

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

Based on Insurance Industry Data
Through June 30, 2019

March 31, 2020

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1. EXECUTIVE SUMMARY

1.1. Purpose and Scope

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

We developed our analysis using insurance industry private passenger vehicles loss and expense experience reported as of June 30, 2019 in Newfoundland and Labrador 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 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	+0.0%	+0.0%
Property Damage*	+2.0%	+2.0%
Accident Benefits	+4.5%	+4.5%
Uninsured Auto	+4.5%	+4.5%
Collision	+4.0%	+4.0%
Comprehensive	+5.5%	+5.5%
Specified Perils	+5.5%	+5.5%
All Perils	+5.5%	+5.5%
Underinsured Motorist	+3.5%	+3.5%

*Level Change factor of 1.20 applies to data prior to July 1, 2012.

* * * * *

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 Actuarial Standards Board (Canada).

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2. ANALYSIS – GENERAL DISCUSSION

2.1. Introduction

In the sections that follow we present:

- an analysis and discussion of insurance industry loss development factors, and trend rates;
- rationale for the assumptions, factors, provisions, and calculations that we present, as well as information to help the Board evaluate their reasonableness; and
- the supporting summary exhibits that present 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 AUTO7501 Automobile Industry Exhibit (as of June 30, 2019) provided by GISA. This data includes the experience of all private passenger vehicles in Newfoundland and Labrador. We refer to this as the AIX report.

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

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

- Paid Claim Amounts – claim 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:

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

2.3. Over-Reporting issue

With the 2018-1 and 2018-2 data releases, a large writer in Newfoundland and Labrador has confirmed over-reporting their claim counts for **all coverages** as well as under-reporting their claim counts across the 2019-1 diagonal of the claim count triangles. GISA’s service provider is working with this major writer in correcting this reporting error. In the following tables we present the change in reported counts between the 2017-2, 2018-1, 2018-2 and 2019-1 diagonals for accident years 2013 to 2017. These percentage changes provide a sense of the erroneous reported claim count inflation.

Table 2: Bodily Injury – Reported Claim Counts

Accident Year	2017-2 Diagonal	2018-1 Diagonal	Percent Change	2018-2 Diagonal	Percent Change	2019-1 Diagonal	Percent Change
2013	2,227	2,272	2.0%	2,274	0.1%	2,237	-1.6%
2014	2,093	2,146	2.5%	2,154	0.4%	2,119	-1.6%
2015	2,115	2,239	5.9%	2,261	1.0%	2,191	-3.1%
2016	2,008	2,234	11.3%	2,301	3.0%	2,164	-6.0%
2017	1,680	1,979	17.8%	2,130	7.6%	1,914	-10.1%

Table 3: Property Damage – Reported Claim Counts

Accident Year	2017-2 Diagonal	2018-1 Diagonal	Percent Change	2018-2 Diagonal	Percent Change	2019-1 Diagonal	Percent Change
2013	8,011	8,009	0.0%	8,008	0.0%	8,008	0.0%
2014	7,907	7,905	0.0%	7,903	0.0%	7,903	0.0%
2015	8,029	8,034	0.1%	8,034	0.0%	8,029	-0.1%
2016	7,539	7,593	0.7%	7,598	0.1%	7,599	0.0%
2017	6,522	7,368	13.0%	7,441	1.0%	7,450	0.1%

Table 4: Accident Benefits Total – Reported Claim Counts

Accident Year	2017-2 Diagonal	2018-1 Diagonal	Percent Change	2018-2 Diagonal	Percent Change	2019-1 Diagonal	Percent Change
2013	2,241	2,252	0.5%	2,255	0.1%	2,247	-0.4%
2014	2,251	2,296	2.0%	2,314	0.8%	2,301	-0.6%
2015	2,401	2,509	4.5%	2,530	0.8%	2,503	-1.1%
2016	2,398	2,702	12.7%	2,822	4.4%	2,773	-1.7%
2017	2,327	3,090	32.8%	3,736	20.9%	3,630	-2.8%

Table 5: Uninsured Auto – Reported Claim Counts

Accident Year	2017-2 Diagonal	2018-1 Diagonal	Percent Change	2018-2 Diagonal	Percent Change	2019-1 Diagonal	Percent Change
2013	153	158	3.3%	159	0.6%	154	-3.1%
2014	168	177	5.4%	179	1.1%	171	-4.5%
2015	184	202	9.8%	204	1.0%	197	-3.4%
2016	145	158	9.0%	161	1.9%	156	-3.1%
2017	97	120	23.7%	127	5.8%	120	-5.5%

Table 6: Collision – Reported Claim Counts

Accident Year	2017-2 Diagonal	2018-1 Diagonal	Percent Change	2018-2 Diagonal	Percent Change	2019-1 Diagonal	Percent Change
2013	10,057	10,057	0.0%	10,058	0.0%	10,057	0.0%
2014	9,946	9,953	0.1%	9,953	0.0%	9,944	-0.1%
2015	9,662	9,677	0.2%	9,659	-0.2%	9,646	-0.1%
2016	9,238	9,227	-0.1%	9,202	-0.3%	9,170	-0.3%
2017	10,198	9,701	-4.9%	9,464	-2.4%	9,346	-1.2%

Table 7: Comprehensive – Reported Claim Counts

Accident Year	2017-2 Diagonal	2018-1 Diagonal	Percent Change	2018-2 Diagonal	Percent Change	2019-1 Diagonal	Percent Change
2013	18,055	18,055	0.0%	18,055	0.0%	18,055	0.0%
2014	19,169	19,169	0.0%	19,169	0.0%	19,168	0.0%
2015	20,045	20,050	0.0%	20,050	0.0%	20,049	0.0%
2016	20,373	20,415	0.2%	20,429	0.1%	20,427	0.0%
2017	19,909	22,023	10.6%	22,298	1.2%	22,336	0.2%

Table 8: All Perils – Reported Claim Counts

Accident Year	2017-2 Diagonal	2018-1 Diagonal	Percent Change	2018-2 Diagonal	Percent Change	2019-1 Diagonal	Percent Change
2013	374	374	0.0%	374	0.0%	374	0.0%
2014	418	418	0.0%	418	0.0%	418	0.0%
2015	439	439	0.0%	439	0.0%	439	0.0%
2016	544	538	-1.1%	538	0.0%	537	-0.2%
2017	543	536	-1.3%	537	0.2%	534	-0.6%

In general, we find the erroneous claim count reporting to materially affect the bodily injury, accident benefits and uninsured auto coverages. Therefore, we expect the ultimate frequency and severity estimates to be skewed for these coverages. As a result, we only consider the loss cost trend rates directly for these coverages. We note other coverages may also be affected by the reporting issue even though it is not apparent in the data triangle. We take caution in selecting frequency and severity trends for all other coverages.

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

We estimate the final (ultimate) number and cost¹ 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 GISA³. 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 loss⁴ 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 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. The changes are as follows:

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).

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.

Bodily Injury

AY	As of December 31, 2018				As of June 30, 2019		
	Loss Cost	Severity	Frequency		Loss Cost	Severity	Frequency
2015	\$418.66	\$58,112	7.20		\$422.78	\$61,841	6.84
2016	\$397.17	\$54,366	7.31		\$398.10	\$59,876	6.65
2017	\$361.35	\$51,460	7.02		\$364.70	\$60,548	6.02
2018	\$367.24	\$61,477	5.97		\$373.03	\$72,814	5.12
2019-1					\$350.13	\$72,095	4.86

Overall, for the four-year period 2015 to 2018, our estimates of ultimate loss costs have increased by 0.9%.

Property Damage

AY	As of December 31, 2018				As of June 30, 2019		
	Loss Cost	Severity	Frequency		Loss Cost	Severity	Frequency
2015	\$118.80	\$4,740	25.06		\$118.69	\$4,738	25.05
2016	\$116.97	\$5,021	23.30		\$117.48	\$5,043	23.29
2017	\$116.88	\$5,056	23.12		\$116.84	\$5,080	23.00
2018	\$120.67	\$5,128	23.53		\$122.92	\$5,363	22.92
2019-1					\$114.89	\$5,577	20.60

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

Accident Benefits – Total

AY	As of December 31, 2018				As of June 30, 2019		
	Loss Cost	Severity	Frequency		Loss Cost	Severity	Frequency
2015	\$65.91	\$7,738	8.52		\$64.34	\$7,686	8.37
2016	\$62.66	\$6,665	9.40		\$62.05	\$6,833	9.08
2017	\$62.88	\$4,836	13.00		\$62.55	\$5,178	12.08
2018	\$63.93	\$5,563	11.49		\$69.43	\$6,961	9.97
2019-1					\$67.14	\$7,261	9.25

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

Uninsured Auto

AY	As of December 31, 2018				As of June 30, 2019		
	Loss Cost	Severity	Frequency		Loss Cost	Severity	Frequency
2015	\$16.05	\$25,850	0.62		\$16.58	\$28,103	0.59
2016	\$17.62	\$35,984	0.49		\$16.92	\$36,881	0.46
2017	\$11.87	\$28,787	0.41		\$11.50	\$31,351	0.37
2018	\$10.97	\$25,287	0.43		\$11.70	\$29,802	0.39
2019-1					\$13.02	\$32,697	0.40

Overall, for the four-year period 2015 to 2018, our estimates of ultimate loss costs have increased by 0.3%.

Collision

AY	As of December 31, 2018				As of June 30, 2019		
	Loss Cost	Severity	Frequency		Loss Cost	Severity	Frequency
2015	\$219.75	\$5,594	39.28		\$219.94	\$5,609	39.21
2016	\$228.33	\$6,242	36.58		\$228.75	\$6,281	36.42
2017	\$212.28	\$5,599	37.91		\$212.65	\$5,651	37.63
2018	\$215.87	\$5,262	41.02		\$225.71	\$5,450	41.41
2019-1					\$222.23	\$6,146	36.16

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

Comprehensive

AY	As of December 31, 2018				As of June 30, 2019		
	Loss Cost	Severity	Frequency		Loss Cost	Severity	Frequency
2015	\$100.58	\$1,303	77.22		\$100.40	\$1,300	77.21
2016	\$110.94	\$1,432	77.45		\$110.78	\$1,431	77.42
2017	\$137.56	\$1,615	85.20		\$137.65	\$1,616	85.18
2018	\$121.26	\$1,603	75.62		\$120.72	\$1,650	73.15
2019-1					\$99.20	\$1,427	69.52

Overall, for the four-year period 2015 to 2018, our estimates of ultimate loss costs have decreased by 0.2%.

All Perils

AY	As of December 31, 2018				As of June 30, 2019		
	Loss Cost	Severity	Frequency		Loss Cost	Severity	Frequency
2015	\$337.52	\$4,548	74.21		\$340.15	\$4,591	74.09
2016	\$351.77	\$4,184	84.07		\$353.06	\$4,215	83.77
2017	\$332.59	\$3,959	84.01		\$335.09	\$4,011	83.54
2018	\$364.98	\$5,200	70.18		\$400.89	\$5,628	71.23
2019-1					\$286.43	\$4,008	71.46

Overall, for the four-year period 2015 to 2018, our estimates of ultimate loss costs have increased by 3.1%.

2.5. 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 the stability of results based on data that is estimated and subject to change, as well as 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 E⁷ 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

⁷ 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 (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 parameter⁸(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.

⁸ We refer to scalar and level change parameters interchangeably.

3.6. Statistical Tests

We test 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. Summary of Trend Rates

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

The summary of our trend rates based on industry data as of June 30, 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.

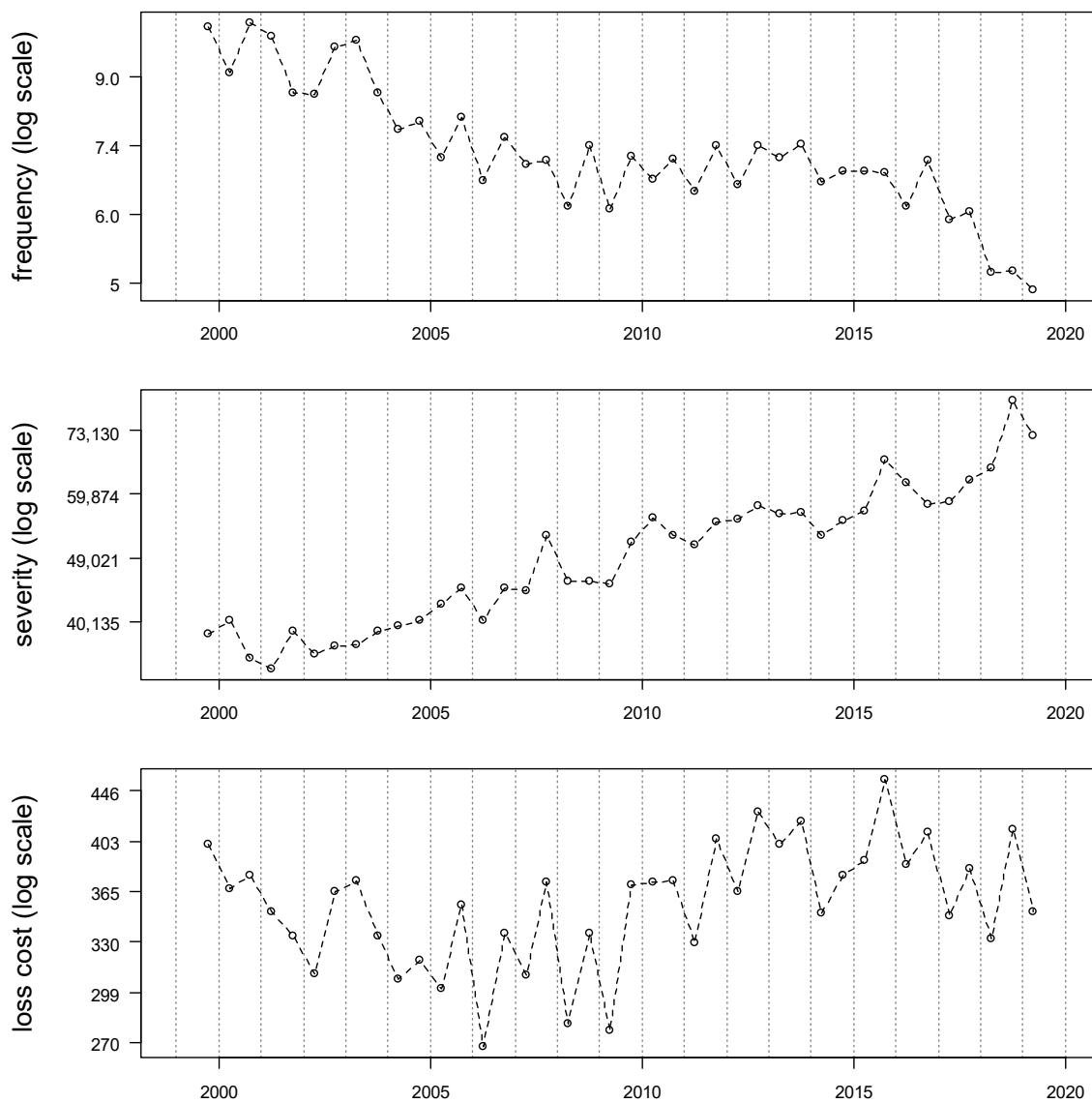
In Section 4 that follows, we discuss the basis for the trend rates we present in Table 1. Due to the many models that we consider, we do not discuss all of the models (as presented in Appendix E).

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:

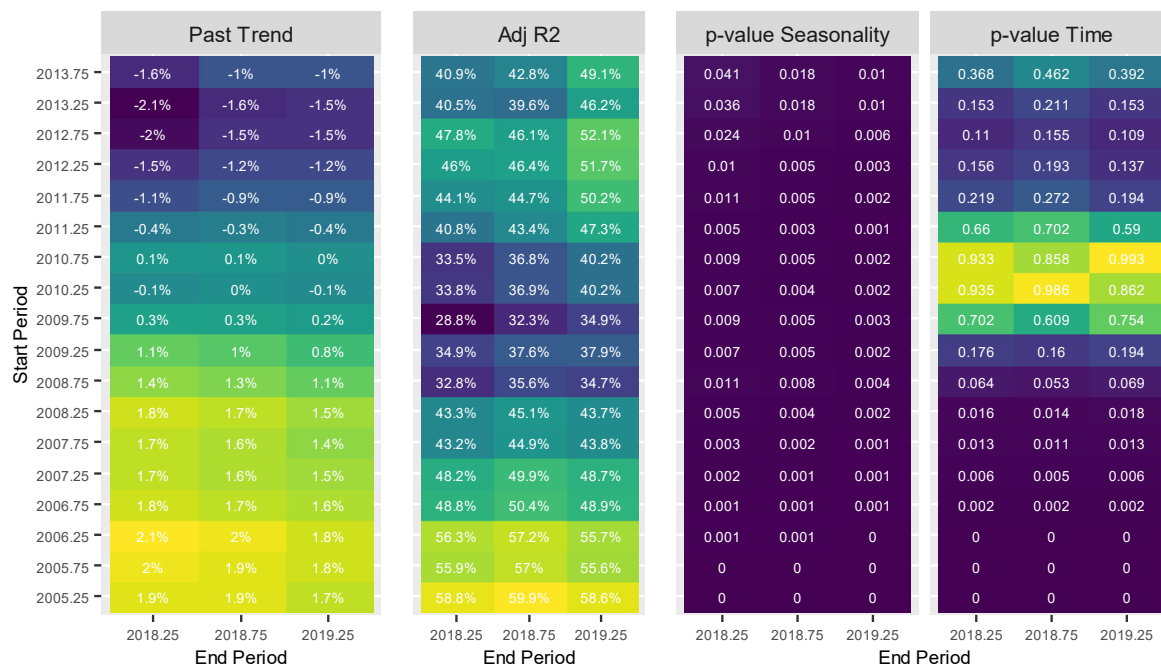
- Frequency has generally exhibited a decline through 2008, followed by a relatively flat trend from 2008 through about 2013 and a resumed decline thereafter.
- Severity has exhibited an upward trend, with upward spikes at 2015-2 and 2018-2.
- Loss cost declined through 2009-1, increased through 2015-2, then since declined.

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 2010-1 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. We make the following observations about these measured trends.

As we discuss in Section 2.3, there has been a claim count reporting error during 2018 and 2019 (the diagonals). Therefore, the resulting ultimate frequency and severity may be skewed. As a result, we only consider the loss cost trend rates directly.

In Figure 2 we present a heatmap of indicated loss cost trends beginning 2005-1 through 2013-2, ending 2019-1, 2018-2 and 2018-1, with time and seasonality parameters included in the model.

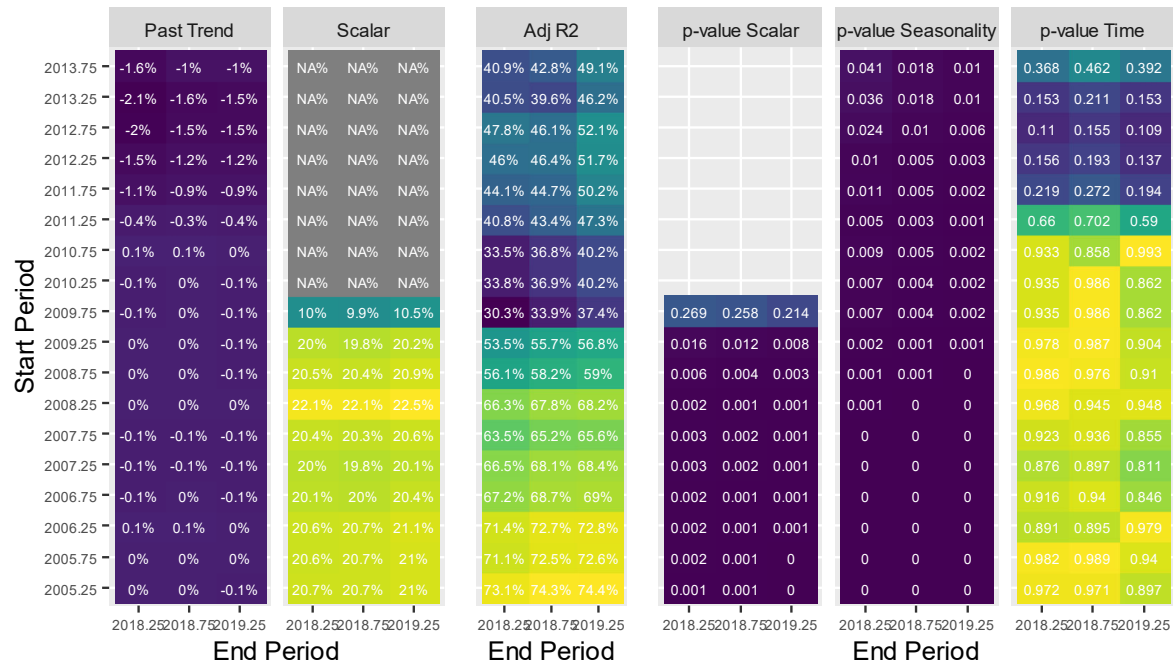
Figure 2: Bodily Injury - Loss Cost Heatmap



The trend rates with experience periods before 2009 generally fall in the range of +1.5% to +2.0% with moderate adjusted R-squared values and significant *p*-values for time and seasonality. The trend rates with experience periods beginning 2010 and subsequent tend to be negative with non-significant *p*-values for time.

We observe a lift in the loss costs beginning 2010. In Figure 3 we present a heatmap of indicated loss cost trends beginning 2005-1 through 2013-2, ending 2019-1, 2018-2 and 2018-1, with time, seasonality and a scalar parameter at 2010-1 included in the model.

Figure 3: Bodily Injury - Loss Cost Heatmap (including scalar parameter)



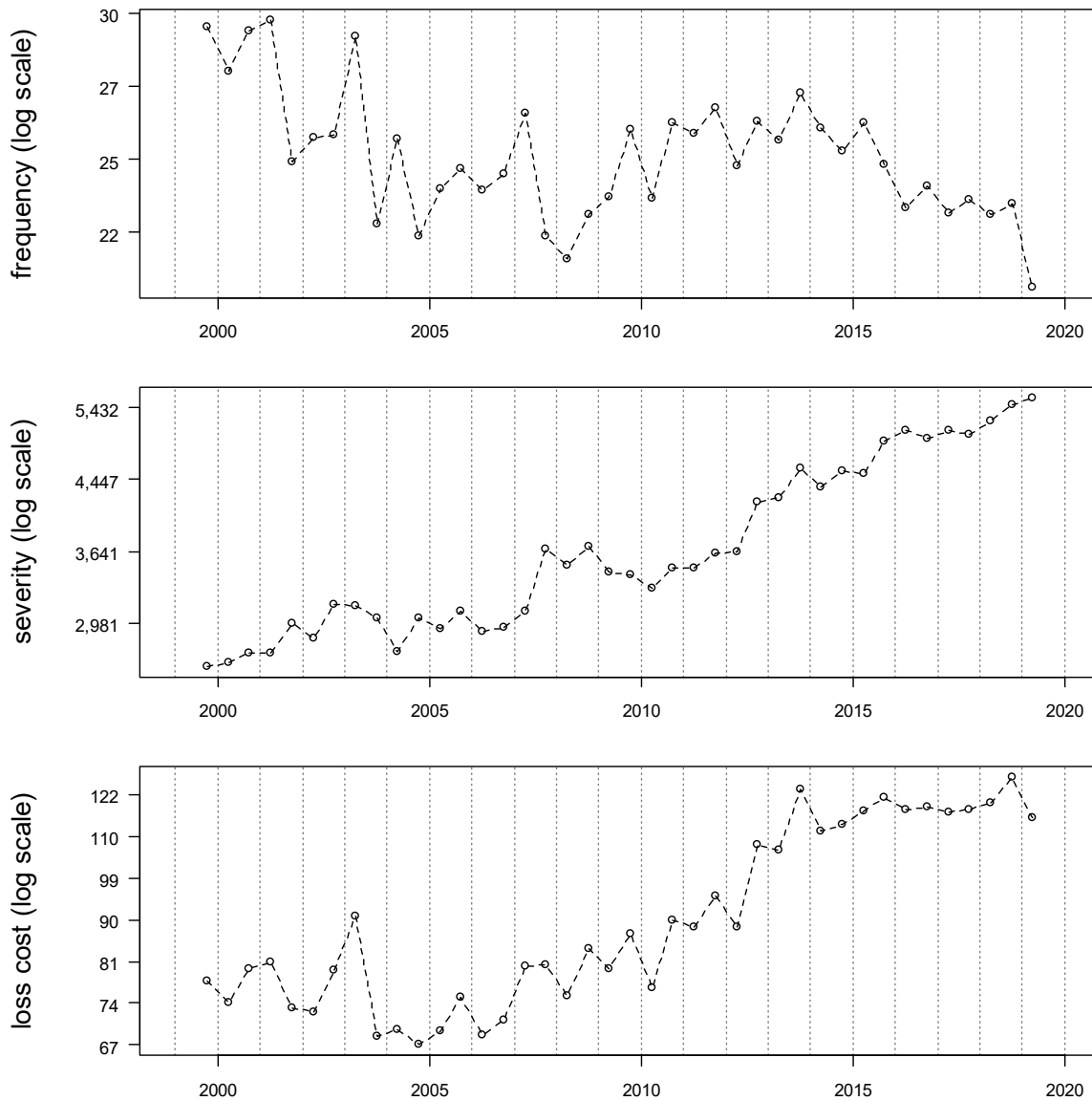
The trend rates generally cluster around 0.0% with moderate adjusted R-squared values and significant *p*-values for the scalar and seasonality parameters, but non-significant *p*-values for time. We consider this to imply there is no discernable trend (i.e., a flat trend rate) over the periods beginning 2010.

We select a past and future loss cost trend of **+0.0%**.

4.2. Property Damage

In Figure 4, 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 4: Property Damage – Observed Loss Cost Experience



A review of the historical data points (as depicted in Figure 4) shows that subject to variability:

- Following a period of decline to 2006, frequency had been somewhat flat, then changed to a declining pattern beginning 2014.
- Severity has generally exhibited an upward trend.
- Loss cost has exhibited an upward trend since 2004, including a rise in 2012-2 (largely due to the increase in severity), followed by a relatively flat trend.

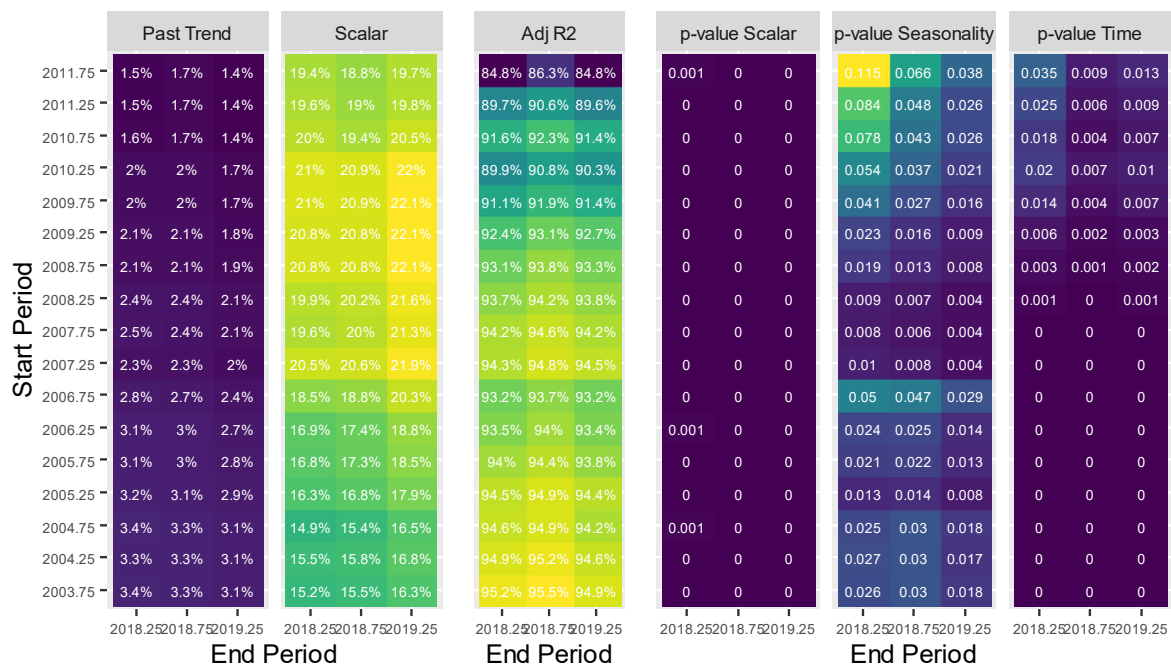
The estimated severity, frequency, and loss cost trends, associated adjusted R-squared values, and p -values, over various trend measurement periods, with and without a seasonality parameter and a

scalar parameter at 2012-2 are presented in Appendix E. We offer the following observations about these measured trends.

As discussed in Section 2.3, there has been a claim count reporting error during 2018 and 2019 (the diagonals). Therefore, the resulting ultimate frequency and severity may be skewed. Although we did not observe a material impact on pre-2018 accident periods in Section 2.3, we observe the 2019-1 frequency observation appears to be quite low, making us question the veracity of the claim count data. As a result, we only consider the loss cost trend rates directly.

In Figure 5 we present a heatmap of indicated loss cost trends beginning 2003-2 through 2011-2, ending 2019-1, 2018-2 and 2018-1, with time, seasonality and a 2012-2 scalar parameter included in the model.

Figure 5: Property Damage - Loss Cost Heatmap



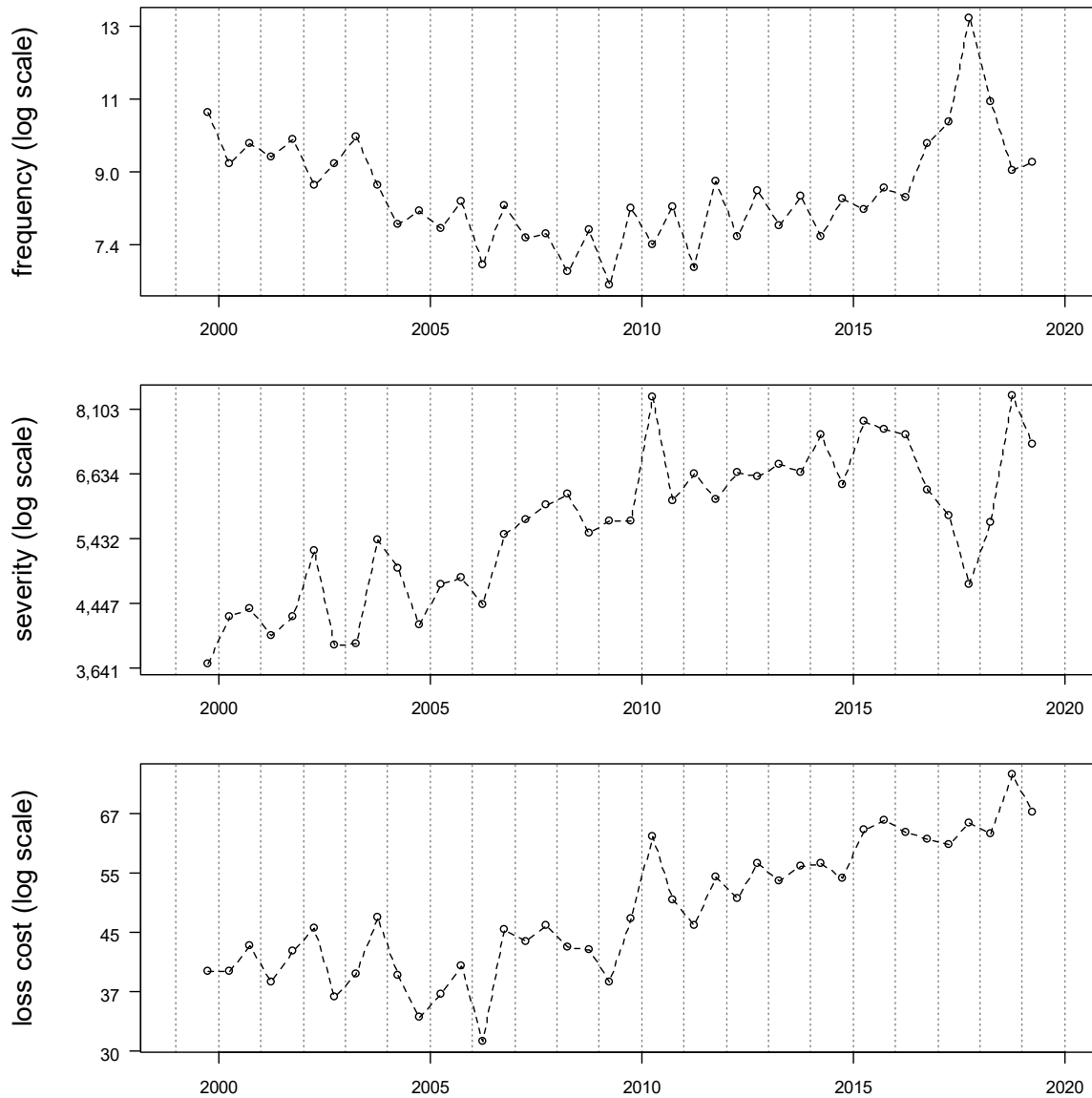
The trend rates generally fall in the range of +1.5% to +3.0% with high adjusted R-squared values and significant *p*-values for time, seasonality and a level change parameter at 2012-2. We observe the trend rates over the longer periods of time generally cluster around +3.0% with a level change parameter of approximately 1.15. The indicated trend rates over the shorter periods of time cluster around +2.0% and have a level change parameter of approximately 1.20.

Considering the more recent estimates, we select a loss cost trend rate of **+2.0%**; and level change parameter of **1.20** at July 1, 2012.

4.3. Accident Benefits – Total

In Figure 6, 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 6: Accident Benefits – Observed Loss Cost Experience



A review of the historical data points (as depicted in Figure 6) shows that subject to considerable variability:

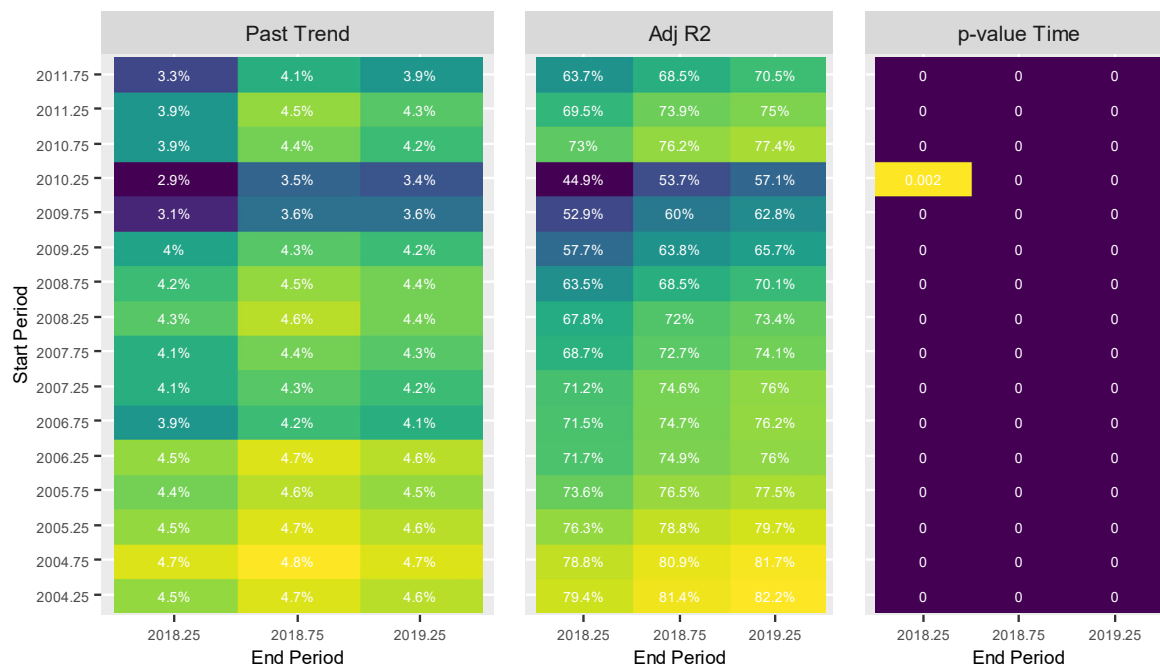
- Following a period of a decline from 1999 to 2006-1, frequency has been relatively flat with a modest upward trend beginning in 2011, but like severity, the data is likely unreliable after 2015-2.
- Severity has generally exhibited an upward trend, including a spike in 2010-1, but due to reporting issues, the data is likely unreliable thereafter.
- Loss cost has exhibited an upward trend since 2005 including a spike in 2010-1 associated with a spike in severity.

The estimated severity, frequency, and loss cost trends, associated adjusted R-squared values, and p -values, over various trend measurement periods, with and without a seasonality parameter and the 2010-1 observation are presented in Appendix E. We make the following observations about these measured trends.

As discussed in Section 2.3, there has been a claim count reporting error during 2018 and 2019 (the diagonals). Therefore, the resulting ultimate frequency and severity may be skewed. As a result, we only consider the loss cost trend rates directly.

In Figure 7 we present a heatmap of indicated loss cost trends beginning 2004-1 through 2011-2, ending 2019-1, 2018-2 and 2018-1, with only a time parameter included in the model.

Figure 7: Accident Benefits - Loss Cost Heatmap



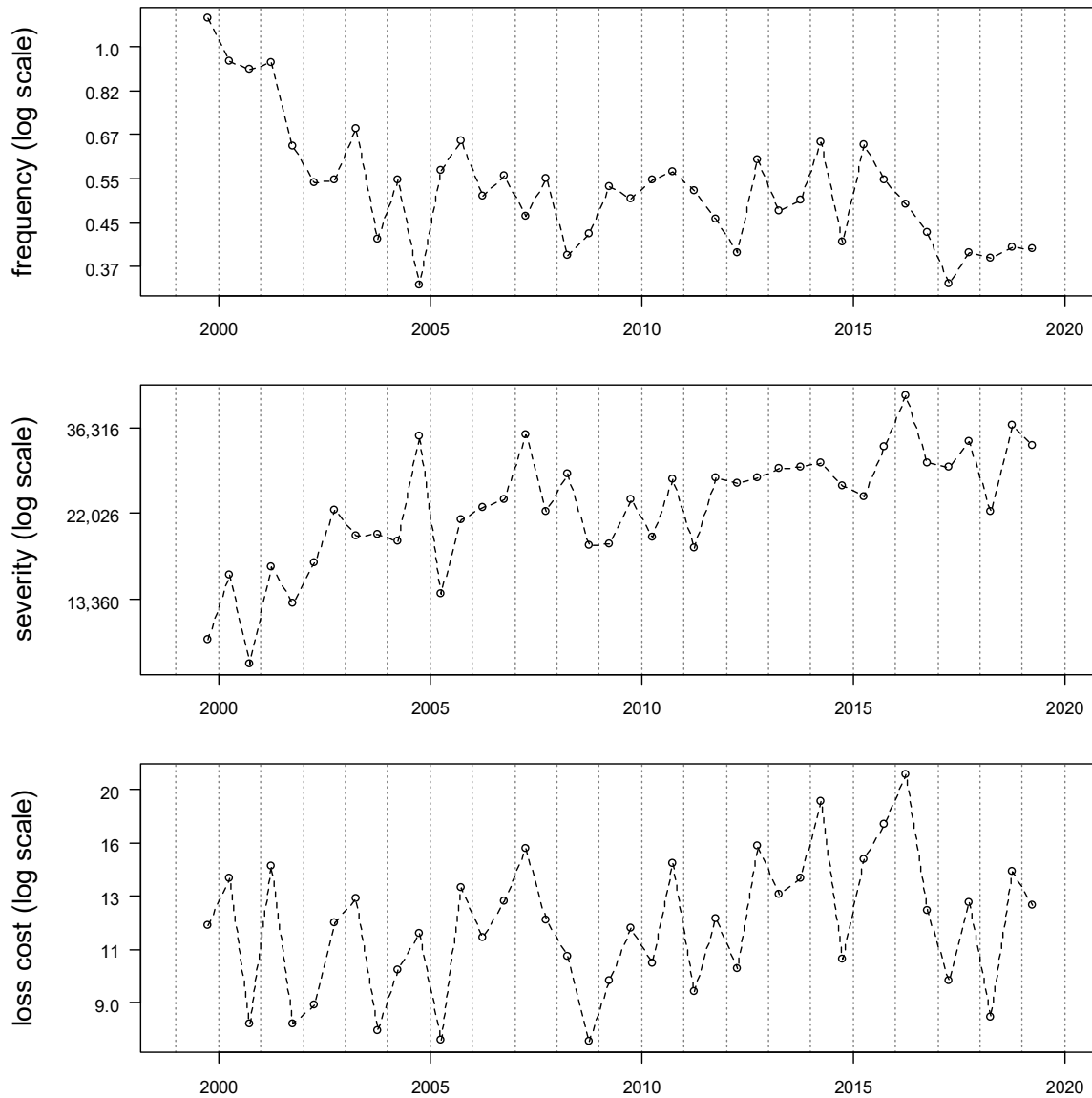
The trend rates generally fall in the range of +4.0% to +4.5% with moderate adjusted R-squared values and significant p -values for time. (As presented in Appendix E, the measured trends excluding 2010-1 fall within the range of +4.5% to +5.0%, with high adjusted R-squared values.) The measured trends over the longer time periods have the highest adjusted R-squared values and cluster around +4.5%.

We, therefore, select a loss cost trend of **+4.5%**.

4.4. Uninsured Auto

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: Uninsured Auto – Observed Loss Cost Experience



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

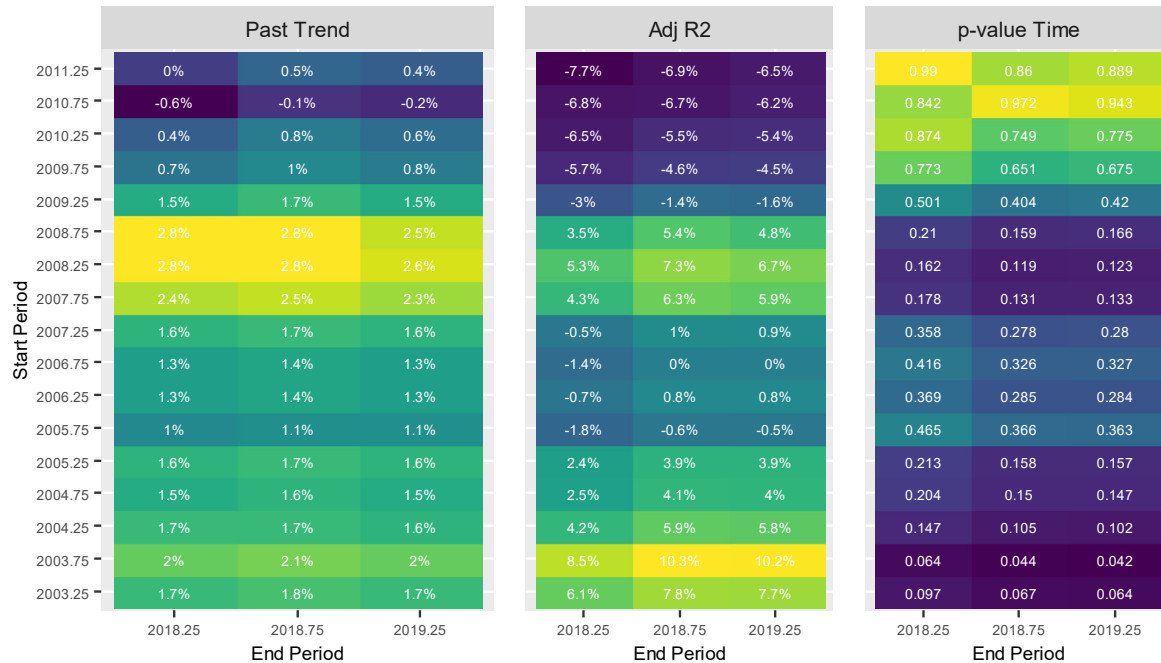
- Frequency has been relatively flat since 2005 with some recent lower data points.
- Severity has generally exhibited an upward trend with a sharp increase in 2016-17.
- Loss cost has exhibited an upward trend since 2008, then a decline after 2016.

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. We offer the following observations about these measured trends.

As discussed in Section 2.3, there has been a claim count reporting error during 2018 and 2019 (the diagonals). Therefore, the resulting ultimate frequency and severity may be skewed. As a result, we consider the loss cost trend rates directly.

In Figure 9 we present a heatmap of indicated loss cost trends beginning 2003-1 through 2011-1, ending 2019-1, 2018-2 and 2018-1, with only a time parameter included in the model.

Figure 9: Uninsured Auto - Loss Cost Heatmap



The trend rates generally fall within the range of -0.5% to +3.0% with very low adjusted R-squared values and p -values that are not significant for time. We note only the longest experience periods, those beginning in 2003, have significant p -values for time, however still have very low adjusted R-squared values due to the volatility in the data. Due to the poor statistical fits, we find it difficult to discern a loss cost trend rate. Given this, and the noted reporting errors, which mainly affects accident years 2016 and subsequent, we consider the separate severity and frequency trend rates based on the experience ending 2015-2.

In Figure 10 we present a heatmap of indicated severity trends beginning 2003-1 through 2011-1, ending 2015-2, with only a time parameter included in the model.

Figure 10: Uninsured Auto - Severity Heatmap



The trend rates with experience periods beginning 2007-2 through 2010-1 generally fall in the range of +2.0% to +6.0% with low to moderate adjusted R-squared values and *p*-values that are significant for time. We observe the adjusted R-squared values are significantly higher than those from the fitted loss cost models. The measured trends over the shorter time periods have the highest adjusted R-squared values and range from +4.5% to +6.0%.

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 11 we present a heatmap of indicated severity trends (using annual accident year data instead of accident half-year data) beginning 2003 through 2010, ending 2015, with only a time parameter included in the model.

Figure 11: Uninsured Auto - Severity Heatmap (Annual Data)



The trend rates generally fall in the range of +2.5% to +5.5% with low to moderate adjusted R-squared values and *p*-values that are significant for time. The measured trends over the shorter time periods have the highest adjusted R-squared values and are on the high side of this range. We select a severity trend of +4.5%.

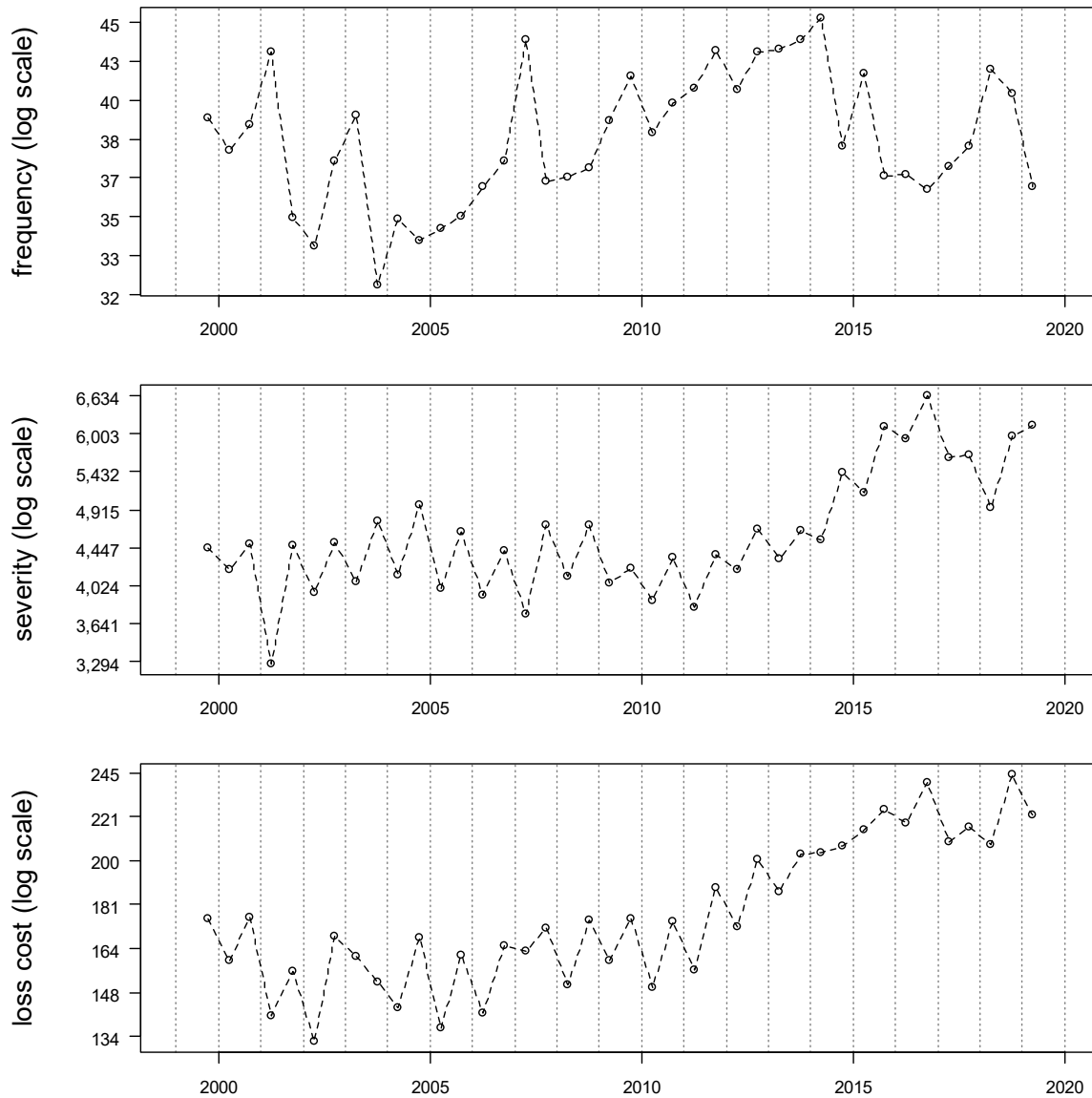
We are unable to discern a frequency trend based on the experience ending 2015-2.

We therefore select a loss cost trend rate of **+4.5%**, based on a severity trend rate of +4.5% and frequency of 0.0%.

4.5. Collision

In Figure 12, 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 12: Collision – Observed Loss Cost Experience



A review of the historical data points (as depicted in Figure 12) shows that subject to variability:

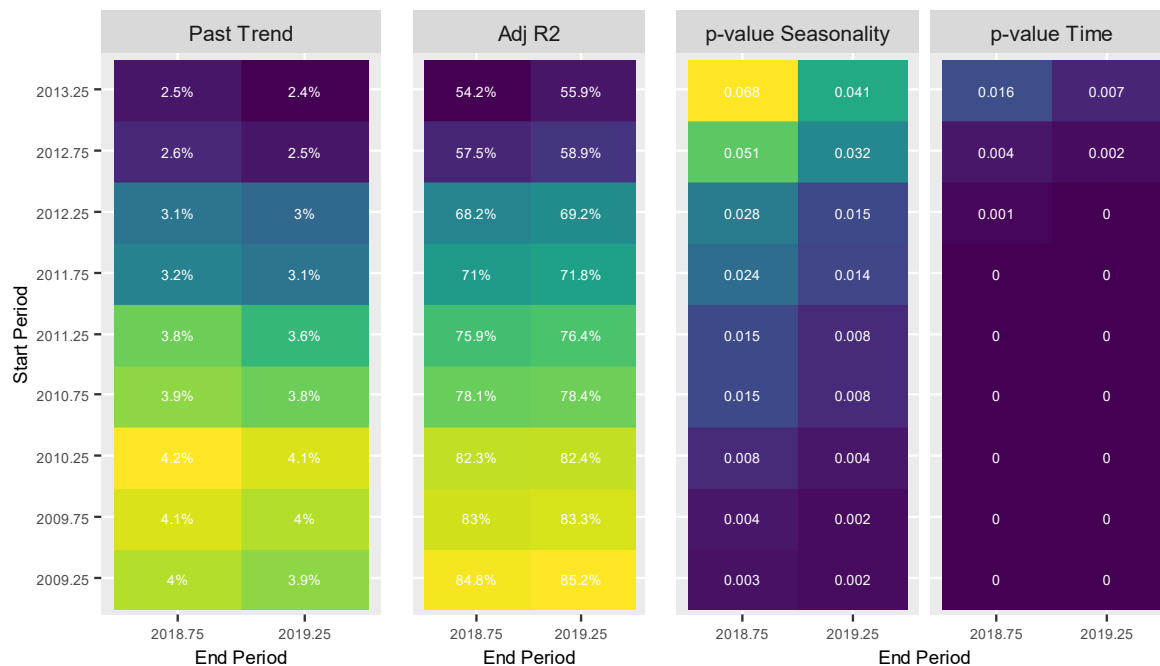
- Frequency has exhibited an upward trend since 2003-2, although a negative trend has begun to take shape beginning 2014-1. We note there is a spike in 2018 that may be the result of data reporting issues.
- Severity has exhibited a somewhat flat/downward trend through 2009/2010, followed by an upward trend, including relatively large increases over 2014-2 to 2016-2. We note volatility in 2018 that may be the result of data reporting issues.
- Loss cost has exhibited an upward trend that began to rise more sharply in 2010, followed by a relatively flat pattern since 2015.

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. We offer the following observations about these measured trends.

As discussed in Section 2.3, there has been a claim count reporting error during 2018 and 2019 (the diagonals). Therefore, the resulting ultimate frequency and severity may be skewed. Although we did not observe a material impact on pre-2018 accident periods in Section 2.3, we observe the 2018 frequency observations appear to be high, and the 2019-1 observation appears to be low. This is consistent with the reporting issue noted by GISA, making us question the authenticity of the claim count data. As a result, we only consider the loss cost trend rates directly.

In Figure 13 we present a heatmap of indicated loss cost trends beginning 2009-1 through 2013-1, ending 2019-1 and 2018-2, with time and seasonality parameters included in the model.

Figure 13: Collision - Loss Cost Heatmap



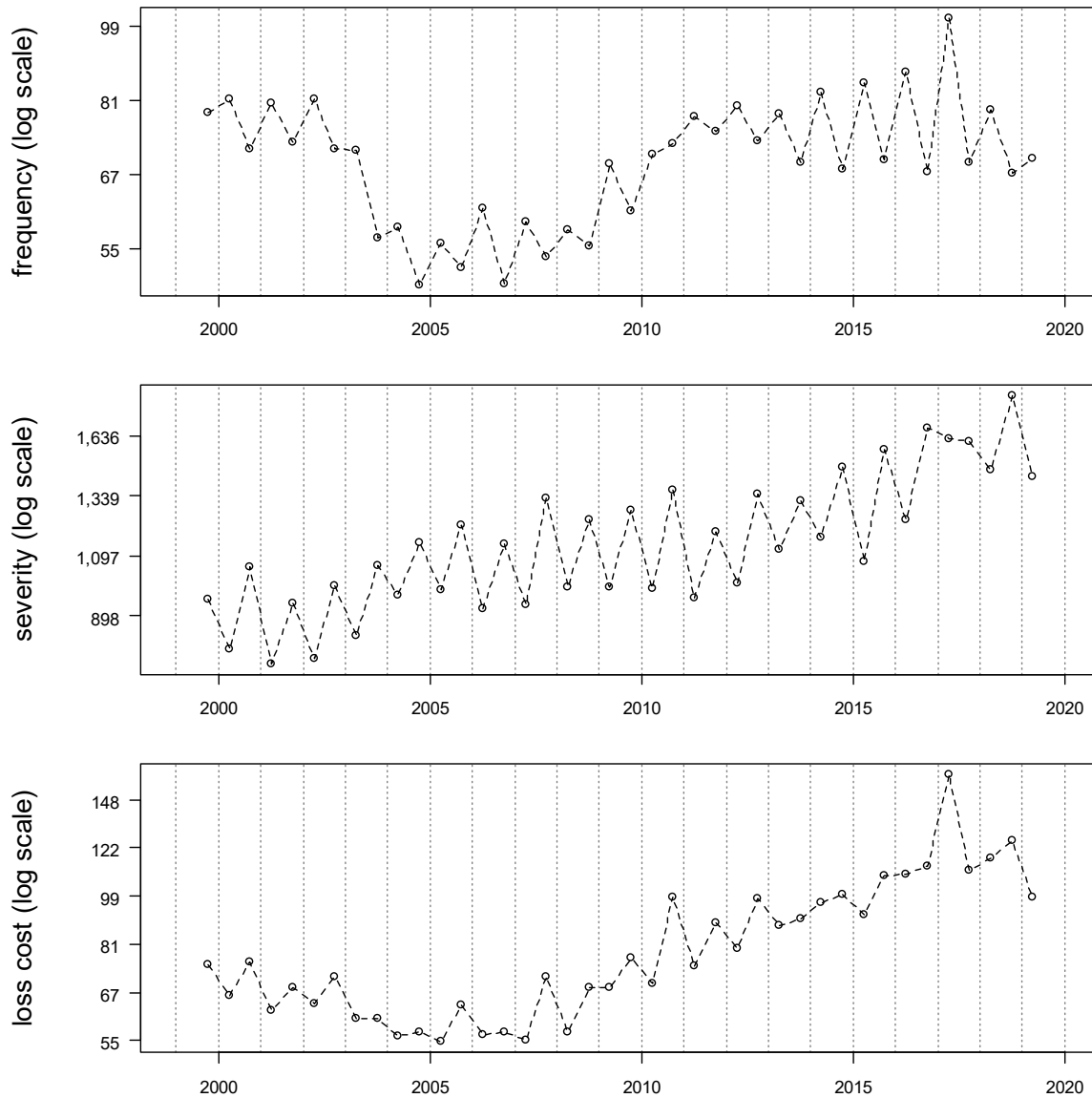
The trend rates generally fall in the range of +2.5% to +4.0% with moderate to high adjusted R-squared values and significant p -values for time and seasonality. The measured trends over the longer time periods have the highest adjusted R-squared values and cluster around +4.0%.

We, therefore, select a loss cost trend of **+4.0%**.

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 variability:

- Frequency has trended upward since 2005, changing to a relatively flat pattern beginning in 2011, with a spike in 2017-1.
- Severity generally exhibited a flat pattern between 2005 through 2012, followed by an increasing trend.
- Loss cost has exhibited an upward trend since 2008 with a sharp increase in 2017-1 likely associated with the March 29, 2017 windstorm.

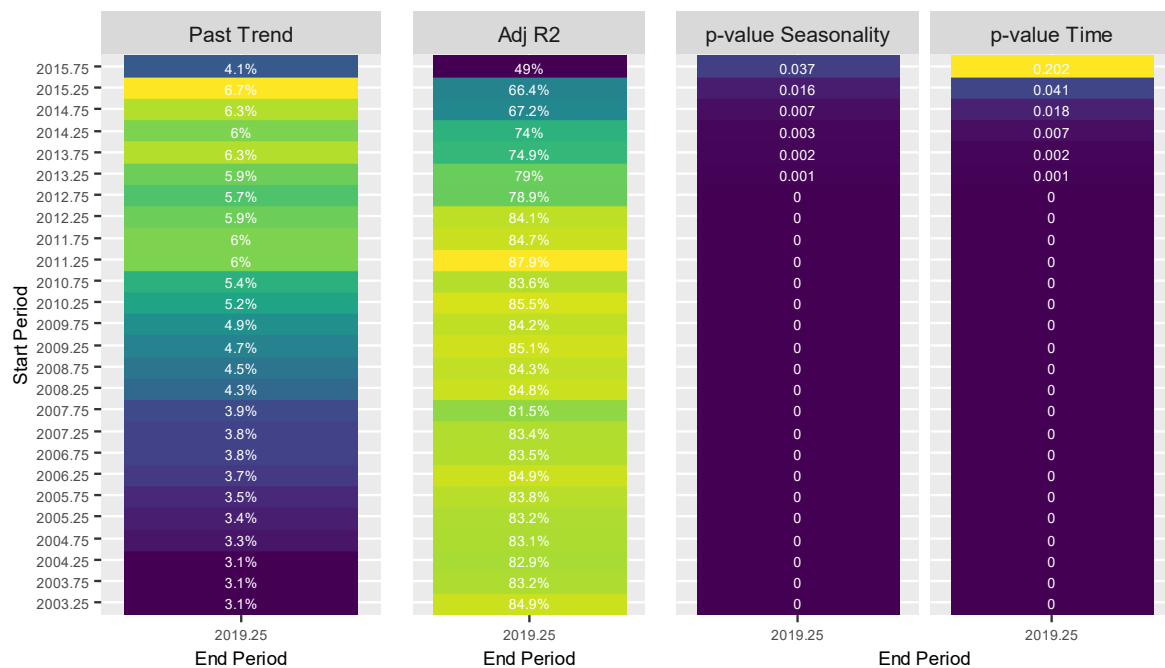
The estimated severity, frequency, and loss cost trends, associated adjusted R-squared values, and p-values, over various trend measurement periods, with and without a seasonal parameter and the

2017-1 observation are presented in Appendix E. We offer the following observations about these measured trends.

As discussed in Section 2.3, there has been a claim count reporting error during 2018 and 2019 (the diagonals). We did not observe a material impact on pre-2018 accident periods in Section 2.3, and note the 2018 and 2019 frequency observations appear to be in line with historical levels. Therefore, we continue to model frequency and severity separately.

In Figure 15 we present a heatmap of indicated severity trends beginning 2003-1 through 2015-2, ending 2019-1, with time and seasonality parameters included in the model.

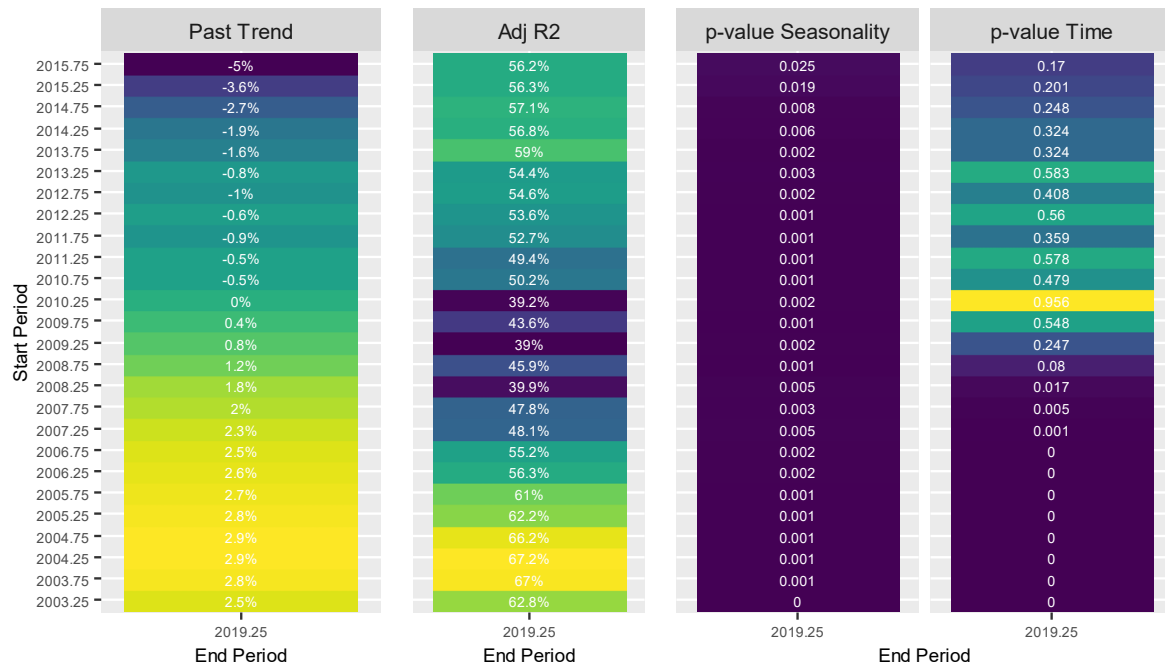
Figure 15: Comprehensive - Severity Heatmap



The trend rates generally fall in the range of +3.0% to +6.0% with high adjusted R-squared values and significant p-values for time and seasonality. We note the higher trends are over the more recent time periods.

In Figure 16 we present a heatmap of indicated frequency trends beginning 2003-1 through 2015-2, ending 2019-1, with time and seasonality parameters included in the model.

Figure 16: Comprehensive - Frequency Heatmap

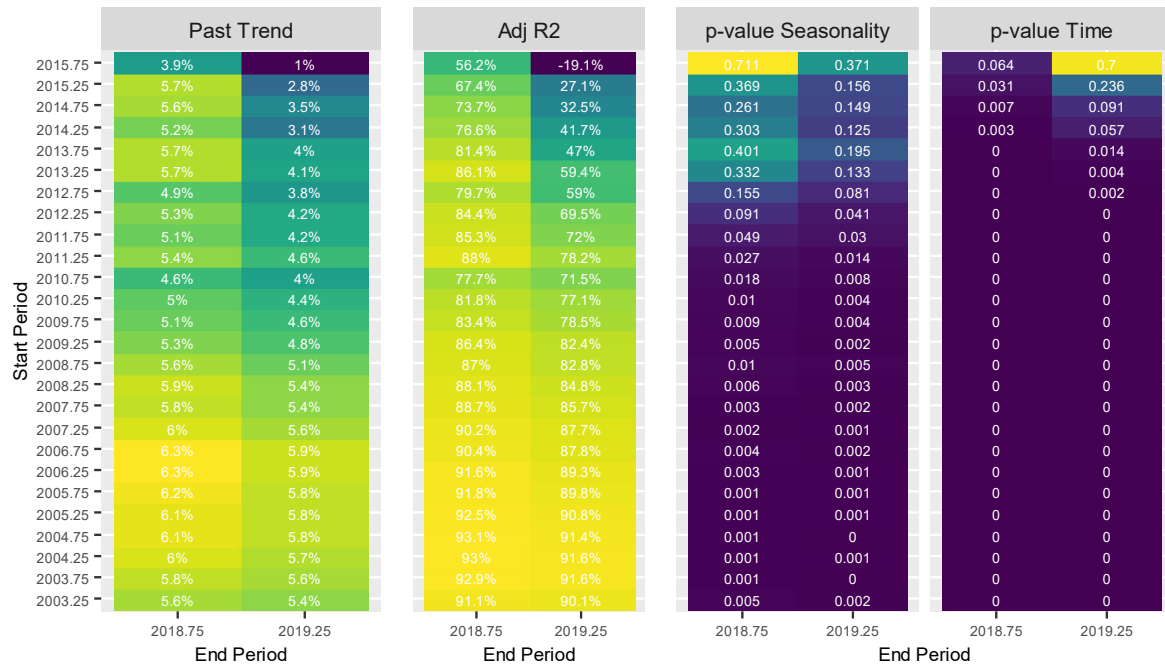


The trend rates over the longer periods generally fall in the range of +1.5% to +3.0% with moderate adjusted R-squared values and significant p -values for time and seasonality. The trend rates over the shorter periods generally cluster around -1.5% to 0.0% with moderate (but slightly lower) adjusted R-squared values and p -values that are only significant for seasonality. This is due to the flattening of the observed frequency data since 2010, other than the effect of seasonality.

We also consider the statistical fit obtained through the loss cost data directly.

In Figure 17 we present a heatmap of indicated loss cost trends beginning 2003-1 through 2015-2, ending 2019-1 and 2018-2, excluding 2017-1, with time and seasonality parameters included in the model.

Figure 17: Comprehensive – Loss Cost Heatmap



The trend rates with experience periods beginning 2003-1 through 2013-1 and ending 2019-1 range from +4.0% to +6.0% with moderate to high adjusted R-squared values and significant *p*-values for time and seasonality. We note indicated trend rate decreases as the experience period shortens due to the leveraging of the low 2019-1 data point. The trend rates with experience periods beginning 2003-1 through 2013-1 and ending 2018-2 cluster around +5.5% and have higher adjusted R-squared values. We select a loss cost trend rate of **+5.5%** based on the indicated trend rates ending 2018-2.

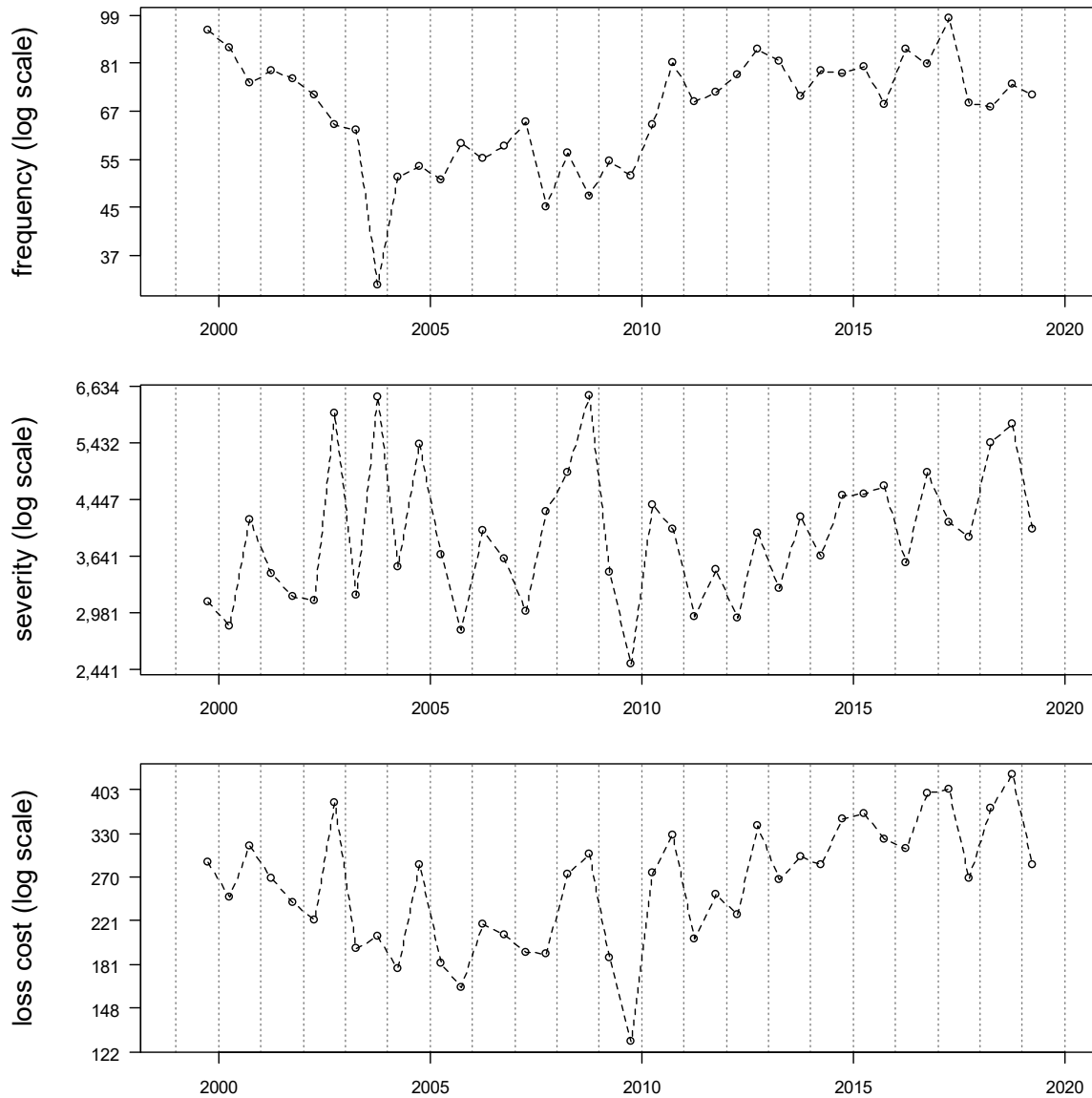
4.7. Specified Perils

Due to insufficient data, we select the same past and future loss cost trend rate as we do for Comprehensive, **+5.5%**.

4.8. All Perils

In Figure 18, 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 18: All Perils – Observed Loss Cost Experience



A review of the historical data points (as depicted in Figure 18) shows that subject to variability:

- Frequency has exhibited a relatively flat pattern since 2010.
- Severity has generally been increasing since 2009.
- Loss cost has generally been increasing since 2005, with a noted downward spike in 2009-2.

As discussed in Section 2.3, there has been a claim count reporting error during 2018 and 2019 (the diagonals). Therefore, the resulting ultimate frequency and severity may be skewed. We did not observe a material impact on pre-2018 accident periods in Section 2.3, and note the 2018 and 2019 frequency observations appear to be in line with historical levels. Given the concerns regarding the veracity of the

claim count data and large variability observed in the claim experience, we select the loss cost trend based on the loss cost experience directly.

In Figure 19 we present a heatmap of indicated loss cost trends beginning 2005-1 through 2011-1, ending 2019-1, with only a time parameter included in the model.

Figure 19: All Perils – Loss Cost Heatmap



The trend rates generally fall in the range of +5.0% to +6.5% with low to moderate R-squared values and significant *p*-values for time. We note the indicated trend rates over the longer periods have higher adjusted R-squared values and cluster around +5.5%. We select a past and future loss cost trend rate of **+5.5%**.

4.9. Underinsured Motorist

For reasons of data volume and the nature of the coverage, in our prior reviews we selected as the past loss cost trend rate:

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

However, due to the concerns with the GISA data, we have only selected a loss cost trend (directly) for bodily injury of +0.0%.

We therefore consider the bodily injury severity trend rates ending 2015-2, prior to the data period with reporting issues.

In Figure 20 we present a heatmap of indicated bodily injury severity trends beginning 2005-1 through 2010-2, ending 2015-2, with only a time parameter included in the model.

Figure 20: Bodily Injury – Severity Heatmap ending 2015-2



The trend rates generally fall in the range of +3.0% to +3.5% with generally moderate R-squared values and significant *p*-values for time.

We recommend an Underinsured Motorist trend rate of **+3.5%**.

4.10. Summary- All Coverages

We summarize our trend analyses as of June 30, 2019 in Table 9.

Table 9: Selected Loss Cost Trends

Coverage	Past Loss Cost	Future Loss Cost
Bodily Injury	+0.0%	+0.0%
Property Damage*	+2.0%	+2.0%
Accident Benefits	+4.5%	+4.5%
Uninsured Auto	+4.5%	+4.5%
Collision	+4.0%	+4.0%
Comprehensive	+5.5%	+5.5%
Specified Perils	+5.5%	+5.5%

Coverage	Past Loss Cost	Future Loss Cost
All Perils	+5.5%	+5.5%
Underinsured Motorist	+3.5%	+3.5%

*Level Change factor of 1.20 applies to data prior to July 1, 2012.

We summarize our trend analyses as of December 31, 2018 in Table 10.

Table 10: PRIOR (December 31, 2018) Selected Loss Cost Trends

Coverage	Past Loss Cost	Future Loss Cost
Bodily Injury	+1.0%	+1.0%
Property Damage*	+2.0%	+2.0%
Accident Benefits	+4.5%	+4.5%
Uninsured Auto	+4.0%	+4.0%
Collision	+4.0%	+4.0%
Comprehensive	+5.5%	+5.5%
Specified Perils	+5.5%	+5.5%
All Perils	+5.5%	+5.5%
Underinsured Motorist	+4.0%	+4.0%

*Level Change factor of 1.20 applies to data prior to July 1, 2012.

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6. CONSIDERATIONS AND LIMITATIONS

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

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8. 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.

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- Accident Benefits: Pages 11 to 15
- Uninsured Auto: Pages 16 to 22
- Collision: Pages 23 to 26
- Comprehensive: Pages 27 to 31
- All Perils: Pages 32 to 35
- Bodily Injury- Severity: Pages 36 to 37



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Province of Newfoundland
Private Passengers Vehicles (Excluding Farmers)
Claim Count Development Selections
Data as of 06/30/19

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Selected Age-to-Ultimate Development Factors							
Maturity	Third Party Liability - Bodily Injury	Third Party Liability - Property Damage	Accident Benefits - Total	Uninsured Auto	Collision	Comprehensive - Total	All Perils
6.0	Wght Avg: Last 4 Semesters ending in 6	Wght Avg: Last 4 Semesters ending in 6	Wght Avg: 4 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: Last 4 Semesters ending in 6	Wght Avg: Last 4 Semesters ending in 6
12.0	Avg: 6 Semesters ex h/lo	Avg: 6 Semesters ex h/lo	Avg: 6 Semesters ex h/lo	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester
18.0	Avg: 6 Semesters ex h/lo	Avg: 6 Semesters ex h/lo	Avg: 6 Semesters ex h/lo	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester
24.0	Avg: 6 Semesters ex h/lo	Avg: 6 Semesters ex h/lo	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester
30.0	Avg: 6 Semesters ex h/lo	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 20 Semesters	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester
36.0	Avg: 6 Semesters ex h/lo	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 20 Semesters	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester
42.0	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 20 Semesters	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester
48.0	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 20 Semesters	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester
54.0	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 20 Semesters	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester
60.0	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 20 Semesters	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester
66.0	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 20 Semesters	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester
72.0	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 20 Semesters	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester
78.0	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 20 Semesters	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester
84.0	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 20 Semesters	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester
90.0	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester
96.0	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	1	Wght Avg: 6 Semester
102.0	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	1	Wght Avg: 6 Semester
108.0	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	1	Wght Avg: 6 Semester
114.0	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	1	1
120.0	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	1	1
126.0	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	1	1
132.0	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	1	Wght Avg: 6 Semester	1	1
138.0	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	1	Wght Avg: 6 Semester	1	1
144.0	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	1	Wght Avg: 6 Semester	1	1
150.0	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	1	Wght Avg: 6 Semester	1	1
156.0	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	1	Wght Avg: 6 Semester	1	1
162.0	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	1	Wght Avg: 6 Semester	1	1
168.0	Wght Avg: 6 Semester	1	Wght Avg: 6 Semester	1	Wght Avg: 6 Semester	1	1
174.0	Wght Avg: 6 Semester	1	Wght Avg: 6 Semester	1	1	1	1
180.0	Wght Avg: 6 Semester	1	Wght Avg: 6 Semester	1	1	1	1
186.0	Wght Avg: 6 Semester	1	Wght Avg: 6 Semester	1	1	1	1
192.0	Wght Avg: 6 Semester	1	Wght Avg: 6 Semester	1	1	1	1
198.0	Wght Avg: 6 Semester	1	Wght Avg: 6 Semester	1	1	1	1
204.0	Wght Avg: 6 Semester	1	Wght Avg: 6 Semester	1	1	1	1
210.0	1	1	1	1	1	1	1
216.0	1	1	1	1	1	1	1
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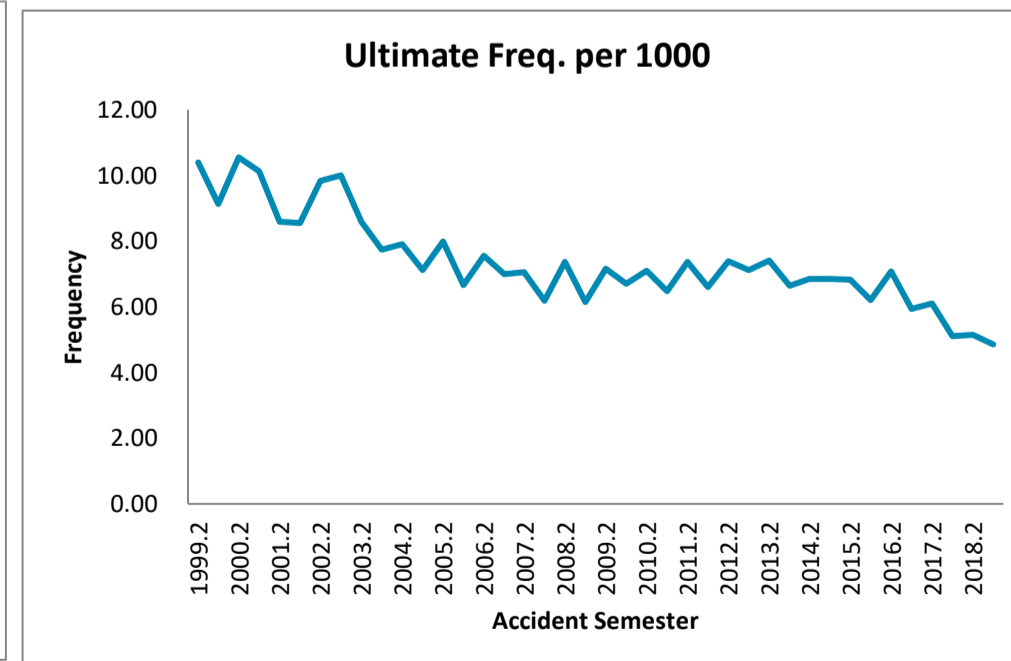
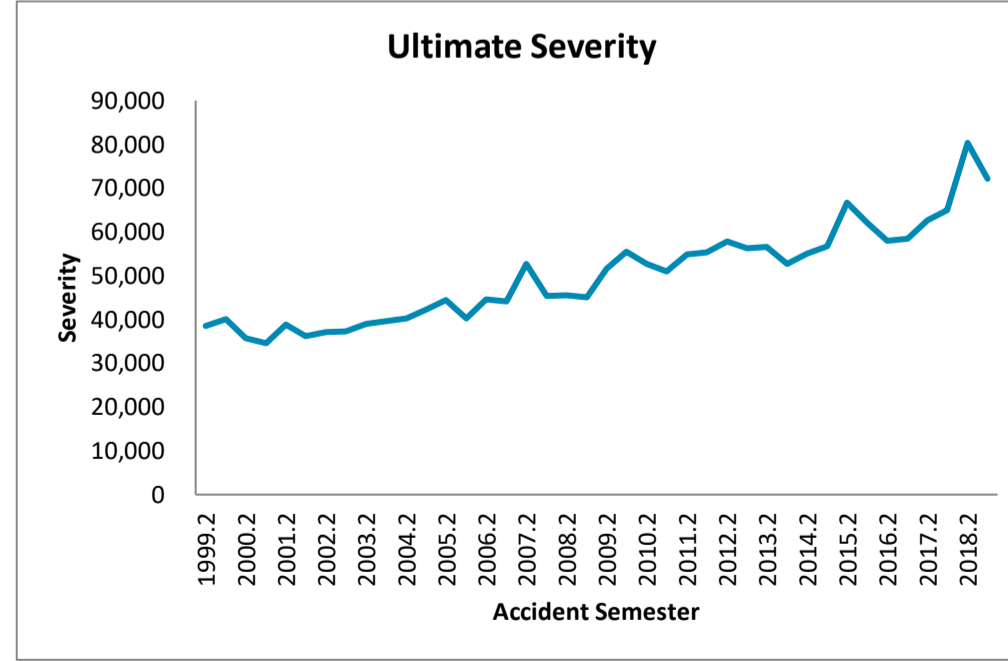
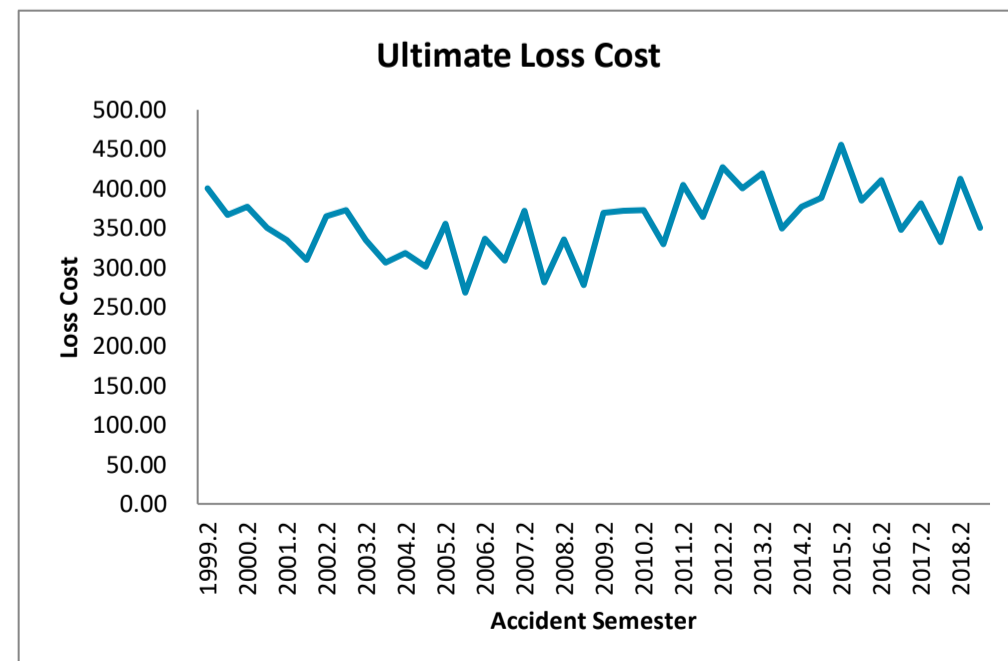
Province of Newfoundland
Private Passengers Vehicles (Excluding Farmers)
Reported Incurred Claim Amount and ALAE Loss Development Selections
Data as of 06/30/19

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

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

Loss Cost Summary
Data as of 06/30/19

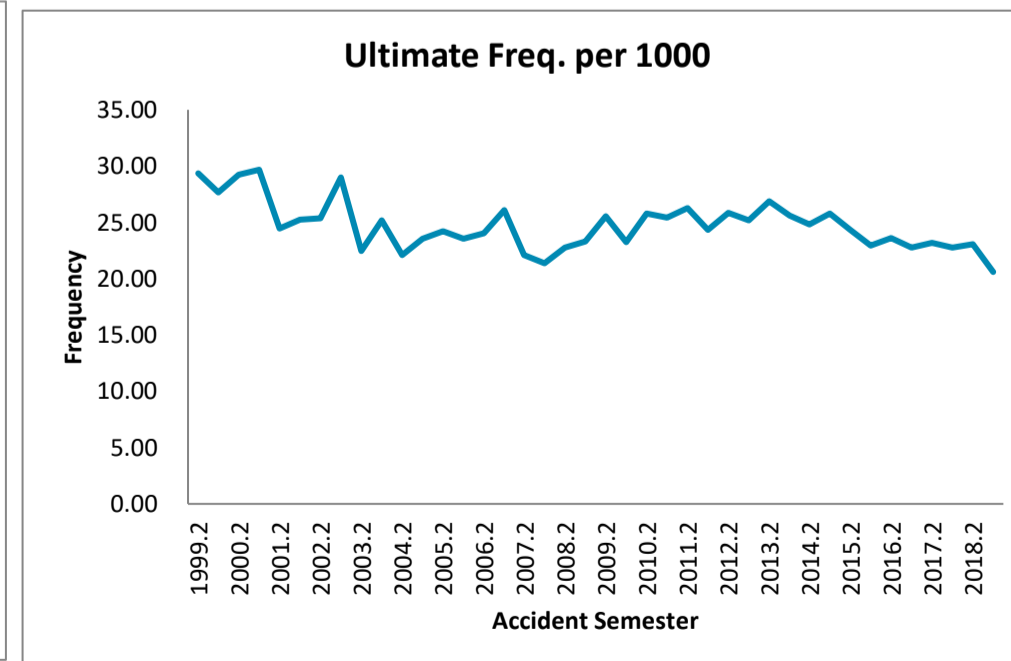
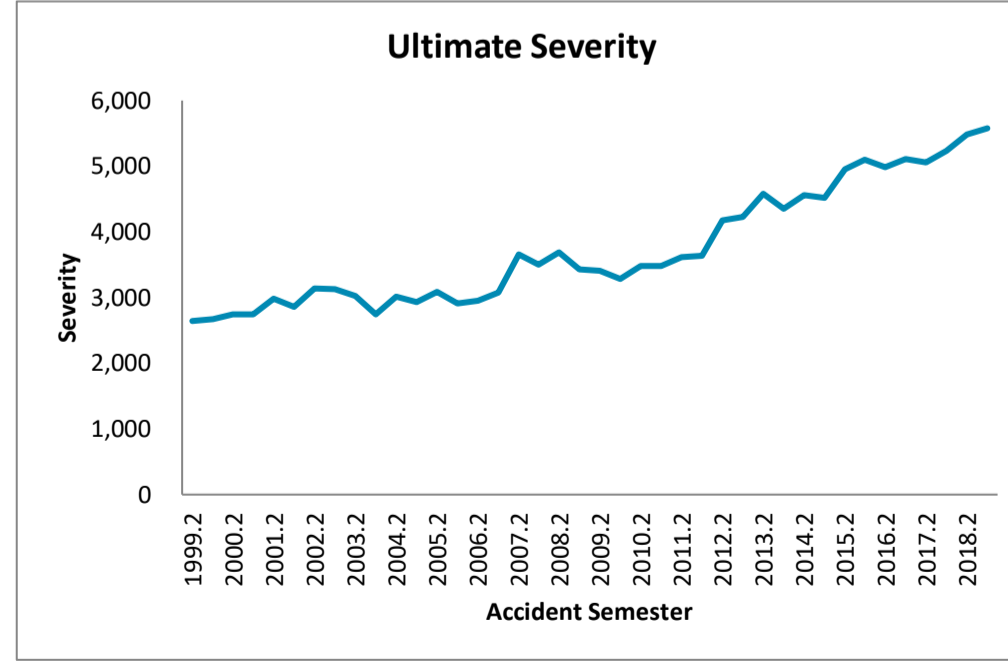
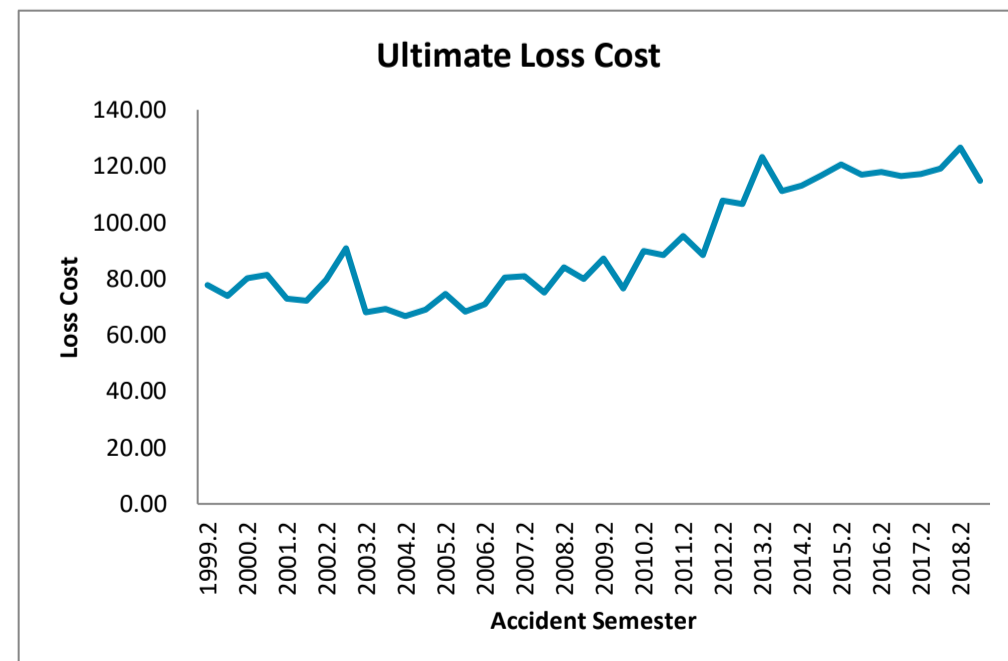
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
Accident Semester	Maturity (in Months)	Earned Car Years	Ultimate Claim Counts	Ultimate Claims and ALAE (000)	ULAE Adjustment	Ultimate Losses & LAE (000)	Ultimate Loss Cost	% Change Seasonal Accident Half Years	Ultimate Severity	% Change Seasonal Accident Half Years	Ultimate Freq. per 1000	% Change Seasonal Accident Half Years	Annual Loss Cost & LAE	% Change Accident Years
1999.2	240.0	101,154	1,052	36,624	1.106	40,506	400.44		38,504		10.40			
2000.1	234.0	101,467	926	34,015	1.093	37,179	366.41		40,150		9.13		383.40	
2000.2	228.0	107,276	1,132	36,991	1.093	40,431	376.89	-5.9%	35,717	-7.2%	10.55	1.5%		
2001.1	222.0	116,511	1,181	37,734	1.082	40,829	350.43	-4.4%	34,571	-13.9%	10.14	11.1%	363.11	-5.3%
2001.2	216.0	114,889	988	35,500	1.082	38,411	334.33	-11.3%	38,878	8.9%	8.60	-18.5%		
2002.1	210.0	105,604	903	30,609	1.068	32,691	309.56	-11.7%	36,202	4.7%	8.55	-15.6%	322.47	-11.2%
2002.2	204.0	104,043	1,023	35,591	1.068	38,012	365.34	9.3%	37,151	-4.4%	9.83	14.4%		
2003.1	198.0	99,683	997	34,483	1.076	37,117	372.35	20.3%	37,223	2.8%	10.00	17.0%	368.77	14.4%
2003.2	192.0	107,230	921	33,309	1.076	35,853	334.36	-8.5%	38,922	4.8%	8.59	-12.6%		
2004.1	186.0	111,085	859	31,514	1.080	34,035	306.38	-17.7%	39,615	6.4%	7.73	-22.7%	320.12	-13.2%
2004.2	180.0	115,898	917	34,133	1.080	36,863	318.07	-4.9%	40,193	3.3%	7.91	-7.9%		
2005.1	174.0	112,925	804	31,890	1.066	34,005	301.13	-1.7%	42,280	6.7%	7.12	-7.9%	309.71	-3.3%
2005.2	168.0	116,657	933	38,916	1.066	41,496	355.71	11.8%	44,461	10.6%	8.00	1.1%		
2006.1	162.0	117,023	780	29,261	1.072	31,365	268.02	-11.0%	40,198	-4.9%	6.67	-6.4%	311.80	0.7%
2006.2	156.0	123,215	930	38,647	1.072	41,426	336.21	-5.5%	44,529	0.2%	7.55	-5.6%		
2007.1	150.0	119,866	839	34,583	1.072	37,063	309.20	15.4%	44,168	9.9%	7.00	5.0%	322.89	3.6%
2007.2	144.0	125,531	887	43,544	1.072	46,666	371.75	10.6%	52,613	18.2%	7.07	-6.4%		
2008.1	138.0	124,972	773	32,666	1.075	35,106	280.91	-9.1%	45,426	2.8%	6.18	-11.7%	326.43	1.1%
2008.2	132.0	132,545	977	41,437	1.075	44,533	335.98	-9.6%	45,583	-13.4%	7.37	4.3%		
2009.1	126.0	131,660	809	34,026	1.073	36,503	277.25	-1.3%	45,106	-0.7%	6.15	-0.6%	306.72	-6.0%
2009.2	120.0	138,506	992	47,692	1.073	51,164	369.40	9.9%	51,559	13.1%	7.16	-2.8%		
2010.1	114.0	136,816	917	48,233	1.056	50,920	372.18	34.2%	55,531	23.1%	6.70	9.0%	370.78	20.9%
2010.2	108.0	143,649	1,019	50,766	1.056	53,594	373.09	1.0%	52,616	2.0%	7.09	-1.0%		
2011.1	102.0	141,299	914	44,273	1.052	46,589	329.72	-11.4%	50,947	-8.3%	6.47	-3.4%	351.58	-5.2%
2011.2	96.0	147,645	1,089	56,780	1.052	59,750	404.68	8.5%	54,870	4.3%	7.38	4.0%		
2012.1	90.0	145,750	961	49,298	1.078	53,119	364.45	10.5%	55,287	8.5%	6.59	1.9%	384.70	9.4%
2012.2	84.0	152,631	1,128	60,498	1.078	65,187	427.09	5.5%	57,796	5.3%	7.39	0.2%		
2013.1	78.0	150,496	1,072	55,501	1.087	60,316	400.78	10.0%	56,274	1.8%	7.12	8.0%	414.03	7.6%
2013.2	72.0	157,090	1,164	60,615	1.087	65,873	419.33	-1.8%	56,598	-2.1%	7.41	0.3%		
2014.1	66.0	153,433	1,019	49,570	1.082	53,615	349.44	-12.8%	52,626	-6.5%	6.64	-6.8%	384.80	-7.1%
2014.2	60.0	160,277	1,098	55,854	1.082	60,412	376.92	-10.1%	55,023	-2.8%	6.85	-7.5%		
2015.1	54.0	156,896	1,073	56,545	1.078	60,956	388.51	11.2%	56,796	7.9%	6.84	3.0%	382.65	-0.6%
2015.2	48.0	163,412	1,117	69,075	1.078	74,463	455.68	20.9%	66,691	21.2%	6.83	-0.3%		
2016.1	42.0	160,667	996	56,070	1.103	61,846	384.93	-0.9%	62,069	9.3%	6.20	-9.3%	420.60	9.9%
2016.2	36.0	165,152	1,170	61,524	1.103	67,862	410.90	-9.8%	58,009	-13.0%	7.08	3.7%		
2017.1	30.0	159,763	950	50,854	1.091	55,497	347.37	-9.8%	58,420	-5.9%	5.95	-4.1%	379.66	-9.7%
2017.2	24.0	164,461	1,003	57,498	1.091	62,748	381.53	-7.1%	62,563	7.9%	6.10	-13.9%		
2018.1	18.0	159,249	813	47,761	1.107	52,890	332.12	-4.4%	65,039	11.3%	5.11	-14.1%	357.23	-5.9%
2018.2	12.0	163,646	841	61,007	1.107	67,559	412.84	8.2%	80,332	28.4%	5.14	-15.7%		
2019.1	6.0	158,037	768	49,967	1.107	55,334	350.13	5.4%	72,095	10.8%	4.86	-4.9%	382.03	6.9%
Total		5,368,110	38,736	1,794,858		1,939,782								



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

Loss Cost Summary
Data as of 06/30/19

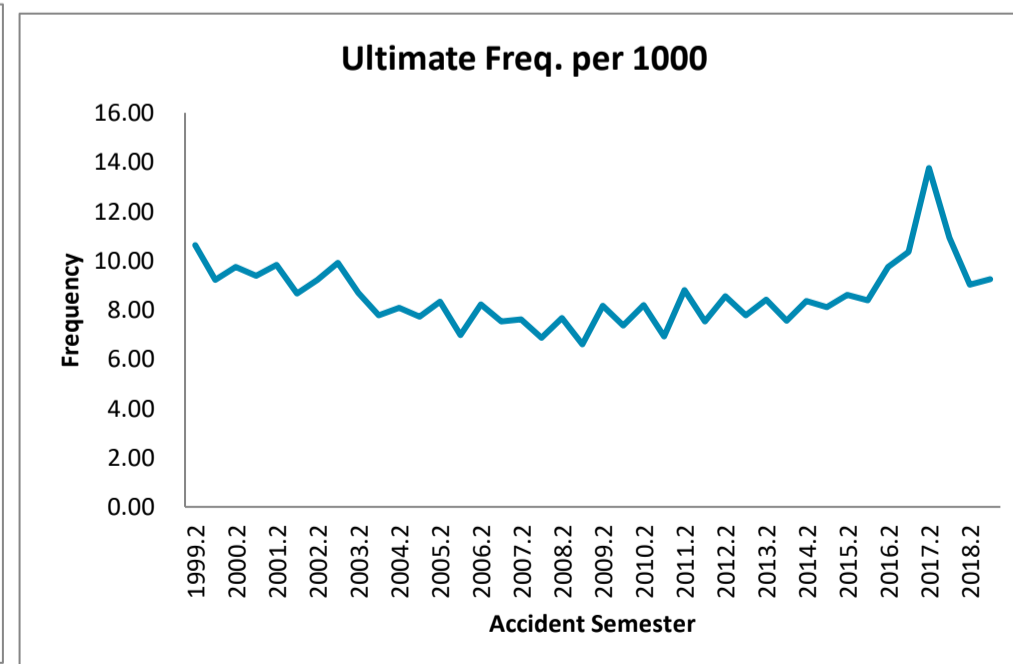
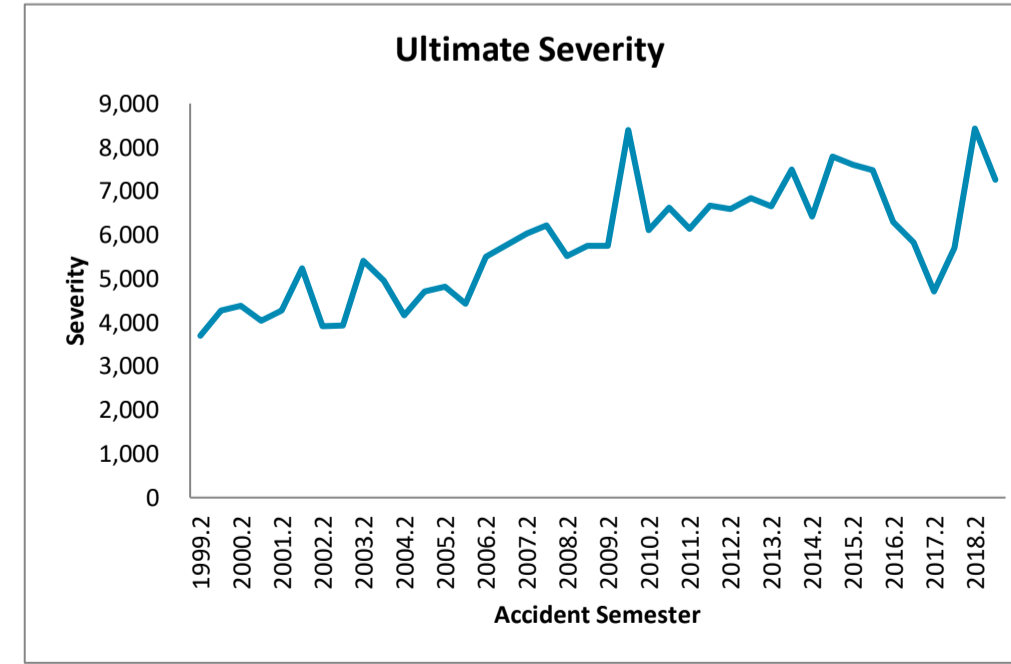
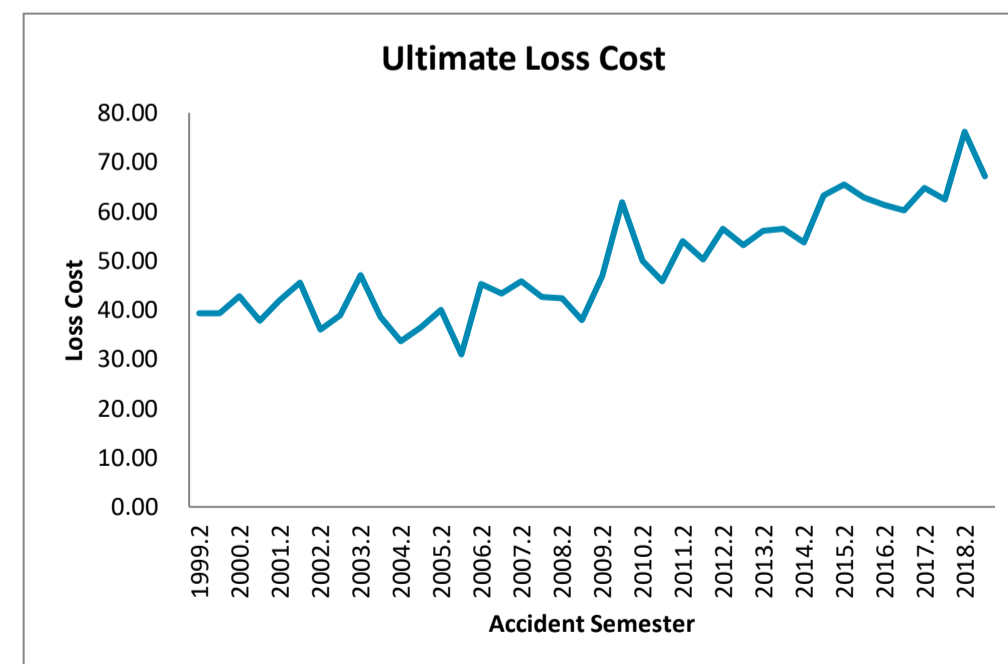
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
Accident Semester	Maturity (in Months)	Earned Car Years	Ultimate Claim Counts	Ultimate Claims and ALAE (000)	ULAE Adjustment	Ultimate Losses & LAE (000)	Ultimate Loss Cost	% Change Seasonal Accident Half Years	Ultimate Severity	% Change Seasonal Accident Half Years	Ultimate Freq. per 1000	% Change Seasonal Accident Half Years	Annual Loss Cost & LAE	% Change Accident Years
1999.2	240.0	101,154	2,972	7,102	1.106	7,855	77.65		2,643		29.38			
2000.1	234.0	101,467	2,805	6,854	1.093	7,492	73.84		2,671		27.64		75.74	
2000.2	228.0	107,276	3,134	7,866	1.093	8,597	80.14	3.2%	2,743	3.8%	29.21	-0.6%		
2001.1	222.0	116,511	3,458	8,770	1.082	9,490	81.45	10.3%	2,744	2.7%	29.68	7.4%	80.82	6.7%
2001.2	216.0	114,889	2,808	7,738	1.082	8,372	72.87	-9.1%	2,981	8.7%	24.44	-16.3%		
2002.1	210.0	105,604	2,667	7,142	1.068	7,627	72.22	-11.3%	2,860	4.2%	25.25	-14.9%	72.56	-10.2%
2002.2	204.0	104,043	2,641	7,770	1.068	8,298	79.75	9.4%	3,142	5.4%	25.38	3.9%		
2003.1	198.0	99,683	2,891	8,410	1.076	9,053	90.81	25.7%	3,131	9.5%	29.00	14.8%	85.17	17.4%
2003.2	192.0	107,230	2,408	6,774	1.076	7,292	68.00	-14.7%	3,028	-3.6%	22.46	-11.5%		
2004.1	186.0	111,085	2,801	7,125	1.080	7,695	69.27	-23.7%	2,747	-12.3%	25.21	-13.1%	68.65	-19.4%
2004.2	180.0	115,898	2,561	7,159	1.080	7,731	66.71	-1.9%	3,019	-0.3%	22.10	-1.6%		
2005.1	174.0	112,925	2,659	7,308	1.066	7,792	69.01	-0.4%	2,931	6.7%	23.55	-6.6%	67.84	-1.2%
2005.2	168.0	116,657	2,828	8,173	1.066	8,714	74.70	12.0%	3,081	2.1%	24.24	9.7%		
2006.1	162.0	117,023	2,754	7,467	1.072	8,004	68.40	-0.9%	2,907	-0.8%	23.53	-0.1%	71.55	5.5%
2006.2	156.0	123,215	2,962	8,148	1.072	8,733	70.88	-5.1%	2,949	-4.3%	24.04	-0.8%		
2007.1	150.0	119,866	3,129	8,995	1.072	9,640	80.42	17.6%	3,081	6.0%	26.10	10.9%	75.59	5.6%
2007.2	144.0	125,531	2,774	9,463	1.072	10,142	80.79	14.0%	3,657	24.0%	22.10	-8.1%		
2008.1	138.0	124,972	2,674	8,724	1.075	9,375	75.02	-6.7%	3,507	13.8%	21.39	-18.0%	77.91	3.1%
2008.2	132.0	132,545	3,013	10,351	1.075	11,124	83.93	3.9%	3,691	1.0%	22.74	2.9%		
2009.1	126.0	131,660	3,070	9,820	1.073	10,535	80.02	6.7%	3,431	-2.2%	23.32	9.0%	81.98	5.2%
2009.2	120.0	138,506	3,540	11,247	1.073	12,066	87.12	3.8%	3,409	-7.7%	25.56	12.4%		
2010.1	114.0	136,816	3,183	9,910	1.056	10,462	76.47	-4.4%	3,286	-4.2%	23.27	-0.2%	81.82	-0.2%
2010.2	108.0	143,649	3,704	12,214	1.056	12,895	89.76	3.0%	3,481	2.1%	25.79	0.9%		
2011.1	102.0	141,299	3,593	11,875	1.052	12,496	88.44	15.7%	3,478	5.8%	25.43	9.3%	89.11	8.9%
2011.2	96.0	147,645	3,883	13,361	1.052	14,060	95.23	6.1%	3,621	4.0%	26.30	2.0%		
2012.1	90.0	145,750	3,544	11,966	1.078	12,893	88.46	0.0%	3,638	4.6%	24.32	-4.4%	91.87	3.1%
2012.2	84.0	152,631	3,944	15,280	1.078	16,464	107.87	13.3%	4,175	15.3%	25.84	-1.8%		
2013.1	78.0	150,496	3,787	14,743	1.087	16,022	106.46	20.3%	4,231	16.3%	25.16	3.5%	107.17	16.7%
2013.2	72.0	157,090	4,219	17,799	1.087	19,343	123.13	14.2%	4,585	9.8%	26.86	3.9%		
2014.1	66.0	153,433	3,925	15,780	1.082	17,067	111.24	4.5%	4,349	2.8%	25.58	1.7%	117.25	9.4%
2014.2	60.0	160,277	3,975	16,775	1.082	18,144	113.20	-8.1%	4,564	-0.5%	24.80	-7.6%		
2015.1	54.0	156,896	4,045	16,974	1.078	18,297	116.62	4.8%	4,523	4.0%	25.78	0.8%	114.89	-2.0%
2015.2	48.0	163,412	3,978	18,293	1.078	19,720	120.68	6.6%	4,957	8.6%	24.35	-1.8%		
2016.1	42.0	160,667	3,687	17,049	1.103	18,805	117.04	0.4%	5,100	12.7%	22.95	-11.0%	118.87	3.5%
2016.2	36.0	165,152	3,902	17,653	1.103	19,471	117.90	-2.3%	4,990	0.7%	23.63	-2.9%		
2017.1	30.0	159,763	3,641	17,039	1.091	18,594	116.39	-0.6%	5,107	0.1%	22.79	-0.7%	117.16	-1.4%
2017.2	24.0	164,461	3,816	17,675	1.091	19,289	117.28	-0.5%	5,054	1.3%	23.21	-1.8%		
2018.1	18.0	159,249	3,622	17,133	1.107	18,973	119.14	2.4%	5,238	2.6%	22.75	-0.2%	118.20	0.9%
2018.2	12.0	163,646	3,779	18,708	1.107	20,717	126.60	7.9%	5,483	8.5%	23.09	-0.5%		
2019.1	6.0	158,037	3,255	16,396	1.107	18,157	114.89	-3.6%	5,577	6.5%	20.60	-9.4%	120.84	2.2%
Total		5,368,110	132,032	469,027		507,499								



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

Loss Cost Summary
Data as of 06/30/19

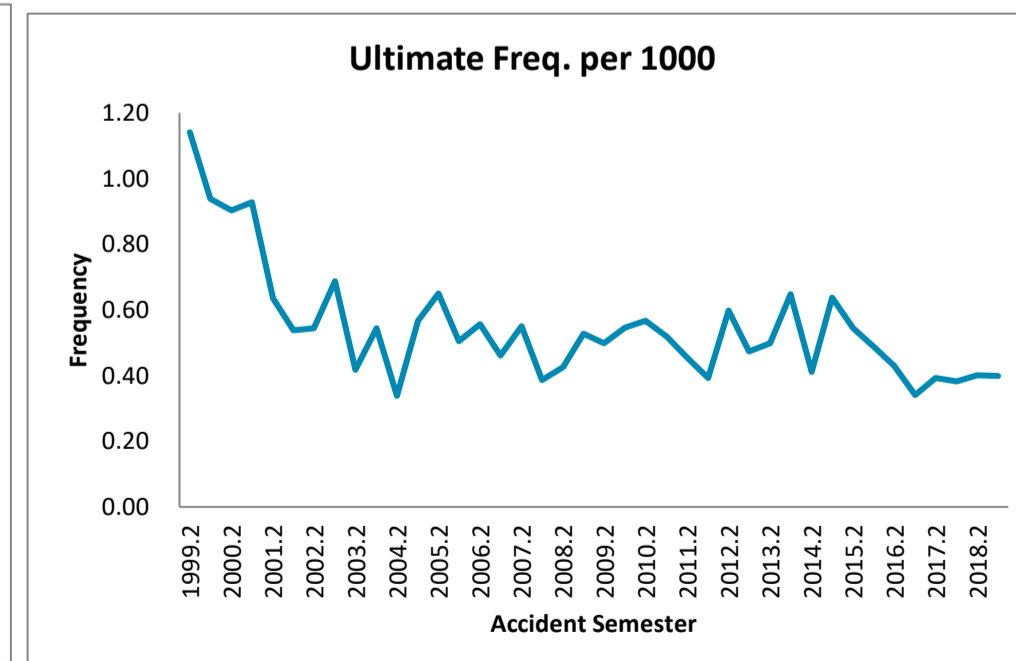
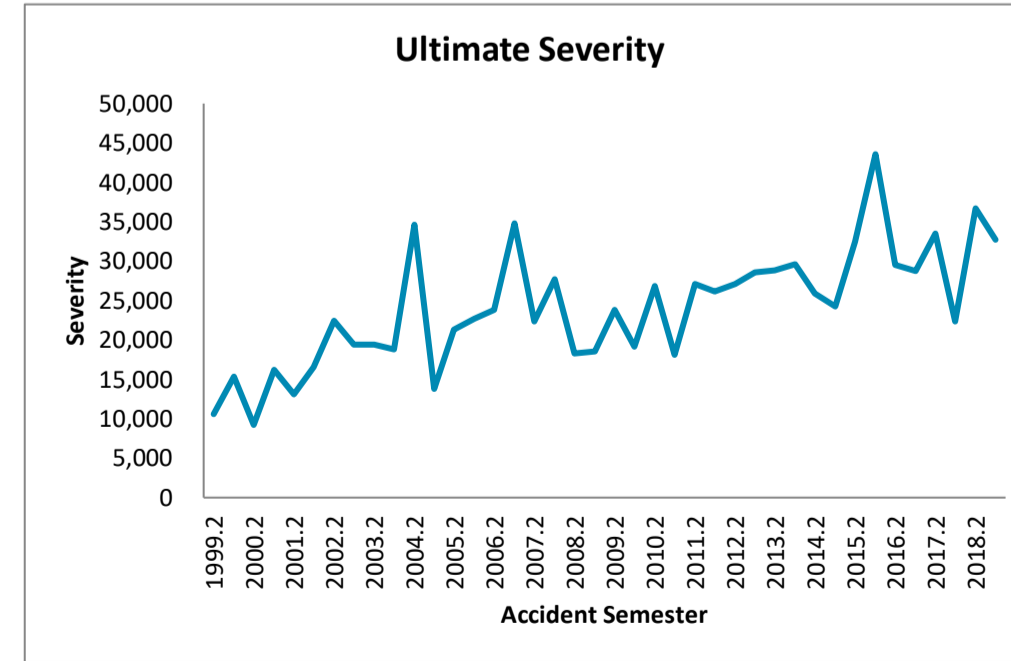
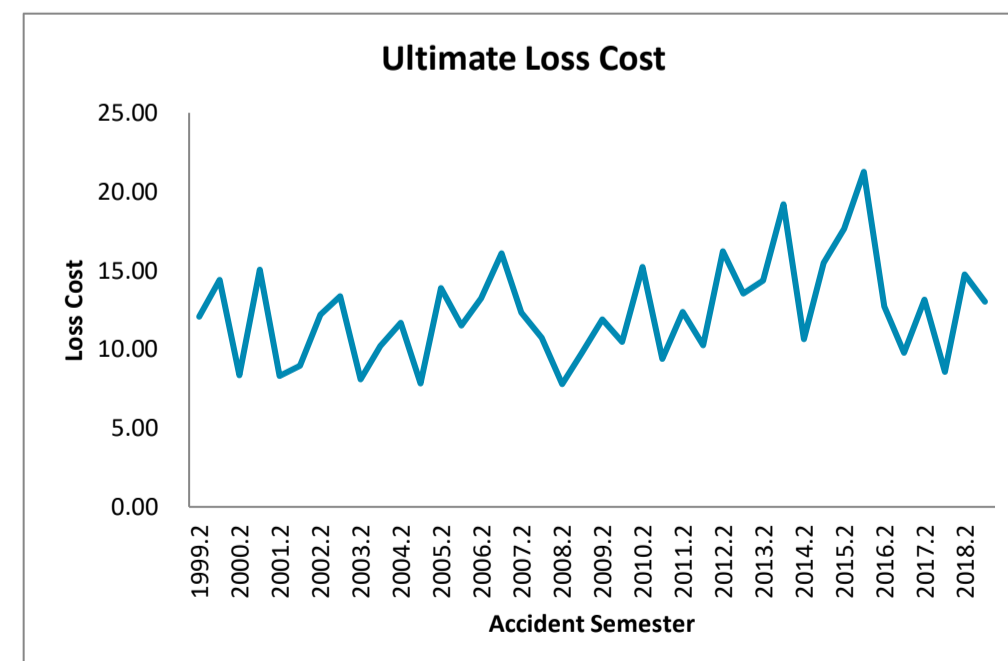
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
Accident Semester	Maturity (in Months)	Earned Car Years	Ultimate Claim Counts	Ultimate Claims and ALAE (000)	ULAE Adjustment	Ultimate Losses & LAE (000)	Ultimate Loss Cost	% Change Seasonal Accident Half Years	Ultimate Severity	% Change Seasonal Accident Half Years	Ultimate Freq. per 1000	% Change Seasonal Accident Half Years	Annual Loss Cost & LAE	% Change Accident Years
1999.2	240.0	72,984	775	2,590	1.106	2,865	39.26		3,697		10.62			
2000.1	234.0	73,495	677	2,643	1.093	2,889	39.30		4,267		9.21		39.28	
2000.2	228.0	77,682	757	3,035	1.093	3,317	42.70	8.8%	4,382	18.5%	9.74	-8.2%		
2001.1	222.0	79,676	747	2,785	1.082	3,014	37.82	-3.8%	4,034	-5.5%	9.38	1.8%	40.23	2.4%
2001.2	216.0	83,066	817	3,222	1.082	3,486	41.96	-1.7%	4,266	-2.6%	9.84	0.9%		
2002.1	210.0	77,338	671	3,294	1.068	3,518	45.49	20.3%	5,243	30.0%	8.68	-7.5%	43.66	8.5%
2002.2	204.0	75,921	699	2,559	1.068	2,733	36.00	-14.2%	3,911	-8.3%	9.21	-6.4%		
2003.1	198.0	72,465	718	2,620	1.076	2,820	38.91	-14.5%	3,925	-25.1%	9.91	14.3%	37.42	-14.3%
2003.2	192.0	77,582	674	3,387	1.076	3,646	46.99	30.5%	5,410	38.3%	8.69	-5.7%		
2004.1	186.0	81,637	636	2,922	1.080	3,156	38.65	-0.7%	4,963	26.4%	7.79	-21.4%	42.72	14.1%
2004.2	180.0	85,611	693	2,671	1.080	2,885	33.70	-28.3%	4,164	-23.0%	8.09	-6.8%		
2005.1	174.0	83,991	648	2,862	1.066	3,052	36.34	-6.0%	4,712	-5.0%	7.71	-1.0%	35.01	-18.1%
2005.2	168.0	87,596	729	3,291	1.066	3,509	40.06	18.9%	4,816	15.7%	8.32	2.8%		
2006.1	162.0	86,842	607	2,507	1.072	2,688	30.95	-14.8%	4,430	-6.0%	6.99	-9.4%	35.52	1.5%
2006.2	156.0	92,200	758	3,892	1.072	4,172	45.25	13.0%	5,507	14.4%	8.22	-1.2%		
2007.1	150.0	92,344	695	3,735	1.072	4,003	43.35	40.1%	5,764	30.1%	7.52	7.6%	44.30	24.7%
2007.2	144.0	99,194	754	4,241	1.072	4,545	45.82	1.2%	6,024	9.4%	7.61	-7.4%		
2008.1	138.0	100,110	687	3,973	1.075	4,270	42.65	-1.6%	6,219	7.9%	6.86	-8.8%	44.23	-0.2%
2008.2	132.0	107,495	825	4,231	1.075	4,547	42.30	-7.7%	5,514	-8.5%	7.67	0.9%		
2009.1	126.0	108,425	716	3,832	1.073	4,111	37.92	-11.1%	5,745	-7.6%	6.60	-3.7%	40.10	-9.3%
2009.2	120.0	116,308	948	5,079	1.073	5,449	46.85	10.8%	5,746	4.2%	8.15	6.3%		
2010.1	114.0	116,224	857	6,813	1.056	7,193	61.89	63.2%	8,391	46.1%	7.38	11.7%	54.37	35.6%
2010.2	108.0	123,203	1,008	5,829	1.056	6,154	49.95	6.6%	6,104	6.2%	8.18	0.4%		
2011.1	102.0	122,106	845	5,323	1.052	5,602	45.87	-25.9%	6,627	-21.0%	6.92	-6.1%	47.92	-11.9%
2011.2	96.0	128,569	1,130	6,595	1.052	6,939	53.97	8.1%	6,138	0.6%	8.79	7.5%		
2012.1	90.0	128,149	966	5,979	1.078	6,442	50.27	9.6%	6,672	0.7%	7.54	8.9%	52.13	8.8%
2012.2	84.0	135,405	1,160	7,094	1.078	7,644	56.45	4.6%	6,591	7.4%	8.57	-2.6%		
2013.1	78.0	134,902	1,048	6,598	1.087	7,171	53.15	5.7%	6,841	2.5%	7.77	3.1%	54.81	5.1%
2013.2	72.0	142,588	1,200	7,351	1.087	7,989	56.03	-0.8%	6,659	1.0%	8.41	-1.8%		
2014.1	66.0	140,738	1,062	7,350	1.082	7,950	56.48	6.3%	7,486	9.4%	7.55	-2.9%	56.25	2.6%
2014.2	60.0	148,252	1,239	7,360	1.082	7,961	53.70	-4.2%	6,425	-3.5%	8.36	-0.7%		
2015.1	54.0	145,928	1,185	8,559	1.078	9,227	63.23	11.9%	7,788	4.0%	8.12	7.6%	58.43	3.9%
2015.2	48.0	152,759	1,316	9,269	1.078	9,992	65.41	21.8%	7,595	18.2%	8.61	3.0%		
2016.1	42.0	150,680	1,266	8,577	1.103	9,460	62.78	-0.7%	7,474	-4.0%	8.40	3.5%	64.10	9.7%
2016.2	36.0	155,814	1,518	8,666	1.103	9,559	61.35	-6.2%	6,299	-17.1%	9.74	13.1%		
2017.1	30.0	151,448	1,566	8,356	1.091	9,119	60.21	-4.1%	5,822	-22.1%	10.34	23.1%	60.79	-5.2%
2017.2	24.0	156,546	2,154	9,297	1.091	10,146	64.81	5.6%	4,710	-25.2%	13.76	41.3%		
2018.1	18.0	151,967	1,662	8,573	1.107	9,493	62.47	3.8%	5,711	-1.9%	10.94	5.8%	63.66	4.7%
2018.2	12.0	156,730	1,416	10,780	1.107	11,938	76.17	17.5%	8,429	78.9%	9.04	-34.3%		
2019.1	6.0	151,852	1,404	9,207	1.107	10,196	67.14	7.5%	7,261	27.2%	9.25	-15.5%	71.73	12.7%
Total		4,525,822	39,231	216,948		234,846								



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

Loss Cost Summary
Data as of 06/30/19

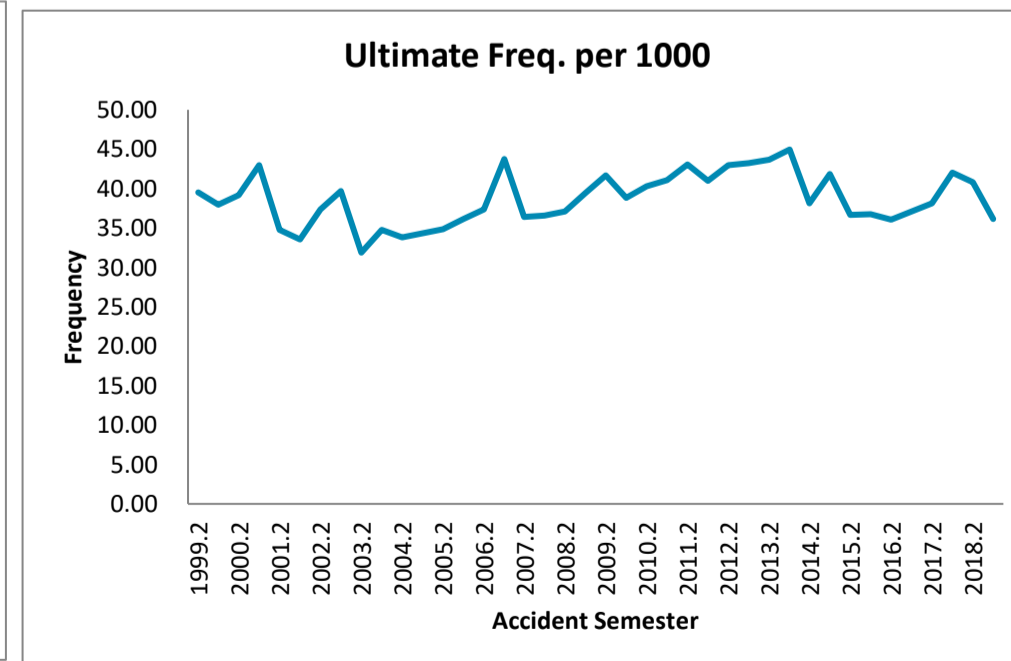
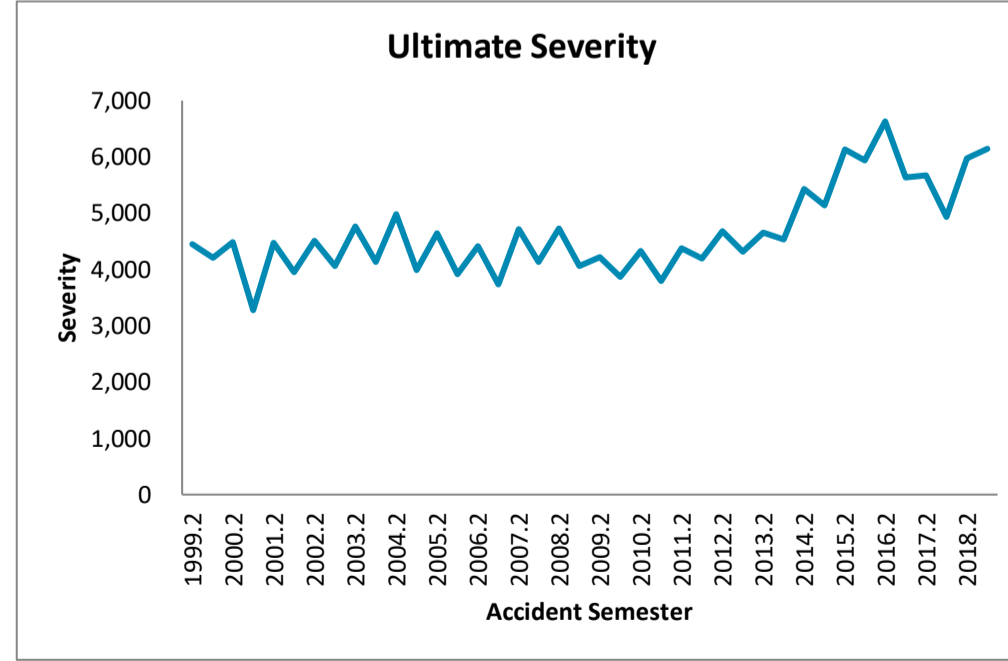
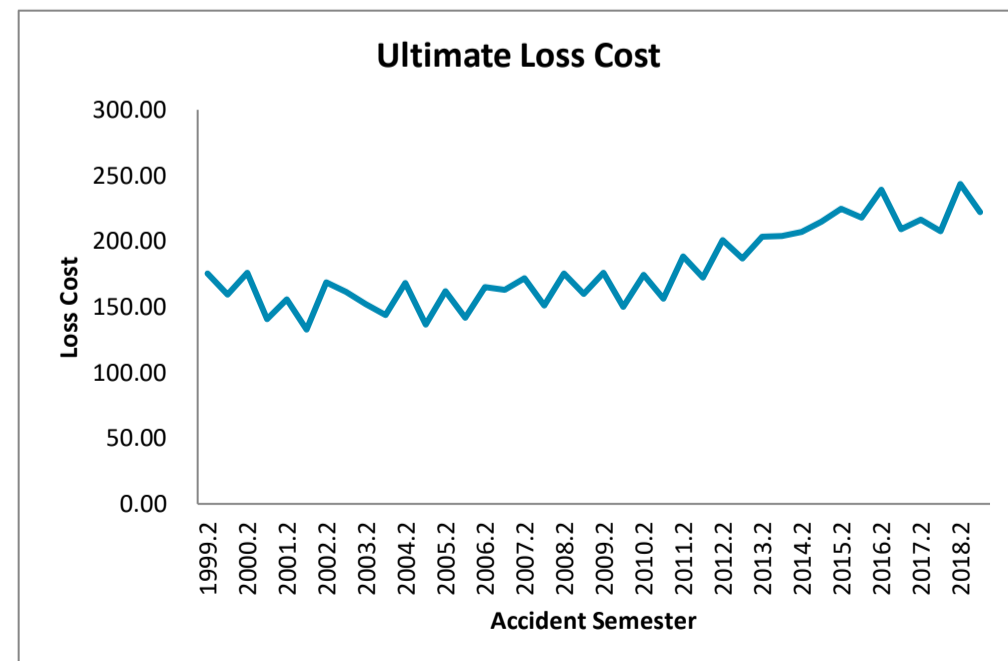
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
Accident Semester	Maturity (in Months)	Earned Car Years	Ultimate Claim Counts	Ultimate Claims and ALAE (000)	ULAE Adjustment	Ultimate Losses & LAE (000)	Ultimate Loss Cost	% Change Seasonal Accident Half Years	Ultimate Severity	% Change Seasonal Accident Half Years	Ultimate Freq. per 1000	% Change Seasonal Accident Half Years	Annual Loss Cost & LAE	% Change Accident Years
1999.2	240.0	99,040	113	1,082	1.106	1,197	12.09		10,593		1.14			
2000.1	234.0	99,225	93	1,307	1.093	1,428	14.40		15,360		0.94		13.24	
2000.2	228.0	105,116	95	801	1.093	876	8.33	-31.0%	9,221	-13.0%	0.90	-20.8%		
2001.1	222.0	105,528	98	1,466	1.082	1,586	15.03	4.4%	16,188	5.4%	0.93	-0.9%	11.69	-11.7%
2001.2	216.0	107,197	68	825	1.082	892	8.32	-0.1%	13,122	42.3%	0.63	-29.8%		
2002.1	210.0	100,339	54	839	1.068	897	8.93	-40.6%	16,602	2.6%	0.54	-42.0%	8.62	-26.3%
2002.2	204.0	99,269	54	1,134	1.068	1,211	12.20	46.6%	22,432	71.0%	0.54	-14.2%		
2003.1	198.0	95,919	66	1,189	1.076	1,280	13.35	49.4%	19,395	16.8%	0.69	27.9%	12.76	48.1%
2003.2	192.0	105,525	44	795	1.076	856	8.11	-33.5%	19,447	-13.3%	0.42	-23.3%		
2004.1	186.0	110,212	60	1,043	1.080	1,126	10.22	-23.4%	18,773	-3.2%	0.54	-20.9%	9.19	-28.0%
2004.2	180.0	115,347	39	1,249	1.080	1,349	11.70	44.3%	34,595	77.9%	0.34	-18.9%		
2005.1	174.0	112,736	64	829	1.066	884	7.84	-23.2%	13,818	-26.4%	0.57	4.3%	9.79	6.6%
2005.2	168.0	116,874	76	1,520	1.066	1,621	13.87	18.6%	21,326	-38.4%	0.65	92.3%		
2006.1	162.0	114,734	58	1,230	1.072	1,319	11.49	46.5%	22,738	64.6%	0.51	-11.0%	12.69	29.6%
2006.2	156.0	120,636	67	1,490	1.072	1,597	13.24	-4.6%	23,830	11.7%	0.56	-14.6%		
2007.1	150.0	119,184	55	1,787	1.072	1,916	16.07	39.8%	34,830	53.2%	0.46	-8.7%	14.65	15.4%
2007.2	144.0	125,342	69	1,439	1.072	1,543	12.31	-7.0%	22,355	-6.2%	0.55	-0.9%		
2008.1	138.0	124,150	48	1,238	1.075	1,330	10.72	-33.3%	27,717	-20.4%	0.39	-16.2%	11.52	-21.4%
2008.2	132.0	131,476	56	953	1.075	1,024	7.79	-36.7%	18,285	-18.2%	0.43	-22.6%		
2009.1	126.0	130,403	69	1,188	1.073	1,275	9.78	-8.8%	18,531	-33.1%	0.53	36.5%	8.78	-23.8%
2009.2	120.0	137,826	69	1,530	1.073	1,641	11.91	52.9%	23,851	30.4%	0.50	17.2%		
2010.1	114.0	136,383	74	1,352	1.056	1,427	10.46	7.0%	19,187	3.5%	0.55	3.4%	11.19	27.5%
2010.2	108.0	143,419	81	2,067	1.056	2,183	15.22	27.8%	26,839	12.5%	0.57	13.6%		
2011.1	102.0	140,806	73	1,256	1.052	1,321	9.38	-10.3%	18,094	-5.7%	0.52	-4.9%	12.33	10.2%
2011.2	96.0	147,286	67	1,731	1.052	1,822	12.37	-18.7%	27,145	1.1%	0.46	-19.7%		
2012.1	90.0	145,942	57	1,390	1.078	1,498	10.26	9.4%	26,170	44.6%	0.39	-24.4%	11.32	-8.2%
2012.2	84.0	153,055	92	2,306	1.078	2,484	16.23	31.2%	27,135	0.0%	0.60	31.3%		
2013.1	78.0	150,709	71	1,876	1.087	2,039	13.53	31.8%	28,591	9.3%	0.47	20.7%	14.89	31.5%
2013.2	72.0	158,099	79	2,092	1.087	2,273	14.38	-11.4%	28,833	6.3%	0.50	-16.6%		
2014.1	66.0	154,608	100	2,744	1.082	2,968	19.20	41.9%	29,650	3.7%	0.65	36.8%	16.76	12.5%
2014.2	60.0	161,349	66	1,587	1.082	1,716	10.64	-26.0%	25,896	-10.2%	0.41	-17.6%		
2015.1	54.0	157,357	100	2,257	1.078	2,433	15.46	-19.4%	24,241	-18.2%	0.64	-1.5%	13.02	-22.3%
2015.2	48.0	163,901	89	2,684	1.078	2,893	17.65	65.9%	32,450	25.3%	0.54	32.4%		
2016.1	42.0	160,703	78	3,097	1.103	3,416	21.26	37.5%	43,572	79.7%	0.49	-23.5%	19.44	49.3%
2016.2	36.0	165,582	71	1,909	1.103	2,106	12.72	-28.0%	29,524	-9.0%	0.43	-20.8%		
2017.1	30.0	160,050	54	1,434	1.091	1,565	9.78	-54.0%	28,758	-34.0%	0.34	-30.3%	11.27	-42.0%
2017.2	24.0	165,094	65	1,991	1.091	2,173	13.16	3.5%	33,528	13.6%	0.39	-8.8%		
2018.1	18.0	159,312	61	1,230	1.107	1,363	8.55	-12.6%	22,323	-22.4%	0.38	12.7%	10.90	-3.3%
2018.2	12.0	163,906	66	2,184	1.107	2,418	14.76	12.1%	36,737	9.6%	0.40	2.3%		
2019.1	6.0	157,955	63	1,858	1.107	2,057	13.02	52.3%	32,697	46.5%	0.40	4.0%	13.91	27.6%
Total		5,321,598	2,824	61,982		67,005								



Province of Newfoundland
Collision
Private Passengers Vehicles (Excluding Farmers)

Loss Cost Summary
Data as of 06/30/19

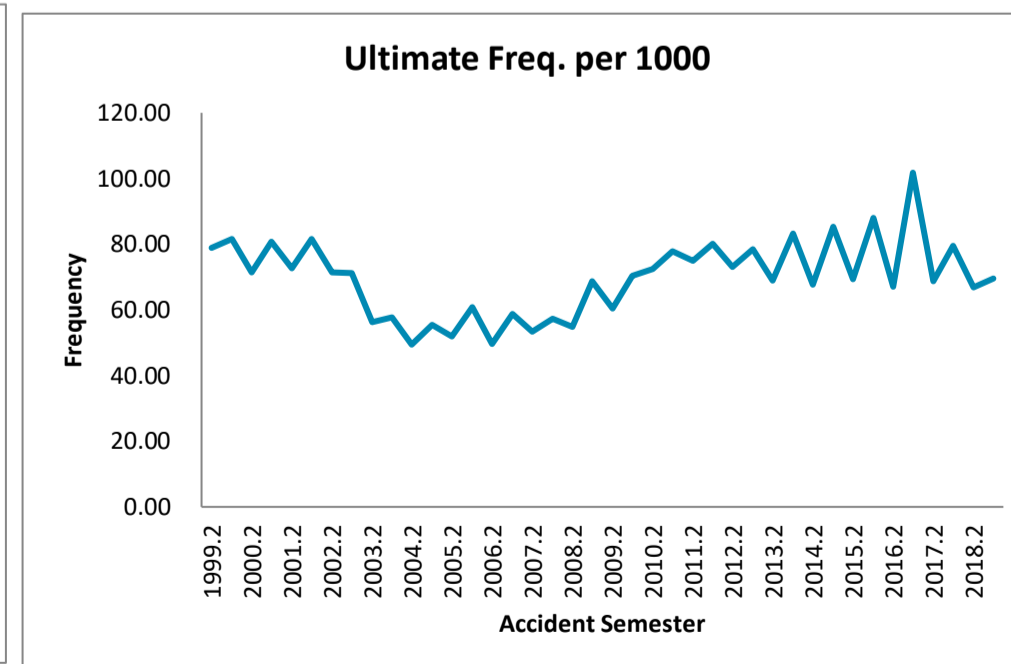
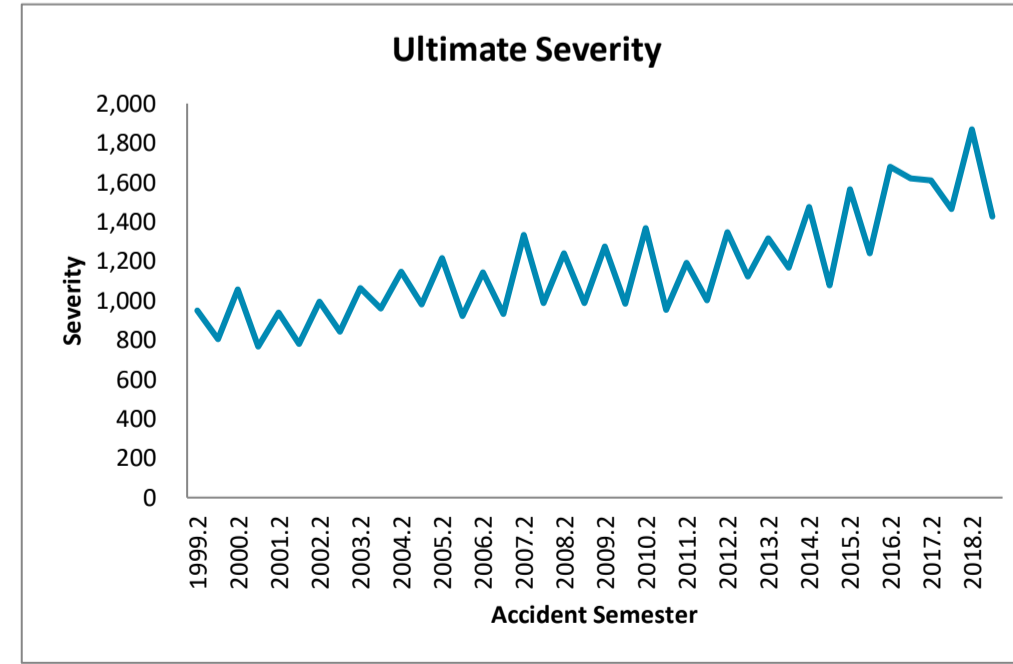
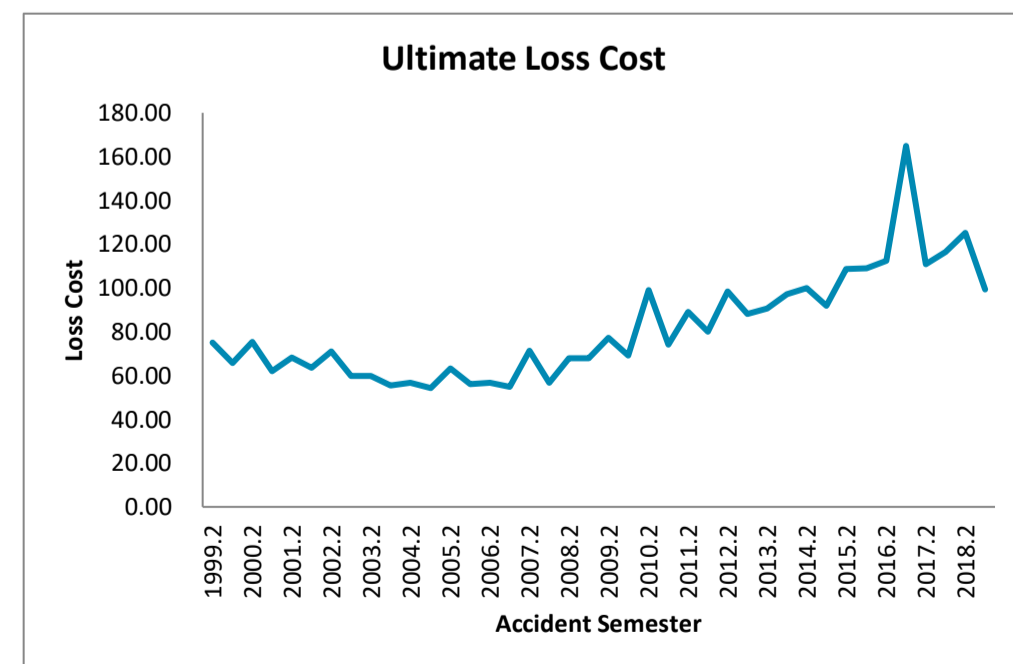
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
Accident Semester	Maturity (in Months)	Earned Car Years	Ultimate Claim Counts	Ultimate Claims and ALAE (000)	ULAE Adjustment	Ultimate Losses & LAE (000)	Ultimate Loss Cost	% Change Seasonal Accident Half Years	Ultimate Severity	% Change Seasonal Accident Half Years	Ultimate Freq. per 1000	% Change Seasonal Accident Half Years	Annual Loss Cost & LAE	% Change Accident Years
1999.2	240.0	57,724	2,281	9,169	1.106	10,141	175.67		4,446		39.52			
2000.1	234.0	59,845	2,271	8,732	1.093	9,544	159.48		4,203		37.95		167.43	
2000.2	228.0	64,956	2,544	10,448	1.093	11,420	175.81	0.1%	4,489	1.0%	39.17	-0.9%		
2001.1	222.0	72,896	3,135	9,492	1.082	10,271	140.89	-11.7%	3,276	-22.0%	43.01	13.3%	157.35	-6.0%
2001.2	216.0	72,333	2,517	10,403	1.082	11,256	155.61	-11.5%	4,472	-0.4%	34.80	-11.2%		
2002.1	210.0	66,975	2,247	8,322	1.068	8,888	132.71	-5.8%	3,956	20.7%	33.55	-22.0%	144.60	-8.1%
2002.2	204.0	66,111	2,471	10,436	1.068	11,145	168.59	8.3%	4,511	0.9%	37.38	7.4%		
2003.1	198.0	64,111	2,545	9,603	1.076	10,336	161.23	21.5%	4,061	2.7%	39.70	18.3%	164.96	14.1%
2003.2	192.0	68,775	2,193	9,707	1.076	10,449	151.93	-9.9%	4,765	5.6%	31.89	-14.7%		
2004.1	186.0	72,373	2,514	9,617	1.080	10,387	143.52	-11.0%	4,132	1.7%	34.74	-12.5%	147.61	-10.5%
2004.2	180.0	75,566	2,553	11,772	1.080	12,714	168.25	10.7%	4,980	4.5%	33.78	6.0%		
2005.1	174.0	74,876	2,569	9,603	1.066	10,240	136.76	-4.7%	3,986	-3.5%	34.31	-1.2%	152.58	3.4%
2005.2	168.0	78,170	2,725	11,857	1.066	12,643	161.73	-3.9%	4,640	-6.8%	34.86	3.2%		
2006.1	162.0	77,865	2,818	10,294	1.072	11,034	141.71	3.6%	3,916	-1.8%	36.19	5.5%	151.74	-0.5%
2006.2	156.0	82,312	3,079	12,664	1.072	13,575	164.92	2.0%	4,409	-5.0%	37.40	7.3%		
2007.1	150.0	82,102	3,591	12,496	1.072	13,392	163.11	15.1%	3,730	-4.8%	43.73	20.9%	164.02	8.1%
2007.2	144.0	86,641	3,156	13,881	1.072	14,876	171.69	4.1%	4,714	6.9%	36.42	-2.6%		
2008.1	138.0	87,798	3,214	12,343	1.075	13,265	151.09	-7.4%	4,128	10.7%	36.60	-16.3%	161.32	-1.6%
2008.2	132.0	93,635	3,474	15,261	1.075	16,401	175.15	2.0%	4,721	0.2%	37.10	1.9%		
2009.1	126.0	93,709	3,694	13,964	1.073	14,981	159.86	5.8%	4,056	-1.7%	39.42	7.7%	167.51	3.8%
2009.2	120.0	98,607	4,112	16,155	1.073	17,331	175.76	0.3%	4,214	-10.7%	41.71	12.4%		
2010.1	114.0	98,311	3,814	13,987	1.056	14,766	150.20	-6.0%	3,872	-4.5%	38.79	-1.6%	163.00	-2.7%
2010.2	108.0	103,560	4,172	17,114	1.056	18,068	174.47	-0.7%	4,330	2.8%	40.29	-3.4%		
2011.1	102.0	102,512	4,213	15,200	1.052	15,995	156.03	3.9%	3,796	-2.0%	41.10	6.0%	165.29	1.4%
2011.2	96.0	107,366	4,625	19,211	1.052	20,216	188.29	7.9%	4,371	0.9%	43.08	6.9%		
2012.1	90.0	107,389	4,406	17,167	1.078	18,498	172.25	10.4%	4,198	10.6%	41.03	-0.2%	180.27	9.1%
2012.2	84.0	112,846	4,854	21,054	1.078	22,686	201.04	6.8%	4,673	6.9%	43.02	-0.1%		
2013.1	78.0	112,647	4,867	19,345	1.087	21,023	186.63	8.3%	4,320	2.9%	43.20	5.3%	193.84	7.5%
2013.2	72.0	118,747	5,189	22,214	1.087	24,141	203.30	1.1%	4,652	-0.5%	43.70	1.6%		
2014.1	66.0	117,345	5,276	22,129	1.082	23,935	203.97	9.3%	4,536	5.0%	44.96	4.1%	203.63	5.1%
2014.2	60.0	122,334	4,666	23,405	1.082	25,314	206.93	1.8%	5,425	16.6%	38.14	-12.7%		
2015.1	54.0	120,249	5,033	23,977	1.078	25,847	214.95	5.4%	5,135	13.2%	41.86	-6.9%	210.90	3.6%
2015.2	48.0	125,626	4,609	26,188	1.078	28,231	224.72	8.6%	6,125	12.9%	36.69	-3.8%		
2016.1	42.0	124,669	4,582	24,653	1.103	27,193	218.12	1.5%	5,934	15.6%	36.76	-12.2%	221.43	5.0%
2016.2	36.0	126,875	4,578	27,515	1.103	30,349	239.20	6.4%	6,629	8.2%	36.08	-1.6%		
2017.1	30.0	122,478	4,548	23,460	1.091	25,602	209.04	-4.2%	5,629	-5.1%	37.14	1.0%	224.39	1.3%
2017.2	24.0	124,826	4,757	24,729	1.091	26,987	216.20	-9.6%	5,673	-14.4%	38.11	5.6%		
2018.1	18.0	120,677	5,076	22,612	1.107	25,041	207.50	-0.7%	4,933	-12.4%	42.06	13.3%	211.92	-5.6%
2018.2	12.0	123,128	5,021	27,080	1.107	29,988	243.55	12.7%	5,972	5.3%	40.78	7.0%		
2019.1	6.0	118,961	4,301	23,872	1.107	26,436	222.23	7.1%	6,146	24.6%	36.16	-14.0%	233.07	10.0%
Total		3,807,927	148,291	651,133		704,603								



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

Loss Cost Summary
Data as of 06/30/19

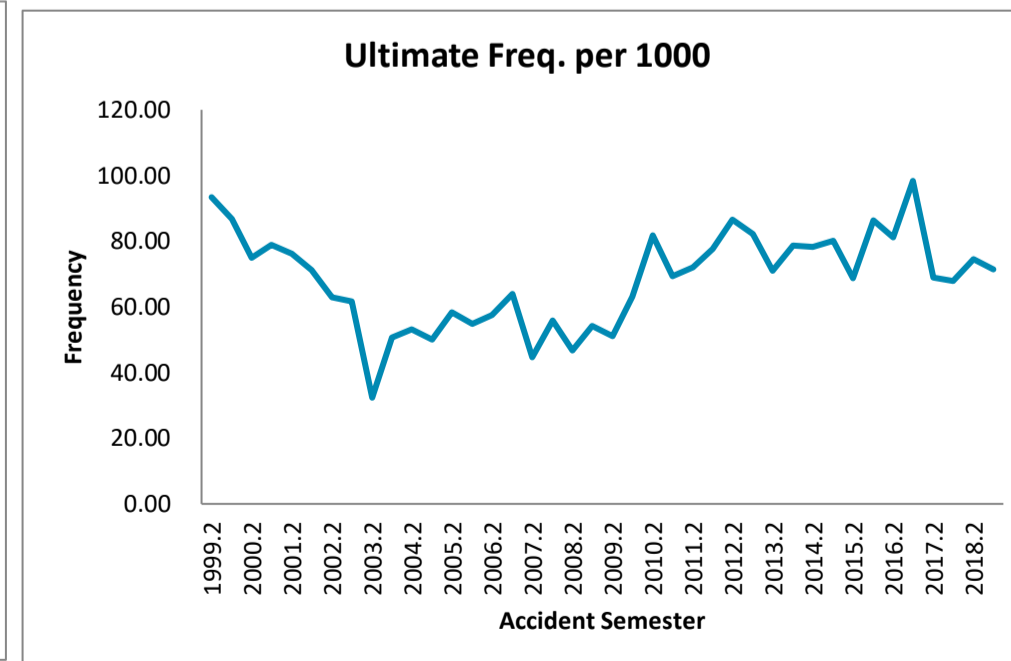
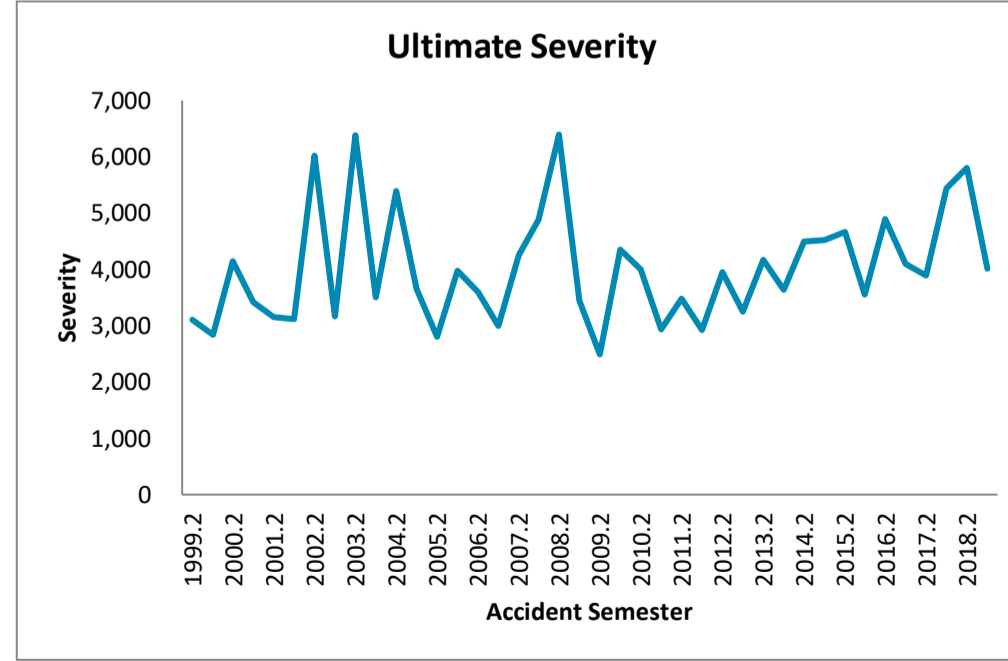
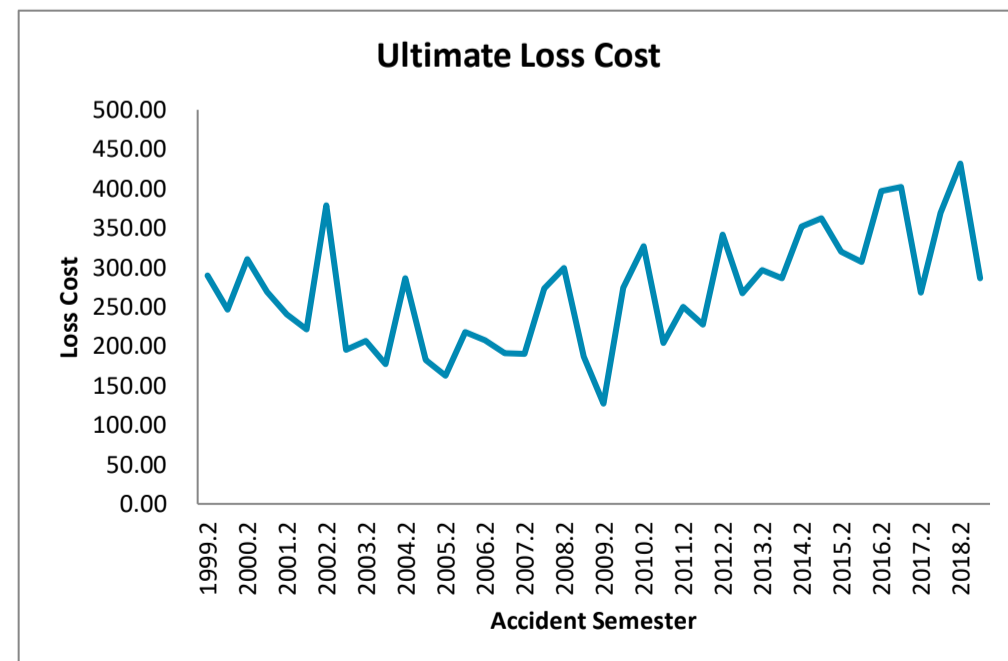
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
Accident Semester	Maturity (in Months)	Earned Car Years	Ultimate Claim Counts	Ultimate Claims and ALAE (000)	ULAE Adjustment	Ultimate Losses & LAE (000)	Ultimate Loss Cost	% Change Seasonal Accident Half Years	Ultimate Severity	% Change Seasonal Accident Half Years	Ultimate Freq. per 1000	% Change Seasonal Accident Half Years	Annual Loss Cost & LAE	% Change Accident Years
1999.2	240.0	60,198	4,750	4,083	1.106	4,516	75.02		951		78.91			
2000.1	234.0	62,733	5,122	3,775	1.093	4,127	65.78		806		81.65		70.31	
2000.2	228.0	67,582	4,832	4,668	1.093	5,102	75.49	0.6%	1,056	11.1%	71.50	-9.4%		
2001.1	222.0	70,867	5,728	4,057	1.082	4,390	61.95	-5.8%	766	-4.9%	80.83	-1.0%	68.56	-2.5%
2001.2	216.0	73,795	5,365	4,653	1.082	5,034	68.22	-9.6%	938	-11.1%	72.70	1.7%		
2002.1	210.0	70,274	5,734	4,181	1.068	4,465	63.54	2.6%	779	1.6%	81.59	1.0%	65.94	-3.8%
2002.2	204.0	69,480	4,966	4,619	1.068	4,934	71.01	4.1%	993	5.9%	71.47	-1.7%		
2003.1	198.0	67,889	4,834	3,778	1.076	4,067	59.90	-5.7%	841	8.0%	71.20	-12.7%	65.52	-0.6%
2003.2	192.0	72,617	4,081	4,031	1.076	4,339	59.75	-15.9%	1,063	7.0%	56.20	-21.4%		
2004.1	186.0	77,039	4,453	3,964	1.080	4,281	55.57	-7.2%	961	14.3%	57.80	-18.8%	57.60	-12.1%
2004.2	180.0	80,084	3,958	4,203	1.080	4,539	56.68	-5.1%	1,147	7.9%	49.42	-12.1%		
2005.1	174.0	80,037	4,430	4,074	1.066	4,344	54.28	-2.3%	981	2.0%	55.35	-4.2%	55.48	-3.7%
2005.2	168.0	82,990	4,307	4,917	1.066	5,243	63.17	11.5%	1,217	6.1%	51.90	5.0%		
2006.1	162.0	83,383	5,073	4,357	1.072	4,670	56.00	3.2%	921	-6.1%	60.84	9.9%	59.58	7.4%
2006.2	156.0	87,079	4,316	4,602	1.072	4,933	56.65	-10.3%	1,143	-6.1%	49.56	-4.5%		
2007.1	150.0	87,033	5,111	4,450	1.072	4,770	54.80	-2.1%	933	1.4%	58.72	-3.5%	55.72	-6.5%
2007.2	144.0	91,420	4,883	6,074	1.072	6,510	71.21	25.7%	1,333	16.6%	53.41	7.8%		
2008.1	138.0	93,284	5,353	4,915	1.075	5,282	56.62	3.3%	987	5.7%	57.38	-2.3%	63.84	14.6%
2008.2	132.0	98,951	5,433	6,261	1.075	6,729	68.00	-4.5%	1,239	-7.1%	54.91	2.8%		
2009.1	126.0	99,727	6,849	6,311	1.073	6,770	67.89	19.9%	988	0.2%	68.68	19.7%	67.94	6.4%
2009.2	120.0	104,452	6,316	7,512	1.073	8,059	77.16	13.5%	1,276	3.0%	60.47	10.1%		
2010.1	114.0	104,942	7,391	6,880	1.056	7,263	69.21	2.0%	983	-0.6%	70.43	2.6%	73.18	7.7%
2010.2	108.0	109,964	7,961	10,316	1.056	10,891	99.04	28.4%	1,368	7.2%	72.40	19.7%		
2011.1	102.0	109,740	8,544	7,742	1.052	8,147	74.24	7.3%	953	-3.0%	77.86	10.5%	86.65	18.4%
2011.2	96.0	114,051	8,539	9,667	1.052	10,173	89.20	-9.9%	1,191	-12.9%	74.87	3.4%		
2012.1	90.0	114,839	9,200	8,544	1.078	9,206	80.17	8.0%	1,001	5.0%	80.11	2.9%	84.67	-2.3%
2012.2	84.0	119,390	8,728	10,907	1.078	11,753	98.44	10.4%	1,347	13.0%	73.10	-2.4%		
2013.1	78.0	119,975	9,414	9,715	1.087	10,558	88.00	9.8%	1,122	12.1%	78.46	-2.1%	93.21	10.1%
2013.2	72.0	125,463	8,640	10,473	1.087	11,382	90.72	-7.8%	1,317	-2.2%	68.87	-5.8%		
2014.1	66.0	125,267	10,424	11,245	1.082	12,163	97.10	10.3%	1,167	4.0%	83.22	6.1%	93.90	0.7%
2014.2	60.0	129,149	8,742	11,927	1.082	12,900	99.88	10.1%	1,476	12.0%	67.69	-1.7%		
2015.1	54.0	128,165	10,928	10,937	1.078	11,790	91.99	-5.3%	1,079	-7.5%	85.27	2.5%	95.95	2.2%
2015.2	48.0	131,488	9,119	13,247	1.078	14,280	108.60	8.7%	1,566	6.1%	69.36	2.5%		
2016.1	42.0	131,048	11,523	12,960	1.103	14,295	109.08	18.6%	1,241	15.0%	87.93	3.1%	108.84	13.4%
2016.2	36.0	132,797	8,904	13,540	1.103	14,934	112.46	3.6%	1,677	7.1%	67.05	-3.3%		
2017.1	30.0	130,363	13,268	19,697	1.091	21,495	164.89	51.2%	1,620	30.6%	101.78	15.8%	138.43	27.2%
2017.2	24.0	131,989	9,078	13,395	1.091	14,618	110.75	-1.5%	1,610	-4.0%	68.78	2.6%		
2018.1	18.0	129,382	10,279	13,589	1.107	15,048	116.31	-29.5%	1,464	-9.6%	79.45	-21.9%	113.50	-18.0%
2018.2	12.0	130,772	8,751	14,770	1.107	16,357	125.08	12.9%	1,869	16.1%	66.92	-2.7%		
2019.1	6.0	127,802	8,884	11,449	1.107	12,679	99.20	-14.7%	1,427	-2.5%	69.52	-12.5%	112.29	-1.1%
Total		4,027,502	284,212	320,486		347,033								



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

Loss Cost Summary
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	240.0	1,156	108	303	1.106	335	289.62		3,100		93.42			
2000.1	234.0	1,142	99	257	1.093	281	246.17		2,840		86.67		268.03	
2000.2	228.0	1,213	91	345	1.093	377	310.59	7.2%	4,142	33.6%	74.99	-19.7%		
2001.1	222.0	1,320	104	329	1.082	355	269.29	9.4%	3,418	20.3%	78.78	-9.1%	289.07	7.9%
2001.2	216.0	1,353	103	301	1.082	325	240.39	-22.6%	3,157	-23.8%	76.15	1.5%		
2002.1	210.0	1,208	86	251	1.068	268	221.81	-17.6%	3,115	-8.9%	71.20	-9.6%	231.63	-19.9%
2002.2	204.0	1,224	77	434	1.068	464	378.72	57.5%	6,020	90.7%	62.91	-17.4%		
2003.1	198.0	1,198	74	217	1.076	234	195.26	-12.0%	3,162	1.5%	61.75	-13.3%	287.97	24.3%
2003.2	192.0	1,299	42	249	1.076	268	206.58	-45.5%	6,387	6.1%	32.34	-48.6%		
2004.1	186.0	1,441	73	237	1.080	256	177.71	-9.0%	3,508	10.9%	50.66	-18.0%	191.39	-33.5%
2004.2	180.0	1,546	82	409	1.080	442	286.15	38.5%	5,393	-15.6%	53.05	64.0%		
2005.1	174.0	1,541	77	264	1.066	281	182.50	2.7%	3,652	4.1%	49.98	-1.3%	234.41	22.5%
2005.2	168.0	1,699	99	260	1.066	277	163.03	-43.0%	2,797	-48.1%	58.28	9.9%		
2006.1	162.0	1,662	91	338	1.072	362	217.76	19.3%	3,976	8.9%	54.76	9.6%	190.09	-18.9%
2006.2	156.0	1,736	100	336	1.072	360	207.26	27.1%	3,599	28.7%	57.59	-1.2%		
2007.1	150.0	1,801	115	321	1.072	344	191.01	-12.3%	2,991	-24.8%	63.86	16.6%	198.99	4.7%
2007.2	144.0	1,926	86	341	1.072	366	189.93	-8.4%	4,254	18.2%	44.65	-22.5%		
2008.1	138.0	1,769	99	450	1.075	484	273.59	43.2%	4,890	63.5%	55.95	-12.4%	229.99	15.6%
2008.2	132.0	1,858	87	518	1.075	557	299.54	57.7%	6,397	50.4%	46.82	4.9%		
2009.1	126.0	1,880	102	327	1.073	351	186.85	-31.7%	3,444	-29.6%	54.26	-3.0%	242.86	5.6%
2009.2	120.0	2,017	103	239	1.073	257	127.23	-57.5%	2,491	-61.1%	51.08	9.1%		
2010.1	114.0	1,997	126	519	1.056	548	274.62	47.0%	4,352	26.4%	63.11	16.3%	200.56	-17.4%
2010.2	108.0	2,150	176	665	1.056	702	326.67	156.8%	3,998	60.5%	81.72	60.0%		
2011.1	102.0	2,286	159	443	1.052	467	204.06	-25.7%	2,939	-32.5%	69.43	10.0%	263.49	31.4%
2011.2	96.0	2,441	176	580	1.052	611	250.28	-23.4%	3,476	-13.0%	71.99	-11.9%		
2012.1	90.0	2,262	176	477	1.078	514	227.22	11.4%	2,925	-0.5%	77.70	11.9%	239.19	-9.2%
2012.2	84.0	2,365	205	750	1.078	808	341.66	36.5%	3,948	13.6%	86.55	20.2%		
2013.1	78.0	2,356	194	579	1.087	629	267.11	17.6%	3,249	11.1%	82.21	5.8%	304.46	27.3%
2013.2	72.0	2,529	180	690	1.087	750	296.65	-13.2%	4,175	5.8%	71.06	-17.9%		
2014.1	66.0	2,549	201	674	1.082	729	285.91	7.0%	3,631	11.8%	78.73	-4.2%	291.26	-4.3%
2014.2	60.0	2,769	217	901	1.082	974	351.80	18.6%	4,497	7.7%	78.23	10.1%		
2015.1	54.0	2,817	226	946	1.078	1,020	361.99	26.6%	4,519	24.5%	80.10	1.7%	356.94	22.5%
2015.2	48.0	3,098	213	921	1.078	992	320.29	-9.0%	4,667	3.8%	68.63	-12.3%		
2016.1	42.0	3,130	271	871	1.103	961	306.93	-15.2%	3,551	-21.4%	86.44	7.9%	313.58	-12.1%
2016.2	36.0	3,270	266	1,178	1.103	1,299	397.22	24.0%	4,891	4.8%	81.21	18.3%		
2017.1	30.0	3,160	311	1,166	1.091	1,272	402.56	31.2%	4,093	15.3%	98.36	13.8%	399.84	27.5%
2017.2	24.0	3,199	220	787	1.091	859	268.46	-32.4%	3,896	-20.3%	68.90	-15.2%		
2018.1	18.0	3,073	209	1,024	1.107	1,134	369.08	-8.3%	5,435	32.8%	67.90	-31.0%	317.76	-20.5%
2018.2	12.0	3,163	236	1,233	1.107	1,366	431.80	60.8%	5,798	48.8%	74.47	8.1%		
2019.1	6.0	3,096	221	801	1.107	887	286.43	-22.4%	4,008	-26.3%	71.46	5.2%	359.89	13.3%
Total		83,696	5,876	21,931			23,765							



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

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

(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	240.0	36,624	36,624	1.000	36,624	36,624	0
2000.1	234.0	34,015	34,015	1.000	34,015	34,015	0
2000.2	228.0	36,991	36,991	1.000	36,991	36,991	0
2001.1	222.0	37,705	37,734	1.000	37,734	37,734	0
2001.2	216.0	35,498	35,500	1.000	35,500	35,498	3
2002.1	210.0	30,609	30,609	1.000	30,609	30,606	3
2002.2	204.0	35,595	35,595	1.000	35,591	35,591	(0)
2003.1	198.0	34,486	34,486	1.000	34,483	34,503	(20)
2003.2	192.0	33,315	33,315	1.000	33,309	33,309	0
2004.1	186.0	31,523	31,523	1.000	31,514	31,516	(2)
2004.2	180.0	34,134	34,144	1.000	34,133	34,140	(7)
2005.1	174.0	31,901	31,901	1.000	31,890	31,904	(14)
2005.2	168.0	38,863	38,925	1.000	38,916	38,957	(41)
2006.1	162.0	29,131	29,242	1.001	29,261	29,243	18
2006.2	156.0	38,648	38,648	1.000	38,647	38,591	57
2007.1	150.0	34,313	34,626	0.999	34,583	34,558	25
2007.2	144.0	42,704	43,562	1.000	43,544	43,458	85
2008.1	138.0	32,450	32,703	0.999	32,666	32,571	95
2008.2	132.0	41,355	41,474	0.999	41,437	41,333	104
2009.1	126.0	33,231	34,069	0.999	34,026	33,929	97
2009.2	120.0	45,343	47,660	1.001	47,692	47,300	392
2010.1	114.0	45,833	48,117	1.002	48,233	47,900	333
2010.2	108.0	50,092	50,697	1.001	50,766	50,348	418
2011.1	102.0	43,744	44,401	0.997	44,273	43,916	357
2011.2	96.0	53,361	57,105	0.994	56,780	56,480	300
2012.1	90.0	46,776	49,606	0.994	49,298	48,584	714
2012.2	84.0	56,293	60,987	0.992	60,498	59,817	681
2013.1	78.0	50,083	56,108	0.989	55,501	54,982	520
2013.2	72.0	54,475	61,394	0.987	60,615	60,687	(72)
2014.1	66.0	39,938	50,516	0.981	49,570	48,787	783
2014.2	60.0	45,347	57,157	0.977	55,854	55,842	12
2015.1	54.0	40,774	58,059	0.974	56,545	56,564	(19)
2015.2	48.0	41,412	70,977	0.973	69,075	67,834	1,241
2016.1	42.0	31,445	57,139	0.981	56,070	56,010	60
2016.2	36.0	28,836	61,551	1.000	61,524	61,313	211
2017.1	30.0	17,993	49,260	1.032	50,854	49,595	1,259
2017.2	24.0	13,395	53,823	1.068	57,498	57,763	(265)
2018.1	18.0	5,605	41,780	1.143	47,761	47,315	446
2018.2	12.0	1,455	48,617	1.255	61,007	59,704	1,303
2019.1	6.0	343	27,198	1.837	49,967		
Total		1,415,635	1,757,839		1,794,858	1,735,813	9,078

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

**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	240.0	7,102	7,102	1.000	7,102	7,102	0
2000.1	234.0	6,854	6,854	1.000	6,854	6,854	0
2000.2	228.0	7,866	7,866	1.000	7,866	7,866	0
2001.1	222.0	8,768	8,770	1.000	8,770	8,770	0
2001.2	216.0	7,738	7,738	1.000	7,738	7,738	0
2002.1	210.0	7,142	7,142	1.000	7,142	7,142	0
2002.2	204.0	7,770	7,770	1.000	7,770	7,770	0
2003.1	198.0	8,410	8,410	1.000	8,410	8,410	0
2003.2	192.0	6,774	6,774	1.000	6,774	6,768	6
2004.1	186.0	7,132	7,132	0.999	7,125	7,125	(0)
2004.2	180.0	7,166	7,166	0.999	7,159	7,159	(0)
2005.1	174.0	7,315	7,315	0.999	7,308	7,308	(0)
2005.2	168.0	8,181	8,181	0.999	8,173	8,173	(0)
2006.1	162.0	7,475	7,475	0.999	7,467	7,467	(0)
2006.2	156.0	8,156	8,156	0.999	8,148	8,173	(25)
2007.1	150.0	9,009	9,009	0.998	8,995	9,000	(5)
2007.2	144.0	9,274	9,478	0.998	9,463	9,468	(5)
2008.1	138.0	8,737	8,737	0.998	8,724	8,728	(4)
2008.2	132.0	10,367	10,367	0.998	10,351	10,356	(5)
2009.1	126.0	9,835	9,835	0.998	9,820	9,824	(4)
2009.2	120.0	11,265	11,265	0.998	11,247	11,257	(10)
2010.1	114.0	9,918	9,921	0.999	9,910	9,916	(6)
2010.2	108.0	12,228	12,228	0.999	12,214	12,218	(4)
2011.1	102.0	11,889	11,890	0.999	11,875	11,881	(6)
2011.2	96.0	13,368	13,378	0.999	13,361	13,367	(6)
2012.1	90.0	11,980	11,980	0.999	11,966	11,967	(1)
2012.2	84.0	15,101	15,306	0.998	15,280	15,211	69
2013.1	78.0	14,753	14,753	0.999	14,743	14,732	11
2013.2	72.0	17,805	17,814	0.999	17,799	17,629	170
2014.1	66.0	15,747	15,765	1.001	15,780	15,667	113
2014.2	60.0	16,819	16,832	0.997	16,775	16,723	52
2015.1	54.0	17,078	17,081	0.994	16,974	17,009	(35)
2015.2	48.0	18,275	18,327	0.998	18,293	18,290	4
2016.1	42.0	17,051	17,086	0.998	17,049	16,983	66
2016.2	36.0	17,578	17,665	0.999	17,653	17,569	84
2017.1	30.0	16,900	16,991	1.003	17,039	17,055	(16)
2017.2	24.0	17,363	17,523	1.009	17,675	17,670	5
2018.1	18.0	16,472	16,769	1.022	17,133	17,311	(178)
2018.2	12.0	16,006	17,685	1.058	18,708	17,855	852
2019.1	6.0	8,090	13,181	1.244	16,396		
Total		456,753	464,715		469,027	451,511	1,121

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

**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	240.0	2,590	2,590	1.000	2,590	2,590	0
2000.1	234.0	2,643	2,643	1.000	2,643	2,643	0
2000.2	228.0	3,035	3,035	1.000	3,035	3,035	0
2001.1	222.0	2,785	2,785	1.000	2,785	2,785	0
2001.2	216.0	3,222	3,222	1.000	3,222	3,222	0
2002.1	210.0	3,294	3,294	1.000	3,294	3,294	0
2002.2	204.0	2,559	2,559	1.000	2,559	2,559	0
2003.1	198.0	2,620	2,620	1.000	2,620	2,620	0
2003.2	192.0	3,387	3,387	1.000	3,387	3,411	(24)
2004.1	186.0	2,922	2,922	1.000	2,922	2,922	0
2004.2	180.0	2,671	2,671	1.000	2,671	2,671	0
2005.1	174.0	2,862	2,862	1.000	2,862	2,862	0
2005.2	168.0	3,291	3,291	1.000	3,291	3,291	0
2006.1	162.0	2,507	2,507	1.000	2,507	2,507	0
2006.2	156.0	3,892	3,892	1.000	3,892	3,893	(0)
2007.1	150.0	3,735	3,735	1.000	3,735	3,735	0
2007.2	144.0	4,241	4,241	1.000	4,241	4,241	0
2008.1	138.0	3,938	3,973	1.000	3,973	3,972	1
2008.2	132.0	4,231	4,231	1.000	4,231	4,231	0
2009.1	126.0	3,752	3,832	1.000	3,832	3,832	0
2009.2	120.0	5,079	5,079	1.000	5,079	5,080	(1)
2010.1	114.0	6,604	6,813	1.000	6,813	6,818	(5)
2010.2	108.0	5,829	5,829	1.000	5,829	5,881	(52)
2011.1	102.0	5,291	5,293	1.006	5,323	5,356	(33)
2011.2	96.0	6,380	6,528	1.010	6,595	6,590	4
2012.1	90.0	5,733	5,930	1.008	5,979	5,958	21
2012.2	84.0	6,789	7,051	1.006	7,094	7,143	(49)
2013.1	78.0	6,165	6,527	1.011	6,598	6,714	(116)
2013.2	72.0	7,194	7,270	1.011	7,351	7,593	(242)
2014.1	66.0	7,031	7,264	1.012	7,350	7,415	(66)
2014.2	60.0	7,088	7,245	1.016	7,360	7,444	(84)
2015.1	54.0	8,038	8,388	1.020	8,559	8,666	(107)
2015.2	48.0	8,327	9,231	1.004	9,269	9,597	(329)
2016.1	42.0	7,344	8,455	1.014	8,577	8,548	29
2016.2	36.0	7,303	8,481	1.022	8,666	8,865	(198)
2017.1	30.0	6,108	8,161	1.024	8,356	8,229	127
2017.2	24.0	6,283	9,051	1.027	9,297	9,516	(220)
2018.1	18.0	4,370	8,189	1.047	8,573	8,170	402
2018.2	12.0	3,047	10,102	1.067	10,780	9,640	1,140
2019.1	6.0	948	8,838	1.042	9,207		
Total		185,131	214,021		216,948	207,541	200

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

**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	240.0	1,082	1,082	1.000	1,082	1,082	0
2000.1	234.0	1,307	1,307	1.000	1,307	1,307	0
2000.2	228.0	797	801	1.000	801	803	(2)
2001.1	222.0	1,465	1,466	1.000	1,466	1,466	0
2001.2	216.0	825	825	1.000	825	825	0
2002.1	210.0	839	839	1.000	839	839	0
2002.2	204.0	1,134	1,134	1.000	1,134	1,134	0
2003.1	198.0	1,189	1,189	1.000	1,189	1,189	0
2003.2	192.0	795	795	1.000	795	795	0
2004.1	186.0	1,043	1,043	1.000	1,043	1,043	(0)
2004.2	180.0	1,249	1,249	1.000	1,249	1,250	(1)
2005.1	174.0	829	829	1.000	829	829	0
2005.2	168.0	1,520	1,520	1.000	1,520	1,520	(0)
2006.1	162.0	1,223	1,230	1.000	1,230	1,230	0
2006.2	156.0	1,489	1,490	1.000	1,490	1,492	(2)
2007.1	150.0	1,787	1,787	1.000	1,787	1,787	0
2007.2	144.0	1,436	1,439	1.000	1,439	1,437	2
2008.1	138.0	1,238	1,238	1.000	1,238	1,241	(3)
2008.2	132.0	953	953	1.000	953	956	(3)
2009.1	126.0	1,188	1,188	1.000	1,188	1,188	1
2009.2	120.0	1,511	1,531	0.999	1,530	1,524	6
2010.1	114.0	1,354	1,360	0.994	1,352	1,360	(9)
2010.2	108.0	1,981	2,068	1.000	2,067	2,072	(5)
2011.1	102.0	1,193	1,257	0.999	1,256	1,285	(29)
2011.2	96.0	1,511	1,741	0.994	1,731	1,744	(13)
2012.1	90.0	1,199	1,402	0.992	1,390	1,419	(29)
2012.2	84.0	2,062	2,327	0.991	2,306	2,332	(26)
2013.1	78.0	1,783	1,901	0.987	1,876	1,949	(73)
2013.2	72.0	1,701	2,169	0.964	2,092	2,319	(227)
2014.1	66.0	2,091	2,867	0.957	2,744	2,752	(8)
2014.2	60.0	1,119	1,657	0.958	1,587	1,609	(22)
2015.1	54.0	1,787	2,376	0.950	2,257	2,208	49
2015.2	48.0	1,804	2,877	0.933	2,684	2,576	108
2016.1	42.0	1,616	3,251	0.953	3,097	3,075	22
2016.2	36.0	898	1,987	0.961	1,909	2,137	(228)
2017.1	30.0	679	1,490	0.962	1,434	1,410	24
2017.2	24.0	621	1,977	1.008	1,991	2,127	(135)
2018.1	18.0	207	1,142	1.077	1,230	1,551	(321)
2018.2	12.0	258	1,727	1.264	2,184	1,648	536
2019.1	6.0	179	910	2.041	1,858		
Total		48,943	61,425		61,982	60,510	(386)

Province of Newfoundland
Collision
Private Passengers Vehicles (Excluding Farmers)

**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	240.0	9,169	9,169	1.000	9,169	9,169	0
2000.1	234.0	8,732	8,732	1.000	8,732	8,732	0
2000.2	228.0	10,448	10,448	1.000	10,448	10,448	0
2001.1	222.0	9,492	9,492	1.000	9,492	9,492	0
2001.2	216.0	10,403	10,403	1.000	10,403	10,403	0
2002.1	210.0	8,322	8,322	1.000	8,322	8,322	0
2002.2	204.0	10,436	10,436	1.000	10,436	10,436	0
2003.1	198.0	9,603	9,603	1.000	9,603	9,603	0
2003.2	192.0	9,707	9,707	1.000	9,707	9,707	0
2004.1	186.0	9,617	9,617	1.000	9,617	9,617	0
2004.2	180.0	11,772	11,772	1.000	11,772	11,772	0
2005.1	174.0	9,603	9,603	1.000	9,603	9,603	0
2005.2	168.0	11,857	11,857	1.000	11,857	11,858	(1)
2006.1	162.0	10,294	10,294	1.000	10,294	10,294	(0)
2006.2	156.0	12,664	12,664	1.000	12,664	12,664	0
2007.1	150.0	12,489	12,497	1.000	12,496	12,492	4
2007.2	144.0	13,881	13,881	1.000	13,881	13,880	0
2008.1	138.0	12,344	12,344	1.000	12,343	12,335	9
2008.2	132.0	15,254	15,259	1.000	15,261	15,254	7
2009.1	126.0	13,962	13,962	1.000	13,964	13,958	7
2009.2	120.0	16,155	16,155	1.000	16,155	16,150	5
2010.1	114.0	13,984	13,988	1.000	13,987	13,984	3
2010.2	108.0	17,112	17,115	1.000	17,114	17,107	7
2011.1	102.0	15,197	15,200	1.000	15,200	15,192	8
2011.2	96.0	19,211	19,211	1.000	19,211	19,205	6
2012.1	90.0	17,150	17,168	1.000	17,167	17,164	3
2012.2	84.0	21,054	21,054	1.000	21,054	21,049	5
2013.1	78.0	19,345	19,345	1.000	19,345	19,337	9
2013.2	72.0	22,215	22,215	1.000	22,214	22,209	5
2014.1	66.0	22,131	22,132	1.000	22,129	22,122	7
2014.2	60.0	23,390	23,409	1.000	23,405	23,387	18
2015.1	54.0	23,976	23,987	1.000	23,977	23,951	25
2015.2	48.0	26,198	26,199	1.000	26,188	26,170	18
2016.1	42.0	24,663	24,674	0.999	24,653	24,626	27
2016.2	36.0	27,489	27,535	0.999	27,515	27,446	69
2017.1	30.0	23,472	23,521	0.997	23,460	23,440	21
2017.2	24.0	24,872	24,967	0.990	24,729	24,667	62
2018.1	18.0	23,026	23,260	0.972	22,612	22,230	382
2018.2	12.0	28,608	29,620	0.914	27,080	25,270	1,810
2019.1	6.0	26,340	32,864	0.726	23,872		
Total		655,637	663,682		651,133	624,746	2,515

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

**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)
<u>Reported Incurred Claim Amount and ALAE: Development Method</u>							
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	240.0	4,083	4,083	1.000	4,083	4,083	0
2000.1	234.0	3,775	3,775	1.000	3,775	3,775	0
2000.2	228.0	4,668	4,668	1.000	4,668	4,668	0
2001.1	222.0	4,057	4,057	1.000	4,057	4,057	0
2001.2	216.0	4,653	4,653	1.000	4,653	4,653	0
2002.1	210.0	4,181	4,181	1.000	4,181	4,181	0
2002.2	204.0	4,619	4,619	1.000	4,619	4,619	0
2003.1	198.0	3,778	3,778	1.000	3,778	3,778	0
2003.2	192.0	4,031	4,031	1.000	4,031	4,031	0
2004.1	186.0	3,964	3,964	1.000	3,964	3,964	0
2004.2	180.0	4,203	4,203	1.000	4,203	4,203	0
2005.1	174.0	4,074	4,074	1.000	4,074	4,074	0
2005.2	168.0	4,917	4,917	1.000	4,917	4,917	0
2006.1	162.0	4,357	4,357	1.000	4,357	4,356	0
2006.2	156.0	4,602	4,602	1.000	4,602	4,602	0
2007.1	150.0	4,451	4,451	1.000	4,450	4,451	(0)
2007.2	144.0	6,075	6,075	1.000	6,074	6,074	0
2008.1	138.0	4,915	4,915	1.000	4,915	4,915	0
2008.2	132.0	6,261	6,261	1.000	6,261	6,261	0
2009.1	126.0	6,311	6,311	1.000	6,311	6,311	0
2009.2	120.0	7,513	7,513	1.000	7,512	7,512	0
2010.1	114.0	6,875	6,880	1.000	6,880	6,879	0
2010.2	108.0	10,317	10,317	1.000	10,316	10,317	(1)
2011.1	102.0	7,741	7,741	1.000	7,742	7,742	0
2011.2	96.0	9,667	9,667	1.000	9,667	9,668	(1)
2012.1	90.0	8,544	8,544	1.000	8,544	8,544	(0)
2012.2	84.0	10,907	10,907	1.000	10,907	10,908	(1)
2013.1	78.0	9,713	9,713	1.000	9,715	9,706	9
2013.2	72.0	10,481	10,481	0.999	10,473	10,482	(9)
2014.1	66.0	11,243	11,243	1.000	11,245	11,231	15
2014.2	60.0	11,944	11,944	0.999	11,927	11,920	7
2015.1	54.0	10,965	10,965	0.997	10,937	10,955	(18)
2015.2	48.0	13,280	13,280	0.997	13,247	13,272	(25)
2016.1	42.0	12,992	12,992	0.998	12,960	12,988	(29)
2016.2	36.0	13,557	13,574	0.997	13,540	13,549	(9)
2017.1	30.0	19,740	19,758	0.997	19,697	19,726	(29)
2017.2	24.0	13,410	13,415	0.998	13,395	13,345	50
2018.1	18.0	13,537	13,600	0.999	13,589	13,608	(19)
2018.2	12.0	14,463	14,650	1.008	14,770	14,862	(91)
2019.1	6.0	8,130	9,457	1.211	11,449		
Total		316,991	318,614		320,486	309,187	(151)

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

**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)
Accident Semester	Maturity (in Months)	Paid Claim Amount and ALAE (000)	Reported Incurred Claim Amount and ALAE: Development Method			Prior	Difference
			Reported Incurred Claim Amount and ALAE (000)	Selected Age-to-Ultimate Development Factors	Selected Ultimate Claim Amount and ALAE Estimate		
1999.2	240.0	303	303	1.000	303	303	0
2000.1	234.0	257	257	1.000	257	257	0
2000.2	228.0	345	345	1.000	345	345	0
2001.1	222.0	329	329	1.000	329	329	0
2001.2	216.0	301	301	1.000	301	301	0
2002.1	210.0	251	251	1.000	251	251	0
2002.2	204.0	434	434	1.000	434	434	0
2003.1	198.0	217	217	1.000	217	217	0
2003.2	192.0	249	249	1.000	249	249	0
2004.1	186.0	237	237	1.000	237	237	0
2004.2	180.0	409	409	1.000	409	409	0
2005.1	174.0	264	264	1.000	264	264	0
2005.2	168.0	260	260	1.000	260	260	0
2006.1	162.0	338	338	1.000	338	338	0
2006.2	156.0	336	336	1.000	336	336	0
2007.1	150.0	321	321	1.000	321	321	0
2007.2	144.0	341	341	1.000	341	341	0
2008.1	138.0	450	450	1.000	450	450	0
2008.2	132.0	518	518	1.000	518	518	0
2009.1	126.0	327	327	1.000	327	327	0
2009.2	120.0	239	239	1.000	239	239	0
2010.1	114.0	519	519	1.000	519	519	0
2010.2	108.0	665	665	1.000	665	665	0
2011.1	102.0	443	443	1.000	443	443	(0)
2011.2	96.0	580	580	1.000	580	580	(0)
2012.1	90.0	477	477	1.000	477	477	(0)
2012.2	84.0	750	750	1.000	750	750	(0)
2013.1	78.0	579	579	1.000	579	579	(0)
2013.2	72.0	690	690	1.000	690	690	(0)
2014.1	66.0	674	674	1.000	674	648	26
2014.2	60.0	895	895	1.007	901	896	4
2015.1	54.0	937	937	1.009	946	940	6
2015.2	48.0	912	912	1.009	921	913	8
2016.1	42.0	865	865	1.007	871	867	4
2016.2	36.0	1,149	1,167	1.009	1,178	1,174	4
2017.1	30.0	1,158	1,158	1.007	1,166	1,162	4
2017.2	24.0	780	783	1.006	787	776	11
2018.1	18.0	1,036	1,037	0.988	1,024	967	57
2018.2	12.0	1,237	1,309	0.942	1,233	1,088	145
2019.1	6.0	762	1,018	0.787	801		
Total		21,836	22,184		21,931	20,861	269

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

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

(1)	(2)	(3)	(4)	(5) (3) * (4)	(6) Prior	(7) (5) - (6)
Reported Claim Counts: Development Method						
Selected Age-to-						
Accident Semester	Maturity (in Months)	Reported Claim Counts	Ultimate Development Factors	Selected Ultimate Claim Counts	Prior	Difference
1999.2	240.0	1,052	1.000	1,052	1,052	0
2000.1	234.0	926	1.000	926	926	0
2000.2	228.0	1,132	1.000	1,132	1,132	0
2001.1	222.0	1,181	1.000	1,181	1,181	0
2001.2	216.0	988	1.000	988	988	0
2002.1	210.0	903	1.000	903	903	(0)
2002.2	204.0	1,023	1.000	1,023	1,023	0
2003.1	198.0	997	1.000	997	997	0
2003.2	192.0	921	1.000	921	921	0
2004.1	186.0	859	1.000	859	859	0
2004.2	180.0	917	1.000	917	917	(0)
2005.1	174.0	804	1.000	804	804	(0)
2005.2	168.0	933	1.000	933	934	(0)
2006.1	162.0	780	1.000	780	781	(0)
2006.2	156.0	930	1.000	930	930	(0)
2007.1	150.0	839	1.000	839	839	(0)
2007.2	144.0	887	1.000	887	888	(1)
2008.1	138.0	773	1.000	773	773	(1)
2008.2	132.0	977	1.000	977	978	(1)
2009.1	126.0	809	1.000	809	810	(0)
2009.2	120.0	992	1.000	992	995	(2)
2010.1	114.0	917	1.000	917	920	(3)
2010.2	108.0	1,019	1.000	1,019	1,020	(1)
2011.1	102.0	915	0.999	914	916	(2)
2011.2	96.0	1,089	1.000	1,089	1,094	(5)
2012.1	90.0	960	1.001	961	965	(4)
2012.2	84.0	1,126	1.002	1,128	1,140	(12)
2013.1	78.0	1,072	1.000	1,072	1,098	(26)
2013.2	72.0	1,165	0.999	1,164	1,188	(24)
2014.1	66.0	1,023	0.996	1,019	1,049	(30)
2014.2	60.0	1,096	1.002	1,098	1,136	(38)
2015.1	54.0	1,073	1.000	1,073	1,116	(43)
2015.2	48.0	1,118	0.999	1,117	1,192	(75)
2016.1	42.0	998	0.998	996	1,102	(105)
2016.2	36.0	1,166	1.003	1,170	1,279	(109)
2017.1	30.0	940	1.011	950	1,088	(138)
2017.2	24.0	974	1.030	1,003	1,189	(186)
2018.1	18.0	775	1.049	813	972	(159)
2018.2	12.0	783	1.074	841	955	(114)
2019.1	6.0	661	1.161	768		
Total		38,493		38,736	39,049	(1,080)

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

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

(1)	(2)	(3)	(4)	(5) (3) * (4)	(6) Prior	(7) (5) - (6)
Reported Claim Counts: Development Method						
Accident Semester	Maturity (in Months)	Reported Claim Counts	Selected Age-to- Ultimate Development Factors	Selected Ultimate Claim Counts	Prior	Difference
1999.2	240.0	2,972	1.000	2,972	2,972	0
2000.1	234.0	2,805	1.000	2,805	2,805	0
2000.2	228.0	3,134	1.000	3,134	3,134	0
2001.1	222.0	3,458	1.000	3,458	3,458	0
2001.2	216.0	2,808	1.000	2,808	2,808	0
2002.1	210.0	2,667	1.000	2,667	2,667	0
2002.2	204.0	2,641	1.000	2,641	2,641	0
2003.1	198.0	2,891	1.000	2,891	2,891	0
2003.2	192.0	2,408	1.000	2,408	2,408	0
2004.1	186.0	2,801	1.000	2,801	2,801	0
2004.2	180.0	2,561	1.000	2,561	2,561	0
2005.1	174.0	2,659	1.000	2,659	2,659	0
2005.2	168.0	2,828	1.000	2,828	2,828	0
2006.1	162.0	2,754	1.000	2,754	2,754	0
2006.2	156.0	2,962	1.000	2,962	2,963	(1)
2007.1	150.0	3,129	1.000	3,129	3,129	(0)
2007.2	144.0	2,774	1.000	2,774	2,775	(1)
2008.1	138.0	2,674	1.000	2,674	2,674	(0)
2008.2	132.0	3,014	1.000	3,013	3,014	(0)
2009.1	126.0	3,071	1.000	3,070	3,071	(0)
2009.2	120.0	3,540	1.000	3,540	3,540	(0)
2010.1	114.0	3,184	1.000	3,183	3,185	(1)
2010.2	108.0	3,705	1.000	3,704	3,704	(0)
2011.1	102.0	3,594	1.000	3,593	3,594	(1)
2011.2	96.0	3,884	1.000	3,883	3,884	(0)
2012.1	90.0	3,545	1.000	3,544	3,544	(0)
2012.2	84.0	3,945	1.000	3,944	3,946	(2)
2013.1	78.0	3,788	1.000	3,787	3,788	(1)
2013.2	72.0	4,220	1.000	4,219	4,219	0
2014.1	66.0	3,926	1.000	3,925	3,923	2
2014.2	60.0	3,977	1.000	3,975	3,975	(0)
2015.1	54.0	4,048	0.999	4,045	4,044	1
2015.2	48.0	3,981	0.999	3,978	3,983	(5)
2016.1	42.0	3,692	0.999	3,687	3,686	1
2016.2	36.0	3,907	0.999	3,902	3,905	(2)
2017.1	30.0	3,645	0.999	3,641	3,657	(16)
2017.2	24.0	3,805	1.003	3,816	3,838	(22)
2018.1	18.0	3,589	1.009	3,622	3,712	(90)
2018.2	12.0	3,654	1.034	3,779	3,882	(104)
2019.1	6.0	2,815	1.156	3,255		
Total		131,455		132,032	129,018	(241)

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

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

(1)	(2)	(3)	(4)	(5) (3) * (4)	(6) Prior	(7) (5) - (6)
Reported Claim Counts: Development Method						
Accident Semester	Maturity (in Months)	Reported Claim Counts	Selected Age-to- Ultimate Development Factors	Selected Ultimate Claim Counts	Prior	Difference
1999.2	240.0	775	1.000	775	775	0
2000.1	234.0	677	1.000	677	677	0
2000.2	228.0	757	1.000	757	757	0
2001.1	222.0	747	1.000	747	747	0
2001.2	216.0	817	1.000	817	817	0
2002.1	210.0	671	1.000	671	671	0
2002.2	204.0	699	1.000	699	699	0
2003.1	198.0	719	1.000	718	718	0
2003.2	192.0	674	1.000	674	674	0
2004.1	186.0	636	1.000	636	636	0
2004.2	180.0	693	1.000	693	693	0
2005.1	174.0	648	1.000	648	648	(0)
2005.2	168.0	729	1.000	729	729	(0)
2006.1	162.0	607	1.000	607	607	(0)
2006.2	156.0	758	1.000	758	759	(1)
2007.1	150.0	695	0.999	695	695	(0)
2007.2	144.0	755	0.999	754	755	(0)
2008.1	138.0	687	0.999	687	687	(0)
2008.2	132.0	825	1.000	825	825	(0)
2009.1	126.0	716	1.000	716	716	(0)
2009.2	120.0	949	0.999	948	950	(1)
2010.1	114.0	858	0.999	857	858	(0)
2010.2	108.0	1,009	0.999	1,008	1,009	(0)
2011.1	102.0	846	0.999	845	847	(2)
2011.2	96.0	1,130	1.000	1,130	1,131	(1)
2012.1	90.0	964	1.002	966	967	(1)
2012.2	84.0	1,158	1.002	1,160	1,162	(3)
2013.1	78.0	1,047	1.001	1,048	1,051	(3)
2013.2	72.0	1,200	1.000	1,200	1,207	(8)
2014.1	66.0	1,062	1.000	1,062	1,066	(4)
2014.2	60.0	1,239	1.000	1,239	1,251	(12)
2015.1	54.0	1,187	0.998	1,185	1,198	(13)
2015.2	48.0	1,316	1.000	1,316	1,346	(31)
2016.1	42.0	1,262	1.003	1,266	1,307	(41)
2016.2	36.0	1,511	1.004	1,518	1,574	(57)
2017.1	30.0	1,543	1.015	1,566	1,663	(96)
2017.2	24.0	2,087	1.032	2,154	2,342	(188)
2018.1	18.0	1,563	1.064	1,662	1,874	(212)
2018.2	12.0	1,277	1.109	1,416	1,671	(255)
2019.1	6.0	1,122	1.251	1,404		
Total		38,615		39,231	38,756	(930)

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

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

(1)	(2)	(3)	(4)	(5) (3) * (4)	(6) Prior	(7) (5) - (6)
Reported Claim Counts: Development Method						
Accident Semester	Maturity (in Months)	Reported Claim Counts	Selected Age-to- Ultimate Development Factors	Selected Ultimate Claim Counts	Prior	Difference
1999.2	240.0	113	1.000	113	113	0
2000.1	234.0	93	1.000	93	93	0
2000.2	228.0	95	1.000	95	95	0
2001.1	222.0	98	1.000	98	98	0
2001.2	216.0	68	1.000	68	68	0
2002.1	210.0	54	1.000	54	54	0
2002.2	204.0	54	1.000	54	54	0
2003.1	198.0	66	1.000	66	66	0
2003.2	192.0	44	1.000	44	44	0
2004.1	186.0	60	1.000	60	60	0
2004.2	180.0	39	1.000	39	39	0
2005.1	174.0	64	1.000	64	64	0
2005.2	168.0	76	1.000	76	76	0
2006.1	162.0	58	1.000	58	58	0
2006.2	156.0	67	1.000	67	67	0
2007.1	150.0	55	1.000	55	55	0
2007.2	144.0	69	1.000	69	69	0
2008.1	138.0	48	1.000	48	48	0
2008.2	132.0	56	1.000	56	56	0
2009.1	126.0	69	0.997	69	69	(0)
2009.2	120.0	69	0.997	69	68	0
2010.1	114.0	75	0.992	74	74	(0)
2010.2	108.0	82	0.992	81	83	(2)
2011.1	102.0	74	0.987	73	73	(0)
2011.2	96.0	68	0.987	67	67	(0)
2012.1	90.0	58	0.987	57	61	(3)
2012.2	84.0	93	0.984	92	95	(3)
2013.1	78.0	73	0.977	71	74	(2)
2013.2	72.0	81	0.973	79	83	(4)
2014.1	66.0	103	0.972	100	105	(5)
2014.2	60.0	68	0.975	66	72	(5)
2015.1	54.0	104	0.965	100	105	(4)
2015.2	48.0	93	0.959	89	95	(6)
2016.1	42.0	82	0.956	78	84	(6)
2016.2	36.0	74	0.964	71	76	(5)
2017.1	30.0	56	0.972	54	59	(5)
2017.2	24.0	64	1.013	65	75	(10)
2018.1	18.0	60	1.017	61	73	(12)
2018.2	12.0	62	1.062	66	67	(1)
2019.1	6.0	46	1.368	63		
Total		2,831		2,824	2,834	(73)

Province of Newfoundland
Collision
Private Passengers Vehicles (Excluding Farmers)

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

(1)	(2)	(3)	(4)	(5) (3) * (4)	(6) Prior	(7) (5) - (6)
Reported Claim Counts: Development Method						
Accident Semester	Maturity (in Months)	Reported Claim Counts	Ultimate Development Factors	Selected Ultimate Claim Counts	Prior	Difference
1999.2	240.0	2,281	1.000	2,281	2,281	0
2000.1	234.0	2,271	1.000	2,271	2,271	0
2000.2	228.0	2,544	1.000	2,544	2,544	0
2001.1	222.0	3,135	1.000	3,135	3,135	0
2001.2	216.0	2,517	1.000	2,517	2,517	0
2002.1	210.0	2,247	1.000	2,247	2,247	0
2002.2	204.0	2,471	1.000	2,471	2,471	0
2003.1	198.0	2,545	1.000	2,545	2,545	0
2003.2	192.0	2,193	1.000	2,193	2,193	0
2004.1	186.0	2,514	1.000	2,514	2,514	0
2004.2	180.0	2,553	1.000	2,553	2,553	0
2005.1	174.0	2,569	1.000	2,569	2,569	0
2005.2	168.0	2,725	1.000	2,725	2,725	(0)
2006.1	162.0	2,818	1.000	2,818	2,818	(0)
2006.2	156.0	3,079	1.000	3,079	3,079	(0)
2007.1	150.0	3,591	1.000	3,591	3,590	1
2007.2	144.0	3,156	1.000	3,156	3,156	(0)
2008.1	138.0	3,214	1.000	3,214	3,214	(0)
2008.2	132.0	3,474	1.000	3,474	3,474	(0)
2009.1	126.0	3,694	1.000	3,694	3,694	(0)
2009.2	120.0	4,113	1.000	4,112	4,113	(0)
2010.1	114.0	3,814	1.000	3,814	3,814	(0)
2010.2	108.0	4,173	1.000	4,172	4,173	(0)
2011.1	102.0	4,214	1.000	4,213	4,214	(0)
2011.2	96.0	4,626	1.000	4,625	4,626	(0)
2012.1	90.0	4,407	1.000	4,406	4,407	(0)
2012.2	84.0	4,855	1.000	4,854	4,855	(1)
2013.1	78.0	4,867	1.000	4,867	4,868	(2)
2013.2	72.0	5,190	1.000	5,189	5,190	(1)
2014.1	66.0	5,277	1.000	5,276	5,281	(5)
2014.2	60.0	4,667	1.000	4,666	4,672	(6)
2015.1	54.0	5,035	1.000	5,033	5,039	(6)
2015.2	48.0	4,611	1.000	4,609	4,620	(11)
2016.1	42.0	4,586	0.999	4,582	4,601	(18)
2016.2	36.0	4,584	0.999	4,578	4,600	(22)
2017.1	30.0	4,557	0.998	4,548	4,576	(28)
2017.2	24.0	4,789	0.993	4,757	4,799	(42)
2018.1	18.0	5,171	0.982	5,076	5,026	50
2018.2	12.0	5,319	0.944	5,021	4,970	51
2019.1	6.0	5,201	0.827	4,301		
Total		149,647		148,291	144,032	(42)

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

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

(1)	(2)	(3)	(4)	(5) (3) * (4)	(6) Prior	(7) (5) - (6)
Reported Claim Counts: Development Method						
Accident Semester	Maturity (in Months)	Reported Claim Counts	Ultimate Development Factors	Selected Ultimate Claim Counts	Prior	Difference
1999.2	240.0	4,750	1.000	4,750	4,750	0
2000.1	234.0	5,122	1.000	5,122	5,122	0
2000.2	228.0	4,832	1.000	4,832	4,832	0
2001.1	222.0	5,728	1.000	5,728	5,728	0
2001.2	216.0	5,365	1.000	5,365	5,365	0
2002.1	210.0	5,734	1.000	5,734	5,734	0
2002.2	204.0	4,966	1.000	4,966	4,966	0
2003.1	198.0	4,834	1.000	4,834	4,834	0
2003.2	192.0	4,081	1.000	4,081	4,081	0
2004.1	186.0	4,453	1.000	4,453	4,453	0
2004.2	180.0	3,958	1.000	3,958	3,958	0
2005.1	174.0	4,430	1.000	4,430	4,430	0
2005.2	168.0	4,307	1.000	4,307	4,307	0
2006.1	162.0	5,073	1.000	5,073	5,073	0
2006.2	156.0	4,316	1.000	4,316	4,316	0
2007.1	150.0	5,111	1.000	5,111	5,111	0
2007.2	144.0	4,883	1.000	4,883	4,883	0
2008.1	138.0	5,353	1.000	5,353	5,353	0
2008.2	132.0	5,433	1.000	5,433	5,433	0
2009.1	126.0	6,849	1.000	6,849	6,849	0
2009.2	120.0	6,316	1.000	6,316	6,316	0
2010.1	114.0	7,391	1.000	7,391	7,391	0
2010.2	108.0	7,961	1.000	7,961	7,961	0
2011.1	102.0	8,544	1.000	8,544	8,544	0
2011.2	96.0	8,539	1.000	8,539	8,540	(1)
2012.1	90.0	9,200	1.000	9,200	9,200	(0)
2012.2	84.0	8,728	1.000	8,728	8,728	(0)
2013.1	78.0	9,414	1.000	9,414	9,413	0
2013.2	72.0	8,641	1.000	8,640	8,641	(0)
2014.1	66.0	10,425	1.000	10,424	10,426	(1)
2014.2	60.0	8,743	1.000	8,742	8,743	(0)
2015.1	54.0	10,929	1.000	10,928	10,929	(1)
2015.2	48.0	9,120	1.000	9,119	9,122	(3)
2016.1	42.0	11,523	1.000	11,523	11,526	(3)
2016.2	36.0	8,904	1.000	8,904	8,910	(6)
2017.1	30.0	13,267	1.000	13,268	13,271	(3)
2017.2	24.0	9,069	1.001	9,078	9,081	(3)
2018.1	18.0	10,240	1.004	10,279	10,325	(45)
2018.2	12.0	8,566	1.022	8,751	9,337	(586)
2019.1	6.0	6,540	1.358	8,884		
Total		281,638		284,212	275,981	(653)

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

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

(1)	(2)	(3)	(4)	(5) (3) * (4)	(6) Prior	(7) (5) - (6)
Reported Claim Counts: Development Method						
Accident Semester	Maturity (in Months)	Reported Claim Counts	Ultimate Development Factors	Selected Ultimate Claim Counts	Prior	Difference
1999.2	240.0	108	1.000	108	108	0
2000.1	234.0	99	1.000	99	99	0
2000.2	228.0	91	1.000	91	91	0
2001.1	222.0	104	1.000	104	104	0
2001.2	216.0	103	1.000	103	103	0
2002.1	210.0	86	1.000	86	86	0
2002.2	204.0	77	1.000	77	77	0
2003.1	198.0	74	1.000	74	74	0
2003.2	192.0	42	1.000	42	42	0
2004.1	186.0	73	1.000	73	73	0
2004.2	180.0	82	1.000	82	82	0
2005.1	174.0	77	1.000	77	77	0
2005.2	168.0	99	1.000	99	99	0
2006.1	162.0	91	1.000	91	91	0
2006.2	156.0	100	1.000	100	100	0
2007.1	150.0	115	1.000	115	115	0
2007.2	144.0	86	1.000	86	86	0
2008.1	138.0	99	1.000	99	99	0
2008.2	132.0	87	1.000	87	87	0
2009.1	126.0	102	1.000	102	102	0
2009.2	120.0	103	1.000	103	103	0
2010.1	114.0	126	1.000	126	126	0
2010.2	108.0	176	0.998	176	176	(0)
2011.1	102.0	159	0.998	159	159	(0)
2011.2	96.0	176	0.998	176	176	(0)
2012.1	90.0	176	0.998	176	176	(0)
2012.2	84.0	205	0.998	205	205	(0)
2013.1	78.0	194	0.998	194	194	(0)
2013.2	72.0	180	0.998	180	180	(0)
2014.1	66.0	201	0.998	201	201	(0)
2014.2	60.0	217	0.998	217	217	(0)
2015.1	54.0	226	0.998	226	226	(0)
2015.2	48.0	213	0.998	213	213	(0)
2016.1	42.0	271	0.998	271	271	(1)
2016.2	36.0	266	0.998	266	267	(1)
2017.1	30.0	312	0.996	311	311	0
2017.2	24.0	222	0.993	220	224	(3)
2018.1	18.0	211	0.989	209	206	3
2018.2	12.0	241	0.977	236	232	4
2019.1	6.0	222	0.997	221		
Total		5,892		5,876	5,657	(2)

Bodily Injury

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

Fit	Start Date	Time	Adjusted R ²
Loss Cost	2003.1	+1.46% (p = 0.001)	0.272
Loss Cost	2003.2	+1.66% (p = 0.000)	0.326
Loss Cost	2004.1	+1.74% (p = 0.000)	0.331
Loss Cost	2004.2	+1.72% (p = 0.001)	0.301
Loss Cost	2005.1	+1.73% (p = 0.002)	0.280
Loss Cost	2005.2	+1.64% (p = 0.005)	0.237
Loss Cost	2006.1	+1.81% (p = 0.004)	0.259
Loss Cost	2006.2	+1.46% (p = 0.018)	0.180
Loss Cost	2007.1	+1.48% (p = 0.026)	0.162
Loss Cost	2007.2	+1.30% (p = 0.064)	0.108
Loss Cost	2008.1	+1.50% (p = 0.050)	0.132
Loss Cost	2008.2	+0.99% (p = 0.182)	0.042
Loss Cost	2009.1	+0.84% (p = 0.299)	0.007
Loss Cost	2009.2	+0.01% (p = 0.990)	-0.056
Loss Cost	2010.1	-0.10% (p = 0.896)	-0.058
Loss Cost	2010.2	-0.22% (p = 0.799)	-0.058
Loss Cost	2011.1	-0.37% (p = 0.702)	-0.056
Loss Cost	2011.2	-1.18% (p = 0.219)	0.042
Loss Cost	2012.1	-1.18% (p = 0.284)	0.018
Loss Cost	2012.2	-1.81% (p = 0.137)	0.106
Loss Cost	2013.1	-1.51% (p = 0.274)	0.026
Loss Cost	2013.2	-1.53% (p = 0.346)	-0.002
Loss Cost	2014.1	-1.00% (p = 0.597)	-0.075
Loss Cost	2014.2	-2.41% (p = 0.260)	0.050
Loss Cost	2015.1	-3.54% (p = 0.173)	0.139
Loss Cost	2015.2	-4.74% (p = 0.148)	0.200
Severity	2003.1	+3.71% (p = 0.000)	0.880
Severity	2003.2	+3.66% (p = 0.000)	0.868
Severity	2004.1	+3.63% (p = 0.000)	0.855
Severity	2004.2	+3.60% (p = 0.000)	0.841
Severity	2005.1	+3.56% (p = 0.000)	0.824
Severity	2005.2	+3.56% (p = 0.000)	0.808
Severity	2006.1	+3.62% (p = 0.000)	0.797
Severity	2006.2	+3.47% (p = 0.000)	0.773
Severity	2007.1	+3.45% (p = 0.000)	0.750
Severity	2007.2	+3.37% (p = 0.000)	0.718
Severity	2008.1	+3.66% (p = 0.000)	0.755
Severity	2008.2	+3.60% (p = 0.000)	0.723
Severity	2009.1	+3.47% (p = 0.000)	0.682
Severity	2009.2	+3.21% (p = 0.000)	0.631
Severity	2010.1	+3.29% (p = 0.000)	0.605
Severity	2010.2	+3.63% (p = 0.000)	0.636
Severity	2011.1	+3.78% (p = 0.000)	0.616
Severity	2011.2	+3.73% (p = 0.000)	0.562
Severity	2012.1	+3.98% (p = 0.001)	0.551
Severity	2012.2	+4.28% (p = 0.002)	0.541
Severity	2013.1	+4.94% (p = 0.001)	0.586
Severity	2013.2	+5.50% (p = 0.002)	0.594
Severity	2014.1	+6.19% (p = 0.003)	0.605
Severity	2014.2	+5.95% (p = 0.013)	0.503
Severity	2015.1	+5.76% (p = 0.043)	0.389
Severity	2015.2	+5.50% (p = 0.117)	0.251
Frequency	2003.1	-2.17% (p = 0.000)	0.536
Frequency	2003.2	-1.93% (p = 0.000)	0.496
Frequency	2004.1	-1.82% (p = 0.000)	0.449
Frequency	2004.2	-1.82% (p = 0.000)	0.422
Frequency	2005.1	-1.77% (p = 0.000)	0.382
Frequency	2005.2	-1.85% (p = 0.000)	0.383
Frequency	2006.1	-1.75% (p = 0.001)	0.331
Frequency	2006.2	-1.93% (p = 0.001)	0.365
Frequency	2007.1	-1.90% (p = 0.002)	0.328
Frequency	2007.2	-2.01% (p = 0.002)	0.326
Frequency	2008.1	-2.09% (p = 0.003)	0.316
Frequency	2008.2	-2.51% (p = 0.001)	0.417
Frequency	2009.1	-2.55% (p = 0.002)	0.386
Frequency	2009.2	-3.10% (p = 0.000)	0.517
Frequency	2010.1	-3.28% (p = 0.000)	0.511
Frequency	2010.2	-3.71% (p = 0.000)	0.566
Frequency	2011.1	-3.99% (p = 0.000)	0.571
Frequency	2011.2	-4.73% (p = 0.000)	0.684
Frequency	2012.1	-4.96% (p = 0.000)	0.666
Frequency	2012.2	-5.84% (p = 0.000)	0.771
Frequency	2013.1	-6.14% (p = 0.000)	0.756
Frequency	2013.2	-6.67% (p = 0.000)	0.760
Frequency	2014.1	-6.78% (p = 0.001)	0.712
Frequency	2014.2	-7.89% (p = 0.001)	0.771
Frequency	2015.1	-8.80% (p = 0.001)	0.781
Frequency	2015.2	-9.70% (p = 0.003)	0.771

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	2003.1	+1.46% (p = 0.000)	(p = 0.001)	0.494
Loss Cost	2003.2	+1.74% (p = 0.000)	(p = 0.000)	0.607
Loss Cost	2004.1	+1.74% (p = 0.000)	(p = 0.000)	0.604
Loss Cost	2004.2	+1.81% (p = 0.000)	(p = 0.000)	0.590
Loss Cost	2005.1	+1.73% (p = 0.000)	(p = 0.000)	0.586
Loss Cost	2005.2	+1.75% (p = 0.000)	(p = 0.000)	0.556
Loss Cost	2006.1	+1.81% (p = 0.000)	(p = 0.000)	0.557
Loss Cost	2006.2	+1.59% (p = 0.002)	(p = 0.001)	0.489
Loss Cost	2007.1	+1.48% (p = 0.006)	(p = 0.001)	0.487
Loss Cost	2007.2	+1.44% (p = 0.013)	(p = 0.001)	0.438
Loss Cost	2008.1	+1.50% (p = 0.018)	(p = 0.002)	0.437
Loss Cost	2008.2	+1.15% (p = 0.069)	(p = 0.004)	0.347
Loss Cost	2009.1	+0.84% (p = 0.194)	(p = 0.002)	0.379
Loss Cost	2009.2	+0.17% (p = 0.754)	(p = 0.003)	0.349
Loss Cost	2010.1	-0.10% (p = 0.862)	(p = 0.002)	0.402
Loss Cost	2010.2	+0.01% (p = 0.993)	(p = 0.002)	0.402
Loss Cost	2011.1	-0.37% (p = 0.590)	(p = 0.001)	0.473
Loss Cost	2011.2	-0.91% (p = 0.194)	(p = 0.002)	0.502
Loss Cost	2012.1	-1.18% (p = 0.137)	(p = 0.003)	0.517
Loss Cost	2012.2	-1.46% (p = 0.109)	(p = 0.006)	0.521
Loss Cost	2013.1	-1.51% (p = 0.153)	(p = 0.010)	0.462
Loss Cost	2013.2	-1.01% (p = 0.392)	(p = 0.010)	0.491
Loss Cost	2014.1	-1.00% (p = 0.476)	(p = 0.018)	0.424
Loss Cost	2014.2	-1.74% (p = 0.309)	(p = 0.043)	0.419
Loss Cost	2015.1	-3.54% (p = 0.033)	(p = 0.006)	0.742
Loss Cost	2015.2	-3.44% (p = 0.101)	(p = 0.016)	0.729
Severity	2003.1	+3.71% (p = 0.000)	(p = 0.066)	0.889
Severity	2003.2	+3.68% (p = 0.000)	(p = 0.085)	0.877
Severity	2004.1	+3.63% (p = 0.000)	(p = 0.075)	0.867
Severity	2004.2	+3.63% (p = 0.000)	(p = 0.086)	0.852
Severity	2005.1	+3.56% (p = 0.000)	(p = 0.071)	0.839
Severity	2005.2	+3.60% (p = 0.000)	(p = 0.071)	0.825
Severity	2006.1	+3.62% (p = 0.000)	(p = 0.087)	0.813
Severity	2006.2	+3.50% (p = 0.000)	(p = 0.134)	0.786
Severity	2007.1	+3.45% (p = 0.000)	(p = 0.129)	0.765
Severity	2007.2	+3.42% (p = 0.000)	(p = 0.157)	0.732
Severity	2008.1	+3.66% (p = 0.000)	(p = 0.254)	0.759
Severity	2008.2	+3.64% (p = 0.000)	(p = 0.289)	0.725
Severity	2009.1	+3.47% (p = 0.000)	(p = 0.228)	0.691
Severity	2009.2	+3.26% (p = 0.000)	(p = 0.337)	0.630
Severity	2010.1	+3.29% (p = 0.000)	(p = 0.375)	0.601
Severity	2010.2	+3.71% (p = 0.000)	(p = 0.205)	0.653
Severity	2011.1	+3.78% (p = 0.000)	(p = 0.250)	0.627
Severity	2011.2	+3.83% (p = 0.000)	(p = 0.268)	0.573
Severity	2012.1	+3.98% (p = 0.001)	(p = 0.339)	0.551
Severity	2012.2	+4.45% (p = 0.001)	(p = 0.247)	0.559
Severity	2013.1	+4.94% (p = 0.002)	(p = 0.368)	0.582
Severity	2013.2	+5.75% (p = 0.002)	(p = 0.223)	0.621
Severity	2014.1	+6.19% (p = 0.004)	(p = 0.322)	0.610
Severity	2014.2	+6.27% (p = 0.013)	(p = 0.371)	0.498
Severity	2015.1	+5.76% (p = 0.049)	(p = 0.364)	0.386
Severity	2015.2	+6.13% (p = 0.108)	(p = 0.406)	0.228
Frequency	2003.1	-2.17% (p = 0.000)	(p = 0.015)	0.608
Frequency	2003.2	-1.88% (p = 0.000)	(p = 0.001)	0.637
Frequency	2004.1	-1.82% (p = 0.000)	(p = 0.002)	0.594
Frequency	2004.2	-1.75% (p = 0.000)	(p = 0.002)	0.580
Frequency	2005.1	-1.77% (p = 0.000)	(p = 0.003)	0.548
Frequency	2005.2	-1.78% (p = 0.000)	(p = 0.004)	0.542
Frequency	2006.1	-1.75% (p = 0.000)	(p = 0.006)	0.494
Frequency	2006.2	-1.85% (p = 0.000)	(p = 0.011)	0.504
Frequency	2007.1	-1.90% (p = 0.001)	(p = 0.012)	0.475
Frequency	2007.2	-1.91% (p = 0.001)	(p = 0.017)	0.466
Frequency	2008.1	-2.09% (p = 0.001)	(p = 0.012)	0.478
Frequency	2008.2	-2.41% (p = 0.000)	(p = 0.025)	0.532
Frequency	2009.1	-2.55% (p = 0.001)	(p = 0.023)	0.516
Frequency	2009.2	-2.99% (p = 0.000)	(p = 0.047)	0.598
Frequency	2010.1	-3.28% (p = 0.000)	(p = 0.030)	0.617
Frequency	2010.2	-3.57% (p = 0.000)	(p = 0.057)	0.640
Frequency	2011.1	-3.99% (p = 0.000)	(p = 0.029)	0.677
Frequency	2011.2	-4.57% (p = 0.000)	(p = 0.059)	0.744
Frequency	2012.1	-4.96% (p = 0.000)	(p = 0.037)	0.751
Frequency	2012.2	-5.65% (p = 0.000)	(p = 0.076)	0.815
Frequency	2013.1	-6.14% (p = 0.000)	(p = 0.043)	0.825
Frequency	2013.2	-6.39% (p = 0.000)	(p = 0.081)	0.813
Frequency	2014.1	-6.78% (p = 0.000)	(p = 0.075)	0.787
Frequency	2014.2	-7.54% (p = 0.001)	(p = 0.157)	0.808
Frequency	2015.1	-8.80% (p = 0.000)	(p = 0.048)	0.874
Frequency	2015.2	-9.02% (p = 0.003)	(p = 0.100)	0.849

Bodily Injury

Coverage = BI

End Trend Period = 2019.1

Excluded Points = NA

Parameters Included: time, scalar_level_change, seasonality

Scalar Level Change Start Date = 2010-01-01

Fit	Start Date	Time	Seasonality	Scalar Shift	Adjusted R ²
Loss Cost	2003.1	-0.35% (p = 0.514)	(p = 0.000)	+22.40% (p = 0.000)	0.659
Loss Cost	2003.2	+0.01% (p = 0.976)	(p = 0.000)	+20.78% (p = 0.000)	0.752
Loss Cost	2004.1	-0.02% (p = 0.974)	(p = 0.000)	+20.91% (p = 0.000)	0.750
Loss Cost	2004.2	+0.05% (p = 0.930)	(p = 0.000)	+20.75% (p = 0.000)	0.741
Loss Cost	2005.1	-0.07% (p = 0.897)	(p = 0.000)	+20.98% (p = 0.000)	0.744
Loss Cost	2005.2	-0.04% (p = 0.940)	(p = 0.000)	+20.99% (p = 0.000)	0.726
Loss Cost	2006.1	+0.01% (p = 0.979)	(p = 0.000)	+21.08% (p = 0.001)	0.728
Loss Cost	2006.2	-0.11% (p = 0.846)	(p = 0.000)	+20.37% (p = 0.001)	0.690
Loss Cost	2007.1	-0.14% (p = 0.811)	(p = 0.000)	+20.12% (p = 0.001)	0.684
Loss Cost	2007.2	-0.11% (p = 0.855)	(p = 0.000)	+20.64% (p = 0.001)	0.656
Loss Cost	2008.1	-0.04% (p = 0.948)	(p = 0.000)	+22.48% (p = 0.001)	0.682
Loss Cost	2008.2	-0.07% (p = 0.910)	(p = 0.000)	+20.87% (p = 0.003)	0.590
Loss Cost	2009.1	-0.07% (p = 0.904)	(p = 0.001)	+20.20% (p = 0.008)	0.568
Loss Cost	2009.2	-0.10% (p = 0.862)	(p = 0.002)	+10.49% (p = 0.214)	0.374
Loss Cost	2010.1	-0.10% (p = 0.862)	(p = 0.002)		0.402
Loss Cost	2010.2	+0.01% (p = 0.993)	(p = 0.002)		0.402
Loss Cost	2011.1	-0.37% (p = 0.590)	(p = 0.001)		0.473
Loss Cost	2011.2	-0.91% (p = 0.194)	(p = 0.002)		0.502
Loss Cost	2012.1	-1.18% (p = 0.137)	(p = 0.003)		0.517
Loss Cost	2012.2	-1.46% (p = 0.109)	(p = 0.006)		0.521
Loss Cost	2013.1	-1.51% (p = 0.153)	(p = 0.010)		0.462
Loss Cost	2013.2	-1.01% (p = 0.392)	(p = 0.010)		0.491
Loss Cost	2014.1	-1.00% (p = 0.476)	(p = 0.018)		0.424
Loss Cost	2014.2	-1.74% (p = 0.309)	(p = 0.043)		0.419
Loss Cost	2015.1	-3.54% (p = 0.033)	(p = 0.006)		0.742
Loss Cost	2015.2	-3.44% (p = 0.101)	(p = 0.016)		0.729
Severity	2003.1	+3.48% (p = 0.000)	(p = 0.066)	+2.49% (p = 0.573)	0.887
Severity	2003.2	+3.44% (p = 0.000)	(p = 0.085)	+2.65% (p = 0.556)	0.874
Severity	2004.1	+3.36% (p = 0.000)	(p = 0.074)	+2.92% (p = 0.523)	0.864
Severity	2004.2	+3.35% (p = 0.000)	(p = 0.086)	+2.93% (p = 0.530)	0.849
Severity	2005.1	+3.26% (p = 0.000)	(p = 0.071)	+3.07% (p = 0.514)	0.835
Severity	2005.2	+3.30% (p = 0.000)	(p = 0.071)	+3.09% (p = 0.519)	0.821
Severity	2006.1	+3.32% (p = 0.000)	(p = 0.088)	+3.11% (p = 0.525)	0.809
Severity	2006.2	+3.25% (p = 0.000)	(p = 0.133)	+2.76% (p = 0.576)	0.779
Severity	2007.1	+3.22% (p = 0.000)	(p = 0.132)	+2.56% (p = 0.613)	0.757
Severity	2007.2	+3.21% (p = 0.000)	(p = 0.157)	+2.46% (p = 0.641)	0.722
Severity	2008.1	+3.31% (p = 0.000)	(p = 0.247)	+4.63% (p = 0.378)	0.757
Severity	2008.2	+3.32% (p = 0.000)	(p = 0.256)	+4.99% (p = 0.386)	0.722
Severity	2009.1	+3.30% (p = 0.000)	(p = 0.234)	+3.37% (p = 0.600)	0.678
Severity	2009.2	+3.29% (p = 0.000)	(p = 0.375)	-0.98% (p = 0.906)	0.608
Severity	2010.1	+3.29% (p = 0.000)	(p = 0.375)		0.601
Severity	2010.2	+3.71% (p = 0.000)	(p = 0.205)		0.653
Severity	2011.1	+3.78% (p = 0.000)	(p = 0.250)		0.627
Severity	2011.2	+3.83% (p = 0.000)	(p = 0.268)		0.573
Severity	2012.1	+3.98% (p = 0.001)	(p = 0.339)		0.551
Severity	2012.2	+4.45% (p = 0.001)	(p = 0.247)		0.559
Severity	2013.1	+4.94% (p = 0.002)	(p = 0.368)		0.582
Severity	2013.2	+5.75% (p = 0.002)	(p = 0.223)		0.621
Severity	2014.1	+6.19% (p = 0.004)	(p = 0.322)		0.610
Severity	2014.2	+6.27% (p = 0.013)	(p = 0.371)		0.498
Severity	2015.1	+5.76% (p = 0.049)	(p = 0.364)		0.386
Severity	2015.2	+6.13% (p = 0.108)	(p = 0.406)		0.228
Frequency	2003.1	-3.70% (p = 0.000)	(p = 0.004)	+19.43% (p = 0.002)	0.708
Frequency	2003.2	-3.31% (p = 0.000)	(p = 0.000)	+17.66% (p = 0.001)	0.747
Frequency	2004.1	-3.26% (p = 0.000)	(p = 0.000)	+17.48% (p = 0.001)	0.715
Frequency	2004.2	-3.20% (p = 0.000)	(p = 0.000)	+17.32% (p = 0.002)	0.704
Frequency	2005.1	-3.23% (p = 0.000)	(p = 0.000)	+17.37% (p = 0.002)	0.682
Frequency	2005.2	-3.24% (p = 0.000)	(p = 0.001)	+17.37% (p = 0.002)	0.677
Frequency	2006.1	-3.20% (p = 0.000)	(p = 0.001)	+17.42% (p = 0.003)	0.644
Frequency	2006.2	-3.25% (p = 0.000)	(p = 0.002)	+17.14% (p = 0.004)	0.647
Frequency	2007.1	-3.25% (p = 0.000)	(p = 0.003)	+17.12% (p = 0.005)	0.625
Frequency	2007.2	-3.22% (p = 0.000)	(p = 0.003)	+17.75% (p = 0.005)	0.623
Frequency	2008.1	-3.24% (p = 0.000)	(p = 0.004)	+17.06% (p = 0.010)	0.616
Frequency	2008.2	-3.28% (p = 0.000)	(p = 0.008)	+15.13% (p = 0.028)	0.624
Frequency	2009.1	-3.27% (p = 0.000)	(p = 0.013)	+16.27% (p = 0.039)	0.604
Frequency	2009.2	-3.28% (p = 0.000)	(p = 0.030)	+11.59% (p = 0.240)	0.609
Frequency	2010.1	-3.28% (p = 0.000)	(p = 0.030)		0.617
Frequency	2010.2	-3.57% (p = 0.000)	(p = 0.057)		0.640
Frequency	2011.1	-3.99% (p = 0.000)	(p = 0.029)		0.677
Frequency	2011.2	-4.57% (p = 0.000)	(p = 0.059)		0.744
Frequency	2012.1	-4.96% (p = 0.000)	(p = 0.037)		0.751
Frequency	2012.2	-5.65% (p = 0.000)	(p = 0.076)		0.815
Frequency	2013.1	-6.14% (p = 0.000)	(p = 0.043)		0.825
Frequency	2013.2	-6.39% (p = 0.000)	(p = 0.081)		0.813
Frequency	2014.1	-6.78% (p = 0.000)	(p = 0.075)		0.787
Frequency	2014.2	-7.54% (p = 0.001)	(p = 0.157)		0.808
Frequency	2015.1	-8.80% (p = 0.000)	(p = 0.048)		0.874
Frequency	2015.2	-9.02% (p = 0.003)	(p = 0.100)		0.849

Bodily Injury

Coverage = BI
 End Trend Period = 2018.2
 Excluded Points = NA
 Parameters Included: time, scalar_level_change, seasonality
 Scalar Level Change Start Date = 2010-01-01

Fit	Start Date	Time	Seasonality	Scalar Shift	Adjusted R ²
Loss Cost	2003.1	-0.32% (p = 0.581)	(p = 0.000)	+22.18% (p = 0.001)	0.658
Loss Cost	2003.2	+0.08% (p = 0.883)	(p = 0.000)	+20.34% (p = 0.000)	0.752
Loss Cost	2004.1	+0.04% (p = 0.934)	(p = 0.000)	+20.48% (p = 0.001)	0.750
Loss Cost	2004.2	+0.11% (p = 0.841)	(p = 0.000)	+20.29% (p = 0.001)	0.741
Loss Cost	2005.1	-0.02% (p = 0.971)	(p = 0.000)	+20.67% (p = 0.001)	0.743
Loss Cost	2005.2	+0.01% (p = 0.989)	(p = 0.000)	+20.67% (p = 0.001)	0.725
Loss Cost	2006.1	+0.08% (p = 0.895)	(p = 0.000)	+20.67% (p = 0.001)	0.727
Loss Cost	2006.2	-0.05% (p = 0.940)	(p = 0.000)	+20.00% (p = 0.001)	0.687
Loss Cost	2007.1	-0.08% (p = 0.897)	(p = 0.000)	+19.81% (p = 0.002)	0.681
Loss Cost	2007.2	-0.05% (p = 0.936)	(p = 0.000)	+20.33% (p = 0.002)	0.652
Loss Cost	2008.1	+0.04% (p = 0.945)	(p = 0.000)	+22.07% (p = 0.001)	0.678
Loss Cost	2008.2	+0.02% (p = 0.976)	(p = 0.001)	+20.42% (p = 0.004)	0.582
Loss Cost	2009.1	+0.01% (p = 0.987)	(p = 0.001)	+19.83% (p = 0.012)	0.557
Loss Cost	2009.2	+0.01% (p = 0.986)	(p = 0.004)	+9.88% (p = 0.258)	0.339
Loss Cost	2010.1	+0.01% (p = 0.986)	(p = 0.004)		0.369
Loss Cost	2010.2	+0.13% (p = 0.858)	(p = 0.005)		0.368
Loss Cost	2011.1	-0.30% (p = 0.702)	(p = 0.003)		0.434
Loss Cost	2011.2	-0.88% (p = 0.272)	(p = 0.005)		0.447
Loss Cost	2012.1	-1.19% (p = 0.193)	(p = 0.005)		0.464
Loss Cost	2012.2	-1.50% (p = 0.155)	(p = 0.010)		0.461
Loss Cost	2013.1	-1.58% (p = 0.211)	(p = 0.018)		0.396
Loss Cost	2013.2	-1.03% (p = 0.462)	(p = 0.018)		0.428
Loss Cost	2014.1	-1.04% (p = 0.555)	(p = 0.034)		0.355
Loss Cost	2014.2	-1.86% (p = 0.381)	(p = 0.068)		0.324
Loss Cost	2015.1	-4.61% (p = 0.027)	(p = 0.006)		0.768
Loss Cost	2015.2	-4.64% (p = 0.079)	(p = 0.019)		0.751
Severity	2003.1	+3.29% (p = 0.000)	(p = 0.044)	+3.64% (p = 0.422)	0.880
Severity	2003.2	+3.23% (p = 0.000)	(p = 0.058)	+3.86% (p = 0.405)	0.866
Severity	2004.1	+3.12% (p = 0.000)	(p = 0.046)	+4.29% (p = 0.362)	0.855
Severity	2004.2	+3.11% (p = 0.000)	(p = 0.056)	+4.32% (p = 0.369)	0.839
Severity	2005.1	+2.98% (p = 0.000)	(p = 0.042)	+4.62% (p = 0.340)	0.826
Severity	2005.2	+3.02% (p = 0.000)	(p = 0.044)	+4.62% (p = 0.349)	0.809
Severity	2006.1	+3.03% (p = 0.000)	(p = 0.055)	+4.62% (p = 0.360)	0.795
Severity	2006.2	+2.95% (p = 0.000)	(p = 0.085)	+4.27% (p = 0.400)	0.762
Severity	2007.1	+2.90% (p = 0.000)	(p = 0.082)	+4.06% (p = 0.434)	0.738
Severity	2007.2	+2.89% (p = 0.000)	(p = 0.101)	+3.95% (p = 0.465)	0.698
Severity	2008.1	+3.02% (p = 0.000)	(p = 0.168)	+5.88% (p = 0.275)	0.735
Severity	2008.2	+3.03% (p = 0.000)	(p = 0.177)	+6.31% (p = 0.286)	0.695
Severity	2009.1	+2.99% (p = 0.000)	(p = 0.158)	+4.51% (p = 0.489)	0.645
Severity	2009.2	+2.99% (p = 0.000)	(p = 0.267)	+0.44% (p = 0.959)	0.554
Severity	2010.1	+2.99% (p = 0.000)	(p = 0.267)		0.547
Severity	2010.2	+3.43% (p = 0.000)	(p = 0.148)		0.607
Severity	2011.1	+3.44% (p = 0.001)	(p = 0.181)		0.577
Severity	2011.2	+3.48% (p = 0.002)	(p = 0.205)		0.510
Severity	2012.1	+3.58% (p = 0.006)	(p = 0.264)		0.482
Severity	2012.2	+4.04% (p = 0.007)	(p = 0.205)		0.490
Severity	2013.1	+4.56% (p = 0.009)	(p = 0.328)		0.506
Severity	2013.2	+5.41% (p = 0.008)	(p = 0.220)		0.551
Severity	2014.1	+5.89% (p = 0.017)	(p = 0.335)		0.532
Severity	2014.2	+5.94% (p = 0.046)	(p = 0.388)		0.393
Severity	2015.1	+5.02% (p = 0.164)	(p = 0.365)		0.269
Severity	2015.2	+5.33% (p = 0.265)	(p = 0.424)		0.073
Frequency	2003.1	-3.50% (p = 0.000)	(p = 0.007)	+17.88% (p = 0.005)	0.655
Frequency	2003.2	-3.06% (p = 0.000)	(p = 0.000)	+15.87% (p = 0.003)	0.699
Frequency	2004.1	-2.98% (p = 0.000)	(p = 0.001)	+15.52% (p = 0.004)	0.655
Frequency	2004.2	-2.90% (p = 0.000)	(p = 0.001)	+15.30% (p = 0.004)	0.642
Frequency	2005.1	-2.92% (p = 0.000)	(p = 0.001)	+15.34% (p = 0.005)	0.610
Frequency	2005.2	-2.92% (p = 0.000)	(p = 0.001)	+15.34% (p = 0.006)	0.603
Frequency	2006.1	-2.86% (p = 0.000)	(p = 0.003)	+15.34% (p = 0.007)	0.558
Frequency	2006.2	-2.91% (p = 0.000)	(p = 0.005)	+15.08% (p = 0.009)	0.562
Frequency	2007.1	-2.90% (p = 0.000)	(p = 0.007)	+15.14% (p = 0.011)	0.530
Frequency	2007.2	-2.86% (p = 0.000)	(p = 0.007)	+15.76% (p = 0.012)	0.528
Frequency	2008.1	-2.89% (p = 0.000)	(p = 0.009)	+15.29% (p = 0.018)	0.519
Frequency	2008.2	-2.92% (p = 0.000)	(p = 0.017)	+13.27% (p = 0.049)	0.527
Frequency	2009.1	-2.90% (p = 0.001)	(p = 0.026)	+14.65% (p = 0.056)	0.502
Frequency	2009.2	-2.90% (p = 0.001)	(p = 0.059)	+9.40% (p = 0.324)	0.507
Frequency	2010.1	-2.90% (p = 0.001)	(p = 0.059)		0.519
Frequency	2010.2	-3.19% (p = 0.001)	(p = 0.099)		0.547
Frequency	2011.1	-3.62% (p = 0.001)	(p = 0.058)		0.582
Frequency	2011.2	-4.21% (p = 0.000)	(p = 0.103)		0.669
Frequency	2012.1	-4.61% (p = 0.000)	(p = 0.073)		0.668
Frequency	2012.2	-5.33% (p = 0.000)	(p = 0.128)		0.753
Frequency	2013.1	-5.87% (p = 0.000)	(p = 0.082)		0.756
Frequency	2013.2	-6.12% (p = 0.001)	(p = 0.132)		0.737
Frequency	2014.1	-6.55% (p = 0.003)	(p = 0.130)		0.688
Frequency	2014.2	-7.37% (p = 0.004)	(p = 0.226)		0.716
Frequency	2015.1	-9.17% (p = 0.002)	(p = 0.071)		0.817
Frequency	2015.2	-9.47% (p = 0.011)	(p = 0.134)		0.779

Bodily Injury

Coverage = BI
 End Trend Period = 2018.1
 Excluded Points = NA
 Parameters Included: time, scalar_level_change, seasonality
 Scalar Level Change Start Date = 2010-01-01

Fit	Start Date	Time	Seasonality	Scalar Shift	Adjusted R ²
Loss Cost	2003.1	-0.39% (p = 0.536)	(p = 0.000)	+22.62% (p = 0.001)	0.643
Loss Cost	2003.2	+0.07% (p = 0.894)	(p = 0.000)	+20.35% (p = 0.001)	0.740
Loss Cost	2004.1	+0.04% (p = 0.945)	(p = 0.000)	+20.51% (p = 0.001)	0.737
Loss Cost	2004.2	+0.12% (p = 0.841)	(p = 0.000)	+20.23% (p = 0.001)	0.728
Loss Cost	2005.1	-0.02% (p = 0.972)	(p = 0.000)	+20.67% (p = 0.001)	0.731
Loss Cost	2005.2	+0.01% (p = 0.982)	(p = 0.000)	+20.63% (p = 0.002)	0.711
Loss Cost	2006.1	+0.09% (p = 0.891)	(p = 0.000)	+20.60% (p = 0.002)	0.714
Loss Cost	2006.2	-0.07% (p = 0.916)	(p = 0.000)	+20.13% (p = 0.002)	0.672
Loss Cost	2007.1	-0.11% (p = 0.876)	(p = 0.000)	+19.96% (p = 0.003)	0.665
Loss Cost	2007.2	-0.07% (p = 0.923)	(p = 0.000)	+20.42% (p = 0.003)	0.635
Loss Cost	2008.1	+0.03% (p = 0.968)	(p = 0.001)	+22.14% (p = 0.002)	0.663
Loss Cost	2008.2	-0.01% (p = 0.986)	(p = 0.001)	+20.54% (p = 0.006)	0.561
Loss Cost	2009.1	-0.02% (p = 0.978)	(p = 0.002)	+19.95% (p = 0.016)	0.535
Loss Cost	2009.2	-0.06% (p = 0.935)	(p = 0.007)	+10.01% (p = 0.269)	0.303
Loss Cost	2010.1	-0.06% (p = 0.935)	(p = 0.007)		0.338
Loss Cost	2010.2	+0.07% (p = 0.933)	(p = 0.009)		0.335
Loss Cost	2011.1	-0.39% (p = 0.660)	(p = 0.005)		0.408
Loss Cost	2011.2	-1.13% (p = 0.219)	(p = 0.011)		0.441
Loss Cost	2012.1	-1.50% (p = 0.156)	(p = 0.010)		0.460
Loss Cost	2012.2	-1.98% (p = 0.110)	(p = 0.024)		0.478
Loss Cost	2013.1	-2.11% (p = 0.153)	(p = 0.036)		0.405
Loss Cost	2013.2	-1.57% (p = 0.368)	(p = 0.041)		0.409
Loss Cost	2014.1	-1.63% (p = 0.452)	(p = 0.067)		0.311
Loss Cost	2014.2	-3.15% (p = 0.251)	(p = 0.153)		0.348
Loss Cost	2015.1	-6.42% (p = 0.003)	(p = 0.003)		0.931
Loss Cost	2015.2	-7.81% (p = 0.003)	(p = 0.004)		0.976
Severity	2003.1	+2.84% (p = 0.000)	(p = 0.068)	+6.18% (p = 0.134)	0.890
Severity	2003.2	+2.73% (p = 0.000)	(p = 0.101)	+6.65% (p = 0.113)	0.878
Severity	2004.1	+2.58% (p = 0.000)	(p = 0.069)	+7.24% (p = 0.087)	0.870
Severity	2004.2	+2.52% (p = 0.000)	(p = 0.095)	+7.43% (p = 0.085)	0.854
Severity	2005.1	+2.36% (p = 0.000)	(p = 0.059)	+7.85% (p = 0.067)	0.844
Severity	2005.2	+2.37% (p = 0.000)	(p = 0.070)	+7.85% (p = 0.074)	0.826
Severity	2006.1	+2.36% (p = 0.000)	(p = 0.081)	+7.85% (p = 0.081)	0.811
Severity	2006.2	+2.22% (p = 0.000)	(p = 0.141)	+7.52% (p = 0.086)	0.783
Severity	2007.1	+2.17% (p = 0.001)	(p = 0.124)	+7.28% (p = 0.102)	0.757
Severity	2007.2	+2.13% (p = 0.001)	(p = 0.169)	+6.95% (p = 0.130)	0.710
Severity	2008.1	+2.26% (p = 0.000)	(p = 0.277)	+8.90% (p = 0.044)	0.772
Severity	2008.2	+2.26% (p = 0.001)	(p = 0.311)	+8.86% (p = 0.064)	0.722
Severity	2009.1	+2.23% (p = 0.001)	(p = 0.262)	+7.13% (p = 0.167)	0.655
Severity	2009.2	+2.21% (p = 0.001)	(p = 0.497)	+1.73% (p = 0.781)	0.529
Severity	2010.1	+2.21% (p = 0.001)	(p = 0.497)		0.504
Severity	2010.2	+2.56% (p = 0.000)	(p = 0.297)		0.567
Severity	2011.1	+2.52% (p = 0.002)	(p = 0.315)		0.517
Severity	2011.2	+2.33% (p = 0.008)	(p = 0.428)		0.395
Severity	2012.1	+2.35% (p = 0.019)	(p = 0.472)		0.344
Severity	2012.2	+2.59% (p = 0.030)	(p = 0.429)		0.305
Severity	2013.1	+3.01% (p = 0.032)	(p = 0.583)		0.335
Severity	2013.2	+3.59% (p = 0.038)	(p = 0.459)		0.341
Severity	2014.1	+3.91% (p = 0.065)	(p = 0.571)		0.300
Severity	2014.2	+3.00% (p = 0.232)	(p = 0.800)		-0.023
Severity	2015.1	+1.57% (p = 0.583)	(p = 0.604)		-0.285
Severity	2015.2	-0.43% (p = 0.912)	(p = 0.922)		-0.647
Frequency	2003.1	-3.14% (p = 0.000)	(p = 0.003)	+15.49% (p = 0.010)	0.637
Frequency	2003.2	-2.58% (p = 0.000)	(p = 0.000)	+12.85% (p = 0.004)	0.730
Frequency	2004.1	-2.48% (p = 0.000)	(p = 0.000)	+12.37% (p = 0.006)	0.687
Frequency	2004.2	-2.34% (p = 0.000)	(p = 0.000)	+11.91% (p = 0.008)	0.688
Frequency	2005.1	-2.33% (p = 0.000)	(p = 0.000)	+11.89% (p = 0.009)	0.654
Frequency	2005.2	-2.30% (p = 0.000)	(p = 0.000)	+11.85% (p = 0.011)	0.650
Frequency	2006.1	-2.22% (p = 0.000)	(p = 0.000)	+11.82% (p = 0.012)	0.607
Frequency	2006.2	-2.25% (p = 0.000)	(p = 0.000)	+11.74% (p = 0.015)	0.607
Frequency	2007.1	-2.23% (p = 0.001)	(p = 0.001)	+11.82% (p = 0.017)	0.575
Frequency	2007.2	-2.16% (p = 0.001)	(p = 0.000)	+12.59% (p = 0.014)	0.589
Frequency	2008.1	-2.18% (p = 0.002)	(p = 0.001)	+12.16% (p = 0.022)	0.582
Frequency	2008.2	-2.22% (p = 0.002)	(p = 0.002)	+10.73% (p = 0.052)	0.580
Frequency	2009.1	-2.20% (p = 0.002)	(p = 0.003)	+11.97% (p = 0.057)	0.556
Frequency	2009.2	-2.22% (p = 0.003)	(p = 0.008)	+8.14% (p = 0.298)	0.549
Frequency	2010.1	-2.22% (p = 0.003)	(p = 0.008)		0.560
Frequency	2010.2	-2.43% (p = 0.004)	(p = 0.017)		0.574
Frequency	2011.1	-2.84% (p = 0.002)	(p = 0.010)		0.618
Frequency	2011.2	-3.39% (p = 0.001)	(p = 0.021)		0.688
Frequency	2012.1	-3.76% (p = 0.001)	(p = 0.016)		0.688
Frequency	2012.2	-4.45% (p = 0.001)	(p = 0.035)		0.759
Frequency	2013.1	-4.97% (p = 0.001)	(p = 0.025)		0.764
Frequency	2013.2	-4.98% (p = 0.004)	(p = 0.045)		0.737
Frequency	2014.1	-5.33% (p = 0.011)	(p = 0.058)		0.675
Frequency	2014.2	-5.97% (p = 0.026)	(p = 0.128)		0.674
Frequency	2015.1	-7.86% (p = 0.012)	(p = 0.048)		0.809
Frequency	2015.2	-7.41% (p = 0.071)	(p = 0.102)		0.765

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	+4.18% (p = 0.000)	(p = 0.350)	0.833
Loss Cost	2003.2	+4.59% (p = 0.000)	(p = 0.029)	0.918
Loss Cost	2004.1	+4.61% (p = 0.000)	(p = 0.037)	0.912
Loss Cost	2004.2	+4.70% (p = 0.000)	(p = 0.027)	0.909
Loss Cost	2005.1	+4.63% (p = 0.000)	(p = 0.023)	0.901
Loss Cost	2005.2	+4.65% (p = 0.000)	(p = 0.025)	0.890
Loss Cost	2006.1	+4.68% (p = 0.000)	(p = 0.034)	0.882
Loss Cost	2006.2	+4.61% (p = 0.000)	(p = 0.050)	0.865
Loss Cost	2007.1	+4.44% (p = 0.000)	(p = 0.029)	0.855
Loss Cost	2007.2	+4.59% (p = 0.000)	(p = 0.020)	0.852
Loss Cost	2008.1	+4.58% (p = 0.000)	(p = 0.025)	0.838
Loss Cost	2008.2	+4.48% (p = 0.000)	(p = 0.040)	0.808
Loss Cost	2009.1	+4.43% (p = 0.000)	(p = 0.044)	0.789
Loss Cost	2009.2	+4.34% (p = 0.000)	(p = 0.066)	0.747
Loss Cost	2010.1	+4.22% (p = 0.000)	(p = 0.064)	0.719
Loss Cost	2010.2	+3.67% (p = 0.000)	(p = 0.128)	0.666
Loss Cost	2011.1	+3.33% (p = 0.000)	(p = 0.078)	0.630
Loss Cost	2011.2	+2.95% (p = 0.001)	(p = 0.145)	0.524
Loss Cost	2012.1	+2.44% (p = 0.006)	(p = 0.068)	0.488
Loss Cost	2012.2	+1.42% (p = 0.015)	(p = 0.088)	0.397
Loss Cost	2013.1	+1.05% (p = 0.066)	(p = 0.040)	0.396
Loss Cost	2013.2	+0.63% (p = 0.269)	(p = 0.084)	0.191
Loss Cost	2014.1	+1.12% (p = 0.068)	(p = 0.143)	0.336
Loss Cost	2014.2	+0.92% (p = 0.199)	(p = 0.244)	0.109
Loss Cost	2015.1	+0.38% (p = 0.594)	(p = 0.122)	0.163
Loss Cost	2015.2	+0.53% (p = 0.581)	(p = 0.161)	0.097
Severity	2003.1	+4.43% (p = 0.000)	(p = 0.231)	0.918
Severity	2003.2	+4.63% (p = 0.000)	(p = 0.069)	0.935
Severity	2004.1	+4.74% (p = 0.000)	(p = 0.115)	0.939
Severity	2004.2	+4.76% (p = 0.000)	(p = 0.119)	0.933
Severity	2005.1	+4.84% (p = 0.000)	(p = 0.172)	0.931
Severity	2005.2	+4.91% (p = 0.000)	(p = 0.144)	0.926
Severity	2006.1	+4.98% (p = 0.000)	(p = 0.196)	0.923
Severity	2006.2	+4.96% (p = 0.000)	(p = 0.225)	0.913
Severity	2007.1	+4.86% (p = 0.000)	(p = 0.178)	0.903
Severity	2007.2	+4.85% (p = 0.000)	(p = 0.204)	0.890
Severity	2008.1	+5.13% (p = 0.000)	(p = 0.349)	0.910
Severity	2008.2	+5.39% (p = 0.000)	(p = 0.162)	0.921
Severity	2009.1	+5.71% (p = 0.000)	(p = 0.291)	0.943
Severity	2009.2	+5.90% (p = 0.000)	(p = 0.167)	0.945
Severity	2010.1	+5.93% (p = 0.000)	(p = 0.204)	0.938
Severity	2010.2	+5.80% (p = 0.000)	(p = 0.299)	0.925
Severity	2011.1	+5.66% (p = 0.000)	(p = 0.242)	0.913
Severity	2011.2	+5.41% (p = 0.000)	(p = 0.391)	0.896
Severity	2012.1	+5.03% (p = 0.000)	(p = 0.180)	0.893
Severity	2012.2	+4.42% (p = 0.000)	(p = 0.369)	0.916
Severity	2013.1	+4.32% (p = 0.000)	(p = 0.336)	0.896
Severity	2013.2	+4.22% (p = 0.000)	(p = 0.447)	0.861
Severity	2014.1	+4.57% (p = 0.000)	(p = 0.673)	0.873
Severity	2014.2	+4.25% (p = 0.000)	(p = 0.927)	0.827
Severity	2015.1	+4.10% (p = 0.002)	(p = 0.858)	0.757
Severity	2015.2	+3.09% (p = 0.008)	(p = 0.536)	0.729
Frequency	2003.1	-0.24% (p = 0.377)	(p = 0.921)	-0.038
Frequency	2003.2	-0.03% (p = 0.898)	(p = 0.560)	-0.055
Frequency	2004.1	-0.13% (p = 0.630)	(p = 0.433)	-0.039
Frequency	2004.2	-0.06% (p = 0.828)	(p = 0.366)	-0.039
Frequency	2005.1	-0.21% (p = 0.480)	(p = 0.232)	0.000
Frequency	2005.2	-0.24% (p = 0.441)	(p = 0.277)	-0.001
Frequency	2006.1	-0.28% (p = 0.404)	(p = 0.264)	0.001
Frequency	2006.2	-0.33% (p = 0.362)	(p = 0.321)	0.001
Frequency	2007.1	-0.41% (p = 0.302)	(p = 0.287)	0.013
Frequency	2007.2	-0.25% (p = 0.552)	(p = 0.204)	0.009
Frequency	2008.1	-0.52% (p = 0.213)	(p = 0.093)	0.112
Frequency	2008.2	-0.86% (p = 0.040)	(p = 0.180)	0.203
Frequency	2009.1	-1.22% (p = 0.003)	(p = 0.042)	0.423
Frequency	2009.2	-1.48% (p = 0.001)	(p = 0.083)	0.518
Frequency	2010.1	-1.62% (p = 0.001)	(p = 0.060)	0.531
Frequency	2010.2	-2.02% (p = 0.000)	(p = 0.116)	0.694
Frequency	2011.1	-2.21% (p = 0.000)	(p = 0.066)	0.717
Frequency	2011.2	-2.34% (p = 0.000)	(p = 0.115)	0.719
Frequency	2012.1	-2.46% (p = 0.000)	(p = 0.104)	0.695
Frequency	2012.2	-2.88% (p = 0.000)	(p = 0.210)	0.786
Frequency	2013.1	-3.14% (p = 0.000)	(p = 0.128)	0.798
Frequency	2013.2	-3.44% (p = 0.000)	(p = 0.243)	0.815
Frequency	2014.1	-3.30% (p = 0.001)	(p = 0.338)	0.745
Frequency	2014.2	-3.19% (p = 0.004)	(p = 0.351)	0.682
Frequency	2015.1	-3.58% (p = 0.007)	(p = 0.275)	0.668
Frequency	2015.2	-2.48% (p = 0.028)	(p = 0.063)	0.711

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	+4.18% (p = 0.000)	0.833
Loss Cost	2003.2	+4.56% (p = 0.000)	0.906
Loss Cost	2004.1	+4.61% (p = 0.000)	0.900
Loss Cost	2004.2	+4.66% (p = 0.000)	0.894
Loss Cost	2005.1	+4.63% (p = 0.000)	0.883
Loss Cost	2005.2	+4.61% (p = 0.000)	0.870
Loss Cost	2006.1	+4.68% (p = 0.000)	0.863
Loss Cost	2006.2	+4.56% (p = 0.000)	0.846
Loss Cost	2007.1	+4.44% (p = 0.000)	0.827
Loss Cost	2007.2	+4.52% (p = 0.000)	0.816
Loss Cost	2008.1	+4.58% (p = 0.000)	0.800
Loss Cost	2008.2	+4.40% (p = 0.000)	0.771
Loss Cost	2009.1	+4.43% (p = 0.000)	0.747
Loss Cost	2009.2	+4.24% (p = 0.000)	0.707
Loss Cost	2010.1	+4.22% (p = 0.000)	0.670
Loss Cost	2010.2	+3.57% (p = 0.000)	0.632
Loss Cost	2011.1	+3.33% (p = 0.000)	0.565
Loss Cost	2011.2	+2.82% (p = 0.002)	0.476
Loss Cost	2012.1	+2.44% (p = 0.010)	0.369
Loss Cost	2012.2	+1.30% (p = 0.033)	0.271
Loss Cost	2013.1	+1.05% (p = 0.111)	0.143
Loss Cost	2013.2	+0.48% (p = 0.441)	-0.034
Loss Cost	2014.1	+1.12% (p = 0.085)	0.216
Loss Cost	2014.2	+0.78% (p = 0.275)	0.040
Loss Cost	2015.1	+0.38% (p = 0.639)	-0.105
Loss Cost	2015.2	+0.21% (p = 0.841)	-0.158
Severity	2003.1	+4.43% (p = 0.000)	0.917
Severity	2003.2	+4.61% (p = 0.000)	0.930
Severity	2004.1	+4.74% (p = 0.000)	0.935
Severity	2004.2	+4.74% (p = 0.000)	0.929
Severity	2005.1	+4.84% (p = 0.000)	0.929
Severity	2005.2	+4.88% (p = 0.000)	0.923
Severity	2006.1	+4.98% (p = 0.000)	0.920
Severity	2006.2	+4.94% (p = 0.000)	0.911
Severity	2007.1	+4.86% (p = 0.000)	0.900
Severity	2007.2	+4.82% (p = 0.000)	0.886
Severity	2008.1	+5.13% (p = 0.000)	0.910
Severity	2008.2	+5.34% (p = 0.000)	0.917
Severity	2009.1	+5.71% (p = 0.000)	0.943
Severity	2009.2	+5.86% (p = 0.000)	0.942
Severity	2010.1	+5.93% (p = 0.000)	0.935
Severity	2010.2	+5.76% (p = 0.000)	0.925
Severity	2011.1	+5.66% (p = 0.000)	0.910
Severity	2011.2	+5.37% (p = 0.000)	0.898
Severity	2012.1	+5.03% (p = 0.000)	0.884
Severity	2012.2	+4.38% (p = 0.000)	0.917
Severity	2013.1	+4.32% (p = 0.000)	0.895
Severity	2013.2	+4.16% (p = 0.000)	0.866
Severity	2014.1	+4.57% (p = 0.000)	0.884
Severity	2014.2	+4.24% (p = 0.000)	0.848
Severity	2015.1	+4.10% (p = 0.001)	0.790
Severity	2015.2	+3.20% (p = 0.003)	0.754
Frequency	2003.1	-0.24% (p = 0.369)	-0.005
Frequency	2003.2	-0.04% (p = 0.871)	-0.032
Frequency	2004.1	-0.13% (p = 0.627)	-0.026
Frequency	2004.2	-0.08% (p = 0.787)	-0.033
Frequency	2005.1	-0.21% (p = 0.484)	-0.018
Frequency	2005.2	-0.26% (p = 0.404)	-0.010
Frequency	2006.1	-0.28% (p = 0.407)	-0.011
Frequency	2006.2	-0.36% (p = 0.328)	0.000
Frequency	2007.1	-0.41% (p = 0.304)	0.004
Frequency	2007.2	-0.28% (p = 0.497)	-0.023
Frequency	2008.1	-0.52% (p = 0.234)	0.022
Frequency	2008.2	-0.90% (p = 0.034)	0.166
Frequency	2009.1	-1.22% (p = 0.005)	0.308
Frequency	2009.2	-1.53% (p = 0.001)	0.454
Frequency	2010.1	-1.62% (p = 0.001)	0.446
Frequency	2010.2	-2.07% (p = 0.000)	0.660
Frequency	2011.1	-2.21% (p = 0.000)	0.661
Frequency	2011.2	-2.41% (p = 0.000)	0.682
Frequency	2012.1	-2.46% (p = 0.000)	0.646
Frequency	2012.2	-2.95% (p = 0.000)	0.773
Frequency	2013.1	-3.14% (p = 0.000)	0.765
Frequency	2013.2	-3.53% (p = 0.000)	0.805
Frequency	2014.1	-3.30% (p = 0.000)	0.744
Frequency	2014.2	-3.32% (p = 0.002)	0.682
Frequency	2015.1	-3.58% (p = 0.005)	0.647
Frequency	2015.2	-2.90% (p = 0.033)	0.485

Property Damage

Coverage = PD
 End Trend Period = 2019.1
 Excluded Points = NA
 Parameters Included: time, scalar_level_change
 Scalar Level Change Start Date = 2012-07-01

Fit	Start Date	Time	Scalar Shift	Adjusted R ²
Loss Cost	2003.1	+2.36% (p = 0.000)	+21.93% (p = 0.000)	0.888
Loss Cost	2003.2	+3.04% (p = 0.000)	+17.24% (p = 0.000)	0.940
Loss Cost	2004.1	+3.01% (p = 0.000)	+17.43% (p = 0.000)	0.936
Loss Cost	2004.2	+2.98% (p = 0.000)	+17.59% (p = 0.000)	0.931
Loss Cost	2005.1	+2.78% (p = 0.000)	+18.78% (p = 0.000)	0.927
Loss Cost	2005.2	+2.60% (p = 0.000)	+19.81% (p = 0.000)	0.923
Loss Cost	2006.1	+2.60% (p = 0.000)	+19.78% (p = 0.000)	0.917
Loss Cost	2006.2	+2.25% (p = 0.000)	+21.50% (p = 0.000)	0.919
Loss Cost	2007.1	+1.91% (p = 0.002)	+23.01% (p = 0.000)	0.921
Loss Cost	2007.2	+1.92% (p = 0.003)	+22.95% (p = 0.000)	0.915
Loss Cost	2008.1	+1.92% (p = 0.005)	+22.95% (p = 0.000)	0.907
Loss Cost	2008.2	+1.64% (p = 0.013)	+23.55% (p = 0.000)	0.906
Loss Cost	2009.1	+1.65% (p = 0.017)	+23.54% (p = 0.000)	0.895
Loss Cost	2009.2	+1.51% (p = 0.030)	+23.39% (p = 0.000)	0.883
Loss Cost	2010.1	+1.54% (p = 0.034)	+23.54% (p = 0.000)	0.868
Loss Cost	2010.2	+1.29% (p = 0.026)	+21.31% (p = 0.000)	0.885
Loss Cost	2011.1	+1.29% (p = 0.032)	+21.38% (p = 0.000)	0.856
Loss Cost	2011.2	+1.27% (p = 0.041)	+20.39% (p = 0.000)	0.797
Loss Cost	2012.1	+1.30% (p = 0.033)	+25.14% (p = 0.000)	0.768
Loss Cost	2012.2	+1.30% (p = 0.033)		0.271
Loss Cost	2013.1	+1.05% (p = 0.111)		0.143
Loss Cost	2013.2	+0.48% (p = 0.441)		-0.034
Loss Cost	2014.1	+1.12% (p = 0.085)		0.216
Loss Cost	2014.2	+0.78% (p = 0.275)		0.040
Loss Cost	2015.1	+0.38% (p = 0.639)		-0.105
Loss Cost	2015.2	+0.21% (p = 0.841)		-0.158
Severity	2003.1	+3.11% (p = 0.000)	+15.36% (p = 0.000)	0.945
Severity	2003.2	+3.38% (p = 0.000)	+13.56% (p = 0.001)	0.951
Severity	2004.1	+3.58% (p = 0.000)	+12.33% (p = 0.002)	0.953
Severity	2004.2	+3.47% (p = 0.000)	+12.97% (p = 0.002)	0.949
Severity	2005.1	+3.59% (p = 0.000)	+12.32% (p = 0.003)	0.948
Severity	2005.2	+3.57% (p = 0.000)	+12.41% (p = 0.004)	0.943
Severity	2006.1	+3.67% (p = 0.000)	+11.95% (p = 0.007)	0.939
Severity	2006.2	+3.51% (p = 0.000)	+12.67% (p = 0.005)	0.934
Severity	2007.1	+3.30% (p = 0.000)	+13.50% (p = 0.003)	0.929
Severity	2007.2	+3.16% (p = 0.000)	+14.00% (p = 0.003)	0.922
Severity	2008.1	+3.55% (p = 0.000)	+12.90% (p = 0.002)	0.942
Severity	2008.2	+3.79% (p = 0.000)	+12.44% (p = 0.002)	0.948
Severity	2009.1	+4.18% (p = 0.000)	+12.15% (p = 0.000)	0.976
Severity	2009.2	+4.32% (p = 0.000)	+12.28% (p = 0.000)	0.979
Severity	2010.1	+4.40% (p = 0.000)	+12.56% (p = 0.000)	0.979
Severity	2010.2	+4.36% (p = 0.000)	+12.23% (p = 0.000)	0.975
Severity	2011.1	+4.38% (p = 0.000)	+12.56% (p = 0.000)	0.970
Severity	2011.2	+4.37% (p = 0.000)	+12.21% (p = 0.000)	0.960
Severity	2012.1	+4.38% (p = 0.000)	+13.12% (p = 0.002)	0.946
Severity	2012.2	+4.38% (p = 0.000)		0.917
Severity	2013.1	+4.32% (p = 0.000)		0.895
Severity	2013.2	+4.16% (p = 0.000)		0.866
Severity	2014.1	+4.57% (p = 0.000)		0.884
Severity	2014.2	+4.24% (p = 0.000)		0.848
Severity	2015.1	+4.10% (p = 0.001)		0.790
Severity	2015.2	+3.20% (p = 0.003)		0.754
Frequency	2003.1	-0.73% (p = 0.161)	+5.70% (p = 0.269)	0.003
Frequency	2003.2	-0.34% (p = 0.508)	+3.24% (p = 0.500)	-0.051
Frequency	2004.1	-0.55% (p = 0.299)	+4.53% (p = 0.355)	-0.030
Frequency	2004.2	-0.47% (p = 0.406)	+4.08% (p = 0.420)	-0.045
Frequency	2005.1	-0.78% (p = 0.186)	+5.75% (p = 0.259)	-0.006
Frequency	2005.2	-0.94% (p = 0.136)	+6.58% (p = 0.211)	0.014
Frequency	2006.1	-1.03% (p = 0.130)	+6.99% (p = 0.200)	0.018
Frequency	2006.2	-1.22% (p = 0.091)	+7.84% (p = 0.162)	0.043
Frequency	2007.1	-1.35% (p = 0.079)	+8.38% (p = 0.148)	0.056
Frequency	2007.2	-1.20% (p = 0.137)	+7.85% (p = 0.182)	0.017
Frequency	2008.1	-1.57% (p = 0.053)	+8.90% (p = 0.118)	0.094
Frequency	2008.2	-2.08% (p = 0.005)	+9.89% (p = 0.044)	0.294
Frequency	2009.1	-2.42% (p = 0.001)	+10.16% (p = 0.021)	0.461
Frequency	2009.2	-2.70% (p = 0.000)	+9.89% (p = 0.011)	0.609
Frequency	2010.1	-2.74% (p = 0.000)	+9.76% (p = 0.015)	0.599
Frequency	2010.2	-2.95% (p = 0.000)	+8.10% (p = 0.010)	0.769
Frequency	2011.1	-2.96% (p = 0.000)	+7.84% (p = 0.019)	0.758
Frequency	2011.2	-2.98% (p = 0.000)	+7.29% (p = 0.046)	0.751
Frequency	2012.1	-2.95% (p = 0.000)	+10.63% (p = 0.022)	0.756
Frequency	2012.2	-2.95% (p = 0.000)		0.773
Frequency	2013.1	-3.14% (p = 0.000)		0.765
Frequency	2013.2	-3.53% (p = 0.000)		0.805
Frequency	2014.1	-3.30% (p = 0.000)		0.744
Frequency	2014.2	-3.32% (p = 0.002)		0.682
Frequency	2015.1	-3.58% (p = 0.005)		0.647
Frequency	2015.2	-2.90% (p = 0.033)		0.485

Property Damage

Coverage = PD
 End Trend Period = 2018.2
 Excluded Points = NA
 Parameters Included: time, scalar_level_change
 Scalar Level Change Start Date = 2012-07-01

Fit	Start Date	Time	Scalar Shift	Adjusted R^2
Loss Cost	2003.1	+2.52% (p = 0.000)	+21.17% (p = 0.001)	0.890
Loss Cost	2003.2	+3.27% (p = 0.000)	+16.15% (p = 0.000)	0.948
Loss Cost	2004.1	+3.27% (p = 0.000)	+16.16% (p = 0.000)	0.944
Loss Cost	2004.2	+3.28% (p = 0.000)	+16.12% (p = 0.001)	0.940
Loss Cost	2005.1	+3.09% (p = 0.000)	+17.18% (p = 0.000)	0.936
Loss Cost	2005.2	+2.93% (p = 0.000)	+18.08% (p = 0.000)	0.932
Loss Cost	2006.1	+2.98% (p = 0.000)	+17.83% (p = 0.001)	0.927
Loss Cost	2006.2	+2.62% (p = 0.000)	+19.57% (p = 0.000)	0.928
Loss Cost	2007.1	+2.26% (p = 0.001)	+21.14% (p = 0.000)	0.929
Loss Cost	2007.2	+2.32% (p = 0.001)	+20.92% (p = 0.000)	0.923
Loss Cost	2008.1	+2.36% (p = 0.002)	+20.80% (p = 0.000)	0.917
Loss Cost	2008.2	+2.05% (p = 0.005)	+21.57% (p = 0.000)	0.915
Loss Cost	2009.1	+2.09% (p = 0.006)	+21.51% (p = 0.000)	0.906
Loss Cost	2009.2	+1.93% (p = 0.012)	+21.51% (p = 0.000)	0.894
Loss Cost	2010.1	+2.00% (p = 0.014)	+21.66% (p = 0.000)	0.882
Loss Cost	2010.2	+1.69% (p = 0.008)	+19.78% (p = 0.000)	0.901
Loss Cost	2011.1	+1.70% (p = 0.011)	+19.93% (p = 0.000)	0.878
Loss Cost	2011.2	+1.67% (p = 0.016)	+19.07% (p = 0.001)	0.827
Loss Cost	2012.1	+1.72% (p = 0.011)	+23.86% (p = 0.000)	0.811
Loss Cost	2012.2	+1.72% (p = 0.011)		0.407
Loss Cost	2013.1	+1.49% (p = 0.045)		0.280
Loss Cost	2013.2	+0.90% (p = 0.208)		0.077
Loss Cost	2014.1	+1.77% (p = 0.011)		0.524
Loss Cost	2014.2	+1.51% (p = 0.052)		0.359
Loss Cost	2015.1	+1.21% (p = 0.182)		0.154
Loss Cost	2015.2	+1.25% (p = 0.296)		0.056
Severity	2003.1	+3.03% (p = 0.000)	+15.72% (p = 0.000)	0.940
Severity	2003.2	+3.31% (p = 0.000)	+13.90% (p = 0.001)	0.947
Severity	2004.1	+3.51% (p = 0.000)	+12.66% (p = 0.002)	0.949
Severity	2004.2	+3.38% (p = 0.000)	+13.40% (p = 0.001)	0.945
Severity	2005.1	+3.50% (p = 0.000)	+12.76% (p = 0.003)	0.943
Severity	2005.2	+3.47% (p = 0.000)	+12.92% (p = 0.004)	0.938
Severity	2006.1	+3.56% (p = 0.000)	+12.46% (p = 0.007)	0.934
Severity	2006.2	+3.37% (p = 0.000)	+13.35% (p = 0.005)	0.928
Severity	2007.1	+3.12% (p = 0.000)	+14.40% (p = 0.003)	0.923
Severity	2007.2	+2.93% (p = 0.000)	+15.10% (p = 0.002)	0.916
Severity	2008.1	+3.37% (p = 0.000)	+13.72% (p = 0.002)	0.937
Severity	2008.2	+3.65% (p = 0.000)	+13.07% (p = 0.002)	0.943
Severity	2009.1	+4.11% (p = 0.000)	+12.45% (p = 0.000)	0.973
Severity	2009.2	+4.28% (p = 0.000)	+12.45% (p = 0.000)	0.976
Severity	2010.1	+4.38% (p = 0.000)	+12.65% (p = 0.000)	0.976
Severity	2010.2	+4.33% (p = 0.000)	+12.35% (p = 0.000)	0.971
Severity	2011.1	+4.35% (p = 0.000)	+12.66% (p = 0.000)	0.965
Severity	2011.2	+4.34% (p = 0.000)	+12.31% (p = 0.001)	0.954
Severity	2012.1	+4.35% (p = 0.000)	+13.21% (p = 0.003)	0.936
Severity	2012.2	+4.35% (p = 0.000)		0.896
Severity	2013.1	+4.28% (p = 0.000)		0.867
Severity	2013.2	+4.07% (p = 0.000)		0.826
Severity	2014.1	+4.55% (p = 0.000)		0.848
Severity	2014.2	+4.13% (p = 0.001)		0.791
Severity	2015.1	+3.93% (p = 0.006)		0.702
Severity	2015.2	+2.67% (p = 0.021)		0.623
Frequency	2003.1	-0.49% (p = 0.335)	+4.71% (p = 0.336)	-0.032
Frequency	2003.2	-0.03% (p = 0.943)	+1.97% (p = 0.654)	-0.050
Frequency	2004.1	-0.23% (p = 0.649)	+3.10% (p = 0.493)	-0.052
Frequency	2004.2	-0.10% (p = 0.851)	+2.40% (p = 0.607)	-0.055
Frequency	2005.1	-0.39% (p = 0.489)	+3.92% (p = 0.405)	-0.050
Frequency	2005.2	-0.52% (p = 0.393)	+4.57% (p = 0.350)	-0.044
Frequency	2006.1	-0.57% (p = 0.392)	+4.78% (p = 0.350)	-0.045
Frequency	2006.2	-0.73% (p = 0.306)	+5.49% (p = 0.300)	-0.035
Frequency	2007.1	-0.83% (p = 0.280)	+5.89% (p = 0.284)	-0.031
Frequency	2007.2	-0.59% (p = 0.460)	+5.06% (p = 0.361)	-0.053
Frequency	2008.1	-0.98% (p = 0.226)	+6.22% (p = 0.250)	-0.019
Frequency	2008.2	-1.55% (p = 0.035)	+7.53% (p = 0.105)	0.145
Frequency	2009.1	-1.94% (p = 0.005)	+8.06% (p = 0.052)	0.325
Frequency	2009.2	-2.25% (p = 0.001)	+8.06% (p = 0.026)	0.508
Frequency	2010.1	-2.28% (p = 0.001)	+8.00% (p = 0.033)	0.491
Frequency	2010.2	-2.53% (p = 0.000)	+6.61% (p = 0.019)	0.729
Frequency	2011.1	-2.54% (p = 0.000)	+6.45% (p = 0.031)	0.713
Frequency	2011.2	-2.56% (p = 0.000)	+6.02% (p = 0.065)	0.704
Frequency	2012.1	-2.52% (p = 0.000)	+9.41% (p = 0.021)	0.722
Frequency	2012.2	-2.52% (p = 0.000)		0.743
Frequency	2013.1	-2.67% (p = 0.000)		0.724
Frequency	2013.2	-3.05% (p = 0.000)		0.768
Frequency	2014.1	-2.66% (p = 0.002)		0.692
Frequency	2014.2	-2.52% (p = 0.010)		0.587
Frequency	2015.1	-2.62% (p = 0.029)		0.504
Frequency	2015.2	-1.38% (p = 0.134)		0.267

Property Damage

Coverage = PD
 End Trend Period = 2018.1
 Excluded Points = NA
 Parameters Included: time, scalar_level_change
 Scalar Level Change Start Date = 2012-07-01

Fit	Start Date	Time	Scalar Shift	Adjusted R^2
Loss Cost	2003.1	+2.50% (p = 0.000)	+21.24% (p = 0.001)	0.882
Loss Cost	2003.2	+3.30% (p = 0.000)	+16.05% (p = 0.000)	0.944
Loss Cost	2004.1	+3.30% (p = 0.000)	+16.04% (p = 0.001)	0.940
Loss Cost	2004.2	+3.31% (p = 0.000)	+15.97% (p = 0.001)	0.935
Loss Cost	2005.1	+3.11% (p = 0.000)	+17.08% (p = 0.001)	0.931
Loss Cost	2005.2	+2.94% (p = 0.000)	+18.05% (p = 0.001)	0.926
Loss Cost	2006.1	+2.99% (p = 0.000)	+17.76% (p = 0.001)	0.921
Loss Cost	2006.2	+2.58% (p = 0.000)	+19.73% (p = 0.000)	0.921
Loss Cost	2007.1	+2.17% (p = 0.002)	+21.60% (p = 0.000)	0.923
Loss Cost	2007.2	+2.22% (p = 0.003)	+21.38% (p = 0.000)	0.917
Loss Cost	2008.1	+2.26% (p = 0.006)	+21.25% (p = 0.000)	0.910
Loss Cost	2008.2	+1.88% (p = 0.017)	+22.36% (p = 0.000)	0.908
Loss Cost	2009.1	+1.92% (p = 0.022)	+22.28% (p = 0.000)	0.899
Loss Cost	2009.2	+1.71% (p = 0.045)	+22.45% (p = 0.000)	0.887
Loss Cost	2010.1	+1.78% (p = 0.048)	+22.52% (p = 0.000)	0.874
Loss Cost	2010.2	+1.38% (p = 0.043)	+20.90% (p = 0.000)	0.899
Loss Cost	2011.1	+1.39% (p = 0.053)	+20.98% (p = 0.000)	0.874
Loss Cost	2011.2	+1.35% (p = 0.069)	+20.06% (p = 0.001)	0.820
Loss Cost	2012.1	+1.41% (p = 0.051)	+24.76% (p = 0.001)	0.804
Loss Cost	2012.2	+1.41% (p = 0.051)		0.263
Loss Cost	2013.1	+1.08% (p = 0.172)		0.107
Loss Cost	2013.2	+0.26% (p = 0.709)		-0.104
Loss Cost	2014.1	+1.19% (p = 0.057)		0.342
Loss Cost	2014.2	+0.68% (p = 0.269)		0.065
Loss Cost	2015.1	+0.01% (p = 0.985)		-0.200
Loss Cost	2015.2	-0.40% (p = 0.586)		-0.150
Severity	2003.1	+2.94% (p = 0.000)	+16.04% (p = 0.000)	0.936
Severity	2003.2	+3.22% (p = 0.000)	+14.23% (p = 0.001)	0.943
Severity	2004.1	+3.43% (p = 0.000)	+13.00% (p = 0.002)	0.944
Severity	2004.2	+3.28% (p = 0.000)	+13.85% (p = 0.001)	0.940
Severity	2005.1	+3.39% (p = 0.000)	+13.24% (p = 0.003)	0.937
Severity	2005.2	+3.34% (p = 0.000)	+13.49% (p = 0.003)	0.932
Severity	2006.1	+3.43% (p = 0.000)	+13.06% (p = 0.006)	0.927
Severity	2006.2	+3.19% (p = 0.000)	+14.16% (p = 0.004)	0.921
Severity	2007.1	+2.88% (p = 0.000)	+15.50% (p = 0.002)	0.917
Severity	2007.2	+2.63% (p = 0.001)	+16.47% (p = 0.002)	0.911
Severity	2008.1	+3.12% (p = 0.000)	+14.81% (p = 0.002)	0.932
Severity	2008.2	+3.43% (p = 0.000)	+13.97% (p = 0.002)	0.938
Severity	2009.1	+3.98% (p = 0.000)	+12.96% (p = 0.000)	0.970
Severity	2009.2	+4.18% (p = 0.000)	+12.81% (p = 0.000)	0.973
Severity	2010.1	+4.30% (p = 0.000)	+12.92% (p = 0.000)	0.973
Severity	2010.2	+4.23% (p = 0.000)	+12.66% (p = 0.000)	0.967
Severity	2011.1	+4.26% (p = 0.000)	+12.93% (p = 0.000)	0.960
Severity	2011.2	+4.25% (p = 0.000)	+12.57% (p = 0.001)	0.946
Severity	2012.1	+4.26% (p = 0.000)	+13.44% (p = 0.004)	0.923
Severity	2012.2	+4.26% (p = 0.000)		0.867
Severity	2013.1	+4.15% (p = 0.000)		0.826
Severity	2013.2	+3.87% (p = 0.001)		0.765
Severity	2014.1	+4.43% (p = 0.001)		0.791
Severity	2014.2	+3.85% (p = 0.006)		0.698
Severity	2015.1	+3.49% (p = 0.035)		0.548
Severity	2015.2	+1.57% (p = 0.091)		0.438
Frequency	2003.1	-0.42% (p = 0.423)	+4.48% (p = 0.366)	-0.040
Frequency	2003.2	+0.07% (p = 0.885)	+1.60% (p = 0.719)	-0.040
Frequency	2004.1	-0.12% (p = 0.814)	+2.69% (p = 0.556)	-0.052
Frequency	2004.2	+0.03% (p = 0.958)	+1.87% (p = 0.692)	-0.048
Frequency	2005.1	-0.27% (p = 0.653)	+3.40% (p = 0.478)	-0.056
Frequency	2005.2	-0.39% (p = 0.543)	+4.02% (p = 0.422)	-0.055
Frequency	2006.1	-0.43% (p = 0.548)	+4.16% (p = 0.428)	-0.058
Frequency	2006.2	-0.59% (p = 0.442)	+4.88% (p = 0.372)	-0.054
Frequency	2007.1	-0.69% (p = 0.410)	+5.28% (p = 0.356)	-0.053
Frequency	2007.2	-0.39% (p = 0.654)	+4.21% (p = 0.465)	-0.066
Frequency	2008.1	-0.84% (p = 0.352)	+5.61% (p = 0.324)	-0.050
Frequency	2008.2	-1.51% (p = 0.065)	+7.36% (p = 0.136)	0.092
Frequency	2009.1	-1.98% (p = 0.011)	+8.25% (p = 0.063)	0.272
Frequency	2009.2	-2.38% (p = 0.001)	+8.55% (p = 0.028)	0.471
Frequency	2010.1	-2.42% (p = 0.002)	+8.50% (p = 0.035)	0.455
Frequency	2010.2	-2.74% (p = 0.000)	+7.31% (p = 0.014)	0.722
Frequency	2011.1	-2.76% (p = 0.000)	+7.13% (p = 0.024)	0.707
Frequency	2011.2	-2.78% (p = 0.000)	+6.65% (p = 0.052)	0.700
Frequency	2012.1	-2.74% (p = 0.000)	+9.98% (p = 0.019)	0.722
Frequency	2012.2	-2.74% (p = 0.000)		0.745
Frequency	2013.1	-2.95% (p = 0.000)		0.736
Frequency	2013.2	-3.48% (p = 0.000)		0.809
Frequency	2014.1	-3.10% (p = 0.002)		0.736
Frequency	2014.2	-3.05% (p = 0.010)		0.642
Frequency	2015.1	-3.36% (p = 0.027)		0.590
Frequency	2015.2	-1.94% (p = 0.122)		0.362

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	+4.17% (p = 0.000)	0.779
Loss Cost	2003.2	+4.27% (p = 0.000)	0.774
Loss Cost	2004.1	+4.61% (p = 0.000)	0.822
Loss Cost	2004.2	+4.71% (p = 0.000)	0.817
Loss Cost	2005.1	+4.58% (p = 0.000)	0.797
Loss Cost	2005.2	+4.51% (p = 0.000)	0.775
Loss Cost	2006.1	+4.57% (p = 0.000)	0.760
Loss Cost	2006.2	+4.09% (p = 0.000)	0.762
Loss Cost	2007.1	+4.24% (p = 0.000)	0.760
Loss Cost	2007.2	+4.29% (p = 0.000)	0.741
Loss Cost	2008.1	+4.44% (p = 0.000)	0.734
Loss Cost	2008.2	+4.38% (p = 0.000)	0.701
Loss Cost	2009.1	+4.21% (p = 0.000)	0.657
Loss Cost	2009.2	+3.57% (p = 0.000)	0.628
Loss Cost	2010.1	+3.40% (p = 0.000)	0.571
Loss Cost	2010.2	+4.23% (p = 0.000)	0.774
Loss Cost	2011.1	+4.32% (p = 0.000)	0.750
Loss Cost	2011.2	+3.90% (p = 0.000)	0.705
Loss Cost	2012.1	+4.13% (p = 0.000)	0.695
Loss Cost	2012.2	+3.85% (p = 0.000)	0.624
Loss Cost	2013.1	+4.20% (p = 0.001)	0.624
Loss Cost	2013.2	+3.99% (p = 0.004)	0.536
Loss Cost	2014.1	+4.02% (p = 0.013)	0.463
Loss Cost	2014.2	+3.91% (p = 0.039)	0.361
Loss Cost	2015.1	+2.50% (p = 0.184)	0.128
Loss Cost	2015.2	+3.09% (p = 0.203)	0.130
Severity	2003.1	+2.66% (p = 0.000)	0.413
Severity	2003.2	+2.39% (p = 0.000)	0.357
Severity	2004.1	+2.47% (p = 0.000)	0.352
Severity	2004.2	+2.44% (p = 0.001)	0.321
Severity	2005.1	+2.11% (p = 0.003)	0.254
Severity	2005.2	+1.89% (p = 0.010)	0.198
Severity	2006.1	+1.64% (p = 0.031)	0.139
Severity	2006.2	+1.16% (p = 0.118)	0.061
Severity	2007.1	+0.98% (p = 0.212)	0.026
Severity	2007.2	+0.85% (p = 0.317)	0.002
Severity	2008.1	+0.77% (p = 0.402)	-0.012
Severity	2008.2	+0.74% (p = 0.460)	-0.021
Severity	2009.1	+0.35% (p = 0.743)	-0.047
Severity	2009.2	-0.04% (p = 0.969)	-0.055
Severity	2010.1	-0.58% (p = 0.642)	-0.045
Severity	2010.2	+0.19% (p = 0.884)	-0.061
Severity	2011.1	-0.15% (p = 0.916)	-0.066
Severity	2011.2	-0.22% (p = 0.892)	-0.070
Severity	2012.1	-0.75% (p = 0.682)	-0.063
Severity	2012.2	-0.97% (p = 0.646)	-0.064
Severity	2013.1	-1.36% (p = 0.580)	-0.060
Severity	2013.2	-1.59% (p = 0.585)	-0.066
Severity	2014.1	-2.16% (p = 0.534)	-0.062
Severity	2014.2	-1.49% (p = 0.726)	-0.107
Severity	2015.1	-2.62% (p = 0.618)	-0.100
Severity	2015.2	-0.52% (p = 0.937)	-0.165
Frequency	2003.1	+1.47% (p = 0.004)	0.208
Frequency	2003.2	+1.83% (p = 0.000)	0.321
Frequency	2004.1	+2.08% (p = 0.000)	0.382
Frequency	2004.2	+2.21% (p = 0.000)	0.394
Frequency	2005.1	+2.42% (p = 0.000)	0.426
Frequency	2005.2	+2.57% (p = 0.000)	0.437
Frequency	2006.1	+2.88% (p = 0.000)	0.492
Frequency	2006.2	+2.90% (p = 0.000)	0.466
Frequency	2007.1	+3.23% (p = 0.000)	0.516
Frequency	2007.2	+3.41% (p = 0.000)	0.519
Frequency	2008.1	+3.64% (p = 0.000)	0.528
Frequency	2008.2	+3.61% (p = 0.000)	0.488
Frequency	2009.1	+3.85% (p = 0.000)	0.490
Frequency	2009.2	+3.61% (p = 0.001)	0.424
Frequency	2010.1	+4.00% (p = 0.001)	0.449
Frequency	2010.2	+4.04% (p = 0.003)	0.409
Frequency	2011.1	+4.48% (p = 0.003)	0.429
Frequency	2011.2	+4.13% (p = 0.010)	0.343
Frequency	2012.1	+4.92% (p = 0.006)	0.407
Frequency	2012.2	+4.87% (p = 0.016)	0.344
Frequency	2013.1	+5.64% (p = 0.016)	0.373
Frequency	2013.2	+5.67% (p = 0.036)	0.307
Frequency	2014.1	+6.32% (p = 0.050)	0.293
Frequency	2014.2	+5.47% (p = 0.141)	0.157
Frequency	2015.1	+5.26% (p = 0.250)	0.067
Frequency	2015.2	+3.63% (p = 0.514)	-0.080

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	+4.17% (p = 0.000)	(p = 0.164)	0.787
Loss Cost	2003.2	+4.30% (p = 0.000)	(p = 0.122)	0.785
Loss Cost	2004.1	+4.61% (p = 0.000)	(p = 0.214)	0.826
Loss Cost	2004.2	+4.74% (p = 0.000)	(p = 0.160)	0.824
Loss Cost	2005.1	+4.58% (p = 0.000)	(p = 0.111)	0.809
Loss Cost	2005.2	+4.56% (p = 0.000)	(p = 0.131)	0.787
Loss Cost	2006.1	+4.57% (p = 0.000)	(p = 0.148)	0.771
Loss Cost	2006.2	+4.12% (p = 0.000)	(p = 0.283)	0.764
Loss Cost	2007.1	+4.24% (p = 0.000)	(p = 0.363)	0.759
Loss Cost	2007.2	+4.33% (p = 0.000)	(p = 0.333)	0.741
Loss Cost	2008.1	+4.44% (p = 0.000)	(p = 0.407)	0.730
Loss Cost	2008.2	+4.42% (p = 0.000)	(p = 0.442)	0.695
Loss Cost	2009.1	+4.21% (p = 0.000)	(p = 0.361)	0.655
Loss Cost	2009.2	+3.59% (p = 0.000)	(p = 0.652)	0.611
Loss Cost	2010.1	+3.40% (p = 0.000)	(p = 0.556)	0.554
Loss Cost	2010.2	+4.33% (p = 0.000)	(p = 0.068)	0.808
Loss Cost	2011.1	+4.32% (p = 0.000)	(p = 0.084)	0.786
Loss Cost	2011.2	+4.00% (p = 0.000)	(p = 0.153)	0.730
Loss Cost	2012.1	+4.13% (p = 0.000)	(p = 0.210)	0.712
Loss Cost	2012.2	+3.96% (p = 0.000)	(p = 0.293)	0.631
Loss Cost	2013.1	+4.20% (p = 0.001)	(p = 0.393)	0.617
Loss Cost	2013.2	+4.11% (p = 0.005)	(p = 0.466)	0.516
Loss Cost	2014.1	+4.02% (p = 0.016)	(p = 0.484)	0.434
Loss Cost	2014.2	+4.11% (p = 0.043)	(p = 0.517)	0.316
Loss Cost	2015.1	+2.50% (p = 0.171)	(p = 0.230)	0.215
Loss Cost	2015.2	+3.82% (p = 0.105)	(p = 0.147)	0.342
Severity	2003.1	+2.66% (p = 0.000)	(p = 0.576)	0.400
Severity	2003.2	+2.36% (p = 0.000)	(p = 0.384)	0.353
Severity	2004.1	+2.47% (p = 0.000)	(p = 0.341)	0.351
Severity	2004.2	+2.40% (p = 0.001)	(p = 0.324)	0.322
Severity	2005.1	+2.11% (p = 0.003)	(p = 0.457)	0.242
Severity	2005.2	+1.85% (p = 0.012)	(p = 0.341)	0.196
Severity	2006.1	+1.64% (p = 0.033)	(p = 0.439)	0.126
Severity	2006.2	+1.10% (p = 0.134)	(p = 0.209)	0.087
Severity	2007.1	+0.98% (p = 0.209)	(p = 0.258)	0.041
Severity	2007.2	+0.77% (p = 0.356)	(p = 0.215)	0.030
Severity	2008.1	+0.77% (p = 0.398)	(p = 0.236)	0.011
Severity	2008.2	+0.65% (p = 0.516)	(p = 0.229)	0.006
Severity	2009.1	+0.35% (p = 0.742)	(p = 0.311)	-0.042
Severity	2009.2	-0.17% (p = 0.880)	(p = 0.207)	-0.015
Severity	2010.1	-0.58% (p = 0.640)	(p = 0.295)	-0.035
Severity	2010.2	+0.09% (p = 0.944)	(p = 0.461)	-0.090
Severity	2011.1	-0.15% (p = 0.918)	(p = 0.546)	-0.112
Severity	2011.2	-0.34% (p = 0.841)	(p = 0.529)	-0.116
Severity	2012.1	-0.75% (p = 0.691)	(p = 0.639)	-0.129
Severity	2012.2	-1.11% (p = 0.612)	(p = 0.592)	-0.129
Severity	2013.1	-1.36% (p = 0.595)	(p = 0.660)	-0.142
Severity	2013.2	-1.80% (p = 0.557)	(p = 0.624)	-0.152
Severity	2014.1	-2.16% (p = 0.555)	(p = 0.698)	-0.171
Severity	2014.2	-1.70% (p = 0.710)	(p = 0.781)	-0.250
Severity	2015.1	-2.62% (p = 0.646)	(p = 0.878)	-0.278
Severity	2015.2	-0.42% (p = 0.956)	(p = 0.950)	-0.397
Frequency	2003.1	+1.47% (p = 0.003)	(p = 0.076)	0.265
Frequency	2003.2	+1.89% (p = 0.000)	(p = 0.012)	0.436
Frequency	2004.1	+2.08% (p = 0.000)	(p = 0.022)	0.471
Frequency	2004.2	+2.28% (p = 0.000)	(p = 0.012)	0.506
Frequency	2005.1	+2.42% (p = 0.000)	(p = 0.019)	0.519
Frequency	2005.2	+2.66% (p = 0.000)	(p = 0.010)	0.554
Frequency	2006.1	+2.88% (p = 0.000)	(p = 0.018)	0.584
Frequency	2006.2	+2.99% (p = 0.000)	(p = 0.016)	0.568
Frequency	2007.1	+3.23% (p = 0.000)	(p = 0.029)	0.595
Frequency	2007.2	+3.53% (p = 0.000)	(p = 0.015)	0.622
Frequency	2008.1	+3.64% (p = 0.000)	(p = 0.024)	0.619
Frequency	2008.2	+3.75% (p = 0.000)	(p = 0.025)	0.589
Frequency	2009.1	+3.85% (p = 0.000)	(p = 0.037)	0.580
Frequency	2009.2	+3.77% (p = 0.000)	(p = 0.053)	0.514
Frequency	2010.1	+4.00% (p = 0.001)	(p = 0.081)	0.519
Frequency	2010.2	+4.23% (p = 0.001)	(p = 0.077)	0.492
Frequency	2011.1	+4.48% (p = 0.002)	(p = 0.114)	0.492
Frequency	2011.2	+4.35% (p = 0.006)	(p = 0.154)	0.399
Frequency	2012.1	+4.92% (p = 0.006)	(p = 0.236)	0.432
Frequency	2012.2	+5.14% (p = 0.012)	(p = 0.245)	0.371
Frequency	2013.1	+5.64% (p = 0.017)	(p = 0.336)	0.374
Frequency	2013.2	+6.02% (p = 0.031)	(p = 0.334)	0.310
Frequency	2014.1	+6.32% (p = 0.056)	(p = 0.409)	0.273
Frequency	2014.2	+5.91% (p = 0.137)	(p = 0.507)	0.099
Frequency	2015.1	+5.26% (p = 0.272)	(p = 0.505)	-0.004
Frequency	2015.2	+4.26% (p = 0.493)	(p = 0.643)	-0.236

Accident Benefits - Total

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

Fit	Start Date	Time	Adjusted R ²
Loss Cost	2003.1	+4.21% (p = 0.000)	0.817
Loss Cost	2003.2	+4.32% (p = 0.000)	0.815
Loss Cost	2004.1	+4.68% (p = 0.000)	0.870
Loss Cost	2004.2	+4.80% (p = 0.000)	0.869
Loss Cost	2005.1	+4.70% (p = 0.000)	0.855
Loss Cost	2005.2	+4.66% (p = 0.000)	0.839
Loss Cost	2006.1	+4.75% (p = 0.000)	0.830
Loss Cost	2006.2	+4.30% (p = 0.000)	0.846
Loss Cost	2007.1	+4.51% (p = 0.000)	0.855
Loss Cost	2007.2	+4.62% (p = 0.000)	0.847
Loss Cost	2008.1	+4.86% (p = 0.000)	0.855
Loss Cost	2008.2	+4.90% (p = 0.000)	0.837
Loss Cost	2009.1	+4.84% (p = 0.000)	0.810
Loss Cost	2009.2	+4.24% (p = 0.000)	0.808
Loss Cost	2010.2	+4.23% (p = 0.000)	0.774
Loss Cost	2011.1	+4.32% (p = 0.000)	0.750
Loss Cost	2011.2	+3.90% (p = 0.000)	0.705
Loss Cost	2012.1	+4.13% (p = 0.000)	0.695
Loss Cost	2012.2	+3.85% (p = 0.000)	0.624
Loss Cost	2013.1	+4.20% (p = 0.001)	0.624
Loss Cost	2013.2	+3.99% (p = 0.004)	0.536
Loss Cost	2014.1	+4.02% (p = 0.013)	0.463
Loss Cost	2014.2	+3.91% (p = 0.039)	0.361
Loss Cost	2015.1	+2.50% (p = 0.184)	0.128
Loss Cost	2015.2	+3.09% (p = 0.203)	0.130
Severity	2003.1	+2.71% (p = 0.000)	0.478
Severity	2003.2	+2.46% (p = 0.000)	0.427
Severity	2004.1	+2.57% (p = 0.000)	0.427
Severity	2004.2	+2.55% (p = 0.000)	0.398
Severity	2005.1	+2.25% (p = 0.001)	0.334
Severity	2005.2	+2.06% (p = 0.003)	0.276
Severity	2006.1	+1.85% (p = 0.010)	0.214
Severity	2006.2	+1.40% (p = 0.045)	0.127
Severity	2007.1	+1.27% (p = 0.089)	0.086
Severity	2007.2	+1.19% (p = 0.140)	0.058
Severity	2008.1	+1.19% (p = 0.178)	0.043
Severity	2008.2	+1.27% (p = 0.196)	0.038
Severity	2009.1	+0.95% (p = 0.369)	-0.008
Severity	2009.2	+0.65% (p = 0.580)	-0.039
Severity	2010.2	+0.19% (p = 0.884)	-0.061
Severity	2011.1	-0.15% (p = 0.916)	-0.066
Severity	2011.2	-0.22% (p = 0.892)	-0.070
Severity	2012.1	-0.75% (p = 0.682)	-0.063
Severity	2012.2	-0.97% (p = 0.646)	-0.064
Severity	2013.1	-1.36% (p = 0.580)	-0.060
Severity	2013.2	-1.59% (p = 0.585)	-0.066
Severity	2014.1	-2.16% (p = 0.534)	-0.062
Severity	2014.2	-1.49% (p = 0.726)	-0.107
Severity	2015.1	-2.62% (p = 0.618)	-0.100
Severity	2015.2	-0.52% (p = 0.937)	-0.165
Frequency	2003.1	+1.46% (p = 0.005)	0.207
Frequency	2003.2	+1.81% (p = 0.001)	0.320
Frequency	2004.1	+2.06% (p = 0.000)	0.380
Frequency	2004.2	+2.19% (p = 0.000)	0.390
Frequency	2005.1	+2.39% (p = 0.000)	0.421
Frequency	2005.2	+2.54% (p = 0.000)	0.430
Frequency	2006.1	+2.84% (p = 0.000)	0.483
Frequency	2006.2	+2.86% (p = 0.000)	0.454
Frequency	2007.1	+3.20% (p = 0.000)	0.503
Frequency	2007.2	+3.39% (p = 0.000)	0.504
Frequency	2008.1	+3.63% (p = 0.000)	0.511
Frequency	2008.2	+3.59% (p = 0.000)	0.465
Frequency	2009.1	+3.85% (p = 0.001)	0.465
Frequency	2009.2	+3.57% (p = 0.003)	0.385
Frequency	2010.2	+4.04% (p = 0.003)	0.409
Frequency	2011.1	+4.48% (p = 0.003)	0.429
Frequency	2011.2	+4.13% (p = 0.010)	0.343
Frequency	2012.1	+4.92% (p = 0.006)	0.407
Frequency	2012.2	+4.87% (p = 0.016)	0.344
Frequency	2013.1	+5.64% (p = 0.016)	0.373
Frequency	2013.2	+5.67% (p = 0.036)	0.307
Frequency	2014.1	+6.32% (p = 0.050)	0.293
Frequency	2014.2	+5.47% (p = 0.141)	0.157
Frequency	2015.1	+5.26% (p = 0.250)	0.067
Frequency	2015.2	+3.63% (p = 0.514)	-0.080

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	+4.21% (p = 0.000)	0.767
Loss Cost	2003.2	+4.32% (p = 0.000)	0.762
Loss Cost	2004.1	+4.68% (p = 0.000)	0.814
Loss Cost	2004.2	+4.80% (p = 0.000)	0.809
Loss Cost	2005.1	+4.67% (p = 0.000)	0.788
Loss Cost	2005.2	+4.60% (p = 0.000)	0.765
Loss Cost	2006.1	+4.67% (p = 0.000)	0.749
Loss Cost	2006.2	+4.16% (p = 0.000)	0.747
Loss Cost	2007.1	+4.33% (p = 0.000)	0.746
Loss Cost	2007.2	+4.39% (p = 0.000)	0.727
Loss Cost	2008.1	+4.57% (p = 0.000)	0.720
Loss Cost	2008.2	+4.51% (p = 0.000)	0.685
Loss Cost	2009.1	+4.34% (p = 0.000)	0.638
Loss Cost	2009.2	+3.64% (p = 0.000)	0.600
Loss Cost	2010.1	+3.46% (p = 0.000)	0.537
Loss Cost	2010.2	+4.40% (p = 0.000)	0.762
Loss Cost	2011.1	+4.53% (p = 0.000)	0.739
Loss Cost	2011.2	+4.07% (p = 0.000)	0.685
Loss Cost	2012.1	+4.37% (p = 0.000)	0.679
Loss Cost	2012.2	+4.08% (p = 0.001)	0.601
Loss Cost	2013.1	+4.53% (p = 0.002)	0.609
Loss Cost	2013.2	+4.35% (p = 0.008)	0.516
Loss Cost	2014.1	+4.46% (p = 0.021)	0.445
Loss Cost	2014.2	+4.44% (p = 0.057)	0.342
Loss Cost	2015.1	+2.78% (p = 0.252)	0.080
Loss Cost	2015.2	+3.65% (p = 0.260)	0.093
Severity	2003.1	+2.68% (p = 0.000)	0.394
Severity	2003.2	+2.40% (p = 0.000)	0.336
Severity	2004.1	+2.49% (p = 0.001)	0.331
Severity	2004.2	+2.45% (p = 0.001)	0.300
Severity	2005.1	+2.10% (p = 0.006)	0.230
Severity	2005.2	+1.87% (p = 0.018)	0.173
Severity	2006.1	+1.60% (p = 0.051)	0.114
Severity	2006.2	+1.07% (p = 0.180)	0.037
Severity	2007.1	+0.87% (p = 0.306)	0.004
Severity	2007.2	+0.71% (p = 0.437)	-0.017
Severity	2008.1	+0.61% (p = 0.539)	-0.030
Severity	2008.2	+0.57% (p = 0.605)	-0.038
Severity	2009.1	+0.12% (p = 0.920)	-0.055
Severity	2009.2	-0.35% (p = 0.784)	-0.054
Severity	2010.1	-0.97% (p = 0.475)	-0.028
Severity	2010.2	-0.17% (p = 0.906)	-0.066
Severity	2011.1	-0.60% (p = 0.708)	-0.060
Severity	2011.2	-0.74% (p = 0.686)	-0.063
Severity	2012.1	-1.43% (p = 0.491)	-0.040
Severity	2012.2	-1.79% (p = 0.457)	-0.035
Severity	2013.1	-2.40% (p = 0.397)	-0.020
Severity	2013.2	-2.88% (p = 0.397)	-0.021
Severity	2014.1	-3.85% (p = 0.350)	-0.002
Severity	2014.2	-3.44% (p = 0.502)	-0.067
Severity	2015.1	-5.41% (p = 0.405)	-0.029
Severity	2015.2	-3.62% (p = 0.672)	-0.153
Frequency	2003.1	+1.49% (p = 0.007)	0.194
Frequency	2003.2	+1.87% (p = 0.001)	0.309
Frequency	2004.1	+2.14% (p = 0.000)	0.372
Frequency	2004.2	+2.29% (p = 0.000)	0.386
Frequency	2005.1	+2.51% (p = 0.000)	0.421
Frequency	2005.2	+2.69% (p = 0.000)	0.434
Frequency	2006.1	+3.02% (p = 0.000)	0.493
Frequency	2006.2	+3.06% (p = 0.000)	0.468
Frequency	2007.1	+3.43% (p = 0.000)	0.524
Frequency	2007.2	+3.66% (p = 0.000)	0.531
Frequency	2008.1	+3.93% (p = 0.000)	0.544
Frequency	2008.2	+3.92% (p = 0.000)	0.506
Frequency	2009.1	+4.22% (p = 0.000)	0.514
Frequency	2009.2	+4.00% (p = 0.001)	0.449
Frequency	2010.1	+4.47% (p = 0.001)	0.482
Frequency	2010.2	+4.58% (p = 0.002)	0.447
Frequency	2011.1	+5.16% (p = 0.002)	0.478
Frequency	2011.2	+4.85% (p = 0.007)	0.395
Frequency	2012.1	+5.88% (p = 0.004)	0.479
Frequency	2012.2	+5.98% (p = 0.010)	0.424
Frequency	2013.1	+7.11% (p = 0.008)	0.476
Frequency	2013.2	+7.44% (p = 0.018)	0.424
Frequency	2014.1	+8.65% (p = 0.022)	0.438
Frequency	2014.2	+8.16% (p = 0.069)	0.310
Frequency	2015.1	+8.65% (p = 0.129)	0.231
Frequency	2015.2	+7.54% (p = 0.299)	0.054

Accident Benefits - Total

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

Fit	Start Date	Time	Adjusted R ²
Loss Cost	2003.1	+4.07% (p = 0.000)	0.744
Loss Cost	2003.2	+4.17% (p = 0.000)	0.737
Loss Cost	2004.1	+4.55% (p = 0.000)	0.794
Loss Cost	2004.2	+4.66% (p = 0.000)	0.788
Loss Cost	2005.1	+4.51% (p = 0.000)	0.763
Loss Cost	2005.2	+4.43% (p = 0.000)	0.736
Loss Cost	2006.1	+4.48% (p = 0.000)	0.717
Loss Cost	2006.2	+3.92% (p = 0.000)	0.715
Loss Cost	2007.1	+4.08% (p = 0.000)	0.712
Loss Cost	2007.2	+4.13% (p = 0.000)	0.687
Loss Cost	2008.1	+4.29% (p = 0.000)	0.678
Loss Cost	2008.2	+4.20% (p = 0.000)	0.635
Loss Cost	2009.1	+3.98% (p = 0.000)	0.577
Loss Cost	2009.2	+3.15% (p = 0.000)	0.529
Loss Cost	2010.1	+2.89% (p = 0.002)	0.449
Loss Cost	2010.2	+3.88% (p = 0.000)	0.730
Loss Cost	2011.1	+3.94% (p = 0.000)	0.695
Loss Cost	2011.2	+3.33% (p = 0.000)	0.637
Loss Cost	2012.1	+3.55% (p = 0.001)	0.619
Loss Cost	2012.2	+3.07% (p = 0.005)	0.512
Loss Cost	2013.1	+3.40% (p = 0.009)	0.505
Loss Cost	2013.2	+2.93% (p = 0.040)	0.356
Loss Cost	2014.1	+2.72% (p = 0.111)	0.225
Loss Cost	2014.2	+2.19% (p = 0.288)	0.049
Loss Cost	2015.1	-0.69% (p = 0.578)	-0.121
Loss Cost	2015.2	-0.87% (p = 0.620)	-0.166
Severity	2003.1	+2.50% (p = 0.000)	0.344
Severity	2003.2	+2.18% (p = 0.002)	0.280
Severity	2004.1	+2.27% (p = 0.002)	0.274
Severity	2004.2	+2.21% (p = 0.005)	0.241
Severity	2005.1	+1.81% (p = 0.020)	0.167
Severity	2005.2	+1.54% (p = 0.057)	0.108
Severity	2006.1	+1.22% (p = 0.145)	0.051
Severity	2006.2	+0.62% (p = 0.443)	-0.017
Severity	2007.1	+0.36% (p = 0.676)	-0.039
Severity	2007.2	+0.14% (p = 0.881)	-0.049
Severity	2008.1	-0.03% (p = 0.979)	-0.053
Severity	2008.2	-0.14% (p = 0.898)	-0.055
Severity	2009.1	-0.72% (p = 0.544)	-0.035
Severity	2009.2	-1.33% (p = 0.296)	0.010
Severity	2010.1	-2.15% (p = 0.112)	0.104
Severity	2010.2	-1.41% (p = 0.320)	0.004
Severity	2011.1	-2.07% (p = 0.189)	0.062
Severity	2011.2	-2.45% (p = 0.175)	0.077
Severity	2012.1	-3.52% (p = 0.081)	0.183
Severity	2012.2	-4.32% (p = 0.066)	0.229
Severity	2013.1	-5.52% (p = 0.043)	0.312
Severity	2013.2	-6.76% (p = 0.037)	0.368
Severity	2014.1	-8.86% (p = 0.020)	0.498
Severity	2014.2	-9.75% (p = 0.040)	0.453
Severity	2015.1	-14.15% (p = 0.008)	0.740
Severity	2015.2	-15.22% (p = 0.029)	0.667
Frequency	2003.1	+1.53% (p = 0.009)	0.186
Frequency	2003.2	+1.94% (p = 0.001)	0.303
Frequency	2004.1	+2.23% (p = 0.000)	0.369
Frequency	2004.2	+2.40% (p = 0.000)	0.385
Frequency	2005.1	+2.65% (p = 0.000)	0.423
Frequency	2005.2	+2.85% (p = 0.000)	0.440
Frequency	2006.1	+3.23% (p = 0.000)	0.505
Frequency	2006.2	+3.28% (p = 0.000)	0.481
Frequency	2007.1	+3.71% (p = 0.000)	0.544
Frequency	2007.2	+3.98% (p = 0.000)	0.557
Frequency	2008.1	+4.32% (p = 0.000)	0.576
Frequency	2008.2	+4.35% (p = 0.000)	0.542
Frequency	2009.1	+4.73% (p = 0.000)	0.558
Frequency	2009.2	+4.54% (p = 0.001)	0.496
Frequency	2010.1	+5.15% (p = 0.000)	0.542
Frequency	2010.2	+5.36% (p = 0.001)	0.515
Frequency	2011.1	+6.14% (p = 0.001)	0.562
Frequency	2011.2	+5.93% (p = 0.003)	0.488
Frequency	2012.1	+7.33% (p = 0.001)	0.603
Frequency	2012.2	+7.72% (p = 0.003)	0.568
Frequency	2013.1	+9.44% (p = 0.001)	0.663
Frequency	2013.2	+10.39% (p = 0.003)	0.649
Frequency	2014.1	+12.71% (p = 0.002)	0.726
Frequency	2014.2	+13.23% (p = 0.009)	0.659
Frequency	2015.1	+15.68% (p = 0.016)	0.666
Frequency	2015.2	+16.92% (p = 0.051)	0.570

Uninsured Automobile

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

Fit	Start Date	Time	Seasonality	Adjusted R ²
Loss Cost	2003.1	+1.70% (p = 0.067)	(p = 0.507)	0.061
Loss Cost	2003.2	+2.02% (p = 0.039)	(p = 0.395)	0.094
Loss Cost	2004.1	+1.64% (p = 0.101)	(p = 0.287)	0.064
Loss Cost	2004.2	+1.61% (p = 0.133)	(p = 0.313)	0.042
Loss Cost	2005.1	+1.62% (p = 0.157)	(p = 0.332)	0.038
Loss Cost	2005.2	+1.10% (p = 0.346)	(p = 0.478)	-0.024
Loss Cost	2006.1	+1.33% (p = 0.291)	(p = 0.558)	-0.019
Loss Cost	2006.2	+1.36% (p = 0.317)	(p = 0.564)	-0.028
Loss Cost	2007.1	+1.56% (p = 0.289)	(p = 0.632)	-0.025
Loss Cost	2007.2	+2.39% (p = 0.124)	(p = 0.421)	0.044
Loss Cost	2008.1	+2.57% (p = 0.128)	(p = 0.478)	0.045
Loss Cost	2008.2	+2.62% (p = 0.158)	(p = 0.489)	0.024
Loss Cost	2009.1	+1.49% (p = 0.418)	(p = 0.292)	-0.007
Loss Cost	2009.2	+0.98% (p = 0.624)	(p = 0.388)	-0.058
Loss Cost	2010.1	+0.63% (p = 0.776)	(p = 0.362)	-0.061
Loss Cost	2010.2	0.00% (p = 0.999)	(p = 0.474)	-0.094
Loss Cost	2011.1	+0.37% (p = 0.891)	(p = 0.549)	-0.111
Loss Cost	2011.2	-1.19% (p = 0.685)	(p = 0.789)	-0.130
Loss Cost	2012.1	-2.05% (p = 0.533)	(p = 0.684)	-0.112
Loss Cost	2012.2	-4.32% (p = 0.222)	(p = 0.997)	-0.024
Loss Cost	2013.1	-4.23% (p = 0.301)	(p = 0.988)	-0.073
Loss Cost	2013.2	-5.62% (p = 0.246)	(p = 0.837)	-0.044
Loss Cost	2014.1	-6.63% (p = 0.250)	(p = 0.936)	-0.047
Loss Cost	2014.2	-4.36% (p = 0.527)	(p = 0.883)	-0.197
Loss Cost	2015.1	-9.55% (p = 0.202)	(p = 0.558)	0.051
Loss Cost	2015.2	-10.00% (p = 0.313)	(p = 0.645)	-0.026
Severity	2003.1	+3.06% (p = 0.000)	(p = 0.236)	0.324
Severity	2003.2	+3.09% (p = 0.001)	(p = 0.246)	0.298
Severity	2004.1	+2.98% (p = 0.002)	(p = 0.232)	0.272
Severity	2004.2	+2.90% (p = 0.004)	(p = 0.267)	0.229
Severity	2005.1	+3.59% (p = 0.000)	(p = 0.442)	0.340
Severity	2005.2	+3.00% (p = 0.003)	(p = 0.676)	0.253
Severity	2006.1	+2.95% (p = 0.006)	(p = 0.667)	0.224
Severity	2006.2	+3.05% (p = 0.008)	(p = 0.640)	0.208
Severity	2007.1	+3.16% (p = 0.011)	(p = 0.694)	0.199
Severity	2007.2	+4.25% (p = 0.001)	(p = 0.293)	0.400
Severity	2008.1	+4.32% (p = 0.001)	(p = 0.332)	0.382
Severity	2008.2	+5.19% (p = 0.000)	(p = 0.149)	0.494
Severity	2009.1	+4.70% (p = 0.001)	(p = 0.103)	0.452
Severity	2009.2	+4.36% (p = 0.004)	(p = 0.153)	0.359
Severity	2010.1	+4.36% (p = 0.008)	(p = 0.175)	0.335
Severity	2010.2	+3.79% (p = 0.030)	(p = 0.266)	0.212
Severity	2011.1	+4.02% (p = 0.040)	(p = 0.327)	0.207
Severity	2011.2	+2.59% (p = 0.172)	(p = 0.570)	0.018
Severity	2012.1	+2.53% (p = 0.238)	(p = 0.586)	-0.010
Severity	2012.2	+2.44% (p = 0.328)	(p = 0.634)	-0.067
Severity	2013.1	+2.11% (p = 0.460)	(p = 0.614)	-0.105
Severity	2013.2	+2.48% (p = 0.471)	(p = 0.601)	-0.127
Severity	2014.1	+2.37% (p = 0.565)	(p = 0.625)	-0.160
Severity	2014.2	+3.36% (p = 0.517)	(p = 0.580)	-0.171
Severity	2015.1	+1.20% (p = 0.843)	(p = 0.483)	-0.212
Severity	2015.2	-3.03% (p = 0.680)	(p = 0.776)	-0.307
Frequency	2003.1	-1.32% (p = 0.059)	(p = 0.641)	0.061
Frequency	2003.2	-1.03% (p = 0.148)	(p = 0.825)	0.007
Frequency	2004.1	-1.30% (p = 0.082)	(p = 0.996)	0.040
Frequency	2004.2	-1.26% (p = 0.113)	(p = 0.981)	0.023
Frequency	2005.1	-1.90% (p = 0.013)	(p = 0.587)	0.163
Frequency	2005.2	-1.84% (p = 0.024)	(p = 0.566)	0.137
Frequency	2006.1	-1.57% (p = 0.063)	(p = 0.706)	0.070
Frequency	2006.2	-1.63% (p = 0.074)	(p = 0.748)	0.064
Frequency	2007.1	-1.55% (p = 0.115)	(p = 0.797)	0.031
Frequency	2007.2	-1.79% (p = 0.093)	(p = 0.915)	0.048
Frequency	2008.1	-1.68% (p = 0.144)	(p = 0.962)	0.014
Frequency	2008.2	-2.45% (p = 0.040)	(p = 0.716)	0.121
Frequency	2009.1	-3.07% (p = 0.015)	(p = 0.955)	0.207
Frequency	2009.2	-3.24% (p = 0.020)	(p = 0.890)	0.195
Frequency	2010.1	-3.57% (p = 0.020)	(p = 0.994)	0.208
Frequency	2010.2	-3.65% (p = 0.032)	(p = 0.981)	0.175
Frequency	2011.1	-3.51% (p = 0.063)	(p = 0.944)	0.115
Frequency	2011.2	-3.68% (p = 0.086)	(p = 0.906)	0.088
Frequency	2012.1	-4.47% (p = 0.063)	(p = 0.923)	0.137
Frequency	2012.2	-6.60% (p = 0.008)	(p = 0.593)	0.395
Frequency	2013.1	-6.22% (p = 0.025)	(p = 0.557)	0.306
Frequency	2013.2	-7.91% (p = 0.012)	(p = 0.324)	0.424
Frequency	2014.1	-8.79% (p = 0.017)	(p = 0.450)	0.431
Frequency	2014.2	-7.48% (p = 0.075)	(p = 0.645)	0.210
Frequency	2015.1	-10.62% (p = 0.022)	(p = 0.996)	0.479
Frequency	2015.2	-7.19% (p = 0.119)	(p = 0.557)	0.276

Uninsured Automobile

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

Fit	Start Date	Time	Adjusted R ²
Loss Cost	2003.1	+1.70% (p = 0.064)	0.077
Loss Cost	2003.2	+1.98% (p = 0.042)	0.102
Loss Cost	2004.1	+1.64% (p = 0.102)	0.058
Loss Cost	2004.2	+1.54% (p = 0.147)	0.040
Loss Cost	2005.1	+1.62% (p = 0.157)	0.039
Loss Cost	2005.2	+1.05% (p = 0.363)	-0.005
Loss Cost	2006.1	+1.33% (p = 0.284)	0.008
Loss Cost	2006.2	+1.31% (p = 0.327)	0.000
Loss Cost	2007.1	+1.56% (p = 0.280)	0.009
Loss Cost	2007.2	+2.30% (p = 0.133)	0.059
Loss Cost	2008.1	+2.57% (p = 0.123)	0.067
Loss Cost	2008.2	+2.52% (p = 0.166)	0.048
Loss Cost	2009.1	+1.49% (p = 0.420)	-0.016
Loss Cost	2009.2	+0.83% (p = 0.675)	-0.045
Loss Cost	2010.1	+0.63% (p = 0.775)	-0.054
Loss Cost	2010.2	-0.17% (p = 0.943)	-0.062
Loss Cost	2011.1	+0.37% (p = 0.889)	-0.065
Loss Cost	2011.2	-1.27% (p = 0.651)	-0.055
Loss Cost	2012.1	-2.05% (p = 0.518)	-0.042
Loss Cost	2012.2	-4.32% (p = 0.198)	0.062
Loss Cost	2013.1	-4.23% (p = 0.277)	0.025
Loss Cost	2013.2	-5.49% (p = 0.227)	0.056
Loss Cost	2014.1	-6.63% (p = 0.221)	0.068
Loss Cost	2014.2	-4.53% (p = 0.474)	-0.051
Loss Cost	2015.1	-9.55% (p = 0.178)	0.135
Loss Cost	2015.2	-10.90% (p = 0.227)	0.104
Severity	2003.1	+3.06% (p = 0.000)	0.314
Severity	2003.2	+3.03% (p = 0.001)	0.288
Severity	2004.1	+2.98% (p = 0.002)	0.259
Severity	2004.2	+2.84% (p = 0.005)	0.222
Severity	2005.1	+3.59% (p = 0.000)	0.349
Severity	2005.2	+2.97% (p = 0.002)	0.277
Severity	2006.1	+2.95% (p = 0.005)	0.249
Severity	2006.2	+3.01% (p = 0.007)	0.233
Severity	2007.1	+3.16% (p = 0.009)	0.229
Severity	2007.2	+4.17% (p = 0.001)	0.396
Severity	2008.1	+4.32% (p = 0.001)	0.382
Severity	2008.2	+5.06% (p = 0.000)	0.462
Severity	2009.1	+4.70% (p = 0.001)	0.395
Severity	2009.2	+4.19% (p = 0.006)	0.315
Severity	2010.1	+4.36% (p = 0.010)	0.295
Severity	2010.2	+3.61% (p = 0.038)	0.196
Severity	2011.1	+4.02% (p = 0.039)	0.205
Severity	2011.2	+2.47% (p = 0.176)	0.064
Severity	2012.1	+2.53% (p = 0.224)	0.043
Severity	2012.2	+2.29% (p = 0.336)	0.000
Severity	2013.1	+2.11% (p = 0.444)	-0.032
Severity	2013.2	+2.22% (p = 0.496)	-0.048
Severity	2014.1	+2.37% (p = 0.546)	-0.065
Severity	2014.2	+2.86% (p = 0.554)	-0.074
Severity	2015.1	+1.20% (p = 0.837)	-0.135
Severity	2015.2	-3.48% (p = 0.596)	-0.109
Frequency	2003.1	-1.32% (p = 0.056)	0.084
Frequency	2003.2	-1.02% (p = 0.144)	0.039
Frequency	2004.1	-1.30% (p = 0.076)	0.074
Frequency	2004.2	-1.26% (p = 0.106)	0.058
Frequency	2005.1	-1.90% (p = 0.012)	0.185
Frequency	2005.2	-1.86% (p = 0.020)	0.159
Frequency	2006.1	-1.57% (p = 0.058)	0.101
Frequency	2006.2	-1.65% (p = 0.065)	0.099
Frequency	2007.1	-1.55% (p = 0.107)	0.070
Frequency	2007.2	-1.80% (p = 0.083)	0.090
Frequency	2008.1	-1.68% (p = 0.134)	0.061
Frequency	2008.2	-2.41% (p = 0.037)	0.159
Frequency	2009.1	-3.07% (p = 0.012)	0.249
Frequency	2009.2	-3.23% (p = 0.017)	0.239
Frequency	2010.1	-3.57% (p = 0.016)	0.255
Frequency	2010.2	-3.65% (p = 0.026)	0.226
Frequency	2011.1	-3.51% (p = 0.054)	0.174
Frequency	2011.2	-3.65% (p = 0.075)	0.152
Frequency	2012.1	-4.47% (p = 0.052)	0.203
Frequency	2012.2	-6.46% (p = 0.007)	0.430
Frequency	2013.1	-6.22% (p = 0.020)	0.346
Frequency	2013.2	-7.54% (p = 0.014)	0.419
Frequency	2014.1	-8.79% (p = 0.014)	0.454
Frequency	2014.2	-7.19% (p = 0.064)	0.286
Frequency	2015.1	-10.62% (p = 0.013)	0.553
Frequency	2015.2	-7.69% (p = 0.072)	0.349

Uninsured Automobile

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

Fit	Start Date	Time	Adjusted R ²
Loss Cost	2003.1	+1.79% (p = 0.067)	0.078
Loss Cost	2003.2	+2.09% (p = 0.044)	0.103
Loss Cost	2004.1	+1.74% (p = 0.105)	0.059
Loss Cost	2004.2	+1.64% (p = 0.150)	0.041
Loss Cost	2005.1	+1.73% (p = 0.158)	0.039
Loss Cost	2005.2	+1.13% (p = 0.366)	-0.006
Loss Cost	2006.1	+1.43% (p = 0.285)	0.008
Loss Cost	2006.2	+1.42% (p = 0.326)	0.000
Loss Cost	2007.1	+1.71% (p = 0.278)	0.010
Loss Cost	2007.2	+2.52% (p = 0.131)	0.063
Loss Cost	2008.1	+2.84% (p = 0.119)	0.073
Loss Cost	2008.2	+2.81% (p = 0.159)	0.054
Loss Cost	2009.1	+1.70% (p = 0.404)	-0.014
Loss Cost	2009.2	+0.99% (p = 0.651)	-0.046
Loss Cost	2010.1	+0.79% (p = 0.749)	-0.055
Loss Cost	2010.2	-0.09% (p = 0.972)	-0.067
Loss Cost	2011.1	+0.54% (p = 0.860)	-0.069
Loss Cost	2011.2	-1.32% (p = 0.681)	-0.062
Loss Cost	2012.1	-2.23% (p = 0.543)	-0.049
Loss Cost	2012.2	-4.89% (p = 0.210)	0.061
Loss Cost	2013.1	-4.90% (p = 0.286)	0.024
Loss Cost	2013.2	-6.52% (p = 0.229)	0.063
Loss Cost	2014.1	-8.12% (p = 0.214)	0.084
Loss Cost	2014.2	-5.92% (p = 0.453)	-0.048
Loss Cost	2015.1	-12.59% (p = 0.154)	0.191
Loss Cost	2015.2	-15.29% (p = 0.185)	0.185
Severity	2003.1	+3.04% (p = 0.001)	0.290
Severity	2003.2	+3.01% (p = 0.002)	0.264
Severity	2004.1	+2.95% (p = 0.004)	0.235
Severity	2004.2	+2.80% (p = 0.009)	0.197
Severity	2005.1	+3.60% (p = 0.001)	0.325
Severity	2005.2	+2.94% (p = 0.005)	0.248
Severity	2006.1	+2.91% (p = 0.009)	0.220
Severity	2006.2	+2.98% (p = 0.013)	0.204
Severity	2007.1	+3.13% (p = 0.016)	0.200
Severity	2007.2	+4.23% (p = 0.001)	0.370
Severity	2008.1	+4.41% (p = 0.002)	0.358
Severity	2008.2	+5.22% (p = 0.001)	0.443
Severity	2009.1	+4.85% (p = 0.003)	0.373
Severity	2009.2	+4.30% (p = 0.010)	0.288
Severity	2010.1	+4.50% (p = 0.016)	0.270
Severity	2010.2	+3.67% (p = 0.058)	0.166
Severity	2011.1	+4.15% (p = 0.059)	0.178
Severity	2011.2	+2.39% (p = 0.249)	0.032
Severity	2012.1	+2.45% (p = 0.305)	0.011
Severity	2012.2	+2.16% (p = 0.435)	-0.030
Severity	2013.1	+1.92% (p = 0.554)	-0.060
Severity	2013.2	+2.02% (p = 0.606)	-0.077
Severity	2014.1	+2.16% (p = 0.654)	-0.095
Severity	2014.2	+2.71% (p = 0.655)	-0.108
Severity	2015.1	+0.54% (p = 0.943)	-0.166
Severity	2015.2	-5.81% (p = 0.501)	-0.086
Frequency	2003.1	-1.21% (p = 0.095)	0.060
Frequency	2003.2	-0.89% (p = 0.228)	0.017
Frequency	2004.1	-1.18% (p = 0.129)	0.048
Frequency	2004.2	-1.13% (p = 0.172)	0.033
Frequency	2005.1	-1.81% (p = 0.024)	0.150
Frequency	2005.2	-1.76% (p = 0.040)	0.125
Frequency	2006.1	-1.44% (p = 0.105)	0.068
Frequency	2006.2	-1.51% (p = 0.115)	0.065
Frequency	2007.1	-1.38% (p = 0.180)	0.038
Frequency	2007.2	-1.64% (p = 0.143)	0.057
Frequency	2008.1	-1.50% (p = 0.217)	0.029
Frequency	2008.2	-2.29% (p = 0.069)	0.119
Frequency	2009.1	-3.00% (p = 0.025)	0.207
Frequency	2009.2	-3.17% (p = 0.032)	0.198
Frequency	2010.1	-3.55% (p = 0.030)	0.215
Frequency	2010.2	-3.63% (p = 0.047)	0.187
Frequency	2011.1	-3.47% (p = 0.090)	0.134
Frequency	2011.2	-3.63% (p = 0.119)	0.113
Frequency	2012.1	-4.57% (p = 0.083)	0.165
Frequency	2012.2	-6.90% (p = 0.011)	0.407
Frequency	2013.1	-6.69% (p = 0.032)	0.322
Frequency	2013.2	-8.37% (p = 0.020)	0.411
Frequency	2014.1	-10.06% (p = 0.018)	0.467
Frequency	2014.2	-8.40% (p = 0.078)	0.289
Frequency	2015.1	-13.06% (p = 0.011)	0.632
Frequency	2015.2	-10.07% (p = 0.064)	0.433

Uninsured Automobile

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

Fit	Start Date	Time	Adjusted R ²
Loss Cost	2003.1	+1.73% (p = 0.097)	0.061
Loss Cost	2003.2	+2.04% (p = 0.064)	0.085
Loss Cost	2004.1	+1.66% (p = 0.147)	0.042
Loss Cost	2004.2	+1.55% (p = 0.204)	0.025
Loss Cost	2005.1	+1.63% (p = 0.213)	0.024
Loss Cost	2005.2	+0.98% (p = 0.465)	-0.018
Loss Cost	2006.1	+1.30% (p = 0.369)	-0.007
Loss Cost	2006.2	+1.27% (p = 0.416)	-0.014
Loss Cost	2007.1	+1.57% (p = 0.358)	-0.005
Loss Cost	2007.2	+2.45% (p = 0.178)	0.043
Loss Cost	2008.1	+2.79% (p = 0.162)	0.053
Loss Cost	2008.2	+2.76% (p = 0.210)	0.035
Loss Cost	2009.1	+1.52% (p = 0.501)	-0.030
Loss Cost	2009.2	+0.71% (p = 0.773)	-0.057
Loss Cost	2010.1	+0.44% (p = 0.874)	-0.065
Loss Cost	2010.2	-0.60% (p = 0.842)	-0.068
Loss Cost	2011.1	+0.04% (p = 0.990)	-0.077
Loss Cost	2011.2	-2.16% (p = 0.556)	-0.051
Loss Cost	2012.1	-3.35% (p = 0.427)	-0.027
Loss Cost	2012.2	-6.65% (p = 0.138)	0.127
Loss Cost	2013.1	-7.00% (p = 0.190)	0.092
Loss Cost	2013.2	-9.39% (p = 0.139)	0.159
Loss Cost	2014.1	-12.01% (p = 0.119)	0.211
Loss Cost	2014.2	-10.41% (p = 0.278)	0.057
Loss Cost	2015.1	-20.09% (p = 0.048)	0.489
Loss Cost	2015.2	-26.23% (p = 0.042)	0.606
Severity	2003.1	+2.85% (p = 0.003)	0.245
Severity	2003.2	+2.80% (p = 0.005)	0.218
Severity	2004.1	+2.72% (p = 0.011)	0.188
Severity	2004.2	+2.54% (p = 0.024)	0.150
Severity	2005.1	+3.38% (p = 0.003)	0.275
Severity	2005.2	+2.65% (p = 0.015)	0.190
Severity	2006.1	+2.59% (p = 0.026)	0.162
Severity	2006.2	+2.64% (p = 0.037)	0.146
Severity	2007.1	+2.78% (p = 0.044)	0.141
Severity	2007.2	+3.95% (p = 0.004)	0.308
Severity	2008.1	+4.11% (p = 0.007)	0.293
Severity	2008.2	+4.98% (p = 0.002)	0.382
Severity	2009.1	+4.53% (p = 0.008)	0.304
Severity	2009.2	+3.88% (p = 0.031)	0.212
Severity	2010.1	+4.05% (p = 0.045)	0.192
Severity	2010.2	+3.07% (p = 0.146)	0.084
Severity	2011.1	+3.52% (p = 0.143)	0.092
Severity	2011.2	+1.42% (p = 0.529)	-0.047
Severity	2012.1	+1.32% (p = 0.615)	-0.065
Severity	2012.2	+0.77% (p = 0.801)	-0.093
Severity	2013.1	+0.22% (p = 0.951)	-0.111
Severity	2013.2	-0.04% (p = 0.993)	-0.125
Severity	2014.1	-0.38% (p = 0.947)	-0.142
Severity	2014.2	-0.40% (p = 0.956)	-0.166
Severity	2015.1	-4.18% (p = 0.653)	-0.148
Severity	2015.2	-14.21% (p = 0.158)	0.286
Frequency	2003.1	-1.09% (p = 0.155)	0.036
Frequency	2003.2	-0.74% (p = 0.347)	-0.003
Frequency	2004.1	-1.03% (p = 0.208)	0.023
Frequency	2004.2	-0.97% (p = 0.270)	0.010
Frequency	2005.1	-1.69% (p = 0.047)	0.115
Frequency	2005.2	-1.63% (p = 0.074)	0.090
Frequency	2006.1	-1.26% (p = 0.182)	0.036
Frequency	2006.2	-1.33% (p = 0.196)	0.033
Frequency	2007.1	-1.18% (p = 0.290)	0.008
Frequency	2007.2	-1.44% (p = 0.234)	0.023
Frequency	2008.1	-1.27% (p = 0.338)	-0.002
Frequency	2008.2	-2.11% (p = 0.124)	0.078
Frequency	2009.1	-2.88% (p = 0.049)	0.162
Frequency	2009.2	-3.06% (p = 0.061)	0.153
Frequency	2010.1	-3.48% (p = 0.056)	0.170
Frequency	2010.2	-3.56% (p = 0.083)	0.142
Frequency	2011.1	-3.36% (p = 0.146)	0.090
Frequency	2011.2	-3.53% (p = 0.185)	0.070
Frequency	2012.1	-4.61% (p = 0.130)	0.122
Frequency	2012.2	-7.37% (p = 0.020)	0.378
Frequency	2013.1	-7.21% (p = 0.050)	0.290
Frequency	2013.2	-9.36% (p = 0.029)	0.400
Frequency	2014.1	-11.68% (p = 0.022)	0.484
Frequency	2014.2	-10.05% (p = 0.094)	0.297
Frequency	2015.1	-16.60% (p = 0.007)	0.758
Frequency	2015.2	-14.00% (p = 0.044)	0.598

Uninsured Automobile

Coverage = UA
End Trend Period = 2015.2
Excluded Points = NA
Parameters Included: time

Fit	Start Date	Time	Adjusted R ²
Loss Cost	2003.1	+2.93% (p = 0.020)	0.174
Loss Cost	2003.2	+3.51% (p = 0.009)	0.232
Loss Cost	2004.1	+3.09% (p = 0.027)	0.168
Loss Cost	2004.2	+3.08% (p = 0.042)	0.144
Loss Cost	2005.1	+3.38% (p = 0.041)	0.153
Loss Cost	2005.2	+2.56% (p = 0.130)	0.070
Loss Cost	2006.1	+3.27% (p = 0.075)	0.119
Loss Cost	2006.2	+3.50% (p = 0.086)	0.114
Loss Cost	2007.1	+4.32% (p = 0.056)	0.161
Loss Cost	2007.2	+6.29% (p = 0.007)	0.350
Loss Cost	2008.1	+7.54% (p = 0.004)	0.425
Loss Cost	2008.2	+8.31% (p = 0.005)	0.431
Loss Cost	2009.1	+6.90% (p = 0.023)	0.308
Loss Cost	2009.2	+6.36% (p = 0.063)	0.215
Loss Cost	2010.1	+7.09% (p = 0.078)	0.206
Loss Cost	2010.2	+6.41% (p = 0.170)	0.109
Loss Cost	2011.1	+10.17% (p = 0.062)	0.291
Loss Cost	2011.2	+7.46% (p = 0.218)	0.094
Loss Cost	2012.1	+7.71% (p = 0.320)	0.024
Loss Cost	2012.2	+1.56% (p = 0.854)	-0.191
Loss Cost	2013.1	+5.62% (p = 0.640)	-0.175
Loss Cost	2013.2	+3.96% (p = 0.829)	-0.309
Severity	2003.1	+2.67% (p = 0.024)	0.162
Severity	2003.2	+2.59% (p = 0.041)	0.133
Severity	2004.1	+2.46% (p = 0.071)	0.102
Severity	2004.2	+2.18% (p = 0.134)	0.061
Severity	2005.1	+3.43% (p = 0.018)	0.211
Severity	2005.2	+2.31% (p = 0.087)	0.101
Severity	2006.1	+2.21% (p = 0.137)	0.070
Severity	2006.2	+2.25% (p = 0.171)	0.055
Severity	2007.1	+2.46% (p = 0.181)	0.053
Severity	2007.2	+4.42% (p = 0.012)	0.309
Severity	2008.1	+4.82% (p = 0.015)	0.309
Severity	2008.2	+6.57% (p = 0.002)	0.512
Severity	2009.1	+6.06% (p = 0.007)	0.419
Severity	2009.2	+5.14% (p = 0.033)	0.293
Severity	2010.1	+5.87% (p = 0.038)	0.301
Severity	2010.2	+4.25% (p = 0.151)	0.127
Severity	2011.1	+5.85% (p = 0.101)	0.213
Severity	2011.2	+1.43% (p = 0.556)	-0.084
Severity	2012.1	+1.61% (p = 0.609)	-0.113
Severity	2012.2	+0.71% (p = 0.864)	-0.192
Severity	2013.1	-0.13% (p = 0.982)	-0.250
Severity	2013.2	+0.70% (p = 0.939)	-0.330
Frequency	2003.1	+0.26% (p = 0.787)	-0.038
Frequency	2003.2	+0.90% (p = 0.354)	-0.004
Frequency	2004.1	+0.61% (p = 0.553)	-0.028
Frequency	2004.2	+0.87% (p = 0.436)	-0.017
Frequency	2005.1	-0.04% (p = 0.968)	-0.050
Frequency	2005.2	+0.24% (p = 0.837)	-0.050
Frequency	2006.1	+1.04% (p = 0.382)	-0.010
Frequency	2006.2	+1.22% (p = 0.356)	-0.006
Frequency	2007.1	+1.82% (p = 0.210)	0.040
Frequency	2007.2	+1.79% (p = 0.273)	0.018
Frequency	2008.1	+2.59% (p = 0.151)	0.080
Frequency	2008.2	+1.63% (p = 0.391)	-0.015
Frequency	2009.1	+0.80% (p = 0.703)	-0.070
Frequency	2009.2	+1.15% (p = 0.637)	-0.068
Frequency	2010.1	+1.15% (p = 0.690)	-0.082
Frequency	2010.2	+2.08% (p = 0.549)	-0.065
Frequency	2011.1	+4.09% (p = 0.323)	0.012
Frequency	2011.2	+5.94% (p = 0.249)	0.067
Frequency	2012.1	+6.00% (p = 0.364)	-0.005
Frequency	2012.2	+0.85% (p = 0.908)	-0.196
Frequency	2013.1	+5.76% (p = 0.569)	-0.140
Frequency	2013.2	+3.23% (p = 0.831)	-0.310

Uninsured Automobile

Coverage = UA
End Trend Period = 2016.2
Excluded Points = NA
Parameters Included: time

Fit	Start Date	Time	Adjusted R ²
Loss Cost	2003.1	+3.21% (p = 0.006)	0.227
Loss Cost	2003.2	+3.73% (p = 0.003)	0.280
Loss Cost	2004.1	+3.38% (p = 0.009)	0.222
Loss Cost	2004.2	+3.39% (p = 0.015)	0.199
Loss Cost	2005.1	+3.67% (p = 0.015)	0.207
Loss Cost	2005.2	+3.01% (p = 0.051)	0.130
Loss Cost	2006.1	+3.64% (p = 0.029)	0.177
Loss Cost	2006.2	+3.85% (p = 0.035)	0.171
Loss Cost	2007.1	+4.55% (p = 0.023)	0.213
Loss Cost	2007.2	+6.13% (p = 0.003)	0.371
Loss Cost	2008.1	+7.08% (p = 0.002)	0.423
Loss Cost	2008.2	+7.61% (p = 0.003)	0.418
Loss Cost	2009.1	+6.46% (p = 0.014)	0.311
Loss Cost	2009.2	+5.98% (p = 0.040)	0.231
Loss Cost	2010.1	+6.44% (p = 0.054)	0.214
Loss Cost	2010.2	+5.84% (p = 0.123)	0.130
Loss Cost	2011.1	+8.25% (p = 0.059)	0.244
Loss Cost	2011.2	+6.12% (p = 0.195)	0.087
Loss Cost	2012.1	+5.96% (p = 0.298)	0.026
Loss Cost	2012.2	+1.93% (p = 0.755)	-0.126
Loss Cost	2013.1	+3.99% (p = 0.618)	-0.115
Loss Cost	2013.2	+2.47% (p = 0.815)	-0.186
Severity	2003.1	+3.31% (p = 0.003)	0.260
Severity	2003.2	+3.28% (p = 0.006)	0.233
Severity	2004.1	+3.23% (p = 0.012)	0.204
Severity	2004.2	+3.05% (p = 0.026)	0.163
Severity	2005.1	+4.17% (p = 0.002)	0.318
Severity	2005.2	+3.30% (p = 0.013)	0.227
Severity	2006.1	+3.29% (p = 0.022)	0.198
Severity	2006.2	+3.43% (p = 0.029)	0.186
Severity	2007.1	+3.71% (p = 0.033)	0.187
Severity	2007.2	+5.42% (p = 0.002)	0.423
Severity	2008.1	+5.84% (p = 0.002)	0.424
Severity	2008.2	+7.30% (p = 0.000)	0.573
Severity	2009.1	+6.99% (p = 0.001)	0.504
Severity	2009.2	+6.41% (p = 0.006)	0.414
Severity	2010.1	+7.11% (p = 0.007)	0.419
Severity	2010.2	+6.11% (p = 0.032)	0.297
Severity	2011.1	+7.48% (p = 0.024)	0.356
Severity	2011.2	+4.76% (p = 0.122)	0.160
Severity	2012.1	+5.45% (p = 0.147)	0.149
Severity	2012.2	+5.61% (p = 0.230)	0.084
Severity	2013.1	+6.12% (p = 0.309)	0.033
Severity	2013.2	+7.92% (p = 0.329)	0.027
Frequency	2003.1	-0.09% (p = 0.913)	-0.038
Frequency	2003.2	+0.43% (p = 0.612)	-0.029
Frequency	2004.1	+0.15% (p = 0.866)	-0.040
Frequency	2004.2	+0.33% (p = 0.731)	-0.038
Frequency	2005.1	-0.48% (p = 0.603)	-0.032
Frequency	2005.2	-0.28% (p = 0.776)	-0.044
Frequency	2006.1	+0.33% (p = 0.745)	-0.044
Frequency	2006.2	+0.41% (p = 0.714)	-0.045
Frequency	2007.1	+0.81% (p = 0.507)	-0.029
Frequency	2007.2	+0.68% (p = 0.616)	-0.043
Frequency	2008.1	+1.18% (p = 0.426)	-0.020
Frequency	2008.2	+0.29% (p = 0.852)	-0.064
Frequency	2009.1	-0.50% (p = 0.764)	-0.064
Frequency	2009.2	-0.41% (p = 0.830)	-0.073
Frequency	2010.1	-0.62% (p = 0.777)	-0.076
Frequency	2010.2	-0.25% (p = 0.923)	-0.090
Frequency	2011.1	+0.72% (p = 0.810)	-0.093
Frequency	2011.2	+1.30% (p = 0.716)	-0.094
Frequency	2012.1	+0.48% (p = 0.911)	-0.123
Frequency	2012.2	-3.48% (p = 0.442)	-0.044
Frequency	2013.1	-2.01% (p = 0.725)	-0.141
Frequency	2013.2	-5.04% (p = 0.490)	-0.080

Uninsured Automobile - Annual

Coverage = UA - Annual

End Trend Period = 2015

Excluded Points = NA

Parameters Included: time

Fit	Start Date	Time	Adjusted R ²
Loss Cost	2003	+2.90% (p = 0.012)	0.401
Loss Cost	2004	+3.02% (p = 0.024)	0.353
Loss Cost	2005	+3.25% (p = 0.041)	0.318
Loss Cost	2006	+3.37% (p = 0.078)	0.255
Loss Cost	2007	+4.42% (p = 0.059)	0.336
Loss Cost	2008	+7.54% (p = 0.001)	0.841
Loss Cost	2009	+6.61% (p = 0.007)	0.760
Loss Cost	2010	+6.55% (p = 0.035)	0.639
Severity	2003	+2.62% (p = 0.013)	0.391
Severity	2004	+2.36% (p = 0.046)	0.277
Severity	2005	+3.22% (p = 0.017)	0.431
Severity	2006	+2.21% (p = 0.089)	0.234
Severity	2007	+2.42% (p = 0.132)	0.193
Severity	2008	+4.57% (p = 0.003)	0.753
Severity	2009	+5.44% (p = 0.005)	0.789
Severity	2010	+5.02% (p = 0.032)	0.655
Frequency	2003	+0.28% (p = 0.751)	-0.081
Frequency	2004	+0.65% (p = 0.525)	-0.054
Frequency	2005	+0.02% (p = 0.984)	-0.111
Frequency	2006	+1.14% (p = 0.323)	0.012
Frequency	2007	+1.95% (p = 0.158)	0.158
Frequency	2008	+2.84% (p = 0.101)	0.283
Frequency	2009	+1.11% (p = 0.474)	-0.072
Frequency	2010	+1.46% (p = 0.507)	-0.104

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	+3.02% (p = 0.000)	(p = 0.000)	0.859
Loss Cost	2003.2	+3.23% (p = 0.000)	(p = 0.000)	0.896
Loss Cost	2004.1	+3.25% (p = 0.000)	(p = 0.000)	0.892
Loss Cost	2004.2	+3.32% (p = 0.000)	(p = 0.000)	0.886
Loss Cost	2005.1	+3.46% (p = 0.000)	(p = 0.000)	0.899
Loss Cost	2005.2	+3.42% (p = 0.000)	(p = 0.000)	0.885
Loss Cost	2006.1	+3.49% (p = 0.000)	(p = 0.000)	0.882
Loss Cost	2006.2	+3.45% (p = 0.000)	(p = 0.000)	0.864
Loss Cost	2007.1	+3.50% (p = 0.000)	(p = 0.001)	0.859
Loss Cost	2007.2	+3.70% (p = 0.000)	(p = 0.000)	0.872
Loss Cost	2008.1	+3.82% (p = 0.000)	(p = 0.000)	0.874
Loss Cost	2008.2	+3.81% (p = 0.000)	(p = 0.001)	0.852
Loss Cost	2009.1	+3.93% (p = 0.000)	(p = 0.002)	0.852
Loss Cost	2009.2	+4.02% (p = 0.000)	(p = 0.002)	0.833
Loss Cost	2010.1	+4.08% (p = 0.000)	(p = 0.004)	0.824
Loss Cost	2010.2	+3.79% (p = 0.000)	(p = 0.008)	0.784
Loss Cost	2011.1	+3.63% (p = 0.000)	(p = 0.008)	0.764
Loss Cost	2011.2	+3.10% (p = 0.000)	(p = 0.014)	0.718
Loss Cost	2012.1	+2.96% (p = 0.000)	(p = 0.015)	0.692
Loss Cost	2012.2	+2.48% (p = 0.002)	(p = 0.032)	0.589
Loss Cost	2013.1	+2.40% (p = 0.007)	(p = 0.041)	0.559
Loss Cost	2013.2	+1.99% (p = 0.034)	(p = 0.085)	0.382
Loss Cost	2014.1	+1.57% (p = 0.117)	(p = 0.065)	0.361
Loss Cost	2014.2	+1.53% (p = 0.213)	(p = 0.105)	0.224
Loss Cost	2015.1	+0.58% (p = 0.633)	(p = 0.049)	0.349
Loss Cost	2015.2	+0.95% (p = 0.562)	(p = 0.072)	0.312
Severity	2003.1	+2.31% (p = 0.000)	(p = 0.003)	0.594
Severity	2003.2	+2.43% (p = 0.000)	(p = 0.002)	0.595
Severity	2004.1	+2.61% (p = 0.000)	(p = 0.004)	0.625
Severity	2004.2	+2.78% (p = 0.000)	(p = 0.003)	0.637
Severity	2005.1	+3.07% (p = 0.000)	(p = 0.005)	0.696
Severity	2005.2	+3.22% (p = 0.000)	(p = 0.003)	0.697
Severity	2006.1	+3.46% (p = 0.000)	(p = 0.006)	0.728
Severity	2006.2	+3.61% (p = 0.000)	(p = 0.004)	0.722
Severity	2007.1	+3.78% (p = 0.000)	(p = 0.008)	0.732
Severity	2007.2	+3.82% (p = 0.000)	(p = 0.010)	0.702
Severity	2008.1	+4.15% (p = 0.000)	(p = 0.019)	0.740
Severity	2008.2	+4.44% (p = 0.000)	(p = 0.010)	0.751
Severity	2009.1	+4.86% (p = 0.000)	(p = 0.018)	0.796
Severity	2009.2	+5.16% (p = 0.000)	(p = 0.011)	0.800
Severity	2010.1	+5.26% (p = 0.000)	(p = 0.017)	0.790
Severity	2010.2	+5.35% (p = 0.000)	(p = 0.022)	0.756
Severity	2011.1	+5.41% (p = 0.000)	(p = 0.032)	0.739
Severity	2011.2	+5.17% (p = 0.000)	(p = 0.058)	0.668
Severity	2012.1	+4.97% (p = 0.001)	(p = 0.061)	0.631
Severity	2012.2	+4.85% (p = 0.002)	(p = 0.092)	0.538
Severity	2013.1	+4.60% (p = 0.009)	(p = 0.101)	0.492
Severity	2013.2	+4.09% (p = 0.038)	(p = 0.172)	0.322
Severity	2014.1	+2.91% (p = 0.144)	(p = 0.097)	0.293
Severity	2014.2	+1.46% (p = 0.485)	(p = 0.202)	0.025
Severity	2015.1	+0.39% (p = 0.870)	(p = 0.161)	0.068
Severity	2015.2	-1.28% (p = 0.663)	(p = 0.323)	-0.041
Frequency	2003.1	+0.70% (p = 0.027)	(p = 0.378)	0.116
Frequency	2003.2	+0.79% (p = 0.019)	(p = 0.482)	0.137
Frequency	2004.1	+0.63% (p = 0.060)	(p = 0.663)	0.063
Frequency	2004.2	+0.53% (p = 0.131)	(p = 0.544)	0.031
Frequency	2005.1	+0.38% (p = 0.285)	(p = 0.710)	-0.024
Frequency	2005.2	+0.20% (p = 0.589)	(p = 0.497)	-0.045
Frequency	2006.1	+0.03% (p = 0.945)	(p = 0.673)	-0.075
Frequency	2006.2	-0.15% (p = 0.690)	(p = 0.485)	-0.058
Frequency	2007.1	-0.27% (p = 0.508)	(p = 0.605)	-0.056
Frequency	2007.2	-0.12% (p = 0.792)	(p = 0.772)	-0.088
Frequency	2008.1	-0.32% (p = 0.483)	(p = 0.977)	-0.073
Frequency	2008.2	-0.60% (p = 0.211)	(p = 0.700)	-0.012
Frequency	2009.1	-0.88% (p = 0.077)	(p = 0.958)	0.070
Frequency	2009.2	-1.09% (p = 0.046)	(p = 0.767)	0.122
Frequency	2010.1	-1.12% (p = 0.063)	(p = 0.805)	0.103
Frequency	2010.2	-1.48% (p = 0.023)	(p = 0.540)	0.210
Frequency	2011.1	-1.70% (p = 0.019)	(p = 0.688)	0.245
Frequency	2011.2	-1.96% (p = 0.016)	(p = 0.543)	0.277
Frequency	2012.1	-1.91% (p = 0.036)	(p = 0.547)	0.221
Frequency	2012.2	-2.25% (p = 0.031)	(p = 0.428)	0.252
Frequency	2013.1	-2.11% (p = 0.074)	(p = 0.418)	0.183
Frequency	2013.2	-2.02% (p = 0.146)	(p = 0.489)	0.067
Frequency	2014.1	-1.30% (p = 0.386)	(p = 0.347)	-0.016
Frequency	2014.2	+0.07% (p = 0.964)	(p = 0.653)	-0.244
Frequency	2015.1	+0.19% (p = 0.923)	(p = 0.667)	-0.287
Frequency	2015.2	+2.26% (p = 0.295)	(p = 0.846)	-0.099

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	+3.02% (p = 0.000)	0.787
Loss Cost	2003.2	+3.17% (p = 0.000)	0.803
Loss Cost	2004.1	+3.25% (p = 0.000)	0.800
Loss Cost	2004.2	+3.25% (p = 0.000)	0.783
Loss Cost	2005.1	+3.46% (p = 0.000)	0.812
Loss Cost	2005.2	+3.35% (p = 0.000)	0.791
Loss Cost	2006.1	+3.49% (p = 0.000)	0.794
Loss Cost	2006.2	+3.37% (p = 0.000)	0.769
Loss Cost	2007.1	+3.50% (p = 0.000)	0.768
Loss Cost	2007.2	+3.60% (p = 0.000)	0.760
Loss Cost	2008.1	+3.82% (p = 0.000)	0.773
Loss Cost	2008.2	+3.70% (p = 0.000)	0.741
Loss Cost	2009.1	+3.93% (p = 0.000)	0.751
Loss Cost	2009.2	+3.88% (p = 0.000)	0.717
Loss Cost	2010.1	+4.08% (p = 0.000)	0.714
Loss Cost	2010.2	+3.64% (p = 0.000)	0.670
Loss Cost	2011.1	+3.63% (p = 0.000)	0.627
Loss Cost	2011.2	+2.94% (p = 0.000)	0.574
Loss Cost	2012.1	+2.96% (p = 0.001)	0.525
Loss Cost	2012.2	+2.30% (p = 0.008)	0.416
Loss Cost	2013.1	+2.40% (p = 0.015)	0.377
Loss Cost	2013.2	+1.76% (p = 0.075)	0.212
Loss Cost	2014.1	+1.57% (p = 0.172)	0.108
Loss Cost	2014.2	+1.17% (p = 0.381)	-0.016
Loss Cost	2015.1	+0.58% (p = 0.713)	-0.119
Loss Cost	2015.2	+0.19% (p = 0.924)	-0.165
Severity	2003.1	+2.31% (p = 0.000)	0.472
Severity	2003.2	+2.36% (p = 0.000)	0.459
Severity	2004.1	+2.61% (p = 0.000)	0.514
Severity	2004.2	+2.70% (p = 0.000)	0.508
Severity	2005.1	+3.07% (p = 0.000)	0.598
Severity	2005.2	+3.13% (p = 0.000)	0.584
Severity	2006.1	+3.46% (p = 0.000)	0.639
Severity	2006.2	+3.51% (p = 0.000)	0.619
Severity	2007.1	+3.78% (p = 0.000)	0.646
Severity	2007.2	+3.71% (p = 0.000)	0.608
Severity	2008.1	+4.15% (p = 0.000)	0.672
Severity	2008.2	+4.31% (p = 0.000)	0.662
Severity	2009.1	+4.86% (p = 0.000)	0.734
Severity	2009.2	+5.01% (p = 0.000)	0.719
Severity	2010.1	+5.26% (p = 0.000)	0.715
Severity	2010.2	+5.16% (p = 0.000)	0.672
Severity	2011.1	+5.41% (p = 0.000)	0.659
Severity	2011.2	+4.95% (p = 0.000)	0.589
Severity	2012.1	+4.97% (p = 0.001)	0.539
Severity	2012.2	+4.56% (p = 0.005)	0.445
Severity	2013.1	+4.60% (p = 0.014)	0.387
Severity	2013.2	+3.72% (p = 0.060)	0.241
Severity	2014.1	+2.91% (p = 0.186)	0.095
Severity	2014.2	+0.97% (p = 0.649)	-0.094
Severity	2015.1	+0.39% (p = 0.881)	-0.139
Severity	2015.2	-1.94% (p = 0.506)	-0.077
Frequency	2003.1	+0.70% (p = 0.026)	0.122
Frequency	2003.2	+0.80% (p = 0.016)	0.151
Frequency	2004.1	+0.63% (p = 0.057)	0.089
Frequency	2004.2	+0.54% (p = 0.118)	0.052
Frequency	2005.1	+0.38% (p = 0.277)	0.008
Frequency	2005.2	+0.21% (p = 0.555)	-0.024
Frequency	2006.1	+0.03% (p = 0.944)	-0.040
Frequency	2006.2	-0.14% (p = 0.721)	-0.036
Frequency	2007.1	-0.27% (p = 0.501)	-0.023
Frequency	2007.2	-0.11% (p = 0.804)	-0.042
Frequency	2008.1	-0.32% (p = 0.472)	-0.022
Frequency	2008.2	-0.59% (p = 0.210)	0.031
Frequency	2009.1	-0.88% (p = 0.069)	0.119
Frequency	2009.2	-1.08% (p = 0.042)	0.167
Frequency	2010.1	-1.12% (p = 0.055)	0.152
Frequency	2010.2	-1.44% (p = 0.023)	0.240
Frequency	2011.1	-1.70% (p = 0.016)	0.287
Frequency	2011.2	-1.91% (p = 0.015)	0.309
Frequency	2012.1	-1.91% (p = 0.031)	0.258
Frequency	2012.2	-2.16% (p = 0.032)	0.272
Frequency	2013.1	-2.11% (p = 0.068)	0.205
Frequency	2013.2	-1.89% (p = 0.154)	0.111
Frequency	2014.1	-1.30% (p = 0.383)	-0.016
Frequency	2014.2	+0.19% (p = 0.894)	-0.122
Frequency	2015.1	+0.19% (p = 0.918)	-0.141
Frequency	2015.2	+2.17% (p = 0.256)	0.076

Collision

Coverage = CL
End Trend Period = 2019.1
Excluded Points = 2016.2
Parameters Included: time, seasonality

Fit	Start Date	Time	Seasonality	Adjusted R ²
Loss Cost	2003.1	+2.97% (p = 0.000)	(p = 0.001)	0.851
Loss Cost	2003.2	+3.18% (p = 0.000)	(p = 0.000)	0.891
Loss Cost	2004.1	+3.20% (p = 0.000)	(p = 0.000)	0.886
Loss Cost	2004.2	+3.26% (p = 0.000)	(p = 0.000)	0.879
Loss Cost	2005.1	+3.40% (p = 0.000)	(p = 0.000)	0.894
Loss Cost	2005.2	+3.36% (p = 0.000)	(p = 0.000)	0.878
Loss Cost	2006.1	+3.42% (p = 0.000)	(p = 0.000)	0.876
Loss Cost	2006.2	+3.37% (p = 0.000)	(p = 0.001)	0.856
Loss Cost	2007.1	+3.42% (p = 0.000)	(p = 0.001)	0.851
Loss Cost	2007.2	+3.63% (p = 0.000)	(p = 0.000)	0.864
Loss Cost	2008.1	+3.74% (p = 0.000)	(p = 0.001)	0.867
Loss Cost	2008.2	+3.73% (p = 0.000)	(p = 0.002)	0.843
Loss Cost	2009.1	+3.85% (p = 0.000)	(p = 0.004)	0.844
Loss Cost	2009.2	+3.92% (p = 0.000)	(p = 0.005)	0.822
Loss Cost	2010.1	+4.00% (p = 0.000)	(p = 0.008)	0.814
Loss Cost	2010.2	+3.67% (p = 0.000)	(p = 0.018)	0.774
Loss Cost	2011.1	+3.53% (p = 0.000)	(p = 0.017)	0.751
Loss Cost	2011.2	+2.97% (p = 0.000)	(p = 0.031)	0.713
Loss Cost	2012.1	+2.86% (p = 0.000)	(p = 0.034)	0.684
Loss Cost	2012.2	+2.34% (p = 0.002)	(p = 0.068)	0.589
Loss Cost	2013.1	+2.31% (p = 0.006)	(p = 0.090)	0.556
Loss Cost	2013.2	+1.87% (p = 0.032)	(p = 0.174)	0.370
Loss Cost	2014.1	+1.57% (p = 0.101)	(p = 0.146)	0.320
Loss Cost	2014.2	+1.53% (p = 0.195)	(p = 0.206)	0.162
Loss Cost	2015.1	+0.76% (p = 0.542)	(p = 0.123)	0.224
Loss Cost	2015.2	+1.24% (p = 0.471)	(p = 0.148)	0.201
Severity	2003.1	+2.17% (p = 0.000)	(p = 0.006)	0.565
Severity	2003.2	+2.28% (p = 0.000)	(p = 0.005)	0.565
Severity	2004.1	+2.46% (p = 0.000)	(p = 0.009)	0.600
Severity	2004.2	+2.62% (p = 0.000)	(p = 0.006)	0.611
Severity	2005.1	+2.91% (p = 0.000)	(p = 0.009)	0.680
Severity	2005.2	+3.06% (p = 0.000)	(p = 0.007)	0.680
Severity	2006.1	+3.29% (p = 0.000)	(p = 0.012)	0.717
Severity	2006.2	+3.43% (p = 0.000)	(p = 0.010)	0.709
Severity	2007.1	+3.61% (p = 0.000)	(p = 0.017)	0.722
Severity	2007.2	+3.62% (p = 0.000)	(p = 0.022)	0.688
Severity	2008.1	+3.95% (p = 0.000)	(p = 0.039)	0.736
Severity	2008.2	+4.23% (p = 0.000)	(p = 0.022)	0.746
Severity	2009.1	+4.65% (p = 0.000)	(p = 0.038)	0.803
Severity	2009.2	+4.93% (p = 0.000)	(p = 0.023)	0.807
Severity	2010.1	+5.04% (p = 0.000)	(p = 0.037)	0.798
Severity	2010.2	+5.09% (p = 0.000)	(p = 0.047)	0.763
Severity	2011.1	+5.18% (p = 0.000)	(p = 0.069)	0.748
Severity	2011.2	+4.87% (p = 0.000)	(p = 0.122)	0.678
Severity	2012.1	+4.74% (p = 0.001)	(p = 0.130)	0.638
Severity	2012.2	+4.56% (p = 0.003)	(p = 0.190)	0.540
Severity	2013.1	+4.43% (p = 0.009)	(p = 0.210)	0.489
Severity	2013.2	+3.86% (p = 0.039)	(p = 0.332)	0.309
Severity	2014.1	+2.91% (p = 0.132)	(p = 0.210)	0.239
Severity	2014.2	+1.46% (p = 0.455)	(p = 0.378)	-0.092
Severity	2015.1	+0.79% (p = 0.741)	(p = 0.344)	-0.118
Severity	2015.2	-0.75% (p = 0.802)	(p = 0.533)	-0.305
Frequency	2003.1	+0.78% (p = 0.016)	(p = 0.516)	0.141
Frequency	2003.2	+0.88% (p = 0.011)	(p = 0.653)	0.167
Frequency	2004.1	+0.72% (p = 0.035)	(p = 0.858)	0.094
Frequency	2004.2	+0.62% (p = 0.082)	(p = 0.728)	0.053
Frequency	2005.1	+0.48% (p = 0.189)	(p = 0.910)	-0.006
Frequency	2005.2	+0.29% (p = 0.428)	(p = 0.674)	-0.044
Frequency	2006.1	+0.12% (p = 0.746)	(p = 0.873)	-0.080
Frequency	2006.2	-0.05% (p = 0.889)	(p = 0.663)	-0.081
Frequency	2007.1	-0.18% (p = 0.675)	(p = 0.797)	-0.083
Frequency	2007.2	+0.01% (p = 0.990)	(p = 0.999)	-0.100
Frequency	2008.1	-0.20% (p = 0.658)	(p = 0.787)	-0.089
Frequency	2008.2	-0.48% (p = 0.323)	(p = 0.932)	-0.051
Frequency	2009.1	-0.76% (p = 0.123)	(p = 0.785)	0.038
Frequency	2009.2	-0.96% (p = 0.078)	(p = 0.978)	0.083
Frequency	2010.1	-1.00% (p = 0.095)	(p = 0.943)	0.066
Frequency	2010.2	-1.34% (p = 0.039)	(p = 0.769)	0.167
Frequency	2011.1	-1.57% (p = 0.028)	(p = 0.946)	0.215
Frequency	2011.2	-1.82% (p = 0.025)	(p = 0.780)	0.245
Frequency	2012.1	-1.80% (p = 0.048)	(p = 0.785)	0.187
Frequency	2012.2	-2.12% (p = 0.044)	(p = 0.638)	0.217
Frequency	2013.1	-2.03% (p = 0.090)	(p = 0.629)	0.142
Frequency	2013.2	-1.91% (p = 0.175)	(p = 0.702)	0.023
Frequency	2014.1	-1.30% (p = 0.403)	(p = 0.531)	-0.094
Frequency	2014.2	+0.07% (p = 0.965)	(p = 0.875)	-0.326
Frequency	2015.1	-0.03% (p = 0.989)	(p = 0.922)	-0.397
Frequency	2015.2	+2.00% (p = 0.391)	(p = 0.699)	-0.199

Collision

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

Fit	Start Date	Time	Seasonality	Adjusted R ²
Loss Cost	2003.1	+3.02% (p = 0.000)	(p = 0.000)	0.851
Loss Cost	2003.2	+3.23% (p = 0.000)	(p = 0.000)	0.891
Loss Cost	2004.1	+3.25% (p = 0.000)	(p = 0.000)	0.886
Loss Cost	2004.2	+3.32% (p = 0.000)	(p = 0.000)	0.880
Loss Cost	2005.1	+3.48% (p = 0.000)	(p = 0.000)	0.894
Loss Cost	2005.2	+3.44% (p = 0.000)	(p = 0.000)	0.879
Loss Cost	2006.1	+3.51% (p = 0.000)	(p = 0.000)	0.877
Loss Cost	2006.2	+3.48% (p = 0.000)	(p = 0.001)	0.857
Loss Cost	2007.1	+3.54% (p = 0.000)	(p = 0.001)	0.852
Loss Cost	2007.2	+3.75% (p = 0.000)	(p = 0.000)	0.866
Loss Cost	2008.1	+3.89% (p = 0.000)	(p = 0.001)	0.870
Loss Cost	2008.2	+3.89% (p = 0.000)	(p = 0.002)	0.847
Loss Cost	2009.1	+4.04% (p = 0.000)	(p = 0.003)	0.848
Loss Cost	2009.2	+4.14% (p = 0.000)	(p = 0.004)	0.830
Loss Cost	2010.1	+4.24% (p = 0.000)	(p = 0.008)	0.823
Loss Cost	2010.2	+3.94% (p = 0.000)	(p = 0.015)	0.781
Loss Cost	2011.1	+3.77% (p = 0.000)	(p = 0.015)	0.759
Loss Cost	2011.2	+3.22% (p = 0.000)	(p = 0.024)	0.710
Loss Cost	2012.1	+3.07% (p = 0.001)	(p = 0.028)	0.682
Loss Cost	2012.2	+2.57% (p = 0.004)	(p = 0.051)	0.575
Loss Cost	2013.1	+2.48% (p = 0.016)	(p = 0.068)	0.542
Loss Cost	2013.2	+2.04% (p = 0.064)	(p = 0.122)	0.359
Loss Cost	2014.1	+1.48% (p = 0.227)	(p = 0.094)	0.338
Loss Cost	2014.2	+1.43% (p = 0.344)	(p = 0.141)	0.195
Loss Cost	2015.1	-0.04% (p = 0.979)	(p = 0.057)	0.382
Loss Cost	2015.2	+0.29% (p = 0.889)	(p = 0.092)	0.326
Severity	2003.1	+2.13% (p = 0.000)	(p = 0.001)	0.585
Severity	2003.2	+2.24% (p = 0.000)	(p = 0.001)	0.587
Severity	2004.1	+2.42% (p = 0.000)	(p = 0.002)	0.613
Severity	2004.2	+2.59% (p = 0.000)	(p = 0.001)	0.626
Severity	2005.1	+2.89% (p = 0.000)	(p = 0.003)	0.683
Severity	2005.2	+3.05% (p = 0.000)	(p = 0.002)	0.684
Severity	2006.1	+3.29% (p = 0.000)	(p = 0.004)	0.713
Severity	2006.2	+3.44% (p = 0.000)	(p = 0.003)	0.707
Severity	2007.1	+3.61% (p = 0.000)	(p = 0.007)	0.715
Severity	2007.2	+3.65% (p = 0.000)	(p = 0.008)	0.682
Severity	2008.1	+4.00% (p = 0.000)	(p = 0.017)	0.719
Severity	2008.2	+4.30% (p = 0.000)	(p = 0.010)	0.730
Severity	2009.1	+4.76% (p = 0.000)	(p = 0.020)	0.776
Severity	2009.2	+5.07% (p = 0.000)	(p = 0.013)	0.781
Severity	2010.1	+5.18% (p = 0.000)	(p = 0.022)	0.769
Severity	2010.2	+5.26% (p = 0.000)	(p = 0.027)	0.732
Severity	2011.1	+5.32% (p = 0.000)	(p = 0.041)	0.714
Severity	2011.2	+5.05% (p = 0.001)	(p = 0.068)	0.634
Severity	2012.1	+4.78% (p = 0.003)	(p = 0.071)	0.596
Severity	2012.2	+4.63% (p = 0.009)	(p = 0.103)	0.492
Severity	2013.1	+4.26% (p = 0.034)	(p = 0.109)	0.448
Severity	2013.2	+3.67% (p = 0.102)	(p = 0.175)	0.266
Severity	2014.1	+1.89% (p = 0.401)	(p = 0.079)	0.298
Severity	2014.2	+0.19% (p = 0.934)	(p = 0.140)	0.101
Severity	2015.1	-2.00% (p = 0.445)	(p = 0.066)	0.342
Severity	2015.2	-4.20% (p = 0.164)	(p = 0.108)	0.461
Frequency	2003.1	+0.87% (p = 0.008)	(p = 0.222)	0.193
Frequency	2003.2	+0.97% (p = 0.005)	(p = 0.300)	0.218
Frequency	2004.1	+0.81% (p = 0.019)	(p = 0.442)	0.136
Frequency	2004.2	+0.71% (p = 0.049)	(p = 0.359)	0.101
Frequency	2005.1	+0.57% (p = 0.125)	(p = 0.495)	0.031
Frequency	2005.2	+0.38% (p = 0.306)	(p = 0.330)	0.003
Frequency	2006.1	+0.22% (p = 0.579)	(p = 0.476)	-0.051
Frequency	2006.2	+0.03% (p = 0.932)	(p = 0.333)	-0.044
Frequency	2007.1	-0.08% (p = 0.861)	(p = 0.431)	-0.060
Frequency	2007.2	+0.10% (p = 0.829)	(p = 0.575)	-0.080
Frequency	2008.1	-0.11% (p = 0.824)	(p = 0.767)	-0.096
Frequency	2008.2	-0.39% (p = 0.438)	(p = 0.531)	-0.051
Frequency	2009.1	-0.69% (p = 0.196)	(p = 0.775)	-0.001
Frequency	2009.2	-0.89% (p = 0.122)	(p = 0.622)	0.049
Frequency	2010.1	-0.89% (p = 0.166)	(p = 0.644)	0.028
Frequency	2010.2	-1.26% (p = 0.070)	(p = 0.433)	0.136
Frequency	2011.1	-1.47% (p = 0.061)	(p = 0.572)	0.161
Frequency	2011.2	-1.74% (p = 0.049)	(p = 0.465)	0.195
Frequency	2012.1	-1.63% (p = 0.106)	(p = 0.455)	0.139
Frequency	2012.2	-1.98% (p = 0.087)	(p = 0.374)	0.170
Frequency	2013.1	-1.70% (p = 0.203)	(p = 0.347)	0.108
Frequency	2013.2	-1.57% (p = 0.320)	(p = 0.420)	-0.015
Frequency	2014.1	-0.41% (p = 0.815)	(p = 0.237)	-0.011
Frequency	2014.2	+1.24% (p = 0.470)	(p = 0.401)	-0.080
Frequency	2015.1	+2.00% (p = 0.379)	(p = 0.348)	-0.054
Frequency	2015.2	+4.69% (p = 0.030)	(p = 0.547)	0.607

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	+5.74% (p = 0.000)	(p = 0.075)	0.846
Loss Cost	2003.2	+5.99% (p = 0.000)	(p = 0.036)	0.856
Loss Cost	2004.1	+6.12% (p = 0.000)	(p = 0.055)	0.855
Loss Cost	2004.2	+6.26% (p = 0.000)	(p = 0.043)	0.849
Loss Cost	2005.1	+6.27% (p = 0.000)	(p = 0.052)	0.839
Loss Cost	2005.2	+6.32% (p = 0.000)	(p = 0.056)	0.823
Loss Cost	2006.1	+6.43% (p = 0.000)	(p = 0.078)	0.816
Loss Cost	2006.2	+6.44% (p = 0.000)	(p = 0.089)	0.795
Loss Cost	2007.1	+6.24% (p = 0.000)	(p = 0.070)	0.775
Loss Cost	2007.2	+6.03% (p = 0.000)	(p = 0.108)	0.738
Loss Cost	2008.1	+6.13% (p = 0.000)	(p = 0.139)	0.724
Loss Cost	2008.2	+5.75% (p = 0.000)	(p = 0.222)	0.674
Loss Cost	2009.1	+5.53% (p = 0.000)	(p = 0.194)	0.637
Loss Cost	2009.2	+5.37% (p = 0.000)	(p = 0.251)	0.576
Loss Cost	2010.1	+5.27% (p = 0.000)	(p = 0.256)	0.536
Loss Cost	2010.2	+4.85% (p = 0.001)	(p = 0.367)	0.439
Loss Cost	2011.1	+5.53% (p = 0.001)	(p = 0.535)	0.495
Loss Cost	2011.2	+5.08% (p = 0.005)	(p = 0.679)	0.391
Loss Cost	2012.1	+5.22% (p = 0.010)	(p = 0.731)	0.350
Loss Cost	2012.2	+4.64% (p = 0.036)	(p = 0.883)	0.223
Loss Cost	2013.1	+5.14% (p = 0.044)	(p = 0.988)	0.214
Loss Cost	2013.2	+4.64% (p = 0.115)	(p = 0.923)	0.096
Loss Cost	2014.1	+4.01% (p = 0.237)	(p = 0.984)	-0.038
Loss Cost	2014.2	+3.48% (p = 0.402)	(p = 0.949)	-0.147
Loss Cost	2015.1	+2.84% (p = 0.579)	(p = 0.987)	-0.261
Loss Cost	2015.2	-1.12% (p = 0.849)	(p = 0.678)	-0.345
Severity	2003.1	+3.15% (p = 0.000)	(p = 0.000)	0.849
Severity	2003.2	+3.14% (p = 0.000)	(p = 0.000)	0.832
Severity	2004.1	+3.14% (p = 0.000)	(p = 0.000)	0.829
Severity	2004.2	+3.28% (p = 0.000)	(p = 0.000)	0.831
Severity	2005.1	+3.35% (p = 0.000)	(p = 0.000)	0.832
Severity	2005.2	+3.54% (p = 0.000)	(p = 0.000)	0.838
Severity	2006.1	+3.71% (p = 0.000)	(p = 0.000)	0.849
Severity	2006.2	+3.80% (p = 0.000)	(p = 0.000)	0.835
Severity	2007.1	+3.84% (p = 0.000)	(p = 0.000)	0.834
Severity	2007.2	+3.91% (p = 0.000)	(p = 0.000)	0.815
Severity	2008.1	+4.27% (p = 0.000)	(p = 0.000)	0.848
Severity	2008.2	+4.48% (p = 0.000)	(p = 0.000)	0.843
Severity	2009.1	+4.70% (p = 0.000)	(p = 0.000)	0.851
Severity	2009.2	+4.92% (p = 0.000)	(p = 0.000)	0.842
Severity	2010.1	+5.23% (p = 0.000)	(p = 0.000)	0.855
Severity	2010.2	+5.40% (p = 0.000)	(p = 0.000)	0.836
Severity	2011.1	+6.02% (p = 0.000)	(p = 0.000)	0.879
Severity	2011.2	+5.99% (p = 0.000)	(p = 0.000)	0.847
Severity	2012.1	+5.86% (p = 0.000)	(p = 0.000)	0.841
Severity	2012.2	+5.69% (p = 0.000)	(p = 0.000)	0.789
Severity	2013.1	+5.93% (p = 0.001)	(p = 0.001)	0.790
Severity	2013.2	+6.29% (p = 0.002)	(p = 0.002)	0.749
Severity	2014.1	+5.97% (p = 0.007)	(p = 0.003)	0.740
Severity	2014.2	+6.32% (p = 0.018)	(p = 0.007)	0.672
Severity	2015.1	+6.68% (p = 0.041)	(p = 0.016)	0.664
Severity	2015.2	+4.13% (p = 0.202)	(p = 0.037)	0.490
Frequency	2003.1	+2.52% (p = 0.000)	(p = 0.000)	0.628
Frequency	2003.2	+2.76% (p = 0.000)	(p = 0.001)	0.670
Frequency	2004.1	+2.89% (p = 0.000)	(p = 0.001)	0.672
Frequency	2004.2	+2.88% (p = 0.000)	(p = 0.001)	0.662
Frequency	2005.1	+2.82% (p = 0.000)	(p = 0.001)	0.622
Frequency	2005.2	+2.68% (p = 0.000)	(p = 0.001)	0.610
Frequency	2006.1	+2.62% (p = 0.000)	(p = 0.002)	0.563
Frequency	2006.2	+2.55% (p = 0.000)	(p = 0.002)	0.552
Frequency	2007.1	+2.31% (p = 0.001)	(p = 0.005)	0.481
Frequency	2007.2	+2.03% (p = 0.005)	(p = 0.003)	0.478
Frequency	2008.1	+1.78% (p = 0.017)	(p = 0.005)	0.399
Frequency	2008.2	+1.22% (p = 0.080)	(p = 0.001)	0.459
Frequency	2009.1	+0.80% (p = 0.247)	(p = 0.002)	0.390
Frequency	2009.2	+0.43% (p = 0.548)	(p = 0.001)	0.436
Frequency	2010.1	+0.04% (p = 0.956)	(p = 0.002)	0.392
Frequency	2010.2	-0.53% (p = 0.479)	(p = 0.001)	0.502
Frequency	2011.1	-0.47% (p = 0.578)	(p = 0.001)	0.494
Frequency	2011.2	-0.86% (p = 0.359)	(p = 0.001)	0.527
Frequency	2012.1	-0.61% (p = 0.560)	(p = 0.001)	0.536
Frequency	2012.2	-0.99% (p = 0.408)	(p = 0.002)	0.546
Frequency	2013.1	-0.75% (p = 0.583)	(p = 0.003)	0.544
Frequency	2013.2	-1.55% (p = 0.324)	(p = 0.002)	0.590
Frequency	2014.1	-1.85% (p = 0.324)	(p = 0.006)	0.568
Frequency	2014.2	-2.67% (p = 0.248)	(p = 0.008)	0.571
Frequency	2015.1	-3.61% (p = 0.201)	(p = 0.019)	0.563
Frequency	2015.2	-5.04% (p = 0.170)	(p = 0.025)	0.562

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	+5.74% (p = 0.000)	0.834
Loss Cost	2003.2	+5.93% (p = 0.000)	0.838
Loss Cost	2004.1	+6.12% (p = 0.000)	0.840
Loss Cost	2004.2	+6.20% (p = 0.000)	0.830
Loss Cost	2005.1	+6.27% (p = 0.000)	0.820
Loss Cost	2005.2	+6.24% (p = 0.000)	0.802
Loss Cost	2006.1	+6.43% (p = 0.000)	0.798
Loss Cost	2006.2	+6.36% (p = 0.000)	0.776
Loss Cost	2007.1	+6.24% (p = 0.000)	0.749
Loss Cost	2007.2	+5.93% (p = 0.000)	0.716
Loss Cost	2008.1	+6.13% (p = 0.000)	0.706
Loss Cost	2008.2	+5.67% (p = 0.000)	0.665
Loss Cost	2009.1	+5.53% (p = 0.000)	0.622
Loss Cost	2009.2	+5.26% (p = 0.000)	0.566
Loss Cost	2010.1	+5.27% (p = 0.000)	0.526
Loss Cost	2010.2	+4.73% (p = 0.002)	0.444
Loss Cost	2011.1	+5.53% (p = 0.001)	0.515
Loss Cost	2011.2	+5.01% (p = 0.004)	0.427
Loss Cost	2012.1	+5.22% (p = 0.007)	0.394
Loss Cost	2012.2	+4.60% (p = 0.028)	0.286
Loss Cost	2013.1	+5.14% (p = 0.035)	0.286
Loss Cost	2013.2	+4.68% (p = 0.091)	0.186
Loss Cost	2014.1	+4.01% (p = 0.208)	0.077
Loss Cost	2014.2	+3.53% (p = 0.356)	-0.004
Loss Cost	2015.1	+2.84% (p = 0.546)	-0.081
Loss Cost	2015.2	-0.58% (p = 0.912)	-0.164
Severity	2003.1	+3.15% (p = 0.000)	0.533
Severity	2003.2	+3.01% (p = 0.000)	0.492
Severity	2004.1	+3.14% (p = 0.000)	0.492
Severity	2004.2	+3.12% (p = 0.000)	0.464
Severity	2005.1	+3.35% (p = 0.000)	0.486
Severity	2005.2	+3.36% (p = 0.000)	0.458
Severity	2006.1	+3.71% (p = 0.000)	0.503
Severity	2006.2	+3.58% (p = 0.000)	0.458
Severity	2007.1	+3.84% (p = 0.000)	0.471
Severity	2007.2	+3.66% (p = 0.000)	0.418
Severity	2008.1	+4.27% (p = 0.000)	0.505
Severity	2008.2	+4.19% (p = 0.000)	0.460
Severity	2009.1	+4.70% (p = 0.000)	0.506
Severity	2009.2	+4.56% (p = 0.001)	0.452
Severity	2010.1	+5.23% (p = 0.000)	0.512
Severity	2010.2	+4.96% (p = 0.001)	0.445
Severity	2011.1	+6.02% (p = 0.000)	0.559
Severity	2011.2	+5.47% (p = 0.002)	0.475
Severity	2012.1	+5.86% (p = 0.003)	0.461
Severity	2012.2	+5.02% (p = 0.016)	0.346
Severity	2013.1	+5.93% (p = 0.013)	0.392
Severity	2013.2	+5.36% (p = 0.045)	0.279
Severity	2014.1	+5.97% (p = 0.061)	0.264
Severity	2014.2	+4.91% (p = 0.177)	0.117
Severity	2015.1	+6.68% (p = 0.140)	0.182
Severity	2015.2	+2.37% (p = 0.575)	-0.102
Frequency	2003.1	+2.52% (p = 0.000)	0.451
Frequency	2003.2	+2.84% (p = 0.000)	0.527
Frequency	2004.1	+2.89% (p = 0.000)	0.513
Frequency	2004.2	+2.98% (p = 0.000)	0.504
Frequency	2005.1	+2.82% (p = 0.000)	0.457
Frequency	2005.2	+2.80% (p = 0.000)	0.424
Frequency	2006.1	+2.62% (p = 0.000)	0.370
Frequency	2006.2	+2.68% (p = 0.001)	0.353
Frequency	2007.1	+2.31% (p = 0.004)	0.278
Frequency	2007.2	+2.19% (p = 0.010)	0.230
Frequency	2008.1	+1.78% (p = 0.040)	0.148
Frequency	2008.2	+1.42% (p = 0.114)	0.076
Frequency	2009.1	+0.80% (p = 0.363)	-0.007
Frequency	2009.2	+0.67% (p = 0.485)	-0.027
Frequency	2010.1	+0.04% (p = 0.967)	-0.059
Frequency	2010.2	-0.22% (p = 0.836)	-0.060
Frequency	2011.1	-0.47% (p = 0.699)	-0.056
Frequency	2011.2	-0.44% (p = 0.749)	-0.063
Frequency	2012.1	-0.61% (p = 0.698)	-0.064
Frequency	2012.2	-0.39% (p = 0.827)	-0.079
Frequency	2013.1	-0.75% (p = 0.719)	-0.078
Frequency	2013.2	-0.65% (p = 0.793)	-0.092
Frequency	2014.1	-1.85% (p = 0.519)	-0.058
Frequency	2014.2	-1.32% (p = 0.705)	-0.104
Frequency	2015.1	-3.61% (p = 0.377)	-0.014
Frequency	2015.2	-2.89% (p = 0.579)	-0.103

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	+5.74% (p = 0.000)	(p = 0.075)	0.846
Loss Cost	2003.2	+5.99% (p = 0.000)	(p = 0.036)	0.856
Loss Cost	2004.1	+6.12% (p = 0.000)	(p = 0.055)	0.855
Loss Cost	2004.2	+6.26% (p = 0.000)	(p = 0.043)	0.849
Loss Cost	2005.1	+6.27% (p = 0.000)	(p = 0.052)	0.839
Loss Cost	2005.2	+6.32% (p = 0.000)	(p = 0.056)	0.823
Loss Cost	2006.1	+6.43% (p = 0.000)	(p = 0.078)	0.816
Loss Cost	2006.2	+6.44% (p = 0.000)	(p = 0.089)	0.795
Loss Cost	2007.1	+6.24% (p = 0.000)	(p = 0.070)	0.775
Loss Cost	2007.2	+6.03% (p = 0.000)	(p = 0.108)	0.738
Loss Cost	2008.1	+6.13% (p = 0.000)	(p = 0.139)	0.724
Loss Cost	2008.2	+5.75% (p = 0.000)	(p = 0.222)	0.674
Loss Cost	2009.1	+5.53% (p = 0.000)	(p = 0.194)	0.637
Loss Cost	2009.2	+5.37% (p = 0.000)	(p = 0.251)	0.576
Loss Cost	2010.1	+5.27% (p = 0.000)	(p = 0.256)	0.536
Loss Cost	2010.2	+4.85% (p = 0.001)	(p = 0.367)	0.439
Loss Cost	2011.1	+5.53% (p = 0.001)	(p = 0.535)	0.495
Loss Cost	2011.2	+5.08% (p = 0.005)	(p = 0.679)	0.391
Loss Cost	2012.1	+5.22% (p = 0.010)	(p = 0.731)	0.350
Loss Cost	2012.2	+4.64% (p = 0.036)	(p = 0.883)	0.223
Loss Cost	2013.1	+5.14% (p = 0.044)	(p = 0.988)	0.214
Loss Cost	2013.2	+4.64% (p = 0.115)	(p = 0.923)	0.096
Loss Cost	2014.1	+4.01% (p = 0.237)	(p = 0.984)	-0.038
Loss Cost	2014.2	+3.48% (p = 0.402)	(p = 0.949)	-0.147
Loss Cost	2015.1	+2.84% (p = 0.579)	(p = 0.987)	-0.261
Loss Cost	2015.2	-1.12% (p = 0.849)	(p = 0.678)	-0.345
Severity	2003.1	+3.15% (p = 0.000)	(p = 0.000)	0.849
Severity	2003.2	+3.14% (p = 0.000)	(p = 0.000)	0.832
Severity	2004.1	+3.14% (p = 0.000)	(p = 0.000)	0.829
Severity	2004.2	+3.28% (p = 0.000)	(p = 0.000)	0.831
Severity	2005.1	+3.35% (p = 0.000)	(p = 0.000)	0.832
Severity	2005.2	+3.54% (p = 0.000)	(p = 0.000)	0.838
Severity	2006.1	+3.71% (p = 0.000)	(p = 0.000)	0.849
Severity	2006.2	+3.80% (p = 0.000)	(p = 0.000)	0.835
Severity	2007.1	+3.84% (p = 0.000)	(p = 0.000)	0.834
Severity	2007.2	+3.91% (p = 0.000)	(p = 0.000)	0.815
Severity	2008.1	+4.27% (p = 0.000)	(p = 0.000)	0.848
Severity	2008.2	+4.48% (p = 0.000)	(p = 0.000)	0.843
Severity	2009.1	+4.70% (p = 0.000)	(p = 0.000)	0.851
Severity	2009.2	+4.92% (p = 0.000)	(p = 0.000)	0.842
Severity	2010.1	+5.23% (p = 0.000)	(p = 0.000)	0.855
Severity	2010.2	+5.40% (p = 0.000)	(p = 0.000)	0.836
Severity	2011.1	+6.02% (p = 0.000)	(p = 0.000)	0.879
Severity	2011.2	+5.99% (p = 0.000)	(p = 0.000)	0.847
Severity	2012.1	+5.86% (p = 0.000)	(p = 0.000)	0.841
Severity	2012.2	+5.69% (p = 0.000)	(p = 0.000)	0.789
Severity	2013.1	+5.93% (p = 0.001)	(p = 0.001)	0.790
Severity	2013.2	+6.29% (p = 0.002)	(p = 0.002)	0.749
Severity	2014.1	+5.97% (p = 0.007)	(p = 0.003)	0.740
Severity	2014.2	+6.32% (p = 0.018)	(p = 0.007)	0.672
Severity	2015.1	+6.68% (p = 0.041)	(p = 0.016)	0.664
Severity	2015.2	+4.13% (p = 0.202)	(p = 0.037)	0.490
Frequency	2003.1	+2.52% (p = 0.000)	(p = 0.000)	0.628
Frequency	2003.2	+2.76% (p = 0.000)	(p = 0.001)	0.670
Frequency	2004.1	+2.89% (p = 0.000)	(p = 0.001)	0.672
Frequency	2004.2	+2.88% (p = 0.000)	(p = 0.001)	0.662
Frequency	2005.1	+2.82% (p = 0.000)	(p = 0.001)	0.622
Frequency	2005.2	+2.68% (p = 0.000)	(p = 0.001)	0.610
Frequency	2006.1	+2.62% (p = 0.000)	(p = 0.002)	0.563
Frequency	2006.2	+2.55% (p = 0.000)	(p = 0.002)	0.552
Frequency	2007.1	+2.31% (p = 0.001)	(p = 0.005)	0.481
Frequency	2007.2	+2.03% (p = 0.005)	(p = 0.003)	0.478
Frequency	2008.1	+1.78% (p = 0.017)	(p = 0.005)	0.399
Frequency	2008.2	+1.22% (p = 0.080)	(p = 0.001)	0.459
Frequency	2009.1	+0.80% (p = 0.247)	(p = 0.002)	0.390
Frequency	2009.2	+0.43% (p = 0.548)	(p = 0.001)	0.436
Frequency	2010.1	+0.04% (p = 0.956)	(p = 0.002)	0.392
Frequency	2010.2	-0.53% (p = 0.479)	(p = 0.001)	0.502
Frequency	2011.1	-0.47% (p = 0.578)	(p = 0.001)	0.494
Frequency	2011.2	-0.86% (p = 0.359)	(p = 0.001)	0.527
Frequency	2012.1	-0.61% (p = 0.560)	(p = 0.001)	0.536
Frequency	2012.2	-0.99% (p = 0.408)	(p = 0.002)	0.546
Frequency	2013.1	-0.75% (p = 0.583)	(p = 0.003)	0.544
Frequency	2013.2	-1.55% (p = 0.324)	(p = 0.002)	0.590
Frequency	2014.1	-1.85% (p = 0.324)	(p = 0.006)	0.568
Frequency	2014.2	-2.67% (p = 0.248)	(p = 0.008)	0.571
Frequency	2015.1	-3.61% (p = 0.201)	(p = 0.019)	0.563
Frequency	2015.2	-5.04% (p = 0.170)	(p = 0.025)	0.562

Comprehensive

Coverage = CM
End Trend Period = 2019.1
Excluded Points = 2017.1
Parameters Included: time, seasonality

Fit	Start Date	Time	Seasonality	Adjusted R^2
Loss Cost	2003.1	+5.35% (p = 0.000)	(p = 0.002)	0.901
Loss Cost	2003.2	+5.59% (p = 0.000)	(p = 0.000)	0.916
Loss Cost	2004.1	+5.69% (p = 0.000)	(p = 0.001)	0.916
Loss Cost	2004.2	+5.83% (p = 0.000)	(p = 0.000)	0.914
Loss Cost	2005.1	+5.79% (p = 0.000)	(p = 0.001)	0.908
Loss Cost	2005.2	+5.84% (p = 0.000)	(p = 0.001)	0.898
Loss Cost	2006.1	+5.90% (p = 0.000)	(p = 0.001)	0.893
Loss Cost	2006.2	+5.91% (p = 0.000)	(p = 0.002)	0.878
Loss Cost	2007.1	+5.63% (p = 0.000)	(p = 0.001)	0.877
Loss Cost	2007.2	+5.42% (p = 0.000)	(p = 0.002)	0.857
Loss Cost	2008.1	+5.44% (p = 0.000)	(p = 0.003)	0.848
Loss Cost	2008.2	+5.09% (p = 0.000)	(p = 0.005)	0.828
Loss Cost	2009.1	+4.75% (p = 0.000)	(p = 0.002)	0.824
Loss Cost	2009.2	+4.61% (p = 0.000)	(p = 0.004)	0.785
Loss Cost	2010.1	+4.39% (p = 0.000)	(p = 0.004)	0.771
Loss Cost	2010.2	+4.01% (p = 0.000)	(p = 0.008)	0.715
Loss Cost	2011.1	+4.57% (p = 0.000)	(p = 0.014)	0.782
Loss Cost	2011.2	+4.22% (p = 0.000)	(p = 0.030)	0.720
Loss Cost	2012.1	+4.18% (p = 0.000)	(p = 0.041)	0.695
Loss Cost	2012.2	+3.79% (p = 0.002)	(p = 0.081)	0.590
Loss Cost	2013.1	+4.09% (p = 0.004)	(p = 0.133)	0.594
Loss Cost	2013.2	+3.96% (p = 0.014)	(p = 0.195)	0.470
Loss Cost	2014.1	+3.15% (p = 0.057)	(p = 0.125)	0.417
Loss Cost	2014.2	+3.48% (p = 0.091)	(p = 0.149)	0.325
Loss Cost	2015.1	+2.84% (p = 0.236)	(p = 0.156)	0.271
Loss Cost	2015.2	+1.03% (p = 0.700)	(p = 0.371)	-0.191
Severity	2003.1	+2.94% (p = 0.000)	(p = 0.000)	0.885
Severity	2003.2	+2.94% (p = 0.000)	(p = 0.000)	0.872
Severity	2004.1	+2.91% (p = 0.000)	(p = 0.000)	0.870
Severity	2004.2	+3.05% (p = 0.000)	(p = 0.000)	0.875
Severity	2005.1	+3.11% (p = 0.000)	(p = 0.000)	0.875
Severity	2005.2	+3.29% (p = 0.000)	(p = 0.000)	0.884
Severity	2006.1	+3.44% (p = 0.000)	(p = 0.000)	0.892
Severity	2006.2	+3.53% (p = 0.000)	(p = 0.000)	0.884
Severity	2007.1	+3.54% (p = 0.000)	(p = 0.000)	0.882
Severity	2007.2	+3.61% (p = 0.000)	(p = 0.000)	0.870
Severity	2008.1	+3.94% (p = 0.000)	(p = 0.000)	0.898
Severity	2008.2	+4.16% (p = 0.000)	(p = 0.000)	0.899
Severity	2009.1	+4.34% (p = 0.000)	(p = 0.000)	0.905
Severity	2009.2	+4.57% (p = 0.000)	(p = 0.000)	0.903
Severity	2010.1	+4.83% (p = 0.000)	(p = 0.000)	0.913
Severity	2010.2	+5.03% (p = 0.000)	(p = 0.000)	0.905
Severity	2011.1	+5.60% (p = 0.000)	(p = 0.000)	0.943
Severity	2011.2	+5.60% (p = 0.000)	(p = 0.000)	0.927
Severity	2012.1	+5.39% (p = 0.000)	(p = 0.000)	0.928
Severity	2012.2	+5.30% (p = 0.000)	(p = 0.000)	0.905
Severity	2013.1	+5.46% (p = 0.000)	(p = 0.000)	0.905
Severity	2013.2	+5.97% (p = 0.000)	(p = 0.000)	0.900
Severity	2014.1	+5.56% (p = 0.001)	(p = 0.000)	0.904
Severity	2014.2	+6.32% (p = 0.002)	(p = 0.000)	0.902
Severity	2015.1	+6.68% (p = 0.006)	(p = 0.001)	0.901
Severity	2015.2	+5.17% (p = 0.032)	(p = 0.004)	0.861
Frequency	2003.1	+2.34% (p = 0.000)	(p = 0.001)	0.601
Frequency	2003.2	+2.58% (p = 0.000)	(p = 0.001)	0.651
Frequency	2004.1	+2.70% (p = 0.000)	(p = 0.001)	0.651
Frequency	2004.2	+2.69% (p = 0.000)	(p = 0.002)	0.641
Frequency	2005.1	+2.61% (p = 0.000)	(p = 0.003)	0.594
Frequency	2005.2	+2.46% (p = 0.000)	(p = 0.002)	0.581
Frequency	2006.1	+2.38% (p = 0.000)	(p = 0.004)	0.526
Frequency	2006.2	+2.30% (p = 0.000)	(p = 0.004)	0.514
Frequency	2007.1	+2.02% (p = 0.002)	(p = 0.008)	0.433
Frequency	2007.2	+1.75% (p = 0.010)	(p = 0.005)	0.433
Frequency	2008.1	+1.44% (p = 0.035)	(p = 0.010)	0.341
Frequency	2008.2	+0.89% (p = 0.148)	(p = 0.001)	0.433
Frequency	2009.1	+0.40% (p = 0.486)	(p = 0.002)	0.383
Frequency	2009.2	+0.04% (p = 0.938)	(p = 0.001)	0.459
Frequency	2010.1	-0.43% (p = 0.448)	(p = 0.001)	0.472
Frequency	2010.2	-0.96% (p = 0.065)	(p = 0.000)	0.661
Frequency	2011.1	-0.98% (p = 0.096)	(p = 0.000)	0.656
Frequency	2011.2	-1.31% (p = 0.040)	(p = 0.000)	0.700
Frequency	2012.1	-1.15% (p = 0.101)	(p = 0.000)	0.706
Frequency	2012.2	-1.43% (p = 0.073)	(p = 0.000)	0.711
Frequency	2013.1	-1.30% (p = 0.154)	(p = 0.001)	0.710
Frequency	2013.2	-1.89% (p = 0.066)	(p = 0.001)	0.757
Frequency	2014.1	-2.29% (p = 0.060)	(p = 0.002)	0.763
Frequency	2014.2	-2.67% (p = 0.076)	(p = 0.003)	0.732
Frequency	2015.1	-3.61% (p = 0.041)	(p = 0.006)	0.786
Frequency	2015.2	-3.93% (p = 0.095)	(p = 0.020)	0.694

Comprehensive

Coverage = CM
End Trend Period = 2018.2
Excluded Points = 2017.1
Parameters Included: time, seasonality

Fit	Start Date	Time	Seasonality	Adjusted R ²
Loss Cost	2003.1	+5.57% (p = 0.000)	(p = 0.005)	0.911
Loss Cost	2003.2	+5.83% (p = 0.000)	(p = 0.001)	0.929
Loss Cost	2004.1	+5.97% (p = 0.000)	(p = 0.001)	0.930
Loss Cost	2004.2	+6.12% (p = 0.000)	(p = 0.001)	0.931
Loss Cost	2005.1	+6.12% (p = 0.000)	(p = 0.001)	0.925
Loss Cost	2005.2	+6.17% (p = 0.000)	(p = 0.001)	0.918
Loss Cost	2006.1	+6.29% (p = 0.000)	(p = 0.003)	0.916
Loss Cost	2006.2	+6.32% (p = 0.000)	(p = 0.004)	0.904
Loss Cost	2007.1	+6.04% (p = 0.000)	(p = 0.002)	0.902
Loss Cost	2007.2	+5.84% (p = 0.000)	(p = 0.003)	0.887
Loss Cost	2008.1	+5.94% (p = 0.000)	(p = 0.006)	0.881
Loss Cost	2008.2	+5.58% (p = 0.000)	(p = 0.010)	0.870
Loss Cost	2009.1	+5.27% (p = 0.000)	(p = 0.005)	0.864
Loss Cost	2009.2	+5.14% (p = 0.000)	(p = 0.009)	0.834
Loss Cost	2010.1	+4.97% (p = 0.000)	(p = 0.010)	0.818
Loss Cost	2010.2	+4.60% (p = 0.000)	(p = 0.018)	0.777
Loss Cost	2011.1	+5.45% (p = 0.000)	(p = 0.027)	0.880
Loss Cost	2011.2	+5.11% (p = 0.000)	(p = 0.049)	0.853
Loss Cost	2012.1	+5.30% (p = 0.000)	(p = 0.091)	0.844
Loss Cost	2012.2	+4.94% (p = 0.000)	(p = 0.155)	0.797
Loss Cost	2013.1	+5.73% (p = 0.000)	(p = 0.332)	0.861
Loss Cost	2013.2	+5.68% (p = 0.000)	(p = 0.401)	0.814
Loss Cost	2014.1	+5.17% (p = 0.003)	(p = 0.303)	0.766
Loss Cost	2014.2	+5.63% (p = 0.007)	(p = 0.261)	0.737
Loss Cost	2015.1	+5.73% (p = 0.031)	(p = 0.369)	0.674
Loss Cost	2015.2	+3.91% (p = 0.064)	(p = 0.711)	0.562
Severity	2003.1	+2.85% (p = 0.000)	(p = 0.000)	0.886
Severity	2003.2	+2.85% (p = 0.000)	(p = 0.000)	0.872
Severity	2004.1	+2.80% (p = 0.000)	(p = 0.000)	0.871
Severity	2004.2	+2.95% (p = 0.000)	(p = 0.000)	0.876
Severity	2005.1	+3.00% (p = 0.000)	(p = 0.000)	0.876
Severity	2005.2	+3.19% (p = 0.000)	(p = 0.000)	0.885
Severity	2006.1	+3.34% (p = 0.000)	(p = 0.000)	0.892
Severity	2006.2	+3.43% (p = 0.000)	(p = 0.000)	0.884
Severity	2007.1	+3.43% (p = 0.000)	(p = 0.000)	0.882
Severity	2007.2	+3.50% (p = 0.000)	(p = 0.000)	0.870
Severity	2008.1	+3.88% (p = 0.000)	(p = 0.000)	0.896
Severity	2008.2	+4.10% (p = 0.000)	(p = 0.000)	0.898
Severity	2009.1	+4.31% (p = 0.000)	(p = 0.000)	0.903
Severity	2009.2	+4.55% (p = 0.000)	(p = 0.000)	0.901
Severity	2010.1	+4.87% (p = 0.000)	(p = 0.000)	0.912
Severity	2010.2	+5.07% (p = 0.000)	(p = 0.000)	0.903
Severity	2011.1	+5.82% (p = 0.000)	(p = 0.000)	0.945
Severity	2011.2	+5.83% (p = 0.000)	(p = 0.000)	0.930
Severity	2012.1	+5.61% (p = 0.000)	(p = 0.000)	0.929
Severity	2012.2	+5.52% (p = 0.000)	(p = 0.000)	0.906
Severity	2013.1	+5.82% (p = 0.000)	(p = 0.000)	0.908
Severity	2013.2	+6.39% (p = 0.001)	(p = 0.000)	0.905
Severity	2014.1	+5.96% (p = 0.004)	(p = 0.001)	0.905
Severity	2014.2	+6.79% (p = 0.006)	(p = 0.001)	0.903
Severity	2015.1	+7.59% (p = 0.016)	(p = 0.006)	0.908
Severity	2015.2	+6.04% (p = 0.055)	(p = 0.016)	0.865
Frequency	2003.1	+2.64% (p = 0.000)	(p = 0.000)	0.668
Frequency	2003.2	+2.90% (p = 0.000)	(p = 0.000)	0.723
Frequency	2004.1	+3.08% (p = 0.000)	(p = 0.000)	0.734
Frequency	2004.2	+3.07% (p = 0.000)	(p = 0.000)	0.726
Frequency	2005.1	+3.03% (p = 0.000)	(p = 0.000)	0.687
Frequency	2005.2	+2.89% (p = 0.000)	(p = 0.000)	0.679
Frequency	2006.1	+2.85% (p = 0.000)	(p = 0.000)	0.634
Frequency	2006.2	+2.79% (p = 0.000)	(p = 0.001)	0.624
Frequency	2007.1	+2.53% (p = 0.000)	(p = 0.002)	0.552
Frequency	2007.2	+2.26% (p = 0.001)	(p = 0.001)	0.556
Frequency	2008.1	+1.99% (p = 0.006)	(p = 0.002)	0.472
Frequency	2008.2	+1.42% (p = 0.023)	(p = 0.000)	0.574
Frequency	2009.1	+0.92% (p = 0.112)	(p = 0.000)	0.526
Frequency	2009.2	+0.57% (p = 0.315)	(p = 0.000)	0.597
Frequency	2010.1	+0.10% (p = 0.863)	(p = 0.000)	0.592
Frequency	2010.2	-0.46% (p = 0.319)	(p = 0.000)	0.775
Frequency	2011.1	-0.35% (p = 0.497)	(p = 0.000)	0.775
Frequency	2011.2	-0.68% (p = 0.206)	(p = 0.000)	0.816
Frequency	2012.1	-0.29% (p = 0.599)	(p = 0.000)	0.850
Frequency	2012.2	-0.56% (p = 0.366)	(p = 0.000)	0.859
Frequency	2013.1	-0.08% (p = 0.901)	(p = 0.000)	0.888
Frequency	2013.2	-0.66% (p = 0.266)	(p = 0.000)	0.936
Frequency	2014.1	-0.74% (p = 0.324)	(p = 0.000)	0.931
Frequency	2014.2	-1.08% (p = 0.231)	(p = 0.000)	0.929
Frequency	2015.1	-1.73% (p = 0.137)	(p = 0.001)	0.939
Frequency	2015.2	-2.01% (p = 0.199)	(p = 0.005)	0.914

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	+4.55% (p = 0.000)	(p = 0.433)	0.505
Loss Cost	2003.2	+4.69% (p = 0.000)	(p = 0.392)	0.495
Loss Cost	2004.1	+4.82% (p = 0.000)	(p = 0.451)	0.487
Loss Cost	2004.2	+4.80% (p = 0.000)	(p = 0.471)	0.454
Loss Cost	2005.1	+5.40% (p = 0.000)	(p = 0.692)	0.526
Loss Cost	2005.2	+5.42% (p = 0.000)	(p = 0.695)	0.496
Loss Cost	2006.1	+5.14% (p = 0.000)	(p = 0.597)	0.449
Loss Cost	2006.2	+5.38% (p = 0.000)	(p = 0.528)	0.441
Loss Cost	2007.1	+5.40% (p = 0.000)	(p = 0.554)	0.415
Loss Cost	2007.2	+5.31% (p = 0.001)	(p = 0.598)	0.366
Loss Cost	2008.1	+4.99% (p = 0.003)	(p = 0.529)	0.312
Loss Cost	2008.2	+5.70% (p = 0.002)	(p = 0.381)	0.357
Loss Cost	2009.1	+6.55% (p = 0.001)	(p = 0.551)	0.421
Loss Cost	2009.2	+6.23% (p = 0.003)	(p = 0.642)	0.346
Loss Cost	2010.1	+4.10% (p = 0.009)	(p = 0.154)	0.332
Loss Cost	2010.2	+4.61% (p = 0.009)	(p = 0.123)	0.342
Loss Cost	2011.1	+5.44% (p = 0.005)	(p = 0.201)	0.404
Loss Cost	2011.2	+4.56% (p = 0.023)	(p = 0.328)	0.255
Loss Cost	2012.1	+3.89% (p = 0.071)	(p = 0.266)	0.190
Loss Cost	2012.2	+2.62% (p = 0.242)	(p = 0.446)	-0.005
Loss Cost	2013.1	+3.28% (p = 0.208)	(p = 0.569)	0.013
Loss Cost	2013.2	+2.34% (p = 0.431)	(p = 0.740)	-0.130
Loss Cost	2014.1	+1.47% (p = 0.669)	(p = 0.653)	-0.188
Loss Cost	2014.2	-0.25% (p = 0.951)	(p = 0.883)	-0.280
Loss Cost	2015.1	-0.21% (p = 0.967)	(p = 0.900)	-0.329
Loss Cost	2015.2	+1.06% (p = 0.878)	(p = 0.821)	-0.381
Severity	2003.1	+0.87% (p = 0.302)	(p = 0.089)	0.064
Severity	2003.2	+0.75% (p = 0.401)	(p = 0.115)	0.038
Severity	2004.1	+1.35% (p = 0.129)	(p = 0.198)	0.068
Severity	2004.2	+1.39% (p = 0.143)	(p = 0.205)	0.057
Severity	2005.1	+1.92% (p = 0.049)	(p = 0.323)	0.105
Severity	2005.2	+2.09% (p = 0.046)	(p = 0.294)	0.108
Severity	2006.1	+1.66% (p = 0.121)	(p = 0.205)	0.081
Severity	2006.2	+1.97% (p = 0.089)	(p = 0.166)	0.104
Severity	2007.1	+1.89% (p = 0.129)	(p = 0.171)	0.094
Severity	2007.2	+1.61% (p = 0.227)	(p = 0.231)	0.036
Severity	2008.1	+1.81% (p = 0.211)	(p = 0.283)	0.039
Severity	2008.2	+2.76% (p = 0.070)	(p = 0.143)	0.147
Severity	2009.1	+4.36% (p = 0.002)	(p = 0.254)	0.392
Severity	2009.2	+4.79% (p = 0.002)	(p = 0.199)	0.402
Severity	2010.1	+3.74% (p = 0.008)	(p = 0.072)	0.373
Severity	2010.2	+5.05% (p = 0.000)	(p = 0.010)	0.585
Severity	2011.1	+5.60% (p = 0.000)	(p = 0.020)	0.616
Severity	2011.2	+5.46% (p = 0.002)	(p = 0.033)	0.533
Severity	2012.1	+5.20% (p = 0.007)	(p = 0.038)	0.504
Severity	2012.2	+4.45% (p = 0.029)	(p = 0.074)	0.353
Severity	2013.1	+4.42% (p = 0.058)	(p = 0.097)	0.331
Severity	2013.2	+3.56% (p = 0.173)	(p = 0.171)	0.144
Severity	2014.1	+3.41% (p = 0.269)	(p = 0.205)	0.116
Severity	2014.2	+2.60% (p = 0.487)	(p = 0.312)	-0.060
Severity	2015.1	+2.69% (p = 0.565)	(p = 0.376)	-0.099
Severity	2015.2	+5.50% (p = 0.372)	(p = 0.288)	-0.006
Frequency	2003.1	+3.65% (p = 0.000)	(p = 0.159)	0.543
Frequency	2003.2	+3.91% (p = 0.000)	(p = 0.242)	0.569
Frequency	2004.1	+3.42% (p = 0.000)	(p = 0.415)	0.530
Frequency	2004.2	+3.37% (p = 0.000)	(p = 0.402)	0.501
Frequency	2005.1	+3.41% (p = 0.000)	(p = 0.396)	0.476
Frequency	2005.2	+3.26% (p = 0.000)	(p = 0.345)	0.438
Frequency	2006.1	+3.41% (p = 0.000)	(p = 0.304)	0.431
Frequency	2006.2	+3.34% (p = 0.000)	(p = 0.299)	0.400
Frequency	2007.1	+3.45% (p = 0.001)	(p = 0.286)	0.379
Frequency	2007.2	+3.65% (p = 0.001)	(p = 0.362)	0.381
Frequency	2008.1	+3.12% (p = 0.005)	(p = 0.529)	0.282
Frequency	2008.2	+2.86% (p = 0.014)	(p = 0.454)	0.229
Frequency	2009.1	+2.10% (p = 0.060)	(p = 0.698)	0.098
Frequency	2009.2	+1.38% (p = 0.214)	(p = 0.426)	0.027
Frequency	2010.1	+0.34% (p = 0.721)	(p = 0.743)	-0.108
Frequency	2010.2	-0.42% (p = 0.665)	(p = 0.411)	-0.073
Frequency	2011.1	-0.15% (p = 0.888)	(p = 0.355)	-0.071
Frequency	2011.2	-0.85% (p = 0.453)	(p = 0.198)	0.016
Frequency	2012.1	-1.24% (p = 0.328)	(p = 0.287)	0.020
Frequency	2012.2	-1.75% (p = 0.230)	(p = 0.225)	0.065
Frequency	2013.1	-1.09% (p = 0.492)	(p = 0.167)	0.058
Frequency	2013.2	-1.18% (p = 0.538)	(p = 0.201)	0.009
Frequency	2014.1	-1.87% (p = 0.404)	(p = 0.303)	-0.001
Frequency	2014.2	-2.78% (p = 0.315)	(p = 0.258)	0.032
Frequency	2015.1	-2.82% (p = 0.412)	(p = 0.320)	-0.006
Frequency	2015.2	-4.21% (p = 0.354)	(p = 0.294)	-0.001

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	+4.55% (p = 0.000)	0.511
Loss Cost	2003.2	+4.65% (p = 0.000)	0.499
Loss Cost	2004.1	+4.82% (p = 0.000)	0.495
Loss Cost	2004.2	+4.76% (p = 0.000)	0.463
Loss Cost	2005.1	+5.40% (p = 0.000)	0.541
Loss Cost	2005.2	+5.40% (p = 0.000)	0.513
Loss Cost	2006.1	+5.14% (p = 0.000)	0.464
Loss Cost	2006.2	+5.32% (p = 0.000)	0.455
Loss Cost	2007.1	+5.40% (p = 0.000)	0.431
Loss Cost	2007.2	+5.26% (p = 0.001)	0.386
Loss Cost	2008.1	+4.99% (p = 0.002)	0.331
Loss Cost	2008.2	+5.58% (p = 0.002)	0.364
Loss Cost	2009.1	+6.55% (p = 0.001)	0.440
Loss Cost	2009.2	+6.16% (p = 0.002)	0.374
Loss Cost	2010.1	+4.10% (p = 0.011)	0.283
Loss Cost	2010.2	+4.36% (p = 0.015)	0.274
Loss Cost	2011.1	+5.44% (p = 0.006)	0.372
Loss Cost	2011.2	+4.36% (p = 0.027)	0.253
Loss Cost	2012.1	+3.89% (p = 0.073)	0.167
Loss Cost	2012.2	+2.41% (p = 0.266)	0.027
Loss Cost	2013.1	+3.28% (p = 0.192)	0.072
Loss Cost	2013.2	+2.20% (p = 0.431)	-0.031
Loss Cost	2014.1	+1.47% (p = 0.653)	-0.085
Loss Cost	2014.2	-0.36% (p = 0.924)	-0.124
Loss Cost	2015.1	-0.21% (p = 0.964)	-0.143
Loss Cost	2015.2	+0.71% (p = 0.907)	-0.164
Severity	2003.1	+0.87% (p = 0.317)	0.001
Severity	2003.2	+0.67% (p = 0.461)	-0.015
Severity	2004.1	+1.35% (p = 0.133)	0.044
Severity	2004.2	+1.32% (p = 0.168)	0.034
Severity	2005.1	+1.92% (p = 0.048)	0.105
Severity	2005.2	+2.02% (p = 0.053)	0.103
Severity	2006.1	+1.66% (p = 0.126)	0.055
Severity	2006.2	+1.86% (p = 0.112)	0.064
Severity	2007.1	+1.89% (p = 0.136)	0.054
Severity	2007.2	+1.49% (p = 0.265)	0.013
Severity	2008.1	+1.81% (p = 0.212)	0.029
Severity	2008.2	+2.58% (p = 0.095)	0.090
Severity	2009.1	+4.36% (p = 0.002)	0.380
Severity	2009.2	+4.64% (p = 0.002)	0.376
Severity	2010.1	+3.74% (p = 0.013)	0.274
Severity	2010.2	+4.72% (p = 0.003)	0.388
Severity	2011.1	+5.60% (p = 0.002)	0.465
Severity	2011.2	+5.08% (p = 0.007)	0.375
Severity	2012.1	+5.20% (p = 0.014)	0.334
Severity	2012.2	+4.00% (p = 0.064)	0.196
Severity	2013.1	+4.42% (p = 0.079)	0.187
Severity	2013.2	+3.03% (p = 0.255)	0.040
Severity	2014.1	+3.41% (p = 0.287)	0.027
Severity	2014.2	+1.92% (p = 0.599)	-0.084
Severity	2015.1	+2.69% (p = 0.560)	-0.085
Severity	2015.2	+4.02% (p = 0.501)	-0.075
Frequency	2003.1	+3.65% (p = 0.000)	0.527
Frequency	2003.2	+3.95% (p = 0.000)	0.563
Frequency	2004.1	+3.42% (p = 0.000)	0.535
Frequency	2004.2	+3.40% (p = 0.000)	0.506
Frequency	2005.1	+3.41% (p = 0.000)	0.481
Frequency	2005.2	+3.31% (p = 0.000)	0.439
Frequency	2006.1	+3.41% (p = 0.000)	0.429
Frequency	2006.2	+3.40% (p = 0.000)	0.397
Frequency	2007.1	+3.45% (p = 0.001)	0.374
Frequency	2007.2	+3.71% (p = 0.001)	0.385
Frequency	2008.1	+3.12% (p = 0.004)	0.302
Frequency	2008.2	+2.93% (p = 0.011)	0.245
Frequency	2009.1	+2.10% (p = 0.054)	0.138
Frequency	2009.2	+1.45% (p = 0.184)	0.046
Frequency	2010.1	+0.34% (p = 0.714)	-0.050
Frequency	2010.2	-0.34% (p = 0.719)	-0.054
Frequency	2011.1	-0.15% (p = 0.887)	-0.065
Frequency	2011.2	-0.69% (p = 0.551)	-0.044
Frequency	2012.1	-1.24% (p = 0.331)	0.002
Frequency	2012.2	-1.53% (p = 0.297)	0.014
Frequency	2013.1	-1.09% (p = 0.512)	-0.047
Frequency	2013.2	-0.81% (p = 0.679)	-0.080
Frequency	2014.1	-1.87% (p = 0.407)	-0.025
Frequency	2014.2	-2.24% (p = 0.418)	-0.031
Frequency	2015.1	-2.82% (p = 0.413)	-0.031
Frequency	2015.2	-3.18% (p = 0.475)	-0.064

All Perils

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

Fit	Start Date	Time	Seasonality	Adjusted R ²
Loss Cost	2003.1	+4.85% (p = 0.000)	(p = 0.569)	0.525
Loss Cost	2003.2	+5.00% (p = 0.000)	(p = 0.514)	0.516
Loss Cost	2004.1	+5.17% (p = 0.000)	(p = 0.598)	0.511
Loss Cost	2004.2	+5.17% (p = 0.000)	(p = 0.611)	0.480
Loss Cost	2005.1	+5.88% (p = 0.000)	(p = 0.909)	0.563
Loss Cost	2005.2	+5.92% (p = 0.000)	(p = 0.897)	0.536
Loss Cost	2006.1	+5.66% (p = 0.000)	(p = 0.796)	0.488
Loss Cost	2006.2	+5.93% (p = 0.000)	(p = 0.707)	0.483
Loss Cost	2007.1	+6.04% (p = 0.000)	(p = 0.755)	0.460
Loss Cost	2007.2	+5.97% (p = 0.000)	(p = 0.786)	0.414
Loss Cost	2008.1	+5.70% (p = 0.002)	(p = 0.719)	0.360
Loss Cost	2008.2	+6.48% (p = 0.001)	(p = 0.538)	0.410
Loss Cost	2009.1	+7.62% (p = 0.000)	(p = 0.807)	0.494
Loss Cost	2009.2	+7.33% (p = 0.001)	(p = 0.881)	0.427
Loss Cost	2010.1	+4.98% (p = 0.004)	(p = 0.270)	0.408
Loss Cost	2010.2	+5.58% (p = 0.004)	(p = 0.207)	0.425
Loss Cost	2011.1	+6.80% (p = 0.001)	(p = 0.373)	0.524
Loss Cost	2011.2	+5.95% (p = 0.006)	(p = 0.534)	0.400
Loss Cost	2012.1	+5.45% (p = 0.023)	(p = 0.474)	0.318
Loss Cost	2012.2	+4.18% (p = 0.089)	(p = 0.685)	0.125
Loss Cost	2013.1	+5.52% (p = 0.057)	(p = 0.941)	0.210
Loss Cost	2013.2	+4.68% (p = 0.151)	(p = 0.931)	0.050
Loss Cost	2014.1	+4.34% (p = 0.276)	(p = 0.983)	-0.068
Loss Cost	2014.2	+2.69% (p = 0.560)	(p = 0.822)	-0.243
Loss Cost	2015.1	+4.26% (p = 0.493)	(p = 0.720)	-0.251
Loss Cost	2015.2	+6.44% (p = 0.441)	(p = 0.874)	-0.261
Severity	2003.1	+0.86% (p = 0.336)	(p = 0.100)	0.062
Severity	2003.2	+0.74% (p = 0.436)	(p = 0.126)	0.036
Severity	2004.1	+1.40% (p = 0.140)	(p = 0.227)	0.067
Severity	2004.2	+1.45% (p = 0.154)	(p = 0.232)	0.056
Severity	2005.1	+2.05% (p = 0.051)	(p = 0.378)	0.108
Severity	2005.2	+2.23% (p = 0.048)	(p = 0.345)	0.112
Severity	2006.1	+1.76% (p = 0.129)	(p = 0.243)	0.080
Severity	2006.2	+2.09% (p = 0.095)	(p = 0.200)	0.104
Severity	2007.1	+2.01% (p = 0.138)	(p = 0.208)	0.093
Severity	2007.2	+1.72% (p = 0.235)	(p = 0.269)	0.035
Severity	2008.1	+1.98% (p = 0.215)	(p = 0.336)	0.038
Severity	2008.2	+2.97% (p = 0.074)	(p = 0.183)	0.149
Severity	2009.1	+4.89% (p = 0.001)	(p = 0.377)	0.427
Severity	2009.2	+5.37% (p = 0.001)	(p = 0.297)	0.441
Severity	2010.1	+4.23% (p = 0.008)	(p = 0.122)	0.399
Severity	2010.2	+5.65% (p = 0.000)	(p = 0.020)	0.623
Severity	2011.1	+6.45% (p = 0.000)	(p = 0.041)	0.671
Severity	2011.2	+6.35% (p = 0.001)	(p = 0.060)	0.597
Severity	2012.1	+6.26% (p = 0.004)	(p = 0.077)	0.566
Severity	2012.2	+5.52% (p = 0.017)	(p = 0.130)	0.425
Severity	2013.1	+5.80% (p = 0.034)	(p = 0.189)	0.406
Severity	2013.2	+4.98% (p = 0.101)	(p = 0.282)	0.216
Severity	2014.1	+5.31% (p = 0.159)	(p = 0.370)	0.185
Severity	2014.2	+4.61% (p = 0.310)	(p = 0.475)	-0.024
Severity	2015.1	+5.76% (p = 0.346)	(p = 0.626)	-0.050
Severity	2015.2	+9.54% (p = 0.230)	(p = 0.465)	0.098
Frequency	2003.1	+3.95% (p = 0.000)	(p = 0.093)	0.576
Frequency	2003.2	+4.23% (p = 0.000)	(p = 0.146)	0.605
Frequency	2004.1	+3.72% (p = 0.000)	(p = 0.271)	0.567
Frequency	2004.2	+3.67% (p = 0.000)	(p = 0.269)	0.539
Frequency	2005.1	+3.76% (p = 0.000)	(p = 0.255)	0.519
Frequency	2005.2	+3.61% (p = 0.000)	(p = 0.226)	0.483
Frequency	2006.1	+3.83% (p = 0.000)	(p = 0.183)	0.483
Frequency	2006.2	+3.77% (p = 0.000)	(p = 0.188)	0.455
Frequency	2007.1	+3.95% (p = 0.000)	(p = 0.168)	0.441
Frequency	2007.2	+4.18% (p = 0.000)	(p = 0.225)	0.446
Frequency	2008.1	+3.65% (p = 0.002)	(p = 0.356)	0.346
Frequency	2008.2	+3.40% (p = 0.007)	(p = 0.312)	0.296
Frequency	2009.1	+2.60% (p = 0.033)	(p = 0.522)	0.158
Frequency	2009.2	+1.86% (p = 0.122)	(p = 0.311)	0.089
Frequency	2010.1	+0.72% (p = 0.501)	(p = 0.597)	-0.083
Frequency	2010.2	-0.07% (p = 0.948)	(p = 0.328)	-0.064
Frequency	2011.1	+0.33% (p = 0.777)	(p = 0.258)	-0.040
Frequency	2011.2	-0.38% (p = 0.757)	(p = 0.150)	0.032
Frequency	2012.1	-0.76% (p = 0.594)	(p = 0.231)	0.009
Frequency	2012.2	-1.27% (p = 0.436)	(p = 0.194)	0.048
Frequency	2013.1	-0.27% (p = 0.881)	(p = 0.121)	0.091
Frequency	2013.2	-0.29% (p = 0.894)	(p = 0.157)	0.044
Frequency	2014.1	-0.92% (p = 0.732)	(p = 0.254)	-0.013
Frequency	2014.2	-1.83% (p = 0.578)	(p = 0.240)	0.005
Frequency	2015.1	-1.42% (p = 0.748)	(p = 0.295)	-0.038
Frequency	2015.2	-2.83% (p = 0.627)	(p = 0.306)	-0.061

All Perils

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

Fit	Start Date	Time	Adjusted R ²
Loss Cost	2003.1	+4.87% (p = 0.000)	0.535
Loss Cost	2003.2	+5.00% (p = 0.000)	0.525
Loss Cost	2004.1	+5.20% (p = 0.000)	0.523
Loss Cost	2004.2	+5.17% (p = 0.000)	0.494
Loss Cost	2005.1	+5.89% (p = 0.000)	0.580
Loss Cost	2005.2	+5.92% (p = 0.000)	0.554
Loss Cost	2006.1	+5.68% (p = 0.000)	0.508
Loss Cost	2006.2	+5.93% (p = 0.000)	0.502
Loss Cost	2007.1	+6.07% (p = 0.000)	0.483
Loss Cost	2007.2	+5.97% (p = 0.000)	0.440
Loss Cost	2008.1	+5.75% (p = 0.001)	0.387
Loss Cost	2008.2	+6.48% (p = 0.001)	0.429
Loss Cost	2009.1	+7.65% (p = 0.000)	0.521
Loss Cost	2009.2	+7.33% (p = 0.001)	0.460
Loss Cost	2010.1	+5.14% (p = 0.003)	0.396
Loss Cost	2010.2	+5.58% (p = 0.004)	0.397
Loss Cost	2011.1	+6.97% (p = 0.001)	0.529
Loss Cost	2011.2	+5.95% (p = 0.005)	0.427
Loss Cost	2012.1	+5.64% (p = 0.016)	0.344
Loss Cost	2012.2	+4.18% (p = 0.076)	0.191
Loss Cost	2013.1	+5.55% (p = 0.042)	0.289
Loss Cost	2013.2	+4.68% (p = 0.127)	0.155
Loss Cost	2014.1	+4.33% (p = 0.237)	0.065
Loss Cost	2014.2	+2.69% (p = 0.528)	-0.075
Loss Cost	2015.1	+3.77% (p = 0.495)	-0.073
Loss Cost	2015.2	+6.44% (p = 0.385)	-0.016
Severity	2003.1	+0.95% (p = 0.307)	0.003
Severity	2003.2	+0.74% (p = 0.447)	-0.014
Severity	2004.1	+1.47% (p = 0.126)	0.049
Severity	2004.2	+1.45% (p = 0.158)	0.038
Severity	2005.1	+2.11% (p = 0.044)	0.115
Severity	2005.2	+2.23% (p = 0.047)	0.114
Severity	2006.1	+1.86% (p = 0.113)	0.064
Severity	2006.2	+2.09% (p = 0.100)	0.075
Severity	2007.1	+2.13% (p = 0.121)	0.065
Severity	2007.2	+1.72% (p = 0.237)	0.021
Severity	2008.1	+2.10% (p = 0.187)	0.040
Severity	2008.2	+2.97% (p = 0.080)	0.108
Severity	2009.1	+4.99% (p = 0.001)	0.433
Severity	2009.2	+5.37% (p = 0.001)	0.436
Severity	2010.1	+4.45% (p = 0.007)	0.336
Severity	2010.2	+5.65% (p = 0.001)	0.475
Severity	2011.1	+6.78% (p = 0.000)	0.574
Severity	2011.2	+6.35% (p = 0.002)	0.495
Severity	2012.1	+6.69% (p = 0.004)	0.465
Severity	2012.2	+5.52% (p = 0.022)	0.336
Severity	2013.1	+6.30% (p = 0.026)	0.346
Severity	2013.2	+4.98% (p = 0.103)	0.187
Severity	2014.1	+5.89% (p = 0.113)	0.194
Severity	2014.2	+4.61% (p = 0.290)	0.037
Severity	2015.1	+6.40% (p = 0.254)	0.078
Severity	2015.2	+9.54% (p = 0.202)	0.161
Frequency	2003.1	+3.89% (p = 0.000)	0.547
Frequency	2003.2	+4.23% (p = 0.000)	0.588
Frequency	2004.1	+3.68% (p = 0.000)	0.562
Frequency	2004.2	+3.67% (p = 0.000)	0.535
Frequency	2005.1	+3.71% (p = 0.000)	0.512
Frequency	2005.2	+3.61% (p = 0.000)	0.472
Frequency	2006.1	+3.75% (p = 0.000)	0.464
Frequency	2006.2	+3.77% (p = 0.000)	0.434
Frequency	2007.1	+3.86% (p = 0.000)	0.414
Frequency	2007.2	+4.18% (p = 0.000)	0.431
Frequency	2008.1	+3.58% (p = 0.002)	0.350
Frequency	2008.2	+3.40% (p = 0.007)	0.293
Frequency	2009.1	+2.54% (p = 0.033)	0.185
Frequency	2009.2	+1.86% (p = 0.122)	0.084
Frequency	2010.1	+0.66% (p = 0.521)	-0.035
Frequency	2010.2	-0.07% (p = 0.948)	-0.066
Frequency	2011.1	+0.18% (p = 0.876)	-0.069
Frequency	2011.2	-0.38% (p = 0.768)	-0.069
Frequency	2012.1	-0.98% (p = 0.501)	-0.042
Frequency	2012.2	-1.27% (p = 0.453)	-0.034
Frequency	2013.1	-0.71% (p = 0.717)	-0.085
Frequency	2013.2	-0.29% (p = 0.901)	-0.109
Frequency	2014.1	-1.48% (p = 0.589)	-0.082
Frequency	2014.2	-1.83% (p = 0.593)	-0.094
Frequency	2015.1	-2.47% (p = 0.576)	-0.102
Frequency	2015.2	-2.83% (p = 0.634)	-0.141

Bodily Injury

Coverage = BI
End Trend Period = 2015.2
Excluded Points = NA
Parameters Included: time

Fit	Start Date	Time	Adjusted R ²
Loss Cost	2003.1	+2.25% (p = 0.001)	0.365
Loss Cost	2003.2	+2.66% (p = 0.000)	0.464
Loss Cost	2004.1	+2.91% (p = 0.000)	0.494
Loss Cost	2004.2	+2.99% (p = 0.000)	0.474
Loss Cost	2005.1	+3.15% (p = 0.000)	0.469
Loss Cost	2005.2	+3.15% (p = 0.001)	0.431
Loss Cost	2006.1	+3.64% (p = 0.000)	0.503
Loss Cost	2006.2	+3.22% (p = 0.002)	0.421
Loss Cost	2007.1	+3.49% (p = 0.002)	0.427
Loss Cost	2007.2	+3.41% (p = 0.006)	0.369
Loss Cost	2008.1	+4.17% (p = 0.002)	0.469
Loss Cost	2008.2	+3.49% (p = 0.011)	0.356
Loss Cost	2009.1	+3.58% (p = 0.022)	0.313
Loss Cost	2009.2	+2.06% (p = 0.118)	0.135
Loss Cost	2010.1	+2.23% (p = 0.151)	0.114
Loss Cost	2010.2	+2.47% (p = 0.185)	0.096
Loss Cost	2011.1	+2.75% (p = 0.226)	0.074
Loss Cost	2011.2	+0.94% (p = 0.691)	-0.116
Loss Cost	2012.1	+1.74% (p = 0.567)	-0.099
Loss Cost	2012.2	+0.18% (p = 0.962)	-0.199
Loss Cost	2013.1	+2.83% (p = 0.582)	-0.147
Loss Cost	2013.2	+5.60% (p = 0.478)	-0.095
Loss Cost	2014.1	+17.98% (p = 0.045)	0.869
Loss Cost	2014.2	+20.89% (p = 0.238)	0.732
Loss Cost	2015.1	+37.56% (p = NaN)	NaN
Loss Cost	2015.2		0.000
Severity	2003.1	+3.77% (p = 0.000)	0.855
Severity	2003.2	+3.68% (p = 0.000)	0.837
Severity	2004.1	+3.64% (p = 0.000)	0.816
Severity	2004.2	+3.58% (p = 0.000)	0.791
Severity	2005.1	+3.50% (p = 0.000)	0.762
Severity	2005.2	+3.49% (p = 0.000)	0.733
Severity	2006.1	+3.58% (p = 0.000)	0.716
Severity	2006.2	+3.28% (p = 0.000)	0.670
Severity	2007.1	+3.21% (p = 0.000)	0.622
Severity	2007.2	+3.01% (p = 0.000)	0.554
Severity	2008.1	+3.55% (p = 0.000)	0.648
Severity	2008.2	+3.36% (p = 0.001)	0.579
Severity	2009.1	+2.99% (p = 0.004)	0.482
Severity	2009.2	+2.24% (p = 0.020)	0.349
Severity	2010.1	+2.17% (p = 0.049)	0.269
Severity	2010.2	+2.78% (p = 0.031)	0.355
Severity	2011.1	+2.91% (p = 0.061)	0.295
Severity	2011.2	+2.35% (p = 0.190)	0.121
Severity	2012.1	+2.62% (p = 0.255)	0.077
Severity	2012.2	+3.04% (p = 0.324)	0.032
Severity	2013.1	+5.30% (p = 0.208)	0.200
Severity	2013.2	+8.42% (p = 0.176)	0.345
Severity	2014.1	+16.00% (p = 0.071)	0.795
Severity	2014.2	+21.20% (p = 0.235)	0.740
Severity	2015.1	+37.88% (p = NaN)	NaN
Severity	2015.2		0.000
Frequency	2003.1	-1.46% (p = 0.004)	0.270
Frequency	2003.2	-0.99% (p = 0.020)	0.178
Frequency	2004.1	-0.70% (p = 0.087)	0.088
Frequency	2004.2	-0.57% (p = 0.187)	0.038
Frequency	2005.1	-0.34% (p = 0.445)	-0.019
Frequency	2005.2	-0.33% (p = 0.502)	-0.027
Frequency	2006.1	+0.06% (p = 0.899)	-0.055
Frequency	2006.2	-0.06% (p = 0.915)	-0.058
Frequency	2007.1	+0.27% (p = 0.617)	-0.046
Frequency	2007.2	+0.39% (p = 0.521)	-0.037
Frequency	2008.1	+0.60% (p = 0.381)	-0.012
Frequency	2008.2	+0.12% (p = 0.860)	-0.074
Frequency	2009.1	+0.57% (p = 0.460)	-0.033
Frequency	2009.2	-0.17% (p = 0.812)	-0.085
Frequency	2010.1	+0.05% (p = 0.951)	-0.100
Frequency	2010.2	-0.31% (p = 0.757)	-0.099
Frequency	2011.1	-0.15% (p = 0.898)	-0.123
Frequency	2011.2	-1.38% (p = 0.273)	0.050
Frequency	2012.1	-0.86% (p = 0.575)	-0.102
Frequency	2012.2	-2.78% (p = 0.070)	0.415
Frequency	2013.1	-2.35% (p = 0.235)	0.160
Frequency	2013.2	-2.61% (p = 0.381)	0.012
Frequency	2014.1	+1.70% (p = 0.272)	0.296
Frequency	2014.2	-0.26% (p = 0.043)	0.991
Frequency	2015.1	-0.23% (p = NaN)	NaN
Frequency	2015.2		0.000

Bodily Injury

Coverage = BI

End Trend Period = 2015.2

Excluded Points = 2009.1

Parameters Included: time

Fit	Start Date	Time	Adjusted R ²
Loss Cost	2003.1	+2.24% (p = 0.000)	0.414
Loss Cost	2003.2	+2.63% (p = 0.000)	0.517
Loss Cost	2004.1	+2.85% (p = 0.000)	0.544
Loss Cost	2004.2	+2.90% (p = 0.000)	0.518
Loss Cost	2005.1	+3.02% (p = 0.000)	0.506
Loss Cost	2005.2	+2.97% (p = 0.001)	0.458
Loss Cost	2006.1	+3.42% (p = 0.000)	0.524
Loss Cost	2006.2	+2.90% (p = 0.002)	0.437
Loss Cost	2007.1	+3.08% (p = 0.003)	0.424
Loss Cost	2007.2	+2.84% (p = 0.011)	0.336
Loss Cost	2008.1	+3.50% (p = 0.005)	0.421
Loss Cost	2008.2	+2.41% (p = 0.037)	0.258
Loss Cost	2009.2	+2.06% (p = 0.118)	0.135
Loss Cost	2010.1	+2.23% (p = 0.151)	0.114
Loss Cost	2010.2	+2.47% (p = 0.185)	0.096
Loss Cost	2011.1	+2.75% (p = 0.226)	0.074
Loss Cost	2011.2	+0.94% (p = 0.691)	-0.116
Loss Cost	2012.1	+1.74% (p = 0.567)	-0.099
Loss Cost	2012.2	+0.18% (p = 0.962)	-0.199
Loss Cost	2013.1	+2.83% (p = 0.582)	-0.147
Loss Cost	2013.2	+5.60% (p = 0.478)	-0.095
Loss Cost	2014.1	+17.98% (p = 0.045)	0.869
Loss Cost	2014.2	+20.89% (p = 0.238)	0.732
Loss Cost	2015.1	+37.56% (p = NaN)	NaN
Loss Cost	2015.2		0.000
Severity	2003.1	+3.76% (p = 0.000)	0.862
Severity	2003.2	+3.67% (p = 0.000)	0.845
Severity	2004.1	+3.62% (p = 0.000)	0.824
Severity	2004.2	+3.55% (p = 0.000)	0.800
Severity	2005.1	+3.45% (p = 0.000)	0.771
Severity	2005.2	+3.42% (p = 0.000)	0.740
Severity	2006.1	+3.49% (p = 0.000)	0.718
Severity	2006.2	+3.14% (p = 0.000)	0.671
Severity	2007.1	+3.02% (p = 0.000)	0.614
Severity	2007.2	+2.74% (p = 0.001)	0.531
Severity	2008.1	+3.26% (p = 0.000)	0.614
Severity	2008.2	+2.92% (p = 0.002)	0.511
Severity	2009.2	+2.24% (p = 0.020)	0.349
Severity	2010.1	+2.17% (p = 0.049)	0.269
Severity	2010.2	+2.78% (p = 0.031)	0.355
Severity	2011.1	+2.91% (p = 0.061)	0.295
Severity	2011.2	+2.35% (p = 0.190)	0.121
Severity	2012.1	+2.62% (p = 0.255)	0.077
Severity	2012.2	+3.04% (p = 0.324)	0.032
Severity	2013.1	+5.30% (p = 0.208)	0.200
Severity	2013.2	+8.42% (p = 0.176)	0.345
Severity	2014.1	+16.00% (p = 0.071)	0.795
Severity	2014.2	+21.20% (p = 0.235)	0.740
Severity	2015.1	+37.88% (p = NaN)	NaN
Severity	2015.2		0.000
Frequency	2003.1	-1.47% (p = 0.002)	0.307
Frequency	2003.2	-1.01% (p = 0.011)	0.226
Frequency	2004.1	-0.74% (p = 0.050)	0.131
Frequency	2004.2	-0.63% (p = 0.116)	0.075
Frequency	2005.1	-0.42% (p = 0.309)	0.005
Frequency	2005.2	-0.43% (p = 0.336)	-0.001
Frequency	2006.1	-0.07% (p = 0.870)	-0.057
Frequency	2006.2	-0.24% (p = 0.616)	-0.045
Frequency	2007.1	+0.05% (p = 0.921)	-0.066
Frequency	2007.2	+0.10% (p = 0.856)	-0.069
Frequency	2008.1	+0.24% (p = 0.720)	-0.066
Frequency	2008.2	-0.49% (p = 0.439)	-0.028
Frequency	2009.2	-0.17% (p = 0.812)	-0.085
Frequency	2010.1	+0.05% (p = 0.951)	-0.100
Frequency	2010.2	-0.31% (p = 0.757)	-0.099
Frequency	2011.1	-0.15% (p = 0.898)	-0.123
Frequency	2011.2	-1.38% (p = 0.273)	0.050
Frequency	2012.1	-0.86% (p = 0.575)	-0.102
Frequency	2012.2	-2.78% (p = 0.070)	0.415
Frequency	2013.1	-2.35% (p = 0.235)	0.160
Frequency	2013.2	-2.61% (p = 0.381)	0.012
Frequency	2014.1	+1.70% (p = 0.272)	0.296
Frequency	2014.2	-0.26% (p = 0.043)	0.991
Frequency	2015.1	-0.23% (p = NaN)	NaN
Frequency	2015.2		0.000