OLIVER WYMAN

NEWFOUNDLAND AND LABRADOR COMMERCIAL VEHICLES

OLIVER WYMAN SELECTED LOSS TREND RATES

Based on Industry Data Through June 30, 2019

March 31, 2020

CONTENTS

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.

We developed our analysis using insurance industry commercial vehicles loss and expense experience in Newfoundland and Labrador reported as of June 30, 2019 to the General Insurance Statistical Agency (GISA).

1.2. Actuarial Findings

In this report we present our preliminary selected past and future annual loss cost trend rates based on insurance industry data as of June 30, 2019. We discuss and present our methodology and assumptions in selecting our trend rates in this report.

In Table 1, we present our annual loss cost trend rates:

Table 1: Selected Loss Cost Trends

Coverage	**Past Loss Cost**	**Future Loss Cost**
Bodily Injury*	-5.0%	-5.0%
Property Damage	+0.0%	+0.0%
Accident Benefits	+8.5%	+8.5%
Uninsured Auto	+8.5%	+8.5%
Collision	+5.0%	+5.0%
Comprehensive	+4.0%	+4.0%
Specified Perils	+4.0%	+4.0%
All Perils	+2.5%	+2.5%
Underinsured Motorist	+0.0%	+0.0%

* A factor of 1.30 applies to loss costs prior to January 1, 2013.

* * * * *

We developed the estimates in this report in accordance with the Principles promulgated by the Casualty Actuarial Society and the applicable Actuarial Standards of Practice issued by the Canadian Institute of Actuaries.

Oliver, Wyman Limited

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2. ANALYSIS – GENERAL DISCUSSION

2.1. Introduction

In the sections that follow we present:

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

We note that our selected loss trend rates presented in this report are preliminary. Our preliminary report will be provided to insurers for their consideration and comment, and we will consider comments received from interested parties on our preliminary report.

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. Until the Automobile Statistical Plan (ASP) data under the new Regulations has sufficient post reform data for analysis purposes, we are unable to provide an updated assessment of the reform impact at this time.

2.2. Data

The source for the exposures (number of vehicles), claim count and claim amount data that we analyze is the 2019-1 AUTO7502 Automobile Industry Exhibit (as of June 30, 2019) provided by GISA. This data includes the experience of all commercial vehicles in Newfoundland and Labrador. We refer to this as the AIX report.

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

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

- Paid Claim Amounts – claim cost 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 insurance company's estimate of the amount of future claim cost payments to be made on individual claims; a case reserve is assigned to each individual open claim.

The total of the paid claim amounts made on each closed or open claim and the case reserve carried on each open claim is what is referred to as 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 as of a point in time. Over time, the case reserves are revised by the claim adjusters 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:

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

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

We estimate the final (ultimate) number of claims and cost[1] of all claims that arise from events that occur in the first and second half of the year (referred to as "accident half-years"[2]), separately, through to June 30, 2019 and then use those estimates to measure and select loss trend rates.

We estimate the final/ultimate claim cost by accident half-year by applying an estimate of the needed actuarial reserve for all insurance companies in aggregate (i.e., the industry), and adding that amount to the reported incurred claim amounts that insurance companies report to GISA[3]. 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 what are referred to as "loss development factors" to the aggregated incurred claim amounts that are reported to GISA. We apply loss[4] development factors to estimate the actuarial reserve need, hence the final claim cost, for each accident half-year through June 30, 2019, separately for each of the coverages. We follow a similar approach (using what are referred to as claim count development factors) to estimate the final number of claims

[1] By "final" or "ultimate" cost we mean the amount paid by insurance companies at the time that all claims that occur in a particular year have been reported and settled.

[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.

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

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

that will arise from events that have occurred by accident half-year through June 30, 2019, separately for each of the coverages.

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

We note that the selection of development factors has an effect on the selected loss trend rates and other key assumptions, factors, and provisions.[5] As a result of the claim experience that has emerged and the development factors we select, our estimates of ultimate loss costs, frequencies,[6] and severities by accident year have changed from those we presented for the prior review[7]. The changes are as follows:

Bodily Injury

	As of December 31, 2018				As of June 30, 2019		
AY	Loss Cost	Severity	Frequency		Loss Cost	Severity	Frequency
2015	$293.61	$61,542	4.77		$313.75	$65,409	4.80
2016	$271.05	$73,679	3.68		$273.29	$73,044	3.74
2017	$256.68	$67,834	3.78		$281.33	$71,593	3.93
2018	$209.68	$61,531	3.41		$237.95	$74,032	3.21
2019-1					$214.14	$61,443	3.49

Overall, for the four-year period 2015 to 2018, our estimates of ultimate loss costs have increased by 7.3%.

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

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

[7] GISA notes a number of major insurers have corrected their prior under/over reporting of their incurred claim counts for the 2014-1 to 2018-2 accident year periods in this AIX report.

Property Damage

	As of December 31, 2018				As of June 30, 2019		
AY	Loss Cost	Severity	Frequency		Loss Cost	Severity	Frequency
2015	$104.57	$6,278	16.66		$105.48	$6,328	16.67
2016	$108.79	$6,994	15.55		$110.45	$7,041	15.69
2017	$97.40	$6,086	16.00		$98.78	$6,101	16.19
2018	$90.89	$6,872	13.23		$101.37	$7,138	14.20
2019-1					$95.83	$7,355	13.03

Overall, for the four-year period 2015 to 2018, our estimates of ultimate loss costs have increased by 3.6%.

Accident Benefits – Total

	As of December 31, 2018				As of June 30, 2019		
AY	Loss Cost	Severity	Frequency		Loss Cost	Severity	Frequency
2015	$17.98	$7,502	2.40		$19.33	$8,015	2.41
2016	$14.96	$7,212	2.07		$17.60	$8,352	2.11
2017	$26.07	$11,067	2.36		$29.63	$12,415	2.39
2018	$14.69	$10,188	1.44		$14.48	$9,090	1.59
2019-1					$16.97	$8,607	1.97

Overall, for the four-year period 2015 to 2018, our estimates of ultimate loss costs have increased by 10.0%.

Collision

	As of December 31, 2018				As of June 30, 2019		
AY	Loss Cost	Severity	Frequency		Loss Cost	Severity	Frequency
2015	$191.14	$7,580	25.21		$192.12	$7,619	25.22
2016	$193.37	$8,173	23.66		$189.60	$8,010	23.67
2017	$146.33	$6,593	22.19		$142.77	$6,426	22.22
2018	$204.30	$9,076	22.51		$219.65	$9,306	23.60
2019-1					$220.81	$10,263	21.52

Overall, for the four-year period 2015 to 2018, our estimates of ultimate loss costs have increased by 1.2%.

Comprehensive

	As of December 31, 2018				As of June 30, 2019		
AY	Loss Cost	Severity	Frequency		Loss Cost	Severity	Frequency
2015	$96.57	$2,165	44.61		$96.57	$2,165	44.61
2016	$161.29	$3,371	47.85		$161.28	$3,372	47.83
2017	$172.50	$3,296	52.33		$172.21	$3,287	52.39
2018	$131.30	$3,293	39.88		$118.70	$2,962	40.07
2019-1					$101.99	$2,696	37.83

Overall, for the four-year period 2015 to 2018, our estimates of ultimate loss costs have decreased by 2.3%.

All Perils

	As of December 31, 2018				As of June 30, 2019		
AY	Loss Cost	Severity	Frequency		Loss Cost	Severity	Frequency
2015	$229.61	$12,063	19.03		$229.97	$12,082	19.03
2016	$293.13	$15,971	18.35		$291.77	$15,882	18.37
2017	$217.39	$10,504	20.69		$213.56	$10,263	20.81
2018	$247.74	$13,683	18.11		$258.92	$14,172	18.27
2019-1					$155.51	$9,270	16.78

Overall, for the four-year period 2015 to 2018, our estimates of ultimate loss costs have increased by 0.6%.

2.4. Loss Trend Rates

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

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

Future trend rates should consider the same historical patterns that are the basis for the past trend rate, as well as the likelihood that those patterns may change.

We select trend rates based on the industry ultimate claim count and claim amount data which is organized by accident half-year.

The claim experience includes allocated loss adjustment expenses, and we include a provision for unallocated loss adjustment expenses (ULAE) based on the accident year ULAE factors published by GISA. In doing so, any distortions in the measured trend rate due to possible shifts over time between ULAE and ALAE from year to year is minimized.

We derive indicated annual loss trend rates based on an exponential regression model using industry historical accident-half year loss and loss adjustment expense data that we project to ultimate cost level (when all claims are reported and settled) using industry-wide claim amount and claim count development factors we apply.

3. LOSS TREND RATE CONSIDERATIONS

The identification of the underlying trend patterns is challenging because factors such as statistical fluctuation in the data points, legislative reforms, changes in the underlying exposure, or abnormal weather conditions, etc., can make the underlying trend patterns difficult to discern.

The initial step of our process is to plot and visually inspect the historical frequency (number of claims per insured vehicles), severity (average claim amount) and loss costs data for each coverage. We note unusual data points, obvious changes in pattern directions, and sustained shifts; and if these changes are or are not coincident with historical reforms. These observations guide us in our design of each regression model on an individual coverage basis.

We consider the model regression statistic results when we perform our regression analysis several different ways. This includes, but is not limited to:

- We test different time periods in an attempt to identify the underlying trends. Reviewing the data over a longer time period than a typical 3-to-5 year experience period is a means of increasing (i) the stability of results based on data that is estimated and subject to change, as well as (ii) the credibility of the data being analyzed.
- We compare models with and without certain data points, including the inclusion or exclusion of the most recent accident half-year, to improve our understanding of the sensitivity of the calculated loss trend rate to the inclusion or exclusion of those points.

The various trend patterns that we review and associated statistical results are summarized in Appendix E[8] for each of frequency, severity, and loss cost.

3.1. Time Period Considered

In this review, we present and consider the claim experience by accident half-year, spanning the twenty-year period from 1999-2 to 2019-1.

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

3.2. Seasonality

Some coverages exhibit what is referred to as “seasonality” – where claim costs (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 a seasonality parameter is applied. We note, however, that seasonality may be significant for some, but not all time periods; or significant for loss cost, or severity, or frequency, but not for all three.

3.3. Weather Conditions

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

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

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

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

3.4. Reforms/Scalars

The purpose of a reform (or scalar) parameter 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 model we use to analyze severity, frequency, and loss cost trend patterns allows the inclusion of a level change parameter[9](s) to reflect the impact 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 level change 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 results of *p*-value tests. A level change parameter not associated with a specific reform is only included in the model when it is evident from our visual inspection, materially improves the statistical fit as measured by the adjusted R-squared value, and with a *p*-value well below our significance threshold of 5%.

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 take into consideration the possibility that a reform could cause the trend rate slope to change; or even change direction. We determine the statistical significance of a trend rate change based on results of *p*-value tests.

3.5. Data Points

We give special consideration to data points that we consider have a material impact on the measured trend rates. Based on visual inspection and the percentage changes from year to year, we identify and then test data points that we may consider to be:

- an apparent upward or downward spike that may distort the measured trends
- the beginning of a sustained shift (up or down), that we refer to as a level change, or
- the beginning of a change in the trend rate.

We test for the significance of such data points by calculating the measured trend rates over various time periods: (i) with and without these data points, (ii) by applying a level change parameter at these data points, and/or (iii) measuring trends before and after these data points.

[9] We refer to scalar and level change parameters interchangeably.

3.6. Statistical Tests

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

- As respects the adjusted R-squared, we generally refer to values of 80% or greater to be "high," values between 40% and 80% to be "moderate," and values below 40% to be "low."
- We consider *p*-values under 5% to be "significant."

3.7. Future Trend Rates

In selecting future trend rates, we adjust our selected past trend rates if there is evidence of new patterns emerging. If no future trend rate is noted in the discussion below, it should be assumed that our selected future trend rate is equal to our selected past trend rate. Unless noted otherwise, future trends should apply beginning at the mid-point of the latest accident half-year, which is April 1, 2019 in this review.

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

3.8. Selected Trend Models

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

The summary of our trend rates based on industry data as of June 30, 2019, as presented in Table 1, are based on our assessment and wholistic view of the statistical tests, historical data (changes in patterns and spikes) and model parsimony of many regression models.

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

3.9. Heatmaps

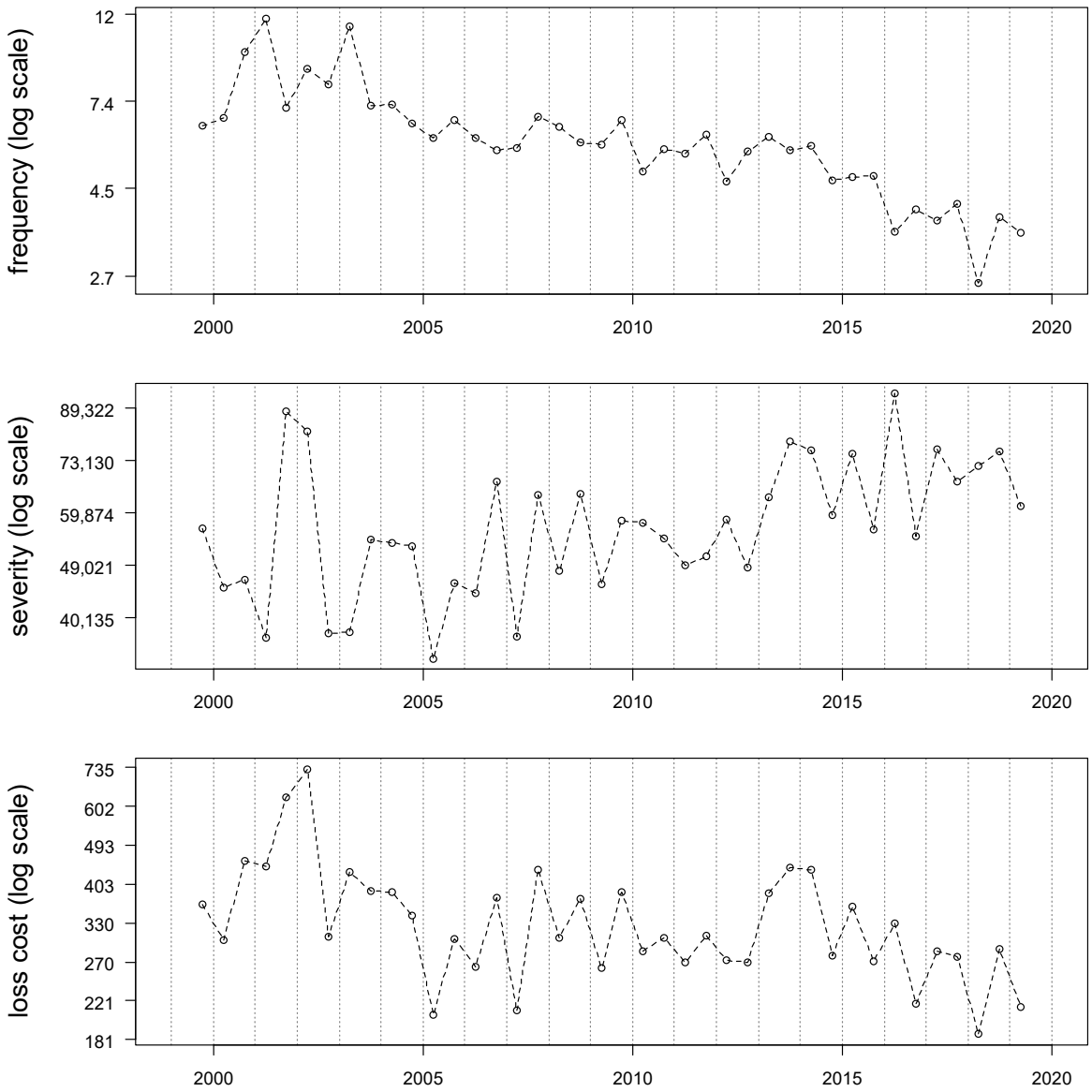
In Section 4 of this report we present graphical representations of the regression models under consideration with the use of heatmaps. We present separate heatmaps for the indicated trend rates, adjusted R-squared values, and *p*-values associated with a selected regression model over various experience time periods. The y-axis of the heatmap corresponds to the beginning of the experience period, and the x-axis corresponds to the end of the time 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 and draw attention to the models we select. For example, the information provided in Figure 2 may also be found in Appendix E pages 6 through 8.

4. OLIVER WYMAN SELECTED TREND RATES

4.1. Bodily Injury

In Figure 1, we present our estimate of the 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 1999-2 through 2019-1.

Figure 1: Bodily Injury – Observed Loss Cost Experience



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

- Frequency experienced a declining trend since 2003, with a steeper decline after 2013. We also observe a downward spike at 2018-1.
- Severity, subject to volatility, has exhibited a somewhat flat trend over 2006 to 2012, rising in 2013, then a somewhat flat trend thereafter, except for the upward spike in 2016-1.
- Loss cost has experienced considerable volatility; and after a somewhat flat trend over 2006 to 2012, then rising in 2013, changed to a declining pattern driven by the frequency decline.

The high degree of loss cost variability is evident from the year-to-year percentage changes in estimated accident year loss costs as exhibited in the graphs above. As well, the changes in the year-to-year estimated accident year loss cost between this review and our prior review contributes to the change in the measured trend rates between reviews even with the identical trend model (i.e., time period and parameters). Additional details are presented in Appendices B to D.

This variability, which to a large extent can be attributed to the relatively small volume of claims[10], may cause the measured loss cost trend rates to change, and often rather significantly, depending upon the trend measurement period selected and over time.

The estimated severity, frequency, and loss cost trends, associated adjusted R-squared values, and *p*-values, over various trend measurement periods, with and without a seasonality parameter and a scalar parameter at 2013-1 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.

[10] On average, over the last ten years, there are approximately 130 claims per year.

In Figure 2 we present a heatmap of indicated severity trends beginning 2005-1 through 2010-2, ending 2019-1, 2018-2 and 2018-1, with time and a 2013-1 scalar parameter included in the model.

Figure 2: Bodily Injury - Severity Heatmap

The trend rates generally fall in the range of -1.5% to +1.5% with moderate adjusted R-squared values and *p*-values that are generally significant for the level change, but not significant for time.

As mentioned above, there is significant variability in the accident half-year data for severity. We find this variability may be reduced by aggregating the data to an accident year basis rather than accident half-year basis. We note this eliminates some of the noise in the observations at the sacrifice of reducing the degrees of freedom in the presented models.

In Figure 3 we present a heatmap of indicated severity trends beginning 2005 through 2010, ending 2019 and 2018, with time and a 2013 scalar parameter included in the model.

Figure 3: Bodily Injury - Severity Heatmap (Annual)

The trend rates generally fall in the range of -1.5% to 0.0% with moderate to high adjusted R-squared values and *p*-values that are generally significant for the level change, but not significant for time. The indicated scalar parameter clusters around +30%. We note the adjusted R-squared values are lower for the models with experience periods ending 2019 due to the low 2019 data point.

As implied by the insignificant time parameters, we select a severity trend rate of 0.0%, with a scalar level change of +30% at January 1, 2013.

In Figure 4 we present a heatmap of indicated frequency trends beginning 2005-1 through 2010-2, ending 2019-1, 2018-2 and 2018-1, with only a time parameter included in the model.

Figure 4: Bodily Injury - Frequency Heatmap

The trend rates generally fall in the range of -4.0% to -8.0% with moderate adjusted R-squared values and significant *p*-values for time. We also observe the models with the shorter experience periods generally have smaller (more negative) indicated trend rates. In light of the variability in frequency, (particularly the low 2018-1) and the tighter clustering of measured trend rates for those beginning 2005-1 through to 2008-2, we continue to base our selected trend on these measured trends over the longer time periods and select a frequency trend rate of −5.0%.

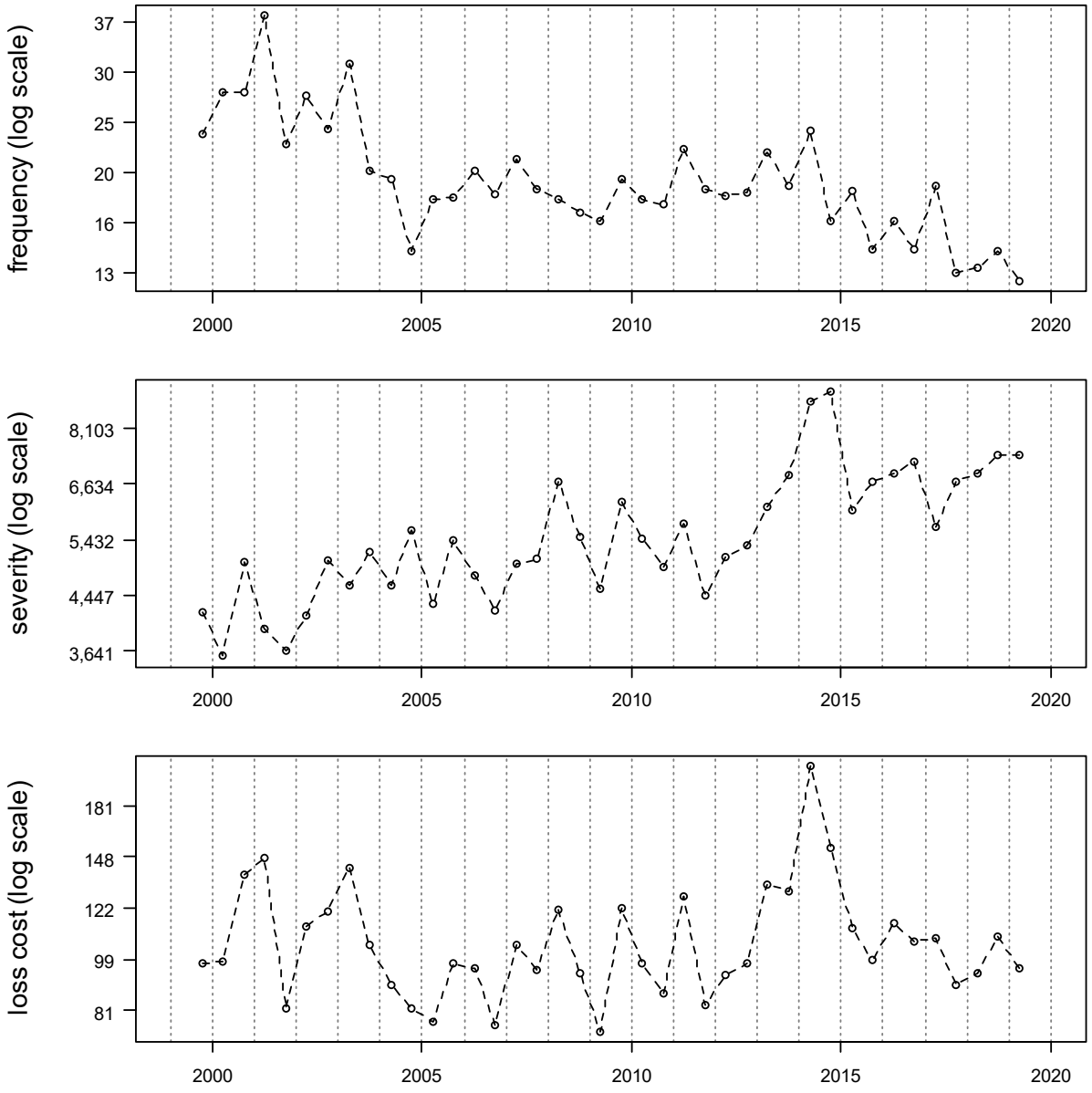
We, therefore, select a past loss cost trend of −5.0% (rounded).

At this time, we do not consider there to be conclusive evidence that the future trend rate should be different than our selected past trend rate; and, therefore, select a future trend rate the same as the past, −5.0%. However, we will consider this issue in subsequent reviews.

4.2. Property Damage

In Figure 5, we present our estimate of the 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 1999-2 through 2019-1.

Figure 5: Property Damage – Observed Loss Cost Experience



A review of the historical data points (as depicted in Figure 5) shows that subject to variability:

- Frequency exhibited a relatively flat pattern between 2004 and 2014, and thereafter began to decline.
- Severity has exhibited an upward trend since 2006/2007, including a large spike in 2014.
- Loss cost, other than the large spike in 2014, and subject to variability, appears relatively flat since 2008.

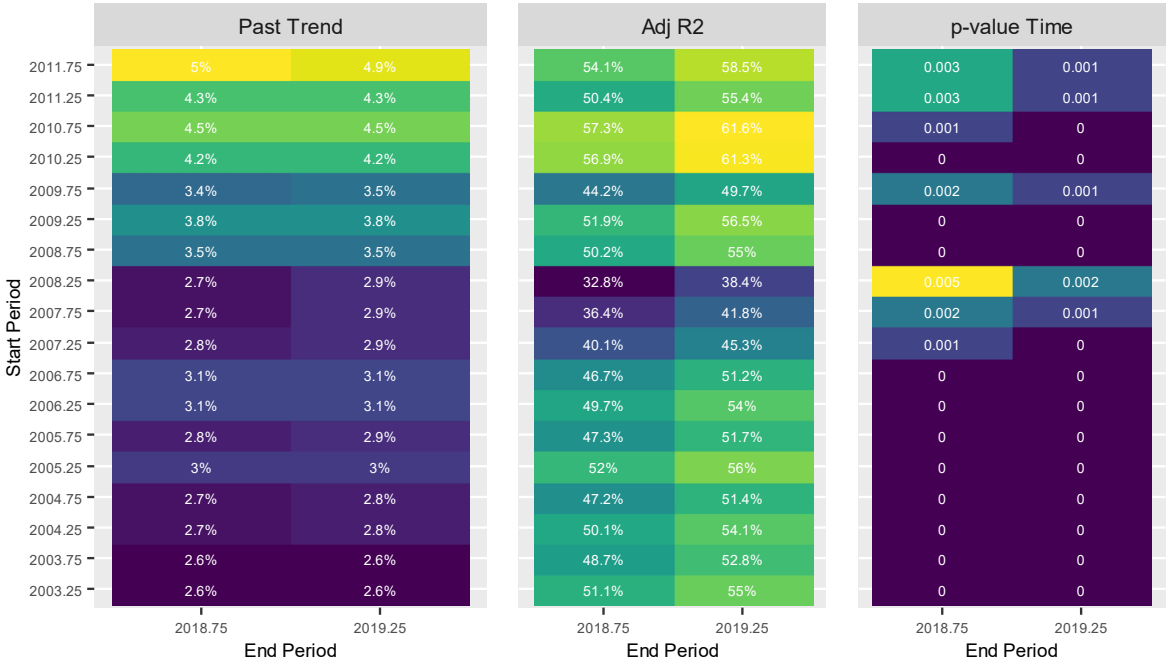
The high degree of loss cost variability is evident from the year-to-year percentage changes in estimated accident year loss costs as exhibited in the graphs above. As well, the changes in the year-to-year estimated accident year loss cost between this review and our prior review contributes to the change in the measured trend rates between reviews even with the identical trend model (i.e., time period and parameters). Additional details are presented in Appendices B to D.

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

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 6 we present a heatmap of indicated severity trends beginning 2003-1 through 2011-2, ending 2019-1 and 2018-2, excluding 2014-1 and 2014-2, with only a time parameter included in the model.

Figure 6: Property Damage - Severity Heatmap

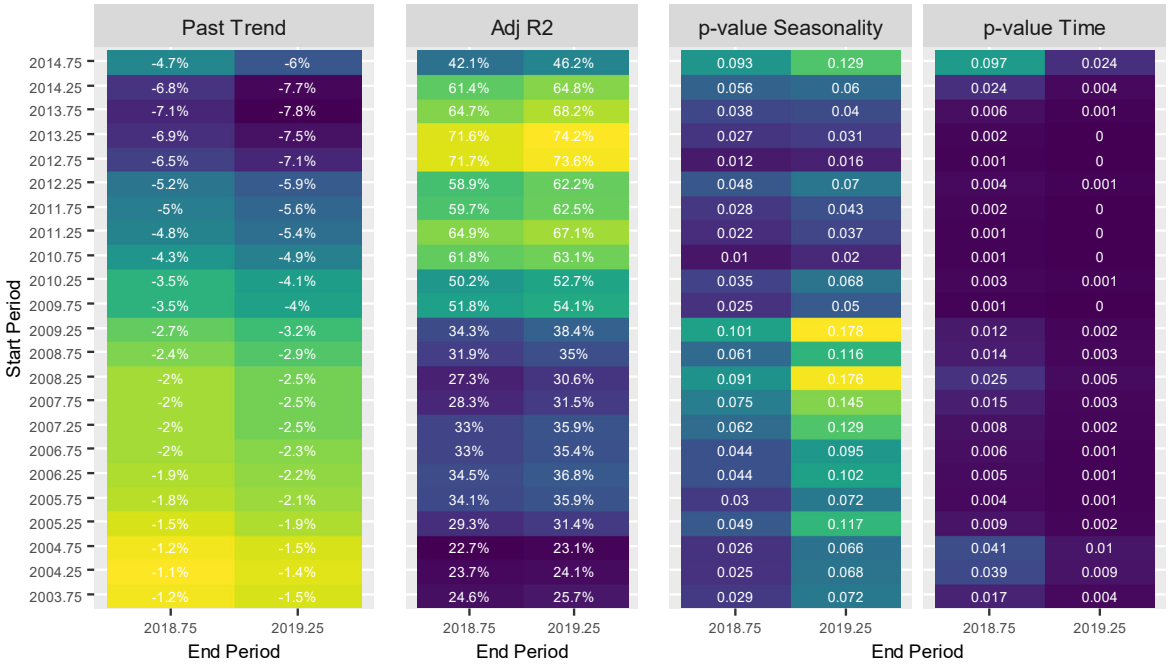


The trend rates with experience periods beginning 2003-1 through 2008-1 generally fall in the range of +2.5% to +3.0% with moderate adjusted R-squared values and significant *p*-values for time. The measured trends begin to change beginning in 2008-2 to 2011-2 and exhibit more variability (ranging from +3.5% to +5.0%) and have slightly higher adjusted R-squared values and significant *p*-values for time.

We select a severity trend rate of +3.5% which gives consideration to the variability in the longer-term trends as well as more recent trends.

In Figure 7 we present a heatmap of indicated frequency trends beginning 2003-2 through 2014-2, ending 2019-1 and 2018-2, with time and seasonality parameters included in the model.

Figure 7: Property Damage - Frequency Heatmap



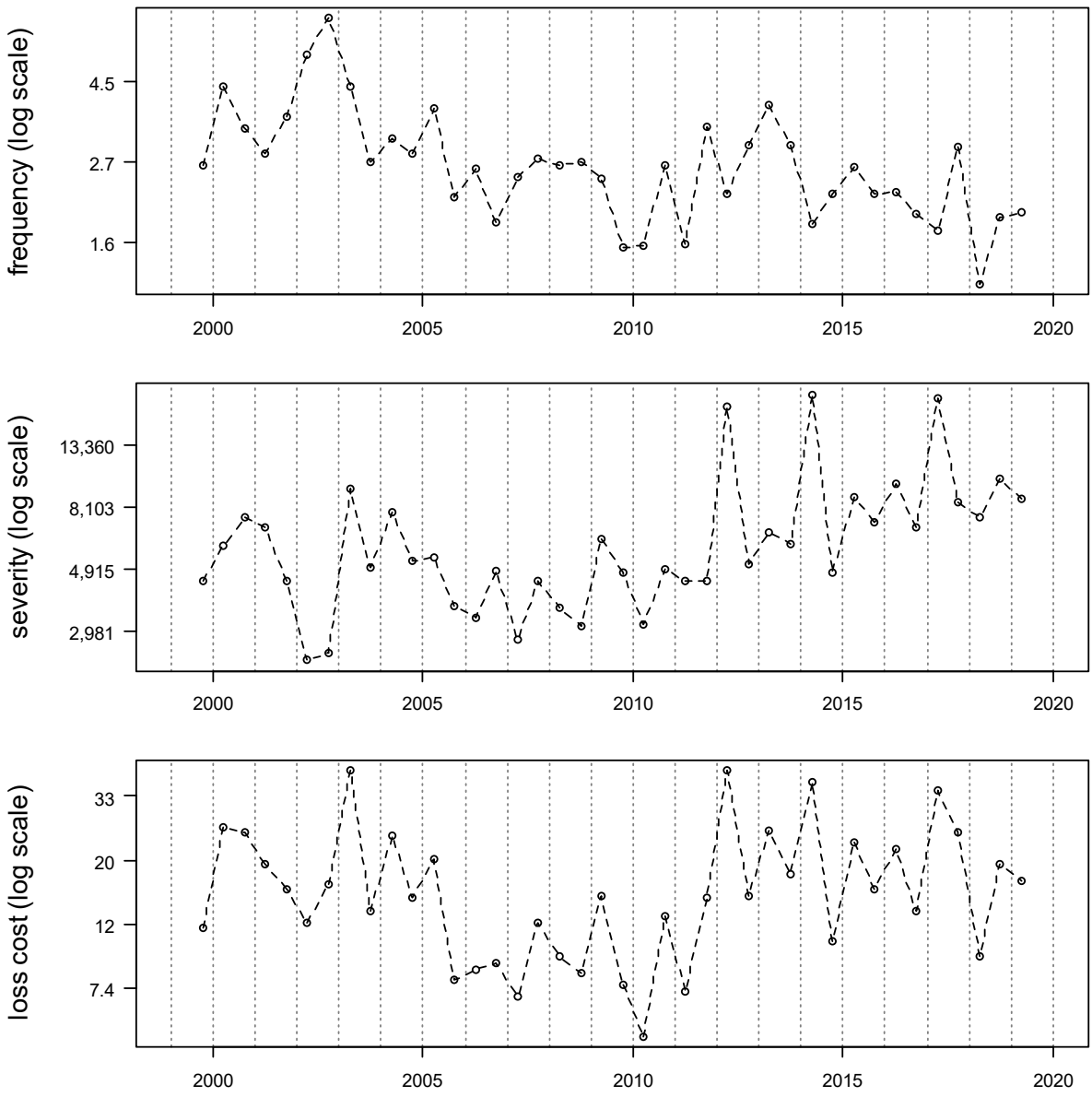
The trend rates with experience periods beginning 2003-1 through 2009-1 generally fall in the range of −1.5% to −3.0% with low adjusted R-squared values and significant *p*-values for time only. Due to the continued sharp decline in frequency in 2015 through 2018, the measured trends with experience periods beginning 2010-2 through 2014-1 are much lower (larger negative); and have trend rates in the range of -4.0% to -8.0% and have moderate adjusted R-squared values and significant *p*-values for time and seasonality. In light of the variability in frequency, we continue to give weight to the measured trends over the longer time periods as we have in our past reviews, which is consistent with our selected severity trend rate, and select a frequency trend rate −3.5%.

We, therefore, select a past and future loss cost trend of 0.0% (rounded).

4.3. Accident Benefits – Total

In Figure 8, we present our estimate of the 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 1999-2 through 2019-1.

Figure 8: Accident Benefits – Observed Loss Cost Experience



A review of the historical data points (as depicted in Figure 8) shows that subject to considerable variability:

- Frequency exhibited considerable variability and a slightly decreasing trend since 2013.
- Following variability through 2006, severity has exhibited an upward trend pattern, including rather large spikes in 2012-1, 2014-1, and 2017-1.
- Following a relatively flat period over 2006 to 2011, the loss cost increased to a higher level, with frequent spikes.

The high degree of loss cost variability is evident from the year-to-year percentage changes in estimated accident year loss costs as exhibited in the graphs above. As well, the changes in the year-to-year estimated accident year loss cost between this review and our prior review contributes to the change in the measured trend rates between reviews even with the identical trend model (i.e., time period and parameters). Additional details are presented in Appendices B to D.

This variability, which to a large extent can be attributed to the relatively small volume of claims,[11] may cause the measured loss cost trend rates to change, and often rather significantly, depending upon the trend measurement period selected and over time.

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 9 we present a heatmap of indicated severity trends beginning 2006-1 through 2011-2, ending 2019-1 and 2018-2, excluding 2012-1, 2014-1 and 2017-1, with only a time parameter included in the model.

Figure 9: Accident Benefits - Severity Heatmap

The trend rates generally fall in the range of +8.0% to +10.0% with moderate to high adjusted R-squared values and significant *p*-values for time. Considering the variability in severity, we base our selected trend on the measured trends over the longer time periods. We therefore select a severity trend rate of +8.5%.

In Figure 10 we present a heatmap of indicated frequency trends beginning 2003-1 through 2010-2, ending 2019-1 and 2018-2, with only a time parameter included in the model. The trend rates generally

[11] On average, over the last ten years, there are approximately 55 claims per year.

fall in the range of -1.0% to -2.0% with low adjusted R-squared values and *p*-values that generally are not significant for time. We note measured trend rates are generally less than 0.0% due to the low 2018 data points. We select a frequency trend rate of +0.0%.

Figure 10: Accident Benefits - Frequency Heatmap

We, therefore, select a past and future loss cost trend of +8.5%.

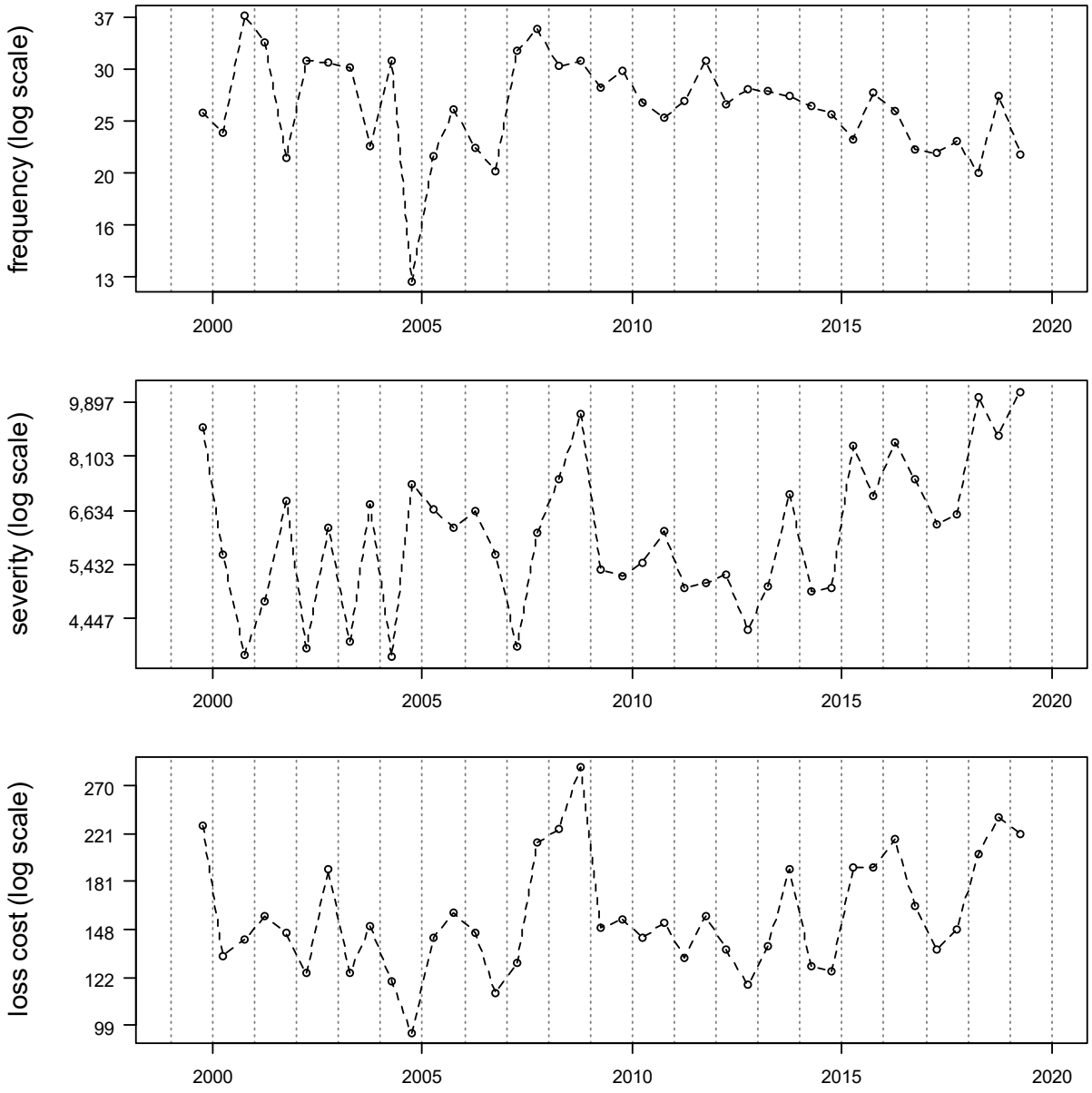
4.4. Uninsured Auto

Due to insufficient data, we select the same past and future loss cost trend rate as we do for Accident Benefits, +8.5%.

4.5. Collision

In Figure 11, we present our estimate of the 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 1999-2 through 2019-1.

Figure 11: Collision – Observed Loss Cost Experience



A review of the historical data points (as depicted in Figure 11) shows that subject to considerable variability:

- The historical data points show, subject to considerable variability and spikes, that severity, frequency, and loss cost each has generally exhibited a somewhat flat trend pattern since 2002, with the exception of severity increasing and frequency decreasing more recently.

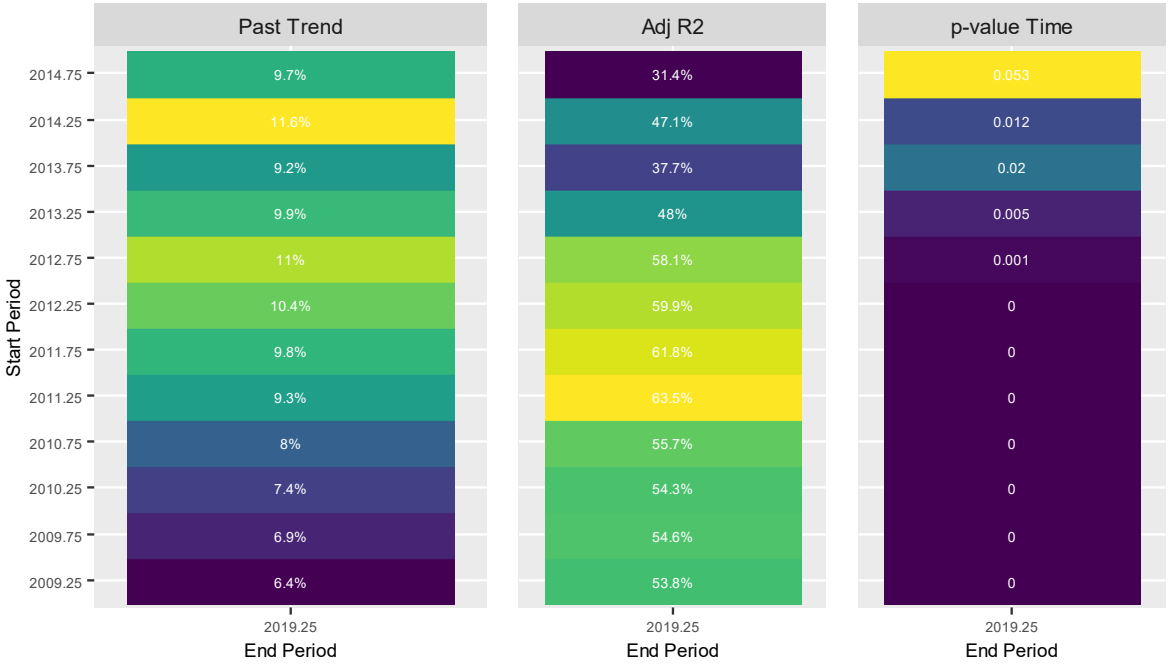
The high degree of loss cost variability is evident from the year-to-year percentage changes in estimated accident year loss costs as exhibited in the graphs above. As well, the changes in the year-to-year estimated accident year loss cost between this review and our prior review contributes to the change in the measured trend rates between reviews even with the identical trend model (i.e., time period and parameters). Additional details are presented in Appendices B to D.

This variability, which to a large extent can be attributed to the relatively small volume of claims[12], may cause the measured loss cost trend rates to change, and often rather significantly, depending upon the trend measurement period selected.

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 2018-2 observations are presented in Appendix E.

In Figure 12 we present a heatmap of indicated severity trends beginning 2009-1 through 2014-2, ending 2019-1, with only a time parameter included in the model.

Figure 12: Collision - Severity Heatmap



The trend rates generally fall in the range of +6.5% to +11.0% with moderate adjusted R-squared values and significant *p*-values for time. We note the models with the highest adjusted R-squared values are those with experience periods beginning 2011-1 to 2012-2. We select a severity trend rate of +9.0%.

[12] On average, over the last ten years, there are approximately 175 claims per year.

In Figure 13 we present a heatmap of indicated frequency trends beginning 2009-1 through 2014-2, ending 2019-1, excluding 2018-2, with only a time parameter included in the model.

Figure 13: Collision - Frequency Heatmap

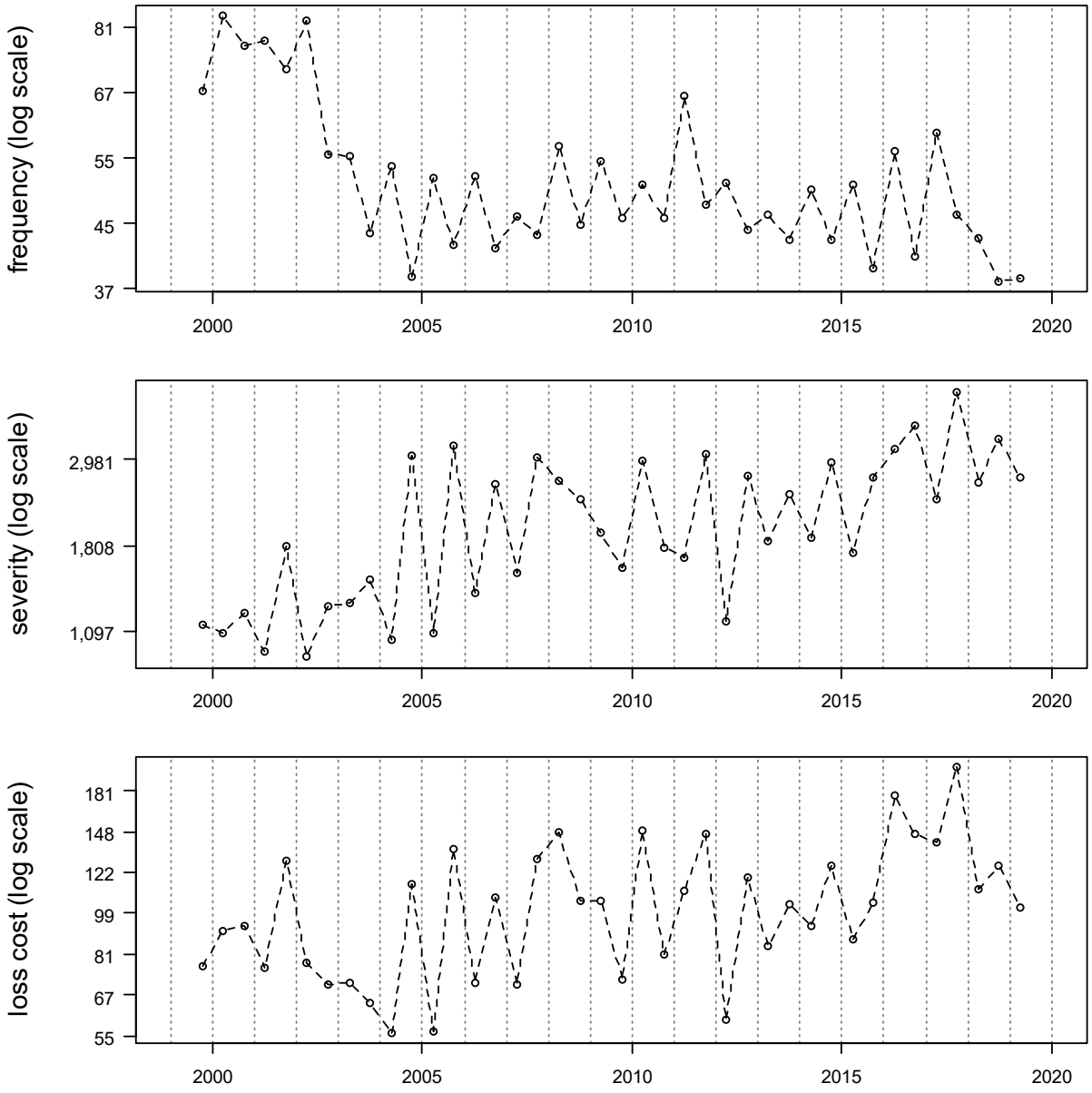
The trend rates generally fall in the range of −3.0% to −4.5% with moderate adjusted R-squared values and significant *p*-values for time. We note the models with the highest adjusted R-squared values are those with experience periods beginning 2011-1 to 2012-2 and have trend rates that cluster around -4.0%. We select a frequency trend rate of -4.0%.

We, therefore, select a past and future loss cost trend of +5.0% (rounded).

4.6. Comprehensive

In Figure 14, we present our estimate of the 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 1999-2 through 2019-1.

Figure 14: Comprehensive – Observed Loss Cost Experience



A review of the historical data points (as depicted in Figure 14) shows that subject to considerable variability:

- Following a decline through 2004, and with the exception of a large spike in 2011, frequency has exhibited a generally flat trend pattern (subject to seasonality) except for a recent decline.
- Severity was relatively flat from 2007 through 2013, and has since exhibited an upward trend pattern.

- Loss cost was relatively flat from 2007 through 2013, and has been increasing gradually since, until a very sharp increase in 2016, then a sharp decrease in 2018-1.

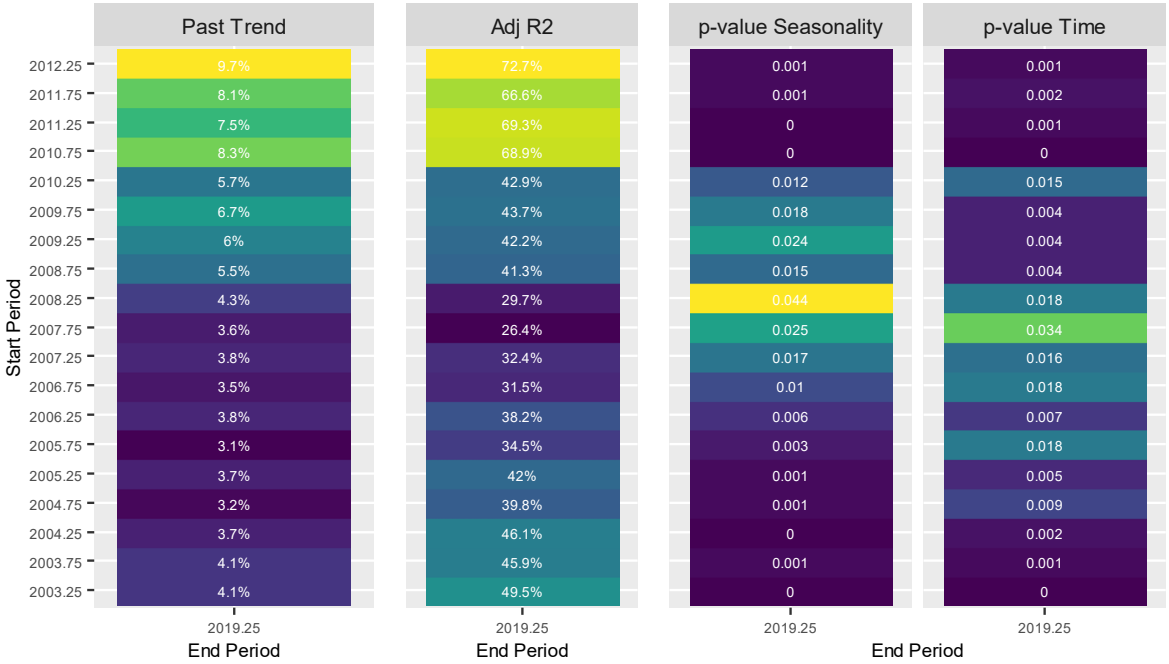
The high degree of loss cost variability is evident from the year-to-year percentage changes in estimated accident year loss costs as exhibited in the graphs above. As well, the changes in the year-to-year estimated accident year loss cost between this review and our prior review contributes to the change in the measured trend rates between reviews even with the identical trend model (i.e., time period and parameters). Additional details are presented in Appendices B to D.

This variability, which to a large extent can be attributed to the relatively small volume of claims[13], may cause the measured loss cost trend rates to change, and often rather significantly, depending upon the trend measurement period selected.

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 15 we present a heatmap of indicated severity trends beginning 2003-1 through 2012-1, ending 2019-1, with time and seasonality parameters included in the model.

Figure 15: Comprehensive - Severity Heatmap



The trend rates with experience periods beginning 2003-1 to 2008-1 generally cluster around +4.0% with low to moderate adjusted R-squared values and significant *p*-values for time and seasonality. The trend rates with experience periods beginning 2010-1 to 2012-1 generally range from +7.0% to +9.0% with moderate (but higher) adjusted R-squared values and significant *p*-values for time and seasonality, but may be influenced by the dip in 2012-1. In light of the variability in severity, we continue to rely upon

[13] On average, over the last ten years, there are approximately 350 claims per year.

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 +5.5%.

In Figure 16 we present a heatmap of indicated frequency trends beginning 2005-1 through 2011-2, ending 2019-1, with time and seasonality parameters included in the model.

Figure 16: Comprehensive - Frequency Heatmap

The trend rates generally fall in the range of −0.5% to −3.0% with moderate adjusted R-squared values, significant *p*-values for seasonality, and *p*-values that are sometimes significant for time. We observe the models with experience periods ending 2019-1 are generally more negative and are more likely to have significant *p*-values for time than those ending 2018-2. A similar relationship exists when comparing models with experience periods ending 2018-2 vs 2018-1. This is due to leveraging effect of the unusually low 2018-2 and 2019-1 data points. Given the variability of the frequency data, we select a frequency trend rate of -1.5% based on the longer term trend rates.

We therefore select a past and future loss cost trend of +4.0% (rounded).

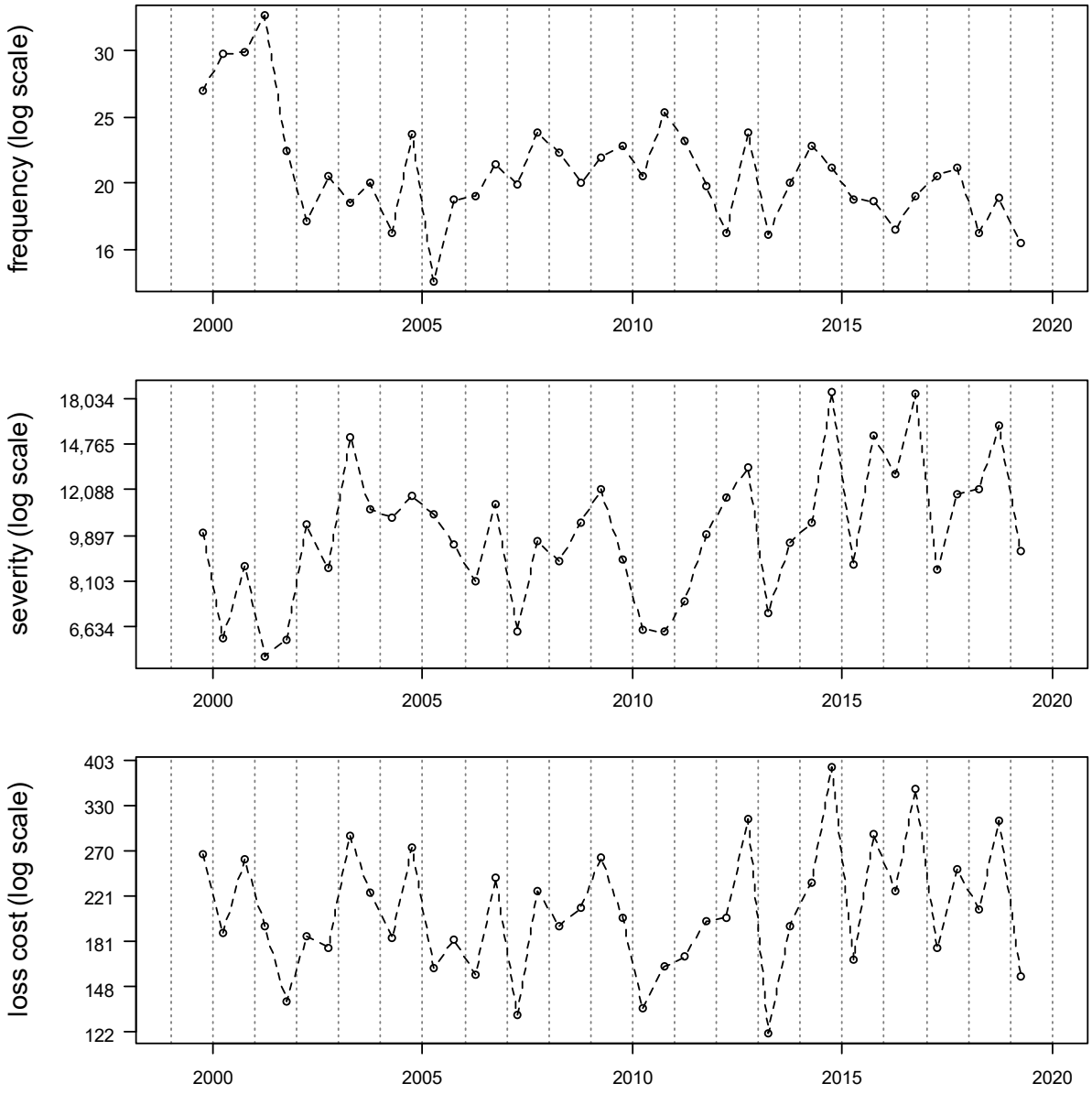
4.7. Specified Perils

Due to insufficient data, we select the same past and future loss cost trend rate as we do for Comprehensive, +4.0%.

4.8. All Perils

In Figure 17, we present our estimate of the 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 1999-2 through 2019-1.

Figure 17: All Perils – Observed Loss Cost Experience



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

- Frequency has exhibited a modest declining trend pattern.
- Severity has exhibited an increasing pattern since 2010.
- Loss cost has exhibited a trend pattern somewhat similar to that of severity.

The high degree of loss cost variability is evident from the year-to-year percentage changes in estimated accident year loss costs as exhibited in the graphs above. As well, the changes in the year-to-year

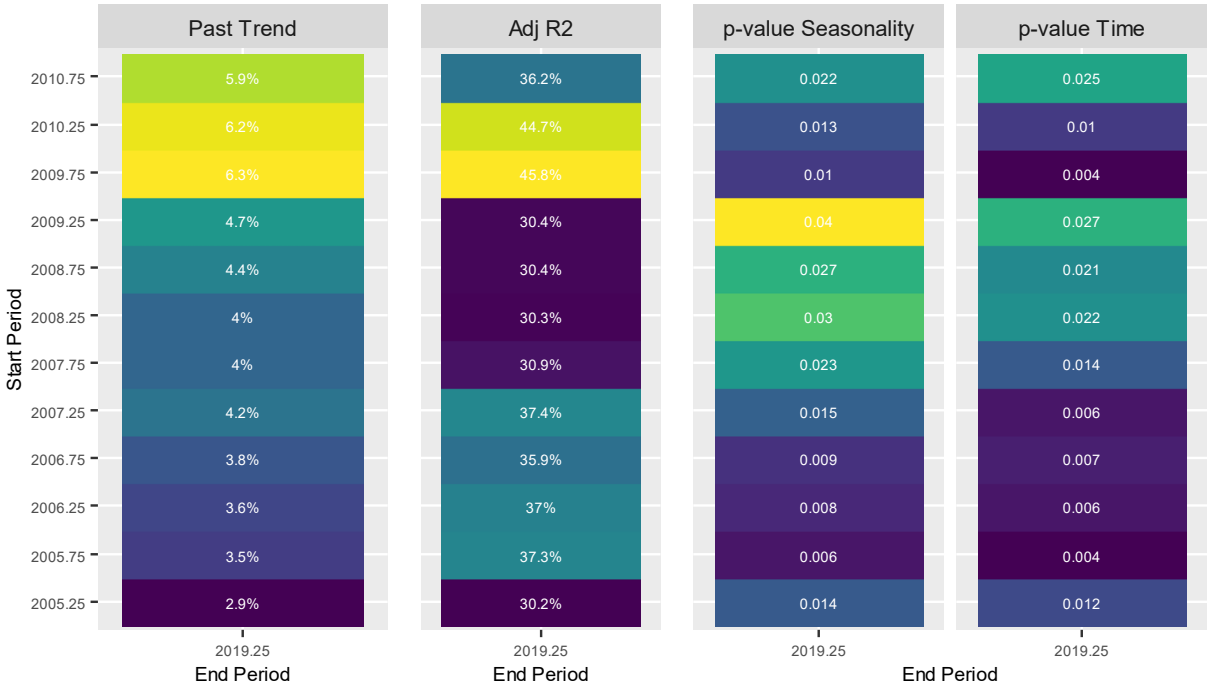
estimated accident year loss cost between this review and our prior review contributes to the change in the measured trend rates between reviews even with the identical trend model (i.e., time period and parameters). Additional details are presented in Appendices B to D.

This variability, which to a large extent can be attributed to the relatively small volume of claims[14], may cause the measured loss cost trend rates to change, and often rather significantly, depending upon the trend measurement period selected.

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 18 we present a heatmap of indicated severity trends beginning 2005-1 through 2010-2, ending 2019-1, with time and seasonality parameters included in the model.

Figure 18: All Perils - Severity Heatmap



The trend rates generally fall in the range of +3.0% to +6.0% with moderate adjusted R-squared values and significant *p*-values for time and seasonality. Given the data volatility, we select a severity trend rate of +4.0% based on the measured trend over the time frames beginning 2006 to 2008.

[14] On average, over the last ten years, there are approximately 180 claims per year.

In Figure 19 we present a heatmap of indicated frequency trends beginning 2005-1 through 2010-2, ending 2019-1, with only a time parameter included in the model.

Figure 19: All Perils - Frequency Heatmap

The trend rates generally fall in the range of -2.0% to 0.0% with low adjusted R-squared values and significant *p*-values for time. Given the data volatility and weaker statistics, we select a frequency trend rate of −1.5% based on these measured trends over a similar time frame as our severity trend rate selection.

We therefore select a past and future loss cost trend of +2.5% (rounded).

4.9. Underinsured Motorist

For reasons of data volume and the nature of the coverage, we select as the past loss cost trend rate, the severity trend rate that approximately underlies our selected Bodily Injury severity trend rate, +0.0%.

4.10. Summary- All Coverages

We summarize our trend analyses in Table 2.

Table 2: Selected Loss Cost Trends

Coverage	**Past Loss Cost**	**Future Loss Cost**
Bodily Injury*	-5.0%	-5.0%
Property Damage	+0.0%	+0.0%
Accident Benefits	+8.5%	+8.5%
Uninsured Auto	+8.5%	+8.5%
Collision	+5.0%	+5.0%
Comprehensive	+4.0%	+4.0%
Specified Perils	+4.0%	+4.0%
All Perils	+2.5%	+2.5%
Underinsured Motorist	+0.0%	+0.0%

* A factor of 1.30 applies to loss costs prior to January 1, 2013.

We summarize our trend analyses as of December 31, 2018 in Table 3.

Table 3: PRIOR Selected Loss Cost Trends

Coverage	**Past Loss Cost**	**Future Loss Cost**
Bodily Injury	-3.0%	-3.0%
Property Damage	+0.0%	+0.0%
Accident Benefits	+8.5%	+8.5%
Uninsured Auto	+8.5%	+8.5%
Collision	+5.0%	+5.0%
Comprehensive	+5.0%	+5.0%
Specified Perils	+5.0%	+5.0%
All Perils	+4.0%	+4.0%
Underinsured Motorist	+2.0%	+2.0%

4 CONSIDERATIONS AND LIMITATIONS

- For our review, we relied on data and information provided by GISA without independent audit. Though we have reviewed the data for reasonableness and consistency, we have not audited or otherwise verified this data. It should also be noted that 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 may need to be revised.
- Our conclusions are based on an analysis of the GISA data and on the estimation of the outcome of many contingent events. Future costs were developed from the historical claim experience and covered exposure, with adjustments for anticipated changes. Our estimates make no provision for extraordinary future emergence of new classes of losses or types of losses not sufficiently represented in historical databases or which are not yet quantifiable.
- 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, no assurance can be given that the emergence of actual losses will correspond to the projections in this analysis.

5. SUMMARY OF TABLES AND FIGURES

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6. 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 15
- Property Damage: Pages 16 to 21
- Accident Benefits: Pages 22 to 26
- Collision: Pages 27 to 29
- Comprehensive: Pages 30 to 33
- All Perils: Pages 34 to 35

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Province of Newfoundland
Commercial Vehicles (Including Fleets)

Claim Count Development Summary
Data as of 06/30/19

(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	1.160	1.192	0.865	0.868	1.282	0.985
12	1.002	1.041	0.940	0.961	1.012	0.985
18	1.017	1.017	0.983	0.988	1.002	0.999
24	0.991	1.005	0.986	0.998	1.002	0.996
30	0.981	1.000	0.980	0.999	1.001	0.998
36	0.979	0.999	0.983	1.000	1.000	1.000
42	0.977	1.000	0.983	0.999	1.000	1.000
48	0.979	0.999	0.980	0.999	1.000	1.000
54	0.984	0.999	0.986	0.999	1.000	1.000
60	0.988	0.999	0.993	0.999	1.000	1.000
66	0.987	0.999	0.990	1.000	1.000	1.000
72	0.989	0.999	1.000	1.000	1.000	1.000
78	0.987	0.999	1.000	1.000	1.000	1.000
84	0.995	0.999	1.000	1.000	1.000	1.000
90	0.995	0.999	1.000	1.000	1.000	1.000
96	0.998	0.999	1.000	1.000	1.000	1.000
102	0.998	0.999	1.000	1.000	1.000	1.000
108	1.001	0.999	1.000	1.000	1.000	1.000
114	1.001	0.999	1.000	1.000	1.000	1.000
120	1.003	0.999	1.000	1.000	1.000	1.000
126	1.001	0.999	1.000	1.000	1.000	1.000
132	1.001	0.999	1.000	1.000	1.000	1.000
138	1.001	0.999	1.000	1.000	1.000	1.000
144	1.001	0.999	1.000	1.000	1.000	1.000
150	1.001	1.000	1.000	1.000	1.000	1.000
156	1.001	1.000	1.000	1.000	1.000	1.000
162	1.001	1.000	1.000	1.000	1.000	1.000
168	1.001	1.000	1.000	1.000	1.000	1.000
174	1.001	1.000	1.000	1.000	1.000	1.000
180	1.001	1.000	1.000	1.000	1.000	1.000
186	1.000	1.000	1.000	1.000	1.000	1.000
192	1.000	1.000	1.000	1.000	1.000	1.000
198	1.000	1.000	1.000	1.000	1.000	1.000
204	1.000	1.000	1.000	1.000	1.000	1.000
210	1.000	1.000	1.000	1.000	1.000	1.000
216	1.000	1.000	1.000	1.000	1.000	1.000
222	1.000	1.000	1.000	1.000	1.000	1.000
228	1.000	1.000	1.000	1.000	1.000	1.000
234	1.000	1.000	1.000	1.000	1.000	1.000
240	1.000	1.000	1.000	1.000	1.000	1.000

Province of Newfoundland
Commercial Vehicles (Including Fleets)

Claim Count Development Selections
Data as of 06/30/19

(1)	(2)	(3)	(4)	(5)	(6)	(7)
	Selected Age-to-Ultimate Development Factors					
Maturity	Third Party Liability - Bodily Injury	Third Party Liability - Property Damage	Accident Benefits - Total	Collision	Comprehensive - Total	All Perils
6	Wght Avg: Last 4 Semesters ending in 6	Wght Avg: Last 4 Semesters ending in 6	Wght Avg: 10 Semesters	Wght Avg: 10 Semesters	Wght Avg: Last 4 Semesters ending in 6	Wght Avg: 10 Semesters
12	Wght Avg: 10 Semesters	Wght Avg: 10 Semesters	Wght Avg: 10 Semesters	Wght Avg: 10 Semesters	Wght Avg: 6 Semester	Wght Avg: 10 Semesters
18	Wght Avg: 10 Semesters	Wght Avg: 10 Semesters	Wght Avg: 10 Semesters	Wght Avg: 10 Semesters	Wght Avg: 6 Semester	Wght Avg: 10 Semesters
24	Wght Avg: 10 Semesters	Wght Avg: 10 Semesters	Wght Avg: 10 Semesters	Wght Avg: 10 Semesters	Wght Avg: 6 Semester	Wght Avg: 10 Semesters
30	Wght Avg: 10 Semesters	Wght Avg: 10 Semesters	Wght Avg: 10 Semesters	Wght Avg: 10 Semesters	Wght Avg: 6 Semester	Wght Avg: 10 Semesters
36	Wght Avg: 10 Semesters	Wght Avg: 10 Semesters	Wght Avg: 10 Semesters	Wght Avg: 10 Semesters	1	1
42	Wght Avg: 10 Semesters	Wght Avg: 10 Semesters	Wght Avg: 10 Semesters	Wght Avg: 10 Semesters	1	1
48	Wght Avg: 10 Semesters	Wght Avg: 10 Semesters	Wght Avg: 10 Semesters	Wght Avg: 10 Semesters	1	1
54	Wght Avg: 10 Semesters	Wght Avg: 10 Semesters	Wght Avg: 10 Semesters	Wght Avg: 10 Semesters	1	1
60	Wght Avg: 10 Semesters	Wght Avg: 10 Semesters	Wght Avg: 10 Semesters	Wght Avg: 10 Semesters	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	Wght Avg: 10 Semesters	Wght Avg: 10 Semesters	1	1	1	1
132	Wght Avg: 10 Semesters	Wght Avg: 10 Semesters	1	1	1	1
138	Wght Avg: 10 Semesters	Wght Avg: 10 Semesters	1	1	1	1
144	Wght Avg: 10 Semesters	Wght Avg: 10 Semesters	1	1	1	1
150	Wght Avg: 10 Semesters	1	1	1	1	1
156	Wght Avg: 10 Semesters	1	1	1	1	1
162	Wght Avg: 10 Semesters	1	1	1	1	1
168	Wght Avg: 10 Semesters	1	1	1	1	1
174	Wght Avg: 10 Semesters	1	1	1	1	1
180	Wght Avg: 10 Semesters	1	1	1	1	1
186	1	1	1	1	1	1
192	1	1	1	1	1	1
198	1	1	1	1	1	1
204	1	1	1	1	1	1
210	1	1	1	1	1	1
216	1	1	1	1	1	1
222	1	1	1	1	1	1
228	1	1	1	1	1	1
234	1	1	1	1	1	1

Province of Newfoundland
Commercial Vehicles (Including Fleets

Reported Incurred Claim Amount and ALAE Loss Development Summary
Data as of 06/30/19

(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	2.064	1.323	1.105	0.842	1.160	1.014
12	1.361	1.116	1.033	0.930	0.989	0.935
18	1.231	1.071	1.068	0.973	0.996	0.988
24	1.136	1.057	1.057	0.997	0.998	0.999
30	1.074	1.027	1.069	0.992	1.000	1.000
36	1.028	1.020	1.033	1.001	1.000	1.000
42	1.015	1.019	1.022	1.000	1.000	1.000
48	1.010	1.017	1.046	1.000	1.000	1.000
54	0.991	1.014	1.066	1.000	1.000	1.000
60	1.003	1.002	1.035	0.999	1.000	1.000
66	1.006	1.002	1.030	0.999	1.000	1.000
72	1.021	0.998	1.031	0.999	1.000	1.000
78	1.033	0.998	1.024	0.999	1.000	1.000
84	1.030	0.998	1.023	0.999	1.000	1.000
90	1.023	0.999	1.002	0.999	1.000	1.000
96	1.029	0.997	1.008	0.999	1.000	1.000
102	1.016	0.996	1.000	0.999	1.000	1.000
108	1.033	0.996	1.000	0.999	1.000	1.000
114	1.032	0.994	1.000	0.999	1.000	1.000
120	1.021	0.994	1.000	0.999	1.000	1.000
126	1.025	1.000	1.000	0.999	1.000	1.000
132	1.025	0.999	1.000	0.999	1.000	1.000
138	1.025	0.999	1.000	0.999	1.000	1.000
144	1.026	0.999	1.000	0.999	1.000	1.000
150	1.000	1.000	1.000	0.999	1.000	1.000
156	1.000	1.000	1.000	1.000	1.000	1.000
162	1.000	1.000	1.000	1.000	1.000	1.000
168	1.000	1.000	1.000	1.000	1.000	1.000
174	1.000	1.000	1.000	1.000	1.000	1.000
180	1.000	1.000	1.000	1.000	1.000	1.000
186	1.000	1.000	1.000	1.000	1.000	1.000
192	1.000	1.000	1.000	1.000	1.000	1.000
198	1.000	1.000	1.000	1.000	1.000	1.000
204	1.000	1.000	1.000	1.000	1.000	1.000
210	1.000	1.000	1.000	1.000	1.000	1.000
216	1.000	1.000	1.000	1.000	1.000	1.000
222	1.000	1.000	1.000	1.000	1.000	1.000
228	1.000	1.000	1.000	1.000	1.000	1.000
234	1.000	1.000	1.000	1.000	1.000	1.000
240	1.000	1.000	1.000	1.000	1.000	1.000

Province of Newfoundland
Commercial Vehicles (Including Fleets)

Reported Incurred Claim Amount and ALAE Loss Development Selections
Data as of 06/30/19

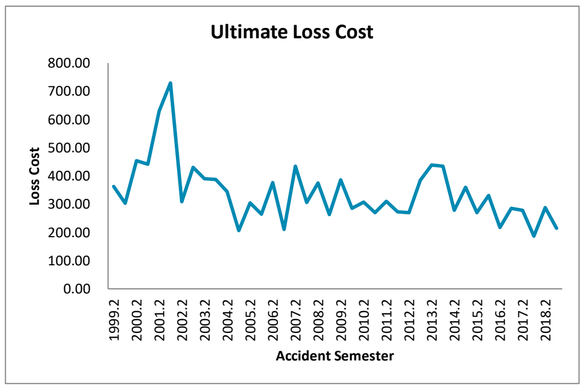
(1)	(2)	(3)	(4)	(5)	(6)	(7)
	Selected Age-to-Ultimate Development Factors					
Maturity	Third Party Liability - Bodily Injury	Third Party Liability - Property Damage	Accident Benefits - Total	Collision	Comprehensive - Total	All Perils
6	Wght Avg: 10 Semesters (excl 2016.1)	Wght Avg: 10 Semesters	Wght Avg: 10 Semesters	Wght Avg: 10 Semesters	Wght Avg: Last 4 Semesters ending in 6	Wght Avg: 10 Semesters
12	Wght Avg: 10 Semesters	Wght Avg: 10 Semesters	Wght Avg: 10 Semesters	Wght Avg: 10 Semesters	Wght Avg: 6 Semester	Wght Avg: 10 Semesters
18	Wght Avg: 10 Semesters	Wght Avg: 10 Semesters	Wght Avg: 10 Semesters	Wght Avg: 10 Semesters	Wght Avg: 6 Semester	Wght Avg: 10 Semesters
24	Wght Avg: 10 Semesters	Wght Avg: 10 Semesters	Wght Avg: 10 Semesters	Wght Avg: 10 Semesters	Wght Avg: 6 Semester	Wght Avg: 10 Semesters
30	Wght Avg: 10 Semesters	Wght Avg: 10 Semesters	Wght Avg: 10 Semesters	Wght Avg: 10 Semesters	Wght Avg: 6 Semester	1
36	Wght Avg: 10 Semesters	Wght Avg: 10 Semesters	Wght Avg: 10 Semesters	Wght Avg: 10 Semesters	Wght Avg: 6 Semester	1
42	Wght Avg: 10 Semesters	Wght Avg: 10 Semesters	Wght Avg: 10 Semesters	Wght Avg: 10 Semesters	1	1
48	Wght Avg: 10 Semesters	Avg: All Semester ex hi/lo	Wght Avg: 10 Semesters	Wght Avg: 10 Semesters	1	1
54	Wght Avg: 10 Semesters	Wght Avg: 10 Semesters	Wght Avg: 10 Semesters	Wght Avg: 10 Semesters	1	1
60	Wght Avg: 10 Semesters	Wght Avg: 10 Semesters	Avg: All Semester ex hi/lo	Wght Avg: 10 Semesters	1	1
66	Wght Avg: 10 Semesters	Wght Avg: 10 Semesters	Wght Avg: 10 Semesters	Wght Avg: 10 Semesters	1	1
72	Wght Avg: 10 Semesters	Wght Avg: 10 Semesters	Wght Avg: 10 Semesters	Wght Avg: 10 Semesters	1	1
78	Wght Avg: 10 Semesters	Wght Avg: 10 Semesters	Wght Avg: 10 Semesters	Wght Avg: 10 Semesters	1	1
84	Wght Avg: 10 Semesters	Wght Avg: 10 Semesters	Wght Avg: 10 Semesters	Wght Avg: 10 Semesters	1	1
90	Wght Avg: 10 Semesters	Wght Avg: 10 Semesters	Wght Avg: 10 Semesters	Wght Avg: 10 Semesters	1	1
96	Wght Avg: 10 Semesters	Wght Avg: 10 Semesters	Wght Avg: 10 Semesters	Wght Avg: 10 Semesters	1	Wght Avg: 6 Semester
102	Wght Avg: 10 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	Wght Avg: 10 Semesters	Wght Avg: 10 Semesters	Wght Avg: 10 Semesters	1	1
126	Wght Avg: 10 Semesters	Wght Avg: 10 Semesters	Wght Avg: 10 Semesters	Wght Avg: 10 Semesters	1	1
132	Wght Avg: 10 Semesters	Wght Avg: 10 Semesters	1	Wght Avg: 10 Semesters	1	1
138	Wght Avg: 10 Semesters	Wght Avg: 10 Semesters	Wght Avg: 10 Semesters	Wght Avg: 10 Semesters	1	1
144	Wght Avg: 10 Semesters	Wght Avg: 10 Semesters	Wght Avg: 10 Semesters	Wght Avg: 10 Semesters	1	1
150	Wght Avg: 10 Semesters	Wght Avg: 10 Semesters	Wght Avg: 10 Semesters	Wght Avg: 10 Semesters	1	1
156	Wght Avg: 10 Semesters	Wght Avg: 10 Semesters	Wght Avg: 10 Semesters	1	1	1
162	Wght Avg: 10 Semesters	Wght Avg: 10 Semesters	Wght Avg: 10 Semesters	1	1	1
168	Wght Avg: 10 Semesters	Wght Avg: 10 Semesters	Wght Avg: 10 Semesters	1	1	1
174	Wght Avg: 10 Semesters	1	Wght Avg: 10 Semesters	1	1	1
180	Wght Avg: 10 Semesters	1	Wght Avg: 10 Semesters	1	1	1
186	1	1	1	1	1	1
192	1	1	1	1	1	1
198	1	1	1	1	1	1
204	1	1	1	1	1	1
210	1	1	1	1	1	1
216	1	1	1	1	1	1
222	1	1	1	1	1	1
228	1	1	1	1	1	1
234	1	1	1	1	1	1

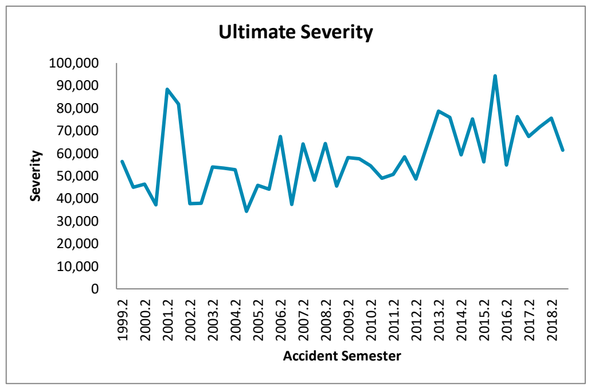
Province of Newfoundland

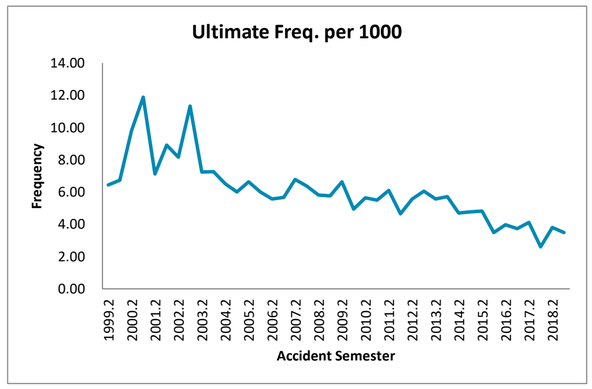
Third Party Liability - Bodily Injury
Commercial Vehicles (Including Fleets)

Summary of Loss Cost
Data as of 06/30/19

(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
1999.2	240	7,925	51	2,601	1.106	2,877	363.01		56,405		6.44			
2000.1	234	7,874	53	2,182	1.093	2,385	302.86		44,995		6.73		333.03	
2000.2	228	8,370	82	3,474	1.093	3,798	453.73	25.0%	46,312	-17.9%	9.80	52.2%		
2001.1	222	8,417	100	3,437	1.082	3,719	441.81	45.9%	37,186	-17.4%	11.88	76.5%	447.75	34.4%
2001.2	216	9,548	68	5,551	1.082	6,006	629.04	38.6%	88,329	90.7%	7.12	-27.3%		
2002.1	210	9,092	81	6,209	1.068	6,631	729.36	65.1%	81,867	120.2%	8.91	-25.0%	677.97	51.4%
2002.2	204	9,190	75	2,655	1.068	2,836	308.57	-50.9%	37,810	-57.2%	8.16	14.6%		
2003.1	198	9,088	103	3,634	1.076	3,912	430.44	-41.0%	37,980	-53.6%	11.33	27.2%	369.17	-45.5%
2003.2	192	9,680	70	3,510	1.076	3,778	390.34	26.5%	53,975	42.8%	7.23	-11.4%		
2004.1	186	9,363	68	3,361	1.080	3,630	387.64	-9.9%	53,377	40.5%	7.26	-35.9%	389.01	5.4%
2004.2	180	9,830	64	3,131	1.080	3,381	343.98	-11.9%	52,762	-2.2%	6.52	-9.9%		
2005.1	174	9,682	58	1,869	1.066	1,993	205.88	-46.9%	34,323	-35.7%	6.00	-17.4%	275.45	-29.2%
2005.2	168	9,960	66	2,842	1.066	3,031	304.31	-11.5%	45,862	-13.1%	6.64	1.8%		
2006.1	162	9,683	58	2,387	1.072	2,558	264.18	28.3%	44,047	28.3%	6.00	0.0%	284.53	3.3%
2006.2	156	10,236	57	3,595	1.072	3,854	376.49	23.7%	67,520	47.2%	5.58	-16.0%		
2007.1	150	10,087	57	1,988	1.072	2,130	211.18	-20.1%	37,322	-15.3%	5.66	-5.7%	294.44	3.5%
2007.2	144	10,199	69	4,133	1.072	4,429	434.24	15.3%	64,102	-5.1%	6.77	21.5%		
2008.1	138	9,727	62	2,774	1.075	2,981	306.42	45.1%	48,012	28.6%	6.38	12.8%	371.84	26.3%
2008.2	132	10,316	60	3,599	1.075	3,868	374.94	-13.7%	64,375	0.4%	5.82	-14.0%		
2009.1	126	10,069	58	2,465	1.073	2,644	262.58	-14.3%	45,525	-5.2%	5.77	-9.6%	319.43	-14.1%
2009.2	120	10,724	71	3,862	1.073	4,143	386.36	3.0%	58,185	-9.6%	6.64	14.0%		
2010.1	114	10,515	52	2,842	1.056	3,000	285.33	8.7%	57,623	26.6%	4.95	-14.1%	336.34	5.3%
2010.2	108	11,187	63	3,251	1.056	3,433	306.85	-20.6%	54,412	-6.5%	5.64	-15.1%		
2011.1	102	11,080	61	2,836	1.052	2,985	269.39	-5.6%	49,026	-14.9%	5.49	11.0%	288.21	-14.3%
2011.2	96	11,779	72	3,467	1.052	3,649	309.75	0.9%	50,773	-6.7%	6.10	8.2%		
2012.1	90	11,735	55	2,970	1.078	3,200	272.71	1.2%	58,485	19.3%	4.66	-15.1%	291.26	1.1%
2012.2	84	12,521	70	3,143	1.078	3,387	270.49	-12.7%	48,630	-4.2%	5.56	-8.8%		
2013.1	78	12,408	75	4,393	1.087	4,774	384.73	41.1%	63,642	8.8%	6.05	29.6%	327.35	12.4%
2013.2	72	13,667	76	5,518	1.087	5,997	438.79	62.2%	78,785	62.0%	5.57	0.1%		
2014.1	66	13,977	80	5,615	1.082	6,073	434.49	12.9%	75,958	19.4%	5.72	-5.4%	436.61	33.4%
2014.2	60	14,548	68	3,745	1.082	4,051	278.44	-36.5%	59,389	-24.6%	4.69	-15.8%		
2015.1	54	14,411	69	4,806	1.078	5,181	359.50	-17.3%	75,204	-1.0%	4.78	-16.4%	318.78	-27.0%
2015.2	48	15,251	73	3,827	1.078	4,126	270.52	-2.8%	56,216	-5.3%	4.81	2.6%		
2016.1	42	15,071	53	4,514	1.103	4,978	330.34	-8.1%	94,346	25.5%	3.50	-26.8%	300.26	-5.8%
2016.2	36	15,511	62	3,064	1.103	3,379	217.86	-19.5%	54,811	-2.5%	3.97	-17.4%		
2017.1	30	15,233	57	3,981	1.091	4,344	285.17	-13.7%	76,318	-19.1%	3.74	6.7%	251.21	-16.3%
2017.2	24	15,902	65	4,046	1.091	4,415	277.66	27.5%	67,482	23.1%	4.11	3.5%		
2018.1	18	15,223	40	2,567	1.107	2,843	186.76	-34.5%	71,709	-6.0%	2.60	-30.3%	233.20	-7.2%
2018.2	12	15,512	59	4,037	1.107	4,470	288.17	3.8%	75,589	12.0%	3.81	-7.3%		
2019.1	6	14,643	51	2,831	1.107	3,135	214.14	14.7%	61,443	-14.3%	3.49	33.8%	252.22	8.2%
Total		459,235	2,632	140,712		152,003								



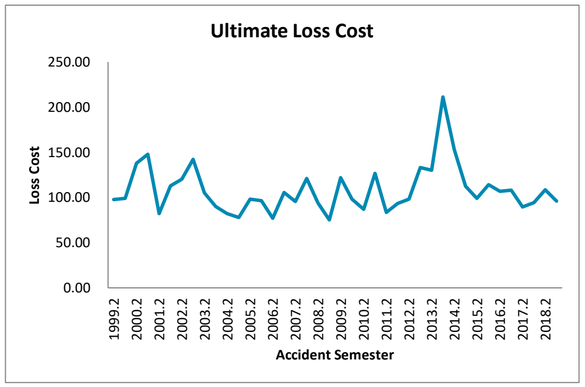


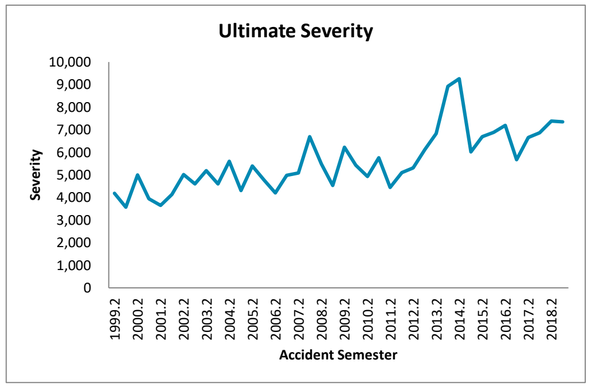


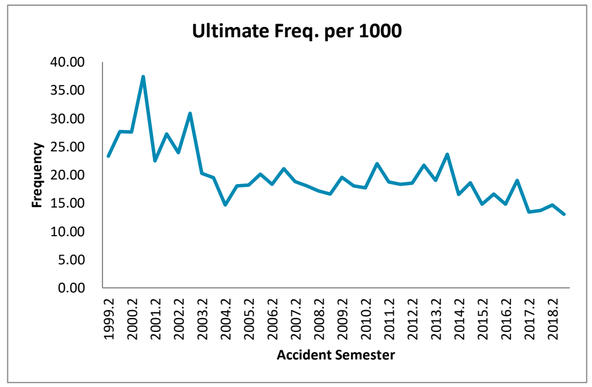
Province of Newfoundland
Third Party Liability - Property Damage
Commercial Vehicles (Including Fleets)

Summary of Loss Cost
Data as of 06/30/19

(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
1999.2	240	7,925	185	700	1.106	775	97.76		4,188		23.35			
2000.1	234	7,874	218	712	1.093	779	98.90		3,572		27.69		98.33	
2000.2	228	8,370	231	1,057	1.093	1,156	138.07	41.2%	5,003	19.5%	27.60	18.2%		
2001.1	222	8,417	315	1,149	1.082	1,243	147.72	49.4%	3,947	10.5%	37.43	35.2%	142.91	45.3%
2001.2	216	9,548	215	725	1.082	785	82.19	-40.5%	3,650	-27.0%	22.52	-18.4%		
2002.1	210	9,092	248	960	1.068	1,025	112.73	-23.7%	4,133	4.7%	27.28	-27.1%	97.09	-32.1%
2002.2	204	9,190	220	1,035	1.068	1,105	120.29	46.4%	5,025	37.7%	23.94	6.3%		
2003.1	198	9,088	281	1,203	1.076	1,295	142.46	26.4%	4,607	11.5%	30.92	13.4%	131.31	35.2%
2003.2	192	9,680	196	946	1.076	1,018	105.19	-12.6%	5,195	3.4%	20.25	-15.4%		
2004.1	186	9,363	183	780	1.080	842	89.92	-36.9%	4,601	-0.1%	19.54	-36.8%	97.68	-25.6%
2004.2	180	9,830	144	747	1.080	806	82.02	-22.0%	5,599	7.8%	14.65	-27.7%		
2005.1	174	9,682	175	708	1.066	755	77.96	-13.3%	4,313	-6.3%	18.07	-7.5%	80.01	-18.1%
2005.2	168	9,960	181	917	1.066	978	98.18	19.7%	5,403	-3.5%	18.17	24.1%		
2006.1	162	9,683	195	870	1.072	933	96.32	23.6%	4,783	10.9%	20.14	11.4%	97.26	21.6%
2006.2	156	10,236	188	737	1.072	790	77.22	-21.4%	4,204	-22.2%	18.37	1.1%		
2007.1	150	10,087	213	992	1.072	1,063	105.36	9.4%	4,990	4.3%	21.12	4.9%	91.19	-6.2%
2007.2	144	10,199	192	909	1.072	975	95.56	23.8%	5,079	20.8%	18.82	2.4%		
2008.1	138	9,727	176	1,096	1.075	1,178	121.10	14.9%	6,696	34.2%	18.08	-14.4%	108.03	18.5%
2008.2	132	10,316	177	902	1.075	969	93.92	-1.7%	5,477	7.8%	17.15	-8.9%		
2009.1	126	10,069	167	706	1.073	757	75.22	-37.9%	4,538	-32.2%	16.58	-8.3%	84.69	-21.6%
2009.2	120	10,724	210	1,217	1.073	1,306	121.76	29.6%	6,221	13.6%	19.57	14.1%		
2010.1	114	10,515	190	978	1.056	1,032	98.15	30.5%	5,435	19.8%	18.06	8.9%	110.07	30.0%
2010.2	108	11,187	198	924	1.056	975	87.16	-28.4%	4,927	-20.8%	17.69	-9.6%		
2011.1	102	11,080	244	1,335	1.052	1,405	126.82	29.2%	5,762	6.0%	22.01	21.9%	106.89	-2.9%
2011.2	96	11,779	221	934	1.052	983	83.44	-4.3%	4,450	-9.7%	18.75	6.0%		
2012.1	90	11,735	215	1,017	1.078	1,095	93.34	-26.4%	5,097	-11.5%	18.31	-16.8%	88.38	-17.3%
2012.2	84	12,521	232	1,142	1.078	1,230	98.25	17.7%	5,305	19.2%	18.52	-1.2%		
2013.1	78	12,408	270	1,521	1.087	1,653	133.19	42.7%	6,124	20.1%	21.75	18.8%	115.64	30.8%
2013.2	72	13,667	260	1,635	1.087	1,777	130.01	32.3%	6,841	29.0%	19.01	2.6%		
2014.1	66	13,977	331	2,731	1.082	2,953	211.30	58.6%	8,931	45.8%	23.66	8.8%	171.11	48.0%
2014.2	60	14,548	241	2,061	1.082	2,230	153.27	17.9%	9,261	35.4%	16.55	-12.9%		
2015.1	54	14,411	269	1,502	1.078	1,619	112.37	-46.8%	6,026	-32.5%	18.65	-21.2%	132.91	-22.3%
2015.2	48	15,251	226	1,400	1.078	1,509	98.96	-35.4%	6,687	-27.8%	14.80	-10.6%		
2016.1	42	15,071	250	1,562	1.103	1,723	114.30	1.7%	6,891	14.4%	16.59	-11.1%	106.59	-19.8%
2016.2	36	15,511	230	1,500	1.103	1,655	106.70	7.8%	7,203	7.7%	14.81	0.1%		
2017.1	30	15,233	290	1,510	1.091	1,648	108.20	-5.3%	5,683	-17.5%	19.04	14.8%	107.45	0.8%
2017.2	24	15,902	214	1,308	1.091	1,427	89.74	-15.9%	6,668	-7.4%	13.46	-9.1%		
2018.1	18	15,223	209	1,294	1.107	1,433	94.14	-13.0%	6,873	21.0%	13.70	-28.1%	91.89	-14.5%
2018.2	12	15,512	228	1,519	1.107	1,683	108.47	20.9%	7,380	10.7%	14.70	9.2%		
2019.1	6	14,643	191	1,267	1.107	1,403	95.83	1.8%	7,355	7.0%	13.03	-4.9%	102.33	11.4%
Total		459,235	8,815	46,208		49,966								



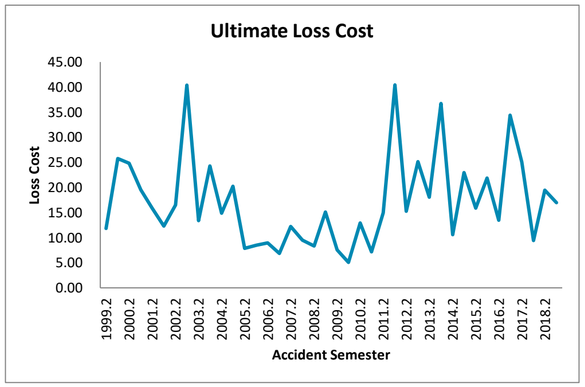


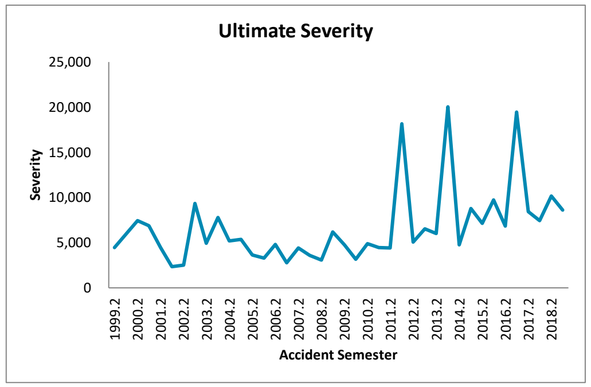


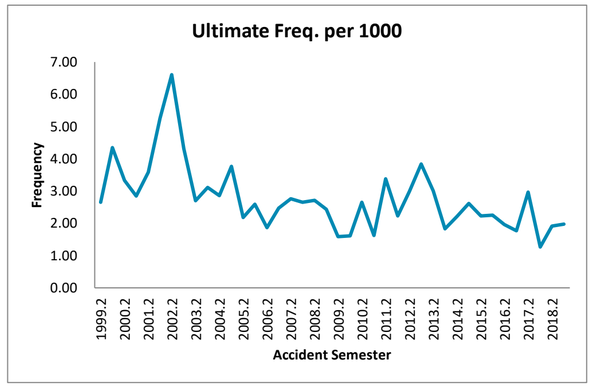
Province of Newfoundland
Accident Benefits - Total
Commercial Vehicles (Including Fleets)

Summary of Loss Cost
Data as of 06/30/19

(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
1999.2	240	6,403	17	69	1.106	76	11.86		4,467		2.66			
2000.1	234	6,439	28	152	1.093	166	25.79		5,931		4.35		18.85	
2000.2	228	6,913	23	157	1.093	171	24.80	109.1%	7,455	66.9%	3.33	25.3%		
2001.1	222	7,029	20	127	1.082	137	19.55	-24.2%	6,871	15.8%	2.85	-34.6%	22.15	17.6%
2001.2	216	8,096	29	119	1.082	129	15.90	-35.9%	4,440	-40.4%	3.58	7.7%		
2002.1	210	7,806	41	90	1.068	96	12.33	-36.9%	2,347	-65.8%	5.25	84.6%	14.15	-36.1%
2002.2	204	7,567	50	117	1.068	125	16.52	3.9%	2,500	-43.7%	6.61	84.5%		
2003.1	198	7,184	31	270	1.076	290	40.41	227.8%	9,365	299.0%	4.31	-17.8%	28.15	99.0%
2003.2	192	8,140	22	101	1.076	109	13.39	-18.9%	4,955	98.2%	2.70	-59.1%		
2004.1	186	8,337	26	187	1.080	202	24.28	-39.9%	7,786	-16.9%	3.12	-27.7%	18.90	-32.9%
2004.2	180	8,385	24	116	1.080	125	14.88	11.1%	5,198	4.9%	2.86	5.9%		
2005.1	174	7,961	30	151	1.066	161	20.22	-16.7%	5,367	-31.1%	3.77	20.8%	17.48	-7.5%
2005.2	168	8,270	18	61	1.066	65	7.88	-47.0%	3,622	-30.3%	2.18	-23.9%		
2006.1	162	8,088	21	64	1.072	69	8.53	-57.8%	3,284	-38.8%	2.60	-31.1%	8.20	-53.1%
2006.2	156	8,578	16	72	1.072	77	8.97	13.7%	4,807	32.7%	1.87	-14.3%		
2007.1	150	8,497	21	54	1.072	58	6.87	-19.4%	2,780	-15.3%	2.47	-4.8%	7.92	-3.4%
2007.2	144	9,034	25	103	1.072	111	12.24	36.5%	4,422	-8.0%	2.77	48.4%		
2008.1	138	9,044	24	80	1.075	86	9.49	38.2%	3,577	28.7%	2.65	7.4%	10.86	37.1%
2008.2	132	9,570	26	74	1.075	80	8.34	-31.9%	3,068	-30.6%	2.72	-1.8%		
2009.1	126	9,428	23	133	1.073	143	15.13	59.4%	6,203	73.4%	2.44	-8.1%	11.71	7.8%
2009.2	120	10,080	16	71	1.073	76	7.56	-9.3%	4,762	55.2%	1.59	-41.6%		
2010.1	114	9,924	16	48	1.056	50	5.07	-66.5%	3,145	-49.3%	1.61	-33.9%	6.32	-46.0%
2010.2	108	10,566	28	130	1.056	137	12.95	71.3%	4,885	2.6%	2.65	66.9%		
2011.1	102	10,497	17	72	1.052	76	7.21	42.1%	4,449	41.5%	1.62	0.5%	10.09	59.5%
2011.2	96	11,234	38	160	1.052	168	14.95	15.5%	4,420	-9.5%	3.38	27.6%		
2012.1	90	11,238	25	422	1.078	454	40.44	461.2%	18,179	308.6%	2.22	37.4%	27.70	174.6%
2012.2	84	12,021	36	170	1.078	183	15.23	1.9%	5,087	15.1%	2.99	-11.5%		
2013.1	78	11,977	46	278	1.087	302	25.18	-37.7%	6,556	-63.9%	3.84	72.7%	20.20	-27.1%
2013.2	72	12,653	38	210	1.087	228	18.03	18.4%	6,003	18.0%	3.00	0.3%		
2014.1	66	12,422	23	422	1.082	456	36.72	45.8%	20,041	205.7%	1.83	-52.3%	27.29	35.1%
2014.2	60	12,960	29	127	1.082	138	10.62	-41.1%	4,782	-20.3%	2.22	-26.0%		
2015.1	54	12,843	34	274	1.078	295	22.99	-37.4%	8,803	-56.1%	2.61	42.5%	16.78	-38.5%
2015.2	48	13,655	30	201	1.078	217	15.90	49.6%	7,145	49.4%	2.23	0.1%		
2016.1	42	13,539	30	269	1.103	296	21.89	-4.8%	9,723	10.5%	2.25	-13.8%	18.88	12.5%
2016.2	36	13,989	28	171	1.103	188	13.45	-15.4%	6,833	-4.4%	1.97	-11.6%		
2017.1	30	13,855	25	437	1.091	477	34.42	57.2%	19,460	100.1%	1.77	-21.4%	23.88	26.5%
2017.2	24	14,596	43	336	1.091	366	25.09	86.6%	8,437	23.5%	2.97	51.1%		
2018.1	18	13,976	18	119	1.107	131	9.40	-72.7%	7,422	-61.9%	1.27	-28.4%	17.41	-27.1%
2018.2	12	14,242	27	250	1.107	277	19.46	-22.4%	10,173	20.6%	1.91	-35.7%		
2019.1	6	13,596	27	208	1.107	231	16.97	80.5%	8,607	16.0%	1.97	55.7%	18.24	4.8%
Total		410,631	1,088	6,670		7,224								



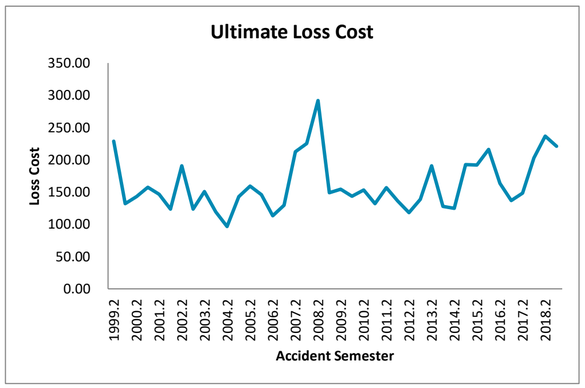


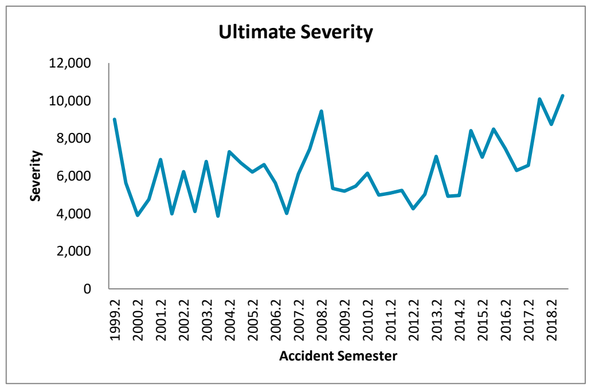


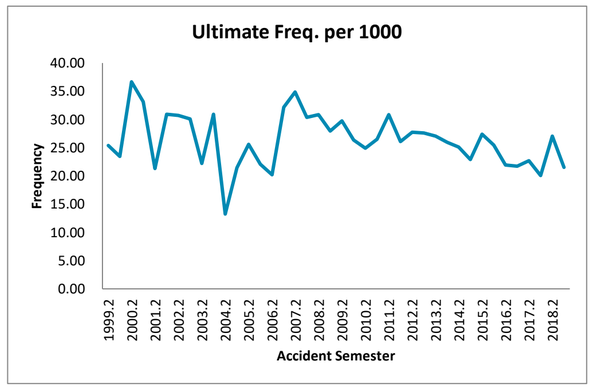
Province of Newfoundland
Collision
Commercial Vehicles (Including Fleets)

Summary of Loss Cost
Data as of 06/30/19

(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
1999.2	240	2,248	57	465	1.106	514	228.71		9,018		25.36			
2000.1	234	2,257	53	273	1.093	299	132.32		5,636		23.48		180.41	
2000.2	228	2,400	88	314	1.093	343	142.82	-37.6%	3,895	-56.8%	36.67	44.6%		
2001.1	222	2,625	87	382	1.082	413	157.37	18.9%	4,749	-15.7%	33.14	41.1%	150.42	-16.6%
2001.2	216	2,628	56	356	1.082	385	146.47	2.6%	6,873	76.5%	21.31	-41.9%		
2002.1	210	2,458	76	284	1.068	303	123.43	-21.6%	3,992	-15.9%	30.92	-6.7%	135.33	-10.0%
2002.2	204	2,474	76	443	1.068	473	191.03	30.4%	6,219	-9.5%	30.72	44.1%		
2003.1	198	2,524	76	290	1.076	312	123.55	0.1%	4,103	2.8%	30.11	-2.6%	156.95	16.0%
2003.2	192	2,476	55	346	1.076	373	150.54	-21.2%	6,777	9.0%	22.21	-27.7%		
2004.1	186	2,103	65	233	1.080	251	119.45	-3.3%	3,864	-5.8%	30.91	2.7%	136.26	-13.2%
2004.2	180	2,114	28	189	1.080	204	96.59	-35.8%	7,291	7.6%	13.25	-40.4%		
2005.1	174	2,007	43	269	1.066	287	143.02	19.7%	6,674	72.7%	21.43	-30.7%	119.21	-12.5%
2005.2	168	2,068	53	309	1.066	329	159.16	64.8%	6,211	-14.8%	25.63	93.5%		
2006.1	162	2,084	46	284	1.072	304	145.91	2.0%	6,609	-1.0%	22.08	3.0%	152.51	27.9%
2006.2	156	2,131	43	226	1.072	242	113.52	-28.7%	5,627	-9.4%	20.18	-21.3%		
2007.1	150	2,050	66	247	1.072	265	129.33	-11.4%	4,018	-39.2%	32.19	45.8%	121.27	-20.5%
2007.2	144	2,152	75	427	1.072	458	212.76	87.4%	6,105	8.5%	34.85	72.7%		
2008.1	138	2,240	68	470	1.075	505	225.43	74.3%	7,426	84.8%	30.36	-5.7%	219.22	80.8%
2008.2	132	2,428	75	659	1.075	709	291.86	37.2%	9,450	54.8%	30.89	-11.4%		
2009.1	126	2,359	66	328	1.073	352	149.22	-33.8%	5,332	-28.2%	27.98	-7.8%	221.58	1.1%
2009.2	120	2,488	74	358	1.073	384	154.54	-47.1%	5,195	-45.0%	29.75	-3.7%		
2010.1	114	2,469	65	336	1.056	354	143.52	-3.8%	5,451	2.2%	26.33	-5.9%	149.05	-32.7%
2010.2	108	2,649	66	384	1.056	405	153.01	-1.0%	6,141	18.2%	24.92	-16.2%		
2011.1	102	2,682	71	336	1.052	353	131.80	-8.2%	4,978	-8.7%	26.48	0.6%	142.34	-4.5%
2011.2	96	2,851	88	425	1.052	447	156.81	2.5%	5,080	-17.3%	30.87	23.9%		
2012.1	90	2,912	76	368	1.078	397	136.28	3.4%	5,222	4.9%	26.09	-1.4%	146.43	2.9%
2012.2	84	3,101	86	340	1.078	366	118.19	-24.6%	4,261	-16.1%	27.74	-10.1%		
2013.1	78	3,186	88	406	1.087	441	138.57	1.7%	5,016	-4.0%	27.62	5.9%	128.52	-12.2%
2013.2	72	3,434	93	603	1.087	655	190.74	61.4%	7,044	65.3%	27.08	-2.4%		
2014.1	66	3,426	89	404	1.082	437	127.58	-7.9%	4,911	-2.1%	25.98	-6.0%	159.20	23.9%
2014.2	60	3,617	91	418	1.082	452	124.93	-34.5%	4,972	-29.4%	25.13	-7.2%		
2015.1	54	3,618	83	646	1.078	697	192.49	50.9%	8,402	71.1%	22.91	-11.8%	158.72	-0.3%
2015.2	48	3,788	104	674	1.078	726	191.77	53.5%	6,994	40.7%	27.42	9.1%		
2016.1	42	3,806	97	746	1.103	823	216.30	12.4%	8,497	1.1%	25.46	11.1%	204.06	28.6%
2016.2	36	3,920	86	582	1.103	642	163.68	-14.6%	7,461	6.7%	21.94	-20.0%		
2017.1	30	3,766	82	472	1.091	515	136.70	-36.8%	6,287	-26.0%	21.74	-14.6%	150.46	-26.3%
2017.2	24	3,916	89	533	1.091	582	148.60	-9.2%	6,554	-12.2%	22.67	3.3%		
2018.1	18	3,835	77	702	1.107	777	202.69	48.3%	10,089	60.5%	20.09	-7.6%	175.36	16.5%
2018.2	12	3,868	105	826	1.107	915	236.47	59.1%	8,730	33.2%	27.09	19.5%		
2019.1	6	3,710	80	740	1.107	819	220.81	8.9%	10,263	1.7%	21.52	7.1%	228.80	30.5%
Total		112,867	2,941	17,091		18,509								



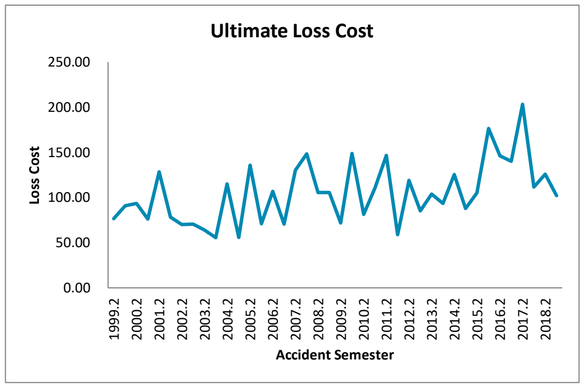


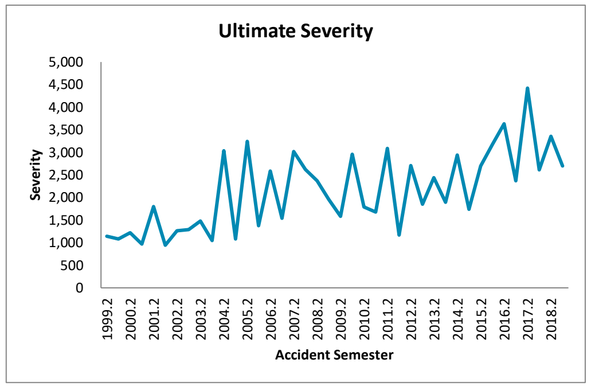


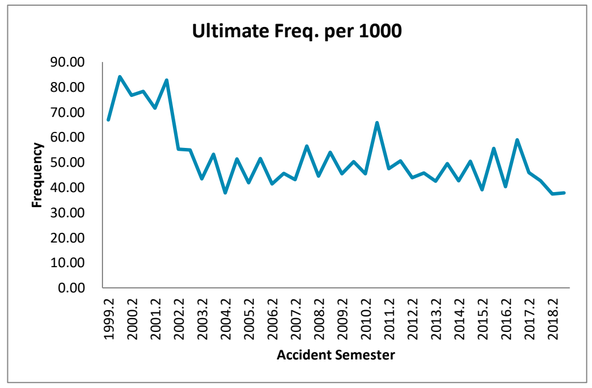
Province of Newfoundland
Comprehensive - Total
Commercial Vehicles (Including Fleets)

Summary of Loss Cost
Data as of 06/30/19

(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
1999.2	240	2,315	155	160	1.106	177	76.59		1,144		66.96			
2000.1	234	2,388	201	199	1.093	217	91.00		1,081		84.16		83.91	
2000.2	228	2,500	192	214	1.093	234	93.53	22.1%	1,218	6.5%	76.79	14.7%		
2001.1	222	2,722	213	192	1.082	207	76.23	-16.2%	974	-9.9%	78.26	-7.0%	84.51	0.7%
2001.2	216	2,739	196	325	1.082	352	128.53	37.4%	1,796	47.5%	71.55	-6.8%		
2002.1	210	2,558	212	187	1.068	200	78.24	2.6%	944	-3.1%	82.88	5.9%	104.24	23.3%
2002.2	204	2,534	140	166	1.068	177	70.00	-45.5%	1,267	-29.5%	55.24	-22.8%		
2003.1	198	2,619	144	172	1.076	185	70.74	-9.6%	1,287	36.3%	54.98	-33.7%	70.37	-32.5%
2003.2	192	2,603	113	155	1.076	167	64.09	-8.4%	1,476	16.5%	43.42	-21.4%		
2004.1	186	2,292	122	118	1.080	127	55.57	-21.4%	1,044	-18.9%	53.23	-3.2%	60.10	-14.6%
2004.2	180	2,321	88	247	1.080	267	115.12	79.6%	3,037	105.7%	37.91	-12.7%		
2005.1	174	2,241	115	117	1.066	125	55.63	0.1%	1,084	3.8%	51.32	-3.6%	85.90	42.9%
2005.2	168	2,290	96	292	1.066	311	135.83	18.0%	3,240	6.7%	41.92	10.6%		
2006.1	162	2,291	118	151	1.072	162	70.82	27.3%	1,375	26.9%	51.50	0.4%	103.31	20.3%
2006.2	156	2,344	97	234	1.072	251	107.02	-21.2%	2,586	-20.2%	41.38	-1.3%		
2007.1	150	2,301	105	151	1.072	162	70.39	-0.6%	1,543	12.2%	45.63	-11.4%	88.88	-14.0%
2007.2	144	2,364	102	287	1.072	308	130.13	21.6%	3,015	16.6%	43.16	4.3%		
2008.1	138	2,510	142	346	1.075	372	148.25	110.6%	2,620	69.9%	56.58	24.0%	139.46	56.9%
2008.2	132	2,718	121	267	1.075	287	105.49	-18.9%	2,370	-21.4%	44.51	3.1%		
2009.1	126	2,681	145	264	1.073	283	105.53	-28.8%	1,951	-25.5%	54.08	-4.4%	105.51	-24.3%
2009.2	120	2,819	128	189	1.073	203	71.95	-31.8%	1,584	-33.2%	45.41	2.0%		
2010.1	114	2,844	143	401	1.056	424	148.97	41.2%	2,962	51.8%	50.29	-7.0%	110.63	4.8%
2010.2	108	3,012	137	232	1.056	245	81.47	13.2%	1,791	13.1%	45.48	0.2%		
2011.1	102	3,082	203	325	1.052	342	110.81	-25.6%	1,682	-43.2%	65.86	31.0%	96.31	-12.9%
2011.2	96	3,248	154	452	1.052	476	146.42	79.7%	3,088	72.4%	47.42	4.3%		
2012.1	90	3,323	168	182	1.078	196	58.98	-46.8%	1,166	-30.7%	50.56	-23.2%	102.20	6.1%
2012.2	84	3,508	154	387	1.078	417	118.94	-18.8%	2,709	-12.3%	43.90	-7.4%		
2013.1	78	3,622	166	283	1.087	308	85.02	44.2%	1,855	59.1%	45.83	-9.4%	101.71	-0.5%
2013.2	72	3,900	166	373	1.087	406	104.01	-12.6%	2,444	-9.8%	42.57	-3.0%		
2014.1	66	3,922	194	339	1.082	367	93.58	10.1%	1,892	2.0%	49.46	7.9%	98.78	-2.9%
2014.2	60	4,109	175	476	1.082	515	125.41	20.6%	2,945	20.5%	42.59	0.1%		
2015.1	54	4,147	209	337	1.078	363	87.61	-6.4%	1,739	-8.1%	50.39	1.9%	106.43	7.7%
2015.2	48	4,304	168	420	1.078	453	105.20	-16.1%	2,695	-8.5%	39.03	-8.4%		
2016.1	42	4,370	243	700	1.103	772	176.59	101.6%	3,176	82.7%	55.60	10.3%	141.17	32.6%
2016.2	36	4,494	181	596	1.103	658	146.39	39.2%	3,635	34.9%	40.28	3.2%		
2017.1	30	4,390	259	564	1.091	615	140.18	-20.6%	2,374	-25.2%	59.04	6.2%	143.32	1.5%
2017.2	24	4,534	208	844	1.091	921	203.21	38.8%	4,422	21.7%	45.95	14.1%		
2018.1	18	4,477	191	452	1.107	500	111.77	-20.3%	2,616	10.2%	42.73	-27.6%	157.78	10.1%
2018.2	12	4,465	167	507	1.107	561	125.65	-38.2%	3,359	-24.0%	37.41	-18.6%		
2019.1	6	4,337	164	399	1.107	442	101.99	-8.7%	2,696	3.1%	37.83	-11.5%	113.99	-27.8%
Total		126,239	6,396	12,705		13,757								



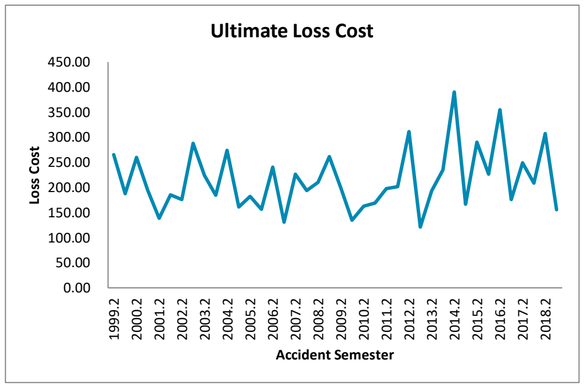


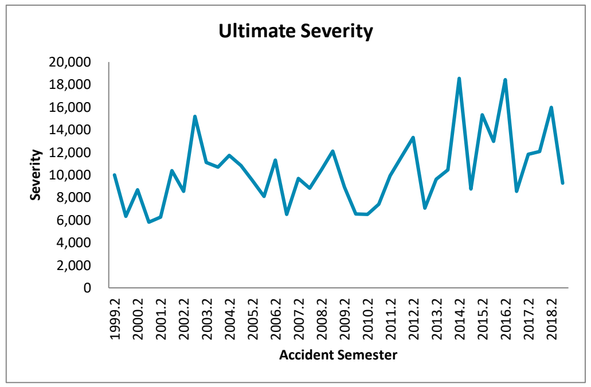


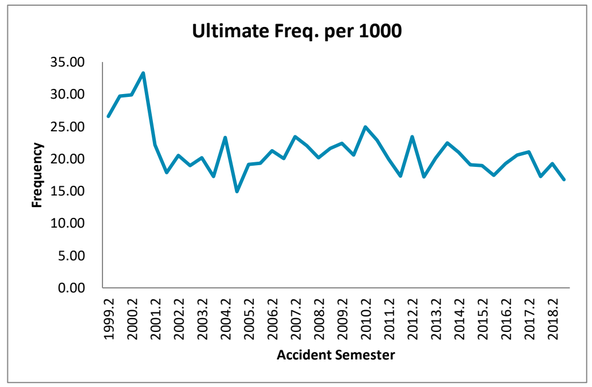
Province of Newfoundland
All Perils
Commercial Vehicles (Including Fleets)

Summary of Loss Cost
Data as of 06/30/19

(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
1999.2	240	1,541	41	370	1.106	409	265.67		9,985		26.61			
2000.1	234	1,616	48	278	1.093	303	187.73		6,322		29.69		225.77	
2000.2	228	1,771	53	421	1.093	460	259.84	-2.2%	8,681	-13.1%	29.93	12.5%		
2001.1	222	1,621	54	290	1.082	314	193.71	3.2%	5,817	-8.0%	33.30	12.2%	228.23	1.1%
2001.2	216	1,987	44	255	1.082	276	139.01	-46.5%	6,277	-27.7%	22.15	-26.0%		
2002.1	210	1,957	35	340	1.068	363	185.33	-4.3%	10,364	78.2%	17.88	-46.3%	162.00	-29.0%
2002.2	204	1,947	40	321	1.068	342	175.91	26.5%	8,561	36.4%	20.55	-7.2%		
2003.1	198	1,849	35	494	1.076	532	287.67	55.2%	15,194	46.6%	18.93	5.9%	230.35	42.2%
2003.2	192	2,085	42	434	1.076	467	224.02	27.3%	11,123	29.9%	20.14	-2.0%		
2004.1	186	2,315	40	396	1.080	427	184.62	-35.8%	10,687	-29.7%	17.27	-8.8%	203.29	-11.7%
2004.2	180	2,528	59	641	1.080	692	273.74	22.2%	11,731	5.5%	23.33	15.9%		
2005.1	174	2,548	38	386	1.066	411	161.34	-12.6%	10,818	1.2%	14.91	-13.7%	217.32	6.9%
2005.2	168	2,561	49	438	1.066	467	182.20	-33.4%	9,523	-18.8%	19.13	-18.0%		
2006.1	162	2,488	48	362	1.072	389	156.18	-3.2%	8,095	-25.2%	19.29	29.4%	169.38	-22.1%
2006.2	156	2,680	57	602	1.072	645	240.62	32.1%	11,311	18.8%	21.27	11.2%		
2007.1	150	2,847	57	347	1.072	372	130.57	-16.4%	6,522	-19.4%	20.02	3.8%	183.93	8.6%
2007.2	144	3,116	73	660	1.072	707	226.83	-5.7%	9,683	-14.4%	23.43	10.1%		
2008.1	138	3,088	68	558	1.075	600	194.21	48.7%	8,819	35.2%	22.02	10.0%	210.60	14.5%
2008.2	132	3,326	67	650	1.075	699	210.16	-7.3%	10,433	7.8%	20.14	-14.0%		
2009.1	126	3,281	71	801	1.073	859	261.91	34.9%	12,104	37.2%	21.64	-1.7%	235.86	12.0%
2009.2	120	3,344	75	625	1.073	670	200.39	-4.7%	8,934	-14.4%	22.43	11.3%		
2010.1	114	3,357	69	428	1.056	452	134.56	-48.6%	6,546	-45.9%	20.56	-5.0%	167.41	-29.0%
2010.2	108	3,650	91	562	1.056	594	162.63	-18.8%	6,523	-27.0%	24.93	11.2%		
2011.1	102	3,673	84	590	1.052	621	169.12	25.7%	7,395	13.0%	22.87	11.3%	165.88	-0.9%
2011.2	96	3,917	78	737	1.052	775	197.92	21.7%	9,940	52.4%	19.91	-20.1%		
2012.1	90	3,989	69	746	1.078	803	201.41	19.1%	11,643	57.4%	17.30	-24.4%	199.68	20.4%
2012.2	84	4,357	102	1,260	1.078	1,358	311.58	57.4%	13,310	33.9%	23.41	17.6%		
2013.1	78	4,358	75	486	1.087	528	121.22	-39.8%	7,044	-39.5%	17.21	-0.5%	216.39	8.4%
2013.2	72	4,675	94	831	1.087	903	193.14	-38.0%	9,606	-27.8%	20.11	-14.1%		
2014.1	66	4,720	106	1,024	1.082	1,108	234.74	93.7%	10,453	48.4%	22.46	30.5%	214.04	-1.1%
2014.2	60	4,801	101	1,732	1.082	1,874	390.27	102.1%	18,551	93.1%	21.04	4.6%		
2015.1	54	4,818	92	746	1.078	804	166.89	-28.9%	8,740	-16.4%	19.09	-15.0%	278.38	30.1%
2015.2	48	5,007	95	1,350	1.078	1,455	290.68	-25.5%	15,319	-17.4%	18.97	-9.8%		
2016.1	42	4,985	87	1,024	1.103	1,129	226.57	35.8%	12,982	48.5%	17.45	-8.6%	258.69	-7.1%
2016.2	36	5,140	99	1,654	1.103	1,825	355.01	22.1%	18,431	20.3%	19.26	1.5%		
2017.1	30	5,290	109	852	1.091	930	175.83	-22.4%	8,553	-34.1%	20.56	17.8%	264.13	2.1%
2017.2	24	5,584	118	1,276	1.091	1,392	249.30	-29.8%	11,847	-35.7%	21.04	9.3%		
2018.1	18	5,260	91	991	1.107	1,097	208.63	18.7%	12,073	41.2%	17.28	-15.9%	229.57	-13.1%
2018.2	12	5,429	104	1,508	1.107	1,670	307.65	23.4%	15,999	35.1%	19.23	-8.6%		
2019.1	6	5,049	85	709	1.107	785	155.51	-25.5%	9,270	-23.2%	16.78	-2.9%	234.34	2.1%
Total		138,557	2,842	28,174		30,509								







Province of Newfoundland

Third Party Liability - Bodily Injury

Commercial Vehicles (Including Fleets)

Selected Ultimate Claim Amount and ALAE Estimate
Data as of 06/30/19

(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
1999.2	240	2,601	2,601	1.000	2,601	2,601	0
2000.1	234	2,182	2,182	1.000	2,182	2,182	0
2000.2	228	3,474	3,474	1.000	3,474	3,474	0
2001.1	222	3,381	3,437	1.000	3,437	3,437	0
2001.2	216	5,551	5,551	1.000	5,551	5,551	0
2002.1	210	6,209	6,209	1.000	6,209	6,209	0
2002.2	204	2,655	2,655	1.000	2,655	2,655	0
2003.1	198	3,634	3,634	1.000	3,634	3,634	0
2003.2	192	3,510	3,510	1.000	3,510	3,510	0
2004.1	186	3,361	3,361	1.000	3,361	3,361	(1)
2004.2	180	3,130	3,130	1.000	3,131	3,131	(0)
2005.1	174	1,869	1,869	1.000	1,869	1,869	(0)
2005.2	168	2,842	2,842	1.000	2,842	2,842	(0)
2006.1	162	2,386	2,386	1.000	2,387	2,387	(1)
2006.2	156	3,594	3,594	1.000	3,595	3,609	(14)
2007.1	150	1,987	1,987	1.000	1,988	2,033	(46)
2007.2	144	4,028	4,028	1.026	4,133	4,115	18
2008.1	138	2,707	2,707	1.025	2,774	2,766	7
2008.2	132	2,906	3,511	1.025	3,599	3,589	10
2009.1	126	2,404	2,404	1.025	2,465	2,448	16
2009.2	120	3,781	3,781	1.021	3,862	3,872	(9)
2010.1	114	2,755	2,755	1.032	2,842	2,825	17
2010.2	108	3,146	3,146	1.033	3,251	3,172	79
2011.1	102	2,692	2,791	1.016	2,836	2,850	(13)
2011.2	96	3,370	3,370	1.029	3,467	3,422	45
2012.1	90	2,646	2,903	1.023	2,970	2,970	0
2012.2	84	2,761	3,050	1.030	3,143	3,091	52
2013.1	78	3,673	4,251	1.033	4,393	4,382	11
2013.2	72	4,476	5,406	1.021	5,518	5,301	218
2014.1	66	4,505	5,579	1.006	5,615	5,412	202
2014.2	60	2,618	3,735	1.003	3,745	3,696	49
2015.1	54	2,405	4,849	0.991	4,806	4,131	675
2015.2	48	2,426	3,790	1.010	3,827	3,948	(121)
2016.1	42	2,233	4,445	1.015	4,514	4,457	56
2016.2	36	1,729	2,980	1.028	3,064	3,058	6
2017.1	30	1,387	3,706	1.074	3,981	3,894	87
2017.2	24	673	3,560	1.136	4,046	3,430	616
2018.1	18	355	2,086	1.231	2,567	2,613	(46)
2018.2	12	106	2,966	1.361	4,037	3,215	821
2019.1	6	3	1,372	2.064	2,831		
Total		112,152	135,594		140,712	135,144	2,737

Province of Newfoundland

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

Selected Ultimate Claim Amount and ALAE Estimate
Data as of 06/30/19

(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
1999.2	240	700	700	1.000	700	700	0
2000.1	234	712	712	1.000	712	712	0
2000.2	228	1,057	1,057	1.000	1,057	1,057	0
2001.1	222	1,149	1,149	1.000	1,149	1,149	0
2001.2	216	725	725	1.000	725	725	0
2002.1	210	960	960	1.000	960	960	0
2002.2	204	1,035	1,035	1.000	1,035	1,035	0
2003.1	198	1,203	1,203	1.000	1,203	1,203	0
2003.2	192	946	946	1.000	946	946	0
2004.1	186	780	780	1.000	780	780	0
2004.2	180	747	747	1.000	747	747	0
2005.1	174	708	708	1.000	708	708	0
2005.2	168	917	917	1.000	917	917	(0)
2006.1	162	870	870	1.000	870	870	(0)
2006.2	156	737	737	1.000	737	737	(0)
2007.1	150	992	992	1.000	992	990	1
2007.2	144	911	911	0.999	909	909	0
2008.1	138	1,098	1,098	0.999	1,096	1,097	(0)
2008.2	132	902	902	0.999	902	902	(0)
2009.1	126	706	706	1.000	706	702	4
2009.2	120	1,225	1,225	0.994	1,217	1,217	(0)
2010.1	114	984	984	0.994	978	980	(2)
2010.2	108	927	927	0.996	924	926	(2)
2011.1	102	1,203	1,341	0.996	1,335	1,340	(5)
2011.2	96	937	937	0.997	934	938	(4)
2012.1	90	1,018	1,018	0.999	1,017	1,019	(2)
2012.2	84	1,144	1,144	0.998	1,142	1,142	(1)
2013.1	78	1,524	1,524	0.998	1,521	1,523	(2)
2013.2	72	1,628	1,638	0.998	1,635	1,643	(7)
2014.1	66	2,094	2,726	1.002	2,731	2,725	5
2014.2	60	2,057	2,057	1.002	2,061	2,091	(29)
2015.1	54	1,466	1,481	1.014	1,502	1,482	20
2015.2	48	1,371	1,377	1.017	1,400	1,395	5
2016.1	42	1,428	1,533	1.019	1,562	1,545	17
2016.2	36	1,443	1,471	1.020	1,500	1,471	29
2017.1	30	1,464	1,470	1.027	1,510	1,517	(7)
2017.2	24	1,208	1,237	1.057	1,308	1,262	46
2018.1	18	1,164	1,208	1.071	1,294	1,276	18
2018.2	12	1,129	1,362	1.116	1,519	1,251	269
2019.1	6	616	957	1.323	1,267		
Total		43,885	45,474		46,208	44,590	352

Province of Newfoundland

Accident Benefits - Total

Commercial Vehicles (Including Fleets)

Selected Ultimate Claim Amount and ALAE Estimate
Data as of 06/30/19

(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
1999.2	240	69	69	1.000	69	69	0
2000.1	234	152	152	1.000	152	152	0
2000.2	228	157	157	1.000	157	157	0
2001.1	222	127	127	1.000	127	127	0
2001.2	216	119	119	1.000	119	119	0
2002.1	210	90	90	1.000	90	90	0
2002.2	204	117	117	1.000	117	117	0
2003.1	198	270	270	1.000	270	270	0
2003.2	192	101	101	1.000	101	101	0
2004.1	186	187	187	1.000	187	187	0
2004.2	180	116	116	1.000	116	116	0
2005.1	174	151	151	1.000	151	151	0
2005.2	168	61	61	1.000	61	61	0
2006.1	162	64	64	1.000	64	64	0
2006.2	156	72	72	1.000	72	72	0
2007.1	150	54	54	1.000	54	54	0
2007.2	144	103	103	1.000	103	103	0
2008.1	138	80	80	1.000	80	74	6
2008.2	132	74	74	1.000	74	68	6
2009.1	126	133	133	1.000	133	123	10
2009.2	120	71	71	1.000	71	65	6
2010.1	114	48	48	1.000	48	44	4
2010.2	108	130	130	1.000	130	118	11
2011.1	102	72	72	1.000	72	66	6
2011.2	96	158	158	1.008	160	151	9
2012.1	90	350	421	1.002	422	366	56
2012.2	84	166	166	1.023	170	153	16
2013.1	78	262	271	1.024	278	253	24
2013.2	72	203	204	1.031	210	189	20
2014.1	66	374	410	1.030	422	347	74
2014.2	60	123	123	1.035	127	118	9
2015.1	54	257	257	1.066	274	255	19
2015.2	48	193	193	1.046	201	187	14
2016.1	42	190	263	1.022	269	217	52
2016.2	36	153	165	1.033	171	156	14
2017.1	30	190	409	1.069	437	391	46
2017.2	24	264	317	1.057	336	289	47
2018.1	18	52	111	1.068	119	120	(2)
2018.2	12	73	242	1.033	250	254	(4)
2019.1	6	14	189	1.105	208		
Total		5,639	6,516		6,670	6,016	445

Province of Newfoundland

Collision

Commercial Vehicles (Including Fleets)

Selected Ultimate Claim Amount and ALAE Estimate
Data as of 06/30/19

(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
1999.2	240	465	465	1.000	465	465	0
2000.1	234	273	273	1.000	273	273	0
2000.2	228	314	314	1.000	314	314	0
2001.1	222	382	382	1.000	382	382	0
2001.2	216	356	356	1.000	356	356	0
2002.1	210	284	284	1.000	284	284	0
2002.2	204	443	443	1.000	443	443	0
2003.1	198	290	290	1.000	290	290	0
2003.2	192	346	346	1.000	346	346	0
2004.1	186	233	233	1.000	233	233	0
2004.2	180	189	189	1.000	189	189	0
2005.1	174	269	269	1.000	269	269	0
2005.2	168	309	309	1.000	309	309	0
2006.1	162	284	284	1.000	284	284	0
2006.2	156	226	226	1.000	226	228	(2)
2007.1	150	248	248	0.999	247	248	(0)
2007.2	144	428	428	0.999	427	428	(0)
2008.1	138	470	470	0.999	470	470	(0)
2008.2	132	660	660	0.999	659	660	(0)
2009.1	126	328	328	0.999	328	328	(0)
2009.2	120	359	359	0.999	358	359	(0)
2010.1	114	336	336	0.999	336	336	(0)
2010.2	108	384	384	0.999	384	384	(0)
2011.1	102	336	336	0.999	336	336	(0)
2011.2	96	425	425	0.999	425	425	(0)
2012.1	90	369	369	0.999	368	369	(0)
2012.2	84	340	340	0.999	340	339	1
2013.1	78	406	406	0.999	406	405	1
2013.2	72	603	603	0.999	603	600	2
2014.1	66	404	404	0.999	404	403	2
2014.2	60	418	418	0.999	418	416	2
2015.1	54	646	646	1.000	646	644	2
2015.2	48	673	674	1.000	674	670	4
2016.1	42	746	746	1.000	746	744	2
2016.2	36	573	581	1.001	582	610	(28)
2017.1	30	476	476	0.992	472	472	(1)
2017.2	24	535	535	0.997	533	558	(24)
2018.1	18	711	721	0.973	702	699	3
2018.2	12	810	888	0.930	826	726	100
2019.1	6	622	879	0.842	740		
Total		16,968	17,321		17,091	16,291	61

Province of Newfoundland

Comprehensive - Total

Commercial Vehicles (Including Fleets)

Selected Ultimate Claim Amount and ALAE Estimate
Data as of 06/30/19

(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
1999.2	240	160	160	1.000	160	160	0
2000.1	234	199	199	1.000	199	199	0
2000.2	228	214	214	1.000	214	214	0
2001.1	222	192	192	1.000	192	192	0
2001.2	216	325	325	1.000	325	325	0
2002.1	210	187	187	1.000	187	187	0
2002.2	204	166	166	1.000	166	166	0
2003.1	198	172	172	1.000	172	172	0
2003.2	192	155	155	1.000	155	155	0
2004.1	186	118	118	1.000	118	118	0
2004.2	180	247	247	1.000	247	247	0
2005.1	174	117	117	1.000	117	117	0
2005.2	168	292	292	1.000	292	292	0
2006.1	162	151	151	1.000	151	151	0
2006.2	156	234	234	1.000	234	234	0
2007.1	150	151	151	1.000	151	151	0
2007.2	144	287	287	1.000	287	287	0
2008.1	138	346	346	1.000	346	346	0
2008.2	132	267	267	1.000	267	267	0
2009.1	126	264	264	1.000	264	264	0
2009.2	120	189	189	1.000	189	189	0
2010.1	114	401	401	1.000	401	401	0
2010.2	108	232	232	1.000	232	232	0
2011.1	102	325	325	1.000	325	325	0
2011.2	96	452	452	1.000	452	452	0
2012.1	90	182	182	1.000	182	182	0
2012.2	84	387	387	1.000	387	387	0
2013.1	78	283	283	1.000	283	283	0
2013.2	72	373	373	1.000	373	373	0
2014.1	66	339	339	1.000	339	339	0
2014.2	60	476	476	1.000	476	476	0
2015.1	54	337	337	1.000	337	337	0
2015.2	48	420	420	1.000	420	420	0
2016.1	42	700	700	1.000	700	700	(0)
2016.2	36	596	596	1.000	596	597	(0)
2017.1	30	564	564	1.000	564	572	(8)
2017.2	24	846	846	0.998	844	838	6
2018.1	18	453	454	0.996	452	445	7
2018.2	12	512	512	0.989	507	616	(109)
2019.1	6	280	344	1.160	399		
Total		12,593	12,659		12,705	12,410	(105)

Province of Newfoundland

All Perils

Commercial Vehicles (Including Fleets)

Selected Ultimate Claim Amount and ALAE Estimate
Data as of 06/30/19

(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
1999.2	240	370	370	1.000	370	370	0
2000.1	234	278	278	1.000	278	278	0
2000.2	228	421	421	1.000	421	421	0
2001.1	222	290	290	1.000	290	290	0
2001.2	216	255	255	1.000	255	255	0
2002.1	210	340	340	1.000	340	340	0
2002.2	204	321	321	1.000	321	321	0
2003.1	198	494	494	1.000	494	494	0
2003.2	192	434	434	1.000	434	434	0
2004.1	186	396	396	1.000	396	396	0
2004.2	180	641	641	1.000	641	641	0
2005.1	174	386	386	1.000	386	386	0
2005.2	168	438	438	1.000	438	438	0
2006.1	162	362	362	1.000	362	362	0
2006.2	156	602	602	1.000	602	602	0
2007.1	150	347	347	1.000	347	347	0
2007.2	144	660	660	1.000	660	660	0
2008.1	138	558	558	1.000	558	558	0
2008.2	132	650	650	1.000	650	650	0
2009.1	126	801	801	1.000	801	801	0
2009.2	120	622	625	1.000	625	625	(0)
2010.1	114	428	428	1.000	428	428	0
2010.2	108	562	562	1.000	562	562	0
2011.1	102	590	590	1.000	590	590	(0)
2011.2	96	737	737	1.000	737	737	(0)
2012.1	90	746	746	1.000	746	746	0
2012.2	84	1,260	1,260	1.000	1,260	1,260	0
2013.1	78	486	486	1.000	486	486	0
2013.2	72	831	831	1.000	831	839	(8)
2014.1	66	1,024	1,025	1.000	1,024	1,025	(0)
2014.2	60	1,733	1,733	1.000	1,732	1,730	3
2015.1	54	746	746	1.000	746	745	1
2015.2	48	1,341	1,350	1.000	1,350	1,348	2
2016.1	42	1,024	1,024	1.000	1,024	1,025	(1)
2016.2	36	1,655	1,655	1.000	1,654	1,666	(12)
2017.1	30	853	853	1.000	852	870	(18)
2017.2	24	1,266	1,277	0.999	1,276	1,296	(20)
2018.1	18	997	1,003	0.988	991	924	67
2018.2	12	1,539	1,613	0.935	1,508	1,466	43
2019.1	6	433	699	1.014	709		
Total		27,915	28,286		28,174	27,409	56

Province of Newfoundland

Third Party Liability - Bodily Injury

Commercial Vehicles (Including Fleets)

Selected Ultimate Claim Counts
Data as of 06/30/19

(1)	(2)	(3)	(4)	(5)	(6)	(7)
				(3) * (4)	Prior Report	(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
1999.2	240	51	1.000	51	51	0
2000.1	234	53	1.000	53	53	0
2000.2	228	82	1.000	82	82	0
2001.1	222	100	1.000	100	100	0
2001.2	216	68	1.000	68	68	0
2002.1	210	81	1.000	81	81	0
2002.2	204	75	1.000	75	75	0
2003.1	198	103	1.000	103	103	0
2003.2	192	70	1.000	70	70	0
2004.1	186	68	1.000	68	68	(0)
2004.2	180	64	1.001	64	64	(0)
2005.1	174	58	1.001	58	58	(0)
2005.2	168	66	1.001	66	66	(0)
2006.1	162	58	1.001	58	58	(0)
2006.2	156	57	1.001	57	57	(0)
2007.1	150	57	1.001	57	57	(0)
2007.2	144	69	1.001	69	69	(0)
2008.1	138	62	1.001	62	62	(0)
2008.2	132	60	1.001	60	60	(0)
2009.1	126	58	1.001	58	58	(0)
2009.2	120	71	1.003	71	71	0
2010.1	114	52	1.001	52	52	0
2010.2	108	63	1.001	63	63	0
2011.1	102	61	0.998	61	61	0
2011.2	96	72	0.998	72	72	0
2012.1	90	55	0.995	55	55	0
2012.2	84	70	0.995	70	69	1
2013.1	78	76	0.987	75	75	0
2013.2	72	77	0.989	76	76	0
2014.1	66	81	0.987	80	80	0
2014.2	60	69	0.988	68	69	(1)
2015.1	54	70	0.984	69	67	2
2015.2	48	75	0.979	73	74	(1)
2016.1	42	54	0.977	53	51	2
2016.2	36	63	0.979	62	62	(0)
2017.1	30	58	0.981	57	56	1
2017.2	24	66	0.991	65	61	4
2018.1	18	39	1.017	40	40	(0)
2018.2	12	59	1.002	59	65	(6)
2019.1	6	44	1.160	51		
Total		2,635		2,632	2,579	3

Province of Newfoundland

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

Selected Ultimate Claim Counts
Data as of 06/30/19

(1)	(2)	(3)	(4)	(5)	(6)	(7)
				(3) * (4)	Prior Report	(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
1999.2	240	185	1.000	185	185	0
2000.1	234	218	1.000	218	218	0
2000.2	228	231	1.000	231	231	0
2001.1	222	315	1.000	315	315	0
2001.2	216	215	1.000	215	215	0
2002.1	210	248	1.000	248	248	0
2002.2	204	220	1.000	220	220	0
2003.1	198	281	1.000	281	281	0
2003.2	192	196	1.000	196	196	0
2004.1	186	183	1.000	183	183	0
2004.2	180	144	1.000	144	144	0
2005.1	174	175	1.000	175	175	0
2005.2	168	181	1.000	181	181	0
2006.1	162	195	1.000	195	195	0
2006.2	156	188	1.000	188	188	0
2007.1	150	213	1.000	213	213	0
2007.2	144	192	0.999	192	192	(0)
2008.1	138	176	0.999	176	176	(0)
2008.2	132	177	0.999	177	177	(0)
2009.1	126	167	0.999	167	167	(0)
2009.2	120	210	0.999	210	210	(0)
2010.1	114	190	0.999	190	190	(0)
2010.2	108	198	0.999	198	198	(0)
2011.1	102	244	0.999	244	244	(0)
2011.2	96	221	0.999	221	221	(0)
2012.1	90	215	0.999	215	215	(0)
2012.2	84	232	0.999	232	232	0
2013.1	78	270	0.999	270	269	0
2013.2	72	260	0.999	260	259	0
2014.1	66	331	0.999	331	330	0
2014.2	60	241	0.999	241	241	0
2015.1	54	269	0.999	269	268	0
2015.2	48	226	0.999	226	226	(0)
2016.1	42	250	1.000	250	248	2
2016.2	36	230	0.999	230	227	2
2017.1	30	290	1.000	290	289	1
2017.2	24	213	1.005	214	209	5
2018.1	18	205	1.017	209	210	(1)
2018.2	12	219	1.041	228	197	31
2019.1	6	160	1.192	191		
Total		8,774		8,815	8,584	41

Province of Newfoundland

Accident Benefits - Total

Commercial Vehicles (Including Fleets)

Selected Ultimate Claim Counts
Data as of 06/30/19

(1)	(2)	(3)	(4)	(5)	(6)	(7)
				(3) * (4)	Prior Report	(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
1999.2	240	17	1.000	17	17	0
2000.1	234	28	1.000	28	28	0
2000.2	228	23	1.000	23	23	0
2001.1	222	20	1.000	20	20	0
2001.2	216	29	1.000	29	29	0
2002.1	210	41	1.000	41	41	0
2002.2	204	50	1.000	50	50	0
2003.1	198	31	1.000	31	31	0
2003.2	192	22	1.000	22	22	0
2004.1	186	26	1.000	26	26	0
2004.2	180	24	1.000	24	24	0
2005.1	174	30	1.000	30	30	0
2005.2	168	18	1.000	18	18	0
2006.1	162	21	1.000	21	21	0
2006.2	156	16	1.000	16	16	0
2007.1	150	21	1.000	21	21	0
2007.2	144	25	1.000	25	25	0
2008.1	138	24	1.000	24	24	0
2008.2	132	26	1.000	26	26	0
2009.1	126	23	1.000	23	23	0
2009.2	120	16	1.000	16	16	0
2010.1	114	16	1.000	16	16	0
2010.2	108	28	1.000	28	28	0
2011.1	102	17	1.000	17	17	0
2011.2	96	38	1.000	38	38	0
2012.1	90	25	1.000	25	25	0
2012.2	84	36	1.000	36	36	0
2013.1	78	46	1.000	46	46	0
2013.2	72	38	1.000	38	37	1
2014.1	66	23	0.990	23	23	0
2014.2	60	29	0.993	29	29	0
2015.1	54	34	0.986	34	33	0
2015.2	48	31	0.980	30	30	0
2016.1	42	31	0.983	30	31	(0)
2016.2	36	28	0.983	28	27	1
2017.1	30	25	0.980	25	23	2
2017.2	24	44	0.986	43	44	(1)
2018.1	18	18	0.983	18	17	1
2018.2	12	29	0.940	27	24	3
2019.1	6	31	0.865	27		
Total		1,098		1,088	1,054	7

Province of Newfoundland
Collision
Commercial Vehicles (Including Fleets)

Selected Ultimate Claim Counts
Data as of 06/30/19

(1)	(2)	(3)	(4)	(5)	(6)	(7)
				(3) * (4)	Prior Report	(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
1999.2	240	57	1.000	57	57	0
2000.1	234	53	1.000	53	53	0
2000.2	228	88	1.000	88	88	0
2001.1	222	87	1.000	87	87	0
2001.2	216	56	1.000	56	56	0
2002.1	210	76	1.000	76	76	0
2002.2	204	76	1.000	76	76	0
2003.1	198	76	1.000	76	76	0
2003.2	192	55	1.000	55	55	0
2004.1	186	65	1.000	65	65	0
2004.2	180	28	1.000	28	28	0
2005.1	174	43	1.000	43	43	0
2005.2	168	53	1.000	53	53	0
2006.1	162	46	1.000	46	46	0
2006.2	156	43	1.000	43	43	0
2007.1	150	66	1.000	66	66	0
2007.2	144	75	1.000	75	75	0
2008.1	138	68	1.000	68	68	0
2008.2	132	75	1.000	75	75	0
2009.1	126	66	1.000	66	66	0
2009.2	120	74	1.000	74	74	0
2010.1	114	65	1.000	65	65	0
2010.2	108	66	1.000	66	66	0
2011.1	102	71	1.000	71	71	0
2011.2	96	88	1.000	88	88	0
2012.1	90	76	1.000	76	76	0
2012.2	84	86	1.000	86	86	0
2013.1	78	88	1.000	88	88	0
2013.2	72	93	1.000	93	93	0
2014.1	66	89	1.000	89	89	0
2014.2	60	91	0.999	91	91	0
2015.1	54	83	0.999	83	83	0
2015.2	48	104	0.999	104	104	0
2016.1	42	97	0.999	97	97	(0)
2016.2	36	86	1.000	86	86	0
2017.1	30	82	0.999	82	82	0
2017.2	24	89	0.998	89	89	(0)
2018.1	18	78	0.988	77	76	1
2018.2	12	109	0.961	105	98	7
2019.1	6	92	0.868	80		
Total		2,959		2,941	2,853	8

Province of Newfoundland

Comprehensive - Total

Commercial Vehicles (Including Fleets)

Selected Ultimate Claim Counts
Data as of 06/30/19

(1)	(2)	(3)	(4)	(5)	(6)	(7)
				(3) * (4)	Prior Report	(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
1999.2	240	155	1.000	155	155	0
2000.1	234	201	1.000	201	201	0
2000.2	228	192	1.000	192	192	0
2001.1	222	213	1.000	213	213	0
2001.2	216	196	1.000	196	196	0
2002.1	210	212	1.000	212	212	0
2002.2	204	140	1.000	140	140	0
2003.1	198	144	1.000	144	144	0
2003.2	192	113	1.000	113	113	0
2004.1	186	122	1.000	122	122	0
2004.2	180	88	1.000	88	88	0
2005.1	174	115	1.000	115	115	0
2005.2	168	96	1.000	96	96	0
2006.1	162	118	1.000	118	118	0
2006.2	156	97	1.000	97	97	0
2007.1	150	105	1.000	105	105	0
2007.2	144	102	1.000	102	102	0
2008.1	138	142	1.000	142	142	0
2008.2	132	121	1.000	121	121	0
2009.1	126	145	1.000	145	145	0
2009.2	120	128	1.000	128	128	0
2010.1	114	143	1.000	143	143	0
2010.2	108	137	1.000	137	137	0
2011.1	102	203	1.000	203	203	0
2011.2	96	154	1.000	154	154	0
2012.1	90	168	1.000	168	168	0
2012.2	84	154	1.000	154	154	0
2013.1	78	166	1.000	166	166	0
2013.2	72	166	1.000	166	166	0
2014.1	66	194	1.000	194	194	0
2014.2	60	175	1.000	175	175	0
2015.1	54	209	1.000	209	209	0
2015.2	48	168	1.000	168	168	0
2016.1	42	243	1.000	243	243	0
2016.2	36	181	1.000	181	181	(0)
2017.1	30	259	1.001	259	260	(0)
2017.2	24	208	1.002	208	207	1
2018.1	18	191	1.002	191	191	0
2018.2	12	165	1.012	167	166	1
2019.1	6	128	1.282	164		
Total		6,357		6,396	6,230	2

Province of Newfoundland
All Perils
Commercial Vehicles (Including Fleets)

Selected Ultimate Claim Counts
Data as of 06/30/19

(1)	(2)	(3)	(4)	(5)	(6)	(7)
				(3) * (4)	Prior Report	(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
1999.2	240	41	1.000	41	41	0
2000.1	234	48	1.000	48	48	0
2000.2	228	53	1.000	53	53	0
2001.1	222	54	1.000	54	54	0
2001.2	216	44	1.000	44	44	0
2002.1	210	35	1.000	35	35	0
2002.2	204	40	1.000	40	40	0
2003.1	198	35	1.000	35	35	0
2003.2	192	42	1.000	42	42	0
2004.1	186	40	1.000	40	40	0
2004.2	180	59	1.000	59	59	0
2005.1	174	38	1.000	38	38	0
2005.2	168	49	1.000	49	49	0
2006.1	162	48	1.000	48	48	0
2006.2	156	57	1.000	57	57	0
2007.1	150	57	1.000	57	57	0
2007.2	144	73	1.000	73	73	0
2008.1	138	68	1.000	68	68	0
2008.2	132	67	1.000	67	67	0
2009.1	126	71	1.000	71	71	0
2009.2	120	75	1.000	75	75	0
2010.1	114	69	1.000	69	69	0
2010.2	108	91	1.000	91	91	0
2011.1	102	84	1.000	84	84	0
2011.2	96	78	1.000	78	78	0
2012.1	90	69	1.000	69	69	0
2012.2	84	102	1.000	102	102	0
2013.1	78	75	1.000	75	75	0
2013.2	72	94	1.000	94	95	(1)
2014.1	66	106	1.000	106	106	0
2014.2	60	101	1.000	101	101	0
2015.1	54	92	1.000	92	92	0
2015.2	48	95	1.000	95	95	0
2016.1	42	87	1.000	87	87	0
2016.2	36	99	1.000	99	99	0
2017.1	30	109	0.998	109	108	0
2017.2	24	118	0.996	118	117	1
2018.1	18	91	0.999	91	91	(0)
2018.2	12	106	0.985	104	102	2
2019.1	6	86	0.985	85		
Total		2,846		2,842	2,755	2

Bodily Injury

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

Fit	Start Date	Time	Seasonality	Adjusted R^2
Loss Cost	2005.1	-0.88% (p = 0.383)	(p = 0.114)	0.050
Loss Cost	2005.2	-1.47% (p = 0.155)	(p = 0.198)	0.074
Loss Cost	2006.1	-1.70% (p = 0.123)	(p = 0.170)	0.089
Loss Cost	2006.2	-2.04% (p = 0.084)	(p = 0.243)	0.107
Loss Cost	2007.1	-1.96% (p = 0.124)	(p = 0.278)	0.070
Loss Cost	2007.2	-2.88% (p = 0.025)	(p = 0.483)	0.168
Loss Cost	2008.1	-2.51% (p = 0.063)	(p = 0.606)	0.089
Loss Cost	2008.2	-2.75% (p = 0.063)	(p = 0.697)	0.095
Loss Cost	2009.1	-2.57% (p = 0.110)	(p = 0.762)	0.044
Loss Cost	2009.2	-3.31% (p = 0.056)	(p = 0.985)	0.105
Loss Cost	2010.1	-2.96% (p = 0.116)	(p = 0.923)	0.041
Loss Cost	2010.2	-3.62% (p = 0.083)	(p = 0.765)	0.079
Loss Cost	2011.1	-4.01% (p = 0.085)	(p = 0.859)	0.084
Loss Cost	2011.2	-5.31% (p = 0.038)	(p = 0.604)	0.184
Loss Cost	2012.1	-5.95% (p = 0.039)	(p = 0.729)	0.199
Loss Cost	2012.2	-7.97% (p = 0.011)	(p = 0.408)	0.364
Loss Cost	2013.1	-10.09% (p = 0.003)	(p = 0.671)	0.537
Loss Cost	2013.2	-10.77% (p = 0.006)	(p = 0.595)	0.495
Loss Cost	2014.1	-9.45% (p = 0.026)	(p = 0.471)	0.375
Loss Cost	2014.2	-7.28% (p = 0.117)	(p = 0.728)	0.117
Loss Cost	2015.1	-8.85% (p = 0.118)	(p = 0.894)	0.143
Loss Cost	2015.2	-6.25% (p = 0.364)	(p = 0.879)	-0.139
Severity	2005.1	+3.66% (p = 0.000)	(p = 0.541)	0.397
Severity	2005.2	+3.22% (p = 0.001)	(p = 0.756)	0.322
Severity	2006.1	+3.11% (p = 0.002)	(p = 0.716)	0.282
Severity	2006.2	+2.92% (p = 0.006)	(p = 0.817)	0.223
Severity	2007.1	+3.48% (p = 0.002)	(p = 0.929)	0.308
Severity	2007.2	+2.82% (p = 0.009)	(p = 0.628)	0.227
Severity	2008.1	+3.34% (p = 0.004)	(p = 0.441)	0.299
Severity	2008.2	+3.07% (p = 0.012)	(p = 0.378)	0.249
Severity	2009.1	+3.72% (p = 0.004)	(p = 0.231)	0.336
Severity	2009.2	+3.12% (p = 0.019)	(p = 0.146)	0.290
Severity	2010.1	+3.53% (p = 0.016)	(p = 0.118)	0.306
Severity	2010.2	+3.53% (p = 0.031)	(p = 0.142)	0.288
Severity	2011.1	+3.73% (p = 0.041)	(p = 0.148)	0.253
Severity	2011.2	+2.69% (p = 0.150)	(p = 0.083)	0.234
Severity	2012.1	+2.20% (p = 0.287)	(p = 0.127)	0.122
Severity	2012.2	+1.31% (p = 0.567)	(p = 0.098)	0.131
Severity	2013.1	-0.29% (p = 0.903)	(p = 0.171)	0.015
Severity	2013.2	-1.79% (p = 0.495)	(p = 0.102)	0.121
Severity	2014.1	-0.15% (p = 0.957)	(p = 0.063)	0.211
Severity	2014.2	-0.07% (p = 0.985)	(p = 0.101)	0.157
Severity	2015.1	-0.87% (p = 0.845)	(p = 0.164)	0.066
Severity	2015.2	-1.25% (p = 0.834)	(p = 0.224)	-0.009
Frequency	2005.1	-4.38% (p = 0.000)	(p = 0.062)	0.686
Frequency	2005.2	-4.54% (p = 0.000)	(p = 0.094)	0.688
Frequency	2006.1	-4.67% (p = 0.000)	(p = 0.082)	0.675
Frequency	2006.2	-4.82% (p = 0.000)	(p = 0.118)	0.672
Frequency	2007.1	-5.26% (p = 0.000)	(p = 0.049)	0.719
Frequency	2007.2	-5.55% (p = 0.000)	(p = 0.085)	0.732
Frequency	2008.1	-5.66% (p = 0.000)	(p = 0.084)	0.710
Frequency	2008.2	-5.64% (p = 0.000)	(p = 0.098)	0.688
Frequency	2009.1	-6.06% (p = 0.000)	(p = 0.059)	0.704
Frequency	2009.2	-6.24% (p = 0.000)	(p = 0.089)	0.695
Frequency	2010.1	-6.27% (p = 0.000)	(p = 0.104)	0.651
Frequency	2010.2	-6.91% (p = 0.000)	(p = 0.188)	0.689
Frequency	2011.1	-7.47% (p = 0.000)	(p = 0.124)	0.702
Frequency	2011.2	-7.79% (p = 0.000)	(p = 0.186)	0.692
Frequency	2012.1	-7.98% (p = 0.000)	(p = 0.192)	0.648
Frequency	2012.2	-9.15% (p = 0.000)	(p = 0.358)	0.714
Frequency	2013.1	-9.84% (p = 0.000)	(p = 0.277)	0.706
Frequency	2013.2	-9.14% (p = 0.002)	(p = 0.231)	0.648
Frequency	2014.1	-9.31% (p = 0.006)	(p = 0.261)	0.564
Frequency	2014.2	-7.22% (p = 0.036)	(p = 0.127)	0.515
Frequency	2015.1	-8.06% (p = 0.055)	(p = 0.137)	0.451
Frequency	2015.2	-5.06% (p = 0.256)	(p = 0.077)	0.469

Bodily Injury

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

Fit	Start Date	Time	Adjusted R^2
Loss Cost	2005.1	-0.88% (p = 0.397)	-0.009
Loss Cost	2005.2	-1.55% (p = 0.139)	0.047
Loss Cost	2006.1	-1.70% (p = 0.130)	0.053
Loss Cost	2006.2	-2.13% (p = 0.073)	0.091
Loss Cost	2007.1	-1.96% (p = 0.125)	0.060
Loss Cost	2007.2	-2.94% (p = 0.020)	0.187
Loss Cost	2008.1	-2.51% (p = 0.058)	0.120
Loss Cost	2008.2	-2.79% (p = 0.053)	0.133
Loss Cost	2009.1	-2.57% (p = 0.101)	0.090
Loss Cost	2009.2	-3.32% (p = 0.048)	0.155
Loss Cost	2010.1	-2.96% (p = 0.105)	0.097
Loss Cost	2010.2	-3.56% (p = 0.077)	0.131
Loss Cost	2011.1	-4.01% (p = 0.075)	0.143
Loss Cost	2011.2	-5.18% (p = 0.036)	0.226
Loss Cost	2012.1	-5.95% (p = 0.032)	0.253
Loss Cost	2012.2	-7.70% (p = 0.011)	0.378
Loss Cost	2013.1	-10.09% (p = 0.002)	0.571
Loss Cost	2013.2	-10.54% (p = 0.004)	0.531
Loss Cost	2014.1	-9.45% (p = 0.021)	0.405
Loss Cost	2014.2	-7.03% (p = 0.101)	0.213
Loss Cost	2015.1	-8.85% (p = 0.090)	0.263
Loss Cost	2015.2	-6.47% (p = 0.291)	0.046
Severity	2005.1	+3.66% (p = 0.000)	0.411
Severity	2005.2	+3.20% (p = 0.001)	0.346
Severity	2006.1	+3.11% (p = 0.002)	0.307
Severity	2006.2	+2.90% (p = 0.005)	0.254
Severity	2007.1	+3.48% (p = 0.001)	0.338
Severity	2007.2	+2.86% (p = 0.007)	0.253
Severity	2008.1	+3.34% (p = 0.003)	0.311
Severity	2008.2	+3.15% (p = 0.010)	0.256
Severity	2009.1	+3.72% (p = 0.005)	0.317
Severity	2009.2	+3.28% (p = 0.017)	0.237
Severity	2010.1	+3.53% (p = 0.020)	0.235
Severity	2010.2	+3.76% (p = 0.027)	0.226
Severity	2011.1	+3.73% (p = 0.048)	0.186
Severity	2011.2	+3.06% (p = 0.131)	0.095
Severity	2012.1	+2.20% (p = 0.313)	0.007
Severity	2012.2	+1.81% (p = 0.466)	-0.035
Severity	2013.1	-0.29% (p = 0.907)	-0.090
Severity	2013.2	-1.13% (p = 0.692)	-0.082
Severity	2014.1	-0.15% (p = 0.963)	-0.111
Severity	2014.2	+1.08% (p = 0.791)	-0.115
Severity	2015.1	-0.87% (p = 0.859)	-0.137
Severity	2015.2	+0.47% (p = 0.940)	-0.165
Frequency	2005.1	-4.38% (p = 0.000)	0.654
Frequency	2005.2	-4.60% (p = 0.000)	0.663
Frequency	2006.1	-4.67% (p = 0.000)	0.645
Frequency	2006.2	-4.89% (p = 0.000)	0.650
Frequency	2007.1	-5.26% (p = 0.000)	0.679
Frequency	2007.2	-5.64% (p = 0.000)	0.704
Frequency	2008.1	-5.66% (p = 0.000)	0.678
Frequency	2008.2	-5.76% (p = 0.000)	0.656
Frequency	2009.1	-6.06% (p = 0.000)	0.656
Frequency	2009.2	-6.39% (p = 0.000)	0.657
Frequency	2010.1	-6.27% (p = 0.000)	0.610
Frequency	2010.2	-7.05% (p = 0.000)	0.672
Frequency	2011.1	-7.47% (p = 0.000)	0.668
Frequency	2011.2	-7.99% (p = 0.000)	0.671
Frequency	2012.1	-7.98% (p = 0.000)	0.623
Frequency	2012.2	-9.34% (p = 0.000)	0.716
Frequency	2013.1	-9.84% (p = 0.000)	0.698
Frequency	2013.2	-9.52% (p = 0.001)	0.625
Frequency	2014.1	-9.31% (p = 0.006)	0.542
Frequency	2014.2	-8.02% (p = 0.031)	0.395
Frequency	2015.1	-8.06% (p = 0.074)	0.299
Frequency	2015.2	-6.90% (p = 0.209)	0.123

Bodily Injury

Coverage = BI
End Trend Period = 2018.2
Excluded Points = NA
Parameters Included: time

Fit	Start Date	Time	Adjusted R^2
Loss Cost	2005.1	-0.47% (p = 0.666)	-0.031
Loss Cost	2005.2	-1.16% (p = 0.288)	0.007
Loss Cost	2006.1	-1.29% (p = 0.271)	0.011
Loss Cost	2006.2	-1.73% (p = 0.167)	0.041
Loss Cost	2007.1	-1.50% (p = 0.264)	0.014
Loss Cost	2007.2	-2.54% (p = 0.056)	0.123
Loss Cost	2008.1	-2.02% (p = 0.147)	0.057
Loss Cost	2008.2	-2.29% (p = 0.134)	0.067
Loss Cost	2009.1	-1.98% (p = 0.233)	0.027
Loss Cost	2009.2	-2.76% (p = 0.125)	0.082
Loss Cost	2010.1	-2.29% (p = 0.243)	0.027
Loss Cost	2010.2	-2.89% (p = 0.186)	0.055
Loss Cost	2011.1	-3.31% (p = 0.179)	0.063
Loss Cost	2011.2	-4.55% (p = 0.095)	0.138
Loss Cost	2012.1	-5.36% (p = 0.085)	0.163
Loss Cost	2012.2	-7.30% (p = 0.033)	0.290
Loss Cost	2013.1	-10.07% (p = 0.006)	0.501
Loss Cost	2013.2	-10.61% (p = 0.013)	0.457
Loss Cost	2014.1	-9.29% (p = 0.055)	0.309
Loss Cost	2014.2	-6.21% (p = 0.232)	0.082
Loss Cost	2015.1	-8.33% (p = 0.202)	0.130
Loss Cost	2015.2	-4.93% (p = 0.538)	-0.104
Severity	2005.1	+3.99% (p = 0.000)	0.441
Severity	2005.2	+3.52% (p = 0.000)	0.377
Severity	2006.1	+3.45% (p = 0.001)	0.339
Severity	2006.2	+3.25% (p = 0.003)	0.286
Severity	2007.1	+3.92% (p = 0.001)	0.380
Severity	2007.2	+3.27% (p = 0.004)	0.296
Severity	2008.1	+3.84% (p = 0.002)	0.364
Severity	2008.2	+3.68% (p = 0.005)	0.310
Severity	2009.1	+4.37% (p = 0.002)	0.384
Severity	2009.2	+3.95% (p = 0.008)	0.305
Severity	2010.1	+4.31% (p = 0.010)	0.310
Severity	2010.2	+4.67% (p = 0.012)	0.308
Severity	2011.1	+4.76% (p = 0.023)	0.270
Severity	2011.2	+4.13% (p = 0.069)	0.174
Severity	2012.1	+3.30% (p = 0.182)	0.072
Severity	2012.2	+3.02% (p = 0.289)	0.020
Severity	2013.1	+0.73% (p = 0.797)	-0.092
Severity	2013.2	-0.09% (p = 0.978)	-0.111
Severity	2014.1	+1.35% (p = 0.738)	-0.108
Severity	2014.2	+3.30% (p = 0.507)	-0.068
Severity	2015.1	+1.39% (p = 0.821)	-0.156
Severity	2015.2	+3.99% (p = 0.628)	-0.139
Frequency	2005.1	-4.29% (p = 0.000)	0.620
Frequency	2005.2	-4.52% (p = 0.000)	0.630
Frequency	2006.1	-4.59% (p = 0.000)	0.610
Frequency	2006.2	-4.82% (p = 0.000)	0.615
Frequency	2007.1	-5.21% (p = 0.000)	0.646
Frequency	2007.2	-5.62% (p = 0.000)	0.675
Frequency	2008.1	-5.64% (p = 0.000)	0.645
Frequency	2008.2	-5.75% (p = 0.000)	0.622
Frequency	2009.1	-6.08% (p = 0.000)	0.623
Frequency	2009.2	-6.46% (p = 0.000)	0.624
Frequency	2010.1	-6.33% (p = 0.000)	0.573
Frequency	2010.2	-7.22% (p = 0.000)	0.643
Frequency	2011.1	-7.70% (p = 0.000)	0.642
Frequency	2011.2	-8.34% (p = 0.000)	0.650
Frequency	2012.1	-8.38% (p = 0.001)	0.600
Frequency	2012.2	-10.02% (p = 0.000)	0.713
Frequency	2013.1	-10.73% (p = 0.000)	0.702
Frequency	2013.2	-10.53% (p = 0.002)	0.630
Frequency	2014.1	-10.50% (p = 0.009)	0.548
Frequency	2014.2	-9.21% (p = 0.042)	0.392
Frequency	2015.1	-9.58% (p = 0.091)	0.303
Frequency	2015.2	-8.58% (p = 0.236)	0.119

Bodily Injury

Coverage = BI
End Trend Period = 2018.1
Excluded Points = NA
Parameters Included: time

Fit	Start Date	Time	Adjusted R^2
Loss Cost	2005.1	-0.46% (p = 0.696)	-0.034
Loss Cost	2005.2	-1.20% (p = 0.308)	0.003
Loss Cost	2006.1	-1.35% (p = 0.289)	0.007
Loss Cost	2006.2	-1.82% (p = 0.178)	0.039
Loss Cost	2007.1	-1.59% (p = 0.278)	0.011
Loss Cost	2007.2	-2.73% (p = 0.060)	0.124
Loss Cost	2008.1	-2.19% (p = 0.154)	0.057
Loss Cost	2008.2	-2.50% (p = 0.139)	0.069
Loss Cost	2009.1	-2.18% (p = 0.238)	0.027
Loss Cost	2009.2	-3.07% (p = 0.125)	0.087
Loss Cost	2010.1	-2.58% (p = 0.241)	0.030
Loss Cost	2010.2	-3.29% (p = 0.181)	0.061
Loss Cost	2011.1	-3.84% (p = 0.171)	0.073
Loss Cost	2011.2	-5.33% (p = 0.086)	0.161
Loss Cost	2012.1	-6.40% (p = 0.073)	0.196
Loss Cost	2012.2	-8.85% (p = 0.025)	0.351
Loss Cost	2013.1	-12.40% (p = 0.003)	0.618
Loss Cost	2013.2	-13.54% (p = 0.005)	0.603
Loss Cost	2014.1	-12.67% (p = 0.024)	0.477
Loss Cost	2014.2	-9.83% (p = 0.114)	0.257
Loss Cost	2015.1	-13.68% (p = 0.079)	0.390
Loss Cost	2015.2	-11.33% (p = 0.262)	0.124
Severity	2005.1	+4.00% (p = 0.000)	0.414
Severity	2005.2	+3.49% (p = 0.001)	0.344
Severity	2006.1	+3.42% (p = 0.002)	0.305
Severity	2006.2	+3.19% (p = 0.007)	0.250
Severity	2007.1	+3.92% (p = 0.002)	0.347
Severity	2007.2	+3.21% (p = 0.009)	0.256
Severity	2008.1	+3.83% (p = 0.004)	0.327
Severity	2008.2	+3.65% (p = 0.011)	0.270
Severity	2009.1	+4.41% (p = 0.005)	0.348
Severity	2009.2	+3.95% (p = 0.017)	0.265
Severity	2010.1	+4.35% (p = 0.019)	0.271
Severity	2010.2	+4.76% (p = 0.022)	0.271
Severity	2011.1	+4.88% (p = 0.039)	0.234
Severity	2011.2	+4.18% (p = 0.107)	0.135
Severity	2012.1	+3.21% (p = 0.262)	0.032
Severity	2012.2	+2.87% (p = 0.391)	-0.018
Severity	2013.1	+0.11% (p = 0.975)	-0.111
Severity	2013.2	-1.03% (p = 0.800)	-0.115
Severity	2014.1	+0.53% (p = 0.916)	-0.141
Severity	2014.2	+2.78% (p = 0.663)	-0.127
Severity	2015.1	+0.08% (p = 0.993)	-0.200
Severity	2015.2	+3.15% (p = 0.787)	-0.224
Frequency	2005.1	-4.29% (p = 0.000)	0.593
Frequency	2005.2	-4.53% (p = 0.000)	0.604
Frequency	2006.1	-4.61% (p = 0.000)	0.583
Frequency	2006.2	-4.86% (p = 0.000)	0.589
Frequency	2007.1	-5.30% (p = 0.000)	0.624
Frequency	2007.2	-5.75% (p = 0.000)	0.657
Frequency	2008.1	-5.79% (p = 0.000)	0.626
Frequency	2008.2	-5.93% (p = 0.000)	0.602
Frequency	2009.1	-6.31% (p = 0.000)	0.606
Frequency	2009.2	-6.75% (p = 0.000)	0.612
Frequency	2010.1	-6.64% (p = 0.000)	0.559
Frequency	2010.2	-7.69% (p = 0.000)	0.641
Frequency	2011.1	-8.31% (p = 0.000)	0.647
Frequency	2011.2	-9.13% (p = 0.000)	0.666
Frequency	2012.1	-9.31% (p = 0.001)	0.621
Frequency	2012.2	-11.39% (p = 0.000)	0.765
Frequency	2013.1	-12.49% (p = 0.000)	0.777
Frequency	2013.2	-12.64% (p = 0.001)	0.724
Frequency	2014.1	-13.13% (p = 0.004)	0.669
Frequency	2014.2	-12.27% (p = 0.023)	0.539
Frequency	2015.1	-13.75% (p = 0.047)	0.494
Frequency	2015.2	-14.04% (p = 0.131)	0.342

Bodily Injury

Coverage = BI
End Trend Period = 2019.1
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
Loss Cost	2005.1	-3.44% (p = 0.079)	(p = 0.085)	+29.09% (p = 0.126)	0.102
Loss Cost	2005.2	-4.85% (p = 0.014)	(p = 0.148)	+38.74% (p = 0.041)	0.193
Loss Cost	2006.1	-5.66% (p = 0.007)	(p = 0.097)	+44.78% (p = 0.024)	0.242
Loss Cost	2006.2	-6.61% (p = 0.003)	(p = 0.158)	+51.26% (p = 0.012)	0.303
Loss Cost	2007.1	-6.81% (p = 0.004)	(p = 0.159)	+52.71% (p = 0.014)	0.274
Loss Cost	2007.2	-8.69% (p = 0.000)	(p = 0.293)	+64.30% (p = 0.001)	0.498
Loss Cost	2008.1	-8.40% (p = 0.000)	(p = 0.362)	+62.51% (p = 0.002)	0.434
Loss Cost	2008.2	-8.97% (p = 0.000)	(p = 0.496)	+65.14% (p = 0.001)	0.463
Loss Cost	2009.1	-8.94% (p = 0.001)	(p = 0.526)	+64.99% (p = 0.002)	0.427
Loss Cost	2009.2	-9.80% (p = 0.000)	(p = 0.800)	+66.44% (p = 0.001)	0.514
Loss Cost	2010.1	-9.48% (p = 0.000)	(p = 0.923)	+66.24% (p = 0.002)	0.484
Loss Cost	2010.2	-9.82% (p = 0.001)	(p = 0.906)	+64.68% (p = 0.002)	0.505
Loss Cost	2011.1	-9.89% (p = 0.001)	(p = 0.943)	+64.13% (p = 0.004)	0.498
Loss Cost	2011.2	-10.12% (p = 0.001)	(p = 0.760)	+58.68% (p = 0.008)	0.517
Loss Cost	2012.1	-10.06% (p = 0.002)	(p = 0.727)	+61.65% (p = 0.013)	0.510
Loss Cost	2012.2	-10.09% (p = 0.003)	(p = 0.671)	+54.77% (p = 0.072)	0.502
Loss Cost	2013.1	-10.09% (p = 0.003)	(p = 0.671)		0.537
Loss Cost	2013.2	-10.77% (p = 0.006)	(p = 0.595)		0.495
Loss Cost	2014.1	-9.45% (p = 0.026)	(p = 0.471)		0.375
Loss Cost	2014.2	-7.28% (p = 0.117)	(p = 0.728)		0.117
Loss Cost	2015.1	-8.85% (p = 0.118)	(p = 0.894)		0.143
Loss Cost	2015.2	-6.25% (p = 0.364)	(p = 0.879)		-0.139
Severity	2005.1	+1.64% (p = 0.305)	(p = 0.465)	+21.19% (p = 0.154)	0.423
Severity	2005.2	+0.56% (p = 0.722)	(p = 0.692)	+27.73% (p = 0.063)	0.391
Severity	2006.1	+0.09% (p = 0.957)	(p = 0.587)	+30.73% (p = 0.050)	0.369
Severity	2006.2	-0.52% (p = 0.767)	(p = 0.737)	+34.25% (p = 0.035)	0.339
Severity	2007.1	+0.34% (p = 0.854)	(p = 0.956)	+29.33% (p = 0.063)	0.387
Severity	2007.2	-1.01% (p = 0.557)	(p = 0.661)	+35.79% (p = 0.018)	0.392
Severity	2008.1	-0.34% (p = 0.850)	(p = 0.497)	+32.58% (p = 0.028)	0.432
Severity	2008.2	-0.88% (p = 0.638)	(p = 0.382)	+34.44% (p = 0.023)	0.410
Severity	2009.1	-0.10% (p = 0.958)	(p = 0.237)	+31.98% (p = 0.028)	0.475
Severity	2009.2	-0.80% (p = 0.668)	(p = 0.129)	+32.83% (p = 0.021)	0.465
Severity	2010.1	-0.40% (p = 0.836)	(p = 0.100)	+32.65% (p = 0.023)	0.482
Severity	2010.2	-0.32% (p = 0.874)	(p = 0.133)	+32.90% (p = 0.027)	0.468
Severity	2011.1	-0.09% (p = 0.964)	(p = 0.119)	+34.27% (p = 0.028)	0.454
Severity	2011.2	-0.33% (p = 0.877)	(p = 0.088)	+30.23% (p = 0.054)	0.398
Severity	2012.1	-0.31% (p = 0.888)	(p = 0.107)	+30.78% (p = 0.079)	0.285
Severity	2012.2	-0.29% (p = 0.903)	(p = 0.171)	+34.44% (p = 0.140)	0.239
Severity	2013.1	-0.29% (p = 0.903)	(p = 0.171)		0.015
Severity	2013.2	-1.79% (p = 0.495)	(p = 0.102)		0.121
Severity	2014.1	-0.15% (p = 0.957)	(p = 0.063)		0.211
Severity	2014.2	-0.07% (p = 0.985)	(p = 0.101)		0.157
Severity	2015.1	-0.87% (p = 0.845)	(p = 0.164)		0.066
Severity	2015.2	-1.25% (p = 0.834)	(p = 0.224)		-0.009
Frequency	2005.1	-5.00% (p = 0.000)	(p = 0.060)	+6.52% (p = 0.524)	0.679
Frequency	2005.2	-5.37% (p = 0.000)	(p = 0.091)	+8.62% (p = 0.416)	0.684
Frequency	2006.1	-5.74% (p = 0.000)	(p = 0.072)	+10.75% (p = 0.332)	0.675
Frequency	2006.2	-6.12% (p = 0.000)	(p = 0.108)	+12.67% (p = 0.270)	0.676
Frequency	2007.1	-7.13% (p = 0.000)	(p = 0.032)	+18.08% (p = 0.103)	0.742
Frequency	2007.2	-7.75% (p = 0.000)	(p = 0.058)	+20.99% (p = 0.060)	0.765
Frequency	2008.1	-8.09% (p = 0.000)	(p = 0.048)	+22.57% (p = 0.051)	0.751
Frequency	2008.2	-8.17% (p = 0.000)	(p = 0.063)	+22.83% (p = 0.057)	0.732
Frequency	2009.1	-8.85% (p = 0.000)	(p = 0.028)	+25.02% (p = 0.033)	0.762
Frequency	2009.2	-9.08% (p = 0.000)	(p = 0.047)	+25.31% (p = 0.035)	0.757
Frequency	2010.1	-9.12% (p = 0.000)	(p = 0.057)	+25.33% (p = 0.041)	0.720
Frequency	2010.2	-9.53% (p = 0.000)	(p = 0.109)	+23.91% (p = 0.047)	0.751
Frequency	2011.1	-9.80% (p = 0.000)	(p = 0.078)	+22.24% (p = 0.062)	0.756
Frequency	2011.2	-9.83% (p = 0.000)	(p = 0.109)	+21.84% (p = 0.088)	0.741
Frequency	2012.1	-9.77% (p = 0.000)	(p = 0.147)	+23.60% (p = 0.101)	0.702
Frequency	2012.2	-9.84% (p = 0.000)	(p = 0.277)	+15.12% (p = 0.382)	0.710
Frequency	2013.1	-9.84% (p = 0.000)	(p = 0.277)		0.706
Frequency	2013.2	-9.14% (p = 0.002)	(p = 0.231)		0.648
Frequency	2014.1	-9.31% (p = 0.006)	(p = 0.261)		0.564
Frequency	2014.2	-7.22% (p = 0.036)	(p = 0.127)		0.515
Frequency	2015.1	-8.06% (p = 0.055)	(p = 0.137)		0.451
Frequency	2015.2	-5.06% (p = 0.256)	(p = 0.077)		0.469

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
Loss Cost	2005.1	-3.22% (p = 0.112)	+26.30% (p = 0.175)	0.025
Loss Cost	2005.2	-4.85% (p = 0.016)	+37.61% (p = 0.050)	0.153
Loss Cost	2006.1	-5.45% (p = 0.011)	+41.85% (p = 0.038)	0.179
Loss Cost	2006.2	-6.61% (p = 0.003)	+49.98% (p = 0.016)	0.269
Loss Cost	2007.1	-6.62% (p = 0.006)	+50.02% (p = 0.020)	0.236
Loss Cost	2007.2	-8.69% (p = 0.000)	+63.33% (p = 0.001)	0.494
Loss Cost	2008.1	-8.29% (p = 0.000)	+61.00% (p = 0.002)	0.438
Loss Cost	2008.2	-8.97% (p = 0.000)	+64.40% (p = 0.001)	0.477
Loss Cost	2009.1	-8.86% (p = 0.000)	+63.97% (p = 0.002)	0.446
Loss Cost	2009.2	-9.80% (p = 0.000)	+66.11% (p = 0.001)	0.541
Loss Cost	2010.1	-9.47% (p = 0.000)	+66.11% (p = 0.001)	0.516
Loss Cost	2010.2	-9.82% (p = 0.000)	+64.89% (p = 0.001)	0.537
Loss Cost	2011.1	-9.89% (p = 0.001)	+64.21% (p = 0.002)	0.534
Loss Cost	2011.2	-10.12% (p = 0.001)	+59.54% (p = 0.005)	0.550
Loss Cost	2012.1	-10.07% (p = 0.001)	+61.95% (p = 0.010)	0.546
Loss Cost	2012.2	-10.09% (p = 0.002)	+58.50% (p = 0.044)	0.539
Loss Cost	2013.1	-10.09% (p = 0.002)		0.571
Loss Cost	2013.2	-10.54% (p = 0.004)		0.531
Loss Cost	2014.1	-9.45% (p = 0.021)		0.405
Loss Cost	2014.2	-7.03% (p = 0.101)		0.213
Loss Cost	2015.1	-8.85% (p = 0.090)		0.263
Loss Cost	2015.2	-6.47% (p = 0.291)		0.046
Severity	2005.1	+1.72% (p = 0.278)	+20.30% (p = 0.164)	0.433
Severity	2005.2	+0.56% (p = 0.717)	+27.49% (p = 0.060)	0.411
Severity	2006.1	+0.15% (p = 0.927)	+30.01% (p = 0.050)	0.387
Severity	2006.2	-0.52% (p = 0.763)	+34.02% (p = 0.033)	0.364
Severity	2007.1	+0.34% (p = 0.847)	+29.26% (p = 0.057)	0.415
Severity	2007.2	-1.01% (p = 0.549)	+36.09% (p = 0.015)	0.415
Severity	2008.1	-0.42% (p = 0.813)	+33.39% (p = 0.022)	0.446
Severity	2008.2	-0.88% (p = 0.636)	+35.14% (p = 0.020)	0.416
Severity	2009.1	-0.23% (p = 0.903)	+33.28% (p = 0.024)	0.461
Severity	2009.2	-0.80% (p = 0.682)	+34.23% (p = 0.021)	0.415
Severity	2010.1	-0.56% (p = 0.783)	+34.23% (p = 0.024)	0.415
Severity	2010.2	-0.32% (p = 0.879)	+34.84% (p = 0.026)	0.414
Severity	2011.1	-0.22% (p = 0.922)	+35.56% (p = 0.030)	0.384
Severity	2011.2	-0.33% (p = 0.886)	+33.82% (p = 0.049)	0.285
Severity	2012.1	-0.39% (p = 0.873)	+31.82% (p = 0.091)	0.161
Severity	2012.2	-0.29% (p = 0.907)	+43.91% (p = 0.079)	0.158
Severity	2013.1	-0.29% (p = 0.907)		-0.090
Severity	2013.2	-1.13% (p = 0.692)		-0.082
Severity	2014.1	-0.15% (p = 0.963)		-0.111
Severity	2014.2	+1.08% (p = 0.791)		-0.115
Severity	2015.1	-0.87% (p = 0.859)		-0.137
Severity	2015.2	+0.47% (p = 0.940)		-0.165
Frequency	2005.1	-4.86% (p = 0.000)	+4.99% (p = 0.640)	0.644
Frequency	2005.2	-5.37% (p = 0.000)	+7.94% (p = 0.469)	0.657
Frequency	2006.1	-5.59% (p = 0.000)	+9.11% (p = 0.427)	0.640
Frequency	2006.2	-6.12% (p = 0.000)	+11.91% (p = 0.314)	0.650
Frequency	2007.1	-6.94% (p = 0.000)	+16.07% (p = 0.175)	0.692
Frequency	2007.2	-7.75% (p = 0.000)	+20.02% (p = 0.088)	0.731
Frequency	2008.1	-7.91% (p = 0.000)	+20.70% (p = 0.090)	0.708
Frequency	2008.2	-8.17% (p = 0.000)	+21.65% (p = 0.086)	0.691
Frequency	2009.1	-8.65% (p = 0.000)	+23.03% (p = 0.071)	0.699
Frequency	2009.2	-9.08% (p = 0.000)	+23.76% (p = 0.065)	0.705
Frequency	2010.1	-8.96% (p = 0.000)	+23.76% (p = 0.072)	0.664
Frequency	2010.2	-9.53% (p = 0.000)	+22.29% (p = 0.072)	0.720
Frequency	2011.1	-9.70% (p = 0.000)	+21.13% (p = 0.096)	0.710
Frequency	2011.2	-9.83% (p = 0.000)	+19.22% (p = 0.145)	0.701
Frequency	2012.1	-9.72% (p = 0.000)	+22.86% (p = 0.126)	0.666
Frequency	2012.2	-9.84% (p = 0.000)	+10.13% (p = 0.537)	0.701
Frequency	2013.1	-9.84% (p = 0.000)		0.698
Frequency	2013.2	-9.52% (p = 0.001)		0.625
Frequency	2014.1	-9.31% (p = 0.006)		0.542
Frequency	2014.2	-8.02% (p = 0.031)		0.395
Frequency	2015.1	-8.06% (p = 0.074)		0.299
Frequency	2015.2	-6.90% (p = 0.209)		0.123

Bodily Injury

Coverage = BI
End Trend Period = 2018.2
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
Loss Cost	2005.1	-2.64% (p = 0.207)	+23.37% (p = 0.224)	-0.009
Loss Cost	2005.2	-4.34% (p = 0.037)	+34.69% (p = 0.070)	0.100
Loss Cost	2006.1	-4.93% (p = 0.028)	+38.73% (p = 0.056)	0.123
Loss Cost	2006.2	-6.17% (p = 0.009)	+47.10% (p = 0.025)	0.207
Loss Cost	2007.1	-6.12% (p = 0.016)	+46.75% (p = 0.032)	0.173
Loss Cost	2007.2	-8.46% (p = 0.000)	+61.64% (p = 0.002)	0.433
Loss Cost	2008.1	-7.97% (p = 0.001)	+58.68% (p = 0.004)	0.369
Loss Cost	2008.2	-8.74% (p = 0.001)	+62.76% (p = 0.003)	0.411
Loss Cost	2009.1	-8.58% (p = 0.002)	+62.07% (p = 0.004)	0.376
Loss Cost	2009.2	-9.72% (p = 0.001)	+65.55% (p = 0.002)	0.477
Loss Cost	2010.1	-9.30% (p = 0.001)	+65.03% (p = 0.002)	0.449
Loss Cost	2010.2	-9.73% (p = 0.001)	+64.36% (p = 0.003)	0.471
Loss Cost	2011.1	-9.82% (p = 0.002)	+63.81% (p = 0.005)	0.467
Loss Cost	2011.2	-10.11% (p = 0.002)	+59.48% (p = 0.009)	0.482
Loss Cost	2012.1	-10.05% (p = 0.004)	+61.83% (p = 0.015)	0.477
Loss Cost	2012.2	-10.07% (p = 0.006)	+58.41% (p = 0.058)	0.465
Loss Cost	2013.1	-10.07% (p = 0.006)		0.501
Loss Cost	2013.2	-10.61% (p = 0.013)		0.457
Loss Cost	2014.1	-9.29% (p = 0.055)		0.309
Loss Cost	2014.2	-6.21% (p = 0.232)		0.082
Loss Cost	2015.1	-8.33% (p = 0.202)		0.130
Loss Cost	2015.2	-4.93% (p = 0.538)		-0.104
Severity	2005.1	+2.19% (p = 0.187)	+18.16% (p = 0.211)	0.455
Severity	2005.2	+0.98% (p = 0.546)	+25.35% (p = 0.083)	0.428
Severity	2006.1	+0.59% (p = 0.736)	+27.69% (p = 0.073)	0.402
Severity	2006.2	-0.11% (p = 0.954)	+31.71% (p = 0.050)	0.376
Severity	2007.1	+0.94% (p = 0.626)	+26.10% (p = 0.091)	0.435
Severity	2007.2	-0.55% (p = 0.762)	+33.53% (p = 0.026)	0.426
Severity	2008.1	+0.20% (p = 0.916)	+30.08% (p = 0.042)	0.464
Severity	2008.2	-0.28% (p = 0.891)	+31.98% (p = 0.038)	0.430
Severity	2009.1	+0.57% (p = 0.788)	+29.29% (p = 0.050)	0.483
Severity	2009.2	-0.07% (p = 0.975)	+30.69% (p = 0.043)	0.433
Severity	2010.1	+0.28% (p = 0.904)	+30.38% (p = 0.050)	0.435
Severity	2010.2	+0.62% (p = 0.797)	+30.76% (p = 0.053)	0.438
Severity	2011.1	+0.78% (p = 0.757)	+31.50% (p = 0.058)	0.411
Severity	2011.2	+0.66% (p = 0.804)	+30.14% (p = 0.084)	0.309
Severity	2012.1	+0.60% (p = 0.830)	+28.52% (p = 0.136)	0.180
Severity	2012.2	+0.73% (p = 0.797)	+40.55% (p = 0.109)	0.176
Severity	2013.1	+0.73% (p = 0.797)		-0.092
Severity	2013.2	-0.09% (p = 0.978)		-0.111
Severity	2014.1	+1.35% (p = 0.738)		-0.108
Severity	2014.2	+3.30% (p = 0.507)		-0.068
Severity	2015.1	+1.39% (p = 0.821)		-0.156
Severity	2015.2	+3.99% (p = 0.628)		-0.139
Frequency	2005.1	-4.72% (p = 0.001)	+4.41% (p = 0.685)	0.608
Frequency	2005.2	-5.27% (p = 0.001)	+7.46% (p = 0.509)	0.622
Frequency	2006.1	-5.49% (p = 0.001)	+8.65% (p = 0.466)	0.603
Frequency	2006.2	-6.07% (p = 0.001)	+11.68% (p = 0.343)	0.614
Frequency	2007.1	-7.00% (p = 0.000)	+16.38% (p = 0.187)	0.660
Frequency	2007.2	-7.95% (p = 0.000)	+21.05% (p = 0.090)	0.705
Frequency	2008.1	-8.15% (p = 0.000)	+21.99% (p = 0.090)	0.680
Frequency	2008.2	-8.48% (p = 0.000)	+23.32% (p = 0.084)	0.663
Frequency	2009.1	-9.10% (p = 0.000)	+25.35% (p = 0.064)	0.675
Frequency	2009.2	-9.66% (p = 0.000)	+26.68% (p = 0.054)	0.686
Frequency	2010.1	-9.55% (p = 0.000)	+26.57% (p = 0.063)	0.641
Frequency	2010.2	-10.29% (p = 0.000)	+25.70% (p = 0.054)	0.709
Frequency	2011.1	-10.52% (p = 0.000)	+24.57% (p = 0.070)	0.703
Frequency	2011.2	-10.70% (p = 0.000)	+22.54% (p = 0.108)	0.697
Frequency	2012.1	-10.58% (p = 0.000)	+25.92% (p = 0.101)	0.662
Frequency	2012.2	-10.73% (p = 0.000)	+12.71% (p = 0.454)	0.702
Frequency	2013.1	-10.73% (p = 0.000)		0.702
Frequency	2013.2	-10.53% (p = 0.002)		0.630
Frequency	2014.1	-10.50% (p = 0.009)		0.548
Frequency	2014.2	-9.21% (p = 0.042)		0.392
Frequency	2015.1	-9.58% (p = 0.091)		0.303
Frequency	2015.2	-8.58% (p = 0.236)		0.119

Bodily Injury

Coverage = BI
End Trend Period = 2018.1
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
Loss Cost	2005.1	-2.70% (p = 0.222)	+23.61% (p = 0.232)	-0.013
Loss Cost	2005.2	-4.55% (p = 0.039)	+35.73% (p = 0.071)	0.100
Loss Cost	2006.1	-5.23% (p = 0.029)	+40.33% (p = 0.055)	0.125
Loss Cost	2006.2	-6.65% (p = 0.009)	+49.95% (p = 0.023)	0.219
Loss Cost	2007.1	-6.66% (p = 0.016)	+50.05% (p = 0.030)	0.185
Loss Cost	2007.2	-9.41% (p = 0.000)	+68.24% (p = 0.001)	0.477
Loss Cost	2008.1	-8.97% (p = 0.001)	+65.45% (p = 0.002)	0.414
Loss Cost	2008.2	-10.02% (p = 0.000)	+71.51% (p = 0.001)	0.470
Loss Cost	2009.1	-9.98% (p = 0.001)	+71.32% (p = 0.002)	0.437
Loss Cost	2009.2	-11.50% (p = 0.000)	+77.37% (p = 0.001)	0.568
Loss Cost	2010.1	-11.13% (p = 0.001)	+76.47% (p = 0.001)	0.540
Loss Cost	2010.2	-11.78% (p = 0.000)	+76.47% (p = 0.001)	0.576
Loss Cost	2011.1	-11.98% (p = 0.001)	+75.67% (p = 0.002)	0.576
Loss Cost	2011.2	-12.41% (p = 0.001)	+70.80% (p = 0.003)	0.603
Loss Cost	2012.1	-12.36% (p = 0.001)	+72.32% (p = 0.006)	0.597
Loss Cost	2012.2	-12.40% (p = 0.003)	+67.68% (p = 0.029)	0.587
Loss Cost	2013.1	-12.40% (p = 0.003)		0.618
Loss Cost	2013.2	-13.54% (p = 0.005)		0.603
Loss Cost	2014.1	-12.67% (p = 0.024)		0.477
Loss Cost	2014.2	-9.83% (p = 0.114)		0.257
Loss Cost	2015.1	-13.68% (p = 0.079)		0.390
Loss Cost	2015.2	-11.33% (p = 0.262)		0.124
Severity	2005.1	+2.14% (p = 0.221)	+18.34% (p = 0.219)	0.427
Severity	2005.2	+0.83% (p = 0.631)	+26.03% (p = 0.085)	0.400
Severity	2006.1	+0.37% (p = 0.842)	+28.71% (p = 0.073)	0.375
Severity	2006.2	-0.43% (p = 0.827)	+33.36% (p = 0.048)	0.351
Severity	2007.1	+0.70% (p = 0.739)	+27.28% (p = 0.092)	0.407
Severity	2007.2	-1.05% (p = 0.597)	+36.13% (p = 0.023)	0.407
Severity	2008.1	-0.24% (p = 0.909)	+32.30% (p = 0.041)	0.441
Severity	2008.2	-0.87% (p = 0.701)	+34.94% (p = 0.034)	0.411
Severity	2009.1	+0.08% (p = 0.974)	+31.57% (p = 0.050)	0.459
Severity	2009.2	-0.75% (p = 0.761)	+33.82% (p = 0.040)	0.414
Severity	2010.1	-0.38% (p = 0.886)	+33.21% (p = 0.049)	0.414
Severity	2010.2	+0.02% (p = 0.995)	+33.21% (p = 0.055)	0.415
Severity	2011.1	+0.20% (p = 0.945)	+33.71% (p = 0.063)	0.386
Severity	2011.2	+0.03% (p = 0.993)	+32.34% (p = 0.088)	0.284
Severity	2012.1	-0.06% (p = 0.985)	+30.58% (p = 0.140)	0.153
Severity	2012.2	+0.11% (p = 0.975)	+42.46% (p = 0.119)	0.149
Severity	2013.1	+0.11% (p = 0.975)		-0.111
Severity	2013.2	-1.03% (p = 0.800)		-0.115
Severity	2014.1	+0.53% (p = 0.916)		-0.141
Severity	2014.2	+2.78% (p = 0.663)		-0.127
Severity	2015.1	+0.08% (p = 0.993)		-0.200
Severity	2015.2	+3.15% (p = 0.787)		-0.224
Frequency	2005.1	-4.73% (p = 0.002)	+4.45% (p = 0.691)	0.579
Frequency	2005.2	-5.33% (p = 0.001)	+7.69% (p = 0.508)	0.595
Frequency	2006.1	-5.58% (p = 0.002)	+9.03% (p = 0.462)	0.575
Frequency	2006.2	-6.24% (p = 0.001)	+12.44% (p = 0.332)	0.588
Frequency	2007.1	-7.31% (p = 0.000)	+17.88% (p = 0.169)	0.642
Frequency	2007.2	-8.44% (p = 0.000)	+23.59% (p = 0.070)	0.697
Frequency	2008.1	-8.75% (p = 0.000)	+25.06% (p = 0.068)	0.673
Frequency	2008.2	-9.23% (p = 0.000)	+27.10% (p = 0.059)	0.660
Frequency	2009.1	-10.05% (p = 0.000)	+30.20% (p = 0.039)	0.682
Frequency	2009.2	-10.84% (p = 0.000)	+32.54% (p = 0.028)	0.704
Frequency	2010.1	-10.80% (p = 0.000)	+32.47% (p = 0.034)	0.661
Frequency	2010.2	-11.80% (p = 0.000)	+32.47% (p = 0.020)	0.748
Frequency	2011.1	-12.16% (p = 0.000)	+31.38% (p = 0.026)	0.752
Frequency	2011.2	-12.43% (p = 0.000)	+29.06% (p = 0.042)	0.754
Frequency	2012.1	-12.30% (p = 0.000)	+31.97% (p = 0.046)	0.725
Frequency	2012.2	-12.49% (p = 0.000)	+17.70% (p = 0.272)	0.774
Frequency	2013.1	-12.49% (p = 0.000)		0.777
Frequency	2013.2	-12.64% (p = 0.001)		0.724
Frequency	2014.1	-13.13% (p = 0.004)		0.669
Frequency	2014.2	-12.27% (p = 0.023)		0.539
Frequency	2015.1	-13.75% (p = 0.047)		0.494
Frequency	2015.2	-14.04% (p = 0.131)		0.342

Bodily Injury

Coverage = BI
End Trend Period = 2019.1
Excluded Points = NA
Parameters Included: scalar_level_change
Scalar Level Change Start Date = 2013-01-01

Fit	Start Date	Scalar Shift	Adjusted R^2
Loss Cost	2005.1	-0.41% (p = 0.963)	-0.037
Loss Cost	2005.2	-2.80% (p = 0.744)	-0.034
Loss Cost	2006.1	-2.79% (p = 0.754)	-0.036
Loss Cost	2006.2	-3.83% (p = 0.675)	-0.034
Loss Cost	2007.1	-2.19% (p = 0.816)	-0.041
Loss Cost	2007.2	-5.32% (p = 0.563)	-0.029
Loss Cost	2008.1	-2.14% (p = 0.818)	-0.045
Loss Cost	2008.2	-1.98% (p = 0.840)	-0.048
Loss Cost	2009.1	+0.74% (p = 0.943)	-0.052
Loss Cost	2009.2	-0.84% (p = 0.939)	-0.055
Loss Cost	2010.1	+3.55% (p = 0.758)	-0.053
Loss Cost	2010.2	+3.56% (p = 0.779)	-0.057
Loss Cost	2011.1	+5.47% (p = 0.704)	-0.056
Loss Cost	2011.2	+4.10% (p = 0.804)	-0.067
Loss Cost	2012.1	+8.77% (p = 0.672)	-0.062
Loss Cost	2012.2	+9.21% (p = 0.755)	-0.074
Loss Cost	2013.1		0.000
Loss Cost	2013.2		0.000
Loss Cost	2014.1		0.000
Loss Cost	2014.2		0.000
Loss Cost	2015.1		0.000
Loss Cost	2015.2		0.000
Severity	2005.1	+36.10% (p = 0.000)	0.428
Severity	2005.2	+32.57% (p = 0.000)	0.431
Severity	2006.1	+31.34% (p = 0.000)	0.411
Severity	2006.2	+29.53% (p = 0.000)	0.388
Severity	2007.1	+32.07% (p = 0.000)	0.440
Severity	2007.2	+28.04% (p = 0.000)	0.432
Severity	2008.1	+30.23% (p = 0.000)	0.471
Severity	2008.2	+28.75% (p = 0.000)	0.439
Severity	2009.1	+31.67% (p = 0.000)	0.489
Severity	2009.2	+28.97% (p = 0.001)	0.442
Severity	2010.1	+30.70% (p = 0.001)	0.446
Severity	2010.2	+32.90% (p = 0.001)	0.449
Severity	2011.1	+34.32% (p = 0.003)	0.425
Severity	2011.2	+32.07% (p = 0.011)	0.335
Severity	2012.1	+29.92% (p = 0.043)	0.224
Severity	2012.2	+42.48% (p = 0.049)	0.227
Severity	2013.1		0.000
Severity	2013.2		0.000
Severity	2014.1		0.000
Severity	2014.2		0.000
Severity	2015.1		0.000
Severity	2015.2		0.000
Frequency	2005.1	-26.82% (p = 0.000)	0.437
Frequency	2005.2	-26.68% (p = 0.000)	0.426
Frequency	2006.1	-25.99% (p = 0.000)	0.407
Frequency	2006.2	-25.76% (p = 0.000)	0.392
Frequency	2007.1	-25.94% (p = 0.001)	0.385
Frequency	2007.2	-26.06% (p = 0.001)	0.375
Frequency	2008.1	-24.85% (p = 0.002)	0.342
Frequency	2008.2	-23.87% (p = 0.004)	0.308
Frequency	2009.1	-23.49% (p = 0.008)	0.282
Frequency	2009.2	-23.11% (p = 0.014)	0.253
Frequency	2010.1	-20.77% (p = 0.035)	0.191
Frequency	2010.2	-22.08% (p = 0.039)	0.192
Frequency	2011.1	-21.48% (p = 0.071)	0.147
Frequency	2011.2	-21.17% (p = 0.122)	0.102
Frequency	2012.1	-16.28% (p = 0.328)	0.002
Frequency	2012.2	-23.35% (p = 0.301)	0.013
Frequency	2013.1		0.000
Frequency	2013.2		0.000
Frequency	2014.1		0.000
Frequency	2014.2		0.000
Frequency	2015.1		0.000
Frequency	2015.2		0.000

Bodily Injury

Coverage = BI
End Trend Period = 2018.2
Excluded Points = NA
Parameters Included: scalar_level_change
Scalar Level Change Start Date = 2013-01-01

Fit	Start Date	Scalar Shift	Adjusted R^2
Loss Cost	2005.1	+2.30% (p = 0.798)	-0.036
Loss Cost	2005.2	-0.16% (p = 0.985)	-0.040
Loss Cost	2006.1	-0.15% (p = 0.987)	-0.042
Loss Cost	2006.2	-1.22% (p = 0.895)	-0.043
Loss Cost	2007.1	+0.47% (p = 0.961)	-0.045
Loss Cost	2007.2	-2.75% (p = 0.766)	-0.043
Loss Cost	2008.1	+0.52% (p = 0.955)	-0.050
Loss Cost	2008.2	+0.69% (p = 0.944)	-0.052
Loss Cost	2009.1	+3.48% (p = 0.735)	-0.049
Loss Cost	2009.2	+1.86% (p = 0.864)	-0.057
Loss Cost	2010.1	+6.37% (p = 0.578)	-0.042
Loss Cost	2010.2	+6.37% (p = 0.613)	-0.048
Loss Cost	2011.1	+8.33% (p = 0.559)	-0.045
Loss Cost	2011.2	+6.93% (p = 0.672)	-0.062
Loss Cost	2012.1	+11.72% (p = 0.569)	-0.053
Loss Cost	2012.2	+12.18% (p = 0.678)	-0.073
Loss Cost	2013.1		0.000
Loss Cost	2013.2		0.000
Loss Cost	2014.1		0.000
Loss Cost	2014.2		0.000
Loss Cost	2015.1		0.000
Loss Cost	2015.2		0.000
Severity	2005.1	+37.47% (p = 0.000)	0.437
Severity	2005.2	+33.90% (p = 0.000)	0.443
Severity	2006.1	+32.66% (p = 0.000)	0.424
Severity	2006.2	+30.83% (p = 0.000)	0.403
Severity	2007.1	+33.40% (p = 0.000)	0.454
Severity	2007.2	+29.33% (p = 0.000)	0.451
Severity	2008.1	+31.54% (p = 0.000)	0.491
Severity	2008.2	+30.05% (p = 0.000)	0.460
Severity	2009.1	+32.99% (p = 0.000)	0.510
Severity	2009.2	+30.27% (p = 0.001)	0.466
Severity	2010.1	+32.01% (p = 0.001)	0.470
Severity	2010.2	+34.23% (p = 0.001)	0.473
Severity	2011.1	+35.67% (p = 0.003)	0.448
Severity	2011.2	+33.40% (p = 0.011)	0.359
Severity	2012.1	+31.23% (p = 0.041)	0.245
Severity	2012.2	+43.91% (p = 0.049)	0.246
Severity	2013.1		0.000
Severity	2013.2		0.000
Severity	2014.1		0.000
Severity	2014.2		0.000
Severity	2015.1		0.000
Severity	2015.2		0.000
Frequency	2005.1	-25.58% (p = 0.000)	0.411
Frequency	2005.2	-25.44% (p = 0.000)	0.400
Frequency	2006.1	-24.73% (p = 0.000)	0.380
Frequency	2006.2	-24.50% (p = 0.001)	0.366
Frequency	2007.1	-24.69% (p = 0.001)	0.359
Frequency	2007.2	-24.80% (p = 0.002)	0.350
Frequency	2008.1	-23.58% (p = 0.004)	0.317
Frequency	2008.2	-22.58% (p = 0.008)	0.283
Frequency	2009.1	-22.19% (p = 0.013)	0.257
Frequency	2009.2	-21.81% (p = 0.022)	0.229
Frequency	2010.1	-19.43% (p = 0.052)	0.167
Frequency	2010.2	-20.76% (p = 0.056)	0.170
Frequency	2011.1	-20.15% (p = 0.096)	0.127
Frequency	2011.2	-19.84% (p = 0.155)	0.084
Frequency	2012.1	-14.86% (p = 0.382)	-0.014
Frequency	2012.2	-22.05% (p = 0.339)	0.000
Frequency	2013.1		0.000
Frequency	2013.2		0.000
Frequency	2014.1		0.000
Frequency	2014.2		0.000
Frequency	2015.1		0.000
Frequency	2015.2		0.000

Bodily Injury

Coverage = BI
End Trend Period = 2018.1
Excluded Points = NA
Parameters Included: scalar_level_change
Scalar Level Change Start Date = 2013-01-01

Fit	Start Date	Scalar Shift	Adjusted R^2
Loss Cost	2005.1	+2.78% (p = 0.767)	-0.036
Loss Cost	2005.2	+0.31% (p = 0.973)	-0.042
Loss Cost	2006.1	+0.32% (p = 0.973)	-0.043
Loss Cost	2006.2	-0.76% (p = 0.938)	-0.045
Loss Cost	2007.1	+0.94% (p = 0.925)	-0.047
Loss Cost	2007.2	-2.29% (p = 0.812)	-0.047
Loss Cost	2008.1	+0.99% (p = 0.918)	-0.052
Loss Cost	2008.2	+1.16% (p = 0.910)	-0.055
Loss Cost	2009.1	+3.96% (p = 0.713)	-0.050
Loss Cost	2009.2	+2.34% (p = 0.837)	-0.060
Loss Cost	2010.1	+6.87% (p = 0.568)	-0.043
Loss Cost	2010.2	+6.87% (p = 0.604)	-0.050
Loss Cost	2011.1	+8.84% (p = 0.556)	-0.047
Loss Cost	2011.2	+7.43% (p = 0.667)	-0.066
Loss Cost	2012.1	+12.25% (p = 0.573)	-0.058
Loss Cost	2012.2	+12.71% (p = 0.682)	-0.081
Loss Cost	2013.1		0.000
Loss Cost	2013.2		0.000
Loss Cost	2014.1		0.000
Loss Cost	2014.2		0.000
Loss Cost	2015.1		0.000
Loss Cost	2015.2		0.000
Severity	2005.1	+36.51% (p = 0.000)	0.414
Severity	2005.2	+32.97% (p = 0.000)	0.419
Severity	2006.1	+31.73% (p = 0.000)	0.401
Severity	2006.2	+29.92% (p = 0.001)	0.379
Severity	2007.1	+32.47% (p = 0.000)	0.432
Severity	2007.2	+28.43% (p = 0.001)	0.428
Severity	2008.1	+30.62% (p = 0.000)	0.470
Severity	2008.2	+29.14% (p = 0.001)	0.438
Severity	2009.1	+32.07% (p = 0.001)	0.491
Severity	2009.2	+29.36% (p = 0.001)	0.447
Severity	2010.1	+31.09% (p = 0.002)	0.452
Severity	2010.2	+33.30% (p = 0.002)	0.457
Severity	2011.1	+34.73% (p = 0.005)	0.433
Severity	2011.2	+32.46% (p = 0.016)	0.344
Severity	2012.1	+30.31% (p = 0.056)	0.230
Severity	2012.2	+42.91% (p = 0.063)	0.234
Severity	2013.1		0.000
Severity	2013.2		0.000
Severity	2014.1		0.000
Severity	2014.2		0.000
Severity	2015.1		0.000
Severity	2015.2		0.000
Frequency	2005.1	-24.71% (p = 0.000)	0.383
Frequency	2005.2	-24.56% (p = 0.001)	0.372
Frequency	2006.1	-23.85% (p = 0.001)	0.352
Frequency	2006.2	-23.61% (p = 0.002)	0.338
Frequency	2007.1	-23.80% (p = 0.002)	0.332
Frequency	2007.2	-23.92% (p = 0.003)	0.323
Frequency	2008.1	-22.68% (p = 0.007)	0.291
Frequency	2008.2	-21.66% (p = 0.013)	0.257
Frequency	2009.1	-21.28% (p = 0.021)	0.232
Frequency	2009.2	-20.89% (p = 0.034)	0.205
Frequency	2010.1	-18.48% (p = 0.074)	0.144
Frequency	2010.2	-19.82% (p = 0.078)	0.148
Frequency	2011.1	-19.21% (p = 0.126)	0.107
Frequency	2011.2	-18.90% (p = 0.192)	0.065
Frequency	2012.1	-13.86% (p = 0.434)	-0.029
Frequency	2012.2	-21.13% (p = 0.380)	-0.014
Frequency	2013.1		0.000
Frequency	2013.2		0.000
Frequency	2014.1		0.000
Frequency	2014.2		0.000
Frequency	2015.1		0.000
Frequency	2015.2		0.000

Bodily Injury - Annual

Coverage = BI Annual
End Trend Period = 2019
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
Loss Cost	2005	-1.46% (p = 0.516)	-5.05% (p = 0.794)	0.065
Loss Cost	2006	-3.38% (p = 0.166)	+5.48% (p = 0.783)	0.234
Loss Cost	2007	-4.37% (p = 0.129)	+10.90% (p = 0.621)	0.257
Loss Cost	2008	-5.57% (p = 0.100)	+17.10% (p = 0.483)	0.285
Loss Cost	2009	-6.37% (p = 0.112)	+20.81% (p = 0.442)	0.252
Loss Cost	2010	-7.39% (p = 0.113)	+24.53% (p = 0.407)	0.243
Loss Cost	2011	-9.00% (p = 0.082)	+27.28% (p = 0.367)	0.336
Loss Cost	2012	-10.43% (p = 0.057)	+23.32% (p = 0.416)	0.474
Loss Cost	2013	-11.77% (p = 0.005)	-0.22% (p = 0.987)	0.888
Loss Cost	2014	-11.77% (p = 0.005)		0.857
Loss Cost	2015	-12.41% (p = 0.030)		0.782
Severity	2005	-1.71% (p = 0.710)	+17.51% (p = 0.693)	-0.151
Severity	2006	-4.27% (p = 0.413)	+35.35% (p = 0.484)	-0.109
Severity	2007	-5.52% (p = 0.374)	+44.28% (p = 0.442)	-0.104
Severity	2008	-7.71% (p = 0.290)	+59.74% (p = 0.367)	-0.072
Severity	2009	-9.71% (p = 0.258)	+73.07% (p = 0.333)	-0.054
Severity	2010	-12.37% (p = 0.209)	+87.94% (p = 0.297)	-0.008
Severity	2011	-14.31% (p = 0.202)	+93.26% (p = 0.308)	0.007
Severity	2012	-16.37% (p = 0.186)	+84.08% (p = 0.368)	0.056
Severity	2013	-17.50% (p = 0.201)	+52.19% (p = 0.590)	0.082
Severity	2014	-17.50% (p = 0.201)		0.211
Severity	2015	-23.91% (p = 0.223)		0.252
Frequency	2005	+0.25% (p = 0.939)	-19.20% (p = 0.456)	-0.015
Frequency	2006	+0.93% (p = 0.809)	-22.07% (p = 0.428)	-0.041
Frequency	2007	+1.21% (p = 0.793)	-23.14% (p = 0.450)	-0.063
Frequency	2008	+2.32% (p = 0.675)	-26.69% (p = 0.419)	-0.090
Frequency	2009	+3.70% (p = 0.578)	-30.20% (p = 0.393)	-0.114
Frequency	2010	+5.68% (p = 0.468)	-33.74% (p = 0.363)	-0.130
Frequency	2011	+6.19% (p = 0.499)	-34.14% (p = 0.396)	-0.170
Frequency	2012	+7.10% (p = 0.499)	-33.01% (p = 0.458)	-0.232
Frequency	2013	+6.94% (p = 0.564)	-34.44% (p = 0.527)	-0.320
Frequency	2014	+6.94% (p = 0.564)		-0.138
Frequency	2015	+15.11% (p = 0.416)		-0.029

Bodily Injury - Annual

Coverage = BI Annual
End Trend Period = 2018
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
Loss Cost	2005	+0.20% (p = 0.913)	-8.69% (p = 0.559)	-0.096
Loss Cost	2006	-1.46% (p = 0.461)	-0.64% (p = 0.966)	0.021
Loss Cost	2007	-1.96% (p = 0.421)	+1.71% (p = 0.920)	0.014
Loss Cost	2008	-2.59% (p = 0.391)	+4.50% (p = 0.817)	0.001
Loss Cost	2009	-2.59% (p = 0.492)	+4.52% (p = 0.838)	-0.091
Loss Cost	2010	-2.92% (p = 0.536)	+5.57% (p = 0.825)	-0.162
Loss Cost	2011	-4.52% (p = 0.420)	+9.16% (p = 0.740)	-0.110
Loss Cost	2012	-6.44% (p = 0.301)	+9.16% (p = 0.742)	0.051
Loss Cost	2013	-8.69% (p = 0.011)	-7.92% (p = 0.351)	0.932
Loss Cost	2014	-8.69% (p = 0.011)		0.882
Loss Cost	2015	-7.69% (p = 0.092)		0.737
Severity	2005	+3.31% (p = 0.019)	+4.62% (p = 0.659)	0.698
Severity	2006	+1.98% (p = 0.131)	+11.72% (p = 0.254)	0.670
Severity	2007	+2.76% (p = 0.081)	+7.84% (p = 0.456)	0.692
Severity	2008	+2.98% (p = 0.126)	+6.86% (p = 0.560)	0.647
Severity	2009	+4.13% (p = 0.083)	+2.62% (p = 0.828)	0.670
Severity	2010	+4.39% (p = 0.135)	+1.84% (p = 0.893)	0.594
Severity	2011	+5.18% (p = 0.148)	+0.33% (p = 0.982)	0.547
Severity	2012	+3.87% (p = 0.282)	+0.33% (p = 0.982)	0.272
Severity	2013	+2.54% (p = 0.124)	-8.36% (p = 0.205)	0.341
Severity	2014	+2.54% (p = 0.124)		0.467
Severity	2015	+3.58% (p = 0.187)		0.491
Frequency	2005	-3.01% (p = 0.036)	-12.72% (p = 0.233)	0.745
Frequency	2006	-3.37% (p = 0.050)	-11.07% (p = 0.347)	0.726
Frequency	2007	-4.59% (p = 0.023)	-5.69% (p = 0.639)	0.763
Frequency	2008	-5.41% (p = 0.027)	-2.21% (p = 0.869)	0.752
Frequency	2009	-6.45% (p = 0.030)	+1.85% (p = 0.901)	0.742
Frequency	2010	-7.00% (p = 0.054)	+3.67% (p = 0.827)	0.684
Frequency	2011	-9.22% (p = 0.019)	+8.80% (p = 0.555)	0.799
Frequency	2012	-9.93% (p = 0.030)	+8.80% (p = 0.582)	0.764
Frequency	2013	-10.95% (p = 0.015)	+0.48% (p = 0.966)	0.895
Frequency	2014	-10.95% (p = 0.015)		0.862
Frequency	2015	-10.88% (p = 0.100)		0.715

Bodily Injury - Annual

Coverage = BI Annual
End Trend Period = 2019
Excluded Points = NA
Parameters Included: scalar_level_change
Scalar Level Change Start Date = 2013-01-01

Fit	Start Date	Scalar Shift	Adjusted R^2
Loss Cost	2005	-15.00% (p = 0.128)	0.105
Loss Cost	2006	-17.11% (p = 0.089)	0.157
Loss Cost	2007	-17.07% (p = 0.114)	0.140
Loss Cost	2008	-16.95% (p = 0.149)	0.116
Loss Cost	2009	-15.86% (p = 0.218)	0.070
Loss Cost	2010	-15.18% (p = 0.296)	0.027
Loss Cost	2011	-16.74% (p = 0.321)	0.017
Loss Cost	2012	-20.62% (p = 0.314)	0.029
Loss Cost	2013	-35.64% (p = 0.162)	0.219
Loss Cost	2014		0.000
Loss Cost	2015		0.000
Severity	2005	+3.28% (p = 0.876)	-0.075
Severity	2006	-0.28% (p = 0.989)	-0.083
Severity	2007	-0.23% (p = 0.992)	-0.091
Severity	2008	-1.30% (p = 0.959)	-0.100
Severity	2009	-1.30% (p = 0.963)	-0.111
Severity	2010	-2.90% (p = 0.926)	-0.124
Severity	2011	-3.53% (p = 0.923)	-0.141
Severity	2012	-9.95% (p = 0.822)	-0.156
Severity	2013	-22.37% (p = 0.709)	-0.164
Severity	2014		0.000
Severity	2015		0.000
Frequency	2005	-17.70% (p = 0.188)	0.063
Frequency	2006	-16.88% (p = 0.238)	0.040
Frequency	2007	-16.88% (p = 0.273)	0.027
Frequency	2008	-15.86% (p = 0.344)	-0.001
Frequency	2009	-14.76% (p = 0.426)	-0.031
Frequency	2010	-12.64% (p = 0.547)	-0.072
Frequency	2011	-13.69% (p = 0.577)	-0.090
Frequency	2012	-11.85% (p = 0.701)	-0.136
Frequency	2013	-17.09% (p = 0.696)	-0.160
Frequency	2014		0.000
Frequency	2015		0.000

Bodily Injury - Annual

Coverage = BI Annual
End Trend Period = 2018
Excluded Points = NA
Parameters Included: scalar_level_change
Scalar Level Change Start Date = 2013-01-01

Fit	Start Date	Scalar Shift	Adjusted R^2
Loss Cost	2005	-7.41% (p = 0.356)	-0.006
Loss Cost	2006	-9.71% (p = 0.214)	0.058
Loss Cost	2007	-9.66% (p = 0.251)	0.042
Loss Cost	2008	-9.53% (p = 0.299)	0.021
Loss Cost	2009	-8.35% (p = 0.406)	-0.026
Loss Cost	2010	-7.60% (p = 0.505)	-0.067
Loss Cost	2011	-9.30% (p = 0.484)	-0.067
Loss Cost	2012	-13.53% (p = 0.400)	-0.026
Loss Cost	2013	-29.89% (p = 0.098)	0.421
Loss Cost	2014		0.000
Loss Cost	2015		0.000
Severity	2005	+31.43% (p = 0.002)	0.533
Severity	2006	+26.91% (p = 0.001)	0.619
Severity	2007	+26.97% (p = 0.002)	0.604
Severity	2008	+25.61% (p = 0.004)	0.572
Severity	2009	+25.62% (p = 0.009)	0.543
Severity	2010	+23.58% (p = 0.023)	0.479
Severity	2011	+22.77% (p = 0.054)	0.402
Severity	2012	+14.60% (p = 0.180)	0.193
Severity	2013	-1.21% (p = 0.839)	-0.235
Severity	2014		0.000
Severity	2015		0.000
Frequency	2005	-29.55% (p = 0.000)	0.645
Frequency	2006	-28.85% (p = 0.001)	0.627
Frequency	2007	-28.85% (p = 0.002)	0.611
Frequency	2008	-27.98% (p = 0.004)	0.579
Frequency	2009	-27.04% (p = 0.010)	0.537
Frequency	2010	-25.23% (p = 0.025)	0.471
Frequency	2011	-26.12% (p = 0.044)	0.437
Frequency	2012	-24.55% (p = 0.116)	0.302
Frequency	2013	-29.03% (p = 0.181)	0.244
Frequency	2014		0.000
Frequency	2015		0.000

Property Damage

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

Fit	Start Date	Time	Seasonality	Adjusted R^2
Loss Cost	2003.1	+1.01% (p = 0.209)	(p = 0.318)	0.021
Loss Cost	2003.2	+1.46% (p = 0.076)	(p = 0.488)	0.062
Loss Cost	2004.1	+1.66% (p = 0.056)	(p = 0.414)	0.081
Loss Cost	2004.2	+1.60% (p = 0.085)	(p = 0.407)	0.068
Loss Cost	2005.1	+1.47% (p = 0.135)	(p = 0.467)	0.032
Loss Cost	2005.2	+1.10% (p = 0.279)	(p = 0.353)	0.009
Loss Cost	2006.1	+1.17% (p = 0.286)	(p = 0.352)	0.004
Loss Cost	2006.2	+1.06% (p = 0.370)	(p = 0.343)	-0.004
Loss Cost	2007.1	+0.64% (p = 0.609)	(p = 0.459)	-0.051
Loss Cost	2007.2	+0.60% (p = 0.657)	(p = 0.470)	-0.055
Loss Cost	2008.1	+0.48% (p = 0.745)	(p = 0.519)	-0.071
Loss Cost	2008.2	+0.77% (p = 0.631)	(p = 0.612)	-0.074
Loss Cost	2009.1	+0.57% (p = 0.747)	(p = 0.676)	-0.094
Loss Cost	2009.2	-0.63% (p = 0.726)	(p = 0.407)	-0.067
Loss Cost	2010.1	-0.24% (p = 0.903)	(p = 0.367)	-0.066
Loss Cost	2010.2	-0.95% (p = 0.662)	(p = 0.290)	-0.042
Loss Cost	2011.1	-1.89% (p = 0.420)	(p = 0.419)	-0.040
Loss Cost	2011.2	-1.88% (p = 0.483)	(p = 0.453)	-0.071
Loss Cost	2012.1	-3.62% (p = 0.201)	(p = 0.684)	0.000
Loss Cost	2012.2	-5.97% (p = 0.044)	(p = 0.330)	0.224
Loss Cost	2013.1	-8.13% (p = 0.009)	(p = 0.555)	0.419
Loss Cost	2013.2	-9.49% (p = 0.009)	(p = 0.395)	0.454
Loss Cost	2014.1	-10.53% (p = 0.013)	(p = 0.537)	0.462
Loss Cost	2014.2	-6.30% (p = 0.055)	(p = 0.876)	0.287
Loss Cost	2015.1	-3.03% (p = 0.200)	(p = 0.516)	0.064
Loss Cost	2015.2	-2.79% (p = 0.368)	(p = 0.620)	-0.151
Severity	2003.1	+2.98% (p = 0.000)	(p = 0.548)	0.468
Severity	2003.2	+3.01% (p = 0.000)	(p = 0.541)	0.445
Severity	2004.1	+3.15% (p = 0.000)	(p = 0.634)	0.448
Severity	2004.2	+3.16% (p = 0.000)	(p = 0.640)	0.419
Severity	2005.1	+3.40% (p = 0.000)	(p = 0.794)	0.445
Severity	2005.2	+3.28% (p = 0.000)	(p = 0.875)	0.397
Severity	2006.1	+3.49% (p = 0.000)	(p = 0.993)	0.405
Severity	2006.2	+3.48% (p = 0.000)	(p = 0.995)	0.373
Severity	2007.1	+3.18% (p = 0.002)	(p = 0.844)	0.306
Severity	2007.2	+3.15% (p = 0.004)	(p = 0.863)	0.266
Severity	2008.1	+3.09% (p = 0.009)	(p = 0.845)	0.227
Severity	2008.2	+3.79% (p = 0.003)	(p = 0.569)	0.325
Severity	2009.1	+3.94% (p = 0.004)	(p = 0.634)	0.311
Severity	2009.2	+3.55% (p = 0.015)	(p = 0.773)	0.221
Severity	2010.1	+4.04% (p = 0.011)	(p = 0.931)	0.255
Severity	2010.2	+4.15% (p = 0.020)	(p = 0.903)	0.220
Severity	2011.1	+3.72% (p = 0.053)	(p = 0.800)	0.136
Severity	2011.2	+3.91% (p = 0.074)	(p = 0.770)	0.106
Severity	2012.1	+2.38% (p = 0.260)	(p = 0.473)	-0.004
Severity	2012.2	+1.18% (p = 0.603)	(p = 0.704)	-0.141
Severity	2013.1	-0.65% (p = 0.768)	(p = 0.385)	-0.099
Severity	2013.2	-1.84% (p = 0.470)	(p = 0.588)	-0.097
Severity	2014.1	-3.01% (p = 0.307)	(p = 0.455)	-0.020
Severity	2014.2	-0.30% (p = 0.919)	(p = 0.191)	0.025
Severity	2015.1	+3.43% (p = 0.145)	(p = 0.258)	0.228
Severity	2015.2	+3.07% (p = 0.312)	(p = 0.374)	-0.026
Frequency	2003.1	-1.92% (p = 0.001)	(p = 0.038)	0.346
Frequency	2003.2	-1.51% (p = 0.004)	(p = 0.072)	0.257
Frequency	2004.1	-1.44% (p = 0.009)	(p = 0.068)	0.241
Frequency	2004.2	-1.51% (p = 0.010)	(p = 0.066)	0.231
Frequency	2005.1	-1.87% (p = 0.002)	(p = 0.117)	0.314
Frequency	2005.2	-2.11% (p = 0.001)	(p = 0.072)	0.359
Frequency	2006.1	-2.24% (p = 0.001)	(p = 0.102)	0.368
Frequency	2006.2	-2.34% (p = 0.001)	(p = 0.095)	0.354
Frequency	2007.1	-2.46% (p = 0.002)	(p = 0.129)	0.359
Frequency	2007.2	-2.47% (p = 0.003)	(p = 0.145)	0.315
Frequency	2008.1	-2.54% (p = 0.005)	(p = 0.176)	0.306
Frequency	2008.2	-2.90% (p = 0.003)	(p = 0.116)	0.350
Frequency	2009.1	-3.24% (p = 0.002)	(p = 0.178)	0.384
Frequency	2009.2	-4.04% (p = 0.000)	(p = 0.050)	0.541
Frequency	2010.1	-4.12% (p = 0.001)	(p = 0.068)	0.527
Frequency	2010.2	-4.90% (p = 0.000)	(p = 0.020)	0.631
Frequency	2011.1	-5.41% (p = 0.000)	(p = 0.037)	0.671
Frequency	2011.2	-5.57% (p = 0.000)	(p = 0.043)	0.625
Frequency	2012.1	-5.86% (p = 0.001)	(p = 0.070)	0.622
Frequency	2012.2	-7.07% (p = 0.000)	(p = 0.016)	0.736
Frequency	2013.1	-7.53% (p = 0.000)	(p = 0.031)	0.742
Frequency	2013.2	-7.79% (p = 0.001)	(p = 0.040)	0.682
Frequency	2014.1	-7.75% (p = 0.004)	(p = 0.060)	0.648
Frequency	2014.2	-6.02% (p = 0.024)	(p = 0.129)	0.462
Frequency	2015.1	-6.24% (p = 0.054)	(p = 0.190)	0.424
Frequency	2015.2	-5.68% (p = 0.164)	(p = 0.302)	0.158

Property Damage

Coverage = PD
End Trend Period = 2018.2
Excluded Points = NA
Parameters Included: time, seasonality

Fit	Start Date	Time	Seasonality	Adjusted R^2
Loss Cost	2003.1	+1.26% (p = 0.136)	(p = 0.247)	0.048
Loss Cost	2003.2	+1.74% (p = 0.045)	(p = 0.382)	0.096
Loss Cost	2004.1	+1.99% (p = 0.030)	(p = 0.305)	0.123
Loss Cost	2004.2	+1.94% (p = 0.048)	(p = 0.306)	0.109
Loss Cost	2005.1	+1.83% (p = 0.079)	(p = 0.354)	0.070
Loss Cost	2005.2	+1.47% (p = 0.176)	(p = 0.269)	0.045
Loss Cost	2006.1	+1.59% (p = 0.176)	(p = 0.261)	0.041
Loss Cost	2006.2	+1.49% (p = 0.238)	(p = 0.261)	0.032
Loss Cost	2007.1	+1.06% (p = 0.427)	(p = 0.363)	-0.026
Loss Cost	2007.2	+1.04% (p = 0.473)	(p = 0.380)	-0.031
Loss Cost	2008.1	+0.97% (p = 0.544)	(p = 0.420)	-0.051
Loss Cost	2008.2	+1.30% (p = 0.456)	(p = 0.505)	-0.050
Loss Cost	2009.1	+1.15% (p = 0.552)	(p = 0.559)	-0.076
Loss Cost	2009.2	-0.08% (p = 0.966)	(p = 0.339)	-0.061
Loss Cost	2010.1	+0.48% (p = 0.824)	(p = 0.289)	-0.048
Loss Cost	2010.2	-0.23% (p = 0.924)	(p = 0.238)	-0.030
Loss Cost	2011.1	-1.23% (p = 0.640)	(p = 0.361)	-0.054
Loss Cost	2011.2	-1.18% (p = 0.696)	(p = 0.400)	-0.084
Loss Cost	2012.1	-3.18% (p = 0.328)	(p = 0.645)	-0.047
Loss Cost	2012.2	-5.70% (p = 0.091)	(p = 0.342)	0.172
Loss Cost	2013.1	-8.43% (p = 0.022)	(p = 0.635)	0.372
Loss Cost	2013.2	-9.92% (p = 0.019)	(p = 0.482)	0.413
Loss Cost	2014.1	-11.50% (p = 0.025)	(p = 0.690)	0.435
Loss Cost	2014.2	-6.96% (p = 0.083)	(p = 0.802)	0.229
Loss Cost	2015.1	-2.39% (p = 0.431)	(p = 0.490)	-0.053
Loss Cost	2015.2	-2.02% (p = 0.616)	(p = 0.595)	-0.296
Severity	2003.1	+2.96% (p = 0.000)	(p = 0.544)	0.442
Severity	2003.2	+2.99% (p = 0.000)	(p = 0.538)	0.418
Severity	2004.1	+3.13% (p = 0.000)	(p = 0.636)	0.421
Severity	2004.2	+3.14% (p = 0.000)	(p = 0.643)	0.391
Severity	2005.1	+3.42% (p = 0.000)	(p = 0.808)	0.418
Severity	2005.2	+3.29% (p = 0.000)	(p = 0.883)	0.368
Severity	2006.1	+3.52% (p = 0.000)	(p = 0.988)	0.378
Severity	2006.2	+3.52% (p = 0.001)	(p = 0.988)	0.344
Severity	2007.1	+3.17% (p = 0.004)	(p = 0.849)	0.274
Severity	2007.2	+3.15% (p = 0.008)	(p = 0.867)	0.234
Severity	2008.1	+3.08% (p = 0.017)	(p = 0.847)	0.194
Severity	2008.2	+3.81% (p = 0.005)	(p = 0.593)	0.294
Severity	2009.1	+3.98% (p = 0.008)	(p = 0.667)	0.281
Severity	2009.2	+3.58% (p = 0.025)	(p = 0.793)	0.188
Severity	2010.1	+4.17% (p = 0.019)	(p = 0.972)	0.225
Severity	2010.2	+4.29% (p = 0.031)	(p = 0.943)	0.191
Severity	2011.1	+3.79% (p = 0.082)	(p = 0.831)	0.103
Severity	2011.2	+4.00% (p = 0.107)	(p = 0.803)	0.073
Severity	2012.1	+2.12% (p = 0.385)	(p = 0.468)	-0.034
Severity	2012.2	+0.81% (p = 0.758)	(p = 0.665)	-0.165
Severity	2013.1	-1.67% (p = 0.519)	(p = 0.295)	-0.047
Severity	2013.2	-3.04% (p = 0.302)	(p = 0.451)	-0.016
Severity	2014.1	-5.06% (p = 0.144)	(p = 0.268)	0.149
Severity	2014.2	-2.35% (p = 0.485)	(p = 0.118)	0.191
Severity	2015.1	+2.12% (p = 0.442)	(p = 0.203)	0.180
Severity	2015.2	+1.53% (p = 0.670)	(p = 0.312)	-0.082
Frequency	2003.1	-1.65% (p = 0.003)	(p = 0.017)	0.333
Frequency	2003.2	-1.21% (p = 0.017)	(p = 0.029)	0.246
Frequency	2004.1	-1.10% (p = 0.039)	(p = 0.025)	0.237
Frequency	2004.2	-1.17% (p = 0.041)	(p = 0.026)	0.227
Frequency	2005.1	-1.53% (p = 0.009)	(p = 0.049)	0.293
Frequency	2005.2	-1.77% (p = 0.004)	(p = 0.030)	0.341
Frequency	2006.1	-1.86% (p = 0.005)	(p = 0.044)	0.345
Frequency	2006.2	-1.96% (p = 0.006)	(p = 0.044)	0.330
Frequency	2007.1	-2.05% (p = 0.008)	(p = 0.062)	0.330
Frequency	2007.2	-2.04% (p = 0.015)	(p = 0.075)	0.283
Frequency	2008.1	-2.05% (p = 0.025)	(p = 0.091)	0.273
Frequency	2008.2	-2.41% (p = 0.014)	(p = 0.061)	0.319
Frequency	2009.1	-2.72% (p = 0.012)	(p = 0.101)	0.343
Frequency	2009.2	-3.54% (p = 0.001)	(p = 0.025)	0.518
Frequency	2010.1	-3.54% (p = 0.003)	(p = 0.035)	0.502
Frequency	2010.2	-4.34% (p = 0.001)	(p = 0.010)	0.618
Frequency	2011.1	-4.84% (p = 0.001)	(p = 0.022)	0.649
Frequency	2011.2	-4.98% (p = 0.002)	(p = 0.028)	0.597
Frequency	2012.1	-5.19% (p = 0.004)	(p = 0.048)	0.589
Frequency	2012.2	-6.45% (p = 0.001)	(p = 0.012)	0.717
Frequency	2013.1	-6.87% (p = 0.002)	(p = 0.027)	0.716
Frequency	2013.2	-7.10% (p = 0.006)	(p = 0.038)	0.647
Frequency	2014.1	-6.78% (p = 0.024)	(p = 0.056)	0.614
Frequency	2014.2	-4.72% (p = 0.097)	(p = 0.093)	0.421
Frequency	2015.1	-4.42% (p = 0.229)	(p = 0.140)	0.380
Frequency	2015.2	-3.50% (p = 0.456)	(p = 0.237)	0.092

Property Damage

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

Fit	Start Date	Time	Adjusted R^2
Loss Cost	2003.1	+1.01% (p = 0.208)	0.020
Loss Cost	2003.2	+1.49% (p = 0.067)	0.078
Loss Cost	2004.1	+1.66% (p = 0.055)	0.091
Loss Cost	2004.2	+1.64% (p = 0.075)	0.077
Loss Cost	2005.1	+1.47% (p = 0.131)	0.048
Loss Cost	2005.2	+1.16% (p = 0.253)	0.013
Loss Cost	2006.1	+1.17% (p = 0.284)	0.008
Loss Cost	2006.2	+1.14% (p = 0.336)	-0.001
Loss Cost	2007.1	+0.64% (p = 0.605)	-0.031
Loss Cost	2007.2	+0.67% (p = 0.615)	-0.033
Loss Cost	2008.1	+0.48% (p = 0.742)	-0.042
Loss Cost	2008.2	+0.84% (p = 0.595)	-0.035
Loss Cost	2009.1	+0.57% (p = 0.741)	-0.046
Loss Cost	2009.2	-0.50% (p = 0.778)	-0.051
Loss Cost	2010.1	-0.24% (p = 0.903)	-0.058
Loss Cost	2010.2	-0.72% (p = 0.739)	-0.055
Loss Cost	2011.1	-1.89% (p = 0.415)	-0.019
Loss Cost	2011.2	-1.66% (p = 0.526)	-0.040
Loss Cost	2012.1	-3.62% (p = 0.185)	0.064
Loss Cost	2012.2	-5.65% (p = 0.051)	0.221
Loss Cost	2013.1	-8.13% (p = 0.007)	0.452
Loss Cost	2013.2	-9.13% (p = 0.009)	0.465
Loss Cost	2014.1	-10.53% (p = 0.009)	0.497
Loss Cost	2014.2	-6.38% (p = 0.035)	0.374
Loss Cost	2015.1	-3.03% (p = 0.178)	0.134
Loss Cost	2015.2	-2.47% (p = 0.377)	-0.013
Severity	2003.1	+2.98% (p = 0.000)	0.479
Severity	2003.2	+2.99% (p = 0.000)	0.457
Severity	2004.1	+3.15% (p = 0.000)	0.463
Severity	2004.2	+3.14% (p = 0.000)	0.435
Severity	2005.1	+3.40% (p = 0.000)	0.464
Severity	2005.2	+3.28% (p = 0.000)	0.420
Severity	2006.1	+3.49% (p = 0.000)	0.429
Severity	2006.2	+3.48% (p = 0.000)	0.399
Severity	2007.1	+3.18% (p = 0.001)	0.335
Severity	2007.2	+3.14% (p = 0.003)	0.299
Severity	2008.1	+3.09% (p = 0.007)	0.262
Severity	2008.2	+3.74% (p = 0.002)	0.347
Severity	2009.1	+3.94% (p = 0.003)	0.339
Severity	2009.2	+3.52% (p = 0.013)	0.261
Severity	2010.1	+4.04% (p = 0.009)	0.298
Severity	2010.2	+4.13% (p = 0.016)	0.268
Severity	2011.1	+3.72% (p = 0.046)	0.190
Severity	2011.2	+3.84% (p = 0.067)	0.164
Severity	2012.1	+2.38% (p = 0.251)	0.031
Severity	2012.2	+1.07% (p = 0.620)	-0.060
Severity	2013.1	-0.65% (p = 0.766)	-0.082
Severity	2013.2	-2.04% (p = 0.402)	-0.022
Severity	2014.1	-3.01% (p = 0.294)	0.024
Severity	2014.2	-1.03% (p = 0.743)	-0.109
Severity	2015.1	+3.43% (p = 0.151)	0.166
Severity	2015.2	+2.48% (p = 0.385)	-0.018
Frequency	2003.1	-1.92% (p = 0.001)	0.267
Frequency	2003.2	-1.46% (p = 0.007)	0.195
Frequency	2004.1	-1.44% (p = 0.012)	0.173
Frequency	2004.2	-1.45% (p = 0.017)	0.158
Frequency	2005.1	-1.87% (p = 0.002)	0.273
Frequency	2005.2	-2.05% (p = 0.002)	0.296
Frequency	2006.1	-2.24% (p = 0.001)	0.320
Frequency	2006.2	-2.27% (p = 0.002)	0.299
Frequency	2007.1	-2.46% (p = 0.002)	0.317
Frequency	2007.2	-2.39% (p = 0.005)	0.275
Frequency	2008.1	-2.54% (p = 0.006)	0.274
Frequency	2008.2	-2.79% (p = 0.005)	0.294
Frequency	2009.1	-3.24% (p = 0.003)	0.352
Frequency	2009.2	-3.88% (p = 0.001)	0.453
Frequency	2010.1	-4.12% (p = 0.001)	0.449
Frequency	2010.2	-4.66% (p = 0.001)	0.498
Frequency	2011.1	-5.41% (p = 0.000)	0.576
Frequency	2011.2	-5.30% (p = 0.001)	0.517
Frequency	2012.1	-5.86% (p = 0.001)	0.536
Frequency	2012.2	-6.65% (p = 0.001)	0.579
Frequency	2013.1	-7.53% (p = 0.001)	0.617
Frequency	2013.2	-7.24% (p = 0.004)	0.532
Frequency	2014.1	-7.75% (p = 0.009)	0.501
Frequency	2014.2	-5.40% (p = 0.048)	0.330
Frequency	2015.1	-6.24% (p = 0.063)	0.326
Frequency	2015.2	-4.83% (p = 0.218)	0.113

Property Damage

Coverage = PD
End Trend Period = 2018.2
Excluded Points = NA
Parameters Included: time

Fit	Start Date	Time	Adjusted R^2
Loss Cost	2003.1	+1.21% (p = 0.154)	0.035
Loss Cost	2003.2	+1.74% (p = 0.044)	0.103
Loss Cost	2004.1	+1.94% (p = 0.034)	0.120
Loss Cost	2004.2	+1.94% (p = 0.048)	0.106
Loss Cost	2005.1	+1.77% (p = 0.087)	0.074
Loss Cost	2005.2	+1.47% (p = 0.177)	0.034
Loss Cost	2006.1	+1.50% (p = 0.201)	0.028
Loss Cost	2006.2	+1.49% (p = 0.241)	0.018
Loss Cost	2007.1	+0.97% (p = 0.463)	-0.020
Loss Cost	2007.2	+1.04% (p = 0.470)	-0.021
Loss Cost	2008.1	+0.87% (p = 0.583)	-0.034
Loss Cost	2008.2	+1.30% (p = 0.449)	-0.021
Loss Cost	2009.1	+1.05% (p = 0.577)	-0.037
Loss Cost	2009.2	-0.08% (p = 0.966)	-0.059
Loss Cost	2010.1	+0.26% (p = 0.906)	-0.062
Loss Cost	2010.2	-0.23% (p = 0.925)	-0.066
Loss Cost	2011.1	-1.49% (p = 0.567)	-0.046
Loss Cost	2011.2	-1.18% (p = 0.693)	-0.064
Loss Cost	2012.1	-3.36% (p = 0.282)	0.020
Loss Cost	2012.2	-5.70% (p = 0.088)	0.172
Loss Cost	2013.1	-8.63% (p = 0.014)	0.420
Loss Cost	2013.2	-9.92% (p = 0.015)	0.443
Loss Cost	2014.1	-11.78% (p = 0.014)	0.493
Loss Cost	2014.2	-6.96% (p = 0.061)	0.331
Loss Cost	2015.1	-2.84% (p = 0.319)	0.025
Loss Cost	2015.2	-2.02% (p = 0.585)	-0.123
Severity	2003.1	+2.98% (p = 0.000)	0.454
Severity	2003.2	+2.99% (p = 0.000)	0.430
Severity	2004.1	+3.15% (p = 0.000)	0.437
Severity	2004.2	+3.14% (p = 0.000)	0.409
Severity	2005.1	+3.43% (p = 0.000)	0.439
Severity	2005.2	+3.29% (p = 0.000)	0.393
Severity	2006.1	+3.52% (p = 0.000)	0.404
Severity	2006.2	+3.52% (p = 0.001)	0.373
Severity	2007.1	+3.19% (p = 0.003)	0.306
Severity	2007.2	+3.15% (p = 0.007)	0.269
Severity	2008.1	+3.10% (p = 0.013)	0.233
Severity	2008.2	+3.81% (p = 0.004)	0.320
Severity	2009.1	+4.03% (p = 0.006)	0.313
Severity	2009.2	+3.58% (p = 0.021)	0.233
Severity	2010.1	+4.18% (p = 0.015)	0.273
Severity	2010.2	+4.29% (p = 0.025)	0.244
Severity	2011.1	+3.84% (p = 0.067)	0.164
Severity	2011.2	+4.00% (p = 0.094)	0.140
Severity	2012.1	+2.34% (p = 0.326)	0.004
Severity	2012.2	+0.81% (p = 0.748)	-0.080
Severity	2013.1	-1.27% (p = 0.621)	-0.072
Severity	2013.2	-3.04% (p = 0.289)	0.026
Severity	2014.1	-4.43% (p = 0.193)	0.101
Severity	2014.2	-2.35% (p = 0.540)	-0.079
Severity	2015.1	+2.95% (p = 0.320)	0.025
Severity	2015.2	+1.53% (p = 0.676)	-0.155
Frequency	2003.1	-1.72% (p = 0.005)	0.212
Frequency	2003.2	-1.21% (p = 0.025)	0.133
Frequency	2004.1	-1.17% (p = 0.041)	0.110
Frequency	2004.2	-1.17% (p = 0.057)	0.095
Frequency	2005.1	-1.60% (p = 0.009)	0.204
Frequency	2005.2	-1.77% (p = 0.007)	0.226
Frequency	2006.1	-1.95% (p = 0.006)	0.249
Frequency	2006.2	-1.96% (p = 0.010)	0.226
Frequency	2007.1	-2.15% (p = 0.009)	0.242
Frequency	2007.2	-2.04% (p = 0.020)	0.196
Frequency	2008.1	-2.17% (p = 0.023)	0.194
Frequency	2008.2	-2.41% (p = 0.021)	0.212
Frequency	2009.1	-2.86% (p = 0.011)	0.270
Frequency	2009.2	-3.54% (p = 0.003)	0.374
Frequency	2010.1	-3.76% (p = 0.005)	0.367
Frequency	2010.2	-4.34% (p = 0.003)	0.419
Frequency	2011.1	-5.14% (p = 0.001)	0.505
Frequency	2011.2	-4.98% (p = 0.005)	0.434
Frequency	2012.1	-5.57% (p = 0.005)	0.454
Frequency	2012.2	-6.45% (p = 0.004)	0.501
Frequency	2013.1	-7.46% (p = 0.004)	0.546
Frequency	2013.2	-7.10% (p = 0.015)	0.444
Frequency	2014.1	-7.68% (p = 0.028)	0.409
Frequency	2014.2	-4.72% (p = 0.144)	0.175
Frequency	2015.1	-5.62% (p = 0.173)	0.166
Frequency	2015.2	-3.50% (p = 0.483)	-0.077

Property Damage

Coverage = PD
End Trend Period = 2019.1
Excluded Points = 2014.1,2014.2
Parameters Included: time

Fit	Start Date	Time	Adjusted R^2
Loss Cost	2003.1	+0.53% (p = 0.397)	-0.009
Loss Cost	2003.2	+1.00% (p = 0.094)	0.065
Loss Cost	2004.1	+1.17% (p = 0.064)	0.089
Loss Cost	2004.2	+1.15% (p = 0.087)	0.074
Loss Cost	2005.1	+0.98% (p = 0.164)	0.039
Loss Cost	2005.2	+0.69% (p = 0.343)	-0.003
Loss Cost	2006.1	+0.71% (p = 0.363)	-0.006
Loss Cost	2006.2	+0.70% (p = 0.409)	-0.013
Loss Cost	2007.1	+0.23% (p = 0.786)	-0.044
Loss Cost	2007.2	+0.31% (p = 0.737)	-0.044
Loss Cost	2008.1	+0.18% (p = 0.858)	-0.051
Loss Cost	2008.2	+0.62% (p = 0.562)	-0.035
Loss Cost	2009.1	+0.47% (p = 0.691)	-0.049
Loss Cost	2009.2	-0.45% (p = 0.691)	-0.052
Loss Cost	2010.1	+0.01% (p = 0.993)	-0.067
Loss Cost	2010.2	-0.21% (p = 0.880)	-0.070
Loss Cost	2011.1	-1.05% (p = 0.467)	-0.032
Loss Cost	2011.2	-0.30% (p = 0.849)	-0.080
Loss Cost	2012.1	-1.74% (p = 0.263)	0.032
Loss Cost	2012.2	-3.18% (p = 0.054)	0.256
Loss Cost	2013.1	-5.06% (p = 0.003)	0.610
Loss Cost	2013.2	-4.50% (p = 0.020)	0.451
Loss Cost	2015.1	-3.03% (p = 0.178)	0.134
Loss Cost	2015.2	-2.47% (p = 0.377)	-0.013
Severity	2003.1	+2.63% (p = 0.000)	0.550
Severity	2003.2	+2.64% (p = 0.000)	0.528
Severity	2004.1	+2.79% (p = 0.000)	0.541
Severity	2004.2	+2.78% (p = 0.000)	0.514
Severity	2005.1	+3.04% (p = 0.000)	0.560
Severity	2005.2	+2.92% (p = 0.000)	0.517
Severity	2006.1	+3.14% (p = 0.000)	0.540
Severity	2006.2	+3.15% (p = 0.000)	0.512
Severity	2007.1	+2.87% (p = 0.000)	0.453
Severity	2007.2	+2.86% (p = 0.001)	0.418
Severity	2008.1	+2.85% (p = 0.002)	0.384
Severity	2008.2	+3.55% (p = 0.000)	0.550
Severity	2009.1	+3.82% (p = 0.000)	0.565
Severity	2009.2	+3.52% (p = 0.001)	0.497
Severity	2010.1	+4.19% (p = 0.000)	0.613
Severity	2010.2	+4.49% (p = 0.000)	0.616
Severity	2011.1	+4.35% (p = 0.001)	0.554
Severity	2011.2	+4.89% (p = 0.001)	0.585
Severity	2012.1	+3.86% (p = 0.005)	0.488
Severity	2012.2	+3.11% (p = 0.027)	0.342
Severity	2013.1	+2.04% (p = 0.148)	0.131
Severity	2013.2	+1.76% (p = 0.316)	0.015
Severity	2015.1	+3.43% (p = 0.151)	0.166
Severity	2015.2	+2.48% (p = 0.385)	-0.018
Frequency	2003.1	-2.05% (p = 0.000)	0.329
Frequency	2003.2	-1.60% (p = 0.002)	0.270
Frequency	2004.1	-1.57% (p = 0.004)	0.244
Frequency	2004.2	-1.58% (p = 0.006)	0.226
Frequency	2005.1	-2.00% (p = 0.000)	0.369
Frequency	2005.2	-2.17% (p = 0.000)	0.395
Frequency	2006.1	-2.35% (p = 0.000)	0.421
Frequency	2006.2	-2.38% (p = 0.001)	0.397
Frequency	2007.1	-2.56% (p = 0.001)	0.414
Frequency	2007.2	-2.47% (p = 0.002)	0.366
Frequency	2008.1	-2.60% (p = 0.002)	0.362
Frequency	2008.2	-2.83% (p = 0.002)	0.379
Frequency	2009.1	-3.23% (p = 0.001)	0.441
Frequency	2009.2	-3.83% (p = 0.000)	0.551
Frequency	2010.1	-4.01% (p = 0.000)	0.538
Frequency	2010.2	-4.50% (p = 0.000)	0.583
Frequency	2011.1	-5.17% (p = 0.000)	0.659
Frequency	2011.2	-4.94% (p = 0.001)	0.591
Frequency	2012.1	-5.39% (p = 0.001)	0.593
Frequency	2012.2	-6.10% (p = 0.001)	0.619
Frequency	2013.1	-6.96% (p = 0.002)	0.639
Frequency	2013.2	-6.15% (p = 0.016)	0.482
Frequency	2015.1	-6.24% (p = 0.063)	0.326
Frequency	2015.2	-4.83% (p = 0.218)	0.113

Property Damage

Coverage = PD
End Trend Period = 2018.2
Excluded Points = 2014.1,2014.2
Parameters Included: time

Fit	Start Date	Time	Adjusted R^2
Loss Cost	2003.1	+0.65% (p = 0.330)	-0.001
Loss Cost	2003.2	+1.16% (p = 0.068)	0.085
Loss Cost	2004.1	+1.36% (p = 0.044)	0.114
Loss Cost	2004.2	+1.35% (p = 0.061)	0.099
Loss Cost	2005.1	+1.18% (p = 0.119)	0.060
Loss Cost	2005.2	+0.87% (p = 0.262)	0.013
Loss Cost	2006.1	+0.91% (p = 0.278)	0.010
Loss Cost	2006.2	+0.91% (p = 0.316)	0.002
Loss Cost	2007.1	+0.43% (p = 0.646)	-0.039
Loss Cost	2007.2	+0.53% (p = 0.600)	-0.037
Loss Cost	2008.1	+0.40% (p = 0.713)	-0.047
Loss Cost	2008.2	+0.91% (p = 0.438)	-0.021
Loss Cost	2009.1	+0.77% (p = 0.552)	-0.039
Loss Cost	2009.2	-0.21% (p = 0.864)	-0.065
Loss Cost	2010.1	+0.32% (p = 0.812)	-0.067
Loss Cost	2010.2	+0.12% (p = 0.939)	-0.076
Loss Cost	2011.1	-0.79% (p = 0.626)	-0.061
Loss Cost	2011.2	+0.10% (p = 0.956)	-0.091
Loss Cost	2012.1	-1.49% (p = 0.402)	-0.022
Loss Cost	2012.2	-3.09% (p = 0.103)	0.187
Loss Cost	2013.1	-5.28% (p = 0.007)	0.571
Loss Cost	2013.2	-4.68% (p = 0.043)	0.389
Loss Cost	2015.1	-2.84% (p = 0.319)	0.025
Loss Cost	2015.2	-2.02% (p = 0.585)	-0.123
Severity	2003.1	+2.56% (p = 0.000)	0.511
Severity	2003.2	+2.56% (p = 0.000)	0.487
Severity	2004.1	+2.71% (p = 0.000)	0.501
Severity	2004.2	+2.70% (p = 0.000)	0.472
Severity	2005.1	+2.98% (p = 0.000)	0.520
Severity	2005.2	+2.84% (p = 0.000)	0.473
Severity	2006.1	+3.07% (p = 0.000)	0.497
Severity	2006.2	+3.07% (p = 0.000)	0.467
Severity	2007.1	+2.76% (p = 0.001)	0.401
Severity	2007.2	+2.74% (p = 0.002)	0.364
Severity	2008.1	+2.73% (p = 0.005)	0.328
Severity	2008.2	+3.48% (p = 0.000)	0.502
Severity	2009.1	+3.78% (p = 0.000)	0.519
Severity	2009.2	+3.43% (p = 0.002)	0.442
Severity	2010.1	+4.17% (p = 0.000)	0.569
Severity	2010.2	+4.50% (p = 0.001)	0.573
Severity	2011.1	+4.34% (p = 0.003)	0.504
Severity	2011.2	+4.95% (p = 0.003)	0.541
Severity	2012.1	+3.79% (p = 0.013)	0.421
Severity	2012.2	+2.92% (p = 0.066)	0.252
Severity	2013.1	+1.63% (p = 0.310)	0.019
Severity	2013.2	+1.14% (p = 0.577)	-0.090
Severity	2015.1	+2.95% (p = 0.320)	0.025
Severity	2015.2	+1.53% (p = 0.676)	-0.155
Frequency	2003.1	-1.86% (p = 0.002)	0.272
Frequency	2003.2	-1.36% (p = 0.008)	0.202
Frequency	2004.1	-1.32% (p = 0.016)	0.173
Frequency	2004.2	-1.31% (p = 0.024)	0.154
Frequency	2005.1	-1.75% (p = 0.002)	0.297
Frequency	2005.2	-1.91% (p = 0.002)	0.323
Frequency	2006.1	-2.09% (p = 0.001)	0.349
Frequency	2006.2	-2.10% (p = 0.003)	0.321
Frequency	2007.1	-2.27% (p = 0.003)	0.339
Frequency	2007.2	-2.15% (p = 0.007)	0.285
Frequency	2008.1	-2.26% (p = 0.010)	0.278
Frequency	2008.2	-2.48% (p = 0.010)	0.295
Frequency	2009.1	-2.90% (p = 0.005)	0.358
Frequency	2009.2	-3.53% (p = 0.001)	0.478
Frequency	2010.1	-3.70% (p = 0.002)	0.461
Frequency	2010.2	-4.20% (p = 0.002)	0.510
Frequency	2011.1	-4.92% (p = 0.001)	0.596
Frequency	2011.2	-4.62% (p = 0.004)	0.513
Frequency	2012.1	-5.09% (p = 0.005)	0.513
Frequency	2012.2	-5.84% (p = 0.006)	0.541
Frequency	2013.1	-6.79% (p = 0.008)	0.563
Frequency	2013.2	-5.75% (p = 0.051)	0.363
Frequency	2015.1	-5.62% (p = 0.173)	0.166
Frequency	2015.2	-3.50% (p = 0.483)	-0.077

Accident Benefits - Total

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

Fit	Start Date	Time	Seasonality	Adjusted R^2
Loss Cost	2003.1	+2.79% (p = 0.166)	(p = 0.178)	0.057
Loss Cost	2003.2	+4.21% (p = 0.037)	(p = 0.312)	0.117
Loss Cost	2004.1	+4.67% (p = 0.029)	(p = 0.267)	0.132
Loss Cost	2004.2	+5.83% (p = 0.009)	(p = 0.414)	0.191
Loss Cost	2005.1	+6.67% (p = 0.005)	(p = 0.307)	0.234
Loss Cost	2005.2	+7.96% (p = 0.001)	(p = 0.475)	0.303
Loss Cost	2006.1	+7.98% (p = 0.003)	(p = 0.488)	0.271
Loss Cost	2006.2	+7.83% (p = 0.006)	(p = 0.485)	0.243
Loss Cost	2007.1	+7.96% (p = 0.009)	(p = 0.487)	0.215
Loss Cost	2007.2	+7.05% (p = 0.028)	(p = 0.398)	0.168
Loss Cost	2008.1	+7.71% (p = 0.027)	(p = 0.356)	0.171
Loss Cost	2008.2	+7.22% (p = 0.056)	(p = 0.338)	0.141
Loss Cost	2009.1	+6.72% (p = 0.100)	(p = 0.396)	0.081
Loss Cost	2009.2	+7.30% (p = 0.108)	(p = 0.466)	0.082
Loss Cost	2010.1	+6.02% (p = 0.215)	(p = 0.580)	-0.001
Loss Cost	2010.2	+1.65% (p = 0.709)	(p = 0.239)	-0.015
Loss Cost	2011.1	+1.07% (p = 0.828)	(p = 0.295)	-0.050
Loss Cost	2011.2	-4.30% (p = 0.310)	(p = 0.051)	0.180
Loss Cost	2012.1	-5.55% (p = 0.244)	(p = 0.084)	0.179
Loss Cost	2012.2	-3.29% (p = 0.533)	(p = 0.154)	0.041
Loss Cost	2013.1	-4.53% (p = 0.456)	(p = 0.221)	0.025
Loss Cost	2013.2	-4.60% (p = 0.528)	(p = 0.266)	-0.033
Loss Cost	2014.1	-4.89% (p = 0.575)	(p = 0.321)	-0.057
Loss Cost	2014.2	+1.08% (p = 0.916)	(p = 0.550)	-0.209
Loss Cost	2015.1	-5.43% (p = 0.629)	(p = 0.795)	-0.263
Loss Cost	2015.2	-4.07% (p = 0.788)	(p = 0.874)	-0.375
Severity	2003.1	+5.44% (p = 0.002)	(p = 0.060)	0.295
Severity	2003.2	+6.37% (p = 0.000)	(p = 0.106)	0.354
Severity	2004.1	+6.91% (p = 0.000)	(p = 0.078)	0.374
Severity	2004.2	+7.86% (p = 0.000)	(p = 0.135)	0.428
Severity	2005.1	+8.67% (p = 0.000)	(p = 0.084)	0.466
Severity	2005.2	+9.26% (p = 0.000)	(p = 0.127)	0.481
Severity	2006.1	+9.61% (p = 0.000)	(p = 0.117)	0.466
Severity	2006.2	+9.27% (p = 0.000)	(p = 0.112)	0.437
Severity	2007.1	+10.14% (p = 0.000)	(p = 0.079)	0.458
Severity	2007.2	+9.13% (p = 0.001)	(p = 0.053)	0.427
Severity	2008.1	+9.79% (p = 0.001)	(p = 0.047)	0.422
Severity	2008.2	+8.89% (p = 0.006)	(p = 0.038)	0.397
Severity	2009.1	+8.30% (p = 0.016)	(p = 0.056)	0.317
Severity	2009.2	+8.52% (p = 0.025)	(p = 0.075)	0.311
Severity	2010.1	+9.02% (p = 0.032)	(p = 0.079)	0.282
Severity	2010.2	+6.04% (p = 0.135)	(p = 0.029)	0.296
Severity	2011.1	+6.04% (p = 0.181)	(p = 0.039)	0.243
Severity	2011.2	+2.75% (p = 0.538)	(p = 0.015)	0.311
Severity	2012.1	+1.17% (p = 0.811)	(p = 0.028)	0.235
Severity	2012.2	+5.01% (p = 0.345)	(p = 0.058)	0.237
Severity	2013.1	+3.97% (p = 0.512)	(p = 0.092)	0.139
Severity	2013.2	+0.36% (p = 0.957)	(p = 0.060)	0.201
Severity	2014.1	-1.25% (p = 0.873)	(p = 0.101)	0.128
Severity	2014.2	+7.04% (p = 0.396)	(p = 0.208)	0.124
Severity	2015.1	+2.16% (p = 0.812)	(p = 0.342)	-0.123
Severity	2015.2	-0.29% (p = 0.980)	(p = 0.353)	-0.150
Frequency	2003.1	-2.51% (p = 0.011)	(p = 0.695)	0.145
Frequency	2003.2	-2.03% (p = 0.042)	(p = 0.483)	0.094
Frequency	2004.1	-2.10% (p = 0.048)	(p = 0.472)	0.086
Frequency	2004.2	-1.88% (p = 0.093)	(p = 0.413)	0.062
Frequency	2005.1	-1.83% (p = 0.124)	(p = 0.442)	0.039
Frequency	2005.2	-1.19% (p = 0.322)	(p = 0.272)	0.016
Frequency	2006.1	-1.49% (p = 0.245)	(p = 0.229)	0.035
Frequency	2006.2	-1.31% (p = 0.341)	(p = 0.218)	0.028
Frequency	2007.1	-1.99% (p = 0.167)	(p = 0.134)	0.093
Frequency	2007.2	-1.91% (p = 0.222)	(p = 0.143)	0.087
Frequency	2008.1	-1.89% (p = 0.265)	(p = 0.162)	0.061
Frequency	2008.2	-1.53% (p = 0.406)	(p = 0.147)	0.056
Frequency	2009.1	-1.46% (p = 0.470)	(p = 0.172)	0.027
Frequency	2009.2	-1.12% (p = 0.616)	(p = 0.166)	0.026
Frequency	2010.1	-2.76% (p = 0.217)	(p = 0.064)	0.167
Frequency	2010.2	-4.14% (p = 0.081)	(p = 0.124)	0.221
Frequency	2011.1	-4.68% (p = 0.077)	(p = 0.114)	0.219
Frequency	2011.2	-6.86% (p = 0.012)	(p = 0.227)	0.377
Frequency	2012.1	-6.64% (p = 0.029)	(p = 0.278)	0.280
Frequency	2012.2	-7.91% (p = 0.022)	(p = 0.431)	0.330
Frequency	2013.1	-8.18% (p = 0.039)	(p = 0.441)	0.262
Frequency	2013.2	-4.94% (p = 0.192)	(p = 0.174)	0.207
Frequency	2014.1	-3.68% (p = 0.396)	(p = 0.266)	0.023
Frequency	2014.2	-5.57% (p = 0.293)	(p = 0.425)	0.044
Frequency	2015.1	-7.43% (p = 0.251)	(p = 0.372)	0.063
Frequency	2015.2	-3.79% (p = 0.633)	(p = 0.281)	0.012

Accident Benefits - Total

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

Fit	Start Date	Time	Adjusted R^2
Loss Cost	2003.1	+2.79% (p = 0.172)	0.029
Loss Cost	2003.2	+4.32% (p = 0.032)	0.116
Loss Cost	2004.1	+4.67% (p = 0.030)	0.124
Loss Cost	2004.2	+5.94% (p = 0.008)	0.201
Loss Cost	2005.1	+6.67% (p = 0.005)	0.231
Loss Cost	2005.2	+8.06% (p = 0.001)	0.316
Loss Cost	2006.1	+7.98% (p = 0.002)	0.285
Loss Cost	2006.2	+7.96% (p = 0.005)	0.258
Loss Cost	2007.1	+7.96% (p = 0.009)	0.232
Loss Cost	2007.2	+7.24% (p = 0.023)	0.177
Loss Cost	2008.1	+7.71% (p = 0.027)	0.176
Loss Cost	2008.2	+7.50% (p = 0.047)	0.143
Loss Cost	2009.1	+6.72% (p = 0.097)	0.093
Loss Cost	2009.2	+7.59% (p = 0.090)	0.104
Loss Cost	2010.1	+6.02% (p = 0.205)	0.039
Loss Cost	2010.2	+2.17% (p = 0.629)	-0.047
Loss Cost	2011.1	+1.07% (p = 0.829)	-0.063
Loss Cost	2011.2	-3.37% (p = 0.472)	-0.031
Loss Cost	2012.1	-5.55% (p = 0.283)	0.018
Loss Cost	2012.2	-2.33% (p = 0.672)	-0.067
Loss Cost	2013.1	-4.53% (p = 0.468)	-0.037
Loss Cost	2013.2	-3.42% (p = 0.642)	-0.075
Loss Cost	2014.1	-4.89% (p = 0.576)	-0.071
Loss Cost	2014.2	+2.17% (p = 0.823)	-0.118
Loss Cost	2015.1	-5.43% (p = 0.602)	-0.096
Loss Cost	2015.2	-3.56% (p = 0.792)	-0.152
Severity	2003.1	+5.44% (p = 0.003)	0.231
Severity	2003.2	+6.52% (p = 0.000)	0.316
Severity	2004.1	+6.91% (p = 0.001)	0.324
Severity	2004.2	+8.02% (p = 0.000)	0.400
Severity	2005.1	+8.67% (p = 0.000)	0.422
Severity	2005.2	+9.45% (p = 0.000)	0.451
Severity	2006.1	+9.61% (p = 0.000)	0.431
Severity	2006.2	+9.52% (p = 0.000)	0.396
Severity	2007.1	+10.14% (p = 0.000)	0.402
Severity	2007.2	+9.51% (p = 0.002)	0.344
Severity	2008.1	+9.79% (p = 0.003)	0.326
Severity	2008.2	+9.41% (p = 0.007)	0.277
Severity	2009.1	+8.30% (p = 0.023)	0.204
Severity	2009.2	+9.11% (p = 0.024)	0.211
Severity	2010.1	+9.02% (p = 0.042)	0.176
Severity	2010.2	+6.96% (p = 0.130)	0.084
Severity	2011.1	+6.04% (p = 0.232)	0.033
Severity	2011.2	+4.10% (p = 0.453)	-0.028
Severity	2012.1	+1.17% (p = 0.840)	-0.073
Severity	2012.2	+6.39% (p = 0.290)	0.017
Severity	2013.1	+3.97% (p = 0.552)	-0.055
Severity	2013.2	+2.39% (p = 0.757)	-0.089
Severity	2014.1	-1.25% (p = 0.886)	-0.108
Severity	2014.2	+9.01% (p = 0.303)	0.023
Severity	2015.1	+2.16% (p = 0.811)	-0.133
Severity	2015.2	+2.27% (p = 0.847)	-0.159
Frequency	2003.1	-2.51% (p = 0.010)	0.168
Frequency	2003.2	-2.06% (p = 0.036)	0.109
Frequency	2004.1	-2.10% (p = 0.046)	0.101
Frequency	2004.2	-1.93% (p = 0.082)	0.072
Frequency	2005.1	-1.83% (p = 0.121)	0.053
Frequency	2005.2	-1.27% (p = 0.291)	0.006
Frequency	2006.1	-1.49% (p = 0.249)	0.015
Frequency	2006.2	-1.43% (p = 0.306)	0.004
Frequency	2007.1	-1.99% (p = 0.179)	0.037
Frequency	2007.2	-2.07% (p = 0.196)	0.033
Frequency	2008.1	-1.89% (p = 0.276)	0.011
Frequency	2008.2	-1.75% (p = 0.357)	-0.005
Frequency	2009.1	-1.46% (p = 0.481)	-0.025
Frequency	2009.2	-1.39% (p = 0.543)	-0.034
Frequency	2010.1	-2.76% (p = 0.252)	0.022
Frequency	2010.2	-4.48% (p = 0.070)	0.140
Frequency	2011.1	-4.68% (p = 0.091)	0.124
Frequency	2011.2	-7.17% (p = 0.009)	0.350
Frequency	2012.1	-6.64% (p = 0.029)	0.264
Frequency	2012.2	-8.20% (p = 0.015)	0.349
Frequency	2013.1	-8.18% (p = 0.035)	0.286
Frequency	2013.2	-5.67% (p = 0.152)	0.114
Frequency	2014.1	-3.68% (p = 0.404)	-0.024
Frequency	2014.2	-6.27% (p = 0.221)	0.078
Frequency	2015.1	-7.43% (p = 0.243)	0.073
Frequency	2015.2	-5.70% (p = 0.474)	-0.064

Accident Benefits - Total

Coverage = AB Total
End Trend Period = 2018.2
Excluded Points = NA
Parameters Included: time

Fit	Start Date	Time	Adjusted R^2
Loss Cost	2003.1	+2.89% (p = 0.183)	0.027
Loss Cost	2003.2	+4.54% (p = 0.035)	0.115
Loss Cost	2004.1	+4.93% (p = 0.032)	0.124
Loss Cost	2004.2	+6.30% (p = 0.008)	0.204
Loss Cost	2005.1	+7.13% (p = 0.005)	0.237
Loss Cost	2005.2	+8.66% (p = 0.001)	0.327
Loss Cost	2006.1	+8.62% (p = 0.002)	0.297
Loss Cost	2006.2	+8.65% (p = 0.004)	0.271
Loss Cost	2007.1	+8.71% (p = 0.008)	0.246
Loss Cost	2007.2	+8.00% (p = 0.021)	0.191
Loss Cost	2008.1	+8.58% (p = 0.024)	0.191
Loss Cost	2008.2	+8.44% (p = 0.042)	0.159
Loss Cost	2009.1	+7.67% (p = 0.087)	0.107
Loss Cost	2009.2	+8.75% (p = 0.079)	0.122
Loss Cost	2010.1	+7.11% (p = 0.182)	0.053
Loss Cost	2010.2	+2.88% (p = 0.570)	-0.043
Loss Cost	2011.1	+1.72% (p = 0.760)	-0.064
Loss Cost	2011.2	-3.28% (p = 0.540)	-0.045
Loss Cost	2012.1	-5.78% (p = 0.331)	0.002
Loss Cost	2012.2	-2.07% (p = 0.747)	-0.080
Loss Cost	2013.1	-4.63% (p = 0.530)	-0.055
Loss Cost	2013.2	-3.31% (p = 0.708)	-0.093
Loss Cost	2014.1	-5.08% (p = 0.635)	-0.092
Loss Cost	2014.2	+3.75% (p = 0.761)	-0.127
Loss Cost	2015.1	-5.65% (p = 0.675)	-0.130
Loss Cost	2015.2	-3.24% (p = 0.859)	-0.192
Severity	2003.1	+5.55% (p = 0.004)	0.220
Severity	2003.2	+6.71% (p = 0.001)	0.307
Severity	2004.1	+7.15% (p = 0.001)	0.316
Severity	2004.2	+8.35% (p = 0.000)	0.396
Severity	2005.1	+9.08% (p = 0.000)	0.420
Severity	2005.2	+9.96% (p = 0.000)	0.453
Severity	2006.1	+10.17% (p = 0.000)	0.434
Severity	2006.2	+10.12% (p = 0.000)	0.400
Severity	2007.1	+10.85% (p = 0.000)	0.409
Severity	2007.2	+10.22% (p = 0.002)	0.351
Severity	2008.1	+10.59% (p = 0.003)	0.335
Severity	2008.2	+10.26% (p = 0.007)	0.286
Severity	2009.1	+9.11% (p = 0.024)	0.211
Severity	2009.2	+10.11% (p = 0.024)	0.222
Severity	2010.1	+10.12% (p = 0.041)	0.188
Severity	2010.2	+7.92% (p = 0.126)	0.092
Severity	2011.1	+7.00% (p = 0.224)	0.040
Severity	2011.2	+4.89% (p = 0.435)	-0.026
Severity	2012.1	+1.62% (p = 0.809)	-0.078
Severity	2012.2	+7.84% (p = 0.268)	0.029
Severity	2013.1	+5.20% (p = 0.512)	-0.051
Severity	2013.2	+3.53% (p = 0.705)	-0.093
Severity	2014.1	-0.70% (p = 0.948)	-0.124
Severity	2014.2	+12.50% (p = 0.257)	0.061
Severity	2015.1	+4.44% (p = 0.707)	-0.137
Severity	2015.2	+5.36% (p = 0.738)	-0.171
Frequency	2003.1	-2.52% (p = 0.015)	0.153
Frequency	2003.2	-2.04% (p = 0.052)	0.094
Frequency	2004.1	-2.07% (p = 0.064)	0.086
Frequency	2004.2	-1.89% (p = 0.110)	0.058
Frequency	2005.1	-1.79% (p = 0.158)	0.040
Frequency	2005.2	-1.18% (p = 0.363)	-0.005
Frequency	2006.1	-1.41% (p = 0.313)	0.003
Frequency	2006.2	-1.33% (p = 0.377)	-0.008
Frequency	2007.1	-1.93% (p = 0.228)	0.023
Frequency	2007.2	-2.02% (p = 0.247)	0.019
Frequency	2008.1	-1.82% (p = 0.338)	-0.002
Frequency	2008.2	-1.65% (p = 0.429)	-0.018
Frequency	2009.1	-1.33% (p = 0.563)	-0.036
Frequency	2009.2	-1.23% (p = 0.628)	-0.044
Frequency	2010.1	-2.74% (p = 0.307)	0.007
Frequency	2010.2	-4.68% (p = 0.092)	0.123
Frequency	2011.1	-4.93% (p = 0.115)	0.108
Frequency	2011.2	-7.79% (p = 0.012)	0.348
Frequency	2012.1	-7.28% (p = 0.036)	0.261
Frequency	2012.2	-9.19% (p = 0.018)	0.360
Frequency	2013.1	-9.34% (p = 0.038)	0.301
Frequency	2013.2	-6.61% (p = 0.160)	0.118
Frequency	2014.1	-4.41% (p = 0.413)	-0.029
Frequency	2014.2	-7.78% (p = 0.219)	0.093
Frequency	2015.1	-9.66% (p = 0.230)	0.101
Frequency	2015.2	-8.16% (p = 0.439)	-0.051

Accident Benefits - Total

Coverage = AB Total
End Trend Period = 2019.1
Excluded Points = 2012.1,2014.1,2017.1
Parameters Included: time

Fit	Start Date	Time	Adjusted R^2
Loss Cost	2003.1	+1.57% (p = 0.403)	-0.010
Loss Cost	2003.2	+3.11% (p = 0.079)	0.077
Loss Cost	2004.1	+3.47% (p = 0.067)	0.090
Loss Cost	2004.2	+4.75% (p = 0.013)	0.194
Loss Cost	2005.1	+5.52% (p = 0.006)	0.244
Loss Cost	2005.2	+6.97% (p = 0.001)	0.381
Loss Cost	2006.1	+6.95% (p = 0.001)	0.351
Loss Cost	2006.2	+7.01% (p = 0.003)	0.327
Loss Cost	2007.1	+7.13% (p = 0.005)	0.305
Loss Cost	2007.2	+6.56% (p = 0.013)	0.244
Loss Cost	2008.1	+7.25% (p = 0.012)	0.263
Loss Cost	2008.2	+7.32% (p = 0.020)	0.235
Loss Cost	2009.1	+6.89% (p = 0.044)	0.181
Loss Cost	2009.2	+8.35% (p = 0.027)	0.238
Loss Cost	2010.1	+7.34% (p = 0.072)	0.157
Loss Cost	2010.2	+3.85% (p = 0.298)	0.012
Loss Cost	2011.1	+3.69% (p = 0.385)	-0.015
Loss Cost	2011.2	-0.51% (p = 0.898)	-0.089
Loss Cost	2012.2	-1.67% (p = 0.723)	-0.086
Loss Cost	2013.1	-3.14% (p = 0.571)	-0.070
Loss Cost	2013.2	-0.02% (p = 0.998)	-0.125
Loss Cost	2014.2	+1.26% (p = 0.881)	-0.139
Loss Cost	2015.1	-5.43% (p = 0.546)	-0.092
Loss Cost	2015.2	-1.90% (p = 0.869)	-0.193
Severity	2003.1	+3.93% (p = 0.004)	0.237
Severity	2003.2	+5.01% (p = 0.000)	0.395
Severity	2004.1	+5.40% (p = 0.000)	0.419
Severity	2004.2	+6.51% (p = 0.000)	0.582
Severity	2005.1	+7.18% (p = 0.000)	0.640
Severity	2005.2	+8.01% (p = 0.000)	0.716
Severity	2006.1	+8.23% (p = 0.000)	0.707
Severity	2006.2	+8.22% (p = 0.000)	0.681
Severity	2007.1	+8.97% (p = 0.000)	0.724
Severity	2007.2	+8.49% (p = 0.000)	0.687
Severity	2008.1	+9.00% (p = 0.000)	0.695
Severity	2008.2	+8.92% (p = 0.000)	0.660
Severity	2009.1	+8.16% (p = 0.000)	0.605
Severity	2009.2	+9.59% (p = 0.000)	0.715
Severity	2010.1	+10.30% (p = 0.000)	0.723
Severity	2010.2	+9.04% (p = 0.000)	0.674
Severity	2011.1	+9.45% (p = 0.000)	0.647
Severity	2011.2	+9.11% (p = 0.002)	0.571
Severity	2012.2	+8.10% (p = 0.011)	0.444
Severity	2013.1	+7.13% (p = 0.042)	0.314
Severity	2013.2	+8.06% (p = 0.060)	0.296
Severity	2014.2	+7.84% (p = 0.142)	0.178
Severity	2015.1	+2.16% (p = 0.604)	-0.111
Severity	2015.2	+4.41% (p = 0.412)	-0.034
Frequency	2003.1	-2.28% (p = 0.028)	0.130
Frequency	2003.2	-1.80% (p = 0.084)	0.074
Frequency	2004.1	-1.83% (p = 0.100)	0.066
Frequency	2004.2	-1.65% (p = 0.161)	0.040
Frequency	2005.1	-1.55% (p = 0.218)	0.023
Frequency	2005.2	-0.97% (p = 0.453)	-0.018
Frequency	2006.1	-1.18% (p = 0.392)	-0.010
Frequency	2006.2	-1.11% (p = 0.456)	-0.020
Frequency	2007.1	-1.69% (p = 0.286)	0.009
Frequency	2007.2	-1.78% (p = 0.303)	0.006
Frequency	2008.1	-1.60% (p = 0.394)	-0.013
Frequency	2008.2	-1.46% (p = 0.480)	-0.027
Frequency	2009.1	-1.18% (p = 0.606)	-0.044
Frequency	2009.2	-1.13% (p = 0.657)	-0.052
Frequency	2010.1	-2.68% (p = 0.318)	0.005
Frequency	2010.2	-4.76% (p = 0.083)	0.152
Frequency	2011.1	-5.26% (p = 0.095)	0.149
Frequency	2011.2	-8.82% (p = 0.003)	0.525
Frequency	2012.2	-9.03% (p = 0.009)	0.459
Frequency	2013.1	-9.58% (p = 0.018)	0.421
Frequency	2013.2	-7.47% (p = 0.089)	0.234
Frequency	2014.2	-6.10% (p = 0.256)	0.063
Frequency	2015.1	-7.43% (p = 0.268)	0.065
Frequency	2015.2	-6.04% (p = 0.482)	-0.076

Accident Benefits - Total

Coverage = AB Total
End Trend Period = 2018.2
Excluded Points = 2012.1,2014.1,2017.1
Parameters Included: time

Fit	Start Date	Time	Adjusted R^2
Loss Cost	2003.1	+1.43% (p = 0.478)	-0.017
Loss Cost	2003.2	+3.08% (p = 0.106)	0.063
Loss Cost	2004.1	+3.46% (p = 0.089)	0.076
Loss Cost	2004.2	+4.85% (p = 0.018)	0.179
Loss Cost	2005.1	+5.70% (p = 0.009)	0.230
Loss Cost	2005.2	+7.29% (p = 0.001)	0.372
Loss Cost	2006.1	+7.29% (p = 0.002)	0.343
Loss Cost	2006.2	+7.39% (p = 0.004)	0.319
Loss Cost	2007.1	+7.55% (p = 0.006)	0.299
Loss Cost	2007.2	+6.95% (p = 0.017)	0.238
Loss Cost	2008.1	+7.76% (p = 0.015)	0.259
Loss Cost	2008.2	+7.89% (p = 0.025)	0.233
Loss Cost	2009.1	+7.46% (p = 0.051)	0.179
Loss Cost	2009.2	+9.18% (p = 0.031)	0.241
Loss Cost	2010.1	+8.13% (p = 0.079)	0.159
Loss Cost	2010.2	+4.26% (p = 0.315)	0.008
Loss Cost	2011.1	+4.14% (p = 0.400)	-0.020
Loss Cost	2011.2	-0.66% (p = 0.887)	-0.098
Loss Cost	2012.2	-2.07% (p = 0.712)	-0.093
Loss Cost	2013.1	-3.90% (p = 0.560)	-0.075
Loss Cost	2013.2	-0.29% (p = 0.971)	-0.143
Loss Cost	2014.2	+1.24% (p = 0.909)	-0.164
Loss Cost	2015.1	-7.21% (p = 0.539)	-0.104
Loss Cost	2015.2	-3.24% (p = 0.838)	-0.235
Severity	2003.1	+3.75% (p = 0.009)	0.198
Severity	2003.2	+4.89% (p = 0.000)	0.356
Severity	2004.1	+5.31% (p = 0.000)	0.381
Severity	2004.2	+6.51% (p = 0.000)	0.551
Severity	2005.1	+7.23% (p = 0.000)	0.613
Severity	2005.2	+8.14% (p = 0.000)	0.696
Severity	2006.1	+8.39% (p = 0.000)	0.687
Severity	2006.2	+8.39% (p = 0.000)	0.660
Severity	2007.1	+9.23% (p = 0.000)	0.708
Severity	2007.2	+8.72% (p = 0.000)	0.667
Severity	2008.1	+9.31% (p = 0.000)	0.679
Severity	2008.2	+9.25% (p = 0.000)	0.642
Severity	2009.1	+8.44% (p = 0.000)	0.581
Severity	2009.2	+10.07% (p = 0.000)	0.705
Severity	2010.1	+10.93% (p = 0.000)	0.718
Severity	2010.2	+9.59% (p = 0.000)	0.663
Severity	2011.1	+10.14% (p = 0.001)	0.640
Severity	2011.2	+9.88% (p = 0.003)	0.562
Severity	2012.2	+8.85% (p = 0.017)	0.427
Severity	2013.1	+7.84% (p = 0.062)	0.290
Severity	2013.2	+9.17% (p = 0.081)	0.283
Severity	2014.2	+9.27% (p = 0.173)	0.166
Severity	2015.1	+2.35% (p = 0.670)	-0.153
Severity	2015.2	+5.36% (p = 0.469)	-0.078
Frequency	2003.1	-2.24% (p = 0.044)	0.110
Frequency	2003.2	-1.73% (p = 0.123)	0.054
Frequency	2004.1	-1.75% (p = 0.143)	0.047
Frequency	2004.2	-1.55% (p = 0.222)	0.022
Frequency	2005.1	-1.43% (p = 0.293)	0.007
Frequency	2005.2	-0.79% (p = 0.573)	-0.030
Frequency	2006.1	-1.01% (p = 0.501)	-0.025
Frequency	2006.2	-0.92% (p = 0.572)	-0.033
Frequency	2007.1	-1.54% (p = 0.376)	-0.009
Frequency	2007.2	-1.62% (p = 0.393)	-0.012
Frequency	2008.1	-1.41% (p = 0.497)	-0.030
Frequency	2008.2	-1.24% (p = 0.591)	-0.043
Frequency	2009.1	-0.90% (p = 0.725)	-0.058
Frequency	2009.2	-0.81% (p = 0.777)	-0.065
Frequency	2010.1	-2.52% (p = 0.406)	-0.019
Frequency	2010.2	-4.86% (p = 0.120)	0.122
Frequency	2011.1	-5.44% (p = 0.132)	0.120
Frequency	2011.2	-9.59% (p = 0.005)	0.523
Frequency	2012.2	-10.03% (p = 0.013)	0.462
Frequency	2013.1	-10.88% (p = 0.023)	0.434
Frequency	2013.2	-8.67% (p = 0.104)	0.237
Frequency	2014.2	-7.35% (p = 0.278)	0.057
Frequency	2015.1	-9.34% (p = 0.282)	0.071
Frequency	2015.2	-8.16% (p = 0.484)	-0.088

Collision

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

Fit	Start Date	Time	Seasonality	Adjusted R^2
Loss Cost	2003.1	+2.04% (p = 0.026)	(p = 0.639)	0.104
Loss Cost	2003.2	+1.97% (p = 0.043)	(p = 0.685)	0.077
Loss Cost	2004.1	+2.08% (p = 0.044)	(p = 0.741)	0.078
Loss Cost	2004.2	+1.91% (p = 0.080)	(p = 0.820)	0.043
Loss Cost	2005.1	+1.34% (p = 0.218)	(p = 0.594)	-0.004
Loss Cost	2005.2	+1.32% (p = 0.259)	(p = 0.616)	-0.018
Loss Cost	2006.1	+1.39% (p = 0.271)	(p = 0.650)	-0.020
Loss Cost	2006.2	+1.38% (p = 0.312)	(p = 0.666)	-0.033
Loss Cost	2007.1	+0.76% (p = 0.588)	(p = 0.495)	-0.053
Loss Cost	2007.2	+0.36% (p = 0.813)	(p = 0.616)	-0.080
Loss Cost	2008.1	+0.90% (p = 0.576)	(p = 0.765)	-0.078
Loss Cost	2008.2	+1.91% (p = 0.256)	(p = 0.503)	-0.013
Loss Cost	2009.1	+3.78% (p = 0.010)	(p = 0.939)	0.239
Loss Cost	2009.2	+4.18% (p = 0.010)	(p = 0.812)	0.253
Loss Cost	2010.1	+4.71% (p = 0.008)	(p = 0.966)	0.283
Loss Cost	2010.2	+5.12% (p = 0.010)	(p = 0.859)	0.281
Loss Cost	2011.1	+5.80% (p = 0.009)	(p = 0.980)	0.312
Loss Cost	2011.2	+5.88% (p = 0.018)	(p = 0.997)	0.263
Loss Cost	2012.1	+6.87% (p = 0.014)	(p = 0.818)	0.308
Loss Cost	2012.2	+7.08% (p = 0.028)	(p = 0.866)	0.262
Loss Cost	2013.1	+6.11% (p = 0.083)	(p = 0.994)	0.124
Loss Cost	2013.2	+5.69% (p = 0.169)	(p = 0.953)	0.028
Loss Cost	2014.1	+8.49% (p = 0.073)	(p = 0.669)	0.197
Loss Cost	2014.2	+6.35% (p = 0.235)	(p = 0.520)	0.056
Loss Cost	2015.1	+3.22% (p = 0.577)	(p = 0.746)	-0.238
Loss Cost	2015.2	+5.06% (p = 0.517)	(p = 0.903)	-0.257
Severity	2003.1	+2.41% (p = 0.011)	(p = 0.519)	0.153
Severity	2003.2	+2.17% (p = 0.028)	(p = 0.632)	0.101
Severity	2004.1	+2.46% (p = 0.018)	(p = 0.763)	0.127
Severity	2004.2	+2.05% (p = 0.055)	(p = 0.951)	0.065
Severity	2005.1	+2.47% (p = 0.028)	(p = 0.868)	0.110
Severity	2005.2	+2.84% (p = 0.018)	(p = 0.976)	0.141
Severity	2006.1	+3.15% (p = 0.014)	(p = 0.909)	0.161
Severity	2006.2	+3.63% (p = 0.008)	(p = 0.912)	0.201
Severity	2007.1	+3.85% (p = 0.010)	(p = 0.986)	0.201
Severity	2007.2	+3.31% (p = 0.032)	(p = 0.842)	0.129
Severity	2008.1	+3.66% (p = 0.029)	(p = 0.750)	0.142
Severity	2008.2	+4.57% (p = 0.011)	(p = 0.994)	0.222
Severity	2009.1	+6.44% (p = 0.000)	(p = 0.440)	0.528
Severity	2009.2	+6.85% (p = 0.000)	(p = 0.562)	0.529
Severity	2010.1	+7.37% (p = 0.000)	(p = 0.461)	0.531
Severity	2010.2	+7.93% (p = 0.000)	(p = 0.601)	0.536
Severity	2011.1	+9.33% (p = 0.000)	(p = 0.325)	0.636
Severity	2011.2	+9.62% (p = 0.000)	(p = 0.402)	0.611
Severity	2012.1	+10.36% (p = 0.001)	(p = 0.331)	0.600
Severity	2012.2	+10.74% (p = 0.002)	(p = 0.413)	0.571
Severity	2013.1	+9.86% (p = 0.007)	(p = 0.538)	0.450
Severity	2013.2	+8.79% (p = 0.030)	(p = 0.457)	0.352
Severity	2014.1	+11.64% (p = 0.012)	(p = 0.244)	0.503
Severity	2014.2	+8.51% (p = 0.064)	(p = 0.123)	0.456
Severity	2015.1	+5.76% (p = 0.225)	(p = 0.215)	0.180
Severity	2015.2	+8.19% (p = 0.195)	(p = 0.385)	0.219
Frequency	2003.1	-0.36% (p = 0.603)	(p = 0.812)	-0.055
Frequency	2003.2	-0.20% (p = 0.789)	(p = 0.922)	-0.066
Frequency	2004.1	-0.38% (p = 0.628)	(p = 0.969)	-0.062
Frequency	2004.2	-0.13% (p = 0.870)	(p = 0.830)	-0.071
Frequency	2005.1	-1.10% (p = 0.080)	(p = 0.232)	0.092
Frequency	2005.2	-1.48% (p = 0.022)	(p = 0.381)	0.157
Frequency	2006.1	-1.71% (p = 0.013)	(p = 0.288)	0.198
Frequency	2006.2	-2.17% (p = 0.002)	(p = 0.491)	0.308
Frequency	2007.1	-2.97% (p = 0.000)	(p = 0.036)	0.697
Frequency	2007.2	-2.86% (p = 0.000)	(p = 0.031)	0.673
Frequency	2008.1	-2.67% (p = 0.000)	(p = 0.053)	0.614
Frequency	2008.2	-2.55% (p = 0.000)	(p = 0.048)	0.585
Frequency	2009.1	-2.51% (p = 0.000)	(p = 0.064)	0.525
Frequency	2009.2	-2.50% (p = 0.001)	(p = 0.079)	0.504
Frequency	2010.1	-2.47% (p = 0.002)	(p = 0.100)	0.438
Frequency	2010.2	-2.60% (p = 0.004)	(p = 0.143)	0.434
Frequency	2011.1	-3.23% (p = 0.001)	(p = 0.046)	0.579
Frequency	2011.2	-3.42% (p = 0.001)	(p = 0.076)	0.578
Frequency	2012.1	-3.16% (p = 0.005)	(p = 0.121)	0.467
Frequency	2012.2	-3.30% (p = 0.011)	(p = 0.172)	0.451
Frequency	2013.1	-3.42% (p = 0.022)	(p = 0.190)	0.380
Frequency	2013.2	-2.85% (p = 0.083)	(p = 0.152)	0.325
Frequency	2014.1	-2.82% (p = 0.146)	(p = 0.195)	0.206
Frequency	2014.2	-1.99% (p = 0.379)	(p = 0.165)	0.175
Frequency	2015.1	-2.40% (p = 0.394)	(p = 0.190)	0.113
Frequency	2015.2	-2.89% (p = 0.443)	(p = 0.298)	0.077

Collision

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

Fit	Start Date	Time	Adjusted R^2
Loss Cost	2003.1	+2.04% (p = 0.024)	0.127
Loss Cost	2003.2	+1.94% (p = 0.041)	0.102
Loss Cost	2004.1	+2.08% (p = 0.041)	0.106
Loss Cost	2004.2	+1.89% (p = 0.077)	0.076
Loss Cost	2005.1	+1.34% (p = 0.211)	0.022
Loss Cost	2005.2	+1.28% (p = 0.264)	0.011
Loss Cost	2006.1	+1.39% (p = 0.263)	0.012
Loss Cost	2006.2	+1.34% (p = 0.316)	0.002
Loss Cost	2007.1	+0.76% (p = 0.584)	-0.030
Loss Cost	2007.2	+0.30% (p = 0.838)	-0.043
Loss Cost	2008.1	+0.90% (p = 0.568)	-0.031
Loss Cost	2008.2	+1.82% (p = 0.269)	0.014
Loss Cost	2009.1	+3.78% (p = 0.008)	0.279
Loss Cost	2009.2	+4.15% (p = 0.008)	0.292
Loss Cost	2010.1	+4.71% (p = 0.006)	0.325
Loss Cost	2010.2	+5.09% (p = 0.008)	0.325
Loss Cost	2011.1	+5.80% (p = 0.007)	0.357
Loss Cost	2011.2	+5.88% (p = 0.014)	0.315
Loss Cost	2012.1	+6.87% (p = 0.011)	0.358
Loss Cost	2012.2	+7.15% (p = 0.020)	0.321
Loss Cost	2013.1	+6.11% (p = 0.069)	0.204
Loss Cost	2013.2	+5.73% (p = 0.140)	0.125
Loss Cost	2014.1	+8.49% (p = 0.059)	0.269
Loss Cost	2014.2	+6.94% (p = 0.174)	0.120
Loss Cost	2015.1	+3.22% (p = 0.548)	-0.081
Loss Cost	2015.2	+5.27% (p = 0.448)	-0.051
Severity	2003.1	+2.41% (p = 0.010)	0.168
Severity	2003.2	+2.14% (p = 0.027)	0.124
Severity	2004.1	+2.46% (p = 0.016)	0.154
Severity	2004.2	+2.04% (p = 0.051)	0.099
Severity	2005.1	+2.47% (p = 0.025)	0.142
Severity	2005.2	+2.84% (p = 0.016)	0.174
Severity	2006.1	+3.15% (p = 0.012)	0.194
Severity	2006.2	+3.62% (p = 0.007)	0.234
Severity	2007.1	+3.85% (p = 0.008)	0.235
Severity	2007.2	+3.33% (p = 0.027)	0.167
Severity	2008.1	+3.66% (p = 0.025)	0.179
Severity	2008.2	+4.57% (p = 0.009)	0.261
Severity	2009.1	+6.44% (p = 0.000)	0.538
Severity	2009.2	+6.93% (p = 0.000)	0.546
Severity	2010.1	+7.37% (p = 0.000)	0.543
Severity	2010.2	+8.02% (p = 0.000)	0.557
Severity	2011.1	+9.33% (p = 0.000)	0.635
Severity	2011.2	+9.82% (p = 0.000)	0.618
Severity	2012.1	+10.36% (p = 0.000)	0.599
Severity	2012.2	+11.02% (p = 0.001)	0.581
Severity	2013.1	+9.86% (p = 0.005)	0.480
Severity	2013.2	+9.19% (p = 0.020)	0.377
Severity	2014.1	+11.64% (p = 0.012)	0.471
Severity	2014.2	+9.75% (p = 0.053)	0.314
Severity	2015.1	+5.76% (p = 0.244)	0.072
Severity	2015.2	+9.38% (p = 0.129)	0.231
Frequency	2003.1	-0.36% (p = 0.597)	-0.023
Frequency	2003.2	-0.19% (p = 0.789)	-0.031
Frequency	2004.1	-0.38% (p = 0.622)	-0.026
Frequency	2004.2	-0.15% (p = 0.857)	-0.034
Frequency	2005.1	-1.10% (p = 0.082)	0.075
Frequency	2005.2	-1.51% (p = 0.019)	0.164
Frequency	2006.1	-1.71% (p = 0.013)	0.192
Frequency	2006.2	-2.20% (p = 0.001)	0.323
Frequency	2007.1	-2.97% (p = 0.000)	0.645
Frequency	2007.2	-2.93% (p = 0.000)	0.609
Frequency	2008.1	-2.67% (p = 0.000)	0.555
Frequency	2008.2	-2.63% (p = 0.000)	0.513
Frequency	2009.1	-2.51% (p = 0.000)	0.454
Frequency	2009.2	-2.60% (p = 0.001)	0.435
Frequency	2010.1	-2.47% (p = 0.003)	0.370
Frequency	2010.2	-2.71% (p = 0.004)	0.385
Frequency	2011.1	-3.23% (p = 0.001)	0.472
Frequency	2011.2	-3.59% (p = 0.001)	0.496
Frequency	2012.1	-3.16% (p = 0.007)	0.394
Frequency	2012.2	-3.49% (p = 0.009)	0.399
Frequency	2013.1	-3.42% (p = 0.025)	0.325
Frequency	2013.2	-3.18% (p = 0.067)	0.226
Frequency	2014.1	-2.82% (p = 0.161)	0.118
Frequency	2014.2	-2.55% (p = 0.290)	0.031
Frequency	2015.1	-2.40% (p = 0.424)	-0.036
Frequency	2015.2	-3.76% (p = 0.321)	0.024

Collision

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

Fit	Start Date	Time	Adjusted R^2
Loss Cost	2003.1	+1.75% (p = 0.059)	0.085
Loss Cost	2003.2	+1.63% (p = 0.095)	0.062
Loss Cost	2004.1	+1.74% (p = 0.094)	0.065
Loss Cost	2004.2	+1.53% (p = 0.164)	0.036
Loss Cost	2005.1	+0.92% (p = 0.402)	-0.010
Loss Cost	2005.2	+0.83% (p = 0.482)	-0.019
Loss Cost	2006.1	+0.90% (p = 0.478)	-0.020
Loss Cost	2006.2	+0.82% (p = 0.553)	-0.027
Loss Cost	2007.1	+0.16% (p = 0.912)	-0.045
Loss Cost	2007.2	-0.38% (p = 0.801)	-0.044
Loss Cost	2008.1	+0.19% (p = 0.904)	-0.049
Loss Cost	2008.2	+1.11% (p = 0.511)	-0.028
Loss Cost	2009.1	+3.14% (p = 0.028)	0.198
Loss Cost	2009.2	+3.48% (p = 0.028)	0.210
Loss Cost	2010.1	+4.01% (p = 0.022)	0.242
Loss Cost	2010.2	+4.34% (p = 0.027)	0.240
Loss Cost	2011.1	+5.02% (p = 0.022)	0.272
Loss Cost	2011.2	+5.01% (p = 0.043)	0.224
Loss Cost	2012.1	+5.98% (p = 0.034)	0.267
Loss Cost	2012.2	+6.15% (p = 0.057)	0.226
Loss Cost	2013.1	+4.87% (p = 0.168)	0.099
Loss Cost	2013.2	+4.25% (p = 0.301)	0.020
Loss Cost	2014.1	+7.02% (p = 0.144)	0.153
Loss Cost	2014.2	+5.06% (p = 0.356)	-0.003
Loss Cost	2015.1	+0.65% (p = 0.909)	-0.164
Loss Cost	2015.2	+2.32% (p = 0.755)	-0.174
Severity	2003.1	+2.22% (p = 0.023)	0.134
Severity	2003.2	+1.93% (p = 0.056)	0.090
Severity	2004.1	+2.25% (p = 0.035)	0.118
Severity	2004.2	+1.79% (p = 0.099)	0.064
Severity	2005.1	+2.23% (p = 0.052)	0.104
Severity	2005.2	+2.60% (p = 0.034)	0.134
Severity	2006.1	+2.91% (p = 0.028)	0.153
Severity	2006.2	+3.39% (p = 0.016)	0.192
Severity	2007.1	+3.61% (p = 0.018)	0.193
Severity	2007.2	+3.05% (p = 0.055)	0.124
Severity	2008.1	+3.37% (p = 0.052)	0.135
Severity	2008.2	+4.32% (p = 0.020)	0.214
Severity	2009.1	+6.31% (p = 0.000)	0.496
Severity	2009.2	+6.83% (p = 0.000)	0.506
Severity	2010.1	+7.29% (p = 0.001)	0.503
Severity	2010.2	+7.99% (p = 0.001)	0.519
Severity	2011.1	+9.41% (p = 0.000)	0.604
Severity	2011.2	+9.96% (p = 0.001)	0.588
Severity	2012.1	+10.57% (p = 0.001)	0.570
Severity	2012.2	+11.34% (p = 0.002)	0.553
Severity	2013.1	+10.10% (p = 0.011)	0.444
Severity	2013.2	+9.39% (p = 0.036)	0.337
Severity	2014.1	+12.15% (p = 0.022)	0.441
Severity	2014.2	+10.13% (p = 0.084)	0.276
Severity	2015.1	+5.76% (p = 0.324)	0.022
Severity	2015.2	+9.79% (p = 0.187)	0.182
Frequency	2003.1	-0.47% (p = 0.520)	-0.019
Frequency	2003.2	-0.29% (p = 0.701)	-0.029
Frequency	2004.1	-0.50% (p = 0.541)	-0.022
Frequency	2004.2	-0.26% (p = 0.764)	-0.034
Frequency	2005.1	-1.28% (p = 0.056)	0.100
Frequency	2005.2	-1.73% (p = 0.011)	0.202
Frequency	2006.1	-1.95% (p = 0.007)	0.235
Frequency	2006.2	-2.49% (p = 0.001)	0.383
Frequency	2007.1	-3.34% (p = 0.000)	0.743
Frequency	2007.2	-3.33% (p = 0.000)	0.716
Frequency	2008.1	-3.08% (p = 0.000)	0.679
Frequency	2008.2	-3.08% (p = 0.000)	0.647
Frequency	2009.1	-2.98% (p = 0.000)	0.599
Frequency	2009.2	-3.13% (p = 0.000)	0.591
Frequency	2010.1	-3.05% (p = 0.000)	0.537
Frequency	2010.2	-3.38% (p = 0.000)	0.568
Frequency	2011.1	-4.01% (p = 0.000)	0.687
Frequency	2011.2	-4.50% (p = 0.000)	0.737
Frequency	2012.1	-4.16% (p = 0.000)	0.677
Frequency	2012.2	-4.66% (p = 0.000)	0.714
Frequency	2013.1	-4.75% (p = 0.001)	0.671
Frequency	2013.2	-4.70% (p = 0.003)	0.602
Frequency	2014.1	-4.57% (p = 0.012)	0.511
Frequency	2014.2	-4.60% (p = 0.034)	0.424
Frequency	2015.1	-4.84% (p = 0.072)	0.350
Frequency	2015.2	-6.81% (p = 0.034)	0.550

Comprehensive

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

Fit	Start Date	Time	Seasonality	Adjusted R^2
Loss Cost	2003.1	+3.54% (p = 0.002)	(p = 0.058)	0.293
Loss Cost	2003.2	+3.54% (p = 0.004)	(p = 0.067)	0.262
Loss Cost	2004.1	+3.12% (p = 0.012)	(p = 0.046)	0.242
Loss Cost	2004.2	+2.67% (p = 0.036)	(p = 0.075)	0.168
Loss Cost	2005.1	+2.91% (p = 0.032)	(p = 0.103)	0.176
Loss Cost	2005.2	+2.28% (p = 0.098)	(p = 0.169)	0.090
Loss Cost	2006.1	+2.78% (p = 0.058)	(p = 0.244)	0.115
Loss Cost	2006.2	+2.39% (p = 0.122)	(p = 0.324)	0.053
Loss Cost	2007.1	+2.50% (p = 0.135)	(p = 0.362)	0.050
Loss Cost	2007.2	+1.90% (p = 0.281)	(p = 0.491)	-0.017
Loss Cost	2008.1	+2.39% (p = 0.210)	(p = 0.603)	-0.002
Loss Cost	2008.2	+3.60% (p = 0.072)	(p = 0.367)	0.096
Loss Cost	2009.1	+3.83% (p = 0.082)	(p = 0.422)	0.094
Loss Cost	2009.2	+4.44% (p = 0.068)	(p = 0.356)	0.112
Loss Cost	2010.1	+3.35% (p = 0.184)	(p = 0.250)	0.070
Loss Cost	2010.2	+5.45% (p = 0.038)	(p = 0.090)	0.252
Loss Cost	2011.1	+4.46% (p = 0.107)	(p = 0.068)	0.233
Loss Cost	2011.2	+5.86% (p = 0.060)	(p = 0.044)	0.296
Loss Cost	2012.1	+7.74% (p = 0.024)	(p = 0.080)	0.372
Loss Cost	2012.2	+5.56% (p = 0.108)	(p = 0.158)	0.176
Loss Cost	2013.1	+6.19% (p = 0.123)	(p = 0.218)	0.176
Loss Cost	2013.2	+5.36% (p = 0.251)	(p = 0.307)	0.030
Loss Cost	2014.1	+4.18% (p = 0.437)	(p = 0.293)	-0.006
Loss Cost	2014.2	+2.58% (p = 0.693)	(p = 0.424)	-0.155
Loss Cost	2015.1	+1.86% (p = 0.818)	(p = 0.451)	-0.193
Loss Cost	2015.2	-4.94% (p = 0.591)	(p = 0.787)	-0.272
Severity	2003.1	+4.12% (p = 0.000)	(p = 0.000)	0.495
Severity	2003.2	+4.08% (p = 0.001)	(p = 0.001)	0.459
Severity	2004.1	+3.69% (p = 0.002)	(p = 0.000)	0.461
Severity	2004.2	+3.22% (p = 0.009)	(p = 0.001)	0.398
Severity	2005.1	+3.70% (p = 0.005)	(p = 0.001)	0.420
Severity	2005.2	+3.13% (p = 0.018)	(p = 0.003)	0.345
Severity	2006.1	+3.77% (p = 0.007)	(p = 0.006)	0.382
Severity	2006.2	+3.47% (p = 0.018)	(p = 0.010)	0.315
Severity	2007.1	+3.79% (p = 0.016)	(p = 0.017)	0.324
Severity	2007.2	+3.60% (p = 0.034)	(p = 0.025)	0.264
Severity	2008.1	+4.31% (p = 0.018)	(p = 0.044)	0.297
Severity	2008.2	+5.55% (p = 0.004)	(p = 0.015)	0.413
Severity	2009.1	+5.95% (p = 0.004)	(p = 0.024)	0.422
Severity	2009.2	+6.70% (p = 0.004)	(p = 0.018)	0.437
Severity	2010.1	+5.73% (p = 0.015)	(p = 0.012)	0.429
Severity	2010.2	+8.33% (p = 0.000)	(p = 0.000)	0.689
Severity	2011.1	+7.52% (p = 0.001)	(p = 0.000)	0.693
Severity	2011.2	+8.05% (p = 0.002)	(p = 0.001)	0.666
Severity	2012.1	+9.69% (p = 0.001)	(p = 0.001)	0.727
Severity	2012.2	+7.64% (p = 0.004)	(p = 0.002)	0.658
Severity	2013.1	+8.32% (p = 0.007)	(p = 0.004)	0.665
Severity	2013.2	+8.66% (p = 0.016)	(p = 0.007)	0.598
Severity	2014.1	+7.98% (p = 0.050)	(p = 0.011)	0.589
Severity	2014.2	+7.48% (p = 0.127)	(p = 0.024)	0.464
Severity	2015.1	+7.69% (p = 0.203)	(p = 0.045)	0.444
Severity	2015.2	+2.34% (p = 0.704)	(p = 0.102)	0.223
Frequency	2003.1	-0.56% (p = 0.144)	(p = 0.000)	0.456
Frequency	2003.2	-0.52% (p = 0.198)	(p = 0.000)	0.432
Frequency	2004.1	-0.54% (p = 0.205)	(p = 0.000)	0.426
Frequency	2004.2	-0.54% (p = 0.243)	(p = 0.000)	0.406
Frequency	2005.1	-0.76% (p = 0.110)	(p = 0.000)	0.413
Frequency	2005.2	-0.83% (p = 0.106)	(p = 0.000)	0.405
Frequency	2006.1	-0.96% (p = 0.080)	(p = 0.000)	0.404
Frequency	2006.2	-1.04% (p = 0.077)	(p = 0.001)	0.396
Frequency	2007.1	-1.24% (p = 0.050)	(p = 0.001)	0.403
Frequency	2007.2	-1.64% (p = 0.012)	(p = 0.000)	0.490
Frequency	2008.1	-1.84% (p = 0.009)	(p = 0.001)	0.503
Frequency	2008.2	-1.84% (p = 0.017)	(p = 0.001)	0.459
Frequency	2009.1	-2.01% (p = 0.017)	(p = 0.002)	0.464
Frequency	2009.2	-2.12% (p = 0.022)	(p = 0.003)	0.435
Frequency	2010.1	-2.25% (p = 0.028)	(p = 0.006)	0.436
Frequency	2010.2	-2.66% (p = 0.019)	(p = 0.005)	0.461
Frequency	2011.1	-2.84% (p = 0.024)	(p = 0.008)	0.463
Frequency	2011.2	-2.02% (p = 0.107)	(p = 0.018)	0.332
Frequency	2012.1	-1.78% (p = 0.203)	(p = 0.021)	0.331
Frequency	2012.2	-1.93% (p = 0.236)	(p = 0.029)	0.287
Frequency	2013.1	-1.96% (p = 0.298)	(p = 0.043)	0.275
Frequency	2013.2	-3.04% (p = 0.163)	(p = 0.030)	0.352
Frequency	2014.1	-3.51% (p = 0.175)	(p = 0.054)	0.346
Frequency	2014.2	-4.56% (p = 0.153)	(p = 0.055)	0.346
Frequency	2015.1	-5.41% (p = 0.169)	(p = 0.102)	0.343
Frequency	2015.2	-7.11% (p = 0.167)	(p = 0.106)	0.324

Comprehensive

Coverage = CM
End Trend Period = 2018.2
Excluded Points = NA
Parameters Included: time, seasonality

Fit	Start Date	Time	Seasonality	Adjusted R^2
Loss Cost	2003.1	+3.79% (p = 0.002)	(p = 0.084)	0.305
Loss Cost	2003.2	+3.80% (p = 0.003)	(p = 0.093)	0.274
Loss Cost	2004.1	+3.36% (p = 0.011)	(p = 0.066)	0.251
Loss Cost	2004.2	+2.90% (p = 0.033)	(p = 0.102)	0.175
Loss Cost	2005.1	+3.20% (p = 0.029)	(p = 0.141)	0.186
Loss Cost	2005.2	+2.55% (p = 0.085)	(p = 0.218)	0.098
Loss Cost	2006.1	+3.15% (p = 0.047)	(p = 0.322)	0.131
Loss Cost	2006.2	+2.76% (p = 0.098)	(p = 0.406)	0.066
Loss Cost	2007.1	+2.94% (p = 0.107)	(p = 0.461)	0.065
Loss Cost	2007.2	+2.32% (p = 0.224)	(p = 0.591)	-0.006
Loss Cost	2008.1	+2.95% (p = 0.157)	(p = 0.736)	0.018
Loss Cost	2008.2	+4.26% (p = 0.052)	(p = 0.482)	0.125
Loss Cost	2009.1	+4.63% (p = 0.056)	(p = 0.566)	0.127
Loss Cost	2009.2	+5.33% (p = 0.047)	(p = 0.480)	0.149
Loss Cost	2010.1	+4.19% (p = 0.138)	(p = 0.354)	0.090
Loss Cost	2010.2	+6.48% (p = 0.026)	(p = 0.145)	0.290
Loss Cost	2011.1	+5.49% (p = 0.081)	(p = 0.118)	0.255
Loss Cost	2011.2	+7.07% (p = 0.045)	(p = 0.077)	0.326
Loss Cost	2012.1	+9.75% (p = 0.013)	(p = 0.155)	0.445
Loss Cost	2012.2	+7.52% (p = 0.055)	(p = 0.261)	0.257
Loss Cost	2013.1	+8.96% (p = 0.055)	(p = 0.395)	0.283
Loss Cost	2013.2	+8.28% (p = 0.125)	(p = 0.482)	0.129
Loss Cost	2014.1	+7.72% (p = 0.241)	(p = 0.502)	0.056
Loss Cost	2014.2	+6.27% (p = 0.428)	(p = 0.618)	-0.143
Loss Cost	2015.1	+7.04% (p = 0.509)	(p = 0.709)	-0.202
Loss Cost	2015.2	-0.38% (p = 0.974)	(p = 0.990)	-0.499
Severity	2003.1	+4.04% (p = 0.001)	(p = 0.000)	0.491
Severity	2003.2	+3.99% (p = 0.001)	(p = 0.001)	0.454
Severity	2004.1	+3.55% (p = 0.006)	(p = 0.000)	0.458
Severity	2004.2	+3.07% (p = 0.019)	(p = 0.001)	0.396
Severity	2005.1	+3.58% (p = 0.010)	(p = 0.002)	0.415
Severity	2005.2	+2.99% (p = 0.033)	(p = 0.004)	0.342
Severity	2006.1	+3.69% (p = 0.013)	(p = 0.007)	0.376
Severity	2006.2	+3.38% (p = 0.031)	(p = 0.012)	0.309
Severity	2007.1	+3.72% (p = 0.029)	(p = 0.020)	0.317
Severity	2007.2	+3.51% (p = 0.055)	(p = 0.030)	0.257
Severity	2008.1	+4.33% (p = 0.030)	(p = 0.055)	0.289
Severity	2008.2	+5.62% (p = 0.007)	(p = 0.021)	0.406
Severity	2009.1	+6.11% (p = 0.008)	(p = 0.035)	0.416
Severity	2009.2	+6.90% (p = 0.006)	(p = 0.027)	0.432
Severity	2010.1	+5.79% (p = 0.027)	(p = 0.018)	0.422
Severity	2010.2	+8.54% (p = 0.001)	(p = 0.001)	0.686
Severity	2011.1	+7.60% (p = 0.004)	(p = 0.001)	0.689
Severity	2011.2	+8.18% (p = 0.005)	(p = 0.001)	0.662
Severity	2012.1	+10.27% (p = 0.002)	(p = 0.002)	0.728
Severity	2012.2	+8.10% (p = 0.008)	(p = 0.004)	0.658
Severity	2013.1	+9.12% (p = 0.012)	(p = 0.009)	0.670
Severity	2013.2	+9.57% (p = 0.024)	(p = 0.015)	0.603
Severity	2014.1	+8.97% (p = 0.076)	(p = 0.026)	0.587
Severity	2014.2	+8.51% (p = 0.163)	(p = 0.049)	0.452
Severity	2015.1	+9.37% (p = 0.249)	(p = 0.100)	0.429
Severity	2015.2	+3.40% (p = 0.683)	(p = 0.178)	0.126
Frequency	2003.1	-0.24% (p = 0.494)	(p = 0.000)	0.556
Frequency	2003.2	-0.19% (p = 0.606)	(p = 0.000)	0.537
Frequency	2004.1	-0.18% (p = 0.645)	(p = 0.000)	0.531
Frequency	2004.2	-0.16% (p = 0.701)	(p = 0.000)	0.515
Frequency	2005.1	-0.37% (p = 0.401)	(p = 0.000)	0.510
Frequency	2005.2	-0.42% (p = 0.368)	(p = 0.000)	0.503
Frequency	2006.1	-0.52% (p = 0.308)	(p = 0.000)	0.494
Frequency	2006.2	-0.59% (p = 0.281)	(p = 0.000)	0.487
Frequency	2007.1	-0.75% (p = 0.204)	(p = 0.000)	0.481
Frequency	2007.2	-1.15% (p = 0.056)	(p = 0.000)	0.569
Frequency	2008.1	-1.32% (p = 0.046)	(p = 0.000)	0.570
Frequency	2008.2	-1.29% (p = 0.073)	(p = 0.000)	0.532
Frequency	2009.1	-1.39% (p = 0.081)	(p = 0.001)	0.529
Frequency	2009.2	-1.47% (p = 0.094)	(p = 0.001)	0.503
Frequency	2010.1	-1.51% (p = 0.125)	(p = 0.002)	0.498
Frequency	2010.2	-1.91% (p = 0.079)	(p = 0.001)	0.522
Frequency	2011.1	-1.97% (p = 0.111)	(p = 0.003)	0.516
Frequency	2011.2	-1.03% (p = 0.382)	(p = 0.004)	0.443
Frequency	2012.1	-0.47% (p = 0.719)	(p = 0.004)	0.478
Frequency	2012.2	-0.53% (p = 0.726)	(p = 0.007)	0.444
Frequency	2013.1	-0.15% (p = 0.933)	(p = 0.010)	0.443
Frequency	2013.2	-1.18% (p = 0.560)	(p = 0.008)	0.511
Frequency	2014.1	-1.15% (p = 0.653)	(p = 0.018)	0.486
Frequency	2014.2	-2.07% (p = 0.507)	(p = 0.024)	0.483
Frequency	2015.1	-2.13% (p = 0.611)	(p = 0.053)	0.445
Frequency	2015.2	-3.66% (p = 0.506)	(p = 0.074)	0.418

Comprehensive

Coverage = CM
End Trend Period = 2018.1
Excluded Points = NA
Parameters Included: time, seasonality

Fit	Start Date	Time	Seasonality	Adjusted R^2
Loss Cost	2003.1	+4.03% (p = 0.002)	(p = 0.073)	0.306
Loss Cost	2003.2	+4.06% (p = 0.003)	(p = 0.081)	0.276
Loss Cost	2004.1	+3.62% (p = 0.011)	(p = 0.059)	0.253
Loss Cost	2004.2	+3.13% (p = 0.032)	(p = 0.094)	0.174
Loss Cost	2005.1	+3.45% (p = 0.028)	(p = 0.130)	0.186
Loss Cost	2005.2	+2.76% (p = 0.086)	(p = 0.208)	0.095
Loss Cost	2006.1	+3.39% (p = 0.048)	(p = 0.300)	0.128
Loss Cost	2006.2	+2.98% (p = 0.102)	(p = 0.386)	0.061
Loss Cost	2007.1	+3.17% (p = 0.110)	(p = 0.438)	0.061
Loss Cost	2007.2	+2.50% (p = 0.235)	(p = 0.574)	-0.013
Loss Cost	2008.1	+3.17% (p = 0.167)	(p = 0.707)	0.011
Loss Cost	2008.2	+4.73% (p = 0.051)	(p = 0.430)	0.128
Loss Cost	2009.1	+5.15% (p = 0.055)	(p = 0.508)	0.132
Loss Cost	2009.2	+6.08% (p = 0.043)	(p = 0.408)	0.162
Loss Cost	2010.1	+4.91% (p = 0.121)	(p = 0.312)	0.103
Loss Cost	2010.2	+7.87% (p = 0.017)	(p = 0.096)	0.342
Loss Cost	2011.1	+6.90% (p = 0.051)	(p = 0.084)	0.308
Loss Cost	2011.2	+9.27% (p = 0.021)	(p = 0.041)	0.416
Loss Cost	2012.1	+12.40% (p = 0.005)	(p = 0.070)	0.561
Loss Cost	2012.2	+10.22% (p = 0.025)	(p = 0.139)	0.381
Loss Cost	2013.1	+12.07% (p = 0.025)	(p = 0.227)	0.422
Loss Cost	2013.2	+12.30% (p = 0.060)	(p = 0.277)	0.288
Loss Cost	2014.1	+12.11% (p = 0.127)	(p = 0.330)	0.219
Loss Cost	2014.2	+12.06% (p = 0.246)	(p = 0.413)	0.016
Loss Cost	2015.1	+13.85% (p = 0.322)	(p = 0.532)	-0.045
Loss Cost	2015.2	+5.15% (p = 0.775)	(p = 0.825)	-0.602
Severity	2003.1	+4.13% (p = 0.001)	(p = 0.001)	0.468
Severity	2003.2	+4.09% (p = 0.002)	(p = 0.001)	0.431
Severity	2004.1	+3.63% (p = 0.008)	(p = 0.001)	0.434
Severity	2004.2	+3.10% (p = 0.026)	(p = 0.001)	0.368
Severity	2005.1	+3.64% (p = 0.014)	(p = 0.003)	0.386
Severity	2005.2	+2.98% (p = 0.049)	(p = 0.005)	0.307
Severity	2006.1	+3.71% (p = 0.021)	(p = 0.010)	0.338
Severity	2006.2	+3.35% (p = 0.049)	(p = 0.017)	0.268
Severity	2007.1	+3.71% (p = 0.045)	(p = 0.026)	0.275
Severity	2007.2	+3.47% (p = 0.083)	(p = 0.039)	0.212
Severity	2008.1	+4.32% (p = 0.046)	(p = 0.067)	0.242
Severity	2008.2	+5.83% (p = 0.011)	(p = 0.025)	0.368
Severity	2009.1	+6.36% (p = 0.012)	(p = 0.040)	0.378
Severity	2009.2	+7.35% (p = 0.009)	(p = 0.030)	0.401
Severity	2010.1	+6.19% (p = 0.035)	(p = 0.021)	0.390
Severity	2010.2	+9.65% (p = 0.001)	(p = 0.001)	0.696
Severity	2011.1	+8.71% (p = 0.003)	(p = 0.001)	0.698
Severity	2011.2	+9.73% (p = 0.004)	(p = 0.001)	0.684
Severity	2012.1	+12.13% (p = 0.001)	(p = 0.001)	0.763
Severity	2012.2	+9.82% (p = 0.006)	(p = 0.003)	0.683
Severity	2013.1	+11.11% (p = 0.008)	(p = 0.007)	0.701
Severity	2013.2	+12.50% (p = 0.015)	(p = 0.010)	0.659
Severity	2014.1	+12.14% (p = 0.046)	(p = 0.019)	0.642
Severity	2014.2	+13.05% (p = 0.101)	(p = 0.039)	0.527
Severity	2015.1	+14.74% (p = 0.163)	(p = 0.084)	0.506
Severity	2015.2	+7.82% (p = 0.543)	(p = 0.209)	0.106
Frequency	2003.1	-0.10% (p = 0.790)	(p = 0.000)	0.537
Frequency	2003.2	-0.03% (p = 0.943)	(p = 0.000)	0.521
Frequency	2004.1	-0.01% (p = 0.975)	(p = 0.000)	0.512
Frequency	2004.2	+0.03% (p = 0.948)	(p = 0.000)	0.497
Frequency	2005.1	-0.18% (p = 0.694)	(p = 0.000)	0.482
Frequency	2005.2	-0.22% (p = 0.658)	(p = 0.000)	0.474
Frequency	2006.1	-0.31% (p = 0.561)	(p = 0.000)	0.458
Frequency	2006.2	-0.36% (p = 0.530)	(p = 0.000)	0.449
Frequency	2007.1	-0.52% (p = 0.401)	(p = 0.000)	0.434
Frequency	2007.2	-0.94% (p = 0.139)	(p = 0.000)	0.521
Frequency	2008.1	-1.11% (p = 0.112)	(p = 0.000)	0.517
Frequency	2008.2	-1.04% (p = 0.175)	(p = 0.001)	0.474
Frequency	2009.1	-1.13% (p = 0.182)	(p = 0.001)	0.466
Frequency	2009.2	-1.19% (p = 0.214)	(p = 0.002)	0.434
Frequency	2010.1	-1.21% (p = 0.258)	(p = 0.003)	0.425
Frequency	2010.2	-1.62% (p = 0.177)	(p = 0.003)	0.446
Frequency	2011.1	-1.67% (p = 0.221)	(p = 0.006)	0.437
Frequency	2011.2	-0.42% (p = 0.747)	(p = 0.010)	0.368
Frequency	2012.1	+0.23% (p = 0.870)	(p = 0.008)	0.424
Frequency	2012.2	+0.36% (p = 0.832)	(p = 0.017)	0.389
Frequency	2013.1	+0.87% (p = 0.672)	(p = 0.021)	0.389
Frequency	2013.2	-0.18% (p = 0.939)	(p = 0.022)	0.431
Frequency	2014.1	-0.03% (p = 0.992)	(p = 0.039)	0.382
Frequency	2014.2	-0.87% (p = 0.829)	(p = 0.061)	0.355
Frequency	2015.1	-0.77% (p = 0.888)	(p = 0.110)	0.271
Frequency	2015.2	-2.47% (p = 0.767)	(p = 0.175)	0.191

Comprehensive

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

Fit	Start Date	Time	Adjusted R^2
Loss Cost	2003.1	+3.54% (p = 0.003)	0.227
Loss Cost	2003.2	+3.42% (p = 0.006)	0.197
Loss Cost	2004.1	+3.12% (p = 0.017)	0.154
Loss Cost	2004.2	+2.54% (p = 0.054)	0.096
Loss Cost	2005.1	+2.91% (p = 0.038)	0.119
Loss Cost	2005.2	+2.16% (p = 0.121)	0.055
Loss Cost	2006.1	+2.78% (p = 0.060)	0.100
Loss Cost	2006.2	+2.29% (p = 0.136)	0.052
Loss Cost	2007.1	+2.50% (p = 0.133)	0.056
Loss Cost	2007.2	+1.81% (p = 0.295)	0.006
Loss Cost	2008.1	+2.39% (p = 0.202)	0.032
Loss Cost	2008.2	+3.46% (p = 0.080)	0.102
Loss Cost	2009.1	+3.83% (p = 0.079)	0.109
Loss Cost	2009.2	+4.25% (p = 0.077)	0.117
Loss Cost	2010.1	+3.35% (p = 0.188)	0.047
Loss Cost	2010.2	+5.02% (p = 0.066)	0.146
Loss Cost	2011.1	+4.46% (p = 0.136)	0.085
Loss Cost	2011.2	+5.16% (p = 0.128)	0.097
Loss Cost	2012.1	+7.74% (p = 0.036)	0.243
Loss Cost	2012.2	+4.95% (p = 0.160)	0.087
Loss Cost	2013.1	+6.19% (p = 0.131)	0.122
Loss Cost	2013.2	+4.66% (p = 0.308)	0.014
Loss Cost	2014.1	+4.18% (p = 0.441)	-0.036
Loss Cost	2014.2	+1.64% (p = 0.792)	-0.115
Loss Cost	2015.1	+1.86% (p = 0.813)	-0.133
Loss Cost	2015.2	-5.46% (p = 0.506)	-0.077
Severity	2003.1	+4.12% (p = 0.002)	0.246
Severity	2003.2	+3.85% (p = 0.005)	0.205
Severity	2004.1	+3.69% (p = 0.011)	0.173
Severity	2004.2	+2.97% (p = 0.041)	0.110
Severity	2005.1	+3.70% (p = 0.015)	0.170
Severity	2005.2	+2.88% (p = 0.056)	0.100
Severity	2006.1	+3.77% (p = 0.016)	0.179
Severity	2006.2	+3.22% (p = 0.047)	0.119
Severity	2007.1	+3.79% (p = 0.029)	0.155
Severity	2007.2	+3.31% (p = 0.071)	0.102
Severity	2008.1	+4.31% (p = 0.027)	0.175
Severity	2008.2	+5.18% (p = 0.014)	0.231
Severity	2009.1	+5.95% (p = 0.009)	0.268
Severity	2009.2	+6.23% (p = 0.013)	0.255
Severity	2010.1	+5.73% (p = 0.035)	0.191
Severity	2010.2	+7.53% (p = 0.010)	0.306
Severity	2011.1	+7.52% (p = 0.021)	0.262
Severity	2011.2	+6.96% (p = 0.052)	0.190
Severity	2012.1	+9.69% (p = 0.013)	0.342
Severity	2012.2	+6.50% (p = 0.068)	0.188
Severity	2013.1	+8.32% (p = 0.043)	0.261
Severity	2013.2	+7.12% (p = 0.121)	0.146
Severity	2014.1	+7.98% (p = 0.148)	0.131
Severity	2014.2	+5.27% (p = 0.391)	-0.020
Severity	2015.1	+7.69% (p = 0.318)	0.019
Severity	2015.2	-0.20% (p = 0.978)	-0.167
Frequency	2003.1	-0.56% (p = 0.275)	0.007
Frequency	2003.2	-0.41% (p = 0.437)	-0.012
Frequency	2004.1	-0.54% (p = 0.335)	-0.001
Frequency	2004.2	-0.42% (p = 0.483)	-0.017
Frequency	2005.1	-0.76% (p = 0.210)	0.023
Frequency	2005.2	-0.70% (p = 0.283)	0.007
Frequency	2006.1	-0.96% (p = 0.163)	0.040
Frequency	2006.2	-0.89% (p = 0.225)	0.022
Frequency	2007.1	-1.24% (p = 0.110)	0.069
Frequency	2007.2	-1.46% (p = 0.082)	0.092
Frequency	2008.1	-1.84% (p = 0.038)	0.151
Frequency	2008.2	-1.63% (p = 0.086)	0.098
Frequency	2009.1	-2.01% (p = 0.051)	0.143
Frequency	2009.2	-1.87% (p = 0.095)	0.100
Frequency	2010.1	-2.25% (p = 0.067)	0.136
Frequency	2010.2	-2.34% (p = 0.087)	0.120
Frequency	2011.1	-2.84% (p = 0.061)	0.162
Frequency	2011.2	-1.68% (p = 0.250)	0.028
Frequency	2012.1	-1.78% (p = 0.286)	0.017
Frequency	2012.2	-1.45% (p = 0.445)	-0.030
Frequency	2013.1	-1.96% (p = 0.373)	-0.012
Frequency	2013.2	-2.30% (p = 0.377)	-0.013
Frequency	2014.1	-3.51% (p = 0.248)	0.050
Frequency	2014.2	-3.44% (p = 0.353)	-0.003
Frequency	2015.1	-5.41% (p = 0.226)	0.087
Frequency	2015.2	-5.27% (p = 0.356)	0.000

All Perils

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

Fit	Start Date	Time	Seasonality	Adjusted R^2
Loss Cost	2003.1	+1.00% (p = 0.274)	(p = 0.002)	0.259
Loss Cost	2003.2	+1.69% (p = 0.061)	(p = 0.000)	0.373
Loss Cost	2004.1	+1.74% (p = 0.070)	(p = 0.000)	0.371
Loss Cost	2004.2	+2.00% (p = 0.051)	(p = 0.000)	0.382
Loss Cost	2005.1	+2.38% (p = 0.028)	(p = 0.001)	0.393
Loss Cost	2005.2	+2.51% (p = 0.031)	(p = 0.001)	0.379
Loss Cost	2006.1	+2.29% (p = 0.063)	(p = 0.001)	0.381
Loss Cost	2006.2	+2.33% (p = 0.079)	(p = 0.001)	0.356
Loss Cost	2007.1	+2.55% (p = 0.076)	(p = 0.002)	0.355
Loss Cost	2007.2	+2.17% (p = 0.154)	(p = 0.005)	0.293
Loss Cost	2008.1	+2.23% (p = 0.179)	(p = 0.007)	0.289
Loss Cost	2008.2	+2.73% (p = 0.132)	(p = 0.006)	0.305
Loss Cost	2009.1	+2.61% (p = 0.189)	(p = 0.008)	0.303
Loss Cost	2009.2	+4.30% (p = 0.033)	(p = 0.001)	0.464
Loss Cost	2010.1	+4.10% (p = 0.062)	(p = 0.002)	0.462
Loss Cost	2010.2	+3.73% (p = 0.123)	(p = 0.004)	0.394
Loss Cost	2011.1	+2.21% (p = 0.358)	(p = 0.002)	0.459
Loss Cost	2011.2	+2.32% (p = 0.400)	(p = 0.003)	0.426
Loss Cost	2012.1	+0.79% (p = 0.784)	(p = 0.002)	0.486
Loss Cost	2012.2	+1.70% (p = 0.612)	(p = 0.003)	0.492
Loss Cost	2013.1	+2.57% (p = 0.507)	(p = 0.006)	0.462
Loss Cost	2013.2	-0.65% (p = 0.868)	(p = 0.013)	0.416
Loss Cost	2014.1	-5.14% (p = 0.112)	(p = 0.001)	0.742
Loss Cost	2014.2	-4.18% (p = 0.278)	(p = 0.002)	0.745
Loss Cost	2015.1	-2.08% (p = 0.632)	(p = 0.004)	0.690
Loss Cost	2015.2	-5.55% (p = 0.292)	(p = 0.012)	0.707
Severity	2003.1	+1.30% (p = 0.185)	(p = 0.041)	0.120
Severity	2003.2	+2.03% (p = 0.038)	(p = 0.010)	0.238
Severity	2004.1	+2.17% (p = 0.036)	(p = 0.015)	0.241
Severity	2004.2	+2.62% (p = 0.017)	(p = 0.009)	0.289
Severity	2005.1	+2.91% (p = 0.012)	(p = 0.014)	0.302
Severity	2005.2	+3.53% (p = 0.004)	(p = 0.006)	0.373
Severity	2006.1	+3.58% (p = 0.006)	(p = 0.008)	0.370
Severity	2006.2	+3.81% (p = 0.007)	(p = 0.009)	0.359
Severity	2007.1	+4.19% (p = 0.006)	(p = 0.015)	0.374
Severity	2007.2	+3.97% (p = 0.014)	(p = 0.023)	0.309
Severity	2008.1	+4.01% (p = 0.022)	(p = 0.030)	0.303
Severity	2008.2	+4.44% (p = 0.021)	(p = 0.027)	0.304
Severity	2009.1	+4.67% (p = 0.027)	(p = 0.040)	0.304
Severity	2009.2	+6.33% (p = 0.004)	(p = 0.010)	0.458
Severity	2010.1	+6.20% (p = 0.010)	(p = 0.013)	0.447
Severity	2010.2	+5.87% (p = 0.025)	(p = 0.022)	0.362
Severity	2011.1	+3.87% (p = 0.107)	(p = 0.005)	0.427
Severity	2011.2	+3.27% (p = 0.220)	(p = 0.011)	0.342
Severity	2012.1	+2.04% (p = 0.472)	(p = 0.008)	0.380
Severity	2012.2	+3.74% (p = 0.242)	(p = 0.005)	0.449
Severity	2013.1	+4.00% (p = 0.282)	(p = 0.010)	0.435
Severity	2013.2	+1.93% (p = 0.635)	(p = 0.024)	0.326
Severity	2014.1	-2.08% (p = 0.567)	(p = 0.004)	0.578
Severity	2014.2	-2.51% (p = 0.582)	(p = 0.011)	0.549
Severity	2015.1	-0.74% (p = 0.893)	(p = 0.026)	0.453
Severity	2015.2	-4.77% (p = 0.475)	(p = 0.066)	0.429
Frequency	2003.1	-0.30% (p = 0.449)	(p = 0.011)	0.157
Frequency	2003.2	-0.33% (p = 0.427)	(p = 0.015)	0.152
Frequency	2004.1	-0.42% (p = 0.343)	(p = 0.014)	0.164
Frequency	2004.2	-0.60% (p = 0.194)	(p = 0.025)	0.167
Frequency	2005.1	-0.52% (p = 0.293)	(p = 0.036)	0.126
Frequency	2005.2	-0.99% (p = 0.030)	(p = 0.067)	0.219
Frequency	2006.1	-1.25% (p = 0.007)	(p = 0.028)	0.316
Frequency	2006.2	-1.42% (p = 0.004)	(p = 0.049)	0.347
Frequency	2007.1	-1.58% (p = 0.003)	(p = 0.036)	0.368
Frequency	2007.2	-1.73% (p = 0.003)	(p = 0.061)	0.388
Frequency	2008.1	-1.71% (p = 0.006)	(p = 0.075)	0.334
Frequency	2008.2	-1.64% (p = 0.015)	(p = 0.078)	0.313
Frequency	2009.1	-1.97% (p = 0.006)	(p = 0.042)	0.387
Frequency	2009.2	-1.91% (p = 0.014)	(p = 0.048)	0.369
Frequency	2010.1	-1.98% (p = 0.021)	(p = 0.055)	0.329
Frequency	2010.2	-2.03% (p = 0.034)	(p = 0.076)	0.321
Frequency	2011.1	-1.60% (p = 0.108)	(p = 0.129)	0.182
Frequency	2011.2	-0.92% (p = 0.358)	(p = 0.057)	0.201
Frequency	2012.1	-1.22% (p = 0.280)	(p = 0.053)	0.218
Frequency	2012.2	-1.97% (p = 0.115)	(p = 0.107)	0.272
Frequency	2013.1	-1.38% (p = 0.305)	(p = 0.180)	0.095
Frequency	2013.2	-2.54% (p = 0.079)	(p = 0.357)	0.244
Frequency	2014.1	-3.13% (p = 0.065)	(p = 0.280)	0.282
Frequency	2014.2	-1.71% (p = 0.298)	(p = 0.108)	0.282
Frequency	2015.1	-1.35% (p = 0.498)	(p = 0.174)	0.100
Frequency	2015.2	-0.82% (p = 0.757)	(p = 0.203)	0.076

All Perils

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

Fit	Start Date	Time	Adjusted R^2
Loss Cost	2003.1	+1.00% (p = 0.345)	-0.003
Loss Cost	2003.2	+1.49% (p = 0.176)	0.029
Loss Cost	2004.1	+1.74% (p = 0.137)	0.043
Loss Cost	2004.2	+1.77% (p = 0.158)	0.037
Loss Cost	2005.1	+2.38% (p = 0.069)	0.085
Loss Cost	2005.2	+2.25% (p = 0.106)	0.063
Loss Cost	2006.1	+2.29% (p = 0.127)	0.054
Loss Cost	2006.2	+2.02% (p = 0.206)	0.027
Loss Cost	2007.1	+2.55% (p = 0.137)	0.054
Loss Cost	2007.2	+1.83% (p = 0.303)	0.005
Loss Cost	2008.1	+2.23% (p = 0.249)	0.018
Loss Cost	2008.2	+2.31% (p = 0.276)	0.012
Loss Cost	2009.1	+2.61% (p = 0.264)	0.016
Loss Cost	2009.2	+3.68% (p = 0.146)	0.064
Loss Cost	2010.1	+4.10% (p = 0.146)	0.069
Loss Cost	2010.2	+2.98% (p = 0.320)	0.003
Loss Cost	2011.1	+2.21% (p = 0.502)	-0.034
Loss Cost	2011.2	+1.27% (p = 0.727)	-0.062
Loss Cost	2012.1	+0.79% (p = 0.850)	-0.074
Loss Cost	2012.2	+0.16% (p = 0.974)	-0.083
Loss Cost	2013.1	+2.57% (p = 0.635)	-0.068
Loss Cost	2013.2	-2.34% (p = 0.657)	-0.077
Loss Cost	2014.1	-5.14% (p = 0.392)	-0.020
Loss Cost	2014.2	-7.10% (p = 0.326)	0.010
Loss Cost	2015.1	-2.08% (p = 0.799)	-0.132
Loss Cost	2015.2	-9.29% (p = 0.298)	0.041
Severity	2003.1	+1.30% (p = 0.209)	0.020
Severity	2003.2	+1.89% (p = 0.075)	0.072
Severity	2004.1	+2.17% (p = 0.054)	0.092
Severity	2004.2	+2.45% (p = 0.041)	0.110
Severity	2005.1	+2.91% (p = 0.022)	0.149
Severity	2005.2	+3.32% (p = 0.014)	0.180
Severity	2006.1	+3.58% (p = 0.014)	0.188
Severity	2006.2	+3.56% (p = 0.023)	0.165
Severity	2007.1	+4.19% (p = 0.012)	0.211
Severity	2007.2	+3.71% (p = 0.034)	0.151
Severity	2008.1	+4.01% (p = 0.035)	0.156
Severity	2008.2	+4.10% (p = 0.049)	0.140
Severity	2009.1	+4.67% (p = 0.041)	0.160
Severity	2009.2	+5.84% (p = 0.018)	0.232
Severity	2010.1	+6.20% (p = 0.024)	0.224
Severity	2010.2	+5.28% (p = 0.070)	0.141
Severity	2011.1	+3.87% (p = 0.202)	0.047
Severity	2011.2	+2.44% (p = 0.449)	-0.027
Severity	2012.1	+2.04% (p = 0.578)	-0.051
Severity	2012.2	+2.43% (p = 0.567)	-0.053
Severity	2013.1	+4.00% (p = 0.416)	-0.024
Severity	2013.2	+0.39% (p = 0.939)	-0.099
Severity	2014.1	-2.08% (p = 0.720)	-0.094
Severity	2014.2	-5.02% (p = 0.458)	-0.046
Severity	2015.1	-0.74% (p = 0.926)	-0.141
Severity	2015.2	-7.81% (p = 0.358)	-0.002
Frequency	2003.1	-0.30% (p = 0.490)	-0.016
Frequency	2003.2	-0.39% (p = 0.392)	-0.008
Frequency	2004.1	-0.42% (p = 0.387)	-0.008
Frequency	2004.2	-0.67% (p = 0.184)	0.029
Frequency	2005.1	-0.52% (p = 0.324)	0.000
Frequency	2005.2	-1.04% (p = 0.029)	0.139
Frequency	2006.1	-1.25% (p = 0.013)	0.193
Frequency	2006.2	-1.49% (p = 0.005)	0.257
Frequency	2007.1	-1.58% (p = 0.006)	0.259
Frequency	2007.2	-1.81% (p = 0.003)	0.307
Frequency	2008.1	-1.71% (p = 0.008)	0.254
Frequency	2008.2	-1.72% (p = 0.014)	0.228
Frequency	2009.1	-1.97% (p = 0.010)	0.264
Frequency	2009.2	-2.04% (p = 0.015)	0.246
Frequency	2010.1	-1.98% (p = 0.032)	0.200
Frequency	2010.2	-2.19% (p = 0.032)	0.209
Frequency	2011.1	-1.60% (p = 0.123)	0.094
Frequency	2011.2	-1.14% (p = 0.305)	0.009
Frequency	2012.1	-1.22% (p = 0.335)	0.000
Frequency	2012.2	-2.22% (p = 0.098)	0.146
Frequency	2013.1	-1.38% (p = 0.324)	0.006
Frequency	2013.2	-2.72% (p = 0.057)	0.248
Frequency	2014.1	-3.13% (p = 0.065)	0.254
Frequency	2014.2	-2.19% (p = 0.234)	0.068
Frequency	2015.1	-1.35% (p = 0.531)	-0.076
Frequency	2015.2	-1.61% (p = 0.566)	-0.099