = +/-0.018; p = 0.001)	0.382	+3.59%
Severity	2008.1	0.036 (CI = +/-0.020; p = 0.001)	0.354	+3.62%
Severity	2008.2	0.042 (CI = +/-0.020; p = 0.000)	0.448	+4.30%
Severity	2009.1	0.045 (CI = +/-0.022; p = 0.000)	0.451	+4.58%
Severity	2009.2	0.042 (CI = +/-0.024; p = 0.002)	0.388	+4.31%
Severity	2010.1	0.048 (CI = +/-0.025; p = 0.001)	0.445	+4.95%
Severity	2010.2	0.051 (CI = +/-0.028; p = 0.001)	0.435	+5.23%
Severity	2011.1	0.050 (CI = +/-0.031; p = 0.004)	0.379	+5.10%
Severity	2011.2	0.049 (CI = +/-0.035; p = 0.010)	0.328	+5.05%
Severity	2012.1	0.039 (CI = +/-0.038; p = 0.043)	0.209	+4.02%
Severity	2012.2	0.032 (CI = +/-0.042; p = 0.130)	0.104	+3.22%
Severity	2013.1	0.022 (CI = +/-0.047; p = 0.335)	0.001	+2.20%
Severity	2013.2	0.017 (CI = +/-0.055; p = 0.516)	-0.048	+1.69%
Severity	2014.1	0.019 (CI = +/-0.066; p = 0.536)	-0.057	+1.91%
Severity	2014.2	0.030 (CI = +/-0.079; p = 0.418)	-0.029	+3.00%
Severity	2015.1	0.075 (CI = +/-0.065; p = 0.029)	0.401	+7.75%
Severity	2015.2	0.078 (CI = +/-0.083; p = 0.064)	0.324	+8.07%
Severity	2016.1	0.097 (CI = +/-0.106; p = 0.067)	0.362	+10.13%
Severity	2016.2	0.129 (CI = +/-0.135; p = 0.057)	0.457	+13.75%
Severity	2017.1	0.204 (CI = +/-0.115; p = 0.008)	0.824	+22.65%
Severity	2017.2	0.203 (CI = +/-0.201; p = 0.049)	0.699	+22.46%
Severity	2018.1	0.299 (CI = +/-0.224; p = 0.029)	0.914	+34.84%
Frequency	2004.2	-0.017 (CI = +/-0.012; p = 0.006)	0.204	-1.66%
Frequency	2005.1	-0.021 (CI = +/-0.011; p = 0.001)	0.317	-2.06%
Frequency	2005.2	-0.023 (CI = +/-0.012; p = 0.001)	0.339	-2.24%
Frequency	2006.1	-0.025 (CI = +/-0.012; p = 0.000)	0.362	-2.43%
Frequency	2006.2	-0.025 (CI = +/-0.013; p = 0.001)	0.344	-2.47%
Frequency	2007.1	-0.027 (CI = +/-0.014; p = 0.001)	0.361	-2.67%
Frequency	2007.2	-0.027 (CI = +/-0.016; p = 0.002)	0.323	-2.62%
Frequency	2008.1	-0.028 (CI = +/-0.017; p = 0.002)	0.323	-2.77%
Frequency	2008.2	-0.031 (CI = +/-0.018; p = 0.002)	0.343	-3.03%
Frequency	2009.1	-0.035 (CI = +/-0.019; p = 0.001)	0.397	-3.45%
Frequency	2009.2	-0.041 (CI = +/-0.019; p = 0.000)	0.488	-4.05%
Frequency	2010.1	-0.044 (CI = +/-0.021; p = 0.000)	0.484	-4.28%
Frequency	2010.2	-0.049 (CI = +/-0.023; p = 0.000)	0.527	-4.79%
Frequency	2011.1	-0.056 (CI = +/-0.023; p = 0.000)	0.594	-5.46%
Frequency	2011.2	-0.055 (CI = +/-0.026; p = 0.000)	0.542	-5.39%
Frequency	2012.1	-0.061 (CI = +/-0.029; p = 0.001)	0.557	-5.89%
Frequency	2012.2	-0.068 (CI = +/-0.032; p = 0.000)	0.591	-6.59%
Frequency	2013.1	-0.076 (CI = +/-0.035; p = 0.001)	0.620	-7.35%
Frequency	2013.2	-0.074 (CI = +/-0.041; p = 0.002)	0.543	-7.09%
Frequency	2014.1	-0.078 (CI = +/-0.049; p = 0.005)	0.511	-7.50%
Frequency	2014.2	-0.058 (CI = +/-0.051; p = 0.030)	0.359	-5.59%
Frequency	2015.1	-0.065 (CI = +/-0.062; p = 0.041)	0.354	-6.34%
Frequency	2015.2	-0.055 (CI = +/-0.077; p = 0.139)	0.183	-5.32%
Frequency	2016.1	-0.077 (CI = +/-0.095; p = 0.094)	0.297	-7.43%
Frequency	2016.2	-0.086 (CI = +/-0.133; p = 0.157)	0.227	-8.22%
Frequency	2017.1	-0.123 (CI = +/-0.185; p = 0.139)	0.324	-11.54%
Frequency	2017.2	-0.010 (CI = +/-0.074; p = 0.686)	-0.251	-1.03%
Frequency	2018.1	-0.025 (CI = +/-0.162; p = 0.569)	-0.222	-2.50%

Property Damage

Coverage = Total PD
End Trend Period = 2022.2
Excluded Points = 2014.1, 2014.2, 2022.1
Parameters Included: time

Fit	Start Date	Time	Adjusted R ²	Implied Trend
				Rate
Loss Cost	2004.2	-0.009 (CI = +/-0.014; p = 0.198)	0.022	-0.93%
Loss Cost	2005.1	-0.011 (CI = +/-0.015; p = 0.131)	0.042	-1.14%
Loss Cost	2005.2	-0.014 (CI = +/-0.016; p = 0.067)	0.078	-1.44%
Loss Cost	2006.1	-0.015 (CI = +/-0.017; p = 0.066)	0.081	-1.53%
Loss Cost	2006.2	-0.017 (CI = +/-0.018; p = 0.062)	0.087	-1.65%
Loss Cost	2007.1	-0.021 (CI = +/-0.018; p = 0.024)	0.144	-2.07%
Loss Cost	2007.2	-0.022 (CI = +/-0.019; p = 0.029)	0.139	-2.14%
Loss Cost	2008.1	-0.024 (CI = +/-0.020; p = 0.024)	0.154	-2.35%
Loss Cost	2008.2	-0.023 (CI = +/-0.022; p = 0.045)	0.122	-2.23%
Loss Cost	2009.1	-0.025 (CI = +/-0.024; p = 0.037)	0.139	-2.49%
Loss Cost	2009.2	-0.032 (CI = +/-0.024; p = 0.010)	0.235	-3.19%
Loss Cost	2010.1	-0.031 (CI = +/-0.026; p = 0.020)	0.196	-3.09%
Loss Cost	2010.2	-0.035 (CI = +/-0.028; p = 0.018)	0.211	-3.40%
Loss Cost	2011.1	-0.041 (CI = +/-0.030; p = 0.009)	0.274	-4.06%
Loss Cost	2011.2	-0.043 (CI = +/-0.033; p = 0.014)	0.251	-4.16%
Loss Cost	2012.1	-0.053 (CI = +/-0.034; p = 0.004)	0.357	-5.20%
Loss Cost	2012.2	-0.064 (CI = +/-0.036; p = 0.002)	0.437	-6.20%
Loss Cost	2013.1	-0.076 (CI = +/-0.038; p = 0.001)	0.512	-7.32%
Loss Cost	2013.2	-0.077 (CI = +/-0.045; p = 0.003)	0.452	-7.38%
Loss Cost	2015.1	-0.076 (CI = +/-0.054; p = 0.009)	0.372	-7.33%
Loss Cost	2015.2	-0.079 (CI = +/-0.063; p = 0.017)	0.337	-7.60%
Loss Cost	2016.1	-0.090 (CI = +/-0.071; p = 0.018)	0.359	-8.62%
Loss Cost	2016.2	-0.093 (CI = +/-0.085; p = 0.034)	0.313	-8.92%
Loss Cost	2017.1	-0.097 (CI = +/-0.103; p = 0.063)	0.260	-9.20%
Loss Cost	2017.2	-0.090 (CI = +/-0.127; p = 0.139)	0.159	-8.64%
Loss Cost	2018.1	-0.104 (CI = +/-0.159; p = 0.166)	0.148	-9.87%
Severity	2004.2	0.035 (CI = +/-0.009; p = 0.000)	0.631	+3.54%
Severity	2005.1	0.037 (CI = +/-0.010; p = 0.000)	0.659	+3.77%
Severity	2005.2	0.037 (CI = +/-0.010; p = 0.000)	0.635	+3.73%
Severity	2006.1	0.039 (CI = +/-0.010; p = 0.000)	0.649	+3.93%
Severity	2006.2	0.039 (CI = +/-0.011; p = 0.000)	0.635	+3.99%
Severity	2007.1	0.038 (CI = +/-0.012; p = 0.000)	0.601	+3.86%
Severity	2007.2	0.038 (CI = +/-0.013; p = 0.000)	0.585	+3.92%
Severity	2008.1	0.039 (CI = +/-0.014; p = 0.000)	0.570	+4.00%
Severity	2008.2	0.044 (CI = +/-0.013; p = 0.000)	0.658	+4.52%
Severity	2009.1	0.047 (CI = +/-0.014; p = 0.000)	0.668	+4.78%
Severity	2009.2	0.046 (CI = +/-0.015; p = 0.000)	0.632	+4.68%
Severity	2010.1	0.051 (CI = +/-0.015; p = 0.000)	0.691	+5.20%
Severity	2010.2	0.054 (CI = +/-0.016; p = 0.000)	0.697	+5.50%
Severity	2011.1	0.054 (CI = +/-0.018; p = 0.000)	0.670	+5.55%
Severity	2011.2	0.056 (CI = +/-0.019; p = 0.000)	0.650	+5.71%
Severity	2012.1	0.052 (CI = +/-0.021; p = 0.000)	0.587	+5.29%
Severity	2012.2	0.050 (CI = +/-0.024; p = 0.000)	0.525	+5.13%
Severity	2013.1	0.048 (CI = +/-0.027; p = 0.002)	0.452	+4.95%
Severity	2013.2	0.052 (CI = +/-0.032; p = 0.003)	0.434	+5.35%
Severity	2015.1	0.065 (CI = +/-0.035; p = 0.001)	0.524	+6.71%
Severity	2015.2	0.066 (CI = +/-0.040; p = 0.004)	0.476	+6.82%
Severity	2016.1	0.072 (CI = +/-0.046; p = 0.005)	0.477	+7.51%
Severity	2016.2	0.081 (CI = +/-0.053; p = 0.007)	0.488	+8.44%
Severity	2017.1	0.097 (CI = +/-0.059; p = 0.005)	0.557	+10.16%
Severity	2017.2	0.087 (CI = +/-0.072; p = 0.023)	0.432	+9.07%
Severity	2018.1	0.093 (CI = +/-0.090; p = 0.045)	0.382	+9.75%
Frequency	2004.2	-0.044 (CI = +/-0.015; p = 0.000)	0.524	-4.32%
Frequency	2005.1	-0.048 (CI = +/-0.015; p = 0.000)	0.584	-4.73%
Frequency	2005.2	-0.051 (CI = +/-0.015; p = 0.000)	0.601	-4.98%
Frequency	2006.1	-0.054 (CI = +/-0.016; p = 0.000)	0.618	-5.25%
Frequency	2006.2	-0.056 (CI = +/-0.017; p = 0.000)	0.616	-5.42%
Frequency	2007.1	-0.059 (CI = +/-0.017; p = 0.000)	0.631	-5.71%
Frequency	2007.2	-0.060 (CI = +/-0.018; p = 0.000)	0.620	-5.84%
Frequency	2008.1	-0.063 (CI = +/-0.019; p = 0.000)	0.627	-6.11%
Frequency	2008.2	-0.067 (CI = +/-0.020; p = 0.000)	0.642	-6.46%
Frequency	2009.1	-0.072 (CI = +/-0.021; p = 0.000)	0.672	-6.93%
Frequency	2009.2	-0.078 (CI = +/-0.021; p = 0.000)	0.714	-7.52%
Frequency	2010.1	-0.082 (CI = +/-0.023; p = 0.000)	0.719	-7.88%
Frequency	2010.2	-0.088 (CI = +/-0.023; p = 0.000)	0.742	-8.44%
Frequency	2011.1	-0.095 (CI = +/-0.024; p = 0.000)	0.774	-9.11%
Frequency	2011.2	-0.098 (CI = +/-0.026; p = 0.000)	0.759	-9.34%
Frequency	2012.1	-0.105 (CI = +/-0.028; p = 0.000)	0.772	-9.97%
Frequency	2012.2	-0.114 (CI = +/-0.030; p = 0.000)	0.793	-10.77%
Frequency	2013.1	-0.124 (CI = +/-0.031; p = 0.000)	0.814	-11.69%
Frequency	2013.2	-0.129 (CI = +/-0.036; p = 0.000)	0.790	-12.08%
Frequency	2015.1	-0.141 (CI = +/-0.041; p = 0.000)	0.794	-13.16%
Frequency	2015.2	-0.145 (CI = +/-0.047; p = 0.000)	0.770	-13.50%
Frequency	2016.1	-0.163 (CI = +/-0.049; p = 0.000)	0.814	-15.01%
Frequency	2016.2	-0.174 (CI = +/-0.055; p = 0.000)	0.815	-16.01%
Frequency	2017.1	-0.193 (CI = +/-0.060; p = 0.000)	0.840	-17.58%
Frequency	2017.2	-0.177 (CI = +/-0.069; p = 0.000)	0.793	-16.24%
Frequency	2018.1	-0.197 (CI = +/-0.080; p = 0.001)	0.805	-17.87%

Property Damage

Coverage = Total PD
End Trend Period = 2022.2
Excluded Points = 2014.1, 2014.2
Parameters Included: time

Fit	Start Date	Time	Implied Trend	
			Adjusted R ²	Rate
Loss Cost	2004.2	-0.005 (CI = +/-0.015; p = 0.517)	-0.017	-0.48%
Loss Cost	2005.1	-0.007 (CI = +/-0.016; p = 0.396)	-0.008	-0.66%
Loss Cost	2005.2	-0.009 (CI = +/-0.016; p = 0.256)	0.011	-0.92%
Loss Cost	2006.1	-0.010 (CI = +/-0.017; p = 0.255)	0.011	-0.97%
Loss Cost	2006.2	-0.011 (CI = +/-0.018; p = 0.244)	0.014	-1.06%
Loss Cost	2007.1	-0.014 (CI = +/-0.019; p = 0.133)	0.046	-1.42%
Loss Cost	2007.2	-0.015 (CI = +/-0.020; p = 0.150)	0.041	-1.45%
Loss Cost	2008.1	-0.016 (CI = +/-0.022; p = 0.135)	0.049	-1.61%
Loss Cost	2008.2	-0.015 (CI = +/-0.023; p = 0.208)	0.025	-1.45%
Loss Cost	2009.1	-0.017 (CI = +/-0.025; p = 0.185)	0.033	-1.64%
Loss Cost	2009.2	-0.023 (CI = +/-0.026; p = 0.081)	0.088	-2.25%
Loss Cost	2010.1	-0.021 (CI = +/-0.028; p = 0.134)	0.058	-2.08%
Loss Cost	2010.2	-0.023 (CI = +/-0.031; p = 0.129)	0.064	-2.30%
Loss Cost	2011.1	-0.029 (CI = +/-0.033; p = 0.084)	0.099	-2.83%
Loss Cost	2011.2	-0.028 (CI = +/-0.036; p = 0.118)	0.077	-2.81%
Loss Cost	2012.1	-0.037 (CI = +/-0.039; p = 0.061)	0.136	-3.66%
Loss Cost	2012.2	-0.045 (CI = +/-0.043; p = 0.040)	0.179	-4.42%
Loss Cost	2013.1	-0.054 (CI = +/-0.048; p = 0.030)	0.217	-5.25%
Loss Cost	2013.2	-0.051 (CI = +/-0.055; p = 0.069)	0.151	-4.97%
Loss Cost	2015.1	-0.046 (CI = +/-0.066; p = 0.158)	0.075	-4.46%
Loss Cost	2015.2	-0.045 (CI = +/-0.076; p = 0.225)	0.043	-4.37%
Loss Cost	2016.1	-0.050 (CI = +/-0.088; p = 0.235)	0.041	-4.91%
Loss Cost	2016.2	-0.048 (CI = +/-0.103; p = 0.331)	0.003	-4.67%
Loss Cost	2017.1	-0.044 (CI = +/-0.124; p = 0.447)	-0.035	-4.30%
Loss Cost	2017.2	-0.030 (CI = +/-0.149; p = 0.658)	-0.086	-2.98%
Loss Cost	2018.1	-0.032 (CI = +/-0.187; p = 0.699)	-0.103	-3.19%
Severity	2004.2	0.041 (CI = +/-0.012; p = 0.000)	0.584	+4.20%
Severity	2005.1	0.044 (CI = +/-0.012; p = 0.000)	0.607	+4.45%
Severity	2005.2	0.044 (CI = +/-0.013; p = 0.000)	0.585	+4.45%
Severity	2006.1	0.046 (CI = +/-0.014; p = 0.000)	0.598	+4.67%
Severity	2006.2	0.047 (CI = +/-0.014; p = 0.000)	0.587	+4.77%
Severity	2007.1	0.046 (CI = +/-0.015; p = 0.000)	0.556	+4.70%
Severity	2007.2	0.047 (CI = +/-0.016; p = 0.000)	0.545	+4.81%
Severity	2008.1	0.048 (CI = +/-0.018; p = 0.000)	0.534	+4.94%
Severity	2008.2	0.054 (CI = +/-0.018; p = 0.000)	0.597	+5.50%
Severity	2009.1	0.056 (CI = +/-0.019; p = 0.000)	0.605	+5.81%
Severity	2009.2	0.056 (CI = +/-0.020; p = 0.000)	0.575	+5.79%
Severity	2010.1	0.062 (CI = +/-0.021; p = 0.000)	0.618	+6.37%
Severity	2010.2	0.065 (CI = +/-0.022; p = 0.000)	0.623	+6.75%
Severity	2011.1	0.067 (CI = +/-0.024; p = 0.000)	0.601	+6.91%
Severity	2011.2	0.069 (CI = +/-0.027; p = 0.000)	0.586	+7.19%
Severity	2012.1	0.067 (CI = +/-0.030; p = 0.000)	0.530	+6.94%
Severity	2012.2	0.067 (CI = +/-0.034; p = 0.001)	0.484	+6.97%
Severity	2013.1	0.068 (CI = +/-0.038; p = 0.002)	0.436	+7.05%
Severity	2013.2	0.075 (CI = +/-0.044; p = 0.002)	0.432	+7.75%
Severity	2015.1	0.091 (CI = +/-0.049; p = 0.001)	0.499	+9.49%
Severity	2015.2	0.095 (CI = +/-0.056; p = 0.003)	0.471	+9.93%
Severity	2016.1	0.104 (CI = +/-0.063; p = 0.004)	0.476	+10.98%
Severity	2016.2	0.116 (CI = +/-0.073; p = 0.005)	0.488	+12.33%
Severity	2017.1	0.136 (CI = +/-0.082; p = 0.004)	0.534	+14.53%
Severity	2017.2	0.133 (CI = +/-0.100; p = 0.015)	0.446	+14.19%
Severity	2018.1	0.146 (CI = +/-0.123; p = 0.025)	0.420	+15.71%
Frequency	2004.2	-0.046 (CI = +/-0.014; p = 0.000)	0.556	-4.49%
Frequency	2005.1	-0.050 (CI = +/-0.014; p = 0.000)	0.614	-4.89%
Frequency	2005.2	-0.053 (CI = +/-0.014; p = 0.000)	0.630	-5.14%
Frequency	2006.1	-0.055 (CI = +/-0.015; p = 0.000)	0.646	-5.40%
Frequency	2006.2	-0.057 (CI = +/-0.016; p = 0.000)	0.645	-5.57%
Frequency	2007.1	-0.060 (CI = +/-0.016; p = 0.000)	0.659	-5.85%
Frequency	2007.2	-0.062 (CI = +/-0.017; p = 0.000)	0.649	-5.98%
Frequency	2008.1	-0.065 (CI = +/-0.018; p = 0.000)	0.656	-6.25%
Frequency	2008.2	-0.068 (CI = +/-0.019; p = 0.000)	0.670	-6.59%
Frequency	2009.1	-0.073 (CI = +/-0.020; p = 0.000)	0.698	-7.04%
Frequency	2009.2	-0.079 (CI = +/-0.020; p = 0.000)	0.737	-7.60%
Frequency	2010.1	-0.083 (CI = +/-0.021; p = 0.000)	0.742	-7.95%
Frequency	2010.2	-0.089 (CI = +/-0.022; p = 0.000)	0.763	-8.47%
Frequency	2011.1	-0.095 (CI = +/-0.022; p = 0.000)	0.792	-9.11%
Frequency	2011.2	-0.098 (CI = +/-0.024; p = 0.000)	0.778	-9.32%
Frequency	2012.1	-0.104 (CI = +/-0.026; p = 0.000)	0.789	-9.91%
Frequency	2012.2	-0.113 (CI = +/-0.027; p = 0.000)	0.807	-10.65%
Frequency	2013.1	-0.122 (CI = +/-0.029; p = 0.000)	0.824	-11.48%
Frequency	2013.2	-0.126 (CI = +/-0.033; p = 0.000)	0.801	-11.81%
Frequency	2015.1	-0.136 (CI = +/-0.037; p = 0.000)	0.801	-12.74%
Frequency	2015.2	-0.139 (CI = +/-0.043; p = 0.000)	0.776	-13.00%
Frequency	2016.1	-0.154 (CI = +/-0.045; p = 0.000)	0.811	-14.31%
Frequency	2016.2	-0.164 (CI = +/-0.051; p = 0.000)	0.805	-15.14%
Frequency	2017.1	-0.180 (CI = +/-0.056; p = 0.000)	0.820	-16.44%
Frequency	2017.2	-0.163 (CI = +/-0.063; p = 0.000)	0.768	-15.04%
Frequency	2018.1	-0.178 (CI = +/-0.075; p = 0.001)	0.764	-16.33%

Property Damage

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

Fit	Start Date	Time	Adjusted R ²	Implied Trend
				Rate
Loss Cost	2004.2	-0.004 (CI = +/-0.016; p = 0.600)	-0.022	-0.41%
Loss Cost	2005.1	-0.006 (CI = +/-0.017; p = 0.468)	-0.015	-0.59%
Loss Cost	2005.2	-0.009 (CI = +/-0.017; p = 0.312)	0.002	-0.86%
Loss Cost	2006.1	-0.009 (CI = +/-0.018; p = 0.309)	0.002	-0.92%
Loss Cost	2006.2	-0.010 (CI = +/-0.020; p = 0.296)	0.005	-1.01%
Loss Cost	2007.1	-0.014 (CI = +/-0.020; p = 0.167)	0.035	-1.39%
Loss Cost	2007.2	-0.014 (CI = +/-0.022; p = 0.187)	0.030	-1.43%
Loss Cost	2008.1	-0.016 (CI = +/-0.023; p = 0.168)	0.038	-1.59%
Loss Cost	2008.2	-0.014 (CI = +/-0.025; p = 0.251)	0.015	-1.42%
Loss Cost	2009.1	-0.016 (CI = +/-0.027; p = 0.224)	0.023	-1.62%
Loss Cost	2009.2	-0.023 (CI = +/-0.028; p = 0.102)	0.077	-2.27%
Loss Cost	2010.1	-0.021 (CI = +/-0.030; p = 0.163)	0.047	-2.10%
Loss Cost	2010.2	-0.024 (CI = +/-0.033; p = 0.156)	0.053	-2.33%
Loss Cost	2011.1	-0.029 (CI = +/-0.036; p = 0.103)	0.088	-2.90%
Loss Cost	2011.2	-0.029 (CI = +/-0.040; p = 0.141)	0.067	-2.89%
Loss Cost	2012.1	-0.039 (CI = +/-0.043; p = 0.073)	0.128	-3.83%
Loss Cost	2012.2	-0.048 (CI = +/-0.048; p = 0.048)	0.174	-4.70%
Loss Cost	2013.1	-0.058 (CI = +/-0.053; p = 0.034)	0.217	-5.66%
Loss Cost	2013.2	-0.056 (CI = +/-0.063; p = 0.076)	0.151	-5.43%
Loss Cost	2015.1	-0.051 (CI = +/-0.075; p = 0.169)	0.074	-4.95%
Loss Cost	2015.2	-0.050 (CI = +/-0.088; p = 0.234)	0.042	-4.92%
Loss Cost	2016.1	-0.058 (CI = +/-0.103; p = 0.240)	0.043	-5.63%
Loss Cost	2016.2	-0.056 (CI = +/-0.123; p = 0.331)	0.004	-5.49%
Loss Cost	2017.1	-0.054 (CI = +/-0.150; p = 0.441)	-0.036	-5.22%
Loss Cost	2017.2	-0.039 (CI = +/-0.186; p = 0.642)	-0.093	-3.82%
Loss Cost	2018.1	-0.044 (CI = +/-0.239; p = 0.678)	-0.113	-4.28%
Severity	2004.2	0.039 (CI = +/-0.012; p = 0.000)	0.548	+3.94%
Severity	2005.1	0.041 (CI = +/-0.013; p = 0.000)	0.571	+4.19%
Severity	2005.2	0.041 (CI = +/-0.013; p = 0.000)	0.547	+4.17%
Severity	2006.1	0.043 (CI = +/-0.014; p = 0.000)	0.559	+4.40%
Severity	2006.2	0.044 (CI = +/-0.015; p = 0.000)	0.547	+4.48%
Severity	2007.1	0.043 (CI = +/-0.016; p = 0.000)	0.512	+4.39%
Severity	2007.2	0.044 (CI = +/-0.017; p = 0.000)	0.498	+4.48%
Severity	2008.1	0.045 (CI = +/-0.018; p = 0.000)	0.485	+4.60%
Severity	2008.2	0.050 (CI = +/-0.018; p = 0.000)	0.552	+5.17%
Severity	2009.1	0.053 (CI = +/-0.020; p = 0.000)	0.561	+5.48%
Severity	2009.2	0.053 (CI = +/-0.021; p = 0.000)	0.526	+5.43%
Severity	2010.1	0.058 (CI = +/-0.022; p = 0.000)	0.572	+6.02%
Severity	2010.2	0.062 (CI = +/-0.024; p = 0.000)	0.576	+6.40%
Severity	2011.1	0.063 (CI = +/-0.026; p = 0.000)	0.551	+6.54%
Severity	2011.2	0.066 (CI = +/-0.029; p = 0.000)	0.532	+6.80%
Severity	2012.1	0.063 (CI = +/-0.032; p = 0.001)	0.467	+6.48%
Severity	2012.2	0.063 (CI = +/-0.037; p = 0.002)	0.414	+6.46%
Severity	2013.1	0.063 (CI = +/-0.042; p = 0.007)	0.358	+6.46%
Severity	2013.2	0.069 (CI = +/-0.049; p = 0.009)	0.350	+7.14%
Severity	2015.1	0.086 (CI = +/-0.056; p = 0.005)	0.421	+8.99%
Severity	2015.2	0.090 (CI = +/-0.065; p = 0.010)	0.388	+9.42%
Severity	2016.1	0.100 (CI = +/-0.075; p = 0.013)	0.393	+10.56%
Severity	2016.2	0.114 (CI = +/-0.087; p = 0.015)	0.407	+12.07%
Severity	2017.1	0.137 (CI = +/-0.100; p = 0.013)	0.462	+14.65%
Severity	2017.2	0.133 (CI = +/-0.125; p = 0.039)	0.362	+14.28%
Severity	2018.1	0.150 (CI = +/-0.158; p = 0.059)	0.337	+16.20%
Frequency	2004.2	-0.043 (CI = +/-0.014; p = 0.000)	0.518	-4.18%
Frequency	2005.1	-0.047 (CI = +/-0.014; p = 0.000)	0.579	-4.59%
Frequency	2005.2	-0.050 (CI = +/-0.015; p = 0.000)	0.596	-4.84%
Frequency	2006.1	-0.052 (CI = +/-0.015; p = 0.000)	0.613	-5.10%
Frequency	2006.2	-0.054 (CI = +/-0.016; p = 0.000)	0.610	-5.26%
Frequency	2007.1	-0.057 (CI = +/-0.017; p = 0.000)	0.624	-5.54%
Frequency	2007.2	-0.058 (CI = +/-0.018; p = 0.000)	0.612	-5.66%
Frequency	2008.1	-0.061 (CI = +/-0.019; p = 0.000)	0.619	-5.92%
Frequency	2008.2	-0.065 (CI = +/-0.020; p = 0.000)	0.633	-6.26%
Frequency	2009.1	-0.070 (CI = +/-0.021; p = 0.000)	0.663	-6.73%
Frequency	2009.2	-0.076 (CI = +/-0.021; p = 0.000)	0.706	-7.31%
Frequency	2010.1	-0.080 (CI = +/-0.022; p = 0.000)	0.710	-7.66%
Frequency	2010.2	-0.086 (CI = +/-0.023; p = 0.000)	0.733	-8.20%
Frequency	2011.1	-0.093 (CI = +/-0.024; p = 0.000)	0.764	-8.86%
Frequency	2011.2	-0.095 (CI = +/-0.026; p = 0.000)	0.746	-9.07%
Frequency	2012.1	-0.102 (CI = +/-0.028; p = 0.000)	0.758	-9.69%
Frequency	2012.2	-0.111 (CI = +/-0.030; p = 0.000)	0.778	-10.48%
Frequency	2013.1	-0.121 (CI = +/-0.032; p = 0.000)	0.797	-11.38%
Frequency	2013.2	-0.125 (CI = +/-0.038; p = 0.000)	0.769	-11.74%
Frequency	2015.1	-0.137 (CI = +/-0.043; p = 0.000)	0.768	-12.79%
Frequency	2015.2	-0.140 (CI = +/-0.050; p = 0.000)	0.739	-13.11%
Frequency	2016.1	-0.158 (CI = +/-0.052; p = 0.000)	0.783	-14.64%
Frequency	2016.2	-0.170 (CI = +/-0.060; p = 0.000)	0.780	-15.67%
Frequency	2017.1	-0.190 (CI = +/-0.066; p = 0.000)	0.805	-17.33%
Frequency	2017.2	-0.172 (CI = +/-0.077; p = 0.001)	0.738	-15.83%
Frequency	2018.1	-0.194 (CI = +/-0.092; p = 0.002)	0.747	-17.62%

Property Damage

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

Fit	Start Date	Time	Implied Trend	
			Adjusted R ²	Rate
Loss Cost	2004.2	0.013 (CI = +/-0.013; p = 0.043)	0.111	+1.31%
Loss Cost	2005.1	0.012 (CI = +/-0.013; p = 0.086)	0.075	+1.16%
Loss Cost	2005.2	0.009 (CI = +/-0.014; p = 0.193)	0.029	+0.91%
Loss Cost	2006.1	0.009 (CI = +/-0.015; p = 0.204)	0.027	+0.95%
Loss Cost	2006.2	0.010 (CI = +/-0.016; p = 0.231)	0.021	+0.96%
Loss Cost	2007.1	0.006 (CI = +/-0.017; p = 0.491)	-0.023	+0.56%
Loss Cost	2007.2	0.007 (CI = +/-0.018; p = 0.446)	-0.018	+0.67%
Loss Cost	2008.1	0.006 (CI = +/-0.020; p = 0.533)	-0.029	+0.60%
Loss Cost	2008.2	0.011 (CI = +/-0.021; p = 0.296)	0.008	+1.06%
Loss Cost	2009.1	0.010 (CI = +/-0.023; p = 0.376)	-0.009	+0.98%
Loss Cost	2009.2	0.002 (CI = +/-0.023; p = 0.840)	-0.056	+0.22%
Loss Cost	2010.1	0.008 (CI = +/-0.024; p = 0.517)	-0.034	+0.76%
Loss Cost	2010.2	0.007 (CI = +/-0.027; p = 0.589)	-0.045	+0.71%
Loss Cost	2011.1	0.001 (CI = +/-0.030; p = 0.933)	-0.071	+0.12%
Loss Cost	2011.2	0.005 (CI = +/-0.034; p = 0.736)	-0.067	+0.54%
Loss Cost	2012.1	-0.006 (CI = +/-0.035; p = 0.715)	-0.071	-0.61%
Loss Cost	2012.2	-0.017 (CI = +/-0.039; p = 0.370)	-0.101	-1.66%
Loss Cost	2013.1	-0.030 (CI = +/-0.044; p = 0.162)	0.104	-2.95%
Loss Cost	2013.2	-0.018 (CI = +/-0.054; p = 0.468)	-0.045	-1.79%
Loss Cost	2015.1	0.009 (CI = +/-0.065; p = 0.752)	-0.110	+0.92%
Loss Cost	2015.2	0.023 (CI = +/-0.080; p = 0.520)	-0.073	+2.31%
Loss Cost	2016.1	0.019 (CI = +/-0.107; p = 0.674)	-0.130	+1.94%
Loss Cost	2016.2	0.043 (CI = +/-0.143; p = 0.473)	-0.071	+4.40%
Loss Cost	2017.1	0.082 (CI = +/-0.200; p = 0.320)	0.054	+8.50%
Loss Cost	2017.2	0.192 (CI = +/-0.160; p = 0.032)	0.773	+21.19%
Loss Cost	2018.1	0.274 (CI = +/-0.135; p = 0.013)	0.962	+31.46%
Severity	2004.2	0.031 (CI = +/-0.011; p = 0.000)	0.517	+3.13%
Severity	2005.1	0.033 (CI = +/-0.012; p = 0.000)	0.558	+3.41%
Severity	2005.2	0.033 (CI = +/-0.012; p = 0.000)	0.521	+3.32%
Severity	2006.1	0.035 (CI = +/-0.013; p = 0.000)	0.543	+3.56%
Severity	2006.2	0.035 (CI = +/-0.014; p = 0.000)	0.522	+3.61%
Severity	2007.1	0.033 (CI = +/-0.015; p = 0.000)	0.470	+3.39%
Severity	2007.2	0.034 (CI = +/-0.016; p = 0.000)	0.446	+3.44%
Severity	2008.1	0.034 (CI = +/-0.018; p = 0.001)	0.423	+3.50%
Severity	2008.2	0.041 (CI = +/-0.017; p = 0.000)	0.557	+4.21%
Severity	2009.1	0.045 (CI = +/-0.018; p = 0.000)	0.576	+4.55%
Severity	2009.2	0.043 (CI = +/-0.020; p = 0.000)	0.521	+4.37%
Severity	2010.1	0.050 (CI = +/-0.020; p = 0.000)	0.622	+5.12%
Severity	2010.2	0.054 (CI = +/-0.021; p = 0.000)	0.639	+5.56%
Severity	2011.1	0.055 (CI = +/-0.024; p = 0.000)	0.602	+5.64%
Severity	2011.2	0.057 (CI = +/-0.028; p = 0.001)	0.576	+5.88%
Severity	2012.1	0.050 (CI = +/-0.030; p = 0.004)	0.476	+5.14%
Severity	2012.2	0.046 (CI = +/-0.036; p = 0.016)	0.371	+4.74%
Severity	2013.1	0.041 (CI = +/-0.043; p = 0.059)	0.242	+4.21%
Severity	2013.2	0.046 (CI = +/-0.055; p = 0.090)	0.207	+4.70%
Severity	2015.1	0.075 (CI = +/-0.065; p = 0.029)	0.401	+7.75%
Severity	2015.2	0.078 (CI = +/-0.083; p = 0.064)	0.324	+8.07%
Severity	2016.1	0.097 (CI = +/-0.106; p = 0.067)	0.362	+10.13%
Severity	2016.2	0.129 (CI = +/-0.135; p = 0.057)	0.457	+13.75%
Severity	2017.1	0.204 (CI = +/-0.115; p = 0.008)	0.824	+22.65%
Severity	2017.2	0.203 (CI = +/-0.201; p = 0.049)	0.699	+22.46%
Severity	2018.1	0.299 (CI = +/-0.224; p = 0.029)	0.914	+34.84%
Frequency	2004.2	-0.018 (CI = +/-0.011; p = 0.002)	0.270	-1.77%
Frequency	2005.1	-0.022 (CI = +/-0.010; p = 0.000)	0.404	-2.17%
Frequency	2005.2	-0.024 (CI = +/-0.011; p = 0.000)	0.428	-2.34%
Frequency	2006.1	-0.026 (CI = +/-0.011; p = 0.000)	0.452	-2.52%
Frequency	2006.2	-0.026 (CI = +/-0.012; p = 0.000)	0.431	-2.55%
Frequency	2007.1	-0.028 (CI = +/-0.013; p = 0.000)	0.447	-2.74%
Frequency	2007.2	-0.027 (CI = +/-0.014; p = 0.001)	0.404	-2.67%
Frequency	2008.1	-0.028 (CI = +/-0.015; p = 0.001)	0.400	-2.80%
Frequency	2008.2	-0.031 (CI = +/-0.016; p = 0.001)	0.417	-3.03%
Frequency	2009.1	-0.035 (CI = +/-0.017; p = 0.000)	0.471	-3.42%
Frequency	2009.2	-0.041 (CI = +/-0.017; p = 0.000)	0.567	-3.97%
Frequency	2010.1	-0.042 (CI = +/-0.019; p = 0.000)	0.555	-4.15%
Frequency	2010.2	-0.047 (CI = +/-0.020; p = 0.000)	0.593	-4.60%
Frequency	2011.1	-0.054 (CI = +/-0.021; p = 0.000)	0.656	-5.22%
Frequency	2011.2	-0.052 (CI = +/-0.024; p = 0.000)	0.594	-5.04%
Frequency	2012.1	-0.056 (CI = +/-0.027; p = 0.001)	0.593	-5.46%
Frequency	2012.2	-0.063 (CI = +/-0.031; p = 0.001)	0.612	-6.10%
Frequency	2013.1	-0.071 (CI = +/-0.036; p = 0.001)	0.623	-6.86%
Frequency	2013.2	-0.064 (CI = +/-0.045; p = 0.011)	0.483	-6.20%
Frequency	2015.1	-0.065 (CI = +/-0.062; p = 0.041)	0.354	-6.34%
Frequency	2015.2	-0.055 (CI = +/-0.077; p = 0.139)	0.183	-5.32%
Frequency	2016.1	-0.077 (CI = +/-0.095; p = 0.094)	0.297	-7.43%
Frequency	2016.2	-0.086 (CI = +/-0.133; p = 0.157)	0.227	-8.22%
Frequency	2017.1	-0.123 (CI = +/-0.185; p = 0.139)	0.324	-11.54%
Frequency	2017.2	-0.010 (CI = +/-0.074; p = 0.686)	-0.251	-1.03%
Frequency	2018.1	-0.025 (CI = +/-0.162; p = 0.569)	-0.222	-2.50%

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	2004.2	0.036 (CI = +/-0.030; p = 0.020)	0.068 (CI = +/-0.319; p = 0.666)	0.103	+3.65%
Loss Cost	2005.1	0.040 (CI = +/-0.031; p = 0.014)	0.092 (CI = +/-0.325; p = 0.568)	0.123	+4.05%
Loss Cost	2005.2	0.046 (CI = +/-0.032; p = 0.006)	0.054 (CI = +/-0.324; p = 0.736)	0.166	+4.74%
Loss Cost	2006.1	0.044 (CI = +/-0.034; p = 0.012)	0.043 (CI = +/-0.334; p = 0.793)	0.134	+4.55%
Loss Cost	2006.2	0.042 (CI = +/-0.036; p = 0.023)	0.055 (CI = +/-0.344; p = 0.748)	0.108	+4.34%
Loss Cost	2007.1	0.041 (CI = +/-0.038; p = 0.038)	0.046 (CI = +/-0.355; p = 0.793)	0.081	+4.17%
Loss Cost	2007.2	0.035 (CI = +/-0.040; p = 0.088)	0.078 (CI = +/-0.361; p = 0.662)	0.042	+3.54%
Loss Cost	2008.1	0.036 (CI = +/-0.043; p = 0.100)	0.084 (CI = +/-0.374; p = 0.650)	0.034	+3.65%
Loss Cost	2008.2	0.032 (CI = +/-0.046; p = 0.165)	0.102 (CI = +/-0.386; p = 0.590)	0.012	+3.26%
Loss Cost	2009.1	0.026 (CI = +/-0.049; p = 0.283)	0.074 (CI = +/-0.397; p = 0.703)	-0.026	+2.66%
Loss Cost	2009.2	0.028 (CI = +/-0.053; p = 0.291)	0.068 (CI = +/-0.413; p = 0.738)	-0.028	+2.81%
Loss Cost	2010.1	0.017 (CI = +/-0.056; p = 0.526)	0.021 (CI = +/-0.420; p = 0.917)	-0.068	+1.76%
Loss Cost	2010.2	-0.004 (CI = +/-0.053; p = 0.874)	0.111 (CI = +/-0.385; p = 0.555)	-0.072	-0.41%
Loss Cost	2011.1	-0.010 (CI = +/-0.058; p = 0.723)	0.087 (CI = +/-0.400; p = 0.657)	-0.077	-0.99%
Loss Cost	2011.2	-0.033 (CI = +/-0.054; p = 0.216)	0.176 (CI = +/-0.361; p = 0.321)	0.029	-3.28%
Loss Cost	2012.1	-0.041 (CI = +/-0.059; p = 0.158)	0.145 (CI = +/-0.375; p = 0.428)	0.046	-4.06%
Loss Cost	2012.2	-0.032 (CI = +/-0.064; p = 0.303)	0.112 (CI = +/-0.387; p = 0.549)	-0.026	-3.17%
Loss Cost	2013.1	-0.042 (CI = +/-0.070; p = 0.226)	0.079 (CI = +/-0.404; p = 0.684)	-0.008	-4.08%
Loss Cost	2013.2	-0.037 (CI = +/-0.078; p = 0.323)	0.066 (CI = +/-0.427; p = 0.747)	-0.050	-3.68%
Loss Cost	2014.1	-0.043 (CI = +/-0.088; p = 0.308)	0.047 (CI = +/-0.455; p = 0.828)	-0.048	-4.25%
Loss Cost	2014.2	-0.020 (CI = +/-0.093; p = 0.657)	-0.021 (CI = +/-0.454; p = 0.924)	-0.126	-1.94%
Loss Cost	2015.1	-0.051 (CI = +/-0.097; p = 0.279)	-0.109 (CI = +/-0.447; p = 0.608)	-0.039	-4.94%
Loss Cost	2015.2	-0.045 (CI = +/-0.111; p = 0.394)	-0.123 (CI = +/-0.481; p = 0.589)	-0.070	-4.41%
Loss Cost	2016.1	-0.069 (CI = +/-0.126; p = 0.253)	-0.183 (CI = +/-0.509; p = 0.446)	-0.010	-6.68%
Loss Cost	2016.2	-0.056 (CI = +/-0.147; p = 0.419)	-0.212 (CI = +/-0.552; p = 0.412)	-0.048	-5.41%
Loss Cost	2017.1	-0.104 (CI = +/-0.163; p = 0.183)	-0.316 (CI = +/-0.562; p = 0.234)	0.101	-9.86%
Loss Cost	2017.2	-0.048 (CI = +/-0.173; p = 0.536)	-0.418 (CI = +/-0.549; p = 0.117)	0.130	-4.72%
Loss Cost	2018.1	0.012 (CI = +/-0.197; p = 0.890)	-0.307 (CI = +/-0.565; p = 0.239)	-0.024	+1.20%
Severity	2004.2	0.061 (CI = +/-0.023; p = 0.000)	0.171 (CI = +/-0.251; p = 0.174)	0.438	+6.32%
Severity	2005.1	0.065 (CI = +/-0.024; p = 0.000)	0.196 (CI = +/-0.253; p = 0.124)	0.457	+6.75%
Severity	2005.2	0.068 (CI = +/-0.026; p = 0.000)	0.180 (CI = +/-0.258; p = 0.166)	0.464	+7.05%
Severity	2006.1	0.069 (CI = +/-0.027; p = 0.000)	0.184 (CI = +/-0.267; p = 0.168)	0.441	+7.13%
Severity	2006.2	0.066 (CI = +/-0.029; p = 0.000)	0.199 (CI = +/-0.273; p = 0.147)	0.412	+6.84%
Severity	2007.1	0.070 (CI = +/-0.030; p = 0.000)	0.218 (CI = +/-0.280; p = 0.122)	0.413	+7.21%
Severity	2007.2	0.063 (CI = +/-0.031; p = 0.000)	0.250 (CI = +/-0.281; p = 0.079)	0.382	+6.55%
Severity	2008.1	0.065 (CI = +/-0.034; p = 0.000)	0.259 (CI = +/-0.291; p = 0.079)	0.361	+6.73%
Severity	2008.2	0.060 (CI = +/-0.035; p = 0.002)	0.285 (CI = +/-0.296; p = 0.059)	0.334	+6.17%
Severity	2009.1	0.054 (CI = +/-0.037; p = 0.006)	0.259 (CI = +/-0.303; p = 0.091)	0.259	+5.60%
Severity	2009.2	0.055 (CI = +/-0.040; p = 0.010)	0.256 (CI = +/-0.315; p = 0.106)	0.251	+5.65%
Severity	2010.1	0.055 (CI = +/-0.044; p = 0.016)	0.256 (CI = +/-0.329; p = 0.121)	0.214	+5.65%
Severity	2010.2	0.041 (CI = +/-0.044; p = 0.065)	0.315 (CI = +/-0.315; p = 0.051)	0.202	+4.18%
Severity	2011.1	0.038 (CI = +/-0.048; p = 0.109)	0.304 (CI = +/-0.330; p = 0.069)	0.149	+3.92%
Severity	2011.2	0.025 (CI = +/-0.049; p = 0.294)	0.354 (CI = +/-0.325; p = 0.034)	0.165	+2.55%
Severity	2012.1	0.015 (CI = +/-0.052; p = 0.545)	0.317 (CI = +/-0.332; p = 0.060)	0.095	+1.56%
Severity	2012.2	0.030 (CI = +/-0.054; p = 0.259)	0.266 (CI = +/-0.327; p = 0.105)	0.102	+3.04%
Severity	2013.1	0.021 (CI = +/-0.059; p = 0.462)	0.235 (CI = +/-0.341; p = 0.164)	0.026	+2.13%
Severity	2013.2	0.011 (CI = +/-0.064; p = 0.727)	0.268 (CI = +/-0.352; p = 0.126)	0.039	+1.08%
Severity	2014.1	0.000 (CI = +/-0.071; p = 0.996)	0.234 (CI = +/-0.369; p = 0.196)	-0.009	+0.02%
Severity	2014.2	0.030 (CI = +/-0.067; p = 0.358)	0.150 (CI = +/-0.330; p = 0.346)	-0.009	+3.03%
Severity	2015.1	0.006 (CI = +/-0.069; p = 0.864)	0.082 (CI = +/-0.320; p = 0.591)	-0.126	+0.56%
Severity	2015.2	-0.001 (CI = +/-0.079; p = 0.982)	0.098 (CI = +/-0.343; p = 0.546)	-0.130	-0.08%
Severity	2016.1	-0.020 (CI = +/-0.089; p = 0.623)	0.049 (CI = +/-0.358; p = 0.770)	-0.141	-2.02%
Severity	2016.2	-0.015 (CI = +/-0.104; p = 0.753)	0.037 (CI = +/-0.391; p = 0.836)	-0.182	-1.50%
Severity	2017.1	-0.049 (CI = +/-0.116; p = 0.363)	-0.036 (CI = +/-0.399; p = 0.844)	-0.109	-4.77%
Severity	2017.2	0.003 (CI = +/-0.107; p = 0.942)	-0.132 (CI = +/-0.339; p = 0.396)	-0.135	+0.35%
Severity	2018.1	0.018 (CI = +/-0.135; p = 0.760)	-0.105 (CI = +/-0.387; p = 0.542)	-0.184	+1.83%
Frequency	2004.2	-0.025 (CI = +/-0.017; p = 0.004)	-0.103 (CI = +/-0.178; p = 0.247)	0.200	-2.51%
Frequency	2005.1	-0.026 (CI = +/-0.018; p = 0.006)	-0.104 (CI = +/-0.183; p = 0.257)	0.181	-2.52%
Frequency	2005.2	-0.022 (CI = +/-0.018; p = 0.019)	-0.126 (CI = +/-0.182; p = 0.169)	0.151	-2.16%
Frequency	2006.1	-0.024 (CI = +/-0.019; p = 0.013)	-0.141 (CI = +/-0.186; p = 0.132)	0.174	-2.41%
Frequency	2006.2	-0.024 (CI = +/-0.020; p = 0.022)	-0.144 (CI = +/-0.191; p = 0.134)	0.162	-2.35%
Frequency	2007.1	-0.029 (CI = +/-0.021; p = 0.008)	-0.172 (CI = +/-0.190; p = 0.074)	0.227	-2.83%
Frequency	2007.2	-0.029 (CI = +/-0.022; p = 0.012)	-0.172 (CI = +/-0.196; p = 0.083)	0.219	-2.83%
Frequency	2008.1	-0.029 (CI = +/-0.024; p = 0.017)	-0.175 (CI = +/-0.203; p = 0.089)	0.198	-2.88%
Frequency	2008.2	-0.028 (CI = +/-0.025; p = 0.032)	-0.182 (CI = +/-0.210; p = 0.087)	0.184	-2.74%
Frequency	2009.1	-0.028 (CI = +/-0.027; p = 0.042)	-0.184 (CI = +/-0.219; p = 0.096)	0.161	-2.79%
Frequency	2009.2	-0.027 (CI = +/-0.029; p = 0.066)	-0.189 (CI = +/-0.228; p = 0.100)	0.151	-2.69%
Frequency	2010.1	-0.038 (CI = +/-0.029; p = 0.013)	-0.235 (CI = +/-0.216; p = 0.034)	0.277	-3.68%
Frequency	2010.2	-0.045 (CI = +/-0.030; p = 0.004)	-0.204 (CI = +/-0.213; p = 0.060)	0.333	-4.41%
Frequency	2011.1	-0.048 (CI = +/-0.032; p = 0.005)	-0.217 (CI = +/-0.221; p = 0.054)	0.327	-4.72%
Frequency	2011.2	-0.059 (CI = +/-0.032; p = 0.001)	-0.178 (CI = +/-0.213; p = 0.096)	0.414	-5.69%
Frequency	2012.1	-0.057 (CI = +/-0.035; p = 0.003)	-0.172 (CI = +/-0.224; p = 0.125)	0.347	-5.53%
Frequency	2012.2	-0.062 (CI = +/-0.038; p = 0.003)	-0.153 (CI = +/-0.232; p = 0.181)	0.367	-6.03%
Frequency	2013.1	-0.063 (CI = +/-0.043; p = 0.006)	-0.155 (CI = +/-0.246; p = 0.200)	0.316	-6.08%
Frequency	2013.2	-0.048 (CI = +/-0.043; p = 0.029)	-0.201 (CI = +/-0.234; p = 0.087)	0.281	-4.71%
Frequency	2014.1	-0.044 (CI = +/-0.048; p = 0.071)	-0.187 (CI = +/-0.249; p = 0.130)	0.182	-4.27%
Frequency	2014.2	-0.049 (CI = +/-0.054; p = 0.068)	-0.171 (CI = +/-0.263; p = 0.185)	0.194	-4.82%
Frequency	2015.1	-0.056 (CI = +/-0.061; p = 0.067)	-0.190 (CI = +/-0.280; p = 0.167)	0.192	-5.47%
Frequency	2015.2	-0.044 (CI = +/-0.067; p = 0.178)	-0.220 (CI = +/-0.292; p = 0.126)	0.164	-4.33%
Frequency	2016.1	-0.049 (CI = +/-0.079; p = 0.203)	-0.232 (CI = +/-0.320; p = 0.139)	0.127	-4.76%
Frequency	2016.2	-0.040 (CI = +/-0.092; p = 0.352)	-0.250 (CI = +/-0.347; p = 0.140)	0.113	-3.97%
Frequency	2017.1	-0.055 (CI = +/-0.111; p = 0.291)	-0.281 (CI = +/-0.382; p = 0.130)	0.124	-5.34%
Frequency	2017.2	-0.052 (CI = +/-0.135; p = 0.401)	-0.286 (CI = +/-0.428; p = 0.161)	0.105	-5.05%
Frequency	2018.1	-0.006 (CI = +/-0.155; p = 0.927)	-0.202 (CI = +/-0.444; p = 0.317)	-0.101	-0.62%

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	2004.2	0.036 (CI = +/-0.029; p = 0.019)	0.124	+3.65%
Loss Cost	2005.1	0.039 (CI = +/-0.031; p = 0.014)	0.140	+4.01%
Loss Cost	2005.2	0.046 (CI = +/-0.032; p = 0.005)	0.188	+4.74%
Loss Cost	2006.1	0.044 (CI = +/-0.033; p = 0.011)	0.159	+4.52%
Loss Cost	2006.2	0.042 (CI = +/-0.036; p = 0.021)	0.134	+4.34%
Loss Cost	2007.1	0.041 (CI = +/-0.038; p = 0.036)	0.110	+4.15%
Loss Cost	2007.2	0.035 (CI = +/-0.040; p = 0.084)	0.069	+3.54%
Loss Cost	2008.1	0.035 (CI = +/-0.042; p = 0.100)	0.062	+3.60%
Loss Cost	2008.2	0.032 (CI = +/-0.045; p = 0.159)	0.038	+3.26%
Loss Cost	2009.1	0.026 (CI = +/-0.048; p = 0.284)	0.007	+2.60%
Loss Cost	2009.2	0.028 (CI = +/-0.052; p = 0.282)	0.008	+2.81%
Loss Cost	2010.1	0.017 (CI = +/-0.055; p = 0.520)	-0.024	+1.74%
Loss Cost	2010.2	-0.004 (CI = +/-0.052; p = 0.872)	-0.042	-0.41%
Loss Cost	2011.1	-0.011 (CI = +/-0.056; p = 0.693)	-0.038	-1.08%
Loss Cost	2011.2	-0.033 (CI = +/-0.054; p = 0.216)	0.028	-3.28%
Loss Cost	2012.1	-0.043 (CI = +/-0.058; p = 0.136)	0.063	-4.24%
Loss Cost	2012.2	-0.032 (CI = +/-0.063; p = 0.294)	0.008	-3.17%
Loss Cost	2013.1	-0.043 (CI = +/-0.068; p = 0.201)	0.038	-4.20%
Loss Cost	2013.2	-0.037 (CI = +/-0.075; p = 0.309)	0.005	-3.68%
Loss Cost	2014.1	-0.044 (CI = +/-0.084; p = 0.281)	0.014	-4.34%
Loss Cost	2014.2	-0.020 (CI = +/-0.089; p = 0.646)	-0.051	-1.94%
Loss Cost	2015.1	-0.048 (CI = +/-0.093; p = 0.287)	0.015	-4.70%
Loss Cost	2015.2	-0.045 (CI = +/-0.107; p = 0.380)	-0.013	-4.41%
Loss Cost	2016.1	-0.064 (CI = +/-0.122; p = 0.279)	0.022	-6.16%
Loss Cost	2016.2	-0.056 (CI = +/-0.143; p = 0.411)	-0.023	-5.41%
Loss Cost	2017.1	-0.090 (CI = +/-0.163; p = 0.246)	0.045	-8.65%
Loss Cost	2017.2	-0.048 (CI = +/-0.188; p = 0.575)	-0.071	-4.72%
Loss Cost	2018.1	0.031 (CI = +/-0.196; p = 0.729)	-0.107	+3.10%
Severity	2004.2	0.061 (CI = +/-0.024; p = 0.000)	0.424	+6.32%
Severity	2005.1	0.064 (CI = +/-0.025; p = 0.000)	0.434	+6.65%
Severity	2005.2	0.068 (CI = +/-0.026; p = 0.000)	0.448	+7.05%
Severity	2006.1	0.068 (CI = +/-0.028; p = 0.000)	0.424	+7.03%
Severity	2006.2	0.066 (CI = +/-0.029; p = 0.000)	0.389	+6.84%
Severity	2007.1	0.068 (CI = +/-0.031; p = 0.000)	0.383	+7.07%
Severity	2007.2	0.063 (CI = +/-0.033; p = 0.000)	0.332	+6.55%
Severity	2008.1	0.063 (CI = +/-0.035; p = 0.001)	0.308	+6.55%
Severity	2008.2	0.060 (CI = +/-0.037; p = 0.003)	0.262	+6.17%
Severity	2009.1	0.052 (CI = +/-0.039; p = 0.010)	0.199	+5.39%
Severity	2009.2	0.055 (CI = +/-0.042; p = 0.012)	0.196	+5.65%
Severity	2010.1	0.053 (CI = +/-0.045; p = 0.024)	0.161	+5.41%
Severity	2010.2	0.041 (CI = +/-0.047; p = 0.082)	0.088	+4.18%
Severity	2011.1	0.035 (CI = +/-0.050; p = 0.160)	0.046	+3.59%
Severity	2011.2	0.025 (CI = +/-0.053; p = 0.337)	-0.002	+2.55%
Severity	2012.1	0.012 (CI = +/-0.056; p = 0.672)	-0.040	+1.16%
Severity	2012.2	0.030 (CI = +/-0.056; p = 0.280)	0.012	+3.04%
Severity	2013.1	0.018 (CI = +/-0.060; p = 0.549)	-0.034	+1.77%
Severity	2013.2	0.011 (CI = +/-0.067; p = 0.738)	-0.052	+1.08%
Severity	2014.1	-0.004 (CI = +/-0.072; p = 0.904)	-0.062	-0.42%
Severity	2014.2	0.030 (CI = +/-0.067; p = 0.356)	-0.006	+3.03%
Severity	2015.1	0.004 (CI = +/-0.067; p = 0.907)	-0.070	+0.37%
Severity	2015.2	-0.001 (CI = +/-0.077; p = 0.982)	-0.077	-0.08%
Severity	2016.1	-0.022 (CI = +/-0.084; p = 0.580)	-0.055	-2.17%
Severity	2016.2	-0.015 (CI = +/-0.098; p = 0.741)	-0.080	-1.50%
Severity	2017.1	-0.047 (CI = +/-0.107; p = 0.347)	-0.002	-4.63%
Severity	2017.2	0.003 (CI = +/-0.103; p = 0.942)	-0.110	+0.35%
Severity	2018.1	0.024 (CI = +/-0.125; p = 0.663)	-0.097	+2.48%
Frequency	2004.2	-0.025 (CI = +/-0.017; p = 0.004)	0.192	-2.51%
Frequency	2005.1	-0.025 (CI = +/-0.018; p = 0.007)	0.173	-2.48%
Frequency	2005.2	-0.022 (CI = +/-0.018; p = 0.021)	0.126	-2.16%
Frequency	2006.1	-0.024 (CI = +/-0.019; p = 0.018)	0.137	-2.34%
Frequency	2006.2	-0.024 (CI = +/-0.021; p = 0.025)	0.125	-2.35%
Frequency	2007.1	-0.028 (CI = +/-0.021; p = 0.012)	0.164	-2.73%
Frequency	2007.2	-0.029 (CI = +/-0.023; p = 0.015)	0.159	-2.83%
Frequency	2008.1	-0.028 (CI = +/-0.024; p = 0.025)	0.137	-2.77%
Frequency	2008.2	-0.028 (CI = +/-0.026; p = 0.038)	0.119	-2.74%
Frequency	2009.1	-0.027 (CI = +/-0.028; p = 0.060)	0.096	-2.65%
Frequency	2009.2	-0.027 (CI = +/-0.030; p = 0.075)	0.086	-2.69%
Frequency	2010.1	-0.035 (CI = +/-0.031; p = 0.027)	0.155	-3.48%
Frequency	2010.2	-0.045 (CI = +/-0.031; p = 0.007)	0.248	-4.41%
Frequency	2011.1	-0.046 (CI = +/-0.034; p = 0.010)	0.231	-4.51%
Frequency	2011.2	-0.059 (CI = +/-0.033; p = 0.002)	0.357	-5.69%
Frequency	2012.1	-0.055 (CI = +/-0.036; p = 0.005)	0.296	-5.33%
Frequency	2012.2	-0.062 (CI = +/-0.039; p = 0.003)	0.336	-6.03%
Frequency	2013.1	-0.060 (CI = +/-0.043; p = 0.009)	0.286	-5.86%
Frequency	2013.2	-0.048 (CI = +/-0.045; p = 0.038)	0.183	-4.71%
Frequency	2014.1	-0.040 (CI = +/-0.050; p = 0.106)	0.102	-3.94%
Frequency	2014.2	-0.049 (CI = +/-0.055; p = 0.074)	0.144	-4.82%
Frequency	2015.1	-0.052 (CI = +/-0.062; p = 0.097)	0.126	-5.05%
Frequency	2015.2	-0.044 (CI = +/-0.071; p = 0.202)	0.054	-4.33%
Frequency	2016.1	-0.042 (CI = +/-0.083; p = 0.295)	0.015	-4.08%
Frequency	2016.2	-0.040 (CI = +/-0.098; p = 0.381)	-0.014	-3.97%
Frequency	2017.1	-0.043 (CI = +/-0.117; p = 0.431)	-0.030	-4.22%
Frequency	2017.2	-0.052 (CI = +/-0.142; p = 0.430)	-0.033	-5.05%
Frequency	2018.1	0.006 (CI = +/-0.150; p = 0.928)	-0.124	+0.61%

Accident Benefits Total

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

Fit	Start Date	Time	Implied Trend	
			Adjusted R ²	Rate
Loss Cost	2004.2	0.039 (CI = +/-0.031; p = 0.014)	0.140	+4.02%
Loss Cost	2005.1	0.043 (CI = +/-0.032; p = 0.010)	0.158	+4.42%
Loss Cost	2005.2	0.051 (CI = +/-0.033; p = 0.004)	0.211	+5.22%
Loss Cost	2006.1	0.049 (CI = +/-0.035; p = 0.008)	0.182	+5.02%
Loss Cost	2006.2	0.047 (CI = +/-0.037; p = 0.015)	0.155	+4.85%
Loss Cost	2007.1	0.046 (CI = +/-0.040; p = 0.026)	0.131	+4.68%
Loss Cost	2007.2	0.040 (CI = +/-0.042; p = 0.062)	0.087	+4.06%
Loss Cost	2008.1	0.041 (CI = +/-0.045; p = 0.074)	0.081	+4.17%
Loss Cost	2008.2	0.038 (CI = +/-0.048; p = 0.121)	0.055	+3.84%
Loss Cost	2009.1	0.031 (CI = +/-0.051; p = 0.223)	0.021	+3.17%
Loss Cost	2009.2	0.034 (CI = +/-0.056; p = 0.220)	0.023	+3.45%
Loss Cost	2010.1	0.023 (CI = +/-0.059; p = 0.425)	-0.014	+2.33%
Loss Cost	2010.2	0.000 (CI = +/-0.057; p = 0.990)	-0.045	+0.04%
Loss Cost	2011.1	-0.007 (CI = +/-0.061; p = 0.825)	-0.045	-0.66%
Loss Cost	2011.2	-0.031 (CI = +/-0.060; p = 0.294)	0.008	-3.03%
Loss Cost	2012.1	-0.041 (CI = +/-0.064; p = 0.192)	0.040	-4.06%
Loss Cost	2012.2	-0.029 (CI = +/-0.069; p = 0.390)	-0.012	-2.86%
Loss Cost	2013.1	-0.041 (CI = +/-0.076; p = 0.274)	0.015	-3.97%
Loss Cost	2013.2	-0.034 (CI = +/-0.085; p = 0.404)	-0.016	-3.37%
Loss Cost	2014.1	-0.042 (CI = +/-0.095; p = 0.367)	-0.009	-4.07%
Loss Cost	2014.2	-0.013 (CI = +/-0.101; p = 0.785)	-0.066	-1.30%
Loss Cost	2015.1	-0.045 (CI = +/-0.107; p = 0.383)	-0.013	-4.38%
Loss Cost	2015.2	-0.041 (CI = +/-0.125; p = 0.490)	-0.039	-4.00%
Loss Cost	2016.1	-0.062 (CI = +/-0.144; p = 0.366)	-0.009	-5.97%
Loss Cost	2016.2	-0.052 (CI = +/-0.172; p = 0.516)	-0.052	-5.06%
Loss Cost	2017.1	-0.093 (CI = +/-0.199; p = 0.319)	0.011	-8.88%
Loss Cost	2017.2	-0.042 (CI = +/-0.235; p = 0.690)	-0.101	-4.12%
Loss Cost	2018.1	0.058 (CI = +/-0.248; p = 0.597)	-0.095	+5.99%
Severity	2004.2	0.062 (CI = +/-0.025; p = 0.000)	0.413	+6.45%
Severity	2005.1	0.066 (CI = +/-0.026; p = 0.000)	0.424	+6.81%
Severity	2005.2	0.070 (CI = +/-0.027; p = 0.000)	0.440	+7.24%
Severity	2006.1	0.070 (CI = +/-0.029; p = 0.000)	0.416	+7.23%
Severity	2006.2	0.068 (CI = +/-0.031; p = 0.000)	0.381	+7.05%
Severity	2007.1	0.071 (CI = +/-0.033; p = 0.000)	0.376	+7.31%
Severity	2007.2	0.065 (CI = +/-0.035; p = 0.001)	0.324	+6.76%
Severity	2008.1	0.066 (CI = +/-0.037; p = 0.001)	0.300	+6.78%
Severity	2008.2	0.062 (CI = +/-0.040; p = 0.004)	0.254	+6.38%
Severity	2009.1	0.054 (CI = +/-0.042; p = 0.013)	0.190	+5.56%
Severity	2009.2	0.057 (CI = +/-0.045; p = 0.016)	0.187	+5.86%
Severity	2010.1	0.055 (CI = +/-0.049; p = 0.030)	0.153	+5.61%
Severity	2010.2	0.042 (CI = +/-0.051; p = 0.100)	0.078	+4.29%
Severity	2011.1	0.036 (CI = +/-0.055; p = 0.189)	0.037	+3.65%
Severity	2011.2	0.025 (CI = +/-0.059; p = 0.385)	-0.010	+2.53%
Severity	2012.1	0.010 (CI = +/-0.062; p = 0.742)	-0.046	+0.99%
Severity	2012.2	0.030 (CI = +/-0.063; p = 0.326)	0.001	+3.05%
Severity	2013.1	0.016 (CI = +/-0.067; p = 0.617)	-0.043	+1.64%
Severity	2013.2	0.009 (CI = +/-0.075; p = 0.813)	-0.059	+0.85%
Severity	2014.1	-0.009 (CI = +/-0.081; p = 0.826)	-0.063	-0.85%
Severity	2014.2	0.029 (CI = +/-0.076; p = 0.422)	-0.021	+2.98%
Severity	2015.1	-0.001 (CI = +/-0.077; p = 0.989)	-0.077	-0.05%
Severity	2015.2	-0.006 (CI = +/-0.089; p = 0.878)	-0.081	-0.64%
Severity	2016.1	-0.032 (CI = +/-0.098; p = 0.488)	-0.042	-3.14%
Severity	2016.2	-0.026 (CI = +/-0.117; p = 0.634)	-0.074	-2.54%
Severity	2017.1	-0.067 (CI = +/-0.127; p = 0.267)	0.039	-6.44%
Severity	2017.2	-0.009 (CI = +/-0.128; p = 0.880)	-0.122	-0.86%
Severity	2018.1	0.015 (CI = +/-0.159; p = 0.835)	-0.135	+1.47%
Frequency	2004.2	-0.023 (CI = +/-0.017; p = 0.011)	0.152	-2.29%
Frequency	2005.1	-0.023 (CI = +/-0.018; p = 0.018)	0.133	-2.24%
Frequency	2005.2	-0.019 (CI = +/-0.019; p = 0.051)	0.086	-1.88%
Frequency	2006.1	-0.021 (CI = +/-0.020; p = 0.044)	0.097	-2.06%
Frequency	2006.2	-0.021 (CI = +/-0.022; p = 0.058)	0.085	-2.05%
Frequency	2007.1	-0.025 (CI = +/-0.022; p = 0.032)	0.120	-2.45%
Frequency	2007.2	-0.026 (CI = +/-0.024; p = 0.037)	0.115	-2.53%
Frequency	2008.1	-0.025 (CI = +/-0.026; p = 0.059)	0.094	-2.44%
Frequency	2008.2	-0.024 (CI = +/-0.028; p = 0.084)	0.076	-2.39%
Frequency	2009.1	-0.023 (CI = +/-0.030; p = 0.127)	0.054	-2.26%
Frequency	2009.2	-0.023 (CI = +/-0.032; p = 0.155)	0.044	-2.27%
Frequency	2010.1	-0.032 (CI = +/-0.033; p = 0.062)	0.106	-3.10%
Frequency	2010.2	-0.042 (CI = +/-0.034; p = 0.018)	0.195	-4.08%
Frequency	2011.1	-0.042 (CI = +/-0.037; p = 0.026)	0.177	-4.16%
Frequency	2011.2	-0.056 (CI = +/-0.037; p = 0.005)	0.302	-5.42%
Frequency	2012.1	-0.051 (CI = +/-0.040; p = 0.015)	0.237	-5.00%
Frequency	2012.2	-0.059 (CI = +/-0.043; p = 0.010)	0.278	-5.74%
Frequency	2013.1	-0.057 (CI = +/-0.048; p = 0.023)	0.225	-5.52%
Frequency	2013.2	-0.043 (CI = +/-0.050; p = 0.091)	0.116	-4.19%
Frequency	2014.1	-0.033 (CI = +/-0.055; p = 0.223)	0.037	-3.25%
Frequency	2014.2	-0.043 (CI = +/-0.062; p = 0.162)	0.073	-4.16%
Frequency	2015.1	-0.044 (CI = +/-0.071; p = 0.202)	0.055	-4.33%
Frequency	2015.2	-0.034 (CI = +/-0.082; p = 0.376)	-0.012	-3.38%
Frequency	2016.1	-0.030 (CI = +/-0.096; p = 0.510)	-0.047	-2.93%
Frequency	2016.2	-0.026 (CI = +/-0.115; p = 0.622)	-0.072	-2.58%
Frequency	2017.1	-0.026 (CI = +/-0.140; p = 0.680)	-0.089	-2.61%
Frequency	2017.2	-0.033 (CI = +/-0.175; p = 0.670)	-0.098	-3.29%
Frequency	2018.1	0.044 (CI = +/-0.182; p = 0.589)	-0.093	+4.45%

Accident Benefits Total

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

Fit	Start Date	Time	Implied Trend	
			Adjusted R ²	Rate
Loss Cost	2004.2	0.055 (CI = +/-0.039; p = 0.007)	0.195	+5.68%
Loss Cost	2005.1	0.062 (CI = +/-0.041; p = 0.005)	0.224	+6.36%
Loss Cost	2005.2	0.074 (CI = +/-0.042; p = 0.001)	0.304	+7.64%
Loss Cost	2006.1	0.073 (CI = +/-0.045; p = 0.003)	0.274	+7.55%
Loss Cost	2006.2	0.072 (CI = +/-0.048; p = 0.005)	0.248	+7.51%
Loss Cost	2007.1	0.072 (CI = +/-0.052; p = 0.009)	0.223	+7.50%
Loss Cost	2007.2	0.066 (CI = +/-0.056; p = 0.023)	0.170	+6.83%
Loss Cost	2008.1	0.070 (CI = +/-0.061; p = 0.026)	0.169	+7.25%
Loss Cost	2008.2	0.068 (CI = +/-0.067; p = 0.046)	0.138	+7.05%
Loss Cost	2009.1	0.061 (CI = +/-0.073; p = 0.093)	0.091	+6.34%
Loss Cost	2009.2	0.069 (CI = +/-0.080; p = 0.086)	0.102	+7.13%
Loss Cost	2010.1	0.056 (CI = +/-0.087; p = 0.193)	0.042	+5.74%
Loss Cost	2010.2	0.023 (CI = +/-0.086; p = 0.578)	-0.039	+2.33%
Loss Cost	2011.1	0.014 (CI = +/-0.096; p = 0.753)	-0.056	+1.46%
Loss Cost	2011.2	-0.024 (CI = +/-0.095; p = 0.602)	-0.047	-2.34%
Loss Cost	2012.1	-0.041 (CI = +/-0.105; p = 0.413)	-0.020	-4.05%
Loss Cost	2012.2	-0.019 (CI = +/-0.117; p = 0.732)	-0.067	-1.87%
Loss Cost	2013.1	-0.039 (CI = +/-0.133; p = 0.537)	-0.048	-3.80%
Loss Cost	2013.2	-0.026 (CI = +/-0.156; p = 0.719)	-0.078	-2.58%
Loss Cost	2014.1	-0.040 (CI = +/-0.185; p = 0.645)	-0.076	-3.87%
Loss Cost	2014.2	0.023 (CI = +/-0.204; p = 0.805)	-0.103	+2.32%
Loss Cost	2015.1	-0.042 (CI = +/-0.231; p = 0.688)	-0.101	-4.10%
Loss Cost	2015.2	-0.031 (CI = +/-0.297; p = 0.812)	-0.133	-3.06%
Loss Cost	2016.1	-0.086 (CI = +/-0.384; p = 0.603)	-0.111	-8.24%
Loss Cost	2016.2	-0.066 (CI = +/-0.539; p = 0.766)	-0.177	-6.37%
Loss Cost	2017.1	-0.224 (CI = +/-0.742; p = 0.449)	-0.063	-20.06%
Loss Cost	2017.2	-0.078 (CI = +/-1.233; p = 0.853)	-0.316	-7.50%
Loss Cost	2018.1	0.493 (CI = +/-1.520; p = 0.298)	0.240	+63.67%
Severity	2004.2	0.072 (CI = +/-0.033; p = 0.000)	0.391	+7.52%
Severity	2005.1	0.078 (CI = +/-0.035; p = 0.000)	0.412	+8.10%
Severity	2005.2	0.084 (CI = +/-0.036; p = 0.000)	0.439	+8.80%
Severity	2006.1	0.085 (CI = +/-0.039; p = 0.000)	0.418	+8.92%
Severity	2006.2	0.084 (CI = +/-0.042; p = 0.000)	0.383	+8.80%
Severity	2007.1	0.089 (CI = +/-0.045; p = 0.000)	0.387	+9.34%
Severity	2007.2	0.084 (CI = +/-0.048; p = 0.002)	0.330	+8.72%
Severity	2008.1	0.086 (CI = +/-0.053; p = 0.003)	0.311	+8.93%
Severity	2008.2	0.082 (CI = +/-0.057; p = 0.007)	0.263	+8.55%
Severity	2009.1	0.072 (CI = +/-0.062; p = 0.024)	0.192	+7.52%
Severity	2009.2	0.079 (CI = +/-0.068; p = 0.024)	0.199	+8.21%
Severity	2010.1	0.078 (CI = +/-0.075; p = 0.043)	0.165	+8.10%
Severity	2010.2	0.061 (CI = +/-0.080; p = 0.130)	0.079	+6.25%
Severity	2011.1	0.053 (CI = +/-0.090; p = 0.228)	0.033	+5.45%
Severity	2011.2	0.037 (CI = +/-0.099; p = 0.437)	-0.023	+3.78%
Severity	2012.1	0.013 (CI = +/-0.108; p = 0.804)	-0.067	+1.28%
Severity	2012.2	0.050 (CI = +/-0.112; p = 0.350)	-0.004	+5.15%
Severity	2013.1	0.028 (CI = +/-0.126; p = 0.635)	-0.062	+2.86%
Severity	2013.2	0.016 (CI = +/-0.148; p = 0.817)	-0.085	+1.60%
Severity	2014.1	-0.017 (CI = +/-0.170; p = 0.830)	-0.095	-1.67%
Severity	2014.2	0.065 (CI = +/-0.163; p = 0.389)	-0.018	+6.74%
Severity	2015.1	0.006 (CI = +/-0.179; p = 0.938)	-0.124	+0.62%
Severity	2015.2	-0.004 (CI = +/-0.230; p = 0.966)	-0.143	-0.43%
Severity	2016.1	-0.071 (CI = +/-0.282; p = 0.559)	-0.097	-6.86%
Severity	2016.2	-0.062 (CI = +/-0.396; p = 0.706)	-0.163	-5.98%
Severity	2017.1	-0.219 (CI = +/-0.489; p = 0.282)	0.098	-19.66%
Severity	2017.2	-0.034 (CI = +/-0.683; p = 0.883)	-0.322	-3.39%
Severity	2018.1	0.126 (CI = +/-1.441; p = 0.742)	-0.400	+13.46%
Frequency	2004.2	-0.017 (CI = +/-0.021; p = 0.102)	0.058	-1.71%
Frequency	2005.1	-0.016 (CI = +/-0.022; p = 0.148)	0.040	-1.61%
Frequency	2005.2	-0.011 (CI = +/-0.023; p = 0.344)	-0.003	-1.07%
Frequency	2006.1	-0.013 (CI = +/-0.025; p = 0.299)	0.005	-1.26%
Frequency	2006.2	-0.012 (CI = +/-0.027; p = 0.363)	-0.005	-1.19%
Frequency	2007.1	-0.017 (CI = +/-0.028; p = 0.222)	0.022	-1.68%
Frequency	2007.2	-0.018 (CI = +/-0.030; p = 0.244)	0.018	-1.74%
Frequency	2008.1	-0.016 (CI = +/-0.033; p = 0.337)	-0.002	-1.55%
Frequency	2008.2	-0.014 (CI = +/-0.036; p = 0.430)	-0.016	-1.39%
Frequency	2009.1	-0.011 (CI = +/-0.039; p = 0.567)	-0.033	-1.09%
Frequency	2009.2	-0.010 (CI = +/-0.043; p = 0.635)	-0.040	-1.00%
Frequency	2010.1	-0.022 (CI = +/-0.045; p = 0.319)	0.003	-2.19%
Frequency	2010.2	-0.038 (CI = +/-0.046; p = 0.104)	0.098	-3.69%
Frequency	2011.1	-0.039 (CI = +/-0.052; p = 0.135)	0.080	-3.78%
Frequency	2011.2	-0.061 (CI = +/-0.050; p = 0.020)	0.263	-5.90%
Frequency	2012.1	-0.054 (CI = +/-0.056; p = 0.058)	0.178	-5.27%
Frequency	2012.2	-0.069 (CI = +/-0.061; p = 0.030)	0.262	-6.68%
Frequency	2013.1	-0.067 (CI = +/-0.071; p = 0.063)	0.198	-6.48%
Frequency	2013.2	-0.042 (CI = +/-0.075; p = 0.245)	0.041	-4.11%
Frequency	2014.1	-0.023 (CI = +/-0.085; p = 0.567)	-0.063	-2.24%
Frequency	2014.2	-0.042 (CI = +/-0.099; p = 0.361)	-0.008	-4.14%
Frequency	2015.1	-0.048 (CI = +/-0.124; p = 0.396)	-0.022	-4.69%
Frequency	2015.2	-0.027 (CI = +/-0.155; p = 0.695)	-0.116	-2.64%
Frequency	2016.1	-0.015 (CI = +/-0.206; p = 0.865)	-0.161	-1.48%
Frequency	2016.2	-0.004 (CI = +/-0.289; p = 0.972)	-0.200	-0.42%
Frequency	2017.1	-0.005 (CI = +/-0.441; p = 0.977)	-0.250	-0.50%
Frequency	2017.2	-0.043 (CI = +/-0.765; p = 0.868)	-0.319	-4.25%
Frequency	2018.1	0.366 (CI = +/-0.320; p = 0.039)	0.886	+44.25%

Accident Benefits Total

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

Fit	Start Date	Time	Implied Trend	
			Adjusted R ²	Rate
Loss Cost	2004.2	0.058 (CI = +/-0.042; p = 0.009)	0.193	+5.93%
Loss Cost	2005.1	0.065 (CI = +/-0.044; p = 0.006)	0.224	+6.68%
Loss Cost	2005.2	0.078 (CI = +/-0.044; p = 0.001)	0.307	+8.08%
Loss Cost	2006.1	0.077 (CI = +/-0.048; p = 0.003)	0.278	+8.02%
Loss Cost	2006.2	0.077 (CI = +/-0.052; p = 0.005)	0.252	+8.02%
Loss Cost	2007.1	0.077 (CI = +/-0.056; p = 0.009)	0.228	+8.04%
Loss Cost	2007.2	0.071 (CI = +/-0.061; p = 0.024)	0.175	+7.36%
Loss Cost	2008.1	0.076 (CI = +/-0.066; p = 0.027)	0.175	+7.87%
Loss Cost	2008.2	0.074 (CI = +/-0.073; p = 0.046)	0.144	+7.71%
Loss Cost	2009.1	0.068 (CI = +/-0.080; p = 0.092)	0.097	+7.00%
Loss Cost	2009.2	0.076 (CI = +/-0.088; p = 0.084)	0.110	+7.95%
Loss Cost	2010.1	0.063 (CI = +/-0.096; p = 0.187)	0.047	+6.47%
Loss Cost	2010.2	0.027 (CI = +/-0.096; p = 0.561)	-0.040	+2.74%
Loss Cost	2011.1	0.018 (CI = +/-0.108; p = 0.731)	-0.058	+1.80%
Loss Cost	2011.2	-0.025 (CI = +/-0.108; p = 0.628)	-0.053	-2.47%
Loss Cost	2012.1	-0.045 (CI = +/-0.121; p = 0.432)	-0.025	-4.44%
Loss Cost	2012.2	-0.020 (CI = +/-0.136; p = 0.753)	-0.074	-1.99%
Loss Cost	2013.1	-0.043 (CI = +/-0.157; p = 0.554)	-0.055	-4.25%
Loss Cost	2013.2	-0.029 (CI = +/-0.186; p = 0.733)	-0.087	-2.89%
Loss Cost	2014.1	-0.046 (CI = +/-0.226; p = 0.655)	-0.085	-4.50%
Loss Cost	2014.2	0.029 (CI = +/-0.254; p = 0.801)	-0.115	+2.92%
Loss Cost	2015.1	-0.051 (CI = +/-0.297; p = 0.698)	-0.117	-4.95%
Loss Cost	2015.2	-0.039 (CI = +/-0.396; p = 0.816)	-0.155	-3.86%
Loss Cost	2016.1	-0.116 (CI = +/-0.538; p = 0.605)	-0.131	-10.91%
Loss Cost	2016.2	-0.099 (CI = +/-0.821; p = 0.754)	-0.216	-9.43%
Loss Cost	2017.1	-0.353 (CI = +/-1.248; p = 0.435)	-0.050	-29.72%
Loss Cost	2017.2	-0.195 (CI = +/-2.843; p = 0.795)	-0.437	-17.74%
Loss Cost	2018.1	0.829 (CI = +/-8.386; p = 0.428)	0.224	+129.01%
Severity	2004.2	0.077 (CI = +/-0.035; p = 0.000)	0.407	+8.05%
Severity	2005.1	0.084 (CI = +/-0.036; p = 0.000)	0.430	+8.71%
Severity	2005.2	0.091 (CI = +/-0.038; p = 0.000)	0.462	+9.52%
Severity	2006.1	0.093 (CI = +/-0.041; p = 0.000)	0.442	+9.70%
Severity	2006.2	0.092 (CI = +/-0.044; p = 0.000)	0.409	+9.63%
Severity	2007.1	0.098 (CI = +/-0.048; p = 0.000)	0.417	+10.29%
Severity	2007.2	0.093 (CI = +/-0.051; p = 0.001)	0.360	+9.69%
Severity	2008.1	0.095 (CI = +/-0.056; p = 0.002)	0.344	+10.02%
Severity	2008.2	0.093 (CI = +/-0.061; p = 0.005)	0.297	+9.70%
Severity	2009.1	0.083 (CI = +/-0.067; p = 0.017)	0.225	+8.66%
Severity	2009.2	0.091 (CI = +/-0.073; p = 0.017)	0.236	+9.56%
Severity	2010.1	0.092 (CI = +/-0.082; p = 0.030)	0.204	+9.59%
Severity	2010.2	0.074 (CI = +/-0.088; p = 0.096)	0.112	+7.67%
Severity	2011.1	0.067 (CI = +/-0.100; p = 0.172)	0.062	+6.93%
Severity	2011.2	0.051 (CI = +/-0.111; p = 0.345)	-0.003	+5.21%
Severity	2012.1	0.025 (CI = +/-0.123; p = 0.669)	-0.061	+2.52%
Severity	2012.2	0.070 (CI = +/-0.127; p = 0.253)	0.033	+7.26%
Severity	2013.1	0.048 (CI = +/-0.146; p = 0.488)	-0.042	+4.88%
Severity	2013.2	0.037 (CI = +/-0.174; p = 0.650)	-0.076	+3.73%
Severity	2014.1	0.002 (CI = +/-0.206; p = 0.987)	-0.111	+0.15%
Severity	2014.2	0.106 (CI = +/-0.192; p = 0.240)	0.064	+11.16%
Severity	2015.1	0.042 (CI = +/-0.222; p = 0.666)	-0.111	+4.32%
Severity	2015.2	0.039 (CI = +/-0.296; p = 0.758)	-0.147	+3.99%
Severity	2016.1	-0.036 (CI = +/-0.390; p = 0.824)	-0.187	-3.49%
Severity	2016.2	-0.008 (CI = +/-0.593; p = 0.972)	-0.250	-0.80%
Severity	2017.1	-0.217 (CI = +/-0.857; p = 0.479)	-0.096	-19.52%
Severity	2017.2	0.091 (CI = +/-1.504; p = 0.818)	-0.450	+9.57%
Severity	2018.1	0.539 (CI = +/-6.690; p = 0.493)	0.023	+71.41%
Frequency	2004.2	-0.020 (CI = +/-0.022; p = 0.078)	0.075	-1.96%
Frequency	2005.1	-0.019 (CI = +/-0.024; p = 0.115)	0.056	-1.87%
Frequency	2005.2	-0.013 (CI = +/-0.025; p = 0.279)	0.008	-1.31%
Frequency	2006.1	-0.015 (CI = +/-0.026; p = 0.238)	0.017	-1.53%
Frequency	2006.2	-0.015 (CI = +/-0.028; p = 0.293)	0.006	-1.47%
Frequency	2007.1	-0.021 (CI = +/-0.030; p = 0.170)	0.040	-2.03%
Frequency	2007.2	-0.021 (CI = +/-0.033; p = 0.187)	0.036	-2.12%
Frequency	2008.1	-0.020 (CI = +/-0.036; p = 0.263)	0.014	-1.95%
Frequency	2008.2	-0.018 (CI = +/-0.039; p = 0.342)	-0.002	-1.81%
Frequency	2009.1	-0.015 (CI = +/-0.043; p = 0.462)	-0.022	-1.53%
Frequency	2009.2	-0.015 (CI = +/-0.048; p = 0.522)	-0.031	-1.48%
Frequency	2010.1	-0.029 (CI = +/-0.050; p = 0.239)	0.027	-2.85%
Frequency	2010.2	-0.047 (CI = +/-0.050; p = 0.065)	0.146	-4.58%
Frequency	2011.1	-0.049 (CI = +/-0.057; p = 0.085)	0.131	-4.80%
Frequency	2011.2	-0.076 (CI = +/-0.053; p = 0.008)	0.359	-7.30%
Frequency	2012.1	-0.070 (CI = +/-0.061; p = 0.026)	0.275	-6.79%
Frequency	2012.2	-0.090 (CI = +/-0.064; p = 0.010)	0.390	-8.62%
Frequency	2013.1	-0.091 (CI = +/-0.076; p = 0.023)	0.333	-8.71%
Frequency	2013.2	-0.066 (CI = +/-0.082; p = 0.105)	0.165	-6.39%
Frequency	2014.1	-0.048 (CI = +/-0.096; p = 0.293)	0.024	-4.65%
Frequency	2014.2	-0.077 (CI = +/-0.110; p = 0.146)	0.151	-7.42%
Frequency	2015.1	-0.093 (CI = +/-0.139; p = 0.158)	0.158	-8.89%
Frequency	2015.2	-0.078 (CI = +/-0.184; p = 0.337)	0.013	-7.55%
Frequency	2016.1	-0.080 (CI = +/-0.259; p = 0.464)	-0.066	-7.69%
Frequency	2016.2	-0.091 (CI = +/-0.395; p = 0.558)	-0.134	-8.70%
Frequency	2017.1	-0.136 (CI = +/-0.680; p = 0.571)	-0.176	-12.68%
Frequency	2017.2	-0.287 (CI = +/-1.455; p = 0.486)	-0.103	-24.93%
Frequency	2018.1	0.290 (CI = +/-1.696; p = 0.275)	0.650	+33.61%

Accident Benefits Total

Coverage = AB Total
End Trend Period = 2022.2
Excluded Points = 2012.1,2014.1,2017.1
Parameters Included: time

Fit	Start Date	Time	Adjusted R ²	Implied Trend
				Rate
Loss Cost	2004.2	0.034 (CI = +/-0.026; p = 0.011)	0.159	+3.48%
Loss Cost	2005.1	0.038 (CI = +/-0.027; p = 0.007)	0.187	+3.90%
Loss Cost	2005.2	0.046 (CI = +/-0.027; p = 0.001)	0.267	+4.71%
Loss Cost	2006.1	0.045 (CI = +/-0.028; p = 0.003)	0.238	+4.59%
Loss Cost	2006.2	0.044 (CI = +/-0.030; p = 0.006)	0.212	+4.50%
Loss Cost	2007.1	0.043 (CI = +/-0.032; p = 0.011)	0.189	+4.43%
Loss Cost	2007.2	0.039 (CI = +/-0.034; p = 0.028)	0.140	+3.96%
Loss Cost	2008.1	0.041 (CI = +/-0.037; p = 0.030)	0.142	+4.20%
Loss Cost	2008.2	0.040 (CI = +/-0.040; p = 0.050)	0.116	+4.06%
Loss Cost	2009.1	0.036 (CI = +/-0.043; p = 0.098)	0.076	+3.61%
Loss Cost	2009.2	0.041 (CI = +/-0.046; p = 0.079)	0.094	+4.17%
Loss Cost	2010.1	0.033 (CI = +/-0.049; p = 0.177)	0.041	+3.36%
Loss Cost	2010.2	0.013 (CI = +/-0.048; p = 0.571)	-0.033	+1.33%
Loss Cost	2011.1	0.010 (CI = +/-0.053; p = 0.685)	-0.043	+1.05%
Loss Cost	2011.2	-0.011 (CI = +/-0.053; p = 0.665)	-0.044	-1.10%
Loss Cost	2012.2	-0.017 (CI = +/-0.059; p = 0.556)	-0.037	-1.68%
Loss Cost	2013.1	-0.024 (CI = +/-0.066; p = 0.455)	-0.025	-2.37%
Loss Cost	2013.2	-0.011 (CI = +/-0.074; p = 0.761)	-0.060	-1.07%
Loss Cost	2014.2	-0.010 (CI = +/-0.086; p = 0.814)	-0.067	-0.96%
Loss Cost	2015.1	-0.036 (CI = +/-0.092; p = 0.415)	-0.021	-3.52%
Loss Cost	2015.2	-0.027 (CI = +/-0.107; p = 0.589)	-0.056	-2.69%
Loss Cost	2016.1	-0.041 (CI = +/-0.126; p = 0.493)	-0.043	-3.98%
Loss Cost	2016.2	-0.020 (CI = +/-0.151; p = 0.778)	-0.091	-1.95%
Loss Cost	2017.2	-0.048 (CI = +/-0.188; p = 0.575)	-0.071	-4.72%
Loss Cost	2018.1	0.031 (CI = +/-0.196; p = 0.729)	-0.107	+3.10%
Severity	2004.2	0.059 (CI = +/-0.016; p = 0.000)	0.630	+6.12%
Severity	2005.1	0.063 (CI = +/-0.016; p = 0.000)	0.660	+6.52%
Severity	2005.2	0.068 (CI = +/-0.016; p = 0.000)	0.699	+7.01%
Severity	2006.1	0.068 (CI = +/-0.017; p = 0.000)	0.685	+7.09%
Severity	2006.2	0.068 (CI = +/-0.018; p = 0.000)	0.661	+7.02%
Severity	2007.1	0.071 (CI = +/-0.019; p = 0.000)	0.675	+7.40%
Severity	2007.2	0.068 (CI = +/-0.020; p = 0.000)	0.641	+7.04%
Severity	2008.1	0.070 (CI = +/-0.021; p = 0.000)	0.633	+7.25%
Severity	2008.2	0.069 (CI = +/-0.023; p = 0.000)	0.598	+7.10%
Severity	2009.1	0.064 (CI = +/-0.024; p = 0.000)	0.548	+6.57%
Severity	2009.2	0.070 (CI = +/-0.025; p = 0.000)	0.589	+7.22%
Severity	2010.1	0.072 (CI = +/-0.027; p = 0.000)	0.571	+7.42%
Severity	2010.2	0.064 (CI = +/-0.028; p = 0.000)	0.506	+6.58%
Severity	2011.1	0.064 (CI = +/-0.031; p = 0.000)	0.465	+6.57%
Severity	2011.2	0.060 (CI = +/-0.035; p = 0.002)	0.392	+6.16%
Severity	2012.2	0.053 (CI = +/-0.038; p = 0.010)	0.294	+5.41%
Severity	2013.1	0.046 (CI = +/-0.042; p = 0.035)	0.203	+4.69%
Severity	2013.2	0.047 (CI = +/-0.048; p = 0.054)	0.175	+4.84%
Severity	2014.2	0.041 (CI = +/-0.055; p = 0.131)	0.095	+4.23%
Severity	2015.1	0.018 (CI = +/-0.055; p = 0.482)	-0.035	+1.86%
Severity	2015.2	0.020 (CI = +/-0.064; p = 0.517)	-0.045	+2.00%
Severity	2016.1	0.005 (CI = +/-0.074; p = 0.895)	-0.089	+0.45%
Severity	2016.2	0.026 (CI = +/-0.085; p = 0.516)	-0.052	+2.61%
Severity	2017.2	0.003 (CI = +/-0.103; p = 0.942)	-0.110	+0.35%
Severity	2018.1	0.024 (CI = +/-0.125; p = 0.663)	-0.097	+2.48%
Frequency	2004.2	-0.025 (CI = +/-0.018; p = 0.006)	0.187	-2.49%
Frequency	2005.1	-0.025 (CI = +/-0.019; p = 0.010)	0.169	-2.46%
Frequency	2005.2	-0.022 (CI = +/-0.019; p = 0.029)	0.121	-2.14%
Frequency	2006.1	-0.024 (CI = +/-0.020; p = 0.024)	0.134	-2.34%
Frequency	2006.2	-0.024 (CI = +/-0.022; p = 0.032)	0.123	-2.36%
Frequency	2007.1	-0.028 (CI = +/-0.023; p = 0.017)	0.164	-2.76%
Frequency	2007.2	-0.029 (CI = +/-0.024; p = 0.020)	0.161	-2.88%
Frequency	2008.1	-0.029 (CI = +/-0.026; p = 0.031)	0.140	-2.84%
Frequency	2008.2	-0.029 (CI = +/-0.028; p = 0.045)	0.123	-2.84%
Frequency	2009.1	-0.028 (CI = +/-0.030; p = 0.068)	0.100	-2.77%
Frequency	2009.2	-0.029 (CI = +/-0.033; p = 0.083)	0.091	-2.85%
Frequency	2010.1	-0.039 (CI = +/-0.034; p = 0.028)	0.173	-3.78%
Frequency	2010.2	-0.051 (CI = +/-0.034; p = 0.006)	0.291	-4.93%
Frequency	2011.1	-0.053 (CI = +/-0.038; p = 0.008)	0.280	-5.18%
Frequency	2011.2	-0.071 (CI = +/-0.036; p = 0.001)	0.462	-6.84%
Frequency	2012.2	-0.070 (CI = +/-0.041; p = 0.002)	0.402	-6.72%
Frequency	2013.1	-0.070 (CI = +/-0.046; p = 0.005)	0.357	-6.74%
Frequency	2013.2	-0.058 (CI = +/-0.050; p = 0.026)	0.242	-5.64%
Frequency	2014.2	-0.051 (CI = +/-0.057; p = 0.078)	0.149	-4.97%
Frequency	2015.1	-0.054 (CI = +/-0.066; p = 0.100)	0.133	-5.28%
Frequency	2015.2	-0.047 (CI = +/-0.077; p = 0.207)	0.057	-4.59%
Frequency	2016.1	-0.045 (CI = +/-0.092; p = 0.301)	0.015	-4.42%
Frequency	2016.2	-0.045 (CI = +/-0.112; p = 0.387)	-0.017	-4.44%
Frequency	2017.2	-0.052 (CI = +/-0.142; p = 0.430)	-0.033	-5.05%
Frequency	2018.1	0.006 (CI = +/-0.150; p = 0.928)	-0.124	+0.61%

Accident Benefits Total

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

Fit	Start Date	Time	Adjusted R ²	Implied Trend
				Rate
Loss Cost	2004.2	0.037 (CI = +/-0.027; p = 0.010)	0.171	+3.76%
Loss Cost	2005.1	0.041 (CI = +/-0.028; p = 0.006)	0.202	+4.23%
Loss Cost	2005.2	0.050 (CI = +/-0.028; p = 0.001)	0.288	+5.11%
Loss Cost	2006.1	0.049 (CI = +/-0.030; p = 0.002)	0.258	+5.00%
Loss Cost	2006.2	0.048 (CI = +/-0.032; p = 0.005)	0.233	+4.93%
Loss Cost	2007.1	0.048 (CI = +/-0.034; p = 0.008)	0.210	+4.89%
Loss Cost	2007.2	0.043 (CI = +/-0.036; p = 0.022)	0.160	+4.41%
Loss Cost	2008.1	0.046 (CI = +/-0.039; p = 0.023)	0.164	+4.70%
Loss Cost	2008.2	0.045 (CI = +/-0.042; p = 0.039)	0.137	+4.59%
Loss Cost	2009.1	0.041 (CI = +/-0.046; p = 0.078)	0.095	+4.15%
Loss Cost	2009.2	0.047 (CI = +/-0.049; p = 0.061)	0.117	+4.79%
Loss Cost	2010.1	0.039 (CI = +/-0.053; p = 0.141)	0.060	+3.97%
Loss Cost	2010.2	0.018 (CI = +/-0.052; p = 0.475)	-0.024	+1.82%
Loss Cost	2011.1	0.016 (CI = +/-0.058; p = 0.579)	-0.037	+1.56%
Loss Cost	2011.2	-0.007 (CI = +/-0.058; p = 0.792)	-0.054	-0.73%
Loss Cost	2012.2	-0.013 (CI = +/-0.066; p = 0.674)	-0.050	-1.32%
Loss Cost	2013.1	-0.021 (CI = +/-0.074; p = 0.561)	-0.042	-2.05%
Loss Cost	2013.2	-0.005 (CI = +/-0.083; p = 0.892)	-0.070	-0.54%
Loss Cost	2014.2	-0.003 (CI = +/-0.098; p = 0.946)	-0.077	-0.31%
Loss Cost	2015.1	-0.032 (CI = +/-0.106; p = 0.523)	-0.046	-3.15%
Loss Cost	2015.2	-0.021 (CI = +/-0.125; p = 0.712)	-0.077	-2.12%
Loss Cost	2016.1	-0.036 (CI = +/-0.150; p = 0.604)	-0.069	-3.53%
Loss Cost	2016.2	-0.010 (CI = +/-0.183; p = 0.906)	-0.109	-0.98%
Loss Cost	2017.2	-0.042 (CI = +/-0.235; p = 0.690)	-0.101	-4.12%
Loss Cost	2018.1	0.058 (CI = +/-0.248; p = 0.597)	-0.095	+5.99%
Severity	2004.2	0.060 (CI = +/-0.017; p = 0.000)	0.611	+6.15%
Severity	2005.1	0.064 (CI = +/-0.017; p = 0.000)	0.644	+6.58%
Severity	2005.2	0.069 (CI = +/-0.017; p = 0.000)	0.685	+7.09%
Severity	2006.1	0.069 (CI = +/-0.018; p = 0.000)	0.671	+7.18%
Severity	2006.2	0.069 (CI = +/-0.020; p = 0.000)	0.646	+7.12%
Severity	2007.1	0.073 (CI = +/-0.020; p = 0.000)	0.662	+7.53%
Severity	2007.2	0.069 (CI = +/-0.021; p = 0.000)	0.625	+7.15%
Severity	2008.1	0.071 (CI = +/-0.023; p = 0.000)	0.618	+7.38%
Severity	2008.2	0.070 (CI = +/-0.025; p = 0.000)	0.581	+7.23%
Severity	2009.1	0.065 (CI = +/-0.026; p = 0.000)	0.528	+6.67%
Severity	2009.2	0.071 (CI = +/-0.027; p = 0.000)	0.573	+7.39%
Severity	2010.1	0.073 (CI = +/-0.029; p = 0.000)	0.555	+7.62%
Severity	2010.2	0.065 (CI = +/-0.031; p = 0.000)	0.485	+6.73%
Severity	2011.1	0.065 (CI = +/-0.034; p = 0.001)	0.443	+6.73%
Severity	2011.2	0.061 (CI = +/-0.038; p = 0.004)	0.367	+6.30%
Severity	2012.2	0.053 (CI = +/-0.042; p = 0.017)	0.265	+5.49%
Severity	2013.1	0.046 (CI = +/-0.047; p = 0.056)	0.171	+4.70%
Severity	2013.2	0.048 (CI = +/-0.054; p = 0.082)	0.144	+4.88%
Severity	2014.2	0.041 (CI = +/-0.063; p = 0.185)	0.064	+4.18%
Severity	2015.1	0.015 (CI = +/-0.063; p = 0.620)	-0.060	+1.49%
Severity	2015.2	0.016 (CI = +/-0.075; p = 0.654)	-0.070	+1.58%
Severity	2016.1	-0.003 (CI = +/-0.087; p = 0.942)	-0.099	-0.29%
Severity	2016.2	0.021 (CI = +/-0.103; p = 0.661)	-0.086	+2.08%
Severity	2017.2	-0.009 (CI = +/-0.128; p = 0.880)	-0.122	-0.86%
Severity	2018.1	0.015 (CI = +/-0.159; p = 0.835)	-0.135	+1.47%
Frequency	2004.2	-0.023 (CI = +/-0.018; p = 0.017)	0.144	-2.25%
Frequency	2005.1	-0.022 (CI = +/-0.019; p = 0.026)	0.126	-2.21%
Frequency	2005.2	-0.019 (CI = +/-0.020; p = 0.067)	0.080	-1.85%
Frequency	2006.1	-0.021 (CI = +/-0.021; p = 0.058)	0.092	-2.04%
Frequency	2006.2	-0.021 (CI = +/-0.023; p = 0.074)	0.080	-2.04%
Frequency	2007.1	-0.025 (CI = +/-0.024; p = 0.041)	0.118	-2.46%
Frequency	2007.2	-0.026 (CI = +/-0.026; p = 0.047)	0.115	-2.56%
Frequency	2008.1	-0.025 (CI = +/-0.028; p = 0.070)	0.094	-2.50%
Frequency	2008.2	-0.025 (CI = +/-0.030; p = 0.096)	0.077	-2.47%
Frequency	2009.1	-0.024 (CI = +/-0.032; p = 0.139)	0.056	-2.36%
Frequency	2009.2	-0.024 (CI = +/-0.035; p = 0.164)	0.047	-2.42%
Frequency	2010.1	-0.034 (CI = +/-0.037; p = 0.063)	0.121	-3.39%
Frequency	2010.2	-0.047 (CI = +/-0.037; p = 0.015)	0.235	-4.60%
Frequency	2011.1	-0.050 (CI = +/-0.041; p = 0.020)	0.223	-4.84%
Frequency	2011.2	-0.068 (CI = +/-0.039; p = 0.002)	0.409	-6.62%
Frequency	2012.2	-0.067 (CI = +/-0.045; p = 0.006)	0.344	-6.46%
Frequency	2013.1	-0.067 (CI = +/-0.051; p = 0.014)	0.296	-6.45%
Frequency	2013.2	-0.053 (CI = +/-0.056; p = 0.062)	0.171	-5.16%
Frequency	2014.2	-0.044 (CI = +/-0.065; p = 0.166)	0.076	-4.32%
Frequency	2015.1	-0.047 (CI = +/-0.076; p = 0.202)	0.059	-4.57%
Frequency	2015.2	-0.037 (CI = +/-0.088; p = 0.375)	-0.012	-3.64%
Frequency	2016.1	-0.033 (CI = +/-0.107; p = 0.507)	-0.050	-3.25%
Frequency	2016.2	-0.030 (CI = +/-0.133; p = 0.619)	-0.079	-3.00%
Frequency	2017.2	-0.033 (CI = +/-0.175; p = 0.670)	-0.098	-3.29%
Frequency	2018.1	0.044 (CI = +/-0.182; p = 0.589)	-0.093	+4.45%

Accident Benefits Total

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

Fit	Start Date	Time	Implied Trend	
			Adjusted R ²	Rate
Loss Cost	2004.2	0.055 (CI = +/-0.039; p = 0.007)	0.195	+5.68%
Loss Cost	2005.1	0.062 (CI = +/-0.041; p = 0.005)	0.224	+6.36%
Loss Cost	2005.2	0.074 (CI = +/-0.042; p = 0.001)	0.304	+7.64%
Loss Cost	2006.1	0.073 (CI = +/-0.045; p = 0.003)	0.274	+7.55%
Loss Cost	2006.2	0.072 (CI = +/-0.048; p = 0.005)	0.248	+7.51%
Loss Cost	2007.1	0.072 (CI = +/-0.052; p = 0.009)	0.223	+7.50%
Loss Cost	2007.2	0.066 (CI = +/-0.056; p = 0.023)	0.170	+6.83%
Loss Cost	2008.1	0.070 (CI = +/-0.061; p = 0.026)	0.169	+7.25%
Loss Cost	2008.2	0.068 (CI = +/-0.067; p = 0.046)	0.138	+7.05%
Loss Cost	2009.1	0.061 (CI = +/-0.073; p = 0.093)	0.091	+6.34%
Loss Cost	2009.2	0.069 (CI = +/-0.080; p = 0.086)	0.102	+7.13%
Loss Cost	2010.1	0.056 (CI = +/-0.087; p = 0.193)	0.042	+5.74%
Loss Cost	2010.2	0.023 (CI = +/-0.086; p = 0.578)	-0.039	+2.33%
Loss Cost	2011.1	0.014 (CI = +/-0.096; p = 0.753)	-0.056	+1.46%
Loss Cost	2011.2	-0.024 (CI = +/-0.095; p = 0.602)	-0.047	-2.34%
Loss Cost	2012.1	-0.041 (CI = +/-0.105; p = 0.413)	-0.020	-4.05%
Loss Cost	2012.2	-0.019 (CI = +/-0.117; p = 0.732)	-0.067	-1.87%
Loss Cost	2013.1	-0.039 (CI = +/-0.133; p = 0.537)	-0.048	-3.80%
Loss Cost	2013.2	-0.026 (CI = +/-0.156; p = 0.719)	-0.078	-2.58%
Loss Cost	2014.1	-0.040 (CI = +/-0.185; p = 0.645)	-0.076	-3.87%
Loss Cost	2014.2	0.023 (CI = +/-0.204; p = 0.805)	-0.103	+2.32%
Loss Cost	2015.1	-0.042 (CI = +/-0.231; p = 0.688)	-0.101	-4.10%
Loss Cost	2015.2	-0.031 (CI = +/-0.297; p = 0.812)	-0.133	-3.06%
Loss Cost	2016.1	-0.086 (CI = +/-0.384; p = 0.603)	-0.111	-8.24%
Loss Cost	2016.2	-0.066 (CI = +/-0.539; p = 0.766)	-0.177	-6.37%
Loss Cost	2017.1	-0.224 (CI = +/-0.742; p = 0.449)	-0.063	-20.06%
Loss Cost	2017.2	-0.078 (CI = +/-1.233; p = 0.853)	-0.316	-7.50%
Loss Cost	2018.1	0.493 (CI = +/-1.520; p = 0.298)	0.240	+63.67%
Severity	2004.2	0.072 (CI = +/-0.033; p = 0.000)	0.391	+7.52%
Severity	2005.1	0.078 (CI = +/-0.035; p = 0.000)	0.412	+8.10%
Severity	2005.2	0.084 (CI = +/-0.036; p = 0.000)	0.439	+8.80%
Severity	2006.1	0.085 (CI = +/-0.039; p = 0.000)	0.418	+8.92%
Severity	2006.2	0.084 (CI = +/-0.042; p = 0.000)	0.383	+8.80%
Severity	2007.1	0.089 (CI = +/-0.045; p = 0.000)	0.387	+9.34%
Severity	2007.2	0.084 (CI = +/-0.048; p = 0.002)	0.330	+8.72%
Severity	2008.1	0.086 (CI = +/-0.053; p = 0.003)	0.311	+8.93%
Severity	2008.2	0.082 (CI = +/-0.057; p = 0.007)	0.263	+8.55%
Severity	2009.1	0.072 (CI = +/-0.062; p = 0.024)	0.192	+7.52%
Severity	2009.2	0.079 (CI = +/-0.068; p = 0.024)	0.199	+8.21%
Severity	2010.1	0.078 (CI = +/-0.075; p = 0.043)	0.165	+8.10%
Severity	2010.2	0.061 (CI = +/-0.080; p = 0.130)	0.079	+6.25%
Severity	2011.1	0.053 (CI = +/-0.090; p = 0.228)	0.033	+5.45%
Severity	2011.2	0.037 (CI = +/-0.099; p = 0.437)	-0.023	+3.78%
Severity	2012.1	0.013 (CI = +/-0.108; p = 0.804)	-0.067	+1.28%
Severity	2012.2	0.050 (CI = +/-0.112; p = 0.350)	-0.004	+5.15%
Severity	2013.1	0.028 (CI = +/-0.126; p = 0.635)	-0.062	+2.86%
Severity	2013.2	0.016 (CI = +/-0.148; p = 0.817)	-0.085	+1.60%
Severity	2014.1	-0.017 (CI = +/-0.170; p = 0.830)	-0.095	-1.67%
Severity	2014.2	0.065 (CI = +/-0.163; p = 0.389)	-0.018	+6.74%
Severity	2015.1	0.006 (CI = +/-0.179; p = 0.938)	-0.124	+0.62%
Severity	2015.2	-0.004 (CI = +/-0.230; p = 0.966)	-0.143	-0.43%
Severity	2016.1	-0.071 (CI = +/-0.282; p = 0.559)	-0.097	-6.86%
Severity	2016.2	-0.062 (CI = +/-0.396; p = 0.706)	-0.163	-5.98%
Severity	2017.1	-0.219 (CI = +/-0.489; p = 0.282)	0.098	-19.66%
Severity	2017.2	-0.034 (CI = +/-0.683; p = 0.883)	-0.322	-3.39%
Severity	2018.1	0.126 (CI = +/-1.441; p = 0.742)	-0.400	+13.46%
Frequency	2004.2	-0.017 (CI = +/-0.021; p = 0.102)	0.058	-1.71%
Frequency	2005.1	-0.016 (CI = +/-0.022; p = 0.148)	0.040	-1.61%
Frequency	2005.2	-0.011 (CI = +/-0.023; p = 0.344)	-0.003	-1.07%
Frequency	2006.1	-0.013 (CI = +/-0.025; p = 0.299)	0.005	-1.26%
Frequency	2006.2	-0.012 (CI = +/-0.027; p = 0.363)	-0.005	-1.19%
Frequency	2007.1	-0.017 (CI = +/-0.028; p = 0.222)	0.022	-1.68%
Frequency	2007.2	-0.018 (CI = +/-0.030; p = 0.244)	0.018	-1.74%
Frequency	2008.1	-0.016 (CI = +/-0.033; p = 0.337)	-0.002	-1.55%
Frequency	2008.2	-0.014 (CI = +/-0.036; p = 0.430)	-0.016	-1.39%
Frequency	2009.1	-0.011 (CI = +/-0.039; p = 0.567)	-0.033	-1.09%
Frequency	2009.2	-0.010 (CI = +/-0.043; p = 0.635)	-0.040	-1.00%
Frequency	2010.1	-0.022 (CI = +/-0.045; p = 0.319)	0.003	-2.19%
Frequency	2010.2	-0.038 (CI = +/-0.046; p = 0.104)	0.098	-3.69%
Frequency	2011.1	-0.039 (CI = +/-0.052; p = 0.135)	0.080	-3.78%
Frequency	2011.2	-0.061 (CI = +/-0.050; p = 0.020)	0.263	-5.90%
Frequency	2012.1	-0.054 (CI = +/-0.056; p = 0.058)	0.178	-5.27%
Frequency	2012.2	-0.069 (CI = +/-0.061; p = 0.030)	0.262	-6.68%
Frequency	2013.1	-0.067 (CI = +/-0.071; p = 0.063)	0.198	-6.48%
Frequency	2013.2	-0.042 (CI = +/-0.075; p = 0.245)	0.041	-4.11%
Frequency	2014.1	-0.023 (CI = +/-0.085; p = 0.567)	-0.063	-2.24%
Frequency	2014.2	-0.042 (CI = +/-0.099; p = 0.361)	-0.008	-4.14%
Frequency	2015.1	-0.048 (CI = +/-0.124; p = 0.396)	-0.022	-4.69%
Frequency	2015.2	-0.027 (CI = +/-0.155; p = 0.695)	-0.116	-2.64%
Frequency	2016.1	-0.015 (CI = +/-0.206; p = 0.865)	-0.161	-1.48%
Frequency	2016.2	-0.004 (CI = +/-0.289; p = 0.972)	-0.200	-0.42%
Frequency	2017.1	-0.005 (CI = +/-0.441; p = 0.977)	-0.250	-0.50%
Frequency	2017.2	-0.043 (CI = +/-0.765; p = 0.868)	-0.319	-4.25%
Frequency	2018.1	0.366 (CI = +/-0.320; p = 0.039)	0.886	+44.25%

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	2004.2	-0.002 (CI = +/-0.015; p = 0.765)	0.009 (CI = +/-0.163; p = 0.913)	-0.056	-0.23%
Loss Cost	2005.1	-0.007 (CI = +/-0.015; p = 0.360)	-0.020 (CI = +/-0.157; p = 0.799)	-0.032	-0.69%
Loss Cost	2005.2	-0.008 (CI = +/-0.016; p = 0.303)	-0.012 (CI = +/-0.161; p = 0.878)	-0.027	-0.82%
Loss Cost	2006.1	-0.009 (CI = +/-0.017; p = 0.301)	-0.015 (CI = +/-0.167; p = 0.851)	-0.027	-0.87%
Loss Cost	2006.2	-0.010 (CI = +/-0.018; p = 0.256)	-0.008 (CI = +/-0.171; p = 0.928)	-0.021	-1.01%
Loss Cost	2007.1	-0.015 (CI = +/-0.018; p = 0.098)	-0.035 (CI = +/-0.167; p = 0.672)	0.032	-1.50%
Loss Cost	2007.2	-0.019 (CI = +/-0.019; p = 0.048)	-0.016 (CI = +/-0.168; p = 0.850)	0.071	-1.87%
Loss Cost	2008.1	-0.017 (CI = +/-0.020; p = 0.096)	-0.004 (CI = +/-0.172; p = 0.958)	0.033	-1.66%
Loss Cost	2008.2	-0.013 (CI = +/-0.021; p = 0.208)	-0.022 (CI = +/-0.174; p = 0.795)	-0.010	-1.30%
Loss Cost	2009.1	-0.004 (CI = +/-0.019; p = 0.659)	0.021 (CI = +/-0.156; p = 0.789)	-0.068	-0.42%
Loss Cost	2009.2	-0.005 (CI = +/-0.021; p = 0.624)	0.024 (CI = +/-0.163; p = 0.761)	-0.068	-0.50%
Loss Cost	2010.1	-0.005 (CI = +/-0.023; p = 0.657)	0.025 (CI = +/-0.170; p = 0.767)	-0.072	-0.49%
Loss Cost	2010.2	-0.007 (CI = +/-0.024; p = 0.574)	0.032 (CI = +/-0.176; p = 0.709)	-0.068	-0.67%
Loss Cost	2011.1	-0.007 (CI = +/-0.027; p = 0.594)	0.031 (CI = +/-0.185; p = 0.730)	-0.072	-0.69%
Loss Cost	2011.2	-0.011 (CI = +/-0.029; p = 0.413)	0.048 (CI = +/-0.190; p = 0.600)	-0.048	-1.14%
Loss Cost	2012.1	-0.012 (CI = +/-0.032; p = 0.450)	0.048 (CI = +/-0.200; p = 0.623)	-0.055	-1.16%
Loss Cost	2012.2	-0.017 (CI = +/-0.034; p = 0.305)	0.067 (CI = +/-0.206; p = 0.504)	-0.021	-1.69%
Loss Cost	2013.1	-0.027 (CI = +/-0.035; p = 0.122)	0.031 (CI = +/-0.203; p = 0.751)	0.044	-2.69%
Loss Cost	2013.2	-0.036 (CI = +/-0.037; p = 0.057)	0.059 (CI = +/-0.204; p = 0.549)	0.126	-3.54%
Loss Cost	2014.1	-0.033 (CI = +/-0.042; p = 0.114)	0.069 (CI = +/-0.217; p = 0.511)	0.082	-3.24%
Loss Cost	2014.2	-0.049 (CI = +/-0.041; p = 0.025)	0.113 (CI = +/-0.203; p = 0.253)	0.265	-4.74%
Loss Cost	2015.1	-0.068 (CI = +/-0.039; p = 0.003)	0.059 (CI = +/-0.180; p = 0.493)	0.467	-6.53%
Loss Cost	2015.2	-0.072 (CI = +/-0.044; p = 0.004)	0.071 (CI = +/-0.192; p = 0.440)	0.444	-6.97%
Loss Cost	2016.1	-0.073 (CI = +/-0.052; p = 0.011)	0.070 (CI = +/-0.211; p = 0.483)	0.396	-7.00%
Loss Cost	2016.2	-0.068 (CI = +/-0.061; p = 0.032)	0.061 (CI = +/-0.230; p = 0.571)	0.273	-6.60%
Loss Cost	2017.1	-0.078 (CI = +/-0.073; p = 0.038)	0.039 (CI = +/-0.252; p = 0.737)	0.285	-7.54%
Loss Cost	2017.2	-0.112 (CI = +/-0.067; p = 0.005)	0.100 (CI = +/-0.214; p = 0.313)	0.580	-10.57%
Loss Cost	2018.1	-0.150 (CI = +/-0.056; p = 0.000)	0.029 (CI = +/-0.161; p = 0.682)	0.818	-13.94%
Severity	2004.2	0.029 (CI = +/-0.014; p = 0.000)	0.011 (CI = +/-0.154; p = 0.887)	0.299	+2.99%
Severity	2005.1	0.033 (CI = +/-0.015; p = 0.000)	0.031 (CI = +/-0.153; p = 0.680)	0.348	+3.33%
Severity	2005.2	0.035 (CI = +/-0.015; p = 0.000)	0.016 (CI = +/-0.154; p = 0.829)	0.375	+3.60%
Severity	2006.1	0.038 (CI = +/-0.016; p = 0.000)	0.030 (CI = +/-0.156; p = 0.694)	0.393	+3.85%
Severity	2006.2	0.041 (CI = +/-0.016; p = 0.000)	0.014 (CI = +/-0.157; p = 0.858)	0.424	+4.16%
Severity	2007.1	0.042 (CI = +/-0.017; p = 0.000)	0.023 (CI = +/-0.161; p = 0.769)	0.423	+4.34%
Severity	2007.2	0.040 (CI = +/-0.018; p = 0.000)	0.038 (CI = +/-0.164; p = 0.638)	0.374	+4.04%
Severity	2008.1	0.042 (CI = +/-0.019; p = 0.000)	0.051 (CI = +/-0.167; p = 0.535)	0.385	+4.31%
Severity	2008.2	0.047 (CI = +/-0.020; p = 0.000)	0.027 (CI = +/-0.165; p = 0.736)	0.444	+4.83%
Severity	2009.1	0.058 (CI = +/-0.016; p = 0.000)	0.078 (CI = +/-0.132; p = 0.232)	0.656	+5.95%
Severity	2009.2	0.059 (CI = +/-0.018; p = 0.000)	0.072 (CI = +/-0.136; p = 0.289)	0.649	+6.11%
Severity	2010.1	0.062 (CI = +/-0.019; p = 0.000)	0.082 (CI = +/-0.141; p = 0.239)	0.641	+6.36%
Severity	2010.2	0.063 (CI = +/-0.020; p = 0.000)	0.075 (CI = +/-0.146; p = 0.297)	0.632	+6.53%
Severity	2011.1	0.069 (CI = +/-0.021; p = 0.000)	0.100 (CI = +/-0.143; p = 0.161)	0.672	+7.17%
Severity	2011.2	0.069 (CI = +/-0.023; p = 0.000)	0.102 (CI = +/-0.150; p = 0.172)	0.646	+7.12%
Severity	2012.1	0.070 (CI = +/-0.025; p = 0.000)	0.109 (CI = +/-0.158; p = 0.166)	0.618	+7.30%
Severity	2012.2	0.069 (CI = +/-0.027; p = 0.000)	0.112 (CI = +/-0.166; p = 0.172)	0.586	+7.18%
Severity	2013.1	0.063 (CI = +/-0.030; p = 0.000)	0.092 (CI = +/-0.170; p = 0.270)	0.502	+6.56%
Severity	2013.2	0.057 (CI = +/-0.032; p = 0.001)	0.113 (CI = +/-0.173; p = 0.187)	0.447	+5.87%
Severity	2014.1	0.065 (CI = +/-0.034; p = 0.001)	0.137 (CI = +/-0.177; p = 0.119)	0.485	+6.69%
Severity	2014.2	0.052 (CI = +/-0.034; p = 0.005)	0.172 (CI = +/-0.166; p = 0.043)	0.465	+5.38%
Severity	2015.1	0.041 (CI = +/-0.035; p = 0.027)	0.139 (CI = +/-0.163; p = 0.087)	0.310	+4.15%
Severity	2015.2	0.044 (CI = +/-0.040; p = 0.033)	0.130 (CI = +/-0.174; p = 0.129)	0.314	+4.52%
Severity	2016.1	0.045 (CI = +/-0.047; p = 0.059)	0.133 (CI = +/-0.191; p = 0.154)	0.239	+4.64%
Severity	2016.2	0.052 (CI = +/-0.055; p = 0.059)	0.118 (CI = +/-0.205; p = 0.229)	0.258	+5.35%
Severity	2017.1	0.059 (CI = +/-0.066; p = 0.075)	0.132 (CI = +/-0.228; p = 0.222)	0.221	+6.04%
Severity	2017.2	0.037 (CI = +/-0.071; p = 0.260)	0.171 (CI = +/-0.226; p = 0.120)	0.200	+3.81%
Severity	2018.1	0.012 (CI = +/-0.080; p = 0.738)	0.124 (CI = +/-0.231; p = 0.245)	-0.043	+1.19%
Frequency	2004.2	-0.032 (CI = +/-0.016; p = 0.000)	-0.002 (CI = +/-0.169; p = 0.981)	0.289	-3.13%
Frequency	2005.1	-0.040 (CI = +/-0.014; p = 0.000)	-0.051 (CI = +/-0.140; p = 0.464)	0.492	-3.89%
Frequency	2005.2	-0.044 (CI = +/-0.013; p = 0.000)	-0.029 (CI = +/-0.136; p = 0.670)	0.551	-4.26%
Frequency	2006.1	-0.046 (CI = +/-0.014; p = 0.000)	-0.046 (CI = +/-0.136; p = 0.496)	0.578	-4.54%
Frequency	2006.2	-0.051 (CI = +/-0.014; p = 0.000)	-0.022 (CI = +/-0.129; p = 0.735)	0.640	-4.96%
Frequency	2007.1	-0.058 (CI = +/-0.012; p = 0.000)	-0.058 (CI = +/-0.109; p = 0.280)	0.761	-5.60%
Frequency	2007.2	-0.059 (CI = +/-0.012; p = 0.000)	-0.054 (CI = +/-0.112; p = 0.335)	0.752	-5.69%
Frequency	2008.1	-0.059 (CI = +/-0.013; p = 0.000)	-0.056 (CI = +/-0.116; p = 0.333)	0.733	-5.73%
Frequency	2008.2	-0.060 (CI = +/-0.014; p = 0.000)	-0.050 (CI = +/-0.119; p = 0.402)	0.726	-5.85%
Frequency	2009.1	-0.062 (CI = +/-0.015; p = 0.000)	-0.058 (CI = +/-0.123; p = 0.342)	0.717	-6.01%
Frequency	2009.2	-0.064 (CI = +/-0.016; p = 0.000)	-0.047 (CI = +/-0.126; p = 0.443)	0.718	-6.23%
Frequency	2010.1	-0.067 (CI = +/-0.017; p = 0.000)	-0.058 (CI = +/-0.130; p = 0.367)	0.712	-6.44%
Frequency	2010.2	-0.070 (CI = +/-0.018; p = 0.000)	-0.043 (CI = +/-0.131; p = 0.501)	0.723	-6.76%
Frequency	2011.1	-0.076 (CI = +/-0.018; p = 0.000)	-0.069 (CI = +/-0.125; p = 0.265)	0.765	-7.34%
Frequency	2011.2	-0.080 (CI = +/-0.019; p = 0.000)	-0.054 (CI = +/-0.126; p = 0.385)	0.776	-7.71%
Frequency	2012.1	-0.082 (CI = +/-0.021; p = 0.000)	-0.061 (CI = +/-0.132; p = 0.348)	0.758	-7.88%
Frequency	2012.2	-0.086 (CI = +/-0.022; p = 0.000)	-0.046 (CI = +/-0.135; p = 0.484)	0.766	-8.27%
Frequency	2013.1	-0.091 (CI = +/-0.024; p = 0.000)	-0.061 (CI = +/-0.139; p = 0.366)	0.764	-8.67%
Frequency	2013.2	-0.093 (CI = +/-0.027; p = 0.000)	-0.054 (CI = +/-0.146; p = 0.447)	0.749	-8.89%
Frequency	2014.1	-0.098 (CI = +/-0.029; p = 0.000)	-0.068 (CI = +/-0.152; p = 0.354)	0.740	-9.31%
Frequency	2014.2	-0.101 (CI = +/-0.033; p = 0.000)	-0.059 (CI = +/-0.161; p = 0.442)	0.724	-9.60%
Frequency	2015.1	-0.108 (CI = +/-0.036; p = 0.000)	-0.080 (CI = +/-0.168; p = 0.321)	0.724	-10.26%
Frequency	2015.2	-0.116 (CI = +/-0.040; p = 0.000)	-0.060 (CI = +/-0.173; p = 0.467)	0.736	-10.99%
Frequency	2016.1	-0.118 (CI = +/-0.047; p = 0.000)	-0.063 (CI = +/-0.189; p = 0.479)	0.687	-11.12%
Frequency	2016.2	-0.120 (CI = +/-0.055; p = 0.001)	-0.057 (CI = +/-0.207; p = 0.550)	0.647	-11.35%
Frequency	2017.1	-0.137 (CI = +/-0.062; p = 0.001)	-0.093 (CI = +/-0.214; p = 0.350)	0.676	-12.81%
Frequency	2017.2	-0.149 (CI = +/-0.073; p = 0.001)	-0.071 (CI = +/-0.231; p = 0.497)	0.676	-13.85%
Frequency	2018.1	-0.162 (CI = +/-0.091; p = 0.004)	-0.095 (CI = +/-0.261; p = 0.419)	0.637	-14.96%

Collision

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

Fit	Start Date	Time	Implied Trend	
			Adjusted R ²	Rate
Loss Cost	2004.2	-0.002 (CI = +/-0.015; p = 0.762)	-0.026	-0.23%
Loss Cost	2005.1	-0.007 (CI = +/-0.015; p = 0.359)	-0.004	-0.68%
Loss Cost	2005.2	-0.008 (CI = +/-0.016; p = 0.295)	0.004	-0.82%
Loss Cost	2006.1	-0.009 (CI = +/-0.017; p = 0.297)	0.004	-0.86%
Loss Cost	2006.2	-0.010 (CI = +/-0.018; p = 0.249)	0.012	-1.01%
Loss Cost	2007.1	-0.015 (CI = +/-0.018; p = 0.097)	0.059	-1.48%
Loss Cost	2007.2	-0.019 (CI = +/-0.018; p = 0.044)	0.102	-1.87%
Loss Cost	2008.1	-0.017 (CI = +/-0.019; p = 0.090)	0.067	-1.66%
Loss Cost	2008.2	-0.013 (CI = +/-0.020; p = 0.200)	0.025	-1.30%
Loss Cost	2009.1	-0.004 (CI = +/-0.019; p = 0.640)	-0.030	-0.44%
Loss Cost	2009.2	-0.005 (CI = +/-0.020; p = 0.617)	-0.029	-0.50%
Loss Cost	2010.1	-0.005 (CI = +/-0.022; p = 0.636)	-0.032	-0.51%
Loss Cost	2010.2	-0.007 (CI = +/-0.024; p = 0.567)	-0.028	-0.67%
Loss Cost	2011.1	-0.007 (CI = +/-0.026; p = 0.568)	-0.030	-0.73%
Loss Cost	2011.2	-0.011 (CI = +/-0.028; p = 0.404)	-0.013	-1.14%
Loss Cost	2012.1	-0.012 (CI = +/-0.031; p = 0.417)	-0.015	-1.21%
Loss Cost	2012.2	-0.017 (CI = +/-0.033; p = 0.298)	0.007	-1.69%
Loss Cost	2013.1	-0.028 (CI = +/-0.034; p = 0.105)	0.092	-2.73%
Loss Cost	2013.2	-0.036 (CI = +/-0.036; p = 0.052)	0.158	-3.54%
Loss Cost	2014.1	-0.034 (CI = +/-0.041; p = 0.094)	0.113	-3.37%
Loss Cost	2014.2	-0.049 (CI = +/-0.042; p = 0.025)	0.244	-4.74%
Loss Cost	2015.1	-0.069 (CI = +/-0.038; p = 0.002)	0.487	-6.66%
Loss Cost	2015.2	-0.072 (CI = +/-0.043; p = 0.003)	0.460	-6.97%
Loss Cost	2016.1	-0.075 (CI = +/-0.050; p = 0.007)	0.420	-7.20%
Loss Cost	2016.2	-0.068 (CI = +/-0.059; p = 0.027)	0.316	-6.60%
Loss Cost	2017.1	-0.080 (CI = +/-0.068; p = 0.026)	0.348	-7.69%
Loss Cost	2017.2	-0.112 (CI = +/-0.067; p = 0.004)	0.573	-10.57%
Loss Cost	2018.1	-0.152 (CI = +/-0.051; p = 0.000)	0.837	-14.10%
Severity	2004.2	0.029 (CI = +/-0.014; p = 0.000)	0.318	+2.99%
Severity	2005.1	0.033 (CI = +/-0.014; p = 0.000)	0.363	+3.32%
Severity	2005.2	0.035 (CI = +/-0.015; p = 0.000)	0.393	+3.60%
Severity	2006.1	0.038 (CI = +/-0.016; p = 0.000)	0.409	+3.83%
Severity	2006.2	0.041 (CI = +/-0.016; p = 0.000)	0.442	+4.16%
Severity	2007.1	0.042 (CI = +/-0.017; p = 0.000)	0.440	+4.32%
Severity	2007.2	0.040 (CI = +/-0.018; p = 0.000)	0.391	+4.04%
Severity	2008.1	0.042 (CI = +/-0.019; p = 0.000)	0.399	+4.28%
Severity	2008.2	0.047 (CI = +/-0.019; p = 0.000)	0.463	+4.83%
Severity	2009.1	0.057 (CI = +/-0.016; p = 0.000)	0.650	+5.89%
Severity	2009.2	0.059 (CI = +/-0.018; p = 0.000)	0.646	+6.11%
Severity	2010.1	0.061 (CI = +/-0.019; p = 0.000)	0.635	+6.28%
Severity	2010.2	0.063 (CI = +/-0.020; p = 0.000)	0.630	+6.53%
Severity	2011.1	0.068 (CI = +/-0.021; p = 0.000)	0.656	+7.06%
Severity	2011.2	0.069 (CI = +/-0.023; p = 0.000)	0.629	+7.12%
Severity	2012.1	0.069 (CI = +/-0.025; p = 0.000)	0.598	+7.15%
Severity	2012.2	0.069 (CI = +/-0.028; p = 0.000)	0.563	+7.18%
Severity	2013.1	0.062 (CI = +/-0.030; p = 0.000)	0.493	+6.41%
Severity	2013.2	0.057 (CI = +/-0.032; p = 0.002)	0.418	+5.87%
Severity	2014.1	0.062 (CI = +/-0.036; p = 0.002)	0.429	+6.42%
Severity	2014.2	0.052 (CI = +/-0.038; p = 0.010)	0.325	+5.38%
Severity	2015.1	0.037 (CI = +/-0.038; p = 0.052)	0.190	+3.81%
Severity	2015.2	0.044 (CI = +/-0.042; p = 0.042)	0.227	+4.52%
Severity	2016.1	0.041 (CI = +/-0.049; p = 0.092)	0.154	+4.21%
Severity	2016.2	0.052 (CI = +/-0.056; p = 0.063)	0.214	+5.35%
Severity	2017.1	0.053 (CI = +/-0.067; p = 0.106)	0.164	+5.45%
Severity	2017.2	0.037 (CI = +/-0.077; p = 0.302)	0.019	+3.81%
Severity	2018.1	0.004 (CI = +/-0.080; p = 0.904)	-0.123	+0.43%
Frequency	2004.2	-0.032 (CI = +/-0.016; p = 0.000)	0.310	-3.13%
Frequency	2005.1	-0.039 (CI = +/-0.013; p = 0.000)	0.499	-3.87%
Frequency	2005.2	-0.044 (CI = +/-0.013; p = 0.000)	0.562	-4.26%
Frequency	2006.1	-0.046 (CI = +/-0.014; p = 0.000)	0.585	-4.52%
Frequency	2006.2	-0.051 (CI = +/-0.013; p = 0.000)	0.651	-4.96%
Frequency	2007.1	-0.057 (CI = +/-0.012; p = 0.000)	0.759	-5.57%
Frequency	2007.2	-0.059 (CI = +/-0.012; p = 0.000)	0.753	-5.69%
Frequency	2008.1	-0.059 (CI = +/-0.013; p = 0.000)	0.734	-5.69%
Frequency	2008.2	-0.060 (CI = +/-0.014; p = 0.000)	0.729	-5.85%
Frequency	2009.1	-0.062 (CI = +/-0.015; p = 0.000)	0.718	-5.97%
Frequency	2009.2	-0.064 (CI = +/-0.016; p = 0.000)	0.723	-6.23%
Frequency	2010.1	-0.066 (CI = +/-0.017; p = 0.000)	0.714	-6.39%
Frequency	2010.2	-0.070 (CI = +/-0.018; p = 0.000)	0.729	-6.76%
Frequency	2011.1	-0.076 (CI = +/-0.018; p = 0.000)	0.762	-7.27%
Frequency	2011.2	-0.080 (CI = +/-0.019; p = 0.000)	0.778	-7.71%
Frequency	2012.1	-0.081 (CI = +/-0.021; p = 0.000)	0.759	-7.81%
Frequency	2012.2	-0.086 (CI = +/-0.022; p = 0.000)	0.772	-8.27%
Frequency	2013.1	-0.090 (CI = +/-0.024; p = 0.000)	0.766	-8.59%
Frequency	2013.2	-0.093 (CI = +/-0.026; p = 0.000)	0.754	-8.89%
Frequency	2014.1	-0.096 (CI = +/-0.029; p = 0.000)	0.741	-9.19%
Frequency	2014.2	-0.101 (CI = +/-0.032; p = 0.000)	0.731	-9.60%
Frequency	2015.1	-0.106 (CI = +/-0.036; p = 0.000)	0.723	-10.09%
Frequency	2015.2	-0.116 (CI = +/-0.039; p = 0.000)	0.745	-10.99%
Frequency	2016.1	-0.116 (CI = +/-0.045; p = 0.000)	0.699	-10.95%
Frequency	2016.2	-0.120 (CI = +/-0.053; p = 0.000)	0.667	-11.35%
Frequency	2017.1	-0.133 (CI = +/-0.060; p = 0.001)	0.677	-12.46%
Frequency	2017.2	-0.149 (CI = +/-0.069; p = 0.001)	0.694	-13.85%
Frequency	2018.1	-0.156 (CI = +/-0.086; p = 0.003)	0.649	-14.47%

Collision

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

Fit	Start Date	Time	Implied Trend	
			Adjusted R ²	Rate
Loss Cost	2004.2	0.001 (CI = +/-0.015; p = 0.909)	-0.029	+0.09%
Loss Cost	2005.1	-0.004 (CI = +/-0.015; p = 0.621)	-0.023	-0.38%
Loss Cost	2005.2	-0.005 (CI = +/-0.016; p = 0.530)	-0.018	-0.50%
Loss Cost	2006.1	-0.005 (CI = +/-0.017; p = 0.532)	-0.019	-0.53%
Loss Cost	2006.2	-0.007 (CI = +/-0.018; p = 0.459)	-0.014	-0.67%
Loss Cost	2007.1	-0.012 (CI = +/-0.019; p = 0.213)	0.020	-1.15%
Loss Cost	2007.2	-0.016 (CI = +/-0.019; p = 0.108)	0.057	-1.55%
Loss Cost	2008.1	-0.013 (CI = +/-0.020; p = 0.202)	0.025	-1.29%
Loss Cost	2008.2	-0.009 (CI = +/-0.021; p = 0.403)	-0.010	-0.88%
Loss Cost	2009.1	0.001 (CI = +/-0.019; p = 0.925)	-0.040	+0.09%
Loss Cost	2009.2	0.001 (CI = +/-0.021; p = 0.953)	-0.042	+0.06%
Loss Cost	2010.1	0.001 (CI = +/-0.023; p = 0.932)	-0.043	+0.09%
Loss Cost	2010.2	0.000 (CI = +/-0.025; p = 0.983)	-0.045	-0.03%
Loss Cost	2011.1	0.000 (CI = +/-0.027; p = 0.983)	-0.048	-0.03%
Loss Cost	2011.2	-0.004 (CI = +/-0.029; p = 0.769)	-0.045	-0.42%
Loss Cost	2012.1	-0.004 (CI = +/-0.032; p = 0.784)	-0.048	-0.43%
Loss Cost	2012.2	-0.009 (CI = +/-0.035; p = 0.607)	-0.040	-0.87%
Loss Cost	2013.1	-0.020 (CI = +/-0.036; p = 0.270)	0.016	-1.95%
Loss Cost	2013.2	-0.028 (CI = +/-0.039; p = 0.150)	0.071	-2.77%
Loss Cost	2014.1	-0.025 (CI = +/-0.044; p = 0.247)	0.028	-2.48%
Loss Cost	2014.2	-0.040 (CI = +/-0.046; p = 0.083)	0.142	-3.93%
Loss Cost	2015.1	-0.062 (CI = +/-0.043; p = 0.008)	0.390	-6.03%
Loss Cost	2015.2	-0.065 (CI = +/-0.049; p = 0.014)	0.356	-6.28%
Loss Cost	2016.1	-0.067 (CI = +/-0.058; p = 0.029)	0.307	-6.44%
Loss Cost	2016.2	-0.058 (CI = +/-0.068; p = 0.091)	0.186	-5.59%
Loss Cost	2017.1	-0.069 (CI = +/-0.081; p = 0.086)	0.214	-6.71%
Loss Cost	2017.2	-0.106 (CI = +/-0.083; p = 0.018)	0.462	-10.04%
Loss Cost	2018.1	-0.155 (CI = +/-0.065; p = 0.001)	0.791	-14.33%
Severity	2004.2	0.030 (CI = +/-0.015; p = 0.000)	0.315	+3.09%
Severity	2005.1	0.034 (CI = +/-0.015; p = 0.000)	0.362	+3.44%
Severity	2005.2	0.037 (CI = +/-0.016; p = 0.000)	0.394	+3.75%
Severity	2006.1	0.039 (CI = +/-0.017; p = 0.000)	0.412	+4.00%
Severity	2006.2	0.043 (CI = +/-0.017; p = 0.000)	0.447	+4.36%
Severity	2007.1	0.045 (CI = +/-0.018; p = 0.000)	0.448	+4.56%
Severity	2007.2	0.042 (CI = +/-0.019; p = 0.000)	0.398	+4.27%
Severity	2008.1	0.044 (CI = +/-0.020; p = 0.000)	0.408	+4.54%
Severity	2008.2	0.050 (CI = +/-0.020; p = 0.000)	0.477	+5.16%
Severity	2009.1	0.061 (CI = +/-0.017; p = 0.000)	0.677	+6.32%
Severity	2009.2	0.064 (CI = +/-0.018; p = 0.000)	0.677	+6.60%
Severity	2010.1	0.066 (CI = +/-0.019; p = 0.000)	0.669	+6.83%
Severity	2010.2	0.069 (CI = +/-0.021; p = 0.000)	0.669	+7.15%
Severity	2011.1	0.075 (CI = +/-0.021; p = 0.000)	0.704	+7.78%
Severity	2011.2	0.076 (CI = +/-0.023; p = 0.000)	0.682	+7.92%
Severity	2012.1	0.077 (CI = +/-0.026; p = 0.000)	0.657	+8.03%
Severity	2012.2	0.078 (CI = +/-0.029; p = 0.000)	0.628	+8.16%
Severity	2013.1	0.071 (CI = +/-0.030; p = 0.000)	0.565	+7.40%
Severity	2013.2	0.067 (CI = +/-0.034; p = 0.001)	0.495	+6.91%
Severity	2014.1	0.074 (CI = +/-0.037; p = 0.001)	0.519	+7.67%
Severity	2014.2	0.064 (CI = +/-0.040; p = 0.004)	0.423	+6.64%
Severity	2015.1	0.049 (CI = +/-0.040; p = 0.021)	0.296	+5.00%
Severity	2015.2	0.059 (CI = +/-0.045; p = 0.014)	0.355	+6.03%
Severity	2016.1	0.057 (CI = +/-0.053; p = 0.035)	0.284	+5.91%
Severity	2016.2	0.073 (CI = +/-0.058; p = 0.019)	0.383	+7.60%
Severity	2017.1	0.079 (CI = +/-0.071; p = 0.033)	0.347	+8.17%
Severity	2017.2	0.065 (CI = +/-0.085; p = 0.117)	0.188	+6.72%
Severity	2018.1	0.031 (CI = +/-0.093; p = 0.460)	-0.051	+3.11%
Frequency	2004.2	-0.030 (CI = +/-0.016; p = 0.001)	0.266	-2.91%
Frequency	2005.1	-0.038 (CI = +/-0.014; p = 0.000)	0.459	-3.69%
Frequency	2005.2	-0.042 (CI = +/-0.014; p = 0.000)	0.525	-4.10%
Frequency	2006.1	-0.045 (CI = +/-0.014; p = 0.000)	0.549	-4.36%
Frequency	2006.2	-0.049 (CI = +/-0.014; p = 0.000)	0.619	-4.82%
Frequency	2007.1	-0.056 (CI = +/-0.012; p = 0.000)	0.736	-5.46%
Frequency	2007.2	-0.057 (CI = +/-0.013; p = 0.000)	0.728	-5.58%
Frequency	2008.1	-0.057 (CI = +/-0.014; p = 0.000)	0.706	-5.58%
Frequency	2008.2	-0.059 (CI = +/-0.015; p = 0.000)	0.700	-5.74%
Frequency	2009.1	-0.060 (CI = +/-0.016; p = 0.000)	0.688	-5.86%
Frequency	2009.2	-0.063 (CI = +/-0.017; p = 0.000)	0.693	-6.13%
Frequency	2010.1	-0.065 (CI = +/-0.019; p = 0.000)	0.682	-6.30%
Frequency	2010.2	-0.069 (CI = +/-0.019; p = 0.000)	0.699	-6.70%
Frequency	2011.1	-0.075 (CI = +/-0.020; p = 0.000)	0.735	-7.25%
Frequency	2011.2	-0.080 (CI = +/-0.021; p = 0.000)	0.754	-7.72%
Frequency	2012.1	-0.082 (CI = +/-0.023; p = 0.000)	0.733	-7.83%
Frequency	2012.2	-0.087 (CI = +/-0.024; p = 0.000)	0.748	-8.35%
Frequency	2013.1	-0.091 (CI = +/-0.026; p = 0.000)	0.742	-8.71%
Frequency	2013.2	-0.095 (CI = +/-0.029; p = 0.000)	0.731	-9.05%
Frequency	2014.1	-0.099 (CI = +/-0.033; p = 0.000)	0.718	-9.42%
Frequency	2014.2	-0.104 (CI = +/-0.036; p = 0.000)	0.709	-9.90%
Frequency	2015.1	-0.111 (CI = +/-0.041; p = 0.000)	0.704	-10.51%
Frequency	2015.2	-0.123 (CI = +/-0.044; p = 0.000)	0.735	-11.61%
Frequency	2016.1	-0.124 (CI = +/-0.052; p = 0.000)	0.688	-11.66%
Frequency	2016.2	-0.131 (CI = +/-0.061; p = 0.001)	0.661	-12.26%
Frequency	2017.1	-0.148 (CI = +/-0.070; p = 0.001)	0.686	-13.76%
Frequency	2017.2	-0.171 (CI = +/-0.079; p = 0.001)	0.726	-15.71%
Frequency	2018.1	-0.185 (CI = +/-0.099; p = 0.003)	0.701	-16.91%

Collision

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

Fit	Start Date	Time	Implied Trend	
			Adjusted R^2	Rate
Loss Cost	2004.2	0.015 (CI = +/-0.019; p = 0.118)	0.050	+1.50%
Loss Cost	2005.1	0.010 (CI = +/-0.019; p = 0.313)	0.002	+0.96%
Loss Cost	2005.2	0.009 (CI = +/-0.021; p = 0.385)	-0.008	+0.89%
Loss Cost	2006.1	0.009 (CI = +/-0.022; p = 0.384)	-0.008	+0.95%
Loss Cost	2006.2	0.009 (CI = +/-0.024; p = 0.454)	-0.016	+0.88%
Loss Cost	2007.1	0.003 (CI = +/-0.025; p = 0.794)	-0.039	+0.32%
Loss Cost	2007.2	-0.001 (CI = +/-0.026; p = 0.918)	-0.043	-0.13%
Loss Cost	2008.1	0.004 (CI = +/-0.028; p = 0.779)	-0.042	+0.38%
Loss Cost	2008.2	0.012 (CI = +/-0.029; p = 0.402)	-0.012	+1.18%
Loss Cost	2009.1	0.029 (CI = +/-0.022; p = 0.014)	0.230	+2.90%
Loss Cost	2009.2	0.031 (CI = +/-0.024; p = 0.014)	0.238	+3.16%
Loss Cost	2010.1	0.035 (CI = +/-0.026; p = 0.012)	0.266	+3.58%
Loss Cost	2010.2	0.037 (CI = +/-0.029; p = 0.015)	0.259	+3.81%
Loss Cost	2011.1	0.042 (CI = +/-0.032; p = 0.013)	0.284	+4.31%
Loss Cost	2011.2	0.041 (CI = +/-0.036; p = 0.028)	0.234	+4.22%
Loss Cost	2012.1	0.048 (CI = +/-0.040; p = 0.024)	0.267	+4.90%
Loss Cost	2012.2	0.048 (CI = +/-0.047; p = 0.044)	0.220	+4.91%
Loss Cost	2013.1	0.037 (CI = +/-0.052; p = 0.145)	0.099	+3.78%
Loss Cost	2013.2	0.031 (CI = +/-0.061; p = 0.280)	0.024	+3.17%
Loss Cost	2014.1	0.050 (CI = +/-0.067; p = 0.130)	0.135	+5.08%
Loss Cost	2014.2	0.034 (CI = +/-0.078; p = 0.353)	-0.004	+3.43%
Loss Cost	2015.1	0.001 (CI = +/-0.081; p = 0.985)	-0.125	+0.07%
Loss Cost	2015.2	0.011 (CI = +/-0.102; p = 0.798)	-0.131	+1.15%
Loss Cost	2016.1	0.032 (CI = +/-0.132; p = 0.578)	-0.103	+3.21%
Loss Cost	2016.2	0.097 (CI = +/-0.131; p = 0.115)	0.304	+10.23%
Loss Cost	2017.1	0.126 (CI = +/-0.190; p = 0.140)	0.322	+13.41%
Loss Cost	2017.2	0.076 (CI = +/-0.303; p = 0.481)	-0.098	+7.93%
Loss Cost	2018.1	-0.081 (CI = +/-0.207; p = 0.234)	0.379	-7.79%
Severity	2004.2	0.021 (CI = +/-0.019; p = 0.030)	0.123	+2.15%
Severity	2005.1	0.025 (CI = +/-0.020; p = 0.014)	0.168	+2.55%
Severity	2005.2	0.029 (CI = +/-0.021; p = 0.009)	0.200	+2.90%
Severity	2006.1	0.031 (CI = +/-0.022; p = 0.007)	0.219	+3.19%
Severity	2006.2	0.036 (CI = +/-0.023; p = 0.004)	0.258	+3.63%
Severity	2007.1	0.038 (CI = +/-0.025; p = 0.005)	0.258	+3.84%
Severity	2007.2	0.033 (CI = +/-0.026; p = 0.016)	0.192	+3.36%
Severity	2008.1	0.036 (CI = +/-0.029; p = 0.016)	0.202	+3.67%
Severity	2008.2	0.044 (CI = +/-0.029; p = 0.005)	0.282	+4.50%
Severity	2009.1	0.060 (CI = +/-0.024; p = 0.000)	0.545	+6.19%
Severity	2009.2	0.064 (CI = +/-0.027; p = 0.000)	0.550	+6.60%
Severity	2010.1	0.067 (CI = +/-0.029; p = 0.000)	0.543	+6.96%
Severity	2010.2	0.072 (CI = +/-0.032; p = 0.000)	0.551	+7.49%
Severity	2011.1	0.082 (CI = +/-0.033; p = 0.000)	0.616	+8.59%
Severity	2011.2	0.085 (CI = +/-0.037; p = 0.000)	0.593	+8.92%
Severity	2012.1	0.089 (CI = +/-0.042; p = 0.000)	0.567	+9.27%
Severity	2012.2	0.092 (CI = +/-0.048; p = 0.001)	0.539	+9.69%
Severity	2013.1	0.082 (CI = +/-0.054; p = 0.006)	0.435	+8.51%
Severity	2013.2	0.074 (CI = +/-0.062; p = 0.024)	0.330	+7.72%
Severity	2014.1	0.090 (CI = +/-0.071; p = 0.017)	0.393	+9.45%
Severity	2014.2	0.073 (CI = +/-0.082; p = 0.074)	0.235	+7.56%
Severity	2015.1	0.039 (CI = +/-0.085; p = 0.326)	0.010	+3.95%
Severity	2015.2	0.060 (CI = +/-0.104; p = 0.215)	0.097	+6.15%
Severity	2016.1	0.056 (CI = +/-0.138; p = 0.359)	-0.002	+5.78%
Severity	2016.2	0.104 (CI = +/-0.170; p = 0.176)	0.197	+10.97%
Severity	2017.1	0.137 (CI = +/-0.249; p = 0.203)	0.208	+14.63%
Severity	2017.2	0.108 (CI = +/-0.429; p = 0.482)	-0.099	+11.39%
Severity	2018.1	-0.073 (CI = +/-0.636; p = 0.671)	-0.337	-7.03%
Frequency	2004.2	-0.006 (CI = +/-0.016; p = 0.417)	-0.011	-0.63%
Frequency	2005.1	-0.016 (CI = +/-0.012; p = 0.013)	0.173	-1.55%
Frequency	2005.2	-0.020 (CI = +/-0.012; p = 0.002)	0.278	-1.96%
Frequency	2006.1	-0.022 (CI = +/-0.012; p = 0.001)	0.309	-2.17%
Frequency	2006.2	-0.027 (CI = +/-0.012; p = 0.000)	0.445	-2.65%
Frequency	2007.1	-0.034 (CI = +/-0.008; p = 0.000)	0.747	-3.39%
Frequency	2007.2	-0.034 (CI = +/-0.009; p = 0.000)	0.722	-3.38%
Frequency	2008.1	-0.032 (CI = +/-0.009; p = 0.000)	0.687	-3.17%
Frequency	2008.2	-0.032 (CI = +/-0.010; p = 0.000)	0.658	-3.17%
Frequency	2009.1	-0.031 (CI = +/-0.011; p = 0.000)	0.616	-3.10%
Frequency	2009.2	-0.033 (CI = +/-0.012; p = 0.000)	0.606	-3.23%
Frequency	2010.1	-0.032 (CI = +/-0.013; p = 0.000)	0.559	-3.16%
Frequency	2010.2	-0.035 (CI = +/-0.015; p = 0.000)	0.577	-3.43%
Frequency	2011.1	-0.040 (CI = +/-0.015; p = 0.000)	0.659	-3.94%
Frequency	2011.2	-0.044 (CI = +/-0.016; p = 0.000)	0.686	-4.31%
Frequency	2012.1	-0.041 (CI = +/-0.017; p = 0.000)	0.621	-4.00%
Frequency	2012.2	-0.045 (CI = +/-0.019; p = 0.000)	0.632	-4.35%
Frequency	2013.1	-0.045 (CI = +/-0.022; p = 0.001)	0.577	-4.35%
Frequency	2013.2	-0.043 (CI = +/-0.026; p = 0.004)	0.500	-4.22%
Frequency	2014.1	-0.041 (CI = +/-0.031; p = 0.016)	0.402	-3.99%
Frequency	2014.2	-0.039 (CI = +/-0.038; p = 0.045)	0.305	-3.84%
Frequency	2015.1	-0.038 (CI = +/-0.048; p = 0.103)	0.210	-3.73%
Frequency	2015.2	-0.048 (CI = +/-0.059; p = 0.093)	0.258	-4.71%
Frequency	2016.1	-0.025 (CI = +/-0.065; p = 0.393)	-0.023	-2.43%
Frequency	2016.2	-0.007 (CI = +/-0.085; p = 0.847)	-0.190	-0.67%
Frequency	2017.1	-0.011 (CI = +/-0.130; p = 0.830)	-0.234	-1.06%
Frequency	2017.2	-0.032 (CI = +/-0.219; p = 0.679)	-0.247	-3.10%
Frequency	2018.1	-0.008 (CI = +/-0.504; p = 0.950)	-0.496	-0.83%

Collision

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

Fit	Start Date	Time	Implied Trend	
			Adjusted R ²	Rate
Loss Cost	2004.2	0.015 (CI = +/-0.020; p = 0.143)	0.042	+1.50%
Loss Cost	2005.1	0.009 (CI = +/-0.021; p = 0.365)	-0.005	+0.92%
Loss Cost	2005.2	0.008 (CI = +/-0.022; p = 0.443)	-0.015	+0.84%
Loss Cost	2006.1	0.009 (CI = +/-0.024; p = 0.440)	-0.015	+0.91%
Loss Cost	2006.2	0.008 (CI = +/-0.026; p = 0.515)	-0.023	+0.83%
Loss Cost	2007.1	0.002 (CI = +/-0.027; p = 0.872)	-0.042	+0.21%
Loss Cost	2007.2	-0.003 (CI = +/-0.028; p = 0.837)	-0.043	-0.29%
Loss Cost	2008.1	0.003 (CI = +/-0.030; p = 0.860)	-0.046	+0.26%
Loss Cost	2008.2	0.011 (CI = +/-0.031; p = 0.466)	-0.022	+1.12%
Loss Cost	2009.1	0.030 (CI = +/-0.024; p = 0.020)	0.215	+3.01%
Loss Cost	2009.2	0.033 (CI = +/-0.027; p = 0.020)	0.226	+3.31%
Loss Cost	2010.1	0.037 (CI = +/-0.029; p = 0.016)	0.257	+3.79%
Loss Cost	2010.2	0.040 (CI = +/-0.033; p = 0.020)	0.252	+4.07%
Loss Cost	2011.1	0.046 (CI = +/-0.036; p = 0.016)	0.282	+4.67%
Loss Cost	2011.2	0.045 (CI = +/-0.041; p = 0.033)	0.233	+4.62%
Loss Cost	2012.1	0.053 (CI = +/-0.046; p = 0.027)	0.273	+5.46%
Loss Cost	2012.2	0.054 (CI = +/-0.053; p = 0.048)	0.229	+5.56%
Loss Cost	2013.1	0.042 (CI = +/-0.061; p = 0.152)	0.103	+4.34%
Loss Cost	2013.2	0.036 (CI = +/-0.072; p = 0.286)	0.024	+3.72%
Loss Cost	2014.1	0.059 (CI = +/-0.080; p = 0.128)	0.154	+6.13%
Loss Cost	2014.2	0.042 (CI = +/-0.096; p = 0.340)	0.003	+4.33%
Loss Cost	2015.1	0.003 (CI = +/-0.104; p = 0.944)	-0.142	+0.32%
Loss Cost	2015.2	0.018 (CI = +/-0.136; p = 0.760)	-0.147	+1.80%
Loss Cost	2016.1	0.047 (CI = +/-0.183; p = 0.540)	-0.105	+4.79%
Loss Cost	2016.2	0.145 (CI = +/-0.169; p = 0.076)	0.481	+15.60%
Loss Cost	2017.1	0.211 (CI = +/-0.231; p = 0.062)	0.652	+23.54%
Loss Cost	2017.2	0.186 (CI = +/-0.529; p = 0.270)	0.300	+20.43%
Loss Cost	2018.1	-0.020 (CI = +/-0.925; p = 0.833)	-0.865	-1.94%
Severity	2004.2	0.019 (CI = +/-0.020; p = 0.060)	0.089	+1.96%
Severity	2005.1	0.024 (CI = +/-0.021; p = 0.030)	0.131	+2.38%
Severity	2005.2	0.027 (CI = +/-0.022; p = 0.019)	0.162	+2.74%
Severity	2006.1	0.030 (CI = +/-0.024; p = 0.016)	0.181	+3.03%
Severity	2006.2	0.034 (CI = +/-0.025; p = 0.009)	0.220	+3.50%
Severity	2007.1	0.036 (CI = +/-0.027; p = 0.010)	0.220	+3.71%
Severity	2007.2	0.031 (CI = +/-0.029; p = 0.034)	0.152	+3.19%
Severity	2008.1	0.034 (CI = +/-0.031; p = 0.032)	0.162	+3.50%
Severity	2008.2	0.043 (CI = +/-0.032; p = 0.012)	0.242	+4.39%
Severity	2009.1	0.061 (CI = +/-0.027; p = 0.000)	0.512	+6.24%
Severity	2009.2	0.065 (CI = +/-0.029; p = 0.000)	0.519	+6.70%
Severity	2010.1	0.069 (CI = +/-0.032; p = 0.000)	0.514	+7.11%
Severity	2010.2	0.074 (CI = +/-0.036; p = 0.000)	0.524	+7.73%
Severity	2011.1	0.086 (CI = +/-0.037; p = 0.000)	0.599	+9.00%
Severity	2011.2	0.090 (CI = +/-0.042; p = 0.000)	0.578	+9.43%
Severity	2012.1	0.094 (CI = +/-0.048; p = 0.001)	0.554	+9.91%
Severity	2012.2	0.100 (CI = +/-0.055; p = 0.002)	0.530	+10.49%
Severity	2013.1	0.088 (CI = +/-0.062; p = 0.010)	0.420	+9.23%
Severity	2013.2	0.081 (CI = +/-0.074; p = 0.035)	0.310	+8.43%
Severity	2014.1	0.101 (CI = +/-0.084; p = 0.024)	0.390	+10.67%
Severity	2014.2	0.083 (CI = +/-0.101; p = 0.096)	0.222	+8.60%
Severity	2015.1	0.042 (CI = +/-0.110; p = 0.393)	-0.022	+4.31%
Severity	2015.2	0.070 (CI = +/-0.137; p = 0.257)	0.075	+7.27%
Severity	2016.1	0.069 (CI = +/-0.193; p = 0.401)	-0.027	+7.15%
Severity	2016.2	0.141 (CI = +/-0.246; p = 0.186)	0.236	+15.17%
Severity	2017.1	0.208 (CI = +/-0.387; p = 0.185)	0.326	+23.17%
Severity	2017.2	0.209 (CI = +/-0.906; p = 0.426)	-0.007	+23.18%
Severity	2018.1	-0.052 (CI = +/-4.183; p = 0.900)	-0.951	-5.09%
Frequency	2004.2	-0.004 (CI = +/-0.017; p = 0.587)	-0.025	-0.45%
Frequency	2005.1	-0.014 (CI = +/-0.013; p = 0.030)	0.131	-1.42%
Frequency	2005.2	-0.019 (CI = +/-0.013; p = 0.005)	0.233	-1.85%
Frequency	2006.1	-0.021 (CI = +/-0.013; p = 0.004)	0.264	-2.06%
Frequency	2006.2	-0.026 (CI = +/-0.013; p = 0.000)	0.402	-2.58%
Frequency	2007.1	-0.034 (CI = +/-0.009; p = 0.000)	0.721	-3.37%
Frequency	2007.2	-0.034 (CI = +/-0.010; p = 0.000)	0.694	-3.36%
Frequency	2008.1	-0.032 (CI = +/-0.010; p = 0.000)	0.652	-3.13%
Frequency	2008.2	-0.032 (CI = +/-0.011; p = 0.000)	0.620	-3.13%
Frequency	2009.1	-0.031 (CI = +/-0.012; p = 0.000)	0.572	-3.04%
Frequency	2009.2	-0.032 (CI = +/-0.013; p = 0.000)	0.561	-3.18%
Frequency	2010.1	-0.032 (CI = +/-0.015; p = 0.000)	0.508	-3.10%
Frequency	2010.2	-0.035 (CI = +/-0.016; p = 0.000)	0.529	-3.40%
Frequency	2011.1	-0.041 (CI = +/-0.017; p = 0.000)	0.621	-3.97%
Frequency	2011.2	-0.045 (CI = +/-0.018; p = 0.000)	0.652	-4.39%
Frequency	2012.1	-0.041 (CI = +/-0.020; p = 0.001)	0.577	-4.05%
Frequency	2012.2	-0.046 (CI = +/-0.022; p = 0.001)	0.592	-4.46%
Frequency	2013.1	-0.046 (CI = +/-0.026; p = 0.003)	0.533	-4.48%
Frequency	2013.2	-0.044 (CI = +/-0.031; p = 0.010)	0.447	-4.35%
Frequency	2014.1	-0.042 (CI = +/-0.038; p = 0.035)	0.340	-4.10%
Frequency	2014.2	-0.040 (CI = +/-0.048; p = 0.088)	0.236	-3.94%
Frequency	2015.1	-0.039 (CI = +/-0.061; p = 0.175)	0.137	-3.83%
Frequency	2015.2	-0.052 (CI = +/-0.078; p = 0.151)	0.196	-5.10%
Frequency	2016.1	-0.022 (CI = +/-0.092; p = 0.562)	-0.114	-2.20%
Frequency	2016.2	0.004 (CI = +/-0.128; p = 0.940)	-0.248	+0.37%
Frequency	2017.1	0.003 (CI = +/-0.224; p = 0.969)	-0.333	+0.30%
Frequency	2017.2	-0.023 (CI = +/-0.512; p = 0.867)	-0.473	-2.23%
Frequency	2018.1	0.033 (CI = +/-3.258; p = 0.919)	-0.968	+3.33%

Collision

Coverage = CL
End Trend Period = 2022.2
Excluded Points = 2018.2
Parameters Included: time

Fit	Start Date	Time	Implied Trend	
			Adjusted R ²	Rate
Loss Cost	2004.2	-0.003 (CI = +/-0.015; p = 0.646)	-0.023	-0.35%
Loss Cost	2005.1	-0.008 (CI = +/-0.015; p = 0.280)	0.006	-0.81%
Loss Cost	2005.2	-0.010 (CI = +/-0.016; p = 0.228)	0.015	-0.95%
Loss Cost	2006.1	-0.010 (CI = +/-0.017; p = 0.231)	0.015	-1.00%
Loss Cost	2006.2	-0.012 (CI = +/-0.018; p = 0.193)	0.024	-1.15%
Loss Cost	2007.1	-0.016 (CI = +/-0.018; p = 0.071)	0.078	-1.63%
Loss Cost	2007.2	-0.020 (CI = +/-0.018; p = 0.031)	0.126	-2.03%
Loss Cost	2008.1	-0.018 (CI = +/-0.020; p = 0.065)	0.088	-1.82%
Loss Cost	2008.2	-0.015 (CI = +/-0.020; p = 0.152)	0.042	-1.46%
Loss Cost	2009.1	-0.006 (CI = +/-0.019; p = 0.518)	-0.022	-0.60%
Loss Cost	2009.2	-0.007 (CI = +/-0.020; p = 0.504)	-0.022	-0.67%
Loss Cost	2010.1	-0.007 (CI = +/-0.022; p = 0.528)	-0.025	-0.68%
Loss Cost	2010.2	-0.008 (CI = +/-0.024; p = 0.472)	-0.021	-0.84%
Loss Cost	2011.1	-0.009 (CI = +/-0.026; p = 0.482)	-0.023	-0.89%
Loss Cost	2011.2	-0.013 (CI = +/-0.028; p = 0.340)	-0.002	-1.30%
Loss Cost	2012.1	-0.014 (CI = +/-0.031; p = 0.359)	-0.006	-1.36%
Loss Cost	2012.2	-0.018 (CI = +/-0.033; p = 0.259)	0.019	-1.83%
Loss Cost	2013.1	-0.029 (CI = +/-0.034; p = 0.090)	0.110	-2.85%
Loss Cost	2013.2	-0.037 (CI = +/-0.036; p = 0.046)	0.179	-3.62%
Loss Cost	2014.1	-0.035 (CI = +/-0.041; p = 0.088)	0.128	-3.42%
Loss Cost	2014.2	-0.049 (CI = +/-0.041; p = 0.025)	0.261	-4.74%
Loss Cost	2015.1	-0.068 (CI = +/-0.038; p = 0.002)	0.508	-6.61%
Loss Cost	2015.2	-0.071 (CI = +/-0.043; p = 0.004)	0.472	-6.84%
Loss Cost	2016.1	-0.072 (CI = +/-0.051; p = 0.010)	0.421	-6.96%
Loss Cost	2016.2	-0.064 (CI = +/-0.059; p = 0.038)	0.299	-6.17%
Loss Cost	2017.1	-0.073 (CI = +/-0.071; p = 0.044)	0.309	-7.08%
Loss Cost	2017.2	-0.106 (CI = +/-0.074; p = 0.011)	0.525	-10.03%
Loss Cost	2018.1	-0.153 (CI = +/-0.061; p = 0.001)	0.810	-14.19%
Severity	2004.2	0.030 (CI = +/-0.015; p = 0.000)	0.314	+3.00%
Severity	2005.1	0.033 (CI = +/-0.015; p = 0.000)	0.359	+3.33%
Severity	2005.2	0.036 (CI = +/-0.015; p = 0.000)	0.389	+3.61%
Severity	2006.1	0.038 (CI = +/-0.016; p = 0.000)	0.405	+3.85%
Severity	2006.2	0.041 (CI = +/-0.017; p = 0.000)	0.438	+4.18%
Severity	2007.1	0.043 (CI = +/-0.018; p = 0.000)	0.437	+4.35%
Severity	2007.2	0.040 (CI = +/-0.019; p = 0.000)	0.388	+4.07%
Severity	2008.1	0.042 (CI = +/-0.020; p = 0.000)	0.396	+4.30%
Severity	2008.2	0.047 (CI = +/-0.020; p = 0.000)	0.460	+4.86%
Severity	2009.1	0.057 (CI = +/-0.017; p = 0.000)	0.648	+5.92%
Severity	2009.2	0.060 (CI = +/-0.018; p = 0.000)	0.645	+6.14%
Severity	2010.1	0.061 (CI = +/-0.019; p = 0.000)	0.634	+6.31%
Severity	2010.2	0.064 (CI = +/-0.021; p = 0.000)	0.629	+6.57%
Severity	2011.1	0.069 (CI = +/-0.022; p = 0.000)	0.655	+7.09%
Severity	2011.2	0.069 (CI = +/-0.024; p = 0.000)	0.629	+7.15%
Severity	2012.1	0.069 (CI = +/-0.026; p = 0.000)	0.598	+7.18%
Severity	2012.2	0.070 (CI = +/-0.029; p = 0.000)	0.564	+7.20%
Severity	2013.1	0.062 (CI = +/-0.031; p = 0.000)	0.494	+6.43%
Severity	2013.2	0.057 (CI = +/-0.033; p = 0.002)	0.419	+5.89%
Severity	2014.1	0.062 (CI = +/-0.037; p = 0.003)	0.429	+6.43%
Severity	2014.2	0.052 (CI = +/-0.039; p = 0.013)	0.324	+5.38%
Severity	2015.1	0.037 (CI = +/-0.039; p = 0.060)	0.187	+3.78%
Severity	2015.2	0.044 (CI = +/-0.044; p = 0.052)	0.220	+4.46%
Severity	2016.1	0.040 (CI = +/-0.051; p = 0.115)	0.139	+4.09%
Severity	2016.2	0.051 (CI = +/-0.059; p = 0.086)	0.193	+5.20%
Severity	2017.1	0.051 (CI = +/-0.073; p = 0.148)	0.131	+5.21%
Severity	2017.2	0.031 (CI = +/-0.086; p = 0.427)	-0.034	+3.18%
Severity	2018.1	-0.016 (CI = +/-0.086; p = 0.679)	-0.113	-1.55%
Frequency	2004.2	-0.033 (CI = +/-0.016; p = 0.000)	0.330	-3.25%
Frequency	2005.1	-0.041 (CI = +/-0.013; p = 0.000)	0.525	-4.01%
Frequency	2005.2	-0.045 (CI = +/-0.013; p = 0.000)	0.590	-4.41%
Frequency	2006.1	-0.048 (CI = +/-0.014; p = 0.000)	0.614	-4.67%
Frequency	2006.2	-0.053 (CI = +/-0.013; p = 0.000)	0.681	-5.12%
Frequency	2007.1	-0.059 (CI = +/-0.011; p = 0.000)	0.792	-5.73%
Frequency	2007.2	-0.060 (CI = +/-0.012; p = 0.000)	0.787	-5.86%
Frequency	2008.1	-0.060 (CI = +/-0.013; p = 0.000)	0.770	-5.86%
Frequency	2008.2	-0.062 (CI = +/-0.013; p = 0.000)	0.767	-6.03%
Frequency	2009.1	-0.063 (CI = +/-0.014; p = 0.000)	0.758	-6.15%
Frequency	2009.2	-0.066 (CI = +/-0.015; p = 0.000)	0.764	-6.41%
Frequency	2010.1	-0.068 (CI = +/-0.016; p = 0.000)	0.757	-6.58%
Frequency	2010.2	-0.072 (CI = +/-0.017; p = 0.000)	0.773	-6.95%
Frequency	2011.1	-0.077 (CI = +/-0.017; p = 0.000)	0.806	-7.45%
Frequency	2011.2	-0.082 (CI = +/-0.017; p = 0.000)	0.824	-7.88%
Frequency	2012.1	-0.083 (CI = +/-0.019; p = 0.000)	0.808	-7.97%
Frequency	2012.2	-0.088 (CI = +/-0.020; p = 0.000)	0.821	-8.42%
Frequency	2013.1	-0.091 (CI = +/-0.021; p = 0.000)	0.816	-8.72%
Frequency	2013.2	-0.094 (CI = +/-0.024; p = 0.000)	0.806	-8.98%
Frequency	2014.1	-0.097 (CI = +/-0.026; p = 0.000)	0.793	-9.25%
Frequency	2014.2	-0.101 (CI = +/-0.029; p = 0.000)	0.782	-9.60%
Frequency	2015.1	-0.105 (CI = +/-0.033; p = 0.000)	0.771	-10.01%
Frequency	2015.2	-0.114 (CI = +/-0.036; p = 0.000)	0.787	-10.82%
Frequency	2016.1	-0.112 (CI = +/-0.042; p = 0.000)	0.740	-10.62%
Frequency	2016.2	-0.114 (CI = +/-0.050; p = 0.000)	0.697	-10.81%
Frequency	2017.1	-0.124 (CI = +/-0.059; p = 0.001)	0.686	-11.68%
Frequency	2017.2	-0.137 (CI = +/-0.071; p = 0.002)	0.674	-12.80%
Frequency	2018.1	-0.137 (CI = +/-0.094; p = 0.011)	0.577	-12.84%

Collision

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

Fit	Start Date	Time	Implied Trend	
			Adjusted R ²	Rate
Loss Cost	2004.2	0.000 (CI = +/-0.016; p = 0.963)	-0.030	-0.04%
Loss Cost	2005.1	-0.005 (CI = +/-0.016; p = 0.509)	-0.017	-0.51%
Loss Cost	2005.2	-0.006 (CI = +/-0.016; p = 0.429)	-0.011	-0.64%
Loss Cost	2006.1	-0.007 (CI = +/-0.018; p = 0.433)	-0.012	-0.68%
Loss Cost	2006.2	-0.008 (CI = +/-0.019; p = 0.371)	-0.006	-0.82%
Loss Cost	2007.1	-0.013 (CI = +/-0.019; p = 0.161)	0.036	-1.31%
Loss Cost	2007.2	-0.017 (CI = +/-0.019; p = 0.078)	0.077	-1.72%
Loss Cost	2008.1	-0.015 (CI = +/-0.021; p = 0.152)	0.042	-1.47%
Loss Cost	2008.2	-0.011 (CI = +/-0.021; p = 0.319)	0.001	-1.05%
Loss Cost	2009.1	-0.001 (CI = +/-0.019; p = 0.925)	-0.041	-0.09%
Loss Cost	2009.2	-0.001 (CI = +/-0.021; p = 0.904)	-0.043	-0.12%
Loss Cost	2010.1	-0.001 (CI = +/-0.023; p = 0.933)	-0.045	-0.09%
Loss Cost	2010.2	-0.002 (CI = +/-0.025; p = 0.857)	-0.046	-0.22%
Loss Cost	2011.1	-0.002 (CI = +/-0.027; p = 0.867)	-0.048	-0.22%
Loss Cost	2011.2	-0.006 (CI = +/-0.029; p = 0.667)	-0.042	-0.61%
Loss Cost	2012.1	-0.006 (CI = +/-0.032; p = 0.693)	-0.046	-0.62%
Loss Cost	2012.2	-0.011 (CI = +/-0.035; p = 0.536)	-0.034	-1.06%
Loss Cost	2013.1	-0.021 (CI = +/-0.037; p = 0.232)	0.031	-2.12%
Loss Cost	2013.2	-0.030 (CI = +/-0.039; p = 0.131)	0.088	-2.91%
Loss Cost	2014.1	-0.026 (CI = +/-0.044; p = 0.226)	0.039	-2.59%
Loss Cost	2014.2	-0.041 (CI = +/-0.046; p = 0.079)	0.159	-3.99%
Loss Cost	2015.1	-0.062 (CI = +/-0.042; p = 0.008)	0.414	-6.03%
Loss Cost	2015.2	-0.064 (CI = +/-0.050; p = 0.016)	0.370	-6.21%
Loss Cost	2016.1	-0.064 (CI = +/-0.059; p = 0.035)	0.309	-6.24%
Loss Cost	2016.2	-0.053 (CI = +/-0.069; p = 0.117)	0.167	-5.18%
Loss Cost	2017.1	-0.063 (CI = +/-0.085; p = 0.129)	0.171	-6.06%
Loss Cost	2017.2	-0.099 (CI = +/-0.092; p = 0.039)	0.405	-9.42%
Loss Cost	2018.1	-0.156 (CI = +/-0.080; p = 0.003)	0.757	-14.46%
Severity	2004.2	0.031 (CI = +/-0.015; p = 0.000)	0.310	+3.11%
Severity	2005.1	0.034 (CI = +/-0.016; p = 0.000)	0.358	+3.47%
Severity	2005.2	0.037 (CI = +/-0.016; p = 0.000)	0.390	+3.77%
Severity	2006.1	0.040 (CI = +/-0.017; p = 0.000)	0.408	+4.03%
Severity	2006.2	0.043 (CI = +/-0.018; p = 0.000)	0.444	+4.40%
Severity	2007.1	0.045 (CI = +/-0.019; p = 0.000)	0.445	+4.59%
Severity	2007.2	0.042 (CI = +/-0.020; p = 0.000)	0.395	+4.31%
Severity	2008.1	0.045 (CI = +/-0.021; p = 0.000)	0.405	+4.58%
Severity	2008.2	0.051 (CI = +/-0.021; p = 0.000)	0.475	+5.20%
Severity	2009.1	0.062 (CI = +/-0.017; p = 0.000)	0.676	+6.38%
Severity	2009.2	0.064 (CI = +/-0.019; p = 0.000)	0.677	+6.66%
Severity	2010.1	0.067 (CI = +/-0.020; p = 0.000)	0.670	+6.89%
Severity	2010.2	0.070 (CI = +/-0.021; p = 0.000)	0.670	+7.21%
Severity	2011.1	0.076 (CI = +/-0.022; p = 0.000)	0.705	+7.85%
Severity	2011.2	0.077 (CI = +/-0.024; p = 0.000)	0.684	+7.98%
Severity	2012.1	0.078 (CI = +/-0.027; p = 0.000)	0.659	+8.10%
Severity	2012.2	0.079 (CI = +/-0.030; p = 0.000)	0.631	+8.22%
Severity	2013.1	0.072 (CI = +/-0.032; p = 0.000)	0.569	+7.46%
Severity	2013.2	0.067 (CI = +/-0.035; p = 0.001)	0.500	+6.96%
Severity	2014.1	0.074 (CI = +/-0.038; p = 0.001)	0.522	+7.71%
Severity	2014.2	0.065 (CI = +/-0.041; p = 0.005)	0.427	+6.66%
Severity	2015.1	0.049 (CI = +/-0.041; p = 0.025)	0.300	+5.00%
Severity	2015.2	0.058 (CI = +/-0.046; p = 0.019)	0.354	+5.98%
Severity	2016.1	0.056 (CI = +/-0.055; p = 0.046)	0.275	+5.79%
Severity	2016.2	0.072 (CI = +/-0.062; p = 0.029)	0.366	+7.44%
Severity	2017.1	0.076 (CI = +/-0.077; p = 0.053)	0.316	+7.93%
Severity	2017.2	0.059 (CI = +/-0.096; p = 0.189)	0.123	+6.10%
Severity	2018.1	0.010 (CI = +/-0.102; p = 0.823)	-0.156	+0.97%
Frequency	2004.2	-0.031 (CI = +/-0.017; p = 0.001)	0.285	-3.05%
Frequency	2005.1	-0.039 (CI = +/-0.014; p = 0.000)	0.485	-3.84%
Frequency	2005.2	-0.043 (CI = +/-0.014; p = 0.000)	0.554	-4.26%
Frequency	2006.1	-0.046 (CI = +/-0.014; p = 0.000)	0.578	-4.53%
Frequency	2006.2	-0.051 (CI = +/-0.014; p = 0.000)	0.651	-5.00%
Frequency	2007.1	-0.058 (CI = +/-0.012; p = 0.000)	0.771	-5.65%
Frequency	2007.2	-0.059 (CI = +/-0.013; p = 0.000)	0.765	-5.78%
Frequency	2008.1	-0.060 (CI = +/-0.014; p = 0.000)	0.746	-5.78%
Frequency	2008.2	-0.061 (CI = +/-0.015; p = 0.000)	0.742	-5.95%
Frequency	2009.1	-0.063 (CI = +/-0.016; p = 0.000)	0.731	-6.08%
Frequency	2009.2	-0.066 (CI = +/-0.016; p = 0.000)	0.738	-6.36%
Frequency	2010.1	-0.068 (CI = +/-0.018; p = 0.000)	0.730	-6.53%
Frequency	2010.2	-0.072 (CI = +/-0.018; p = 0.000)	0.748	-6.93%
Frequency	2011.1	-0.078 (CI = +/-0.018; p = 0.000)	0.785	-7.48%
Frequency	2011.2	-0.083 (CI = +/-0.019; p = 0.000)	0.805	-7.96%
Frequency	2012.1	-0.084 (CI = +/-0.021; p = 0.000)	0.788	-8.06%
Frequency	2012.2	-0.090 (CI = +/-0.022; p = 0.000)	0.804	-8.57%
Frequency	2013.1	-0.093 (CI = +/-0.024; p = 0.000)	0.800	-8.91%
Frequency	2013.2	-0.097 (CI = +/-0.026; p = 0.000)	0.790	-9.23%
Frequency	2014.1	-0.100 (CI = +/-0.029; p = 0.000)	0.778	-9.56%
Frequency	2014.2	-0.105 (CI = +/-0.033; p = 0.000)	0.769	-9.99%
Frequency	2015.1	-0.111 (CI = +/-0.037; p = 0.000)	0.762	-10.51%
Frequency	2015.2	-0.122 (CI = +/-0.040; p = 0.000)	0.787	-11.50%
Frequency	2016.1	-0.121 (CI = +/-0.047; p = 0.000)	0.739	-11.38%
Frequency	2016.2	-0.125 (CI = +/-0.057; p = 0.001)	0.700	-11.74%
Frequency	2017.1	-0.139 (CI = +/-0.068; p = 0.001)	0.704	-12.96%
Frequency	2017.2	-0.158 (CI = +/-0.082; p = 0.003)	0.715	-14.62%
Frequency	2018.1	-0.166 (CI = +/-0.111; p = 0.011)	0.637	-15.29%

Collision

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

Fit	Start Date	Time	Implied Trend	
			Adjusted R ²	Rate
Loss Cost	2004.2	0.014 (CI = +/-0.020; p = 0.168)	0.034	+1.39%
Loss Cost	2005.1	0.008 (CI = +/-0.020; p = 0.413)	-0.011	+0.82%
Loss Cost	2005.2	0.007 (CI = +/-0.022; p = 0.497)	-0.020	+0.73%
Loss Cost	2006.1	0.008 (CI = +/-0.023; p = 0.493)	-0.020	+0.79%
Loss Cost	2006.2	0.007 (CI = +/-0.025; p = 0.572)	-0.028	+0.70%
Loss Cost	2007.1	0.001 (CI = +/-0.026; p = 0.940)	-0.043	+0.10%
Loss Cost	2007.2	-0.004 (CI = +/-0.028; p = 0.771)	-0.041	-0.39%
Loss Cost	2008.1	0.001 (CI = +/-0.029; p = 0.929)	-0.047	+0.13%
Loss Cost	2008.2	0.009 (CI = +/-0.030; p = 0.526)	-0.029	+0.95%
Loss Cost	2009.1	0.027 (CI = +/-0.024; p = 0.028)	0.190	+2.74%
Loss Cost	2009.2	0.030 (CI = +/-0.026; p = 0.028)	0.199	+3.00%
Loss Cost	2010.1	0.034 (CI = +/-0.028; p = 0.023)	0.227	+3.42%
Loss Cost	2010.2	0.036 (CI = +/-0.032; p = 0.029)	0.220	+3.65%
Loss Cost	2011.1	0.041 (CI = +/-0.035; p = 0.025)	0.245	+4.16%
Loss Cost	2011.2	0.040 (CI = +/-0.040; p = 0.049)	0.195	+4.06%
Loss Cost	2012.1	0.047 (CI = +/-0.044; p = 0.041)	0.228	+4.76%
Loss Cost	2012.2	0.046 (CI = +/-0.051; p = 0.072)	0.182	+4.75%
Loss Cost	2013.1	0.035 (CI = +/-0.057; p = 0.208)	0.062	+3.55%
Loss Cost	2013.2	0.028 (CI = +/-0.067; p = 0.369)	-0.011	+2.88%
Loss Cost	2014.1	0.047 (CI = +/-0.075; p = 0.188)	0.093	+4.84%
Loss Cost	2014.2	0.030 (CI = +/-0.088; p = 0.447)	-0.042	+3.09%
Loss Cost	2015.1	-0.004 (CI = +/-0.091; p = 0.917)	-0.141	-0.42%
Loss Cost	2015.2	0.006 (CI = +/-0.117; p = 0.898)	-0.163	+0.65%
Loss Cost	2016.1	0.027 (CI = +/-0.155; p = 0.678)	-0.155	+2.69%
Loss Cost	2016.2	0.092 (CI = +/-0.158; p = 0.181)	0.244	+9.67%
Loss Cost	2017.1	0.121 (CI = +/-0.246; p = 0.215)	0.268	+12.91%
Loss Cost	2017.2	0.076 (CI = +/-0.491; p = 0.572)	-0.225	+7.93%
Loss Cost	2018.1	-0.090 (CI = +/-0.778; p = 0.379)	0.370	-8.63%
Severity	2004.2	0.021 (CI = +/-0.020; p = 0.045)	0.105	+2.08%
Severity	2005.1	0.025 (CI = +/-0.021; p = 0.022)	0.149	+2.51%
Severity	2005.2	0.028 (CI = +/-0.022; p = 0.014)	0.181	+2.87%
Severity	2006.1	0.031 (CI = +/-0.023; p = 0.011)	0.200	+3.17%
Severity	2006.2	0.036 (CI = +/-0.025; p = 0.006)	0.240	+3.63%
Severity	2007.1	0.038 (CI = +/-0.027; p = 0.007)	0.241	+3.85%
Severity	2007.2	0.033 (CI = +/-0.028; p = 0.024)	0.174	+3.35%
Severity	2008.1	0.036 (CI = +/-0.031; p = 0.023)	0.185	+3.67%
Severity	2008.2	0.044 (CI = +/-0.032; p = 0.008)	0.265	+4.54%
Severity	2009.1	0.061 (CI = +/-0.026; p = 0.000)	0.534	+6.33%
Severity	2009.2	0.066 (CI = +/-0.028; p = 0.000)	0.541	+6.78%
Severity	2010.1	0.069 (CI = +/-0.031; p = 0.000)	0.536	+7.17%
Severity	2010.2	0.075 (CI = +/-0.034; p = 0.000)	0.546	+7.76%
Severity	2011.1	0.086 (CI = +/-0.035; p = 0.000)	0.617	+8.95%
Severity	2011.2	0.089 (CI = +/-0.040; p = 0.000)	0.597	+9.34%
Severity	2012.1	0.093 (CI = +/-0.045; p = 0.001)	0.573	+9.76%
Severity	2012.2	0.098 (CI = +/-0.052; p = 0.001)	0.548	+10.25%
Severity	2013.1	0.087 (CI = +/-0.058; p = 0.008)	0.446	+9.06%
Severity	2013.2	0.080 (CI = +/-0.068; p = 0.027)	0.342	+8.30%
Severity	2014.1	0.097 (CI = +/-0.078; p = 0.020)	0.412	+10.19%
Severity	2014.2	0.080 (CI = +/-0.091; p = 0.077)	0.256	+8.29%
Severity	2015.1	0.045 (CI = +/-0.096; p = 0.303)	0.028	+4.61%
Severity	2015.2	0.067 (CI = +/-0.117; p = 0.210)	0.121	+6.96%
Severity	2016.1	0.064 (CI = +/-0.160; p = 0.350)	0.010	+6.63%
Severity	2016.2	0.112 (CI = +/-0.203; p = 0.199)	0.214	+11.87%
Severity	2017.1	0.143 (CI = +/-0.322; p = 0.253)	0.198	+15.33%
Severity	2017.2	0.108 (CI = +/-0.679; p = 0.565)	-0.216	+11.39%
Severity	2018.1	-0.126 (CI = +/-0.813; p = 0.299)	0.591	-11.85%
Frequency	2004.2	-0.007 (CI = +/-0.017; p = 0.407)	-0.010	-0.68%
Frequency	2005.1	-0.017 (CI = +/-0.013; p = 0.012)	0.181	-1.65%
Frequency	2005.2	-0.021 (CI = +/-0.012; p = 0.002)	0.291	-2.08%
Frequency	2006.1	-0.023 (CI = +/-0.013; p = 0.001)	0.325	-2.30%
Frequency	2006.2	-0.029 (CI = +/-0.012; p = 0.000)	0.469	-2.82%
Frequency	2007.1	-0.037 (CI = +/-0.008; p = 0.000)	0.787	-3.61%
Frequency	2007.2	-0.037 (CI = +/-0.009; p = 0.000)	0.766	-3.62%
Frequency	2008.1	-0.035 (CI = +/-0.009; p = 0.000)	0.737	-3.41%
Frequency	2008.2	-0.035 (CI = +/-0.010; p = 0.000)	0.713	-3.44%
Frequency	2009.1	-0.034 (CI = +/-0.011; p = 0.000)	0.677	-3.38%
Frequency	2009.2	-0.036 (CI = +/-0.012; p = 0.000)	0.673	-3.54%
Frequency	2010.1	-0.036 (CI = +/-0.013; p = 0.000)	0.632	-3.50%
Frequency	2010.2	-0.039 (CI = +/-0.014; p = 0.000)	0.659	-3.82%
Frequency	2011.1	-0.045 (CI = +/-0.014; p = 0.000)	0.755	-4.39%
Frequency	2011.2	-0.049 (CI = +/-0.014; p = 0.000)	0.793	-4.83%
Frequency	2012.1	-0.047 (CI = +/-0.015; p = 0.000)	0.750	-4.55%
Frequency	2012.2	-0.051 (CI = +/-0.016; p = 0.000)	0.776	-4.98%
Frequency	2013.1	-0.052 (CI = +/-0.019; p = 0.000)	0.742	-5.06%
Frequency	2013.2	-0.051 (CI = +/-0.023; p = 0.001)	0.688	-5.00%
Frequency	2014.1	-0.050 (CI = +/-0.027; p = 0.003)	0.615	-4.86%
Frequency	2014.2	-0.049 (CI = +/-0.034; p = 0.010)	0.536	-4.80%
Frequency	2015.1	-0.049 (CI = +/-0.042; p = 0.029)	0.449	-4.80%
Frequency	2015.2	-0.061 (CI = +/-0.051; p = 0.026)	0.523	-5.90%
Frequency	2016.1	-0.038 (CI = +/-0.048; p = 0.100)	0.337	-3.70%
Frequency	2016.2	-0.020 (CI = +/-0.055; p = 0.375)	-0.001	-1.97%
Frequency	2017.1	-0.021 (CI = +/-0.091; p = 0.514)	-0.128	-2.10%
Frequency	2017.2	-0.032 (CI = +/-0.192; p = 0.553)	-0.201	-3.10%
Frequency	2018.1	0.036 (CI = +/-0.035; p = 0.049)	0.988	+3.66%

Collision

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

Fit	Start Date	Time	Implied Trend	
			Adjusted R ²	Rate
Loss Cost	2004.2	0.014 (CI = +/-0.022; p = 0.206)	0.024	+1.37%
Loss Cost	2005.1	0.007 (CI = +/-0.022; p = 0.487)	-0.019	+0.75%
Loss Cost	2005.2	0.006 (CI = +/-0.023; p = 0.576)	-0.027	+0.65%
Loss Cost	2006.1	0.007 (CI = +/-0.025; p = 0.572)	-0.028	+0.71%
Loss Cost	2006.2	0.006 (CI = +/-0.027; p = 0.655)	-0.034	+0.60%
Loss Cost	2007.1	-0.001 (CI = +/-0.029; p = 0.960)	-0.045	-0.07%
Loss Cost	2007.2	-0.006 (CI = +/-0.030; p = 0.673)	-0.039	-0.62%
Loss Cost	2008.1	-0.001 (CI = +/-0.033; p = 0.964)	-0.050	-0.07%
Loss Cost	2008.2	0.008 (CI = +/-0.034; p = 0.618)	-0.039	+0.82%
Loss Cost	2009.1	0.028 (CI = +/-0.027; p = 0.041)	0.169	+2.82%
Loss Cost	2009.2	0.031 (CI = +/-0.029; p = 0.040)	0.179	+3.13%
Loss Cost	2010.1	0.036 (CI = +/-0.032; p = 0.032)	0.211	+3.63%
Loss Cost	2010.2	0.038 (CI = +/-0.036; p = 0.038)	0.206	+3.92%
Loss Cost	2011.1	0.044 (CI = +/-0.040; p = 0.032)	0.237	+4.55%
Loss Cost	2011.2	0.044 (CI = +/-0.046; p = 0.060)	0.187	+4.48%
Loss Cost	2012.1	0.052 (CI = +/-0.052; p = 0.048)	0.228	+5.38%
Loss Cost	2012.2	0.053 (CI = +/-0.061; p = 0.080)	0.184	+5.48%
Loss Cost	2013.1	0.040 (CI = +/-0.070; p = 0.226)	0.057	+4.12%
Loss Cost	2013.2	0.033 (CI = +/-0.084; p = 0.390)	-0.019	+3.40%
Loss Cost	2014.1	0.058 (CI = +/-0.095; p = 0.192)	0.103	+6.02%
Loss Cost	2014.2	0.039 (CI = +/-0.115; p = 0.447)	-0.046	+4.00%
Loss Cost	2015.1	-0.005 (CI = +/-0.126; p = 0.926)	-0.165	-0.50%
Loss Cost	2015.2	0.010 (CI = +/-0.171; p = 0.891)	-0.195	+0.96%
Loss Cost	2016.1	0.040 (CI = +/-0.241; p = 0.672)	-0.188	+4.04%
Loss Cost	2016.2	0.144 (CI = +/-0.244; p = 0.157)	0.388	+15.50%
Loss Cost	2017.1	0.214 (CI = +/-0.408; p = 0.153)	0.576	+23.81%
Loss Cost	2017.2	0.188 (CI = +/-2.285; p = 0.486)	0.045	+20.70%
Loss Cost	2018.1	-0.020 (CI = +/-NaN; p = NaN)	NaN	-1.94%
Severity	2004.2	0.018 (CI = +/-0.022; p = 0.091)	0.069	+1.86%
Severity	2005.1	0.023 (CI = +/-0.022; p = 0.048)	0.110	+2.30%
Severity	2005.2	0.026 (CI = +/-0.024; p = 0.031)	0.140	+2.68%
Severity	2006.1	0.029 (CI = +/-0.025; p = 0.025)	0.158	+2.99%
Severity	2006.2	0.034 (CI = +/-0.027; p = 0.015)	0.197	+3.48%
Severity	2007.1	0.036 (CI = +/-0.029; p = 0.017)	0.198	+3.70%
Severity	2007.2	0.031 (CI = +/-0.031; p = 0.051)	0.130	+3.14%
Severity	2008.1	0.034 (CI = +/-0.034; p = 0.048)	0.140	+3.47%
Severity	2008.2	0.043 (CI = +/-0.035; p = 0.018)	0.220	+4.43%
Severity	2009.1	0.062 (CI = +/-0.029; p = 0.000)	0.497	+6.43%
Severity	2009.2	0.067 (CI = +/-0.032; p = 0.000)	0.507	+6.95%
Severity	2010.1	0.072 (CI = +/-0.035; p = 0.001)	0.504	+7.42%
Severity	2010.2	0.078 (CI = +/-0.039; p = 0.001)	0.519	+8.13%
Severity	2011.1	0.091 (CI = +/-0.040; p = 0.000)	0.602	+9.56%
Severity	2011.2	0.096 (CI = +/-0.046; p = 0.001)	0.586	+10.11%
Severity	2012.1	0.102 (CI = +/-0.052; p = 0.001)	0.568	+10.73%
Severity	2012.2	0.109 (CI = +/-0.060; p = 0.002)	0.550	+11.49%
Severity	2013.1	0.097 (CI = +/-0.070; p = 0.011)	0.441	+10.24%
Severity	2013.2	0.091 (CI = +/-0.084; p = 0.037)	0.333	+9.51%
Severity	2014.1	0.115 (CI = +/-0.095; p = 0.024)	0.429	+12.21%
Severity	2014.2	0.097 (CI = +/-0.117; p = 0.090)	0.263	+10.17%
Severity	2015.1	0.055 (CI = +/-0.131; p = 0.345)	0.007	+5.64%
Severity	2015.2	0.089 (CI = +/-0.166; p = 0.228)	0.129	+9.26%
Severity	2016.1	0.091 (CI = +/-0.244; p = 0.358)	0.015	+9.56%
Severity	2016.2	0.174 (CI = +/-0.318; p = 0.180)	0.336	+19.03%
Severity	2017.1	0.250 (CI = +/-0.582; p = 0.206)	0.446	+28.44%
Severity	2017.2	0.250 (CI = +/-3.331; p = 0.515)	-0.046	+28.45%
Severity	2018.1	-0.052 (CI = +/-NaN; p = NaN)	NaN	-5.09%
Frequency	2004.2	-0.005 (CI = +/-0.018; p = 0.583)	-0.025	-0.48%
Frequency	2005.1	-0.015 (CI = +/-0.014; p = 0.030)	0.137	-1.52%
Frequency	2005.2	-0.020 (CI = +/-0.013; p = 0.005)	0.244	-1.98%
Frequency	2006.1	-0.022 (CI = +/-0.014; p = 0.003)	0.278	-2.21%
Frequency	2006.2	-0.028 (CI = +/-0.013; p = 0.000)	0.425	-2.77%
Frequency	2007.1	-0.037 (CI = +/-0.009; p = 0.000)	0.765	-3.64%
Frequency	2007.2	-0.037 (CI = +/-0.010; p = 0.000)	0.742	-3.65%
Frequency	2008.1	-0.035 (CI = +/-0.010; p = 0.000)	0.707	-3.42%
Frequency	2008.2	-0.035 (CI = +/-0.011; p = 0.000)	0.680	-3.45%
Frequency	2009.1	-0.034 (CI = +/-0.012; p = 0.000)	0.638	-3.39%
Frequency	2009.2	-0.036 (CI = +/-0.013; p = 0.000)	0.635	-3.57%
Frequency	2010.1	-0.036 (CI = +/-0.015; p = 0.000)	0.589	-3.53%
Frequency	2010.2	-0.040 (CI = +/-0.016; p = 0.000)	0.622	-3.90%
Frequency	2011.1	-0.047 (CI = +/-0.015; p = 0.000)	0.734	-4.58%
Frequency	2011.2	-0.052 (CI = +/-0.016; p = 0.000)	0.784	-5.11%
Frequency	2012.1	-0.050 (CI = +/-0.018; p = 0.000)	0.734	-4.83%
Frequency	2012.2	-0.055 (CI = +/-0.019; p = 0.000)	0.773	-5.39%
Frequency	2013.1	-0.057 (CI = +/-0.022; p = 0.000)	0.742	-5.55%
Frequency	2013.2	-0.057 (CI = +/-0.027; p = 0.001)	0.689	-5.58%
Frequency	2014.1	-0.057 (CI = +/-0.033; p = 0.004)	0.615	-5.52%
Frequency	2014.2	-0.058 (CI = +/-0.042; p = 0.015)	0.539	-5.60%
Frequency	2015.1	-0.060 (CI = +/-0.055; p = 0.039)	0.460	-5.80%
Frequency	2015.2	-0.079 (CI = +/-0.065; p = 0.026)	0.595	-7.60%
Frequency	2016.1	-0.052 (CI = +/-0.069; p = 0.107)	0.397	-5.04%
Frequency	2016.2	-0.030 (CI = +/-0.094; p = 0.386)	0.006	-2.96%
Frequency	2017.1	-0.037 (CI = +/-0.201; p = 0.514)	-0.146	-3.60%
Frequency	2017.2	-0.062 (CI = +/-1.045; p = 0.588)	-0.272	-6.04%
Frequency	2018.1	0.033 (CI = +/-NaN; p = NaN)	NaN	+3.33%

Comprehensive

Coverage = CM
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	2004.2	0.020 (CI = +/-0.018; p = 0.025)	-0.192 (CI = +/-0.189; p = 0.047)	0.177	+2.05%
Loss Cost	2005.1	0.022 (CI = +/-0.019; p = 0.024)	-0.184 (CI = +/-0.194; p = 0.062)	0.181	+2.19%
Loss Cost	2005.2	0.018 (CI = +/-0.019; p = 0.070)	-0.160 (CI = +/-0.193; p = 0.100)	0.114	+1.77%
Loss Cost	2006.1	0.020 (CI = +/-0.020; p = 0.045)	-0.143 (CI = +/-0.196; p = 0.146)	0.130	+2.07%
Loss Cost	2006.2	0.018 (CI = +/-0.021; p = 0.090)	-0.130 (CI = +/-0.200; p = 0.195)	0.081	+1.82%
Loss Cost	2007.1	0.018 (CI = +/-0.022; p = 0.105)	-0.128 (CI = +/-0.207; p = 0.215)	0.078	+1.85%
Loss Cost	2007.2	0.015 (CI = +/-0.024; p = 0.207)	-0.110 (CI = +/-0.211; p = 0.292)	0.027	+1.50%
Loss Cost	2008.1	0.017 (CI = +/-0.025; p = 0.165)	-0.097 (CI = +/-0.217; p = 0.366)	0.035	+1.76%
Loss Cost	2008.2	0.024 (CI = +/-0.026; p = 0.066)	-0.128 (CI = +/-0.214; p = 0.230)	0.102	+2.41%
Loss Cost	2009.1	0.024 (CI = +/-0.028; p = 0.081)	-0.125 (CI = +/-0.222; p = 0.256)	0.098	+2.46%
Loss Cost	2009.2	0.027 (CI = +/-0.029; p = 0.072)	-0.137 (CI = +/-0.230; p = 0.231)	0.105	+2.72%
Loss Cost	2010.1	0.020 (CI = +/-0.031; p = 0.192)	-0.168 (CI = +/-0.231; p = 0.146)	0.086	+2.02%
Loss Cost	2010.2	0.029 (CI = +/-0.031; p = 0.064)	-0.206 (CI = +/-0.224; p = 0.070)	0.184	+2.96%
Loss Cost	2011.1	0.023 (CI = +/-0.033; p = 0.162)	-0.231 (CI = +/-0.228; p = 0.047)	0.179	+2.32%
Loss Cost	2011.2	0.028 (CI = +/-0.035; p = 0.121)	-0.249 (CI = +/-0.236; p = 0.039)	0.200	+2.79%
Loss Cost	2012.1	0.035 (CI = +/-0.038; p = 0.073)	-0.222 (CI = +/-0.241; p = 0.069)	0.221	+3.51%
Loss Cost	2012.2	0.024 (CI = +/-0.039; p = 0.221)	-0.184 (CI = +/-0.237; p = 0.120)	0.102	+2.38%
Loss Cost	2013.1	0.024 (CI = +/-0.044; p = 0.255)	-0.181 (CI = +/-0.251; p = 0.146)	0.097	+2.46%
Loss Cost	2013.2	0.019 (CI = +/-0.048; p = 0.403)	-0.166 (CI = +/-0.263; p = 0.201)	0.028	+1.96%
Loss Cost	2014.1	0.013 (CI = +/-0.054; p = 0.611)	-0.186 (CI = +/-0.278; p = 0.175)	0.027	+1.32%
Loss Cost	2014.2	0.007 (CI = +/-0.060; p = 0.793)	-0.170 (CI = +/-0.295; p = 0.235)	-0.025	-0.25%
Loss Cost	2015.1	0.005 (CI = +/-0.069; p = 0.880)	-0.178 (CI = +/-0.318; p = 0.249)	-0.032	-0.49%
Loss Cost	2015.2	-0.009 (CI = +/-0.076; p = 0.794)	-0.142 (CI = +/-0.330; p = 0.368)	-0.081	-0.93%
Loss Cost	2016.1	-0.031 (CI = +/-0.084; p = 0.442)	-0.195 (CI = +/-0.340; p = 0.233)	0.001	-3.01%
Loss Cost	2016.2	-0.007 (CI = +/-0.092; p = 0.866)	-0.246 (CI = +/-0.344; p = 0.143)	0.044	-0.71%
Loss Cost	2017.1	-0.006 (CI = +/-0.112; p = 0.900)	-0.244 (CI = +/-0.386; p = 0.187)	0.004	-0.64%
Loss Cost	2017.2	0.017 (CI = +/-0.130; p = 0.770)	-0.287 (CI = +/-0.413; p = 0.148)	0.062	+1.72%
Loss Cost	2018.1	0.075 (CI = +/-0.135; p = 0.231)	-0.181 (CI = +/-0.388; p = 0.306)	0.147	+7.77%
Severity	2004.2	0.038 (CI = +/-0.017; p = 0.000)	-0.351 (CI = +/-0.185; p = 0.000)	0.472	+3.83%
Severity	2005.1	0.041 (CI = +/-0.018; p = 0.000)	-0.330 (CI = +/-0.186; p = 0.001)	0.497	+4.19%
Severity	2005.2	0.038 (CI = +/-0.019; p = 0.000)	-0.312 (CI = +/-0.187; p = 0.002)	0.442	+3.86%
Severity	2006.1	0.042 (CI = +/-0.019; p = 0.000)	-0.285 (CI = +/-0.185; p = 0.004)	0.479	+4.33%
Severity	2006.2	0.041 (CI = +/-0.020; p = 0.000)	-0.278 (CI = +/-0.190; p = 0.006)	0.433	+4.18%
Severity	2007.1	0.043 (CI = +/-0.021; p = 0.000)	-0.265 (CI = +/-0.195; p = 0.010)	0.443	+4.43%
Severity	2007.2	0.043 (CI = +/-0.023; p = 0.001)	-0.261 (CI = +/-0.202; p = 0.013)	0.401	+4.37%
Severity	2008.1	0.047 (CI = +/-0.023; p = 0.000)	-0.237 (CI = +/-0.203; p = 0.024)	0.433	+4.86%
Severity	2008.2	0.054 (CI = +/-0.023; p = 0.000)	-0.270 (CI = +/-0.197; p = 0.009)	0.504	+5.58%
Severity	2009.1	0.057 (CI = +/-0.025; p = 0.000)	-0.258 (CI = +/-0.203; p = 0.015)	0.509	+5.83%
Severity	2009.2	0.060 (CI = +/-0.027; p = 0.000)	-0.275 (CI = +/-0.208; p = 0.012)	0.511	+6.22%
Severity	2010.1	0.055 (CI = +/-0.028; p = 0.000)	-0.297 (CI = +/-0.212; p = 0.008)	0.495	+5.69%
Severity	2010.2	0.067 (CI = +/-0.026; p = 0.000)	-0.345 (CI = +/-0.190; p = 0.001)	0.625	+6.93%
Severity	2011.1	0.063 (CI = +/-0.028; p = 0.000)	-0.362 (CI = +/-0.196; p = 0.001)	0.616	+6.50%
Severity	2011.2	0.064 (CI = +/-0.031; p = 0.000)	-0.367 (CI = +/-0.205; p = 0.001)	0.582	+6.63%
Severity	2012.1	0.072 (CI = +/-0.033; p = 0.000)	-0.338 (CI = +/-0.207; p = 0.003)	0.613	+7.42%
Severity	2012.2	0.062 (CI = +/-0.034; p = 0.001)	-0.305 (CI = +/-0.203; p = 0.005)	0.536	+6.41%
Severity	2013.1	0.065 (CI = +/-0.037; p = 0.002)	-0.295 (CI = +/-0.214; p = 0.010)	0.538	+6.73%
Severity	2013.2	0.065 (CI = +/-0.041; p = 0.004)	-0.295 (CI = +/-0.227; p = 0.014)	0.480	+6.72%
Severity	2014.1	0.063 (CI = +/-0.047; p = 0.012)	-0.302 (CI = +/-0.243; p = 0.018)	0.466	+6.48%
Severity	2014.2	0.060 (CI = +/-0.053; p = 0.028)	-0.295 (CI = +/-0.259; p = 0.028)	0.384	+6.22%
Severity	2015.1	0.063 (CI = +/-0.061; p = 0.044)	-0.288 (CI = +/-0.280; p = 0.044)	0.379	+6.46%
Severity	2015.2	0.051 (CI = +/-0.067; p = 0.127)	-0.258 (CI = +/-0.291; p = 0.077)	0.240	+5.19%
Severity	2016.1	0.041 (CI = +/-0.078; p = 0.271)	-0.282 (CI = +/-0.315; p = 0.074)	0.231	+4.19%
Severity	2016.2	0.059 (CI = +/-0.087; p = 0.164)	-0.321 (CI = +/-0.328; p = 0.054)	0.295	+6.05%
Severity	2017.1	0.071 (CI = +/-0.105; p = 0.161)	-0.295 (CI = +/-0.362; p = 0.099)	0.299	+7.33%
Severity	2017.2	0.074 (CI = +/-0.128; p = 0.220)	-0.300 (CI = +/-0.406; p = 0.126)	0.212	+7.66%
Severity	2018.1	0.118 (CI = +/-0.145; p = 0.096)	-0.218 (CI = +/-0.418; p = 0.256)	0.321	+12.57%
Frequency	2004.2	-0.017 (CI = +/-0.008; p = 0.000)	0.159 (CI = +/-0.086; p = 0.001)	0.464	-1.71%
Frequency	2005.1	-0.019 (CI = +/-0.008; p = 0.000)	0.146 (CI = +/-0.084; p = 0.001)	0.508	-1.92%
Frequency	2005.2	-0.020 (CI = +/-0.008; p = 0.000)	0.151 (CI = +/-0.086; p = 0.001)	0.506	-2.01%
Frequency	2006.1	-0.022 (CI = +/-0.009; p = 0.000)	0.142 (CI = +/-0.086; p = 0.002)	0.528	-2.17%
Frequency	2006.2	-0.023 (CI = +/-0.009; p = 0.000)	0.148 (CI = +/-0.088; p = 0.002)	0.525	-2.27%
Frequency	2007.1	-0.025 (CI = +/-0.010; p = 0.000)	0.136 (CI = +/-0.088; p = 0.004)	0.556	-2.47%
Frequency	2007.2	-0.028 (CI = +/-0.009; p = 0.000)	0.151 (CI = +/-0.085; p = 0.001)	0.614	-2.75%
Frequency	2008.1	-0.030 (CI = +/-0.010; p = 0.000)	0.140 (CI = +/-0.085; p = 0.002)	0.640	-2.96%
Frequency	2008.2	-0.030 (CI = +/-0.010; p = 0.000)	0.142 (CI = +/-0.088; p = 0.003)	0.615	-3.00%
Frequency	2009.1	-0.032 (CI = +/-0.011; p = 0.000)	0.133 (CI = +/-0.089; p = 0.005)	0.632	-3.19%
Frequency	2009.2	-0.033 (CI = +/-0.012; p = 0.000)	0.138 (CI = +/-0.092; p = 0.005)	0.616	-3.29%
Frequency	2010.1	-0.035 (CI = +/-0.013; p = 0.000)	0.129 (CI = +/-0.095; p = 0.010)	0.627	-3.47%
Frequency	2010.2	-0.038 (CI = +/-0.013; p = 0.000)	0.140 (CI = +/-0.096; p = 0.006)	0.638	-3.71%
Frequency	2011.1	-0.040 (CI = +/-0.014; p = 0.000)	0.131 (CI = +/-0.099; p = 0.012)	0.648	-3.92%
Frequency	2011.2	-0.037 (CI = +/-0.015; p = 0.000)	0.118 (CI = +/-0.099; p = 0.021)	0.583	-3.59%
Frequency	2012.1	-0.037 (CI = +/-0.016; p = 0.000)	0.116 (CI = +/-0.104; p = 0.030)	0.570	-3.64%
Frequency	2012.2	-0.039 (CI = +/-0.018; p = 0.000)	0.122 (CI = +/-0.109; p = 0.030)	0.545	-3.78%
Frequency	2013.1	-0.041 (CI = +/-0.020; p = 0.000)	0.114 (CI = +/-0.114; p = 0.051)	0.549	-4.00%
Frequency	2013.2	-0.046 (CI = +/-0.021; p = 0.000)	0.129 (CI = +/-0.115; p = 0.030)	0.581	-4.46%
Frequency	2014.1	-0.050 (CI = +/-0.023; p = 0.000)	0.116 (CI = +/-0.119; p = 0.056)	0.601	-4.85%
Frequency	2014.2	-0.053 (CI = +/-0.026; p = 0.001)	0.125 (CI = +/-0.125; p = 0.051)	0.581	-5.14%
Frequency	2015.1	-0.058 (CI = +/-0.029; p = 0.001)	0.111 (CI = +/-0.132; p = 0.093)	0.598	-5.61%
Frequency	2015.2	-0.060 (CI = +/-0.033; p = 0.002)	0.116 (CI = +/-0.142; p = 0.099)	0.551	-5.82%
Frequency	2016.1	-0.072 (CI = +/-0.035; p = 0.001)	0.087 (CI = +/-0.139; p = 0.195)	0.636	-6.91%
Frequency	2016.2	-0.066 (CI = +/-0.040; p = 0.004)	0.075 (CI = +/-0.149; p = 0.287)	0.521	-6.38%
Frequency	2017.1	-0.077 (CI = +/-0.045; p = 0.004)	0.051 (CI = +/-0.155; p = 0.479)	0.574	-7.42%
Frequency	2017.2	-0.057 (CI = +/-0.041; p = 0.013)	0.013 (CI = +/-0.131; p = 0.823)	0.446	-5.51%
Frequency	2018.1	-0.044 (CI = +/-0.048; p = 0.070)	0.037 (CI = +/-0.138; p = 0.544)	0.287	-4.26%

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	2004.2	0.017 (CI = +/-0.018; p = 0.068)	-0.171 (CI = +/-0.190; p = 0.076)	0.116	+1.71%
Loss Cost	2005.1	0.018 (CI = +/-0.019; p = 0.064)	-0.164 (CI = +/-0.195; p = 0.096)	0.120	+1.84%
Loss Cost	2005.2	0.013 (CI = +/-0.020; p = 0.173)	-0.136 (CI = +/-0.193; p = 0.160)	0.053	+1.35%
Loss Cost	2006.1	0.016 (CI = +/-0.021; p = 0.116)	-0.120 (CI = +/-0.196; p = 0.219)	0.064	+1.64%
Loss Cost	2006.2	0.013 (CI = +/-0.022; p = 0.222)	-0.103 (CI = +/-0.199; p = 0.298)	0.017	+1.33%
Loss Cost	2007.1	0.013 (CI = +/-0.023; p = 0.246)	-0.103 (CI = +/-0.206; p = 0.317)	0.015	+1.34%
Loss Cost	2007.2	0.009 (CI = +/-0.024; p = 0.453)	-0.080 (CI = +/-0.209; p = 0.440)	-0.031	+0.90%
Loss Cost	2008.1	0.011 (CI = +/-0.026; p = 0.369)	-0.068 (CI = +/-0.215; p = 0.521)	-0.027	+1.15%
Loss Cost	2008.2	0.018 (CI = +/-0.026; p = 0.177)	-0.099 (CI = +/-0.214; p = 0.349)	0.025	+1.80%
Loss Cost	2009.1	0.018 (CI = +/-0.029; p = 0.202)	-0.098 (CI = +/-0.222; p = 0.373)	0.020	+1.83%
Loss Cost	2009.2	0.020 (CI = +/-0.031; p = 0.188)	-0.107 (CI = +/-0.231; p = 0.348)	0.023	+2.04%
Loss Cost	2010.1	0.013 (CI = +/-0.032; p = 0.413)	-0.138 (CI = +/-0.230; p = 0.228)	0.010	+1.29%
Loss Cost	2010.2	0.022 (CI = +/-0.033; p = 0.173)	-0.177 (CI = +/-0.226; p = 0.119)	0.092	+2.25%
Loss Cost	2011.1	0.015 (CI = +/-0.035; p = 0.361)	-0.203 (CI = +/-0.229; p = 0.080)	0.094	+1.56%
Loss Cost	2011.2	0.020 (CI = +/-0.038; p = 0.289)	-0.219 (CI = +/-0.239; p = 0.071)	0.108	+1.98%
Loss Cost	2012.1	0.027 (CI = +/-0.040; p = 0.184)	-0.194 (CI = +/-0.245; p = 0.113)	0.118	+2.69%
Loss Cost	2012.2	0.012 (CI = +/-0.041; p = 0.530)	-0.145 (CI = +/-0.236; p = 0.212)	-0.002	+1.25%
Loss Cost	2013.1	0.013 (CI = +/-0.046; p = 0.565)	-0.144 (CI = +/-0.250; p = 0.239)	-0.009	+1.27%
Loss Cost	2013.2	0.005 (CI = +/-0.050; p = 0.845)	-0.119 (CI = +/-0.261; p = 0.347)	-0.065	+0.47%
Loss Cost	2014.1	-0.003 (CI = +/-0.056; p = 0.912)	-0.141 (CI = +/-0.274; p = 0.289)	-0.051	-0.29%
Loss Cost	2014.2	-0.013 (CI = +/-0.063; p = 0.658)	-0.112 (CI = +/-0.288; p = 0.417)	-0.071	-1.30%
Loss Cost	2015.1	-0.017 (CI = +/-0.072; p = 0.610)	-0.122 (CI = +/-0.310; p = 0.408)	-0.076	-1.71%
Loss Cost	2015.2	-0.041 (CI = +/-0.077; p = 0.271)	-0.064 (CI = +/-0.311; p = 0.660)	-0.023	-3.98%
Loss Cost	2016.1	-0.066 (CI = +/-0.081; p = 0.101)	-0.118 (CI = +/-0.304; p = 0.406)	0.144	-6.37%
Loss Cost	2016.2	-0.046 (CI = +/-0.094; p = 0.297)	-0.161 (CI = +/-0.324; p = 0.289)	0.077	-4.49%
Loss Cost	2017.1	-0.049 (CI = +/-0.114; p = 0.355)	-0.166 (CI = +/-0.363; p = 0.321)	0.008	-4.75%
Loss Cost	2017.2	-0.032 (CI = +/-0.144; p = 0.613)	-0.196 (CI = +/-0.415; p = 0.299)	-0.023	-3.18%
Loss Cost	2018.1	0.026 (CI = +/-0.145; p = 0.671)	-0.108 (CI = +/-0.376; p = 0.507)	-0.195	-2.67%
Severity	2004.2	0.033 (CI = +/-0.018; p = 0.001)	-0.325 (CI = +/-0.183; p = 0.001)	0.412	+3.38%
Severity	2005.1	0.037 (CI = +/-0.018; p = 0.000)	-0.304 (CI = +/-0.183; p = 0.002)	0.438	+3.74%
Severity	2005.2	0.033 (CI = +/-0.019; p = 0.001)	-0.282 (CI = +/-0.183; p = 0.004)	0.374	+3.34%
Severity	2006.1	0.037 (CI = +/-0.019; p = 0.000)	-0.257 (CI = +/-0.181; p = 0.007)	0.414	+3.80%
Severity	2006.2	0.035 (CI = +/-0.020; p = 0.001)	-0.246 (CI = +/-0.186; p = 0.011)	0.357	+3.59%
Severity	2007.1	0.038 (CI = +/-0.021; p = 0.001)	-0.234 (CI = +/-0.190; p = 0.017)	0.368	+3.83%
Severity	2007.2	0.036 (CI = +/-0.023; p = 0.003)	-0.228 (CI = +/-0.197; p = 0.025)	0.317	+3.69%
Severity	2008.1	0.041 (CI = +/-0.024; p = 0.001)	-0.205 (CI = +/-0.198; p = 0.042)	0.352	+4.17%
Severity	2008.2	0.048 (CI = +/-0.024; p = 0.000)	-0.238 (CI = +/-0.193; p = 0.018)	0.427	+4.88%
Severity	2009.1	0.050 (CI = +/-0.026; p = 0.000)	-0.228 (CI = +/-0.200; p = 0.027)	0.432	+5.12%
Severity	2009.2	0.053 (CI = +/-0.027; p = 0.001)	-0.243 (CI = +/-0.206; p = 0.023)	0.429	+5.47%
Severity	2010.1	0.048 (CI = +/-0.029; p = 0.002)	-0.265 (CI = +/-0.209; p = 0.015)	0.410	+4.89%
Severity	2010.2	0.060 (CI = +/-0.027; p = 0.000)	-0.316 (CI = +/-0.189; p = 0.002)	0.556	+6.18%
Severity	2011.1	0.055 (CI = +/-0.029; p = 0.001)	-0.333 (CI = +/-0.194; p = 0.002)	0.547	+5.70%
Severity	2011.2	0.056 (CI = +/-0.032; p = 0.002)	-0.334 (CI = +/-0.204; p = 0.003)	0.500	+5.73%
Severity	2012.1	0.063 (CI = +/-0.034; p = 0.001)	-0.309 (CI = +/-0.206; p = 0.006)	0.535	+6.51%
Severity	2012.2	0.051 (CI = +/-0.034; p = 0.006)	-0.265 (CI = +/-0.196; p = 0.011)	0.434	+5.19%
Severity	2013.1	0.053 (CI = +/-0.038; p = 0.009)	-0.257 (CI = +/-0.207; p = 0.018)	0.435	+5.46%
Severity	2013.2	0.051 (CI = +/-0.043; p = 0.022)	-0.250 (CI = +/-0.221; p = 0.029)	0.351	+5.22%
Severity	2014.1	0.048 (CI = +/-0.048; p = 0.051)	-0.259 (CI = +/-0.235; p = 0.033)	0.337	+4.87%
Severity	2014.2	0.041 (CI = +/-0.054; p = 0.125)	-0.241 (CI = +/-0.251; p = 0.058)	0.225	+4.22%
Severity	2015.1	0.043 (CI = +/-0.063; p = 0.164)	-0.238 (CI = +/-0.271; p = 0.079)	0.217	+4.35%
Severity	2015.2	0.023 (CI = +/-0.067; p = 0.478)	-0.188 (CI = +/-0.272; p = 0.156)	0.045	+2.28%
Severity	2016.1	0.010 (CI = +/-0.077; p = 0.777)	-0.215 (CI = +/-0.288; p = 0.128)	0.066	+1.01%
Severity	2016.2	0.024 (CI = +/-0.091; p = 0.570)	-0.245 (CI = +/-0.315; p = 0.113)	0.099	+2.41%
Severity	2017.1	0.034 (CI = +/-0.110; p = 0.500)	-0.227 (CI = +/-0.349; p = 0.173)	0.069	+3.43%
Severity	2017.2	0.024 (CI = +/-0.140; p = 0.699)	-0.209 (CI = +/-0.403; p = 0.260)	-0.054	+2.42%
Severity	2018.1	0.068 (CI = +/-0.158; p = 0.334)	-0.143 (CI = +/-0.411; p = 0.428)	-0.023	+7.03%
Frequency	2004.2	-0.016 (CI = +/-0.008; p = 0.000)	0.154 (CI = +/-0.088; p = 0.001)	0.414	-1.61%
Frequency	2005.1	-0.018 (CI = +/-0.008; p = 0.000)	0.141 (CI = +/-0.086; p = 0.002)	0.460	-1.83%
Frequency	2005.2	-0.019 (CI = +/-0.009; p = 0.000)	0.146 (CI = +/-0.088; p = 0.002)	0.455	-1.92%
Frequency	2006.1	-0.021 (CI = +/-0.009; p = 0.000)	0.137 (CI = +/-0.088; p = 0.004)	0.479	-2.08%
Frequency	2006.2	-0.022 (CI = +/-0.010; p = 0.000)	0.143 (CI = +/-0.091; p = 0.003)	0.474	-2.18%
Frequency	2007.1	-0.024 (CI = +/-0.010; p = 0.000)	0.132 (CI = +/-0.091; p = 0.006)	0.508	-2.39%
Frequency	2007.2	-0.027 (CI = +/-0.010; p = 0.000)	0.148 (CI = +/-0.088; p = 0.002)	0.569	-2.69%
Frequency	2008.1	-0.029 (CI = +/-0.010; p = 0.000)	0.137 (CI = +/-0.088; p = 0.003)	0.598	-2.90%
Frequency	2008.2	-0.030 (CI = +/-0.011; p = 0.000)	0.139 (CI = +/-0.091; p = 0.004)	0.568	-2.94%
Frequency	2009.1	-0.032 (CI = +/-0.012; p = 0.000)	0.130 (CI = +/-0.093; p = 0.008)	0.588	-3.14%
Frequency	2009.2	-0.033 (CI = +/-0.013; p = 0.000)	0.135 (CI = +/-0.096; p = 0.008)	0.568	-3.25%
Frequency	2010.1	-0.035 (CI = +/-0.014; p = 0.000)	0.128 (CI = +/-0.099; p = 0.014)	0.581	-3.43%
Frequency	2010.2	-0.038 (CI = +/-0.015; p = 0.000)	0.139 (CI = +/-0.100; p = 0.009)	0.593	-3.70%
Frequency	2011.1	-0.040 (CI = +/-0.016; p = 0.000)	0.131 (CI = +/-0.103; p = 0.016)	0.605	-3.92%
Frequency	2011.2	-0.036 (CI = +/-0.016; p = 0.000)	0.116 (CI = +/-0.104; p = 0.031)	0.524	-3.54%
Frequency	2012.1	-0.036 (CI = +/-0.018; p = 0.000)	0.114 (CI = +/-0.109; p = 0.042)	0.511	-3.58%
Frequency	2012.2	-0.038 (CI = +/-0.020; p = 0.001)	0.120 (CI = +/-0.115; p = 0.042)	0.481	-3.74%
Frequency	2013.1	-0.040 (CI = +/-0.022; p = 0.001)	0.113 (CI = +/-0.121; p = 0.066)	0.487	-3.97%
Frequency	2013.2	-0.046 (CI = +/-0.024; p = 0.001)	0.131 (CI = +/-0.123; p = 0.039)	0.525	-4.51%
Frequency	2014.1	-0.050 (CI = +/-0.026; p = 0.001)	0.118 (CI = +/-0.127; p = 0.066)	0.548	-4.92%
Frequency	2014.2	-0.054 (CI = +/-0.029; p = 0.001)	0.129 (CI = +/-0.135; p = 0.059)	0.528	-5.30%
Frequency	2015.1	-0.060 (CI = +/-0.033; p = 0.002)	0.116 (CI = +/-0.142; p = 0.100)	0.549	-5.80%
Frequency	2015.2	-0.063 (CI = +/-0.038; p = 0.004)	0.124 (CI = +/-0.154; p = 0.104)	0.499	-6.12%
Frequency	2016.1	-0.076 (CI = +/-0.040; p = 0.002)	0.097 (CI = +/-0.150; p = 0.183)	0.598	-7.31%
Frequency	2016.2	-0.070 (CI = +/-0.048; p = 0.009)	0.083 (CI = +/-0.165; p = 0.284)	0.458	-6.74%
Frequency	2017.1	-0.082 (CI = +/-0.054; p = 0.008)	0.060 (CI = +/-0.172; p = 0.442)	0.524	-7.91%
Frequency	2017.2	-0.056 (CI = +/-0.053; p = 0.041)	0.012 (CI = +/-0.153; p = 0.854)	0.325	-5.47%
Frequency	2018.1	-0.042 (CI = +/-0.062; p = 0.152)	0.034 (CI = +/-0.161; p = 0.621)	0.107	-4.07%

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	Rate
Loss Cost	2004.2	0.023 (CI = +/-0.023; p = 0.058)	-0.156 (CI = +/-0.210; p = 0.139)	0.123	+2.29%	
Loss Cost	2005.1	0.025 (CI = +/-0.025; p = 0.051)	-0.144 (CI = +/-0.217; p = 0.183)	0.131	+2.52%	
Loss Cost	2005.2	0.019 (CI = +/-0.026; p = 0.143)	-0.115 (CI = +/-0.215; p = 0.280)	0.051	+1.90%	
Loss Cost	2006.1	0.024 (CI = +/-0.027; p = 0.085)	-0.093 (CI = +/-0.218; p = 0.391)	0.075	+2.38%	
Loss Cost	2006.2	0.020 (CI = +/-0.029; p = 0.170)	-0.075 (CI = +/-0.223; p = 0.496)	0.018	+1.98%	
Loss Cost	2007.1	0.021 (CI = +/-0.031; p = 0.183)	-0.070 (CI = +/-0.233; p = 0.539)	0.016	+2.09%	
Loss Cost	2007.2	0.015 (CI = +/-0.033; p = 0.360)	-0.046 (CI = +/-0.237; p = 0.693)	-0.042	+1.49%	
Loss Cost	2008.1	0.019 (CI = +/-0.035; p = 0.266)	-0.026 (CI = +/-0.245; p = 0.825)	-0.027	+1.96%	
Loss Cost	2008.2	0.029 (CI = +/-0.036; p = 0.114)	-0.063 (CI = +/-0.241; p = 0.595)	0.045	+2.93%	
Loss Cost	2009.1	0.031 (CI = +/-0.040; p = 0.123)	-0.055 (CI = +/-0.254; p = 0.657)	0.043	+3.14%	
Loss Cost	2009.2	0.035 (CI = +/-0.044; p = 0.114)	-0.068 (CI = +/-0.266; p = 0.597)	0.050	+3.53%	
Loss Cost	2010.1	0.025 (CI = +/-0.047; p = 0.285)	-0.103 (CI = +/-0.271; p = 0.433)	0.002	+2.49%	
Loss Cost	2010.2	0.040 (CI = +/-0.048; p = 0.096)	-0.151 (CI = +/-0.261; p = 0.238)	0.128	+4.06%	
Loss Cost	2011.1	0.031 (CI = +/-0.052; p = 0.232)	-0.180 (CI = +/-0.272; p = 0.178)	0.101	+3.11%	
Loss Cost	2011.2	0.039 (CI = +/-0.058; p = 0.174)	-0.203 (CI = +/-0.285; p = 0.148)	0.130	+3.95%	
Loss Cost	2012.1	0.055 (CI = +/-0.063; p = 0.082)	-0.158 (CI = +/-0.290; p = 0.260)	0.188	+5.63%	
Loss Cost	2012.2	0.034 (CI = +/-0.064; p = 0.279)	-0.105 (CI = +/-0.279; p = 0.429)	-0.003	+3.41%	
Loss Cost	2013.1	0.039 (CI = +/-0.076; p = 0.285)	-0.092 (CI = +/-0.305; p = 0.520)	-0.006	+3.94%	
Loss Cost	2013.2	0.026 (CI = +/-0.087; p = 0.516)	-0.065 (CI = +/-0.326; p = 0.665)	-0.126	+2.66%	
Loss Cost	2014.1	0.015 (CI = +/-0.104; p = 0.749)	-0.089 (CI = +/-0.361; p = 0.590)	-0.160	+1.53%	
Loss Cost	2014.2	-0.005 (CI = +/-0.122; p = 0.921)	-0.051 (CI = +/-0.388; p = 0.769)	-0.234	-0.54%	
Loss Cost	2015.1	-0.012 (CI = +/-0.157; p = 0.860)	-0.063 (CI = +/-0.450; p = 0.748)	-0.263	-1.21%	
Loss Cost	2015.2	-0.073 (CI = +/-0.162; p = 0.314)	0.027 (CI = +/-0.421; p = 0.879)	-0.106	-7.01%	
Loss Cost	2016.1	-0.162 (CI = +/-0.142; p = 0.033)	-0.107 (CI = +/-0.326; p = 0.437)	0.487	-14.98%	
Loss Cost	2016.2	-0.152 (CI = +/-0.204; p = 0.106)	-0.119 (CI = +/-0.412; p = 0.469)	0.330	-14.14%	
Loss Cost	2017.1	-0.235 (CI = +/-0.272; p = 0.071)	-0.215 (CI = +/-0.464; p = 0.237)	0.548	-20.94%	
Loss Cost	2017.2	-0.293 (CI = +/-0.492; p = 0.125)	-0.167 (CI = +/-0.710; p = 0.418)	0.582	-25.36%	
Loss Cost	2018.1	-0.140 (CI = +/-2.075; p = 0.548)	-0.040 (CI = +/-2.319; p = 0.863)	-0.692	-13.10%	
Severity	2004.2	0.029 (CI = +/-0.022; p = 0.013)	-0.341 (CI = +/-0.199; p = 0.002)	0.367	+2.94%	
Severity	2005.1	0.033 (CI = +/-0.023; p = 0.006)	-0.318 (CI = +/-0.201; p = 0.003)	0.389	+3.40%	
Severity	2005.2	0.028 (CI = +/-0.024; p = 0.023)	-0.292 (CI = +/-0.200; p = 0.006)	0.315	+2.85%	
Severity	2006.1	0.034 (CI = +/-0.025; p = 0.009)	-0.263 (CI = +/-0.198; p = 0.011)	0.351	+3.46%	
Severity	2006.2	0.031 (CI = +/-0.026; p = 0.022)	-0.249 (CI = +/-0.204; p = 0.019)	0.285	+3.15%	
Severity	2007.1	0.034 (CI = +/-0.028; p = 0.020)	-0.236 (CI = +/-0.211; p = 0.030)	0.294	+3.46%	
Severity	2007.2	0.032 (CI = +/-0.030; p = 0.041)	-0.227 (CI = +/-0.219; p = 0.044)	0.233	+3.23%	
Severity	2008.1	0.038 (CI = +/-0.032; p = 0.021)	-0.199 (CI = +/-0.222; p = 0.077)	0.267	+3.92%	
Severity	2008.2	0.048 (CI = +/-0.033; p = 0.006)	-0.235 (CI = +/-0.216; p = 0.034)	0.364	+4.91%	
Severity	2009.1	0.052 (CI = +/-0.036; p = 0.007)	-0.221 (CI = +/-0.226; p = 0.055)	0.372	+5.29%	
Severity	2009.2	0.056 (CI = +/-0.039; p = 0.007)	-0.238 (CI = +/-0.235; p = 0.047)	0.374	+5.80%	
Severity	2010.1	0.048 (CI = +/-0.042; p = 0.027)	-0.269 (CI = +/-0.239; p = 0.030)	0.357	+4.88%	
Severity	2010.2	0.066 (CI = +/-0.038; p = 0.002)	-0.328 (CI = +/-0.207; p = 0.004)	0.564	+6.86%	
Severity	2011.1	0.059 (CI = +/-0.041; p = 0.008)	-0.352 (CI = +/-0.215; p = 0.003)	0.560	+6.08%	
Severity	2011.2	0.060 (CI = +/-0.047; p = 0.015)	-0.355 (CI = +/-0.229; p = 0.005)	0.510	+6.20%	
Severity	2012.1	0.074 (CI = +/-0.050; p = 0.007)	-0.316 (CI = +/-0.231; p = 0.011)	0.561	+7.67%	
Severity	2012.2	0.054 (CI = +/-0.049; p = 0.033)	-0.267 (CI = +/-0.212; p = 0.018)	0.446	+5.57%	
Severity	2013.1	0.060 (CI = +/-0.057; p = 0.043)	-0.253 (CI = +/-0.231; p = 0.034)	0.450	+6.14%	
Severity	2013.2	0.056 (CI = +/-0.067; p = 0.093)	-0.245 (CI = +/-0.252; p = 0.055)	0.339	+5.76%	
Severity	2014.1	0.049 (CI = +/-0.081; p = 0.203)	-0.260 (CI = +/-0.281; p = 0.066)	0.323	+5.06%	
Severity	2014.2	0.036 (CI = +/-0.096; p = 0.411)	-0.236 (CI = +/-0.306; p = 0.114)	0.160	+3.70%	
Severity	2015.1	0.037 (CI = +/-0.124; p = 0.502)	-0.234 (CI = +/-0.356; p = 0.164)	0.135	+3.78%	
Severity	2015.2	-0.013 (CI = +/-0.124; p = 0.803)	-0.159 (CI = +/-0.323; p = 0.275)	-0.065	-1.31%	
Severity	2016.1	-0.068 (CI = +/-0.138; p = 0.264)	-0.240 (CI = +/-0.316; p = 0.109)	0.266	-6.53%	
Severity	2016.2	-0.060 (CI = +/-0.198; p = 0.448)	-0.249 (CI = +/-0.401; p = 0.160)	0.218	-5.82%	
Severity	2017.1	-0.075 (CI = +/-0.345; p = 0.540)	-0.266 (CI = +/-0.589; p = 0.246)	0.029	-7.21%	
Severity	2017.2	-0.182 (CI = +/-0.487; p = 0.249)	-0.177 (CI = +/-0.703; p = 0.392)	0.306	-16.65%	
Severity	2018.1	-0.067 (CI = +/-2.598; p = 0.800)	-0.080 (CI = +/-2.905; p = 0.785)	-1.588	-6.44%	
Frequency	2004.2	-0.006 (CI = +/-0.009; p = 0.142)	0.185 (CI = +/-0.077; p = 0.000)	0.450	-0.63%	
Frequency	2005.1	-0.009 (CI = +/-0.009; p = 0.056)	0.173 (CI = +/-0.076; p = 0.000)	0.463	-0.85%	
Frequency	2005.2	-0.009 (CI = +/-0.009; p = 0.053)	0.177 (CI = +/-0.078; p = 0.000)	0.457	-0.92%	
Frequency	2006.1	-0.011 (CI = +/-0.010; p = 0.040)	0.170 (CI = +/-0.081; p = 0.000)	0.460	-1.05%	
Frequency	2006.2	-0.011 (CI = +/-0.011; p = 0.037)	0.174 (CI = +/-0.083; p = 0.000)	0.453	-1.13%	
Frequency	2007.1	-0.013 (CI = +/-0.011; p = 0.023)	0.166 (CI = +/-0.085; p = 0.001)	0.464	-1.32%	
Frequency	2007.2	-0.017 (CI = +/-0.011; p = 0.005)	0.181 (CI = +/-0.081; p = 0.000)	0.549	-1.69%	
Frequency	2008.1	-0.019 (CI = +/-0.012; p = 0.003)	0.173 (CI = +/-0.083; p = 0.000)	0.564	-1.88%	
Frequency	2008.2	-0.019 (CI = +/-0.013; p = 0.007)	0.173 (CI = +/-0.087; p = 0.001)	0.525	-1.89%	
Frequency	2009.1	-0.021 (CI = +/-0.014; p = 0.007)	0.166 (CI = +/-0.091; p = 0.001)	0.531	-2.05%	
Frequency	2009.2	-0.022 (CI = +/-0.016; p = 0.010)	0.170 (CI = +/-0.095; p = 0.001)	0.506	-2.15%	
Frequency	2010.1	-0.023 (CI = +/-0.017; p = 0.013)	0.166 (CI = +/-0.101; p = 0.003)	0.508	-2.28%	
Frequency	2010.2	-0.027 (CI = +/-0.019; p = 0.008)	0.177 (CI = +/-0.103; p = 0.002)	0.530	-2.63%	
Frequency	2011.1	-0.028 (CI = +/-0.021; p = 0.012)	0.171 (CI = +/-0.109; p = 0.005)	0.533	-2.80%	
Frequency	2011.2	-0.021 (CI = +/-0.022; p = 0.051)	0.152 (CI = +/-0.106; p = 0.008)	0.430	-2.12%	
Frequency	2012.1	-0.019 (CI = +/-0.025; p = 0.116)	0.158 (CI = +/-0.113; p = 0.010)	0.427	-1.89%	
Frequency	2012.2	-0.021 (CI = +/-0.028; p = 0.136)	0.162 (CI = +/-0.122; p = 0.013)	0.389	-2.04%	
Frequency	2013.1	-0.021 (CI = +/-0.033; p = 0.192)	0.161 (CI = +/-0.134; p = 0.023)	0.381	-2.08%	
Frequency	2013.2	-0.030 (CI = +/-0.036; p = 0.098)	0.180 (CI = +/-0.136; p = 0.015)	0.454	-2.94%	
Frequency	2014.1	-0.034 (CI = +/-0.044; p = 0.112)	0.171 (CI = +/-0.151; p = 0.031)	0.454	-3.36%	
Frequency	2014.2	-0.042 (CI = +/-0.052; p = 0.100)	0.184 (CI = +/-0.164; p = 0.032)	0.449	-4.09%	
Frequency	2015.1	-0.049 (CI = +/-0.065; p = 0.118)	0.171 (CI = +/-0.188; p = 0.068)	0.452	-4.81%	
Frequency	2015.2	-0.059 (CI = +/-0.082; p = 0.126)	0.186 (CI = +/-0.213; p = 0.076)	0.418	-5.77%	
Frequency	2016.1	-0.095 (CI = +/-0.091; p = 0.045)	0.133 (CI = +/-0.210; p = 0.164)	0.594	-9.03%	
Frequency	2016.2	-0.092 (CI = +/-0.132; p = 0.123)	0.130 (CI = +/-0.266; p = 0.246)	0.378	-8.83%	
Frequency	2017.1	-0.160 (CI = +/-0.131; p = 0.030)	0.051 (CI = +/-0.224; p = 0.518)	0.771	-14.80%	
Frequency	2017.2	-0.110 (CI = +/-0.121; p = 0.059)	0.010 (CI = +/-0.174; p = 0.828)	0.772	-10.45%	
Frequency	2018.1	-0.074 (CI = +/-0.524; p = 0.324)	0.041 (CI = +/-0.585; p = 0.541)	0.612	-7.11%	

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	2004.2	0.028 (CI = +/-0.024; p = 0.025)	-0.184 (CI = +/-0.210; p = 0.084)	0.180	+2.84%
Loss Cost	2005.1	0.031 (CI = +/-0.026; p = 0.022)	-0.172 (CI = +/-0.216; p = 0.115)	0.190	+3.10%
Loss Cost	2005.2	0.024 (CI = +/-0.027; p = 0.072)	-0.142 (CI = +/-0.216; p = 0.187)	0.102	+2.47%
Loss Cost	2006.1	0.030 (CI = +/-0.028; p = 0.040)	-0.119 (CI = +/-0.218; p = 0.271)	0.133	+2.99%
Loss Cost	2006.2	0.026 (CI = +/-0.030; p = 0.089)	-0.103 (CI = +/-0.225; p = 0.356)	0.069	+2.62%
Loss Cost	2007.1	0.027 (CI = +/-0.033; p = 0.098)	-0.097 (CI = +/-0.235; p = 0.400)	0.067	+2.75%
Loss Cost	2007.2	0.021 (CI = +/-0.035; p = 0.216)	-0.073 (CI = +/-0.241; p = 0.535)	-0.004	+2.16%
Loss Cost	2008.1	0.026 (CI = +/-0.037; p = 0.155)	-0.053 (CI = +/-0.248; p = 0.658)	0.017	+2.68%
Loss Cost	2008.2	0.038 (CI = +/-0.038; p = 0.048)	-0.099 (CI = +/-0.242; p = 0.401)	0.123	+3.91%
Loss Cost	2009.1	0.041 (CI = +/-0.042; p = 0.054)	-0.090 (CI = +/-0.254; p = 0.465)	0.122	+4.18%
Loss Cost	2009.2	0.047 (CI = +/-0.046; p = 0.045)	-0.112 (CI = +/-0.265; p = 0.387)	0.143	+4.82%
Loss Cost	2010.1	0.037 (CI = +/-0.049; p = 0.129)	-0.143 (CI = +/-0.270; p = 0.278)	0.092	+3.79%
Loss Cost	2010.2	0.057 (CI = +/-0.048; p = 0.022)	-0.207 (CI = +/-0.249; p = 0.096)	0.288	+5.92%
Loss Cost	2011.1	0.049 (CI = +/-0.053; p = 0.067)	-0.232 (CI = +/-0.259; p = 0.075)	0.261	+5.01%
Loss Cost	2011.2	0.063 (CI = +/-0.058; p = 0.035)	-0.271 (CI = +/-0.265; p = 0.046)	0.330	+6.46%
Loss Cost	2012.1	0.081 (CI = +/-0.060; p = 0.012)	-0.224 (CI = +/-0.258; p = 0.083)	0.427	+8.46%
Loss Cost	2012.2	0.061 (CI = +/-0.064; p = 0.058)	-0.174 (CI = +/-0.257; p = 0.164)	0.236	+6.33%
Loss Cost	2013.1	0.069 (CI = +/-0.074; p = 0.065)	-0.158 (CI = +/-0.278; p = 0.235)	0.246	+7.15%
Loss Cost	2013.2	0.062 (CI = +/-0.090; p = 0.152)	-0.143 (CI = +/-0.310; p = 0.325)	0.093	+6.40%
Loss Cost	2014.1	0.053 (CI = +/-0.108; p = 0.290)	-0.159 (CI = +/-0.344; p = 0.318)	0.040	+5.47%
Loss Cost	2014.2	0.039 (CI = +/-0.137; p = 0.522)	-0.133 (CI = +/-0.394; p = 0.451)	-0.135	+3.99%
Loss Cost	2015.1	0.037 (CI = +/-0.177; p = 0.631)	-0.137 (CI = +/-0.460; p = 0.495)	-0.179	+3.73%
Loss Cost	2015.2	-0.030 (CI = +/-0.212; p = 0.733)	-0.037 (CI = +/-0.485; p = 0.852)	-0.343	-2.93%
Loss Cost	2016.1	-0.126 (CI = +/-0.184; p = 0.129)	-0.149 (CI = +/-0.371; p = 0.326)	0.324	-11.84%
Loss Cost	2016.2	-0.082 (CI = +/-0.297; p = 0.445)	-0.201 (CI = +/-0.506; p = 0.296)	0.206	-7.85%
Loss Cost	2017.1	-0.167 (CI = +/-0.456; p = 0.257)	-0.272 (CI = +/-0.659; p = 0.218)	0.475	-15.34%
Loss Cost	2017.2	-0.208 (CI = +/-2.936; p = 0.533)	-0.237 (CI = +/-3.282; p = 0.527)	0.248	-18.79%
Loss Cost	2018.1	0.023 (CI = +/-NaN; p = NaN)	-0.122 (CI = +/-NaN; p = NaN)	NaN	+2.32%
Severity	2004.2	0.033 (CI = +/-0.023; p = 0.007)	-0.362 (CI = +/-0.201; p = 0.001)	0.395	+3.36%
Severity	2005.1	0.038 (CI = +/-0.024; p = 0.003)	-0.339 (CI = +/-0.202; p = 0.002)	0.419	+3.86%
Severity	2005.2	0.032 (CI = +/-0.025; p = 0.014)	-0.313 (CI = +/-0.203; p = 0.004)	0.343	+3.29%
Severity	2006.1	0.039 (CI = +/-0.026; p = 0.005)	-0.284 (CI = +/-0.201; p = 0.007)	0.384	+3.95%
Severity	2006.2	0.036 (CI = +/-0.028; p = 0.013)	-0.271 (CI = +/-0.208; p = 0.013)	0.317	+3.66%
Severity	2007.1	0.039 (CI = +/-0.030; p = 0.012)	-0.258 (CI = +/-0.215; p = 0.021)	0.327	+4.00%
Severity	2007.2	0.037 (CI = +/-0.032; p = 0.026)	-0.250 (CI = +/-0.225; p = 0.031)	0.267	+3.81%
Severity	2008.1	0.045 (CI = +/-0.034; p = 0.013)	-0.222 (CI = +/-0.226; p = 0.053)	0.305	+4.56%
Severity	2008.2	0.056 (CI = +/-0.034; p = 0.003)	-0.268 (CI = +/-0.217; p = 0.018)	0.423	+5.80%
Severity	2009.1	0.061 (CI = +/-0.037; p = 0.003)	-0.253 (CI = +/-0.225; p = 0.030)	0.434	+6.25%
Severity	2009.2	0.068 (CI = +/-0.040; p = 0.002)	-0.278 (CI = +/-0.233; p = 0.022)	0.449	+7.01%
Severity	2010.1	0.059 (CI = +/-0.043; p = 0.010)	-0.305 (CI = +/-0.237; p = 0.015)	0.435	+6.10%
Severity	2010.2	0.084 (CI = +/-0.035; p = 0.000)	-0.383 (CI = +/-0.183; p = 0.000)	0.698	+8.72%
Severity	2011.1	0.077 (CI = +/-0.039; p = 0.001)	-0.402 (CI = +/-0.190; p = 0.000)	0.697	+7.98%
Severity	2011.2	0.082 (CI = +/-0.044; p = 0.001)	-0.417 (CI = +/-0.202; p = 0.001)	0.671	+8.54%
Severity	2012.1	0.098 (CI = +/-0.044; p = 0.000)	-0.376 (CI = +/-0.190; p = 0.001)	0.742	+10.30%
Severity	2012.2	0.080 (CI = +/-0.044; p = 0.002)	-0.330 (CI = +/-0.177; p = 0.002)	0.676	+8.27%
Severity	2013.1	0.087 (CI = +/-0.050; p = 0.003)	-0.313 (CI = +/-0.188; p = 0.004)	0.691	+9.13%
Severity	2013.2	0.091 (CI = +/-0.061; p = 0.008)	-0.321 (CI = +/-0.210; p = 0.007)	0.626	+9.53%
Severity	2014.1	0.087 (CI = +/-0.074; p = 0.027)	-0.328 (CI = +/-0.235; p = 0.012)	0.612	+9.08%
Severity	2014.2	0.083 (CI = +/-0.095; p = 0.077)	-0.321 (CI = +/-0.272; p = 0.027)	0.482	+8.65%
Severity	2015.1	0.089 (CI = +/-0.122; p = 0.124)	-0.312 (CI = +/-0.316; p = 0.052)	0.468	+9.32%
Severity	2015.2	0.040 (CI = +/-0.140; p = 0.502)	-0.238 (CI = +/-0.322; p = 0.116)	0.196	+4.03%
Severity	2016.1	-0.015 (CI = +/-0.148; p = 0.793)	-0.301 (CI = +/-0.300; p = 0.049)	0.495	-1.49%
Severity	2016.2	0.038 (CI = +/-0.213; p = 0.614)	-0.363 (CI = +/-0.365; p = 0.051)	0.621	+3.84%
Severity	2017.1	0.039 (CI = +/-0.447; p = 0.741)	-0.361 (CI = +/-0.645; p = 0.138)	0.497	+4.02%
Severity	2017.2	-0.058 (CI = +/-2.485; p = 0.817)	-0.280 (CI = +/-2.778; p = 0.422)	0.164	-5.61%
Severity	2018.1	0.138 (CI = +/-NaN; p = NaN)	-0.183 (CI = +/-NaN; p = NaN)	NaN	+14.78%
Frequency	2004.2	-0.005 (CI = +/-0.009; p = 0.259)	0.178 (CI = +/-0.078; p = 0.000)	0.414	-0.51%
Frequency	2005.1	-0.007 (CI = +/-0.009; p = 0.116)	0.167 (CI = +/-0.078; p = 0.000)	0.420	-0.73%
Frequency	2005.2	-0.008 (CI = +/-0.010; p = 0.112)	0.170 (CI = +/-0.081; p = 0.000)	0.412	-0.79%
Frequency	2006.1	-0.009 (CI = +/-0.011; p = 0.085)	0.165 (CI = +/-0.083; p = 0.000)	0.411	-0.92%
Frequency	2006.2	-0.010 (CI = +/-0.011; p = 0.082)	0.169 (CI = +/-0.086; p = 0.000)	0.402	-1.00%
Frequency	2007.1	-0.012 (CI = +/-0.012; p = 0.052)	0.160 (CI = +/-0.088; p = 0.001)	0.409	-1.20%
Frequency	2007.2	-0.016 (CI = +/-0.012; p = 0.013)	0.177 (CI = +/-0.085; p = 0.000)	0.497	-1.59%
Frequency	2008.1	-0.018 (CI = +/-0.013; p = 0.009)	0.169 (CI = +/-0.087; p = 0.001)	0.510	-1.80%
Frequency	2008.2	-0.018 (CI = +/-0.014; p = 0.017)	0.169 (CI = +/-0.091; p = 0.001)	0.465	-1.79%
Frequency	2009.1	-0.020 (CI = +/-0.016; p = 0.017)	0.163 (CI = +/-0.095; p = 0.002)	0.471	-1.95%
Frequency	2009.2	-0.021 (CI = +/-0.018; p = 0.023)	0.167 (CI = +/-0.101; p = 0.003)	0.441	-2.05%
Frequency	2010.1	-0.022 (CI = +/-0.019; p = 0.029)	0.162 (CI = +/-0.106; p = 0.005)	0.442	-2.18%
Frequency	2010.2	-0.026 (CI = +/-0.021; p = 0.019)	0.175 (CI = +/-0.110; p = 0.004)	0.466	-2.58%
Frequency	2011.1	-0.028 (CI = +/-0.024; p = 0.025)	0.170 (CI = +/-0.117; p = 0.008)	0.468	-2.75%
Frequency	2011.2	-0.019 (CI = +/-0.025; p = 0.112)	0.146 (CI = +/-0.113; p = 0.016)	0.340	-1.92%
Frequency	2012.1	-0.017 (CI = +/-0.028; p = 0.215)	0.152 (CI = +/-0.121; p = 0.018)	0.340	-1.67%
Frequency	2012.2	-0.018 (CI = +/-0.033; p = 0.252)	0.156 (CI = +/-0.133; p = 0.026)	0.295	-1.80%
Frequency	2013.1	-0.018 (CI = +/-0.039; p = 0.318)	0.155 (CI = +/-0.146; p = 0.039)	0.283	-1.81%
Frequency	2013.2	-0.029 (CI = +/-0.044; p = 0.173)	0.178 (CI = +/-0.153; p = 0.027)	0.359	-2.86%
Frequency	2014.1	-0.034 (CI = +/-0.053; p = 0.185)	0.170 (CI = +/-0.170; p = 0.050)	0.352	-3.31%
Frequency	2014.2	-0.044 (CI = +/-0.066; p = 0.162)	0.188 (CI = +/-0.191; p = 0.052)	0.349	-4.29%
Frequency	2015.1	-0.052 (CI = +/-0.084; p = 0.177)	0.176 (CI = +/-0.218; p = 0.097)	0.345	-5.11%
Frequency	2015.2	-0.069 (CI = +/-0.114; p = 0.178)	0.201 (CI = +/-0.260; p = 0.104)	0.319	-6.70%
Frequency	2016.1	-0.111 (CI = +/-0.125; p = 0.070)	0.152 (CI = +/-0.253; p = 0.171)	0.532	-10.51%
Frequency	2016.2	-0.119 (CI = +/-0.218; p = 0.180)	0.162 (CI = +/-0.373; p = 0.261)	0.272	-11.26%
Frequency	2017.1	-0.206 (CI = +/-0.154; p = 0.029)	0.090 (CI = +/-0.222; p = 0.225)	0.895	-18.62%
Frequency	2017.2	-0.150 (CI = +/-0.451; p = 0.147)	0.043 (CI = +/-0.504; p = 0.471)	0.848	-13.97%
Frequency	2018.1	-0.115 (CI = +/-NaN; p = NaN)	0.061 (CI = +/-NaN; p = NaN)	NaN	-10.86%

Comprehensive

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

Fit	Start Date	Time	Implied Trend	
			Adjusted R ²	Rate
Loss Cost	2004.2	0.020 (CI = +/-0.018; p = 0.032)	0.100	+2.05%
Loss Cost	2005.1	0.022 (CI = +/-0.019; p = 0.024)	0.116	+2.27%
Loss Cost	2005.2	0.018 (CI = +/-0.020; p = 0.077)	0.064	+1.77%
Loss Cost	2006.1	0.021 (CI = +/-0.020; p = 0.041)	0.097	+2.14%
Loss Cost	2006.2	0.018 (CI = +/-0.021; p = 0.093)	0.059	+1.82%
Loss Cost	2007.1	0.019 (CI = +/-0.023; p = 0.095)	0.060	+1.93%
Loss Cost	2007.2	0.015 (CI = +/-0.024; p = 0.207)	0.022	+1.50%
Loss Cost	2008.1	0.018 (CI = +/-0.025; p = 0.148)	0.040	+1.82%
Loss Cost	2008.2	0.024 (CI = +/-0.026; p = 0.068)	0.085	+2.41%
Loss Cost	2009.1	0.025 (CI = +/-0.028; p = 0.071)	0.086	+2.56%
Loss Cost	2009.2	0.027 (CI = +/-0.030; p = 0.075)	0.086	+2.72%
Loss Cost	2010.1	0.022 (CI = +/-0.031; p = 0.171)	0.038	+2.17%
Loss Cost	2010.2	0.029 (CI = +/-0.033; p = 0.078)	0.091	+2.96%
Loss Cost	2011.1	0.025 (CI = +/-0.035; p = 0.150)	0.051	+2.57%
Loss Cost	2011.2	0.028 (CI = +/-0.038; p = 0.151)	0.053	+2.79%
Loss Cost	2012.1	0.037 (CI = +/-0.040; p = 0.068)	0.115	+3.80%
Loss Cost	2012.2	0.024 (CI = +/-0.041; p = 0.239)	0.023	+2.38%
Loss Cost	2013.1	0.027 (CI = +/-0.045; p = 0.221)	0.031	+2.74%
Loss Cost	2013.2	0.019 (CI = +/-0.049; p = 0.413)	-0.017	+1.96%
Loss Cost	2014.1	0.017 (CI = +/-0.055; p = 0.532)	-0.036	+1.67%
Loss Cost	2014.2	0.007 (CI = +/-0.061; p = 0.796)	-0.062	+0.75%
Loss Cost	2015.1	0.009 (CI = +/-0.069; p = 0.782)	-0.065	+0.91%
Loss Cost	2015.2	-0.009 (CI = +/-0.075; p = 0.793)	-0.071	-0.93%
Loss Cost	2016.1	-0.025 (CI = +/-0.085; p = 0.541)	-0.049	-2.42%
Loss Cost	2016.2	-0.007 (CI = +/-0.097; p = 0.874)	-0.088	-0.71%
Loss Cost	2017.1	0.004 (CI = +/-0.115; p = 0.942)	-0.099	+0.39%
Loss Cost	2017.2	0.017 (CI = +/-0.138; p = 0.786)	-0.102	+1.72%
Loss Cost	2018.1	0.086 (CI = +/-0.131; p = 0.170)	0.124	+8.96%
Severity	2004.2	0.038 (CI = +/-0.020; p = 0.001)	0.263	+3.83%
Severity	2005.1	0.043 (CI = +/-0.021; p = 0.000)	0.319	+4.35%
Severity	2005.2	0.038 (CI = +/-0.021; p = 0.001)	0.264	+3.86%
Severity	2006.1	0.044 (CI = +/-0.021; p = 0.000)	0.335	+4.48%
Severity	2006.2	0.041 (CI = +/-0.022; p = 0.001)	0.289	+4.18%
Severity	2007.1	0.045 (CI = +/-0.023; p = 0.000)	0.319	+4.60%
Severity	2007.2	0.043 (CI = +/-0.025; p = 0.001)	0.277	+4.37%
Severity	2008.1	0.049 (CI = +/-0.025; p = 0.000)	0.338	+5.02%
Severity	2008.2	0.054 (CI = +/-0.026; p = 0.000)	0.377	+5.58%
Severity	2009.1	0.059 (CI = +/-0.028; p = 0.000)	0.399	+6.04%
Severity	2009.2	0.060 (CI = +/-0.030; p = 0.000)	0.385	+6.22%
Severity	2010.1	0.058 (CI = +/-0.032; p = 0.001)	0.339	+5.97%
Severity	2010.2	0.067 (CI = +/-0.033; p = 0.000)	0.410	+6.93%
Severity	2011.1	0.067 (CI = +/-0.036; p = 0.001)	0.376	+6.90%
Severity	2011.2	0.064 (CI = +/-0.039; p = 0.003)	0.325	+6.63%
Severity	2012.1	0.076 (CI = +/-0.040; p = 0.001)	0.407	+7.87%
Severity	2012.2	0.062 (CI = +/-0.041; p = 0.005)	0.317	+6.41%
Severity	2013.1	0.070 (CI = +/-0.044; p = 0.004)	0.347	+7.20%
Severity	2013.2	0.065 (CI = +/-0.049; p = 0.012)	0.280	+6.72%
Severity	2014.1	0.068 (CI = +/-0.054; p = 0.017)	0.264	+7.08%
Severity	2014.2	0.060 (CI = +/-0.060; p = 0.051)	0.180	+6.22%
Severity	2015.1	0.069 (CI = +/-0.068; p = 0.045)	0.203	+7.19%
Severity	2015.2	0.051 (CI = +/-0.073; p = 0.160)	0.080	+5.19%
Severity	2016.1	0.050 (CI = +/-0.085; p = 0.229)	0.045	+5.10%
Severity	2016.2	0.059 (CI = +/-0.100; p = 0.222)	0.054	+6.05%
Severity	2017.1	0.083 (CI = +/-0.114; p = 0.134)	0.131	+8.67%
Severity	2017.2	0.074 (CI = +/-0.138; p = 0.257)	0.044	+7.66%
Severity	2018.1	0.132 (CI = +/-0.144; p = 0.068)	0.276	+14.07%
Frequency	2004.2	-0.017 (CI = +/-0.009; p = 0.001)	0.261	-1.71%
Frequency	2005.1	-0.020 (CI = +/-0.009; p = 0.000)	0.342	-1.99%
Frequency	2005.2	-0.020 (CI = +/-0.010; p = 0.000)	0.327	-2.01%
Frequency	2006.1	-0.023 (CI = +/-0.010; p = 0.000)	0.376	-2.24%
Frequency	2006.2	-0.023 (CI = +/-0.011; p = 0.000)	0.361	-2.27%
Frequency	2007.1	-0.026 (CI = +/-0.011; p = 0.000)	0.423	-2.55%
Frequency	2007.2	-0.028 (CI = +/-0.011; p = 0.000)	0.450	-2.75%
Frequency	2008.1	-0.031 (CI = +/-0.011; p = 0.000)	0.506	-3.05%
Frequency	2008.2	-0.030 (CI = +/-0.012; p = 0.000)	0.471	-3.00%
Frequency	2009.1	-0.033 (CI = +/-0.013; p = 0.000)	0.513	-3.29%
Frequency	2009.2	-0.033 (CI = +/-0.014; p = 0.000)	0.485	-3.29%
Frequency	2010.1	-0.036 (CI = +/-0.014; p = 0.000)	0.518	-3.58%
Frequency	2010.2	-0.038 (CI = +/-0.015; p = 0.000)	0.509	-3.71%
Frequency	2011.1	-0.041 (CI = +/-0.016; p = 0.000)	0.542	-4.05%
Frequency	2011.2	-0.037 (CI = +/-0.017; p = 0.000)	0.479	-3.59%
Frequency	2012.1	-0.038 (CI = +/-0.018; p = 0.000)	0.474	-3.77%
Frequency	2012.2	-0.039 (CI = +/-0.020; p = 0.001)	0.437	-3.78%
Frequency	2013.1	-0.043 (CI = +/-0.021; p = 0.001)	0.464	-4.16%
Frequency	2013.2	-0.046 (CI = +/-0.024; p = 0.001)	0.467	-4.46%
Frequency	2014.1	-0.052 (CI = +/-0.025; p = 0.000)	0.519	-5.05%
Frequency	2014.2	-0.053 (CI = +/-0.028; p = 0.001)	0.482	-5.14%
Frequency	2015.1	-0.060 (CI = +/-0.030; p = 0.001)	0.532	-5.85%
Frequency	2015.2	-0.060 (CI = +/-0.035; p = 0.003)	0.475	-5.82%
Frequency	2016.1	-0.074 (CI = +/-0.035; p = 0.001)	0.608	-7.16%
Frequency	2016.2	-0.066 (CI = +/-0.040; p = 0.004)	0.509	-6.38%
Frequency	2017.1	-0.079 (CI = +/-0.043; p = 0.002)	0.593	-7.62%
Frequency	2017.2	-0.057 (CI = +/-0.038; p = 0.009)	0.504	-5.51%
Frequency	2018.1	-0.046 (CI = +/-0.044; p = 0.045)	0.340	-4.48%

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	2004.2	0.016 (CI = +/-0.016; p = 0.049)	-0.222 (CI = +/-0.175; p = 0.015)	0.196	+1.66%
Loss Cost	2005.1	0.019 (CI = +/-0.017; p = 0.027)	-0.204 (CI = +/-0.177; p = 0.025)	0.212	+1.95%
Loss Cost	2005.2	0.019 (CI = +/-0.018; p = 0.036)	-0.204 (CI = +/-0.182; p = 0.029)	0.190	+1.96%
Loss Cost	2006.1	0.018 (CI = +/-0.019; p = 0.059)	-0.210 (CI = +/-0.188; p = 0.030)	0.185	+1.86%
Loss Cost	2006.2	0.018 (CI = +/-0.020; p = 0.085)	-0.206 (CI = +/-0.194; p = 0.038)	0.156	+1.79%
Loss Cost	2007.1	0.020 (CI = +/-0.022; p = 0.073)	-0.196 (CI = +/-0.199; p = 0.054)	0.161	+1.99%
Loss Cost	2007.2	0.016 (CI = +/-0.023; p = 0.148)	-0.179 (CI = +/-0.203; p = 0.081)	0.104	+1.66%
Loss Cost	2008.1	0.018 (CI = +/-0.024; p = 0.150)	-0.174 (CI = +/-0.210; p = 0.102)	0.104	+1.77%
Loss Cost	2008.2	0.019 (CI = +/-0.026; p = 0.145)	-0.181 (CI = +/-0.218; p = 0.100)	0.102	+1.92%
Loss Cost	2009.1	0.019 (CI = +/-0.028; p = 0.173)	-0.180 (CI = +/-0.227; p = 0.114)	0.099	+1.93%
Loss Cost	2009.2	0.026 (CI = +/-0.029; p = 0.076)	-0.211 (CI = +/-0.225; p = 0.065)	0.166	+2.62%
Loss Cost	2010.1	0.026 (CI = +/-0.031; p = 0.106)	-0.213 (CI = +/-0.235; p = 0.074)	0.161	+2.58%
Loss Cost	2010.2	0.021 (CI = +/-0.033; p = 0.204)	-0.194 (CI = +/-0.242; p = 0.109)	0.094	+2.14%
Loss Cost	2011.1	0.015 (CI = +/-0.036; p = 0.400)	-0.221 (CI = +/-0.247; p = 0.076)	0.097	+1.48%
Loss Cost	2011.2	0.013 (CI = +/-0.039; p = 0.509)	-0.213 (CI = +/-0.258; p = 0.101)	0.060	+1.26%
Loss Cost	2012.1	0.008 (CI = +/-0.042; p = 0.709)	-0.231 (CI = +/-0.269; p = 0.088)	0.067	+0.77%
Loss Cost	2012.2	0.008 (CI = +/-0.047; p = 0.712)	-0.233 (CI = +/-0.283; p = 0.101)	0.054	+0.84%
Loss Cost	2013.1	0.016 (CI = +/-0.051; p = 0.520)	-0.207 (CI = +/-0.295; p = 0.157)	0.041	+1.60%
Loss Cost	2013.2	0.000 (CI = +/-0.052; p = 0.999)	-0.157 (CI = +/-0.286; p = 0.264)	-0.038	+0.00%
Loss Cost	2014.1	-0.011 (CI = +/-0.057; p = 0.676)	-0.193 (CI = +/-0.295; p = 0.185)	0.001	-1.13%
Loss Cost	2014.2	-0.010 (CI = +/-0.064; p = 0.744)	-0.197 (CI = +/-0.316; p = 0.203)	-0.006	-1.00%
Loss Cost	2015.1	0.009 (CI = +/-0.069; p = 0.777)	-0.142 (CI = +/-0.317; p = 0.351)	-0.064	+0.93%
Loss Cost	2015.2	-0.003 (CI = +/-0.077; p = 0.923)	-0.110 (CI = +/-0.332; p = 0.482)	-0.117	-0.35%
Loss Cost	2016.1	0.006 (CI = +/-0.089; p = 0.880)	-0.086 (CI = +/-0.360; p = 0.609)	-0.148	+0.63%
Loss Cost	2016.2	0.009 (CI = +/-0.105; p = 0.857)	-0.092 (CI = +/-0.394; p = 0.616)	-0.165	+0.88%
Loss Cost	2017.1	0.047 (CI = +/-0.113; p = 0.370)	-0.008 (CI = +/-0.391; p = 0.963)	-0.108	+4.83%
Loss Cost	2017.2	0.034 (CI = +/-0.136; p = 0.578)	0.015 (CI = +/-0.432; p = 0.936)	-0.199	+3.48%
Loss Cost	2018.1	0.061 (CI = +/-0.169; p = 0.420)	0.065 (CI = +/-0.485; p = 0.761)	-0.159	+6.31%
Severity	2004.2	0.031 (CI = +/-0.016; p = 0.000)	-0.163 (CI = +/-0.170; p = 0.059)	0.326	+3.14%
Severity	2005.1	0.033 (CI = +/-0.017; p = 0.000)	-0.148 (CI = +/-0.172; p = 0.090)	0.348	+3.40%
Severity	2005.2	0.037 (CI = +/-0.017; p = 0.000)	-0.168 (CI = +/-0.171; p = 0.054)	0.389	+3.76%
Severity	2006.1	0.038 (CI = +/-0.018; p = 0.000)	-0.163 (CI = +/-0.176; p = 0.070)	0.387	+3.85%
Severity	2006.2	0.039 (CI = +/-0.019; p = 0.000)	-0.167 (CI = +/-0.182; p = 0.070)	0.368	+3.94%
Severity	2007.1	0.042 (CI = +/-0.020; p = 0.000)	-0.151 (CI = +/-0.185; p = 0.106)	0.388	+4.25%
Severity	2007.2	0.040 (CI = +/-0.021; p = 0.001)	-0.142 (CI = +/-0.190; p = 0.138)	0.334	+4.06%
Severity	2008.1	0.041 (CI = +/-0.023; p = 0.001)	-0.137 (CI = +/-0.197; p = 0.166)	0.328	+4.16%
Severity	2008.2	0.042 (CI = +/-0.024; p = 0.001)	-0.144 (CI = +/-0.204; p = 0.159)	0.314	+4.32%
Severity	2009.1	0.044 (CI = +/-0.026; p = 0.002)	-0.134 (CI = +/-0.211; p = 0.203)	0.317	+4.53%
Severity	2009.2	0.051 (CI = +/-0.027; p = 0.001)	-0.166 (CI = +/-0.207; p = 0.113)	0.388	+5.26%
Severity	2010.1	0.051 (CI = +/-0.029; p = 0.001)	-0.167 (CI = +/-0.217; p = 0.126)	0.371	+5.24%
Severity	2010.2	0.047 (CI = +/-0.031; p = 0.004)	-0.152 (CI = +/-0.224; p = 0.174)	0.296	+4.86%
Severity	2011.1	0.038 (CI = +/-0.032; p = 0.020)	-0.189 (CI = +/-0.220; p = 0.088)	0.264	+3.92%
Severity	2011.2	0.034 (CI = +/-0.034; p = 0.052)	-0.172 (CI = +/-0.227; p = 0.130)	0.178	+3.44%
Severity	2012.1	0.030 (CI = +/-0.037; p = 0.106)	-0.185 (CI = +/-0.237; p = 0.119)	0.161	+3.07%
Severity	2012.2	0.035 (CI = +/-0.041; p = 0.088)	-0.202 (CI = +/-0.247; p = 0.103)	0.174	+3.56%
Severity	2013.1	0.039 (CI = +/-0.045; p = 0.086)	-0.188 (CI = +/-0.260; p = 0.146)	0.180	+3.98%
Severity	2013.2	0.028 (CI = +/-0.048; p = 0.231)	-0.153 (CI = +/-0.262; p = 0.234)	0.057	+2.85%
Severity	2014.1	0.017 (CI = +/-0.052; p = 0.489)	-0.187 (CI = +/-0.269; p = 0.159)	0.052	+1.74%
Severity	2014.2	0.014 (CI = +/-0.058; p = 0.622)	-0.177 (CI = +/-0.287; p = 0.206)	0.001	+1.38%
Severity	2015.1	0.029 (CI = +/-0.064; p = 0.344)	-0.134 (CI = +/-0.293; p = 0.342)	0.011	+2.94%
Severity	2015.2	0.015 (CI = +/-0.070; p = 0.649)	-0.099 (CI = +/-0.303; p = 0.490)	-0.100	+1.51%
Severity	2016.1	0.023 (CI = +/-0.082; p = 0.546)	-0.079 (CI = +/-0.329; p = 0.609)	-0.106	+2.34%
Severity	2016.2	0.030 (CI = +/-0.095; p = 0.497)	-0.094 (CI = +/-0.358; p = 0.572)	-0.107	+3.06%
Severity	2017.1	0.067 (CI = +/-0.101; p = 0.170)	-0.015 (CI = +/-0.350; p = 0.927)	0.028	+6.91%
Severity	2017.2	0.050 (CI = +/-0.120; p = 0.365)	0.016 (CI = +/-0.381; p = 0.925)	-0.119	+5.13%
Severity	2018.1	0.056 (CI = +/-0.154; p = 0.418)	0.027 (CI = +/-0.442; p = 0.889)	-0.163	+5.77%
Frequency	2004.2	-0.014 (CI = +/-0.007; p = 0.000)	-0.058 (CI = +/-0.079; p = 0.141)	0.308	-1.43%
Frequency	2005.1	-0.014 (CI = +/-0.008; p = 0.001)	-0.056 (CI = +/-0.081; p = 0.168)	0.270	-1.40%
Frequency	2005.2	-0.018 (CI = +/-0.007; p = 0.000)	-0.036 (CI = +/-0.071; p = 0.306)	0.424	-1.73%
Frequency	2006.1	-0.019 (CI = +/-0.007; p = 0.000)	-0.047 (CI = +/-0.069; p = 0.175)	0.481	-1.92%
Frequency	2006.2	-0.021 (CI = +/-0.007; p = 0.000)	-0.039 (CI = +/-0.069; p = 0.260)	0.515	-2.07%
Frequency	2007.1	-0.022 (CI = +/-0.008; p = 0.000)	-0.045 (CI = +/-0.070; p = 0.205)	0.521	-2.17%
Frequency	2007.2	-0.023 (CI = +/-0.008; p = 0.000)	-0.038 (CI = +/-0.071; p = 0.287)	0.541	-2.31%
Frequency	2008.1	-0.023 (CI = +/-0.009; p = 0.000)	-0.037 (CI = +/-0.074; p = 0.312)	0.506	-2.29%
Frequency	2008.2	-0.023 (CI = +/-0.009; p = 0.000)	-0.037 (CI = +/-0.077; p = 0.332)	0.484	-2.30%
Frequency	2009.1	-0.025 (CI = +/-0.010; p = 0.000)	-0.046 (CI = +/-0.077; p = 0.229)	0.512	-2.49%
Frequency	2009.2	-0.025 (CI = +/-0.010; p = 0.000)	-0.045 (CI = +/-0.080; p = 0.254)	0.493	-2.50%
Frequency	2010.1	-0.026 (CI = +/-0.011; p = 0.000)	-0.046 (CI = +/-0.084; p = 0.266)	0.457	-2.52%
Frequency	2010.2	-0.026 (CI = +/-0.012; p = 0.000)	-0.043 (CI = +/-0.087; p = 0.318)	0.448	-2.60%
Frequency	2011.1	-0.024 (CI = +/-0.013; p = 0.001)	-0.032 (CI = +/-0.088; p = 0.459)	0.364	-2.34%
Frequency	2011.2	-0.021 (CI = +/-0.014; p = 0.004)	-0.041 (CI = +/-0.090; p = 0.353)	0.306	-2.11%
Frequency	2012.1	-0.023 (CI = +/-0.015; p = 0.005)	-0.046 (CI = +/-0.094; p = 0.322)	0.293	-2.23%
Frequency	2012.2	-0.027 (CI = +/-0.015; p = 0.002)	-0.032 (CI = +/-0.093; p = 0.484)	0.370	-2.63%
Frequency	2013.1	-0.023 (CI = +/-0.016; p = 0.009)	-0.019 (CI = +/-0.095; p = 0.673)	0.262	-2.28%
Frequency	2013.2	-0.028 (CI = +/-0.017; p = 0.003)	-0.004 (CI = +/-0.093; p = 0.933)	0.363	-2.76%
Frequency	2014.1	-0.029 (CI = +/-0.019; p = 0.006)	-0.006 (CI = +/-0.100; p = 0.905)	0.324	-2.82%
Frequency	2014.2	-0.024 (CI = +/-0.020; p = 0.026)	-0.020 (CI = +/-0.100; p = 0.681)	0.215	-2.34%
Frequency	2015.1	-0.020 (CI = +/-0.023; p = 0.084)	-0.008 (CI = +/-0.105; p = 0.867)	0.091	-1.96%
Frequency	2015.2	-0.018 (CI = +/-0.026; p = 0.150)	-0.012 (CI = +/-0.113; p = 0.828)	0.029	-1.83%
Frequency	2016.1	-0.017 (CI = +/-0.031; p = 0.253)	-0.008 (CI = +/-0.124; p = 0.896)	-0.044	-1.67%
Frequency	2016.2	-0.021 (CI = +/-0.035; p = 0.208)	0.002 (CI = +/-0.133; p = 0.969)	-0.016	-2.12%
Frequency	2017.1	-0.020 (CI = +/-0.043; p = 0.331)	0.006 (CI = +/-0.149; p = 0.926)	-0.087	-1.94%
Frequency	2017.2	-0.016 (CI = +/-0.052; p = 0.505)	-0.001 (CI = +/-0.166; p = 0.993)	-0.178	-1.57%
Frequency	2018.1	0.005 (CI = +/-0.057; p = 0.837)	0.038 (CI = +/-0.163; p = 0.602)	-0.231	+0.52%

All Perils

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

Fit	Start Date	Time	Seasonality	Adjusted R ²	Implied Trend Rate
Loss Cost	2004.2	0.016 (CI = +/-0.017; p = 0.069)	-0.219 (CI = +/-0.181; p = 0.019)	0.170	+1.62%
Loss Cost	2005.1	0.019 (CI = +/-0.018; p = 0.039)	-0.202 (CI = +/-0.182; p = 0.031)	0.185	+1.92%
Loss Cost	2005.2	0.019 (CI = +/-0.019; p = 0.052)	-0.202 (CI = +/-0.188; p = 0.036)	0.163	+1.92%
Loss Cost	2006.1	0.018 (CI = +/-0.020; p = 0.081)	-0.208 (CI = +/-0.194; p = 0.037)	0.159	+1.82%
Loss Cost	2006.2	0.017 (CI = +/-0.022; p = 0.115)	-0.203 (CI = +/-0.201; p = 0.047)	0.129	+1.74%
Loss Cost	2007.1	0.019 (CI = +/-0.023; p = 0.099)	-0.193 (CI = +/-0.206; p = 0.065)	0.133	+1.94%
Loss Cost	2007.2	0.016 (CI = +/-0.024; p = 0.198)	-0.175 (CI = +/-0.210; p = 0.100)	0.076	+1.58%
Loss Cost	2008.1	0.017 (CI = +/-0.026; p = 0.199)	-0.170 (CI = +/-0.218; p = 0.122)	0.076	+1.69%
Loss Cost	2008.2	0.018 (CI = +/-0.028; p = 0.192)	-0.177 (CI = +/-0.226; p = 0.120)	0.073	+1.84%
Loss Cost	2009.1	0.018 (CI = +/-0.030; p = 0.223)	-0.177 (CI = +/-0.236; p = 0.135)	0.070	+1.85%
Loss Cost	2009.2	0.026 (CI = +/-0.031; p = 0.101)	-0.211 (CI = +/-0.235; p = 0.077)	0.137	+2.62%
Loss Cost	2010.1	0.025 (CI = +/-0.034; p = 0.135)	-0.212 (CI = +/-0.245; p = 0.086)	0.132	+2.58%
Loss Cost	2010.2	0.020 (CI = +/-0.037; p = 0.258)	-0.192 (CI = +/-0.253; p = 0.131)	0.064	+2.07%
Loss Cost	2011.1	0.014 (CI = +/-0.039; p = 0.470)	-0.217 (CI = +/-0.258; p = 0.095)	0.069	+1.38%
Loss Cost	2011.2	0.011 (CI = +/-0.043; p = 0.596)	-0.207 (CI = +/-0.272; p = 0.127)	0.033	+1.11%
Loss Cost	2012.1	0.006 (CI = +/-0.047; p = 0.793)	-0.225 (CI = +/-0.283; p = 0.112)	0.041	+0.59%
Loss Cost	2012.2	0.006 (CI = +/-0.052; p = 0.799)	-0.227 (CI = +/-0.300; p = 0.130)	0.028	+0.64%
Loss Cost	2013.1	0.014 (CI = +/-0.057; p = 0.603)	-0.202 (CI = +/-0.312; p = 0.190)	0.009	+1.44%
Loss Cost	2013.2	-0.005 (CI = +/-0.059; p = 0.861)	-0.141 (CI = +/-0.305; p = 0.340)	-0.059	-0.49%
Loss Cost	2014.1	-0.017 (CI = +/-0.064; p = 0.570)	-0.176 (CI = +/-0.313; p = 0.248)	-0.013	-1.71%
Loss Cost	2014.2	-0.017 (CI = +/-0.073; p = 0.628)	-0.177 (CI = +/-0.338; p = 0.279)	-0.023	-1.67%
Loss Cost	2015.1	0.003 (CI = +/-0.079; p = 0.932)	-0.127 (CI = +/-0.340; p = 0.432)	-0.105	+0.32%
Loss Cost	2015.2	-0.014 (CI = +/-0.089; p = 0.732)	-0.084 (CI = +/-0.359; p = 0.618)	-0.137	-1.41%
Loss Cost	2016.1	-0.005 (CI = +/-0.104; p = 0.924)	-0.063 (CI = +/-0.389; p = 0.727)	-0.184	-0.46%
Loss Cost	2016.2	-0.005 (CI = +/-0.127; p = 0.936)	-0.063 (CI = +/-0.437; p = 0.753)	-0.206	-0.46%
Loss Cost	2017.1	0.036 (CI = +/-0.137; p = 0.559)	0.012 (CI = +/-0.434; p = 0.951)	-0.194	+3.68%
Loss Cost	2017.2	0.014 (CI = +/-0.172; p = 0.851)	0.052 (CI = +/-0.493; p = 0.810)	-0.264	+1.43%
Loss Cost	2018.1	0.042 (CI = +/-0.214; p = 0.649)	0.094 (CI = +/-0.557; p = 0.695)	-0.250	+4.28%
Severity	2004.2	0.031 (CI = +/-0.017; p = 0.001)	-0.166 (CI = +/-0.175; p = 0.062)	0.305	+3.18%
Severity	2005.1	0.034 (CI = +/-0.018; p = 0.000)	-0.150 (CI = +/-0.177; p = 0.093)	0.327	+3.45%
Severity	2005.2	0.038 (CI = +/-0.018; p = 0.000)	-0.173 (CI = +/-0.176; p = 0.054)	0.371	+3.84%
Severity	2006.1	0.039 (CI = +/-0.019; p = 0.000)	-0.168 (CI = +/-0.182; p = 0.069)	0.369	+3.95%
Severity	2006.2	0.040 (CI = +/-0.020; p = 0.000)	-0.173 (CI = +/-0.188; p = 0.069)	0.351	+4.06%
Severity	2007.1	0.043 (CI = +/-0.021; p = 0.000)	-0.157 (CI = +/-0.191; p = 0.102)	0.372	+4.38%
Severity	2007.2	0.041 (CI = +/-0.023; p = 0.001)	-0.148 (CI = +/-0.197; p = 0.136)	0.316	+4.18%
Severity	2008.1	0.042 (CI = +/-0.024; p = 0.002)	-0.143 (CI = +/-0.204; p = 0.163)	0.310	+4.29%
Severity	2008.2	0.044 (CI = +/-0.026; p = 0.002)	-0.151 (CI = +/-0.212; p = 0.153)	0.298	+4.48%
Severity	2009.1	0.046 (CI = +/-0.028; p = 0.003)	-0.142 (CI = +/-0.219; p = 0.195)	0.301	+4.70%
Severity	2009.2	0.054 (CI = +/-0.029; p = 0.001)	-0.178 (CI = +/-0.215; p = 0.101)	0.379	+5.55%
Severity	2010.1	0.054 (CI = +/-0.031; p = 0.002)	-0.178 (CI = +/-0.225; p = 0.114)	0.362	+5.54%
Severity	2010.2	0.050 (CI = +/-0.034; p = 0.005)	-0.163 (CI = +/-0.233; p = 0.161)	0.284	+5.15%
Severity	2011.1	0.041 (CI = +/-0.035; p = 0.023)	-0.199 (CI = +/-0.229; p = 0.086)	0.251	+4.17%
Severity	2011.2	0.036 (CI = +/-0.038; p = 0.059)	-0.180 (CI = +/-0.238; p = 0.131)	0.162	+3.67%
Severity	2012.1	0.032 (CI = +/-0.041; p = 0.115)	-0.193 (CI = +/-0.249; p = 0.122)	0.144	+3.29%
Severity	2012.2	0.038 (CI = +/-0.045; p = 0.093)	-0.213 (CI = +/-0.261; p = 0.103)	0.161	+3.89%
Severity	2013.1	0.043 (CI = +/-0.050; p = 0.090)	-0.199 (CI = +/-0.274; p = 0.144)	0.168	+4.35%
Severity	2013.2	0.030 (CI = +/-0.054; p = 0.250)	-0.160 (CI = +/-0.280; p = 0.242)	0.037	+3.07%
Severity	2014.1	0.019 (CI = +/-0.059; p = 0.499)	-0.192 (CI = +/-0.287; p = 0.174)	0.032	+1.91%
Severity	2014.2	0.015 (CI = +/-0.067; p = 0.637)	-0.181 (CI = +/-0.310; p = 0.230)	-0.020	+1.51%
Severity	2015.1	0.031 (CI = +/-0.073; p = 0.368)	-0.140 (CI = +/-0.317; p = 0.355)	-0.014	+3.19%
Severity	2015.2	0.015 (CI = +/-0.083; p = 0.706)	-0.098 (CI = +/-0.333; p = 0.531)	-0.129	+1.46%
Severity	2016.1	0.023 (CI = +/-0.096; p = 0.602)	-0.079 (CI = +/-0.361; p = 0.637)	-0.140	+2.35%
Severity	2016.2	0.032 (CI = +/-0.116; p = 0.544)	-0.099 (CI = +/-0.402; p = 0.592)	-0.144	+3.30%
Severity	2017.1	0.073 (CI = +/-0.123; p = 0.211)	-0.025 (CI = +/-0.391; p = 0.885)	-0.013	+7.53%
Severity	2017.2	0.052 (CI = +/-0.154; p = 0.454)	0.013 (CI = +/-0.443; p = 0.947)	-0.173	+5.31%
Severity	2018.1	0.059 (CI = +/-0.199; p = 0.498)	0.023 (CI = +/-0.516; p = 0.916)	-0.224	+6.04%
Frequency	2004.2	-0.015 (CI = +/-0.008; p = 0.000)	-0.054 (CI = +/-0.081; p = 0.186)	0.318	-1.51%
Frequency	2005.1	-0.015 (CI = +/-0.008; p = 0.001)	-0.051 (CI = +/-0.083; p = 0.215)	0.280	-1.48%
Frequency	2005.2	-0.019 (CI = +/-0.007; p = 0.000)	-0.029 (CI = +/-0.071; p = 0.414)	0.447	-1.85%
Frequency	2006.1	-0.021 (CI = +/-0.007; p = 0.000)	-0.040 (CI = +/-0.070; p = 0.251)	0.506	-2.05%
Frequency	2006.2	-0.022 (CI = +/-0.007; p = 0.000)	-0.030 (CI = +/-0.069; p = 0.380)	0.547	-2.22%
Frequency	2007.1	-0.024 (CI = +/-0.008; p = 0.000)	-0.036 (CI = +/-0.070; p = 0.302)	0.554	-2.34%
Frequency	2007.2	-0.025 (CI = +/-0.008; p = 0.000)	-0.027 (CI = +/-0.070; p = 0.433)	0.580	-2.50%
Frequency	2008.1	-0.025 (CI = +/-0.009; p = 0.000)	-0.027 (CI = +/-0.073; p = 0.453)	0.548	-2.49%
Frequency	2008.2	-0.026 (CI = +/-0.009; p = 0.000)	-0.026 (CI = +/-0.076; p = 0.493)	0.529	-2.52%
Frequency	2009.1	-0.028 (CI = +/-0.010; p = 0.000)	-0.035 (CI = +/-0.076; p = 0.350)	0.560	-2.73%
Frequency	2009.2	-0.028 (CI = +/-0.011; p = 0.000)	-0.033 (CI = +/-0.079; p = 0.400)	0.544	-2.78%
Frequency	2010.1	-0.028 (CI = +/-0.011; p = 0.000)	-0.034 (CI = +/-0.083; p = 0.402)	0.512	-2.81%
Frequency	2010.2	-0.030 (CI = +/-0.012; p = 0.000)	-0.029 (CI = +/-0.086; p = 0.496)	0.510	-2.93%
Frequency	2011.1	-0.027 (CI = +/-0.013; p = 0.000)	-0.019 (CI = +/-0.087; p = 0.658)	0.434	-2.68%
Frequency	2011.2	-0.025 (CI = +/-0.014; p = 0.002)	-0.027 (CI = +/-0.090; p = 0.534)	0.372	-2.47%
Frequency	2012.1	-0.026 (CI = +/-0.015; p = 0.002)	-0.032 (CI = +/-0.094; p = 0.478)	0.363	-2.61%
Frequency	2012.2	-0.032 (CI = +/-0.016; p = 0.001)	-0.014 (CI = +/-0.090; p = 0.754)	0.469	-3.13%
Frequency	2013.1	-0.028 (CI = +/-0.017; p = 0.002)	-0.003 (CI = +/-0.092; p = 0.951)	0.376	-2.79%
Frequency	2013.2	-0.035 (CI = +/-0.016; p = 0.000)	0.019 (CI = +/-0.085; p = 0.643)	0.525	-3.46%
Frequency	2014.1	-0.036 (CI = +/-0.019; p = 0.001)	0.016 (CI = +/-0.091; p = 0.713)	0.497	-3.56%
Frequency	2014.2	-0.032 (CI = +/-0.020; p = 0.005)	0.004 (CI = +/-0.094; p = 0.935)	0.388	-3.14%
Frequency	2015.1	-0.028 (CI = +/-0.023; p = 0.019)	0.013 (CI = +/-0.099; p = 0.781)	0.278	-2.78%
Frequency	2015.2	-0.029 (CI = +/-0.027; p = 0.038)	0.014 (CI = +/-0.108; p = 0.779)	0.215	-2.83%
Frequency	2016.1	-0.028 (CI = +/-0.032; p = 0.078)	0.016 (CI = +/-0.119; p = 0.767)	0.139	-2.74%
Frequency	2016.2	-0.037 (CI = +/-0.036; p = 0.044)	0.036 (CI = +/-0.123; p = 0.523)	0.247	-3.64%
Frequency	2017.1	-0.036 (CI = +/-0.044; p = 0.089)	0.037 (CI = +/-0.138; p = 0.552)	0.175	-3.58%
Frequency	2017.2	-0.038 (CI = +/-0.056; p = 0.156)	0.039 (CI = +/-0.161; p = 0.582)	0.064	-3.69%
Frequency	2018.1	-0.017 (CI = +/-0.059; p = 0.514)	0.070 (CI = +/-0.153; p = 0.303)	-0.033	-1.66%

All Perils

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

Fit	Start Date	Time	Seasonality	Adjusted R ²	Implied Trend Rate
Loss Cost	2004.2	0.016 (CI = +/-0.019; p = 0.100)	-0.316 (CI = +/-0.169; p = 0.001)	0.340	+1.59%
Loss Cost	2005.1	0.019 (CI = +/-0.020; p = 0.057)	-0.298 (CI = +/-0.172; p = 0.001)	0.348	+1.94%
Loss Cost	2005.2	0.020 (CI = +/-0.021; p = 0.065)	-0.301 (CI = +/-0.178; p = 0.002)	0.330	+2.01%
Loss Cost	2006.1	0.018 (CI = +/-0.023; p = 0.122)	-0.312 (CI = +/-0.184; p = 0.002)	0.333	+1.79%
Loss Cost	2006.2	0.018 (CI = +/-0.025; p = 0.154)	-0.311 (CI = +/-0.191; p = 0.003)	0.305	+1.77%
Loss Cost	2007.1	0.019 (CI = +/-0.027; p = 0.144)	-0.302 (CI = +/-0.199; p = 0.005)	0.303	+1.96%
Loss Cost	2007.2	0.015 (CI = +/-0.028; p = 0.270)	-0.286 (CI = +/-0.204; p = 0.008)	0.243	+1.56%
Loss Cost	2008.1	0.016 (CI = +/-0.031; p = 0.299)	-0.284 (CI = +/-0.214; p = 0.012)	0.239	+1.60%
Loss Cost	2008.2	0.019 (CI = +/-0.033; p = 0.245)	-0.297 (CI = +/-0.222; p = 0.011)	0.247	+1.94%
Loss Cost	2009.1	0.018 (CI = +/-0.037; p = 0.325)	-0.302 (CI = +/-0.234; p = 0.014)	0.245	+1.80%
Loss Cost	2009.2	0.031 (CI = +/-0.037; p = 0.095)	-0.347 (CI = +/-0.221; p = 0.004)	0.374	+3.11%
Loss Cost	2010.1	0.028 (CI = +/-0.041; p = 0.160)	-0.356 (CI = +/-0.234; p = 0.005)	0.373	+2.87%
Loss Cost	2010.2	0.023 (CI = +/-0.045; p = 0.287)	-0.340 (CI = +/-0.245; p = 0.010)	0.303	+2.35%
Loss Cost	2011.1	0.009 (CI = +/-0.046; p = 0.692)	-0.385 (CI = +/-0.241; p = 0.004)	0.374	+0.89%
Loss Cost	2011.2	0.007 (CI = +/-0.052; p = 0.773)	-0.381 (CI = +/-0.257; p = 0.007)	0.337	+0.72%
Loss Cost	2012.1	-0.008 (CI = +/-0.057; p = 0.776)	-0.423 (CI = +/-0.261; p = 0.004)	0.406	-0.76%
Loss Cost	2012.2	-0.004 (CI = +/-0.065; p = 0.901)	-0.432 (CI = +/-0.281; p = 0.006)	0.398	-0.38%
Loss Cost	2013.1	0.003 (CI = +/-0.076; p = 0.927)	-0.415 (CI = +/-0.306; p = 0.012)	0.355	+0.32%
Loss Cost	2013.2	-0.027 (CI = +/-0.075; p = 0.443)	-0.350 (CI = +/-0.281; p = 0.020)	0.346	-2.64%
Loss Cost	2014.1	-0.070 (CI = +/-0.061; p = 0.029)	-0.443 (CI = +/-0.211; p = 0.001)	0.689	-6.76%
Loss Cost	2014.2	-0.068 (CI = +/-0.074; p = 0.068)	-0.447 (CI = +/-0.236; p = 0.002)	0.682	-6.58%
Loss Cost	2015.1	-0.050 (CI = +/-0.090; p = 0.234)	-0.413 (CI = +/-0.259; p = 0.007)	0.584	-4.84%
Loss Cost	2015.2	-0.084 (CI = +/-0.093; p = 0.069)	-0.361 (CI = +/-0.243; p = 0.011)	0.668	-8.10%
Loss Cost	2016.1	-0.114 (CI = +/-0.118; p = 0.056)	-0.405 (CI = +/-0.270; p = 0.012)	0.691	-10.76%
Loss Cost	2016.2	-0.115 (CI = +/-0.170; p = 0.135)	-0.404 (CI = +/-0.344; p = 0.031)	0.669	-10.84%
Loss Cost	2017.1	-0.074 (CI = +/-0.276; p = 0.454)	-0.356 (CI = +/-0.471; p = 0.095)	0.434	-7.16%
Loss Cost	2017.2	-0.137 (CI = +/-0.488; p = 0.351)	-0.305 (CI = +/-0.704; p = 0.204)	0.422	-12.77%
Loss Cost	2018.1	-0.321 (CI = +/-1.114; p = 0.170)	-0.458 (CI = +/-1.246; p = 0.134)	0.884	-27.44%
Severity	2004.2	0.027 (CI = +/-0.020; p = 0.008)	-0.228 (CI = +/-0.175; p = 0.013)	0.307	+2.76%
Severity	2005.1	0.030 (CI = +/-0.021; p = 0.006)	-0.212 (CI = +/-0.179; p = 0.022)	0.323	+3.06%
Severity	2005.2	0.035 (CI = +/-0.021; p = 0.002)	-0.238 (CI = +/-0.176; p = 0.010)	0.389	+3.61%
Severity	2006.1	0.036 (CI = +/-0.023; p = 0.003)	-0.235 (CI = +/-0.183; p = 0.014)	0.386	+3.68%
Severity	2006.2	0.038 (CI = +/-0.024; p = 0.004)	-0.243 (CI = +/-0.189; p = 0.014)	0.372	+3.87%
Severity	2007.1	0.042 (CI = +/-0.026; p = 0.003)	-0.226 (CI = +/-0.194; p = 0.025)	0.391	+4.26%
Severity	2007.2	0.040 (CI = +/-0.028; p = 0.008)	-0.217 (CI = +/-0.202; p = 0.036)	0.326	+4.04%
Severity	2008.1	0.040 (CI = +/-0.031; p = 0.012)	-0.214 (CI = +/-0.212; p = 0.048)	0.320	+4.11%
Severity	2008.2	0.043 (CI = +/-0.033; p = 0.013)	-0.226 (CI = +/-0.220; p = 0.044)	0.315	+4.44%
Severity	2009.1	0.046 (CI = +/-0.036; p = 0.016)	-0.217 (CI = +/-0.231; p = 0.064)	0.316	+4.69%
Severity	2009.2	0.059 (CI = +/-0.036; p = 0.003)	-0.262 (CI = +/-0.217; p = 0.021)	0.449	+6.05%
Severity	2010.1	0.058 (CI = +/-0.040; p = 0.007)	-0.266 (CI = +/-0.231; p = 0.026)	0.435	+5.94%
Severity	2010.2	0.054 (CI = +/-0.044; p = 0.020)	-0.254 (CI = +/-0.242; p = 0.041)	0.348	+5.54%
Severity	2011.1	0.036 (CI = +/-0.044; p = 0.097)	-0.310 (CI = +/-0.226; p = 0.011)	0.388	+3.68%
Severity	2011.2	0.030 (CI = +/-0.048; p = 0.207)	-0.292 (CI = +/-0.237; p = 0.019)	0.296	+3.03%
Severity	2012.1	0.019 (CI = +/-0.054; p = 0.456)	-0.323 (CI = +/-0.247; p = 0.014)	0.323	+1.92%
Severity	2012.2	0.030 (CI = +/-0.059; p = 0.287)	-0.351 (CI = +/-0.256; p = 0.011)	0.368	+3.07%
Severity	2013.1	0.033 (CI = +/-0.070; p = 0.321)	-0.344 (CI = +/-0.280; p = 0.021)	0.357	+3.34%
Severity	2013.2	0.013 (CI = +/-0.075; p = 0.705)	-0.302 (CI = +/-0.283; p = 0.039)	0.240	+1.33%
Severity	2014.1	-0.023 (CI = +/-0.072; p = 0.482)	-0.381 (CI = +/-0.249; p = 0.007)	0.477	-2.31%
Severity	2014.2	-0.032 (CI = +/-0.087; p = 0.420)	-0.365 (CI = +/-0.275; p = 0.016)	0.447	-3.14%
Severity	2015.1	-0.016 (CI = +/-0.108; p = 0.736)	-0.336 (CI = +/-0.310; p = 0.037)	0.337	-1.59%
Severity	2015.2	-0.055 (CI = +/-0.115; p = 0.287)	-0.277 (CI = +/-0.300; p = 0.064)	0.360	-5.36%
Severity	2016.1	-0.076 (CI = +/-0.157; p = 0.267)	-0.309 (CI = +/-0.360; p = 0.078)	0.333	-7.35%
Severity	2016.2	-0.062 (CI = +/-0.224; p = 0.486)	-0.326 (CI = +/-0.452; p = 0.116)	0.303	-6.00%
Severity	2017.1	0.010 (CI = +/-0.335; p = 0.928)	-0.242 (CI = +/-0.572; p = 0.271)	0.015	+1.04%
Severity	2017.2	-0.059 (CI = +/-0.610; p = 0.716)	-0.184 (CI = +/-0.881; p = 0.464)	-0.342	-5.77%
Severity	2018.1	-0.284 (CI = +/-1.638; p = 0.271)	-0.371 (CI = +/-1.831; p = 0.236)	0.667	-24.71%
Frequency	2004.2	-0.011 (CI = +/-0.009; p = 0.016)	-0.088 (CI = +/-0.082; p = 0.036)	0.239	-1.14%
Frequency	2005.1	-0.011 (CI = +/-0.010; p = 0.030)	-0.085 (CI = +/-0.085; p = 0.049)	0.193	-1.09%
Frequency	2005.2	-0.016 (CI = +/-0.009; p = 0.001)	-0.063 (CI = +/-0.072; p = 0.084)	0.350	-1.55%
Frequency	2006.1	-0.018 (CI = +/-0.009; p = 0.000)	-0.077 (CI = +/-0.069; p = 0.030)	0.449	-1.83%
Frequency	2006.2	-0.020 (CI = +/-0.009; p = 0.000)	-0.068 (CI = +/-0.069; p = 0.051)	0.491	-2.02%
Frequency	2007.1	-0.022 (CI = +/-0.009; p = 0.000)	-0.077 (CI = +/-0.069; p = 0.032)	0.517	-2.21%
Frequency	2007.2	-0.024 (CI = +/-0.010; p = 0.000)	-0.069 (CI = +/-0.070; p = 0.053)	0.544	-2.39%
Frequency	2008.1	-0.024 (CI = +/-0.011; p = 0.000)	-0.070 (CI = +/-0.074; p = 0.061)	0.505	-2.41%
Frequency	2008.2	-0.024 (CI = +/-0.012; p = 0.000)	-0.071 (CI = +/-0.077; p = 0.070)	0.483	-2.39%
Frequency	2009.1	-0.028 (CI = +/-0.012; p = 0.000)	-0.085 (CI = +/-0.075; p = 0.028)	0.560	-2.76%
Frequency	2009.2	-0.028 (CI = +/-0.013; p = 0.000)	-0.085 (CI = +/-0.079; p = 0.036)	0.543	-2.77%
Frequency	2010.1	-0.029 (CI = +/-0.014; p = 0.000)	-0.090 (CI = +/-0.083; p = 0.036)	0.516	-2.90%
Frequency	2010.2	-0.031 (CI = +/-0.016; p = 0.001)	-0.086 (CI = +/-0.088; p = 0.054)	0.512	-3.02%
Frequency	2011.1	-0.027 (CI = +/-0.017; p = 0.005)	-0.075 (CI = +/-0.091; p = 0.097)	0.398	-2.70%
Frequency	2011.2	-0.023 (CI = +/-0.018; p = 0.020)	-0.089 (CI = +/-0.091; p = 0.054)	0.368	-2.24%
Frequency	2012.1	-0.027 (CI = +/-0.021; p = 0.015)	-0.100 (CI = +/-0.095; p = 0.040)	0.396	-2.63%
Frequency	2012.2	-0.034 (CI = +/-0.021; p = 0.004)	-0.082 (CI = +/-0.089; p = 0.070)	0.514	-3.34%
Frequency	2013.1	-0.030 (CI = +/-0.023; p = 0.018)	-0.071 (CI = +/-0.095; p = 0.129)	0.363	-2.92%
Frequency	2013.2	-0.040 (CI = +/-0.022; p = 0.002)	-0.048 (CI = +/-0.082; p = 0.221)	0.575	-3.92%
Frequency	2014.1	-0.047 (CI = +/-0.025; p = 0.002)	-0.063 (CI = +/-0.085; p = 0.130)	0.614	-4.56%
Frequency	2014.2	-0.036 (CI = +/-0.024; p = 0.008)	-0.082 (CI = +/-0.075; p = 0.037)	0.624	-3.56%
Frequency	2015.1	-0.034 (CI = +/-0.030; p = 0.034)	-0.077 (CI = +/-0.087; p = 0.074)	0.461	-3.30%
Frequency	2015.2	-0.029 (CI = +/-0.038; p = 0.108)	-0.083 (CI = +/-0.099; p = 0.085)	0.421	-2.89%
Frequency	2016.1	-0.037 (CI = +/-0.051; p = 0.118)	-0.096 (CI = +/-0.117; p = 0.090)	0.393	-3.68%
Frequency	2016.2	-0.053 (CI = +/-0.063; p = 0.079)	-0.077 (CI = +/-0.126; p = 0.164)	0.517	-5.16%
Frequency	2017.1	-0.085 (CI = +/-0.064; p = 0.024)	-0.115 (CI = +/-0.109; p = 0.044)	0.807	-8.12%
Frequency	2017.2	-0.077 (CI = +/-0.128; p = 0.122)	-0.121 (CI = +/-0.184; p = 0.106)	0.761	-7.43%
Frequency	2018.1	-0.037 (CI = +/-0.524; p = 0.535)	-0.087 (CI = +/-0.586; p = 0.310)	0.345	-3.62%

All Perils

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

Fit	Start Date	Time	Implied Trend	
			Adjusted R ²	Rate
Loss Cost	2004.2	0.016 (CI = +/-0.018; p = 0.067)	0.067	+1.66%
Loss Cost	2005.1	0.020 (CI = +/-0.018; p = 0.029)	0.107	+2.05%
Loss Cost	2005.2	0.019 (CI = +/-0.019; p = 0.047)	0.087	+1.96%
Loss Cost	2006.1	0.019 (CI = +/-0.020; p = 0.059)	0.079	+1.97%
Loss Cost	2006.2	0.018 (CI = +/-0.022; p = 0.102)	0.054	+1.79%
Loss Cost	2007.1	0.021 (CI = +/-0.023; p = 0.070)	0.076	+2.10%
Loss Cost	2007.2	0.016 (CI = +/-0.024; p = 0.162)	0.034	+1.66%
Loss Cost	2008.1	0.019 (CI = +/-0.025; p = 0.137)	0.044	+1.89%
Loss Cost	2008.2	0.019 (CI = +/-0.027; p = 0.158)	0.038	+1.92%
Loss Cost	2009.1	0.020 (CI = +/-0.029; p = 0.156)	0.040	+2.07%
Loss Cost	2009.2	0.026 (CI = +/-0.030; p = 0.091)	0.075	+2.62%
Loss Cost	2010.1	0.027 (CI = +/-0.033; p = 0.097)	0.073	+2.78%
Loss Cost	2010.2	0.021 (CI = +/-0.035; p = 0.220)	0.024	+2.14%
Loss Cost	2011.1	0.017 (CI = +/-0.037; p = 0.355)	-0.005	+1.72%
Loss Cost	2011.2	0.013 (CI = +/-0.040; p = 0.527)	-0.027	+1.26%
Loss Cost	2012.1	0.011 (CI = +/-0.044; p = 0.625)	-0.037	+1.06%
Loss Cost	2012.2	0.008 (CI = +/-0.049; p = 0.725)	-0.046	+0.84%
Loss Cost	2013.1	0.019 (CI = +/-0.052; p = 0.455)	-0.022	+1.92%
Loss Cost	2013.2	0.000 (CI = +/-0.053; p = 0.999)	-0.059	+0.00%
Loss Cost	2014.1	-0.008 (CI = +/-0.058; p = 0.779)	-0.057	-0.78%
Loss Cost	2014.2	-0.010 (CI = +/-0.066; p = 0.749)	-0.059	-1.00%
Loss Cost	2015.1	0.013 (CI = +/-0.068; p = 0.697)	-0.059	+1.26%
Loss Cost	2015.2	-0.003 (CI = +/-0.075; p = 0.921)	-0.076	-0.35%
Loss Cost	2016.1	0.009 (CI = +/-0.085; p = 0.824)	-0.079	+0.89%
Loss Cost	2016.2	0.009 (CI = +/-0.100; p = 0.851)	-0.087	+0.88%
Loss Cost	2017.1	0.048 (CI = +/-0.105; p = 0.336)	0.002	+4.87%
Loss Cost	2017.2	0.034 (CI = +/-0.126; p = 0.554)	-0.066	+3.48%
Loss Cost	2018.1	0.057 (CI = +/-0.153; p = 0.413)	-0.029	+5.89%
Severity	2004.2	0.031 (CI = +/-0.016; p = 0.001)	0.272	+3.14%
Severity	2005.1	0.034 (CI = +/-0.017; p = 0.000)	0.309	+3.47%
Severity	2005.2	0.037 (CI = +/-0.018; p = 0.000)	0.334	+3.76%
Severity	2006.1	0.039 (CI = +/-0.019; p = 0.000)	0.338	+3.94%
Severity	2006.2	0.039 (CI = +/-0.020; p = 0.000)	0.317	+3.94%
Severity	2007.1	0.043 (CI = +/-0.021; p = 0.000)	0.352	+4.34%
Severity	2007.2	0.040 (CI = +/-0.022; p = 0.001)	0.303	+4.06%
Severity	2008.1	0.042 (CI = +/-0.023; p = 0.001)	0.303	+4.26%
Severity	2008.2	0.042 (CI = +/-0.025; p = 0.002)	0.286	+4.32%
Severity	2009.1	0.045 (CI = +/-0.026; p = 0.002)	0.298	+4.64%
Severity	2009.2	0.051 (CI = +/-0.027; p = 0.001)	0.347	+5.26%
Severity	2010.1	0.053 (CI = +/-0.030; p = 0.001)	0.331	+5.39%
Severity	2010.2	0.047 (CI = +/-0.032; p = 0.005)	0.266	+4.86%
Severity	2011.1	0.040 (CI = +/-0.033; p = 0.019)	0.190	+4.12%
Severity	2011.2	0.034 (CI = +/-0.035; p = 0.059)	0.120	+3.44%
Severity	2012.1	0.033 (CI = +/-0.039; p = 0.094)	0.091	+3.31%
Severity	2012.2	0.035 (CI = +/-0.043; p = 0.102)	0.089	+3.56%
Severity	2013.1	0.042 (CI = +/-0.046; p = 0.074)	0.120	+4.27%
Severity	2013.2	0.028 (CI = +/-0.048; p = 0.237)	0.027	+2.85%
Severity	2014.1	0.021 (CI = +/-0.053; p = 0.421)	-0.019	+2.10%
Severity	2014.2	0.014 (CI = +/-0.059; p = 0.630)	-0.050	+1.38%
Severity	2015.1	0.032 (CI = +/-0.063; p = 0.291)	0.013	+3.26%
Severity	2015.2	0.015 (CI = +/-0.068; p = 0.642)	-0.058	+1.51%
Severity	2016.1	0.026 (CI = +/-0.078; p = 0.488)	-0.039	+2.59%
Severity	2016.2	0.030 (CI = +/-0.091; p = 0.483)	-0.041	+3.06%
Severity	2017.1	0.067 (CI = +/-0.094; p = 0.140)	0.125	+6.97%
Severity	2017.2	0.050 (CI = +/-0.111; p = 0.335)	0.004	+5.13%
Severity	2018.1	0.054 (CI = +/-0.139; p = 0.392)	-0.020	+5.59%
Frequency	2004.2	-0.014 (CI = +/-0.008; p = 0.000)	0.283	-1.43%
Frequency	2005.1	-0.014 (CI = +/-0.008; p = 0.001)	0.248	-1.37%
Frequency	2005.2	-0.018 (CI = +/-0.007; p = 0.000)	0.423	-1.73%
Frequency	2006.1	-0.019 (CI = +/-0.007; p = 0.000)	0.466	-1.90%
Frequency	2006.2	-0.021 (CI = +/-0.007; p = 0.000)	0.511	-2.07%
Frequency	2007.1	-0.022 (CI = +/-0.008; p = 0.000)	0.510	-2.15%
Frequency	2007.2	-0.023 (CI = +/-0.008; p = 0.000)	0.538	-2.31%
Frequency	2008.1	-0.023 (CI = +/-0.009; p = 0.000)	0.505	-2.27%
Frequency	2008.2	-0.023 (CI = +/-0.009; p = 0.000)	0.485	-2.30%
Frequency	2009.1	-0.025 (CI = +/-0.010; p = 0.000)	0.502	-2.45%
Frequency	2009.2	-0.025 (CI = +/-0.010; p = 0.000)	0.485	-2.50%
Frequency	2010.1	-0.025 (CI = +/-0.011; p = 0.000)	0.450	-2.48%
Frequency	2010.2	-0.026 (CI = +/-0.012; p = 0.000)	0.447	-2.60%
Frequency	2011.1	-0.023 (CI = +/-0.013; p = 0.001)	0.376	-2.31%
Frequency	2011.2	-0.021 (CI = +/-0.013; p = 0.003)	0.309	-2.11%
Frequency	2012.1	-0.022 (CI = +/-0.015; p = 0.006)	0.292	-2.18%
Frequency	2012.2	-0.027 (CI = +/-0.015; p = 0.002)	0.386	-2.63%
Frequency	2013.1	-0.023 (CI = +/-0.016; p = 0.008)	0.296	-2.25%
Frequency	2013.2	-0.028 (CI = +/-0.016; p = 0.002)	0.400	-2.76%
Frequency	2014.1	-0.029 (CI = +/-0.018; p = 0.005)	0.366	-2.81%
Frequency	2014.2	-0.024 (CI = +/-0.020; p = 0.022)	0.258	-2.34%
Frequency	2015.1	-0.020 (CI = +/-0.022; p = 0.074)	0.154	-1.94%
Frequency	2015.2	-0.018 (CI = +/-0.025; p = 0.134)	0.100	-1.83%
Frequency	2016.1	-0.017 (CI = +/-0.029; p = 0.235)	0.042	-1.65%
Frequency	2016.2	-0.021 (CI = +/-0.033; p = 0.186)	0.076	-2.12%
Frequency	2017.1	-0.020 (CI = +/-0.040; p = 0.293)	0.020	-1.97%
Frequency	2017.2	-0.016 (CI = +/-0.048; p = 0.478)	-0.047	-1.57%
Frequency	2018.1	0.003 (CI = +/-0.052; p = 0.903)	-0.123	+0.29%

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	2004.2	0.015 (CI = +/-0.019; p = 0.110)	0.046	+1.51%
Loss Cost	2005.1	0.019 (CI = +/-0.019; p = 0.051)	0.084	+1.92%
Loss Cost	2005.2	0.018 (CI = +/-0.020; p = 0.080)	0.064	+1.81%
Loss Cost	2006.1	0.018 (CI = +/-0.022; p = 0.098)	0.056	+1.82%
Loss Cost	2006.2	0.016 (CI = +/-0.023; p = 0.161)	0.033	+1.62%
Loss Cost	2007.1	0.019 (CI = +/-0.024; p = 0.113)	0.053	+1.94%
Loss Cost	2007.2	0.014 (CI = +/-0.025; p = 0.247)	0.014	+1.46%
Loss Cost	2008.1	0.017 (CI = +/-0.027; p = 0.210)	0.023	+1.69%
Loss Cost	2008.2	0.017 (CI = +/-0.029; p = 0.238)	0.017	+1.70%
Loss Cost	2009.1	0.018 (CI = +/-0.031; p = 0.235)	0.018	+1.85%
Loss Cost	2009.2	0.024 (CI = +/-0.033; p = 0.144)	0.049	+2.43%
Loss Cost	2010.1	0.025 (CI = +/-0.036; p = 0.152)	0.048	+2.58%
Loss Cost	2010.2	0.018 (CI = +/-0.038; p = 0.320)	0.002	+1.86%
Loss Cost	2011.1	0.014 (CI = +/-0.041; p = 0.490)	-0.024	+1.38%
Loss Cost	2011.2	0.008 (CI = +/-0.044; p = 0.693)	-0.042	+0.85%
Loss Cost	2012.1	0.006 (CI = +/-0.049; p = 0.802)	-0.049	+0.59%
Loss Cost	2012.2	0.003 (CI = +/-0.054; p = 0.909)	-0.055	+0.30%
Loss Cost	2013.1	0.014 (CI = +/-0.058; p = 0.612)	-0.042	+1.44%
Loss Cost	2013.2	-0.008 (CI = +/-0.058; p = 0.787)	-0.058	-0.75%
Loss Cost	2014.1	-0.017 (CI = +/-0.064; p = 0.575)	-0.044	-1.71%
Loss Cost	2014.2	-0.021 (CI = +/-0.073; p = 0.547)	-0.043	-2.08%
Loss Cost	2015.1	0.003 (CI = +/-0.077; p = 0.931)	-0.076	+0.32%
Loss Cost	2015.2	-0.017 (CI = +/-0.085; p = 0.674)	-0.067	-1.67%
Loss Cost	2016.1	-0.005 (CI = +/-0.098; p = 0.920)	-0.090	-0.46%
Loss Cost	2016.2	-0.007 (CI = +/-0.118; p = 0.894)	-0.098	-0.72%
Loss Cost	2017.1	0.036 (CI = +/-0.126; p = 0.534)	-0.062	+3.68%
Loss Cost	2017.2	0.017 (CI = +/-0.155; p = 0.803)	-0.116	+1.75%
Loss Cost	2018.1	0.042 (CI = +/-0.195; p = 0.626)	-0.102	+4.28%
Severity	2004.2	0.030 (CI = +/-0.017; p = 0.001)	0.249	+3.10%
Severity	2005.1	0.034 (CI = +/-0.018; p = 0.001)	0.286	+3.45%
Severity	2005.2	0.037 (CI = +/-0.019; p = 0.000)	0.312	+3.75%
Severity	2006.1	0.039 (CI = +/-0.020; p = 0.000)	0.317	+3.95%
Severity	2006.2	0.039 (CI = +/-0.021; p = 0.001)	0.296	+3.95%
Severity	2007.1	0.043 (CI = +/-0.022; p = 0.000)	0.332	+4.38%
Severity	2007.2	0.040 (CI = +/-0.023; p = 0.001)	0.282	+4.08%
Severity	2008.1	0.042 (CI = +/-0.025; p = 0.002)	0.283	+4.29%
Severity	2008.2	0.043 (CI = +/-0.027; p = 0.003)	0.266	+4.36%
Severity	2009.1	0.046 (CI = +/-0.028; p = 0.003)	0.279	+4.70%
Severity	2009.2	0.052 (CI = +/-0.030; p = 0.001)	0.330	+5.38%
Severity	2010.1	0.054 (CI = +/-0.032; p = 0.002)	0.314	+5.54%
Severity	2010.2	0.048 (CI = +/-0.034; p = 0.008)	0.248	+4.97%
Severity	2011.1	0.041 (CI = +/-0.036; p = 0.029)	0.170	+4.17%
Severity	2011.2	0.034 (CI = +/-0.039; p = 0.084)	0.099	+3.43%
Severity	2012.1	0.032 (CI = +/-0.043; p = 0.129)	0.071	+3.29%
Severity	2012.2	0.035 (CI = +/-0.047; p = 0.137)	0.070	+3.56%
Severity	2013.1	0.043 (CI = +/-0.052; p = 0.100)	0.101	+4.35%
Severity	2013.2	0.027 (CI = +/-0.054; p = 0.301)	0.008	+2.77%
Severity	2014.1	0.019 (CI = +/-0.060; p = 0.512)	-0.036	+1.91%
Severity	2014.2	0.011 (CI = +/-0.068; p = 0.738)	-0.063	+1.08%
Severity	2015.1	0.031 (CI = +/-0.072; p = 0.365)	-0.009	+3.19%
Severity	2015.2	0.012 (CI = +/-0.079; p = 0.757)	-0.074	+1.16%
Severity	2016.1	0.023 (CI = +/-0.092; p = 0.588)	-0.061	+2.35%
Severity	2016.2	0.028 (CI = +/-0.110; p = 0.577)	-0.065	+2.87%
Severity	2017.1	0.073 (CI = +/-0.114; p = 0.184)	0.097	+7.53%
Severity	2017.2	0.053 (CI = +/-0.139; p = 0.408)	-0.027	+5.39%
Severity	2018.1	0.059 (CI = +/-0.178; p = 0.462)	-0.052	+6.04%
Frequency	2004.2	-0.015 (CI = +/-0.008; p = 0.000)	0.301	-1.53%
Frequency	2005.1	-0.015 (CI = +/-0.008; p = 0.001)	0.267	-1.48%
Frequency	2005.2	-0.019 (CI = +/-0.007; p = 0.000)	0.452	-1.87%
Frequency	2006.1	-0.021 (CI = +/-0.007; p = 0.000)	0.500	-2.05%
Frequency	2006.2	-0.023 (CI = +/-0.007; p = 0.000)	0.550	-2.24%
Frequency	2007.1	-0.024 (CI = +/-0.008; p = 0.000)	0.553	-2.34%
Frequency	2007.2	-0.026 (CI = +/-0.008; p = 0.000)	0.586	-2.52%
Frequency	2008.1	-0.025 (CI = +/-0.009; p = 0.000)	0.555	-2.49%
Frequency	2008.2	-0.026 (CI = +/-0.009; p = 0.000)	0.538	-2.54%
Frequency	2009.1	-0.028 (CI = +/-0.010; p = 0.000)	0.562	-2.73%
Frequency	2009.2	-0.028 (CI = +/-0.010; p = 0.000)	0.549	-2.80%
Frequency	2010.1	-0.028 (CI = +/-0.011; p = 0.000)	0.518	-2.81%
Frequency	2010.2	-0.030 (CI = +/-0.012; p = 0.000)	0.521	-2.96%
Frequency	2011.1	-0.027 (CI = +/-0.013; p = 0.000)	0.456	-2.68%
Frequency	2011.2	-0.025 (CI = +/-0.014; p = 0.001)	0.391	-2.50%
Frequency	2012.1	-0.026 (CI = +/-0.015; p = 0.002)	0.379	-2.61%
Frequency	2012.2	-0.032 (CI = +/-0.015; p = 0.000)	0.495	-3.15%
Frequency	2013.1	-0.028 (CI = +/-0.016; p = 0.002)	0.413	-2.79%
Frequency	2013.2	-0.035 (CI = +/-0.016; p = 0.000)	0.548	-3.42%
Frequency	2014.1	-0.036 (CI = +/-0.018; p = 0.001)	0.526	-3.56%
Frequency	2014.2	-0.032 (CI = +/-0.019; p = 0.003)	0.431	-3.13%
Frequency	2015.1	-0.028 (CI = +/-0.022; p = 0.015)	0.329	-2.78%
Frequency	2015.2	-0.028 (CI = +/-0.025; p = 0.032)	0.275	-2.79%
Frequency	2016.1	-0.028 (CI = +/-0.030; p = 0.065)	0.210	-2.74%
Frequency	2016.2	-0.036 (CI = +/-0.034; p = 0.041)	0.289	-3.49%
Frequency	2017.1	-0.036 (CI = +/-0.041; p = 0.076)	0.231	-3.58%
Frequency	2017.2	-0.035 (CI = +/-0.051; p = 0.153)	0.142	-3.46%
Frequency	2018.1	-0.017 (CI = +/-0.058; p = 0.518)	-0.072	-1.66%

All Perils

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

Fit	Start Date	Time	Implied Trend	
			Adjusted R ²	Rate
Loss Cost	2004.2	0.016 (CI = +/-0.023; p = 0.171)	0.031	+1.59%
Loss Cost	2005.1	0.021 (CI = +/-0.024; p = 0.076)	0.077	+2.14%
Loss Cost	2005.2	0.020 (CI = +/-0.025; p = 0.117)	0.055	+2.01%
Loss Cost	2006.1	0.020 (CI = +/-0.027; p = 0.140)	0.047	+2.03%
Loss Cost	2006.2	0.018 (CI = +/-0.029; p = 0.227)	0.020	+1.77%
Loss Cost	2007.1	0.022 (CI = +/-0.031; p = 0.153)	0.045	+2.23%
Loss Cost	2007.2	0.015 (CI = +/-0.032; p = 0.335)	-0.001	+1.56%
Loss Cost	2008.1	0.019 (CI = +/-0.035; p = 0.278)	0.010	+1.90%
Loss Cost	2008.2	0.019 (CI = +/-0.038; p = 0.309)	0.004	+1.94%
Loss Cost	2009.1	0.022 (CI = +/-0.042; p = 0.297)	0.007	+2.18%
Loss Cost	2009.2	0.031 (CI = +/-0.045; p = 0.169)	0.050	+3.11%
Loss Cost	2010.1	0.034 (CI = +/-0.050; p = 0.171)	0.051	+3.42%
Loss Cost	2010.2	0.023 (CI = +/-0.054; p = 0.373)	-0.009	+2.35%
Loss Cost	2011.1	0.016 (CI = +/-0.059; p = 0.576)	-0.041	+1.61%
Loss Cost	2011.2	0.007 (CI = +/-0.066; p = 0.820)	-0.063	+0.72%
Loss Cost	2012.1	0.002 (CI = +/-0.075; p = 0.948)	-0.071	+0.23%
Loss Cost	2012.2	-0.004 (CI = +/-0.086; p = 0.926)	-0.076	-0.38%
Loss Cost	2013.1	0.016 (CI = +/-0.096; p = 0.723)	-0.072	+1.61%
Loss Cost	2013.2	-0.027 (CI = +/-0.094; p = 0.542)	-0.053	-2.64%
Loss Cost	2014.1	-0.051 (CI = +/-0.106; p = 0.305)	0.015	-5.01%
Loss Cost	2014.2	-0.068 (CI = +/-0.126; p = 0.254)	0.046	-6.58%
Loss Cost	2015.1	-0.025 (CI = +/-0.141; p = 0.698)	-0.103	-2.43%
Loss Cost	2015.2	-0.084 (CI = +/-0.150; p = 0.224)	0.089	-8.10%
Loss Cost	2016.1	-0.075 (CI = +/-0.199; p = 0.391)	-0.021	-7.25%
Loss Cost	2016.2	-0.115 (CI = +/-0.269; p = 0.323)	0.032	-10.84%
Loss Cost	2017.1	-0.013 (CI = +/-0.341; p = 0.920)	-0.246	-1.31%
Loss Cost	2017.2	-0.137 (CI = +/-0.487; p = 0.438)	-0.053	-12.77%
Loss Cost	2018.1	-0.138 (CI = +/-1.140; p = 0.655)	-0.322	-12.85%
Severity	2004.2	0.027 (CI = +/-0.021; p = 0.015)	0.161	+2.76%
Severity	2005.1	0.032 (CI = +/-0.022; p = 0.007)	0.204	+3.21%
Severity	2005.2	0.035 (CI = +/-0.023; p = 0.004)	0.236	+3.61%
Severity	2006.1	0.038 (CI = +/-0.025; p = 0.004)	0.245	+3.87%
Severity	2006.2	0.038 (CI = +/-0.027; p = 0.008)	0.221	+3.87%
Severity	2007.1	0.044 (CI = +/-0.028; p = 0.004)	0.269	+4.47%
Severity	2007.2	0.040 (CI = +/-0.030; p = 0.012)	0.209	+4.04%
Severity	2008.1	0.042 (CI = +/-0.033; p = 0.013)	0.214	+4.34%
Severity	2008.2	0.043 (CI = +/-0.036; p = 0.020)	0.197	+4.44%
Severity	2009.1	0.049 (CI = +/-0.039; p = 0.017)	0.218	+4.97%
Severity	2009.2	0.059 (CI = +/-0.040; p = 0.007)	0.292	+6.05%
Severity	2010.1	0.062 (CI = +/-0.045; p = 0.010)	0.280	+6.37%
Severity	2010.2	0.054 (CI = +/-0.049; p = 0.032)	0.197	+5.54%
Severity	2011.1	0.042 (CI = +/-0.052; p = 0.109)	0.100	+4.28%
Severity	2011.2	0.030 (CI = +/-0.057; p = 0.281)	0.016	+3.03%
Severity	2012.1	0.027 (CI = +/-0.065; p = 0.392)	-0.015	+2.70%
Severity	2012.2	0.030 (CI = +/-0.074; p = 0.396)	-0.017	+3.07%
Severity	2013.1	0.043 (CI = +/-0.084; p = 0.284)	0.019	+4.44%
Severity	2013.2	0.013 (CI = +/-0.089; p = 0.750)	-0.080	+1.33%
Severity	2014.1	-0.007 (CI = +/-0.102; p = 0.875)	-0.097	-0.73%
Severity	2014.2	-0.032 (CI = +/-0.118; p = 0.556)	-0.067	-3.14%
Severity	2015.1	0.004 (CI = +/-0.135; p = 0.943)	-0.124	+0.43%
Severity	2015.2	-0.055 (CI = +/-0.141; p = 0.385)	-0.018	-5.36%
Severity	2016.1	-0.047 (CI = +/-0.187; p = 0.563)	-0.098	-4.58%
Severity	2016.2	-0.062 (CI = +/-0.262; p = 0.571)	-0.118	-6.00%
Severity	2017.1	0.052 (CI = +/-0.307; p = 0.663)	-0.185	+5.32%
Severity	2017.2	-0.059 (CI = +/-0.436; p = 0.694)	-0.255	-5.77%
Severity	2018.1	-0.136 (CI = +/-0.968; p = 0.608)	-0.270	-12.68%
Frequency	2004.2	-0.011 (CI = +/-0.010; p = 0.023)	0.138	-1.14%
Frequency	2005.1	-0.010 (CI = +/-0.010; p = 0.049)	0.100	-1.03%
Frequency	2005.2	-0.016 (CI = +/-0.009; p = 0.001)	0.296	-1.55%
Frequency	2006.1	-0.018 (CI = +/-0.009; p = 0.000)	0.358	-1.77%
Frequency	2006.2	-0.020 (CI = +/-0.009; p = 0.000)	0.426	-2.02%
Frequency	2007.1	-0.022 (CI = +/-0.010; p = 0.000)	0.432	-2.14%
Frequency	2007.2	-0.024 (CI = +/-0.010; p = 0.000)	0.482	-2.39%
Frequency	2008.1	-0.024 (CI = +/-0.011; p = 0.000)	0.439	-2.34%
Frequency	2008.2	-0.024 (CI = +/-0.012; p = 0.001)	0.418	-2.39%
Frequency	2009.1	-0.027 (CI = +/-0.013; p = 0.000)	0.457	-2.66%
Frequency	2009.2	-0.028 (CI = +/-0.014; p = 0.001)	0.444	-2.77%
Frequency	2010.1	-0.028 (CI = +/-0.016; p = 0.002)	0.404	-2.77%
Frequency	2010.2	-0.031 (CI = +/-0.017; p = 0.002)	0.417	-3.02%
Frequency	2011.1	-0.026 (CI = +/-0.018; p = 0.009)	0.318	-2.56%
Frequency	2011.2	-0.023 (CI = +/-0.020; p = 0.031)	0.224	-2.24%
Frequency	2012.1	-0.024 (CI = +/-0.023; p = 0.041)	0.214	-2.40%
Frequency	2012.2	-0.034 (CI = +/-0.023; p = 0.006)	0.404	-3.34%
Frequency	2013.1	-0.027 (CI = +/-0.025; p = 0.032)	0.273	-2.71%
Frequency	2013.2	-0.040 (CI = +/-0.022; p = 0.002)	0.548	-3.92%
Frequency	2014.1	-0.044 (CI = +/-0.026; p = 0.004)	0.545	-4.31%
Frequency	2014.2	-0.036 (CI = +/-0.029; p = 0.021)	0.405	-3.56%
Frequency	2015.1	-0.029 (CI = +/-0.035; p = 0.090)	0.232	-2.85%
Frequency	2015.2	-0.029 (CI = +/-0.045; p = 0.163)	0.152	-2.89%
Frequency	2016.1	-0.028 (CI = +/-0.059; p = 0.287)	0.050	-2.80%
Frequency	2016.2	-0.053 (CI = +/-0.068; p = 0.102)	0.333	-5.16%
Frequency	2017.1	-0.065 (CI = +/-0.100; p = 0.146)	0.310	-6.30%
Frequency	2017.2	-0.077 (CI = +/-0.172; p = 0.249)	0.206	-7.43%
Frequency	2018.1	-0.002 (CI = +/-0.240; p = 0.975)	-0.499	-0.20%

All Perils

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

Fit	Start Date	Time	Implied Trend	
			Adjusted R ²	Rate
Loss Cost	2004.2	0.018 (CI = +/-0.024; p = 0.147)	0.040	+1.79%
Loss Cost	2005.1	0.024 (CI = +/-0.025; p = 0.062)	0.090	+2.40%
Loss Cost	2005.2	0.023 (CI = +/-0.027; p = 0.097)	0.068	+2.28%
Loss Cost	2006.1	0.023 (CI = +/-0.029; p = 0.116)	0.060	+2.32%
Loss Cost	2006.2	0.020 (CI = +/-0.031; p = 0.191)	0.031	+2.06%
Loss Cost	2007.1	0.026 (CI = +/-0.033; p = 0.125)	0.060	+2.59%
Loss Cost	2007.2	0.019 (CI = +/-0.035; p = 0.282)	0.009	+1.88%
Loss Cost	2008.1	0.023 (CI = +/-0.038; p = 0.230)	0.024	+2.29%
Loss Cost	2008.2	0.023 (CI = +/-0.042; p = 0.255)	0.017	+2.37%
Loss Cost	2009.1	0.026 (CI = +/-0.046; p = 0.243)	0.022	+2.68%
Loss Cost	2009.2	0.037 (CI = +/-0.049; p = 0.130)	0.074	+3.77%
Loss Cost	2010.1	0.041 (CI = +/-0.054; p = 0.130)	0.078	+4.19%
Loss Cost	2010.2	0.030 (CI = +/-0.059; p = 0.295)	0.010	+3.08%
Loss Cost	2011.1	0.023 (CI = +/-0.066; p = 0.472)	-0.029	+2.33%
Loss Cost	2011.2	0.014 (CI = +/-0.075; p = 0.695)	-0.059	+1.41%
Loss Cost	2012.1	0.009 (CI = +/-0.086; p = 0.816)	-0.072	+0.95%
Loss Cost	2012.2	0.003 (CI = +/-0.100; p = 0.941)	-0.083	+0.34%
Loss Cost	2013.1	0.028 (CI = +/-0.112; p = 0.597)	-0.062	+2.81%
Loss Cost	2013.2	-0.021 (CI = +/-0.112; p = 0.688)	-0.082	-2.05%
Loss Cost	2014.1	-0.049 (CI = +/-0.129; p = 0.413)	-0.027	-4.78%
Loss Cost	2014.2	-0.069 (CI = +/-0.158; p = 0.343)	0.002	-6.66%
Loss Cost	2015.1	-0.015 (CI = +/-0.181; p = 0.852)	-0.137	-1.47%
Loss Cost	2015.2	-0.089 (CI = +/-0.200; p = 0.318)	0.026	-8.51%
Loss Cost	2016.1	-0.078 (CI = +/-0.281; p = 0.506)	-0.088	-7.52%
Loss Cost	2016.2	-0.135 (CI = +/-0.409; p = 0.413)	-0.034	-12.60%
Loss Cost	2017.1	0.008 (CI = +/-0.595; p = 0.969)	-0.333	+0.78%
Loss Cost	2017.2	-0.184 (CI = +/-1.122; p = 0.554)	-0.201	-16.80%
Loss Cost	2018.1	-0.233 (CI = +/-7.363; p = 0.757)	-0.721	-20.79%
Severity	2004.2	0.029 (CI = +/-0.023; p = 0.016)	0.161	+2.91%
Severity	2005.1	0.033 (CI = +/-0.024; p = 0.008)	0.207	+3.40%
Severity	2005.2	0.038 (CI = +/-0.025; p = 0.005)	0.242	+3.85%
Severity	2006.1	0.041 (CI = +/-0.027; p = 0.004)	0.252	+4.14%
Severity	2006.2	0.041 (CI = +/-0.029; p = 0.008)	0.229	+4.16%
Severity	2007.1	0.047 (CI = +/-0.030; p = 0.004)	0.282	+4.84%
Severity	2007.2	0.043 (CI = +/-0.033; p = 0.012)	0.221	+4.41%
Severity	2008.1	0.047 (CI = +/-0.035; p = 0.012)	0.228	+4.77%
Severity	2008.2	0.048 (CI = +/-0.039; p = 0.018)	0.213	+4.92%
Severity	2009.1	0.054 (CI = +/-0.042; p = 0.014)	0.238	+5.56%
Severity	2009.2	0.066 (CI = +/-0.044; p = 0.005)	0.321	+6.82%
Severity	2010.1	0.070 (CI = +/-0.049; p = 0.007)	0.314	+7.26%
Severity	2010.2	0.062 (CI = +/-0.054; p = 0.026)	0.230	+6.43%
Severity	2011.1	0.050 (CI = +/-0.058; p = 0.088)	0.128	+5.12%
Severity	2011.2	0.037 (CI = +/-0.064; p = 0.232)	0.036	+3.79%
Severity	2012.1	0.035 (CI = +/-0.074; p = 0.328)	0.002	+3.52%
Severity	2012.2	0.040 (CI = +/-0.085; p = 0.327)	0.003	+4.08%
Severity	2013.1	0.057 (CI = +/-0.097; p = 0.224)	0.052	+5.87%
Severity	2013.2	0.024 (CI = +/-0.105; p = 0.625)	-0.073	+2.41%
Severity	2014.1	0.001 (CI = +/-0.123; p = 0.982)	-0.111	+0.13%
Severity	2014.2	-0.027 (CI = +/-0.147; p = 0.685)	-0.101	-2.65%
Severity	2015.1	0.020 (CI = +/-0.171; p = 0.794)	-0.131	+1.99%
Severity	2015.2	-0.052 (CI = +/-0.188; p = 0.521)	-0.083	-5.09%
Severity	2016.1	-0.040 (CI = +/-0.264; p = 0.710)	-0.164	-3.96%
Severity	2016.2	-0.059 (CI = +/-0.400; p = 0.705)	-0.200	-5.70%
Severity	2017.1	0.113 (CI = +/-0.508; p = 0.529)	-0.141	+12.01%
Severity	2017.2	-0.031 (CI = +/-1.015; p = 0.907)	-0.487	-3.06%
Severity	2018.1	-0.155 (CI = +/-6.385; p = 0.810)	-0.826	-14.35%
Frequency	2004.2	-0.011 (CI = +/-0.010; p = 0.041)	0.111	-1.09%
Frequency	2005.1	-0.010 (CI = +/-0.011; p = 0.084)	0.074	-0.96%
Frequency	2005.2	-0.015 (CI = +/-0.010; p = 0.003)	0.262	-1.51%
Frequency	2006.1	-0.018 (CI = +/-0.010; p = 0.001)	0.325	-1.75%
Frequency	2006.2	-0.020 (CI = +/-0.010; p = 0.000)	0.395	-2.02%
Frequency	2007.1	-0.022 (CI = +/-0.011; p = 0.000)	0.402	-2.15%
Frequency	2007.2	-0.024 (CI = +/-0.011; p = 0.000)	0.455	-2.41%
Frequency	2008.1	-0.024 (CI = +/-0.012; p = 0.001)	0.411	-2.37%
Frequency	2008.2	-0.025 (CI = +/-0.014; p = 0.001)	0.390	-2.43%
Frequency	2009.1	-0.028 (CI = +/-0.014; p = 0.001)	0.433	-2.73%
Frequency	2009.2	-0.029 (CI = +/-0.016; p = 0.001)	0.421	-2.86%
Frequency	2010.1	-0.029 (CI = +/-0.018; p = 0.003)	0.381	-2.86%
Frequency	2010.2	-0.032 (CI = +/-0.019; p = 0.003)	0.397	-3.15%
Frequency	2011.1	-0.027 (CI = +/-0.021; p = 0.015)	0.292	-2.65%
Frequency	2011.2	-0.023 (CI = +/-0.023; p = 0.049)	0.195	-2.30%
Frequency	2012.1	-0.025 (CI = +/-0.027; p = 0.061)	0.186	-2.49%
Frequency	2012.2	-0.037 (CI = +/-0.026; p = 0.010)	0.389	-3.59%
Frequency	2013.1	-0.029 (CI = +/-0.029; p = 0.047)	0.249	-2.89%
Frequency	2013.2	-0.045 (CI = +/-0.026; p = 0.003)	0.556	-4.36%
Frequency	2014.1	-0.050 (CI = +/-0.030; p = 0.004)	0.568	-4.90%
Frequency	2014.2	-0.042 (CI = +/-0.035; p = 0.025)	0.422	-4.13%
Frequency	2015.1	-0.035 (CI = +/-0.043; p = 0.103)	0.240	-3.39%
Frequency	2015.2	-0.037 (CI = +/-0.058; p = 0.173)	0.166	-3.60%
Frequency	2016.1	-0.038 (CI = +/-0.082; p = 0.288)	0.065	-3.71%
Frequency	2016.2	-0.076 (CI = +/-0.090; p = 0.079)	0.474	-7.31%
Frequency	2017.1	-0.106 (CI = +/-0.133; p = 0.086)	0.572	-10.02%
Frequency	2017.2	-0.153 (CI = +/-0.237; p = 0.109)	0.690	-14.18%
Frequency	2018.1	-0.078 (CI = +/-0.978; p = 0.495)	0.015	-7.52%

Province of Newfoundland
Commercial Vehicles (Including Fleets)
COVID-19 Effect on Claims Cost
Data as of 12/31/22

(1) Coverage	(2) See Report Frequency COVID-19 Coefficient					(3) See Report Severity COVID-19 Coefficient					(4) (2) * (3) Loss Cost COVID-19 Coefficient					(5) 400% - 1 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						
	BI	-0.008	-0.248	0.340	0.118	-0.221	-0.599	0.000	0.000	0.000	0.000	0.000	0.000	-0.202	-0.086	0.040	0.118	-0.221	-0.599	-7%	-2%	2%	15%	-2%
PD	-0.327	-0.411	-0.685	-0.473	-0.402	-0.414	0.000	0.000	0.000	0.000	0.000	0.000	-0.327	-0.411	-0.685	-0.473	-0.402	-0.414	-26%	-34%	-50%	-38%	-33%	-34%
AB Total	-0.367	-0.411	-0.110	0.443	-0.269	-0.320	0.000	0.000	0.000	0.000	0.000	0.000	-0.367	-0.411	-0.110	0.443	-0.269	-0.320	-31%	-34%	-19%	55%	-24%	-27%
CL	-0.144	-0.274	-0.552	-0.554	-0.292	-0.283	0.000	0.000	0.000	0.000	0.000	0.000	-0.144	-0.274	-0.552	-0.554	-0.292	-0.283	-15%	-24%	-42%	-43%	-25%	-25%
CM	0.017	0.032	-0.112	-0.191	-0.091	-0.052	0.000	0.000	0.000	0.000	0.000	0.000	0.017	0.032	-0.112	-0.191	-0.091	-0.052	2%	3%	-11%	15%	-13%	3%
AP	0.017	-0.117	0.142	-0.144	0.034	0.179	0.000	0.000	0.000	0.000	0.000	0.000	0.017	-0.117	0.142	-0.144	0.034	0.179	2%	-11%	15%	-13%	3%	20%

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

Bodily Injury

Coverage = BI
 End Trend Period = 2022.2
 Excluded Points = NA
 Parameters Included: Time, COVID202001, COVID202002, COVID202101, COVID202102, COVID20221, COVID20222

Fit	Start Date	Time	COVID202001	COVID202002	COVID202101	COVID202102	COVID20221	COVID20222	Adjusted R ²	Implied Trend Rate
Loss Cost	2005.2	0.003 (CI = +/0.019, p = 0.741)	1.03 (CI = +/0.447, p = 0.641)	-0.318 (CI = +/0.450, p = 0.158)	-0.258 (CI = +/0.453, p = 0.253)	0.060 (CI = +/0.456, p = 0.789)	-0.243 (CI = +/0.460, p = 0.287)	-0.417 (CI = +/0.463, p = 0.076)	0.025	+0.37%
Loss Cost	2006.1	0.003 (CI = +/0.020, p = 0.785)	1.04 (CI = +/0.457, p = 0.642)	-0.316 (CI = +/0.460, p = 0.170)	-0.256 (CI = +/0.464, p = 0.268)	0.062 (CI = +/0.467, p = 0.786)	-0.241 (CI = +/0.471, p = 0.303)	-0.415 (CI = +/0.475, p = 0.085)	0.027	+0.20%
Loss Cost	2006.2	0.000 (CI = +/0.021, p = 0.984)	1.18 (CI = +/0.461, p = 0.602)	-0.301 (CI = +/0.465, p = 0.194)	-0.239 (CI = +/0.468, p = 0.304)	0.081 (CI = +/0.472, p = 0.728)	-0.221 (CI = +/0.477, p = 0.348)	-0.393 (CI = +/0.481, p = 0.104)	0.031	-0.02%
Loss Cost	2007.1	0.003 (CI = +/0.023, p = 0.805)	1.05 (CI = +/0.467, p = 0.648)	-0.316 (CI = +/0.470, p = 0.178)	-0.255 (CI = +/0.474, p = 0.277)	0.062 (CI = +/0.479, p = 0.790)	-0.241 (CI = +/0.483, p = 0.314)	-0.415 (CI = +/0.488, p = 0.092)	0.023	+0.07%
Loss Cost	2007.2	-0.005 (CI = +/0.022, p = 0.639)	1.40 (CI = +/0.436, p = 0.513)	-0.277 (CI = +/0.440, p = 0.206)	-0.212 (CI = +/0.444, p = 0.333)	0.110 (CI = +/0.448, p = 0.617)	-0.190 (CI = +/0.453, p = 0.359)	-0.359 (CI = +/0.458, p = 0.118)	0.084	-0.51%
Loss Cost	2008.1	0.000 (CI = +/0.023, p = 0.999)	1.18 (CI = +/0.431, p = 0.577)	-0.302 (CI = +/0.435, p = 0.164)	-0.240 (CI = +/0.439, p = 0.270)	0.080 (CI = +/0.444, p = 0.713)	-0.222 (CI = +/0.449, p = 0.315)	-0.395 (CI = +/0.454, p = 0.085)	0.075	+0.00%
Loss Cost	2008.2	-0.002 (CI = +/0.026, p = 0.898)	1.124 (CI = +/0.442, p = 0.565)	-0.294 (CI = +/0.447, p = 0.185)	-0.231 (CI = +/0.452, p = 0.299)	0.089 (CI = +/0.457, p = 0.690)	-0.212 (CI = +/0.462, p = 0.350)	-0.384 (CI = +/0.468, p = 0.103)	0.070	-0.16%
Loss Cost	2009.1	0.002 (CI = +/0.028, p = 0.885)	1.100 (CI = +/0.450, p = 0.615)	-0.310 (CI = +/0.455, p = 0.171)	-0.249 (CI = +/0.461, p = 0.273)	0.069 (CI = +/0.466, p = 0.760)	-0.234 (CI = +/0.472, p = 0.314)	-0.407 (CI = +/0.479, p = 0.092)	0.057	+0.19%
Loss Cost	2009.2	-0.004 (CI = +/0.029, p = 0.777)	1.133 (CI = +/0.449, p = 0.542)	-0.284 (CI = +/0.455, p = 0.206)	-0.220 (CI = +/0.461, p = 0.330)	0.101 (CI = +/0.467, p = 0.655)	-0.199 (CI = +/0.474, p = 0.391)	-0.369 (CI = +/0.481, p = 0.125)	0.079	-0.40%
Loss Cost	2010.1	0.000 (CI = +/0.032, p = 0.980)	1.17 (CI = +/0.458, p = 0.598)	-0.303 (CI = +/0.464, p = 0.187)	-0.241 (CI = +/0.470, p = 0.296)	0.078 (CI = +/0.478, p = 0.734)	-0.224 (CI = +/0.485, p = 0.345)	-0.396 (CI = +/0.493, p = 0.108)	0.061	+0.04%
Loss Cost	2010.2	-0.005 (CI = +/0.035, p = 0.786)	1.34 (CI = +/0.467, p = 0.553)	-0.283 (CI = +/0.474, p = 0.225)	-0.218 (CI = +/0.481, p = 0.352)	0.103 (CI = +/0.489, p = 0.661)	-0.196 (CI = +/0.498, p = 0.417)	-0.366 (CI = +/0.507, p = 0.146)	0.069	-0.46%
Loss Cost	2011.1	-0.008 (CI = +/0.039, p = 0.660)	1.47 (CI = +/0.482, p = 0.528)	-0.268 (CI = +/0.490, p = 0.182)	-0.202 (CI = +/0.499, p = 0.403)	0.121 (CI = +/0.508, p = 0.620)	-0.177 (CI = +/0.518, p = 0.480)	-0.345 (CI = +/0.528, p = 0.185)	0.066	-0.83%
Loss Cost	2011.2	-0.017 (CI = +/0.043, p = 0.396)	1.176 (CI = +/0.483, p = 0.450)	-0.235 (CI = +/0.492, p = 0.325)	-0.164 (CI = +/0.501, p = 0.496)	0.164 (CI = +/0.512, p = 0.505)	-0.129 (CI = +/0.523, p = 0.606)	-0.293 (CI = +/0.534, p = 0.261)	0.110	-1.73%
Loss Cost	2012.1	-0.024 (CI = +/0.048, p = 0.306)	1.195 (CI = +/0.488, p = 0.416)	-0.213 (CI = +/0.508, p = 0.384)	-0.189 (CI = +/0.519, p = 0.451)	0.192 (CI = +/0.531, p = 0.451)	-0.098 (CI = +/0.544, p = 0.705)	-0.258 (CI = +/0.558, p = 0.337)	0.119	-2.34%
Loss Cost	2012.2	-0.038 (CI = +/0.051, p = 0.132)	1.235 (CI = +/0.487, p = 0.316)	-0.165 (CI = +/0.498, p = 0.487)	-0.084 (CI = +/0.511, p = 0.728)	0.244 (CI = +/0.524, p = 0.313)	-0.029 (CI = +/0.538, p = 0.910)	-0.182 (CI = +/0.553, p = 0.490)	0.211	-3.74%
Loss Cost	2013.1	-0.050 (CI = +/0.050, p = 0.023)	1.294 (CI = +/0.455, p = 0.167)	-0.095 (CI = +/0.447, p = 0.650)	-0.003 (CI = +/0.459, p = 0.988)	0.346 (CI = +/0.473, p = 0.137)	0.074 (CI = +/0.487, p = 0.746)	-0.058 (CI = +/0.505, p = 0.773)	0.409	-5.83%
Loss Cost	2013.2	-0.060 (CI = +/0.058, p = 0.049)	1.293 (CI = +/0.464, p = 0.192)	-0.097 (CI = +/0.478, p = 0.665)	-0.005 (CI = +/0.493, p = 0.983)	0.354 (CI = +/0.510, p = 0.165)	0.072 (CI = +/0.528, p = 0.760)	-0.070 (CI = +/0.542, p = 0.782)	0.339	-5.79%
Loss Cost	2014.1	-0.047 (CI = +/0.068, p = 0.159)	1.262 (CI = +/0.479, p = 0.250)	-0.134 (CI = +/0.495, p = 0.460)	-0.048 (CI = +/0.516, p = 0.838)	0.294 (CI = +/0.534, p = 0.248)	0.015 (CI = +/0.555, p = 0.924)	-0.134 (CI = +/0.578, p = 0.618)	0.235	-2.55%
Loss Cost	2014.2	-0.027 (CI = +/0.077, p = 0.446)	0.221 (CI = +/0.484, p = 0.329)	-0.185 (CI = +/0.504, p = 0.277)	-0.109 (CI = +/0.526, p = 0.649)	0.224 (CI = +/0.549, p = 0.381)	-0.065 (CI = +/0.575, p = 0.804)	-0.223 (CI = +/0.602, p = 0.423)	0.148	-2.70%
Loss Cost	2015.1	-0.024 (CI = +/0.097, p = 0.579)	0.214 (CI = +/0.531, p = 0.379)	-0.193 (CI = +/0.557, p = 0.448)	-0.119 (CI = +/0.586, p = 0.653)	0.213 (CI = +/0.617, p = 0.449)	-0.077 (CI = +/0.650, p = 0.791)	-0.237 (CI = +/0.685, p = 0.447)	0.072	-2.39%
Loss Cost	2015.2	-0.011 (CI = +/0.122, p = 0.830)	0.191 (CI = +/0.585, p = 0.465)	-0.223 (CI = +/0.619, p = 0.424)	-0.155 (CI = +/0.658, p = 0.595)	0.170 (CI = +/0.699, p = 0.382)	-0.126 (CI = +/0.743, p = 0.700)	-0.292 (CI = +/0.789, p = 0.410)	-0.020	-1.14%
Loss Cost	2016.1	0.027 (CI = +/0.147, p = 0.665)	0.126 (CI = +/0.604, p = 0.627)	-0.307 (CI = +/0.648, p = 0.200)	-0.258 (CI = +/0.696, p = 0.399)	0.047 (CI = +/0.749, p = 0.883)	-0.269 (CI = +/0.804, p = 0.445)	-0.455 (CI = +/0.863, p = 0.245)	-0.021	-2.78%
Loss Cost	2016.2	0.059 (CI = +/0.198, p = 0.476)	0.079 (CI = +/0.684, p = 0.779)	-0.370 (CI = +/0.746, p = 0.258)	-0.338 (CI = +/0.815, p = 0.335)	-0.048 (CI = +/0.889, p = 0.895)	-0.380 (CI = +/0.968, p = 0.360)	-0.581 (CI = +/1.050, p = 0.214)	-0.050	-6.09%
Loss Cost	2017.1	0.019 (CI = +/0.287, p = 0.866)	0.133 (CI = +/0.822, p = 0.677)	-0.296 (CI = +/0.917, p = 0.420)	-0.243 (CI = +/0.913, p = 0.545)	0.067 (CI = +/1.138, p = 0.879)	-0.245 (CI = +/1.259, p = 0.618)	-0.426 (CI = +/1.384, p = 0.441)	-0.154	+1.88%
Loss Cost	2017.2	0.073 (CI = +/0.480, p = 0.662)	0.069 (CI = +/1.099, p = 0.854)	-0.386 (CI = +/1.269, p = 0.404)	-0.361 (CI = +/1.459, p = 0.489)	-0.078 (CI = +/1.662, p = 0.891)	-0.416 (CI = +/1.874, p = 0.530)	-0.625 (CI = +/2.091, p = 0.412)	-0.320	-20.76%
Loss Cost	2018.1	0.151 (CI = +/0.720, p = 0.406)	-0.009 (CI = +/1.895, p = 0.986)	-0.504 (CI = +/2.305, p = 0.446)	-0.517 (CI = +/2.759, p = 0.505)	-0.273 (CI = +/3.238, p = 0.751)	-0.651 (CI = +/3.733, p = 0.531)	-0.899 (CI = +/4.527, p = 0.458)	-0.637	+16.31%
Severity	2005.2	0.049 (CI = +/0.014, p = 0.000)	0.171 (CI = +/0.347, p = 0.321)	-0.273 (CI = +/0.349, p = 0.120)	-0.297 (CI = +/0.351, p = 0.094)	-0.058 (CI = +/0.354, p = 0.740)	-0.222 (CI = +/0.357, p = 0.211)	-0.359 (CI = +/0.359, p = 0.050)	0.646	+5.06%
Severity	2006.1	0.050 (CI = +/0.015, p = 0.000)	0.169 (CI = +/0.355, p = 0.335)	-0.274 (CI = +/0.357, p = 0.126)	-0.299 (CI = +/0.360, p = 0.099)	-0.060 (CI = +/0.363, p = 0.738)	-0.225 (CI = +/0.365, p = 0.218)	-0.361 (CI = +/0.369, p = 0.055)	0.621	+5.09%
Severity	2006.2	0.049 (CI = +/0.017, p = 0.000)	0.173 (CI = +/0.363, p = 0.335)	-0.270 (CI = +/0.365, p = 0.140)	-0.295 (CI = +/0.368, p = 0.112)	-0.059 (CI = +/0.371, p = 0.763)	-0.219 (CI = +/0.375, p = 0.239)	-0.355 (CI = +/0.378, p = 0.064)	0.585	+0.51%
Severity	2007.1	0.055 (CI = +/0.016, p = 0.000)	0.143 (CI = +/0.330, p = 0.380)	-0.304 (CI = +/0.332, p = 0.071)	-0.332 (CI = +/0.335, p = 0.052)	-0.095 (CI = +/0.338, p = 0.567)	-0.263 (CI = +/0.341, p = 0.125)	-0.402 (CI = +/0.345, p = 0.024)	0.671	+5.69%
Severity	2007.2	0.051 (CI = +/0.016, p = 0.000)	0.162 (CI = +/0.347, p = 0.360)	-0.283 (CI = +/0.349, p = 0.100)	-0.316 (CI = +/0.352, p = 0.067)	-0.070 (CI = +/0.355, p = 0.667)	-0.235 (CI = +/0.358, p = 0.197)	-0.378 (CI = +/0.361, p = 0.029)	0.634	+5.25%
Severity	2008.1	0.056 (CI = +/0.017, p = 0.000)	0.139 (CI = +/0.305, p = 0.356)	-0.308 (CI = +/0.308, p = 0.050)	-0.336 (CI = +/0.311, p = 0.035)	-0.100 (CI = +/0.314, p = 0.515)	-0.269 (CI = +/0.318, p = 0.109)	-0.408 (CI = +/0.322, p = 0.015)	0.682	+5.81%
Severity	2008.2	0.052 (CI = +/0.018, p = 0.000)	0.142 (CI = +/0.314, p = 0.358)	-0.305 (CI = +/0.317, p = 0.059)	-0.333 (CI = +/0.321, p = 0.043)	-0.096 (CI = +/0.324, p = 0.543)	-0.264 (CI = +/0.328, p = 0.104)	-0.404 (CI = +/0.333, p = 0.020)	0.643	+5.40%
Severity	2009.1	0.062 (CI = +/0.018, p = 0.000)	0.117 (CI = +/0.294, p = 0.418)	-0.333 (CI = +/0.297, p = 0.020)	-0.364 (CI = +/0.301, p = 0.020)	-0.131 (CI = +/0.305, p = 0.380)	-0.302 (CI = +/0.309, p = 0.074)	-0.445 (CI = +/0.313, p = 0.008)	0.702	+6.40%
Severity	2009.2	0.059 (CI = +/0.020, p = 0.000)	0.128 (CI = +/0.298, p = 0.382)	-0.321 (CI = +/0.302, p = 0.038)	-0.350 (CI = +/0.306, p = 0.027)	-0.116 (CI = +/0.310, p = 0.444)	-0.285 (CI = +/0.314, p = 0.053)	-0.426 (CI = +/0.319, p = 0.012)	0.658	+6.09%
Severity	2010.1	0.062 (CI = +/0.021, p = 0.000)	0.116 (CI = +/0.303, p = 0.432)	-0.334 (CI = +/0.307, p = 0.035)	-0.365 (CI = +/0.311, p = 0.024)	-0.131 (CI = +/0.316, p = 0.392)	-0.303 (CI = +/0.321, p = 0.063)	-0.446 (CI = +/0.326, p = 0.019)	0.650	+6.43%
Severity	2010.2	0.065 (CI = +/0.024, p = 0.000)	0.108 (CI = +/0.312, p = 0.477)	-0.344 (CI = +/0.316, p = 0.035)	-0.376 (CI = +/0.321, p = 0.024)	-0.144 (CI = +/0.327, p = 0.365)	-0.317 (CI = +/0.332, p = 0.061)	-0.460 (CI = +/0.338, p = 0.011)	0.629	+6.69%
Severity	2011.1	0.064 (CI = +/0.026, p = 0.000)	0.119 (CI = +/0.324, p = 0.485)	-0.341 (CI = +/0.330, p = 0.043)	-0.374 (CI = +/0.334, p = 0.031)	-0.141 (CI = +/0.342, p = 0.393)	-0.314 (CI = +/0.348, p = 0.075)	-0.457 (CI = +/0.355, p = 0.015)	0.578	+6.63%
Severity	2011.2	0.059 (CI = +/0.029, p = 0.001)	0.124 (CI = +/0.331, p = 0.436)	-0.324 (CI = +/0.337, p = 0.058)	-0.354 (CI = +/0.343, p = 0.044)	-0.119 (CI = +/0.351, p = 0.479)	-0.289 (CI = +/0.358, p = 0.106)	-0.430 (CI = +/0.366, p = 0.024)	0.504	+6.13%
Severity	2012.1	0.052 (CI = +/0.032, p = 0.003)	0.145 (CI = +/0.331, p = 0.362)	-0.300 (CI = +/0.338, p = 0.078)	-0.326 (CI = +/0.346, p = 0.063)	-0.088 (CI = +/0.354, p = 0.603)	-0.254 (CI = +/0.362, p = 0.156)	-0.392 (CI = +/0.371, p = 0.040)	0.419	+5.38%
Severity	2012.2	0.050 (CI = +/0.036, p = 0.011)	0.153 (CI = +/0.347, p = 0.360)	-0.291 (CI = +/0.355, p = 0.100)	-0.316 (CI = +/0.366, p = 0.083)	-0.077 (CI = +/0.371, p = 0.666)	-0.242 (CI = +/0.384, p = 0.197)	-0.378 (CI = +/0.395, p = 0.059)	0.338	+5.12%
Severity	2013.1	0.032 (CI = +/0.034, p = 0.060)	0.200 (CI = +/0.295, p = 0.159)	-0.234 (CI = +/0.299, p = 0.113)	-0.250 (CI = +/0.307, p = 0.101)	-0.002 (CI = +/0.316, p = 0.988)	-0.158 (CI = +/0.326, p = 0.311)	-0.286 (CI = +/0.336, p = 0.089)	0.315	+2.72%
Severity	2013.2	0.027 (CI = +/0.039, p = 0.157)	0.213 (CI = +/0.304, p = 0.151)	-0.219 (CI = +/0.314, p = 0.153)	-0.232 (CI = +/0.324, p = 0.142)	0.018 (CI = +/0.335, p = 0.906)	-0.135 (CI = +/0.346, p = 0.409)	-0.260 (CI = +/0.356, p = 0.139)	0.249	+2.25%
Severity	2014.1	0.036 (CI = +/0.045, p = 0.103)	0.192 (CI = +/0.312, p = 0.201)	-0.245 (CI = +/0.323, p = 0.123)	-0.263 (CI = +/0.335, p = 0.112)	-0.016 (CI = +/0.348, p = 0.919)	-0.174 (CI = +/0.362, p = 0.369)	-0.304 (CI = +/0.377, p = 0.103)	0.287	+3.65%
Severity	2014.2	0.044 (CI = +/0.053, p = 0.096)	0.176 (CI = +/0.331, p = 0.260)	-0.265 (CI = +/0.344, p = 0.116)	-0.287 (CI = +/0.359, p = 0.104)	-0.026 (CI = +/0.375, p = 0.795)	-0.206 (CI = +/0.393, p = 0.265)	-0.339 (CI = +/0.411, p = 0.095)	0.288	+4.45%
Severity	2015.1	0.044 (CI = +/0.066, p = 0.167)	0.176 (CI = +/0.364, p = 0.298)	-0.265 (CI = +/0.381, p = 0.148)	-0.287 (CI = +/0.400, p = 0.137)	-0.044 (CI = +/0.422, p = 0.815)	-0.206 (CI = +/0.445, p = 0.316)	-0.339 (CI = +/0.469, p = 0.134)	0.215	+4.54%
Severity	2015.2	0.046 (CI = +/0.085, p = 0.246)	0.172 (CI = +/0.407, p = 0.351)	-0.270 (CI = +/0.430, p = 0.182)	-0.292 (CI = +/0.457, p = 0.174)	-0.051 (CI = +/0.485, p =				

Property Damage

Coverage = Total PD
 End Trend Period = 2022.2
 Excluded Points = NA
 Parameters included: time, seasonality, COVID202001, COVID202002, COVID202011, COVID202101, COVID202102, COVID202201, COVID202202

Fit	Start Date	Time	Seasonality	COVID202001	COVID202002	COVID202011	COVID202102	COVID20211	COVID2022	Implied Trend	Adjusted R ²	Rate
Loss Cost	2004.2	0.016 (CI = +0.016; p=0.041)	0.042 (CI = +0.140; p=0.546)	-0.603 (CI = +0.420; p=0.007)	-0.643 (CI = +0.422; p=0.004)	-0.835 (CI = +0.427; p=0.000)	-0.669 (CI = +0.427; p=0.004)	0.197 (CI = +0.430; p=0.355)	-0.350 (CI = +0.430; p=0.108)	0.475	-1.6%	
Loss Cost	2005.1	0.015 (CI = +0.017; p=0.075)	0.035 (CI = +0.144; p=0.621)	-0.599 (CI = +0.428; p=0.009)	-0.639 (CI = +0.428; p=0.005)	-0.824 (CI = +0.434; p=0.001)	-0.654 (CI = +0.434; p=0.005)	0.210 (CI = +0.440; p=0.336)	-0.344 (CI = +0.440; p=0.121)	0.468	+1.51%	
Loss Cost	2005.2	0.012 (CI = +0.017; p=0.165)	0.049 (CI = +0.146; p=0.495)	-0.585 (CI = +0.427; p=0.007)	-0.615 (CI = +0.429; p=0.001)	-0.812 (CI = +0.433; p=0.001)	-0.638 (CI = +0.435; p=0.006)	0.213 (CI = +0.429; p=0.306)	-0.315 (CI = +0.442; p=0.155)	0.476	+1.2%	
Loss Cost	2006.1	0.013 (CI = +0.019; p=0.173)	0.052 (CI = +0.152; p=0.483)	-0.590 (CI = +0.438; p=0.010)	-0.618 (CI = +0.429; p=0.008)	-0.819 (CI = +0.445; p=0.001)	-0.631 (CI = +0.445; p=0.007)	0.217 (CI = +0.442; p=0.330)	-0.318 (CI = +0.442; p=0.160)	0.472	+1.9%	
Loss Cost	2006.2	0.012 (CI = +0.020; p=0.222)	0.055 (CI = +0.158; p=0.482)	-0.589 (CI = +0.448; p=0.012)	-0.614 (CI = +0.451; p=0.010)	-0.817 (CI = +0.456; p=0.001)	-0.627 (CI = +0.458; p=0.009)	0.219 (CI = +0.463; p=0.339)	-0.313 (CI = +0.446; p=0.178)	0.467	+1.2%	
Loss Cost	2007.1	0.008 (CI = +0.021; p=0.429)	0.037 (CI = +0.161; p=0.640)	-0.561 (CI = +0.450; p=0.017)	-0.602 (CI = +0.450; p=0.011)	-0.796 (CI = +0.457; p=0.002)	-0.611 (CI = +0.457; p=0.011)	0.255 (CI = +0.446; p=0.289)	-0.294 (CI = +0.446; p=0.205)	0.477	+0.8%	
Loss Cost	2007.2	0.009 (CI = +0.023; p=0.444)	0.035 (CI = +0.168; p=0.667)	-0.562 (CI = +0.461; p=0.019)	-0.605 (CI = +0.464; p=0.013)	-0.797 (CI = +0.465; p=0.002)	-0.614 (CI = +0.472; p=0.013)	0.253 (CI = +0.478; p=0.284)	-0.297 (CI = +0.448; p=0.214)	0.470	+0.8%	
Loss Cost	2008.1	0.008 (CI = +0.025; p=0.531)	0.031 (CI = +0.176; p=0.715)	-0.556 (CI = +0.476; p=0.024)	-0.602 (CI = +0.476; p=0.016)	-0.790 (CI = +0.485; p=0.003)	-0.610 (CI = +0.485; p=0.016)	0.261 (CI = +0.496; p=0.285)	-0.292 (CI = +0.496; p=0.234)	0.465	+0.7%	
Loss Cost	2008.2	0.011 (CI = +0.027; p=0.397)	0.018 (CI = +0.181; p=0.842)	-0.563 (CI = +0.482; p=0.024)	-0.625 (CI = +0.485; p=0.014)	-0.791 (CI = +0.492; p=0.003)	-0.637 (CI = +0.496; p=0.014)	0.247 (CI = +0.503; p=0.319)	-0.323 (CI = +0.508; p=0.200)	0.465	+1.1%	
Loss Cost	2009.1	0.010 (CI = +0.030; p=0.505)	0.021 (CI = +0.191; p=0.900)	-0.554 (CI = +0.499; p=0.031)	-0.621 (CI = +0.499; p=0.017)	-0.785 (CI = +0.511; p=0.005)	-0.631 (CI = +0.511; p=0.018)	0.259 (CI = +0.526; p=0.314)	-0.315 (CI = +0.524; p=0.223)	0.459	+0.8%	
Loss Cost	2009.2	0.001 (CI = +0.031; p=0.954)	0.043 (CI = +0.186; p=0.636)	-0.536 (CI = +0.478; p=0.030)	-0.568 (CI = +0.482; p=0.023)	-0.753 (CI = +0.489; p=0.005)	-0.569 (CI = +0.494; p=0.026)	0.295 (CI = +0.503; p=0.234)	-0.244 (CI = +0.508; p=0.326)	0.511	+0.0%	
Loss Cost	2010.1	0.005 (CI = +0.034; p=0.737)	0.059 (CI = +0.194; p=0.532)	-0.562 (CI = +0.490; p=0.027)	-0.579 (CI = +0.490; p=0.023)	-0.783 (CI = +0.506; p=0.004)	-0.585 (CI = +0.504; p=0.026)	0.260 (CI = +0.520; p=0.306)	-0.265 (CI = +0.520; p=0.297)	0.509	-0.5%	
Loss Cost	2010.2	0.002 (CI = +0.037; p=0.913)	0.070 (CI = +0.204; p=0.678)	-0.555 (CI = +0.504; p=0.033)	-0.560 (CI = +0.509; p=0.033)	-0.773 (CI = +0.519; p=0.006)	-0.562 (CI = +0.525; p=0.037)	0.274 (CI = +0.536; p=0.295)	-0.239 (CI = +0.541; p=0.365)	0.508	+0.2%	
Loss Cost	2011.1	-0.006 (CI = +0.041; p=0.776)	0.046 (CI = +0.212; p=0.649)	-0.518 (CI = +0.514; p=0.048)	-0.542 (CI = +0.514; p=0.040)	-0.728 (CI = +0.531; p=0.011)	-0.537 (CI = +0.531; p=0.048)	0.324 (CI = +0.551; p=0.226)	-0.208 (CI = +0.551; p=0.438)	0.524	0.5%	
Loss Cost	2011.2	-0.006 (CI = +0.046; p=0.780)	0.048 (CI = +0.226; p=0.658)	-0.517 (CI = +0.536; p=0.058)	-0.539 (CI = +0.542; p=0.051)	-0.727 (CI = +0.535; p=0.014)	-0.534 (CI = +0.563; p=0.062)	0.328 (CI = +0.578; p=0.243)	-0.220 (CI = +0.578; p=0.473)	0.508	-0.6%	
Loss Cost	2012.1	-0.021 (CI = +0.049; p=0.363)	0.005 (CI = +0.224; p=0.962)	-0.448 (CI = +0.520; p=0.085)	-0.507 (CI = +0.520; p=0.055)	-0.644 (CI = +0.542; p=0.024)	-0.486 (CI = +0.542; p=0.075)	0.426 (CI = +0.568; p=0.129)	-0.139 (CI = +0.568; p=0.605)	0.570	-2.10%	
Loss Cost	2012.2	-0.036 (CI = +0.051; p=0.142)	0.043 (CI = +0.219; p=0.674)	-0.426 (CI = +0.546; p=0.086)	-0.438 (CI = +0.546; p=0.088)	-0.608 (CI = +0.539; p=0.036)	-0.402 (CI = +0.538; p=0.124)	0.480 (CI = +0.545; p=0.079)	-0.040 (CI = +0.557; p=0.739)	0.635	-3.5%	
Loss Cost	2013.1	-0.055 (CI = +0.053; p=0.045)	-0.002 (CI = +0.215; p=0.984)	-0.353 (CI = +0.477; p=0.131)	-0.402 (CI = +0.477; p=0.091)	-0.555 (CI = +0.503; p=0.046)	-0.347 (CI = +0.503; p=0.157)	0.589 (CI = +0.533; p=0.033)	-0.033 (CI = +0.533; p=0.895)	0.688	-5.3%	
Loss Cost	2013.2	-0.057 (CI = +0.063; p=0.071)	-0.002 (CI = +0.235; p=0.982)	-0.351 (CI = +0.507; p=0.154)	-0.393 (CI = +0.517; p=0.121)	-0.550 (CI = +0.537; p=0.060)	-0.337 (CI = +0.550; p=0.202)	0.596 (CI = +0.572; p=0.043)	0.045 (CI = +0.588; p=0.868)	0.673	-5.1%	
Loss Cost	2014.1	-0.059 (CI = +0.076; p=0.114)	-0.003 (CI = +0.264; p=0.981)	-0.342 (CI = +0.557; p=0.148)	-0.389 (CI = +0.557; p=0.148)	-0.499 (CI = +0.597; p=0.091)	-0.330 (CI = +0.597; p=0.243)	0.609 (CI = +0.644; p=0.061)	0.055 (CI = +0.644; p=0.852)	0.643	-5.7%	
Loss Cost	2014.2	-0.028 (CI = +0.075; p=0.416)	-0.060 (CI = +0.236; p=0.748)	-0.378 (CI = +0.488; p=0.112)	-0.458 (CI = +0.501; p=0.051)	-0.567 (CI = +0.527; p=0.038)	-0.470 (CI = +0.545; p=0.082)	0.510 (CI = +0.578; p=0.074)	-0.117 (CI = +0.584; p=0.662)	0.695	-2.7%	
Loss Cost	2015.1	0.010 (CI = +0.072; p=0.759)	-0.009 (CI = +0.207; p=0.919)	-0.492 (CI = +0.414; p=0.026)	-0.561 (CI = +0.414; p=0.015)	-0.717 (CI = +0.456; p=0.007)	-0.571 (CI = +0.456; p=0.021)	0.322 (CI = +0.505; p=0.162)	-0.255 (CI = +0.505; p=0.271)	0.784	+0.8%	
Loss Cost	2015.2	0.023 (CI = +0.088; p=0.554)	0.010 (CI = +0.232; p=0.916)	-0.505 (CI = +0.446; p=0.019)	-0.600 (CI = +0.446; p=0.019)	-0.744 (CI = +0.467; p=0.011)	-0.623 (CI = +0.467; p=0.026)	0.282 (CI = +0.558; p=0.262)	-0.321 (CI = +0.558; p=0.228)	0.777	+2.31%	
Loss Cost	2016.1	0.017 (CI = +0.115; p=0.734)	-0.019 (CI = +0.207; p=0.875)	-0.491 (CI = +0.543; p=0.088)	-0.592 (CI = +0.543; p=0.088)	-0.725 (CI = +0.483; p=0.011)	-0.610 (CI = +0.484; p=0.054)	0.306 (CI = +0.718; p=0.322)	-0.362 (CI = +0.718; p=0.329)	0.753	-1.7%	
Loss Cost	2016.2	0.043 (CI = +0.169; p=0.128)	-0.048 (CI = +0.341; p=0.174)	-0.513 (CI = +0.614; p=0.081)	-0.656 (CI = +0.654; p=0.050)	-0.772 (CI = +0.723; p=0.041)	-0.699 (CI = +0.774; p=0.066)	0.234 (CI = +0.850; p=0.488)	-0.417 (CI = +0.850; p=0.772)	0.743	+4.40%	
Loss Cost	2017.1	0.081 (CI = +0.276; p=0.450)	-0.084 (CI = +0.472; p=0.979)	-0.588 (CI = +0.884; p=0.076)	-0.706 (CI = +0.884; p=0.076)	-0.885 (CI = +1.046; p=0.074)	-0.788 (CI = +1.046; p=0.096)	0.083 (CI = +1.276; p=0.269)	-0.543 (CI = +1.276; p=0.269)	0.717	-8.7%	
Loss Cost	2017.2	0.192 (CI = +0.189; p=0.039)	-0.097 (CI = +0.243; p=0.228)	-0.662 (CI = +0.413; p=0.020)	-0.929 (CI = +0.456; p=0.013)	-1.101 (CI = +0.533; p=0.013)	-1.122 (CI = +0.592; p=0.015)	-0.237 (CI = +0.674; p=0.305)	-0.989 (CI = +0.741; p=0.029)	0.965	+21.19%	
Loss Cost	2018.1	0.295 (CI = +0.381; p=0.074)	-0.044 (CI = +0.426; p=0.949)	-0.758 (CI = +0.739; p=0.049)	-1.003 (CI = +0.739; p=0.037)	-1.370 (CI = +0.716; p=0.043)	-1.260 (CI = +0.716; p=0.043)	-0.414 (CI = +0.816; p=0.159)	-1.190 (CI = +0.816; p=0.059)	0.993	+29.17%	
Severity	2004.2	0.033 (CI = +0.012; p=0.000)	-0.063 (CI = +0.112; p=0.258)	-0.132 (CI = +0.336; p=0.427)	-0.053 (CI = +0.337; p=0.750)	0.030 (CI = +0.340; p=0.856)	0.030 (CI = +0.341; p=0.860)	0.817 (CI = +0.344; p=0.000)	0.316 (CI = +0.346; p=0.071)	0.738	+3.5%	
Severity	2005.1	0.025 (CI = +0.013; p=0.000)	-0.051 (CI = +0.113; p=0.363)	-0.151 (CI = +0.336; p=0.386)	-0.061 (CI = +0.336; p=0.714)	0.010 (CI = +0.340; p=0.955)	0.020 (CI = +0.340; p=0.907)	0.793 (CI = +0.345; p=0.000)	0.304 (CI = +0.346; p=0.082)	0.747	+3.9%	
Severity	2005.2	0.023 (CI = +0.014; p=0.000)	-0.048 (CI = +0.117; p=0.464)	-0.149 (CI = +0.343; p=0.378)	-0.056 (CI = +0.344; p=0.759)	0.011 (CI = +0.341; p=0.846)	0.010 (CI = +0.345; p=0.887)	0.796 (CI = +0.349; p=0.000)	0.309 (CI = +0.354; p=0.084)	0.751	+3.4%	
Severity	2006.1	0.037 (CI = +0.015; p=0.000)	-0.039 (CI = +0.120; p=0.510)	-0.164 (CI = +0.347; p=0.340)	-0.063 (CI = +0.347; p=0.714)	-0.005 (CI = +0.352; p=0.977)	0.016 (CI = +0.352; p=0.924)	0.778 (CI = +0.358; p=0.000)	0.299 (CI = +0.368; p=0.097)	0.733	+3.74%	
Severity	2006.2	0.017 (CI = +0.016; p=0.000)	-0.042 (CI = +0.125; p=0.494)	-0.166 (CI = +0.355; p=0.345)	-0.067 (CI = +0.357; p=0.700)	-0.007 (CI = +0.360; p=0.967)	0.013 (CI = +0.362; p=0.952)	0.775 (CI = +0.366; p=0.000)	0.293 (CI = +0.369; p=0.114)	0.722	+3.81%	
Severity	2007.1	0.015 (CI = +0.017; p=0.000)	-0.054 (CI = +0.128; p=0.387)	-0.146 (CI = +0.358; p=0.407)	-0.059 (CI = +0.358; p=0.755)	0.015 (CI = +0.364; p=0.834)	0.022 (CI = +0.364; p=0.901)	0.799 (CI = +0.370; p=0.000)	0.307 (CI = +0.371; p=0.100)	0.710	+3.12%	
Severity	2007.2	0.035 (CI = +0.018; p=0.001)	-0.057 (CI = +0.133; p=0.382)	-0.148 (CI = +0.367; p=0.412)	-0.064 (CI = +0.369; p=0.722)	0.012 (CI = +0.373; p=0.845)	0.016 (CI = +0.376; p=0.929)	0.796 (CI = +0.380; p=0.000)	0.301 (CI = +0.383; p=0.118)	0.697	+3.59%	
Severity	2008.1	0.035 (CI = +0.020; p=0.002)	-0.059 (CI = +0.140; p=0.393)	-0.146 (CI = +0.379; p=0.413)	-0.063 (CI = +0.379; p=0.732)	0.011 (CI = +0.386; p=0.937)	0.018 (CI = +0.386; p=0.926)	0.799 (CI = +0.395; p=0.000)	0.302 (CI = +0.395; p=0.126)	0.683	+3.51%	
Severity	2008.2	0.042 (CI = +0.020; p=0.000)	-0.086 (CI = +0.131; p=0.188)	-0.161 (CI = +0.350; p=0.348)	-0.109 (CI = +0.352; p=0.524)	-0.008 (CI = +0.357; p=0.965)	-0.036 (CI = +0.360; p=0.837)	0.770 (CI = +0.385; p=0.000)	0.242 (CI = +0.386; p=0.186)	0.742	+4.3%	
Severity	2009.1	0.028 (CI = +0.022; p=0.000)	-0.054 (CI = +0.135; p=0.458)	-0.171 (CI = +0.388; p=0.357)	-0.114 (CI = +0.388; p=0.517)	-0.014 (CI = +0.393; p=0.914)	-0.041 (CI = +0.396; p=0.886)	0.764 (CI = +0.394; p=0.000)	0.242 (CI = +0.394; p=0.186)	0.721	+4.4%	
Severity	2009.2	0.042 (CI = +0.024; p=0.002)	-0.074 (CI = +0.145; p=0.236)	-0.168 (CI = +0.371; p=0.354)	-0.105 (CI = +0.374; p=0.564)	-0.013 (CI = +0.384; p=0.936)	-0.041 (CI = +0.384; p=0.866)	0.762 (CI = +0.391; p=0.001)	0.246 (CI = +0.395; p=0.201)	0.712	+4.31%	
Severity	2010.1	0.047 (CI = +0.026; p=0.001)	-0.056 (CI = +0.148; p=0.438)	-0.197 (CI = +0.373; p=0.281)	-0.118 (CI = +0.373; p=0.514)	-0.049 (CI = +0.386; p=0.793)	-0.060 (CI = +0.384; p=0.788)	0.733 (CI = +0.396; p=0.001)	0.222 (CI = +0.396; p=0.252)	0.727	+4.80%	
Severity	2010.2	0.023 (CI = +0.027; p=0.000)	-0.054 (CI = +0.149; p=0.438)	-0.203 (CI = +0.383; p=0.263)	-0.137 (CI = +0.383; p=0.463)	-0.072 (CI = +0.393; p=0.643)	-0.083 (CI = +0.393; p=0.643)	0.709 (CI = +0.399; p=0.000)	0.199 (CI = +0.399; p=0.300)	0.710	+5.2%	
Severity	2011.1	0.048 (CI = +0.032; p=0.005)	-0.075 (CI = +0.164; p=0.344)	-0.190 (CI = +0.398; p=0.325)	-0.131 (CI = +0.398; p=0.494)	-0.043 (CI = +0.412; p=0.827)	-0.054 (CI = +0.412; p=0.746)	0.728 (CI = +0.427; p=0.001)	0.208 (CI = +0.427; p=0.317)	0.702	+4.95%	
Severity	2011.2	0.049 (CI = +0.036; p=0.010)	-0.078 (CI = +0.175; p=0.357)	-0.192 (CI = +0.415; p=0.338)	-0.136 (CI = +0.420; p=0.500)	-0.045 (CI = +0.430; p=0.824)	-0.069 (CI = +0.437; p=0.739)	0.724 (CI = +0.448; p=0.001)	0.201 (CI = +0.455; p=0.359)	0.692	+5.0%	
Severity	2012.1	0.017 (CI = +0.037; p=0.052)	-0.113 (CI = +0.171; p=0.176)	-0.136 (CI = +0.397; p=0.565)	-0.023 (CI = +0.417; p=0.963)	0.023 (CI = +0.414; p=0.906)	0.000 (CI = +0.414; p=0.979)	0.806 (CI = +0.434; p=0.001)	0.253 (CI = +0.434; p=0.230)	0.692	+3.75%	
Severity	2012.2	0.023 (CI = +0.042; p=0.126)	-0.100									

Accident Benefits Total

Coverage = AB Total
 End Trend Period = 2022.2
 Excluded Points = NA
 Parameters Included: time, COVID202001, COVID202002, COVID202101, COVID202102, COVID20221, COVID20222

Fit	Start Date	Time	COVID202001	COVID202002	COVID202101	COVID202102	COVID20221	COVID20222	Adjusted R#2	Implied Trend Rate
Loss Cost	2004.2	0.055 (CI = +f0.039; p = 0.007)	-0.293 (CI = +f1.041; p = 0.570)	-0.600 (CI = +f1.047; p = 0.251)	-0.332 (CI = +f1.053; p = 0.524)	0.154 (CI = +f1.060; p = 0.769)	-0.885 (CI = +f1.067; p = 0.101)	-0.611 (CI = +f1.075; p = 0.254)	0.101	+5.68%
Loss Cost	2005.1	0.062 (CI = +f0.044; p = 0.005)	-0.327 (CI = +f1.043; p = 0.526)	-0.637 (CI = +f1.050; p = 0.234)	-0.373 (CI = +f1.056; p = 0.476)	0.110 (CI = +f1.064; p = 0.834)	-0.932 (CI = +f1.071; p = 0.085)	-0.662 (CI = +f1.079; p = 0.219)	0.129	+6.36%
Loss Cost	2005.2	0.074 (CI = +f0.042; p = 0.001)	-0.389 (CI = +f1.002; p = 0.433)	-0.705 (CI = +f1.008; p = 0.163)	-0.447 (CI = +f1.010; p = 0.375)	0.030 (CI = +f1.023; p = 0.952)	-1.018 (CI = +f1.031; p = 0.053)	-0.753 (CI = +f1.039; p = 0.148)	0.215	+7.64%
Loss Cost	2006.1	0.073 (CI = +f0.045; p = 0.003)	-0.385 (CI = +f1.025; p = 0.447)	-0.701 (CI = +f1.032; p = 0.175)	-0.442 (CI = +f1.040; p = 0.391)	0.036 (CI = +f1.048; p = 0.945)	-1.012 (CI = +f1.057; p = 0.060)	-0.747 (CI = +f1.065; p = 0.161)	0.177	+5.65%
Loss Cost	2006.2	0.072 (CI = +f0.048; p = 0.005)	-0.383 (CI = +f1.050; p = 0.459)	-0.699 (CI = +f1.058; p = 0.186)	-0.440 (CI = +f1.066; p = 0.404)	0.038 (CI = +f1.075; p = 0.943)	-1.010 (CI = +f1.085; p = 0.067)	-0.745 (CI = +f1.095; p = 0.173)	0.142	+7.51%
Loss Cost	2007.1	0.072 (CI = +f0.052; p = 0.009)	-0.382 (CI = +f1.077; p = 0.471)	-0.698 (CI = +f1.086; p = 0.197)	-0.439 (CI = +f1.095; p = 0.416)	0.039 (CI = +f1.105; p = 0.943)	-1.009 (CI = +f1.115; p = 0.074)	-0.744 (CI = +f1.126; p = 0.186)	0.108	+7.50%
Loss Cost	2007.2	0.066 (CI = +f0.056; p = 0.023)	-0.354 (CI = +f1.094; p = 0.510)	-0.667 (CI = +f1.104; p = 0.224)	-0.405 (CI = +f1.114; p = 0.460)	0.076 (CI = +f1.125; p = 0.890)	-0.969 (CI = +f1.137; p = 0.091)	-0.700 (CI = +f1.145; p = 0.220)	0.045	+6.83%
Loss Cost	2008.1	0.070 (CI = +f0.061; p = 0.026)	-0.371 (CI = +f1.122; p = 0.500)	-0.686 (CI = +f1.132; p = 0.222)	-0.425 (CI = +f1.144; p = 0.449)	0.053 (CI = +f1.156; p = 0.925)	-0.993 (CI = +f1.169; p = 0.092)	-0.727 (CI = +f1.182; p = 0.216)	0.036	+7.25%
Loss Cost	2008.2	0.068 (CI = +f0.067; p = 0.046)	-0.364 (CI = +f1.154; p = 0.520)	-0.677 (CI = +f1.166; p = 0.241)	-0.416 (CI = +f1.179; p = 0.471)	0.036 (CI = +f1.193; p = 0.913)	-0.982 (CI = +f1.207; p = 0.105)	-0.714 (CI = +f1.222; p = 0.238)	-0.006	+7.05%
Loss Cost	2009.1	0.061 (CI = +f0.073; p = 0.093)	-0.337 (CI = +f1.182; p = 0.559)	-0.647 (CI = +f1.196; p = 0.272)	-0.383 (CI = +f1.210; p = 0.517)	0.100 (CI = +f1.225; p = 0.866)	-0.942 (CI = +f1.241; p = 0.129)	-0.671 (CI = +f1.258; p = 0.279)	-0.064	+6.34%
Loss Cost	2009.2	0.069 (CI = +f0.080; p = 0.086)	-0.365 (CI = +f1.213; p = 0.536)	-0.679 (CI = +f1.228; p = 0.261)	-0.419 (CI = +f1.246; p = 0.490)	0.060 (CI = +f1.261; p = 0.921)	-0.985 (CI = +f1.279; p = 0.123)	-0.718 (CI = +f1.296; p = 0.261)	-0.063	+7.13%
Loss Cost	2010.1	0.056 (CI = +f0.117; p = 0.193)	-0.317 (CI = +f1.232; p = 0.595)	-0.625 (CI = +f1.248; p = 0.307)	-0.357 (CI = +f1.266; p = 0.560)	0.128 (CI = +f1.285; p = 0.836)	-0.911 (CI = +f1.306; p = 0.160)	-0.637 (CI = +f1.327; p = 0.326)	-0.132	+5.74%
Loss Cost	2010.2	0.023 (CI = +f0.086; p = 0.578)	-0.203 (CI = +f1.137; p = 0.711)	-0.494 (CI = +f1.154; p = 0.379)	-0.210 (CI = +f1.172; p = 0.710)	0.292 (CI = +f1.192; p = 0.612)	-0.731 (CI = +f1.212; p = 0.220)	-0.441 (CI = +f1.234; p = 0.461)	-0.182	+2.43%
Loss Cost	2011.1	0.014 (CI = +f0.096; p = 0.753)	-0.174 (CI = +f1.175; p = 0.757)	-0.461 (CI = +f1.195; p = 0.425)	-0.173 (CI = +f1.216; p = 0.766)	0.333 (CI = +f1.238; p = 0.576)	-0.685 (CI = +f1.262; p = 0.267)	-0.391 (CI = +f1.287; p = 0.529)	-0.207	+1.66%
Loss Cost	2011.2	-0.024 (CI = +f0.095; p = 0.602)	-0.053 (CI = +f1.072; p = 0.917)	-0.321 (CI = +f1.092; p = 0.540)	-0.014 (CI = +f1.113; p = 0.979)	0.511 (CI = +f1.136; p = 0.353)	-0.488 (CI = +f1.161; p = 0.384)	-0.175 (CI = +f1.187; p = 0.758)	-0.135	-3.84%
Loss Cost	2012.1	-0.041 (CI = +f0.105; p = 0.423)	0.000 (CI = +f1.095; p = 1.000)	-0.259 (CI = +f1.117; p = 0.616)	0.057 (CI = +f1.142; p = 0.917)	0.591 (CI = +f1.168; p = 0.296)	-0.400 (CI = +f1.196; p = 0.485)	-0.077 (CI = +f1.226; p = 0.894)	-0.112	-4.05%
Loss Cost	2012.2	-0.019 (CI = +f0.117; p = 0.732)	-0.064 (CI = +f1.112; p = 0.903)	-0.334 (CI = +f1.138; p = 0.597)	-0.029 (CI = +f1.166; p = 0.957)	0.494 (CI = +f1.196; p = 0.389)	-0.508 (CI = +f1.229; p = 0.388)	-0.197 (CI = +f1.262; p = 0.741)	-0.181	-2.87%
Loss Cost	2013.1	-0.039 (CI = +f0.133; p = 0.537)	-0.011 (CI = +f1.151; p = 0.984)	-0.271 (CI = +f1.181; p = 0.626)	0.043 (CI = +f1.215; p = 0.939)	0.576 (CI = +f1.250; p = 0.335)	-0.416 (CI = +f1.289; p = 0.496)	-0.095 (CI = +f1.325; p = 0.879)	-0.172	-3.80%
Loss Cost	2013.2	-0.026 (CI = +f0.156; p = 0.719)	-0.043 (CI = +f1.218; p = 0.940)	-0.309 (CI = +f1.255; p = 0.598)	-0.001 (CI = +f1.295; p = 0.999)	0.526 (CI = +f1.339; p = 0.406)	-0.473 (CI = +f1.386; p = 0.469)	-0.158 (CI = +f1.435; p = 0.813)	-0.243	-2.80%
Loss Cost	2014.1	-0.040 (CI = +f0.185; p = 0.645)	-0.011 (CI = +f1.301; p = 0.985)	-0.271 (CI = +f1.347; p = 0.663)	0.044 (CI = +f1.397; p = 0.946)	0.577 (CI = +f1.451; p = 0.396)	-0.415 (CI = +f1.509; p = 0.554)	-0.093 (CI = +f1.570; p = 0.897)	-0.276	-3.87%
Loss Cost	2014.2	0.023 (CI = +f0.206; p = 0.805)	-0.147 (CI = +f1.273; p = 0.800)	-0.438 (CI = +f1.325; p = 0.474)	-0.154 (CI = +f1.382; p = 0.807)	0.348 (CI = +f1.446; p = 0.599)	-0.675 (CI = +f1.511; p = 0.339)	-0.385 (CI = +f1.582; p = 0.596)	-0.322	+2.32%
Loss Cost	2015.1	-0.042 (CI = +f0.231; p = 0.688)	-0.017 (CI = +f1.273; p = 0.976)	-0.276 (CI = +f1.335; p = 0.646)	0.040 (CI = +f1.403; p = 0.949)	0.510 (CI = +f1.478; p = 0.396)	-0.416 (CI = +f1.557; p = 0.555)	-0.093 (CI = +f1.641; p = 0.899)	-0.276	-3.10%
Loss Cost	2015.2	-0.031 (CI = +f0.297; p = 0.812)	-0.037 (CI = +f1.422; p = 0.953)	-0.301 (CI = +f1.504; p = 0.651)	0.010 (CI = +f1.597; p = 0.989)	0.539 (CI = +f1.697; p = 0.477)	-0.457 (CI = +f1.804; p = 0.576)	-0.140 (CI = +f1.917; p = 0.868)	-0.388	-3.06%
Loss Cost	2016.1	-0.086 (CI = +f0.384; p = 0.603)	-0.053 (CI = +f1.577; p = 0.935)	-0.182 (CI = +f1.689; p = 0.801)	0.156 (CI = +f1.840; p = 0.601)	0.510 (CI = +f1.952; p = 0.406)	-0.255 (CI = +f2.098; p = 0.768)	0.089 (CI = +f2.250; p = 0.926)	-0.418	-2.84%
Loss Cost	2016.2	-0.066 (CI = +f0.539; p = 0.766)	0.024 (CI = +f1.869; p = 0.975)	-0.222 (CI = +f2.037; p = 0.940)	0.106 (CI = +f2.224; p = 0.907)	0.520 (CI = +f2.428; p = 0.520)	-0.326 (CI = +f2.643; p = 0.764)	0.008 (CI = +f2.867; p = 0.994)	-0.632	-6.37%
Loss Cost	2017.1	-0.224 (CI = +f0.742; p = 0.469)	0.025 (CI = +f2.121; p = 0.774)	0.068 (CI = +f2.366; p = 0.941)	0.475 (CI = +f2.641; p = 0.644)	1.100 (CI = +f2.937; p = 0.357)	-0.201 (CI = +f3.249; p = 0.872)	0.614 (CI = +f3.572; p = 0.658)	-0.552	-20.06%
Loss Cost	2017.2	-0.078 (CI = +f1.233; p = 0.853)	0.065 (CI = +f2.835; p = 0.946)	-0.176 (CI = +f3.326; p = 0.875)	0.159 (CI = +f3.755; p = 0.920)	0.711 (CI = +f4.213; p = 0.633)	-0.261 (CI = +f4.815; p = 0.874)	0.079 (CI = +f5.375; p = 0.966)	-1.113	-7.50%
Loss Cost	2018.1	0.493 (CI = +f1.520; p = 0.298)	-0.506 (CI = +f2.686; p = 0.503)	-1.032 (CI = +f3.268; p = 0.307)	-0.983 (CI = +f3.911; p = 0.393)	-0.716 (CI = +f4.590; p = 0.571)	-1.973 (CI = +f5.291; p = 0.250)	-1.918 (CI = +f6.007; p = 0.303)	-0.153	+63.67%
Severity	2004.2	0.072 (CI = +f0.033; p = 0.000)	0.086 (CI = +f0.873; p = 0.841)	-0.175 (CI = +f0.878; p = 0.687)	-0.206 (CI = +f0.884; p = 0.638)	-0.370 (CI = +f0.889; p = 0.540)	-0.595 (CI = +f0.895; p = 0.185)	-0.267 (CI = +f0.902; p = 0.549)	0.358	+7.52%
Severity	2005.1	0.078 (CI = +f0.035; p = 0.000)	0.058 (CI = +f0.875; p = 0.894)	-0.206 (CI = +f0.886; p = 0.655)	-0.240 (CI = +f0.892; p = 0.584)	-0.407 (CI = +f0.897; p = 0.487)	-0.634 (CI = +f0.899; p = 0.159)	-0.310 (CI = +f0.905; p = 0.449)	0.374	+8.10%
Severity	2005.2	0.084 (CI = +f0.036; p = 0.000)	0.024 (CI = +f0.882; p = 0.955)	-0.243 (CI = +f0.878; p = 0.575)	-0.280 (CI = +f0.886; p = 0.523)	-0.350 (CI = +f0.891; p = 0.427)	-0.681 (CI = +f0.897; p = 0.111)	-0.359 (CI = +f0.905; p = 0.422)	0.388	+8.00%
Severity	2006.1	0.085 (CI = +f0.039; p = 0.000)	0.019 (CI = +f0.892; p = 0.966)	-0.249 (CI = +f0.898; p = 0.574)	-0.286 (CI = +f0.905; p = 0.521)	-0.357 (CI = +f0.912; p = 0.429)	-0.688 (CI = +f0.920; p = 0.136)	-0.367 (CI = +f0.928; p = 0.423)	0.368	+8.92%
Severity	2006.2	0.082 (CI = +f0.042; p = 0.000)	0.024 (CI = +f0.913; p = 0.957)	-0.243 (CI = +f0.920; p = 0.591)	-0.280 (CI = +f0.926; p = 0.540)	-0.350 (CI = +f0.936; p = 0.448)	-0.681 (CI = +f0.944; p = 0.150)	-0.360 (CI = +f0.952; p = 0.444)	0.322	+8.80%
Severity	2007.1	0.089 (CI = +f0.045; p = 0.000)	0.001 (CI = +f0.928; p = 0.998)	-0.269 (CI = +f0.935; p = 0.559)	-0.308 (CI = +f0.942; p = 0.507)	-0.380 (CI = +f0.952; p = 0.418)	-0.713 (CI = +f0.961; p = 0.138)	-0.395 (CI = +f0.970; p = 0.410)	0.318	+9.74%
Severity	2007.2	0.084 (CI = +f0.048; p = 0.002)	0.027 (CI = +f0.942; p = 0.954)	-0.240 (CI = +f0.950; p = 0.606)	-0.277 (CI = +f0.959; p = 0.557)	-0.346 (CI = +f0.968; p = 0.467)	-0.677 (CI = +f0.978; p = 0.166)	-0.355 (CI = +f0.986; p = 0.443)	0.245	+8.32%
Severity	2008.1	0.086 (CI = +f0.051; p = 0.000)	0.007 (CI = +f1.004; p = 0.884)	-0.190 (CI = +f1.015; p = 0.704)	-0.221 (CI = +f1.026; p = 0.658)	-0.338 (CI = +f1.036; p = 0.501)	-0.668 (CI = +f1.046; p = 0.136)	-0.369 (CI = +f1.056; p = 0.461)	0.213	+8.93%
Severity	2008.2	0.082 (CI = +f0.057; p = 0.007)	0.033 (CI = +f0.993; p = 0.946)	-0.233 (CI = +f1.004; p = 0.704)	-0.269 (CI = +f1.015; p = 0.587)	-0.338 (CI = +f1.026; p = 0.501)	-0.668 (CI = +f1.039; p = 0.166)	-0.345 (CI = +f1.052; p = 0.502)	0.145	+5.52%
Severity	2009.1	0.072 (CI = +f0.062; p = 0.024)	0.071 (CI = +f1.004; p = 0.884)	-0.190 (CI = +f1.015; p = 0.704)	-0.221 (CI = +f1.026; p = 0.658)	-0.338 (CI = +f1.036; p = 0.501)	-0.668 (CI = +f1.046; p = 0.136)	-0.369 (CI = +f1.056; p = 0.461)	0.213	+8.93%
Severity	2009.2	0.079 (CI = +f0.068; p = 0.024)	0.046 (CI = +f1.029; p = 0.926)	-0.218 (CI = +f1.042; p = 0.666)	-0.252 (CI = +f1.056; p = 0.623)	-0.314 (CI = +f1.070; p = 0.539)	-0.648 (CI = +f1.086; p = 0.227)	-0.324 (CI = +f1.102; p = 0.546)	0.042	+2.21%
Severity	2010.1	0.078 (CI = +f0.075; p = 0.043)	0.050 (CI = +f1.066; p = 0.923)	-0.214 (CI = +f1.081; p = 0.682)	-0.248 (CI = +f1.096; p = 0.641)	-0.314 (CI = +f1.113; p = 0.560)	-0.642 (CI = +f1.130; p = 0.248)	-0.314 (CI = +f1.149; p = 0.569)	-0.017	+8.10%
Severity	2010.2	0.061 (CI = +f0.080; p = 0.130)	0.110 (CI = +f1.063; p = 0.829)	-0.145 (CI = +f1.079; p = 0.780)	-0.170 (CI = +f1.096; p = 0.748)	-0.228 (CI = +f1.115; p = 0.671)	-0.547 (CI = +f1.134; p = 0.323)	-0.214 (CI = +f1.164; p = 0.701)	-0.144	+6.25%
Severity	2011.1	0.053 (CI = +f0.090; p = 0.228)	0.136 (CI = +f1.100; p = 0.797)	-0.116 (CI = +f1.118; p = 0.829)	-0.137 (CI = +f1.138; p = 0.802)	-0.191 (CI = +f1.159; p = 0.731)	-0.506 (CI = +f1.181; p = 0.377)	-0.169 (CI = +f1.205; p = 0.769)	-0.226	+5.45%
Severity	2011.2	0.037 (CI = +f0.095; p = 0.437)	0.186 (CI = +f1.122; p = 0.728)	-0.057 (CI = +f1.143; p = 0.919)	-0.070 (CI = +f1.163; p = 0.899)	-0.170 (CI = +f1.189; p = 0.837)	-0.424 (CI = +f1.214; p = 0.468)	-0.079 (CI = +f1.241; p = 0.894)	-0.235	+4.82%
Severity	2012.1	0.013 (CI = +f0.108; p = 0.804)	0.259 (CI = +f1.122; p = 0.628)	0.028 (CI = +f1.145; p = 0.959)	0.027 (CI = +f1.170; p = 0.961)	-0.107 (CI = +f1.197; p = 0.990)	-0.302 (CI = +f1.225; p = 0.605)	0.055 (CI = +f1.256; p = 0.927)	-0.410	+1.28%
Severity	2012.2	0.050 (CI = +f0.107; p = 0.350)	0.153 (CI = +f1.066; p = 0.761)	-0.091 (CI = +f1.091; p = 0.852)	-0.117 (CI = +f1.112; p = 0.825)	-0.170 (CI = +f1.147; p = 0.754)	-0.483 (CI = +f1.178; p = 0.391)	-0.145 (CI = +f1.211; p = 0.800)	-0.327	+5.15%
Severity	2013.1	0.028 (CI = +f0.126; p = 0.635)	0.212 (CI = +f1.095; p = 0.681)	-0.027 (CI = +f1.124; p = 0.959)	-0.036 (CI = +f1.155; p = 0.947)	-0.078 (CI = +f1.189; p = 0.889)	-0.381 (CI = +f1.226; p = 0.511)	-0.031 (CI = +f1.264; p = 0.958)	-0.442	+2.86%
Severity	2013.2	0.016 (CI = +f0.148; p = 0.817)	0.243 (CI = +f1.158; p = 0.654)	0.010 (CI = +f1.183; p = 0.986)	0.007 (CI = +f1.232; p = 0.990)	0.029 (CI = +f				

Collision

Coverage = CL
End Term Period = 2022.2
Excluded Points = NA
Parameters Included: time, COVID202001, COVID202002, COVID202101, COVID202102, COVID20221, COVID20222

Fit	Start Date	Time	COVID202001	COVID202002	COVID202101	COVID202102	COVID20221	COVID20222	Adjusted R ²	Implied Trend Rate
Loss Cost	2004.2	0.015 (CI = +f/0.019; p = 0.138)	-0.310 (CI = +f/0.502; p = 0.218)	-0.241 (CI = +f/0.508; p = 0.338)	-0.321 (CI = +f/0.508; p = 0.207)	-0.522 (CI = +f/0.512; p = 0.046)	-0.342 (CI = +f/0.515; p = 0.385)	-0.546 (CI = +f/0.519; p = 0.040)	0.052	+1.50%
Loss Cost	2005.1	0.010 (CI = +f/0.019; p = 0.313)	-0.281 (CI = +f/0.484; p = 0.244)	-0.210 (CI = +f/0.487; p = 0.385)	-0.486 (CI = +f/0.494; p = 0.240)	-0.486 (CI = +f/0.494; p = 0.053)	-0.303 (CI = +f/0.497; p = 0.223)	-0.505 (CI = +f/0.501; p = 0.048)	0.060	+0.90%
Loss Cost	2005.2	0.009 (CI = +f/0.021; p = 0.385)	-0.277 (CI = +f/0.494; p = 0.260)	-0.205 (CI = +f/0.498; p = 0.404)	-0.283 (CI = +f/0.501; p = 0.257)	-0.481 (CI = +f/0.505; p = 0.061)	-0.297 (CI = +f/0.509; p = 0.241)	-0.499 (CI = +f/0.513; p = 0.056)	0.052	+0.89%
Loss Cost	2006.1	0.009 (CI = +f/0.022; p = 0.384)	-0.281 (CI = +f/0.505; p = 0.264)	-0.209 (CI = +f/0.509; p = 0.406)	-0.287 (CI = +f/0.513; p = 0.261)	-0.485 (CI = +f/0.517; p = 0.065)	-0.302 (CI = +f/0.521; p = 0.244)	-0.504 (CI = +f/0.525; p = 0.059)	0.046	+0.95%
Loss Cost	2006.2	0.009 (CI = +f/0.024; p = 0.454)	-0.277 (CI = +f/0.517; p = 0.280)	-0.205 (CI = +f/0.521; p = 0.425)	-0.283 (CI = +f/0.525; p = 0.279)	-0.481 (CI = +f/0.530; p = 0.073)	-0.297 (CI = +f/0.535; p = 0.263)	-0.499 (CI = +f/0.539; p = 0.068)	0.037	+0.88%
Loss Cost	2007.1	0.003 (CI = +f/0.025; p = 0.794)	-0.251 (CI = +f/0.509; p = 0.319)	-0.176 (CI = +f/0.513; p = 0.485)	-0.251 (CI = +f/0.518; p = 0.338)	-0.446 (CI = +f/0.533; p = 0.091)	-0.260 (CI = +f/0.537; p = 0.320)	-0.458 (CI = +f/0.533; p = 0.088)	0.052	+0.32%
Loss Cost	2007.2	-0.001 (CI = +f/0.026; p = 0.918)	-0.231 (CI = +f/0.511; p = 0.360)	-0.154 (CI = +f/0.515; p = 0.543)	-0.226 (CI = +f/0.520; p = 0.378)	-0.419 (CI = +f/0.525; p = 0.112)	-0.230 (CI = +f/0.530; p = 0.378)	-0.427 (CI = +f/0.536; p = 0.113)	0.067	-0.13%
Loss Cost	2008.1	0.004 (CI = +f/0.028; p = 0.779)	-0.253 (CI = +f/0.510; p = 0.315)	-0.179 (CI = +f/0.515; p = 0.480)	-0.253 (CI = +f/0.520; p = 0.324)	-0.449 (CI = +f/0.526; p = 0.090)	-0.263 (CI = +f/0.532; p = 0.316)	-0.462 (CI = +f/0.538; p = 0.089)	0.057	+0.38%
Loss Cost	2008.2	0.012 (CI = +f/0.029; p = 0.402)	-0.236 (CI = +f/0.494; p = 0.242)	-0.216 (CI = +f/0.499; p = 0.379)	-0.294 (CI = +f/0.509; p = 0.239)	-0.494 (CI = +f/0.510; p = 0.057)	-0.312 (CI = +f/0.517; p = 0.233)	-0.515 (CI = +f/0.523; p = 0.053)	0.075	+1.18%
Loss Cost	2009.1	0.029 (CI = +f/0.022; p = 0.014)	-0.353 (CI = +f/0.360; p = 0.054)	-0.291 (CI = +f/0.394; p = 0.101)	-0.378 (CI = +f/0.396; p = 0.044)	-0.587 (CI = +f/0.373; p = 0.004)	-0.413 (CI = +f/0.377; p = 0.034)	-0.624 (CI = +f/0.383; p = 0.003)	0.340	+2.90%
Loss Cost	2009.2	0.031 (CI = +f/0.024; p = 0.014)	-0.363 (CI = +f/0.368; p = 0.053)	-0.302 (CI = +f/0.373; p = 0.106)	-0.391 (CI = +f/0.377; p = 0.043)	-0.600 (CI = +f/0.383; p = 0.004)	-0.428 (CI = +f/0.388; p = 0.033)	-0.640 (CI = +f/0.394; p = 0.003)	0.344	+1.16%
Loss Cost	2010.1	0.037 (CI = +f/0.029; p = 0.015)	-0.386 (CI = +f/0.386; p = 0.050)	-0.328 (CI = +f/0.392; p = 0.095)	-0.420 (CI = +f/0.398; p = 0.040)	-0.632 (CI = +f/0.404; p = 0.004)	-0.463 (CI = +f/0.411; p = 0.020)	-0.679 (CI = +f/0.419; p = 0.003)	0.356	+3.81%
Loss Cost	2011.1	0.042 (CI = +f/0.032; p = 0.013)	-0.342 (CI = +f/0.394; p = 0.046)	-0.346 (CI = +f/0.400; p = 0.085)	-0.440 (CI = +f/0.407; p = 0.055)	-0.655 (CI = +f/0.415; p = 0.004)	-0.488 (CI = +f/0.423; p = 0.036)	-0.707 (CI = +f/0.431; p = 0.003)	0.370	+4.13%
Loss Cost	2011.2	0.041 (CI = +f/0.036; p = 0.028)	-0.399 (CI = +f/0.411; p = 0.056)	-0.344 (CI = +f/0.419; p = 0.101)	-0.437 (CI = +f/0.427; p = 0.045)	-0.652 (CI = +f/0.436; p = 0.006)	-0.484 (CI = +f/0.445; p = 0.035)	-0.702 (CI = +f/0.455; p = 0.005)	0.346	+4.22%
Loss Cost	2012.1	0.048 (CI = +f/0.040; p = 0.024)	-0.419 (CI = +f/0.421; p = 0.051)	-0.356 (CI = +f/0.429; p = 0.089)	-0.463 (CI = +f/0.439; p = 0.040)	-0.681 (CI = +f/0.449; p = 0.006)	-0.517 (CI = +f/0.460; p = 0.030)	-0.738 (CI = +f/0.471; p = 0.005)	0.363	+4.90%
Loss Cost	2012.2	0.044 (CI = +f/0.043; p = 0.044)	-0.411 (CI = +f/0.443; p = 0.062)	-0.367 (CI = +f/0.453; p = 0.110)	-0.463 (CI = +f/0.465; p = 0.051)	-0.681 (CI = +f/0.477; p = 0.009)	-0.517 (CI = +f/0.490; p = 0.040)	-0.738 (CI = +f/0.503; p = 0.007)	0.339	+4.41%
Loss Cost	2013.1	0.037 (CI = +f/0.052; p = 0.145)	-0.390 (CI = +f/0.449; p = 0.083)	-0.332 (CI = +f/0.461; p = 0.142)	-0.424 (CI = +f/0.474; p = 0.075)	-0.636 (CI = +f/0.488; p = 0.015)	-0.467 (CI = +f/0.503; p = 0.066)	-0.682 (CI = +f/0.519; p = 0.014)	0.331	+3.78%
Loss Cost	2013.2	0.031 (CI = +f/0.056; p = 0.280)	-0.375 (CI = +f/0.474; p = 0.109)	-0.315 (CI = +f/0.486; p = 0.184)	-0.403 (CI = +f/0.494; p = 0.106)	-0.613 (CI = +f/0.521; p = 0.025)	-0.440 (CI = +f/0.539; p = 0.100)	-0.653 (CI = +f/0.558; p = 0.026)	0.314	+3.17%
Loss Cost	2014.1	0.050 (CI = +f/0.067; p = 0.130)	-0.418 (CI = +f/0.470; p = 0.076)	-0.367 (CI = +f/0.487; p = 0.124)	-0.464 (CI = +f/0.505; p = 0.068)	-0.633 (CI = +f/0.524; p = 0.016)	-0.519 (CI = +f/0.545; p = 0.020)	-0.741 (CI = +f/0.568; p = 0.016)	0.360	+0.08%
Loss Cost	2015.1	0.001 (CI = +f/0.083; p = 0.985)	-0.419 (CI = +f/0.445; p = 0.138)	-0.242 (CI = +f/0.466; p = 0.168)	-0.315 (CI = +f/0.480; p = 0.177)	-0.589 (CI = +f/0.516; p = 0.056)	-0.321 (CI = +f/0.544; p = 0.210)	-0.519 (CI = +f/0.573; p = 0.070)	0.509	+0.07%
Loss Cost	2015.2	0.011 (CI = +f/0.102; p = 0.798)	-0.337 (CI = +f/0.490; p = 0.147)	-0.267 (CI = +f/0.518; p = 0.233)	-0.345 (CI = +f/0.550; p = 0.181)	-0.545 (CI = +f/0.585; p = 0.063)	-0.363 (CI = +f/0.622; p = 0.120)	-0.566 (CI = +f/0.661; p = 0.083)	0.463	+1.15%
Loss Cost	2016.1	0.032 (CI = +f/0.132; p = 0.578)	-0.371 (CI = +f/0.541; p = 0.144)	-0.311 (CI = +f/0.580; p = 0.168)	-0.399 (CI = +f/0.623; p = 0.168)	-0.609 (CI = +f/0.670; p = 0.068)	-0.437 (CI = +f/0.720; p = 0.188)	-0.650 (CI = +f/0.772; p = 0.085)	0.421	+3.21%
Loss Cost	2016.2	0.097 (CI = +f/0.131; p = 0.115)	-0.470 (CI = +f/0.455; p = 0.045)	-0.442 (CI = +f/0.496; p = 0.071)	-0.564 (CI = +f/0.542; p = 0.044)	-0.806 (CI = +f/0.592; p = 0.017)	-0.667 (CI = +f/0.644; p = 0.045)	-0.913 (CI = +f/0.699; p = 0.020)	0.614	+10.23%
Loss Cost	2017.1	0.126 (CI = +f/0.190; p = 0.140)	-0.508 (CI = +f/0.544; p = 0.061)	-0.494 (CI = +f/0.606; p = 0.086)	-0.630 (CI = +f/0.673; p = 0.061)	-0.887 (CI = +f/0.753; p = 0.031)	-0.762 (CI = +f/0.833; p = 0.064)	-1.022 (CI = +f/0.915; p = 0.036)	0.599	+13.41%
Loss Cost	2017.2	0.076 (CI = +f/0.303; p = 0.481)	-0.450 (CI = +f/0.693; p = 0.131)	-0.412 (CI = +f/0.801; p = 0.200)	-0.523 (CI = +f/0.921; p = 0.168)	-0.755 (CI = +f/1.048; p = 0.106)	-0.665 (CI = +f/1.182; p = 0.202)	-0.840 (CI = +f/1.315; p = 0.136)	0.594	+7.93%
Loss Cost	2018.1	-0.081 (CI = +f/0.207; p = 0.234)	-0.292 (CI = +f/0.967; p = 0.076)	-0.176 (CI = +f/0.446; p = 0.233)	-0.208 (CI = +f/0.534; p = 0.236)	-0.361 (CI = +f/0.627; p = 0.131)	-0.132 (CI = +f/0.722; p = 0.513)	-0.289 (CI = +f/0.820; p = 0.269)	0.953	-7.79%
Severity	2004.2	0.021 (CI = +f/0.019; p = 0.030)	0.005 (CI = +f/0.505; p = 0.983)	0.224 (CI = +f/0.508; p = 0.375)	0.440 (CI = +f/0.511; p = 0.089)	0.260 (CI = +f/0.514; p = 0.310)	0.198 (CI = +f/0.518; p = 0.422)	0.004 (CI = +f/0.521; p = 0.989)	0.289	+2.10%
Severity	2005.1	0.025 (CI = +f/0.020; p = 0.014)	-0.016 (CI = +f/0.500; p = 0.948)	0.201 (CI = +f/0.503; p = 0.421)	0.415 (CI = +f/0.506; p = 0.104)	0.168 (CI = +f/0.510; p = 0.357)	0.168 (CI = +f/0.513; p = 0.507)	-0.028 (CI = +f/0.517; p = 0.914)	0.326	+2.55%
Severity	2005.2	0.029 (CI = +f/0.021; p = 0.009)	-0.033 (CI = +f/0.506; p = 0.893)	0.182 (CI = +f/0.506; p = 0.466)	0.384 (CI = +f/0.507; p = 0.123)	0.210 (CI = +f/0.511; p = 0.406)	0.144 (CI = +f/0.515; p = 0.511)	-0.053 (CI = +f/0.518; p = 0.934)	0.349	+0.90%
Severity	2006.1	0.031 (CI = +f/0.022; p = 0.007)	-0.047 (CI = +f/0.506; p = 0.849)	0.166 (CI = +f/0.509; p = 0.508)	0.377 (CI = +f/0.513; p = 0.143)	0.192 (CI = +f/0.517; p = 0.452)	0.125 (CI = +f/0.521; p = 0.627)	-0.074 (CI = +f/0.526; p = 0.773)	0.359	+3.13%
Severity	2006.2	0.036 (CI = +f/0.023; p = 0.004)	-0.068 (CI = +f/0.504; p = 0.784)	0.144 (CI = +f/0.508; p = 0.566)	0.353 (CI = +f/0.516; p = 0.169)	0.165 (CI = +f/0.516; p = 0.516)	0.096 (CI = +f/0.521; p = 0.709)	-0.106 (CI = +f/0.526; p = 0.683)	0.387	+3.69%
Severity	2007.1	0.038 (CI = +f/0.025; p = 0.005)	-0.077 (CI = +f/0.514; p = 0.759)	0.133 (CI = +f/0.519; p = 0.601)	0.341 (CI = +f/0.523; p = 0.191)	0.153 (CI = +f/0.528; p = 0.555)	0.102 (CI = +f/0.533; p = 0.753)	-0.120 (CI = +f/0.538; p = 0.650)	0.379	+3.84%
Severity	2007.2	0.033 (CI = +f/0.026; p = 0.016)	-0.057 (CI = +f/0.516; p = 0.822)	0.156 (CI = +f/0.520; p = 0.541)	0.366 (CI = +f/0.525; p = 0.162)	0.180 (CI = +f/0.530; p = 0.489)	0.132 (CI = +f/0.535; p = 0.670)	-0.088 (CI = +f/0.541; p = 0.740)	0.328	+3.36%
Severity	2008.1	0.036 (CI = +f/0.027; p = 0.009)	-0.211 (CI = +f/0.420; p = 0.303)	-0.018 (CI = +f/0.426; p = 0.929)	0.172 (CI = +f/0.433; p = 0.413)	-0.033 (CI = +f/0.440; p = 0.875)	-0.121 (CI = +f/0.448; p = 0.575)	-0.341 (CI = +f/0.456; p = 0.133)	0.617	+4.98%
Severity	2008.2	0.044 (CI = +f/0.029; p = 0.005)	-0.103 (CI = +f/0.510; p = 0.680)	0.105 (CI = +f/0.515; p = 0.677)	0.309 (CI = +f/0.521; p = 0.230)	0.118 (CI = +f/0.527; p = 0.646)	0.044 (CI = +f/0.533; p = 0.865)	-0.161 (CI = +f/0.540; p = 0.542)	0.395	+4.50%
Severity	2009.1	0.060 (CI = +f/0.034; p = 0.000)	-0.167 (CI = +f/0.398; p = 0.393)	0.032 (CI = +f/0.402; p = 0.898)	0.229 (CI = +f/0.404; p = 0.254)	0.030 (CI = +f/0.412; p = 0.981)	-0.052 (CI = +f/0.418; p = 0.757)	-0.265 (CI = +f/0.424; p = 0.206)	0.635	+6.19%
Severity	2009.2	0.064 (CI = +f/0.027; p = 0.000)	-0.182 (CI = +f/0.404; p = 0.358)	0.016 (CI = +f/0.409; p = 0.937)	0.210 (CI = +f/0.414; p = 0.301)	0.010 (CI = +f/0.420; p = 0.964)	-0.075 (CI = +f/0.426; p = 0.717)	-0.290 (CI = +f/0.432; p = 0.176)	0.632	+6.00%
Severity	2010.1	0.067 (CI = +f/0.029; p = 0.000)	-0.194 (CI = +f/0.413; p = 0.338)	0.002 (CI = +f/0.419; p = 0.993)	0.195 (CI = +f/0.425; p = 0.348)	-0.008 (CI = +f/0.432; p = 0.969)	-0.094 (CI = +f/0.438; p = 0.659)	-0.311 (CI = +f/0.446; p = 0.160)	0.619	+6.96%
Severity	2010.2	0.072 (CI = +f/0.032; p = 0.000)	-0.211 (CI = +f/0.420; p = 0.303)	-0.018 (CI = +f/0.426; p = 0.929)	0.172 (CI = +f/0.433; p = 0.413)	-0.033 (CI = +f/0.440; p = 0.875)	-0.121 (CI = +f/0.448; p = 0.575)	-0.341 (CI = +f/0.456; p = 0.133)	0.617	+4.98%
Severity	2011.1	0.082 (CI = +f/0.033; p = 0.000)	-0.245 (CI = +f/0.403; p = 0.215)	-0.057 (CI = +f/0.410; p = 0.731)	0.128 (CI = +f/0.417; p = 0.523)	-0.082 (CI = +f/0.425; p = 0.687)	-0.175 (CI = +f/0.433; p = 0.403)	-0.400 (CI = +f/0.441; p = 0.073)	0.654	+8.59%
Severity	2011.2	0.085 (CI = +f/0.037; p = 0.000)	-0.255 (CI = +f/0.418; p = 0.214)	-0.068 (CI = +f/0.423; p = 0.777)	0.116 (CI = +f/0.434; p = 0.510)	-0.092 (CI = +f/0.443; p = 0.650)	-0.191 (CI = +f/0.453; p = 0.383)	-0.417 (CI = +f/0.463; p = 0.074)	0.636	+8.92%
Severity	2012.1	0.089 (CI = +f/0.042; p = 0.000)	-0.265 (CI = +f/0.436; p = 0.214)	-0.080 (CI = +f/0.445; p = 0.707)	0.103 (CI = +f/0.455; p = 0.636)	-0.111 (CI = +f/0.465; p = 0.617)	-0.207 (CI = +f/0.477; p = 0.362)	-0.435 (CI = +f/0.488; p = 0.077)	0.602	+9.27%
Severity	2012.2	0.092 (CI = +f/0.044; p = 0.001)	-0.275 (CI = +f/0.457; p = 0.215)	-0.092 (CI = +f/0.467; p = 0.677)	0.088 (CI = +f/0.479; p = 0.697)	-0.127 (CI = +f/0.491; p = 0.585)	-0.226 (CI = +f/0.505; p = 0.357)	-0.455 (CI = +f/0.519; p = 0.081)	0.563	+9.69%
Severity	2013.1	0.082 (CI = +f/0.054; p = 0.006)	-0.246 (CI = +f/0.464; p = 0.270)	-0.058 (CI = +f/0.476; p = 0.779)	0.128 (CI = +f/0.490; p = 0.580)	-0.084 (CI = +f/0.504; p = 0.729)	-0.175 (CI = +f/0.520; p = 0.477)	-0.399 (CI = +f/0.536; p = 0.131)	0.470	+8.51%
Severity	2013.2	0.074 (CI = +f/0.062; p = 0.024)	-0.228 (CI = +f/0.488; p = 0.325)	-0.036 (CI = +f/0.502; p = 0.877)	0.133 (CI = +f/0.518; p = 0.528)	-0.053 (CI = +f/0.536; p = 0.831)	-0.142 (CI = +f/0.555; p = 0.584)	-0.363 (CI = +f/0.574; p = 0.192)	0.362	+7.72%
Severity	2014.1	0.090 (CI = +f/0.071; p = 0.017)	-0.265 (CI = +f/0.496; p = 0.260)	-0.081 (CI = +f/0.513; p = 0.						

Comprehensive

Coverage = CM
End Trend Period = 2022.2
Excluded Points = NA
Parameters included: time, seasonality, COVID202001, COVID202002, COVID202011, COVID202012, COVID20211, COVID20212, COVID20221, COVID20222

Fit	Start Date	Time	Seasonality	COVID202001	COVID202002	COVID202011	COVID202012	COVID20211	COVID20212	COVID20221	COVID20222	Adjusted R ²	Implied Trend	Rate
Loss Cost	2004.2	0.023 (CI = +f/0.023; p = 0.058)	-0.156 (CI = +f/0.210; p = 0.139)	-0.292 (CI = +f/0.642; p = 0.352)	-0.425 (CI = +f/0.635; p = 0.181)	-0.205 (CI = +f/0.640; p = 0.517)	0.191 (CI = +f/0.643; p = 0.547)	-0.058 (CI = +f/0.648; p = 0.856)	0.330 (CI = +f/0.651; p = 0.309)	0.160	-2.29%			
Loss Cost	2005.1	0.025 (CI = +f/0.025; p = 0.051)	-0.144 (CI = +f/0.217; p = 0.183)	-0.311 (CI = +f/0.644; p = 0.331)	-0.433 (CI = +f/0.644; p = 0.179)	-0.225 (CI = +f/0.652; p = 0.484)	0.186 (CI = +f/0.652; p = 0.573)	-0.080 (CI = +f/0.661; p = 0.805)	0.318 (CI = +f/0.661; p = 0.333)	0.164	-2.52%			
Loss Cost	2005.2	0.019 (CI = +f/0.026; p = 0.149)	-0.115 (CI = +f/0.215; p = 0.280)	-0.294 (CI = +f/0.638; p = 0.344)	-0.384 (CI = +f/0.633; p = 0.223)	-0.203 (CI = +f/0.637; p = 0.518)	0.236 (CI = +f/0.640; p = 0.456)	-0.052 (CI = +f/0.646; p = 0.869)	0.370 (CI = +f/0.650; p = 0.243)	0.157	-1.50%			
Loss Cost	2006.1	0.024 (CI = +f/0.027; p = 0.085)	-0.099 (CI = +f/0.218; p = 0.391)	-0.330 (CI = +f/0.630; p = 0.291)	-0.399 (CI = +f/0.630; p = 0.204)	-0.243 (CI = +f/0.638; p = 0.441)	0.216 (CI = +f/0.639; p = 0.493)	-0.097 (CI = +f/0.645; p = 0.761)	0.354 (CI = +f/0.649; p = 0.273)	0.131	-2.38%			
Loss Cost	2006.2	0.020 (CI = +f/0.029; p = 0.170)	-0.070 (CI = +f/0.223; p = 0.496)	-0.320 (CI = +f/0.634; p = 0.308)	-0.370 (CI = +f/0.637; p = 0.243)	-0.229 (CI = +f/0.644; p = 0.469)	0.249 (CI = +f/0.645; p = 0.480)	-0.079 (CI = +f/0.655; p = 0.805)	0.391 (CI = +f/0.659; p = 0.233)	0.085	-1.98%			
Loss Cost	2007.1	0.021 (CI = +f/0.031; p = 0.183)	-0.070 (CI = +f/0.233; p = 0.539)	-0.327 (CI = +f/0.633; p = 0.250)	-0.373 (CI = +f/0.635; p = 0.250)	-0.238 (CI = +f/0.644; p = 0.460)	0.245 (CI = +f/0.644; p = 0.452)	-0.089 (CI = +f/0.676; p = 0.789)	0.386 (CI = +f/0.676; p = 0.250)	0.075	-2.09%			
Loss Cost	2007.2	0.021 (CI = +f/0.033; p = 0.180)	-0.066 (CI = +f/0.237; p = 0.683)	-0.313 (CI = +f/0.631; p = 0.329)	-0.332 (CI = +f/0.635; p = 0.305)	-0.218 (CI = +f/0.641; p = 0.502)	0.250 (CI = +f/0.647; p = 0.378)	-0.063 (CI = +f/0.675; p = 0.848)	0.430 (CI = +f/0.680; p = 0.195)	0.034	-1.49%			
Loss Cost	2008.1	0.015 (CI = +f/0.035; p = 0.266)	-0.063 (CI = +f/0.245; p = 0.825)	-0.344 (CI = +f/0.623; p = 0.294)	-0.345 (CI = +f/0.663; p = 0.292)	-0.253 (CI = +f/0.676; p = 0.445)	0.275 (CI = +f/0.676; p = 0.408)	-0.103 (CI = +f/0.691; p = 0.761)	0.416 (CI = +f/0.691; p = 0.234)	0.044	-1.96%			
Loss Cost	2008.2	0.019 (CI = +f/0.036; p = 0.114)	-0.026 (CI = +f/0.241; p = 0.595)	-0.364 (CI = +f/0.642; p = 0.205)	-0.406 (CI = +f/0.647; p = 0.205)	-0.283 (CI = +f/0.656; p = 0.379)	0.204 (CI = +f/0.661; p = 0.528)	-0.142 (CI = +f/0.671; p = 0.664)	0.386 (CI = +f/0.677; p = 0.313)	0.116	-2.93%			
Loss Cost	2009.1	0.031 (CI = +f/0.040; p = 0.123)	-0.055 (CI = +f/0.254; p = 0.557)	-0.376 (CI = +f/0.646; p = 0.211)	-0.412 (CI = +f/0.646; p = 0.211)	-0.297 (CI = +f/0.681; p = 0.373)	0.196 (CI = +f/0.681; p = 0.553)	-0.158 (CI = +f/0.699; p = 0.641)	0.327 (CI = +f/0.699; p = 0.340)	0.055	-1.14%			
Loss Cost	2009.2	0.035 (CI = +f/0.044; p = 0.114)	-0.068 (CI = +f/0.266; p = 0.597)	-0.384 (CI = +f/0.642; p = 0.215)	-0.434 (CI = +f/0.648; p = 0.201)	-0.308 (CI = +f/0.699; p = 0.366)	0.170 (CI = +f/0.706; p = 0.619)	-0.173 (CI = +f/0.718; p = 0.618)	0.296 (CI = +f/0.726; p = 0.402)	0.101	-3.53%			
Loss Cost	2010.1	0.021 (CI = +f/0.047; p = 0.285)	-0.103 (CI = +f/0.271; p = 0.433)	-0.328 (CI = +f/0.684; p = 0.253)	-0.409 (CI = +f/0.684; p = 0.224)	-0.243 (CI = +f/0.705; p = 0.476)	0.205 (CI = +f/0.703; p = 0.547)	-0.098 (CI = +f/0.725; p = 0.779)	0.341 (CI = +f/0.725; p = 0.324)	0.170	-2.49%			
Loss Cost	2010.2	0.040 (CI = +f/0.048; p = 0.096)	-0.151 (CI = +f/0.261; p = 0.238)	-0.356 (CI = +f/0.645; p = 0.239)	-0.493 (CI = +f/0.632; p = 0.129)	-0.286 (CI = +f/0.650; p = 0.375)	0.107 (CI = +f/0.672; p = 0.741)	-0.136 (CI = +f/0.686; p = 0.637)	0.228 (CI = +f/0.696; p = 0.471)	0.192	-4.06%			
Loss Cost	2011.1	0.021 (CI = +f/0.052; p = 0.232)	-0.180 (CI = +f/0.272; p = 0.178)	-0.311 (CI = +f/0.640; p = 0.332)	-0.371 (CI = +f/0.640; p = 0.349)	-0.231 (CI = +f/0.683; p = 0.481)	0.137 (CI = +f/0.682; p = 0.676)	-0.092 (CI = +f/0.708; p = 0.786)	0.267 (CI = +f/0.708; p = 0.433)	0.170	-3.11%			
Loss Cost	2011.2	0.038 (CI = +f/0.058; p = 0.174)	-0.203 (CI = +f/0.285; p = 0.148)	-0.324 (CI = +f/0.674; p = 0.320)	-0.512 (CI = +f/0.682; p = 0.130)	-0.253 (CI = +f/0.699; p = 0.451)	0.088 (CI = +f/0.709; p = 0.793)	-0.122 (CI = +f/0.727; p = 0.855)	0.211 (CI = +f/0.739; p = 0.491)	0.183	-3.95%			
Loss Cost	2012.1	0.055 (CI = +f/0.063; p = 0.082)	-0.158 (CI = +f/0.290; p = 0.260)	-0.396 (CI = +f/0.673; p = 0.226)	-0.546 (CI = +f/0.673; p = 0.103)	-0.341 (CI = +f/0.702; p = 0.313)	0.038 (CI = +f/0.702; p = 0.909)	-0.226 (CI = +f/0.735; p = 0.518)	0.144 (CI = +f/0.735; p = 0.679)	0.239	-5.63%			
Loss Cost	2012.2	0.034 (CI = +f/0.054; p = 0.279)	-0.105 (CI = +f/0.279; p = 0.429)	-0.364 (CI = +f/0.651; p = 0.233)	-0.451 (CI = +f/0.641; p = 0.153)	-0.288 (CI = +f/0.660; p = 0.361)	0.154 (CI = +f/0.673; p = 0.626)	-0.152 (CI = +f/0.698; p = 0.643)	0.282 (CI = +f/0.709; p = 0.403)	0.172	-3.41%			
Loss Cost	2013.1	0.039 (CI = +f/0.076; p = 0.285)	-0.092 (CI = +f/0.305; p = 0.520)	-0.385 (CI = +f/0.676; p = 0.237)	-0.461 (CI = +f/0.676; p = 0.162)	-0.313 (CI = +f/0.713; p = 0.355)	0.139 (CI = +f/0.713; p = 0.676)	-0.139 (CI = +f/0.736; p = 0.643)	0.151	-3.94%				
Loss Cost	2013.2	0.026 (CI = +f/0.087; p = 0.519)	-0.065 (CI = +f/0.326; p = 0.665)	-0.368 (CI = +f/0.701; p = 0.269)	-0.412 (CI = +f/0.715; p = 0.229)	-0.284 (CI = +f/0.743; p = 0.414)	0.201 (CI = +f/0.741; p = 0.569)	-0.141 (CI = +f/0.792; p = 0.740)	0.336 (CI = +f/0.814; p = 0.337)	0.084	-4.41%			
Loss Cost	2014.1	0.015 (CI = +f/0.104; p = 0.749)	-0.089 (CI = +f/0.361; p = 0.950)	-0.329 (CI = +f/0.761; p = 0.353)	-0.519 (CI = +f/0.789; p = 0.390)	-0.190 (CI = +f/0.805; p = 0.623)	0.325 (CI = +f/0.883; p = 0.421)	-0.050 (CI = +f/0.920; p = 0.972)	0.490 (CI = +f/0.964; p = 0.107)	0.011	-5.54%			
Loss Cost	2014.2	-0.022 (CI = +f/0.157; p = 0.860)	-0.063 (CI = +f/0.450; p = 0.748)	-0.285 (CI = +f/0.898; p = 0.478)	-0.308 (CI = +f/0.899; p = 0.445)	-0.163 (CI = +f/0.990; p = 0.709)	0.343 (CI = +f/0.990; p = 0.439)	0.019 (CI = +f/1.096; p = 0.969)	0.516 (CI = +f/1.096; p = 0.302)	-0.054	-2.21%			
Loss Cost	2015.1	-0.073 (CI = +f/0.162; p = 0.314)	0.027 (CI = +f/0.421; p = 0.879)	-0.225 (CI = +f/0.809; p = 0.522)	-0.126 (CI = +f/0.849; p = 0.726)	-0.042 (CI = +f/0.901; p = 0.913)	0.585 (CI = +f/0.944; p = 0.180)	0.200 (CI = +f/1.011; p = 0.645)	0.818 (CI = +f/1.062; p = 0.108)	0.173	-7.01%			
Loss Cost	2015.2	-0.182 (CI = +f/0.142; p = 0.033)	-0.107 (CI = +f/0.326; p = 0.437)	-0.001 (CI = +f/0.516; p = 0.997)	0.008 (CI = +f/0.516; p = 0.975)	0.272 (CI = +f/0.708; p = 0.369)	0.809 (CI = +f/0.708; p = 0.022)	0.603 (CI = +f/0.814; p = 0.165)	1.132 (CI = +f/0.814; p = 0.016)	0.428	-14.88%			
Loss Cost	2016.2	-0.152 (CI = +f/0.204; p = 0.106)	-0.119 (CI = +f/0.412; p = 0.468)	0.009 (CI = +f/0.744; p = 0.975)	-0.016 (CI = +f/0.789; p = 0.955)	-0.242 (CI = +f/0.873; p = 0.465)	0.775 (CI = +f/0.894; p = 0.083)	0.576 (CI = +f/1.026; p = 0.155)	1.088 (CI = +f/1.097; p = 0.051)	0.333	-14.34%			
Loss Cost	2017.1	-0.235 (CI = +f/0.272; p = 0.071)	-0.215 (CI = +f/0.464; p = 0.237)	0.156 (CI = +f/0.830; p = 0.592)	0.094 (CI = +f/0.830; p = 0.744)	0.501 (CI = +f/1.028; p = 0.219)	0.967 (CI = +f/1.028; p = 0.058)	0.906 (CI = +f/1.254; p = 0.101)	1.363 (CI = +f/1.254; p = 0.041)	0.661	-20.94%			
Loss Cost	2017.2	-0.293 (CI = +f/0.492; p = 0.125)	-0.167 (CI = +f/0.710; p = 0.418)	0.194 (CI = +f/1.204; p = 0.599)	0.209 (CI = +f/1.311; p = 0.569)	0.597 (CI = +f/1.554; p = 0.240)	1.140 (CI = +f/1.726; p = 0.105)	1.659 (CI = +f/1.966; p = 0.146)	1.594 (CI = +f/2.161; p = 0.087)	0.650	-25.36%			
Loss Cost	2018.1	-0.182 (CI = +f/0.575; p = 0.548)	-0.040 (CI = +f/0.935; p = 0.863)	-0.040 (CI = +f/0.935; p = 0.863)	0.031 (CI = +f/0.935; p = 0.937)	0.127 (CI = +f/0.935; p = 0.937)	0.810 (CI = +f/0.935; p = 0.325)	1.112 (CI = +f/0.935; p = 0.146)	1.112 (CI = +f/0.935; p = 0.146)	0.651	-13.30%			
Severity	2004.2	0.029 (CI = +f/0.022; p = 0.013)	-0.314 (CI = +f/0.199; p = 0.002)	0.164 (CI = +f/0.599; p = 0.083)	-0.347 (CI = +f/0.601; p = 0.246)	0.044 (CI = +f/0.606; p = 0.882)	0.430 (CI = +f/0.608; p = 0.159)	0.199 (CI = +f/0.613; p = 0.522)	0.553 (CI = +f/0.616; p = 0.077)	0.499	-2.94%			
Severity	2005.1	0.033 (CI = +f/0.023; p = 0.006)	-0.318 (CI = +f/0.201; p = 0.003)	0.128 (CI = +f/0.596; p = 0.063)	-0.362 (CI = +f/0.596; p = 0.223)	0.004 (CI = +f/0.604; p = 0.989)	0.410 (CI = +f/0.604; p = 0.174)	0.154 (CI = +f/0.612; p = 0.609)	0.529 (CI = +f/0.612; p = 0.087)	0.520	-3.40%			
Severity	2005.2	0.029 (CI = +f/0.024; p = 0.053)	-0.292 (CI = +f/0.200; p = 0.064)	0.143 (CI = +f/0.584; p = 0.021)	-0.330 (CI = +f/0.584; p = 0.234)	0.048 (CI = +f/0.595; p = 0.953)	0.458 (CI = +f/0.595; p = 0.165)	0.179 (CI = +f/0.620; p = 0.545)	0.583 (CI = +f/0.620; p = 0.058)	0.483	-2.82%			
Severity	2006.1	0.034 (CI = +f/0.025; p = 0.009)	-0.304 (CI = +f/0.198; p = 0.011)	0.097 (CI = +f/0.573; p = 0.729)	-0.339 (CI = +f/0.573; p = 0.235)	-0.057 (CI = +f/0.581; p = 0.924)	0.433 (CI = +f/0.581; p = 0.137)	0.122 (CI = +f/0.590; p = 0.743)	0.552 (CI = +f/0.590; p = 0.066)	0.518	-3.49%			
Severity	2006.2	0.031 (CI = +f/0.026; p = 0.022)	-0.249 (CI = +f/0.204; p = 0.019)	0.106 (CI = +f/0.579; p = 0.712)	-0.316 (CI = +f/0.579; p = 0.274)	-0.016 (CI = +f/0.588; p = 0.955)	0.459 (CI = +f/0.582; p = 0.122)	0.136 (CI = +f/0.598; p = 0.643)	0.581 (CI = +f/0.602; p = 0.068)	0.479	-3.16%			
Severity	2007.1	0.028 (CI = +f/0.028; p = 0.029)	-0.236 (CI = +f/0.211; p = 0.030)	0.084 (CI = +f/0.551; p = 0.771)	-0.325 (CI = +f/0.551; p = 0.268)	-0.040 (CI = +f/0.561; p = 0.851)	0.447 (CI = +f/0.561; p = 0.138)	0.109 (CI = +f/0.601; p = 0.716)	0.565 (CI = +f/0.601; p = 0.069)	0.463	-3.46%			
Severity	2007.2	0.032 (CI = +f/0.030; p = 0.041)	-0.227 (CI = +f/0.215; p = 0.044)	0.089 (CI = +f/0.604; p = 0.306)	-0.309 (CI = +f/0.607; p = 0.303)	-0.033 (CI = +f/0.614; p = 0.913)	0.465 (CI = +f/0.614; p = 0.133)	0.119 (CI = +f/0.626; p = 0.639)	0.586 (CI = +f/0.631; p = 0.067)	0.443	-3.23%			
Severity	2008.1	0.038 (CI = +f/0.032; p = 0.021)	-0.199 (CI = +f/0.222; p = 0.077)	0.046 (CI = +f/0.602; p = 0.875)	-0.328 (CI = +f/0.602; p = 0.270)	-0.083 (CI = +f/0.616; p = 0.782)	0.440 (CI = +f/0.616; p = 0.152)	0.062 (CI = +f/0.627; p = 0.838)	0.554 (CI = +f/0.627; p = 0.081)	0.472	-3.20%			
Severity	2008.2	0.048 (CI = +f/0.033; p = 0.006)	-0.235 (CI = +f/0.216; p = 0.034)	0.026 (CI = +f/0.575; p = 0.927)	-0.390 (CI = +f/0.575; p = 0.176)	-0.113 (CI = +f/0.587; p = 0.893)	0.386 (CI = +f/0.592; p = 0.209)	0.023 (CI = +f/0.601; p = 0.938)	0.474 (CI = +f/0.601; p = 0.119)	0.539	-4.93%			
Severity	2009.1	0.025 (CI = +f/0.036; p = 0.077)	-0.221 (CI = +f/0.230; p = 0.065)	0.004 (CI = +f/0.604; p = 0.983)	-0.399 (CI = +f/0.604; p = 0.155)	-0.033 (CI = +f/0.617; p = 0.609)	0.313 (CI = +f/0.623; p = 0.393)	0.026 (CI = +f/0.643; p = 0.934)	0.417 (CI = +f/0.643; p = 0.188)	0.534	-5.81%			
Severity	2009.2	0.036 (CI = +f/0.042; p = 0.027)	-0.269 (CI = +f/0.239; p = 0.030)	0.042 (CI = +f/0.604; p = 0.885)	-0.407 (CI = +f/0.604; p = 0.174)	-0.096 (CI = +f/0.621; p = 0.749)	0.352 (CI = +f/0.621; p = 0.249)	0.040 (CI = +f/0.640; p = 0.897)	0.457 (CI = +f/0.640; p = 0.151)	0.525	-4.88%			
Severity	2010.1	0.048 (CI = +f/0.042; p = 0.027)	-0.269 (CI = +f/0.239; p = 0.030)	0.042 (CI = +f/0.604; p = 0.885)	-0.407 (CI = +f/0.604; p = 0.174)	-0.096 (CI = +f/0.621; p = 0.749)	0.352 (CI = +f/0.621; p = 0.249)	0.040 (CI = +f/0.640; p = 0.897)	0.457 (CI = +f/0.640; p = 0.151)	0.525	-4.88%			
Severity	2010.2	0.025 (CI = +f/0.036; p = 0.077)	-0.221 (CI = +f/0.230; p = 0.065)	0.004 (CI = +f/0.604; p = 0.983)	-0.399 (CI = +f/0.604; p = 0.155)	-0.033 (CI = +f/0.617; p = 0.609)	0.313 (CI = +f/0.623; p = 0.393)	0.026 (CI = +f/0.643; p = 0.934)	0.417 (CI = +f/0.643; p = 0.188)	0.534	-5.81%			
Severity	2011.1	0.059 (CI = +f/0.041; p = 0.007)	-0.232 (CI = +f/0.215; p = 0.030)	0.045 (CI = +f/0.521; p = 0.858)	-0.492 (CI = +f/0.521; p = 0.062)	-0.105 (CI								

All Perils

Coverage = AP
End Term Period = 2022.2
Excluded Points = NA
Parameters Included: time, COVID202001, COVID202002, COVID202101, COVID202102, COVID20221, COVID20222

Fit	Start Date	Time	COVID202001	COVID202002	COVID202101	COVID202102	COVID20221	COVID20222	Adjusted R#2	Implied Trend Rate
Loss Cost	2004.2	0.016 (CI = +f/0.023; p = 0.171)	0.237 (CI = +f/0.608; p = 0.432)	-0.643 (CI = +f/0.811; p = 0.040)	-0.009 (CI = +f/0.615; p = 0.976)	0.105 (CI = +f/0.619; p = 0.731)	0.181 (CI = +f/0.623; p = 0.556)	0.157 (CI = +f/0.627; p = 0.613)	0.021	+1.59%
Loss Cost	2005.1	0.021 (CI = +f/0.024; p = 0.076)	0.208 (CI = +f/0.596; p = 0.481)	-0.675 (CI = +f/0.599; p = 0.029)	-0.044 (CI = +f/0.603; p = 0.883)	0.068 (CI = +f/0.607; p = 0.821)	0.141 (CI = +f/0.612; p = 0.640)	0.114 (CI = +f/0.616; p = 0.708)	0.138	+2.14%
Loss Cost	2005.2	0.020 (CI = +f/0.025; p = 0.117)	0.214 (CI = +f/0.608; p = 0.476)	-0.668 (CI = +f/0.612; p = 0.034)	-0.036 (CI = +f/0.616; p = 0.906)	0.076 (CI = +f/0.620; p = 0.803)	0.151 (CI = +f/0.625; p = 0.625)	0.124 (CI = +f/0.630; p = 0.690)	0.114	+2.03%
Loss Cost	2006.1	0.020 (CI = +f/0.027; p = 0.140)	0.213 (CI = +f/0.622; p = 0.487)	-0.669 (CI = +f/0.626; p = 0.037)	-0.037 (CI = +f/0.631; p = 0.905)	0.075 (CI = +f/0.636; p = 0.810)	0.149 (CI = +f/0.641; p = 0.636)	0.122 (CI = +f/0.646; p = 0.700)	0.100	+2.02%
Loss Cost	2006.2	0.018 (CI = +f/0.029; p = 0.227)	0.226 (CI = +f/0.633; p = 0.469)	-0.655 (CI = +f/0.638; p = 0.045)	-0.022 (CI = +f/0.643; p = 0.945)	0.092 (CI = +f/0.648; p = 0.774)	0.167 (CI = +f/0.654; p = 0.603)	0.141 (CI = +f/0.660; p = 0.653)	0.071	+1.77%
Loss Cost	2007.1	0.022 (CI = +f/0.031; p = 0.153)	0.204 (CI = +f/0.638; p = 0.515)	-0.678 (CI = +f/0.643; p = 0.039)	-0.048 (CI = +f/0.648; p = 0.880)	0.093 (CI = +f/0.654; p = 0.844)	0.136 (CI = +f/0.660; p = 0.674)	0.108 (CI = +f/0.667; p = 0.740)	0.092	+2.23%
Loss Cost	2007.2	0.015 (CI = +f/0.032; p = 0.335)	0.234 (CI = +f/0.633; p = 0.451)	-0.645 (CI = +f/0.638; p = 0.048)	-0.011 (CI = +f/0.644; p = 0.971)	0.103 (CI = +f/0.651; p = 0.746)	0.180 (CI = +f/0.657; p = 0.534)	0.155 (CI = +f/0.664; p = 0.643)	0.057	+1.56%
Loss Cost	2008.1	0.019 (CI = +f/0.035; p = 0.278)	0.220 (CI = +f/0.646; p = 0.488)	-0.661 (CI = +f/0.652; p = 0.047)	-0.029 (CI = +f/0.658; p = 0.927)	0.083 (CI = +f/0.665; p = 0.797)	0.158 (CI = +f/0.673; p = 0.630)	0.132 (CI = +f/0.681; p = 0.693)	0.062	+1.90%
Loss Cost	2008.2	0.019 (CI = +f/0.038; p = 0.309)	0.218 (CI = +f/0.665; p = 0.503)	-0.663 (CI = +f/0.672; p = 0.053)	-0.031 (CI = +f/0.679; p = 0.924)	0.081 (CI = +f/0.687; p = 0.808)	0.156 (CI = +f/0.695; p = 0.640)	0.129 (CI = +f/0.704; p = 0.706)	0.046	+1.94%
Loss Cost	2009.1	0.022 (CI = +f/0.042; p = 0.297)	0.209 (CI = +f/0.684; p = 0.532)	-0.674 (CI = +f/0.692; p = 0.056)	-0.043 (CI = +f/0.700; p = 0.899)	0.088 (CI = +f/0.709; p = 0.843)	0.142 (CI = +f/0.718; p = 0.685)	0.114 (CI = +f/0.728; p = 0.747)	0.038	+2.18%
Loss Cost	2009.2	0.031 (CI = +f/0.045; p = 0.169)	0.174 (CI = +f/0.683; p = 0.600)	-0.713 (CI = +f/0.691; p = 0.044)	-0.087 (CI = +f/0.703; p = 0.798)	0.030 (CI = +f/0.710; p = 0.954)	0.089 (CI = +f/0.720; p = 0.799)	0.097 (CI = +f/0.731; p = 0.873)	0.079	+1.11%
Loss Cost	2010.1	0.034 (CI = +f/0.038; p = 0.171)	0.163 (CI = +f/0.705; p = 0.633)	-0.726 (CI = +f/0.715; p = 0.047)	-0.101 (CI = +f/0.725; p = 0.773)	0.004 (CI = +f/0.736; p = 0.990)	0.072 (CI = +f/0.748; p = 0.882)	0.038 (CI = +f/0.760; p = 0.917)	0.068	+3.42%
Loss Cost	2010.2	0.023 (CI = +f/0.054; p = 0.373)	0.199 (CI = +f/0.709; p = 0.561)	-0.684 (CI = +f/0.719; p = 0.061)	-0.054 (CI = +f/0.730; p = 0.877)	0.056 (CI = +f/0.743; p = 0.875)	0.129 (CI = +f/0.756; p = 0.723)	0.100 (CI = +f/0.769; p = 0.786)	0.017	+2.35%
Loss Cost	2011.1	0.016 (CI = +f/0.059; p = 0.576)	0.223 (CI = +f/0.728; p = 0.524)	-0.656 (CI = +f/0.740; p = 0.078)	-0.023 (CI = +f/0.753; p = 0.903)	0.091 (CI = +f/0.767; p = 0.803)	0.168 (CI = +f/0.781; p = 0.655)	0.143 (CI = +f/0.797; p = 0.709)	-0.020	+1.61%
Loss Cost	2011.2	0.007 (CI = +f/0.066; p = 0.820)	0.251 (CI = +f/0.748; p = 0.485)	-0.624 (CI = +f/0.762; p = 0.104)	0.014 (CI = +f/0.776; p = 0.970)	0.133 (CI = +f/0.792; p = 0.726)	0.213 (CI = +f/0.809; p = 0.583)	0.193 (CI = +f/0.827; p = 0.627)	-0.049	+0.72%
Loss Cost	2012.1	-0.002 (CI = +f/0.075; p = 0.948)	0.431 (CI = +f/0.790; p = 0.248)	-0.407 (CI = +f/0.822; p = 0.292)	0.269 (CI = +f/0.858; p = 0.496)	0.425 (CI = +f/0.896; p = 0.111)	0.543 (CI = +f/0.938; p = 0.222)	0.561 (CI = +f/0.981; p = 0.229)	0.057	-6.58%
Loss Cost	2012.2	-0.004 (CI = +f/0.086; p = 0.926)	0.283 (CI = +f/0.819; p = 0.468)	-0.587 (CI = +f/0.838; p = 0.154)	0.057 (CI = +f/0.858; p = 0.889)	0.181 (CI = +f/0.881; p = 0.665)	0.267 (CI = +f/0.905; p = 0.535)	0.252 (CI = +f/0.930; p = 0.568)	-0.102	-3.38%
Loss Cost	2013.1	0.016 (CI = +f/0.096; p = 0.723)	0.231 (CI = +f/0.831; p = 0.557)	-0.649 (CI = +f/0.853; p = 0.123)	-0.016 (CI = +f/0.877; p = 0.970)	0.099 (CI = +f/0.903; p = 0.816)	0.175 (CI = +f/0.930; p = 0.689)	0.150 (CI = +f/0.959; p = 0.739)	-0.092	-1.64%
Loss Cost	2013.2	-0.027 (CI = +f/0.094; p = 0.542)	0.337 (CI = +f/0.733; p = 0.333)	-0.521 (CI = +f/0.756; p = 0.157)	0.134 (CI = +f/0.773; p = 0.712)	0.134 (CI = +f/0.806; p = 0.477)	0.367 (CI = +f/0.834; p = 0.333)	0.364 (CI = +f/0.884; p = 0.374)	0.010	-0.61%
Loss Cost	2014.1	-0.051 (CI = +f/0.106; p = 0.305)	0.395 (CI = +f/0.743; p = 0.264)	-0.451 (CI = +f/0.769; p = 0.220)	0.216 (CI = +f/0.798; p = 0.560)	0.364 (CI = +f/0.829; p = 0.351)	0.474 (CI = +f/0.862; p = 0.249)	0.483 (CI = +f/0.897; p = 0.258)	0.060	-5.01%
Loss Cost	2014.2	-0.068 (CI = +f/0.126; p = 0.254)	0.431 (CI = +f/0.790; p = 0.248)	-0.407 (CI = +f/0.822; p = 0.292)	0.269 (CI = +f/0.858; p = 0.496)	0.425 (CI = +f/0.896; p = 0.111)	0.543 (CI = +f/0.938; p = 0.222)	0.561 (CI = +f/0.981; p = 0.229)	0.057	-6.58%
Loss Cost	2015.1	-0.025 (CI = +f/0.141; p = 0.698)	0.244 (CI = +f/0.776; p = 0.336)	-0.515 (CI = +f/0.813; p = 0.182)	0.138 (CI = +f/0.835; p = 0.719)	0.273 (CI = +f/0.900; p = 0.504)	0.370 (CI = +f/0.949; p = 0.395)	0.365 (CI = +f/0.990; p = 0.424)	0.037	-4.23%
Loss Cost	2015.2	-0.084 (CI = +f/0.150; p = 0.224)	0.454 (CI = +f/0.716; p = 0.178)	-0.376 (CI = +f/0.758; p = 0.279)	0.308 (CI = +f/0.805; p = 0.396)	0.472 (CI = +f/0.855; p = 0.233)	0.599 (CI = +f/0.909; p = 0.163)	0.624 (CI = +f/0.966; p = 0.170)	0.226	-8.10%
Loss Cost	2016.1	-0.075 (CI = +f/0.159; p = 0.393)	0.488 (CI = +f/0.818; p = 0.238)	-0.396 (CI = +f/0.877; p = 0.312)	0.283 (CI = +f/0.899; p = 0.219)	0.443 (CI = +f/0.913; p = 0.326)	0.565 (CI = +f/0.989; p = 0.251)	0.586 (CI = +f/1.068; p = 0.266)	0.134	-7.25%
Loss Cost	2016.2	-0.115 (CI = +f/0.269; p = 0.323)	0.498 (CI = +f/0.934; p = 0.229)	-0.317 (CI = +f/0.917; p = 0.460)	0.382 (CI = +f/1.111; p = 0.417)	0.572 (CI = +f/1.213; p = 0.407)	0.704 (CI = +f/1.320; p = 0.229)	0.744 (CI = +f/1.432; p = 0.239)	0.115	-10.84%
Loss Cost	2017.1	-0.013 (CI = +f/0.341; p = 0.920)	0.362 (CI = +f/0.975; p = 0.361)	-0.503 (CI = +f/1.088; p = 0.249)	0.145 (CI = +f/1.214; p = 0.756)	0.264 (CI = +f/1.351; p = 0.603)	0.365 (CI = +f/1.494; p = 0.535)	0.355 (CI = +f/1.642; p = 0.581)	0.164	-1.31%
Loss Cost	2017.2	-0.137 (CI = +f/0.487; p = 0.438)	0.506 (CI = +f/1.115; p = 0.248)	-0.297 (CI = +f/1.288; p = 0.516)	0.413 (CI = +f/1.481; p = 0.440)	0.603 (CI = +f/1.686; p = 0.388)	0.795 (CI = +f/1.901; p = 0.295)	0.807 (CI = +f/2.122; p = 0.313)	0.269	-12.77%
Loss Cost	2018.1	-0.138 (CI = +f/1.140; p = 0.655)	0.507 (CI = +f/2.015; p = 0.392)	-0.296 (CI = +f/2.452; p = 0.655)	0.415 (CI = +f/2.934; p = 0.605)	0.605 (CI = +f/3.444; p = 0.528)	0.799 (CI = +f/3.970; p = 0.497)	0.810 (CI = +f/4.506; p = 0.520)	0.002	-12.85%
Severity	2004.2	0.027 (CI = +f/0.021; p = 0.017)	0.290 (CI = +f/0.569; p = 0.306)	-0.448 (CI = +f/0.573; p = 0.120)	-0.066 (CI = +f/0.576; p = 0.816)	0.341 (CI = +f/0.580; p = 0.239)	0.247 (CI = +f/0.584; p = 0.393)	0.084 (CI = +f/0.588; p = 0.772)	0.286	+2.76%
Severity	2005.1	0.032 (CI = +f/0.022; p = 0.007)	0.261 (CI = +f/0.565; p = 0.341)	-0.473 (CI = +f/0.568; p = 0.099)	-0.094 (CI = +f/0.572; p = 0.739)	0.311 (CI = +f/0.576; p = 0.277)	0.215 (CI = +f/0.580; p = 0.453)	0.050 (CI = +f/0.584; p = 0.862)	0.321	+3.21%
Severity	2005.2	0.035 (CI = +f/0.023; p = 0.004)	0.247 (CI = +f/0.565; p = 0.378)	-0.496 (CI = +f/0.566; p = 0.077)	-0.118 (CI = +f/0.572; p = 0.716)	0.285 (CI = +f/0.577; p = 0.319)	0.189 (CI = +f/0.581; p = 0.513)	0.020 (CI = +f/0.586; p = 0.944)	0.345	+3.61%
Severity	2006.1	0.038 (CI = +f/0.025; p = 0.004)	0.234 (CI = +f/0.573; p = 0.409)	-0.509 (CI = +f/0.577; p = 0.081)	-0.133 (CI = +f/0.582; p = 0.643)	0.269 (CI = +f/0.586; p = 0.354)	0.170 (CI = +f/0.591; p = 0.559)	0.002 (CI = +f/0.596; p = 0.996)	0.346	+3.87%
Severity	2006.2	0.038 (CI = +f/0.027; p = 0.008)	0.234 (CI = +f/0.587; p = 0.419)	-0.509 (CI = +f/0.587; p = 0.089)	-0.133 (CI = +f/0.587; p = 0.651)	0.269 (CI = +f/0.602; p = 0.365)	0.170 (CI = +f/0.607; p = 0.568)	0.002 (CI = +f/0.612; p = 0.997)	0.320	+3.87%
Severity	2007.1	0.044 (CI = +f/0.028; p = 0.004)	0.207 (CI = +f/0.582; p = 0.469)	-0.539 (CI = +f/0.587; p = 0.070)	-0.165 (CI = +f/0.592; p = 0.569)	0.234 (CI = +f/0.598; p = 0.428)	0.132 (CI = +f/0.603; p = 0.656)	-0.040 (CI = +f/0.609; p = 0.984)	0.359	+4.04%
Severity	2007.2	0.040 (CI = +f/0.030; p = 0.012)	0.226 (CI = +f/0.589; p = 0.435)	-0.518 (CI = +f/0.594; p = 0.084)	-0.143 (CI = +f/0.600; p = 0.627)	0.258 (CI = +f/0.605; p = 0.386)	0.159 (CI = +f/0.612; p = 0.597)	-0.011 (CI = +f/0.618; p = 0.971)	0.309	+4.47%
Severity	2008.1	0.042 (CI = +f/0.040; p = 0.033)	0.166 (CI = +f/0.646; p = 0.596)	-0.585 (CI = +f/0.655; p = 0.077)	-0.217 (CI = +f/0.666; p = 0.502)	0.177 (CI = +f/0.677; p = 0.587)	0.070 (CI = +f/0.689; p = 0.832)	-0.006 (CI = +f/0.701; p = 0.753)	0.259	+5.45%
Severity	2008.2	0.043 (CI = +f/0.036; p = 0.020)	0.209 (CI = +f/0.619; p = 0.490)	-0.537 (CI = +f/0.626; p = 0.089)	-0.163 (CI = +f/0.632; p = 0.597)	0.236 (CI = +f/0.640; p = 0.451)	0.134 (CI = +f/0.647; p = 0.671)	-0.037 (CI = +f/0.655; p = 0.907)	0.280	+4.44%
Severity	2009.1	0.049 (CI = +f/0.039; p = 0.017)	0.189 (CI = +f/0.629; p = 0.538)	-0.560 (CI = +f/0.636; p = 0.082)	-0.189 (CI = +f/0.646; p = 0.548)	0.208 (CI = +f/0.652; p = 0.513)	0.104 (CI = +f/0.661; p = 0.747)	-0.070 (CI = +f/0.670; p = 0.829)	0.290	+4.97%
Severity	2009.2	0.059 (CI = +f/0.040; p = 0.017)	0.150 (CI = +f/0.617; p = 0.617)	-0.604 (CI = +f/0.624; p = 0.057)	-0.238 (CI = +f/0.632; p = 0.441)	0.138 (CI = +f/0.641; p = 0.627)	0.044 (CI = +f/0.650; p = 0.889)	-0.135 (CI = +f/0.660; p = 0.673)	0.353	+6.05%
Severity	2010.1	0.062 (CI = +f/0.045; p = 0.010)	0.139 (CI = +f/0.636; p = 0.652)	-0.616 (CI = +f/0.645; p = 0.060)	-0.252 (CI = +f/0.656; p = 0.429)	0.138 (CI = +f/0.664; p = 0.667)	0.027 (CI = +f/0.675; p = 0.933)	-0.153 (CI = +f/0.686; p = 0.644)	0.332	+6.37%
Severity	2010.2	0.054 (CI = +f/0.049; p = 0.032)	0.166 (CI = +f/0.646; p = 0.596)	-0.585 (CI = +f/0.655; p = 0.077)	-0.217 (CI = +f/0.666; p = 0.502)	0.177 (CI = +f/0.677; p = 0.587)	0.070 (CI = +f/0.689; p = 0.832)	-0.006 (CI = +f/0.701; p = 0.753)	0.259	+5.45%
Severity	2011.1	0.042 (CI = +f/0.052; p = 0.109)	0.205 (CI = +f/0.642; p = 0.505)	-0.539 (CI = +f/0.653; p = 0.099)	-0.165 (CI = +f/0.666; p = 0.606)	0.235 (CI = +f/0.676; p = 0.471)	0.134 (CI = +f/0.689; p = 0.685)	-0.036 (CI = +f/0.703; p = 0.914)	0.185	+4.28%
Severity	2011.2	0.030 (CI = +f/0.055; p = 0.281)	0.246 (CI = +f/0.643; p = 0.430)	-0.495 (CI = +f/0.655; p = 0.128)	-0.114 (CI = +f/0.672; p = 0.720)	0.292 (CI = +f/0.682; p = 0.376)	0.197 (CI = +f/0.696; p = 0.565)	0.032 (CI = +f/0.712; p = 0.924)	0.121	+3.33%
Severity	2012.1	0.027 (CI = +f/0.065; p = 0.392)	0.254 (CI = +f/0.673; p = 0.431)	-0.483 (CI = +f/0.687; p = 0.153)	-0.101 (CI = +f/0.702; p = 0.761)	0.306 (CI = +f/0.718; p = 0.376)	0.213 (CI = +f/0.735; p = 0.545)	0.050 (CI = +f/0.754; p = 0.889)	0.076	+2.70%
Severity	2012.2	0.030 (CI = +f/0.045; p = 0.396)	0.244 (CI = +f/0.707; p = 0.469)	-0.496 (CI = +f/0.724; p = 0.163)	-0.115 (CI = +f/0.742; p = 0.742)	0.291 (CI = +f/0.761; p = 0.424)	0.195 (CI = +f/0.782; p = 0.598)	0.031 (CI = +f/0.803; p = 0.936)	0.053	+3.07%
Severity	2013.1	0.043 (CI = +f/0.084; p = 0.284)	0.209 (CI = +f/0.731; p = 0.545)	-0.537 (CI = +f/0.750; p = 0.						



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