

**NEWFOUNDLAND  
AND LABRADOR  
COMMERCIAL VEHICLES  
OLIVER WYMAN SELECTED  
LOSS TREND RATES**

Based on Industry Data Through December 31, 2019

July 30, 2020

## CONTENTS

<b>1.</b>	<b>Executive Summary .....</b>	<b>1</b>
1.1.	Purpose and Scope.....	1
1.2.	Actuarial Findings.....	1
<b>2.</b>	<b>Analysis – General discussion .....</b>	<b>3</b>
2.1.	Introduction .....	3
2.2.	Data .....	3
2.3.	Estimating Ultimate Claim Counts and Ultimate Claim Amounts by Accident Half-Year – General Approach .....	4
2.4.	Loss Trend Rates .....	8
<b>3.</b>	<b>Loss Trend Rate Considerations .....</b>	<b>9</b>
3.1.	Time Period Considered.....	9
3.2.	Seasonality .....	9
3.3.	Weather Conditions .....	10
3.4.	Reform or Level Change Parameter.....	10
3.5.	Data Points.....	10
3.6.	Variability of Estimates .....	11
3.7.	Statistical Tests.....	11
3.8.	Future Trend Rates .....	11
3.9.	Selected Trend Models .....	11
3.10.	Heatmaps .....	12
3.11.	COVID-19.....	12
<b>4.</b>	<b>Oliver Wyman Selected Trend Rates .....</b>	<b>13</b>
4.1.	Bodily Injury .....	13
4.2.	Property Damage .....	16
4.3.	Accident Benefits – Total .....	19
4.4.	Uninsured Auto .....	22
4.5.	Collision.....	22
4.6.	Comprehensive .....	25
4.7.	Specified Perils .....	28
4.8.	All Perils.....	28
4.9.	Underinsured Motorist .....	31
4.10.	Summary- All Coverages .....	31

<b>4</b>	<b>Considerations and Limitations.....</b>	<b>33</b>
<b>5.</b>	<b>Summary of Tables and Figures .....</b>	<b>34</b>
	LIST OF TABLES.....	34
	LIST OF FIGURES.....	34
<b>6.</b>	<b>Appendices .....</b>	<b>35</b>

# 1. EXECUTIVE SUMMARY

## 1.1. Purpose and Scope

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

We developed our analysis using insurance industry commercial vehicles loss and expense experience in Newfoundland and Labrador reported as of December 31, 2019 to the General Insurance Statistical Agency (GISA).

## 1.2. Actuarial Findings

In this report we present our preliminary selected past and future annual loss cost trend rates based on insurance industry data as of December 31, 2019.

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

**Table 1: Selected Loss Cost Trends**

Coverage	Past Loss Cost	Future Loss Cost
Bodily Injury*	-5.0%	-5.0%
Property Damage	+0.0%	+0.0%
Accident Benefits	+8.5%	+8.5%
Uninsured Auto	+8.5%	+8.5%
Collision	+5.5%	+5.5%
Comprehensive	+3.0%	+3.0%
Specified Perils	+3.0%	+3.0%
All Perils	+2.0%	+2.0%
Underinsured Motorist	+0.0%	+0.0%

\* A factor of 1.40 applies to loss costs prior to January 1, 2013.

We discuss and present our methodology and assumptions in selecting our trend rates in this report.

\* \* \* \* \*

We developed the estimates in this report in accordance with the Principles promulgated by the Casualty Actuarial Society and the applicable Actuarial Standards of Practice issued by the Actuarial Standard 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 industry loss development factors, and trend rates;
- rationale for the assumptions, factors, provisions, and calculations that we present, as well as information to help the Board evaluate their reasonableness; and
- the supporting summary exhibits of the data we used and analysis we performed.

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

Changes to the Insurance Act and Associated Regulations (NLR 56/19) came into effect on January 1, 2020. Amongst other changes, the non-pecuniary (i.e., pain and suffering) deductible increased from \$2,500 to \$5,000 and DCPD was introduced. Until the Automobile Statistical Plan (ASP) data under the new Regulations has sufficient post reform experience 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 2019-2 AUTO7002 Automobile Industry Exhibit (as of December 31, 2019) provided by GISA. This data includes the experience of all commercial vehicles in Newfoundland and Labrador. We refer to this as the AIX report.

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

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

The claim count and claim amount data presented in the AIX report is grouped according to the accident half-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 adjuster’s estimate of the amount of future claim cost payments to be made on individual claims; a case reserve is assigned to each individual open claim.

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

The case reserves (and hence the reported incurred claim amounts) reflect the views and opinions of the respective insurance company claim adjusters that handle the individual claims and are based on the information available to the claim adjusters 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.

It is important to note two points about case reserves:

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

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

We estimate the final (ultimate) number of claims and cost<sup>1</sup> of all claims that arise from events that occur in the first and second half of the year (referred to as “accident half-years”<sup>2</sup>), separately, through to December 31, 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

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<sup>1</sup> 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.

<sup>2</sup> 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.

the reported incurred claim amounts that insurance companies report to GISA<sup>3</sup>. In doing so, we consider the industry's reported claim amounts (the aggregate paid claim amounts and individual claim case reserves), but we do not consider the actuarial reserves established by each insurance company as they are not reported to GISA.

We estimate the industry actuarial reserve by applying what are referred to as "loss development factors" to the aggregated incurred claim amounts that are reported to GISA. We apply loss<sup>4</sup> development factors to estimate the actuarial reserve need, hence the final claim cost, for each accident half-year through December 31, 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 December 31, 2019, separately for each coverage.

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 coverage 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.<sup>5</sup> As a result of the claim experience that has emerged and the development factors we select, our estimates of ultimate loss costs, frequencies,<sup>6</sup> and severities by accident year have changed from those we presented for the prior review<sup>7</sup>. In addition, for this review, as noted in Section 2.2, effective July 1, 2019 GISA made a change to exclude some of the fleet data from the commercial vehicle AUTO7002 exhibit. As a result, there are additional changes in the estimates of the ultimate loss costs, severities and frequencies for this review. We present these in changes in the tables below.

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<sup>3</sup> The data reported by the individual companies to GISA is subsequently validated by GISA then aggregated for the industry-wide AIX report.

<sup>4</sup> 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).

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

<sup>6</sup> Number of claims per 1,000 insured vehicles.

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



**Table 2: Bodily Injury: Change in Estimates**

AY	As of June 30, 2019			As of December 31, 2019		
	Loss Cost	Severity	Frequency	Loss Cost	Severity	Frequency
2015	\$313.75	\$65,409	4.80	\$341.38	\$71,297	4.79
2016	\$273.29	\$73,044	3.74	\$282.46	\$76,356	3.70
2017	\$281.33	\$71,593	3.93	\$279.85	\$72,326	3.87
2018	\$237.95	\$74,032	3.21	\$279.29	\$80,346	3.48
2019#	\$211.91	\$60,805	3.49	\$285.80	\$73,235	3.90

# The 2019 data presented as of June 30, 2019 only includes data through to June 30, 2019 and is not comparable to the full 2019 year as of December 31, 2019.

In aggregate, for the four-year period 2015 to 2018, our estimates of ultimate loss costs have increased by 6.9%.

**Table 3: Property Damage: Change in Estimates**

AY	As of June 30, 2019			As of December 31, 2019		
	Loss Cost	Severity	Frequency	Loss Cost	Severity	Frequency
2015	\$105.48	\$6,328	16.67	\$104.57	\$6,272	16.67
2016	\$110.45	\$7,041	15.69	\$111.45	\$7,005	15.91
2017	\$98.78	\$6,101	16.19	\$105.60	\$6,213	17.00
2018	\$101.37	\$7,138	14.20	\$104.12	\$7,260	14.34
2019#	\$94.83	\$7,279	13.03	\$95.15	\$7,489	12.71

# The 2019 data presented as of June 30, 2019 only includes data through to June 30, 2019 and is not comparable to the full 2019 year as of December 31, 2019.

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

**Table 4: Accident Benefits - Total: Change in Estimates**

AY	As of June 30, 2019			As of December 31, 2019		
	Loss Cost	Severity	Frequency	Loss Cost	Severity	Frequency
2015	\$19.33	\$8,015	2.41	\$18.67	\$7,678	2.43
2016	\$17.60	\$8,352	2.11	\$15.56	\$7,656	2.03
2017	\$29.63	\$12,415	2.39	\$32.54	\$13,671	2.38
2018	\$14.48	\$9,090	1.59	\$16.46	\$9,988	1.65
2019#	\$16.79	\$8,517	1.97	\$18.65	\$8,536	2.18

# The 2019 data presented as of June 30, 2019 only includes data through to June 30, 2019 and is not comparable to the full 2019 year as of December 31, 2019.

In aggregate, for the four-year period 2015 to 2018, our estimates of ultimate loss costs have increased by 2.7%.

**Table 5: Collision: Change in Estimates**

AY	As of June 30, 2019			As of December 31, 2019		
	Loss Cost	Severity	Frequency	Loss Cost	Severity	Frequency
2015	\$192.12	\$7,619	25.22	\$192.02	\$7,615	25.22
2016	\$189.60	\$8,010	23.67	\$188.23	\$7,956	23.66
2017	\$142.77	\$6,426	22.22	\$141.51	\$6,321	22.39
2018	\$219.65	\$9,306	23.60	\$208.74	\$8,937	23.36
2019#	\$218.52	\$10,156	21.52	\$214.64	\$10,076	21.30

# The 2019 data presented as of June 30, 2019 only includes data through to June 30, 2019 and is not comparable to the full 2019 year as of December 31, 2019.

In aggregate, for the four-year period 2015 to 2018, our estimates of ultimate loss costs have decreased by 1.8%.

**Table 6: Comprehensive: Change in Estimates**

AY	As of June 30, 2019			As of December 31, 2019		
	Loss Cost	Severity	Frequency	Loss Cost	Severity	Frequency
2015	\$96.57	\$2,165	44.61	\$96.57	\$2,165	44.61
2016	\$161.28	\$3,372	47.83	\$161.28	\$3,372	47.83
2017	\$172.21	\$3,287	52.39	\$170.46	\$3,256	52.35
2018	\$118.70	\$2,962	40.07	\$119.61	\$2,957	40.46
2019#	\$100.93	\$2,668	37.83	\$98.54	\$2,647	37.23

# The 2019 data presented as of June 30, 2019 only includes data through to June 30, 2019 and is not comparable to the full 2019 year as of December 31, 2019.

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

**Table 7: All Perils: Change in Estimates**

AY	As of June 30, 2019			As of December 31, 2019		
	Loss Cost	Severity	Frequency	Loss Cost	Severity	Frequency
2015	\$229.97	\$12,082	19.03	\$229.05	\$12,034	19.03
2016	\$291.77	\$15,882	18.37	\$291.50	\$15,881	18.35
2017	\$213.56	\$10,263	20.81	\$212.53	\$10,285	20.66
2018	\$258.92	\$14,172	18.27	\$258.27	\$14,257	18.12
2019#	\$153.89	\$9,173	16.78	\$207.18	\$11,226	18.46

# The 2019 data presented as of June 30, 2019 only includes data through to June 30, 2019 and is not comparable to the full 2019 year as of December 31, 2019.

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

## 2.4. Loss Trend Rates

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

In our evaluation, we consider the model regression statistic in several different ways. This includes, but is not limited to:

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

The various trend patterns that we review and associated statistical results are summarized in Appendix E<sup>8</sup> 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 2000-1 to 2019-2.

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

In fitting the models, for some coverages, we aggregate half years to increase the stability and credibility of the data point.

#### 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.

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

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

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

### 3.4. Reform or Level Change Parameter

The purpose of a reform parameter<sup>9</sup> is to isolate and, in a sense, remove the impact that reforms or other events had on the level of claim costs so that the underlying claim cost trend can be identified. The regression model we use to analyze severity, frequency, and loss cost trend patterns allows the inclusion of a level change parameter(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 reform parameter identifies a sustained shift up (or down) in loss cost, severity or frequency coincident with the implementation of a reform. We determine the statistical significance of a level change based on results of *p*-value tests.

Some reforms result in a sustained level change with the trend rate before and after the reform unchanged. Other reforms could, in addition or instead, cause a change in the trend rate after the reform. As part of our regression model design, we consider the possibility that a reform could cause the trend rate to change in magnitude or 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.

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<sup>9</sup> We use the terms reform or level change interchangeable; but a reform parameter is associated with a known change in benefit levels.

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.

### **3.6. Variability of Estimates**

Due, in part, to the relatively small volume of commercial vehicle claim counts, there is a high degree of variability in the year-to-year percentage changes of the estimated accident year loss costs for most coverages. Additional details are presented in Appendix B which includes the actual year-to-year percentage changes. In addition to the year-to-year variability between accident year data, the changes in the estimated accident year loss cost between this review and our prior review<sup>10</sup> contributes to the change in the measured trend rates between reviews even with the identical trend model (i.e., time period and parameters); the comparison between estimates of ultimate loss amounts from the prior review and this review are presented in Appendix C.

Both these sources of variability cause the measured loss cost trend rates to change, and often rather significantly, depending upon the trend measurement period selected.

As the variability is more pronounced with semi-annual data than annual data, we occasionally consider annual data in this review.

### **3.7. Statistical Tests**

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

- As respects the adjusted R-squared, we generally refer to values of 80% or greater to be “high,” values between 40% and 80% to be “moderate,” and values below 40% to be “low.”
- We consider *p*-values under 5% to be “significant.”
- The confidence interval presented corresponds to a 95% probability level range.

### **3.8. 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 October 1, 2019 in this review.

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

### **3.9. Selected Trend Models**

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

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<sup>10</sup> In this review, the changes made by GISA effective July 1, 2019 discussed in Section 3.2 contribute to the change in estimates.

The summary of our trend rates based on industry data as of December 31, 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 parsimony of many regression models.

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

### 3.10. Heatmaps

In Section 4 of this report we present graphical representations of the regression models under consideration with the use of heatmaps. We present separate heatmaps for the indicated trend rates, adjusted R-squared values, and  $p$ -values associated with a selected regression model over various experience time periods. The  $y$ -axis of the heatmap corresponds to the beginning of the experience period, and the  $x$ -axis corresponds to the end of the time period. For each heatmap, the colors within the column are selected such that larger values are brighter (yellow), and smaller values are darker (blue). This allows for direct comparison of statistical results between models over different time periods and improves readability of our report without having to reference Appendix E. However, the information presented in each heatmap is analogous with the information presented in Appendix E and is considered an additional aid to draw attention to the models we select. For example, the information provided in Figure 2 may also be found in Appendix E pages 6 through 8.

### 3.11. COVID-19

Covid-19 “stay-at-home” orders effective in the first half of 2020 have resulted in a dramatic decline in accidents, as well as claimants missing treatments under accident benefits. As the “stay-at-home” orders are lifted and a phased reopening begins in the second half of 2020, we expect the claims experience to rise from that of the 2020-1 level, but continue to be lower than would otherwise be expected until an effective treatment and/or vaccine is available.

**This trend study is based on pre-Covid-19 industry data through to December 31, 2019. The trend rates that we present in this report are intended to be applicable to rate applications that will be effective once there is a return to traffic levels similar to those before Covid-19 (i.e., post effective treatment and/or vaccine).**

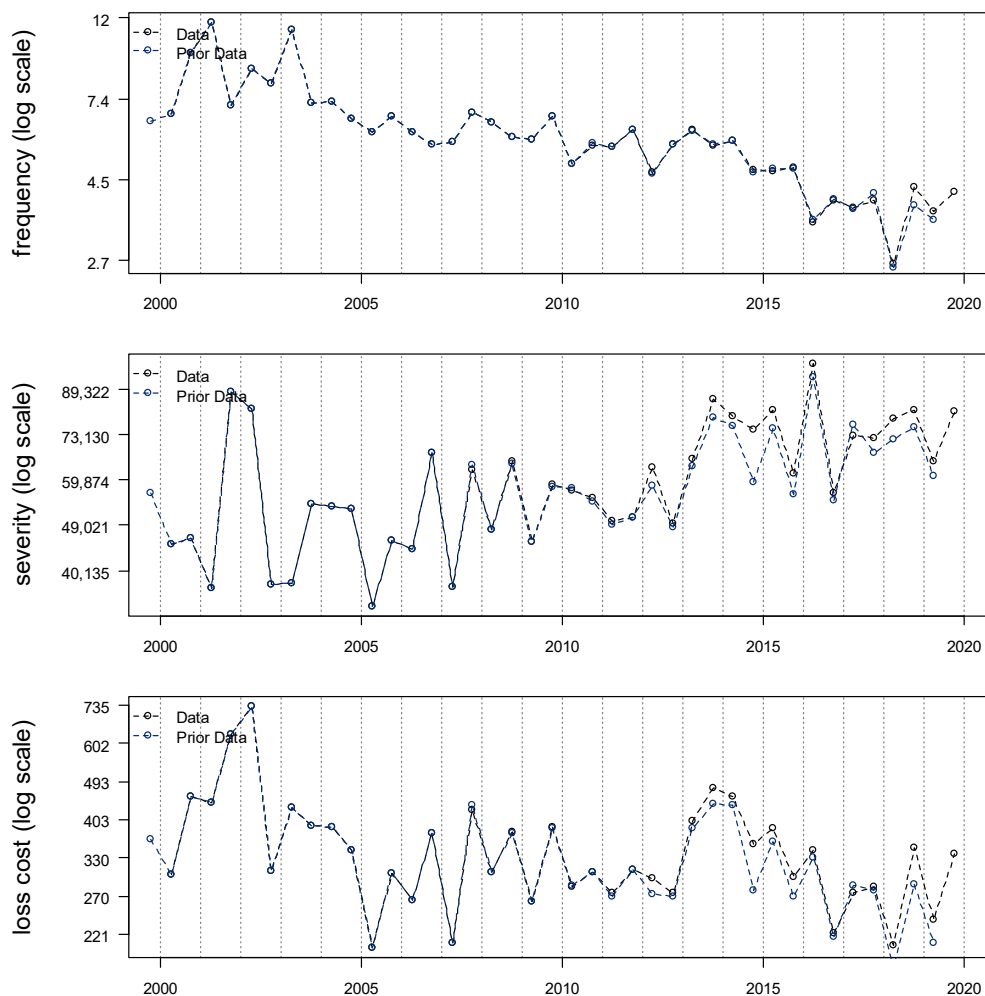
A temporary adjustment to the assumptions underlying a rate indication may be appropriate for rate applications with effective dates before a return to pre-Covid-19 traffic levels.

## 4. OLIVER WYMAN SELECTED TREND RATES

### 4.1. Bodily Injury

In Figure 1, we present our estimated loss cost (average claim cost per vehicle), average severity (average claim cost per claim), and frequency rate (average claim incidence rate) over the period 2000-1 through 2019-2.

Figure 1: Bodily Injury – Observed Loss Cost Experience



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

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



- Loss cost has experienced considerable volatility; and after a somewhat flat trend over 2006 to 2012, then rising in 2013, changed to a declining pattern driven by the frequency decline.

The estimated severity, frequency, and loss cost trends, associated adjusted R-squared values, and *p*-values, over various trend measurement periods, with and without a seasonality parameter and a scalar parameter at 2013-1 are presented in Appendix E. We begin our review at 2005-1, as legislation enacted for claims occurring on or after August 1, 2004 introduced a \$2,500 deductible to all bodily injury tort claims.

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

**Figure 2: Bodily Injury - Severity Heatmap**

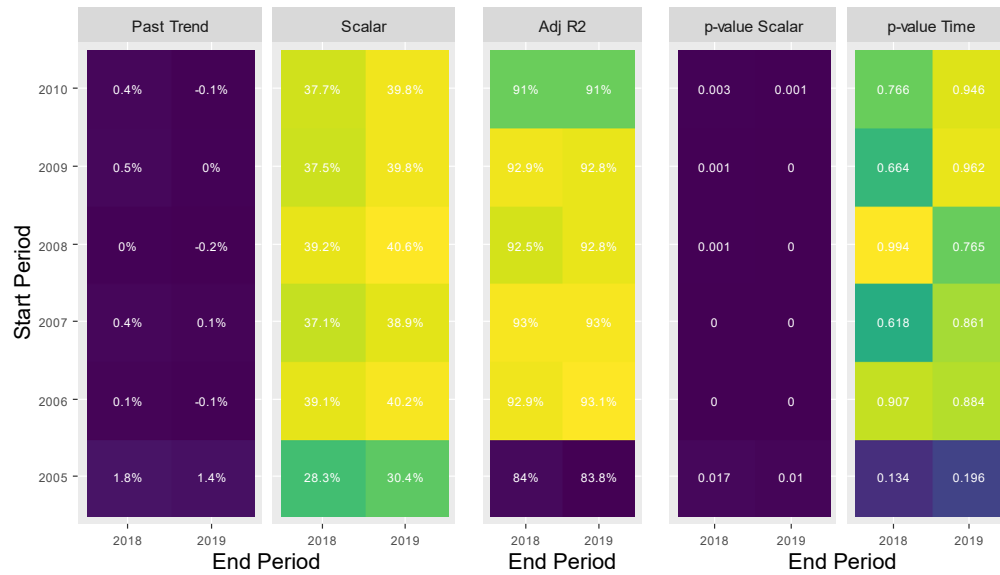


- The trend rates generally fall in the range of -1.0% to +2.0% with moderate adjusted R-squared values and *p*-values that are generally significant for the level change, but not significant for time.

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

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

**Figure 3: Bodily Injury - Severity Heatmap (Annual)**

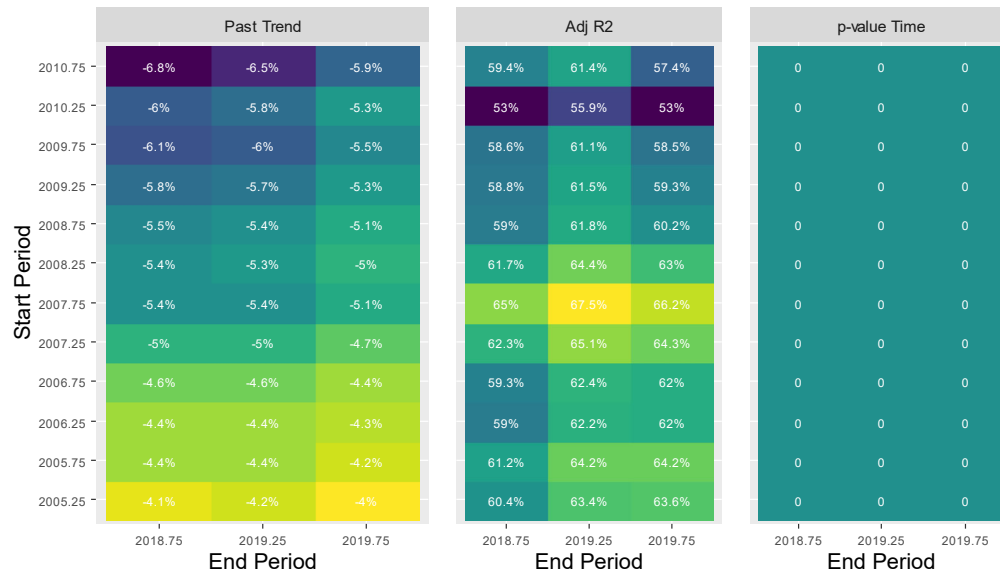


- The trend rates generally fall in the approximate range of +0.0% to +1.5% with high adjusted R-squared values and *p*-values that are generally significant for the level change, but not significant for time. The indicated scalar parameter clusters just under +40%.

Due to the insignificant time parameters, we select a severity trend rate of 0.0%, with a scalar level change of +40% at January 1, 2013.

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

**Figure 4: Bodily Injury - Frequency Heatmap**



- The trend rates generally fall in the range of -4.0% to -7.0%, with a tighter clustering for those beginning 2005-1 through to 2008-2 near -5%, with moderate adjusted R-squared values and significant  $p$ -values for time.
- We also observe the models with the shorter experience periods generally have smaller (more negative) indicated trend rates.

Considering the variability in frequency, (particularly the low 2018-1) and the tighter clustering of measured trend rates for those beginning 2005-1 through to 2008-2, we continue to base our selected trend on these measured trends over the longer time periods and select a frequency trend rate of -5.0%.

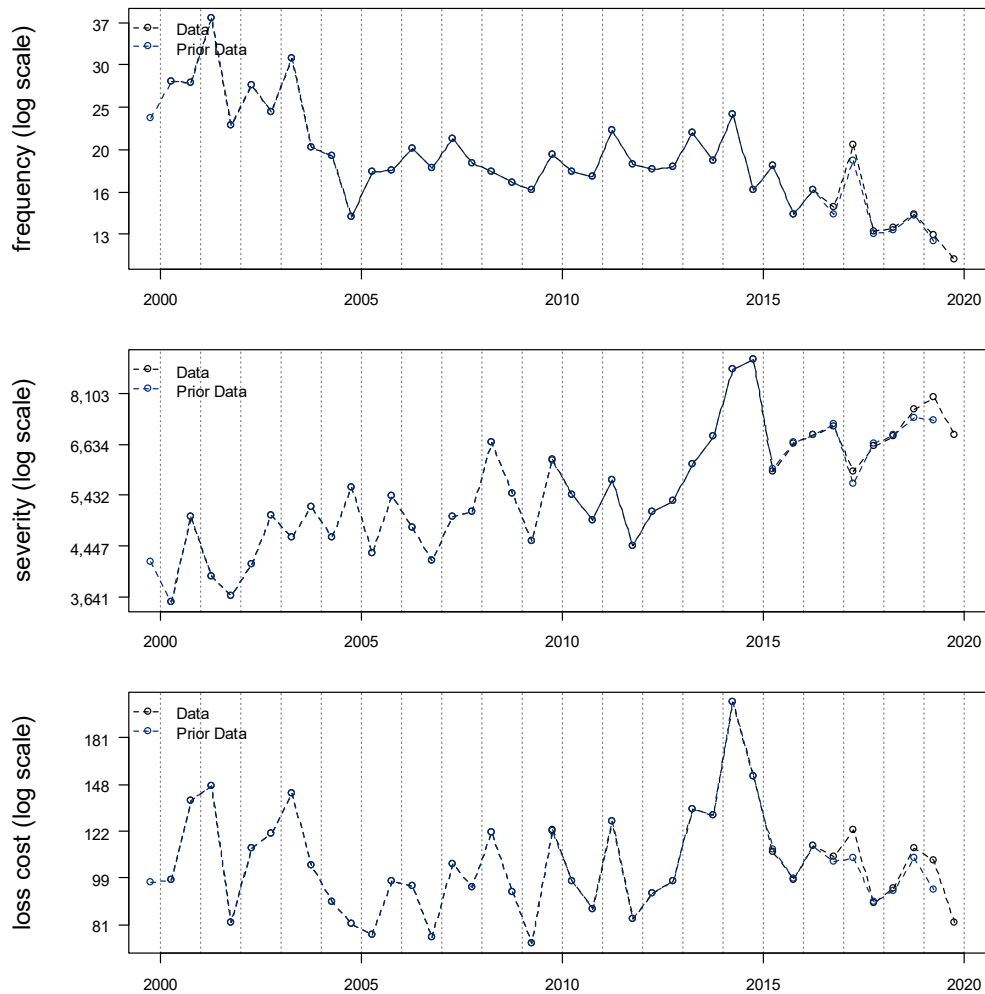
We, therefore, select a past loss cost trend of -5.0% (rounded), with a scalar level change of +40% at January 1, 2013.

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

## 4.2. Property Damage

In Figure 5, we present our estimated loss cost (average claim cost per vehicle), average severity (average claim cost per claim), and frequency rate (average claim incidence rate) over the period 2000-1 through 2019-2.

Figure 5: Property Damage – Observed Loss Cost Experience



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

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

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

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

**Figure 6: Property Damage - Severity Heatmap**

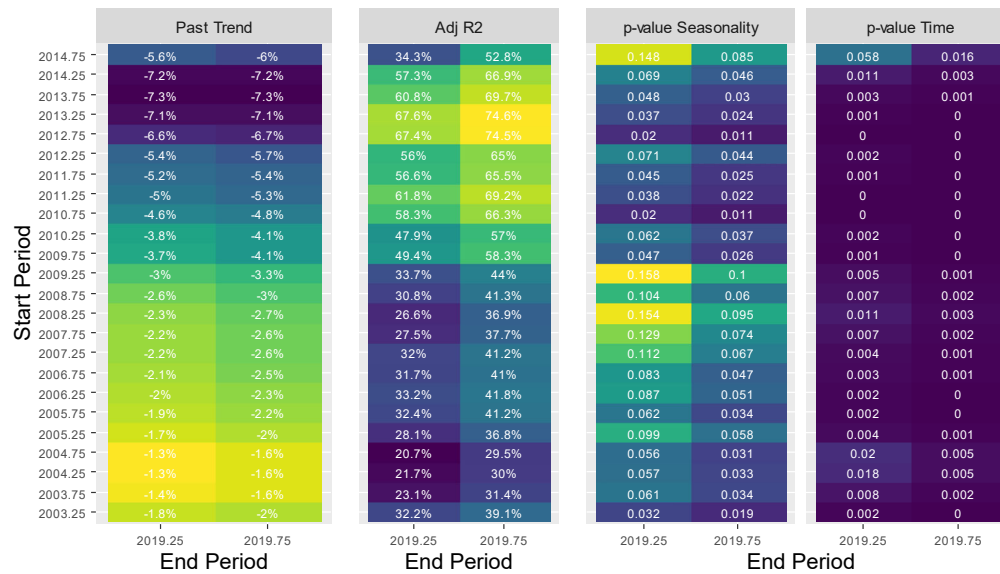


- The trend rates with experience periods beginning 2003-1 through 2008-1 generally fall in the range of +2.5% to +3.0% with moderate adjusted R-squared values and significant  $p$ -values for time.
- The measured trends begin to change beginning in 2008-2 to 2011-2 and exhibit more variability (ranging from +3.5% to +5.5%) and have slightly higher adjusted R-squared values and significant  $p$ -values for time.

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

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

Figure 7: Property Damage - Frequency Heatmap



- The trend rates with experience periods beginning 2003-1 through 2009-1 generally fall in the range of -1.5% to -3.5% with low adjusted R-squared values and significant  $p$ -values for time only.
- Due to the continued sharp decline in frequency in 2015 through 2018, the measured trends with experience periods beginning 2009-2 through 2014-1 are much lower (larger negative) in the range of -4.0% to -7.5% and have moderate adjusted R-squared values and significant  $p$ -values for time and seasonality.

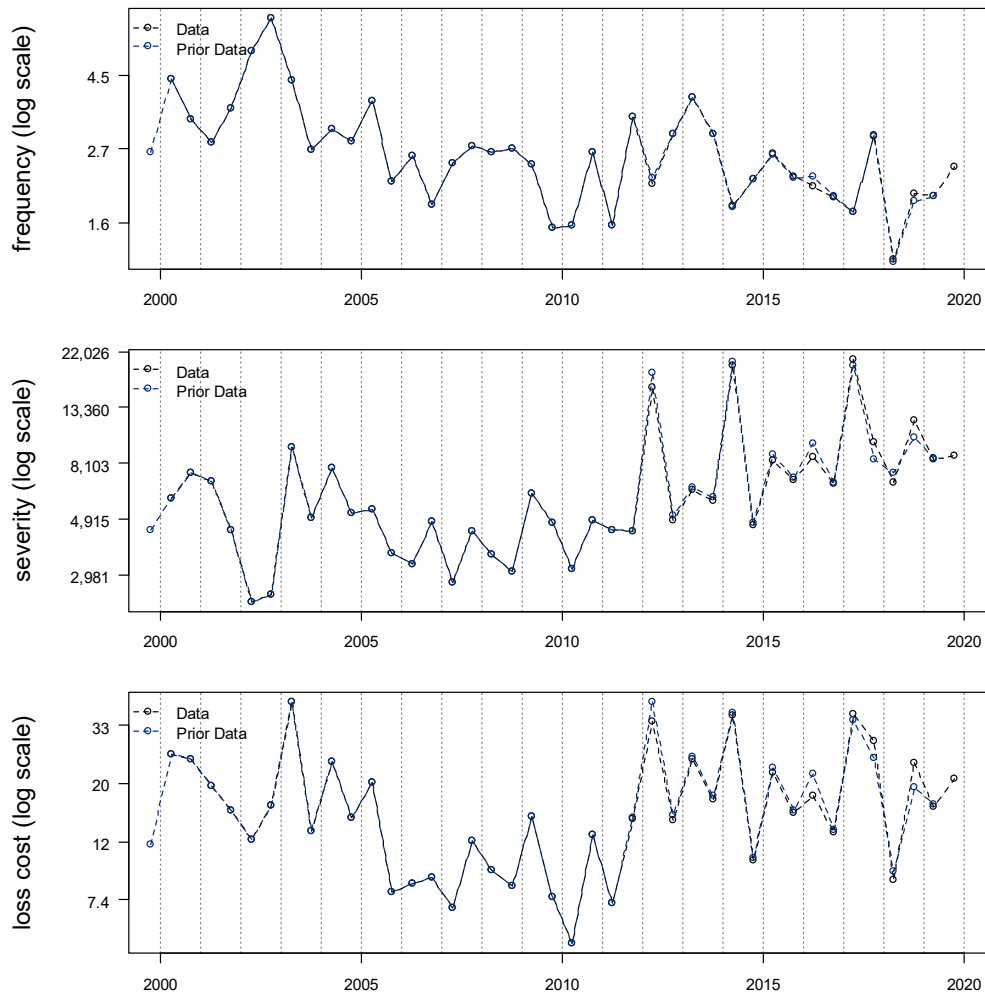
In light of the variability in frequency, we continue to give weight to the measured trends over the longer time periods as we have in our past reviews, that are consistent with our selected severity trend rate, and select a frequency trend rate -3.5%.

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

### 4.3. Accident Benefits – Total

In Figure 8, we present our 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 2000-1 through 2019-2.

**Figure 8: Accident Benefits – Observed Loss Cost Experience**



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

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

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

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

**Figure 9: Accident Benefits - Severity Heatmap**



- The trend rates generally fall in the range of +8.0% to +10.0% with moderate adjusted R-squared values and significant *p*-values for time.

Considering the variability in severity, we base our selected trend on the measured trends over the longer time periods. We therefore select a severity trend rate of +8.5%.

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



Figure 10: Accident Benefits - Frequency Heatmap



- The trend rates generally fall in the range of -1.0% to -2.0% with low adjusted R-squared values and *p*-values that generally are not significant for time.

We select a frequency trend rate of +0.0%.

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

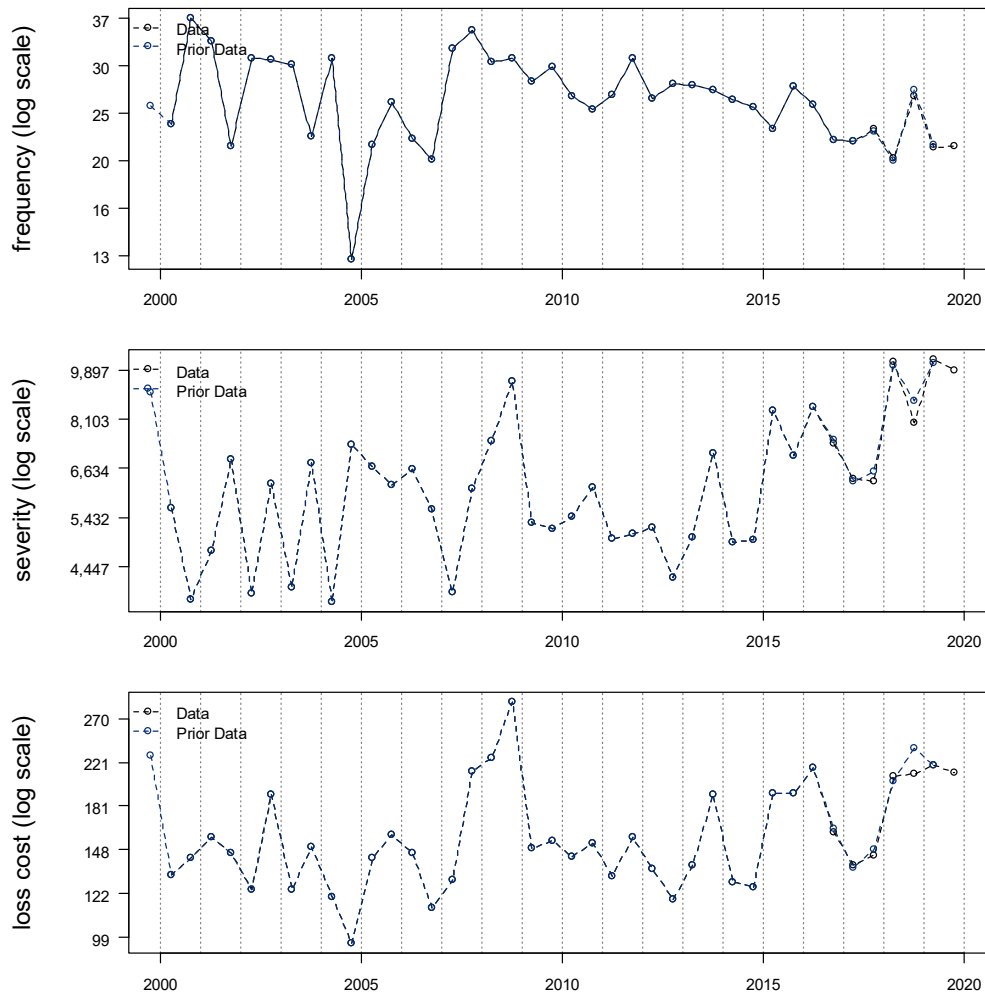
#### 4.4. Uninsured Auto

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

#### 4.5. Collision

In Figure 11, we present our 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 2000-1 through 2019-2.

**Figure 11: Collision – Observed Loss Cost Experience**



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

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

The estimated severity, frequency, and loss cost trends, associated adjusted R-squared values, and *p*-values, over various trend measurement periods, with and without a seasonality parameter and the 2018-2 observations are presented in Appendix E.

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

**Figure 12: Collision - Severity Heatmap**



- The trend rates generally fall in the range of +6.5% to +10.5% with moderate adjusted R-squared values and significant  $p$ -values for time.
- The models with the highest adjusted R-squared values are those with experience periods beginning 2011-1 to 2012-2, with the trend rate clustering around +9.0% to +10.5%.

We select a severity trend rate of +9.5%.

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

**Figure 13: Collision - Frequency Heatmap**



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

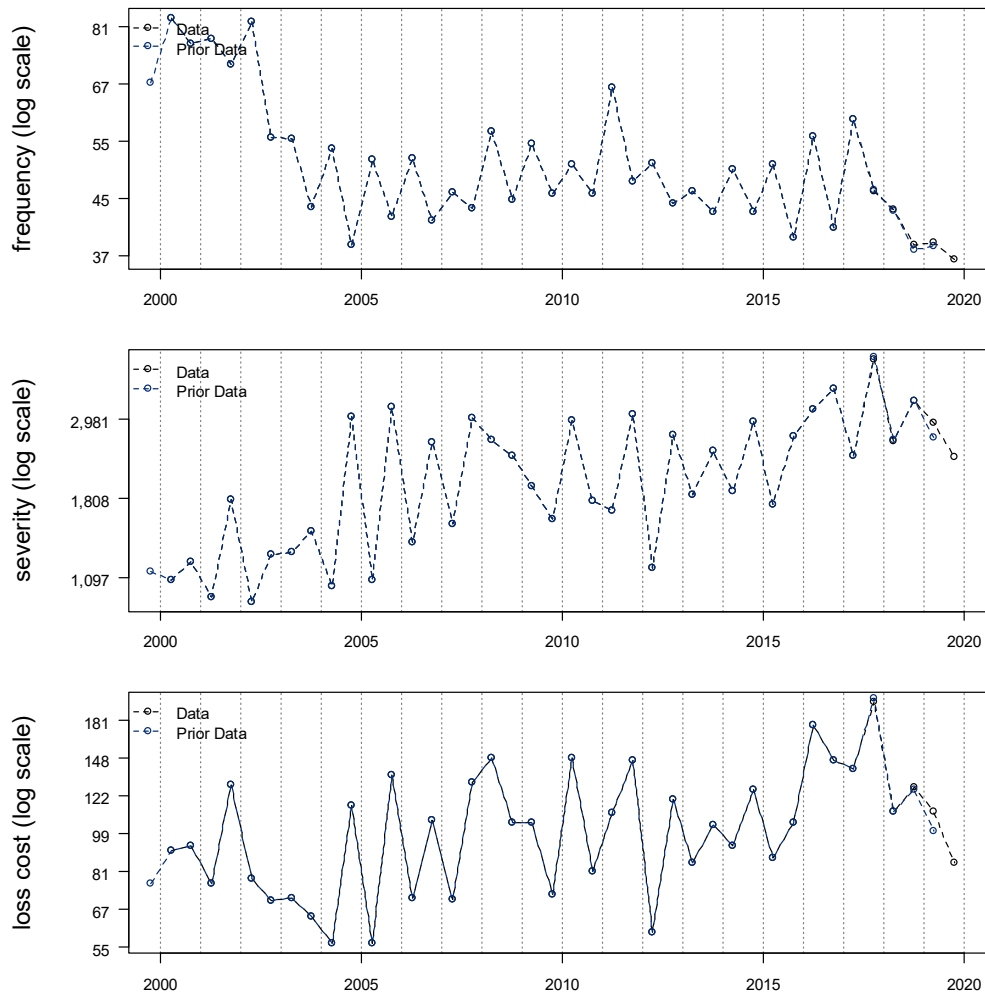
We select a frequency trend rate of -4.0%.

We, therefore, select a past and future loss cost trend of +5.5% (rounded).

#### 4.6. Comprehensive

In Figure 14, we present our estimated loss cost (average claim cost per vehicle), average severity (average claim cost per claim), and frequency rate (average claim incidence rate) over the period 2000-1 through 2019-2.

**Figure 14: Comprehensive – Observed Loss Cost Experience**



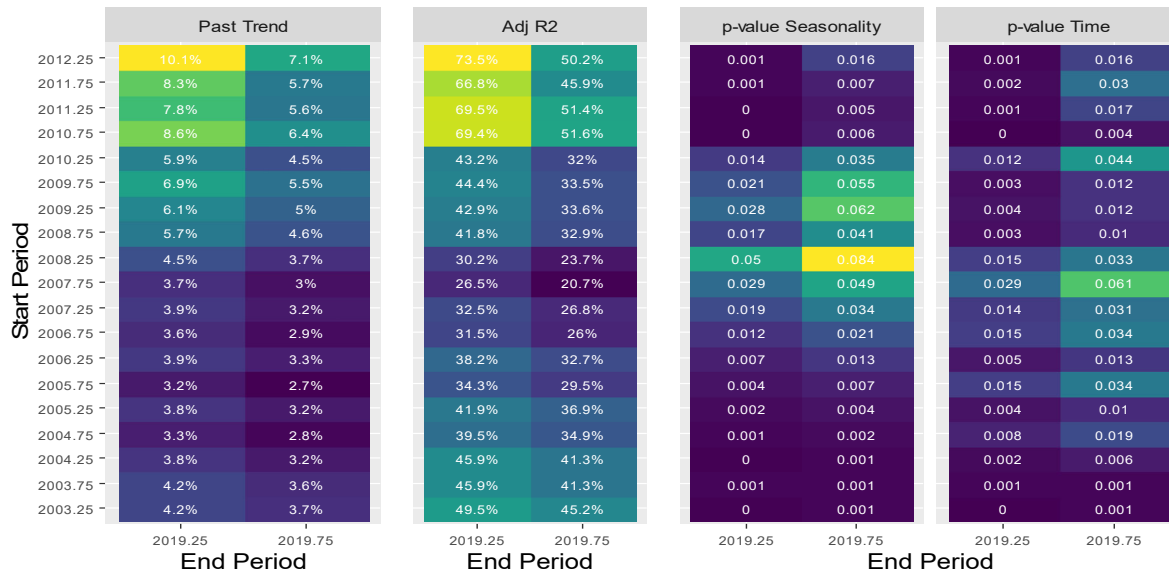
A review of the historical data points (as depicted in Figure 14) shows that subject to considerable variability:

- Following a decline through 2004, and except for a large spike in 2011, frequency has exhibited a generally flat trend pattern (subject to seasonality) except for a recent decline.
- Severity has exhibited an upward trend pattern.
- Loss cost has exhibited a slight upward trend pattern since 2004, until a sharp increase in 2016 and 2017, followed by a sharp decrease in 2018 and 2019.

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

In Figure 15 we present a heatmap of indicated severity trends beginning 2003-1 through 2012-1, ending 2019-1 and 2019-2, with time and seasonality parameters included in the model.

**Figure 15: Comprehensive - Severity Heatmap**

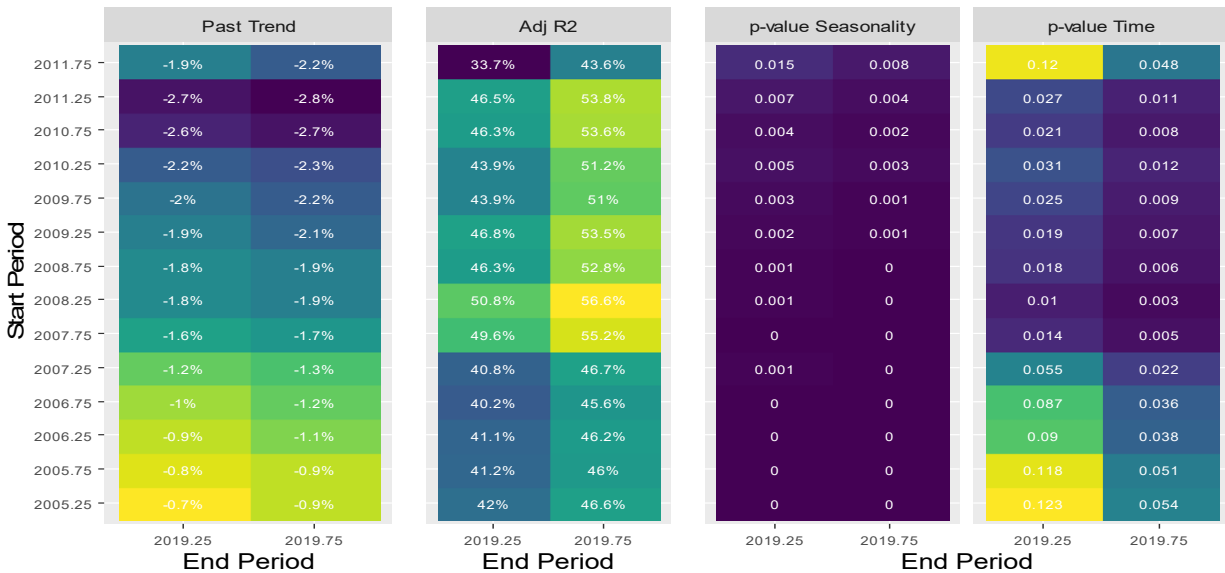


- The trend rates with experience periods beginning 2003-1 to 2008-1 generally cluster around +3.5% and those beginning 2008-2 to 2010-1 generally cluster around +4.5% to +5.5% - both with low adjusted R-squared values and significant  $p$ -values for time and seasonality.
- The trend rates with experience periods beginning 2010-2 to 2012-1 generally range from +5.5% to +7.0% with moderate adjusted R-squared values and significant  $p$ -values for time and seasonality, but may be influenced by the dip in 2012-1.
- Trend rates ending 2019-2 are less than those ending 2019-1 due to the recent decrease in severity.

In light of the variability in severity, we continue to rely upon the measured trends over the longer time periods, but give some consideration to the trends based on the (shorter) more recent data, and select a severity trend rate +4.5%.

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

**Figure 16: Comprehensive - Frequency Heatmap**



- The trend rates generally fall in the range of -0.0% to -3.0% with moderate adjusted R-squared values, significant  $p$ -values for seasonality, and  $p$ -values that are sometimes significant for time.
- The models with experience periods ending 2019-2 are generally more negative and are more likely to have significant  $p$ -values for time than those ending 2019-1.

Given the variability of the frequency data, we select a frequency trend rate of -1.5% based on the longer-term trend rates.

We therefore select a past and future loss cost trend of +3.0% (rounded).

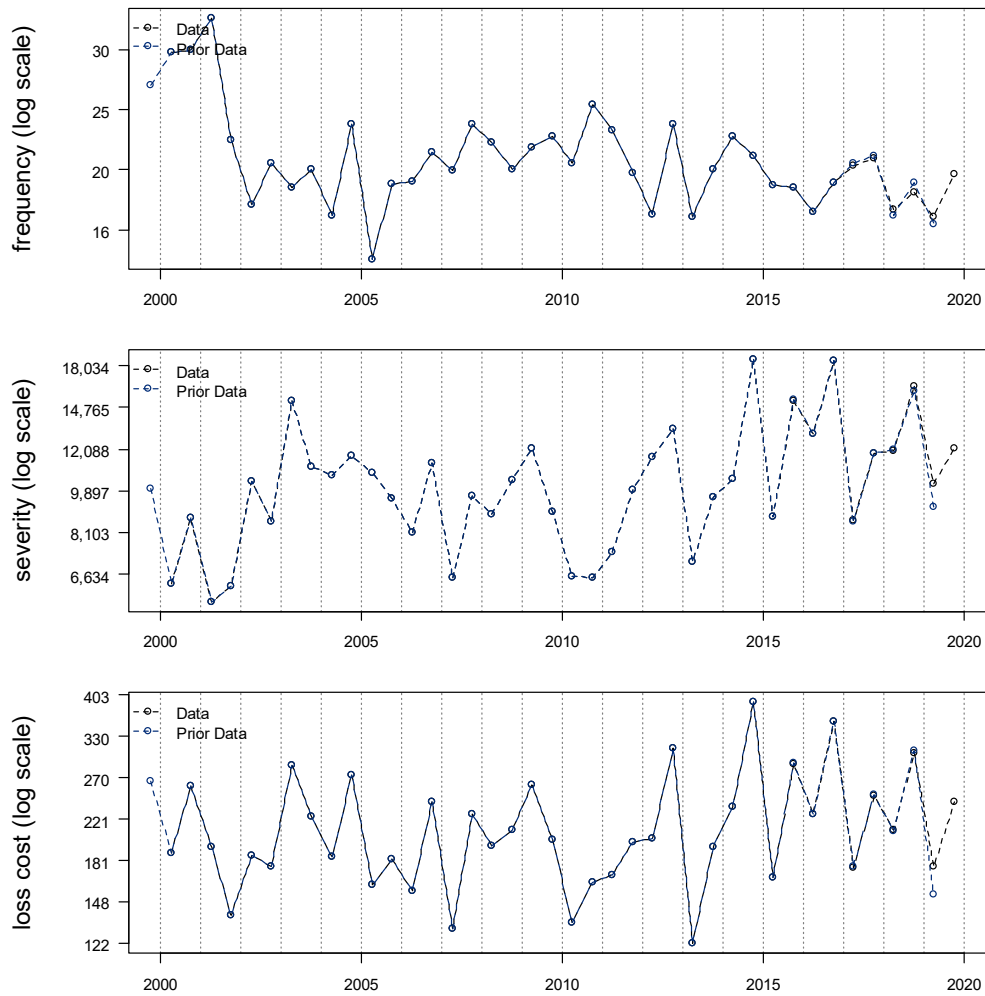
#### 4.7. Specified Perils

Due to insufficient data, we select the same past and future loss cost trend rate as we do for Comprehensive, +3.0%.

#### 4.8. All Perils

In Figure 17, we present our estimated loss cost (average claim cost per vehicle), average severity (average claim cost per claim), and frequency rate (average claim incidence rate) over the period 2000-1 through 2019-2.

**Figure 17: All Perils – Observed Loss Cost Experience**



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

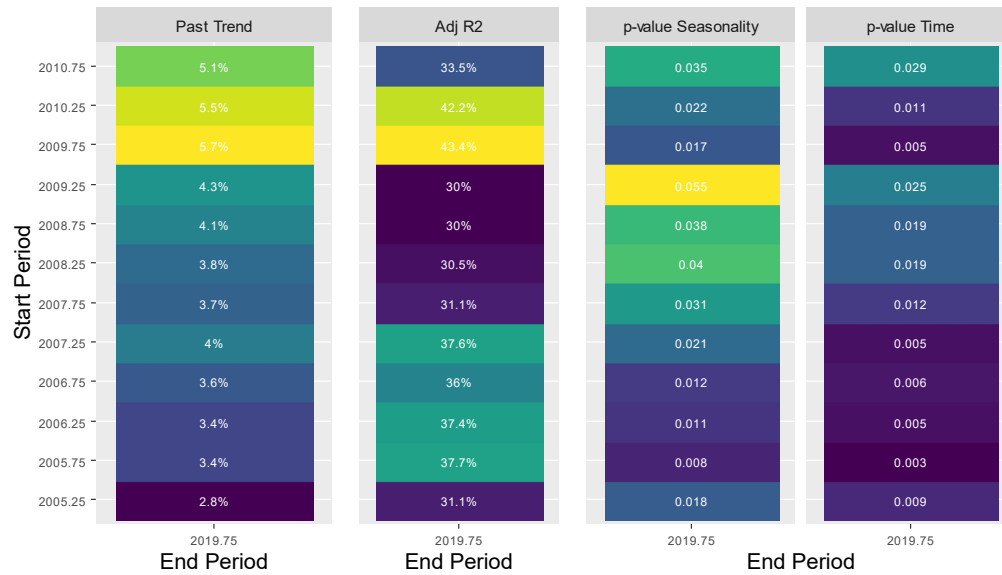
- Frequency has exhibited a modest declining trend pattern.
- Severity has exhibited an increasing pattern since 2010.
- Loss cost has exhibited a trend pattern somewhat similar to that of severity.

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



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

**Figure 18: All Perils - Severity Heatmap**



- The trend rates generally fall in the range of +3.0% to +5.5% with generally low adjusted R-squared values and significant *p*-values for time and seasonality.

Given the data volatility, we select a severity trend rate of +3.5% based on the clustering over the time frames beginning 2006 to 2008.

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

**Figure 19: All Perils - Frequency Heatmap**



- The trend rates generally fall in the range of -2.0% to 0.0% with low adjusted R-squared values and significant *p*-values for time.

Given the data volatility and weaker statistics, we select a frequency trend rate of -1.5% based on these measured trends over a similar time frame as our severity trend rate selection.

We therefore select a past and future loss cost trend of +2.0% (rounded).

#### 4.9. Underinsured Motorist

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

#### 4.10. Summary- All Coverages

We summarize our trend analyses in Table 8.

**Table 8: Selected Loss Cost Trends**

Coverage	Past Loss Cost	Future Loss Cost
Bodily Injury*	-5.0%	-5.0%
Property Damage	+0.0%	+0.0%
Accident Benefits	+8.5%	+8.5%
Uninsured Auto	+8.5%	+8.5%
Collision	+5.5%	+5.5%
Comprehensive	+3.0%	+3.0%
Specified Perils	+3.0%	+3.0%
All Perils	+2.0%	+2.0%
Underinsured Motorist	+0.0%	+0.0%

\* A factor of 1.40 applies to loss costs prior to January 1, 2013.

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

**Table 9: Prior Selected Loss Cost Trends**

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

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

## 4 CONSIDERATIONS AND LIMITATIONS

- For our review, we relied on data and information provided by GISA without independent audit. Though we have reviewed the data for reasonableness and consistency, we have not audited or otherwise verified this data. It should also be noted that our review of data may not always reveal imperfections. We have assumed that the data provided is both accurate and complete. The results of our analysis are dependent on this assumption. If this data or information is inaccurate or incomplete, our findings and conclusions may need to be revised.
- Our conclusions are based on an analysis of the GISA data and on the estimation of the outcome of many contingent events. Future costs were developed from the historical claim experience and covered exposure, with adjustments for anticipated changes. Our estimates make no provision for extraordinary future emergence of new classes of losses or types of losses not sufficiently represented in historical databases or which are not yet quantifiable.
- While this analysis complies with applicable Actuarial Standards of Practice and Statements of Principles, users of this analysis should recognize that our projections involve estimates of future events, and are subject to economic and statistical variations from expected values. We have not anticipated any extraordinary changes to the legal, social, or economic environment that might affect the frequency or severity of claims. For these reasons, no assurance can be given that the emergence of actual losses will correspond to the projections in this analysis.

## 5. SUMMARY OF TABLES AND FIGURES

### LIST OF TABLES

Table 1: Selected Loss Cost Trends .....	1
Table 2: Selected Loss Cost Trends .....	32
Table 3: Prior Selected Loss Cost Trends .....	32

### LIST OF FIGURES

Figure 1: Bodily Injury – Observed Loss Cost Experience .....	13
Figure 2: Bodily Injury - Severity Heatmap .....	14
Figure 3: Bodily Injury - Severity Heatmap (Annual) .....	15
Figure 4: Bodily Injury - Frequency Heatmap .....	16
Figure 5: Property Damage – Observed Loss Cost Experience .....	17
Figure 6: Property Damage - Severity Heatmap .....	18
Figure 7: Property Damage - Frequency Heatmap .....	19
Figure 8: Accident Benefits – Observed Loss Cost Experience .....	20
Figure 9: Accident Benefits - Severity Heatmap .....	21
Figure 10: Accident Benefits - Frequency Heatmap .....	22
Figure 11: Collision – Observed Loss Cost Experience .....	23
Figure 12: Collision - Severity Heatmap .....	24
Figure 13: Collision - Frequency Heatmap .....	25
Figure 14: Comprehensive – Observed Loss Cost Experience .....	26
Figure 15: Comprehensive - Severity Heatmap .....	27
Figure 16: Comprehensive - Frequency Heatmap .....	28
Figure 17: All Perils – Observed Loss Cost Experience .....	29
Figure 18: All Perils - Severity Heatmap .....	30
Figure 19: All Perils - Frequency Heatmap .....	31

## 6. APPENDICES

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

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

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

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

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

- Bodily Injury: Pages 1 to 15
- Property Damage: Pages 16 to 21
- Accident Benefits: Pages 22 to 26
- Collision: Pages 27 to 29
- Comprehensive: Pages 30 to 33
- All Perils: Pages 34 to 35



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Province of Newfoundland  
Commercial Vehicles (Including Fleets)  
Claim Count Development Selections  
Data as of 12/31/19

(1)	(2)	(3)	(4)	(5)	(6)	(7)
Selected Age-to-Ultimate Development Factors						
Maturity	Third Party Liability - Bodily Injury	Third Party Liability - Property Damage	Accident Benefits - Total	Collision	Comprehensive - Total	All Perils
6	Wght Avg: Last 4 Semesters ending in 12	Wght Avg: Last 4 Semesters ending in 12	Wght Avg: 10 Semesters	Wght Avg: 10 Semesters	Wght Avg: Last 4 Semesters ending in 12	Wght Avg: Last 4 Semesters ending in 12
12	Wght Avg: 10 Semesters	Wght Avg: 10 Semesters	Wght Avg: 10 Semesters	Wght Avg: 10 Semesters	Wght Avg: 6 Semester	Wght Avg: 10 Semesters
18	Wght Avg: 10 Semesters	Wght Avg: 10 Semesters	Wght Avg: 10 Semesters	Wght Avg: 10 Semesters	Wght Avg: 6 Semester	Wght Avg: 10 Semesters
24	Wght Avg: 10 Semesters	Wght Avg: 10 Semesters	Wght Avg: 10 Semesters	Wght Avg: 10 Semesters	Wght Avg: 6 Semester	Wght Avg: 10 Semesters
30	Wght Avg: 10 Semesters	Wght Avg: 10 Semesters	Wght Avg: 10 Semesters	Wght Avg: 10 Semesters	Wght Avg: 6 Semester	Wght Avg: 10 Semesters
36	Wght Avg: 10 Semesters	Wght Avg: 10 Semesters	Wght Avg: 10 Semesters	Wght Avg: 10 Semesters	1	1
42	Wght Avg: 10 Semesters	Wght Avg: 10 Semesters	Wght Avg: 10 Semesters	Wght Avg: 10 Semesters	1	1
48	Wght Avg: 10 Semesters	Wght Avg: 10 Semesters	Wght Avg: 10 Semesters	Wght Avg: 10 Semesters	1	1
54	Wght Avg: 10 Semesters	Wght Avg: 10 Semesters	Wght Avg: 10 Semesters	Wght Avg: 10 Semesters	1	1
60	Wght Avg: 10 Semesters	Wght Avg: 10 Semesters	Wght Avg: 10 Semesters	Wght Avg: 10 Semesters	1	1
66	Wght Avg: 10 Semesters	Wght Avg: 10 Semesters	Wght Avg: 10 Semesters	1	1	1
72	Wght Avg: 10 Semesters	Wght Avg: 10 Semesters	1	1	1	1
78	Wght Avg: 10 Semesters	Wght Avg: 10 Semesters	1	1	1	1
84	Wght Avg: 20 Semesters	Wght Avg: 10 Semesters	1	1	1	1
90	Wght Avg: 10 Semesters	Wght Avg: 10 Semesters	1	1	1	1
96	Wght Avg: 10 Semesters	Wght Avg: 10 Semesters	1	1	1	1
102	Wght Avg: 10 Semesters	Wght Avg: 10 Semesters	1	1	1	1
108	Wght Avg: 10 Semesters	Wght Avg: 10 Semesters	1	1	1	1
114	Wght Avg: 10 Semesters	Wght Avg: 10 Semesters	1	1	1	1
120	Wght Avg: 10 Semesters	Wght Avg: 10 Semesters	1	1	1	1
126	Wght Avg: 10 Semesters	Wght Avg: 10 Semesters	1	1	1	1
132	Wght Avg: 10 Semesters	Wght Avg: 10 Semesters	1	1	1	1
138	Wght Avg: 10 Semesters	Wght Avg: 10 Semesters	1	1	1	1
144	Wght Avg: 10 Semesters	Wght Avg: 10 Semesters	1	1	1	1
150	Wght Avg: 10 Semesters	1	1	1	1	1
156	Wght Avg: 10 Semesters	1	1	1	1	1
162	Wght Avg: 10 Semesters	1	1	1	1	1
168	Wght Avg: 10 Semesters	1	1	1	1	1
174	Wght Avg: 10 Semesters	1	1	1	1	1
180	Wght Avg: 10 Semesters	1	1	1	1	1
186	1	1	1	1	1	1
192	1	1	1	1	1	1
198	1	1	1	1	1	1
204	1	1	1	1	1	1
210	1	1	1	1	1	1
216	1	1	1	1	1	1
222	1	1	1	1	1	1
228	1	1	1	1	1	1
234	1	1	1	1	1	1



Province of Newfoundland  
Commercial Vehicles (Including Fleets)

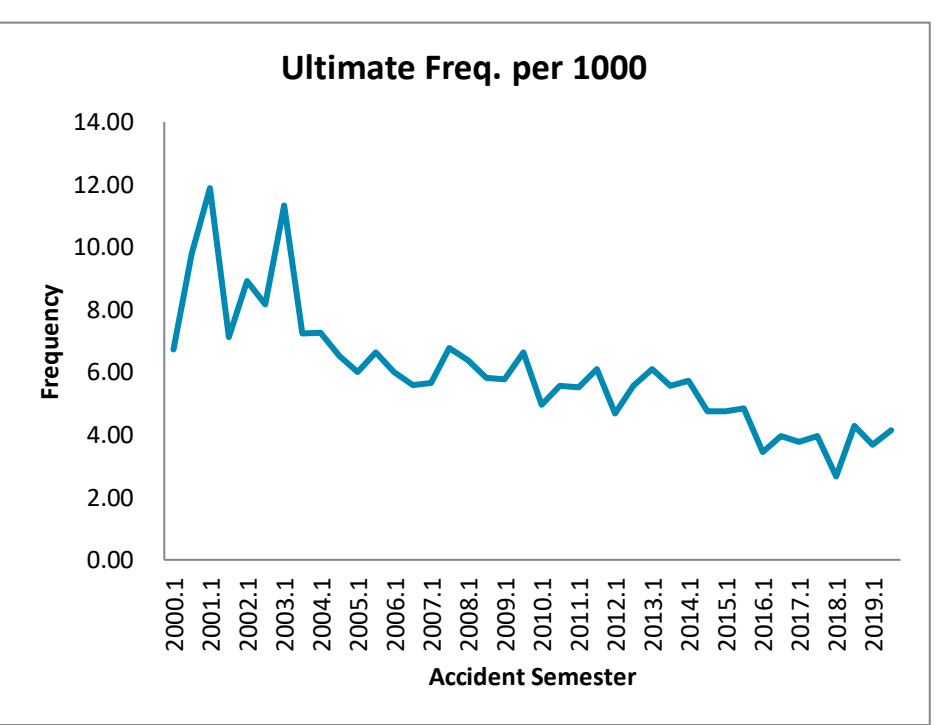
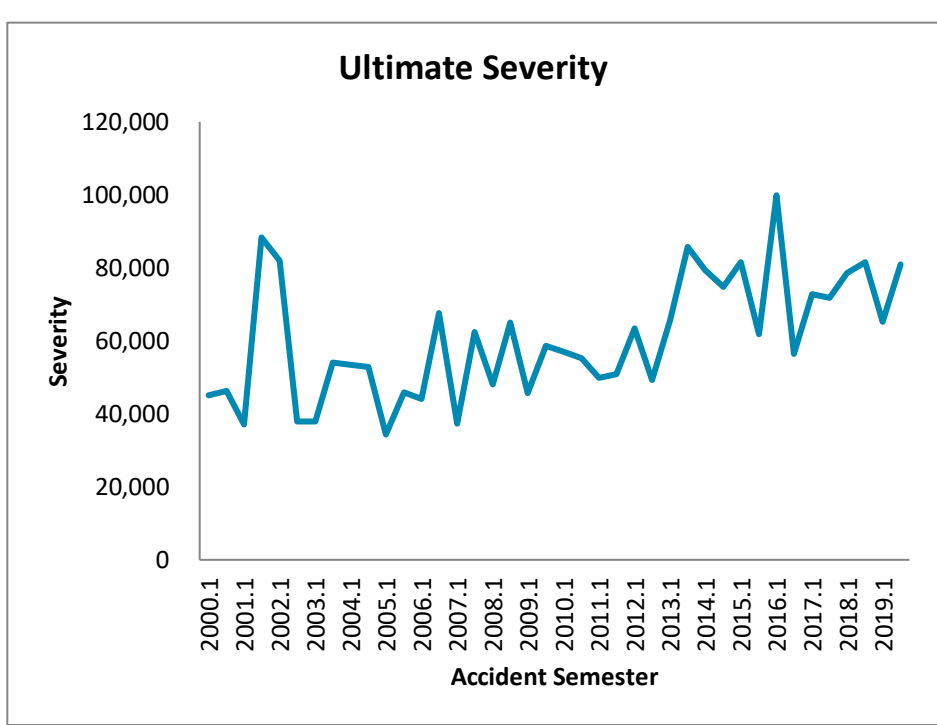
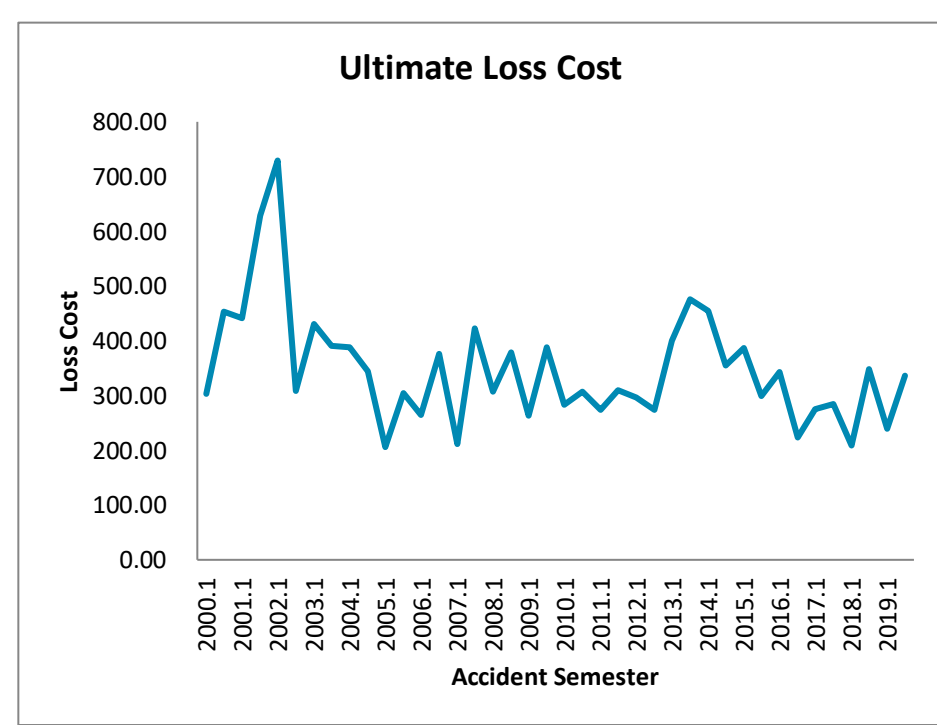
Reported Incurred Claim Amount and ALAC Loss Development Selections  
Data as of 12/31/19

(1)	(2)	(3)	(4)	(5)	(6)	(7)
Selected Age-to-Ultimate Development Factors						
Maturity	Third Party Liability - Bodily Injury	Third Party Liability - Property Damage	Accident Benefits - Total	Collision	Comprehensive - Total	All Perils
6	Wght Avg: 10 Semesters [excl 2016.1]	Wght Avg: 10 Semesters	Wght Avg: 10 Semesters	Wght Avg: 10 Semesters	Wght Avg: Last 4 Semesters ending in 12	Wght Avg: 10 Semesters
12	Wght Avg: 10 Semesters	Wght Avg: 10 Semesters	Wght Avg: 10 Semesters	Wght Avg: 10 Semesters	Wght Avg: 6 Semester	Wght Avg: 10 Semesters
18	Wght Avg: 10 Semesters	Wght Avg: 10 Semesters	Wght Avg: 10 Semesters	Wght Avg: 10 Semesters	Wght Avg: 6 Semester	Wght Avg: 10 Semesters
24	Wght Avg: 10 Semesters	Wght Avg: 10 Semesters	Wght Avg: 10 Semesters	Wght Avg: 10 Semesters	Wght Avg: 6 Semester	Wght Avg: 10 Semesters
30	Wght Avg: 10 Semesters	Wght Avg: 10 Semesters	Wght Avg: 10 Semesters	Wght Avg: 10 Semesters	Wght Avg: 6 Semester	1
36	Wght Avg: 10 Semesters	Wght Avg: 10 Semesters	Wght Avg: 10 Semesters	Wght Avg: 10 Semesters	Wght Avg: 6 Semester	1
42	Wght Avg: 10 Semesters	Wght Avg: 10 Semesters	Wght Avg: 10 Semesters	Wght Avg: 10 Semesters	1	1
48	Wght Avg: 10 Semesters	Avg: All Semester ex hi/lo	Wght Avg: 10 Semesters	Wght Avg: 10 Semesters	1	1
54	Wght Avg: 10 Semesters	Wght Avg: 10 Semesters	Wght Avg: All Semesters	Wght Avg: 10 Semesters	1	1
60	Wght Avg: 20 Semesters	Wght Avg: 10 Semesters	Avg: All Semester ex hi/lo	Wght Avg: 10 Semesters	1	1
66	Wght Avg: 20 Semesters	Wght Avg: 10 Semesters	Wght Avg: 10 Semesters	Wght Avg: 10 Semesters	1	1
72	Wght Avg: 10 Semesters	Wght Avg: 10 Semesters	Wght Avg: 10 Semesters	Wght Avg: 10 Semesters	1	1
78	Wght Avg: 10 Semesters	Wght Avg: 10 Semesters	Wght Avg: 10 Semesters	Wght Avg: 10 Semesters	1	1
84	Wght Avg: 10 Semesters	Wght Avg: 10 Semesters	Wght Avg: 10 Semesters	Wght Avg: 10 Semesters	1	1
90	Wght Avg: 10 Semesters	Wght Avg: 10 Semesters	Wght Avg: All Semesters	Wght Avg: 10 Semesters	1	1
96	Wght Avg: 10 Semesters	Wght Avg: 10 Semesters	Wght Avg: 10 Semesters	Wght Avg: 10 Semesters	1	Wght Avg: 6 Semester
102	Wght Avg: 20 Semesters	Wght Avg: 10 Semesters	Wght Avg: 10 Semesters	Wght Avg: 10 Semesters	1	Wght Avg: 6 Semester
108	Wght Avg: 10 Semesters	Wght Avg: 10 Semesters	1	Wght Avg: 10 Semesters	1	Wght Avg: 6 Semester
114	Wght Avg: 10 Semesters	Wght Avg: 10 Semesters	Wght Avg: 10 Semesters	Wght Avg: 10 Semesters	1	Wght Avg: 6 Semester
120	Wght Avg: 10 Semesters	Wght Avg: 10 Semesters	Wght Avg: 10 Semesters	Wght Avg: 10 Semesters	1	Wght Avg: 6 Semester
126	Wght Avg: 10 Semesters	Wght Avg: 10 Semesters	Wght Avg: 10 Semesters	Wght Avg: 10 Semesters	1	1
132	Wght Avg: 10 Semesters	Wght Avg: 10 Semesters	1	Wght Avg: 10 Semesters	1	1
138	Wght Avg: 10 Semesters	Wght Avg: 10 Semesters	Wght Avg: 10 Semesters	Wght Avg: 10 Semesters	1	1
144	Wght Avg: 10 Semesters	Wght Avg: 10 Semesters	Wght Avg: 10 Semesters	Wght Avg: 10 Semesters	1	1
150	Wght Avg: 10 Semesters	1	Wght Avg: 10 Semesters	Wght Avg: 10 Semesters	1	1
156	Wght Avg: 10 Semesters	1	Wght Avg: 10 Semesters	1	1	1
162	Wght Avg: 10 Semesters	1	Wght Avg: 10 Semesters	1	1	1
168	Wght Avg: 10 Semesters	1	Wght Avg: 10 Semesters	1	1	1
174	Wght Avg: 10 Semesters	1	Wght Avg: 10 Semesters	1	1	1
180	Wght Avg: 10 Semesters	1	Wght Avg: 10 Semesters	1	1	1
186	1	1	1	1	1	1
192	1	1	1	1	1	1
198	1	1	1	1	1	1
204	1	1	1	1	1	1
210	1	1	1	1	1	1
216	1	1	1	1	1	1
222	1	1	1	1	1	1
228	1	1	1	1	1	1
234	1	1	1	1	1	1

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

Summary of Loss Cost  
Data as of 12/31/19

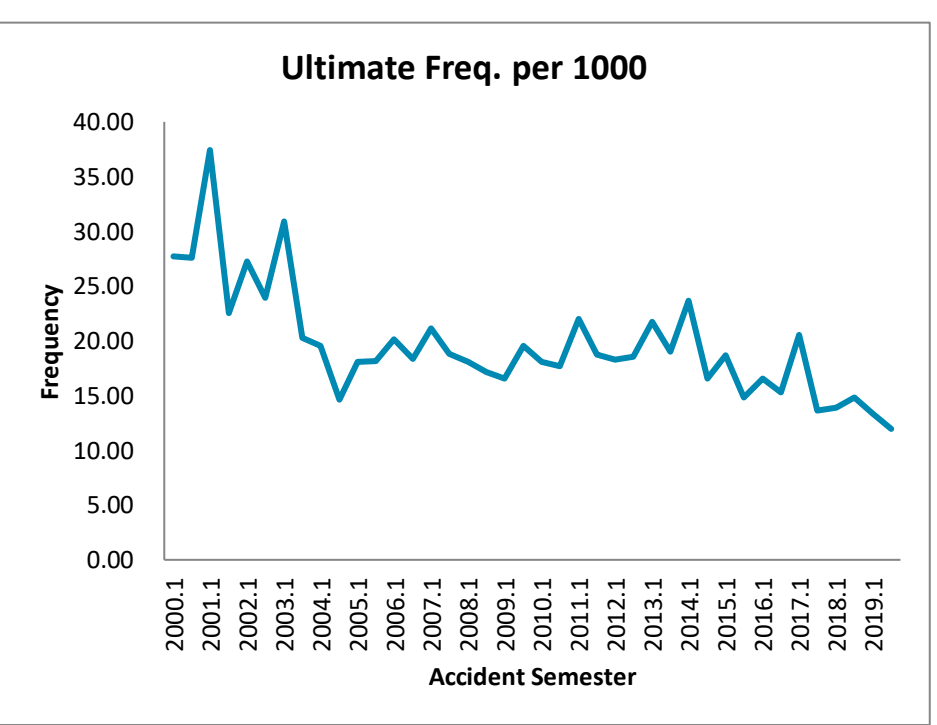
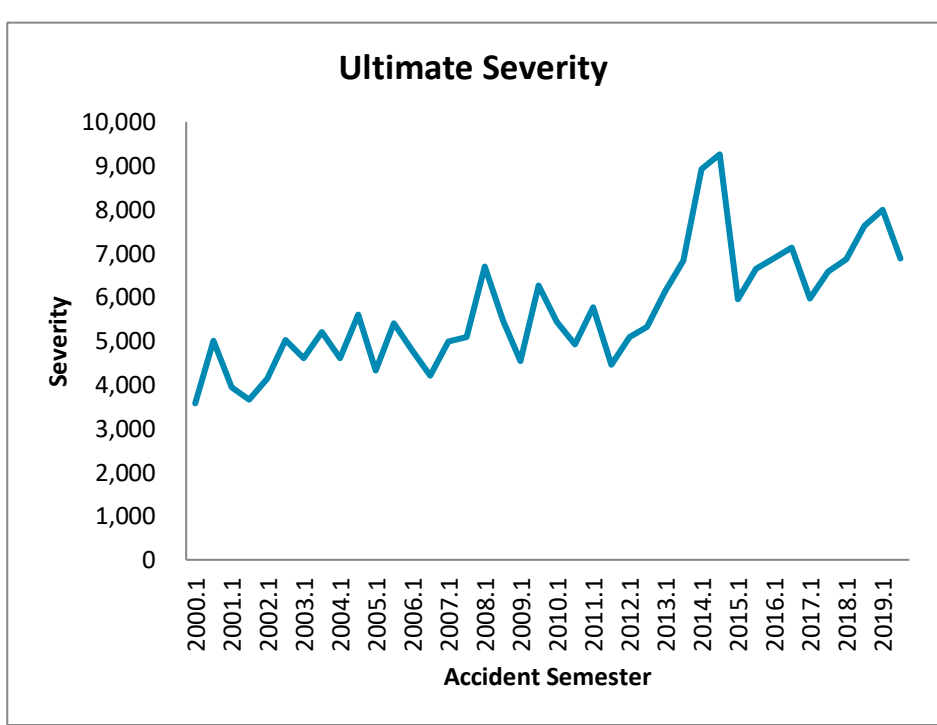
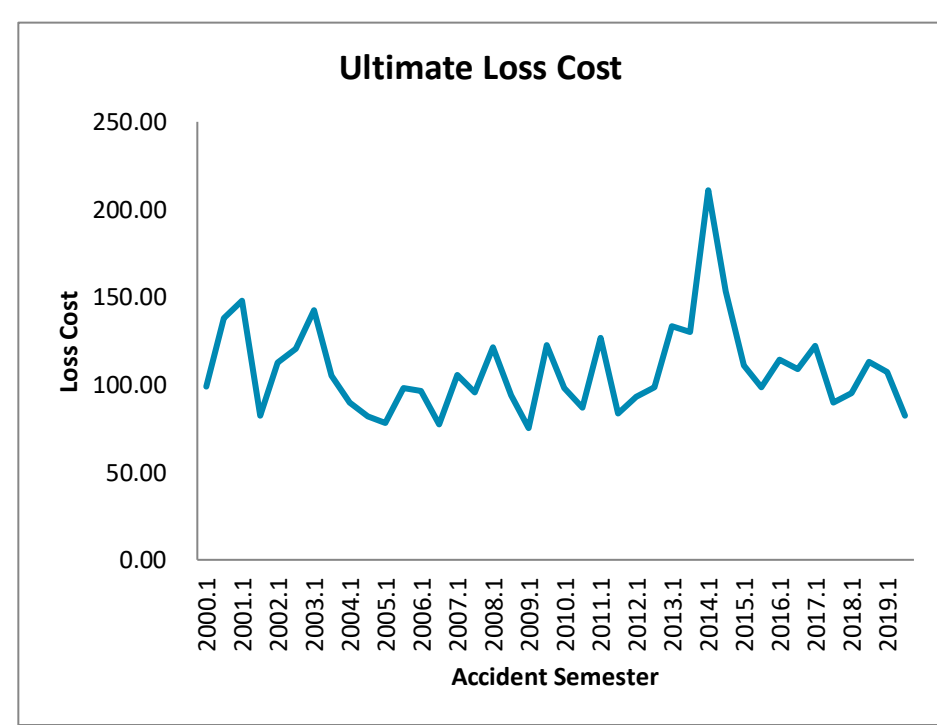
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
Accident Semester	Maturity (in Months)	Earned Car Years	Ultimate Claim Counts	Ultimate Claims and ALAE (000)	ULAE Adjustment	Ultimate Losses & LAE (000)	Ultimate Loss Cost	% Change Seasonal Accident Half Years	Ultimate Severity	% Change Seasonal Accident Half Years	Ultimate Freq. per 1000	% Change Seasonal Accident Half Years	Annual Loss Cost & LAE	% Change Accident Years
2000.1	240.0	7,874	53	2,182	1.093	2,385	302.86		44,995		6.73			
2000.2	234.0	8,370	82	3,474	1.093	3,798	453.73		46,312		9.80		380.60	
2001.1	228.0	8,417	100	3,437	1.082	3,719	441.81	45.9%	37,186	-17.4%	11.88	76.5%		
2001.2	222.0	9,548	68	5,551	1.082	6,006	629.04	38.6%	88,329	90.7%	7.12	-27.3%	541.33	42.2%
2002.1	216.0	9,092	81	6,209	1.068	6,631	729.36	65.1%	81,867	120.2%	8.91	-25.0%		
2002.2	210.0	9,190	75	2,655	1.068	2,836	308.57	-50.9%	37,810	-57.2%	8.16	14.6%	517.84	-4.3%
2003.1	204.0	9,088	103	3,634	1.076	3,912	430.44	-41.0%	37,980	-53.6%	11.33	27.2%		
2003.2	198.0	9,680	70	3,510	1.076	3,778	390.34	26.5%	53,975	42.8%	7.23	-11.4%	409.76	-20.9%
2004.1	192.0	9,363	68	3,361	1.080	3,630	387.64	-9.9%	53,377	40.5%	7.26	-35.9%		
2004.2	186.0	9,830	64	3,130	1.080	3,381	343.92	-11.9%	52,824	-2.1%	6.51	-10.0%	365.25	-10.9%
2005.1	180.0	9,682	58	1,869	1.066	1,993	205.88	-46.9%	34,324	-35.7%	6.00	-17.4%		
2005.2	174.0	9,960	66	2,842	1.066	3,031	304.31	-11.5%	45,863	-13.2%	6.64	1.9%	255.79	-30.0%
2006.1	168.0	9,683	58	2,387	1.072	2,558	264.18	28.3%	44,048	28.3%	6.00	0.0%		
2006.2	162.0	10,236	57	3,594	1.072	3,853	376.37	23.7%	67,501	47.2%	5.58	-16.0%	321.83	25.8%
2007.1	156.0	10,087	57	1,988	1.072	2,131	211.26	-20.0%	37,336	-15.2%	5.66	-5.7%		
2007.2	150.0	10,199	69	4,028	1.072	4,317	423.26	12.5%	62,483	-7.4%	6.77	21.5%	317.85	-1.2%
2008.1	144.0	9,727	62	2,780	1.075	2,988	307.13	45.4%	48,123	28.9%	6.38	12.8%		
2008.2	138.0	10,316	60	3,638	1.075	3,910	379.02	-10.5%	65,078	4.2%	5.82	-14.0%	344.13	8.3%
2009.1	132.0	10,069	58	2,469	1.073	2,649	263.08	-14.3%	45,614	-5.2%	5.77	-9.6%		
2009.2	126.0	10,724	71	3,885	1.073	4,168	388.67	2.5%	58,631	-9.9%	6.63	13.8%	327.86	-4.7%
2010.1	120.0	10,515	52	2,820	1.056	2,977	283.13	7.6%	57,086	25.2%	4.96	-14.0%		
2010.2	114.0	11,187	62	3,252	1.056	3,434	306.93	-21.0%	55,307	-5.7%	5.55	-16.3%	295.40	-9.9%
2011.1	108.0	11,080	61	2,889	1.052	3,041	274.42	-3.1%	49,864	-12.7%	5.50	11.0%		
2011.2	102.0	11,779	72	3,466	1.052	3,648	309.67	0.9%	50,847	-8.1%	6.09	9.7%	292.59	-1.0%
2012.1	96.0	11,735	55	3,225	1.078	3,475	296.17	7.9%	63,318	27.0%	4.68	-15.0%		
2012.2	90.0	12,521	70	3,187	1.078	3,434	274.28	-11.4%	49,317	-3.0%	5.56	-8.7%	284.87	-2.6%
2013.1	84.0	12,408	76	4,571	1.087	4,968	400.34	35.2%	65,757	3.9%	6.09	30.2%		
2013.2	78.0	13,667	76	5,987	1.087	6,506	476.05	73.6%	85,672	73.7%	5.56	-0.1%	440.02	54.5%
2014.1	72.0	13,977	80	5,869	1.082	6,348	454.19	13.5%	79,344	20.7%	5.72	-6.0%		
2014.2	66.0	14,548	69	4,776	1.082	5,166	355.09	-25.4%	74,820	-12.7%	4.75	-14.6%	403.65	-8.3%
2015.1	60.0	14,411	68	5,168	1.078	5,571	386.61	-14.9%	81,625	2.9%	4.74	-17.3%		
2015.2	54.0	15,251	74	4,225	1.078	4,555	298.64	-15.9%	61,741	-17.5%	4.84	1.9%	341.38	-15.4%
2016.1	48.0	15,074	52	4,694	1.103	5,178	343.49	-11.2%	99,884	22.4%	3.44	-27.4%		
2016.2	42.0	15,525	61	3,142	1.103	3,465	223.21	-25.3%	56,479	-8.5%	3.95	-18.3%	282.46	-17.3%
2017.1	36.0	15,240	58	3,846	1.091	4,197	275.36	-19.8%	72,824	-27.1%	3.78	10.0%		
2017.2	30.0	15,902	63	4,140	1.091	4,518	284.14	27.3%	71,870	27.3%	3.95	0.0%	279.85	-0.9%
2018.1	24.0	15,222	41	2,875	1.107	3,184	209.15	-24.0%	78,472	7.8%	2.67	-29.5%		
2018.2	18.0	15,510	66	4,876	1.107	5,399	348.12	22.5%	81,494	13.4%	4.27	8.0%	279.29	-0.2%
2019.1	12.0	14,653	54	3,200	1.096	3,507	239.31	14.4%	65,123	-17.0%	3.67	37.9%		
2019.2	6.0	13,498	56	4,142	1.096	4,539	336.27	-3.4%	81,032	-0.6%	4.15	-2.9%	285.80	2.3%
<b>Total</b>		<b>464,840</b>	<b>2,645</b>	<b>146,977</b>		<b>158,782</b>								



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

Summary of Loss Cost  
Data as of 12/31/19

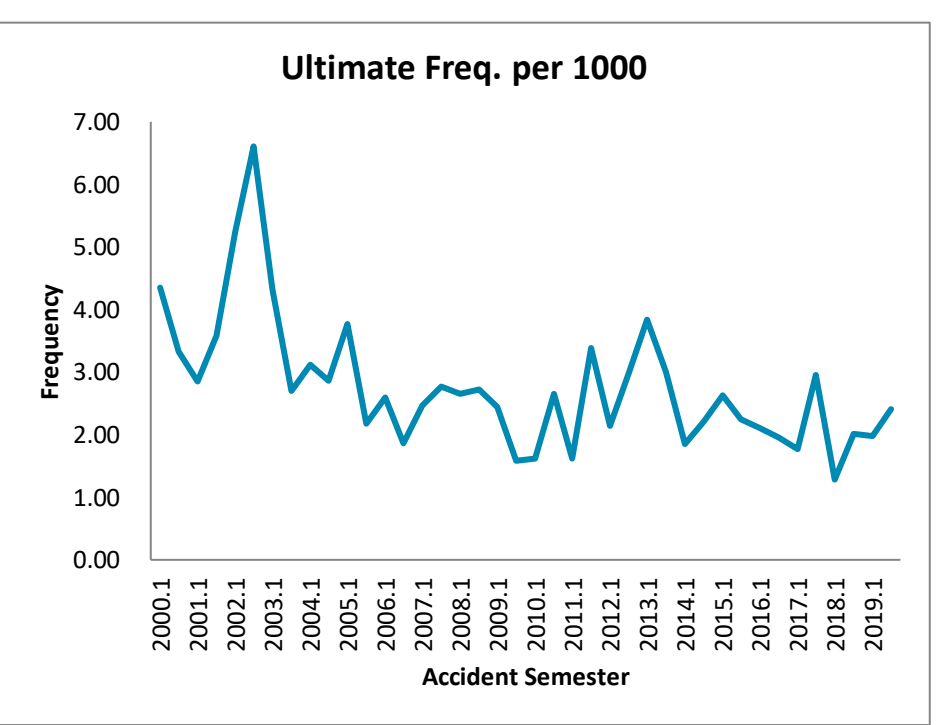
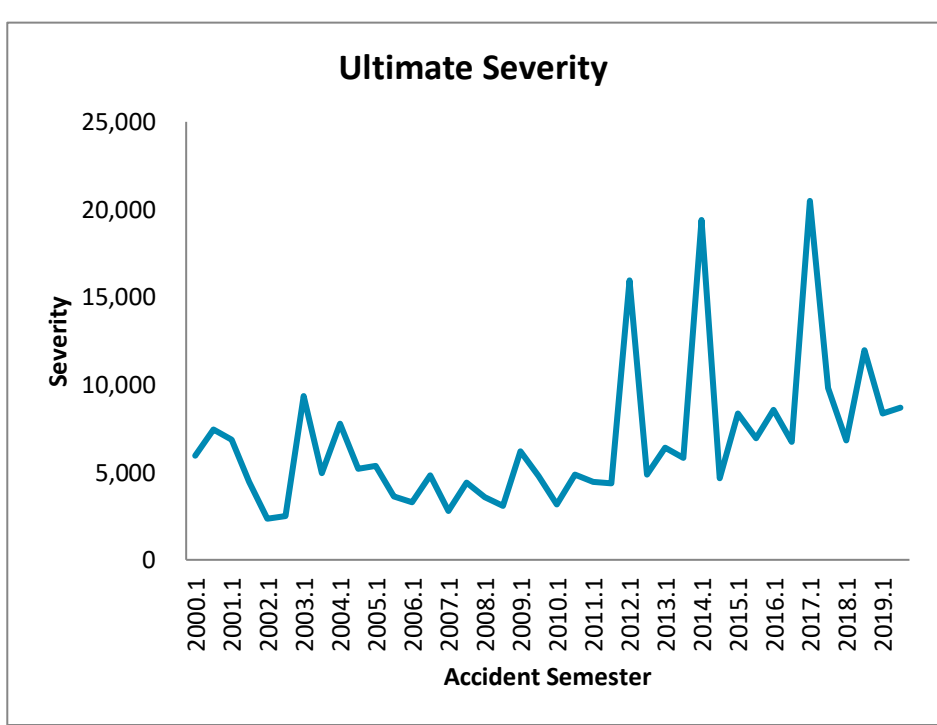
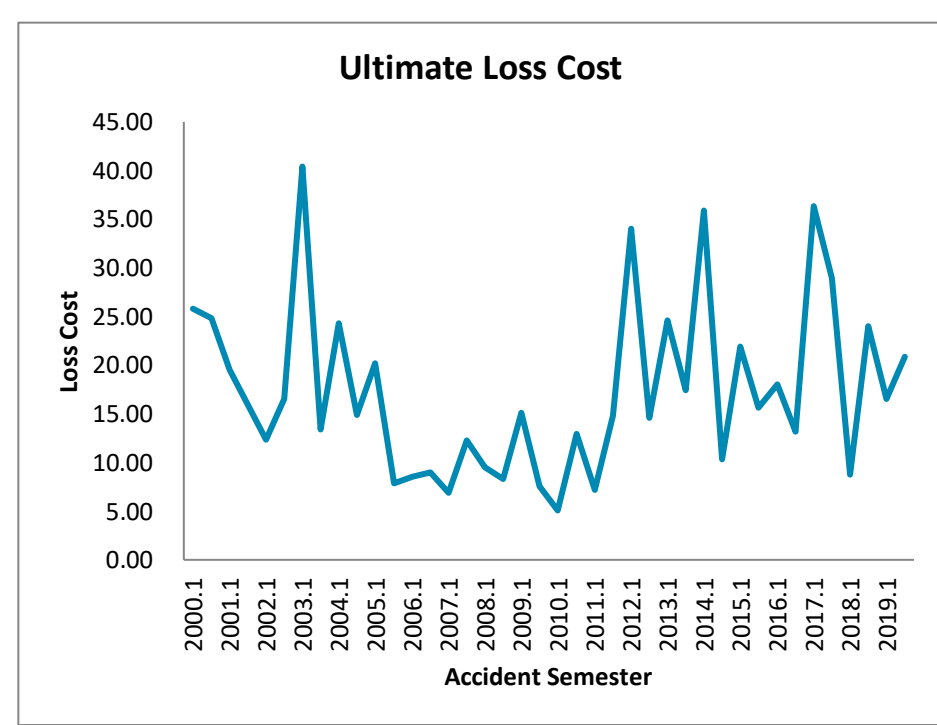
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
Accident Semester	Maturity (in Months)	Earned Car Years	Ultimate Claim Counts	Ultimate Claims and ALAE (000)	ULAE Adjustment	Ultimate Losses & LAE (000)	Ultimate Loss Cost	% Change Seasonal Accident Half Years	Ultimate Severity	% Change Seasonal Accident Half Years	Ultimate Freq. per 1000	% Change Seasonal Accident Half Years	Annual Loss Cost & LAE	% Change Accident Years
2000.1	240.0	7,874	218	712	1.093	779	98.90		3,572		27.69			
2000.2	234.0	8,370	231	1,057	1.093	1,156	138.07		5,003		27.60		119.08	
2001.1	228.0	8,417	315	1,149	1.082	1,243	147.72	49.4%	3,947	10.5%	37.43	35.2%		
2001.2	222.0	9,548	215	725	1.082	785	82.19	-40.5%	3,650	-27.0%	22.52	-18.4%	112.89	-5.2%
2002.1	216.0	9,092	248	960	1.068	1,025	112.73	-23.7%	4,133	4.7%	27.28	-27.1%		
2002.2	210.0	9,190	220	1,035	1.068	1,105	120.29	46.4%	5,025	37.7%	23.94	6.3%	116.53	3.2%
2003.1	204.0	9,088	281	1,203	1.076	1,295	142.46	26.4%	4,607	11.5%	30.92	13.4%		
2003.2	198.0	9,680	196	946	1.076	1,018	105.19	-12.6%	5,195	3.4%	20.25	-15.4%	123.24	5.8%
2004.1	192.0	9,363	183	780	1.080	842	89.92	-36.9%	4,601	-0.1%	19.54	-36.8%		
2004.2	186.0	9,830	144	747	1.080	806	82.02	-22.0%	5,599	7.8%	14.65	-27.7%	85.88	-30.3%
2005.1	180.0	9,682	175	708	1.066	755	77.96	-13.3%	4,313	-6.3%	18.07	-7.5%		
2005.2	174.0	9,960	181	917	1.066	978	98.19	19.7%	5,403	-3.5%	18.17	24.1%	88.22	2.7%
2006.1	168.0	9,683	195	870	1.072	933	96.33	23.6%	4,783	10.9%	20.14	11.4%		
2006.2	162.0	10,236	188	737	1.072	790	77.22	-21.4%	4,205	-22.2%	18.37	1.1%	86.51	-1.9%
2007.1	156.0	10,087	213	992	1.072	1,063	105.37	9.4%	4,990	4.3%	21.12	4.9%		
2007.2	150.0	10,199	192	911	1.072	976	95.70	23.9%	5,084	20.9%	18.82	2.5%	100.51	16.2%
2008.1	144.0	9,727	176	1,096	1.075	1,178	121.11	14.9%	6,697	34.2%	18.08	-14.4%		
2008.2	138.0	10,316	177	901	1.075	969	93.89	-1.9%	5,475	7.7%	17.15	-8.9%	107.10	6.6%
2009.1	132.0	10,069	167	706	1.073	757	75.19	-37.9%	4,536	-32.3%	16.58	-8.3%		
2009.2	126.0	10,724	210	1,224	1.073	1,313	122.45	30.4%	6,257	14.3%	19.57	14.1%	99.56	-7.0%
2010.1	120.0	10,515	190	978	1.056	1,032	98.18	30.6%	5,437	19.9%	18.06	8.9%		
2010.2	114.0	11,187	198	922	1.056	973	87.02	-28.9%	4,919	-21.4%	17.69	-9.6%	92.43	-7.2%
2011.1	108.0	11,080	244	1,336	1.052	1,406	126.86	29.2%	5,764	6.0%	22.01	21.9%		
2011.2	102.0	11,779	221	933	1.052	982	83.36	-4.2%	4,446	-9.6%	18.75	6.0%	104.45	13.0%
2012.1	96.0	11,735	215	1,015	1.078	1,094	93.23	-26.5%	5,091	-11.7%	18.31	-16.8%		
2012.2	90.0	12,521	232	1,143	1.078	1,231	98.34	18.0%	5,310	19.4%	18.52	-1.2%	95.87	-8.2%
2013.1	84.0	12,408	270	1,522	1.087	1,654	133.29	43.0%	6,129	20.4%	21.75	18.8%		
2013.2	78.0	13,667	260	1,635	1.087	1,777	129.99	32.2%	6,836	28.7%	19.01	2.7%	131.56	37.2%
2014.1	72.0	13,977	331	2,726	1.082	2,948	210.94	58.3%	8,916	45.5%	23.66	8.8%		
2014.2	66.0	14,548	241	2,061	1.082	2,229	153.22	17.9%	9,258	35.4%	16.55	-13.0%	181.50	38.0%
2015.1	60.0	14,411	269	1,484	1.078	1,600	111.02	-47.4%	5,953	-33.2%	18.65	-21.2%		
2015.2	54.0	15,251	226	1,393	1.078	1,502	98.48	-35.7%	6,652	-28.1%	14.80	-10.5%	104.57	-42.4%
2016.1	48.0	15,074	250	1,559	1.103	1,720	114.08	2.8%	6,885	15.6%	16.57	-11.2%		
2016.2	42.0	15,525	237	1,533	1.103	1,691	108.89	10.6%	7,132	7.2%	15.27	3.1%	111.45	6.6%
2017.1	36.0	15,240	313	1,708	1.091	1,864	122.32	7.2%	5,959	-13.4%	20.53	23.9%		
2017.2	30.0	15,902	216	1,305	1.091	1,424	89.57	-17.7%	6,580	-7.7%	13.61	-10.9%	105.60	-5.2%
2018.1	24.0	15,222	211	1,309	1.107	1,450	95.25	-22.1%	6,862	15.1%	13.88	-32.4%		
2018.2	18.0	15,510	229	1,580	1.107	1,750	112.81	25.9%	7,626	15.9%	14.79	8.7%	104.12	-1.4%
2019.1	12.0	14,653	196	1,432	1.096	1,570	107.12	12.5%	7,996	16.5%	13.40	-3.5%		
2019.2	6.0	13,498	161	1,012	1.096	1,109	82.15	-27.2%	6,871	-9.9%	11.96	-19.2%	95.15	-8.6%
<b>Total</b>		<b>464,840</b>	<b>8,834</b>	<b>46,963</b>		<b>50,771</b>								



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

Summary of Loss Cost  
Data as of 12/31/19

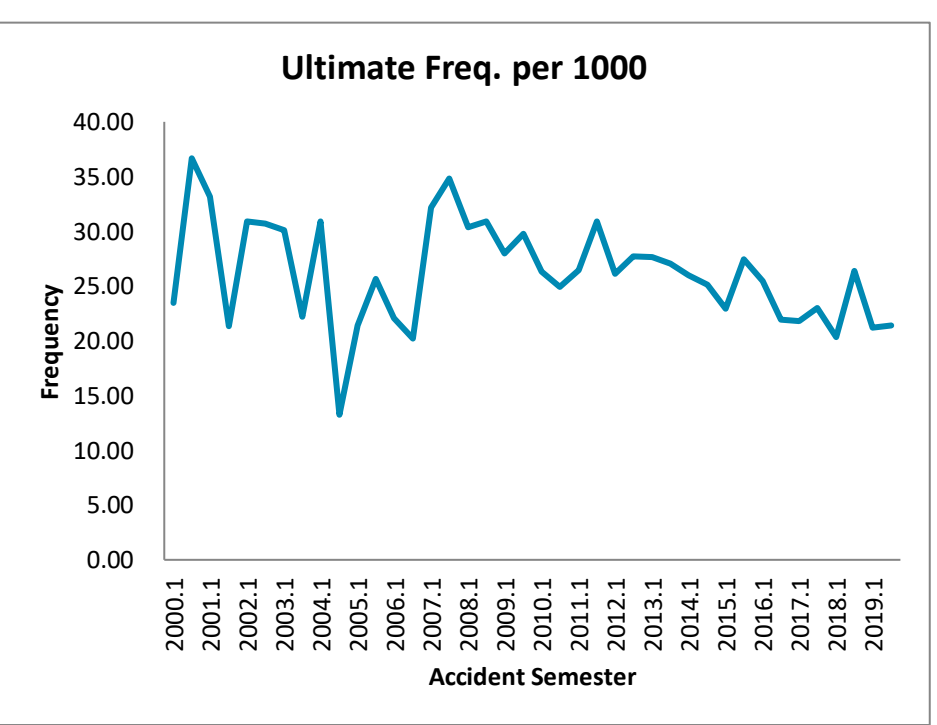
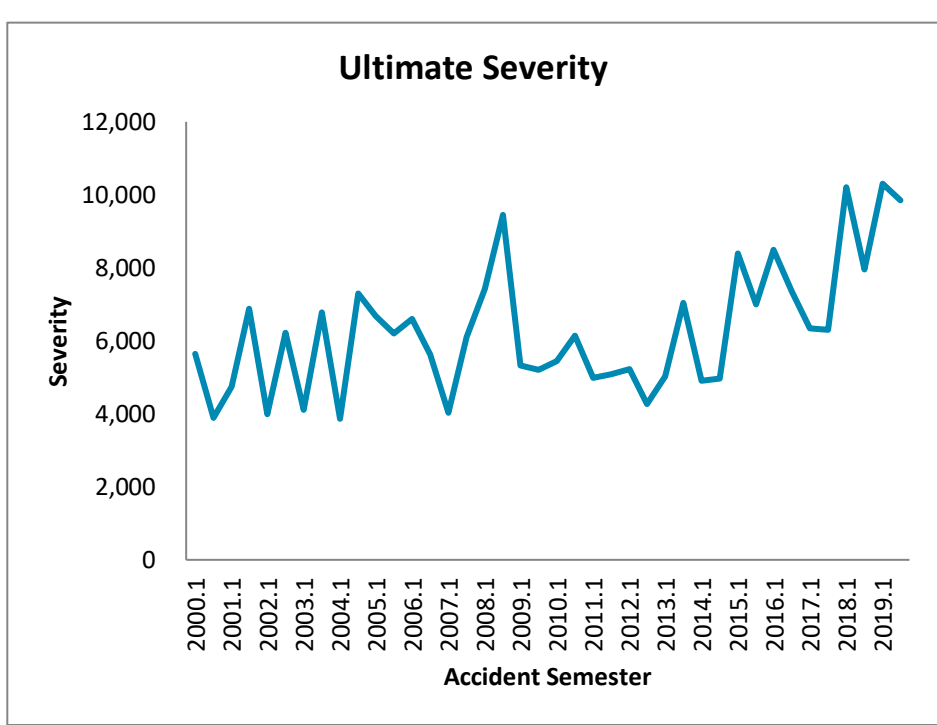
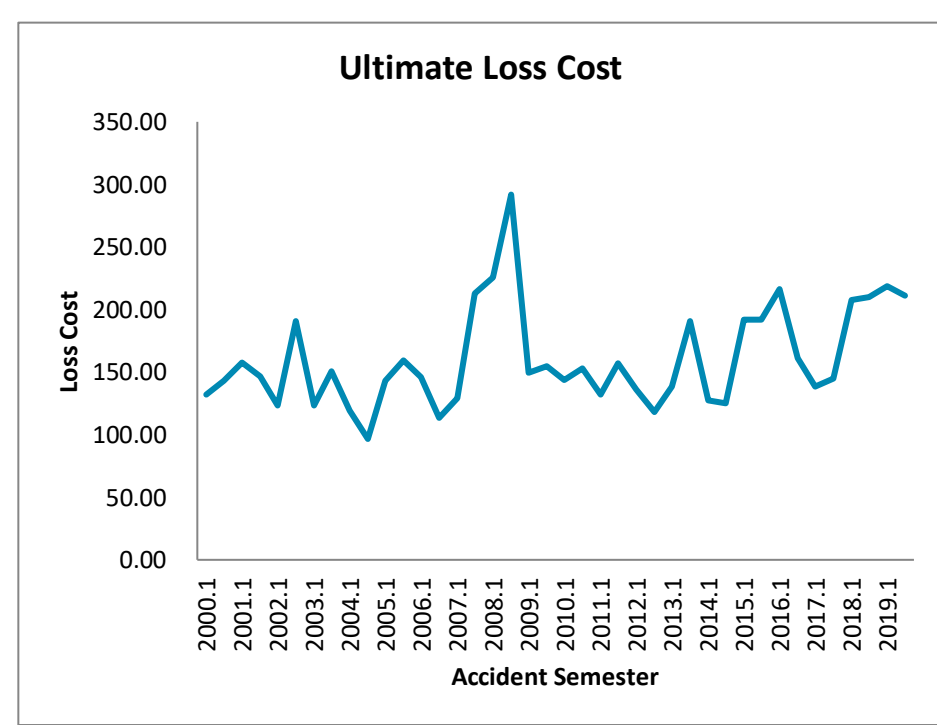
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
Accident Semester	Maturity (in Months)	Earned Car Years	Ultimate Claim Counts	Ultimate Claims and ALAE (000)	ULAE Adjustment	Ultimate Losses & LAE (000)	Ultimate Loss Cost	% Change Seasonal Accident Half Years	Ultimate Severity	% Change Seasonal Accident Half Years	Ultimate Freq. per 1000	% Change Seasonal Accident Half Years	Annual Loss Cost & LAE	% Change Accident Years
2000.1	240.0	6,439	28	152	1.093	166	25.79		5,931		4.35			
2000.2	234.0	6,913	23	157	1.093	171	24.80		7,455		3.33		25.28	
2001.1	228.0	7,029	20	127	1.082	137	19.55	-24.2%	6,871	15.8%	2.85	-34.6%		
2001.2	222.0	8,096	29	119	1.082	129	15.90	-35.9%	4,440	-40.4%	3.58	7.7%	17.60	-30.4%
2002.1	216.0	7,806	41	90	1.068	96	12.33	-36.9%	2,347	-65.8%	5.25	84.6%		
2002.2	210.0	7,567	50	117	1.068	125	16.52	3.9%	2,500	-43.7%	6.61	84.5%	14.39	-18.2%
2003.1	204.0	7,184	31	270	1.076	290	40.41	227.8%	9,365	299.0%	4.31	-17.8%		
2003.2	198.0	8,140	22	101	1.076	109	13.39	-18.9%	4,955	98.2%	2.70	-59.1%	26.06	81.1%
2004.1	192.0	8,337	26	187	1.080	202	24.28	-39.9%	7,786	-16.9%	3.12	-27.7%		
2004.2	186.0	8,385	24	116	1.080	125	14.88	11.1%	5,198	4.9%	2.86	5.9%	19.57	-24.9%
2005.1	180.0	7,961	30	151	1.066	161	20.22	-16.7%	5,367	-31.1%	3.77	20.8%		
2005.2	174.0	8,270	18	61	1.066	65	7.88	-47.0%	3,622	-30.3%	2.18	-23.9%	13.94	-28.8%
2006.1	168.0	8,088	21	64	1.072	69	8.53	-57.8%	3,284	-38.8%	2.60	-31.1%		
2006.2	162.0	8,578	16	72	1.072	77	8.97	13.7%	4,807	32.7%	1.87	-14.3%	8.75	-37.2%
2007.1	156.0	8,497	21	54	1.072	58	6.87	-19.4%	2,780	-15.3%	2.47	-4.8%		
2007.2	150.0	9,034	25	103	1.072	111	12.24	36.5%	4,422	-8.0%	2.77	48.4%	9.64	10.1%
2008.1	144.0	9,044	24	80	1.075	86	9.49	38.2%	3,577	28.7%	2.65	7.4%		
2008.2	138.0	9,570	26	74	1.075	80	8.34	-31.9%	3,068	-30.6%	2.72	-1.8%	8.90	-7.7%
2009.1	132.0	9,428	23	133	1.073	143	15.13	59.4%	6,203	73.4%	2.44	-8.1%		
2009.2	126.0	10,080	16	71	1.073	76	7.56	-9.3%	4,762	55.2%	1.59	-41.6%	11.22	26.1%
2010.1	120.0	9,924	16	48	1.056	50	5.07	-66.5%	3,145	-49.3%	1.61	-33.9%		
2010.2	114.0	10,566	28	130	1.056	137	12.95	71.3%	4,885	2.6%	2.65	66.9%	9.13	-18.6%
2011.1	108.0	10,497	17	72	1.052	76	7.21	42.1%	4,449	41.5%	1.62	0.5%		
2011.2	102.0	11,234	38	158	1.052	167	14.83	14.6%	4,384	-10.2%	3.38	27.6%	11.15	22.1%
2012.1	96.0	11,238	24	355	1.078	383	34.06	372.6%	15,947	258.4%	2.14	31.9%		
2012.2	90.0	12,021	36	163	1.078	175	14.59	-1.6%	4,873	11.2%	2.99	-11.5%	24.00	115.3%
2013.1	84.0	11,977	46	271	1.087	295	24.59	-27.8%	6,403	-59.8%	3.84	79.8%		
2013.2	78.0	12,653	38	203	1.087	221	17.45	19.6%	5,812	19.3%	3.00	0.3%	20.93	-12.8%
2014.1	72.0	12,422	23	412	1.082	446	35.90	46.0%	19,390	202.8%	1.85	-51.8%		
2014.2	66.0	12,960	29	124	1.082	134	10.32	-40.8%	4,663	-19.8%	2.21	-26.3%	22.84	9.2%
2015.1	60.0	12,843	34	261	1.078	281	21.91	-39.0%	8,336	-57.0%	2.63	42.0%		
2015.2	54.0	13,655	31	198	1.078	213	15.62	51.3%	6,954	49.1%	2.25	1.5%	18.67	-18.3%
2016.1	48.0	13,542	29	221	1.103	244	18.01	-17.8%	8,549	2.6%	2.11	-19.9%		
2016.2	42.0	14,004	27	167	1.103	185	13.19	-15.6%	6,727	-3.3%	1.96	-12.7%	15.56	-16.7%
2017.1	36.0	13,862	25	462	1.091	504	36.35	101.8%	20,487	139.6%	1.77	-15.8%		
2017.2	30.0	14,596	43	387	1.091	422	28.93	119.3%	9,785	45.5%	2.96	50.8%	32.54	109.2%
2018.1	24.0	13,974	18	111	1.107	122	8.77	-75.9%	6,835	-66.6%	1.28	-27.7%		
2018.2	18.0	14,240	29	309	1.107	342	24.02	-17.0%	11,964	22.3%	2.01	-32.1%	16.46	-49.4%
2019.1	12.0	13,607	27	205	1.096	225	16.50	88.2%	8,357	22.3%	1.97	53.9%		
2019.2	6.0	13,040	31	249	1.096	272	20.89	-13.0%	8,689	-27.4%	2.40	19.8%	18.65	13.3%
Total		417,300	1,102	6,805		7,370								



Province of Newfoundland  
Collision  
Commercial Vehicles (Including Fleets)

Summary of Loss Cost  
Data as of 12/31/19

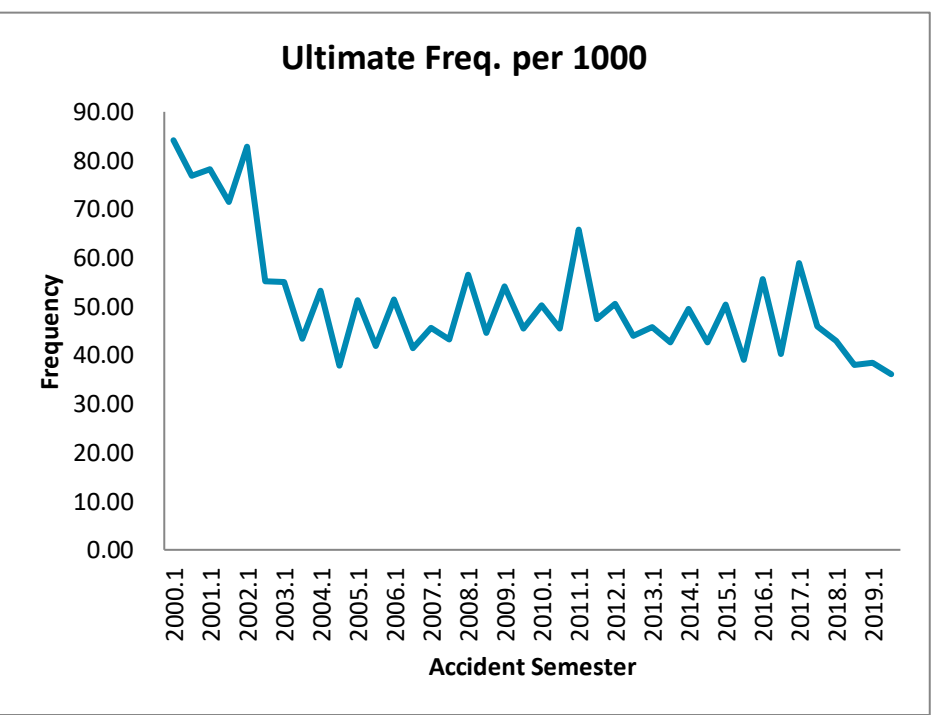
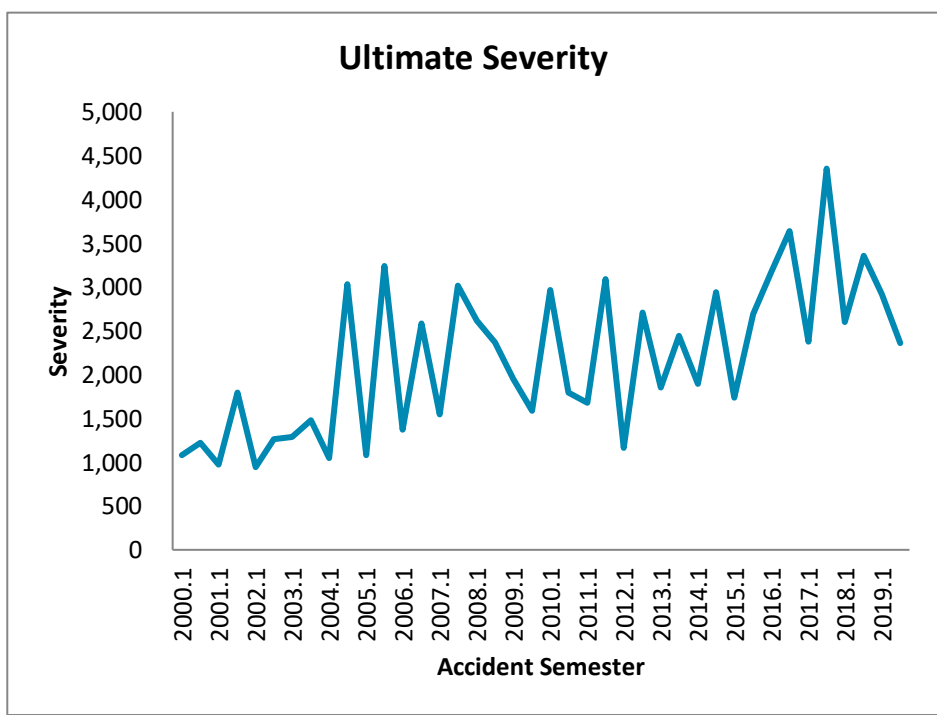
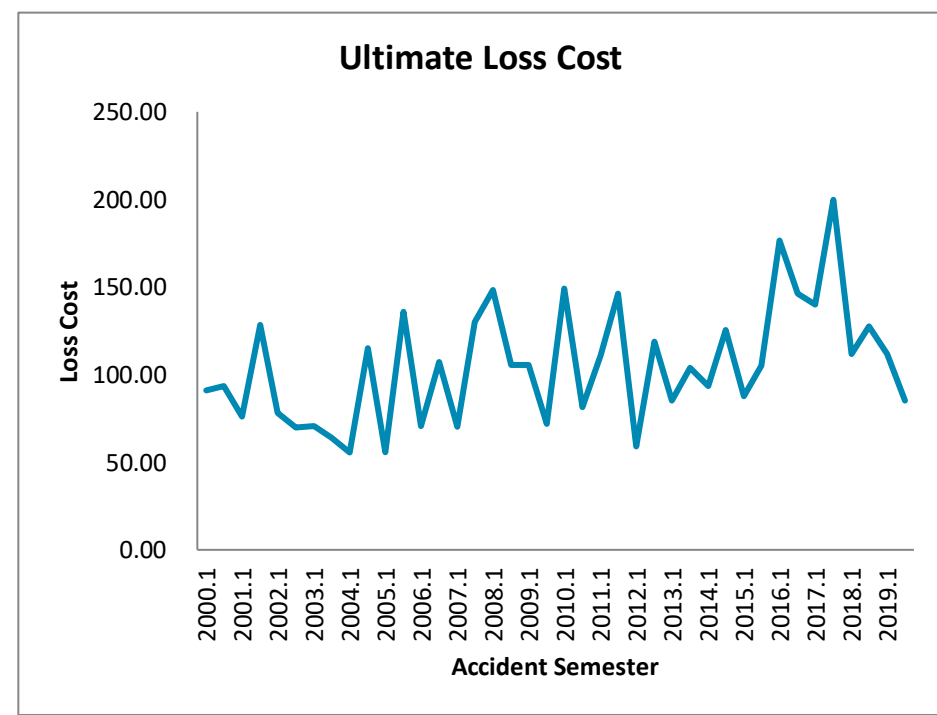
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
Accident Semester	Maturity (in Months)	Earned Car Years	Ultimate Claim Counts	Ultimate Claims and ALAE (000)	ULAE Adjustment	Ultimate Losses & LAE (000)	Ultimate Loss Cost	% Change Seasonal Accident Half Years	Ultimate Severity	% Change Seasonal Accident Half Years	Ultimate Freq. per 1000	% Change Seasonal Accident Half Years	Annual Loss Cost & LAE	% Change Accident Years
2000.1	240.0	2,257	53	273	1.093	299	132.32		5,636		23.48			
2000.2	234.0	2,400	88	314	1.093	343	142.82		3,895		36.67		137.73	
2001.1	228.0	2,625	87	382	1.082	413	157.37	18.9%	4,749	-15.7%	33.14	41.1%		
2001.2	222.0	2,628	56	356	1.082	385	146.47	2.6%	6,873	76.5%	21.31	-41.9%	151.91	10.3%
2002.1	216.0	2,458	76	284	1.068	303	123.43	-21.6%	3,992	-15.9%	30.92	-6.7%		
2002.2	210.0	2,474	76	443	1.068	473	191.03	30.4%	6,219	-9.5%	30.72	44.1%	157.34	3.6%
2003.1	204.0	2,524	76	290	1.076	312	123.55	0.1%	4,103	2.8%	30.11	-2.6%		
2003.2	198.0	2,476	55	346	1.076	373	150.54	-21.2%	6,777	9.0%	22.21	-27.7%	136.91	-13.0%
2004.1	192.0	2,103	65	233	1.080	251	119.45	-3.3%	3,864	-5.8%	30.91	2.7%		
2004.2	186.0	2,114	28	189	1.080	204	96.59	-35.8%	7,291	7.6%	13.25	-40.4%	107.99	-21.1%
2005.1	180.0	2,007	43	269	1.066	287	143.02	19.7%	6,674	72.7%	21.43	-30.7%		
2005.2	174.0	2,068	53	309	1.066	329	159.16	64.8%	6,211	-14.8%	25.63	93.5%	151.22	40.0%
2006.1	168.0	2,084	46	284	1.072	304	145.91	2.0%	6,609	-1.0%	22.08	3.0%		
2006.2	162.0	2,131	43	226	1.072	242	113.52	-28.7%	5,627	-9.4%	20.18	-21.3%	129.53	-14.3%
2007.1	156.0	2,050	66	248	1.072	265	129.43	-11.3%	4,021	-39.2%	32.19	45.8%		
2007.2	150.0	2,152	75	427	1.072	458	212.76	87.4%	6,105	8.5%	34.85	72.7%	172.10	32.9%
2008.1	144.0	2,240	68	470	1.075	505	225.42	74.2%	7,426	84.7%	30.36	-5.7%		
2008.2	138.0	2,428	75	659	1.075	709	291.86	37.2%	9,450	54.8%	30.89	-11.4%	259.98	51.1%
2009.1	132.0	2,359	66	328	1.073	352	149.21	-33.8%	5,332	-28.2%	27.98	-7.8%		
2009.2	126.0	2,488	74	358	1.073	384	154.54	-47.1%	5,195	-45.0%	29.75	-3.7%	151.95	-41.6%
2010.1	120.0	2,469	65	336	1.056	354	143.52	-3.8%	5,451	2.2%	26.33	-5.9%		
2010.2	114.0	2,648	66	384	1.056	405	153.02	-1.0%	6,141	18.2%	24.92	-16.2%	148.44	-2.3%
2011.1	108.0	2,681	71	336	1.052	353	131.82	-8.1%	4,978	-8.7%	26.48	0.6%		
2011.2	102.0	2,851	88	425	1.052	447	156.82	2.5%	5,080	-17.3%	30.87	23.9%	144.70	-2.5%
2012.1	96.0	2,912	76	368	1.078	397	136.28	3.4%	5,222	4.9%	26.09	-1.5%		
2012.2	90.0	3,101	86	340	1.078	366	118.19	-24.6%	4,261	-16.1%	27.74	-10.2%	126.95	-12.3%
2013.1	84.0	3,186	88	406	1.087	441	138.57	1.7%	5,016	-4.0%	27.62	5.9%		
2013.2	78.0	3,434	93	603	1.087	655	190.74	61.4%	7,044	65.3%	27.08	-2.4%	165.63	30.5%
2014.1	72.0	3,426	89	404	1.082	437	127.58	-7.9%	4,911	-2.1%	25.98	-6.0%		
2014.2	66.0	3,617	91	418	1.082	452	124.93	-34.5%	4,966	-29.5%	25.16	-7.1%	126.22	-23.8%
2015.1	60.0	3,618	83	645	1.078	696	192.22	50.7%	8,390	70.8%	22.91	-11.8%		
2015.2	54.0	3,788	104	674	1.078	727	191.82	53.5%	6,996	40.9%	27.42	9.0%	192.02	52.1%
2016.1	48.0	3,806	97	746	1.103	823	216.19	12.5%	8,493	1.2%	25.46	11.1%		
2016.2	42.0	3,920	86	572	1.103	631	161.08	-16.0%	7,350	5.1%	21.91	-20.1%	188.23	-2.0%
2017.1	36.0	3,766	82	477	1.091	521	138.25	-36.0%	6,351	-25.2%	21.77	-14.5%		
2017.2	30.0	3,916	90	519	1.091	566	144.64	-10.2%	6,294	-14.4%	22.98	4.9%	141.51	-24.8%
2018.1	24.0	3,834	78	718	1.107	795	207.43	50.0%	10,208	60.7%	20.32	-6.7%		
2018.2	18.0	3,867	102	733	1.107	812	210.04	45.2%	7,965	26.5%	26.37	14.8%	208.74	47.5%
2019.1	12.0	3,710	79	740	1.096	811	218.48	5.3%	10,305	0.9%	21.20	4.3%		
2019.2	6.0	3,760	80	723	1.096	793	210.86	0.4%	9,852	23.7%	21.40	-18.8%	214.64	2.8%
Total		114,376	2,963	17,254		18,674								



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

Summary of Loss Cost  
Data as of 12/31/19

(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
2000.1	240.0	2,388	201	199	1.093	217	91.00		1,081		84.16			
2000.2	234.0	2,500	192	214	1.093	234	93.53		1,218		76.79		92.29	
2001.1	228.0	2,722	213	192	1.082	207	76.23	-16.2%	974	-9.9%	78.26	-7.0%		
2001.2	222.0	2,739	196	325	1.082	352	128.53	37.4%	1,796	47.5%	71.55	-6.8%	102.46	11.0%
2002.1	216.0	2,558	212	187	1.068	200	78.24	2.6%	944	-3.1%	82.88	5.9%		
2002.2	210.0	2,534	140	166	1.068	177	70.00	-45.5%	1,267	-29.5%	55.24	-22.8%	74.14	-27.6%
2003.1	204.0	2,619	144	172	1.076	185	70.74	-9.6%	1,287	36.3%	54.98	-33.7%		
2003.2	198.0	2,603	113	155	1.076	167	64.09	-8.4%	1,476	16.5%	43.42	-21.4%	67.42	-9.1%
2004.1	192.0	2,292	122	118	1.080	127	55.57	-21.4%	1,044	-18.9%	53.23	-3.2%		
2004.2	186.0	2,321	88	247	1.080	267	115.12	79.6%	3,037	105.7%	37.91	-12.7%	85.53	26.9%
2005.1	180.0	2,241	115	117	1.066	125	55.63	0.1%	1,084	3.8%	51.32	-3.6%		
2005.2	174.0	2,290	96	292	1.066	311	135.83	18.0%	3,240	6.7%	41.92	10.6%	96.16	12.4%
2006.1	168.0	2,291	118	151	1.072	162	70.82	27.3%	1,375	26.9%	51.50	0.4%		
2006.2	162.0	2,344	97	234	1.072	251	107.02	-21.2%	2,586	-20.2%	41.38	-1.3%	89.12	-7.3%
2007.1	156.0	2,301	105	151	1.072	162	70.39	-0.6%	1,543	12.2%	45.63	-11.4%		
2007.2	150.0	2,364	102	287	1.072	308	130.13	21.6%	3,015	16.6%	43.16	4.3%	100.66	12.9%
2008.1	144.0	2,510	142	346	1.075	372	148.25	110.6%	2,620	69.9%	56.58	24.0%		
2008.2	138.0	2,718	121	267	1.075	287	105.49	-18.9%	2,370	-21.4%	44.51	3.1%	126.02	25.2%
2009.1	132.0	2,681	145	264	1.073	283	105.53	-28.8%	1,951	-25.5%	54.08	-4.4%		
2009.2	126.0	2,819	128	189	1.073	203	71.95	-31.8%	1,584	-33.2%	45.41	2.0%	88.32	-29.9%
2010.1	120.0	2,844	143	401	1.056	424	148.97	41.2%	2,962	51.8%	50.29	-7.0%		
2010.2	114.0	3,012	137	232	1.056	245	81.47	13.2%	1,791	13.1%	45.48	0.2%	114.25	29.4%
2011.1	108.0	3,082	203	325	1.052	342	110.81	-25.6%	1,682	-43.2%	65.86	31.0%		
2011.2	102.0	3,248	154	452	1.052	476	146.42	79.7%	3,088	72.4%	47.42	4.3%	129.08	13.0%
2012.1	96.0	3,323	168	182	1.078	196	58.98	-46.8%	1,166	-30.7%	50.56	-23.2%		
2012.2	90.0	3,508	154	387	1.078	417	118.94	-18.8%	2,709	-12.3%	43.90	-7.4%	89.77	-30.5%
2013.1	84.0	3,622	166	283	1.087	308	85.02	44.2%	1,855	59.1%	45.83	-9.4%		
2013.2	78.0	3,900	166	373	1.087	406	104.01	-12.6%	2,444	-9.8%	42.57	-3.0%	94.87	5.7%
2014.1	72.0	3,922	194	339	1.082	367	93.58	10.1%	1,892	2.0%	49.46	7.9%		
2014.2	66.0	4,109	175	476	1.082	515	125.41	20.6%	2,945	20.5%	42.59	0.1%	109.87	15.8%
2015.1	60.0	4,147	209	337	1.078	363	87.61	-6.4%	1,739	-8.1%	50.39	1.9%		
2015.2	54.0	4,304	168	420	1.078	453	105.20	-16.1%	2,695	-8.5%	39.03	-8.4%	96.57	-12.1%
2016.1	48.0	4,370	243	700	1.103	772	176.59	101.6%	3,176	82.7%	55.60	10.3%		
2016.2	42.0	4,494	181	596	1.103	658	146.39	39.2%	3,635	34.9%	40.28	3.2%	161.28	67.0%
2017.1	36.0	4,390	259	564	1.091	615	140.16	-20.6%	2,376	-25.2%	58.99	6.1%		
2017.2	30.0	4,534	208	830	1.091	906	199.80	36.5%	4,352	19.7%	45.91	14.0%	170.46	5.7%
2018.1	24.0	4,477	192	452	1.107	500	111.77	-20.3%	2,602	9.5%	42.95	-27.2%		
2018.2	18.0	4,464	169	514	1.107	569	127.48	-36.2%	3,359	-22.8%	37.95	-17.3%	119.61	-29.8%
2019.1	12.0	4,344	167	444	1.096	486	111.95	0.2%	2,918	12.1%	38.37	-10.7%		
2019.2	6.0	4,327	156	336	1.096	368	85.07	-33.3%	2,357	-29.8%	36.09	-4.9%	98.54	-17.6%
<b>Total</b>		<b>128,257</b>	<b>6,403</b>	<b>12,918</b>		<b>13,984</b>								

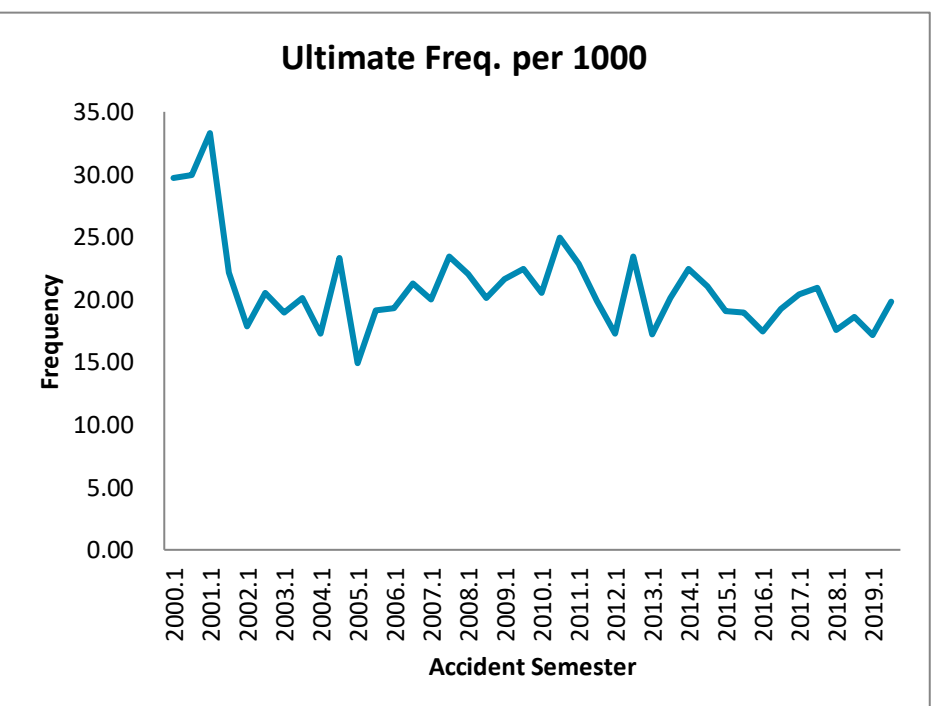
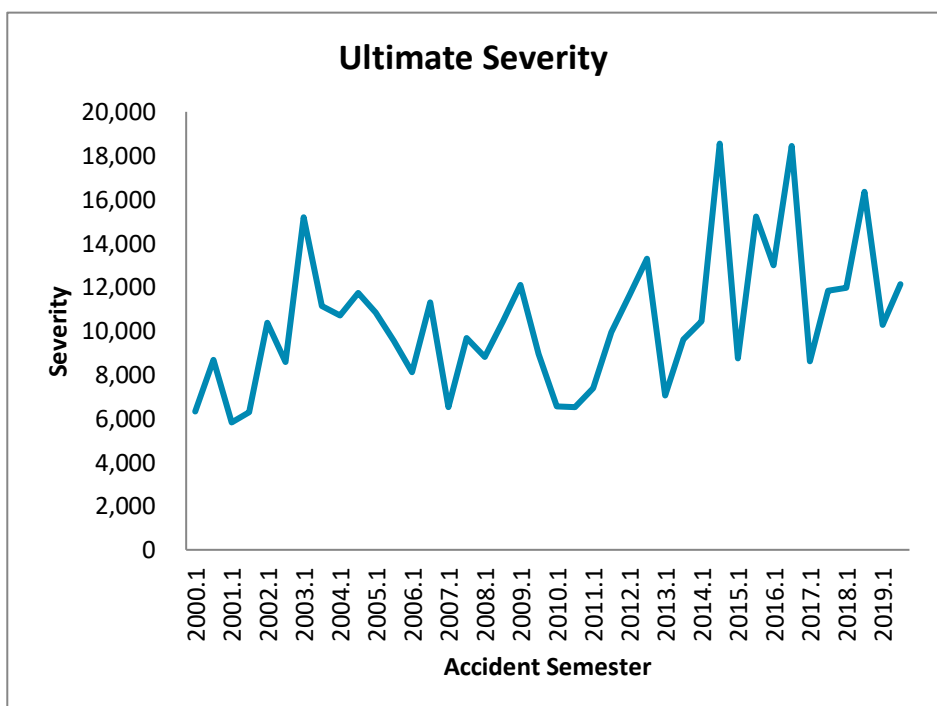
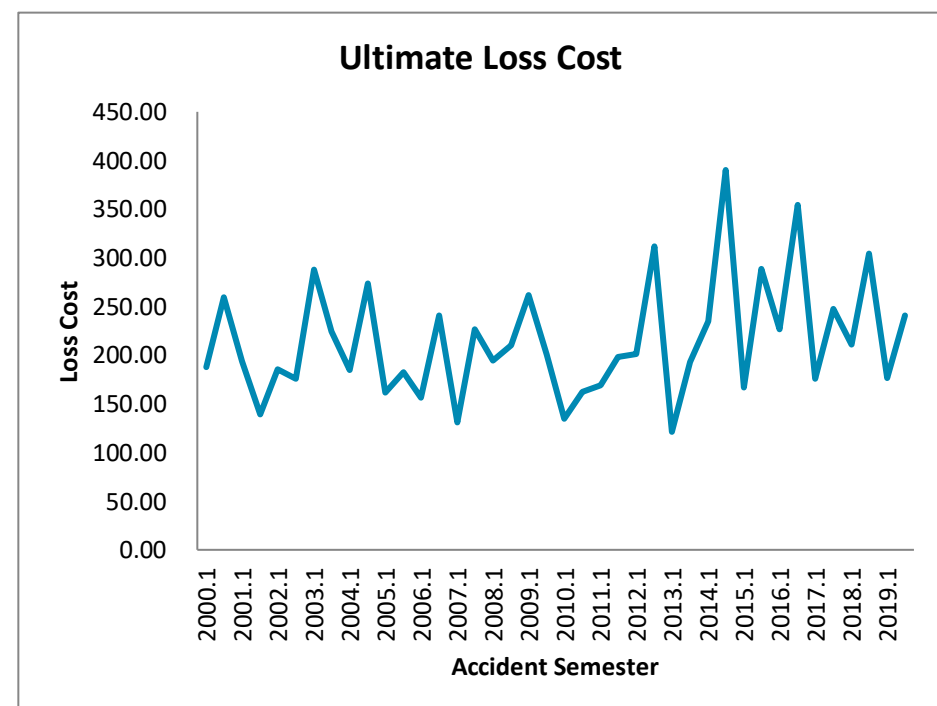




Province of Newfoundland  
All Perils  
Commercial Vehicles (Including Fleets)

Summary of Loss Cost  
Data as of 12/31/19

(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
2000.1	240.0	1,616	48	278	1.093	303	187.73		6,322		29.69			
2000.2	234.0	1,771	53	421	1.093	460	259.84		8,681		29.93		225.42	
2001.1	228.0	1,621	54	290	1.082	314	193.71	3.2%	5,817	-8.0%	33.30	12.2%		
2001.2	222.0	1,987	44	255	1.082	276	139.01	-46.5%	6,277	-27.7%	22.15	-26.0%	163.59	-27.4%
2002.1	216.0	1,957	35	340	1.068	363	185.33	-4.3%	10,364	78.2%	17.88	-46.3%		
2002.2	210.0	1,947	40	321	1.068	342	175.91	26.5%	8,561	36.4%	20.55	-7.2%	180.63	10.4%
2003.1	204.0	1,849	35	494	1.076	532	287.67	55.2%	15,194	46.6%	18.93	5.9%		
2003.2	198.0	2,085	42	434	1.076	467	224.02	27.3%	11,123	29.9%	20.14	-2.0%	253.93	40.6%
2004.1	192.0	2,315	40	396	1.080	427	184.62	-35.8%	10,687	-29.7%	17.27	-8.8%		
2004.2	186.0	2,528	59	641	1.080	692	273.74	22.2%	11,731	5.5%	23.33	15.9%	231.14	-9.0%
2005.1	180.0	2,548	38	386	1.066	411	161.34	-12.6%	10,818	1.2%	14.91	-13.7%		
2005.2	174.0	2,561	49	438	1.066	467	182.20	-33.4%	9,523	-18.8%	19.13	-18.0%	171.80	-25.7%
2006.1	168.0	2,488	48	362	1.072	389	156.18	-3.2%	8,095	-25.2%	19.29	29.4%		
2006.2	162.0	2,680	57	602	1.072	645	240.62	32.1%	11,311	18.8%	21.27	11.2%	199.96	16.4%
2007.1	156.0	2,847	57	347	1.072	372	130.57	-16.4%	6,522	-19.4%	20.02	3.8%		
2007.2	150.0	3,116	73	660	1.072	707	226.83	-5.7%	9,683	-14.4%	23.43	10.1%	180.87	-9.5%
2008.1	144.0	3,088	68	558	1.075	600	194.21	48.7%	8,819	35.2%	22.02	10.0%		
2008.2	138.0	3,326	67	650	1.075	699	210.16	-7.3%	10,433	7.8%	20.14	-14.0%	202.48	11.9%
2009.1	132.0	3,281	71	801	1.073	859	261.91	34.9%	12,104	37.2%	21.64	-1.7%		
2009.2	126.0	3,344	75	624	1.073	670	200.30	-4.7%	8,930	-14.4%	22.43	11.3%	230.81	14.0%
2010.1	120.0	3,357	69	428	1.056	452	134.56	-48.6%	6,546	-45.9%	20.56	-5.0%		
2010.2	114.0	3,650	91	562	1.056	594	162.63	-18.8%	6,523	-27.0%	24.93	11.2%	149.18	-35.4%
2011.1	108.0	3,673	84	590	1.052	621	169.12	25.7%	7,395	13.0%	22.87	11.3%		
2011.2	102.0	3,917	78	737	1.052	775	197.91	21.7%	9,940	52.4%	19.91	-20.1%	183.98	23.3%
2012.1	96.0	3,989	69	746	1.078	803	201.40	19.1%	11,642	57.4%	17.30	-24.4%		
2012.2	90.0	4,357	102	1,260	1.078	1,357	311.56	57.4%	13,309	33.9%	23.41	17.6%	258.91	40.7%
2013.1	84.0	4,358	75	486	1.087	528	121.21	-39.8%	7,043	-39.5%	17.21	-0.5%		
2013.2	78.0	4,675	94	831	1.087	903	193.12	-38.0%	9,605	-27.8%	20.11	-14.1%	158.43	-38.8%
2014.1	72.0	4,720	106	1,024	1.082	1,108	234.73	93.7%	10,452	48.4%	22.46	30.5%		
2014.2	66.0	4,801	101	1,732	1.082	1,873	390.24	102.1%	18,549	93.1%	21.04	4.6%	313.14	97.7%
2015.1	60.0	4,818	92	746	1.078	804	166.88	-28.9%	8,740	-16.4%	19.09	-15.0%		
2015.2	54.0	5,007	95	1,342	1.078	1,446	288.89	-26.0%	15,225	-17.9%	18.97	-9.8%	229.05	-26.9%
2016.1	48.0	4,988	87	1,024	1.103	1,129	226.43	35.7%	12,981	48.5%	17.44	-8.6%		
2016.2	42.0	5,146	99	1,654	1.103	1,825	354.57	22.7%	18,430	21.0%	19.24	1.4%	291.50	27.3%
2017.1	36.0	5,293	108	851	1.091	929	175.48	-22.5%	8,601	-33.7%	20.40	17.0%		
2017.2	30.0	5,584	117	1,267	1.091	1,383	247.66	-30.2%	11,844	-35.7%	20.91	8.7%	212.53	-27.1%
2018.1	24.0	5,259	93	1,001	1.107	1,108	210.72	20.1%	11,977	39.3%	17.59	-13.8%		
2018.2	18.0	5,429	101	1,492	1.107	1,652	304.34	22.9%	16,343	38.0%	18.62	-10.9%	258.27	21.5%
2019.1	12.0	5,042	87	810	1.096	888	176.18	-16.4%	10,256	-14.4%	17.18	-2.4%		
2019.2	6.0	4,701	93	1,031	1.096	1,130	240.43	-21.0%	12,126	-25.8%	19.83	6.5%	207.18	-19.8%
Total		141,719	2,893	28,911		31,305								



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

Selected Ultimate Claim Amount and ALAE Estimate  
Data as of 12/31/19

(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
2000.1	240.0	2,182	2,182	1.000	2,182	2,182	0
2000.2	234.0	3,474	3,474	1.000	3,474	3,474	0
2001.1	228.0	3,381	3,437	1.000	3,437	3,437	0
2001.2	222.0	5,551	5,551	1.000	5,551	5,551	0
2002.1	216.0	6,209	6,209	1.000	6,209	6,209	0
2002.2	210.0	2,655	2,655	1.000	2,655	2,655	0
2003.1	204.0	3,634	3,634	1.000	3,634	3,634	0
2003.2	198.0	3,510	3,510	1.000	3,510	3,510	0
2004.1	192.0	3,361	3,361	1.000	3,361	3,361	0
2004.2	186.0	3,130	3,130	1.000	3,130	3,131	(0)
2005.1	180.0	1,869	1,869	1.000	1,869	1,869	(0)
2005.2	174.0	2,842	2,842	1.000	2,842	2,842	(0)
2006.1	168.0	2,386	2,386	1.000	2,387	2,387	(0)
2006.2	162.0	3,594	3,594	1.000	3,594	3,595	(1)
2007.1	156.0	1,987	1,987	1.000	1,988	1,988	1
2007.2	150.0	4,028	4,028	1.000	4,028	4,133	(104)
2008.1	144.0	2,707	2,707	1.027	2,780	2,774	6
2008.2	138.0	2,912	3,547	1.026	3,638	3,599	39
2009.1	132.0	2,404	2,404	1.027	2,469	2,465	5
2009.2	126.0	3,781	3,781	1.028	3,885	3,862	23
2010.1	120.0	2,755	2,755	1.024	2,820	2,842	(22)
2010.2	114.0	3,146	3,146	1.034	3,252	3,251	1
2011.1	108.0	2,693	2,791	1.035	2,889	2,836	53
2011.2	102.0	3,370	3,370	1.029	3,466	3,467	(1)
2012.1	96.0	2,646	3,105	1.039	3,225	2,970	255
2012.2	90.0	2,772	3,065	1.040	3,187	3,143	44
2013.1	84.0	3,977	4,354	1.050	4,571	4,393	178
2013.2	78.0	4,683	5,668	1.056	5,987	5,518	469
2014.1	72.0	4,658	5,549	1.058	5,869	5,615	255
2014.2	66.0	2,750	4,545	1.051	4,776	3,745	1,031
2015.1	60.0	2,621	4,841	1.068	5,168	4,806	362
2015.2	54.0	2,826	4,001	1.056	4,225	3,827	398
2016.1	48.0	2,523	4,343	1.081	4,694	4,514	181
2016.2	42.0	1,967	2,890	1.087	3,142	3,064	78
2017.1	36.0	1,933	3,472	1.107	3,846	3,981	(135)
2017.2	30.0	1,313	3,607	1.148	4,140	4,046	95
2018.1	24.0	753	2,375	1.210	2,875	2,567	307
2018.2	18.0	376	3,707	1.315	4,876	4,037	839
2019.1	12.0	177	2,182	1.466	3,200	2,831	368
2019.2	6.0	4	1,707	2.426	4,142		
<b>Total</b>		<b>113,542</b>	<b>137,762</b>		<b>146,977</b>	<b>138,111</b>	<b>4,724</b>

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

Selected Ultimate Claim Amount and ALAE Estimate  
Data as of 12/31/19

(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
2000.1	240.0	712	712	1.000	712	712	0
2000.2	234.0	1,057	1,057	1.000	1,057	1,057	0
2001.1	228.0	1,149	1,149	1.000	1,149	1,149	0
2001.2	222.0	725	725	1.000	725	725	0
2002.1	216.0	960	960	1.000	960	960	0
2002.2	210.0	1,035	1,035	1.000	1,035	1,035	0
2003.1	204.0	1,203	1,203	1.000	1,203	1,203	0
2003.2	198.0	946	946	1.000	946	946	0
2004.1	192.0	780	780	1.000	780	780	0
2004.2	186.0	747	747	1.000	747	747	0
2005.1	180.0	708	708	1.000	708	708	0
2005.2	174.0	917	917	1.000	917	917	0
2006.1	168.0	870	870	1.000	870	870	0
2006.2	162.0	737	737	1.000	737	737	0
2007.1	156.0	992	992	1.000	992	992	0
2007.2	150.0	911	911	1.000	911	909	1
2008.1	144.0	1,098	1,098	0.999	1,096	1,096	0
2008.2	138.0	902	902	0.999	901	902	(0)
2009.1	132.0	706	706	0.999	706	706	(0)
2009.2	126.0	1,225	1,225	1.000	1,224	1,217	7
2010.1	120.0	984	984	0.994	978	978	0
2010.2	114.0	927	927	0.994	922	924	(1)
2011.1	108.0	1,203	1,341	0.996	1,336	1,335	0
2011.2	102.0	937	937	0.996	933	934	(1)
2012.1	96.0	1,018	1,018	0.998	1,015	1,017	(1)
2012.2	90.0	1,144	1,144	0.999	1,143	1,142	1
2013.1	84.0	1,524	1,524	0.998	1,522	1,521	1
2013.2	78.0	1,631	1,638	0.998	1,635	1,635	(0)
2014.1	72.0	2,100	2,730	0.999	2,726	2,731	(5)
2014.2	66.0	2,057	2,057	1.002	2,061	2,061	(1)
2015.1	60.0	1,470	1,481	1.002	1,484	1,502	(18)
2015.2	54.0	1,373	1,373	1.015	1,393	1,400	(7)
2016.1	48.0	1,429	1,533	1.017	1,559	1,562	(3)
2016.2	42.0	1,479	1,504	1.019	1,533	1,500	32
2017.1	36.0	1,581	1,670	1.023	1,708	1,510	198
2017.2	30.0	1,253	1,253	1.042	1,305	1,308	(2)
2018.1	24.0	1,181	1,222	1.072	1,309	1,294	15
2018.2	18.0	1,289	1,455	1.086	1,580	1,519	61
2019.1	12.0	1,171	1,267	1.130	1,432	1,267	165
2019.2	6.0	446	741	1.365	1,012		
<b>Total</b>		<b>44,578</b>	<b>46,179</b>		<b>46,963</b>	<b>45,508</b>	<b>443</b>

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

Selected Ultimate Claim Amount and ALAE Estimate  
Data as of 12/31/19

(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
2000.1	240.0	152	152	1.000	152	152	0
2000.2	234.0	157	157	1.000	157	157	0
2001.1	228.0	127	127	1.000	127	127	0
2001.2	222.0	119	119	1.000	119	119	0
2002.1	216.0	90	90	1.000	90	90	0
2002.2	210.0	117	117	1.000	117	117	0
2003.1	204.0	270	270	1.000	270	270	0
2003.2	198.0	101	101	1.000	101	101	0
2004.1	192.0	187	187	1.000	187	187	0
2004.2	186.0	116	116	1.000	116	116	0
2005.1	180.0	151	151	1.000	151	151	0
2005.2	174.0	61	61	1.000	61	61	0
2006.1	168.0	64	64	1.000	64	64	0
2006.2	162.0	72	72	1.000	72	72	0
2007.1	156.0	54	54	1.000	54	54	0
2007.2	150.0	103	103	1.000	103	103	0
2008.1	144.0	80	80	1.000	80	80	0
2008.2	138.0	74	74	1.000	74	74	0
2009.1	132.0	133	133	1.000	133	133	0
2009.2	126.0	71	71	1.000	71	71	0
2010.1	120.0	48	48	1.000	48	48	0
2010.2	114.0	130	130	1.000	130	130	0
2011.1	108.0	72	72	1.000	72	72	0
2011.2	102.0	158	158	1.000	158	160	(1)
2012.1	96.0	353	353	1.007	355	422	(67)
2012.2	90.0	166	166	0.980	163	170	(7)
2013.1	84.0	265	271	1.000	271	278	(6)
2013.2	78.0	203	203	1.000	203	210	(7)
2014.1	72.0	378	410	1.007	412	422	(9)
2014.2	66.0	123	123	1.005	124	127	(4)
2015.1	60.0	257	257	1.016	261	274	(13)
2015.2	54.0	193	193	1.028	198	201	(3)
2016.1	48.0	200	220	1.007	221	269	(48)
2016.2	42.0	161	173	0.970	167	171	(3)
2017.1	36.0	217	469	0.983	462	437	25
2017.2	30.0	305	372	1.039	387	336	51
2018.1	24.0	72	103	1.075	111	119	(8)
2018.2	18.0	126	290	1.064	309	250	59
2019.1	12.0	38	188	1.088	205	208	(3)
2019.2	6.0	24	211	1.180	249		
<b>Total</b>		<b>5,787</b>	<b>6,708</b>		<b>6,805</b>	<b>6,601</b>	<b>(45)</b>

Province of Newfoundland  
Collision  
Commercial Vehicles (Including Fleets)

Selected Ultimate Claim Amount and ALAE Estimate  
Data as of 12/31/19

(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
2000.1	240.0	273	273	1.000	273	273	0
2000.2	234.0	314	314	1.000	314	314	0
2001.1	228.0	382	382	1.000	382	382	0
2001.2	222.0	356	356	1.000	356	356	0
2002.1	216.0	284	284	1.000	284	284	0
2002.2	210.0	443	443	1.000	443	443	0
2003.1	204.0	290	290	1.000	290	290	0
2003.2	198.0	346	346	1.000	346	346	0
2004.1	192.0	233	233	1.000	233	233	0
2004.2	186.0	189	189	1.000	189	189	0
2005.1	180.0	269	269	1.000	269	269	0
2005.2	174.0	309	309	1.000	309	309	0
2006.1	168.0	284	284	1.000	284	284	0
2006.2	162.0	226	226	1.000	226	226	0
2007.1	156.0	248	248	1.000	248	247	0
2007.2	150.0	428	428	0.999	427	427	(0)
2008.1	144.0	470	470	0.999	470	470	(0)
2008.2	138.0	660	660	0.999	659	659	(0)
2009.1	132.0	328	328	0.999	328	328	(0)
2009.2	126.0	359	359	0.999	358	358	(0)
2010.1	120.0	336	336	0.999	336	336	(0)
2010.2	114.0	384	384	0.999	384	384	(0)
2011.1	108.0	336	336	0.999	336	336	(0)
2011.2	102.0	425	425	0.999	425	425	(0)
2012.1	96.0	369	369	0.999	368	368	(0)
2012.2	90.0	340	340	0.999	340	340	(0)
2013.1	84.0	406	406	0.999	406	406	(0)
2013.2	78.0	603	603	0.999	603	603	(0)
2014.1	72.0	404	404	0.999	404	404	(0)
2014.2	66.0	418	418	0.999	418	418	(0)
2015.1	60.0	646	646	0.999	645	646	(1)
2015.2	54.0	674	675	0.999	674	674	0
2016.1	48.0	746	746	1.000	746	746	(0)
2016.2	42.0	572	572	1.000	572	582	(9)
2017.1	36.0	476	477	1.000	477	472	5
2017.2	30.0	524	524	0.991	519	533	(14)
2018.1	24.0	722	723	0.994	718	702	16
2018.2	18.0	707	754	0.973	733	826	(93)
2019.1	12.0	761	806	0.918	740	740	(0)
2019.2	6.0	559	867	0.835	723		
<b>Total</b>		<b>17,098</b>	<b>17,499</b>		<b>17,254</b>	<b>16,626</b>	<b>(96)</b>

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

Selected Ultimate Claim Amount and ALAE Estimate  
Data as of 12/31/19

(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
2000.1	240.0	199	199	1.000	199	199	0
2000.2	234.0	214	214	1.000	214	214	0
2001.1	228.0	192	192	1.000	192	192	0
2001.2	222.0	325	325	1.000	325	325	0
2002.1	216.0	187	187	1.000	187	187	0
2002.2	210.0	166	166	1.000	166	166	0
2003.1	204.0	172	172	1.000	172	172	0
2003.2	198.0	155	155	1.000	155	155	0
2004.1	192.0	118	118	1.000	118	118	0
2004.2	186.0	247	247	1.000	247	247	0
2005.1	180.0	117	117	1.000	117	117	0
2005.2	174.0	292	292	1.000	292	292	0
2006.1	168.0	151	151	1.000	151	151	0
2006.2	162.0	234	234	1.000	234	234	0
2007.1	156.0	151	151	1.000	151	151	0
2007.2	150.0	287	287	1.000	287	287	0
2008.1	144.0	346	346	1.000	346	346	0
2008.2	138.0	267	267	1.000	267	267	0
2009.1	132.0	264	264	1.000	264	264	0
2009.2	126.0	189	189	1.000	189	189	0
2010.1	120.0	401	401	1.000	401	401	0
2010.2	114.0	232	232	1.000	232	232	0
2011.1	108.0	325	325	1.000	325	325	0
2011.2	102.0	452	452	1.000	452	452	0
2012.1	96.0	182	182	1.000	182	182	0
2012.2	90.0	387	387	1.000	387	387	0
2013.1	84.0	283	283	1.000	283	283	0
2013.2	78.0	373	373	1.000	373	373	0
2014.1	72.0	339	339	1.000	339	339	0
2014.2	66.0	476	476	1.000	476	476	0
2015.1	60.0	337	337	1.000	337	337	0
2015.2	54.0	420	420	1.000	420	420	0
2016.1	48.0	700	700	1.000	700	700	0
2016.2	42.0	596	596	1.000	596	596	(0)
2017.1	36.0	564	564	1.000	564	564	(0)
2017.2	30.0	827	830	1.000	830	844	(14)
2018.1	24.0	455	455	0.994	452	452	0
2018.2	18.0	517	518	0.992	514	507	7
2019.1	12.0	450	450	0.987	444	399	44
2019.2	6.0	297	327	1.027	336		
<b>Total</b>		<b>12,889</b>	<b>12,922</b>		<b>12,918</b>	<b>12,545</b>	<b>37</b>

Province of Newfoundland  
All Perils  
Commercial Vehicles (Including Fleets)

Selected Ultimate Claim Amount and ALAE Estimate  
Data as of 12/31/19

(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
2000.1	240.0	278	278	1.000	278	278	0
2000.2	234.0	421	421	1.000	421	421	0
2001.1	228.0	290	290	1.000	290	290	0
2001.2	222.0	255	255	1.000	255	255	0
2002.1	216.0	340	340	1.000	340	340	0
2002.2	210.0	321	321	1.000	321	321	0
2003.1	204.0	494	494	1.000	494	494	0
2003.2	198.0	434	434	1.000	434	434	0
2004.1	192.0	396	396	1.000	396	396	0
2004.2	186.0	641	641	1.000	641	641	0
2005.1	180.0	386	386	1.000	386	386	0
2005.2	174.0	438	438	1.000	438	438	0
2006.1	168.0	362	362	1.000	362	362	0
2006.2	162.0	602	602	1.000	602	602	0
2007.1	156.0	347	347	1.000	347	347	0
2007.2	150.0	660	660	1.000	660	660	0
2008.1	144.0	558	558	1.000	558	558	0
2008.2	138.0	650	650	1.000	650	650	0
2009.1	132.0	801	801	1.000	801	801	0
2009.2	126.0	622	624	1.000	624	625	(0)
2010.1	120.0	428	428	1.000	428	428	(0)
2010.2	114.0	562	562	1.000	562	562	0
2011.1	108.0	590	590	1.000	590	590	0
2011.2	102.0	737	737	1.000	737	737	(0)
2012.1	96.0	746	746	1.000	746	746	(0)
2012.2	90.0	1,260	1,260	1.000	1,260	1,260	(0)
2013.1	84.0	486	486	1.000	486	486	(0)
2013.2	78.0	831	831	1.000	831	831	(0)
2014.1	72.0	1,024	1,025	1.000	1,024	1,024	(0)
2014.2	66.0	1,733	1,733	1.000	1,732	1,732	(0)
2015.1	60.0	746	746	1.000	746	746	(0)
2015.2	54.0	1,342	1,342	1.000	1,342	1,350	(8)
2016.1	48.0	1,024	1,024	1.000	1,024	1,024	(0)
2016.2	42.0	1,655	1,655	1.000	1,654	1,654	(0)
2017.1	36.0	851	851	1.000	851	852	(1)
2017.2	30.0	1,268	1,268	1.000	1,267	1,276	(8)
2018.1	24.0	1,002	1,007	0.993	1,001	991	10
2018.2	18.0	1,501	1,516	0.984	1,492	1,508	(16)
2019.1	12.0	824	875	0.926	810	709	101
2019.2	6.0	755	1,012	1.019	1,031		
<b>Total</b>		<b>28,659</b>	<b>28,993</b>		<b>28,911</b>	<b>27,804</b>	<b>76</b>

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

Selected Ultimate Claim Counts  
Data as of 12/31/19

(1)	(2)	(3)	(4)	(5) (3) * (4)	(6) Prior Report	(7) (5) - (6)
Reported Claim Counts: Development Method						
Accident Semester	Maturity (in Months)	Reported Claim Counts	Selected Age-to- Ultimate Development Factors	Selected Ultimate Claim Counts	Prior	Difference
2000.1	240.0	53	1.000	53	53	0
2000.2	234.0	82	1.000	82	82	0
2001.1	228.0	100	1.000	100	100	0
2001.2	222.0	68	1.000	68	68	0
2002.1	216.0	81	1.000	81	81	0
2002.2	210.0	75	1.000	75	75	0
2003.1	204.0	103	1.000	103	103	0
2003.2	198.0	70	1.000	70	70	0
2004.1	192.0	68	1.000	68	68	0
2004.2	186.0	64	1.000	64	64	(0)
2005.1	180.0	58	1.001	58	58	(0)
2005.2	174.0	66	1.001	66	66	(0)
2006.1	168.0	58	1.001	58	58	(0)
2006.2	162.0	57	1.001	57	57	(0)
2007.1	156.0	57	1.001	57	57	(0)
2007.2	150.0	69	1.001	69	69	(0)
2008.1	144.0	62	1.001	62	62	(0)
2008.2	138.0	60	1.001	60	60	(0)
2009.1	132.0	58	1.001	58	58	(0)
2009.2	126.0	71	1.001	71	71	(0)
2010.1	120.0	52	1.003	52	52	0
2010.2	114.0	62	1.001	62	63	(1)
2011.1	108.0	61	1.000	61	61	0
2011.2	102.0	72	0.996	72	72	(0)
2012.1	96.0	55	0.998	55	55	0
2012.2	90.0	70	0.995	70	70	(0)
2013.1	84.0	76	0.994	76	75	1
2013.2	78.0	77	0.986	76	76	(0)
2014.1	72.0	81	0.988	80	80	0
2014.2	66.0	70	0.986	69	68	1
2015.1	60.0	69	0.989	68	69	(1)
2015.2	54.0	75	0.984	74	73	0
2016.1	48.0	53	0.978	52	53	(1)
2016.2	42.0	63	0.974	61	62	(0)
2017.1	36.0	59	0.977	58	57	1
2017.2	30.0	64	0.982	63	65	(3)
2018.1	24.0	41	0.990	41	40	1
2018.2	18.0	65	1.019	66	59	7
2019.1	12.0	53	1.016	54	51	3
2019.2	6.0	43	1.303	56		
Total		2,641		2,645	2,581	8



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

Selected Ultimate Claim Counts  
Data as of 12/31/19

(1)	(2)	(3)	(4)	(5) (3) * (4)	(6) Prior Report	(7) (5) - (6)
Reported Claim Counts: Development Method						
Accident Semester	Maturity (in Months)	Reported Claim Counts	Selected Age-to- Ultimate Development Factors	Selected Ultimate Claim Counts	Prior	Difference
2000.1	240.0	218	1.000	218	218	0
2000.2	234.0	231	1.000	231	231	0
2001.1	228.0	315	1.000	315	315	0
2001.2	222.0	215	1.000	215	215	0
2002.1	216.0	248	1.000	248	248	0
2002.2	210.0	220	1.000	220	220	0
2003.1	204.0	281	1.000	281	281	0
2003.2	198.0	196	1.000	196	196	0
2004.1	192.0	183	1.000	183	183	0
2004.2	186.0	144	1.000	144	144	0
2005.1	180.0	175	1.000	175	175	0
2005.2	174.0	181	1.000	181	181	0
2006.1	168.0	195	1.000	195	195	0
2006.2	162.0	188	1.000	188	188	0
2007.1	156.0	213	1.000	213	213	0
2007.2	150.0	192	1.000	192	192	0
2008.1	144.0	176	0.999	176	176	(0)
2008.2	138.0	177	0.999	177	177	(0)
2009.1	132.0	167	0.999	167	167	(0)
2009.2	126.0	210	0.999	210	210	(0)
2010.1	120.0	190	0.999	190	190	(0)
2010.2	114.0	198	0.999	198	198	(0)
2011.1	108.0	244	0.999	244	244	(0)
2011.2	102.0	221	0.999	221	221	(0)
2012.1	96.0	215	0.999	215	215	(0)
2012.2	90.0	232	0.999	232	232	(0)
2013.1	84.0	270	0.999	270	270	(0)
2013.2	78.0	260	0.999	260	260	0
2014.1	72.0	331	0.999	331	331	0
2014.2	66.0	241	0.999	241	241	0
2015.1	60.0	269	0.999	269	269	0
2015.2	54.0	226	0.999	226	226	0
2016.1	48.0	250	0.999	250	250	(0)
2016.2	42.0	237	1.000	237	230	7
2017.1	36.0	312	1.003	313	290	23
2017.2	30.0	214	1.011	216	214	2
2018.1	24.0	208	1.016	211	209	3
2018.2	18.0	223	1.029	229	228	1
2019.1	12.0	186	1.055	196	191	6
2019.2	6.0	124	1.301	161		
Total		8,776		8,834	8,630	42

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

Selected Ultimate Claim Counts  
Data as of 12/31/19

(1)	(2)	(3)	(4)	(5) (3) * (4)	(6) Prior Report	(7) (5) - (6)
Reported Claim Counts: Development Method						
Accident Semester	Maturity (in Months)	Reported Claim Counts	Selected Age-to- Ultimate Development Factors	Selected Ultimate Claim Counts	Prior	Difference
2000.1	240.0	28	1.000	28	28	0
2000.2	234.0	23	1.000	23	23	0
2001.1	228.0	20	1.000	20	20	0
2001.2	222.0	29	1.000	29	29	0
2002.1	216.0	41	1.000	41	41	0
2002.2	210.0	50	1.000	50	50	0
2003.1	204.0	31	1.000	31	31	0
2003.2	198.0	22	1.000	22	22	0
2004.1	192.0	26	1.000	26	26	0
2004.2	186.0	24	1.000	24	24	0
2005.1	180.0	30	1.000	30	30	0
2005.2	174.0	18	1.000	18	18	0
2006.1	168.0	21	1.000	21	21	0
2006.2	162.0	16	1.000	16	16	0
2007.1	156.0	21	1.000	21	21	0
2007.2	150.0	25	1.000	25	25	0
2008.1	144.0	24	1.000	24	24	0
2008.2	138.0	26	1.000	26	26	0
2009.1	132.0	23	1.000	23	23	0
2009.2	126.0	16	1.000	16	16	0
2010.1	120.0	16	1.000	16	16	0
2010.2	114.0	28	1.000	28	28	0
2011.1	108.0	17	1.000	17	17	0
2011.2	102.0	38	1.000	38	38	0
2012.1	96.0	24	1.000	24	25	(1)
2012.2	90.0	36	1.000	36	36	0
2013.1	84.0	46	1.000	46	46	0
2013.2	78.0	38	1.000	38	38	0
2014.1	72.0	23	1.000	23	23	0
2014.2	66.0	29	0.990	29	29	(0)
2015.1	60.0	34	0.993	34	34	0
2015.2	54.0	31	0.990	31	30	0
2016.1	48.0	29	0.984	29	30	(2)
2016.2	42.0	28	0.981	27	28	(0)
2017.1	36.0	25	0.984	25	25	0
2017.2	30.0	44	0.981	43	43	(0)
2018.1	24.0	18	0.996	18	18	0
2018.2	18.0	29	0.986	29	27	1
2019.1	12.0	28	0.959	27	27	0
2019.2	6.0	35	0.896	31		
Total		1,110		1,102	1,071	(1)

Province of Newfoundland  
Collision  
Commercial Vehicles (Including Fleets)

Selected Ultimate Claim Counts  
Data as of 12/31/19

(1)	(2)	(3)	(4)	(5) (3) * (4)	(6) Prior Report	(7) (5) - (6)
Reported Claim Counts: Development Method						
Accident Semester	Maturity (in Months)	Reported Claim Counts	Selected Age-to- Ultimate Development Factors	Selected Ultimate Claim Counts	Prior	Difference
2000.1	240.0	53	1.000	53	53	0
2000.2	234.0	88	1.000	88	88	0
2001.1	228.0	87	1.000	87	87	0
2001.2	222.0	56	1.000	56	56	0
2002.1	216.0	76	1.000	76	76	0
2002.2	210.0	76	1.000	76	76	0
2003.1	204.0	76	1.000	76	76	0
2003.2	198.0	55	1.000	55	55	0
2004.1	192.0	65	1.000	65	65	0
2004.2	186.0	28	1.000	28	28	0
2005.1	180.0	43	1.000	43	43	0
2005.2	174.0	53	1.000	53	53	0
2006.1	168.0	46	1.000	46	46	0
2006.2	162.0	43	1.000	43	43	0
2007.1	156.0	66	1.000	66	66	0
2007.2	150.0	75	1.000	75	75	0
2008.1	144.0	68	1.000	68	68	0
2008.2	138.0	75	1.000	75	75	0
2009.1	132.0	66	1.000	66	66	0
2009.2	126.0	74	1.000	74	74	0
2010.1	120.0	65	1.000	65	65	0
2010.2	114.0	66	1.000	66	66	0
2011.1	108.0	71	1.000	71	71	0
2011.2	102.0	88	1.000	88	88	0
2012.1	96.0	76	1.000	76	76	0
2012.2	90.0	86	1.000	86	86	0
2013.1	84.0	88	1.000	88	88	0
2013.2	78.0	93	1.000	93	93	0
2014.1	72.0	89	1.000	89	89	0
2014.2	66.0	91	1.000	91	91	0
2015.1	60.0	83	0.999	83	83	0
2015.2	54.0	104	0.999	104	104	0
2016.1	48.0	97	0.999	97	97	0
2016.2	42.0	86	0.999	86	86	(0)
2017.1	36.0	82	1.000	82	82	0
2017.2	30.0	90	1.000	90	89	1
2018.1	24.0	78	0.999	78	77	1
2018.2	18.0	103	0.990	102	105	(3)
2019.1	12.0	82	0.959	79	80	(1)
2019.2	6.0	93	0.865	80		
Total		2,980		2,963	2,884	(2)

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

Selected Ultimate Claim Counts  
Data as of 12/31/19

(1)	(2)	(3)	(4)	(5) (3) * (4)	(6) Prior Report	(7) (5) - (6)
Reported Claim Counts: Development Method						
Accident Semester	Maturity (in Months)	Reported Claim Counts	Selected Age-to- Ultimate Development Factors	Selected Ultimate Claim Counts	Prior	Difference
2000.1	240.0	201	1.000	201	201	0
2000.2	234.0	192	1.000	192	192	0
2001.1	228.0	213	1.000	213	213	0
2001.2	222.0	196	1.000	196	196	0
2002.1	216.0	212	1.000	212	212	0
2002.2	210.0	140	1.000	140	140	0
2003.1	204.0	144	1.000	144	144	0
2003.2	198.0	113	1.000	113	113	0
2004.1	192.0	122	1.000	122	122	0
2004.2	186.0	88	1.000	88	88	0
2005.1	180.0	115	1.000	115	115	0
2005.2	174.0	96	1.000	96	96	0
2006.1	168.0	118	1.000	118	118	0
2006.2	162.0	97	1.000	97	97	0
2007.1	156.0	105	1.000	105	105	0
2007.2	150.0	102	1.000	102	102	0
2008.1	144.0	142	1.000	142	142	0
2008.2	138.0	121	1.000	121	121	0
2009.1	132.0	145	1.000	145	145	0
2009.2	126.0	128	1.000	128	128	0
2010.1	120.0	143	1.000	143	143	0
2010.2	114.0	137	1.000	137	137	0
2011.1	108.0	203	1.000	203	203	0
2011.2	102.0	154	1.000	154	154	0
2012.1	96.0	168	1.000	168	168	0
2012.2	90.0	154	1.000	154	154	0
2013.1	84.0	166	1.000	166	166	0
2013.2	78.0	166	1.000	166	166	0
2014.1	72.0	194	1.000	194	194	0
2014.2	66.0	175	1.000	175	175	0
2015.1	60.0	209	1.000	209	209	0
2015.2	54.0	168	1.000	168	168	0
2016.1	48.0	243	1.000	243	243	0
2016.2	42.0	181	1.000	181	181	0
2017.1	36.0	259	1.000	259	259	(0)
2017.2	30.0	208	1.001	208	208	(0)
2018.1	24.0	192	1.002	192	191	1
2018.2	18.0	169	1.002	169	167	2
2019.1	12.0	164	1.016	167	164	3
2019.2	6.0	130	1.201	156		
Total		6,373		6,403	6,241	6

Province of Newfoundland  
All Perils  
Commercial Vehicles (Including Fleets)

Selected Ultimate Claim Counts  
Data as of 12/31/19

(1)	(2)	(3)	(4)	(5) (3) * (4)	(6) Prior Report	(7) (5) - (6)
Reported Claim Counts: Development Method						
Accident Semester	Maturity (in Months)	Reported Claim Counts	Selected Age-to- Ultimate Development Factors	Selected Ultimate Claim Counts	Prior	Difference
2000.1	240.0	48	1.000	48	48	0
2000.2	234.0	53	1.000	53	53	0
2001.1	228.0	54	1.000	54	54	0
2001.2	222.0	44	1.000	44	44	0
2002.1	216.0	35	1.000	35	35	0
2002.2	210.0	40	1.000	40	40	0
2003.1	204.0	35	1.000	35	35	0
2003.2	198.0	42	1.000	42	42	0
2004.1	192.0	40	1.000	40	40	0
2004.2	186.0	59	1.000	59	59	0
2005.1	180.0	38	1.000	38	38	0
2005.2	174.0	49	1.000	49	49	0
2006.1	168.0	48	1.000	48	48	0
2006.2	162.0	57	1.000	57	57	0
2007.1	156.0	57	1.000	57	57	0
2007.2	150.0	73	1.000	73	73	0
2008.1	144.0	68	1.000	68	68	0
2008.2	138.0	67	1.000	67	67	0
2009.1	132.0	71	1.000	71	71	0
2009.2	126.0	75	1.000	75	75	0
2010.1	120.0	69	1.000	69	69	0
2010.2	114.0	91	1.000	91	91	0
2011.1	108.0	84	1.000	84	84	0
2011.2	102.0	78	1.000	78	78	0
2012.1	96.0	69	1.000	69	69	0
2012.2	90.0	102	1.000	102	102	0
2013.1	84.0	75	1.000	75	75	0
2013.2	78.0	94	1.000	94	94	0
2014.1	72.0	106	1.000	106	106	0
2014.2	66.0	101	1.000	101	101	0
2015.1	60.0	92	1.000	92	92	0
2015.2	54.0	95	1.000	95	95	0
2016.1	48.0	87	1.000	87	87	0
2016.2	42.0	99	1.000	99	99	0
2017.1	36.0	108	1.000	108	109	(1)
2017.2	30.0	117	0.998	117	118	(1)
2018.1	24.0	93	0.995	93	91	2
2018.2	18.0	101	1.001	101	104	(3)
2019.1	12.0	88	0.984	87	85	2
2019.2	6.0	92	1.013	93		
Total		2,894		2,893	2,801	(1)

**BI**

Coverage = BI

End Trend Period = 2019.2

Excluded Points = NA

Parameters Included: time, seasonality

Fit	Start Date	Time	Seasonality	Adjusted R <sup>2</sup>
Loss Cost	2005.1	-0.01% (p = 0.993)	(p = 0.069)	0.052
Loss Cost	2005.2	-0.50% (p = 0.604)	(p = 0.116)	0.032
Loss Cost	2006.1	-0.70% (p = 0.492)	(p = 0.101)	0.044
Loss Cost	2006.2	-0.96% (p = 0.380)	(p = 0.141)	0.041
Loss Cost	2007.1	-0.86% (p = 0.467)	(p = 0.172)	0.016
Loss Cost	2007.2	-1.62% (p = 0.170)	(p = 0.288)	0.048
Loss Cost	2008.1	-1.30% (p = 0.303)	(p = 0.380)	-0.009
Loss Cost	2008.2	-1.44% (p = 0.293)	(p = 0.434)	-0.009
Loss Cost	2009.1	-1.25% (p = 0.404)	(p = 0.503)	-0.044
Loss Cost	2009.2	-1.83% (p = 0.255)	(p = 0.655)	-0.021
Loss Cost	2010.1	-1.51% (p = 0.392)	(p = 0.753)	-0.066
Loss Cost	2010.2	-2.04% (p = 0.292)	(p = 0.886)	-0.046
Loss Cost	2011.1	-2.53% (p = 0.242)	(p = 0.781)	-0.030
Loss Cost	2011.2	-3.50% (p = 0.137)	(p = 0.982)	0.030
Loss Cost	2012.1	-4.34% (p = 0.101)	(p = 0.817)	0.069
Loss Cost	2012.2	-5.53% (p = 0.059)	(p = 0.975)	0.144
Loss Cost	2013.1	-7.83% (p = 0.012)	(p = 0.608)	0.351
Loss Cost	2013.2	-7.94% (p = 0.026)	(p = 0.652)	0.297
Loss Cost	2014.1	-6.68% (p = 0.093)	(p = 0.845)	0.123
Loss Cost	2014.2	-4.41% (p = 0.292)	(p = 0.599)	-0.045
Loss Cost	2015.1	-3.79% (p = 0.464)	(p = 0.699)	-0.173
Loss Cost	2015.2	+0.01% (p = 0.998)	(p = 0.437)	-0.195
Severity	2005.1	+4.27% (p = 0.000)	(p = 0.423)	0.501
Severity	2005.2	+3.89% (p = 0.000)	(p = 0.586)	0.439
Severity	2006.1	+3.79% (p = 0.000)	(p = 0.554)	0.403
Severity	2006.2	+3.64% (p = 0.001)	(p = 0.632)	0.349
Severity	2007.1	+4.18% (p = 0.000)	(p = 0.878)	0.418
Severity	2007.2	+3.61% (p = 0.001)	(p = 0.859)	0.343
Severity	2008.1	+4.03% (p = 0.001)	(p = 0.676)	0.381
Severity	2008.2	+3.81% (p = 0.002)	(p = 0.604)	0.326
Severity	2009.1	+4.40% (p = 0.001)	(p = 0.415)	0.387
Severity	2009.2	+3.88% (p = 0.005)	(p = 0.298)	0.324
Severity	2010.1	+4.18% (p = 0.006)	(p = 0.261)	0.317
Severity	2010.2	+4.11% (p = 0.013)	(p = 0.274)	0.285
Severity	2011.1	+4.15% (p = 0.023)	(p = 0.297)	0.230
Severity	2011.2	+3.24% (p = 0.083)	(p = 0.189)	0.175
Severity	2012.1	+2.43% (p = 0.223)	(p = 0.302)	0.034
Severity	2012.2	+1.94% (p = 0.383)	(p = 0.272)	0.010
Severity	2013.1	-0.02% (p = 0.994)	(p = 0.514)	-0.134
Severity	2013.2	-1.21% (p = 0.604)	(p = 0.354)	-0.068
Severity	2014.1	+0.07% (p = 0.978)	(p = 0.245)	-0.041
Severity	2014.2	+0.16% (p = 0.961)	(p = 0.297)	-0.082
Severity	2015.1	+1.09% (p = 0.784)	(p = 0.287)	-0.079
Severity	2015.2	+2.06% (p = 0.680)	(p = 0.393)	-0.137
Frequency	2005.1	-4.10% (p = 0.000)	(p = 0.046)	0.675
Frequency	2005.2	-4.22% (p = 0.000)	(p = 0.066)	0.674
Frequency	2006.1	-4.33% (p = 0.000)	(p = 0.060)	0.658
Frequency	2006.2	-4.43% (p = 0.000)	(p = 0.083)	0.652
Frequency	2007.1	-4.83% (p = 0.000)	(p = 0.034)	0.695
Frequency	2007.2	-5.05% (p = 0.000)	(p = 0.056)	0.702
Frequency	2008.1	-5.12% (p = 0.000)	(p = 0.059)	0.674
Frequency	2008.2	-5.06% (p = 0.000)	(p = 0.064)	0.649
Frequency	2009.1	-5.41% (p = 0.000)	(p = 0.041)	0.658
Frequency	2009.2	-5.49% (p = 0.000)	(p = 0.057)	0.644
Frequency	2010.1	-5.47% (p = 0.000)	(p = 0.073)	0.590
Frequency	2010.2	-5.90% (p = 0.000)	(p = 0.119)	0.613
Frequency	2011.1	-6.41% (p = 0.000)	(p = 0.081)	0.623
Frequency	2011.2	-6.52% (p = 0.000)	(p = 0.108)	0.602
Frequency	2012.1	-6.61% (p = 0.001)	(p = 0.125)	0.541
Frequency	2012.2	-7.33% (p = 0.001)	(p = 0.203)	0.575
Frequency	2013.1	-7.81% (p = 0.002)	(p = 0.182)	0.542
Frequency	2013.2	-6.81% (p = 0.009)	(p = 0.124)	0.483
Frequency	2014.1	-6.75% (p = 0.026)	(p = 0.167)	0.365
Frequency	2014.2	-4.56% (p = 0.111)	(p = 0.063)	0.370
Frequency	2015.1	-4.83% (p = 0.173)	(p = 0.090)	0.268
Frequency	2015.2	-2.01% (p = 0.561)	(p = 0.037)	0.407

**BI**

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

Fit	Start Date	Time	Adjusted R <sup>2</sup>
Loss Cost	2005.1	+0.09% (p = 0.924)	-0.035
Loss Cost	2005.2	-0.50% (p = 0.614)	-0.027
Loss Cost	2006.1	-0.60% (p = 0.572)	-0.026
Loss Cost	2006.2	-0.96% (p = 0.391)	-0.009
Loss Cost	2007.1	-0.75% (p = 0.532)	-0.024
Loss Cost	2007.2	-1.62% (p = 0.171)	0.040
Loss Cost	2008.1	-1.22% (p = 0.329)	0.000
Loss Cost	2008.2	-1.44% (p = 0.289)	0.008
Loss Cost	2009.1	-1.17% (p = 0.426)	-0.016
Loss Cost	2009.2	-1.83% (p = 0.245)	0.022
Loss Cost	2010.1	-1.46% (p = 0.393)	-0.012
Loss Cost	2010.2	-2.04% (p = 0.278)	0.014
Loss Cost	2011.1	-2.47% (p = 0.236)	0.029
Loss Cost	2011.2	-3.50% (p = 0.123)	0.094
Loss Cost	2012.1	-4.28% (p = 0.092)	0.132
Loss Cost	2012.2	-5.53% (p = 0.049)	0.210
Loss Cost	2013.1	-7.67% (p = 0.010)	0.390
Loss Cost	2013.2	-7.94% (p = 0.020)	0.347
Loss Cost	2014.1	-6.58% (p = 0.078)	0.207
Loss Cost	2014.2	-4.41% (p = 0.270)	0.037
Loss Cost	2015.1	-3.46% (p = 0.471)	-0.050
Loss Cost	2015.2	+0.01% (p = 0.998)	-0.143
Severity	2005.1	+4.31% (p = 0.000)	0.507
Severity	2005.2	+3.89% (p = 0.000)	0.454
Severity	2006.1	+3.83% (p = 0.000)	0.418
Severity	2006.2	+3.64% (p = 0.000)	0.369
Severity	2007.1	+4.19% (p = 0.000)	0.442
Severity	2007.2	+3.61% (p = 0.001)	0.371
Severity	2008.1	+4.00% (p = 0.001)	0.404
Severity	2008.2	+3.81% (p = 0.002)	0.349
Severity	2009.1	+4.32% (p = 0.001)	0.396
Severity	2009.2	+3.88% (p = 0.004)	0.319
Severity	2010.1	+4.05% (p = 0.007)	0.304
Severity	2010.2	+4.11% (p = 0.013)	0.273
Severity	2011.1	+3.98% (p = 0.028)	0.222
Severity	2011.2	+3.24% (p = 0.090)	0.125
Severity	2012.1	+2.21% (p = 0.264)	0.023
Severity	2012.2	+1.94% (p = 0.387)	-0.014
Severity	2013.1	-0.19% (p = 0.926)	-0.083
Severity	2013.2	-1.21% (p = 0.602)	-0.063
Severity	2014.1	-0.39% (p = 0.884)	-0.098
Severity	2014.2	+0.16% (p = 0.961)	-0.111
Severity	2015.1	+0.32% (p = 0.936)	-0.124
Severity	2015.2	+2.06% (p = 0.674)	-0.112
Frequency	2005.1	-4.04% (p = 0.000)	0.636
Frequency	2005.2	-4.22% (p = 0.000)	0.642
Frequency	2006.1	-4.26% (p = 0.000)	0.620
Frequency	2006.2	-4.43% (p = 0.000)	0.620
Frequency	2007.1	-4.74% (p = 0.000)	0.643
Frequency	2007.2	-5.05% (p = 0.000)	0.662
Frequency	2008.1	-5.02% (p = 0.000)	0.630
Frequency	2008.2	-5.06% (p = 0.000)	0.602
Frequency	2009.1	-5.27% (p = 0.000)	0.593
Frequency	2009.2	-5.49% (p = 0.000)	0.585
Frequency	2010.1	-5.30% (p = 0.000)	0.530
Frequency	2010.2	-5.90% (p = 0.000)	0.574
Frequency	2011.1	-6.20% (p = 0.000)	0.564
Frequency	2011.2	-6.52% (p = 0.000)	0.550
Frequency	2012.1	-6.35% (p = 0.002)	0.486
Frequency	2012.2	-7.33% (p = 0.001)	0.548
Frequency	2013.1	-7.49% (p = 0.003)	0.503
Frequency	2013.2	-6.81% (p = 0.012)	0.397
Frequency	2014.1	-6.21% (p = 0.043)	0.285
Frequency	2014.2	-4.56% (p = 0.166)	0.113
Frequency	2015.1	-3.77% (p = 0.335)	0.006
Frequency	2015.2	-2.01% (p = 0.667)	-0.111

**BI**

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

Fit	Start Date	Time	Adjusted R <sup>2</sup>
Loss Cost	2005.1	-0.02% (p = 0.983)	-0.037
Loss Cost	2005.2	-0.66% (p = 0.529)	-0.022
Loss Cost	2006.1	-0.78% (p = 0.488)	-0.020
Loss Cost	2006.2	-1.18% (p = 0.322)	0.001
Loss Cost	2007.1	-0.98% (p = 0.447)	-0.017
Loss Cost	2007.2	-1.94% (p = 0.127)	0.062
Loss Cost	2008.1	-1.54% (p = 0.255)	0.017
Loss Cost	2008.2	-1.81% (p = 0.219)	0.028
Loss Cost	2009.1	-1.55% (p = 0.333)	-0.001
Loss Cost	2009.2	-2.32% (p = 0.177)	0.049
Loss Cost	2010.1	-1.97% (p = 0.296)	0.009
Loss Cost	2010.2	-2.66% (p = 0.198)	0.045
Loss Cost	2011.1	-3.23% (p = 0.162)	0.068
Loss Cost	2011.2	-4.48% (p = 0.075)	0.153
Loss Cost	2012.1	-5.50% (p = 0.051)	0.206
Loss Cost	2012.2	-7.11% (p = 0.022)	0.312
Loss Cost	2013.1	-9.81% (p = 0.002)	0.549
Loss Cost	2013.2	-10.51% (p = 0.004)	0.528
Loss Cost	2014.1	-9.43% (p = 0.021)	0.403
Loss Cost	2014.2	-7.49% (p = 0.094)	0.225
Loss Cost	2015.1	-7.10% (p = 0.194)	0.118
Loss Cost	2015.2	-3.85% (p = 0.544)	-0.091
Severity	2005.1	+4.34% (p = 0.000)	0.485
Severity	2005.2	+3.90% (p = 0.000)	0.427
Severity	2006.1	+3.83% (p = 0.000)	0.390
Severity	2006.2	+3.63% (p = 0.001)	0.338
Severity	2007.1	+4.23% (p = 0.000)	0.414
Severity	2007.2	+3.60% (p = 0.002)	0.338
Severity	2008.1	+4.02% (p = 0.001)	0.373
Severity	2008.2	+3.81% (p = 0.004)	0.316
Severity	2009.1	+4.38% (p = 0.002)	0.365
Severity	2009.2	+3.89% (p = 0.009)	0.285
Severity	2010.1	+4.08% (p = 0.013)	0.270
Severity	2010.2	+4.16% (p = 0.023)	0.239
Severity	2011.1	+4.02% (p = 0.047)	0.188
Severity	2011.2	+3.18% (p = 0.138)	0.090
Severity	2012.1	+2.00% (p = 0.373)	-0.011
Severity	2012.2	+1.65% (p = 0.519)	-0.045
Severity	2013.1	-0.86% (p = 0.717)	-0.077
Severity	2013.2	-2.18% (p = 0.417)	-0.026
Severity	2014.1	-1.40% (p = 0.658)	-0.086
Severity	2014.2	-0.96% (p = 0.804)	-0.116
Severity	2015.1	-1.04% (p = 0.832)	-0.135
Severity	2015.2	+0.79% (p = 0.899)	-0.163
Frequency	2005.1	-4.18% (p = 0.000)	0.634
Frequency	2005.2	-4.39% (p = 0.000)	0.642
Frequency	2006.1	-4.44% (p = 0.000)	0.622
Frequency	2006.2	-4.65% (p = 0.000)	0.624
Frequency	2007.1	-4.99% (p = 0.000)	0.651
Frequency	2007.2	-5.35% (p = 0.000)	0.675
Frequency	2008.1	-5.35% (p = 0.000)	0.644
Frequency	2008.2	-5.42% (p = 0.000)	0.618
Frequency	2009.1	-5.68% (p = 0.000)	0.615
Frequency	2009.2	-5.98% (p = 0.000)	0.611
Frequency	2010.1	-5.81% (p = 0.000)	0.559
Frequency	2010.2	-6.55% (p = 0.000)	0.614
Frequency	2011.1	-6.96% (p = 0.000)	0.612
Frequency	2011.2	-7.42% (p = 0.000)	0.609
Frequency	2012.1	-7.35% (p = 0.001)	0.552
Frequency	2012.2	-8.62% (p = 0.000)	0.637
Frequency	2013.1	-9.02% (p = 0.001)	0.607
Frequency	2013.2	-8.51% (p = 0.005)	0.514
Frequency	2014.1	-8.14% (p = 0.019)	0.413
Frequency	2014.2	-6.60% (p = 0.085)	0.241
Frequency	2015.1	-6.13% (p = 0.188)	0.123
Frequency	2015.2	-4.60% (p = 0.422)	-0.038



**BI**

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

Fit	Start Date	Time	Adjusted R <sup>2</sup>
Loss Cost	2005.1	+0.38% (p = 0.732)	-0.034
Loss Cost	2005.2	-0.28% (p = 0.797)	-0.037
Loss Cost	2006.1	-0.39% (p = 0.747)	-0.037
Loss Cost	2006.2	-0.79% (p = 0.534)	-0.026
Loss Cost	2007.1	-0.53% (p = 0.698)	-0.038
Loss Cost	2007.2	-1.55% (p = 0.253)	0.017
Loss Cost	2008.1	-1.06% (p = 0.460)	-0.021
Loss Cost	2008.2	-1.32% (p = 0.404)	-0.014
Loss Cost	2009.1	-0.98% (p = 0.571)	-0.036
Loss Cost	2009.2	-1.77% (p = 0.341)	-0.002
Loss Cost	2010.1	-1.31% (p = 0.522)	-0.035
Loss Cost	2010.2	-2.01% (p = 0.374)	-0.010
Loss Cost	2011.1	-2.57% (p = 0.313)	0.006
Loss Cost	2011.2	-3.92% (p = 0.162)	0.079
Loss Cost	2012.1	-5.02% (p = 0.113)	0.128
Loss Cost	2012.2	-6.82% (p = 0.054)	0.233
Loss Cost	2013.1	-9.96% (p = 0.007)	0.490
Loss Cost	2013.2	-10.83% (p = 0.012)	0.470
Loss Cost	2014.1	-9.59% (p = 0.050)	0.326
Loss Cost	2014.2	-7.20% (p = 0.188)	0.123
Loss Cost	2015.1	-6.61% (p = 0.340)	0.010
Loss Cost	2015.2	-2.06% (p = 0.807)	-0.184
Severity	2005.1	+4.72% (p = 0.000)	0.515
Severity	2005.2	+4.26% (p = 0.000)	0.459
Severity	2006.1	+4.22% (p = 0.000)	0.423
Severity	2006.2	+4.03% (p = 0.001)	0.373
Severity	2007.1	+4.72% (p = 0.000)	0.459
Severity	2007.2	+4.08% (p = 0.001)	0.384
Severity	2008.1	+4.59% (p = 0.001)	0.427
Severity	2008.2	+4.41% (p = 0.002)	0.372
Severity	2009.1	+5.11% (p = 0.001)	0.434
Severity	2009.2	+4.64% (p = 0.004)	0.355
Severity	2010.1	+4.95% (p = 0.006)	0.347
Severity	2010.2	+5.14% (p = 0.010)	0.321
Severity	2011.1	+5.11% (p = 0.022)	0.271
Severity	2011.2	+4.30% (p = 0.073)	0.167
Severity	2012.1	+3.10% (p = 0.223)	0.048
Severity	2012.2	+2.87% (p = 0.328)	0.004
Severity	2013.1	+0.08% (p = 0.976)	-0.100
Severity	2013.2	-1.32% (p = 0.675)	-0.088
Severity	2014.1	-0.17% (p = 0.965)	-0.125
Severity	2014.2	+0.71% (p = 0.881)	-0.139
Severity	2015.1	+1.09% (p = 0.860)	-0.160
Severity	2015.2	+4.31% (p = 0.598)	-0.128
Frequency	2005.1	-4.14% (p = 0.000)	0.604
Frequency	2005.2	-4.36% (p = 0.000)	0.612
Frequency	2006.1	-4.42% (p = 0.000)	0.590
Frequency	2006.2	-4.63% (p = 0.000)	0.593
Frequency	2007.1	-5.01% (p = 0.000)	0.623
Frequency	2007.2	-5.41% (p = 0.000)	0.650
Frequency	2008.1	-5.40% (p = 0.000)	0.617
Frequency	2008.2	-5.49% (p = 0.000)	0.590
Frequency	2009.1	-5.79% (p = 0.000)	0.588
Frequency	2009.2	-6.13% (p = 0.000)	0.586
Frequency	2010.1	-5.96% (p = 0.000)	0.530
Frequency	2010.2	-6.80% (p = 0.000)	0.594
Frequency	2011.1	-7.31% (p = 0.000)	0.596
Frequency	2011.2	-7.88% (p = 0.000)	0.598
Frequency	2012.1	-7.87% (p = 0.002)	0.541
Frequency	2012.2	-9.42% (p = 0.001)	0.644
Frequency	2013.1	-10.03% (p = 0.001)	0.624
Frequency	2013.2	-9.64% (p = 0.007)	0.532
Frequency	2014.1	-9.44% (p = 0.023)	0.434
Frequency	2014.2	-7.86% (p = 0.095)	0.254
Frequency	2015.1	-7.62% (p = 0.198)	0.136
Frequency	2015.2	-6.11% (p = 0.423)	-0.042

**BI**

Coverage = BI  
 End Trend Period = 2019.2  
 Excluded Points = NA  
 Parameters included: time, scalar\_level\_change, seasonality  
 Scalar Level Change Start Date = 2013-01-01

Fit	Start Date	Time	Seasonality	Scalar Shift	Adjusted R <sup>2</sup>
Loss Cost	2005.1	-2.93% (p = 0.106)	(p = 0.039)	+34.46% (p = 0.065)	0.139
Loss Cost	2005.2	-4.11% (p = 0.023)	(p = 0.064)	+42.94% (p = 0.021)	0.190
Loss Cost	2006.1	-4.85% (p = 0.012)	(p = 0.039)	+48.61% (p = 0.012)	0.237
Loss Cost	2006.2	-5.56% (p = 0.006)	(p = 0.061)	+53.55% (p = 0.007)	0.272
Loss Cost	2007.1	-5.72% (p = 0.008)	(p = 0.066)	+54.65% (p = 0.009)	0.251
Loss Cost	2007.2	-7.16% (p = 0.000)	(p = 0.103)	+63.13% (p = 0.001)	0.403
Loss Cost	2008.1	-6.95% (p = 0.001)	(p = 0.139)	+61.83% (p = 0.002)	0.354
Loss Cost	2008.2	-7.26% (p = 0.001)	(p = 0.188)	+63.05% (p = 0.002)	0.365
Loss Cost	2009.1	-7.19% (p = 0.003)	(p = 0.223)	+62.76% (p = 0.003)	0.337
Loss Cost	2009.2	-7.73% (p = 0.002)	(p = 0.336)	+62.76% (p = 0.003)	0.376
Loss Cost	2010.1	-7.43% (p = 0.003)	(p = 0.434)	+62.76% (p = 0.003)	0.354
Loss Cost	2010.2	-7.61% (p = 0.004)	(p = 0.535)	+61.16% (p = 0.005)	0.354
Loss Cost	2011.1	-7.73% (p = 0.005)	(p = 0.513)	+60.11% (p = 0.007)	0.351
Loss Cost	2011.2	-7.83% (p = 0.006)	(p = 0.628)	+56.23% (p = 0.016)	0.341
Loss Cost	2012.1	-7.83% (p = 0.009)	(p = 0.649)	+56.18% (p = 0.030)	0.330
Loss Cost	2012.2	-7.83% (p = 0.012)	(p = 0.608)	+63.68% (p = 0.068)	0.320
Loss Cost	2013.1	-7.83% (p = 0.012)	(p = 0.608)		0.351
Loss Cost	2013.2	-7.94% (p = 0.026)	(p = 0.652)		0.297
Loss Cost	2014.1	-6.68% (p = 0.093)	(p = 0.845)		0.123
Loss Cost	2014.2	-4.41% (p = 0.292)	(p = 0.599)		-0.045
Loss Cost	2015.1	-3.79% (p = 0.464)	(p = 0.699)		-0.173
Loss Cost	2015.2	+0.01% (p = 0.998)	(p = 0.437)		-0.195
Severity	2005.1	+1.70% (p = 0.256)	(p = 0.304)	+28.31% (p = 0.058)	0.550
Severity	2005.2	+0.76% (p = 0.605)	(p = 0.451)	+34.44% (p = 0.021)	0.530
Severity	2006.1	+0.28% (p = 0.857)	(p = 0.358)	+37.69% (p = 0.016)	0.514
Severity	2006.2	-0.22% (p = 0.893)	(p = 0.458)	+40.68% (p = 0.012)	0.486
Severity	2007.1	+0.54% (p = 0.752)	(p = 0.655)	+36.17% (p = 0.022)	0.523
Severity	2007.2	-0.55% (p = 0.726)	(p = 0.952)	+41.41% (p = 0.006)	0.523
Severity	2008.1	-0.09% (p = 0.957)	(p = 0.885)	+39.15% (p = 0.010)	0.539
Severity	2008.2	-0.48% (p = 0.779)	(p = 0.754)	+40.37% (p = 0.009)	0.510
Severity	2009.1	+0.17% (p = 0.922)	(p = 0.536)	+38.35% (p = 0.011)	0.554
Severity	2009.2	-0.33% (p = 0.851)	(p = 0.367)	+38.35% (p = 0.009)	0.525
Severity	2010.1	-0.03% (p = 0.985)	(p = 0.308)	+38.35% (p = 0.011)	0.523
Severity	2010.2	+0.01% (p = 0.995)	(p = 0.354)	+38.66% (p = 0.013)	0.499
Severity	2011.1	+0.17% (p = 0.933)	(p = 0.329)	+39.74% (p = 0.015)	0.466
Severity	2011.2	+0.04% (p = 0.983)	(p = 0.265)	+35.71% (p = 0.034)	0.381
Severity	2012.1	-0.02% (p = 0.994)	(p = 0.319)	+33.74% (p = 0.065)	0.220
Severity	2012.2	-0.02% (p = 0.994)	(p = 0.514)	+47.27% (p = 0.064)	0.221
Severity	2013.1	-0.02% (p = 0.994)	(p = 0.514)		-0.134
Severity	2013.2	-1.21% (p = 0.604)	(p = 0.354)		-0.068
Severity	2014.1	+0.07% (p = 0.978)	(p = 0.245)		-0.041
Severity	2014.2	+0.16% (p = 0.961)	(p = 0.297)		-0.082
Severity	2015.1	+1.09% (p = 0.784)	(p = 0.287)		-0.079
Severity	2015.2	+2.06% (p = 0.680)	(p = 0.393)		-0.137
Frequency	2005.1	-4.55% (p = 0.000)	(p = 0.045)	+4.79% (p = 0.627)	0.666
Frequency	2005.2	-4.83% (p = 0.000)	(p = 0.065)	+6.32% (p = 0.536)	0.666
Frequency	2006.1	-5.11% (p = 0.000)	(p = 0.055)	+7.93% (p = 0.457)	0.652
Frequency	2006.2	-5.36% (p = 0.000)	(p = 0.076)	+9.15% (p = 0.407)	0.648
Frequency	2007.1	-6.22% (p = 0.000)	(p = 0.024)	+13.57% (p = 0.208)	0.703
Frequency	2007.2	-6.64% (p = 0.000)	(p = 0.040)	+15.36% (p = 0.160)	0.716
Frequency	2008.1	-6.86% (p = 0.000)	(p = 0.038)	+16.30% (p = 0.151)	0.692
Frequency	2008.2	-6.81% (p = 0.000)	(p = 0.044)	+16.16% (p = 0.166)	0.667
Frequency	2009.1	-7.35% (p = 0.000)	(p = 0.025)	+17.64% (p = 0.129)	0.684
Frequency	2009.2	-7.43% (p = 0.000)	(p = 0.036)	+17.64% (p = 0.140)	0.669
Frequency	2010.1	-7.40% (p = 0.000)	(p = 0.048)	+17.64% (p = 0.152)	0.618
Frequency	2010.2	-7.62% (p = 0.000)	(p = 0.082)	+16.23% (p = 0.188)	0.634
Frequency	2011.1	-7.89% (p = 0.000)	(p = 0.063)	+14.57% (p = 0.239)	0.635
Frequency	2011.2	-7.87% (p = 0.001)	(p = 0.078)	+15.12% (p = 0.262)	0.612
Frequency	2012.1	-7.81% (p = 0.001)	(p = 0.107)	+16.78% (p = 0.269)	0.553
Frequency	2012.2	-7.81% (p = 0.002)	(p = 0.182)	+11.15% (p = 0.567)	0.550
Frequency	2013.1	-7.81% (p = 0.002)	(p = 0.182)		0.542
Frequency	2013.2	-6.81% (p = 0.009)	(p = 0.124)		0.483
Frequency	2014.1	-6.75% (p = 0.026)	(p = 0.167)		0.365
Frequency	2014.2	-4.56% (p = 0.111)	(p = 0.063)		0.370
Frequency	2015.1	-4.83% (p = 0.173)	(p = 0.090)		0.268
Frequency	2015.2	-2.01% (p = 0.561)	(p = 0.037)		0.407

**BI**

Coverage = BI  
 End Trend Period = 2019.2  
 Excluded Points = NA  
 Parameters Included: time, scalar\_level\_change  
 Scalar Level Change Start Date = 2013-01-01

Fit	Start Date	Time	Scalar Shift	Adjusted R <sup>2</sup>
Loss Cost	2005.1	-2.50% (p = 0.189)	+30.08% (p = 0.118)	0.021
Loss Cost	2005.2	-3.92% (p = 0.037)	+40.28% (p = 0.035)	0.104
Loss Cost	2006.1	-4.38% (p = 0.029)	+43.57% (p = 0.029)	0.122
Loss Cost	2006.2	-5.33% (p = 0.011)	+50.19% (p = 0.014)	0.185
Loss Cost	2007.1	-5.23% (p = 0.019)	+49.52% (p = 0.019)	0.162
Loss Cost	2007.2	-6.94% (p = 0.001)	+59.96% (p = 0.002)	0.352
Loss Cost	2008.1	-6.56% (p = 0.002)	+57.88% (p = 0.003)	0.312
Loss Cost	2008.2	-7.04% (p = 0.002)	+59.97% (p = 0.003)	0.337
Loss Cost	2009.1	-6.83% (p = 0.004)	+59.32% (p = 0.004)	0.316
Loss Cost	2009.2	-7.54% (p = 0.002)	+60.17% (p = 0.003)	0.377
Loss Cost	2010.1	-7.19% (p = 0.003)	+60.68% (p = 0.003)	0.367
Loss Cost	2010.2	-7.47% (p = 0.003)	+59.16% (p = 0.004)	0.378
Loss Cost	2011.1	-7.53% (p = 0.005)	+58.49% (p = 0.007)	0.375
Loss Cost	2011.2	-7.70% (p = 0.005)	+54.12% (p = 0.014)	0.377
Loss Cost	2012.1	-7.68% (p = 0.007)	+55.18% (p = 0.026)	0.371
Loss Cost	2012.2	-7.67% (p = 0.010)	+57.97% (p = 0.066)	0.361
Loss Cost	2013.1	-7.67% (p = 0.010)		0.390
Loss Cost	2013.2	-7.94% (p = 0.020)		0.347
Loss Cost	2014.1	-6.58% (p = 0.078)		0.207
Loss Cost	2014.2	-4.41% (p = 0.270)		0.037
Loss Cost	2015.1	-3.46% (p = 0.471)		-0.050
Loss Cost	2015.2	+0.01% (p = 0.998)		-0.143
Severity	2005.1	+1.88% (p = 0.209)	+26.64% (p = 0.071)	0.548
Severity	2005.2	+0.82% (p = 0.571)	+33.62% (p = 0.022)	0.537
Severity	2006.1	+0.46% (p = 0.766)	+35.98% (p = 0.019)	0.516
Severity	2006.2	-0.14% (p = 0.932)	+39.66% (p = 0.013)	0.495
Severity	2007.1	+0.64% (p = 0.700)	+35.29% (p = 0.021)	0.540
Severity	2007.2	-0.55% (p = 0.722)	+41.33% (p = 0.005)	0.545
Severity	2008.1	-0.12% (p = 0.939)	+39.43% (p = 0.007)	0.560
Severity	2008.2	-0.53% (p = 0.752)	+40.89% (p = 0.007)	0.532
Severity	2009.1	+0.02% (p = 0.993)	+39.54% (p = 0.007)	0.568
Severity	2009.2	-0.48% (p = 0.781)	+40.02% (p = 0.007)	0.529
Severity	2010.1	-0.30% (p = 0.866)	+40.23% (p = 0.008)	0.520
Severity	2010.2	-0.18% (p = 0.925)	+40.80% (p = 0.009)	0.502
Severity	2011.1	-0.11% (p = 0.956)	+41.48% (p = 0.011)	0.465
Severity	2011.2	-0.22% (p = 0.915)	+39.20% (p = 0.022)	0.365
Severity	2012.1	-0.30% (p = 0.886)	+35.27% (p = 0.055)	0.216
Severity	2012.2	-0.19% (p = 0.926)	+52.53% (p = 0.034)	0.256
Severity	2013.1	-0.19% (p = 0.926)		-0.083
Severity	2013.2	-1.21% (p = 0.602)		-0.063
Severity	2014.1	-0.39% (p = 0.884)		-0.098
Severity	2014.2	+0.16% (p = 0.961)		-0.111
Severity	2015.1	+0.32% (p = 0.936)		-0.124
Severity	2015.2	+2.06% (p = 0.674)		-0.112
Frequency	2005.1	-4.30% (p = 0.001)	+2.72% (p = 0.792)	0.624
Frequency	2005.2	-4.70% (p = 0.001)	+4.99% (p = 0.639)	0.631
Frequency	2006.1	-4.82% (p = 0.001)	+5.59% (p = 0.614)	0.609
Frequency	2006.2	-5.20% (p = 0.001)	+7.54% (p = 0.509)	0.611
Frequency	2007.1	-5.83% (p = 0.000)	+10.52% (p = 0.361)	0.641
Frequency	2007.2	-6.43% (p = 0.000)	+13.18% (p = 0.255)	0.667
Frequency	2008.1	-6.45% (p = 0.000)	+13.23% (p = 0.268)	0.635
Frequency	2008.2	-6.55% (p = 0.001)	+13.54% (p = 0.272)	0.607
Frequency	2009.1	-6.84% (p = 0.001)	+14.17% (p = 0.259)	0.601
Frequency	2009.2	-7.10% (p = 0.001)	+14.39% (p = 0.260)	0.592
Frequency	2010.1	-6.91% (p = 0.001)	+14.58% (p = 0.265)	0.538
Frequency	2010.2	-7.31% (p = 0.001)	+13.04% (p = 0.307)	0.577
Frequency	2011.1	-7.43% (p = 0.001)	+12.02% (p = 0.362)	0.560
Frequency	2011.2	-7.50% (p = 0.002)	+10.72% (p = 0.443)	0.539
Frequency	2012.1	-7.40% (p = 0.003)	+14.72% (p = 0.357)	0.483
Frequency	2012.2	-7.49% (p = 0.003)	+3.56% (p = 0.848)	0.512
Frequency	2013.1	-7.49% (p = 0.003)		0.503
Frequency	2013.2	-6.81% (p = 0.012)		0.397
Frequency	2014.1	-6.21% (p = 0.043)		0.285
Frequency	2014.2	-4.56% (p = 0.166)		0.113
Frequency	2015.1	-3.77% (p = 0.335)		0.006
Frequency	2015.2	-2.01% (p = 0.667)		-0.111

**BI**

Coverage = BI  
 End Trend Period = 2019.1  
 Excluded Points = NA  
 Parameters Included: time, scalar\_level\_change  
 Scalar Level Change Start Date = 2013-01-01

Fit	Start Date	Time	Scalar Shift	Adjusted R <sup>2</sup>
Loss Cost	2005.1	-2.83% (p = 0.159)	+32.05% (p = 0.107)	0.027
Loss Cost	2005.2	-4.43% (p = 0.026)	+43.65% (p = 0.027)	0.128
Loss Cost	2006.1	-5.00% (p = 0.019)	+47.86% (p = 0.021)	0.152
Loss Cost	2006.2	-6.14% (p = 0.006)	+56.12% (p = 0.009)	0.231
Loss Cost	2007.1	-6.12% (p = 0.010)	+55.99% (p = 0.012)	0.208
Loss Cost	2007.2	-8.18% (p = 0.000)	+69.66% (p = 0.001)	0.446
Loss Cost	2008.1	-7.87% (p = 0.001)	+67.73% (p = 0.001)	0.404
Loss Cost	2008.2	-8.55% (p = 0.000)	+71.28% (p = 0.001)	0.445
Loss Cost	2009.1	-8.42% (p = 0.001)	+70.74% (p = 0.001)	0.422
Loss Cost	2009.2	-9.38% (p = 0.000)	+73.01% (p = 0.001)	0.513
Loss Cost	2010.1	-9.05% (p = 0.001)	+73.01% (p = 0.001)	0.499
Loss Cost	2010.2	-9.46% (p = 0.001)	+71.53% (p = 0.001)	0.524
Loss Cost	2011.1	-9.58% (p = 0.001)	+70.39% (p = 0.002)	0.524
Loss Cost	2011.2	-9.82% (p = 0.001)	+65.23% (p = 0.003)	0.538
Loss Cost	2012.1	-9.82% (p = 0.001)	+65.50% (p = 0.008)	0.533
Loss Cost	2012.2	-9.81% (p = 0.002)	+67.51% (p = 0.028)	0.525
Loss Cost	2013.1	-9.81% (p = 0.002)		0.549
Loss Cost	2013.2	-10.51% (p = 0.004)		0.528
Loss Cost	2014.1	-9.43% (p = 0.021)		0.403
Loss Cost	2014.2	-7.49% (p = 0.094)		0.225
Loss Cost	2015.1	-7.10% (p = 0.194)		0.118
Loss Cost	2015.2	-3.85% (p = 0.544)		-0.091
Severity	2005.1	+1.82% (p = 0.250)	+26.95% (p = 0.076)	0.527
Severity	2005.2	+0.65% (p = 0.671)	+34.62% (p = 0.023)	0.517
Severity	2006.1	+0.23% (p = 0.889)	+37.38% (p = 0.020)	0.496
Severity	2006.2	-0.47% (p = 0.787)	+41.76% (p = 0.012)	0.478
Severity	2007.1	+0.37% (p = 0.836)	+36.89% (p = 0.022)	0.520
Severity	2007.2	-1.02% (p = 0.542)	+44.32% (p = 0.004)	0.533
Severity	2008.1	-0.58% (p = 0.745)	+42.17% (p = 0.007)	0.547
Severity	2008.2	-1.10% (p = 0.553)	+44.30% (p = 0.006)	0.522
Severity	2009.1	-0.49% (p = 0.797)	+42.42% (p = 0.007)	0.555
Severity	2009.2	-1.12% (p = 0.560)	+43.56% (p = 0.006)	0.522
Severity	2010.1	-0.94% (p = 0.642)	+43.56% (p = 0.007)	0.512
Severity	2010.2	-0.81% (p = 0.704)	+43.92% (p = 0.009)	0.493
Severity	2011.1	-0.74% (p = 0.739)	+44.42% (p = 0.012)	0.456
Severity	2011.2	-0.89% (p = 0.701)	+42.04% (p = 0.021)	0.357
Severity	2012.1	-1.00% (p = 0.677)	+37.90% (p = 0.053)	0.210
Severity	2012.2	-0.86% (p = 0.717)	+55.13% (p = 0.035)	0.253
Severity	2013.1	-0.86% (p = 0.717)		-0.077
Severity	2013.2	-2.18% (p = 0.417)		-0.026
Severity	2014.1	-1.40% (p = 0.658)		-0.086
Severity	2014.2	-0.96% (p = 0.804)		-0.116
Severity	2015.1	-1.04% (p = 0.832)		-0.135
Severity	2015.2	+0.79% (p = 0.899)		-0.163
Frequency	2005.1	-4.57% (p = 0.001)	+4.02% (p = 0.703)	0.622
Frequency	2005.2	-5.05% (p = 0.000)	+6.71% (p = 0.538)	0.633
Frequency	2006.1	-5.22% (p = 0.001)	+7.63% (p = 0.504)	0.613
Frequency	2006.2	-5.70% (p = 0.001)	+10.13% (p = 0.391)	0.620
Frequency	2007.1	-6.47% (p = 0.000)	+13.96% (p = 0.240)	0.658
Frequency	2007.2	-7.24% (p = 0.000)	+17.56% (p = 0.140)	0.693
Frequency	2008.1	-7.34% (p = 0.000)	+17.98% (p = 0.146)	0.665
Frequency	2008.2	-7.54% (p = 0.000)	+18.70% (p = 0.144)	0.642
Frequency	2009.1	-7.97% (p = 0.000)	+19.89% (p = 0.127)	0.644
Frequency	2009.2	-8.35% (p = 0.000)	+20.51% (p = 0.121)	0.644
Frequency	2010.1	-8.19% (p = 0.001)	+20.51% (p = 0.131)	0.595
Frequency	2010.2	-8.72% (p = 0.000)	+19.19% (p = 0.140)	0.646
Frequency	2011.1	-8.90% (p = 0.000)	+17.98% (p = 0.177)	0.637
Frequency	2011.2	-9.02% (p = 0.001)	+16.33% (p = 0.242)	0.622
Frequency	2012.1	-8.91% (p = 0.001)	+20.01% (p = 0.207)	0.578
Frequency	2012.2	-9.02% (p = 0.001)	+7.98% (p = 0.655)	0.611
Frequency	2013.1	-9.02% (p = 0.001)		0.607
Frequency	2013.2	-8.51% (p = 0.005)		0.514
Frequency	2014.1	-8.14% (p = 0.019)		0.413
Frequency	2014.2	-6.60% (p = 0.085)		0.241
Frequency	2015.1	-6.13% (p = 0.188)		0.123
Frequency	2015.2	-4.60% (p = 0.422)		-0.038

**BI**

Coverage = BI  
 End Trend Period = 2018.2  
 Excluded Points = NA  
 Parameters Included: time, scalar\_level\_change  
 Scalar Level Change Start Date = 2013-01-01

Fit	Start Date	Time	Scalar Shift	Adjusted R <sup>2</sup>
Loss Cost	2005.1	-2.29% (p = 0.271)	+29.24% (p = 0.140)	0.017
Loss Cost	2005.2	-3.97% (p = 0.055)	+40.92% (p = 0.039)	0.098
Loss Cost	2006.1	-4.54% (p = 0.042)	+44.96% (p = 0.032)	0.117
Loss Cost	2006.2	-5.76% (p = 0.014)	+53.52% (p = 0.014)	0.189
Loss Cost	2007.1	-5.69% (p = 0.025)	+53.02% (p = 0.020)	0.166
Loss Cost	2007.2	-8.02% (p = 0.001)	+68.41% (p = 0.001)	0.398
Loss Cost	2008.1	-7.63% (p = 0.002)	+65.98% (p = 0.002)	0.355
Loss Cost	2008.2	-8.42% (p = 0.001)	+70.29% (p = 0.002)	0.396
Loss Cost	2009.1	-8.24% (p = 0.003)	+69.50% (p = 0.002)	0.373
Loss Cost	2009.2	-9.41% (p = 0.001)	+73.22% (p = 0.001)	0.465
Loss Cost	2010.1	-9.01% (p = 0.002)	+72.70% (p = 0.001)	0.451
Loss Cost	2010.2	-9.52% (p = 0.002)	+71.88% (p = 0.002)	0.475
Loss Cost	2011.1	-9.67% (p = 0.003)	+70.90% (p = 0.003)	0.474
Loss Cost	2011.2	-9.98% (p = 0.003)	+66.04% (p = 0.006)	0.485
Loss Cost	2012.1	-9.97% (p = 0.004)	+66.24% (p = 0.012)	0.477
Loss Cost	2012.2	-9.96% (p = 0.007)	+68.17% (p = 0.037)	0.465
Loss Cost	2013.1	-9.96% (p = 0.007)		0.490
Loss Cost	2013.2	-10.83% (p = 0.012)		0.470
Loss Cost	2014.1	-9.59% (p = 0.050)		0.326
Loss Cost	2014.2	-7.20% (p = 0.188)		0.123
Loss Cost	2015.1	-6.61% (p = 0.340)		0.010
Loss Cost	2015.2	-2.06% (p = 0.807)		-0.184
Severity	2005.1	+2.33% (p = 0.159)	+24.50% (p = 0.103)	0.548
Severity	2005.2	+1.12% (p = 0.490)	+32.13% (p = 0.035)	0.534
Severity	2006.1	+0.71% (p = 0.682)	+34.67% (p = 0.031)	0.511
Severity	2006.2	0.00% (p = 1.000)	+39.03% (p = 0.020)	0.490
Severity	2007.1	+1.02% (p = 0.596)	+33.26% (p = 0.039)	0.539
Severity	2007.2	-0.51% (p = 0.778)	+41.29% (p = 0.009)	0.545
Severity	2008.1	+0.08% (p = 0.968)	+38.46% (p = 0.015)	0.563
Severity	2008.2	-0.48% (p = 0.815)	+40.78% (p = 0.013)	0.535
Severity	2009.1	+0.32% (p = 0.878)	+38.06% (p = 0.017)	0.575
Severity	2009.2	-0.39% (p = 0.856)	+39.75% (p = 0.014)	0.537
Severity	2010.1	-0.12% (p = 0.959)	+39.49% (p = 0.017)	0.530
Severity	2010.2	+0.09% (p = 0.970)	+39.73% (p = 0.020)	0.512
Severity	2011.1	+0.21% (p = 0.935)	+40.28% (p = 0.024)	0.477
Severity	2011.2	+0.04% (p = 0.988)	+38.35% (p = 0.039)	0.375
Severity	2012.1	-0.09% (p = 0.974)	+34.70% (p = 0.082)	0.220
Severity	2012.2	+0.08% (p = 0.976)	+51.73% (p = 0.051)	0.265
Severity	2013.1	+0.08% (p = 0.976)		-0.100
Severity	2013.2	-1.32% (p = 0.675)		-0.088
Severity	2014.1	-0.17% (p = 0.965)		-0.125
Severity	2014.2	+0.71% (p = 0.881)		-0.139
Severity	2015.1	+1.09% (p = 0.860)		-0.160
Severity	2015.2	+4.31% (p = 0.598)		-0.128
Frequency	2005.1	-4.52% (p = 0.001)	+3.80% (p = 0.726)	0.590
Frequency	2005.2	-5.04% (p = 0.001)	+6.65% (p = 0.555)	0.602
Frequency	2006.1	-5.22% (p = 0.002)	+7.64% (p = 0.519)	0.580
Frequency	2006.2	-5.76% (p = 0.001)	+10.43% (p = 0.397)	0.588
Frequency	2007.1	-6.64% (p = 0.000)	+14.83% (p = 0.235)	0.631
Frequency	2007.2	-7.55% (p = 0.000)	+19.20% (p = 0.127)	0.674
Frequency	2008.1	-7.70% (p = 0.000)	+19.88% (p = 0.130)	0.644
Frequency	2008.2	-7.98% (p = 0.000)	+20.97% (p = 0.125)	0.621
Frequency	2009.1	-8.54% (p = 0.000)	+22.77% (p = 0.103)	0.628
Frequency	2009.2	-9.05% (p = 0.000)	+23.95% (p = 0.092)	0.633
Frequency	2010.1	-8.90% (p = 0.001)	+23.81% (p = 0.104)	0.582
Frequency	2010.2	-9.60% (p = 0.000)	+23.00% (p = 0.099)	0.644
Frequency	2011.1	-9.85% (p = 0.001)	+21.82% (p = 0.125)	0.639
Frequency	2011.2	-10.02% (p = 0.001)	+20.01% (p = 0.176)	0.628
Frequency	2012.1	-9.89% (p = 0.001)	+23.42% (p = 0.161)	0.584
Frequency	2012.2	-10.03% (p = 0.001)	+10.84% (p = 0.557)	0.623
Frequency	2013.1	-10.03% (p = 0.001)		0.624
Frequency	2013.2	-9.64% (p = 0.007)		0.532
Frequency	2014.1	-9.44% (p = 0.023)		0.434
Frequency	2014.2	-7.86% (p = 0.095)		0.254
Frequency	2015.1	-7.62% (p = 0.198)		0.136
Frequency	2015.2	-6.11% (p = 0.423)		-0.042

**BI**

Coverage = BI  
 End Trend Period = 2019.2  
 Excluded Points = NA  
 Parameters Included: scalar\_level\_change  
 Scalar Level Change Start Date = 2013-01-01

Fit	Start Date	Scalar Shift	Adjusted R <sup>2</sup>
Loss Cost	2005.1	+7.62% (p = 0.384)	-0.008
Loss Cost	2005.2	+4.98% (p = 0.555)	-0.023
Loss Cost	2006.1	+4.94% (p = 0.572)	-0.026
Loss Cost	2006.2	+3.76% (p = 0.674)	-0.033
Loss Cost	2007.1	+5.46% (p = 0.556)	-0.026
Loss Cost	2007.2	+2.01% (p = 0.822)	-0.041
Loss Cost	2008.1	+5.07% (p = 0.578)	-0.031
Loss Cost	2008.2	+5.12% (p = 0.595)	-0.033
Loss Cost	2009.1	+7.99% (p = 0.431)	-0.017
Loss Cost	2009.2	+6.11% (p = 0.566)	-0.034
Loss Cost	2010.1	+10.62% (p = 0.352)	-0.005
Loss Cost	2010.2	+10.06% (p = 0.420)	-0.018
Loss Cost	2011.1	+11.45% (p = 0.416)	-0.018
Loss Cost	2011.2	+9.64% (p = 0.549)	-0.041
Loss Cost	2012.1	+12.72% (p = 0.526)	-0.040
Loss Cost	2012.2	+17.13% (p = 0.555)	-0.047
Loss Cost	2013.1		0.000
Loss Cost	2013.2		0.000
Loss Cost	2014.1		0.000
Loss Cost	2014.2		0.000
Loss Cost	2015.1		0.000
Loss Cost	2015.2		0.000
Severity	2005.1	+45.64% (p = 0.000)	0.537
Severity	2005.2	+41.79% (p = 0.000)	0.549
Severity	2006.1	+40.40% (p = 0.000)	0.533
Severity	2006.2	+38.38% (p = 0.000)	0.515
Severity	2007.1	+40.98% (p = 0.000)	0.556
Severity	2007.2	+36.57% (p = 0.000)	0.562
Severity	2008.1	+38.40% (p = 0.000)	0.580
Severity	2008.2	+36.65% (p = 0.000)	0.552
Severity	2009.1	+39.66% (p = 0.000)	0.590
Severity	2009.2	+36.53% (p = 0.000)	0.552
Severity	2010.1	+38.12% (p = 0.000)	0.546
Severity	2010.2	+39.62% (p = 0.000)	0.531
Severity	2011.1	+40.79% (p = 0.001)	0.499
Severity	2011.2	+37.92% (p = 0.004)	0.407
Severity	2012.1	+33.65% (p = 0.023)	0.270
Severity	2012.2	+51.44% (p = 0.018)	0.313
Severity	2013.1		0.000
Severity	2013.2		0.000
Severity	2014.1		0.000
Severity	2014.2		0.000
Severity	2015.1		0.000
Severity	2015.2		0.000
Frequency	2005.1	-26.11% (p = 0.000)	0.445
Frequency	2005.2	-25.96% (p = 0.000)	0.433
Frequency	2006.1	-25.25% (p = 0.000)	0.413
Frequency	2006.2	-25.02% (p = 0.000)	0.398
Frequency	2007.1	-25.19% (p = 0.000)	0.391
Frequency	2007.2	-25.30% (p = 0.001)	0.380
Frequency	2008.1	-24.08% (p = 0.001)	0.347
Frequency	2008.2	-23.07% (p = 0.003)	0.312
Frequency	2009.1	-22.68% (p = 0.006)	0.284
Frequency	2009.2	-22.28% (p = 0.011)	0.255
Frequency	2010.1	-19.91% (p = 0.031)	0.190
Frequency	2010.2	-21.17% (p = 0.035)	0.192
Frequency	2011.1	-20.84% (p = 0.062)	0.152
Frequency	2011.2	-20.50% (p = 0.109)	0.106
Frequency	2012.1	-15.66% (p = 0.314)	0.006
Frequency	2012.2	-22.65% (p = 0.282)	0.018
Frequency	2013.1		0.000
Frequency	2013.2		0.000
Frequency	2014.1		0.000
Frequency	2014.2		0.000
Frequency	2015.1		0.000
Frequency	2015.2		0.000

**BI**

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

Fit	Start Date	Scalar Shift	Adjusted R <sup>2</sup>
Loss Cost	2005.1	+7.24% (p = 0.424)	-0.012
Loss Cost	2005.2	+4.62% (p = 0.597)	-0.027
Loss Cost	2006.1	+4.57% (p = 0.614)	-0.029
Loss Cost	2006.2	+3.40% (p = 0.714)	-0.036
Loss Cost	2007.1	+5.09% (p = 0.596)	-0.031
Loss Cost	2007.2	+1.65% (p = 0.858)	-0.044
Loss Cost	2008.1	+4.70% (p = 0.619)	-0.035
Loss Cost	2008.2	+4.75% (p = 0.634)	-0.038
Loss Cost	2009.1	+7.61% (p = 0.470)	-0.023
Loss Cost	2009.2	+5.74% (p = 0.604)	-0.039
Loss Cost	2010.1	+10.23% (p = 0.387)	-0.012
Loss Cost	2010.2	+9.68% (p = 0.455)	-0.025
Loss Cost	2011.1	+11.06% (p = 0.449)	-0.025
Loss Cost	2011.2	+9.26% (p = 0.580)	-0.047
Loss Cost	2012.1	+12.32% (p = 0.555)	-0.047
Loss Cost	2012.2	+16.72% (p = 0.581)	-0.055
Loss Cost	2013.1		0.000
Loss Cost	2013.2		0.000
Loss Cost	2014.1		0.000
Loss Cost	2014.2		0.000
Loss Cost	2015.1		0.000
Loss Cost	2015.2		0.000
Severity	2005.1	+44.73% (p = 0.000)	0.520
Severity	2005.2	+40.91% (p = 0.000)	0.532
Severity	2006.1	+39.52% (p = 0.000)	0.516
Severity	2006.2	+37.51% (p = 0.000)	0.498
Severity	2007.1	+40.10% (p = 0.000)	0.540
Severity	2007.2	+35.71% (p = 0.000)	0.546
Severity	2008.1	+37.53% (p = 0.000)	0.566
Severity	2008.2	+35.79% (p = 0.000)	0.538
Severity	2009.1	+38.79% (p = 0.000)	0.577
Severity	2009.2	+35.67% (p = 0.000)	0.539
Severity	2010.1	+37.25% (p = 0.000)	0.534
Severity	2010.2	+38.75% (p = 0.000)	0.520
Severity	2011.1	+39.91% (p = 0.001)	0.488
Severity	2011.2	+37.06% (p = 0.005)	0.396
Severity	2012.1	+32.81% (p = 0.030)	0.260
Severity	2012.2	+50.49% (p = 0.023)	0.307
Severity	2013.1		0.000
Severity	2013.2		0.000
Severity	2014.1		0.000
Severity	2014.2		0.000
Severity	2015.1		0.000
Severity	2015.2		0.000
Frequency	2005.1	-25.90% (p = 0.000)	0.429
Frequency	2005.2	-25.76% (p = 0.000)	0.418
Frequency	2006.1	-25.05% (p = 0.000)	0.398
Frequency	2006.2	-24.81% (p = 0.000)	0.383
Frequency	2007.1	-24.99% (p = 0.001)	0.376
Frequency	2007.2	-25.10% (p = 0.001)	0.366
Frequency	2008.1	-23.87% (p = 0.002)	0.333
Frequency	2008.2	-22.86% (p = 0.005)	0.299
Frequency	2009.1	-22.46% (p = 0.009)	0.272
Frequency	2009.2	-22.06% (p = 0.016)	0.243
Frequency	2010.1	-19.68% (p = 0.040)	0.179
Frequency	2010.2	-20.95% (p = 0.045)	0.181
Frequency	2011.1	-20.62% (p = 0.076)	0.142
Frequency	2011.2	-20.28% (p = 0.128)	0.097
Frequency	2012.1	-15.43% (p = 0.342)	-0.002
Frequency	2012.2	-22.44% (p = 0.308)	0.010
Frequency	2013.1		0.000
Frequency	2013.2		0.000
Frequency	2014.1		0.000
Frequency	2014.2		0.000
Frequency	2015.1		0.000
Frequency	2015.2		0.000

**BI**

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

Fit	Start Date	Scalar Shift	Adjusted R <sup>2</sup>
Loss Cost	2005.1	+9.87% (p = 0.288)	0.006
Loss Cost	2005.2	+7.18% (p = 0.421)	-0.013
Loss Cost	2006.1	+7.14% (p = 0.440)	-0.016
Loss Cost	2006.2	+5.93% (p = 0.530)	-0.025
Loss Cost	2007.1	+7.67% (p = 0.434)	-0.016
Loss Cost	2007.2	+4.15% (p = 0.658)	-0.038
Loss Cost	2008.1	+7.27% (p = 0.446)	-0.019
Loss Cost	2008.2	+7.33% (p = 0.468)	-0.023
Loss Cost	2009.1	+10.25% (p = 0.335)	-0.001
Loss Cost	2009.2	+8.33% (p = 0.454)	-0.024
Loss Cost	2010.1	+12.94% (p = 0.277)	0.015
Loss Cost	2010.2	+12.37% (p = 0.342)	-0.002
Loss Cost	2011.1	+13.79% (p = 0.349)	-0.004
Loss Cost	2011.2	+11.94% (p = 0.477)	-0.034
Loss Cost	2012.1	+15.08% (p = 0.472)	-0.036
Loss Cost	2012.2	+19.58% (p = 0.520)	-0.049
Loss Cost	2013.1		0.000
Loss Cost	2013.2		0.000
Loss Cost	2014.1		0.000
Loss Cost	2014.2		0.000
Loss Cost	2015.1		0.000
Loss Cost	2015.2		0.000
Severity	2005.1	+46.31% (p = 0.000)	0.529
Severity	2005.2	+42.45% (p = 0.000)	0.543
Severity	2006.1	+41.05% (p = 0.000)	0.528
Severity	2006.2	+39.02% (p = 0.000)	0.512
Severity	2007.1	+41.63% (p = 0.000)	0.554
Severity	2007.2	+37.20% (p = 0.000)	0.565
Severity	2008.1	+39.04% (p = 0.000)	0.585
Severity	2008.2	+37.28% (p = 0.000)	0.558
Severity	2009.1	+40.31% (p = 0.000)	0.598
Severity	2009.2	+37.16% (p = 0.000)	0.563
Severity	2010.1	+38.75% (p = 0.000)	0.559
Severity	2010.2	+40.27% (p = 0.000)	0.545
Severity	2011.1	+41.44% (p = 0.001)	0.514
Severity	2011.2	+38.56% (p = 0.005)	0.423
Severity	2012.1	+34.27% (p = 0.029)	0.285
Severity	2012.2	+52.14% (p = 0.023)	0.331
Severity	2013.1		0.000
Severity	2013.2		0.000
Severity	2014.1		0.000
Severity	2014.2		0.000
Severity	2015.1		0.000
Severity	2015.2		0.000
Frequency	2005.1	-24.91% (p = 0.000)	0.403
Frequency	2005.2	-24.76% (p = 0.000)	0.392
Frequency	2006.1	-24.04% (p = 0.001)	0.372
Frequency	2006.2	-23.80% (p = 0.001)	0.357
Frequency	2007.1	-23.98% (p = 0.001)	0.351
Frequency	2007.2	-24.09% (p = 0.002)	0.342
Frequency	2008.1	-22.85% (p = 0.004)	0.308
Frequency	2008.2	-21.82% (p = 0.009)	0.274
Frequency	2009.1	-21.42% (p = 0.015)	0.248
Frequency	2009.2	-21.02% (p = 0.025)	0.220
Frequency	2010.1	-18.60% (p = 0.058)	0.157
Frequency	2010.2	-19.89% (p = 0.063)	0.160
Frequency	2011.1	-19.55% (p = 0.101)	0.122
Frequency	2011.2	-19.21% (p = 0.161)	0.079
Frequency	2012.1	-14.29% (p = 0.393)	-0.017
Frequency	2012.2	-21.40% (p = 0.346)	-0.003
Frequency	2013.1		0.000
Frequency	2013.2		0.000
Frequency	2014.1		0.000
Frequency	2014.2		0.000
Frequency	2015.1		0.000
Frequency	2015.2		0.000



# BI Annual

Coverage = BI Annual

End Trend Period = 2019

Excluded Points = NA

Parameters Included: time, scalar\_level\_change

Scalar Level Change Start Date = 2013-01-01

Fit	Start Date	Time	Scalar Shift	Adjusted R <sup>2</sup>
Loss Cost	2005	+0.99% (p = 0.609)	-19.60% (p = 0.210)	0.070
Loss Cost	2006	+0.16% (p = 0.944)	-15.97% (p = 0.345)	0.089
Loss Cost	2007	-0.94% (p = 0.714)	-11.35% (p = 0.535)	0.137
Loss Cost	2008	-0.53% (p = 0.862)	-12.90% (p = 0.520)	0.069
Loss Cost	2009	-1.20% (p = 0.743)	-10.74% (p = 0.627)	0.063
Loss Cost	2010	-1.54% (p = 0.722)	-9.89% (p = 0.683)	0.017
Loss Cost	2011	-3.37% (p = 0.462)	-7.75% (p = 0.747)	0.166
Loss Cost	2012	-5.12% (p = 0.246)	-11.06% (p = 0.604)	0.431
Loss Cost	2013	-6.15% (p = 0.114)	-23.66% (p = 0.208)	0.701
Loss Cost	2014	-6.15% (p = 0.114)		0.380
Loss Cost	2015	-3.11% (p = 0.477)		-0.094
Severity	2005	-1.02% (p = 0.814)	+12.39% (p = 0.762)	-0.157
Severity	2006	-3.03% (p = 0.545)	+25.45% (p = 0.584)	-0.141
Severity	2007	-4.83% (p = 0.412)	+37.41% (p = 0.481)	-0.118
Severity	2008	-6.80% (p = 0.328)	+50.43% (p = 0.407)	-0.092
Severity	2009	-9.28% (p = 0.251)	+66.10% (p = 0.340)	-0.048
Severity	2010	-11.58% (p = 0.215)	+78.27% (p = 0.311)	-0.013
Severity	2011	-14.55% (p = 0.158)	+86.04% (p = 0.289)	0.079
Severity	2012	-16.67% (p = 0.139)	+76.94% (p = 0.345)	0.156
Severity	2013	-17.95% (p = 0.140)	+42.37% (p = 0.597)	0.236
Severity	2014	-17.95% (p = 0.140)		0.322
Severity	2015	-22.93% (p = 0.192)		0.313
Frequency	2005	+2.03% (p = 0.587)	-28.46% (p = 0.312)	-0.035
Frequency	2006	+3.29% (p = 0.459)	-33.01% (p = 0.269)	-0.034
Frequency	2007	+4.09% (p = 0.445)	-35.49% (p = 0.273)	-0.042
Frequency	2008	+6.72% (p = 0.291)	-42.10% (p = 0.206)	-0.011
Frequency	2009	+8.91% (p = 0.243)	-46.26% (p = 0.186)	0.009
Frequency	2010	+11.37% (p = 0.207)	-49.45% (p = 0.177)	0.032
Frequency	2011	+13.09% (p = 0.213)	-50.41% (p = 0.197)	0.028
Frequency	2012	+13.86% (p = 0.251)	-49.74% (p = 0.250)	-0.012
Frequency	2013	+14.39% (p = 0.299)	-46.38% (p = 0.388)	-0.088
Frequency	2014	+14.39% (p = 0.299)		0.078
Frequency	2015	+25.72% (p = 0.225)		0.247

# BI Annual

Coverage = BI Annual

End Trend Period = 2018

Excluded Points = NA

Parameters Included: time, scalar\_level\_change

Scalar Level Change Start Date = 2013-01-01

Fit	Start Date	Time	Scalar Shift	Adjusted R <sup>2</sup>
Loss Cost	2005	+1.68% (p = 0.409)	-20.87% (p = 0.180)	0.031
Loss Cost	2006	+0.96% (p = 0.688)	-17.99% (p = 0.293)	0.016
Loss Cost	2007	-0.06% (p = 0.984)	-14.02% (p = 0.459)	0.032
Loss Cost	2008	+0.80% (p = 0.822)	-17.05% (p = 0.416)	-0.022
Loss Cost	2009	+0.38% (p = 0.933)	-15.76% (p = 0.509)	-0.047
Loss Cost	2010	+0.38% (p = 0.945)	-15.78% (p = 0.559)	-0.105
Loss Cost	2011	-2.16% (p = 0.732)	-11.34% (p = 0.690)	-0.001
Loss Cost	2012	-5.01% (p = 0.430)	-11.34% (p = 0.667)	0.281
Loss Cost	2013	-6.80% (p = 0.236)	-22.40% (p = 0.330)	0.619
Loss Cost	2014	-6.80% (p = 0.236)		0.229
Loss Cost	2015	-2.17% (p = 0.774)		-0.423
Severity	2005	+3.68% (p = 0.021)	+0.85% (p = 0.942)	0.633
Severity	2006	+2.91% (p = 0.098)	+4.72% (p = 0.711)	0.543
Severity	2007	+2.87% (p = 0.179)	+4.93% (p = 0.731)	0.471
Severity	2008	+3.19% (p = 0.229)	+3.57% (p = 0.825)	0.414
Severity	2009	+3.30% (p = 0.319)	+3.19% (p = 0.862)	0.322
Severity	2010	+3.78% (p = 0.360)	+1.74% (p = 0.932)	0.242
Severity	2011	+2.20% (p = 0.637)	+4.92% (p = 0.824)	-0.034
Severity	2012	+0.43% (p = 0.929)	+4.92% (p = 0.823)	-0.405
Severity	2013	-1.34% (p = 0.637)	-7.39% (p = 0.563)	-0.002
Severity	2014	-1.34% (p = 0.637)		-0.222
Severity	2015	+0.51% (p = 0.913)		-0.489
Frequency	2005	-1.93% (p = 0.069)	-21.54% (p = 0.012)	0.848
Frequency	2006	-1.90% (p = 0.135)	-21.69% (p = 0.022)	0.831
Frequency	2007	-2.85% (p = 0.054)	-18.06% (p = 0.057)	0.856
Frequency	2008	-2.32% (p = 0.178)	-19.91% (p = 0.059)	0.829
Frequency	2009	-2.83% (p = 0.186)	-18.36% (p = 0.114)	0.814
Frequency	2010	-3.27% (p = 0.216)	-17.22% (p = 0.182)	0.785
Frequency	2011	-4.26% (p = 0.176)	-15.50% (p = 0.254)	0.778
Frequency	2012	-5.42% (p = 0.119)	-15.50% (p = 0.249)	0.803
Frequency	2013	-5.53% (p = 0.185)	-16.20% (p = 0.330)	0.668
Frequency	2014	-5.53% (p = 0.185)		0.326
Frequency	2015	-2.66% (p = 0.638)		-0.303

# BI Annual

Coverage = BI Annual

End Trend Period = 2019

Excluded Points = NA

Parameters Included: scalar\_level\_change

Scalar Level Change Start Date = 2013-01-01

Fit	Start Date	Scalar Shift	Adjusted R <sup>2</sup>
Loss Cost	2005	-13.45% (p = 0.110)	0.122
Loss Cost	2006	-15.04% (p = 0.084)	0.164
Loss Cost	2007	-16.61% (p = 0.069)	0.204
Loss Cost	2008	-15.65% (p = 0.110)	0.159
Loss Cost	2009	-16.45% (p = 0.126)	0.155
Loss Cost	2010	-16.60% (p = 0.171)	0.123
Loss Cost	2011	-20.93% (p = 0.119)	0.212
Loss Cost	2012	-27.92% (p = 0.067)	0.362
Loss Cost	2013	-38.86% (p = 0.042)	0.517
Loss Cost	2014		0.000
Loss Cost	2015		0.000
Severity	2005	+4.07% (p = 0.838)	-0.073
Severity	2006	+1.11% (p = 0.957)	-0.083
Severity	2007	-0.39% (p = 0.986)	-0.091
Severity	2008	-1.39% (p = 0.953)	-0.100
Severity	2009	-2.79% (p = 0.915)	-0.110
Severity	2010	-3.68% (p = 0.901)	-0.123
Severity	2011	-8.32% (p = 0.804)	-0.132
Severity	2012	-14.67% (p = 0.717)	-0.139
Severity	2013	-28.76% (p = 0.591)	-0.126
Severity	2014		0.000
Severity	2015		0.000
Frequency	2005	-16.83% (p = 0.277)	0.020
Frequency	2006	-15.98% (p = 0.334)	0.001
Frequency	2007	-16.28% (p = 0.360)	-0.007
Frequency	2008	-14.46% (p = 0.455)	-0.037
Frequency	2009	-14.05% (p = 0.512)	-0.056
Frequency	2010	-13.41% (p = 0.581)	-0.080
Frequency	2011	-13.75% (p = 0.630)	-0.103
Frequency	2012	-15.53% (p = 0.661)	-0.127
Frequency	2013	-14.17% (p = 0.785)	-0.180
Frequency	2014		0.000
Frequency	2015		0.000

# BI Annual

Coverage = BI Annual

End Trend Period = 2018

Excluded Points = NA

Parameters Included: scalar\_level\_change

Scalar Level Change Start Date = 2013-01-01

Fit	Start Date	Scalar Shift	Adjusted R <sup>2</sup>
Loss Cost	2005	-11.08% (p = 0.215)	0.052
Loss Cost	2006	-12.71% (p = 0.167)	0.090
Loss Cost	2007	-14.32% (p = 0.136)	0.129
Loss Cost	2008	-13.33% (p = 0.198)	0.085
Loss Cost	2009	-14.16% (p = 0.215)	0.083
Loss Cost	2010	-14.31% (p = 0.269)	0.052
Loss Cost	2011	-18.76% (p = 0.191)	0.144
Loss Cost	2012	-25.94% (p = 0.111)	0.314
Loss Cost	2013	-37.18% (p = 0.069)	0.506
Loss Cost	2014		0.000
Loss Cost	2015		0.000
Severity	2005	+29.91% (p = 0.006)	0.444
Severity	2006	+26.22% (p = 0.008)	0.446
Severity	2007	+24.34% (p = 0.015)	0.411
Severity	2008	+23.10% (p = 0.028)	0.368
Severity	2009	+21.35% (p = 0.055)	0.309
Severity	2010	+20.24% (p = 0.100)	0.244
Severity	2011	+14.45% (p = 0.236)	0.095
Severity	2012	+6.52% (p = 0.592)	-0.126
Severity	2013	-11.07% (p = 0.221)	0.180
Severity	2014		0.000
Severity	2015		0.000
Frequency	2005	-31.55% (p = 0.000)	0.810
Frequency	2006	-30.84% (p = 0.000)	0.805
Frequency	2007	-31.10% (p = 0.000)	0.800
Frequency	2008	-29.60% (p = 0.000)	0.807
Frequency	2009	-29.26% (p = 0.000)	0.787
Frequency	2010	-28.74% (p = 0.001)	0.757
Frequency	2011	-29.01% (p = 0.005)	0.723
Frequency	2012	-30.47% (p = 0.013)	0.689
Frequency	2013	-29.36% (p = 0.068)	0.507
Frequency	2014		0.000
Frequency	2015		0.000

**PD**

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

Fit	Start Date	Time	Seasonality	Adjusted R <sup>2</sup>
Loss Cost	2003.1	+0.97% (p = 0.205)	(p = 0.173)	0.042
Loss Cost	2003.2	+1.36% (p = 0.083)	(p = 0.269)	0.072
Loss Cost	2004.1	+1.57% (p = 0.060)	(p = 0.219)	0.093
Loss Cost	2004.2	+1.48% (p = 0.092)	(p = 0.212)	0.082
Loss Cost	2005.1	+1.37% (p = 0.143)	(p = 0.256)	0.047
Loss Cost	2005.2	+1.01% (p = 0.295)	(p = 0.181)	0.035
Loss Cost	2006.1	+1.09% (p = 0.294)	(p = 0.183)	0.031
Loss Cost	2006.2	+0.95% (p = 0.389)	(p = 0.175)	0.027
Loss Cost	2007.1	+0.56% (p = 0.629)	(p = 0.256)	-0.019
Loss Cost	2007.2	+0.49% (p = 0.698)	(p = 0.261)	-0.022
Loss Cost	2008.1	+0.40% (p = 0.772)	(p = 0.299)	-0.037
Loss Cost	2008.2	+0.60% (p = 0.689)	(p = 0.357)	-0.045
Loss Cost	2009.1	+0.43% (p = 0.793)	(p = 0.413)	-0.064
Loss Cost	2009.2	-0.67% (p = 0.680)	(p = 0.219)	-0.010
Loss Cost	2010.1	-0.25% (p = 0.891)	(p = 0.190)	-0.004
Loss Cost	2010.2	-0.92% (p = 0.634)	(p = 0.144)	0.032
Loss Cost	2011.1	-1.76% (p = 0.405)	(p = 0.232)	0.029
Loss Cost	2011.2	-1.84% (p = 0.439)	(p = 0.253)	0.003
Loss Cost	2012.1	-3.39% (p = 0.182)	(p = 0.434)	0.058
Loss Cost	2012.2	-5.40% (p = 0.036)	(p = 0.185)	0.283
Loss Cost	2013.1	-7.28% (p = 0.009)	(p = 0.355)	0.430
Loss Cost	2013.2	-8.36% (p = 0.008)	(p = 0.261)	0.460
Loss Cost	2014.1	-9.10% (p = 0.014)	(p = 0.375)	0.454
Loss Cost	2014.2	-6.01% (p = 0.055)	(p = 0.661)	0.246
Loss Cost	2015.1	-2.85% (p = 0.284)	(p = 0.205)	0.181
Loss Cost	2015.2	-3.58% (p = 0.278)	(p = 0.209)	0.149
Severity	2003.1	+3.01% (p = 0.000)	(p = 0.703)	0.494
Severity	2003.2	+3.03% (p = 0.000)	(p = 0.694)	0.472
Severity	2004.1	+3.17% (p = 0.000)	(p = 0.805)	0.475
Severity	2004.2	+3.17% (p = 0.000)	(p = 0.811)	0.447
Severity	2005.1	+3.42% (p = 0.000)	(p = 0.989)	0.473
Severity	2005.2	+3.30% (p = 0.000)	(p = 0.933)	0.429
Severity	2006.1	+3.51% (p = 0.000)	(p = 0.804)	0.438
Severity	2006.2	+3.49% (p = 0.000)	(p = 0.804)	0.407
Severity	2007.1	+3.22% (p = 0.001)	(p = 0.962)	0.341
Severity	2007.2	+3.18% (p = 0.002)	(p = 0.945)	0.303
Severity	2008.1	+3.14% (p = 0.004)	(p = 0.963)	0.265
Severity	2008.2	+3.73% (p = 0.001)	(p = 0.778)	0.351
Severity	2009.1	+3.89% (p = 0.002)	(p = 0.855)	0.338
Severity	2009.2	+3.53% (p = 0.008)	(p = 0.996)	0.256
Severity	2010.1	+4.04% (p = 0.006)	(p = 0.817)	0.297
Severity	2010.2	+4.09% (p = 0.011)	(p = 0.842)	0.262
Severity	2011.1	+3.72% (p = 0.032)	(p = 0.961)	0.175
Severity	2011.2	+3.82% (p = 0.048)	(p = 0.988)	0.143
Severity	2012.1	+2.45% (p = 0.197)	(p = 0.664)	0.013
Severity	2012.2	+1.40% (p = 0.476)	(p = 0.897)	-0.115
Severity	2013.1	-0.19% (p = 0.922)	(p = 0.531)	-0.138
Severity	2013.2	-1.13% (p = 0.609)	(p = 0.716)	-0.152
Severity	2014.1	-2.01% (p = 0.436)	(p = 0.579)	-0.114
Severity	2014.2	+0.02% (p = 0.993)	(p = 0.311)	-0.091
Severity	2015.1	+3.66% (p = 0.096)	(p = 0.695)	0.202
Severity	2015.2	+2.89% (p = 0.252)	(p = 0.861)	-0.047
Frequency	2003.1	-1.98% (p = 0.000)	(p = 0.019)	0.391
Frequency	2003.2	-1.62% (p = 0.002)	(p = 0.034)	0.314
Frequency	2004.1	-1.55% (p = 0.005)	(p = 0.033)	0.300
Frequency	2004.2	-1.64% (p = 0.005)	(p = 0.031)	0.295
Frequency	2005.1	-1.98% (p = 0.001)	(p = 0.058)	0.368
Frequency	2005.2	-2.22% (p = 0.000)	(p = 0.034)	0.412
Frequency	2006.1	-2.34% (p = 0.000)	(p = 0.051)	0.418
Frequency	2006.2	-2.45% (p = 0.001)	(p = 0.047)	0.410
Frequency	2007.1	-2.57% (p = 0.001)	(p = 0.067)	0.412
Frequency	2007.2	-2.61% (p = 0.002)	(p = 0.074)	0.377
Frequency	2008.1	-2.66% (p = 0.003)	(p = 0.095)	0.369
Frequency	2008.2	-3.02% (p = 0.002)	(p = 0.060)	0.413
Frequency	2009.1	-3.33% (p = 0.001)	(p = 0.100)	0.440
Frequency	2009.2	-4.06% (p = 0.000)	(p = 0.026)	0.583
Frequency	2010.1	-4.12% (p = 0.000)	(p = 0.037)	0.570
Frequency	2010.2	-4.82% (p = 0.000)	(p = 0.011)	0.663
Frequency	2011.1	-5.28% (p = 0.000)	(p = 0.022)	0.692
Frequency	2011.2	-5.45% (p = 0.000)	(p = 0.025)	0.655
Frequency	2012.1	-5.70% (p = 0.000)	(p = 0.044)	0.650
Frequency	2012.2	-6.71% (p = 0.000)	(p = 0.011)	0.745
Frequency	2013.1	-7.10% (p = 0.000)	(p = 0.024)	0.746
Frequency	2013.2	-7.32% (p = 0.001)	(p = 0.030)	0.697
Frequency	2014.1	-7.24% (p = 0.003)	(p = 0.046)	0.669
Frequency	2014.2	-6.03% (p = 0.016)	(p = 0.085)	0.528
Frequency	2015.1	-6.28% (p = 0.038)	(p = 0.139)	0.503
Frequency	2015.2	-6.28% (p = 0.087)	(p = 0.189)	0.353

**PD**

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

Fit	Start Date	Time	Seasonality	Adjusted R <sup>2</sup>
Loss Cost	2003.1	+1.28% (p = 0.109)	(p = 0.253)	0.061
Loss Cost	2003.2	+1.74% (p = 0.033)	(p = 0.403)	0.113
Loss Cost	2004.1	+1.97% (p = 0.023)	(p = 0.329)	0.138
Loss Cost	2004.2	+1.92% (p = 0.037)	(p = 0.329)	0.123
Loss Cost	2005.1	+1.81% (p = 0.063)	(p = 0.377)	0.084
Loss Cost	2005.2	+1.46% (p = 0.149)	(p = 0.282)	0.058
Loss Cost	2006.1	+1.56% (p = 0.151)	(p = 0.275)	0.053
Loss Cost	2006.2	+1.47% (p = 0.210)	(p = 0.274)	0.043
Loss Cost	2007.1	+1.08% (p = 0.380)	(p = 0.370)	-0.015
Loss Cost	2007.2	+1.06% (p = 0.427)	(p = 0.388)	-0.020
Loss Cost	2008.1	+0.99% (p = 0.495)	(p = 0.424)	-0.040
Loss Cost	2008.2	+1.32% (p = 0.410)	(p = 0.518)	-0.038
Loss Cost	2009.1	+1.17% (p = 0.502)	(p = 0.569)	-0.064
Loss Cost	2009.2	0.00% (p = 0.999)	(p = 0.329)	-0.055
Loss Cost	2010.1	+0.49% (p = 0.801)	(p = 0.281)	-0.040
Loss Cost	2010.2	-0.18% (p = 0.932)	(p = 0.225)	-0.024
Loss Cost	2011.1	-1.03% (p = 0.655)	(p = 0.328)	-0.050
Loss Cost	2011.2	-0.97% (p = 0.714)	(p = 0.370)	-0.076
Loss Cost	2012.1	-2.58% (p = 0.356)	(p = 0.563)	-0.055
Loss Cost	2012.2	-4.92% (p = 0.092)	(p = 0.260)	0.152
Loss Cost	2013.1	-6.91% (p = 0.027)	(p = 0.434)	0.307
Loss Cost	2013.2	-8.21% (p = 0.025)	(p = 0.323)	0.339
Loss Cost	2014.1	-9.01% (p = 0.036)	(p = 0.430)	0.333
Loss Cost	2014.2	-4.68% (p = 0.190)	(p = 0.886)	0.013
Loss Cost	2015.1	-0.97% (p = 0.730)	(p = 0.346)	-0.115
Loss Cost	2015.2	-1.13% (p = 0.766)	(p = 0.412)	-0.204
Severity	2003.1	+3.12% (p = 0.000)	(p = 0.631)	0.490
Severity	2003.2	+3.15% (p = 0.000)	(p = 0.617)	0.468
Severity	2004.1	+3.30% (p = 0.000)	(p = 0.722)	0.473
Severity	2004.2	+3.31% (p = 0.000)	(p = 0.721)	0.445
Severity	2005.1	+3.57% (p = 0.000)	(p = 0.889)	0.473
Severity	2005.2	+3.46% (p = 0.000)	(p = 0.965)	0.428
Severity	2006.1	+3.68% (p = 0.000)	(p = 0.907)	0.439
Severity	2006.2	+3.69% (p = 0.000)	(p = 0.913)	0.408
Severity	2007.1	+3.40% (p = 0.001)	(p = 0.943)	0.342
Severity	2007.2	+3.39% (p = 0.002)	(p = 0.954)	0.305
Severity	2008.1	+3.36% (p = 0.005)	(p = 0.945)	0.267
Severity	2008.2	+4.07% (p = 0.001)	(p = 0.650)	0.365
Severity	2009.1	+4.25% (p = 0.002)	(p = 0.728)	0.354
Severity	2009.2	+3.89% (p = 0.008)	(p = 0.866)	0.269
Severity	2010.1	+4.45% (p = 0.006)	(p = 0.952)	0.313
Severity	2010.2	+4.59% (p = 0.010)	(p = 0.996)	0.281
Severity	2011.1	+4.22% (p = 0.029)	(p = 0.910)	0.196
Severity	2011.2	+4.45% (p = 0.043)	(p = 0.862)	0.168
Severity	2012.1	+3.02% (p = 0.161)	(p = 0.569)	0.040
Severity	2012.2	+1.85% (p = 0.421)	(p = 0.810)	-0.109
Severity	2013.1	+0.16% (p = 0.945)	(p = 0.505)	-0.145
Severity	2013.2	-0.95% (p = 0.718)	(p = 0.712)	-0.179
Severity	2014.1	-1.91% (p = 0.537)	(p = 0.601)	-0.148
Severity	2014.2	+0.94% (p = 0.772)	(p = 0.283)	-0.076
Severity	2015.1	+5.14% (p = 0.048)	(p = 0.443)	0.376
Severity	2015.2	+4.70% (p = 0.148)	(p = 0.575)	0.122
Frequency	2003.1	-1.78% (p = 0.002)	(p = 0.032)	0.322
Frequency	2003.2	-1.37% (p = 0.008)	(p = 0.061)	0.231
Frequency	2004.1	-1.29% (p = 0.018)	(p = 0.057)	0.217
Frequency	2004.2	-1.35% (p = 0.020)	(p = 0.056)	0.207
Frequency	2005.1	-1.70% (p = 0.004)	(p = 0.099)	0.281
Frequency	2005.2	-1.93% (p = 0.002)	(p = 0.062)	0.324
Frequency	2006.1	-2.04% (p = 0.002)	(p = 0.087)	0.332
Frequency	2006.2	-2.14% (p = 0.003)	(p = 0.083)	0.317
Frequency	2007.1	-2.25% (p = 0.004)	(p = 0.112)	0.320
Frequency	2007.2	-2.25% (p = 0.007)	(p = 0.129)	0.275
Frequency	2008.1	-2.29% (p = 0.011)	(p = 0.154)	0.266
Frequency	2008.2	-2.65% (p = 0.007)	(p = 0.104)	0.308
Frequency	2009.1	-2.96% (p = 0.005)	(p = 0.158)	0.337
Frequency	2009.2	-3.74% (p = 0.001)	(p = 0.047)	0.494
Frequency	2010.1	-3.79% (p = 0.002)	(p = 0.062)	0.479
Frequency	2010.2	-4.56% (p = 0.000)	(p = 0.020)	0.583
Frequency	2011.1	-5.04% (p = 0.000)	(p = 0.038)	0.618
Frequency	2011.2	-5.19% (p = 0.001)	(p = 0.045)	0.566
Frequency	2012.1	-5.44% (p = 0.002)	(p = 0.071)	0.560
Frequency	2012.2	-6.64% (p = 0.000)	(p = 0.020)	0.674
Frequency	2013.1	-7.06% (p = 0.001)	(p = 0.037)	0.676
Frequency	2013.2	-7.33% (p = 0.003)	(p = 0.048)	0.608
Frequency	2014.1	-7.24% (p = 0.011)	(p = 0.069)	0.573
Frequency	2014.2	-5.57% (p = 0.058)	(p = 0.148)	0.343
Frequency	2015.1	-5.81% (p = 0.106)	(p = 0.211)	0.308
Frequency	2015.2	-5.57% (p = 0.233)	(p = 0.304)	0.079

**PD**

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

Fit	Start Date	Time	Adjusted R <sup>2</sup>
Loss Cost	2003.1	+0.92% (p = 0.236)	0.014
Loss Cost	2003.2	+1.36% (p = 0.084)	0.064
Loss Cost	2004.1	+1.51% (p = 0.070)	0.075
Loss Cost	2004.2	+1.48% (p = 0.095)	0.062
Loss Cost	2005.1	+1.31% (p = 0.163)	0.035
Loss Cost	2005.2	+1.01% (p = 0.302)	0.004
Loss Cost	2006.1	+1.00% (p = 0.339)	-0.002
Loss Cost	2006.2	+0.95% (p = 0.398)	-0.010
Loss Cost	2007.1	+0.47% (p = 0.686)	-0.034
Loss Cost	2007.2	+0.49% (p = 0.700)	-0.037
Loss Cost	2008.1	+0.29% (p = 0.831)	-0.043
Loss Cost	2008.2	+0.60% (p = 0.688)	-0.039
Loss Cost	2009.1	+0.32% (p = 0.842)	-0.048
Loss Cost	2009.2	-0.67% (p = 0.684)	-0.043
Loss Cost	2010.1	-0.46% (p = 0.803)	-0.052
Loss Cost	2010.2	-0.92% (p = 0.647)	-0.045
Loss Cost	2011.1	-2.01% (p = 0.349)	-0.004
Loss Cost	2011.2	-1.84% (p = 0.445)	-0.025
Loss Cost	2012.1	-3.60% (p = 0.149)	0.081
Loss Cost	2012.2	-5.40% (p = 0.041)	0.229
Loss Cost	2013.1	-7.55% (p = 0.006)	0.433
Loss Cost	2013.2	-8.36% (p = 0.008)	0.439
Loss Cost	2014.1	-9.49% (p = 0.009)	0.461
Loss Cost	2014.2	-6.01% (p = 0.043)	0.312
Loss Cost	2015.1	-3.44% (p = 0.215)	0.083
Loss Cost	2015.2	-3.58% (p = 0.301)	0.030
Severity	2003.1	+3.02% (p = 0.000)	0.508
Severity	2003.2	+3.03% (p = 0.000)	0.486
Severity	2004.1	+3.18% (p = 0.000)	0.492
Severity	2004.2	+3.17% (p = 0.000)	0.465
Severity	2005.1	+3.42% (p = 0.000)	0.492
Severity	2005.2	+3.30% (p = 0.000)	0.450
Severity	2006.1	+3.50% (p = 0.000)	0.458
Severity	2006.2	+3.49% (p = 0.000)	0.429
Severity	2007.1	+3.21% (p = 0.001)	0.369
Severity	2007.2	+3.18% (p = 0.001)	0.334
Severity	2008.1	+3.14% (p = 0.003)	0.298
Severity	2008.2	+3.73% (p = 0.001)	0.380
Severity	2009.1	+3.91% (p = 0.002)	0.370
Severity	2009.2	+3.53% (p = 0.006)	0.296
Severity	2010.1	+4.02% (p = 0.005)	0.334
Severity	2010.2	+4.09% (p = 0.008)	0.304
Severity	2011.1	+3.71% (p = 0.026)	0.227
Severity	2011.2	+3.82% (p = 0.041)	0.200
Severity	2012.1	+2.53% (p = 0.167)	0.070
Severity	2012.2	+1.40% (p = 0.458)	-0.031
Severity	2013.1	-0.04% (p = 0.984)	-0.083
Severity	2013.2	-1.13% (p = 0.593)	-0.062
Severity	2014.1	-1.81% (p = 0.462)	-0.039
Severity	2014.2	+0.02% (p = 0.994)	-0.111
Severity	2015.1	+3.80% (p = 0.065)	0.285
Severity	2015.2	+2.89% (p = 0.215)	0.097
Frequency	2003.1	-2.04% (p = 0.001)	0.294
Frequency	2003.2	-1.62% (p = 0.003)	0.227
Frequency	2004.1	-1.61% (p = 0.005)	0.206
Frequency	2004.2	-1.64% (p = 0.008)	0.193
Frequency	2005.1	-2.04% (p = 0.001)	0.302
Frequency	2005.2	-2.22% (p = 0.001)	0.324
Frequency	2006.1	-2.41% (p = 0.001)	0.347
Frequency	2006.2	-2.45% (p = 0.001)	0.329
Frequency	2007.1	-2.65% (p = 0.001)	0.347
Frequency	2007.2	-2.61% (p = 0.002)	0.309
Frequency	2008.1	-2.76% (p = 0.003)	0.310
Frequency	2008.2	-3.02% (p = 0.002)	0.330
Frequency	2009.1	-3.45% (p = 0.001)	0.384
Frequency	2009.2	-4.06% (p = 0.000)	0.475
Frequency	2010.1	-4.30% (p = 0.000)	0.472
Frequency	2010.2	-4.82% (p = 0.000)	0.516
Frequency	2011.1	-5.51% (p = 0.000)	0.585
Frequency	2011.2	-5.45% (p = 0.001)	0.533
Frequency	2012.1	-5.98% (p = 0.001)	0.552
Frequency	2012.2	-6.71% (p = 0.001)	0.589
Frequency	2013.1	-7.51% (p = 0.000)	0.622
Frequency	2013.2	-7.32% (p = 0.002)	0.550
Frequency	2014.1	-7.82% (p = 0.005)	0.526
Frequency	2014.2	-6.03% (p = 0.026)	0.377
Frequency	2015.1	-6.97% (p = 0.031)	0.391
Frequency	2015.2	-6.28% (p = 0.101)	0.243

**PD**

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

Fit	Start Date	Time	Adjusted R <sup>2</sup>
Loss Cost	2003.1	+1.28% (p = 0.110)	0.050
Loss Cost	2003.2	+1.78% (p = 0.029)	0.121
Loss Cost	2004.1	+1.97% (p = 0.023)	0.138
Loss Cost	2004.2	+1.97% (p = 0.032)	0.123
Loss Cost	2005.1	+1.81% (p = 0.062)	0.091
Loss Cost	2005.2	+1.53% (p = 0.132)	0.050
Loss Cost	2006.1	+1.56% (p = 0.152)	0.043
Loss Cost	2006.2	+1.55% (p = 0.187)	0.033
Loss Cost	2007.1	+1.08% (p = 0.378)	-0.008
Loss Cost	2007.2	+1.15% (p = 0.388)	-0.010
Loss Cost	2008.1	+0.99% (p = 0.491)	-0.024
Loss Cost	2008.2	+1.40% (p = 0.374)	-0.008
Loss Cost	2009.1	+1.17% (p = 0.494)	-0.026
Loss Cost	2009.2	+0.15% (p = 0.932)	-0.055
Loss Cost	2010.1	+0.49% (p = 0.802)	-0.055
Loss Cost	2010.2	+0.07% (p = 0.973)	-0.062
Loss Cost	2011.1	-1.03% (p = 0.654)	-0.052
Loss Cost	2011.2	-0.71% (p = 0.786)	-0.066
Loss Cost	2012.1	-2.58% (p = 0.343)	-0.002
Loss Cost	2012.2	-4.53% (p = 0.118)	0.123
Loss Cost	2013.1	-6.91% (p = 0.024)	0.328
Loss Cost	2013.2	-7.76% (p = 0.029)	0.333
Loss Cost	2014.1	-9.01% (p = 0.031)	0.356
Loss Cost	2014.2	-4.60% (p = 0.161)	0.133
Loss Cost	2015.1	-0.97% (p = 0.729)	-0.122
Loss Cost	2015.2	-0.43% (p = 0.905)	-0.164
Severity	2003.1	+3.12% (p = 0.000)	0.503
Severity	2003.2	+3.13% (p = 0.000)	0.481
Severity	2004.1	+3.30% (p = 0.000)	0.489
Severity	2004.2	+3.30% (p = 0.000)	0.463
Severity	2005.1	+3.57% (p = 0.000)	0.492
Severity	2005.2	+3.46% (p = 0.000)	0.450
Severity	2006.1	+3.68% (p = 0.000)	0.461
Severity	2006.2	+3.69% (p = 0.000)	0.432
Severity	2007.1	+3.40% (p = 0.001)	0.371
Severity	2007.2	+3.38% (p = 0.002)	0.336
Severity	2008.1	+3.36% (p = 0.004)	0.302
Severity	2008.2	+4.03% (p = 0.001)	0.390
Severity	2009.1	+4.25% (p = 0.002)	0.384
Severity	2009.2	+3.87% (p = 0.006)	0.308
Severity	2010.1	+4.45% (p = 0.004)	0.353
Severity	2010.2	+4.59% (p = 0.008)	0.326
Severity	2011.1	+4.22% (p = 0.024)	0.249
Severity	2011.2	+4.41% (p = 0.036)	0.225
Severity	2012.1	+3.02% (p = 0.149)	0.088
Severity	2012.2	+1.78% (p = 0.415)	-0.023
Severity	2013.1	+0.16% (p = 0.944)	-0.090
Severity	2013.2	-1.09% (p = 0.661)	-0.078
Severity	2014.1	-1.91% (p = 0.518)	-0.058
Severity	2014.2	+0.31% (p = 0.924)	-0.124
Severity	2015.1	+5.14% (p = 0.039)	0.405
Severity	2015.2	+4.34% (p = 0.138)	0.216
Frequency	2003.1	-1.78% (p = 0.003)	0.234
Frequency	2003.2	-1.32% (p = 0.014)	0.159
Frequency	2004.1	-1.29% (p = 0.023)	0.137
Frequency	2004.2	-1.29% (p = 0.033)	0.123
Frequency	2005.1	-1.70% (p = 0.005)	0.230
Frequency	2005.2	-1.86% (p = 0.004)	0.251
Frequency	2006.1	-2.04% (p = 0.003)	0.273
Frequency	2006.2	-2.06% (p = 0.005)	0.252
Frequency	2007.1	-2.25% (p = 0.005)	0.268
Frequency	2007.2	-2.16% (p = 0.011)	0.225
Frequency	2008.1	-2.29% (p = 0.013)	0.224
Frequency	2008.2	-2.53% (p = 0.012)	0.242
Frequency	2009.1	-2.96% (p = 0.006)	0.296
Frequency	2009.2	-3.58% (p = 0.002)	0.393
Frequency	2010.1	-3.79% (p = 0.003)	0.386
Frequency	2010.2	-4.32% (p = 0.002)	0.433
Frequency	2011.1	-5.04% (p = 0.001)	0.509
Frequency	2011.2	-4.90% (p = 0.003)	0.444
Frequency	2012.1	-5.44% (p = 0.003)	0.461
Frequency	2012.2	-6.20% (p = 0.003)	0.501
Frequency	2013.1	-7.06% (p = 0.003)	0.536
Frequency	2013.2	-6.74% (p = 0.011)	0.444
Frequency	2014.1	-7.24% (p = 0.020)	0.411
Frequency	2014.2	-4.89% (p = 0.104)	0.208
Frequency	2015.1	-5.81% (p = 0.118)	0.213
Frequency	2015.2	-4.57% (p = 0.311)	0.031



**PD**

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

Fit	Start Date	Time	Adjusted R <sup>2</sup>
Loss Cost	2003.1	+0.51% (p = 0.402)	-0.009
Loss Cost	2003.2	+0.95% (p = 0.109)	0.055
Loss Cost	2004.1	+1.11% (p = 0.078)	0.075
Loss Cost	2004.2	+1.09% (p = 0.105)	0.061
Loss Cost	2005.1	+0.92% (p = 0.190)	0.029
Loss Cost	2005.2	+0.64% (p = 0.376)	-0.007
Loss Cost	2006.1	+0.65% (p = 0.400)	-0.011
Loss Cost	2006.2	+0.63% (p = 0.449)	-0.017
Loss Cost	2007.1	+0.19% (p = 0.820)	-0.043
Loss Cost	2007.2	+0.26% (p = 0.779)	-0.044
Loss Cost	2008.1	+0.13% (p = 0.897)	-0.049
Loss Cost	2008.2	+0.52% (p = 0.624)	-0.039
Loss Cost	2009.1	+0.36% (p = 0.756)	-0.050
Loss Cost	2009.2	-0.49% (p = 0.663)	-0.047
Loss Cost	2010.1	-0.08% (p = 0.949)	-0.062
Loss Cost	2010.2	-0.30% (p = 0.826)	-0.063
Loss Cost	2011.1	-1.10% (p = 0.450)	-0.027
Loss Cost	2011.2	-0.45% (p = 0.775)	-0.070
Loss Cost	2012.1	-1.80% (p = 0.268)	0.026
Loss Cost	2012.2	-3.12% (p = 0.074)	0.194
Loss Cost	2013.1	-4.80% (p = 0.011)	0.440
Loss Cost	2013.2	-4.39% (p = 0.049)	0.295
Loss Cost	2015.1	-3.44% (p = 0.215)	0.083
Loss Cost	2015.2	-3.58% (p = 0.301)	0.030
Severity	2003.1	+2.73% (p = 0.000)	0.585
Severity	2003.2	+2.74% (p = 0.000)	0.565
Severity	2004.1	+2.89% (p = 0.000)	0.578
Severity	2004.2	+2.88% (p = 0.000)	0.553
Severity	2005.1	+3.14% (p = 0.000)	0.596
Severity	2005.2	+3.03% (p = 0.000)	0.557
Severity	2006.1	+3.23% (p = 0.000)	0.578
Severity	2006.2	+3.25% (p = 0.000)	0.553
Severity	2007.1	+2.99% (p = 0.000)	0.500
Severity	2007.2	+2.99% (p = 0.000)	0.468
Severity	2008.1	+3.00% (p = 0.000)	0.437
Severity	2008.2	+3.65% (p = 0.000)	0.591
Severity	2009.1	+3.91% (p = 0.000)	0.603
Severity	2009.2	+3.63% (p = 0.000)	0.544
Severity	2010.1	+4.27% (p = 0.000)	0.653
Severity	2010.2	+4.55% (p = 0.000)	0.655
Severity	2011.1	+4.42% (p = 0.000)	0.600
Severity	2011.2	+4.90% (p = 0.000)	0.626
Severity	2012.1	+3.98% (p = 0.001)	0.548
Severity	2012.2	+3.34% (p = 0.009)	0.424
Severity	2013.1	+2.45% (p = 0.059)	0.243
Severity	2013.2	+2.31% (p = 0.144)	0.135
Severity	2015.1	+3.80% (p = 0.065)	0.285
Severity	2015.2	+2.89% (p = 0.215)	0.097
Frequency	2003.1	-2.16% (p = 0.000)	0.351
Frequency	2003.2	-1.74% (p = 0.001)	0.295
Frequency	2004.1	-1.73% (p = 0.002)	0.271
Frequency	2004.2	-1.75% (p = 0.003)	0.256
Frequency	2005.1	-2.15% (p = 0.000)	0.384
Frequency	2005.2	-2.32% (p = 0.000)	0.408
Frequency	2006.1	-2.50% (p = 0.000)	0.432
Frequency	2006.2	-2.54% (p = 0.000)	0.411
Frequency	2007.1	-2.72% (p = 0.000)	0.428
Frequency	2007.2	-2.66% (p = 0.001)	0.385
Frequency	2008.1	-2.79% (p = 0.001)	0.382
Frequency	2008.2	-3.02% (p = 0.001)	0.399
Frequency	2009.1	-3.41% (p = 0.001)	0.453
Frequency	2009.2	-3.98% (p = 0.000)	0.548
Frequency	2010.1	-4.17% (p = 0.000)	0.538
Frequency	2010.2	-4.64% (p = 0.000)	0.577
Frequency	2011.1	-5.28% (p = 0.000)	0.643
Frequency	2011.2	-5.11% (p = 0.001)	0.580
Frequency	2012.1	-5.56% (p = 0.001)	0.583
Frequency	2012.2	-6.25% (p = 0.001)	0.607
Frequency	2013.1	-7.08% (p = 0.001)	0.626
Frequency	2013.2	-6.55% (p = 0.010)	0.494
Frequency	2015.1	-6.97% (p = 0.031)	0.391
Frequency	2015.2	-6.28% (p = 0.101)	0.243

**PD**

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

Fit	Start Date	Time	Adjusted R <sup>2</sup>
Loss Cost	2003.1	+0.81% (p = 0.198)	0.024
Loss Cost	2003.2	+1.31% (p = 0.032)	0.123
Loss Cost	2004.1	+1.50% (p = 0.020)	0.153
Loss Cost	2004.2	+1.49% (p = 0.030)	0.137
Loss Cost	2005.1	+1.34% (p = 0.062)	0.098
Loss Cost	2005.2	+1.07% (p = 0.149)	0.047
Loss Cost	2006.1	+1.11% (p = 0.162)	0.043
Loss Cost	2006.2	+1.13% (p = 0.190)	0.035
Loss Cost	2007.1	+0.69% (p = 0.429)	-0.016
Loss Cost	2007.2	+0.80% (p = 0.398)	-0.012
Loss Cost	2008.1	+0.71% (p = 0.493)	-0.026
Loss Cost	2008.2	+1.19% (p = 0.279)	0.013
Loss Cost	2009.1	+1.07% (p = 0.371)	-0.009
Loss Cost	2009.2	+0.20% (p = 0.865)	-0.061
Loss Cost	2010.1	+0.73% (p = 0.560)	-0.042
Loss Cost	2010.2	+0.58% (p = 0.680)	-0.058
Loss Cost	2011.1	-0.20% (p = 0.891)	-0.075
Loss Cost	2011.2	+0.64% (p = 0.693)	-0.069
Loss Cost	2012.1	-0.72% (p = 0.660)	-0.071
Loss Cost	2012.2	-2.05% (p = 0.244)	0.046
Loss Cost	2013.1	-3.78% (p = 0.047)	0.299
Loss Cost	2013.2	-2.97% (p = 0.188)	0.106
Loss Cost	2015.1	-0.97% (p = 0.729)	-0.122
Loss Cost	2015.2	-0.43% (p = 0.905)	-0.164
Severity	2003.1	+2.77% (p = 0.000)	0.569
Severity	2003.2	+2.79% (p = 0.000)	0.549
Severity	2004.1	+2.95% (p = 0.000)	0.563
Severity	2004.2	+2.95% (p = 0.000)	0.538
Severity	2005.1	+3.22% (p = 0.000)	0.584
Severity	2005.2	+3.11% (p = 0.000)	0.544
Severity	2006.1	+3.34% (p = 0.000)	0.568
Severity	2006.2	+3.36% (p = 0.000)	0.543
Severity	2007.1	+3.10% (p = 0.000)	0.487
Severity	2007.2	+3.11% (p = 0.000)	0.455
Severity	2008.1	+3.12% (p = 0.001)	0.424
Severity	2008.2	+3.84% (p = 0.000)	0.589
Severity	2009.1	+4.15% (p = 0.000)	0.606
Severity	2009.2	+3.87% (p = 0.000)	0.545
Severity	2010.1	+4.60% (p = 0.000)	0.667
Severity	2010.2	+4.94% (p = 0.000)	0.676
Severity	2011.1	+4.84% (p = 0.000)	0.623
Severity	2011.2	+5.45% (p = 0.000)	0.661
Severity	2012.1	+4.49% (p = 0.001)	0.587
Severity	2012.2	+3.84% (p = 0.009)	0.467
Severity	2013.1	+2.92% (p = 0.053)	0.285
Severity	2013.2	+2.90% (p = 0.123)	0.180
Severity	2015.1	+5.14% (p = 0.039)	0.405
Severity	2015.2	+4.34% (p = 0.138)	0.216
Frequency	2003.1	-1.91% (p = 0.001)	0.290
Frequency	2003.2	-1.44% (p = 0.005)	0.224
Frequency	2004.1	-1.41% (p = 0.009)	0.197
Frequency	2004.2	-1.41% (p = 0.014)	0.179
Frequency	2005.1	-1.82% (p = 0.001)	0.313
Frequency	2005.2	-1.98% (p = 0.001)	0.338
Frequency	2006.1	-2.15% (p = 0.001)	0.362
Frequency	2006.2	-2.16% (p = 0.002)	0.336
Frequency	2007.1	-2.34% (p = 0.002)	0.352
Frequency	2007.2	-2.24% (p = 0.005)	0.303
Frequency	2008.1	-2.35% (p = 0.006)	0.296
Frequency	2008.2	-2.56% (p = 0.006)	0.312
Frequency	2009.1	-2.95% (p = 0.003)	0.370
Frequency	2009.2	-3.53% (p = 0.001)	0.476
Frequency	2010.1	-3.69% (p = 0.002)	0.460
Frequency	2010.2	-4.16% (p = 0.001)	0.503
Frequency	2011.1	-4.82% (p = 0.001)	0.576
Frequency	2011.2	-4.56% (p = 0.003)	0.498
Frequency	2012.1	-4.99% (p = 0.004)	0.496
Frequency	2012.2	-5.67% (p = 0.005)	0.519
Frequency	2013.1	-6.52% (p = 0.006)	0.535
Frequency	2013.2	-5.70% (p = 0.039)	0.359
Frequency	2015.1	-5.81% (p = 0.118)	0.213
Frequency	2015.2	-4.57% (p = 0.311)	0.031

## AB Total

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

Fit	Start Date	Time	Seasonality	Adjusted R <sup>2</sup>
Loss Cost	2003.1	+3.05% (p = 0.113)	(p = 0.277)	0.049
Loss Cost	2003.2	+4.41% (p = 0.021)	(p = 0.454)	0.124
Loss Cost	2004.1	+4.85% (p = 0.017)	(p = 0.389)	0.138
Loss Cost	2004.2	+5.96% (p = 0.005)	(p = 0.569)	0.207
Loss Cost	2005.1	+6.76% (p = 0.002)	(p = 0.429)	0.248
Loss Cost	2005.2	+7.98% (p = 0.001)	(p = 0.625)	0.325
Loss Cost	2006.1	+7.99% (p = 0.001)	(p = 0.636)	0.294
Loss Cost	2006.2	+7.92% (p = 0.003)	(p = 0.638)	0.266
Loss Cost	2007.1	+8.03% (p = 0.005)	(p = 0.634)	0.240
Loss Cost	2007.2	+7.33% (p = 0.014)	(p = 0.546)	0.188
Loss Cost	2008.1	+7.96% (p = 0.014)	(p = 0.482)	0.193
Loss Cost	2008.2	+7.67% (p = 0.027)	(p = 0.470)	0.161
Loss Cost	2009.1	+7.22% (p = 0.055)	(p = 0.538)	0.103
Loss Cost	2009.2	+7.93% (p = 0.054)	(p = 0.624)	0.110
Loss Cost	2010.1	+6.75% (p = 0.126)	(p = 0.757)	0.031
Loss Cost	2010.2	+3.33% (p = 0.417)	(p = 0.424)	-0.036
Loss Cost	2011.1	+2.92% (p = 0.524)	(p = 0.484)	-0.072
Loss Cost	2011.2	-1.05% (p = 0.803)	(p = 0.197)	-0.006
Loss Cost	2012.1	-1.98% (p = 0.677)	(p = 0.272)	-0.026
Loss Cost	2012.2	+0.00% (p = 0.999)	(p = 0.392)	-0.095
Loss Cost	2013.1	-1.18% (p = 0.846)	(p = 0.499)	-0.123
Loss Cost	2013.2	-0.27% (p = 0.970)	(p = 0.580)	-0.162
Loss Cost	2014.1	-0.48% (p = 0.956)	(p = 0.628)	-0.187
Loss Cost	2014.2	+5.65% (p = 0.552)	(p = 0.905)	-0.190
Loss Cost	2015.1	-0.53% (p = 0.960)	(p = 0.803)	-0.274
Loss Cost	2015.2	+2.28% (p = 0.863)	(p = 0.730)	-0.298
Severity	2003.1	+5.49% (p = 0.001)	(p = 0.091)	0.291
Severity	2003.2	+6.37% (p = 0.000)	(p = 0.151)	0.355
Severity	2004.1	+6.89% (p = 0.000)	(p = 0.112)	0.374
Severity	2004.2	+7.77% (p = 0.000)	(p = 0.182)	0.432
Severity	2005.1	+8.54% (p = 0.000)	(p = 0.114)	0.468
Severity	2005.2	+9.10% (p = 0.000)	(p = 0.165)	0.485
Severity	2006.1	+9.43% (p = 0.000)	(p = 0.151)	0.470
Severity	2006.2	+9.16% (p = 0.000)	(p = 0.146)	0.440
Severity	2007.1	+9.99% (p = 0.000)	(p = 0.103)	0.460
Severity	2007.2	+9.15% (p = 0.001)	(p = 0.074)	0.425
Severity	2008.1	+9.77% (p = 0.001)	(p = 0.063)	0.420
Severity	2008.2	+9.08% (p = 0.003)	(p = 0.054)	0.391
Severity	2009.1	+8.53% (p = 0.008)	(p = 0.080)	0.311
Severity	2009.2	+8.87% (p = 0.011)	(p = 0.105)	0.307
Severity	2010.1	+9.39% (p = 0.016)	(p = 0.106)	0.281
Severity	2010.2	+7.08% (p = 0.062)	(p = 0.050)	0.266
Severity	2011.1	+7.18% (p = 0.091)	(p = 0.063)	0.215
Severity	2011.2	+4.85% (p = 0.260)	(p = 0.035)	0.231
Severity	2012.1	+3.54% (p = 0.457)	(p = 0.063)	0.140
Severity	2012.2	+6.70% (p = 0.195)	(p = 0.112)	0.168
Severity	2013.1	+5.59% (p = 0.341)	(p = 0.168)	0.061
Severity	2013.2	+3.28% (p = 0.611)	(p = 0.137)	0.069
Severity	2014.1	+1.71% (p = 0.822)	(p = 0.212)	-0.018
Severity	2014.2	+8.88% (p = 0.261)	(p = 0.365)	0.037
Severity	2015.1	+4.09% (p = 0.640)	(p = 0.592)	-0.204
Severity	2015.2	+2.96% (p = 0.784)	(p = 0.595)	-0.251
Frequency	2003.1	-2.31% (p = 0.014)	(p = 0.548)	0.133
Frequency	2003.2	-1.84% (p = 0.047)	(p = 0.361)	0.090
Frequency	2004.1	-1.91% (p = 0.054)	(p = 0.356)	0.081
Frequency	2004.2	-1.68% (p = 0.104)	(p = 0.304)	0.060
Frequency	2005.1	-1.64% (p = 0.139)	(p = 0.334)	0.038
Frequency	2005.2	-1.03% (p = 0.349)	(p = 0.194)	0.024
Frequency	2006.1	-1.32% (p = 0.263)	(p = 0.160)	0.043
Frequency	2006.2	-1.13% (p = 0.367)	(p = 0.150)	0.039
Frequency	2007.1	-1.78% (p = 0.176)	(p = 0.084)	0.104
Frequency	2007.2	-1.67% (p = 0.237)	(p = 0.089)	0.099
Frequency	2008.1	-1.65% (p = 0.283)	(p = 0.105)	0.073
Frequency	2008.2	-1.29% (p = 0.435)	(p = 0.093)	0.074
Frequency	2009.1	-1.21% (p = 0.505)	(p = 0.115)	0.047
Frequency	2009.2	-0.86% (p = 0.662)	(p = 0.108)	0.050
Frequency	2010.1	-2.41% (p = 0.222)	(p = 0.034)	0.189
Frequency	2010.2	-3.50% (p = 0.093)	(p = 0.062)	0.225
Frequency	2011.1	-3.98% (p = 0.088)	(p = 0.059)	0.222
Frequency	2011.2	-5.63% (p = 0.019)	(p = 0.105)	0.334
Frequency	2012.1	-5.33% (p = 0.047)	(p = 0.147)	0.233
Frequency	2012.2	-6.27% (p = 0.037)	(p = 0.226)	0.270
Frequency	2013.1	-6.41% (p = 0.063)	(p = 0.254)	0.196
Frequency	2013.2	-3.44% (p = 0.264)	(p = 0.071)	0.224
Frequency	2014.1	-2.15% (p = 0.543)	(p = 0.134)	0.074
Frequency	2014.2	-2.96% (p = 0.480)	(p = 0.200)	0.047
Frequency	2015.1	-4.44% (p = 0.390)	(p = 0.187)	0.061
Frequency	2015.2	-0.67% (p = 0.904)	(p = 0.102)	0.178

## AB Total

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

Fit	Start Date	Time	Adjusted R <sup>2</sup>
Loss Cost	2003.1	+2.94% (p = 0.126)	0.043
Loss Cost	2003.2	+4.41% (p = 0.020)	0.136
Loss Cost	2004.1	+4.76% (p = 0.018)	0.144
Loss Cost	2004.2	+5.96% (p = 0.004)	0.225
Loss Cost	2005.1	+6.67% (p = 0.002)	0.257
Loss Cost	2005.2	+7.98% (p = 0.000)	0.344
Loss Cost	2006.1	+7.92% (p = 0.001)	0.315
Loss Cost	2006.2	+7.92% (p = 0.002)	0.289
Loss Cost	2007.1	+7.95% (p = 0.004)	0.264
Loss Cost	2007.2	+7.33% (p = 0.012)	0.210
Loss Cost	2008.1	+7.80% (p = 0.014)	0.211
Loss Cost	2008.2	+7.67% (p = 0.025)	0.179
Loss Cost	2009.1	+7.04% (p = 0.055)	0.130
Loss Cost	2009.2	+7.93% (p = 0.049)	0.145
Loss Cost	2010.1	+6.63% (p = 0.121)	0.080
Loss Cost	2010.2	+3.33% (p = 0.411)	-0.016
Loss Cost	2011.1	+2.61% (p = 0.560)	-0.040
Loss Cost	2011.2	-1.05% (p = 0.808)	-0.062
Loss Cost	2012.1	-2.55% (p = 0.593)	-0.049
Loss Cost	2012.2	+0.00% (p = 0.999)	-0.077
Loss Cost	2013.1	-1.70% (p = 0.773)	-0.076
Loss Cost	2013.2	-0.27% (p = 0.969)	-0.091
Loss Cost	2014.1	-1.08% (p = 0.894)	-0.098
Loss Cost	2014.2	+5.65% (p = 0.527)	-0.060
Loss Cost	2015.1	-0.07% (p = 0.994)	-0.125
Loss Cost	2015.2	+2.28% (p = 0.853)	-0.137
Severity	2003.1	+5.35% (p = 0.002)	0.245
Severity	2003.2	+6.37% (p = 0.000)	0.331
Severity	2004.1	+6.74% (p = 0.000)	0.339
Severity	2004.2	+7.77% (p = 0.000)	0.415
Severity	2005.1	+8.37% (p = 0.000)	0.436
Severity	2005.2	+9.10% (p = 0.000)	0.465
Severity	2006.1	+9.25% (p = 0.000)	0.445
Severity	2006.2	+9.16% (p = 0.000)	0.412
Severity	2007.1	+9.73% (p = 0.000)	0.417
Severity	2007.2	+9.15% (p = 0.001)	0.362
Severity	2008.1	+9.41% (p = 0.002)	0.345
Severity	2008.2	+9.08% (p = 0.004)	0.298
Severity	2009.1	+8.10% (p = 0.014)	0.227
Severity	2009.2	+8.87% (p = 0.015)	0.237
Severity	2010.1	+8.85% (p = 0.026)	0.204
Severity	2010.2	+7.08% (p = 0.085)	0.115
Severity	2011.1	+6.39% (p = 0.156)	0.066
Severity	2011.2	+4.85% (p = 0.318)	0.004
Severity	2012.1	+2.51% (p = 0.628)	-0.053
Severity	2012.2	+6.70% (p = 0.223)	0.044
Severity	2013.1	+4.54% (p = 0.450)	-0.031
Severity	2013.2	+3.28% (p = 0.634)	-0.068
Severity	2014.1	+0.27% (p = 0.972)	-0.100
Severity	2014.2	+8.88% (p = 0.256)	0.045
Severity	2015.1	+3.26% (p = 0.689)	-0.101
Severity	2015.2	+2.96% (p = 0.772)	-0.128
Frequency	2003.1	-2.28% (p = 0.013)	0.151
Frequency	2003.2	-1.84% (p = 0.046)	0.094
Frequency	2004.1	-1.86% (p = 0.059)	0.085
Frequency	2004.2	-1.68% (p = 0.104)	0.057
Frequency	2005.1	-1.58% (p = 0.152)	0.039
Frequency	2005.2	-1.03% (p = 0.356)	-0.004
Frequency	2006.1	-1.22% (p = 0.310)	0.003
Frequency	2006.2	-1.13% (p = 0.378)	-0.008
Frequency	2007.1	-1.62% (p = 0.233)	0.020
Frequency	2007.2	-1.67% (p = 0.257)	0.014
Frequency	2008.1	-1.47% (p = 0.356)	-0.005
Frequency	2008.2	-1.29% (p = 0.456)	-0.020
Frequency	2009.1	-0.98% (p = 0.603)	-0.036
Frequency	2009.2	-0.86% (p = 0.677)	-0.043
Frequency	2010.1	-2.03% (p = 0.349)	-0.004
Frequency	2010.2	-3.50% (p = 0.118)	0.087
Frequency	2011.1	-3.56% (p = 0.154)	0.068
Frequency	2011.2	-5.63% (p = 0.025)	0.245
Frequency	2012.1	-4.94% (p = 0.072)	0.157
Frequency	2012.2	-6.27% (p = 0.039)	0.234
Frequency	2013.1	-5.96% (p = 0.083)	0.166
Frequency	2013.2	-3.44% (p = 0.318)	0.008
Frequency	2014.1	-1.34% (p = 0.721)	-0.085
Frequency	2014.2	-2.96% (p = 0.499)	-0.053
Frequency	2015.1	-3.23% (p = 0.547)	-0.072
Frequency	2015.2	-0.67% (p = 0.918)	-0.141

## AB Total

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

Fit	Start Date	Time	Adjusted R <sup>2</sup>
Loss Cost	2003.1	+2.82% (p = 0.166)	0.031
Loss Cost	2003.2	+4.37% (p = 0.030)	0.120
Loss Cost	2004.1	+4.74% (p = 0.027)	0.129
Loss Cost	2004.2	+6.02% (p = 0.006)	0.209
Loss Cost	2005.1	+6.79% (p = 0.004)	0.243
Loss Cost	2005.2	+8.21% (p = 0.001)	0.332
Loss Cost	2006.1	+8.16% (p = 0.002)	0.303
Loss Cost	2006.2	+8.18% (p = 0.003)	0.277
Loss Cost	2007.1	+8.23% (p = 0.006)	0.253
Loss Cost	2007.2	+7.58% (p = 0.017)	0.199
Loss Cost	2008.1	+8.13% (p = 0.019)	0.200
Loss Cost	2008.2	+8.01% (p = 0.032)	0.169
Loss Cost	2009.1	+7.35% (p = 0.068)	0.120
Loss Cost	2009.2	+8.37% (p = 0.060)	0.137
Loss Cost	2010.1	+6.97% (p = 0.142)	0.071
Loss Cost	2010.2	+3.32% (p = 0.464)	-0.026
Loss Cost	2011.1	+2.50% (p = 0.620)	-0.049
Loss Cost	2011.2	-1.64% (p = 0.736)	-0.062
Loss Cost	2012.1	-3.43% (p = 0.527)	-0.043
Loss Cost	2012.2	-0.64% (p = 0.915)	-0.082
Loss Cost	2013.1	-2.71% (p = 0.691)	-0.075
Loss Cost	2013.2	-1.23% (p = 0.879)	-0.097
Loss Cost	2014.1	-2.38% (p = 0.805)	-0.103
Loss Cost	2014.2	+5.49% (p = 0.616)	-0.088
Loss Cost	2015.1	-1.65% (p = 0.892)	-0.140
Loss Cost	2015.2	+0.88% (p = 0.956)	-0.166
Severity	2003.1	+5.45% (p = 0.003)	0.234
Severity	2003.2	+6.55% (p = 0.000)	0.322
Severity	2004.1	+6.95% (p = 0.000)	0.331
Severity	2004.2	+8.07% (p = 0.000)	0.410
Severity	2005.1	+8.74% (p = 0.000)	0.434
Severity	2005.2	+9.56% (p = 0.000)	0.466
Severity	2006.1	+9.75% (p = 0.000)	0.448
Severity	2006.2	+9.69% (p = 0.000)	0.415
Severity	2007.1	+10.36% (p = 0.000)	0.423
Severity	2007.2	+9.78% (p = 0.001)	0.367
Severity	2008.1	+10.12% (p = 0.002)	0.352
Severity	2008.2	+9.83% (p = 0.005)	0.305
Severity	2009.1	+8.82% (p = 0.015)	0.234
Severity	2009.2	+9.75% (p = 0.015)	0.247
Severity	2010.1	+9.82% (p = 0.026)	0.215
Severity	2010.2	+7.95% (p = 0.084)	0.123
Severity	2011.1	+7.27% (p = 0.153)	0.074
Severity	2011.2	+5.64% (p = 0.308)	0.008
Severity	2012.1	+3.04% (p = 0.608)	-0.054
Severity	2012.2	+8.01% (p = 0.208)	0.056
Severity	2013.1	+5.68% (p = 0.420)	-0.026
Severity	2013.2	+4.38% (p = 0.593)	-0.067
Severity	2014.1	+0.95% (p = 0.919)	-0.110
Severity	2014.2	+11.81% (p = 0.219)	0.080
Severity	2015.1	+5.36% (p = 0.603)	-0.096
Severity	2015.2	+5.57% (p = 0.676)	-0.130
Frequency	2003.1	-2.49% (p = 0.011)	0.167
Frequency	2003.2	-2.04% (p = 0.037)	0.108
Frequency	2004.1	-2.07% (p = 0.047)	0.099
Frequency	2004.2	-1.90% (p = 0.085)	0.070
Frequency	2005.1	-1.80% (p = 0.125)	0.051
Frequency	2005.2	-1.23% (p = 0.302)	0.004
Frequency	2006.1	-1.45% (p = 0.260)	0.012
Frequency	2006.2	-1.38% (p = 0.320)	0.001
Frequency	2007.1	-1.93% (p = 0.189)	0.034
Frequency	2007.2	-2.00% (p = 0.209)	0.029
Frequency	2008.1	-1.81% (p = 0.294)	0.007
Frequency	2008.2	-1.65% (p = 0.381)	-0.009
Frequency	2009.1	-1.35% (p = 0.513)	-0.029
Frequency	2009.2	-1.26% (p = 0.580)	-0.037
Frequency	2010.1	-2.59% (p = 0.277)	0.014
Frequency	2010.2	-4.29% (p = 0.082)	0.126
Frequency	2011.1	-4.45% (p = 0.107)	0.108
Frequency	2011.2	-6.89% (p = 0.012)	0.325
Frequency	2012.1	-6.29% (p = 0.038)	0.236
Frequency	2012.2	-8.01% (p = 0.017)	0.340
Frequency	2013.1	-7.94% (p = 0.038)	0.275
Frequency	2013.2	-5.38% (p = 0.167)	0.100
Frequency	2014.1	-3.30% (p = 0.444)	-0.037
Frequency	2014.2	-5.66% (p = 0.262)	0.048
Frequency	2015.1	-6.65% (p = 0.290)	0.038
Frequency	2015.2	-4.44% (p = 0.570)	-0.100

## AB Total

Coverage = AB Total  
 End Trend Period = 2019.2  
 Excluded Points = 2012.1,2014.1,2017.1  
 Parameters Included: time

Fit	Start Date	Time	Adjusted R <sup>2</sup>
Loss Cost	2003.1	+1.92% (p = 0.284)	0.006
Loss Cost	2003.2	+3.40% (p = 0.046)	0.104
Loss Cost	2004.1	+3.75% (p = 0.038)	0.118
Loss Cost	2004.2	+4.97% (p = 0.006)	0.225
Loss Cost	2005.1	+5.71% (p = 0.003)	0.275
Loss Cost	2005.2	+7.08% (p = 0.000)	0.409
Loss Cost	2006.1	+7.08% (p = 0.001)	0.381
Loss Cost	2006.2	+7.16% (p = 0.001)	0.359
Loss Cost	2007.1	+7.30% (p = 0.002)	0.339
Loss Cost	2007.2	+6.81% (p = 0.006)	0.282
Loss Cost	2008.1	+7.49% (p = 0.006)	0.302
Loss Cost	2008.2	+7.62% (p = 0.010)	0.277
Loss Cost	2009.1	+7.28% (p = 0.023)	0.227
Loss Cost	2009.2	+8.70% (p = 0.013)	0.285
Loss Cost	2010.1	+7.89% (p = 0.037)	0.210
Loss Cost	2010.2	+4.89% (p = 0.162)	0.073
Loss Cost	2011.1	+5.00% (p = 0.211)	0.050
Loss Cost	2011.2	+1.61% (p = 0.679)	-0.067
Loss Cost	2012.2	+1.13% (p = 0.806)	-0.085
Loss Cost	2013.1	+0.21% (p = 0.969)	-0.100
Loss Cost	2013.2	+3.65% (p = 0.560)	-0.068
Loss Cost	2014.2	+5.65% (p = 0.475)	-0.051
Loss Cost	2015.1	+0.80% (p = 0.926)	-0.141
Loss Cost	2015.2	+4.95% (p = 0.653)	-0.125
Severity	2003.1	+4.07% (p = 0.002)	0.264
Severity	2003.2	+5.09% (p = 0.000)	0.418
Severity	2004.1	+5.46% (p = 0.000)	0.440
Severity	2004.2	+6.51% (p = 0.000)	0.594
Severity	2005.1	+7.14% (p = 0.000)	0.648
Severity	2005.2	+7.92% (p = 0.000)	0.719
Severity	2006.1	+8.12% (p = 0.000)	0.710
Severity	2006.2	+8.12% (p = 0.000)	0.686
Severity	2007.1	+8.82% (p = 0.000)	0.725
Severity	2007.2	+8.39% (p = 0.000)	0.690
Severity	2008.1	+8.87% (p = 0.000)	0.697
Severity	2008.2	+8.81% (p = 0.000)	0.665
Severity	2009.1	+8.16% (p = 0.000)	0.613
Severity	2009.2	+9.49% (p = 0.000)	0.714
Severity	2010.1	+10.17% (p = 0.000)	0.723
Severity	2010.2	+9.12% (p = 0.000)	0.672
Severity	2011.1	+9.58% (p = 0.000)	0.653
Severity	2011.2	+9.45% (p = 0.001)	0.590
Severity	2012.2	+8.77% (p = 0.005)	0.486
Severity	2013.1	+7.94% (p = 0.021)	0.373
Severity	2013.2	+8.92% (p = 0.030)	0.361
Severity	2014.2	+8.88% (p = 0.075)	0.261
Severity	2015.1	+4.41% (p = 0.324)	0.015
Severity	2015.2	+6.22% (p = 0.275)	0.059
Frequency	2003.1	-2.06% (p = 0.033)	0.118
Frequency	2003.2	-1.61% (p = 0.097)	0.063
Frequency	2004.1	-1.62% (p = 0.116)	0.055
Frequency	2004.2	-1.44% (p = 0.185)	0.031
Frequency	2005.1	-1.33% (p = 0.251)	0.014
Frequency	2005.2	-0.78% (p = 0.511)	-0.023
Frequency	2006.1	-0.96% (p = 0.447)	-0.017
Frequency	2006.2	-0.88% (p = 0.518)	-0.025
Frequency	2007.1	-1.39% (p = 0.335)	-0.001
Frequency	2007.2	-1.45% (p = 0.354)	-0.005
Frequency	2008.1	-1.26% (p = 0.459)	-0.022
Frequency	2008.2	-1.10% (p = 0.555)	-0.035
Frequency	2009.1	-0.81% (p = 0.693)	-0.049
Frequency	2009.2	-0.73% (p = 0.750)	-0.056
Frequency	2010.1	-2.07% (p = 0.384)	-0.012
Frequency	2010.2	-3.87% (p = 0.114)	0.109
Frequency	2011.1	-4.18% (p = 0.133)	0.100
Frequency	2011.2	-7.17% (p = 0.008)	0.412
Frequency	2012.2	-7.03% (p = 0.024)	0.328
Frequency	2013.1	-7.16% (p = 0.048)	0.271
Frequency	2013.2	-4.83% (p = 0.204)	0.080
Frequency	2014.2	-2.96% (p = 0.511)	-0.062
Frequency	2015.1	-3.45% (p = 0.535)	-0.077
Frequency	2015.2	-1.19% (p = 0.862)	-0.160

## **AB Total**

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

<b>Fit</b>	<b>Start Date</b>	<b>Time</b>	<b>Adjusted R<sup>2</sup></b>
Loss Cost	2003.1	+1.58% (p = 0.406)	-0.010
Loss Cost	2003.2	+3.13% (p = 0.082)	0.075
Loss Cost	2004.1	+3.50% (p = 0.069)	0.088
Loss Cost	2004.2	+4.80% (p = 0.013)	0.190
Loss Cost	2005.1	+5.58% (p = 0.006)	0.240
Loss Cost	2005.2	+7.05% (p = 0.001)	0.375
Loss Cost	2006.1	+7.04% (p = 0.001)	0.347
Loss Cost	2006.2	+7.13% (p = 0.003)	0.325
Loss Cost	2007.1	+7.28% (p = 0.005)	0.305
Loss Cost	2007.2	+6.74% (p = 0.013)	0.247
Loss Cost	2008.1	+7.49% (p = 0.011)	0.268
Loss Cost	2008.2	+7.62% (p = 0.019)	0.243
Loss Cost	2009.1	+7.25% (p = 0.039)	0.192
Loss Cost	2009.2	+8.82% (p = 0.023)	0.252
Loss Cost	2010.1	+7.93% (p = 0.059)	0.176
Loss Cost	2010.2	+4.58% (p = 0.243)	0.034
Loss Cost	2011.1	+4.65% (p = 0.303)	0.012
Loss Cost	2011.2	+0.73% (p = 0.868)	-0.088
Loss Cost	2012.2	-0.01% (p = 0.999)	-0.100
Loss Cost	2013.1	-1.28% (p = 0.837)	-0.106
Loss Cost	2013.2	+2.43% (p = 0.744)	-0.109
Loss Cost	2014.2	+4.49% (p = 0.642)	-0.106
Loss Cost	2015.1	-1.65% (p = 0.878)	-0.162
Loss Cost	2015.2	+2.78% (p = 0.844)	-0.190
Severity	2003.1	+3.92% (p = 0.004)	0.228
Severity	2003.2	+5.01% (p = 0.000)	0.383
Severity	2004.1	+5.41% (p = 0.000)	0.407
Severity	2004.2	+6.53% (p = 0.000)	0.567
Severity	2005.1	+7.21% (p = 0.000)	0.625
Severity	2005.2	+8.06% (p = 0.000)	0.702
Severity	2006.1	+8.29% (p = 0.000)	0.693
Severity	2006.2	+8.30% (p = 0.000)	0.668
Severity	2007.1	+9.08% (p = 0.000)	0.712
Severity	2007.2	+8.63% (p = 0.000)	0.674
Severity	2008.1	+9.18% (p = 0.000)	0.684
Severity	2008.2	+9.15% (p = 0.000)	0.651
Severity	2009.1	+8.45% (p = 0.000)	0.595
Severity	2009.2	+9.97% (p = 0.000)	0.707
Severity	2010.1	+10.79% (p = 0.000)	0.722
Severity	2010.2	+9.68% (p = 0.000)	0.666
Severity	2011.1	+10.29% (p = 0.000)	0.652
Severity	2011.2	+10.26% (p = 0.001)	0.590
Severity	2012.2	+9.64% (p = 0.007)	0.484
Severity	2013.1	+8.82% (p = 0.028)	0.368
Severity	2013.2	+10.20% (p = 0.037)	0.367
Severity	2014.2	+10.55% (p = 0.086)	0.272
Severity	2015.1	+5.36% (p = 0.346)	0.007
Severity	2015.2	+7.92% (p = 0.288)	0.065
Frequency	2003.1	-2.26% (p = 0.029)	0.129
Frequency	2003.2	-1.78% (p = 0.085)	0.073
Frequency	2004.1	-1.81% (p = 0.102)	0.065
Frequency	2004.2	-1.63% (p = 0.164)	0.039
Frequency	2005.1	-1.52% (p = 0.224)	0.022
Frequency	2005.2	-0.94% (p = 0.464)	-0.019
Frequency	2006.1	-1.15% (p = 0.402)	-0.012
Frequency	2006.2	-1.08% (p = 0.468)	-0.021
Frequency	2007.1	-1.65% (p = 0.295)	0.007
Frequency	2007.2	-1.73% (p = 0.312)	0.004
Frequency	2008.1	-1.55% (p = 0.407)	-0.015
Frequency	2008.2	-1.40% (p = 0.496)	-0.029
Frequency	2009.1	-1.11% (p = 0.626)	-0.046
Frequency	2009.2	-1.05% (p = 0.679)	-0.054
Frequency	2010.1	-2.58% (p = 0.332)	0.001
Frequency	2010.2	-4.65% (p = 0.089)	0.145
Frequency	2011.1	-5.11% (p = 0.102)	0.141
Frequency	2011.2	-8.64% (p = 0.004)	0.514
Frequency	2012.2	-8.80% (p = 0.011)	0.443
Frequency	2013.1	-9.28% (p = 0.022)	0.401
Frequency	2013.2	-7.06% (p = 0.104)	0.208
Frequency	2014.2	-5.48% (p = 0.299)	0.031
Frequency	2015.1	-6.65% (p = 0.315)	0.028
Frequency	2015.2	-4.77% (p = 0.572)	-0.118

**CL**

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

Fit	Start Date	Time	Seasonality	Adjusted R <sup>2</sup>
Loss Cost	2003.1	+2.03% (p = 0.018)	(p = 0.669)	0.120
Loss Cost	2003.2	+1.96% (p = 0.031)	(p = 0.712)	0.093
Loss Cost	2004.1	+2.06% (p = 0.032)	(p = 0.774)	0.094
Loss Cost	2004.2	+1.91% (p = 0.060)	(p = 0.849)	0.059
Loss Cost	2005.1	+1.37% (p = 0.177)	(p = 0.606)	0.010
Loss Cost	2005.2	+1.35% (p = 0.213)	(p = 0.625)	-0.004
Loss Cost	2006.1	+1.42% (p = 0.224)	(p = 0.664)	-0.006
Loss Cost	2006.2	+1.41% (p = 0.260)	(p = 0.678)	-0.019
Loss Cost	2007.1	+0.82% (p = 0.523)	(p = 0.494)	-0.043
Loss Cost	2007.2	+0.47% (p = 0.729)	(p = 0.602)	-0.071
Loss Cost	2008.1	+1.01% (p = 0.492)	(p = 0.770)	-0.064
Loss Cost	2008.2	+1.90% (p = 0.211)	(p = 0.521)	0.004
Loss Cost	2009.1	+3.69% (p = 0.005)	(p = 0.956)	0.276
Loss Cost	2009.2	+4.02% (p = 0.005)	(p = 0.927)	0.287
Loss Cost	2010.1	+4.53% (p = 0.004)	(p = 0.897)	0.319
Loss Cost	2010.2	+4.84% (p = 0.006)	(p = 0.991)	0.313
Loss Cost	2011.1	+5.49% (p = 0.005)	(p = 0.810)	0.345
Loss Cost	2011.2	+5.49% (p = 0.011)	(p = 0.820)	0.296
Loss Cost	2012.1	+6.44% (p = 0.008)	(p = 0.625)	0.344
Loss Cost	2012.2	+6.50% (p = 0.017)	(p = 0.659)	0.297
Loss Cost	2013.1	+5.63% (p = 0.058)	(p = 0.823)	0.160
Loss Cost	2013.2	+5.17% (p = 0.123)	(p = 0.773)	0.071
Loss Cost	2014.1	+7.79% (p = 0.042)	(p = 0.448)	0.258
Loss Cost	2014.2	+6.01% (p = 0.141)	(p = 0.331)	0.149
Loss Cost	2015.1	+3.40% (p = 0.441)	(p = 0.562)	-0.140
Loss Cost	2015.2	+4.59% (p = 0.406)	(p = 0.691)	-0.147
Severity	2003.1	+2.55% (p = 0.005)	(p = 0.490)	0.188
Severity	2003.2	+2.34% (p = 0.014)	(p = 0.588)	0.138
Severity	2004.1	+2.63% (p = 0.009)	(p = 0.726)	0.165
Severity	2004.2	+2.27% (p = 0.027)	(p = 0.890)	0.103
Severity	2005.1	+2.69% (p = 0.013)	(p = 0.914)	0.149
Severity	2005.2	+3.05% (p = 0.008)	(p = 0.936)	0.182
Severity	2006.1	+3.35% (p = 0.007)	(p = 0.937)	0.202
Severity	2006.2	+3.80% (p = 0.004)	(p = 0.893)	0.243
Severity	2007.1	+4.03% (p = 0.004)	(p = 0.978)	0.242
Severity	2007.2	+3.57% (p = 0.015)	(p = 0.873)	0.174
Severity	2008.1	+3.93% (p = 0.013)	(p = 0.766)	0.187
Severity	2008.2	+4.75% (p = 0.005)	(p = 0.996)	0.267
Severity	2009.1	+6.56% (p = 0.000)	(p = 0.399)	0.559
Severity	2009.2	+6.93% (p = 0.000)	(p = 0.504)	0.560
Severity	2010.1	+7.44% (p = 0.000)	(p = 0.398)	0.562
Severity	2010.2	+7.91% (p = 0.000)	(p = 0.512)	0.565
Severity	2011.1	+9.27% (p = 0.000)	(p = 0.243)	0.658
Severity	2011.2	+9.48% (p = 0.000)	(p = 0.298)	0.634
Severity	2012.1	+10.21% (p = 0.000)	(p = 0.233)	0.625
Severity	2012.2	+10.46% (p = 0.001)	(p = 0.289)	0.597
Severity	2013.1	+9.71% (p = 0.003)	(p = 0.405)	0.487
Severity	2013.2	+8.82% (p = 0.013)	(p = 0.348)	0.402
Severity	2014.1	+11.57% (p = 0.004)	(p = 0.149)	0.550
Severity	2014.2	+9.22% (p = 0.020)	(p = 0.077)	0.511
Severity	2015.1	+7.04% (p = 0.096)	(p = 0.160)	0.266
Severity	2015.2	+9.00% (p = 0.084)	(p = 0.266)	0.322
Frequency	2003.1	-0.51% (p = 0.442)	(p = 0.717)	-0.039
Frequency	2003.2	-0.37% (p = 0.594)	(p = 0.811)	-0.054
Frequency	2004.1	-0.55% (p = 0.454)	(p = 0.930)	-0.048
Frequency	2004.2	-0.35% (p = 0.651)	(p = 0.947)	-0.063
Frequency	2005.1	-1.29% (p = 0.031)	(p = 0.288)	0.123
Frequency	2005.2	-1.65% (p = 0.007)	(p = 0.453)	0.203
Frequency	2006.1	-1.87% (p = 0.004)	(p = 0.335)	0.244
Frequency	2006.2	-2.30% (p = 0.000)	(p = 0.545)	0.364
Frequency	2007.1	-3.08% (p = 0.000)	(p = 0.033)	0.742
Frequency	2007.2	-2.99% (p = 0.000)	(p = 0.029)	0.720
Frequency	2008.1	-2.81% (p = 0.000)	(p = 0.053)	0.672
Frequency	2008.2	-2.73% (p = 0.000)	(p = 0.050)	0.644
Frequency	2009.1	-2.70% (p = 0.000)	(p = 0.067)	0.593
Frequency	2009.2	-2.72% (p = 0.000)	(p = 0.084)	0.573
Frequency	2010.1	-2.70% (p = 0.000)	(p = 0.105)	0.515
Frequency	2010.2	-2.85% (p = 0.000)	(p = 0.150)	0.516
Frequency	2011.1	-3.46% (p = 0.000)	(p = 0.036)	0.657
Frequency	2011.2	-3.65% (p = 0.000)	(p = 0.060)	0.661
Frequency	2012.1	-3.43% (p = 0.001)	(p = 0.102)	0.570
Frequency	2012.2	-3.59% (p = 0.001)	(p = 0.148)	0.560
Frequency	2013.1	-3.72% (p = 0.003)	(p = 0.158)	0.500
Frequency	2013.2	-3.36% (p = 0.014)	(p = 0.135)	0.440
Frequency	2014.1	-3.38% (p = 0.035)	(p = 0.172)	0.332
Frequency	2014.2	-2.94% (p = 0.103)	(p = 0.161)	0.274
Frequency	2015.1	-3.39% (p = 0.128)	(p = 0.169)	0.221
Frequency	2015.2	-4.04% (p = 0.141)	(p = 0.263)	0.231



**CL**

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

Fit	Start Date	Time	Adjusted R <sup>2</sup>
Loss Cost	2003.1	+2.04% (p = 0.016)	0.142
Loss Cost	2003.2	+1.96% (p = 0.029)	0.118
Loss Cost	2004.1	+2.08% (p = 0.029)	0.122
Loss Cost	2004.2	+1.91% (p = 0.055)	0.090
Loss Cost	2005.1	+1.40% (p = 0.162)	0.035
Loss Cost	2005.2	+1.35% (p = 0.206)	0.024
Loss Cost	2006.1	+1.45% (p = 0.206)	0.025
Loss Cost	2006.2	+1.41% (p = 0.251)	0.014
Loss Cost	2007.1	+0.88% (p = 0.488)	-0.021
Loss Cost	2007.2	+0.47% (p = 0.725)	-0.038
Loss Cost	2008.1	+1.04% (p = 0.468)	-0.020
Loss Cost	2008.2	+1.90% (p = 0.204)	0.032
Loss Cost	2009.1	+3.69% (p = 0.004)	0.312
Loss Cost	2009.2	+4.02% (p = 0.004)	0.324
Loss Cost	2010.1	+4.52% (p = 0.003)	0.356
Loss Cost	2010.2	+4.84% (p = 0.004)	0.354
Loss Cost	2011.1	+5.45% (p = 0.004)	0.383
Loss Cost	2011.2	+5.49% (p = 0.008)	0.341
Loss Cost	2012.1	+6.32% (p = 0.007)	0.379
Loss Cost	2012.2	+6.50% (p = 0.013)	0.340
Loss Cost	2013.1	+5.55% (p = 0.049)	0.226
Loss Cost	2013.2	+5.17% (p = 0.107)	0.148
Loss Cost	2014.1	+7.40% (p = 0.043)	0.285
Loss Cost	2014.2	+6.01% (p = 0.138)	0.142
Loss Cost	2015.1	+2.96% (p = 0.473)	-0.051
Loss Cost	2015.2	+4.59% (p = 0.373)	-0.012
Severity	2003.1	+2.58% (p = 0.005)	0.201
Severity	2003.2	+2.34% (p = 0.013)	0.157
Severity	2004.1	+2.65% (p = 0.007)	0.189
Severity	2004.2	+2.27% (p = 0.025)	0.134
Severity	2005.1	+2.69% (p = 0.011)	0.179
Severity	2005.2	+3.05% (p = 0.007)	0.212
Severity	2006.1	+3.35% (p = 0.006)	0.232
Severity	2006.2	+3.80% (p = 0.003)	0.272
Severity	2007.1	+4.03% (p = 0.004)	0.274
Severity	2007.2	+3.57% (p = 0.013)	0.209
Severity	2008.1	+3.90% (p = 0.012)	0.221
Severity	2008.2	+4.75% (p = 0.004)	0.302
Severity	2009.1	+6.48% (p = 0.000)	0.565
Severity	2009.2	+6.93% (p = 0.000)	0.572
Severity	2010.1	+7.33% (p = 0.000)	0.568
Severity	2010.2	+7.91% (p = 0.000)	0.579
Severity	2011.1	+9.07% (p = 0.000)	0.648
Severity	2011.2	+9.48% (p = 0.000)	0.630
Severity	2012.1	+9.93% (p = 0.000)	0.610
Severity	2012.2	+10.46% (p = 0.000)	0.590
Severity	2013.1	+9.42% (p = 0.003)	0.497
Severity	2013.2	+8.82% (p = 0.012)	0.404
Severity	2014.1	+10.83% (p = 0.007)	0.482
Severity	2014.2	+9.22% (p = 0.034)	0.342
Severity	2015.1	+6.01% (p = 0.162)	0.132
Severity	2015.2	+9.00% (p = 0.085)	0.273
Frequency	2003.1	-0.52% (p = 0.424)	-0.011
Frequency	2003.2	-0.37% (p = 0.588)	-0.022
Frequency	2004.1	-0.56% (p = 0.442)	-0.013
Frequency	2004.2	-0.35% (p = 0.646)	-0.027
Frequency	2005.1	-1.26% (p = 0.036)	0.117
Frequency	2005.2	-1.65% (p = 0.006)	0.216
Frequency	2006.1	-1.84% (p = 0.004)	0.245
Frequency	2006.2	-2.30% (p = 0.000)	0.380
Frequency	2007.1	-3.02% (p = 0.000)	0.697
Frequency	2007.2	-2.99% (p = 0.000)	0.666
Frequency	2008.1	-2.75% (p = 0.000)	0.624
Frequency	2008.2	-2.73% (p = 0.000)	0.588
Frequency	2009.1	-2.62% (p = 0.000)	0.537
Frequency	2009.2	-2.72% (p = 0.000)	0.521
Frequency	2010.1	-2.62% (p = 0.001)	0.463
Frequency	2010.2	-2.85% (p = 0.001)	0.480
Frequency	2011.1	-3.32% (p = 0.000)	0.565
Frequency	2011.2	-3.65% (p = 0.000)	0.589
Frequency	2012.1	-3.28% (p = 0.001)	0.506
Frequency	2012.2	-3.59% (p = 0.002)	0.513
Frequency	2013.1	-3.54% (p = 0.005)	0.447
Frequency	2013.2	-3.36% (p = 0.018)	0.357
Frequency	2014.1	-3.10% (p = 0.055)	0.252
Frequency	2014.2	-2.94% (p = 0.121)	0.162
Frequency	2015.1	-2.88% (p = 0.207)	0.089
Frequency	2015.2	-4.04% (p = 0.146)	0.174

**CL**

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

Fit	Start Date	Time	Adjusted R <sup>2</sup>
Loss Cost	2003.1	+1.91% (p = 0.030)	0.115
Loss Cost	2003.2	+1.80% (p = 0.052)	0.091
Loss Cost	2004.1	+1.92% (p = 0.051)	0.095
Loss Cost	2004.2	+1.74% (p = 0.094)	0.065
Loss Cost	2005.1	+1.19% (p = 0.251)	0.013
Loss Cost	2005.2	+1.13% (p = 0.311)	0.003
Loss Cost	2006.1	+1.22% (p = 0.308)	0.003
Loss Cost	2006.2	+1.16% (p = 0.367)	-0.006
Loss Cost	2007.1	+0.59% (p = 0.658)	-0.034
Loss Cost	2007.2	+0.14% (p = 0.922)	-0.045
Loss Cost	2008.1	+0.70% (p = 0.639)	-0.036
Loss Cost	2008.2	+1.58% (p = 0.314)	0.003
Loss Cost	2009.1	+3.43% (p = 0.010)	0.264
Loss Cost	2009.2	+3.76% (p = 0.010)	0.276
Loss Cost	2010.1	+4.27% (p = 0.008)	0.308
Loss Cost	2010.2	+4.58% (p = 0.010)	0.306
Loss Cost	2011.1	+5.20% (p = 0.009)	0.336
Loss Cost	2011.2	+5.21% (p = 0.018)	0.292
Loss Cost	2012.1	+6.06% (p = 0.014)	0.332
Loss Cost	2012.2	+6.22% (p = 0.027)	0.292
Loss Cost	2013.1	+5.19% (p = 0.086)	0.175
Loss Cost	2013.2	+4.75% (p = 0.170)	0.098
Loss Cost	2014.1	+7.04% (p = 0.075)	0.233
Loss Cost	2014.2	+5.55% (p = 0.209)	0.088
Loss Cost	2015.1	+2.34% (p = 0.603)	-0.096
Loss Cost	2015.2	+3.95% (p = 0.486)	-0.069
Severity	2003.1	+2.52% (p = 0.008)	0.181
Severity	2003.2	+2.26% (p = 0.021)	0.137
Severity	2004.1	+2.59% (p = 0.013)	0.168
Severity	2004.2	+2.18% (p = 0.039)	0.113
Severity	2005.1	+2.62% (p = 0.019)	0.158
Severity	2005.2	+2.99% (p = 0.012)	0.191
Severity	2006.1	+3.30% (p = 0.009)	0.211
Severity	2006.2	+3.78% (p = 0.005)	0.251
Severity	2007.1	+4.01% (p = 0.006)	0.253
Severity	2007.2	+3.53% (p = 0.020)	0.188
Severity	2008.1	+3.87% (p = 0.019)	0.200
Severity	2008.2	+4.77% (p = 0.006)	0.282
Severity	2009.1	+6.59% (p = 0.000)	0.550
Severity	2009.2	+7.07% (p = 0.000)	0.559
Severity	2010.1	+7.51% (p = 0.000)	0.558
Severity	2010.2	+8.15% (p = 0.000)	0.571
Severity	2011.1	+9.40% (p = 0.000)	0.645
Severity	2011.2	+9.87% (p = 0.000)	0.630
Severity	2012.1	+10.39% (p = 0.000)	0.613
Severity	2012.2	+11.00% (p = 0.001)	0.596
Severity	2013.1	+9.96% (p = 0.004)	0.504
Severity	2013.2	+9.39% (p = 0.014)	0.412
Severity	2014.1	+11.58% (p = 0.009)	0.498
Severity	2014.2	+9.97% (p = 0.039)	0.361
Severity	2015.1	+6.70% (p = 0.162)	0.153
Severity	2015.2	+9.87% (p = 0.091)	0.303
Frequency	2003.1	-0.60% (p = 0.380)	-0.007
Frequency	2003.2	-0.45% (p = 0.534)	-0.020
Frequency	2004.1	-0.65% (p = 0.396)	-0.009
Frequency	2004.2	-0.44% (p = 0.586)	-0.025
Frequency	2005.1	-1.39% (p = 0.027)	0.138
Frequency	2005.2	-1.81% (p = 0.004)	0.245
Frequency	2006.1	-2.02% (p = 0.003)	0.278
Frequency	2006.2	-2.52% (p = 0.000)	0.424
Frequency	2007.1	-3.29% (p = 0.000)	0.766
Frequency	2007.2	-3.28% (p = 0.000)	0.742
Frequency	2008.1	-3.05% (p = 0.000)	0.712
Frequency	2008.2	-3.05% (p = 0.000)	0.683
Frequency	2009.1	-2.96% (p = 0.000)	0.641
Frequency	2009.2	-3.09% (p = 0.000)	0.633
Frequency	2010.1	-3.02% (p = 0.000)	0.585
Frequency	2010.2	-3.30% (p = 0.000)	0.612
Frequency	2011.1	-3.84% (p = 0.000)	0.716
Frequency	2011.2	-4.24% (p = 0.000)	0.755
Frequency	2012.1	-3.92% (p = 0.000)	0.706
Frequency	2012.2	-4.31% (p = 0.000)	0.732
Frequency	2013.1	-4.33% (p = 0.000)	0.689
Frequency	2013.2	-4.24% (p = 0.001)	0.624
Frequency	2014.1	-4.07% (p = 0.006)	0.540
Frequency	2014.2	-4.02% (p = 0.019)	0.455
Frequency	2015.1	-4.09% (p = 0.047)	0.376
Frequency	2015.2	-5.39% (p = 0.026)	0.520

**CM**

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

Fit	Start Date	Time	Seasonality	Adjusted R <sup>2</sup>
Loss Cost	2003.1	+3.04% (p = 0.006)	(p = 0.130)	0.224
Loss Cost	2003.2	+2.99% (p = 0.011)	(p = 0.149)	0.191
Loss Cost	2004.1	+2.58% (p = 0.032)	(p = 0.105)	0.169
Loss Cost	2004.2	+2.11% (p = 0.085)	(p = 0.159)	0.098
Loss Cost	2005.1	+2.33% (p = 0.075)	(p = 0.205)	0.105
Loss Cost	2005.2	+1.70% (p = 0.197)	(p = 0.311)	0.028
Loss Cost	2006.1	+2.17% (p = 0.122)	(p = 0.425)	0.049
Loss Cost	2006.2	+1.75% (p = 0.233)	(p = 0.536)	-0.004
Loss Cost	2007.1	+1.84% (p = 0.247)	(p = 0.576)	-0.007
Loss Cost	2007.2	+1.22% (p = 0.461)	(p = 0.735)	-0.058
Loss Cost	2008.1	+1.67% (p = 0.351)	(p = 0.861)	-0.047
Loss Cost	2008.2	+2.61% (p = 0.167)	(p = 0.642)	0.013
Loss Cost	2009.1	+2.79% (p = 0.178)	(p = 0.697)	0.010
Loss Cost	2009.2	+3.14% (p = 0.168)	(p = 0.644)	0.014
Loss Cost	2010.1	+2.08% (p = 0.382)	(p = 0.472)	-0.029
Loss Cost	2010.2	+3.59% (p = 0.153)	(p = 0.281)	0.077
Loss Cost	2011.1	+2.61% (p = 0.333)	(p = 0.212)	0.054
Loss Cost	2011.2	+3.37% (p = 0.263)	(p = 0.184)	0.076
Loss Cost	2012.1	+4.98% (p = 0.139)	(p = 0.308)	0.118
Loss Cost	2012.2	+2.68% (p = 0.418)	(p = 0.497)	-0.061
Loss Cost	2013.1	+3.12% (p = 0.420)	(p = 0.578)	-0.068
Loss Cost	2013.2	+1.70% (p = 0.692)	(p = 0.732)	-0.166
Loss Cost	2014.1	+0.49% (p = 0.923)	(p = 0.645)	-0.188
Loss Cost	2014.2	-1.78% (p = 0.757)	(p = 0.833)	-0.227
Loss Cost	2015.1	-2.62% (p = 0.717)	(p = 0.794)	-0.252
Loss Cost	2015.2	-8.67% (p = 0.243)	(p = 0.827)	-0.035
Severity	2003.1	+3.71% (p = 0.001)	(p = 0.001)	0.452
Severity	2003.2	+3.63% (p = 0.001)	(p = 0.001)	0.413
Severity	2004.1	+3.24% (p = 0.006)	(p = 0.001)	0.413
Severity	2004.2	+2.78% (p = 0.019)	(p = 0.002)	0.349
Severity	2005.1	+3.23% (p = 0.010)	(p = 0.004)	0.369
Severity	2005.2	+2.66% (p = 0.034)	(p = 0.007)	0.295
Severity	2006.1	+3.27% (p = 0.013)	(p = 0.013)	0.327
Severity	2006.2	+2.94% (p = 0.034)	(p = 0.021)	0.260
Severity	2007.1	+3.23% (p = 0.031)	(p = 0.034)	0.268
Severity	2007.2	+2.98% (p = 0.061)	(p = 0.049)	0.207
Severity	2008.1	+3.65% (p = 0.033)	(p = 0.084)	0.237
Severity	2008.2	+4.62% (p = 0.010)	(p = 0.041)	0.329
Severity	2009.1	+4.98% (p = 0.012)	(p = 0.062)	0.336
Severity	2009.2	+5.45% (p = 0.012)	(p = 0.055)	0.335
Severity	2010.1	+4.50% (p = 0.044)	(p = 0.035)	0.320
Severity	2010.2	+6.44% (p = 0.004)	(p = 0.006)	0.516
Severity	2011.1	+5.61% (p = 0.017)	(p = 0.005)	0.514
Severity	2011.2	+5.67% (p = 0.030)	(p = 0.007)	0.459
Severity	2012.1	+7.07% (p = 0.016)	(p = 0.016)	0.502
Severity	2012.2	+4.91% (p = 0.071)	(p = 0.027)	0.370
Severity	2013.1	+5.40% (p = 0.087)	(p = 0.048)	0.370
Severity	2013.2	+4.90% (p = 0.171)	(p = 0.076)	0.254
Severity	2014.1	+4.10% (p = 0.325)	(p = 0.086)	0.242
Severity	2014.2	+2.58% (p = 0.585)	(p = 0.144)	0.086
Severity	2015.1	+2.48% (p = 0.676)	(p = 0.194)	0.058
Severity	2015.2	-2.81% (p = 0.622)	(p = 0.328)	-0.080
Frequency	2003.1	-0.64% (p = 0.076)	(p = 0.000)	0.498
Frequency	2003.2	-0.62% (p = 0.106)	(p = 0.000)	0.475
Frequency	2004.1	-0.64% (p = 0.114)	(p = 0.000)	0.471
Frequency	2004.2	-0.65% (p = 0.135)	(p = 0.000)	0.452
Frequency	2005.1	-0.87% (p = 0.054)	(p = 0.000)	0.466
Frequency	2005.2	-0.94% (p = 0.051)	(p = 0.000)	0.460
Frequency	2006.1	-1.06% (p = 0.038)	(p = 0.000)	0.462
Frequency	2006.2	-1.16% (p = 0.036)	(p = 0.000)	0.456
Frequency	2007.1	-1.35% (p = 0.022)	(p = 0.000)	0.467
Frequency	2007.2	-1.71% (p = 0.005)	(p = 0.000)	0.552
Frequency	2008.1	-1.91% (p = 0.003)	(p = 0.000)	0.566
Frequency	2008.2	-1.92% (p = 0.006)	(p = 0.000)	0.528
Frequency	2009.1	-2.08% (p = 0.007)	(p = 0.001)	0.535
Frequency	2009.2	-2.19% (p = 0.009)	(p = 0.001)	0.510
Frequency	2010.1	-2.31% (p = 0.012)	(p = 0.003)	0.512
Frequency	2010.2	-2.67% (p = 0.008)	(p = 0.002)	0.536
Frequency	2011.1	-2.84% (p = 0.011)	(p = 0.004)	0.538
Frequency	2011.2	-2.18% (p = 0.048)	(p = 0.008)	0.436
Frequency	2012.1	-1.96% (p = 0.111)	(p = 0.009)	0.434
Frequency	2012.2	-2.12% (p = 0.128)	(p = 0.013)	0.398
Frequency	2013.1	-2.16% (p = 0.183)	(p = 0.021)	0.391
Frequency	2013.2	-3.05% (p = 0.091)	(p = 0.014)	0.466
Frequency	2014.1	-3.47% (p = 0.106)	(p = 0.029)	0.466
Frequency	2014.2	-4.25% (p = 0.092)	(p = 0.029)	0.466
Frequency	2015.1	-4.97% (p = 0.110)	(p = 0.063)	0.469
Frequency	2015.2	-6.02% (p = 0.114)	(p = 0.068)	0.443

**CM**

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

Fit	Start Date	Time	Seasonality	Adjusted R <sup>2</sup>
Loss Cost	2003.1	+3.64% (p = 0.001)	(p = 0.063)	0.304
Loss Cost	2003.2	+3.64% (p = 0.003)	(p = 0.072)	0.273
Loss Cost	2004.1	+3.24% (p = 0.009)	(p = 0.050)	0.252
Loss Cost	2004.2	+2.79% (p = 0.028)	(p = 0.081)	0.176
Loss Cost	2005.1	+3.04% (p = 0.025)	(p = 0.111)	0.186
Loss Cost	2005.2	+2.42% (p = 0.078)	(p = 0.183)	0.099
Loss Cost	2006.1	+2.93% (p = 0.044)	(p = 0.264)	0.128
Loss Cost	2006.2	+2.55% (p = 0.097)	(p = 0.347)	0.064
Loss Cost	2007.1	+2.68% (p = 0.107)	(p = 0.390)	0.062
Loss Cost	2007.2	+2.08% (p = 0.233)	(p = 0.524)	-0.008
Loss Cost	2008.1	+2.60% (p = 0.169)	(p = 0.644)	0.011
Loss Cost	2008.2	+3.82% (p = 0.054)	(p = 0.392)	0.115
Loss Cost	2009.1	+4.08% (p = 0.061)	(p = 0.454)	0.114
Loss Cost	2009.2	+4.71% (p = 0.051)	(p = 0.379)	0.134
Loss Cost	2010.1	+3.66% (p = 0.143)	(p = 0.270)	0.085
Loss Cost	2010.2	+5.78% (p = 0.026)	(p = 0.095)	0.278
Loss Cost	2011.1	+4.85% (p = 0.076)	(p = 0.073)	0.253
Loss Cost	2011.2	+6.29% (p = 0.041)	(p = 0.045)	0.320
Loss Cost	2012.1	+8.25% (p = 0.014)	(p = 0.082)	0.412
Loss Cost	2012.2	+6.11% (p = 0.069)	(p = 0.162)	0.219
Loss Cost	2013.1	+6.87% (p = 0.078)	(p = 0.230)	0.226
Loss Cost	2013.2	+6.09% (p = 0.176)	(p = 0.320)	0.074
Loss Cost	2014.1	+5.12% (p = 0.326)	(p = 0.312)	0.025
Loss Cost	2014.2	+3.60% (p = 0.567)	(p = 0.446)	-0.143
Loss Cost	2015.1	+3.23% (p = 0.680)	(p = 0.484)	-0.186
Loss Cost	2015.2	-3.47% (p = 0.690)	(p = 0.837)	-0.326
Severity	2003.1	+4.19% (p = 0.000)	(p = 0.000)	0.495
Severity	2003.2	+4.15% (p = 0.001)	(p = 0.001)	0.459
Severity	2004.1	+3.77% (p = 0.002)	(p = 0.000)	0.459
Severity	2004.2	+3.30% (p = 0.008)	(p = 0.001)	0.395
Severity	2005.1	+3.79% (p = 0.004)	(p = 0.002)	0.419
Severity	2005.2	+3.23% (p = 0.015)	(p = 0.004)	0.343
Severity	2006.1	+3.88% (p = 0.005)	(p = 0.007)	0.382
Severity	2006.2	+3.58% (p = 0.015)	(p = 0.012)	0.315
Severity	2007.1	+3.91% (p = 0.014)	(p = 0.019)	0.325
Severity	2007.2	+3.72% (p = 0.029)	(p = 0.029)	0.265
Severity	2008.1	+4.46% (p = 0.015)	(p = 0.050)	0.302
Severity	2008.2	+5.70% (p = 0.003)	(p = 0.017)	0.418
Severity	2009.1	+6.13% (p = 0.004)	(p = 0.028)	0.429
Severity	2009.2	+6.88% (p = 0.003)	(p = 0.021)	0.444
Severity	2010.1	+5.95% (p = 0.012)	(p = 0.014)	0.432
Severity	2010.2	+8.56% (p = 0.000)	(p = 0.000)	0.694
Severity	2011.1	+7.79% (p = 0.001)	(p = 0.000)	0.695
Severity	2011.2	+8.34% (p = 0.002)	(p = 0.001)	0.668
Severity	2012.1	+10.06% (p = 0.001)	(p = 0.001)	0.735
Severity	2012.2	+8.02% (p = 0.003)	(p = 0.002)	0.668
Severity	2013.1	+8.80% (p = 0.004)	(p = 0.004)	0.680
Severity	2013.2	+9.18% (p = 0.011)	(p = 0.007)	0.614
Severity	2014.1	+8.67% (p = 0.034)	(p = 0.012)	0.601
Severity	2014.2	+8.21% (p = 0.093)	(p = 0.026)	0.472
Severity	2015.1	+8.74% (p = 0.149)	(p = 0.050)	0.456
Severity	2015.2	+3.45% (p = 0.570)	(p = 0.112)	0.199
Frequency	2003.1	-0.52% (p = 0.160)	(p = 0.000)	0.465
Frequency	2003.2	-0.49% (p = 0.220)	(p = 0.000)	0.440
Frequency	2004.1	-0.51% (p = 0.229)	(p = 0.000)	0.435
Frequency	2004.2	-0.50% (p = 0.269)	(p = 0.000)	0.415
Frequency	2005.1	-0.72% (p = 0.123)	(p = 0.000)	0.420
Frequency	2005.2	-0.78% (p = 0.118)	(p = 0.000)	0.412
Frequency	2006.1	-0.91% (p = 0.090)	(p = 0.000)	0.411
Frequency	2006.2	-0.99% (p = 0.087)	(p = 0.000)	0.402
Frequency	2007.1	-1.18% (p = 0.055)	(p = 0.001)	0.408
Frequency	2007.2	-1.58% (p = 0.014)	(p = 0.000)	0.496
Frequency	2008.1	-1.78% (p = 0.010)	(p = 0.001)	0.508
Frequency	2008.2	-1.77% (p = 0.018)	(p = 0.001)	0.463
Frequency	2009.1	-1.93% (p = 0.019)	(p = 0.002)	0.468
Frequency	2009.2	-2.03% (p = 0.025)	(p = 0.003)	0.439
Frequency	2010.1	-2.16% (p = 0.031)	(p = 0.005)	0.439
Frequency	2010.2	-2.56% (p = 0.021)	(p = 0.004)	0.463
Frequency	2011.1	-2.73% (p = 0.027)	(p = 0.007)	0.465
Frequency	2011.2	-1.90% (p = 0.120)	(p = 0.015)	0.337
Frequency	2012.1	-1.64% (p = 0.228)	(p = 0.018)	0.338
Frequency	2012.2	-1.77% (p = 0.263)	(p = 0.025)	0.294
Frequency	2013.1	-1.78% (p = 0.332)	(p = 0.038)	0.282
Frequency	2013.2	-2.83% (p = 0.182)	(p = 0.027)	0.358
Frequency	2014.1	-3.27% (p = 0.194)	(p = 0.049)	0.349
Frequency	2014.2	-4.26% (p = 0.169)	(p = 0.051)	0.348
Frequency	2015.1	-5.07% (p = 0.185)	(p = 0.095)	0.342
Frequency	2015.2	-6.68% (p = 0.182)	(p = 0.102)	0.319

**CM**

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

Fit	Start Date	Time	Seasonality	Adjusted R <sup>2</sup>
Loss Cost	2003.1	+3.79% (p = 0.002)	(p = 0.083)	0.306
Loss Cost	2003.2	+3.80% (p = 0.003)	(p = 0.093)	0.275
Loss Cost	2004.1	+3.36% (p = 0.011)	(p = 0.065)	0.252
Loss Cost	2004.2	+2.90% (p = 0.033)	(p = 0.101)	0.176
Loss Cost	2005.1	+3.20% (p = 0.028)	(p = 0.140)	0.187
Loss Cost	2005.2	+2.55% (p = 0.084)	(p = 0.217)	0.099
Loss Cost	2006.1	+3.15% (p = 0.046)	(p = 0.320)	0.132
Loss Cost	2006.2	+2.76% (p = 0.097)	(p = 0.405)	0.067
Loss Cost	2007.1	+2.94% (p = 0.105)	(p = 0.460)	0.066
Loss Cost	2007.2	+2.32% (p = 0.222)	(p = 0.590)	-0.005
Loss Cost	2008.1	+2.96% (p = 0.155)	(p = 0.736)	0.019
Loss Cost	2008.2	+4.26% (p = 0.050)	(p = 0.481)	0.128
Loss Cost	2009.1	+4.63% (p = 0.055)	(p = 0.565)	0.130
Loss Cost	2009.2	+5.33% (p = 0.046)	(p = 0.479)	0.152
Loss Cost	2010.1	+4.19% (p = 0.135)	(p = 0.352)	0.093
Loss Cost	2010.2	+6.48% (p = 0.025)	(p = 0.142)	0.295
Loss Cost	2011.1	+5.50% (p = 0.078)	(p = 0.115)	0.260
Loss Cost	2011.2	+7.08% (p = 0.042)	(p = 0.074)	0.333
Loss Cost	2012.1	+9.77% (p = 0.012)	(p = 0.150)	0.454
Loss Cost	2012.2	+7.54% (p = 0.051)	(p = 0.255)	0.268
Loss Cost	2013.1	+8.99% (p = 0.051)	(p = 0.389)	0.295
Loss Cost	2013.2	+8.32% (p = 0.117)	(p = 0.475)	0.141
Loss Cost	2014.1	+7.78% (p = 0.230)	(p = 0.497)	0.068
Loss Cost	2014.2	+6.35% (p = 0.414)	(p = 0.613)	-0.134
Loss Cost	2015.1	+7.18% (p = 0.494)	(p = 0.707)	-0.192
Loss Cost	2015.2	-0.19% (p = 0.986)	(p = 0.991)	-0.500
Severity	2003.1	+4.02% (p = 0.001)	(p = 0.000)	0.490
Severity	2003.2	+3.97% (p = 0.001)	(p = 0.001)	0.454
Severity	2004.1	+3.53% (p = 0.006)	(p = 0.000)	0.457
Severity	2004.2	+3.04% (p = 0.019)	(p = 0.001)	0.395
Severity	2005.1	+3.55% (p = 0.010)	(p = 0.002)	0.415
Severity	2005.2	+2.96% (p = 0.034)	(p = 0.004)	0.341
Severity	2006.1	+3.66% (p = 0.013)	(p = 0.007)	0.375
Severity	2006.2	+3.34% (p = 0.032)	(p = 0.012)	0.308
Severity	2007.1	+3.68% (p = 0.030)	(p = 0.020)	0.316
Severity	2007.2	+3.48% (p = 0.057)	(p = 0.030)	0.256
Severity	2008.1	+4.29% (p = 0.030)	(p = 0.055)	0.288
Severity	2008.2	+5.57% (p = 0.007)	(p = 0.021)	0.405
Severity	2009.1	+6.06% (p = 0.008)	(p = 0.035)	0.414
Severity	2009.2	+6.85% (p = 0.007)	(p = 0.027)	0.431
Severity	2010.1	+5.73% (p = 0.028)	(p = 0.018)	0.421
Severity	2010.2	+8.48% (p = 0.001)	(p = 0.001)	0.686
Severity	2011.1	+7.53% (p = 0.004)	(p = 0.001)	0.689
Severity	2011.2	+8.10% (p = 0.006)	(p = 0.001)	0.662
Severity	2012.1	+10.18% (p = 0.002)	(p = 0.002)	0.728
Severity	2012.2	+7.99% (p = 0.008)	(p = 0.003)	0.660
Severity	2013.1	+9.01% (p = 0.012)	(p = 0.009)	0.672
Severity	2013.2	+9.44% (p = 0.025)	(p = 0.014)	0.604
Severity	2014.1	+8.83% (p = 0.077)	(p = 0.025)	0.589
Severity	2014.2	+8.35% (p = 0.165)	(p = 0.048)	0.453
Severity	2015.1	+9.20% (p = 0.251)	(p = 0.099)	0.430
Severity	2015.2	+3.21% (p = 0.693)	(p = 0.174)	0.131
Frequency	2003.1	-0.22% (p = 0.526)	(p = 0.000)	0.560
Frequency	2003.2	-0.17% (p = 0.643)	(p = 0.000)	0.541
Frequency	2004.1	-0.16% (p = 0.683)	(p = 0.000)	0.535
Frequency	2004.2	-0.14% (p = 0.741)	(p = 0.000)	0.520
Frequency	2005.1	-0.34% (p = 0.429)	(p = 0.000)	0.514
Frequency	2005.2	-0.40% (p = 0.395)	(p = 0.000)	0.507
Frequency	2006.1	-0.49% (p = 0.330)	(p = 0.000)	0.498
Frequency	2006.2	-0.56% (p = 0.303)	(p = 0.000)	0.490
Frequency	2007.1	-0.72% (p = 0.219)	(p = 0.000)	0.484
Frequency	2007.2	-1.11% (p = 0.061)	(p = 0.000)	0.571
Frequency	2008.1	-1.28% (p = 0.050)	(p = 0.000)	0.572
Frequency	2008.2	-1.24% (p = 0.079)	(p = 0.000)	0.534
Frequency	2009.1	-1.34% (p = 0.087)	(p = 0.000)	0.530
Frequency	2009.2	-1.42% (p = 0.102)	(p = 0.001)	0.504
Frequency	2010.1	-1.45% (p = 0.135)	(p = 0.001)	0.499
Frequency	2010.2	-1.84% (p = 0.086)	(p = 0.001)	0.522
Frequency	2011.1	-1.89% (p = 0.120)	(p = 0.003)	0.517
Frequency	2011.2	-0.94% (p = 0.415)	(p = 0.004)	0.447
Frequency	2012.1	-0.37% (p = 0.771)	(p = 0.003)	0.486
Frequency	2012.2	-0.42% (p = 0.779)	(p = 0.006)	0.452
Frequency	2013.1	-0.02% (p = 0.991)	(p = 0.009)	0.453
Frequency	2013.2	-1.02% (p = 0.604)	(p = 0.008)	0.519
Frequency	2014.1	-0.96% (p = 0.699)	(p = 0.016)	0.493
Frequency	2014.2	-1.84% (p = 0.545)	(p = 0.023)	0.489
Frequency	2015.1	-1.85% (p = 0.651)	(p = 0.050)	0.451
Frequency	2015.2	-3.30% (p = 0.540)	(p = 0.072)	0.421

**CM**

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

Fit	Start Date	Time	Adjusted R <sup>2</sup>
Loss Cost	2003.1	+3.13% (p = 0.006)	0.189
Loss Cost	2003.2	+2.99% (p = 0.012)	0.160
Loss Cost	2004.1	+2.68% (p = 0.030)	0.119
Loss Cost	2004.2	+2.11% (p = 0.090)	0.065
Loss Cost	2005.1	+2.43% (p = 0.067)	0.083
Loss Cost	2005.2	+1.70% (p = 0.197)	0.026
Loss Cost	2006.1	+2.24% (p = 0.108)	0.061
Loss Cost	2006.2	+1.75% (p = 0.227)	0.020
Loss Cost	2007.1	+1.90% (p = 0.225)	0.022
Loss Cost	2007.2	+1.22% (p = 0.452)	-0.018
Loss Cost	2008.1	+1.70% (p = 0.332)	-0.001
Loss Cost	2008.2	+2.61% (p = 0.159)	0.049
Loss Cost	2009.1	+2.86% (p = 0.159)	0.052
Loss Cost	2009.2	+3.14% (p = 0.158)	0.055
Loss Cost	2010.1	+2.23% (p = 0.342)	-0.002
Loss Cost	2010.2	+3.59% (p = 0.155)	0.063
Loss Cost	2011.1	+2.94% (p = 0.284)	0.013
Loss Cost	2011.2	+3.37% (p = 0.276)	0.017
Loss Cost	2012.1	+5.35% (p = 0.113)	0.110
Loss Cost	2012.2	+2.68% (p = 0.408)	-0.019
Loss Cost	2013.1	+3.39% (p = 0.364)	-0.009
Loss Cost	2013.2	+1.70% (p = 0.679)	-0.073
Loss Cost	2014.1	+0.83% (p = 0.863)	-0.097
Loss Cost	2014.2	-1.78% (p = 0.743)	-0.097
Loss Cost	2015.1	-2.29% (p = 0.730)	-0.107
Loss Cost	2015.2	-8.67% (p = 0.206)	0.105
Severity	2003.1	+3.89% (p = 0.002)	0.240
Severity	2003.2	+3.63% (p = 0.005)	0.199
Severity	2004.1	+3.46% (p = 0.012)	0.167
Severity	2004.2	+2.78% (p = 0.042)	0.105
Severity	2005.1	+3.44% (p = 0.016)	0.163
Severity	2005.2	+2.66% (p = 0.058)	0.094
Severity	2006.1	+3.48% (p = 0.017)	0.169
Severity	2006.2	+2.94% (p = 0.050)	0.110
Severity	2007.1	+3.45% (p = 0.032)	0.143
Severity	2007.2	+2.98% (p = 0.077)	0.091
Severity	2008.1	+3.87% (p = 0.031)	0.158
Severity	2008.2	+4.62% (p = 0.017)	0.208
Severity	2009.1	+5.26% (p = 0.012)	0.239
Severity	2009.2	+5.45% (p = 0.018)	0.223
Severity	2010.1	+4.92% (p = 0.046)	0.160
Severity	2010.2	+6.44% (p = 0.015)	0.259
Severity	2011.1	+6.30% (p = 0.031)	0.213
Severity	2011.2	+5.67% (p = 0.075)	0.143
Severity	2012.1	+7.87% (p = 0.023)	0.267
Severity	2012.2	+4.91% (p = 0.118)	0.114
Severity	2013.1	+6.21% (p = 0.084)	0.164
Severity	2013.2	+4.90% (p = 0.216)	0.057
Severity	2014.1	+5.23% (p = 0.264)	0.035
Severity	2014.2	+2.58% (p = 0.613)	-0.078
Severity	2015.1	+3.93% (p = 0.531)	-0.068
Severity	2015.2	-2.81% (p = 0.623)	-0.101
Frequency	2003.1	-0.74% (p = 0.136)	0.039
Frequency	2003.2	-0.62% (p = 0.233)	0.015
Frequency	2004.1	-0.75% (p = 0.169)	0.031
Frequency	2004.2	-0.65% (p = 0.262)	0.010
Frequency	2005.1	-0.98% (p = 0.095)	0.064
Frequency	2005.2	-0.94% (p = 0.134)	0.047
Frequency	2006.1	-1.20% (p = 0.070)	0.087
Frequency	2006.2	-1.16% (p = 0.102)	0.068
Frequency	2007.1	-1.49% (p = 0.044)	0.124
Frequency	2007.2	-1.71% (p = 0.032)	0.150
Frequency	2008.1	-2.09% (p = 0.013)	0.214
Frequency	2008.2	-1.92% (p = 0.033)	0.161
Frequency	2009.1	-2.28% (p = 0.018)	0.211
Frequency	2009.2	-2.19% (p = 0.037)	0.167
Frequency	2010.1	-2.56% (p = 0.025)	0.207
Frequency	2010.2	-2.67% (p = 0.034)	0.192
Frequency	2011.1	-3.16% (p = 0.023)	0.238
Frequency	2011.2	-2.18% (p = 0.106)	0.109
Frequency	2012.1	-2.33% (p = 0.126)	0.099
Frequency	2012.2	-2.12% (p = 0.217)	0.047
Frequency	2013.1	-2.66% (p = 0.176)	0.076
Frequency	2013.2	-3.05% (p = 0.181)	0.079
Frequency	2014.1	-4.18% (p = 0.111)	0.158
Frequency	2014.2	-4.25% (p = 0.173)	0.107
Frequency	2015.1	-5.99% (p = 0.103)	0.210
Frequency	2015.2	-6.02% (p = 0.183)	0.129

**AP**

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

Fit	Start Date	Time	Seasonality	Adjusted R <sup>2</sup>
Loss Cost	2003.1	+1.02% (p = 0.234)	(p = 0.002)	0.260
Loss Cost	2003.2	+1.63% (p = 0.051)	(p = 0.000)	0.373
Loss Cost	2004.1	+1.69% (p = 0.058)	(p = 0.000)	0.372
Loss Cost	2004.2	+1.91% (p = 0.044)	(p = 0.000)	0.380
Loss Cost	2005.1	+2.28% (p = 0.023)	(p = 0.001)	0.395
Loss Cost	2005.2	+2.38% (p = 0.026)	(p = 0.001)	0.378
Loss Cost	2006.1	+2.18% (p = 0.055)	(p = 0.001)	0.379
Loss Cost	2006.2	+2.19% (p = 0.072)	(p = 0.002)	0.351
Loss Cost	2007.1	+2.41% (p = 0.067)	(p = 0.003)	0.352
Loss Cost	2007.2	+2.04% (p = 0.140)	(p = 0.006)	0.289
Loss Cost	2008.1	+2.11% (p = 0.160)	(p = 0.009)	0.286
Loss Cost	2008.2	+2.51% (p = 0.124)	(p = 0.008)	0.298
Loss Cost	2009.1	+2.41% (p = 0.178)	(p = 0.010)	0.295
Loss Cost	2009.2	+3.79% (p = 0.036)	(p = 0.002)	0.443
Loss Cost	2010.1	+3.61% (p = 0.067)	(p = 0.003)	0.440
Loss Cost	2010.2	+3.18% (p = 0.136)	(p = 0.006)	0.369
Loss Cost	2011.1	+1.78% (p = 0.406)	(p = 0.002)	0.429
Loss Cost	2011.2	+1.72% (p = 0.473)	(p = 0.004)	0.390
Loss Cost	2012.1	+0.34% (p = 0.895)	(p = 0.003)	0.449
Loss Cost	2012.2	+0.87% (p = 0.763)	(p = 0.003)	0.445
Loss Cost	2013.1	+1.73% (p = 0.605)	(p = 0.008)	0.416
Loss Cost	2013.2	-1.07% (p = 0.741)	(p = 0.013)	0.378
Loss Cost	2014.1	-5.03% (p = 0.070)	(p = 0.001)	0.705
Loss Cost	2014.2	-4.53% (p = 0.158)	(p = 0.001)	0.703
Loss Cost	2015.1	-2.39% (p = 0.497)	(p = 0.004)	0.646
Loss Cost	2015.2	-5.22% (p = 0.171)	(p = 0.006)	0.688
Severity	2003.1	+1.35% (p = 0.145)	(p = 0.044)	0.131
Severity	2003.2	+2.01% (p = 0.028)	(p = 0.012)	0.248
Severity	2004.1	+2.16% (p = 0.027)	(p = 0.018)	0.252
Severity	2004.2	+2.55% (p = 0.013)	(p = 0.010)	0.297
Severity	2005.1	+2.84% (p = 0.009)	(p = 0.018)	0.311
Severity	2005.2	+3.37% (p = 0.003)	(p = 0.008)	0.377
Severity	2006.1	+3.43% (p = 0.005)	(p = 0.011)	0.374
Severity	2006.2	+3.60% (p = 0.006)	(p = 0.012)	0.360
Severity	2007.1	+3.97% (p = 0.005)	(p = 0.021)	0.376
Severity	2007.2	+3.74% (p = 0.012)	(p = 0.031)	0.311
Severity	2008.1	+3.78% (p = 0.019)	(p = 0.040)	0.305
Severity	2008.2	+4.11% (p = 0.019)	(p = 0.038)	0.300
Severity	2009.1	+4.33% (p = 0.025)	(p = 0.055)	0.300
Severity	2009.2	+5.67% (p = 0.005)	(p = 0.017)	0.434
Severity	2010.1	+5.54% (p = 0.011)	(p = 0.022)	0.422
Severity	2010.2	+5.13% (p = 0.029)	(p = 0.035)	0.335
Severity	2011.1	+3.25% (p = 0.135)	(p = 0.008)	0.388
Severity	2011.2	+2.59% (p = 0.270)	(p = 0.016)	0.301
Severity	2012.1	+1.46% (p = 0.564)	(p = 0.011)	0.336
Severity	2012.2	+2.62% (p = 0.351)	(p = 0.009)	0.385
Severity	2013.1	+2.86% (p = 0.384)	(p = 0.016)	0.371
Severity	2013.2	+0.91% (p = 0.791)	(p = 0.031)	0.267
Severity	2014.1	-2.70% (p = 0.402)	(p = 0.005)	0.512
Severity	2014.2	-3.35% (p = 0.382)	(p = 0.012)	0.486
Severity	2015.1	-1.66% (p = 0.717)	(p = 0.029)	0.379
Severity	2015.2	-4.96% (p = 0.330)	(p = 0.054)	0.377
Frequency	2003.1	-0.33% (p = 0.371)	(p = 0.013)	0.144
Frequency	2003.2	-0.37% (p = 0.347)	(p = 0.018)	0.140
Frequency	2004.1	-0.45% (p = 0.277)	(p = 0.016)	0.151
Frequency	2004.2	-0.62% (p = 0.150)	(p = 0.027)	0.158
Frequency	2005.1	-0.54% (p = 0.241)	(p = 0.041)	0.115
Frequency	2005.2	-0.96% (p = 0.021)	(p = 0.068)	0.214
Frequency	2006.1	-1.21% (p = 0.005)	(p = 0.027)	0.310
Frequency	2006.2	-1.37% (p = 0.003)	(p = 0.046)	0.342
Frequency	2007.1	-1.51% (p = 0.002)	(p = 0.034)	0.360
Frequency	2007.2	-1.64% (p = 0.002)	(p = 0.054)	0.380
Frequency	2008.1	-1.61% (p = 0.004)	(p = 0.070)	0.323
Frequency	2008.2	-1.54% (p = 0.011)	(p = 0.070)	0.302
Frequency	2009.1	-1.84% (p = 0.004)	(p = 0.037)	0.371
Frequency	2009.2	-1.78% (p = 0.011)	(p = 0.041)	0.354
Frequency	2010.1	-1.83% (p = 0.018)	(p = 0.049)	0.310
Frequency	2010.2	-1.86% (p = 0.028)	(p = 0.065)	0.301
Frequency	2011.1	-1.42% (p = 0.103)	(p = 0.120)	0.160
Frequency	2011.2	-0.85% (p = 0.324)	(p = 0.053)	0.181
Frequency	2012.1	-1.11% (p = 0.259)	(p = 0.049)	0.194
Frequency	2012.2	-1.70% (p = 0.107)	(p = 0.088)	0.243
Frequency	2013.1	-1.09% (p = 0.327)	(p = 0.169)	0.064
Frequency	2013.2	-1.96% (p = 0.092)	(p = 0.293)	0.183
Frequency	2014.1	-2.40% (p = 0.083)	(p = 0.240)	0.201
Frequency	2014.2	-1.22% (p = 0.327)	(p = 0.076)	0.245
Frequency	2015.1	-0.74% (p = 0.622)	(p = 0.147)	0.074
Frequency	2015.2	-0.28% (p = 0.878)	(p = 0.154)	0.079

**AP**

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

Fit	Start Date	Time	Adjusted R <sup>2</sup>
Loss Cost	2003.1	+1.16% (p = 0.237)	0.013
Loss Cost	2003.2	+1.63% (p = 0.109)	0.051
Loss Cost	2004.1	+1.88% (p = 0.082)	0.067
Loss Cost	2004.2	+1.91% (p = 0.097)	0.061
Loss Cost	2005.1	+2.49% (p = 0.038)	0.115
Loss Cost	2005.2	+2.38% (p = 0.062)	0.091
Loss Cost	2006.1	+2.42% (p = 0.076)	0.082
Loss Cost	2006.2	+2.19% (p = 0.132)	0.052
Loss Cost	2007.1	+2.69% (p = 0.083)	0.083
Loss Cost	2007.2	+2.04% (p = 0.203)	0.029
Loss Cost	2008.1	+2.42% (p = 0.163)	0.045
Loss Cost	2008.2	+2.51% (p = 0.185)	0.038
Loss Cost	2009.1	+2.80% (p = 0.177)	0.044
Loss Cost	2009.2	+3.79% (p = 0.090)	0.099
Loss Cost	2010.1	+4.18% (p = 0.091)	0.104
Loss Cost	2010.2	+3.18% (p = 0.222)	0.033
Loss Cost	2011.1	+2.52% (p = 0.376)	-0.010
Loss Cost	2011.2	+1.72% (p = 0.581)	-0.045
Loss Cost	2012.1	+1.35% (p = 0.702)	-0.060
Loss Cost	2012.2	+0.87% (p = 0.828)	-0.073
Loss Cost	2013.1	+3.05% (p = 0.495)	-0.040
Loss Cost	2013.2	-1.07% (p = 0.801)	-0.084
Loss Cost	2014.1	-3.23% (p = 0.500)	-0.049
Loss Cost	2014.2	-4.53% (p = 0.426)	-0.031
Loss Cost	2015.1	+0.11% (p = 0.986)	-0.125
Loss Cost	2015.2	-5.22% (p = 0.421)	-0.035
Severity	2003.1	+1.45% (p = 0.137)	0.039
Severity	2003.2	+2.01% (p = 0.043)	0.097
Severity	2004.1	+2.28% (p = 0.030)	0.119
Severity	2004.2	+2.55% (p = 0.023)	0.138
Severity	2005.1	+2.98% (p = 0.011)	0.179
Severity	2005.2	+3.37% (p = 0.007)	0.210
Severity	2006.1	+3.62% (p = 0.007)	0.218
Severity	2006.2	+3.60% (p = 0.012)	0.195
Severity	2007.1	+4.19% (p = 0.006)	0.241
Severity	2007.2	+3.74% (p = 0.019)	0.181
Severity	2008.1	+4.02% (p = 0.020)	0.186
Severity	2008.2	+4.11% (p = 0.029)	0.169
Severity	2009.1	+4.62% (p = 0.025)	0.189
Severity	2009.2	+5.67% (p = 0.011)	0.260
Severity	2010.1	+5.98% (p = 0.014)	0.250
Severity	2010.2	+5.13% (p = 0.046)	0.168
Severity	2011.1	+3.86% (p = 0.146)	0.073
Severity	2011.2	+2.59% (p = 0.353)	-0.005
Severity	2012.1	+2.25% (p = 0.473)	-0.031
Severity	2012.2	+2.62% (p = 0.467)	-0.032
Severity	2013.1	+3.99% (p = 0.334)	0.001
Severity	2013.2	+0.91% (p = 0.827)	-0.086
Severity	2014.1	-1.08% (p = 0.818)	-0.094
Severity	2014.2	-3.35% (p = 0.536)	-0.062
Severity	2015.1	+0.44% (p = 0.943)	-0.124
Severity	2015.2	-4.96% (p = 0.439)	-0.043
Frequency	2003.1	-0.28% (p = 0.482)	-0.015
Frequency	2003.2	-0.37% (p = 0.384)	-0.007
Frequency	2004.1	-0.40% (p = 0.380)	-0.007
Frequency	2004.2	-0.62% (p = 0.179)	0.029
Frequency	2005.1	-0.48% (p = 0.320)	0.001
Frequency	2005.2	-0.96% (p = 0.027)	0.138
Frequency	2006.1	-1.15% (p = 0.012)	0.190
Frequency	2006.2	-1.37% (p = 0.005)	0.251
Frequency	2007.1	-1.44% (p = 0.005)	0.251
Frequency	2007.2	-1.64% (p = 0.003)	0.295
Frequency	2008.1	-1.54% (p = 0.009)	0.242
Frequency	2008.2	-1.54% (p = 0.015)	0.213
Frequency	2009.1	-1.74% (p = 0.011)	0.244
Frequency	2009.2	-1.78% (p = 0.018)	0.224
Frequency	2010.1	-1.70% (p = 0.037)	0.176
Frequency	2010.2	-1.86% (p = 0.040)	0.181
Frequency	2011.1	-1.29% (p = 0.152)	0.069
Frequency	2011.2	-0.85% (p = 0.372)	-0.010
Frequency	2012.1	-0.89% (p = 0.412)	-0.019
Frequency	2012.2	-1.70% (p = 0.133)	0.100
Frequency	2013.1	-0.90% (p = 0.433)	-0.027
Frequency	2013.2	-1.96% (p = 0.093)	0.166
Frequency	2014.1	-2.17% (p = 0.113)	0.155
Frequency	2014.2	-1.22% (p = 0.392)	-0.019
Frequency	2015.1	-0.33% (p = 0.835)	-0.119
Frequency	2015.2	-0.28% (p = 0.890)	-0.140