

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

Based on Insurance Industry Data  
Through December 31, 2019

August 10, 2020

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# 1. EXECUTIVE SUMMARY

## 1.1. Purpose and Scope

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

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

## 1.2. Actuarial Findings

In this preliminary report we present the methodology and assumptions used to select past and future annual loss cost trend rates. 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.

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

**Table 1: Selected Preliminary Loss Cost Trends**

Coverage	Past Loss Cost	Future Loss Cost
Bodily Injury	+0.0%	+0.0%
Property Damage*	+2.0%	+2.0%
Accident Benefits	+3.5%	+3.5%
Uninsured Auto	+1.0%	+1.0%
Collision	+3.5%	+3.5%
Comprehensive	+4.5%	+4.5%
Specified Perils	+4.5%	+4.5%
All Perils	+5.0%	+4.0%
Underinsured Motorist	+3.5%	+3.5%

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

\* \* \* \* \*

We developed the estimates in this report in accordance with the Principles promulgated by the Casualty Actuarial Society and the applicable Actuarial Standards of Practice issued by the Actuarial Standards Board (Canada).

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## 2. ANALYSIS – GENERAL DISCUSSION

### 2.1. Introduction

In the sections that follow we present:

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

Changes to the Insurance Act and Associated Regulations (NLR 56/19) came into effect on January 1, 2020. Amongst other changes, the non-pecuniary (i.e., pain and suffering) deductible increased from \$2,500 to \$5,000 and DCPD was introduced. Until the Automobile Statistical Plan (ASP) data under the new Regulations has sufficient post-reform data for analysis purposes, we are unable to provide an updated assessment of the reform impact at this time.

### 2.2. Data

The source for the exposures (number of vehicles), claim count and claim amount data that we analyze is the 2019-2 AUTO7001 Automobile Industry Exhibit (as of December 31, 2019) provided by GISA. This data includes the experience of all private passenger vehicles in Newfoundland and Labrador. We refer to this as the AIX report.

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

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

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

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

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

It is important to note two points about case reserves:

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

amount (e.g., \$10,000 for bodily injury claims) as the case reserve when a claim is first reported and before any investigation is performed. This is referred to as the “initial claim reserve.” In a sense, the initial claim reserve serves as a placeholder until investigation is conducted and a more accurate estimate can be established by the claim adjusters. For those companies that follow this approach, the amount of the initial case reserve and the length of time the initial claim reserve remains posted varies by company and, for a particular company, could change over time.

2. The case reserves do not reflect the “actuarial reserve” (also referred to as the bulk reserve or the IBNR reserve) that insurance companies record in their financial statements. This actuarial reserve, which is estimated by the insurance company actuaries, is an aggregate amount that is intended to provide for (i) any overall inadequacies or redundancies in the case reserves that are established on individual claims, and (ii) claims associated with accidents that occurred but have not yet been reported to the insurance company as of the time of the financial statement. The approach that insurance companies (their actuaries) use to determine the “actuarial reserve,” while subject to the common standards of the Actuarial Standards Board (Canada), varies from company to company.

### 2.3. Over-Reporting issue

In earlier data releases GISA noted various claim count reporting errors for the 2017 and prior years. GISA had been working with the writer(s) in correcting the reporting errors and now states these errors have been corrected. In the following tables we present the change in reported counts between the 2017-2, 2018-1, 2018-2, 2019-1 and 2019-2 diagonals for accident years 2013 to 2017 based on the most recent release. In contrast to the large percentage changes we presented in our prior report, these percentage changes have reduced, and appear to support that the erroneous reported claim counts have, for the most part, been corrected.

**Table 2: Bodily Injury – Reported Claim Counts**

Accident Year	2017-2 Diagonal	2018-1 Diagonal	Percent Change	2018-2 Diagonal	Percent Change	2019-1 Diagonal	Percent Change	2019-2 Diagonal	Percent Change
2013	2,227	2,272	2.0%	2,274	0.1%	2,237	-1.6%	2,236	0.0%
2014	2,093	2,146	2.5%	2,154	0.4%	2,119	-1.6%	2,113	-0.3%
2015	2,115	2,121	0.3%	2,130	0.4%	2,123	-0.3%	2,125	0.1%
2016	2,008	2,020	0.6%	2,035	0.7%	2,036	0.0%	2,037	0.0%
2017	1,680	1,791	6.6%	1,814	1.3%	1,830	0.9%	1,845	0.8%

**Table 3: Property Damage – Reported Claim Counts**

Accident Year	2017-2 Diagonal	2018-1 Diagonal	Percent Change	2018-2 Diagonal	Percent Change	2019-1 Diagonal	Percent Change	2019-2 Diagonal	Percent Change
2013	8,011	8,009	0.0%	8,008	0.0%	8,008	0.0%	8,008	0.0%
2014	7,907	7,905	0.0%	7,903	0.0%	7,903	0.0%	7,904	0.0%
2015	8,028	8,031	0.0%	8,030	0.0%	8,027	0.0%	8,026	0.0%
2016	7,539	7,583	0.6%	7,588	0.1%	7,591	0.0%	7,592	0.0%
2017	6,522	7,238	11.0%	7,299	0.8%	7,325	0.4%	7,328	0.0%

**Table 4: Accident Benefits Total – Reported Claim Counts**

Accident Year	2017-2 Diagonal	2018-1 Diagonal	Percent Change	2018-2 Diagonal	Percent Change	2019-1 Diagonal	Percent Change	2019-2 Diagonal	Percent Change
2013	2,241	2,252	0.5%	2,255	0.1%	2,247	-0.4%	2,247	0.0%
2014	2,251	2,296	2.0%	2,314	0.8%	2,301	-0.6%	2,299	-0.1%
2015	2,402	2,405	0.1%	2,403	-0.1%	2,398	-0.2%	2,392	-0.3%
2016	2,398	2,402	0.2%	2,401	0.0%	2,392	-0.4%	2,384	-0.3%
2017	2,327	2,229	-4.2%	2,215	-0.6%	2,219	0.2%	2,219	0.0%

**Table 5: Uninsured Auto – Reported Claim Counts**

Accident Year	2017-2 Diagonal	2018-1 Diagonal	Percent Change	2018-2 Diagonal	Percent Change	2019-1 Diagonal	Percent Change	2019-2 Diagonal	Percent Change
2013	153	158	3.3%	159	0.6%	154	-3.1%	152	-1.3%
2014	168	177	5.4%	179	1.1%	171	-4.5%	169	-1.2%
2015	183	184	0.5%	187	1.6%	189	1.1%	189	0.0%
2016	143	146	2.1%	148	1.4%	150	1.4%	151	0.7%
2017	96	106	10.4%	107	0.9%	110	2.8%	112	1.8%



**Table 6: Collision – Reported Claim Counts**

Accident Year	2017-2 Diagonal	2018-1 Diagonal	Percent Change	2018-2 Diagonal	Percent Change	2019-1 Diagonal	Percent Change	2019-2 Diagonal	Percent Change
2013	10,057	10,057	0.0%	10,058	0.0%	10,057	0.0%	10,057	0.0%
2014	9,946	9,953	0.1%	9,953	0.0%	9,944	-0.1%	9,944	0.0%
2015	9,646	9,637	-0.1%	9,631	-0.1%	9,626	-0.1%	9,625	0.0%
2016	9,236	9,164	-0.8%	9,140	-0.3%	9,128	-0.1%	9,122	-0.1%
2017	10,190	9,044	-11.2%	8,793	-2.8%	8,730	-0.7%	8,718	-0.1%

**Table 7: Comprehensive – Reported Claim Counts**

Accident Year	2017-2 Diagonal	2018-1 Diagonal	Percent Change	2018-2 Diagonal	Percent Change	2019-1 Diagonal	Percent Change	2019-2 Diagonal	Percent Change
2013	18,055	18,055	0.0%	18,055	0.0%	18,055	0.0%	18,055	0.0%
2014	19,169	19,169	0.0%	19,169	0.0%	19,168	0.0%	19,168	0.0%
2015	20,045	20,047	0.0%	20,047	0.0%	20,048	0.0%	20,049	0.0%
2016	20,372	20,405	0.2%	20,414	0.0%	20,418	0.0%	20,419	0.0%
2017	19,909	21,952	10.3%	22,221	1.2%	22,269	0.2%	22,288	0.1%

**Table 8: All Perils – Reported Claim Counts**

Accident Year	2017-2 Diagonal	2018-1 Diagonal	Percent Change	2018-2 Diagonal	Percent Change	2019-1 Diagonal	Percent Change	2019-2 Diagonal	Percent Change
2013	374	374	0.0%	374	0.0%	374	0.0%	374	0.0%
2014	418	418	0.0%	418	0.0%	418	0.0%	418	0.0%
2015	439	439	0.0%	439	0.0%	439	0.0%	439	0.0%
2016	544	538	-1.1%	538	0.0%	537	-0.2%	537	0.0%
2017	543	536	-1.3%	537	0.2%	534	-0.6%	535	0.2%

Most noteworthy are the changes (i.e., corrections) for bodily injury, accident benefits and uninsured auto. In the case of bodily injury, in our prior report, the percentage change for accident year 2017 from the 2017-2 to the 2018-1 diagonal was 17.8%; this has reduced to 6.6% in this report.

However, GISA states, "... Users should exercise caution when using this data for purposes such as determination of frequency trends or claim severities." Therefore, given the statement by GISA, as in our prior review, we continue to consider the reliability of the frequency and severity data, and consider the loss cost trend rates directly.

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

We estimate the final (ultimate) number 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 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 of the coverages.

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

We note that the selection of development factors has an effect on the selected loss trend rates and other key assumptions, factors, and provisions.<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. The changes are as follows:

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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.

<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.

**Table 9: 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	\$ 422.78	\$ 61,841	6.84	\$ 425.30	\$ 64,130	6.63
2016	\$ 398.10	\$ 59,876	6.65	\$ 397.71	\$ 63,275	6.29
2017	\$ 364.70	\$ 60,548	6.02	\$ 361.29	\$ 62,788	5.75
2018	\$ 373.03	\$ 72,814	5.12	\$ 369.52	\$ 69,064	5.35
2019#	\$ 346.50	\$ 71,346	4.86	\$ 391.44	\$ 73,732	5.31

# 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%.

**Table 10: 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	\$ 118.69	\$ 4,738	25.05	\$ 119.25	\$ 4,761	25.05
2016	\$ 117.48	\$ 5,043	23.29	\$ 117.79	\$ 5,058	23.29
2017	\$ 116.84	\$ 5,080	23.00	\$ 116.66	\$ 5,164	22.59
2018	\$ 122.92	\$ 5,363	22.92	\$ 123.02	\$ 5,586	22.02
2019#	\$ 113.70	\$ 5,519	20.60	\$ 119.26	\$ 5,673	21.02

# 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 0.2%.

**Table 11: Accident Benefits: Change in Estimates**

AY	As of June 30, 2019			As of December 31, 2019		
	Loss Cost	Severity	Frequency	Loss Cost	Severity	Frequency
2015	\$ 64.34	\$ 7,686	8.37	\$ 64.50	\$ 8,052	8.01
2016	\$ 62.05	\$ 6,833	9.08	\$ 61.33	\$ 7,853	7.81
2017	\$ 62.55	\$ 5,178	12.08	\$ 61.48	\$ 8,518	7.22
2018	\$ 69.43	\$ 6,961	9.97	\$ 64.13	\$ 9,397	6.82
2019#	\$ 66.45	\$ 7,186	9.25	\$ 65.27	\$ 9,282	7.03

# 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 2.7%.

**Table 12: Uninsured Auto: Change in Estimates**

AY	As of June 30, 2019			As of December 31, 2019		
	Loss Cost	Severity	Frequency	Loss Cost	Severity	Frequency
2015	\$ 16.58	\$ 28,103	0.59	\$ 16.39	\$ 28,586	0.57
2016	\$ 16.92	\$ 36,881	0.46	\$ 16.95	\$ 37,763	0.45
2017	\$ 11.50	\$ 31,351	0.37	\$ 11.23	\$ 33,369	0.34
2018	\$ 11.70	\$ 29,802	0.39	\$ 11.54	\$ 29,224	0.39
2019#	\$ 12.89	\$ 32,357	0.40	\$ 11.13	\$ 35,716	0.31

# 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 1.0%.

**Table 13: Collision: Change in Estimates**

AY	As of June 30, 2019			As of December 31, 2019		
	Loss Cost	Severity	Frequency	Loss Cost	Severity	Frequency
2015	\$ 219.94	\$ 5,609	39.21	\$ 219.97	\$ 5,621	39.14
2016	\$ 228.75	\$ 6,281	36.42	\$ 228.84	\$ 6,313	36.25
2017	\$ 212.65	\$ 5,651	37.63	\$ 212.85	\$ 6,048	35.19
2018	\$ 225.71	\$ 5,450	41.41	\$ 226.91	\$ 6,522	34.79
2019#	\$ 219.92	\$ 6,082	36.16	\$ 230.32	\$ 6,569	35.06

# 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 0.2%.

**Table 14: Comprehensive: Change in Estimates**

AY	As of June 30, 2019			As of December 31, 2019		
	Loss Cost	Severity	Frequency	Loss Cost	Severity	Frequency
2015	\$ 100.40	\$ 1,300	77.21	\$ 100.57	\$ 1,303	77.21
2016	\$ 110.78	\$ 1,431	77.42	\$ 110.89	\$ 1,433	77.39
2017	\$ 137.65	\$ 1,616	85.18	\$ 137.82	\$ 1,622	84.96
2018	\$ 120.72	\$ 1,650	73.15	\$ 121.01	\$ 1,671	72.40
2019#	\$ 98.17	\$ 1,412	69.52	\$ 107.43	\$ 1,564	68.68

# 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 0.2%.

**Table 15: 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	\$ 340.15	\$ 4,591	74.09	\$ 339.59	\$ 4,576	74.22
2016	\$ 353.06	\$ 4,215	83.77	\$ 350.20	\$ 4,174	83.91
2017	\$ 335.09	\$ 4,011	83.54	\$ 335.30	\$ 3,989	84.06
2018	\$ 400.89	\$ 5,628	71.23	\$ 391.31	\$ 5,455	71.73
2019#	\$ 283.45	\$ 3,966	71.46	\$ 328.44	\$ 4,391	74.80

# 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 0.9%.

## 2.5. Loss Trend Rates

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

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

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

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

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

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

- We test different time periods 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>7</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.

#### 3.2. Seasonality

Some coverages exhibit what is referred to as “seasonality” – where claim costs (number of claims or claim amounts) incurred during the first half of a year are generally higher/lower than claim costs incurred during the second half of a year. In the coverage-by-coverage discussion that follows, we state whether a seasonality parameter is applied. We note, however, that seasonality may be significant for some, but not all time periods; or significant for loss cost, or severity, or frequency, but not for all three.

#### 3.3. Weather Conditions

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

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<sup>7</sup> Due to the breadth and depth of our review, not all loss trend models we considered are included in Appendix E.

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

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

### **3.4. Reform or Level Change Parameter**

The purpose of a reform parameter<sup>8</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 take into consideration the possibility that a reform could cause the trend rate slope to change; or even change direction. We determine the statistical significance of a trend rate change based on results of  $p$ -value tests.

### **3.5. Data Points**

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

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

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

### **3.6. Statistical Tests**

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

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<sup>8</sup> We use the terms reform or level change interchangeably; but a reform parameter is associated with a known event.

- 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.

### **3.7. Future Trend Rates**

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

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

### **3.8. Summary of Trend Rates**

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

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

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

### **3.9. Heatmaps**

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

### **3.10. 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).**

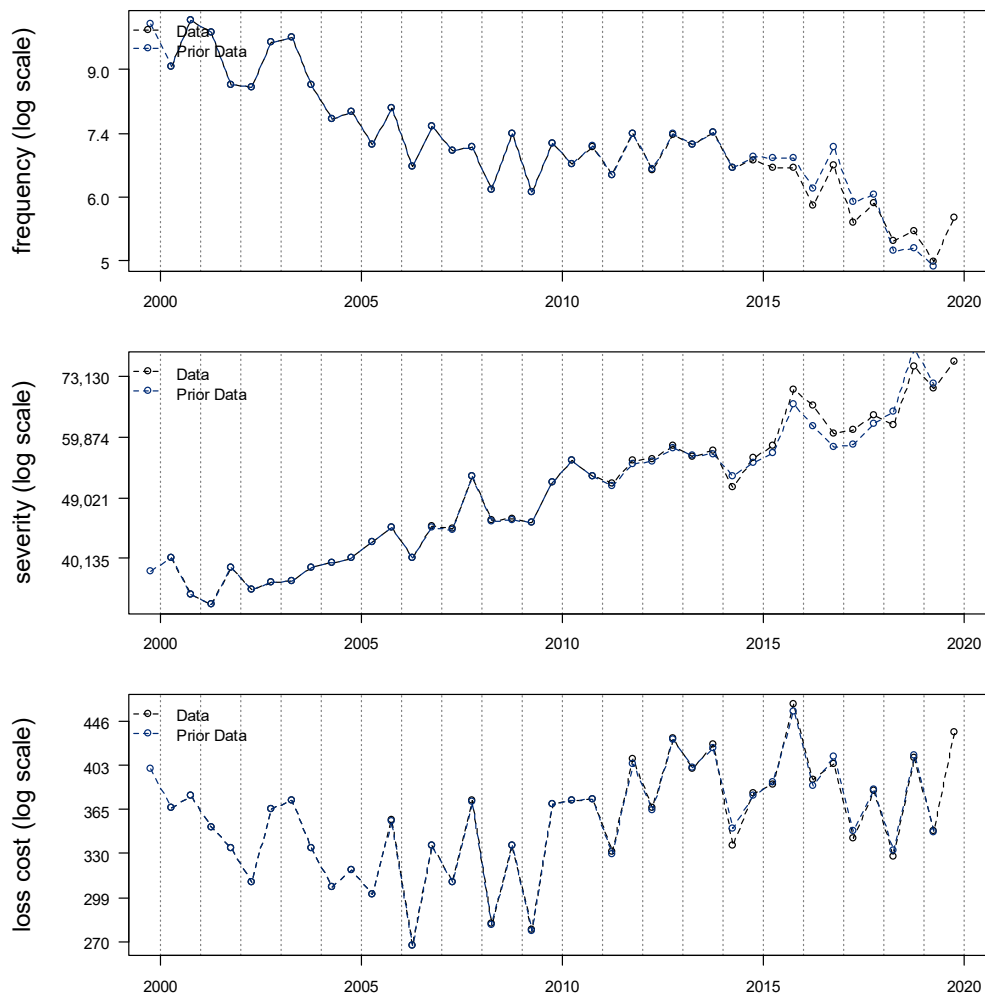
A temporary adjustment to the assumptions underlying a rate indication may be appropriate for rate applications with effective dates before a return to pre-Covid-19 traffic levels.

## 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. We include a comparison to the estimated values used in our prior report and observe that the loss cost estimates have not changed significantly.

**Figure 1: Bodily Injury – Observed Loss Cost Experience**



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

- Frequency has generally exhibited a decline through 2008, followed by a relatively flat trend from 2008 through about 2013 and a resumed decline thereafter.
- Severity has exhibited an upward trend, with upward spikes at 2015-2 and 2018-2.

- Loss cost declined through 2009-1, increased through 2015-2, then leveled off.

The estimated severity, frequency, and loss cost trends, associated adjusted R-squared values, and *p*-values, over various trend measurement periods, with and without a seasonality parameter and a scalar parameter at 2010-1 are presented in Appendix E. We begin our review at 2005-1, as legislation enacted for claims occurring on or after August 1, 2004 introduced a \$2,500 deductible to all bodily injury tort claims. We make the following observations about these measured trends.

As we discuss in Section 2.3, a prior claim count reporting error appears to have been corrected, although GISA still notes caution with this data and that the resulting ultimate frequency and severity may be skewed. As a result, below we discuss the loss cost trend rates directly, with additional separate support for frequency and severity trends presented in Appendix E.

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

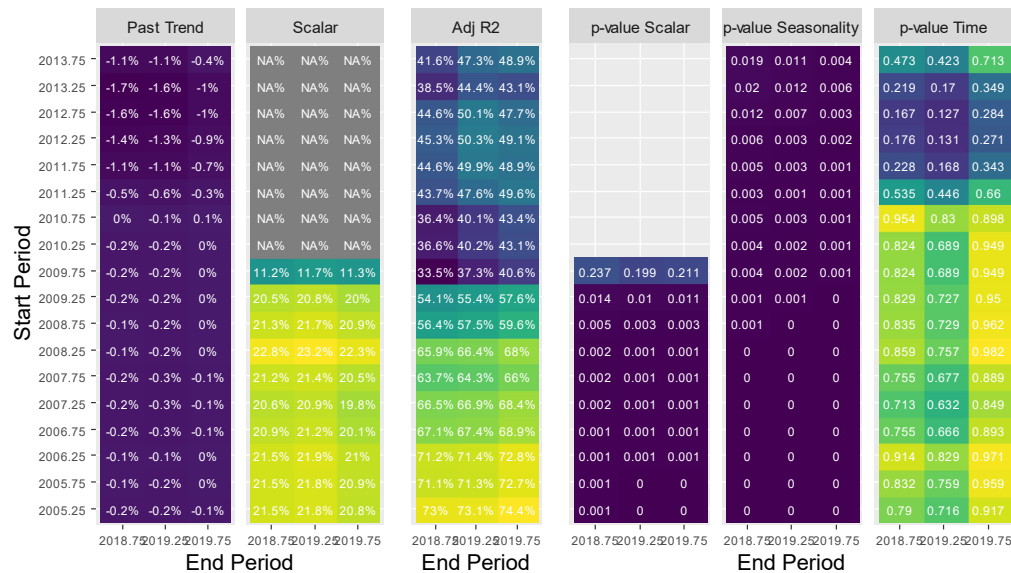
**Figure 2: Bodily Injury - Loss Cost Heatmap**



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

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

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



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

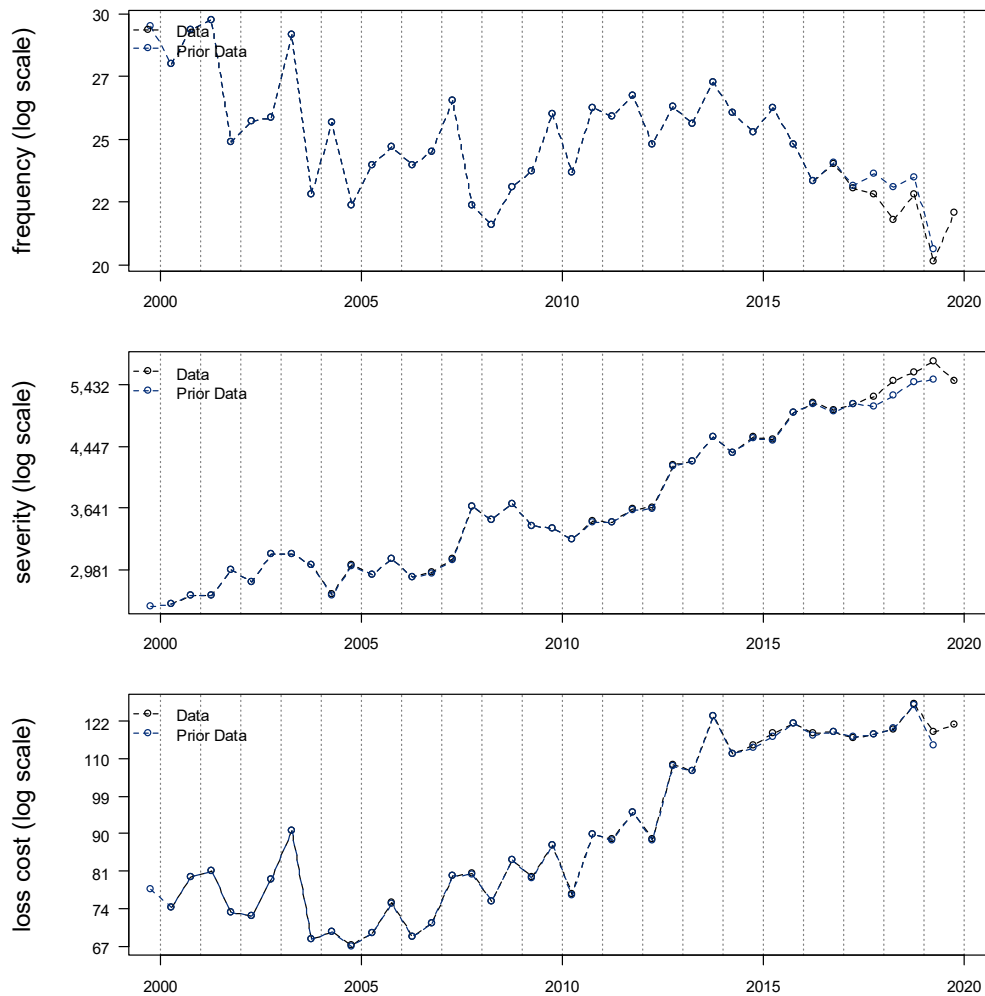
As presented in Appendix E, the severity and frequency trend rates beginning 2010-1 ending 2019-2 generally have offsetting positive and negative trend rates, respectively, with moderate adjusted R-squared values and significant  $p$ -values for time; an implied loss cost trend rate of 0.0% (rounded).

We select a past and future loss cost trend of **0.0%**, the same as our prior selection.

## 4.2. Property Damage

In Figure 4, 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. We include a comparison to the estimated values used in our prior report and observe that the loss cost estimates have not changed significantly.

**Figure 4: Property Damage – Observed Loss Cost Experience**



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

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

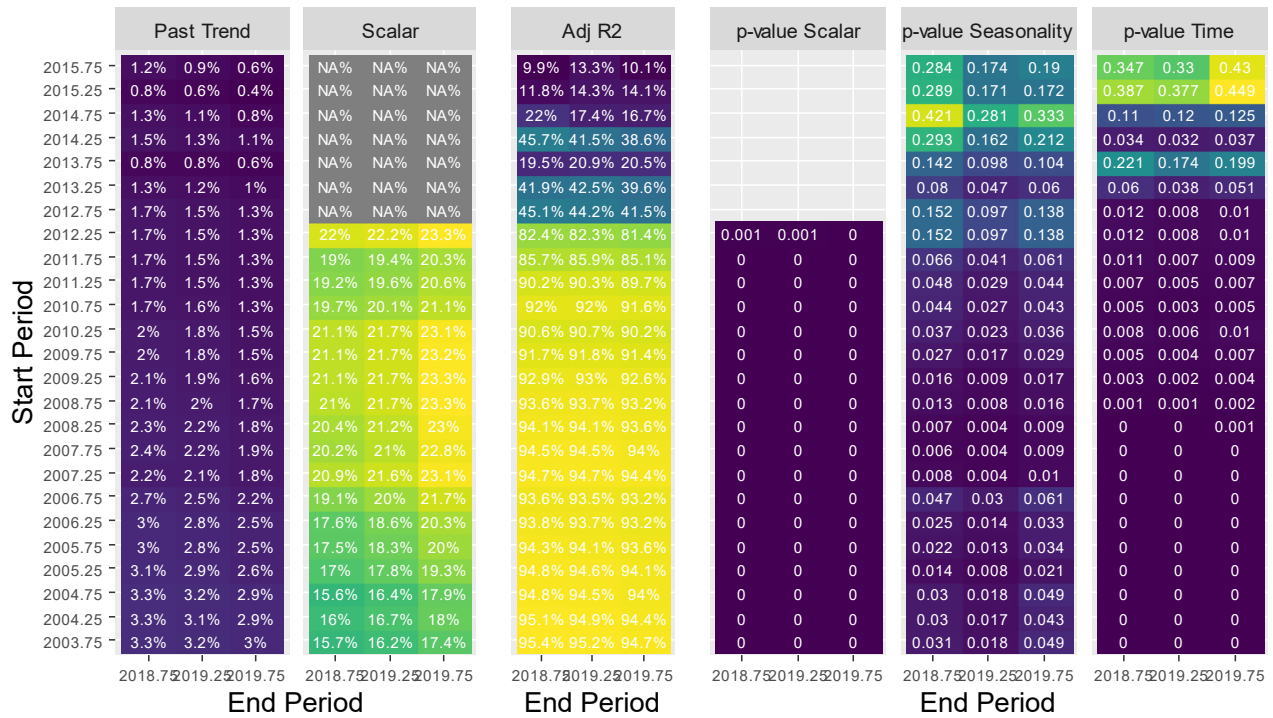
The estimated severity, frequency, and loss cost trends, associated adjusted R-squared values, and  $p$ -values, over various trend measurement periods, with and without a seasonality parameter and a scalar parameter at 2012-2 are presented in Appendix E. We offer the following observations about these measured trends.

As discussed in Section 2.3, there has been a claim count reporting error during 2018 and 2019 (the diagonals). Therefore, the resulting ultimate frequency and severity may be skewed. Although we did not observe a material impact on pre-2018 accident periods in Section 2.3, we observe the 2019-1

frequency observation appears to be quite low, making us question the veracity of the claim count data. As a result, we only consider the loss cost trend rates directly.

In Figure 5 we present a heatmap of indicated loss cost trends beginning 2003-2 through 2015-2, ending 2019-2, 2019-1 and 2018-2, with time, seasonality and a 2012-2 scalar parameter included in the model.

**Figure 5: Property Damage - Loss Cost Heatmap**



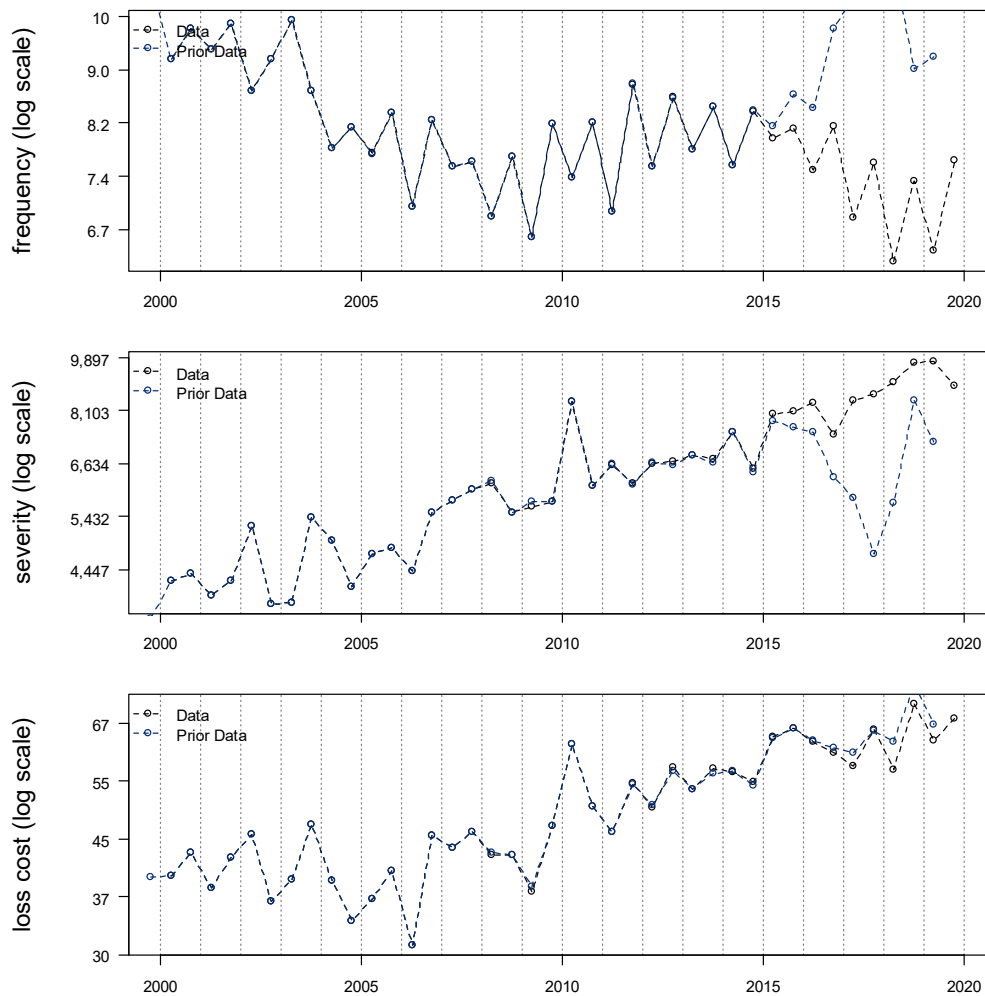
- The trend rates generally fall in the range of +1.5% to +3.0% with high adjusted R-squared values and significant  $p$ -values for time, seasonality and a level change parameter at 2012-2.
- The trend rates over the longer periods of time generally cluster around +3.0% with a level change parameter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

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

### 4.3. Accident Benefits – Total

In Figure 6, we present our 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. We include a comparison to the estimated values used in our prior report and observe that the frequency and severity estimates have changed significantly which we assume is due to the reporting error corrections by GISA (as presented in Table 4).

**Figure 6: Accident Benefits – Observed Loss Cost Experience**



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

- Following a period of a decline from 2000 to 2006-1, frequency has been relatively flat with a modest downward trend beginning in 2011.
- Severity has generally exhibited an upward trend, including a spike in 2010-1.
- Loss cost has exhibited an upward trend since 2005 including a spike in 2010-1 associated with a spike in severity.

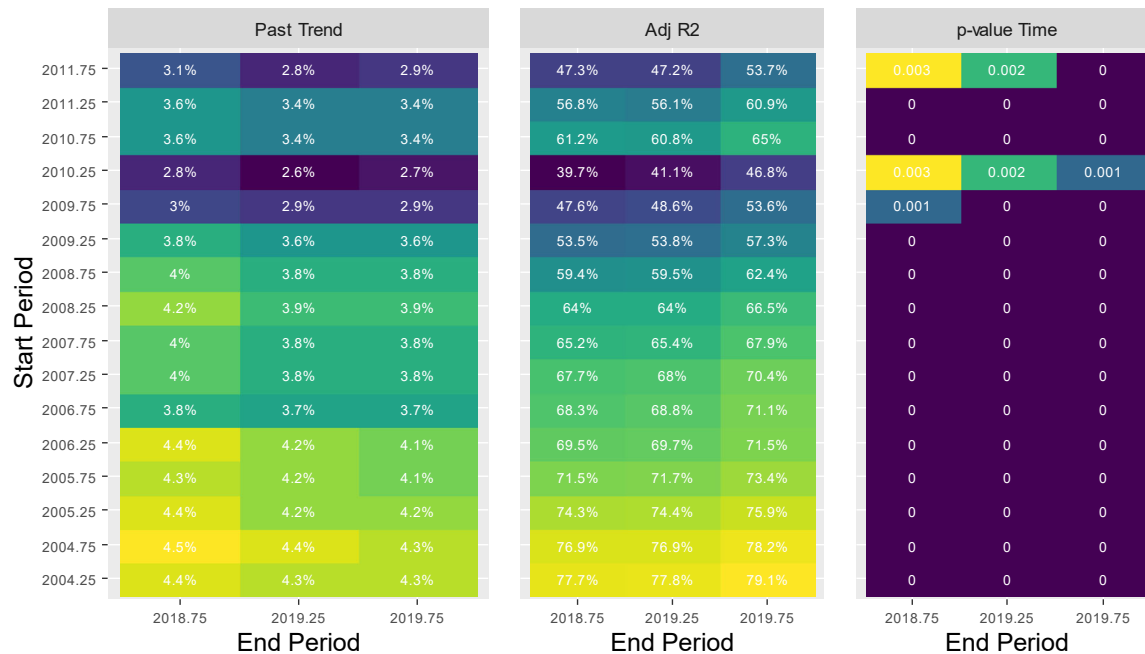
The estimated severity, frequency, and loss cost trends, associated adjusted R-squared values, and  $p$ -values, over various trend measurement periods, with and without a seasonality parameter and the 2010-1 observation are presented in Appendix E. We make the following observations about these measured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

As we discuss in Section 2.3, a prior claim count reporting error appears to have been corrected, although GISA still notes caution with this data and that the resulting ultimate frequency and severity

may be skewed. As a result, below we discuss the loss cost trend rates directly, with additional separate support for frequency and severity trends presented in Appendix E.

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

**Figure 7: Accident Benefits - Loss Cost Heatmap**



- The trend rates generally fall in the range of +3.0% to +4.5% with moderate adjusted R-squared values and significant  $p$ -values for time.
- The trends over the longer time periods have the highest adjusted R-squared values and cluster around +4.0% to +4.5%.
- As presented in Appendix E, the measured trends over the longer time periods, excluding 2010-1, also fall in the same range, but with moderate to high adjusted R-squared values.
- The more recent trend rates beginning 2010 generally cluster around +3.0% to +3.5%, with moderate adjusted R-squared values, and significant  $p$ -values.

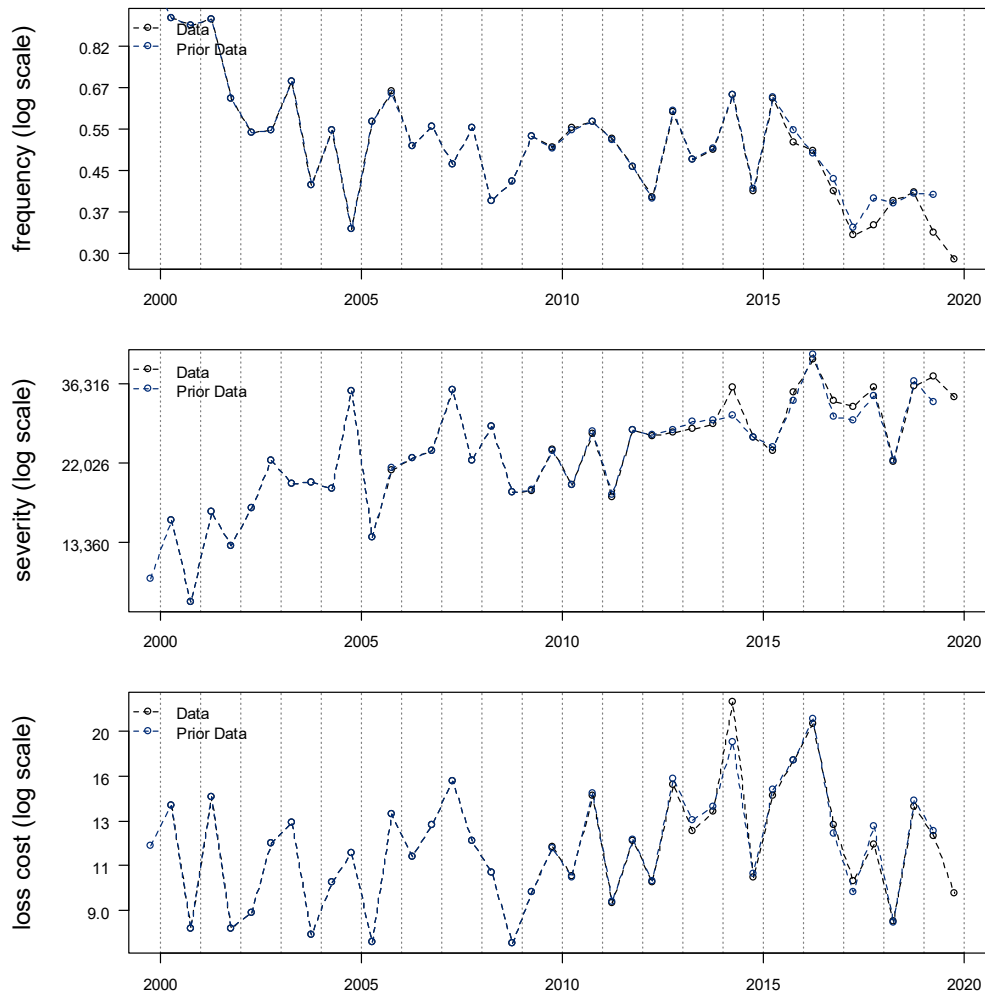
We, therefore, select a past and future loss cost trend of **+3.5%**, one percentage point lower than our prior review.

#### 4.4. Uninsured Auto

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. We include a comparison to the estimated values used in our prior report and observe that the loss cost estimates have not changed significantly, but a larger change in the more recent frequency rates.



**Figure 8: Uninsured Auto – Observed Loss Cost Experience**



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

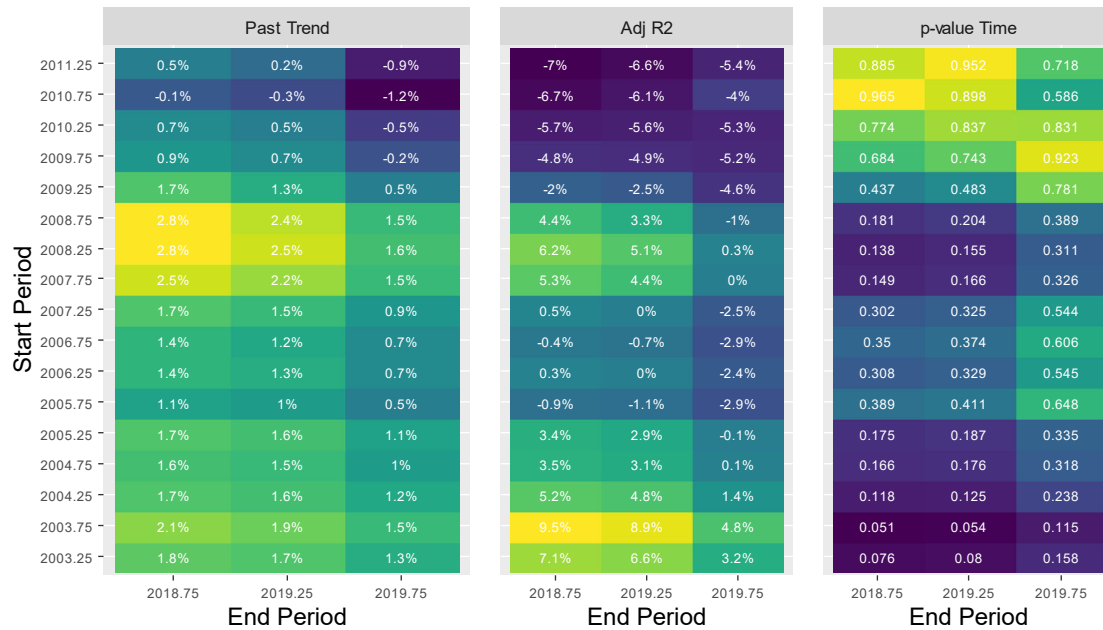
- Frequency has been relatively flat since 2005 with a recent decline beginning 2015.
- Severity has generally exhibited an upward trend.
- Loss cost has exhibited an upward trend since 2008, then a decline after 2016.

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

As we discuss in Section 2.3, a prior claim count reporting error appears to have been corrected, although GISA still notes caution with this data and that the resulting ultimate frequency and severity may be skewed. As a result, below we discuss the loss cost trend rates directly, with additional separate support for frequency and severity trends presented in Appendix E.

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

**Figure 9: Uninsured Auto - Loss Cost Heatmap**



- The trend rates generally fall within the range of -1.0% to +2.0% with very low adjusted R-squared values and *p*-values that are not significant for time.
- Only the longest experience periods, those beginning in 2003, have significant *p*-values for time, however still have very low adjusted R-squared values due to the volatility in the data.

Due to the poor statistical fits, we find it difficult to discern a loss cost trend rate directly with the semi-annual data. Therefore, we considered the annual data for frequency and severity.

In Figure 10 we present a heatmap of indicated severity trends (using annual accident year data instead of accident half-year data) beginning 2003 through 2015, ending 2018 and 2019, with only a time parameter included in the model.

**Figure 10: Uninsured Auto - Severity Heatmap (Annual Data)**



- The trend rates with experience periods beginning 2003 through 2011, ending 2018 and 2019, generally fall in the range of +3.5% to +5.0% with moderate adjusted R-squared values and *p*-values that are significant for time.
- The trend rates over the longer periods cluster around +3.5%.

We select a severity trend rate of +3.5%.

In Figure 11 we present a heatmap of indicated frequency trends (using annual accident year data instead of accident half-year data) beginning 2003 through 2015, ending 2018 and 2019, with only a time parameter included in the model.

**Figure 11: Uninsured Auto - Frequency Heatmap (Annual Data)**



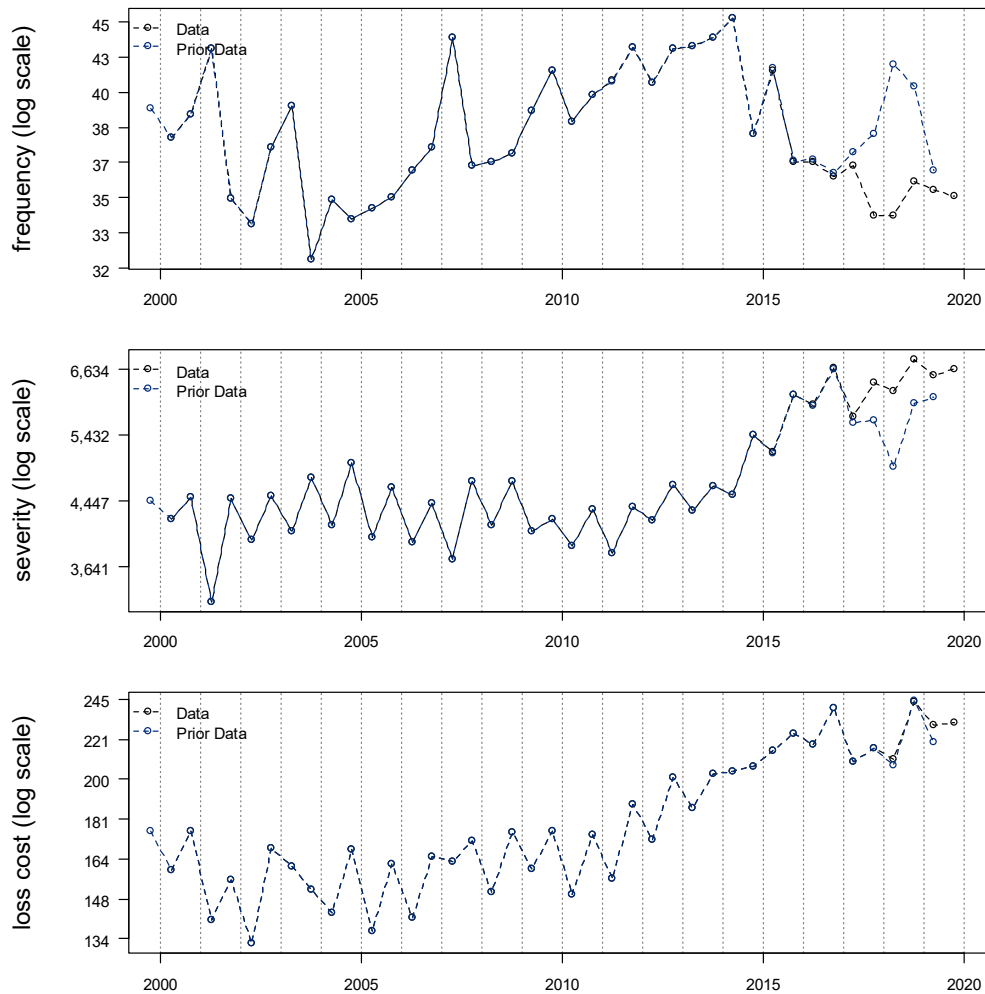
- Only the frequency trend rates ending 2019 have significant p-values for time, with low-moderate adjusted R-squared values.
- Those trend rates over the longer time period, similar to our severity time period selection, generally cluster around -2.5%.

The severity and frequency trend rates over the longer time periods, +3.5% and -2.5%, respectively, imply a loss cost trend rate of +1% (rounded). We select a loss cost trend rate of **+1.0%**; three and a half points lower than our prior review. We attribute part of this lower loss cost trend rate to the correction of the claim count data by GISA and the observed decline in the loss cost since 2016.

#### 4.5. Collision

In Figure 12, 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. We include a comparison to the estimated values used in our prior report and observe that the frequency and severity estimates have changed significantly which we assume is due to the reporting error corrections by GISA (as presented in Table 6).

**Figure 12: Collision – Observed Loss Cost Experience**



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

- Frequency has exhibited an upward trend since 2003-2, although a negative trend has begun to take shape beginning 2014-1.
- Severity has exhibited a somewhat flat/downward trend through 2009/2010, followed by an upward trend beginning 2014, generally aligned with the beginning of the frequency decline.
- Loss cost has exhibited an upward trend that began to rise more sharply in 2010, followed by a relatively flat pattern since 2015.

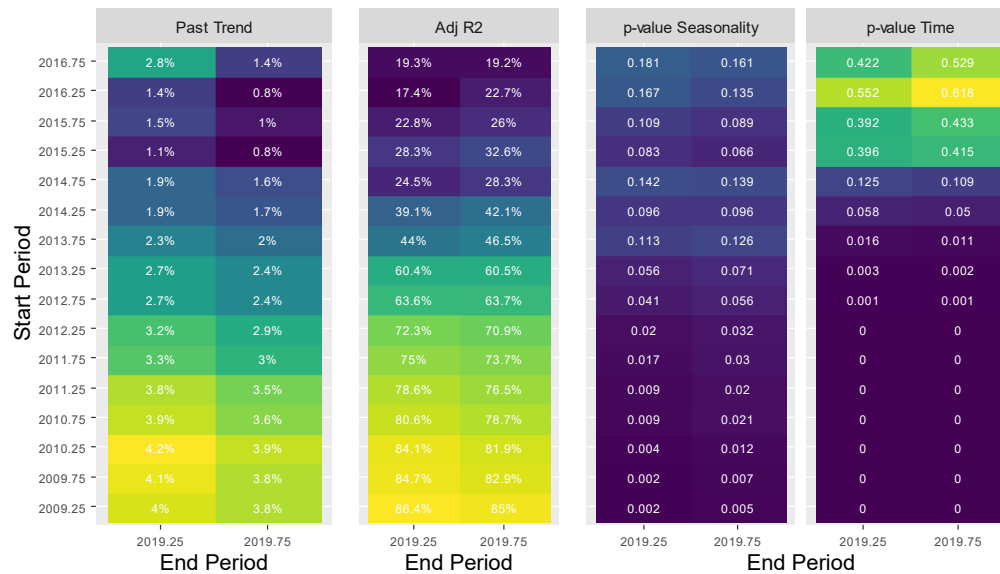
The estimated severity, frequency, and loss cost trends, associated adjusted R-squared values, and  $p$ -values, over various trend measurement periods, with and without a seasonality parameter are presented in Appendix E. We offer the following observations about these measured trends.

As discussed in Section 2.3, there has been a claim count reporting error and the resulting ultimate frequency and severity may be skewed. Although we did not observe a material impact for collision, there appears to be an unusual directional change for both frequency and severity beginning 2014 making

us question the authenticity of the claim count data. As a result, we only consider the loss cost trend rates directly.

In Figure 13 we present a heatmap of indicated loss cost trends beginning 2009-1 through 2016-2, ending 2019-2 and 2019-1, with time and seasonality parameters included in the model.

**Figure 13: Collision - Loss Cost Heatmap**



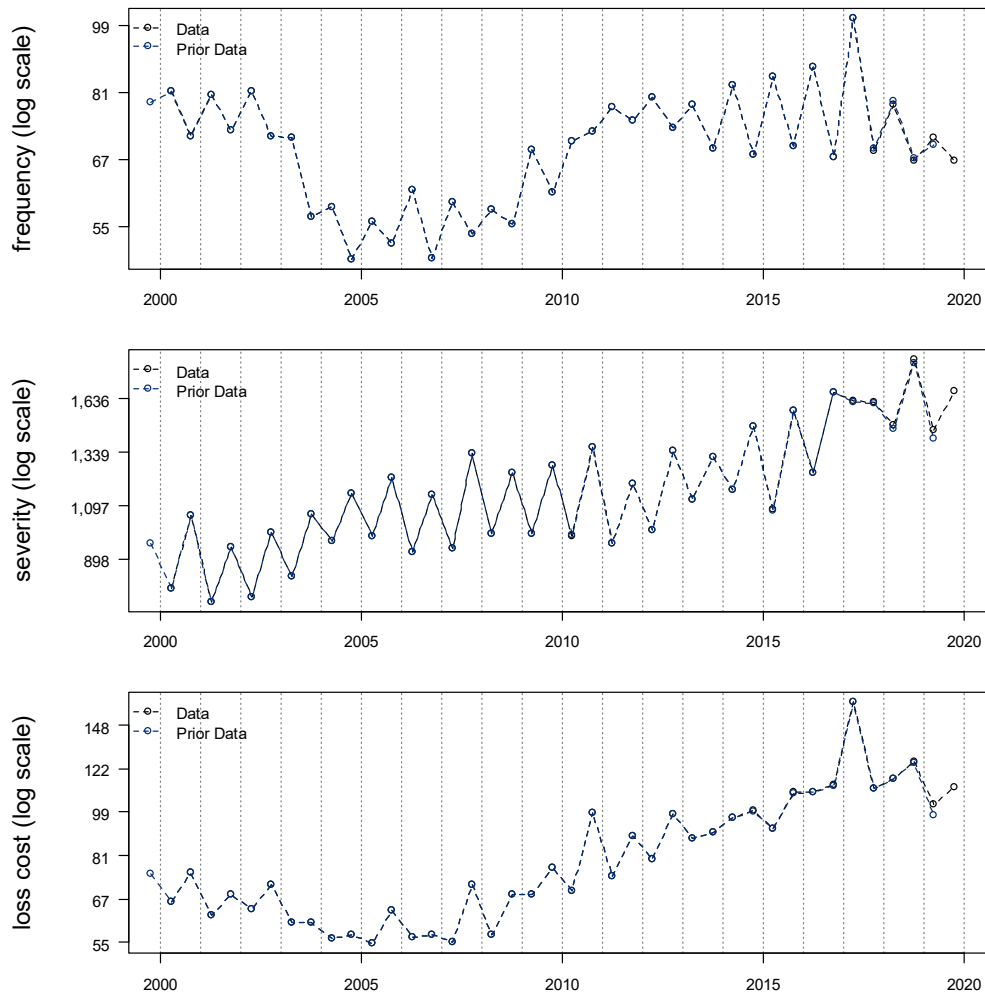
- The trend rates generally fall in the range of +1.0% to +4.0% with low to high adjusted R-squared values and significant *p*-values for time and seasonality - only over the longer timer periods beginning 2012-2 and prior.
- The measured trends over the longer time periods, beginning 2012-2 and prior, have the highest adjusted R-squared values and range from +3.0% to +4.0%.

We, therefore, select a loss cost trend of **+3.5%**.

#### 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. We include a comparison to the estimated values used in our prior report and observe that the estimates have not changed significantly.

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



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

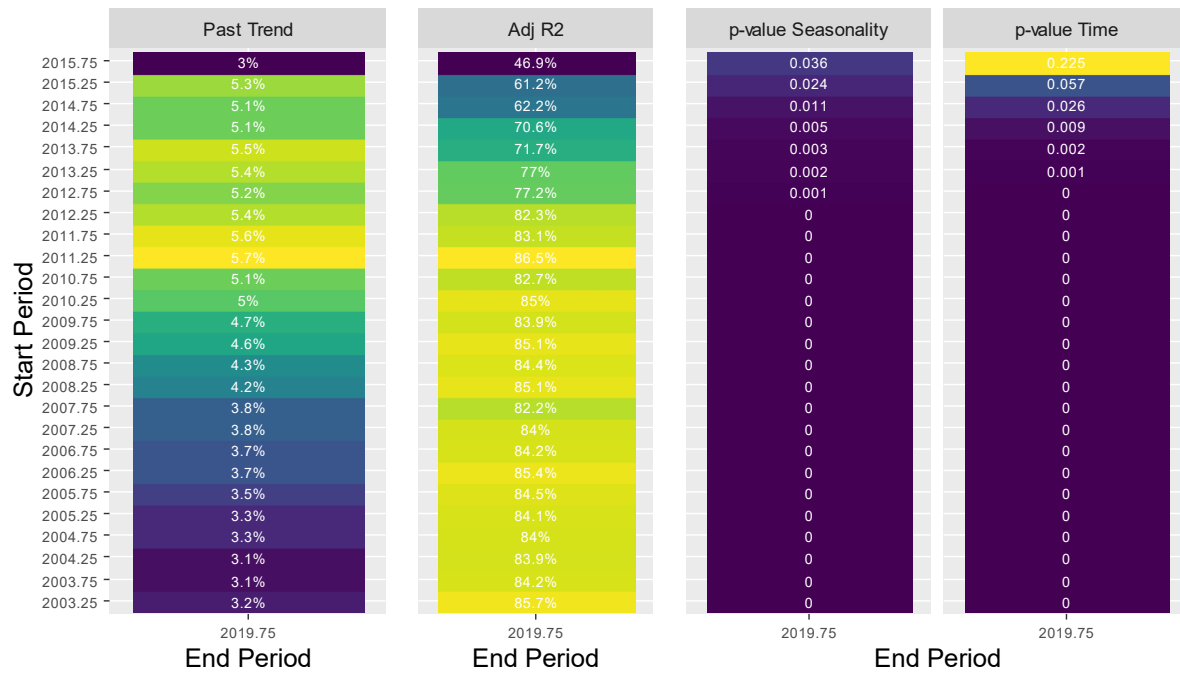
- Frequency has trended upward since 2005, changing to a relatively flat pattern beginning in 2011, with a spike in 2017-1.
- Severity generally exhibited a flat pattern between 2005 through 2012, followed by an increasing trend.
- Loss cost has exhibited an upward trend since 2008 with a sharp increase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

The estimated severity, frequency, and loss cost trends, associated adjusted R-squared values, and p-values, over various trend measurement periods, with and without a seasonality parameter and the 2017-1 observation are presented in Appendix E. We offer the following observations about these measured trends.

Further to our discussion in Section 2.3, as we do not observe any unusual frequency and severity patterns, we continue to model frequency and severity separately.

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

**Figure 15: Comprehensive - Severity Heatmap**

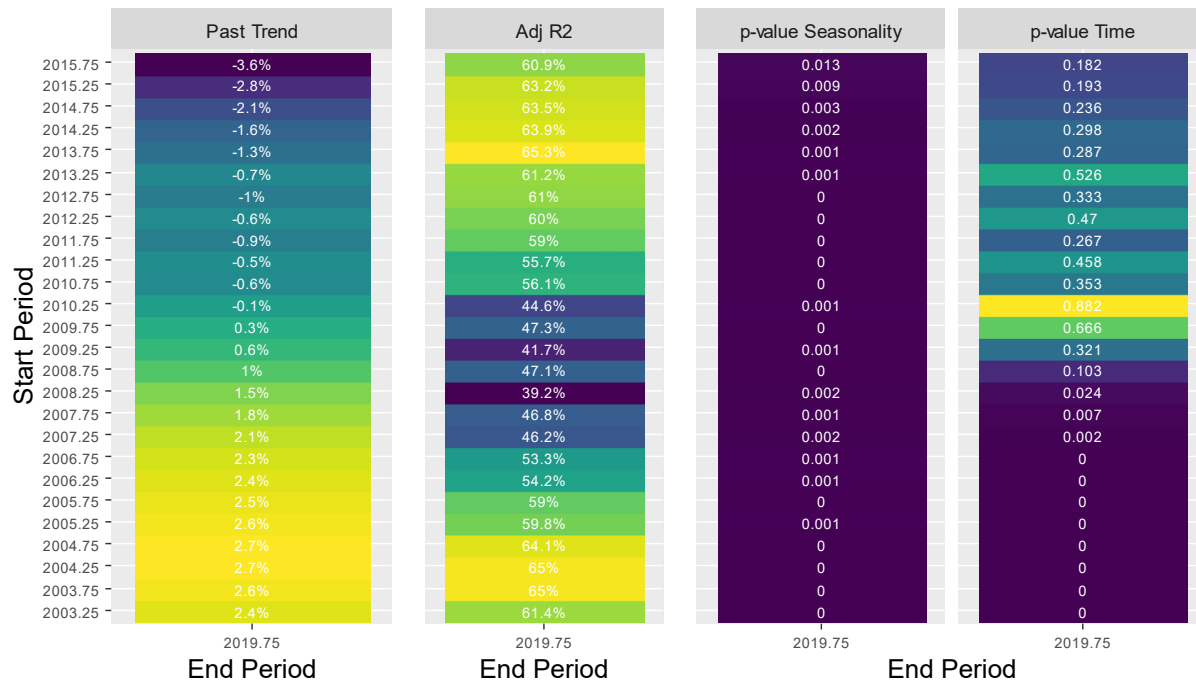


- The trend rates generally fall in the range of +3.0% to +6.0% with moderate- high adjusted R-squared values and significant p-values for time and seasonality.
- The trend rates cluster around +5% over the more recent time periods beginning 2010-1 to 2014-2, with high adjusted R-squared values and significant p-values for time and seasonality.

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



Figure 16: Comprehensive - Frequency Heatmap

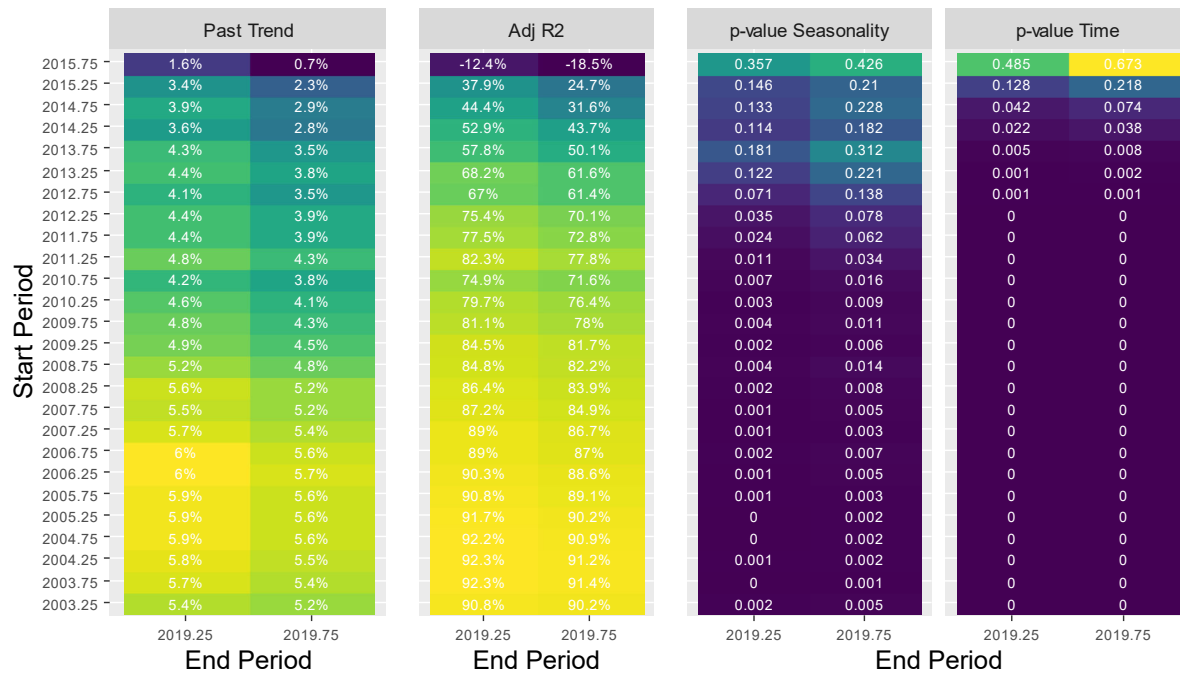


- The trend rates over the longer periods, beginning 2007-2 and prior, generally fall in the range of +1.5% to +2.5% with moderate adjusted R-squared values and significant  $p$ -values for time and seasonality.
- The trend rates over the shorter periods have moderate adjusted R-squared values but  $p$ -values that are not significant for time. This is due to the flattening of the observed frequency data since 2010, other than the effect of seasonality.

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

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

**Figure 17: Comprehensive – Loss Cost Heatmap**



- Seasonality is only significant over the longer time periods, but not the shorter time periods which we assume is due to the volatility of the data. (We note that the seasonality in frequency and severity is offsetting for loss cost.)
- The trend rates with experience periods beginning 2003-1 through 2011-1 and ending 2019-2 range from +3.5% to +5.5% with high adjusted R-squared values and significant *p*-values for time and seasonality.
- The trend rates beginning 2008-1 to 2010-2, when the upward trend began, cluster around +4% to +5%.
- The indicated trend rate decreases as the experience period shortens due to the leveraging of the low 2019 data points. The trend rates ending 2019-1 are generally a half to one percentage point higher than those ending 2019-2.

We select a loss cost trend rate of **+4.5%** based on the indicated trend rates beginning 2008-2010.

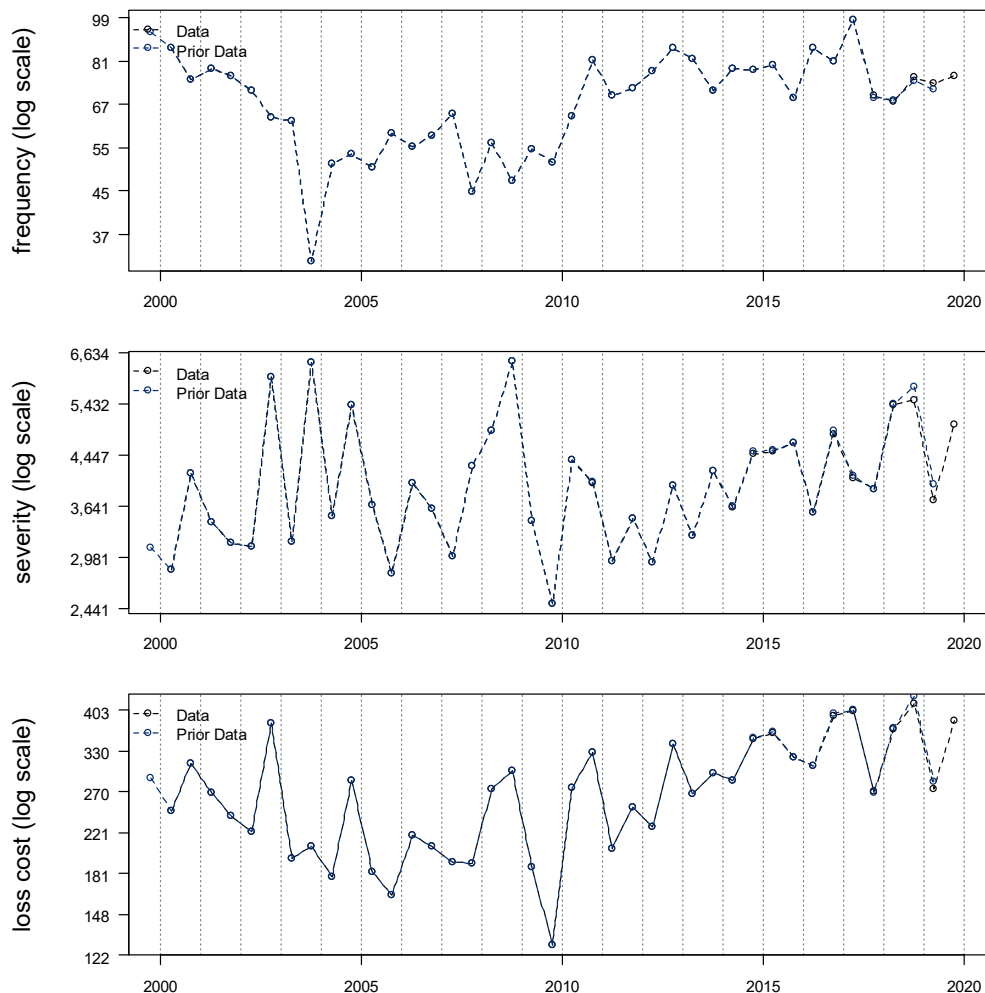
#### 4.7. Specified Perils

Due to insufficient data, we select the same past and future loss cost trend rate as we do for Comprehensive, **+4.5%**.

## 4.8. All Perils

In Figure 18, 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. We include a comparison to the estimated values used in our prior report and observe that the estimates have not changed significantly.

**Figure 18: All Perils – Observed Loss Cost Experience**



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

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

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

unable to discern a separate frequency trend rate due to the poor statistical fit, we consider the loss cost trend rate directly.

In Figure 19 we present a heatmap of indicated loss cost trends beginning 2005-1 through 2011-1, ending 2019-2, with only a time parameter included in the model.

**Figure 19: All Perils – Loss Cost Heatmap**



- The trend rates generally fall in the range of +4.0% to +6.0% with low to moderate R-squared values and significant *p*-values for time for time periods beginning 2005-1 to 2012-1.

Given the evidence of a flatter trend rate over the more recent time periods, we select a past loss cost trend rate of **+5.0%** and a future loss cost trend rate of **+4.0%**.

#### 4.9. Underinsured Motorist

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

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

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

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

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

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



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

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

#### 4.10. Summary- All Coverages

We summarize our trend analyses as of December 31, 2019 in Table 16.

**Table 16: Selected Loss Cost Trends**

Coverage	Past Loss Cost	Future Loss Cost
Bodily Injury	+0.0%	+0.0%
Property Damage*	+2.0%	+2.0%
Accident Benefits	+3.5%	+3.5%
Uninsured Auto	+1.0%	+1.0%
Collision	+3.5%	+3.5%
Comprehensive	+4.5%	+4.5%
Specified Perils	+4.5%	+4.5%
All Perils	+5.0%	+4.0%
Underinsured Motorist	+3.5%	+3.5%

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

We summarize our trend analyses as of June 30, 2019 in Table 17.

**Table 17: Prior (June 30, 2019) Selected Loss Cost Trends**

Coverage	Past Loss Cost	Future Loss Cost
Bodily Injury	+0.0%	+0.0%
Property Damage*	+2.0%	+2.0%
Accident Benefits	+4.5%	+4.5%
Uninsured Auto	+4.5%	+4.5%
Collision	+4.0%	+4.0%
Comprehensive	+5.5%	+5.5%
Specified Perils	+5.5%	+5.5%
All Perils	+5.5%	+5.5%
Underinsured Motorist	+3.5%	+3.5%

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

## 5. DISTRIBUTION AND USE

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## 6. CONSIDERATIONS AND LIMITATIONS

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



## 7. SUMMARY OF TABLES AND FIGURES

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## 8. APPENDICES

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

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

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

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

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

- Bodily Injury: Pages 1 to 5
- Property Damage: Pages 6 to 10
- Accident Benefits: Pages 11 to 15
- Uninsured Auto: Pages 16 to 23
- Collision: Pages 24 to 27
- Comprehensive: Pages 28 to 32
- All Perils: Pages 33 to 36



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Province of Newfoundland  
Private Passengers Vehicles (Excluding Farmers)  
Claim Count Development Selections  
Data as of 12/31/19

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Maturity	Selected Age-to-Ultimate Development Factors						
	Third Party Liability - Bodily Injury	Third Party Liability - Property Damage	Accident Benefits - Total	Uninsured Auto	Collision	Comprehensive - Total	All Perils
6.0	Wght Avg: Last 4 Semesters ending in 12	Wght Avg: Last 4 Semesters ending in 12	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: Last 4 Semesters ending in 12	Wght Avg: Last 4 Semesters ending in 12
12.0	Avg: 6 Semesters ex hi/lo	Avg: 6 Semesters ex hi/lo	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester
18.0	Wght Avg: 6 Semester	Avg: 6 Semesters ex hi/lo	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester
24.0	Wght Avg: 6 Semester	Avg: 6 Semesters ex hi/lo	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester
30.0	Avg: 6 Semesters ex hi/lo	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 20 Semesters	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester
36.0	Avg: 6 Semesters ex hi/lo	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 20 Semesters	Wght Avg: 6 Semester	Wght Avg: 6 Semester	1
42.0	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 20 Semesters	Wght Avg: 6 Semester	Wght Avg: 6 Semester	1
48.0	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 20 Semesters	Wght Avg: 6 Semester	Wght Avg: 6 Semester	1
54.0	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 20 Semesters	Wght Avg: 6 Semester	Wght Avg: 6 Semester	1
60.0	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 20 Semesters	Wght Avg: 6 Semester	Wght Avg: 6 Semester	1
66.0	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 20 Semesters	Wght Avg: 6 Semester	Wght Avg: 6 Semester	1
72.0	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 20 Semesters	Wght Avg: 6 Semester	Wght Avg: 6 Semester	1
78.0	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 20 Semesters	Wght Avg: 6 Semester	Wght Avg: 6 Semester	1
84.0	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 20 Semesters	Wght Avg: 6 Semester	Wght Avg: 6 Semester	1
90.0	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	1
96.0	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	1	1
102.0	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	1	1
108.0	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	1	1
114.0	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	1	1
120.0	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	1	Wght Avg: 6 Semester	1	1
126.0	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	1	Wght Avg: 6 Semester	1	1
132.0	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	1	Wght Avg: 6 Semester	1	1
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156.0	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	1	Wght Avg: 6 Semester	1	1
162.0	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	1	Wght Avg: 6 Semester	1	1
168.0	Wght Avg: 6 Semester	1	Wght Avg: 6 Semester	1	Wght Avg: 6 Semester	1	1
174.0	Wght Avg: 6 Semester	1	Wght Avg: 6 Semester	1	1	1	1
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186.0	Wght Avg: 6 Semester	1	Wght Avg: 6 Semester	1	1	1	1
192.0	Wght Avg: 6 Semester	1	Wght Avg: 6 Semester	1	1	1	1
198.0	Wght Avg: 6 Semester	1	Wght Avg: 6 Semester	1	1	1	1
204.0	Wght Avg: 6 Semester	1	Wght Avg: 6 Semester	1	1	1	1
210.0	1	1	1	1	1	1	1
216.0	1	1	1	1	1	1	1
222.0	1	1	1	1	1	1	1
228.0	1	1	1	1	1	1	1
234.0	1	1	1	1	1	1	1



Province of Newfoundland  
Private Passengers Vehicles (Excluding Farmers)  
Reported Incurred Claim Amount and ALAE Loss Development Selections  
Data as of 12/31/19

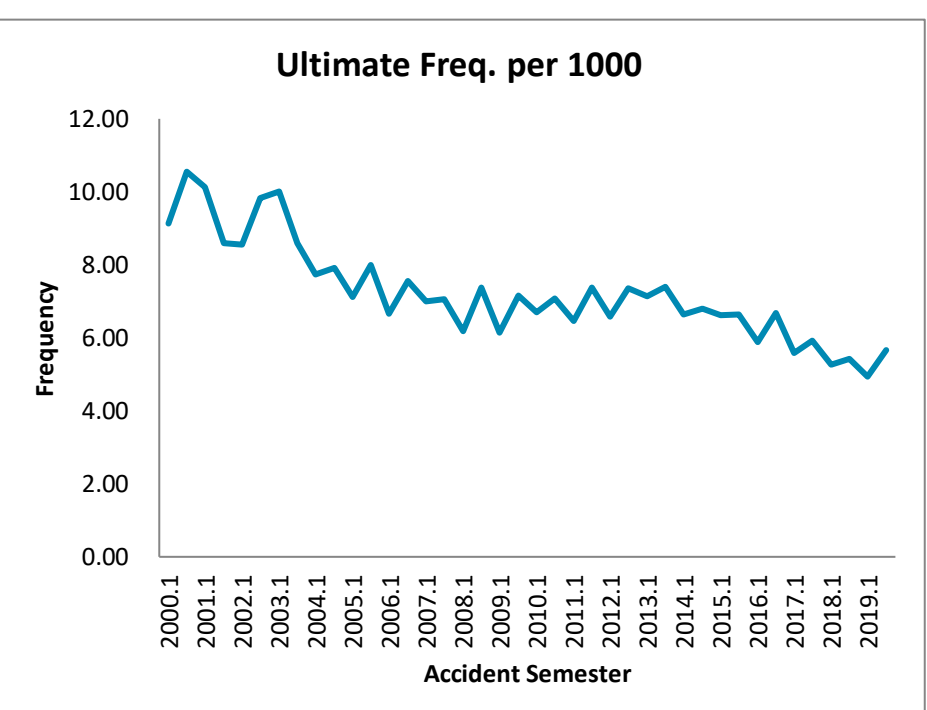
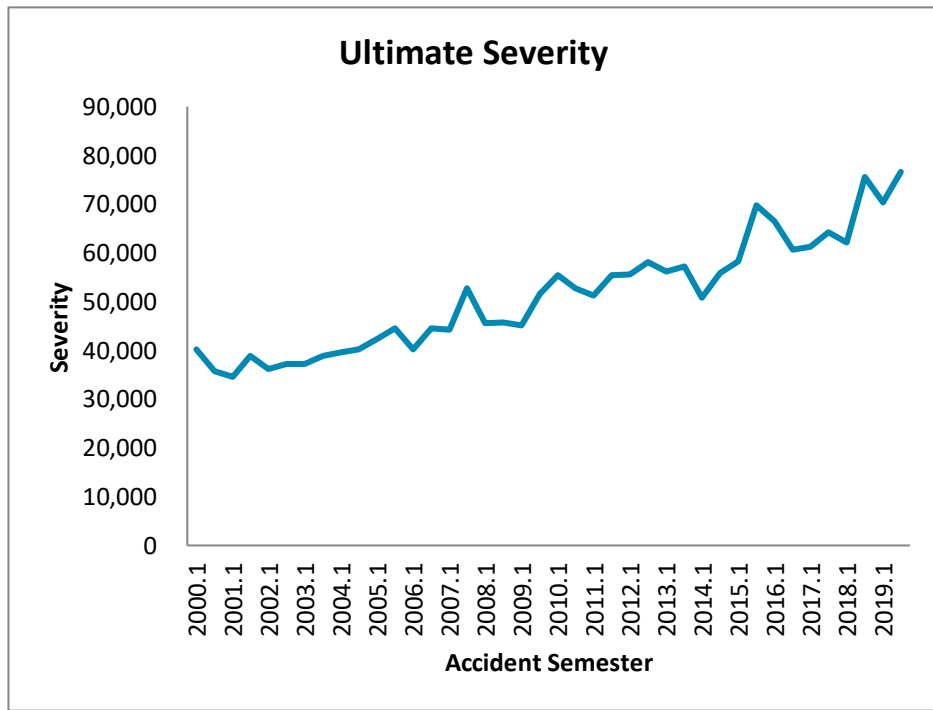
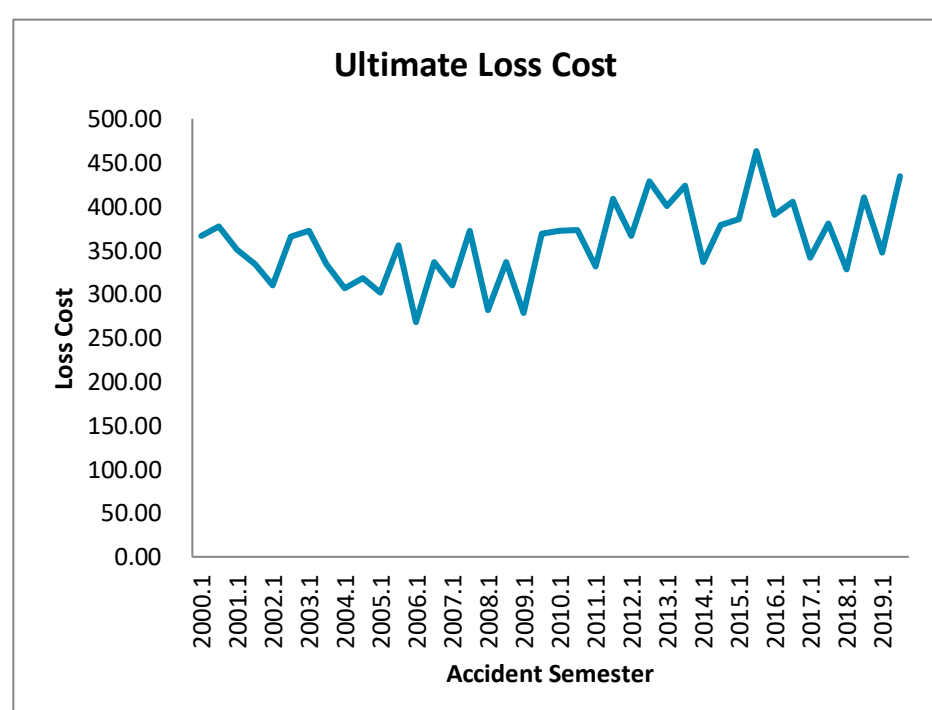
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
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12.0	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 10 Semesters	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester
18.0	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester
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36.0	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 20 Semesters	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester
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120.0	Wght Avg: 6 Semester	Wght Avg: 6 Semester	1	Wght Avg: 20 Semesters	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester
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156.0	Wght Avg: 6 Semester	Wght Avg: 6 Semester	1	1	Wght Avg: 6 Semester	Wght Avg: 6 Semester	1
162.0	Wght Avg: 6 Semester	Wght Avg: 6 Semester	1	1	Wght Avg: 6 Semester	1	1
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228.0	1	1	1	1	1	1	1
234.0	1	1	1	1	1	1	1



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

Loss Cost Summary  
Data as of 12/31/19

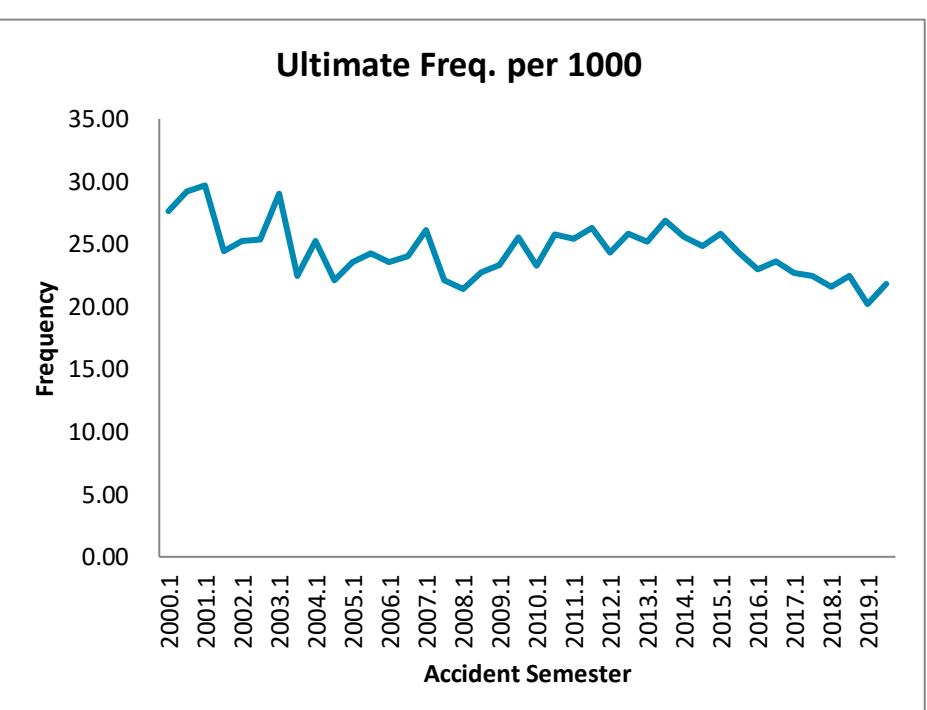
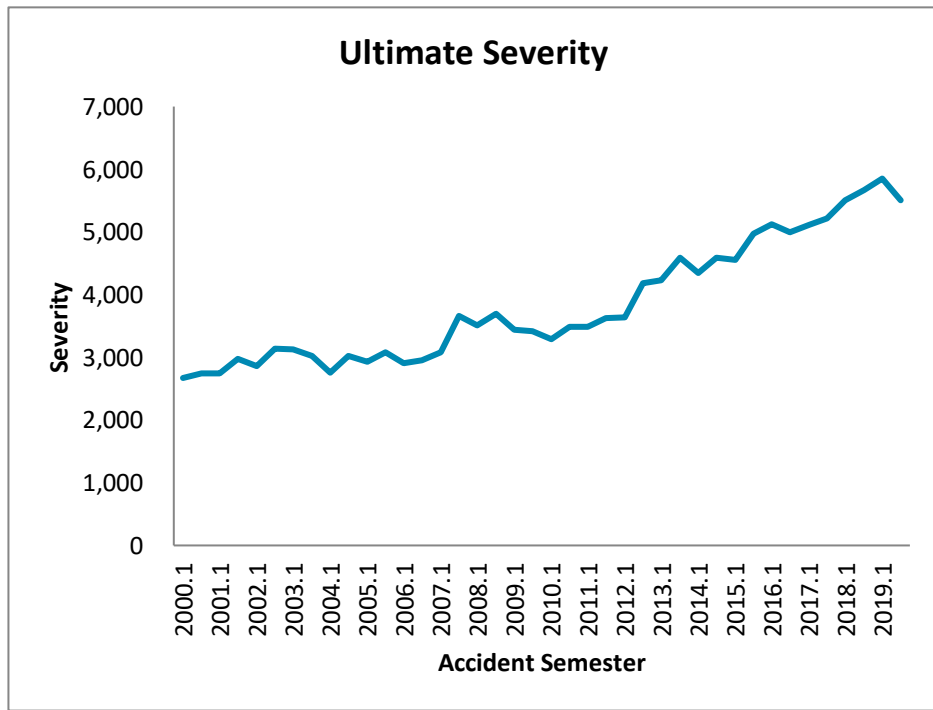
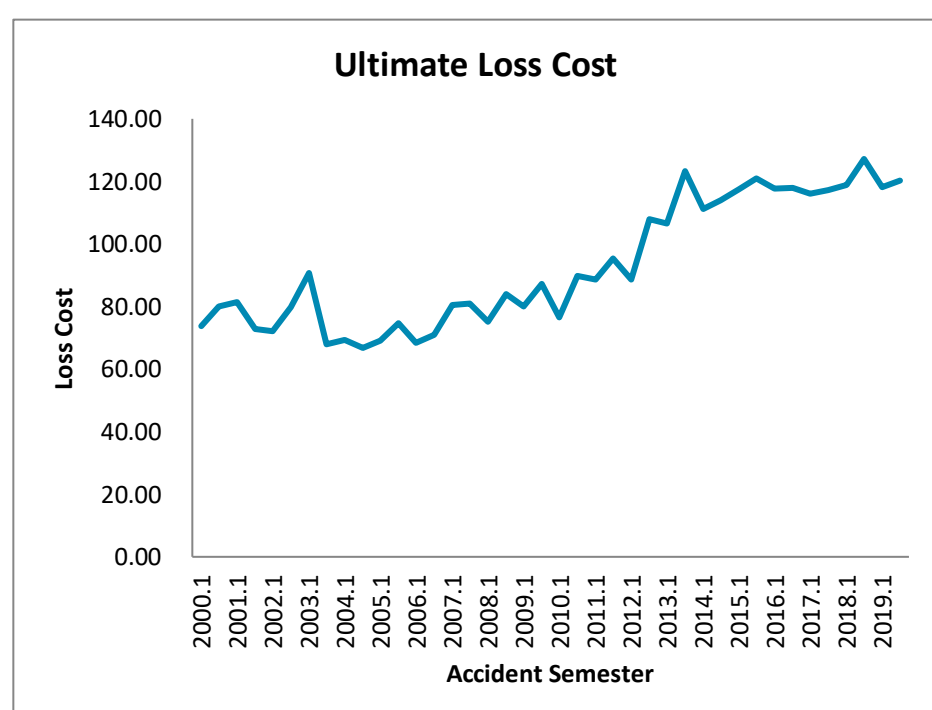
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Accident Semester	Maturity (in Months)	Earned Car Years	Ultimate Claim Counts	Ultimate Claims and ALAE (000)	ULAE Adjustment	Ultimate Losses & LAE (000)	Ultimate Loss Cost	% Change Seasonal Accident Half Years	Ultimate Severity	% Change Seasonal Accident Half Years	Ultimate Freq. per 1000	% Change Seasonal Accident Half Years	Annual Loss Cost & LAE	% Change Accident Years
2000.1	240.0	101,467	926	34,015	1.093	37,179	366.41		40,150		9.13			
2000.2	234.0	107,276	1,132	36,991	1.093	40,431	376.89		35,717		10.55		371.80	
2001.1	228.0	116,511	1,181	37,734	1.082	40,829	350.43	-4.4%	34,571	-13.9%	10.14	11.1%		
2001.2	222.0	114,889	988	35,505	1.082	38,416	334.38	-11.3%	38,883	8.9%	8.60	-18.5%	342.46	-7.9%
2002.1	216.0	105,604	903	30,609	1.068	32,691	309.56	-11.7%	36,202	4.7%	8.55	-15.6%		
2002.2	210.0	104,043	1,023	35,595	1.068	38,016	365.38	9.3%	37,161	-4.4%	9.83	14.3%	337.26	-1.5%
2003.1	204.0	99,683	997	34,483	1.076	37,117	372.35	20.3%	37,223	2.8%	10.00	17.0%		
2003.2	198.0	107,230	921	33,312	1.076	35,857	334.39	-8.5%	38,926	4.8%	8.59	-12.6%	352.68	4.6%
2004.1	192.0	111,085	859	31,517	1.080	34,038	306.42	-17.7%	39,619	6.4%	7.73	-22.7%		
2004.2	186.0	115,898	917	34,159	1.080	36,892	318.31	-4.8%	40,225	3.3%	7.91	-7.9%	312.49	-11.4%
2005.1	180.0	112,925	804	31,897	1.066	34,012	301.19	-1.7%	42,296	6.8%	7.12	-7.9%		
2005.2	174.0	116,657	933	38,932	1.066	41,513	355.86	11.8%	44,479	10.6%	8.00	1.1%	328.97	5.3%
2006.1	168.0	117,023	780	29,244	1.072	31,346	267.86	-11.1%	40,174	-5.0%	6.67	-6.4%		
2006.2	162.0	123,215	930	38,685	1.072	41,466	336.54	-5.4%	44,572	0.2%	7.55	-5.6%	303.09	-7.9%
2007.1	156.0	119,866	839	34,637	1.072	37,121	309.68	15.6%	44,229	10.1%	7.00	5.0%		
2007.2	150.0	125,531	887	43,608	1.072	46,734	372.29	10.6%	52,680	18.2%	7.07	-6.4%	341.71	12.7%
2008.1	144.0	124,972	772	32,724	1.075	35,168	281.41	-9.1%	45,556	3.0%	6.18	-11.8%		
2008.2	138.0	132,545	977	41,520	1.075	44,622	336.65	-9.6%	45,692	-13.3%	7.37	4.3%	309.84	-9.3%
2009.1	132.0	131,660	810	34,120	1.073	36,603	278.01	-1.2%	45,200	-0.8%	6.15	-0.4%		
2009.2	126.0	138,506	991	47,622	1.073	51,089	368.86	9.6%	51,536	12.8%	7.16	-2.9%	324.59	4.8%
2010.1	120.0	136,816	917	48,204	1.056	50,889	371.95	33.8%	55,487	22.8%	6.70	9.0%		
2010.2	114.0	143,649	1,017	50,756	1.056	53,583	373.01	1.1%	52,690	2.2%	7.08	-1.1%	372.50	14.8%
2011.1	108.0	141,299	914	44,566	1.052	46,897	331.90	-10.8%	51,293	-7.6%	6.47	-3.5%		
2011.2	102.0	147,645	1,088	57,335	1.052	60,333	408.64	9.5%	55,455	5.2%	7.37	4.1%	371.11	-0.4%
2012.1	96.0	145,750	960	49,538	1.078	53,377	366.22	10.3%	55,596	8.4%	6.59	1.8%		
2012.2	90.0	152,631	1,124	60,662	1.078	65,364	428.25	4.8%	58,149	4.9%	7.36	-0.1%	397.95	7.2%
2013.1	84.0	150,496	1,075	55,481	1.087	60,294	400.63	9.4%	56,111	0.9%	7.14	8.4%		
2013.2	78.0	157,090	1,163	61,197	1.087	66,506	423.36	-1.1%	57,195	-1.6%	7.40	0.5%	412.24	3.6%
2014.1	72.0	153,433	1,017	47,714	1.082	51,607	336.35	-16.0%	50,726	-9.6%	6.63	-7.1%		
2014.2	66.0	160,277	1,089	56,182	1.082	60,766	379.13	-10.4%	55,814	-2.4%	6.79	-8.2%	358.21	-13.1%
2015.1	60.0	156,896	1,040	56,157	1.078	60,537	385.84	14.7%	58,202	14.7%	6.63	0.0%		
2015.2	54.0	163,412	1,084	70,214	1.078	75,691	463.19	22.2%	69,817	25.1%	6.63	-2.3%	425.30	18.7%
2016.1	48.0	160,666	944	56,828	1.103	62,681	390.13	1.1%	66,389	14.1%	5.88	-11.4%		
2016.2	42.0	165,149	1,104	60,651	1.103	66,898	405.08	-12.5%	60,610	-13.2%	6.68	0.7%	397.71	-6.5%
2017.1	36.0	159,760	891	50,011	1.091	54,577	341.61	-12.4%	61,244	-7.7%	5.58	-5.1%		
2017.2	30.0	164,458	974	57,326	1.091	62,560	380.40	-6.1%	64,200	5.9%	5.93	-11.3%	361.29	-9.2%
2018.1	24.0	159,245	839	47,144	1.107	52,207	327.84	-4.0%	62,199	1.6%	5.27	-5.5%		
2018.2	18.0	163,674	888	60,608	1.107	67,118	410.07	7.8%	75,551	17.7%	5.43	-8.4%	369.52	2.3%
2019.1	12.0	158,287	781	50,151	1.096	54,960	347.22	5.9%	70,340	13.1%	4.94	-6.3%		
2019.2	6.0	162,299	921	64,358	1.096	70,530	434.57	6.0%	76,611	1.4%	5.67	4.5%	391.44	5.9%
Total		5,429,520	38,403	1,821,992		1,968,517								



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

Loss Cost Summary  
Data as of 12/31/19

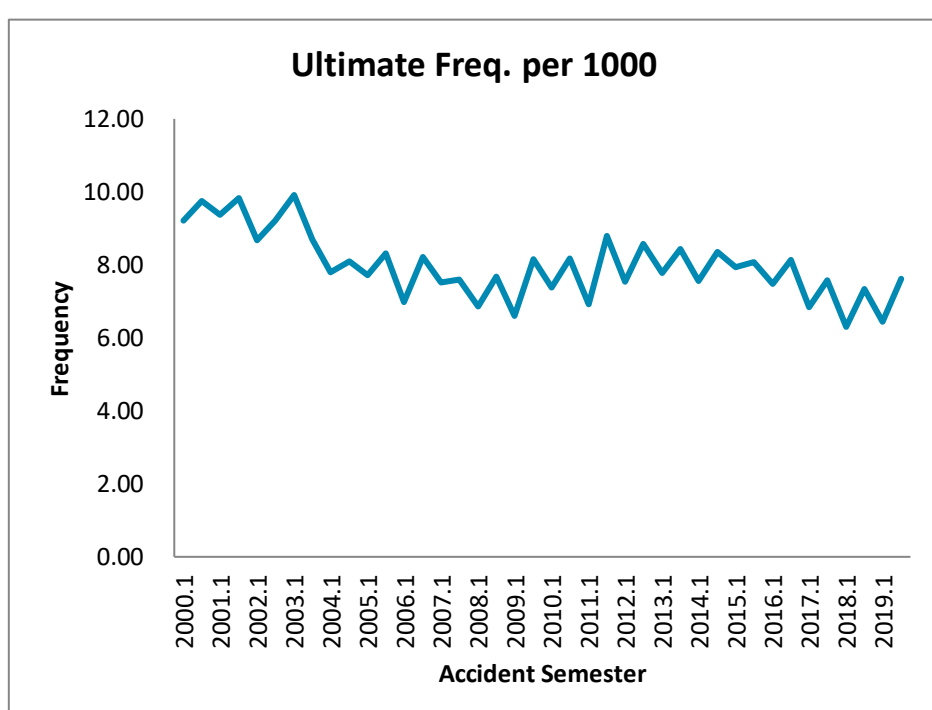
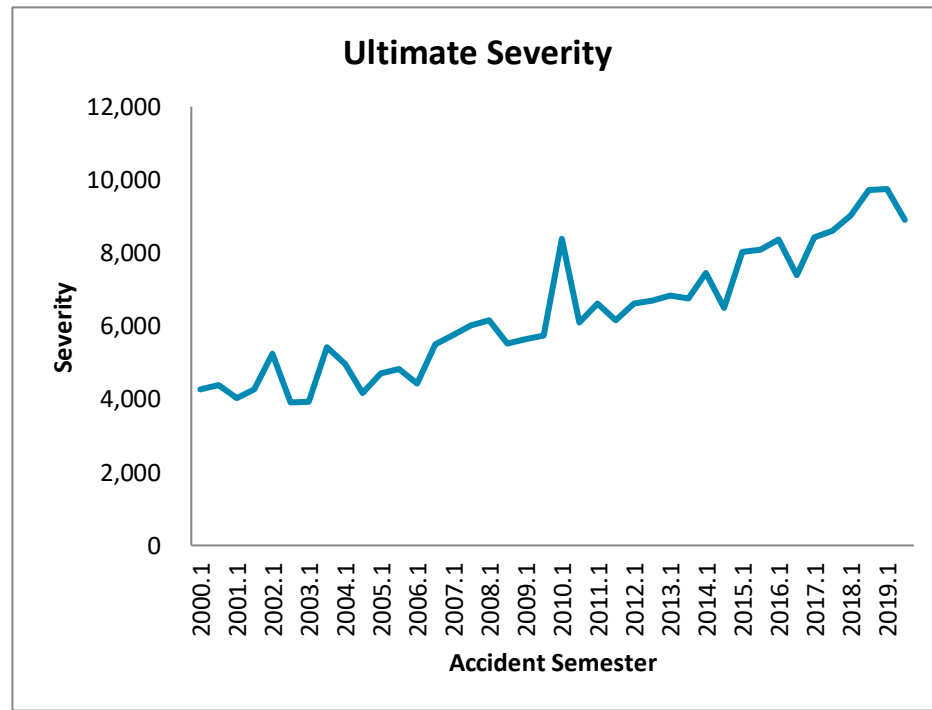
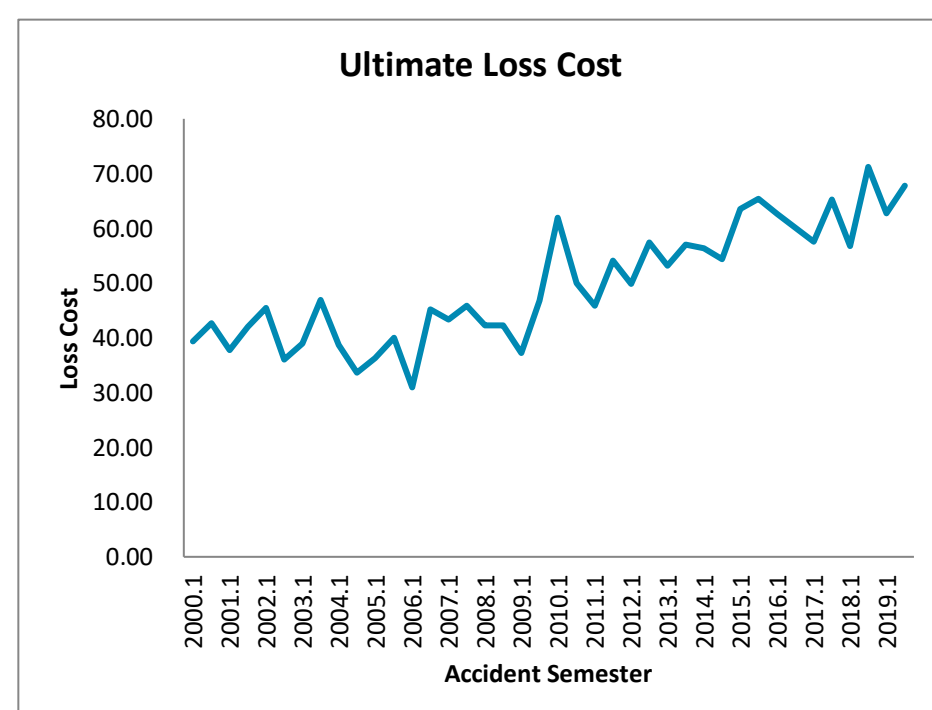
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
Accident Semester	Maturity (in Months)	Earned Car Years	Ultimate Claim Counts	Ultimate Claims and ALAE (000)	ULAE Adjustment	Ultimate Losses & LAE (000)	Ultimate Loss Cost	% Change Seasonal Accident Half Years	Ultimate Severity	% Change Seasonal Accident Half Years	Ultimate Freq. per 1000	% Change Seasonal Accident Half Years	Annual Loss Cost & LAE	% Change Accident Years
2000.1	240.0	101,467	2,805	6,854	1.093	7,492	73.84		2,671		27.64			
2000.2	234.0	107,276	3,134	7,866	1.093	8,597	80.14		2,743		29.21		77.08	
2001.1	228.0	116,511	3,458	8,770	1.082	9,490	81.45	10.3%	2,744	2.7%	29.68	7.4%		
2001.2	222.0	114,889	2,808	7,738	1.082	8,372	72.87	-9.1%	2,981	8.7%	24.44	-16.3%	77.19	0.1%
2002.1	216.0	105,604	2,667	7,142	1.068	7,627	72.22	-11.3%	2,860	4.2%	25.25	-14.9%		
2002.2	210.0	104,043	2,641	7,770	1.068	8,298	79.75	9.4%	3,142	5.4%	25.38	3.9%	75.96	-1.6%
2003.1	204.0	99,683	2,891	8,410	1.076	9,053	90.81	25.7%	3,131	9.5%	29.00	14.8%		
2003.2	198.0	107,230	2,408	6,774	1.076	7,292	68.00	-14.7%	3,028	-3.6%	22.46	-11.5%	78.99	4.0%
2004.1	192.0	111,085	2,801	7,132	1.080	7,703	69.34	-23.6%	2,750	-12.2%	25.21	-13.1%		
2004.2	186.0	115,898	2,561	7,166	1.080	7,739	66.77	-1.8%	3,022	-0.2%	22.10	-1.6%	68.03	-13.9%
2005.1	180.0	112,925	2,659	7,315	1.066	7,800	69.07	-0.4%	2,933	6.7%	23.55	-6.6%		
2005.2	174.0	116,657	2,828	8,181	1.066	8,723	74.77	12.0%	3,085	2.1%	24.24	9.7%	71.97	5.8%
2006.1	168.0	117,023	2,754	7,475	1.072	8,012	68.47	-0.9%	2,909	-0.8%	23.53	-0.1%		
2006.2	162.0	123,215	2,962	8,156	1.072	8,742	70.95	-5.1%	2,952	-4.3%	24.04	-0.8%	69.74	-3.1%
2007.1	156.0	119,866	3,129	9,009	1.072	9,655	80.55	17.6%	3,086	6.1%	26.10	10.9%		
2007.2	150.0	125,531	2,774	9,473	1.072	10,152	80.87	14.0%	3,660	24.0%	22.10	-8.1%	80.71	15.7%
2008.1	144.0	124,972	2,674	8,732	1.075	9,385	75.09	-6.8%	3,510	13.7%	21.39	-18.0%		
2008.2	138.0	132,545	3,013	10,361	1.075	11,135	84.01	3.9%	3,695	1.0%	22.74	2.9%	79.68	-1.3%
2009.1	132.0	131,660	3,070	9,830	1.073	10,546	80.10	6.7%	3,435	-2.2%	23.32	9.0%		
2009.2	126.0	138,506	3,539	11,259	1.073	12,078	87.20	3.8%	3,413	-7.6%	25.55	12.4%	83.74	5.1%
2010.1	120.0	136,816	3,184	9,915	1.056	10,468	76.51	-4.5%	3,288	-4.3%	23.27	-0.2%		
2010.2	114.0	143,649	3,705	12,227	1.056	12,909	89.86	3.0%	3,485	2.1%	25.79	0.9%	83.35	-0.5%
2011.1	108.0	141,299	3,593	11,889	1.052	12,511	88.54	15.7%	3,482	5.9%	25.43	9.3%		
2011.2	102.0	147,645	3,883	13,375	1.052	14,075	95.33	6.1%	3,625	4.0%	26.30	2.0%	92.01	10.4%
2012.1	96.0	145,750	3,544	11,977	1.078	12,905	88.54	0.0%	3,641	4.6%	24.32	-4.4%		
2012.2	90.0	152,631	3,944	15,304	1.078	16,490	108.04	13.3%	4,181	15.3%	25.84	-1.7%	98.51	7.1%
2013.1	84.0	150,496	3,787	14,749	1.087	16,029	106.50	20.3%	4,232	16.2%	25.16	3.5%		
2013.2	78.0	157,090	4,219	17,818	1.087	19,364	123.27	14.1%	4,590	9.8%	26.86	3.9%	115.06	16.8%
2014.1	72.0	153,433	3,924	15,781	1.082	17,069	111.25	4.5%	4,350	2.8%	25.58	1.6%		
2014.2	66.0	160,277	3,978	16,880	1.082	18,257	113.91	-7.6%	4,590	0.0%	24.82	-7.6%	112.61	-2.1%
2015.1	60.0	156,896	4,047	17,103	1.078	18,437	117.51	5.6%	4,556	4.7%	25.79	0.9%		
2015.2	54.0	163,412	3,976	18,329	1.078	19,759	120.92	6.2%	4,969	8.3%	24.33	-2.0%	119.25	5.9%
2016.1	48.0	160,666	3,688	17,135	1.103	18,900	117.64	0.1%	5,124	12.5%	22.96	-11.0%		
2016.2	42.0	165,149	3,899	17,658	1.103	19,477	117.94	-2.5%	4,996	0.5%	23.61	-3.0%	117.79	-1.2%
2017.1	36.0	159,760	3,628	16,987	1.091	18,538	116.04	-1.4%	5,110	-0.3%	22.71	-1.1%		
2017.2	30.0	164,458	3,696	17,670	1.091	19,283	117.25	-0.6%	5,218	4.4%	22.47	-4.8%	116.66	-1.0%
2018.1	24.0	159,245	3,437	17,076	1.107	18,910	118.75	2.3%	5,502	7.7%	21.58	-5.0%		
2018.2	18.0	163,674	3,675	18,796	1.107	20,814	127.17	8.5%	5,664	8.5%	22.45	-0.1%	123.02	5.5%
2019.1	12.0	158,287	3,197	17,068	1.096	18,705	118.17	-0.5%	5,851	6.3%	20.19	-6.4%		
2019.2	6.0	162,299	3,543	17,819	1.096	19,528	120.32	-5.4%	5,511	-2.7%	21.83	-2.8%	119.26	-3.1%
<b>Total</b>		<b>5,429,520</b>	<b>132,123</b>	<b>480,970</b>		<b>520,317</b>								



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

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

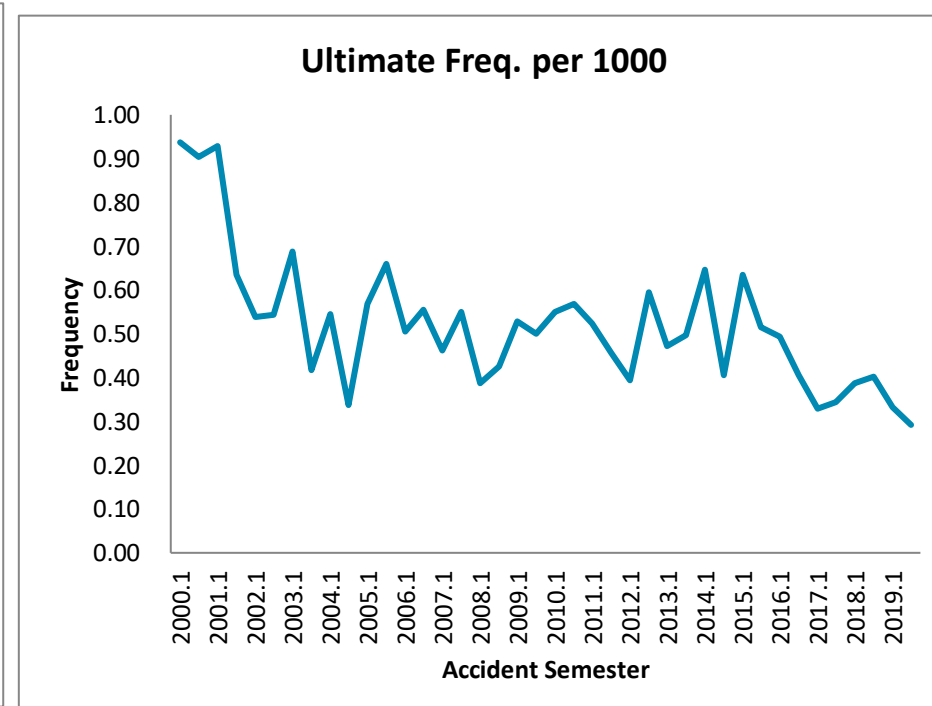
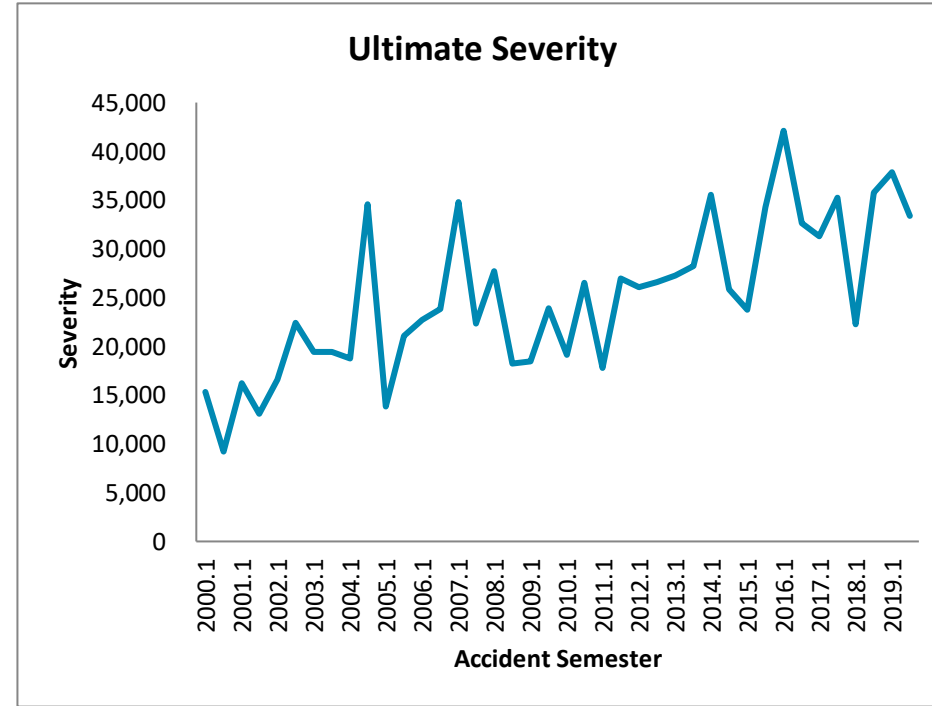
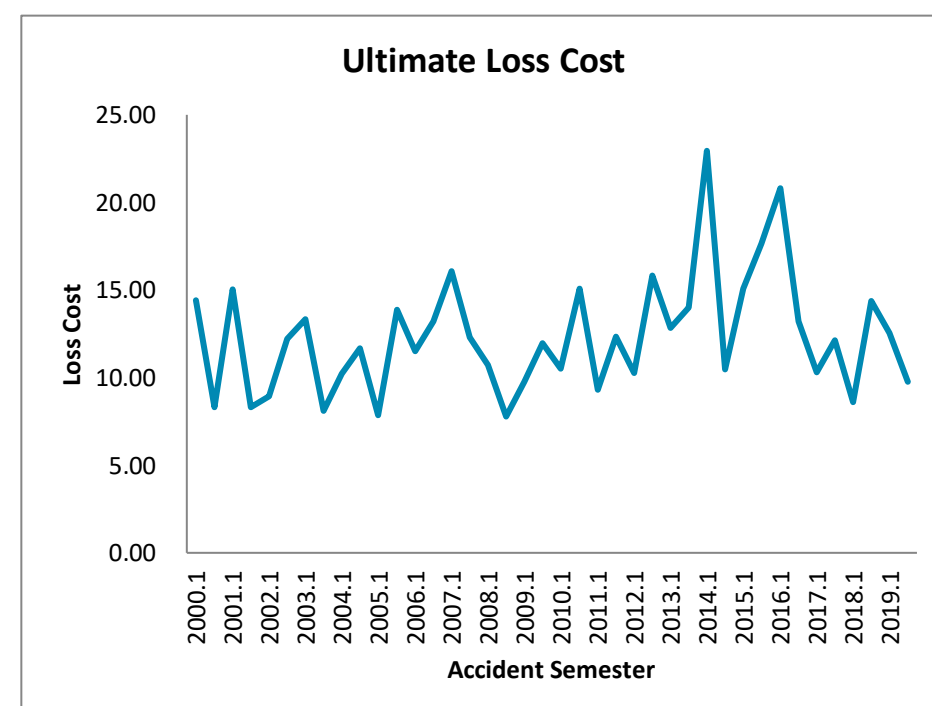
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
Accident Semester	Maturity (in Months)	Earned Car Years	Ultimate Claim Counts	Ultimate Claims and ALAE (000)	ULAE Adjustment	Ultimate Losses & LAE (000)	Ultimate Loss Cost	% Change Seasonal Accident Half Years	Ultimate Severity	% Change Seasonal Accident Half Years	Ultimate Freq. per 1000	% Change Seasonal Accident Half Years	Annual Loss Cost & LAE	% Change Accident Years
2000.1	240.0	73,495	677	2,643	1.093	2,889	39.30		4,267		9.21			
2000.2	234.0	77,682	757	3,035	1.093	3,317	42.70		4,382		9.74		41.05	
2001.1	228.0	79,676	747	2,785	1.082	3,014	37.82	-3.8%	4,034	-5.5%	9.38	1.8%		
2001.2	222.0	83,066	817	3,222	1.082	3,486	41.96	-1.7%	4,266	-2.6%	9.84	0.9%	39.94	-2.7%
2002.1	216.0	77,338	671	3,294	1.068	3,518	45.49	20.3%	5,243	30.0%	8.68	-7.5%		
2002.2	210.0	75,921	699	2,559	1.068	2,733	36.00	-14.2%	3,910	-8.4%	9.21	-6.4%	40.79	2.1%
2003.1	204.0	72,465	718	2,620	1.076	2,820	38.91	-14.5%	3,925	-25.1%	9.91	14.3%		
2003.2	198.0	77,582	674	3,387	1.076	3,646	46.99	30.5%	5,410	38.4%	8.69	-5.7%	43.09	5.6%
2004.1	192.0	81,637	636	2,922	1.080	3,156	38.65	-0.7%	4,963	26.4%	7.79	-21.4%		
2004.2	186.0	85,611	693	2,671	1.080	2,885	33.70	-28.3%	4,164	-23.0%	8.09	-6.8%	36.12	-16.2%
2005.1	180.0	83,991	648	2,862	1.066	3,052	36.34	-6.0%	4,711	-5.1%	7.71	-1.0%		
2005.2	174.0	87,596	729	3,291	1.066	3,509	40.06	18.9%	4,816	15.7%	8.32	2.8%	38.24	5.9%
2006.1	168.0	86,842	607	2,507	1.072	2,688	30.95	-14.8%	4,430	-6.0%	6.99	-9.4%		
2006.2	162.0	92,200	758	3,892	1.072	4,172	45.25	13.0%	5,507	14.4%	8.22	-1.2%	38.31	0.2%
2007.1	156.0	92,344	695	3,735	1.072	4,003	43.35	40.1%	5,762	30.1%	7.52	7.7%		
2007.2	150.0	99,194	754	4,241	1.072	4,545	45.82	1.2%	6,024	9.4%	7.61	-7.4%	44.63	16.5%
2008.1	144.0	100,110	687	3,938	1.075	4,232	42.28	-2.5%	6,165	7.0%	6.86	-8.8%		
2008.2	138.0	107,495	824	4,231	1.075	4,547	42.30	-7.7%	5,516	-8.4%	7.67	0.8%	42.29	-5.2%
2009.1	132.0	108,425	716	3,767	1.073	4,041	37.27	-11.8%	5,647	-8.4%	6.60	-3.7%		
2009.2	126.0	116,308	949	5,079	1.073	5,449	46.85	10.8%	5,745	4.2%	8.16	6.3%	42.23	-0.1%
2010.1	120.0	116,224	858	6,813	1.056	7,193	61.89	66.0%	8,387	48.5%	7.38	11.8%		
2010.2	114.0	123,203	1,008	5,829	1.056	6,154	49.95	6.6%	6,103	6.2%	8.18	0.4%	55.74	32.0%
2011.1	108.0	122,106	846	5,314	1.052	5,592	45.80	-26.0%	6,613	-21.2%	6.92	-6.1%		
2011.2	102.0	128,569	1,129	6,609	1.052	6,955	54.10	8.3%	6,158	0.9%	8.78	7.3%	50.05	-10.2%
2012.1	96.0	128,149	965	5,928	1.078	6,387	49.84	8.8%	6,621	0.1%	7.53	8.7%		
2012.2	90.0	135,405	1,161	7,209	1.078	7,767	57.36	6.0%	6,693	8.7%	8.57	-2.4%	53.71	7.3%
2013.1	84.0	134,902	1,049	6,602	1.087	7,175	53.19	6.7%	6,839	3.3%	7.78	3.3%		
2013.2	78.0	142,588	1,202	7,477	1.087	8,125	56.98	-0.7%	6,760	1.0%	8.43	-1.6%	55.14	2.7%
2014.1	72.0	140,738	1,063	7,330	1.082	7,928	56.33	5.9%	7,456	9.0%	7.55	-2.9%		
2014.2	66.0	148,252	1,238	7,446	1.082	8,054	54.32	-4.7%	6,503	-3.8%	8.35	-0.9%	55.30	0.3%
2015.1	60.0	145,928	1,158	8,608	1.078	9,280	63.59	12.9%	8,016	7.5%	7.93	5.0%		
2015.2	54.0	152,759	1,235	9,263	1.078	9,985	65.36	20.3%	8,085	24.3%	8.08	-3.2%	64.50	16.6%
2016.1	48.0	150,680	1,127	8,551	1.103	9,432	62.59	-1.6%	8,365	4.4%	7.48	-5.7%		
2016.2	42.0	155,812	1,266	8,490	1.103	9,365	60.10	-8.0%	7,397	-8.5%	8.13	0.5%	61.33	-4.9%
2017.1	36.0	151,446	1,036	7,987	1.091	8,716	57.55	-8.1%	8,416	0.6%	6.84	-8.6%		
2017.2	30.0	156,544	1,187	9,364	1.091	10,219	65.28	8.6%	8,606	16.4%	7.59	-6.7%	61.48	0.2%
2018.1	24.0	151,964	957	7,797	1.107	8,634	56.82	-1.3%	9,018	7.2%	6.30	-7.9%		
2018.2	18.0	156,761	1,150	10,082	1.107	11,165	71.22	9.1%	9,713	12.9%	7.33	-3.3%	64.13	4.3%
2019.1	12.0	152,100	978	8,701	1.096	9,535	62.69	10.3%	9,745	8.1%	6.43	2.1%		
2019.2	6.0	156,854	1,194	9,701	1.096	10,631	67.78	-4.8%	8,903	-8.3%	7.61	3.8%	65.27	1.8%
<b>Total</b>		<b>4,609,964</b>	<b>36,262</b>	<b>221,783</b>			<b>239,993</b>							



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

Loss Cost Summary  
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	99,225	93	1,307	1.093	1,428	14.40		15,360		0.94			
2000.2	234.0	105,116	95	801	1.093	875	8.33		9,214		0.90		11.27	
2001.1	228.0	105,528	98	1,466	1.082	1,586	15.03	4.4%	16,188	5.4%	0.93	-0.9%		
2001.2	222.0	107,197	68	825	1.082	892	8.32	0.0%	13,122	42.4%	0.63	-29.8%	11.65	3.4%
2002.1	216.0	100,339	54	839	1.068	897	8.93	-40.6%	16,602	2.6%	0.54	-42.0%		
2002.2	210.0	99,269	54	1,134	1.068	1,211	12.20	46.6%	22,432	71.0%	0.54	-14.2%	10.56	-9.4%
2003.1	204.0	95,919	66	1,189	1.076	1,280	13.35	49.4%	19,395	16.8%	0.69	27.9%		
2003.2	198.0	105,525	44	795	1.076	856	8.11	-33.5%	19,447	-13.3%	0.42	-23.3%	10.60	0.4%
2004.1	192.0	110,212	60	1,043	1.080	1,126	10.22	-23.4%	18,773	-3.2%	0.54	-20.9%		
2004.2	186.0	115,347	39	1,249	1.080	1,349	11.69	44.2%	34,579	77.8%	0.34	-18.9%	10.97	3.5%
2005.1	180.0	112,736	64	829	1.066	884	7.84	-23.2%	13,818	-26.4%	0.57	4.3%		
2005.2	174.0	116,874	77	1,519	1.066	1,620	13.86	18.6%	21,039	-39.2%	0.66	94.9%	10.91	-0.6%
2006.1	168.0	114,734	58	1,230	1.072	1,319	11.49	46.5%	22,738	64.6%	0.51	-11.0%		
2006.2	162.0	120,636	67	1,489	1.072	1,596	13.23	-4.6%	23,819	13.2%	0.56	-15.7%	12.38	13.5%
2007.1	156.0	119,184	55	1,787	1.072	1,916	16.07	39.8%	34,830	53.2%	0.46	-8.7%		
2007.2	150.0	125,342	69	1,439	1.072	1,542	12.30	-7.0%	22,344	-6.2%	0.55	-0.9%	14.14	14.2%
2008.1	144.0	124,150	48	1,238	1.075	1,330	10.71	-33.3%	27,711	-20.4%	0.39	-16.2%		
2008.2	138.0	131,476	56	952	1.075	1,023	7.78	-36.8%	18,262	-18.3%	0.43	-22.6%	9.20	-34.9%
2009.1	132.0	130,403	69	1,189	1.073	1,275	9.78	-8.7%	18,482	-33.3%	0.53	36.9%		
2009.2	126.0	137,826	69	1,537	1.073	1,649	11.97	53.8%	23,902	30.9%	0.50	17.5%	10.90	18.5%
2010.1	120.0	136,383	75	1,360	1.056	1,436	10.53	7.7%	19,145	3.6%	0.55	3.9%		
2010.2	114.0	143,419	82	2,048	1.056	2,162	15.08	26.0%	26,506	10.9%	0.57	13.6%	12.86	17.9%
2011.1	108.0	140,806	74	1,247	1.052	1,312	9.32	-11.5%	17,823	-6.9%	0.52	-4.9%		
2011.2	102.0	147,286	67	1,727	1.052	1,818	12.34	-18.2%	26,994	1.8%	0.46	-19.6%	10.86	-15.5%
2012.1	96.0	145,942	57	1,389	1.078	1,497	10.26	10.1%	26,063	46.2%	0.39	-24.7%		
2012.2	90.0	153,055	91	2,248	1.078	2,423	15.83	28.3%	26,595	-1.5%	0.60	30.2%	13.11	20.7%
2013.1	84.0	150,709	71	1,783	1.087	1,937	12.86	25.3%	27,238	4.5%	0.47	19.9%		
2013.2	78.0	158,099	79	2,039	1.087	2,216	14.02	-11.4%	28,212	6.1%	0.50	-16.5%	13.45	2.6%
2014.1	72.0	154,608	100	3,280	1.082	3,548	22.95	78.5%	35,528	30.4%	0.65	36.8%		
2014.2	66.0	161,349	65	1,563	1.082	1,690	10.48	-25.3%	25,826	-8.5%	0.41	-18.4%	16.58	23.3%
2015.1	60.0	157,357	100	2,204	1.078	2,376	15.10	-34.2%	23,793	-33.0%	0.63	-1.8%		
2015.2	54.0	163,901	84	2,681	1.078	2,890	17.63	68.3%	34,260	32.7%	0.51	26.9%	16.39	-1.1%
2016.1	48.0	160,703	79	3,031	1.103	3,344	20.81	37.8%	42,107	77.0%	0.49	-22.1%		
2016.2	42.0	165,580	67	1,983	1.103	2,187	13.21	-25.1%	32,619	-4.8%	0.40	-21.3%	16.95	3.4%
2017.1	36.0	160,048	53	1,509	1.091	1,647	10.29	-50.5%	31,310	-25.6%	0.33	-33.5%		
2017.2	30.0	165,092	57	1,836	1.091	2,004	12.14	-8.1%	35,275	8.1%	0.34	-15.0%	11.23	-33.7%
2018.1	24.0	159,309	62	1,239	1.107	1,372	8.61	-16.3%	22,238	-29.0%	0.39	17.8%		
2018.2	18.0	163,936	66	2,130	1.107	2,359	14.39	18.5%	35,756	1.4%	0.40	16.9%	11.54	2.8%
2019.1	12.0	158,209	53	1,814	1.096	1,988	12.56	45.9%	37,842	70.2%	0.33	-14.2%		
2019.2	6.0	162,791	48	1,448	1.096	1,587	9.75	-32.3%	33,367	-6.7%	0.29	-27.4%	11.13	-3.5%
<b>Total</b>		<b>5,385,624</b>	<b>2,732</b>	<b>62,417</b>		<b>67,446</b>								

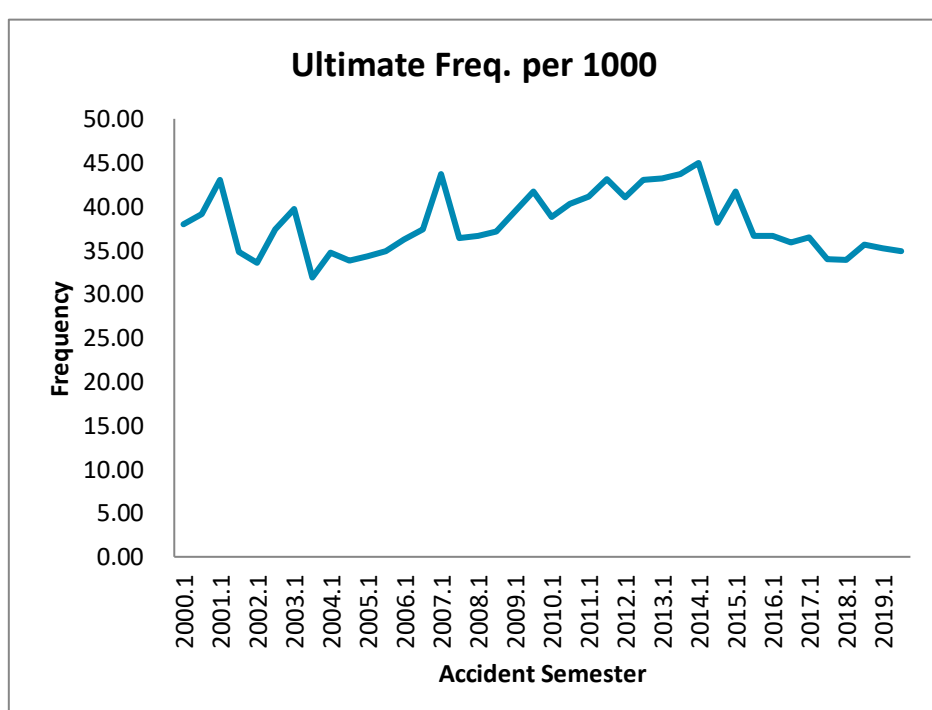
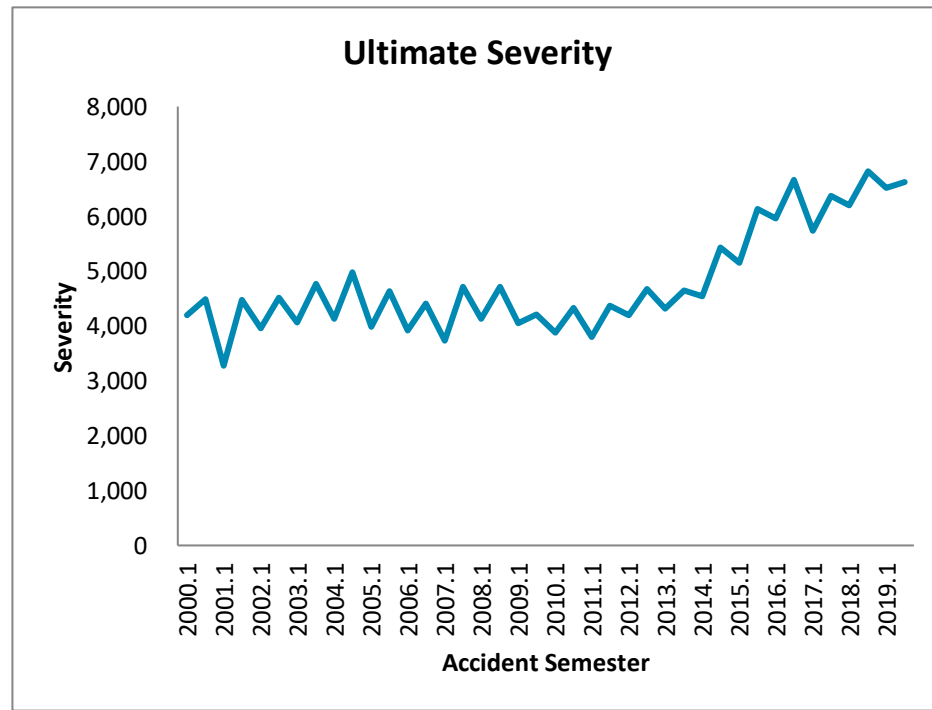
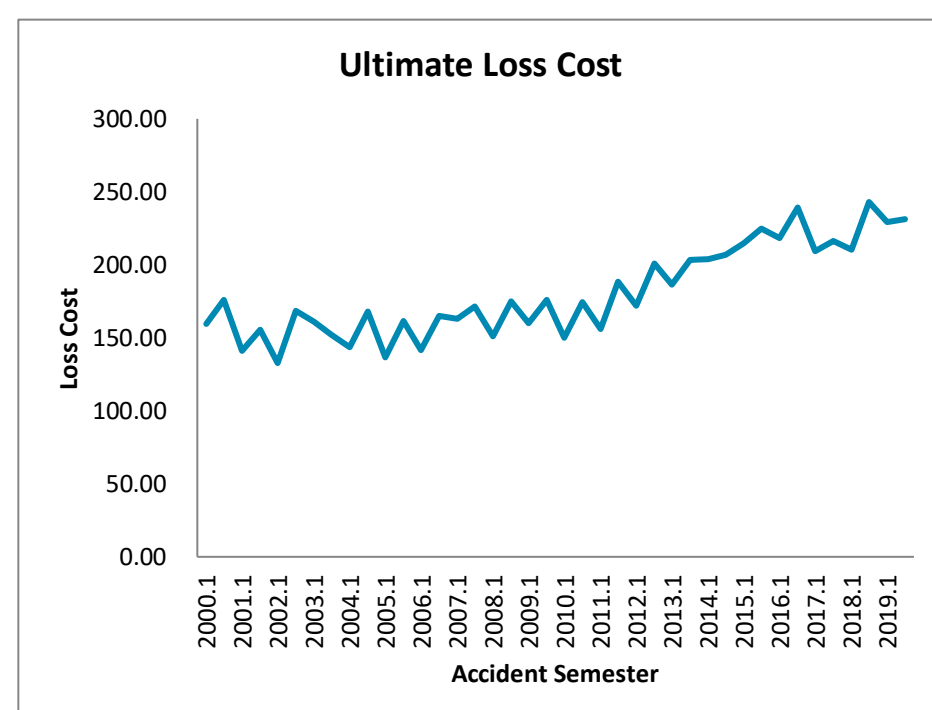




Province of Newfoundland  
Collision  
Private Passengers Vehicles (Excluding Farmers)

Loss Cost Summary  
Data as of 12/31/19

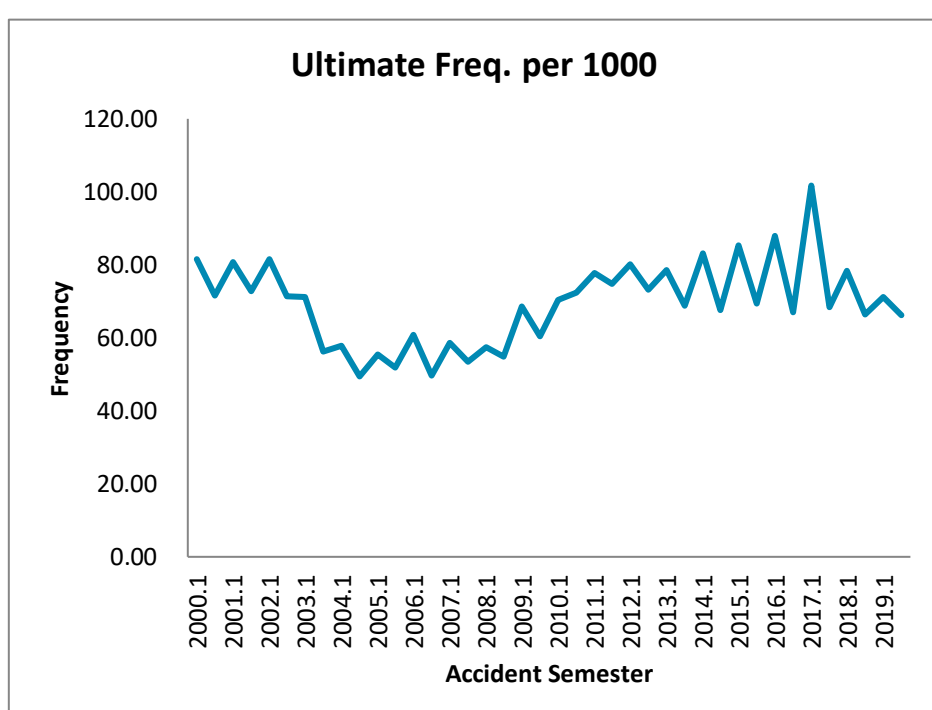
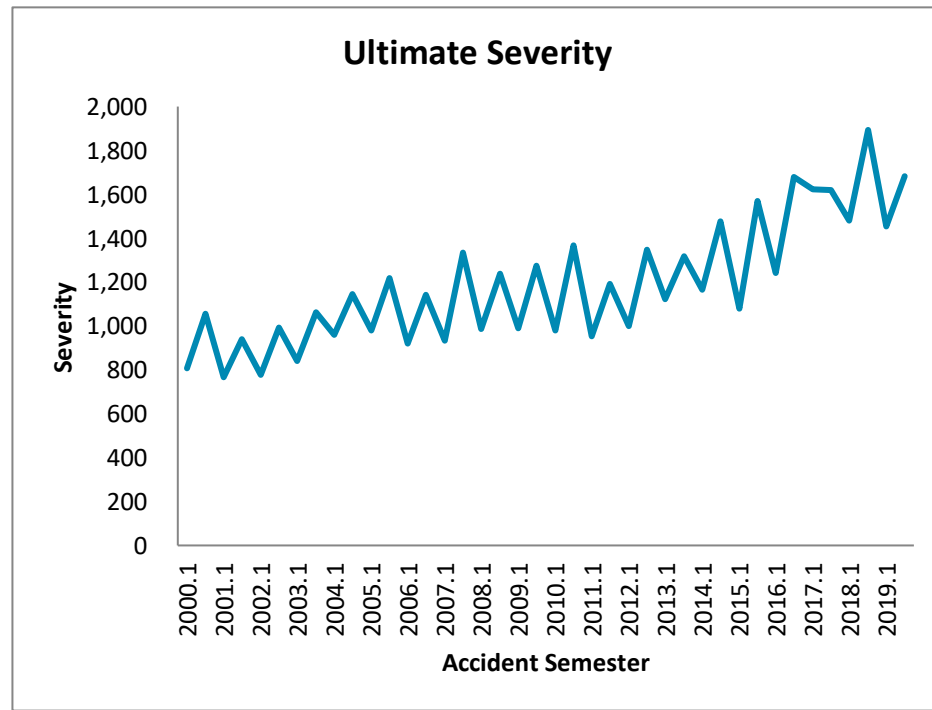
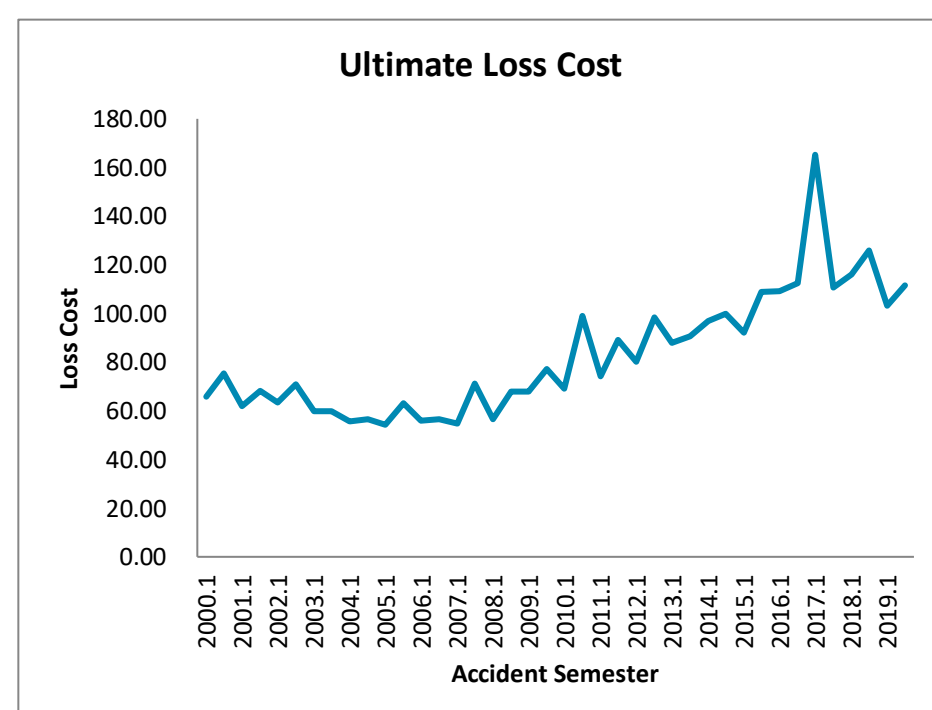
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
Accident Semester	Maturity (in Months)	Earned Car Years	Ultimate Claim Counts	Ultimate Claims and ALAE (000)	ULAE Adjustment	Ultimate Losses & LAE (000)	Ultimate Loss Cost	% Change Seasonal Accident Half Years	Ultimate Severity	% Change Seasonal Accident Half Years	Ultimate Freq. per 1000	% Change Seasonal Accident Half Years	Annual Loss Cost & LAE	% Change Accident Years
2000.1	240.0	59,845	2,271	8,732	1.093	9,544	159.48		4,203		37.95			
2000.2	234.0	64,956	2,544	10,448	1.093	11,420	175.81		4,489		39.17		167.98	
2001.1	228.0	72,896	3,135	9,492	1.082	10,271	140.89	-11.7%	3,276	-22.0%	43.01	13.3%		
2001.2	222.0	72,333	2,517	10,403	1.082	11,256	155.61	-11.5%	4,472	-0.4%	34.80	-11.2%	148.22	-11.8%
2002.1	216.0	66,975	2,247	8,322	1.068	8,888	132.71	-5.8%	3,956	20.7%	33.55	-22.0%		
2002.2	210.0	66,111	2,471	10,436	1.068	11,145	168.59	8.3%	4,511	0.9%	37.38	7.4%	150.53	1.6%
2003.1	204.0	64,111	2,545	9,603	1.076	10,336	161.23	21.5%	4,061	2.7%	39.70	18.3%		
2003.2	198.0	68,775	2,193	9,707	1.076	10,449	151.93	-9.9%	4,765	5.6%	31.89	-14.7%	156.41	3.9%
2004.1	192.0	72,373	2,514	9,617	1.080	10,387	143.52	-11.0%	4,132	1.7%	34.74	-12.5%		
2004.2	186.0	75,566	2,553	11,772	1.080	12,714	168.25	10.7%	4,980	4.5%	33.78	6.0%	156.15	-0.2%
2005.1	180.0	74,876	2,569	9,603	1.066	10,240	136.76	-4.7%	3,986	-3.5%	34.31	-1.2%		
2005.2	174.0	78,170	2,725	11,857	1.066	12,643	161.73	-3.9%	4,639	-6.8%	34.86	3.2%	149.51	-4.2%
2006.1	168.0	77,865	2,818	10,294	1.072	11,034	141.71	3.6%	3,916	-1.8%	36.19	5.5%		
2006.2	162.0	82,312	3,079	12,664	1.072	13,575	164.92	2.0%	4,409	-5.0%	37.40	7.3%	153.64	2.8%
2007.1	156.0	82,102	3,590	12,490	1.072	13,386	163.04	15.0%	3,729	-4.8%	43.72	20.8%		
2007.2	150.0	86,641	3,156	13,878	1.072	14,873	171.67	4.1%	4,713	6.9%	36.42	-2.6%	167.47	9.0%
2008.1	144.0	87,798	3,214	12,342	1.075	13,264	151.08	-7.3%	4,127	10.7%	36.60	-16.3%		
2008.2	138.0	93,635	3,474	15,257	1.075	16,397	175.12	2.0%	4,720	0.1%	37.10	1.9%	163.48	-2.4%
2009.1	132.0	93,709	3,694	13,962	1.073	14,978	159.84	5.8%	4,055	-1.8%	39.42	7.7%		
2009.2	126.0	98,607	4,113	16,156	1.073	17,333	175.78	0.4%	4,214	-10.7%	41.71	12.4%	168.01	2.8%
2010.1	120.0	98,311	3,813	13,985	1.056	14,765	150.18	-6.0%	3,872	-4.5%	38.78	-1.6%		
2010.2	114.0	103,560	4,174	17,112	1.056	18,066	174.45	-0.8%	4,329	2.7%	40.30	-3.4%	162.63	-3.2%
2011.1	108.0	102,512	4,214	15,196	1.052	15,991	155.99	3.9%	3,795	-2.0%	41.10	6.0%		
2011.2	102.0	107,366	4,626	19,211	1.052	20,215	188.28	7.9%	4,370	1.0%	43.08	6.9%	172.51	6.1%
2012.1	96.0	107,389	4,406	17,165	1.078	18,496	172.23	10.4%	4,198	10.6%	41.02	-0.2%		
2012.2	90.0	112,846	4,854	21,053	1.078	22,685	201.02	6.8%	4,673	6.9%	43.02	-0.2%	186.98	8.4%
2013.1	84.0	112,647	4,866	19,343	1.087	21,021	186.61	8.4%	4,320	2.9%	43.20	5.3%		
2013.2	78.0	118,747	5,190	22,215	1.087	24,142	203.31	1.1%	4,652	-0.5%	43.70	1.6%	195.18	4.4%
2014.1	72.0	117,345	5,276	22,133	1.082	23,939	204.01	9.3%	4,537	5.0%	44.96	4.1%		
2014.2	66.0	122,334	4,666	23,403	1.082	25,313	206.92	1.8%	5,424	16.6%	38.15	-12.7%	205.49	5.3%
2015.1	60.0	120,249	5,018	23,980	1.078	25,850	214.97	5.4%	5,151	13.5%	41.73	-7.2%		
2015.2	54.0	125,626	4,604	26,192	1.078	28,235	224.75	8.6%	6,132	13.0%	36.65	-3.9%	219.97	7.0%
2016.1	48.0	124,668	4,566	24,674	1.103	27,215	218.30	1.5%	5,960	15.7%	36.63	-12.2%		
2016.2	42.0	126,873	4,552	27,512	1.103	30,346	239.19	6.4%	6,666	8.7%	35.88	-2.1%	228.84	4.0%
2017.1	36.0	122,476	4,466	23,475	1.091	25,618	209.17	-4.2%	5,736	-3.8%	36.47	-0.4%		
2017.2	30.0	124,823	4,237	24,759	1.091	27,020	216.46	-9.5%	6,377	-4.3%	33.95	-5.4%	212.85	-7.0%
2018.1	24.0	120,673	4,095	22,934	1.107	25,398	210.47	0.6%	6,202	8.1%	33.94	-6.9%		
2018.2	18.0	123,142	4,388	27,025	1.107	29,927	243.03	12.3%	6,820	6.9%	35.63	5.0%	226.91	6.6%
2019.1	12.0	119,126	4,195	24,949	1.096	27,341	229.52	9.1%	6,518	5.1%	35.21	3.8%		
2019.2	6.0	122,047	4,262	25,738	1.096	28,206	231.11	-4.9%	6,619	-3.0%	34.92	-2.0%	230.32	1.5%
Total		3,872,417	147,888	669,093		723,922								



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

Loss Cost Summary  
Data as of 12/31/19

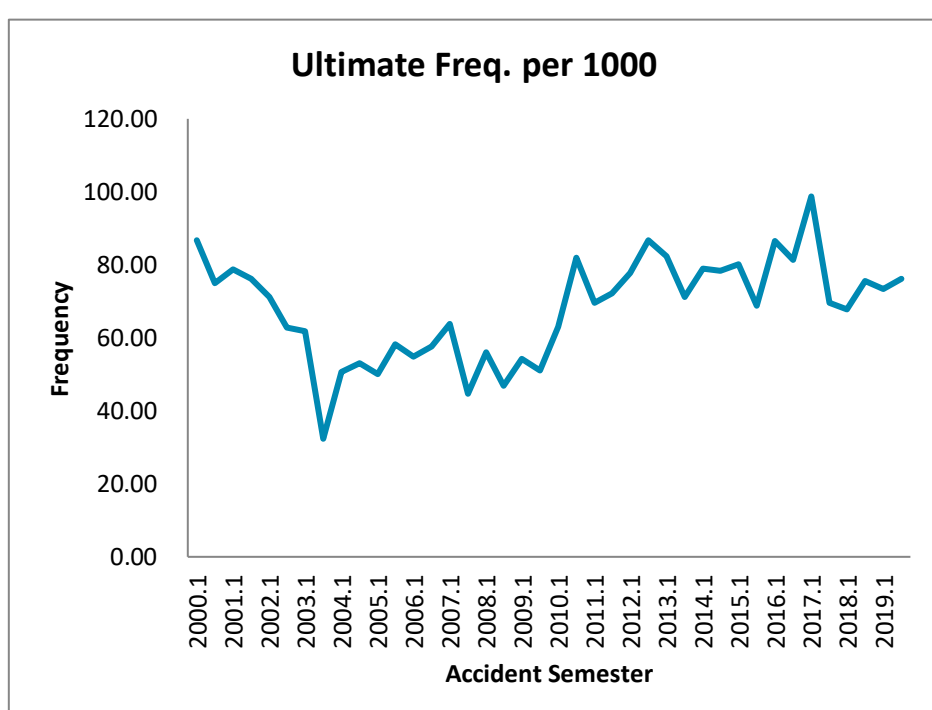
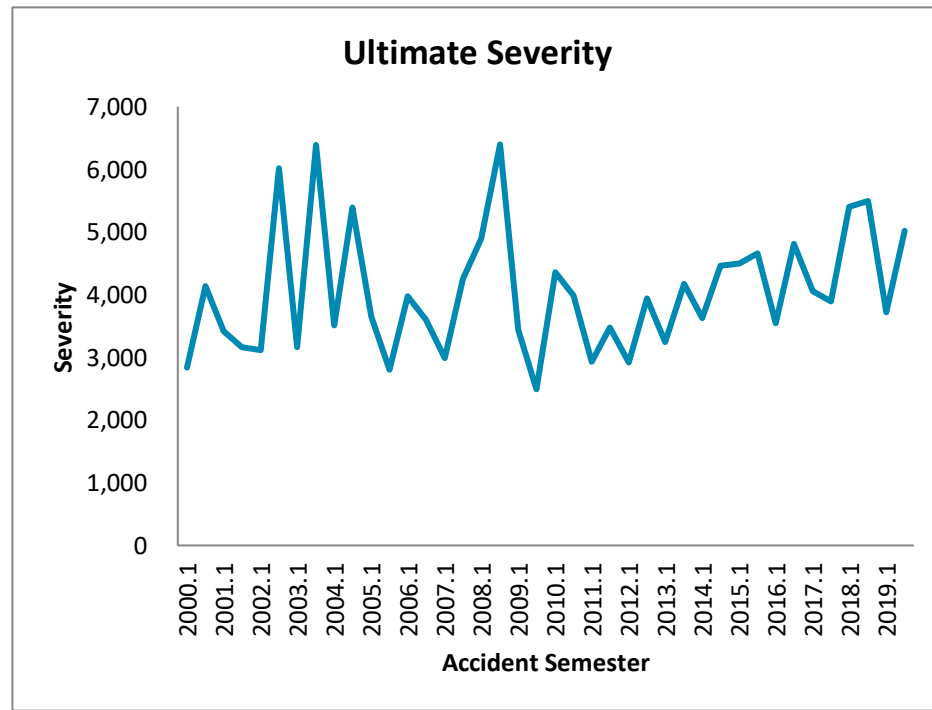
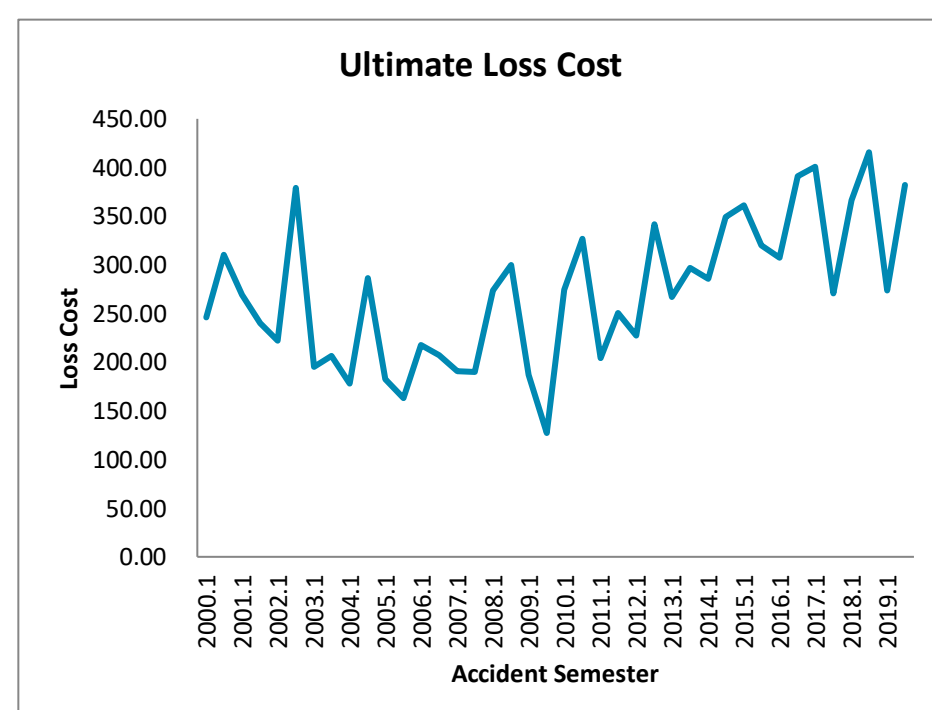
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
Accident Semester	Maturity (in Months)	Earned Car Years	Ultimate Claim Counts	Ultimate Claims and ALAE (000)	ULAE Adjustment	Ultimate Losses & LAE (000)	Ultimate Loss Cost	% Change Seasonal Accident Half Years	Ultimate Severity	% Change Seasonal Accident Half Years	Ultimate Freq. per 1000	% Change Seasonal Accident Half Years	Annual Loss Cost & LAE	% Change Accident Years
2000.1	240.0	62,733	5,122	3,775	1.093	4,127	65.78		806		81.65			
2000.2	234.0	67,582	4,832	4,668	1.093	5,102	75.49		1,056		71.50		70.82	
2001.1	228.0	70,867	5,728	4,057	1.082	4,390	61.95	-5.8%	766	-4.9%	80.83	-1.0%		
2001.2	222.0	73,795	5,365	4,653	1.082	5,034	68.22	-9.6%	938	-11.1%	72.70	1.7%	65.15	-8.0%
2002.1	216.0	70,274	5,734	4,181	1.068	4,465	63.54	2.6%	779	1.6%	81.59	1.0%		
2002.2	210.0	69,480	4,966	4,619	1.068	4,934	71.01	4.1%	993	5.9%	71.47	-1.7%	67.25	3.2%
2003.1	204.0	67,889	4,834	3,778	1.076	4,067	59.90	-5.7%	841	8.0%	71.20	-12.7%		
2003.2	198.0	72,617	4,081	4,031	1.076	4,339	59.75	-15.9%	1,063	7.0%	56.20	-21.4%	59.82	-11.1%
2004.1	192.0	77,039	4,453	3,964	1.080	4,281	55.57	-7.2%	961	14.3%	57.80	-18.8%		
2004.2	186.0	80,084	3,958	4,203	1.080	4,539	56.68	-5.1%	1,147	7.9%	49.42	-12.1%	56.13	-6.2%
2005.1	180.0	80,037	4,430	4,074	1.066	4,344	54.28	-2.3%	981	2.0%	55.35	-4.2%		
2005.2	174.0	82,990	4,307	4,917	1.066	5,243	63.17	11.5%	1,217	6.1%	51.90	5.0%	58.81	4.8%
2006.1	168.0	83,383	5,073	4,357	1.072	4,670	56.00	3.2%	921	-6.1%	60.84	9.9%		
2006.2	162.0	87,079	4,316	4,602	1.072	4,933	56.65	-10.3%	1,143	-6.1%	49.56	-4.5%	56.33	-4.2%
2007.1	156.0	87,033	5,111	4,450	1.072	4,770	54.80	-2.1%	933	1.4%	58.72	-3.5%		
2007.2	150.0	91,420	4,883	6,074	1.072	6,510	71.21	25.7%	1,333	16.6%	53.41	7.8%	63.21	12.2%
2008.1	144.0	93,284	5,353	4,915	1.075	5,282	56.62	3.3%	987	5.7%	57.38	-2.3%		
2008.2	138.0	98,951	5,433	6,261	1.075	6,729	68.00	-4.5%	1,239	-7.1%	54.91	2.8%	62.48	-1.1%
2009.1	132.0	99,727	6,849	6,311	1.073	6,770	67.89	19.9%	988	0.2%	68.68	19.7%		
2009.2	126.0	104,452	6,316	7,512	1.073	8,059	77.16	13.5%	1,276	3.0%	60.47	10.1%	72.63	16.2%
2010.1	120.0	104,942	7,391	6,867	1.056	7,250	69.08	1.8%	981	-0.8%	70.43	2.6%		
2010.2	114.0	109,964	7,961	10,313	1.056	10,888	99.01	28.3%	1,368	7.2%	72.40	19.7%	84.40	16.2%
2011.1	108.0	109,740	8,544	7,738	1.052	8,143	74.20	7.4%	953	-2.8%	77.86	10.5%		
2011.2	102.0	114,051	8,539	9,664	1.052	10,169	89.17	-9.9%	1,191	-12.9%	74.87	3.4%	81.83	-3.0%
2012.1	96.0	114,839	9,200	8,541	1.078	9,203	80.14	8.0%	1,000	5.0%	80.11	2.9%		
2012.2	90.0	119,390	8,728	10,904	1.078	11,749	98.41	10.4%	1,346	13.0%	73.10	-2.4%	89.45	9.3%
2013.1	84.0	119,975	9,414	9,711	1.087	10,553	87.96	9.8%	1,121	12.1%	78.46	-2.1%		
2013.2	78.0	125,463	8,641	10,478	1.087	11,387	90.76	-7.8%	1,318	-2.1%	68.87	-5.8%	89.39	-0.1%
2014.1	72.0	125,267	10,424	11,231	1.082	12,147	96.97	10.2%	1,165	3.9%	83.22	6.1%		
2014.2	66.0	129,149	8,742	11,940	1.082	12,914	99.99	10.2%	1,477	12.1%	67.69	-1.7%	98.50	10.2%
2015.1	60.0	128,165	10,929	10,954	1.078	11,809	92.14	-5.0%	1,080	-7.3%	85.28	2.5%		
2015.2	54.0	131,487	9,119	13,269	1.078	14,304	108.78	8.8%	1,569	6.2%	69.35	2.4%	100.57	2.1%
2016.1	48.0	131,048	11,522	12,979	1.103	14,315	109.24	18.6%	1,242	15.0%	87.92	3.1%		
2016.2	42.0	132,796	8,897	13,547	1.103	14,942	112.52	3.4%	1,679	7.1%	67.00	-3.4%	110.89	10.3%
2017.1	36.0	130,362	13,260	19,737	1.091	21,539	165.23	51.3%	1,624	30.7%	101.72	15.7%		
2017.2	30.0	131,987	9,030	13,396	1.091	14,619	110.76	-1.6%	1,619	-3.6%	68.42	2.1%	137.82	24.3%
2018.1	24.0	129,380	10,146	13,568	1.107	15,025	116.13	-29.7%	1,481	-8.8%	78.42	-22.9%		
2018.2	18.0	130,791	8,692	14,861	1.107	16,458	125.83	13.6%	1,893	17.0%	66.46	-2.9%	121.01	-12.2%
2019.1	12.0	127,977	9,102	12,067	1.096	13,224	103.33	-11.0%	1,453	-1.9%	71.12	-9.3%		
2019.2	6.0	129,486	8,580	13,172	1.096	14,435	111.48	-11.4%	1,682	-11.1%	66.26	-0.3%	107.43	-11.2%
Total		4,096,976	288,004	330,339		357,660								



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

Loss Cost Summary  
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	1,142	99	257	1.093	281	246.17		2,840		86.67			
2000.2	234.0	1,213	91	345	1.093	377	310.59		4,142		74.99		279.35	
2001.1	228.0	1,320	104	329	1.082	355	269.29	9.4%	3,418	20.3%	78.78	-9.1%		
2001.2	222.0	1,353	103	301	1.082	325	240.39	-22.6%	3,157	-23.8%	76.15	1.5%	254.66	-8.8%
2002.1	216.0	1,208	86	251	1.068	268	221.81	-17.6%	3,115	-8.9%	71.20	-9.6%		
2002.2	210.0	1,224	77	434	1.068	464	378.72	57.5%	6,020	90.7%	62.91	-17.4%	300.79	18.1%
2003.1	204.0	1,198	74	217	1.076	234	195.26	-12.0%	3,162	1.5%	61.75	-13.3%		
2003.2	198.0	1,299	42	249	1.076	268	206.58	-45.5%	6,387	6.1%	32.34	-48.6%	201.15	-33.1%
2004.1	192.0	1,441	73	237	1.080	256	177.71	-9.0%	3,508	10.9%	50.66	-18.0%		
2004.2	186.0	1,546	82	409	1.080	442	286.15	38.5%	5,393	-15.6%	53.05	64.0%	233.83	16.2%
2005.1	180.0	1,541	77	264	1.066	281	182.50	2.7%	3,652	4.1%	49.98	-1.3%		
2005.2	174.0	1,699	99	260	1.066	277	163.03	-43.0%	2,797	-48.1%	58.28	9.9%	172.29	-26.3%
2006.1	168.0	1,662	91	338	1.072	362	217.76	19.3%	3,976	8.9%	54.76	9.6%		
2006.2	162.0	1,736	100	336	1.072	360	207.26	27.1%	3,599	28.7%	57.59	-1.2%	212.39	23.3%
2007.1	156.0	1,801	115	321	1.072	344	191.01	-12.3%	2,991	-24.8%	63.86	16.6%		
2007.2	150.0	1,926	86	341	1.072	366	189.93	-8.4%	4,254	18.2%	44.65	-22.5%	190.45	-10.3%
2008.1	144.0	1,769	99	450	1.075	484	273.59	43.2%	4,890	63.5%	55.95	-12.4%		
2008.2	138.0	1,858	87	518	1.075	557	299.54	57.7%	6,397	50.4%	46.82	4.9%	286.88	50.6%
2009.1	132.0	1,880	102	327	1.073	351	186.85	-31.7%	3,444	-29.6%	54.26	-3.0%		
2009.2	126.0	2,017	103	239	1.073	257	127.23	-57.5%	2,491	-61.1%	51.08	9.1%	155.99	-45.6%
2010.1	120.0	1,997	126	519	1.056	548	274.62	47.0%	4,352	26.4%	63.11	16.3%		
2010.2	114.0	2,150	176	665	1.056	702	326.68	156.8%	3,991	60.2%	81.85	60.3%	301.61	93.3%
2011.1	108.0	2,286	159	443	1.052	467	204.06	-25.7%	2,934	-32.6%	69.55	10.2%		
2011.2	102.0	2,441	176	580	1.052	611	250.28	-23.4%	3,471	-13.0%	72.11	-11.9%	227.93	-24.4%
2012.1	96.0	2,262	176	477	1.078	514	227.23	11.4%	2,920	-0.5%	77.82	11.9%		
2012.2	90.0	2,365	205	750	1.078	808	341.67	36.5%	3,941	13.6%	86.69	20.2%	285.72	25.4%
2013.1	84.0	2,356	194	579	1.087	629	267.11	17.6%	3,244	11.1%	82.35	5.8%		
2013.2	78.0	2,529	180	690	1.087	750	296.66	-13.2%	4,168	5.8%	71.18	-17.9%	282.41	-1.2%
2014.1	72.0	2,549	201	674	1.082	729	285.92	7.0%	3,626	11.8%	78.86	-4.2%		
2014.2	66.0	2,769	217	895	1.082	968	349.35	17.8%	4,459	7.0%	78.36	10.1%	318.95	12.9%
2015.1	60.0	2,817	226	943	1.078	1,017	361.06	26.3%	4,500	24.1%	80.23	1.7%		
2015.2	54.0	3,098	213	920	1.078	992	320.06	-8.4%	4,656	4.4%	68.75	-12.3%	339.59	6.5%
2016.1	48.0	3,130	271	872	1.103	962	307.30	-14.9%	3,549	-21.1%	86.59	7.9%		
2016.2	42.0	3,270	266	1,160	1.103	1,279	391.26	22.2%	4,810	3.3%	81.35	18.3%	350.20	3.1%
2017.1	36.0	3,160	312	1,161	1.091	1,267	400.92	30.5%	4,060	14.4%	98.74	14.0%		
2017.2	30.0	3,199	223	793	1.091	865	270.48	-30.9%	3,888	-19.2%	69.57	-14.5%	335.30	-4.3%
2018.1	24.0	3,073	208	1,016	1.107	1,125	366.20	-8.7%	5,406	33.1%	67.74	-31.4%		
2018.2	18.0	3,169	240	1,190	1.107	1,317	415.65	53.7%	5,498	41.4%	75.60	8.7%	391.31	16.7%
2019.1	12.0	3,113	229	777	1.096	851	273.42	-25.3%	3,724	-31.1%	73.41	8.4%		
2019.2	6.0	3,206	244	1,117	1.096	1,224	381.86	-8.1%	5,015	-8.8%	76.15	0.7%	328.44	-16.1%
Total		85,769	6,031	22,645		24,534								



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

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

(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	34,015	34,015	1.000	34,015	34,015	0
2000.2	234.0	36,991	36,991	1.000	36,991	36,991	0
2001.1	228.0	37,705	37,734	1.000	37,734	37,734	0
2001.2	222.0	35,505	35,505	1.000	35,505	35,500	4
2002.1	216.0	30,609	30,609	1.000	30,609	30,609	0
2002.2	210.0	35,595	35,595	1.000	35,595	35,591	4
2003.1	204.0	34,486	34,486	1.000	34,486	34,483	0
2003.2	198.0	33,315	33,315	1.000	33,312	33,309	3
2004.1	192.0	31,523	31,523	1.000	31,517	31,514	3
2004.2	186.0	34,134	34,166	1.000	34,159	34,133	27
2005.1	180.0	31,901	31,901	1.000	31,897	31,890	7
2005.2	174.0	38,865	38,937	1.000	38,932	38,916	16
2006.1	168.0	29,131	29,242	1.000	29,244	29,261	(17)
2006.2	162.0	38,649	38,649	1.001	38,685	38,647	38
2007.1	156.0	34,316	34,627	1.000	34,637	34,583	54
2007.2	150.0	42,720	43,562	1.001	43,608	43,544	64
2008.1	144.0	32,480	32,658	1.002	32,724	32,666	58
2008.2	138.0	41,412	41,474	1.001	41,520	41,437	83
2009.1	132.0	33,315	34,077	1.001	34,120	34,026	94
2009.2	126.0	45,358	47,576	1.001	47,622	47,692	(70)
2010.1	120.0	46,570	48,037	1.003	48,204	48,233	(29)
2010.2	114.0	50,293	50,475	1.006	50,756	50,766	(10)
2011.1	108.0	43,830	44,372	1.004	44,566	44,273	293
2011.2	102.0	54,500	57,303	1.001	57,335	56,780	554
2012.1	96.0	47,081	49,560	1.000	49,538	49,298	240
2012.2	90.0	56,909	60,753	0.999	60,662	60,498	164
2013.1	84.0	52,078	55,642	0.997	55,481	55,501	(20)
2013.2	78.0	55,818	61,571	0.994	61,197	60,615	583
2014.1	72.0	42,047	48,018	0.994	47,714	49,570	(1,856)
2014.2	66.0	48,026	57,315	0.980	56,182	55,854	328
2015.1	60.0	43,471	57,423	0.978	56,157	56,545	(388)
2015.2	54.0	48,951	72,078	0.974	70,214	69,075	1,139
2016.1	48.0	36,473	58,184	0.977	56,828	56,070	758
2016.2	42.0	35,407	61,489	0.986	60,651	61,524	(873)
2017.1	36.0	25,319	49,963	1.001	50,011	50,854	(843)
2017.2	30.0	22,312	55,440	1.034	57,326	57,498	(172)
2018.1	24.0	11,642	44,061	1.070	47,144	47,761	(616)
2018.2	18.0	6,138	53,092	1.142	60,608	61,007	(399)
2019.1	12.0	1,504	40,016	1.253	50,151	49,967	183
2019.2	6.0	220	30,374	2.119	64,358		
<b>Total</b>		<b>1,440,613</b>	<b>1,771,809</b>		<b>1,821,992</b>	<b>1,758,234</b>	<b>(601)</b>



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

**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	6,854	6,854	1.000	6,854	6,854	0
2000.2	234.0	7,866	7,866	1.000	7,866	7,866	0
2001.1	228.0	8,768	8,770	1.000	8,770	8,770	0
2001.2	222.0	7,738	7,738	1.000	7,738	7,738	0
2002.1	216.0	7,142	7,142	1.000	7,142	7,142	0
2002.2	210.0	7,770	7,770	1.000	7,770	7,770	0
2003.1	204.0	8,410	8,410	1.000	8,410	8,410	0
2003.2	198.0	6,774	6,774	1.000	6,774	6,774	0
2004.1	192.0	7,132	7,132	1.000	7,132	7,125	7
2004.2	186.0	7,166	7,166	1.000	7,166	7,159	7
2005.1	180.0	7,315	7,315	1.000	7,315	7,308	7
2005.2	174.0	8,181	8,181	1.000	8,181	8,173	8
2006.1	168.0	7,475	7,475	1.000	7,475	7,467	7
2006.2	162.0	8,156	8,156	1.000	8,156	8,148	8
2007.1	156.0	9,009	9,009	1.000	9,009	8,995	14
2007.2	150.0	9,276	9,478	0.999	9,473	9,463	9
2008.1	144.0	8,737	8,737	0.999	8,732	8,724	9
2008.2	138.0	10,367	10,367	0.999	10,361	10,351	10
2009.1	132.0	9,835	9,835	0.999	9,830	9,820	10
2009.2	126.0	11,265	11,265	0.999	11,259	11,247	11
2010.1	120.0	9,918	9,921	0.999	9,915	9,910	6
2010.2	114.0	12,228	12,228	1.000	12,227	12,214	13
2011.1	108.0	11,888	11,890	1.000	11,889	11,875	14
2011.2	102.0	13,368	13,378	1.000	13,375	13,361	14
2012.1	96.0	11,979	11,979	1.000	11,977	11,966	11
2012.2	90.0	15,110	15,307	1.000	15,304	15,280	24
2013.1	84.0	14,753	14,753	1.000	14,749	14,743	6
2013.2	78.0	17,806	17,807	1.001	17,818	17,799	19
2014.1	72.0	15,754	15,775	1.000	15,781	15,780	2
2014.2	66.0	16,827	16,842	1.002	16,880	16,775	105
2015.1	60.0	17,078	17,081	1.001	17,103	16,974	130
2015.2	54.0	18,310	18,353	0.999	18,329	18,293	36
2016.1	48.0	17,061	17,081	1.003	17,135	17,049	86
2016.2	42.0	17,588	17,616	1.002	17,658	17,653	5
2017.1	36.0	16,907	16,925	1.004	16,987	17,039	(51)
2017.2	30.0	17,508	17,591	1.005	17,670	17,675	(5)
2018.1	24.0	16,701	16,915	1.010	17,076	17,133	(57)
2018.2	18.0	17,526	18,362	1.024	18,796	18,708	88
2019.1	12.0	14,600	16,134	1.058	17,068	16,396	672
2019.2	6.0	5,903	12,885	1.383	17,819		
<b>Total</b>		<b>464,047</b>	<b>474,262</b>		<b>480,970</b>	<b>461,925</b>	<b>1,225</b>

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

**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	2,643	2,643	1.000	2,643	2,643	0
2000.2	234.0	3,035	3,035	1.000	3,035	3,035	0
2001.1	228.0	2,785	2,785	1.000	2,785	2,785	0
2001.2	222.0	3,222	3,222	1.000	3,222	3,222	0
2002.1	216.0	3,294	3,294	1.000	3,294	3,294	0
2002.2	210.0	2,559	2,559	1.000	2,559	2,559	0
2003.1	204.0	2,620	2,620	1.000	2,620	2,620	0
2003.2	198.0	3,387	3,387	1.000	3,387	3,387	0
2004.1	192.0	2,922	2,922	1.000	2,922	2,922	0
2004.2	186.0	2,671	2,671	1.000	2,671	2,671	0
2005.1	180.0	2,862	2,862	1.000	2,862	2,862	0
2005.2	174.0	3,291	3,291	1.000	3,291	3,291	0
2006.1	168.0	2,507	2,507	1.000	2,507	2,507	0
2006.2	162.0	3,892	3,892	1.000	3,892	3,892	0
2007.1	156.0	3,735	3,735	1.000	3,735	3,735	0
2007.2	150.0	4,241	4,241	1.000	4,241	4,241	0
2008.1	144.0	3,938	3,938	1.000	3,938	3,973	(35)
2008.2	138.0	4,231	4,231	1.000	4,231	4,231	0
2009.1	132.0	3,752	3,767	1.000	3,767	3,832	(66)
2009.2	126.0	5,079	5,079	1.000	5,079	5,079	0
2010.1	120.0	6,604	6,813	1.000	6,813	6,813	0
2010.2	114.0	5,829	5,829	1.000	5,829	5,829	0
2011.1	108.0	5,292	5,292	1.004	5,314	5,323	(9)
2011.2	102.0	6,494	6,547	1.010	6,609	6,595	15
2012.1	96.0	5,743	5,843	1.014	5,928	5,979	(51)
2012.2	90.0	6,824	7,138	1.010	7,209	7,094	115
2013.1	84.0	6,332	6,536	1.010	6,602	6,598	4
2013.2	78.0	7,303	7,376	1.014	7,477	7,351	126
2014.1	72.0	7,126	7,197	1.018	7,330	7,350	(20)
2014.2	66.0	7,113	7,349	1.013	7,446	7,360	86
2015.1	60.0	8,143	8,434	1.021	8,608	8,559	49
2015.2	54.0	8,773	9,016	1.027	9,263	9,269	(6)
2016.1	48.0	7,570	8,438	1.013	8,551	8,577	(26)
2016.2	42.0	7,473	8,344	1.018	8,490	8,666	(176)
2017.1	36.0	6,508	7,787	1.026	7,987	8,356	(369)
2017.2	30.0	7,064	9,173	1.021	9,364	9,297	67
2018.1	24.0	5,442	7,607	1.025	7,797	8,573	(776)
2018.2	18.0	4,996	9,850	1.024	10,082	10,780	(698)
2019.1	12.0	3,035	8,363	1.040	8,701	9,207	(506)
2019.2	6.0	640	8,726	1.112	9,701		
<b>Total</b>		<b>190,972</b>	<b>218,340</b>		<b>221,783</b>	<b>214,358</b>	<b>(2,276)</b>

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

**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	1,307	1,307	1.000	1,307	1,307	0
2000.2	234.0	796	801	1.000	801	801	(1)
2001.1	228.0	1,465	1,466	1.000	1,466	1,466	0
2001.2	222.0	825	825	1.000	825	825	0
2002.1	216.0	839	839	1.000	839	839	0
2002.2	210.0	1,134	1,134	1.000	1,134	1,134	0
2003.1	204.0	1,189	1,189	1.000	1,189	1,189	0
2003.2	198.0	795	795	1.000	795	795	0
2004.1	192.0	1,043	1,043	1.000	1,043	1,043	0
2004.2	186.0	1,249	1,249	1.000	1,249	1,249	(1)
2005.1	180.0	829	829	1.000	829	829	0
2005.2	174.0	1,519	1,519	1.000	1,519	1,520	(1)
2006.1	168.0	1,223	1,230	1.000	1,230	1,230	0
2006.2	162.0	1,489	1,489	1.000	1,489	1,490	(1)
2007.1	156.0	1,787	1,787	1.000	1,787	1,787	0
2007.2	150.0	1,438	1,439	1.000	1,439	1,439	(1)
2008.1	144.0	1,238	1,238	1.000	1,238	1,238	(0)
2008.2	138.0	952	952	1.000	952	953	(1)
2009.1	132.0	1,189	1,189	1.000	1,189	1,188	0
2009.2	126.0	1,513	1,537	1.000	1,537	1,530	8
2010.1	120.0	1,354	1,361	1.000	1,360	1,352	8
2010.2	114.0	1,987	2,064	0.992	2,048	2,067	(19)
2011.1	108.0	1,194	1,257	0.992	1,247	1,256	(9)
2011.2	102.0	1,513	1,743	0.991	1,727	1,731	(4)
2012.1	96.0	1,203	1,407	0.987	1,389	1,390	(1)
2012.2	90.0	2,165	2,296	0.979	2,248	2,306	(57)
2013.1	84.0	1,831	1,833	0.973	1,783	1,876	(94)
2013.2	78.0	1,708	2,109	0.967	2,039	2,092	(52)
2014.1	72.0	2,677	3,477	0.944	3,280	2,744	536
2014.2	66.0	1,152	1,638	0.954	1,563	1,587	(24)
2015.1	60.0	2,002	2,310	0.954	2,204	2,257	(53)
2015.2	54.0	1,911	2,839	0.945	2,681	2,684	(3)
2016.1	48.0	1,812	3,269	0.927	3,031	3,097	(66)
2016.2	42.0	1,211	2,103	0.943	1,983	1,909	74
2017.1	36.0	845	1,587	0.951	1,509	1,434	75
2017.2	30.0	972	1,907	0.963	1,836	1,991	(155)
2018.1	24.0	235	1,238	1.000	1,239	1,230	8
2018.2	18.0	321	1,953	1.090	2,130	2,184	(54)
2019.1	12.0	232	1,393	1.302	1,814	1,858	(44)
2019.2	6.0	112	665	2.177	1,448		
<b>Total</b>		<b>50,258</b>	<b>62,305</b>		<b>62,417</b>	<b>60,900</b>	<b>69</b>

Province of Newfoundland  
Collision  
Private Passengers Vehicles (Excluding Farmers)

**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	8,732	8,732	1.000	8,732	8,732	0
2000.2	234.0	10,448	10,448	1.000	10,448	10,448	0
2001.1	228.0	9,492	9,492	1.000	9,492	9,492	0
2001.2	222.0	10,403	10,403	1.000	10,403	10,403	0
2002.1	216.0	8,322	8,322	1.000	8,322	8,322	0
2002.2	210.0	10,436	10,436	1.000	10,436	10,436	0
2003.1	204.0	9,603	9,603	1.000	9,603	9,603	0
2003.2	198.0	9,707	9,707	1.000	9,707	9,707	0
2004.1	192.0	9,617	9,617	1.000	9,617	9,617	0
2004.2	186.0	11,772	11,772	1.000	11,772	11,772	(0)
2005.1	180.0	9,603	9,603	1.000	9,603	9,603	(0)
2005.2	174.0	11,857	11,857	1.000	11,857	11,857	0
2006.1	168.0	10,294	10,294	1.000	10,294	10,294	0
2006.2	162.0	12,664	12,664	1.000	12,664	12,664	0
2007.1	156.0	12,490	12,490	1.000	12,490	12,496	(6)
2007.2	150.0	13,881	13,881	1.000	13,878	13,881	(2)
2008.1	144.0	12,344	12,344	1.000	12,342	12,343	(1)
2008.2	138.0	15,254	15,259	1.000	15,257	15,261	(3)
2009.1	132.0	13,962	13,962	1.000	13,962	13,964	(2)
2009.2	126.0	16,155	16,155	1.000	16,156	16,155	1
2010.1	120.0	13,984	13,984	1.000	13,985	13,987	(1)
2010.2	114.0	17,112	17,112	1.000	17,112	17,114	(2)
2011.1	108.0	15,197	15,197	1.000	15,196	15,200	(3)
2011.2	102.0	19,211	19,211	1.000	19,211	19,211	(0)
2012.1	96.0	17,148	17,166	1.000	17,165	17,167	(2)
2012.2	90.0	21,054	21,054	1.000	21,053	21,054	(1)
2013.1	84.0	19,344	19,344	1.000	19,343	19,345	(2)
2013.2	78.0	22,215	22,215	1.000	22,215	22,214	1
2014.1	72.0	22,131	22,135	1.000	22,133	22,129	4
2014.2	66.0	23,396	23,406	1.000	23,403	23,405	(1)
2015.1	60.0	23,974	23,984	1.000	23,980	23,977	3
2015.2	54.0	26,200	26,201	1.000	26,192	26,188	4
2016.1	48.0	24,667	24,679	1.000	24,674	24,653	20
2016.2	42.0	27,488	27,526	1.000	27,512	27,515	(2)
2017.1	36.0	23,456	23,487	1.000	23,475	23,460	15
2017.2	30.0	24,788	24,816	0.998	24,759	24,729	30
2018.1	24.0	22,994	23,142	0.991	22,934	22,612	322
2018.2	18.0	27,371	27,757	0.974	27,025	27,080	(55)
2019.1	12.0	26,517	27,261	0.915	24,949	23,872	1,076
2019.2	6.0	23,542	33,123	0.777	25,738		
<b>Total</b>		<b>668,828</b>	<b>679,843</b>		<b>669,093</b>	<b>641,964</b>	<b>1,391</b>

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

**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	3,775	3,775	1.000	3,775	3,775	0
2000.2	234.0	4,668	4,668	1.000	4,668	4,668	0
2001.1	228.0	4,057	4,057	1.000	4,057	4,057	0
2001.2	222.0	4,653	4,653	1.000	4,653	4,653	0
2002.1	216.0	4,181	4,181	1.000	4,181	4,181	0
2002.2	210.0	4,619	4,619	1.000	4,619	4,619	0
2003.1	204.0	3,778	3,778	1.000	3,778	3,778	0
2003.2	198.0	4,031	4,031	1.000	4,031	4,031	0
2004.1	192.0	3,964	3,964	1.000	3,964	3,964	0
2004.2	186.0	4,203	4,203	1.000	4,203	4,203	0
2005.1	180.0	4,074	4,074	1.000	4,074	4,074	0
2005.2	174.0	4,917	4,917	1.000	4,917	4,917	0
2006.1	168.0	4,357	4,357	1.000	4,357	4,357	0
2006.2	162.0	4,602	4,602	1.000	4,602	4,602	0
2007.1	156.0	4,451	4,451	1.000	4,450	4,450	0
2007.2	150.0	6,075	6,075	1.000	6,074	6,074	(0)
2008.1	144.0	4,915	4,915	1.000	4,915	4,915	(0)
2008.2	138.0	6,261	6,261	1.000	6,261	6,261	(0)
2009.1	132.0	6,311	6,311	1.000	6,311	6,311	(0)
2009.2	126.0	7,513	7,513	1.000	7,512	7,512	(0)
2010.1	120.0	6,867	6,867	1.000	6,867	6,880	(13)
2010.2	114.0	10,317	10,317	1.000	10,313	10,316	(3)
2011.1	108.0	7,741	7,741	1.000	7,738	7,742	(3)
2011.2	102.0	9,666	9,666	1.000	9,664	9,667	(3)
2012.1	96.0	8,544	8,544	1.000	8,541	8,544	(3)
2012.2	90.0	10,907	10,907	1.000	10,904	10,907	(4)
2013.1	84.0	9,713	9,713	1.000	9,711	9,715	(4)
2013.2	78.0	10,481	10,481	1.000	10,478	10,473	5
2014.1	72.0	11,243	11,243	0.999	11,231	11,245	(15)
2014.2	66.0	11,944	11,944	1.000	11,940	11,927	13
2015.1	60.0	10,966	10,966	0.999	10,954	10,937	17
2015.2	54.0	13,282	13,282	0.999	13,269	13,247	22
2016.1	48.0	12,991	12,991	0.999	12,979	12,960	19
2016.2	42.0	13,559	13,560	0.999	13,547	13,540	7
2017.1	36.0	19,756	19,761	0.999	19,737	19,697	40
2017.2	30.0	13,415	13,419	0.998	13,396	13,395	1
2018.1	24.0	13,559	13,570	1.000	13,568	13,589	(21)
2018.2	18.0	14,736	14,863	1.000	14,861	14,770	91
2019.1	12.0	11,861	11,956	1.009	12,067	11,449	618
2019.2	6.0	10,163	11,461	1.149	13,172		
<b>Total</b>		<b>327,112</b>	<b>328,655</b>		<b>330,339</b>	<b>316,402</b>	<b>766</b>

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

**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	257	257	1.000	257	257	0
2000.2	234.0	345	345	1.000	345	345	0
2001.1	228.0	329	329	1.000	329	329	0
2001.2	222.0	301	301	1.000	301	301	0
2002.1	216.0	251	251	1.000	251	251	0
2002.2	210.0	434	434	1.000	434	434	0
2003.1	204.0	217	217	1.000	217	217	0
2003.2	198.0	249	249	1.000	249	249	0
2004.1	192.0	237	237	1.000	237	237	0
2004.2	186.0	409	409	1.000	409	409	0
2005.1	180.0	264	264	1.000	264	264	0
2005.2	174.0	260	260	1.000	260	260	0
2006.1	168.0	338	338	1.000	338	338	0
2006.2	162.0	336	336	1.000	336	336	0
2007.1	156.0	321	321	1.000	321	321	0
2007.2	150.0	341	341	1.000	341	341	0
2008.1	144.0	450	450	1.000	450	450	0
2008.2	138.0	518	518	1.000	518	518	0
2009.1	132.0	327	327	1.000	327	327	0
2009.2	126.0	239	239	1.000	239	239	0
2010.1	120.0	519	519	1.000	519	519	0
2010.2	114.0	665	665	1.000	665	665	0
2011.1	108.0	443	443	1.000	443	443	0
2011.2	102.0	580	580	1.000	580	580	0
2012.1	96.0	477	477	1.000	477	477	0
2012.2	90.0	750	750	1.000	750	750	0
2013.1	84.0	579	579	1.000	579	579	0
2013.2	78.0	690	690	1.000	690	690	0
2014.1	72.0	674	674	1.000	674	674	0
2014.2	66.0	895	895	1.000	895	901	(6)
2015.1	60.0	937	937	1.006	943	946	(2)
2015.2	54.0	912	912	1.008	920	921	(1)
2016.1	48.0	865	865	1.008	872	871	1
2016.2	42.0	1,152	1,152	1.006	1,160	1,178	(18)
2017.1	36.0	1,154	1,154	1.006	1,161	1,166	(5)
2017.2	30.0	780	791	1.003	793	787	6
2018.1	24.0	1,013	1,013	1.003	1,016	1,024	(8)
2018.2	18.0	1,205	1,211	0.982	1,190	1,233	(44)
2019.1	12.0	791	829	0.937	777	801	(24)
2019.2	6.0	1,032	1,410	0.792	1,117		
Total		22,538	22,971		22,645	21,628	(101)

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

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

(1)	(2)	(3)	(4)	(5) (3) * (4)	(6) Prior	(7) (5) - (6)
Reported Claim Counts: Development Method						
Accident Semester	Maturity (in Months)	Reported Claim Counts	Selected Age-to-Ultimate Development Factors	Selected Ultimate Claim Counts	Prior	Difference
2000.1	240.0	926	1.000	926	926	0
2000.2	234.0	1,132	1.000	1,132	1,132	0
2001.1	228.0	1,181	1.000	1,181	1,181	0
2001.2	222.0	988	1.000	988	988	0
2002.1	216.0	903	1.000	903	903	0
2002.2	210.0	1,023	1.000	1,023	1,023	(0)
2003.1	204.0	997	1.000	997	997	0
2003.2	198.0	921	1.000	921	921	0
2004.1	192.0	859	1.000	859	859	0
2004.2	186.0	917	1.000	917	917	0
2005.1	180.0	804	1.000	804	804	(0)
2005.2	174.0	933	1.000	933	933	0
2006.1	168.0	780	1.000	780	780	0
2006.2	162.0	930	1.000	930	930	0
2007.1	156.0	839	1.000	839	839	0
2007.2	150.0	887	1.000	887	887	0
2008.1	144.0	772	1.000	772	773	(1)
2008.2	138.0	977	1.000	977	977	(0)
2009.1	132.0	810	1.000	810	809	1
2009.2	126.0	991	1.000	991	992	(1)
2010.1	120.0	917	1.000	917	917	0
2010.2	114.0	1,017	1.000	1,017	1,019	(2)
2011.1	108.0	915	0.999	914	914	(0)
2011.2	102.0	1,089	0.999	1,088	1,089	(1)
2012.1	96.0	960	1.000	960	961	(1)
2012.2	90.0	1,123	1.001	1,124	1,128	(4)
2013.1	84.0	1,073	1.001	1,075	1,072	3
2013.2	78.0	1,163	1.000	1,163	1,164	(1)
2014.1	72.0	1,019	0.998	1,017	1,019	(1)
2014.2	66.0	1,094	0.995	1,089	1,098	(9)
2015.1	60.0	1,040	1.000	1,040	1,073	(33)
2015.2	54.0	1,085	0.999	1,084	1,117	(32)
2016.1	48.0	942	1.002	944	996	(52)
2016.2	42.0	1,095	1.008	1,104	1,170	(66)
2017.1	36.0	883	1.009	891	950	(59)
2017.2	30.0	962	1.013	974	1,003	(28)
2018.1	24.0	817	1.027	839	813	26
2018.2	18.0	860	1.033	888	841	47
2019.1	12.0	752	1.039	781	768	14
2019.2	6.0	774	1.189	921		
<b>Total</b>		<b>38,150</b>		<b>38,403</b>	<b>37,684</b>	<b>(202)</b>

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

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

(1)	(2)	(3)	(4)	(5) (3) * (4)	(6) Prior	(7) (5) - (6)
Reported Claim Counts: Development Method						
Accident Semester	Maturity (in Months)	Reported Claim Counts	Selected Age-to- Ultimate Development Factors	Selected Ultimate Claim Counts	Prior	Difference
2000.1	240.0	2,805	1.000	2,805	2,805	0
2000.2	234.0	3,134	1.000	3,134	3,134	0
2001.1	228.0	3,458	1.000	3,458	3,458	0
2001.2	222.0	2,808	1.000	2,808	2,808	0
2002.1	216.0	2,667	1.000	2,667	2,667	0
2002.2	210.0	2,641	1.000	2,641	2,641	0
2003.1	204.0	2,891	1.000	2,891	2,891	0
2003.2	198.0	2,408	1.000	2,408	2,408	0
2004.1	192.0	2,801	1.000	2,801	2,801	0
2004.2	186.0	2,561	1.000	2,561	2,561	0
2005.1	180.0	2,659	1.000	2,659	2,659	0
2005.2	174.0	2,828	1.000	2,828	2,828	0
2006.1	168.0	2,754	1.000	2,754	2,754	0
2006.2	162.0	2,962	1.000	2,962	2,962	(0)
2007.1	156.0	3,129	1.000	3,129	3,129	0
2007.2	150.0	2,774	1.000	2,774	2,774	0
2008.1	144.0	2,674	1.000	2,674	2,674	0
2008.2	138.0	3,014	1.000	3,013	3,013	0
2009.1	132.0	3,071	1.000	3,070	3,070	0
2009.2	126.0	3,540	1.000	3,539	3,540	(0)
2010.1	120.0	3,184	1.000	3,184	3,183	0
2010.2	114.0	3,705	1.000	3,705	3,704	0
2011.1	108.0	3,594	1.000	3,593	3,593	0
2011.2	102.0	3,884	1.000	3,883	3,883	0
2012.1	96.0	3,545	1.000	3,544	3,544	0
2012.2	90.0	3,945	1.000	3,944	3,944	0
2013.1	84.0	3,788	1.000	3,787	3,787	0
2013.2	78.0	4,220	1.000	4,219	4,219	0
2014.1	72.0	3,925	1.000	3,924	3,925	(1)
2014.2	66.0	3,979	1.000	3,978	3,975	3
2015.1	60.0	4,048	1.000	4,047	4,045	2
2015.2	54.0	3,978	1.000	3,976	3,978	(2)
2016.1	48.0	3,690	1.000	3,688	3,687	1
2016.2	42.0	3,902	0.999	3,899	3,902	(4)
2017.1	36.0	3,630	0.999	3,628	3,641	(13)
2017.2	30.0	3,698	0.999	3,696	3,816	(121)
2018.1	24.0	3,429	1.002	3,437	3,622	(186)
2018.2	18.0	3,643	1.009	3,675	3,779	(104)
2019.1	12.0	3,104	1.030	3,197	3,255	(59)
2019.2	6.0	2,889	1.226	3,543		
<b>Total</b>		<b>131,359</b>		<b>132,123</b>	<b>129,060</b>	<b>(480)</b>



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

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

(1)	(2)	(3)	(4)	(5) (3) * (4)	(6) Prior	(7) (5) - (6)
Reported Claim Counts: Development Method						
Accident Semester	Maturity (in Months)	Reported Claim Counts	Selected Age-to-Ultimate Development Factors	Selected Ultimate Claim Counts	Prior	Difference
2000.1	240.0	677	1.000	677	677	0
2000.2	234.0	757	1.000	757	757	0
2001.1	228.0	747	1.000	747	747	0
2001.2	222.0	817	1.000	817	817	0
2002.1	216.0	671	1.000	671	671	0
2002.2	210.0	699	1.000	699	699	0
2003.1	204.0	719	1.000	718	718	(0)
2003.2	198.0	674	1.000	674	674	(0)
2004.1	192.0	636	1.000	636	636	(0)
2004.2	186.0	693	1.000	693	693	(0)
2005.1	180.0	648	1.000	648	648	0
2005.2	174.0	729	1.000	729	729	(0)
2006.1	168.0	607	1.000	607	607	(0)
2006.2	162.0	758	1.000	758	758	(0)
2007.1	156.0	695	1.000	695	695	0
2007.2	150.0	755	0.999	754	754	(0)
2008.1	144.0	687	0.999	687	687	(0)
2008.2	138.0	825	0.999	824	825	(0)
2009.1	132.0	716	1.000	716	716	(0)
2009.2	126.0	949	1.000	949	948	0
2010.1	120.0	858	1.000	858	857	0
2010.2	114.0	1,009	0.999	1,008	1,008	0
2011.1	108.0	846	1.000	846	845	0
2011.2	102.0	1,130	1.000	1,129	1,130	(1)
2012.1	96.0	964	1.001	965	966	(1)
2012.2	90.0	1,158	1.002	1,161	1,160	1
2013.1	84.0	1,047	1.002	1,049	1,048	1
2013.2	78.0	1,200	1.002	1,202	1,200	2
2014.1	72.0	1,062	1.001	1,063	1,062	1
2014.2	66.0	1,237	1.001	1,238	1,239	(1)
2015.1	60.0	1,156	1.001	1,158	1,185	(27)
2015.2	54.0	1,236	0.999	1,235	1,316	(81)
2016.1	48.0	1,125	1.002	1,127	1,266	(138)
2016.2	42.0	1,259	1.006	1,266	1,518	(251)
2017.1	36.0	1,032	1.003	1,036	1,566	(531)
2017.2	30.0	1,187	1.000	1,187	2,154	(966)
2018.1	24.0	955	1.003	957	1,662	(705)
2018.2	18.0	1,151	0.999	1,150	1,416	(267)
2019.1	12.0	996	0.982	978	1,404	(426)
2019.2	6.0	1,323	0.903	1,194		
Total		36,390		36,262	38,456	(3,388)

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

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

(1)	(2)	(3)	(4)	(5) (3) * (4)	(6) Prior	(7) (5) - (6)
Reported Claim Counts: Development Method						
Accident Semester	Maturity (in Months)	Reported Claim Counts	Selected Age-to-Ultimate Development Factors	Selected Ultimate Claim Counts	Prior	Difference
2000.1	240.0	93	1.000	93	93	0
2000.2	234.0	95	1.000	95	95	0
2001.1	228.0	98	1.000	98	98	0
2001.2	222.0	68	1.000	68	68	0
2002.1	216.0	54	1.000	54	54	0
2002.2	210.0	54	1.000	54	54	0
2003.1	204.0	66	1.000	66	66	0
2003.2	198.0	44	1.000	44	44	0
2004.1	192.0	60	1.000	60	60	0
2004.2	186.0	39	1.000	39	39	0
2005.1	180.0	64	1.000	64	64	0
2005.2	174.0	77	1.000	77	76	1
2006.1	168.0	58	1.000	58	58	0
2006.2	162.0	67	1.000	67	67	0
2007.1	156.0	55	1.000	55	55	0
2007.2	150.0	69	1.000	69	69	0
2008.1	144.0	48	1.000	48	48	0
2008.2	138.0	56	1.000	56	56	0
2009.1	132.0	69	1.000	69	69	0
2009.2	126.0	69	1.000	69	69	0
2010.1	120.0	75	1.000	75	74	1
2010.2	114.0	82	0.995	82	81	0
2011.1	108.0	74	0.995	74	73	1
2011.2	102.0	68	0.990	67	67	0
2012.1	96.0	58	0.990	57	57	0
2012.2	90.0	92	0.990	91	92	(0)
2013.1	84.0	72	0.988	71	71	(0)
2013.2	78.0	80	0.982	79	79	(0)
2014.1	72.0	102	0.979	100	100	(0)
2014.2	66.0	67	0.977	65	66	(1)
2015.1	60.0	102	0.979	100	100	(1)
2015.2	54.0	87	0.970	84	89	(5)
2016.1	48.0	82	0.968	79	78	1
2016.2	42.0	69	0.972	67	71	(4)
2017.1	36.0	54	0.974	53	54	(2)
2017.2	30.0	58	0.979	57	65	(8)
2018.1	24.0	60	1.028	62	61	1
2018.2	18.0	64	1.031	66	66	0
2019.1	12.0	50	1.051	53	63	(10)
2019.2	6.0	36	1.321	48		
Total		2,735		2,732	2,711	(27)

Province of Newfoundland  
Collision  
Private Passengers Vehicles (Excluding Farmers)

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

(1)	(2)	(3)	(4)	(5) (3) * (4)	(6) Prior	(7) (5) - (6)
Reported Claim Counts: Development Method						
Accident Semester	Maturity (in Months)	Reported Claim Counts	Selected Age-to-Ultimate Development Factors	Selected Ultimate Claim Counts	Prior	Difference
2000.1	240.0	2,271	1.000	2,271	2,271	0
2000.2	234.0	2,544	1.000	2,544	2,544	0
2001.1	228.0	3,135	1.000	3,135	3,135	0
2001.2	222.0	2,517	1.000	2,517	2,517	0
2002.1	216.0	2,247	1.000	2,247	2,247	0
2002.2	210.0	2,471	1.000	2,471	2,471	0
2003.1	204.0	2,545	1.000	2,545	2,545	0
2003.2	198.0	2,193	1.000	2,193	2,193	0
2004.1	192.0	2,514	1.000	2,514	2,514	0
2004.2	186.0	2,553	1.000	2,553	2,553	0
2005.1	180.0	2,569	1.000	2,569	2,569	0
2005.2	174.0	2,725	1.000	2,725	2,725	0
2006.1	168.0	2,818	1.000	2,818	2,818	0
2006.2	162.0	3,079	1.000	3,079	3,079	0
2007.1	156.0	3,590	1.000	3,590	3,591	(1)
2007.2	150.0	3,156	1.000	3,156	3,156	(0)
2008.1	144.0	3,214	1.000	3,214	3,214	0
2008.2	138.0	3,474	1.000	3,474	3,474	0
2009.1	132.0	3,694	1.000	3,694	3,694	0
2009.2	126.0	4,113	1.000	4,113	4,112	0
2010.1	120.0	3,813	1.000	3,813	3,814	(1)
2010.2	114.0	4,174	1.000	4,174	4,172	1
2011.1	108.0	4,214	1.000	4,214	4,213	0
2011.2	102.0	4,626	1.000	4,626	4,625	0
2012.1	96.0	4,406	1.000	4,406	4,406	(1)
2012.2	90.0	4,855	1.000	4,854	4,854	(0)
2013.1	84.0	4,867	1.000	4,866	4,867	(0)
2013.2	78.0	5,190	1.000	5,190	5,189	0
2014.1	72.0	5,277	1.000	5,276	5,276	0
2014.2	66.0	4,667	1.000	4,666	4,666	0
2015.1	60.0	5,019	1.000	5,018	5,033	(15)
2015.2	54.0	4,606	1.000	4,604	4,609	(4)
2016.1	48.0	4,568	1.000	4,566	4,582	(16)
2016.2	42.0	4,554	1.000	4,552	4,578	(26)
2017.1	36.0	4,471	0.999	4,466	4,548	(82)
2017.2	30.0	4,247	0.998	4,237	4,757	(520)
2018.1	24.0	4,122	0.993	4,095	5,076	(981)
2018.2	18.0	4,473	0.981	4,388	5,021	(633)
2019.1	12.0	4,460	0.941	4,195	4,301	(106)
2019.2	6.0	5,368	0.794	4,262		
<b>Total</b>		<b>149,399</b>		<b>147,888</b>	<b>146,010</b>	<b>(2,383)</b>

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

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

(1)	(2)	(3)	(4)	(5) (3) * (4)	(6) Prior	(7) (5) - (6)
Reported Claim Counts: Development Method						
Accident Semester	Maturity (in Months)	Reported Claim Counts	Selected Age-to-Ultimate Development Factors	Selected Ultimate Claim Counts	Prior	Difference
2000.1	240.0	5,122	1.000	5,122	5,122	0
2000.2	234.0	4,832	1.000	4,832	4,832	0
2001.1	228.0	5,728	1.000	5,728	5,728	0
2001.2	222.0	5,365	1.000	5,365	5,365	0
2002.1	216.0	5,734	1.000	5,734	5,734	0
2002.2	210.0	4,966	1.000	4,966	4,966	0
2003.1	204.0	4,834	1.000	4,834	4,834	0
2003.2	198.0	4,081	1.000	4,081	4,081	0
2004.1	192.0	4,453	1.000	4,453	4,453	0
2004.2	186.0	3,958	1.000	3,958	3,958	0
2005.1	180.0	4,430	1.000	4,430	4,430	0
2005.2	174.0	4,307	1.000	4,307	4,307	0
2006.1	168.0	5,073	1.000	5,073	5,073	0
2006.2	162.0	4,316	1.000	4,316	4,316	0
2007.1	156.0	5,111	1.000	5,111	5,111	0
2007.2	150.0	4,883	1.000	4,883	4,883	0
2008.1	144.0	5,353	1.000	5,353	5,353	0
2008.2	138.0	5,433	1.000	5,433	5,433	0
2009.1	132.0	6,849	1.000	6,849	6,849	0
2009.2	126.0	6,316	1.000	6,316	6,316	0
2010.1	120.0	7,391	1.000	7,391	7,391	0
2010.2	114.0	7,961	1.000	7,961	7,961	0
2011.1	108.0	8,544	1.000	8,544	8,544	0
2011.2	102.0	8,539	1.000	8,539	8,539	0
2012.1	96.0	9,200	1.000	9,200	9,200	0
2012.2	90.0	8,728	1.000	8,728	8,728	0
2013.1	84.0	9,414	1.000	9,414	9,414	0
2013.2	78.0	8,641	1.000	8,641	8,640	1
2014.1	72.0	10,425	1.000	10,424	10,424	(0)
2014.2	66.0	8,743	1.000	8,742	8,742	0
2015.1	60.0	10,930	1.000	10,929	10,928	1
2015.2	54.0	9,119	1.000	9,119	9,119	(1)
2016.1	48.0	11,522	1.000	11,522	11,523	(1)
2016.2	42.0	8,897	1.000	8,897	8,904	(7)
2017.1	36.0	13,260	1.000	13,260	13,268	(8)
2017.2	30.0	9,028	1.000	9,030	9,078	(48)
2018.1	24.0	10,133	1.001	10,146	10,279	(134)
2018.2	18.0	8,659	1.004	8,692	8,751	(59)
2019.1	12.0	8,908	1.022	9,102	8,884	217
2019.2	6.0	6,905	1.243	8,580		
<b>Total</b>		<b>286,091</b>		<b>288,004</b>	<b>279,462</b>	<b>(39)</b>

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

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

(1)	(2)	(3)	(4)	(5) (3) * (4)	(6) Prior	(7) (5) - (6)
Reported Claim Counts: Development Method						
Accident Semester	Maturity (in Months)	Reported Claim Counts	Selected Age-to-Ultimate Development Factors	Selected Ultimate Claim Counts	Prior	Difference
2000.1	240.0	99	1.000	99	99	0
2000.2	234.0	91	1.000	91	91	0
2001.1	228.0	104	1.000	104	104	0
2001.2	222.0	103	1.000	103	103	0
2002.1	216.0	86	1.000	86	86	0
2002.2	210.0	77	1.000	77	77	0
2003.1	204.0	74	1.000	74	74	0
2003.2	198.0	42	1.000	42	42	0
2004.1	192.0	73	1.000	73	73	0
2004.2	186.0	82	1.000	82	82	0
2005.1	180.0	77	1.000	77	77	0
2005.2	174.0	99	1.000	99	99	0
2006.1	168.0	91	1.000	91	91	0
2006.2	162.0	100	1.000	100	100	0
2007.1	156.0	115	1.000	115	115	0
2007.2	150.0	86	1.000	86	86	0
2008.1	144.0	99	1.000	99	99	0
2008.2	138.0	87	1.000	87	87	0
2009.1	132.0	102	1.000	102	102	0
2009.2	126.0	103	1.000	103	103	0
2010.1	120.0	126	1.000	126	126	0
2010.2	114.0	176	1.000	176	176	0
2011.1	108.0	159	1.000	159	159	0
2011.2	102.0	176	1.000	176	176	0
2012.1	96.0	176	1.000	176	176	0
2012.2	90.0	205	1.000	205	205	0
2013.1	84.0	194	1.000	194	194	0
2013.2	78.0	180	1.000	180	180	0
2014.1	72.0	201	1.000	201	201	0
2014.2	66.0	217	1.000	217	217	0
2015.1	60.0	226	1.000	226	226	0
2015.2	54.0	213	1.000	213	213	0
2016.1	48.0	271	1.000	271	271	0
2016.2	42.0	266	1.000	266	266	0
2017.1	36.0	312	1.000	312	311	1
2017.2	30.0	223	0.998	223	220	2
2018.1	24.0	209	0.996	208	209	(1)
2018.2	18.0	242	0.990	240	236	4
2019.1	12.0	232	0.985	229	221	7
2019.2	6.0	254	0.961	244		
Total		6,048		6,031	5,768	19

**BI**

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

Fit	Start Date	Time	Adjusted R <sup>2</sup>	Implied Trend
				Rate
Loss Cost	2003.1	0.015 (CI = +/-0.008; p = 0.001)	0.285	+1.49%
Loss Cost	2003.2	0.017 (CI = +/-0.008; p = 0.000)	0.336	+1.68%
Loss Cost	2004.1	0.017 (CI = +/-0.009; p = 0.000)	0.339	+1.76%
Loss Cost	2004.2	0.017 (CI = +/-0.009; p = 0.001)	0.310	+1.74%
Loss Cost	2005.1	0.017 (CI = +/-0.010; p = 0.001)	0.290	+1.75%
Loss Cost	2005.2	0.017 (CI = +/-0.011; p = 0.003)	0.249	+1.67%
Loss Cost	2006.1	0.018 (CI = +/-0.011; p = 0.003)	0.269	+1.82%
Loss Cost	2006.2	0.015 (CI = +/-0.011; p = 0.012)	0.194	+1.51%
Loss Cost	2007.1	0.015 (CI = +/-0.012; p = 0.019)	0.177	+1.53%
Loss Cost	2007.2	0.014 (CI = +/-0.013; p = 0.046)	0.126	+1.37%
Loss Cost	2008.1	0.015 (CI = +/-0.014; p = 0.036)	0.148	+1.55%
Loss Cost	2008.2	0.011 (CI = +/-0.014; p = 0.131)	0.063	+1.10%
Loss Cost	2009.1	0.010 (CI = +/-0.016; p = 0.217)	0.029	+0.97%
Loss Cost	2009.2	0.002 (CI = +/-0.015; p = 0.733)	-0.046	+0.24%
Loss Cost	2010.1	0.002 (CI = +/-0.016; p = 0.835)	-0.053	+0.16%
Loss Cost	2010.2	0.001 (CI = +/-0.018; p = 0.925)	-0.058	+0.08%
Loss Cost	2011.1	0.000 (CI = +/-0.020; p = 0.983)	-0.062	-0.02%
Loss Cost	2011.2	-0.007 (CI = +/-0.021; p = 0.500)	-0.034	-0.67%
Loss Cost	2012.1	-0.006 (CI = +/-0.024; p = 0.624)	-0.053	-0.55%
Loss Cost	2012.2	-0.010 (CI = +/-0.027; p = 0.438)	-0.026	-0.98%
Loss Cost	2013.1	-0.006 (CI = +/-0.030; p = 0.689)	-0.068	-0.57%
Loss Cost	2013.2	-0.004 (CI = +/-0.036; p = 0.800)	-0.084	-0.42%
Loss Cost	2014.1	0.003 (CI = +/-0.041; p = 0.861)	-0.096	+0.34%
Loss Cost	2014.2	-0.009 (CI = +/-0.046; p = 0.659)	-0.086	-0.93%
Loss Cost	2015.1	-0.015 (CI = +/-0.057; p = 0.567)	-0.077	-1.47%
Loss Cost	2015.2	-0.021 (CI = +/-0.073; p = 0.524)	-0.074	-2.05%
Severity	2003.1	0.038 (CI = +/-0.004; p = 0.000)	0.898	+3.83%
Severity	2003.2	0.037 (CI = +/-0.005; p = 0.000)	0.888	+3.78%
Severity	2004.1	0.037 (CI = +/-0.005; p = 0.000)	0.878	+3.76%
Severity	2004.2	0.037 (CI = +/-0.005; p = 0.000)	0.866	+3.73%
Severity	2005.1	0.036 (CI = +/-0.006; p = 0.000)	0.852	+3.70%
Severity	2005.2	0.036 (CI = +/-0.006; p = 0.000)	0.839	+3.70%
Severity	2006.1	0.037 (CI = +/-0.007; p = 0.000)	0.830	+3.76%
Severity	2006.2	0.036 (CI = +/-0.007; p = 0.000)	0.811	+3.62%
Severity	2007.1	0.035 (CI = +/-0.007; p = 0.000)	0.792	+3.61%
Severity	2007.2	0.035 (CI = +/-0.008; p = 0.000)	0.767	+3.54%
Severity	2008.1	0.037 (CI = +/-0.008; p = 0.000)	0.798	+3.81%
Severity	2008.2	0.037 (CI = +/-0.009; p = 0.000)	0.772	+3.76%
Severity	2009.1	0.036 (CI = +/-0.010; p = 0.000)	0.739	+3.64%
Severity	2009.2	0.034 (CI = +/-0.010; p = 0.000)	0.700	+3.41%
Severity	2010.1	0.034 (CI = +/-0.011; p = 0.000)	0.676	+3.47%
Severity	2010.2	0.037 (CI = +/-0.012; p = 0.000)	0.696	+3.76%
Severity	2011.1	0.038 (CI = +/-0.013; p = 0.000)	0.675	+3.87%
Severity	2011.2	0.037 (CI = +/-0.015; p = 0.000)	0.627	+3.82%
Severity	2012.1	0.040 (CI = +/-0.017; p = 0.000)	0.618	+4.05%
Severity	2012.2	0.042 (CI = +/-0.019; p = 0.000)	0.602	+4.28%
Severity	2013.1	0.047 (CI = +/-0.021; p = 0.000)	0.630	+4.80%
Severity	2013.2	0.050 (CI = +/-0.025; p = 0.001)	0.613	+5.13%
Severity	2014.1	0.054 (CI = +/-0.029; p = 0.002)	0.604	+5.59%
Severity	2014.2	0.046 (CI = +/-0.032; p = 0.011)	0.480	+4.66%
Severity	2015.1	0.040 (CI = +/-0.039; p = 0.047)	0.335	+4.08%
Severity	2015.2	0.033 (CI = +/-0.049; p = 0.152)	0.165	+3.39%
Frequency	2003.1	-0.023 (CI = +/-0.006; p = 0.000)	0.618	-2.25%
Frequency	2003.2	-0.020 (CI = +/-0.006; p = 0.000)	0.593	-2.03%
Frequency	2004.1	-0.019 (CI = +/-0.006; p = 0.000)	0.554	-1.93%
Frequency	2004.2	-0.019 (CI = +/-0.007; p = 0.000)	0.529	-1.92%
Frequency	2005.1	-0.019 (CI = +/-0.007; p = 0.000)	0.492	-1.88%
Frequency	2005.2	-0.020 (CI = +/-0.008; p = 0.000)	0.493	-1.96%
Frequency	2006.1	-0.019 (CI = +/-0.008; p = 0.000)	0.445	-1.87%
Frequency	2006.2	-0.021 (CI = +/-0.008; p = 0.000)	0.479	-2.04%
Frequency	2007.1	-0.020 (CI = +/-0.009; p = 0.000)	0.442	-2.01%
Frequency	2007.2	-0.021 (CI = +/-0.010; p = 0.000)	0.438	-2.10%
Frequency	2008.1	-0.022 (CI = +/-0.011; p = 0.000)	0.426	-2.18%
Frequency	2008.2	-0.026 (CI = +/-0.011; p = 0.000)	0.532	-2.56%
Frequency	2009.1	-0.026 (CI = +/-0.012; p = 0.000)	0.499	-2.58%
Frequency	2009.2	-0.031 (CI = +/-0.011; p = 0.000)	0.631	-3.06%
Frequency	2010.1	-0.032 (CI = +/-0.012; p = 0.000)	0.621	-3.20%
Frequency	2010.2	-0.036 (CI = +/-0.013; p = 0.000)	0.667	-3.54%
Frequency	2011.1	-0.038 (CI = +/-0.014; p = 0.000)	0.664	-3.75%
Frequency	2011.2	-0.044 (CI = +/-0.013; p = 0.000)	0.760	-4.33%
Frequency	2012.1	-0.045 (CI = +/-0.015; p = 0.000)	0.734	-4.42%
Frequency	2012.2	-0.052 (CI = +/-0.014; p = 0.000)	0.810	-5.05%
Frequency	2013.1	-0.053 (CI = +/-0.017; p = 0.000)	0.781	-5.13%
Frequency	2013.2	-0.054 (CI = +/-0.020; p = 0.000)	0.752	-5.28%
Frequency	2014.1	-0.051 (CI = +/-0.023; p = 0.001)	0.683	-4.97%
Frequency	2014.2	-0.055 (CI = +/-0.027; p = 0.001)	0.664	-5.34%
Frequency	2015.1	-0.055 (CI = +/-0.034; p = 0.006)	0.587	-5.33%
Frequency	2015.2	-0.054 (CI = +/-0.044; p = 0.022)	0.486	-5.26%

**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>	Implied Trend Rate
Loss Cost	2003.1	0.014 (CI = +/-0.007; p = 0.000)	0.128 (CI = +/-0.065; p = 0.000)	0.514	+1.42%
Loss Cost	2003.2	0.017 (CI = +/-0.006; p = 0.000)	0.142 (CI = +/-0.059; p = 0.000)	0.616	+1.68%
Loss Cost	2004.1	0.017 (CI = +/-0.007; p = 0.000)	0.142 (CI = +/-0.061; p = 0.000)	0.613	+1.68%
Loss Cost	2004.2	0.017 (CI = +/-0.007; p = 0.000)	0.145 (CI = +/-0.063; p = 0.000)	0.599	+1.74%
Loss Cost	2005.1	0.016 (CI = +/-0.008; p = 0.000)	0.149 (CI = +/-0.065; p = 0.000)	0.596	+1.65%
Loss Cost	2005.2	0.017 (CI = +/-0.008; p = 0.000)	0.150 (CI = +/-0.067; p = 0.000)	0.568	+1.67%
Loss Cost	2006.1	0.017 (CI = +/-0.009; p = 0.000)	0.148 (CI = +/-0.070; p = 0.000)	0.568	+1.71%
Loss Cost	2006.2	0.015 (CI = +/-0.009; p = 0.002)	0.139 (CI = +/-0.070; p = 0.000)	0.508	+1.51%
Loss Cost	2007.1	0.014 (CI = +/-0.010; p = 0.007)	0.144 (CI = +/-0.072; p = 0.000)	0.507	+1.40%
Loss Cost	2007.2	0.014 (CI = +/-0.010; p = 0.013)	0.143 (CI = +/-0.075; p = 0.001)	0.464	+1.37%
Loss Cost	2008.1	0.014 (CI = +/-0.011; p = 0.019)	0.141 (CI = +/-0.079; p = 0.001)	0.463	+1.40%
Loss Cost	2008.2	0.011 (CI = +/-0.012; p = 0.067)	0.130 (CI = +/-0.078; p = 0.002)	0.385	+1.10%
Loss Cost	2009.1	0.008 (CI = +/-0.012; p = 0.195)	0.142 (CI = +/-0.078; p = 0.001)	0.416	+0.80%
Loss Cost	2009.2	0.002 (CI = +/-0.011; p = 0.657)	0.122 (CI = +/-0.068; p = 0.001)	0.384	+0.24%
Loss Cost	2010.1	0.000 (CI = +/-0.012; p = 0.949)	0.132 (CI = +/-0.069; p = 0.001)	0.431	-0.04%
Loss Cost	2010.2	0.001 (CI = +/-0.013; p = 0.898)	0.136 (CI = +/-0.072; p = 0.001)	0.434	+0.08%
Loss Cost	2011.1	-0.003 (CI = +/-0.014; p = 0.660)	0.148 (CI = +/-0.073; p = 0.001)	0.496	-0.29%
Loss Cost	2011.2	-0.007 (CI = +/-0.015; p = 0.343)	0.137 (CI = +/-0.073; p = 0.001)	0.489	-0.67%
Loss Cost	2012.1	-0.009 (CI = +/-0.017; p = 0.271)	0.143 (CI = +/-0.077; p = 0.002)	0.491	-0.89%
Loss Cost	2012.2	-0.010 (CI = +/-0.019; p = 0.284)	0.140 (CI = +/-0.083; p = 0.003)	0.477	-0.98%
Loss Cost	2013.1	-0.010 (CI = +/-0.023; p = 0.349)	0.141 (CI = +/-0.091; p = 0.006)	0.431	-1.00%
Loss Cost	2013.2	-0.004 (CI = +/-0.025; p = 0.713)	0.154 (CI = +/-0.094; p = 0.004)	0.489	-0.42%
Loss Cost	2014.1	-0.003 (CI = +/-0.030; p = 0.829)	0.151 (CI = +/-0.105; p = 0.010)	0.440	-0.30%
Loss Cost	2014.2	-0.009 (CI = +/-0.035; p = 0.557)	0.139 (CI = +/-0.112; p = 0.021)	0.396	-0.93%
Loss Cost	2015.1	-0.025 (CI = +/-0.037; p = 0.151)	0.168 (CI = +/-0.105; p = 0.007)	0.593	-2.47%
Loss Cost	2015.2	-0.021 (CI = +/-0.047; p = 0.318)	0.174 (CI = +/-0.121; p = 0.012)	0.592	-2.05%
Severity	2003.1	0.037 (CI = +/-0.004; p = 0.000)	0.048 (CI = +/-0.041; p = 0.025)	0.911	+3.80%
Severity	2003.2	0.037 (CI = +/-0.004; p = 0.000)	0.047 (CI = +/-0.042; p = 0.033)	0.901	+3.78%
Severity	2004.1	0.037 (CI = +/-0.005; p = 0.000)	0.049 (CI = +/-0.044; p = 0.028)	0.893	+3.73%
Severity	2004.2	0.037 (CI = +/-0.005; p = 0.000)	0.050 (CI = +/-0.045; p = 0.033)	0.882	+3.73%
Severity	2005.1	0.036 (CI = +/-0.005; p = 0.000)	0.053 (CI = +/-0.046; p = 0.026)	0.873	+3.66%
Severity	2005.2	0.036 (CI = +/-0.006; p = 0.000)	0.055 (CI = +/-0.048; p = 0.025)	0.862	+3.70%
Severity	2006.1	0.036 (CI = +/-0.006; p = 0.000)	0.054 (CI = +/-0.050; p = 0.033)	0.853	+3.72%
Severity	2006.2	0.036 (CI = +/-0.007; p = 0.000)	0.050 (CI = +/-0.051; p = 0.053)	0.833	+3.62%
Severity	2007.1	0.035 (CI = +/-0.007; p = 0.000)	0.053 (CI = +/-0.053; p = 0.050)	0.817	+3.56%
Severity	2007.2	0.035 (CI = +/-0.008; p = 0.000)	0.052 (CI = +/-0.055; p = 0.063)	0.792	+3.54%
Severity	2008.1	0.037 (CI = +/-0.008; p = 0.000)	0.043 (CI = +/-0.054; p = 0.115)	0.812	+3.77%
Severity	2008.2	0.037 (CI = +/-0.009; p = 0.000)	0.043 (CI = +/-0.057; p = 0.134)	0.786	+3.76%
Severity	2009.1	0.035 (CI = +/-0.009; p = 0.000)	0.049 (CI = +/-0.058; p = 0.093)	0.764	+3.58%
Severity	2009.2	0.034 (CI = +/-0.010; p = 0.000)	0.043 (CI = +/-0.060; p = 0.144)	0.720	+3.41%
Severity	2010.1	0.033 (CI = +/-0.011; p = 0.000)	0.044 (CI = +/-0.063; p = 0.165)	0.694	+3.40%
Severity	2010.2	0.037 (CI = +/-0.011; p = 0.000)	0.055 (CI = +/-0.062; p = 0.078)	0.736	+3.76%
Severity	2011.1	0.037 (CI = +/-0.013; p = 0.000)	0.054 (CI = +/-0.066; p = 0.099)	0.712	+3.77%
Severity	2011.2	0.037 (CI = +/-0.014; p = 0.000)	0.056 (CI = +/-0.070; p = 0.111)	0.669	+3.82%
Severity	2012.1	0.038 (CI = +/-0.016; p = 0.000)	0.053 (CI = +/-0.076; p = 0.155)	0.650	+3.92%
Severity	2012.2	0.042 (CI = +/-0.018; p = 0.000)	0.062 (CI = +/-0.078; p = 0.112)	0.654	+4.28%
Severity	2013.1	0.045 (CI = +/-0.021; p = 0.001)	0.053 (CI = +/-0.084; p = 0.188)	0.658	+4.63%
Severity	2013.2	0.050 (CI = +/-0.023; p = 0.001)	0.064 (CI = +/-0.087; p = 0.135)	0.663	+5.13%
Severity	2014.1	0.052 (CI = +/-0.028; p = 0.002)	0.060 (CI = +/-0.097; p = 0.199)	0.637	+5.32%
Severity	2014.2	0.046 (CI = +/-0.033; p = 0.012)	0.048 (CI = +/-0.103; p = 0.315)	0.488	+4.66%
Severity	2015.1	0.036 (CI = +/-0.039; p = 0.063)	0.066 (CI = +/-0.111; p = 0.204)	0.406	+3.66%
Severity	2015.2	0.033 (CI = +/-0.049; p = 0.150)	0.062 (CI = +/-0.129; p = 0.285)	0.208	+3.39%
Frequency	2003.1	-0.023 (CI = +/-0.006; p = 0.000)	0.080 (CI = +/-0.056; p = 0.006)	0.691	-2.29%
Frequency	2003.2	-0.020 (CI = +/-0.005; p = 0.000)	0.095 (CI = +/-0.047; p = 0.000)	0.733	-2.03%
Frequency	2004.1	-0.020 (CI = +/-0.005; p = 0.000)	0.092 (CI = +/-0.048; p = 0.000)	0.699	-1.98%
Frequency	2004.2	-0.019 (CI = +/-0.006; p = 0.000)	0.095 (CI = +/-0.049; p = 0.000)	0.687	-1.92%
Frequency	2005.1	-0.020 (CI = +/-0.006; p = 0.000)	0.096 (CI = +/-0.051; p = 0.001)	0.660	-1.94%
Frequency	2005.2	-0.020 (CI = +/-0.006; p = 0.000)	0.095 (CI = +/-0.053; p = 0.001)	0.654	-1.96%
Frequency	2006.1	-0.020 (CI = +/-0.007; p = 0.000)	0.094 (CI = +/-0.055; p = 0.002)	0.612	-1.94%
Frequency	2006.2	-0.021 (CI = +/-0.007; p = 0.000)	0.089 (CI = +/-0.056; p = 0.003)	0.624	-2.04%
Frequency	2007.1	-0.021 (CI = +/-0.008; p = 0.000)	0.091 (CI = +/-0.059; p = 0.004)	0.599	-2.09%
Frequency	2007.2	-0.021 (CI = +/-0.008; p = 0.000)	0.091 (CI = +/-0.061; p = 0.005)	0.589	-2.10%
Frequency	2008.1	-0.023 (CI = +/-0.009; p = 0.000)	0.098 (CI = +/-0.062; p = 0.003)	0.603	-2.28%
Frequency	2008.2	-0.026 (CI = +/-0.009; p = 0.000)	0.087 (CI = +/-0.060; p = 0.006)	0.665	-2.56%
Frequency	2009.1	-0.027 (CI = +/-0.010; p = 0.000)	0.092 (CI = +/-0.062; p = 0.006)	0.651	-2.69%
Frequency	2009.2	-0.031 (CI = +/-0.009; p = 0.000)	0.079 (CI = +/-0.056; p = 0.009)	0.737	-3.06%
Frequency	2010.1	-0.034 (CI = +/-0.010; p = 0.000)	0.088 (CI = +/-0.056; p = 0.004)	0.757	-3.32%
Frequency	2010.2	-0.036 (CI = +/-0.010; p = 0.000)	0.081 (CI = +/-0.057; p = 0.008)	0.775	-3.54%
Frequency	2011.1	-0.040 (CI = +/-0.010; p = 0.000)	0.093 (CI = +/-0.054; p = 0.002)	0.812	-3.91%
Frequency	2011.2	-0.044 (CI = +/-0.010; p = 0.000)	0.081 (CI = +/-0.048; p = 0.003)	0.866	-4.33%
Frequency	2012.1	-0.047 (CI = +/-0.010; p = 0.000)	0.090 (CI = +/-0.048; p = 0.001)	0.873	-4.63%
Frequency	2012.2	-0.052 (CI = +/-0.010; p = 0.000)	0.079 (CI = +/-0.043; p = 0.002)	0.913	-5.05%
Frequency	2013.1	-0.055 (CI = +/-0.010; p = 0.000)	0.087 (CI = +/-0.042; p = 0.001)	0.918	-5.38%
Frequency	2013.2	-0.054 (CI = +/-0.012; p = 0.000)	0.090 (CI = +/-0.045; p = 0.001)	0.907	-5.28%
Frequency	2014.1	-0.055 (CI = +/-0.015; p = 0.000)	0.091 (CI = +/-0.051; p = 0.003)	0.875	-5.34%
Frequency	2014.2	-0.055 (CI = +/-0.018; p = 0.000)	0.091 (CI = +/-0.057; p = 0.006)	0.860	-5.34%
Frequency	2015.1	-0.061 (CI = +/-0.021; p = 0.000)	0.102 (CI = +/-0.059; p = 0.005)	0.860	-5.92%
Frequency	2015.2	-0.054 (CI = +/-0.023; p = 0.001)	0.113 (CI = +/-0.059; p = 0.003)	0.870	-5.26%









**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>	Implied Trend Rate
Loss Cost	2003.1	0.040 (CI = +/-0.006; p = 0.000)	0.022 (CI = +/-0.062; p = 0.468)	0.837	+4.10%
Loss Cost	2003.2	0.044 (CI = +/-0.005; p = 0.000)	0.042 (CI = +/-0.047; p = 0.077)	0.913	+4.47%
Loss Cost	2004.1	0.044 (CI = +/-0.005; p = 0.000)	0.041 (CI = +/-0.048; p = 0.091)	0.906	+4.48%
Loss Cost	2004.2	0.044 (CI = +/-0.006; p = 0.000)	0.044 (CI = +/-0.049; p = 0.076)	0.901	+4.55%
Loss Cost	2005.1	0.044 (CI = +/-0.006; p = 0.000)	0.048 (CI = +/-0.051; p = 0.063)	0.893	+4.48%
Loss Cost	2005.2	0.044 (CI = +/-0.006; p = 0.000)	0.048 (CI = +/-0.053; p = 0.071)	0.881	+4.48%
Loss Cost	2006.1	0.044 (CI = +/-0.007; p = 0.000)	0.047 (CI = +/-0.055; p = 0.088)	0.872	+4.50%
Loss Cost	2006.2	0.043 (CI = +/-0.007; p = 0.000)	0.044 (CI = +/-0.056; p = 0.124)	0.855	+4.42%
Loss Cost	2007.1	0.042 (CI = +/-0.008; p = 0.000)	0.051 (CI = +/-0.057; p = 0.075)	0.844	+4.25%
Loss Cost	2007.2	0.043 (CI = +/-0.008; p = 0.000)	0.055 (CI = +/-0.058; p = 0.061)	0.836	+4.36%
Loss Cost	2008.1	0.042 (CI = +/-0.009; p = 0.000)	0.056 (CI = +/-0.061; p = 0.069)	0.821	+4.34%
Loss Cost	2008.2	0.041 (CI = +/-0.010; p = 0.000)	0.052 (CI = +/-0.063; p = 0.103)	0.791	+4.22%
Loss Cost	2009.1	0.041 (CI = +/-0.010; p = 0.000)	0.054 (CI = +/-0.066; p = 0.106)	0.769	+4.16%
Loss Cost	2009.2	0.040 (CI = +/-0.011; p = 0.000)	0.050 (CI = +/-0.069; p = 0.148)	0.727	+4.03%
Loss Cost	2010.1	0.038 (CI = +/-0.013; p = 0.000)	0.054 (CI = +/-0.073; p = 0.136)	0.696	+3.91%
Loss Cost	2010.2	0.033 (CI = +/-0.012; p = 0.000)	0.038 (CI = +/-0.067; p = 0.241)	0.650	+3.39%
Loss Cost	2011.1	0.030 (CI = +/-0.013; p = 0.000)	0.048 (CI = +/-0.067; p = 0.147)	0.610	+3.06%
Loss Cost	2011.2	0.026 (CI = +/-0.014; p = 0.001)	0.038 (CI = +/-0.067; p = 0.244)	0.513	+2.68%
Loss Cost	2012.1	0.022 (CI = +/-0.014; p = 0.006)	0.051 (CI = +/-0.066; p = 0.115)	0.469	+2.21%
Loss Cost	2012.2	0.013 (CI = +/-0.009; p = 0.010)	0.029 (CI = +/-0.040; p = 0.138)	0.415	+1.32%
Loss Cost	2013.1	0.010 (CI = +/-0.010; p = 0.051)	0.038 (CI = +/-0.039; p = 0.060)	0.396	+0.98%
Loss Cost	2013.2	0.006 (CI = +/-0.010; p = 0.199)	0.030 (CI = +/-0.037; p = 0.104)	0.205	+0.61%
Loss Cost	2014.1	0.011 (CI = +/-0.010; p = 0.037)	0.020 (CI = +/-0.034; p = 0.212)	0.386	+1.06%
Loss Cost	2014.2	0.008 (CI = +/-0.011; p = 0.125)	0.016 (CI = +/-0.036; p = 0.333)	0.167	+0.84%
Loss Cost	2015.1	0.004 (CI = +/-0.013; p = 0.449)	0.023 (CI = +/-0.036; p = 0.172)	0.141	+0.43%
Loss Cost	2015.2	0.006 (CI = +/-0.016; p = 0.430)	0.025 (CI = +/-0.042; p = 0.190)	0.101	+0.56%
Severity	2003.1	0.045 (CI = +/-0.005; p = 0.000)	0.023 (CI = +/-0.045; p = 0.312)	0.923	+4.56%
Severity	2003.2	0.046 (CI = +/-0.004; p = 0.000)	0.032 (CI = +/-0.041; p = 0.117)	0.938	+4.74%
Severity	2004.1	0.047 (CI = +/-0.004; p = 0.000)	0.026 (CI = +/-0.040; p = 0.195)	0.942	+4.86%
Severity	2004.2	0.048 (CI = +/-0.005; p = 0.000)	0.027 (CI = +/-0.042; p = 0.195)	0.936	+4.88%
Severity	2005.1	0.049 (CI = +/-0.005; p = 0.000)	0.023 (CI = +/-0.042; p = 0.281)	0.936	+4.97%
Severity	2005.2	0.049 (CI = +/-0.005; p = 0.000)	0.025 (CI = +/-0.043; p = 0.239)	0.931	+5.03%
Severity	2006.1	0.050 (CI = +/-0.005; p = 0.000)	0.022 (CI = +/-0.044; p = 0.324)	0.929	+5.11%
Severity	2006.2	0.050 (CI = +/-0.006; p = 0.000)	0.021 (CI = +/-0.046; p = 0.353)	0.920	+5.10%
Severity	2007.1	0.049 (CI = +/-0.006; p = 0.000)	0.025 (CI = +/-0.048; p = 0.296)	0.911	+5.02%
Severity	2007.2	0.049 (CI = +/-0.007; p = 0.000)	0.024 (CI = +/-0.050; p = 0.321)	0.900	+5.01%
Severity	2008.1	0.052 (CI = +/-0.007; p = 0.000)	0.013 (CI = +/-0.046; p = 0.559)	0.918	+5.29%
Severity	2008.2	0.054 (CI = +/-0.007; p = 0.000)	0.021 (CI = +/-0.044; p = 0.326)	0.927	+5.52%
Severity	2009.1	0.057 (CI = +/-0.006; p = 0.000)	0.009 (CI = +/-0.039; p = 0.616)	0.948	+5.85%
Severity	2009.2	0.058 (CI = +/-0.006; p = 0.000)	0.015 (CI = +/-0.039; p = 0.439)	0.948	+6.00%
Severity	2010.1	0.059 (CI = +/-0.007; p = 0.000)	0.013 (CI = +/-0.041; p = 0.516)	0.942	+6.05%
Severity	2010.2	0.058 (CI = +/-0.008; p = 0.000)	0.009 (CI = +/-0.042; p = 0.658)	0.932	+5.92%
Severity	2011.1	0.057 (CI = +/-0.009; p = 0.000)	0.012 (CI = +/-0.045; p = 0.568)	0.921	+5.82%
Severity	2011.2	0.054 (CI = +/-0.009; p = 0.000)	0.006 (CI = +/-0.045; p = 0.777)	0.909	+5.59%
Severity	2012.1	0.051 (CI = +/-0.010; p = 0.000)	0.015 (CI = +/-0.044; p = 0.480)	0.900	+5.26%
Severity	2012.2	0.046 (CI = +/-0.008; p = 0.000)	0.003 (CI = +/-0.035; p = 0.871)	0.917	+4.74%
Severity	2013.1	0.046 (CI = +/-0.009; p = 0.000)	0.004 (CI = +/-0.038; p = 0.840)	0.898	+4.71%
Severity	2013.2	0.045 (CI = +/-0.011; p = 0.000)	0.001 (CI = +/-0.041; p = 0.951)	0.870	+4.59%
Severity	2014.1	0.049 (CI = +/-0.012; p = 0.000)	-0.007 (CI = +/-0.042; p = 0.724)	0.879	+4.97%
Severity	2014.2	0.045 (CI = +/-0.014; p = 0.000)	-0.013 (CI = +/-0.044; p = 0.525)	0.849	+4.64%
Severity	2015.1	0.045 (CI = +/-0.018; p = 0.001)	-0.012 (CI = +/-0.051; p = 0.583)	0.795	+4.62%
Severity	2015.2	0.038 (CI = +/-0.018; p = 0.002)	-0.023 (CI = +/-0.046; p = 0.257)	0.775	+3.86%
Frequency	2003.1	-0.004 (CI = +/-0.005; p = 0.115)	0.000 (CI = +/-0.054; p = 0.990)	0.019	-0.43%
Frequency	2003.2	-0.003 (CI = +/-0.005; p = 0.333)	0.009 (CI = +/-0.051; p = 0.711)	-0.029	-0.26%
Frequency	2004.1	-0.004 (CI = +/-0.006; p = 0.193)	0.015 (CI = +/-0.051; p = 0.552)	0.002	-0.36%
Frequency	2004.2	-0.003 (CI = +/-0.006; p = 0.280)	0.017 (CI = +/-0.053; p = 0.505)	-0.011	-0.32%
Frequency	2005.1	-0.005 (CI = +/-0.006; p = 0.122)	0.025 (CI = +/-0.052; p = 0.329)	0.045	-0.47%
Frequency	2005.2	-0.005 (CI = +/-0.006; p = 0.108)	0.023 (CI = +/-0.054; p = 0.393)	0.052	-0.52%
Frequency	2006.1	-0.006 (CI = +/-0.007; p = 0.099)	0.025 (CI = +/-0.056; p = 0.358)	0.057	-0.58%
Frequency	2006.2	-0.006 (CI = +/-0.007; p = 0.085)	0.022 (CI = +/-0.058; p = 0.433)	0.067	-0.64%
Frequency	2007.1	-0.007 (CI = +/-0.008; p = 0.069)	0.026 (CI = +/-0.060; p = 0.371)	0.083	-0.73%
Frequency	2007.2	-0.006 (CI = +/-0.009; p = 0.144)	0.031 (CI = +/-0.061; p = 0.306)	0.055	-0.62%
Frequency	2008.1	-0.009 (CI = +/-0.009; p = 0.038)	0.043 (CI = +/-0.059; p = 0.144)	0.172	-0.90%
Frequency	2008.2	-0.012 (CI = +/-0.008; p = 0.005)	0.030 (CI = +/-0.054; p = 0.255)	0.302	-1.23%
Frequency	2009.1	-0.016 (CI = +/-0.007; p = 0.000)	0.044 (CI = +/-0.047; p = 0.065)	0.499	-1.60%
Frequency	2009.2	-0.019 (CI = +/-0.007; p = 0.000)	0.035 (CI = +/-0.045; p = 0.115)	0.594	-1.86%
Frequency	2010.1	-0.020 (CI = +/-0.008; p = 0.000)	0.041 (CI = +/-0.046; p = 0.074)	0.611	-2.02%
Frequency	2010.2	-0.024 (CI = +/-0.007; p = 0.000)	0.029 (CI = +/-0.038; p = 0.124)	0.754	-2.39%
Frequency	2011.1	-0.026 (CI = +/-0.007; p = 0.000)	0.036 (CI = +/-0.038; p = 0.059)	0.778	-2.60%
Frequency	2011.2	-0.028 (CI = +/-0.008; p = 0.000)	0.032 (CI = +/-0.039; p = 0.100)	0.785	-2.75%
Frequency	2012.1	-0.029 (CI = +/-0.009; p = 0.000)	0.036 (CI = +/-0.041; p = 0.076)	0.773	-2.90%
Frequency	2012.2	-0.033 (CI = +/-0.008; p = 0.000)	0.027 (CI = +/-0.036; p = 0.130)	0.847	-3.27%
Frequency	2013.1	-0.036 (CI = +/-0.009; p = 0.000)	0.034 (CI = +/-0.035; p = 0.056)	0.864	-3.56%
Frequency	2013.2	-0.039 (CI = +/-0.009; p = 0.000)	0.029 (CI = +/-0.035; p = 0.101)	0.878	-3.80%
Frequency	2014.1	-0.038 (CI = +/-0.011; p = 0.000)	0.027 (CI = +/-0.039; p = 0.157)	0.834	-3.73%
Frequency	2014.2	-0.037 (CI = +/-0.014; p = 0.000)	0.029 (CI = +/-0.044; p = 0.169)	0.795	-3.63%
Frequency	2015.1	-0.041 (CI = +/-0.016; p = 0.001)	0.036 (CI = +/-0.047; p = 0.114)	0.789	-4.01%
Frequency	2015.2	-0.032 (CI = +/-0.012; p = 0.001)	0.049 (CI = +/-0.032; p = 0.009)	0.871	-3.18%

**PD**

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

Fit	Start Date	Time	Adjusted R <sup>2</sup>	Implied Trend
				Rate
Loss Cost	2003.1	0.040 (CI = +/-0.006; p = 0.000)	0.839	+4.11%
Loss Cost	2003.2	0.044 (CI = +/-0.005; p = 0.000)	0.906	+4.47%
Loss Cost	2004.1	0.044 (CI = +/-0.005; p = 0.000)	0.900	+4.51%
Loss Cost	2004.2	0.044 (CI = +/-0.006; p = 0.000)	0.893	+4.55%
Loss Cost	2005.1	0.044 (CI = +/-0.006; p = 0.000)	0.882	+4.51%
Loss Cost	2005.2	0.044 (CI = +/-0.007; p = 0.000)	0.870	+4.48%
Loss Cost	2006.1	0.044 (CI = +/-0.007; p = 0.000)	0.862	+4.54%
Loss Cost	2006.2	0.043 (CI = +/-0.007; p = 0.000)	0.846	+4.42%
Loss Cost	2007.1	0.042 (CI = +/-0.008; p = 0.000)	0.828	+4.30%
Loss Cost	2007.2	0.043 (CI = +/-0.009; p = 0.000)	0.815	+4.36%
Loss Cost	2008.1	0.043 (CI = +/-0.009; p = 0.000)	0.799	+4.40%
Loss Cost	2008.2	0.041 (CI = +/-0.010; p = 0.000)	0.772	+4.22%
Loss Cost	2009.1	0.041 (CI = +/-0.011; p = 0.000)	0.747	+4.22%
Loss Cost	2009.2	0.040 (CI = +/-0.012; p = 0.000)	0.709	+4.03%
Loss Cost	2010.1	0.039 (CI = +/-0.013; p = 0.000)	0.672	+3.99%
Loss Cost	2010.2	0.033 (CI = +/-0.012; p = 0.000)	0.640	+3.39%
Loss Cost	2011.1	0.031 (CI = +/-0.013; p = 0.000)	0.577	+3.15%
Loss Cost	2011.2	0.026 (CI = +/-0.014; p = 0.001)	0.497	+2.68%
Loss Cost	2012.1	0.023 (CI = +/-0.015; p = 0.005)	0.398	+2.33%
Loss Cost	2012.2	0.013 (CI = +/-0.010; p = 0.012)	0.346	+1.32%
Loss Cost	2013.1	0.011 (CI = +/-0.011; p = 0.050)	0.225	+1.10%
Loss Cost	2013.2	0.006 (CI = +/-0.011; p = 0.235)	0.046	+0.61%
Loss Cost	2014.1	0.011 (CI = +/-0.010; p = 0.028)	0.337	+1.15%
Loss Cost	2014.2	0.008 (CI = +/-0.011; p = 0.122)	0.161	+0.84%
Loss Cost	2015.1	0.006 (CI = +/-0.013; p = 0.345)	0.001	+0.57%
Loss Cost	2015.2	0.006 (CI = +/-0.017; p = 0.460)	-0.051	+0.56%
Severity	2003.1	0.045 (CI = +/-0.005; p = 0.000)	0.923	+4.57%
Severity	2003.2	0.046 (CI = +/-0.004; p = 0.000)	0.935	+4.74%
Severity	2004.1	0.048 (CI = +/-0.004; p = 0.000)	0.940	+4.88%
Severity	2004.2	0.048 (CI = +/-0.005; p = 0.000)	0.935	+4.88%
Severity	2005.1	0.049 (CI = +/-0.005; p = 0.000)	0.935	+4.99%
Severity	2005.2	0.049 (CI = +/-0.005; p = 0.000)	0.930	+5.03%
Severity	2006.1	0.050 (CI = +/-0.005; p = 0.000)	0.929	+5.13%
Severity	2006.2	0.050 (CI = +/-0.006; p = 0.000)	0.920	+5.10%
Severity	2007.1	0.049 (CI = +/-0.006; p = 0.000)	0.911	+5.04%
Severity	2007.2	0.049 (CI = +/-0.007; p = 0.000)	0.900	+5.01%
Severity	2008.1	0.052 (CI = +/-0.007; p = 0.000)	0.921	+5.30%
Severity	2008.2	0.054 (CI = +/-0.007; p = 0.000)	0.927	+5.52%
Severity	2009.1	0.057 (CI = +/-0.006; p = 0.000)	0.950	+5.86%
Severity	2009.2	0.058 (CI = +/-0.006; p = 0.000)	0.949	+6.00%
Severity	2010.1	0.059 (CI = +/-0.007; p = 0.000)	0.944	+6.08%
Severity	2010.2	0.058 (CI = +/-0.007; p = 0.000)	0.936	+5.92%
Severity	2011.1	0.057 (CI = +/-0.008; p = 0.000)	0.924	+5.84%
Severity	2011.2	0.054 (CI = +/-0.009; p = 0.000)	0.914	+5.59%
Severity	2012.1	0.052 (CI = +/-0.009; p = 0.000)	0.903	+5.30%
Severity	2012.2	0.046 (CI = +/-0.008; p = 0.000)	0.923	+4.74%
Severity	2013.1	0.046 (CI = +/-0.009; p = 0.000)	0.906	+4.72%
Severity	2013.2	0.045 (CI = +/-0.010; p = 0.000)	0.881	+4.59%
Severity	2014.1	0.048 (CI = +/-0.011; p = 0.000)	0.890	+4.94%
Severity	2014.2	0.045 (CI = +/-0.013; p = 0.000)	0.858	+4.64%
Severity	2015.1	0.044 (CI = +/-0.016; p = 0.000)	0.812	+4.55%
Severity	2015.2	0.038 (CI = +/-0.018; p = 0.001)	0.757	+3.86%
Frequency	2003.1	-0.004 (CI = +/-0.005; p = 0.109)	0.049	-0.43%
Frequency	2003.2	-0.003 (CI = +/-0.005; p = 0.326)	0.000	-0.26%
Frequency	2004.1	-0.004 (CI = +/-0.005; p = 0.198)	0.023	-0.35%
Frequency	2004.2	-0.003 (CI = +/-0.006; p = 0.275)	0.008	-0.32%
Frequency	2005.1	-0.005 (CI = +/-0.006; p = 0.134)	0.045	-0.45%
Frequency	2005.2	-0.005 (CI = +/-0.006; p = 0.106)	0.060	-0.52%
Frequency	2006.1	-0.006 (CI = +/-0.007; p = 0.108)	0.061	-0.56%
Frequency	2006.2	-0.006 (CI = +/-0.007; p = 0.082)	0.081	-0.64%
Frequency	2007.1	-0.007 (CI = +/-0.008; p = 0.076)	0.089	-0.71%
Frequency	2007.2	-0.006 (CI = +/-0.009; p = 0.144)	0.051	-0.62%
Frequency	2008.1	-0.009 (CI = +/-0.009; p = 0.052)	0.123	-0.86%
Frequency	2008.2	-0.012 (CI = +/-0.008; p = 0.005)	0.290	-1.23%
Frequency	2009.1	-0.016 (CI = +/-0.008; p = 0.001)	0.428	-1.54%
Frequency	2009.2	-0.019 (CI = +/-0.008; p = 0.000)	0.557	-1.86%
Frequency	2010.1	-0.020 (CI = +/-0.008; p = 0.000)	0.554	-1.96%
Frequency	2010.2	-0.024 (CI = +/-0.007; p = 0.000)	0.730	-2.39%
Frequency	2011.1	-0.026 (CI = +/-0.008; p = 0.000)	0.734	-2.54%
Frequency	2011.2	-0.028 (CI = +/-0.008; p = 0.000)	0.755	-2.75%
Frequency	2012.1	-0.029 (CI = +/-0.010; p = 0.000)	0.730	-2.82%
Frequency	2012.2	-0.033 (CI = +/-0.009; p = 0.000)	0.828	-3.27%
Frequency	2013.1	-0.035 (CI = +/-0.010; p = 0.000)	0.824	-3.46%
Frequency	2013.2	-0.039 (CI = +/-0.010; p = 0.000)	0.853	-3.80%
Frequency	2014.1	-0.037 (CI = +/-0.012; p = 0.000)	0.811	-3.62%
Frequency	2014.2	-0.037 (CI = +/-0.014; p = 0.000)	0.766	-3.63%
Frequency	2015.1	-0.039 (CI = +/-0.018; p = 0.001)	0.730	-3.80%
Frequency	2015.2	-0.032 (CI = +/-0.020; p = 0.007)	0.629	-3.18%

**PD**

Coverage = PD  
 End Trend Period = 2019.2  
 Excluded Points = NA  
 Parameters Included: time, scalar\_level\_change  
 Scalar Level Change Start Date = 2012-07-01

Fit	Start Date	Time	Scalar Shift	Adjusted R <sup>2</sup>	Implied Trend Rate
Loss Cost	2003.1	0.023 (CI = +/-0.010; p = 0.000)	0.202 (CI = +/-0.098; p = 0.000)	0.894	+2.30%
Loss Cost	2003.2	0.029 (CI = +/-0.008; p = 0.000)	0.165 (CI = +/-0.076; p = 0.000)	0.942	+2.93%
Loss Cost	2004.1	0.028 (CI = +/-0.008; p = 0.000)	0.168 (CI = +/-0.078; p = 0.000)	0.938	+2.88%
Loss Cost	2004.2	0.028 (CI = +/-0.009; p = 0.000)	0.170 (CI = +/-0.081; p = 0.000)	0.933	+2.85%
Loss Cost	2005.1	0.026 (CI = +/-0.009; p = 0.000)	0.180 (CI = +/-0.082; p = 0.000)	0.930	+2.65%
Loss Cost	2005.2	0.024 (CI = +/-0.010; p = 0.000)	0.188 (CI = +/-0.083; p = 0.000)	0.926	+2.47%
Loss Cost	2006.1	0.024 (CI = +/-0.011; p = 0.000)	0.188 (CI = +/-0.086; p = 0.000)	0.921	+2.46%
Loss Cost	2006.2	0.021 (CI = +/-0.010; p = 0.000)	0.201 (CI = +/-0.081; p = 0.000)	0.923	+2.14%
Loss Cost	2007.1	0.018 (CI = +/-0.010; p = 0.001)	0.212 (CI = +/-0.076; p = 0.000)	0.926	+1.83%
Loss Cost	2007.2	0.018 (CI = +/-0.011; p = 0.002)	0.211 (CI = +/-0.078; p = 0.000)	0.920	+1.84%
Loss Cost	2008.1	0.018 (CI = +/-0.011; p = 0.003)	0.211 (CI = +/-0.081; p = 0.000)	0.913	+1.84%
Loss Cost	2008.2	0.016 (CI = +/-0.011; p = 0.007)	0.214 (CI = +/-0.076; p = 0.000)	0.912	+1.60%
Loss Cost	2009.1	0.016 (CI = +/-0.011; p = 0.009)	0.214 (CI = +/-0.078; p = 0.000)	0.903	+1.61%
Loss Cost	2009.2	0.015 (CI = +/-0.012; p = 0.016)	0.212 (CI = +/-0.078; p = 0.000)	0.891	+1.48%
Loss Cost	2010.1	0.015 (CI = +/-0.012; p = 0.018)	0.214 (CI = +/-0.080; p = 0.000)	0.878	+1.52%
Loss Cost	2010.2	0.013 (CI = +/-0.009; p = 0.010)	0.194 (CI = +/-0.063; p = 0.000)	0.896	+1.30%
Loss Cost	2011.1	0.013 (CI = +/-0.010; p = 0.013)	0.194 (CI = +/-0.068; p = 0.000)	0.870	+1.31%
Loss Cost	2011.2	0.013 (CI = +/-0.010; p = 0.017)	0.186 (CI = +/-0.077; p = 0.000)	0.817	+1.29%
Loss Cost	2012.1	0.013 (CI = +/-0.010; p = 0.012)	0.225 (CI = +/-0.093; p = 0.000)	0.792	+1.32%
Loss Cost	2012.2	0.013 (CI = +/-0.010; p = 0.012)		0.346	+1.32%
Loss Cost	2013.1	0.011 (CI = +/-0.011; p = 0.050)		0.225	+1.10%
Loss Cost	2013.2	0.006 (CI = +/-0.011; p = 0.235)		0.046	+0.61%
Loss Cost	2014.1	0.011 (CI = +/-0.010; p = 0.028)		0.337	+1.15%
Loss Cost	2014.2	0.008 (CI = +/-0.011; p = 0.122)		0.161	+0.84%
Loss Cost	2015.1	0.006 (CI = +/-0.013; p = 0.345)		0.001	+0.57%
Loss Cost	2015.2	0.006 (CI = +/-0.017; p = 0.460)		-0.051	+0.56%
Severity	2003.1	0.033 (CI = +/-0.008; p = 0.000)	0.139 (CI = +/-0.074; p = 0.001)	0.946	+3.31%
Severity	2003.2	0.035 (CI = +/-0.007; p = 0.000)	0.123 (CI = +/-0.071; p = 0.001)	0.952	+3.59%
Severity	2004.1	0.037 (CI = +/-0.008; p = 0.000)	0.112 (CI = +/-0.071; p = 0.003)	0.955	+3.79%
Severity	2004.2	0.036 (CI = +/-0.008; p = 0.000)	0.116 (CI = +/-0.073; p = 0.003)	0.951	+3.71%
Severity	2005.1	0.038 (CI = +/-0.009; p = 0.000)	0.109 (CI = +/-0.075; p = 0.006)	0.950	+3.84%
Severity	2005.2	0.038 (CI = +/-0.009; p = 0.000)	0.109 (CI = +/-0.077; p = 0.008)	0.945	+3.85%
Severity	2006.1	0.039 (CI = +/-0.010; p = 0.000)	0.104 (CI = +/-0.079; p = 0.012)	0.943	+3.97%
Severity	2006.2	0.038 (CI = +/-0.010; p = 0.000)	0.108 (CI = +/-0.081; p = 0.011)	0.937	+3.85%
Severity	2007.1	0.036 (CI = +/-0.011; p = 0.000)	0.113 (CI = +/-0.082; p = 0.009)	0.931	+3.70%
Severity	2007.2	0.035 (CI = +/-0.011; p = 0.000)	0.116 (CI = +/-0.084; p = 0.009)	0.924	+3.61%
Severity	2008.1	0.039 (CI = +/-0.010; p = 0.000)	0.108 (CI = +/-0.073; p = 0.006)	0.943	+3.97%
Severity	2008.2	0.041 (CI = +/-0.010; p = 0.000)	0.105 (CI = +/-0.069; p = 0.004)	0.949	+4.20%
Severity	2009.1	0.044 (CI = +/-0.007; p = 0.000)	0.105 (CI = +/-0.049; p = 0.000)	0.974	+4.54%
Severity	2009.2	0.046 (CI = +/-0.007; p = 0.000)	0.108 (CI = +/-0.045; p = 0.000)	0.978	+4.68%
Severity	2010.1	0.046 (CI = +/-0.007; p = 0.000)	0.111 (CI = +/-0.044; p = 0.000)	0.977	+4.75%
Severity	2010.2	0.046 (CI = +/-0.007; p = 0.000)	0.108 (CI = +/-0.046; p = 0.000)	0.973	+4.72%
Severity	2011.1	0.046 (CI = +/-0.007; p = 0.000)	0.112 (CI = +/-0.049; p = 0.000)	0.968	+4.74%
Severity	2011.2	0.046 (CI = +/-0.007; p = 0.000)	0.110 (CI = +/-0.056; p = 0.001)	0.959	+4.74%
Severity	2012.1	0.046 (CI = +/-0.008; p = 0.000)	0.119 (CI = +/-0.073; p = 0.004)	0.947	+4.74%
Severity	2012.2	0.046 (CI = +/-0.008; p = 0.000)		0.923	+4.74%
Severity	2013.1	0.046 (CI = +/-0.009; p = 0.000)		0.906	+4.72%
Severity	2013.2	0.045 (CI = +/-0.010; p = 0.000)		0.881	+4.59%
Severity	2014.1	0.048 (CI = +/-0.011; p = 0.000)		0.890	+4.94%
Severity	2014.2	0.045 (CI = +/-0.013; p = 0.000)		0.858	+4.64%
Severity	2015.1	0.044 (CI = +/-0.016; p = 0.000)		0.812	+4.55%
Severity	2015.2	0.038 (CI = +/-0.018; p = 0.001)		0.757	+3.86%
Frequency	2003.1	-0.010 (CI = +/-0.010; p = 0.065)	0.063 (CI = +/-0.104; p = 0.225)	0.065	-0.98%
Frequency	2003.2	-0.006 (CI = +/-0.010; p = 0.223)	0.042 (CI = +/-0.100; p = 0.397)	-0.009	-0.64%
Frequency	2004.1	-0.009 (CI = +/-0.011; p = 0.111)	0.056 (CI = +/-0.101; p = 0.267)	0.032	-0.87%
Frequency	2004.2	-0.008 (CI = +/-0.012; p = 0.153)	0.054 (CI = +/-0.105; p = 0.302)	0.011	-0.84%
Frequency	2005.1	-0.012 (CI = +/-0.012; p = 0.056)	0.070 (CI = +/-0.103; p = 0.173)	0.077	-1.15%
Frequency	2005.2	-0.013 (CI = +/-0.013; p = 0.037)	0.079 (CI = +/-0.105; p = 0.132)	0.107	-1.33%
Frequency	2006.1	-0.015 (CI = +/-0.013; p = 0.033)	0.084 (CI = +/-0.108; p = 0.120)	0.116	-1.45%
Frequency	2006.2	-0.017 (CI = +/-0.014; p = 0.021)	0.093 (CI = +/-0.109; p = 0.092)	0.151	-1.65%
Frequency	2007.1	-0.018 (CI = +/-0.015; p = 0.017)	0.098 (CI = +/-0.111; p = 0.081)	0.170	-1.80%
Frequency	2007.2	-0.017 (CI = +/-0.015; p = 0.031)	0.095 (CI = +/-0.114; p = 0.097)	0.127	-1.71%
Frequency	2008.1	-0.021 (CI = +/-0.015; p = 0.009)	0.103 (CI = +/-0.108; p = 0.060)	0.227	-2.05%
Frequency	2008.2	-0.025 (CI = +/-0.013; p = 0.001)	0.109 (CI = +/-0.090; p = 0.020)	0.434	-2.50%
Frequency	2009.1	-0.028 (CI = +/-0.012; p = 0.000)	0.109 (CI = +/-0.079; p = 0.009)	0.582	-2.81%
Frequency	2009.2	-0.031 (CI = +/-0.010; p = 0.000)	0.104 (CI = +/-0.068; p = 0.005)	0.704	-3.05%
Frequency	2010.1	-0.031 (CI = +/-0.011; p = 0.000)	0.102 (CI = +/-0.070; p = 0.007)	0.698	-3.09%
Frequency	2010.2	-0.033 (CI = +/-0.008; p = 0.000)	0.085 (CI = +/-0.055; p = 0.005)	0.829	-3.26%
Frequency	2011.1	-0.033 (CI = +/-0.009; p = 0.000)	0.082 (CI = +/-0.059; p = 0.010)	0.821	-3.28%
Frequency	2011.2	-0.033 (CI = +/-0.009; p = 0.000)	0.076 (CI = +/-0.067; p = 0.029)	0.815	-3.29%
Frequency	2012.1	-0.033 (CI = +/-0.009; p = 0.000)	0.106 (CI = +/-0.083; p = 0.016)	0.817	-3.27%
Frequency	2012.2	-0.033 (CI = +/-0.009; p = 0.000)		0.828	-3.27%
Frequency	2013.1	-0.035 (CI = +/-0.010; p = 0.000)		0.824	-3.46%
Frequency	2013.2	-0.039 (CI = +/-0.010; p = 0.000)		0.853	-3.80%
Frequency	2014.1	-0.037 (CI = +/-0.012; p = 0.000)		0.811	-3.62%
Frequency	2014.2	-0.037 (CI = +/-0.014; p = 0.000)		0.766	-3.63%
Frequency	2015.1	-0.039 (CI = +/-0.018; p = 0.001)		0.730	-3.80%
Frequency	2015.2	-0.032 (CI = +/-0.020; p = 0.007)		0.629	-3.18%

**PD**

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

Fit	Start Date	Time	Scalar Shift	Adjusted R <sup>2</sup>	Implied Trend Rate
Loss Cost	2003.1	0.024 (CI = +/-0.010; p = 0.000)	0.198 (CI = +/-0.100; p = 0.000)	0.891	+2.40%
Loss Cost	2003.2	0.030 (CI = +/-0.008; p = 0.000)	0.158 (CI = +/-0.075; p = 0.000)	0.943	+3.08%
Loss Cost	2004.1	0.030 (CI = +/-0.009; p = 0.000)	0.160 (CI = +/-0.078; p = 0.000)	0.939	+3.05%
Loss Cost	2004.2	0.030 (CI = +/-0.009; p = 0.000)	0.161 (CI = +/-0.081; p = 0.000)	0.935	+3.03%
Loss Cost	2005.1	0.028 (CI = +/-0.010; p = 0.000)	0.171 (CI = +/-0.082; p = 0.000)	0.931	+2.84%
Loss Cost	2005.2	0.026 (CI = +/-0.010; p = 0.000)	0.179 (CI = +/-0.084; p = 0.000)	0.927	+2.66%
Loss Cost	2006.1	0.026 (CI = +/-0.011; p = 0.000)	0.178 (CI = +/-0.087; p = 0.000)	0.922	+2.67%
Loss Cost	2006.2	0.023 (CI = +/-0.011; p = 0.000)	0.192 (CI = +/-0.083; p = 0.000)	0.923	+2.32%
Loss Cost	2007.1	0.020 (CI = +/-0.011; p = 0.001)	0.205 (CI = +/-0.079; p = 0.000)	0.925	+1.99%
Loss Cost	2007.2	0.020 (CI = +/-0.012; p = 0.002)	0.204 (CI = +/-0.082; p = 0.000)	0.919	+2.02%
Loss Cost	2008.1	0.020 (CI = +/-0.012; p = 0.003)	0.204 (CI = +/-0.084; p = 0.000)	0.912	+2.02%
Loss Cost	2008.2	0.017 (CI = +/-0.012; p = 0.008)	0.208 (CI = +/-0.080; p = 0.000)	0.911	+1.75%
Loss Cost	2009.1	0.018 (CI = +/-0.013; p = 0.010)	0.208 (CI = +/-0.082; p = 0.000)	0.901	+1.77%
Loss Cost	2009.2	0.016 (CI = +/-0.013; p = 0.019)	0.207 (CI = +/-0.082; p = 0.000)	0.889	+1.62%
Loss Cost	2010.1	0.017 (CI = +/-0.014; p = 0.021)	0.208 (CI = +/-0.085; p = 0.000)	0.876	+1.67%
Loss Cost	2010.2	0.014 (CI = +/-0.011; p = 0.014)	0.190 (CI = +/-0.067; p = 0.000)	0.893	+1.41%
Loss Cost	2011.1	0.014 (CI = +/-0.011; p = 0.017)	0.191 (CI = +/-0.072; p = 0.000)	0.868	+1.41%
Loss Cost	2011.2	0.014 (CI = +/-0.012; p = 0.023)	0.183 (CI = +/-0.081; p = 0.000)	0.813	+1.39%
Loss Cost	2012.1	0.014 (CI = +/-0.011; p = 0.018)	0.222 (CI = +/-0.097; p = 0.000)	0.789	+1.43%
Loss Cost	2012.2	0.014 (CI = +/-0.011; p = 0.018)		0.336	+1.43%
Loss Cost	2013.1	0.012 (CI = +/-0.013; p = 0.066)		0.208	+1.19%
Loss Cost	2013.2	0.006 (CI = +/-0.013; p = 0.298)		0.018	+0.63%
Loss Cost	2014.1	0.013 (CI = +/-0.012; p = 0.039)		0.326	+1.28%
Loss Cost	2014.2	0.009 (CI = +/-0.014; p = 0.158)		0.137	+0.93%
Loss Cost	2015.1	0.006 (CI = +/-0.017; p = 0.413)		-0.031	+0.62%
Loss Cost	2015.2	0.006 (CI = +/-0.023; p = 0.527)		-0.085	+0.62%
Severity	2003.1	0.033 (CI = +/-0.008; p = 0.000)	0.139 (CI = +/-0.076; p = 0.001)	0.942	+3.32%
Severity	2003.2	0.036 (CI = +/-0.008; p = 0.000)	0.122 (CI = +/-0.073; p = 0.002)	0.949	+3.61%
Severity	2004.1	0.038 (CI = +/-0.008; p = 0.000)	0.110 (CI = +/-0.073; p = 0.005)	0.951	+3.84%
Severity	2004.2	0.037 (CI = +/-0.009; p = 0.000)	0.114 (CI = +/-0.075; p = 0.005)	0.947	+3.76%
Severity	2005.1	0.038 (CI = +/-0.009; p = 0.000)	0.106 (CI = +/-0.077; p = 0.009)	0.946	+3.91%
Severity	2005.2	0.039 (CI = +/-0.010; p = 0.000)	0.105 (CI = +/-0.080; p = 0.012)	0.941	+3.93%
Severity	2006.1	0.040 (CI = +/-0.011; p = 0.000)	0.099 (CI = +/-0.082; p = 0.020)	0.939	+4.07%
Severity	2006.2	0.039 (CI = +/-0.011; p = 0.000)	0.104 (CI = +/-0.085; p = 0.018)	0.933	+3.95%
Severity	2007.1	0.037 (CI = +/-0.012; p = 0.000)	0.110 (CI = +/-0.086; p = 0.015)	0.926	+3.78%
Severity	2007.2	0.036 (CI = +/-0.013; p = 0.000)	0.113 (CI = +/-0.089; p = 0.015)	0.918	+3.68%
Severity	2008.1	0.040 (CI = +/-0.011; p = 0.000)	0.102 (CI = +/-0.077; p = 0.012)	0.939	+4.12%
Severity	2008.2	0.043 (CI = +/-0.011; p = 0.000)	0.098 (CI = +/-0.072; p = 0.010)	0.948	+4.40%
Severity	2009.1	0.047 (CI = +/-0.008; p = 0.000)	0.095 (CI = +/-0.048; p = 0.001)	0.977	+4.82%
Severity	2009.2	0.049 (CI = +/-0.007; p = 0.000)	0.096 (CI = +/-0.043; p = 0.000)	0.981	+4.99%
Severity	2010.1	0.050 (CI = +/-0.006; p = 0.000)	0.099 (CI = +/-0.040; p = 0.000)	0.983	+5.10%
Severity	2010.2	0.049 (CI = +/-0.007; p = 0.000)	0.097 (CI = +/-0.042; p = 0.000)	0.979	+5.07%
Severity	2011.1	0.050 (CI = +/-0.007; p = 0.000)	0.102 (CI = +/-0.044; p = 0.000)	0.976	+5.10%
Severity	2011.2	0.050 (CI = +/-0.007; p = 0.000)	0.100 (CI = +/-0.050; p = 0.001)	0.969	+5.09%
Severity	2012.1	0.050 (CI = +/-0.007; p = 0.000)	0.110 (CI = +/-0.064; p = 0.003)	0.960	+5.10%
Severity	2012.2	0.050 (CI = +/-0.007; p = 0.000)		0.942	+5.10%
Severity	2013.1	0.050 (CI = +/-0.009; p = 0.000)		0.929	+5.13%
Severity	2013.2	0.049 (CI = +/-0.010; p = 0.000)		0.909	+5.06%
Severity	2014.1	0.054 (CI = +/-0.010; p = 0.000)		0.936	+5.58%
Severity	2014.2	0.052 (CI = +/-0.012; p = 0.000)		0.916	+5.34%
Severity	2015.1	0.053 (CI = +/-0.016; p = 0.000)		0.888	+5.41%
Severity	2015.2	0.047 (CI = +/-0.017; p = 0.001)		0.856	+4.76%
Frequency	2003.1	-0.009 (CI = +/-0.011; p = 0.105)	0.059 (CI = +/-0.105; p = 0.262)	0.034	-0.89%
Frequency	2003.2	-0.005 (CI = +/-0.011; p = 0.342)	0.037 (CI = +/-0.102; p = 0.468)	-0.034	-0.52%
Frequency	2004.1	-0.008 (CI = +/-0.011; p = 0.186)	0.050 (CI = +/-0.103; p = 0.325)	-0.002	-0.76%
Frequency	2004.2	-0.007 (CI = +/-0.012; p = 0.253)	0.047 (CI = +/-0.107; p = 0.373)	-0.021	-0.70%
Frequency	2005.1	-0.010 (CI = +/-0.013; p = 0.104)	0.065 (CI = +/-0.106; p = 0.222)	0.035	-1.03%
Frequency	2005.2	-0.012 (CI = +/-0.013; p = 0.071)	0.074 (CI = +/-0.109; p = 0.174)	0.062	-1.22%
Frequency	2006.1	-0.013 (CI = +/-0.014; p = 0.065)	0.079 (CI = +/-0.112; p = 0.159)	0.069	-1.34%
Frequency	2006.2	-0.016 (CI = +/-0.015; p = 0.043)	0.088 (CI = +/-0.114; p = 0.123)	0.102	-1.56%
Frequency	2007.1	-0.017 (CI = +/-0.016; p = 0.035)	0.095 (CI = +/-0.117; p = 0.108)	0.120	-1.73%
Frequency	2007.2	-0.016 (CI = +/-0.017; p = 0.063)	0.091 (CI = +/-0.120; p = 0.132)	0.077	-1.61%
Frequency	2008.1	-0.020 (CI = +/-0.017; p = 0.021)	0.101 (CI = +/-0.115; p = 0.080)	0.173	-2.01%
Frequency	2008.2	-0.026 (CI = +/-0.015; p = 0.002)	0.111 (CI = +/-0.096; p = 0.026)	0.385	-2.54%
Frequency	2009.1	-0.030 (CI = +/-0.013; p = 0.000)	0.113 (CI = +/-0.084; p = 0.011)	0.547	-2.91%
Frequency	2009.2	-0.033 (CI = +/-0.011; p = 0.000)	0.111 (CI = +/-0.071; p = 0.004)	0.685	-3.21%
Frequency	2010.1	-0.033 (CI = +/-0.012; p = 0.000)	0.109 (CI = +/-0.073; p = 0.006)	0.680	-3.27%
Frequency	2010.2	-0.035 (CI = +/-0.009; p = 0.000)	0.093 (CI = +/-0.056; p = 0.003)	0.829	-3.48%
Frequency	2011.1	-0.036 (CI = +/-0.009; p = 0.000)	0.090 (CI = +/-0.060; p = 0.006)	0.822	-3.51%
Frequency	2011.2	-0.036 (CI = +/-0.010; p = 0.000)	0.083 (CI = +/-0.068; p = 0.020)	0.818	-3.52%
Frequency	2012.1	-0.036 (CI = +/-0.010; p = 0.000)	0.112 (CI = +/-0.083; p = 0.012)	0.822	-3.50%
Frequency	2012.2	-0.036 (CI = +/-0.010; p = 0.000)		0.834	-3.50%
Frequency	2013.1	-0.038 (CI = +/-0.011; p = 0.000)		0.839	-3.75%
Frequency	2013.2	-0.043 (CI = +/-0.010; p = 0.000)		0.886	-4.21%
Frequency	2014.1	-0.042 (CI = +/-0.012; p = 0.000)		0.850	-4.07%
Frequency	2014.2	-0.043 (CI = +/-0.015; p = 0.000)		0.818	-4.19%
Frequency	2015.1	-0.046 (CI = +/-0.019; p = 0.001)		0.808	-4.54%
Frequency	2015.2	-0.040 (CI = +/-0.022; p = 0.004)		0.726	-3.96%

**PD**

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

Fit	Start Date	Time	Scalar Shift	Adjusted R <sup>2</sup>	Implied Trend Rate
Loss Cost	2003.1	0.025 (CI = +/-0.011; p = 0.000)	0.193 (CI = +/-0.101; p = 0.000)	0.890	+2.52%
Loss Cost	2003.2	0.032 (CI = +/-0.008; p = 0.000)	0.151 (CI = +/-0.073; p = 0.000)	0.947	+3.27%
Loss Cost	2004.1	0.032 (CI = +/-0.009; p = 0.000)	0.151 (CI = +/-0.076; p = 0.000)	0.943	+3.26%
Loss Cost	2004.2	0.032 (CI = +/-0.009; p = 0.000)	0.151 (CI = +/-0.080; p = 0.001)	0.939	+3.27%
Loss Cost	2005.1	0.030 (CI = +/-0.010; p = 0.000)	0.160 (CI = +/-0.081; p = 0.000)	0.935	+3.08%
Loss Cost	2005.2	0.029 (CI = +/-0.011; p = 0.000)	0.168 (CI = +/-0.083; p = 0.000)	0.931	+2.91%
Loss Cost	2006.1	0.029 (CI = +/-0.012; p = 0.000)	0.166 (CI = +/-0.087; p = 0.001)	0.926	+2.96%
Loss Cost	2006.2	0.026 (CI = +/-0.012; p = 0.000)	0.181 (CI = +/-0.084; p = 0.000)	0.926	+2.60%
Loss Cost	2007.1	0.022 (CI = +/-0.012; p = 0.001)	0.194 (CI = +/-0.081; p = 0.000)	0.927	+2.24%
Loss Cost	2007.2	0.023 (CI = +/-0.013; p = 0.001)	0.192 (CI = +/-0.084; p = 0.000)	0.922	+2.29%
Loss Cost	2008.1	0.023 (CI = +/-0.013; p = 0.002)	0.191 (CI = +/-0.087; p = 0.000)	0.915	+2.33%
Loss Cost	2008.2	0.020 (CI = +/-0.013; p = 0.005)	0.197 (CI = +/-0.083; p = 0.000)	0.913	+2.02%
Loss Cost	2009.1	0.020 (CI = +/-0.014; p = 0.008)	0.197 (CI = +/-0.086; p = 0.000)	0.904	+2.06%
Loss Cost	2009.2	0.019 (CI = +/-0.015; p = 0.015)	0.197 (CI = +/-0.086; p = 0.000)	0.891	+1.90%
Loss Cost	2010.1	0.019 (CI = +/-0.015; p = 0.016)	0.198 (CI = +/-0.089; p = 0.000)	0.879	+1.97%
Loss Cost	2010.2	0.016 (CI = +/-0.012; p = 0.011)	0.183 (CI = +/-0.069; p = 0.000)	0.897	+1.65%
Loss Cost	2011.1	0.017 (CI = +/-0.013; p = 0.014)	0.184 (CI = +/-0.075; p = 0.000)	0.872	+1.67%
Loss Cost	2011.2	0.016 (CI = +/-0.013; p = 0.020)	0.177 (CI = +/-0.084; p = 0.001)	0.820	+1.64%
Loss Cost	2012.1	0.017 (CI = +/-0.013; p = 0.015)	0.216 (CI = +/-0.099; p = 0.001)	0.802	+1.68%
Loss Cost	2012.2	0.017 (CI = +/-0.013; p = 0.015)		0.380	+1.68%
Loss Cost	2013.1	0.014 (CI = +/-0.015; p = 0.056)		0.251	+1.45%
Loss Cost	2013.2	0.008 (CI = +/-0.015; p = 0.253)		0.047	+0.83%
Loss Cost	2014.1	0.017 (CI = +/-0.013; p = 0.022)		0.437	+1.67%
Loss Cost	2014.2	0.013 (CI = +/-0.016; p = 0.098)		0.249	+1.33%
Loss Cost	2015.1	0.010 (CI = +/-0.021; p = 0.277)		0.058	+1.04%
Loss Cost	2015.2	0.012 (CI = +/-0.030; p = 0.358)		0.004	+1.18%
Severity	2003.1	0.031 (CI = +/-0.008; p = 0.000)	0.144 (CI = +/-0.075; p = 0.001)	0.939	+3.18%
Severity	2003.2	0.034 (CI = +/-0.008; p = 0.000)	0.127 (CI = +/-0.073; p = 0.001)	0.946	+3.48%
Severity	2004.1	0.036 (CI = +/-0.008; p = 0.000)	0.115 (CI = +/-0.073; p = 0.003)	0.948	+3.70%
Severity	2004.2	0.035 (CI = +/-0.009; p = 0.000)	0.120 (CI = +/-0.076; p = 0.003)	0.944	+3.60%
Severity	2005.1	0.037 (CI = +/-0.010; p = 0.000)	0.113 (CI = +/-0.078; p = 0.006)	0.942	+3.74%
Severity	2005.2	0.037 (CI = +/-0.010; p = 0.000)	0.113 (CI = +/-0.081; p = 0.008)	0.937	+3.74%
Severity	2006.1	0.038 (CI = +/-0.011; p = 0.000)	0.108 (CI = +/-0.084; p = 0.014)	0.934	+3.87%
Severity	2006.2	0.036 (CI = +/-0.012; p = 0.000)	0.114 (CI = +/-0.087; p = 0.012)	0.927	+3.71%
Severity	2007.1	0.034 (CI = +/-0.013; p = 0.000)	0.122 (CI = +/-0.088; p = 0.009)	0.921	+3.50%
Severity	2007.2	0.033 (CI = +/-0.013; p = 0.000)	0.127 (CI = +/-0.090; p = 0.008)	0.912	+3.35%
Severity	2008.1	0.038 (CI = +/-0.012; p = 0.000)	0.114 (CI = +/-0.079; p = 0.007)	0.935	+3.84%
Severity	2008.2	0.041 (CI = +/-0.012; p = 0.000)	0.107 (CI = +/-0.075; p = 0.007)	0.943	+4.15%
Severity	2009.1	0.045 (CI = +/-0.008; p = 0.000)	0.101 (CI = +/-0.050; p = 0.001)	0.975	+4.65%
Severity	2009.2	0.047 (CI = +/-0.008; p = 0.000)	0.101 (CI = +/-0.045; p = 0.000)	0.979	+4.85%
Severity	2010.1	0.049 (CI = +/-0.007; p = 0.000)	0.103 (CI = +/-0.042; p = 0.000)	0.981	+4.97%
Severity	2010.2	0.048 (CI = +/-0.008; p = 0.000)	0.101 (CI = +/-0.044; p = 0.000)	0.977	+4.93%
Severity	2011.1	0.048 (CI = +/-0.008; p = 0.000)	0.105 (CI = +/-0.046; p = 0.000)	0.973	+4.97%
Severity	2011.2	0.048 (CI = +/-0.008; p = 0.000)	0.103 (CI = +/-0.052; p = 0.001)	0.964	+4.96%
Severity	2012.1	0.049 (CI = +/-0.009; p = 0.000)	0.113 (CI = +/-0.067; p = 0.003)	0.952	+4.97%
Severity	2012.2	0.049 (CI = +/-0.009; p = 0.000)		0.928	+4.97%
Severity	2013.1	0.049 (CI = +/-0.010; p = 0.000)		0.909	+4.98%
Severity	2013.2	0.047 (CI = +/-0.012; p = 0.000)		0.881	+4.86%
Severity	2014.1	0.053 (CI = +/-0.012; p = 0.000)		0.914	+5.45%
Severity	2014.2	0.050 (CI = +/-0.015; p = 0.000)		0.882	+5.13%
Severity	2015.1	0.050 (CI = +/-0.020; p = 0.001)		0.837	+5.15%
Severity	2015.2	0.041 (CI = +/-0.022; p = 0.005)		0.783	+4.22%
Frequency	2003.1	-0.006 (CI = +/-0.011; p = 0.231)	0.049 (CI = +/-0.101; p = 0.327)	-0.016	-0.64%
Frequency	2003.2	-0.002 (CI = +/-0.010; p = 0.691)	0.024 (CI = +/-0.095; p = 0.611)	-0.061	-0.21%
Frequency	2004.1	-0.004 (CI = +/-0.011; p = 0.438)	0.036 (CI = +/-0.097; p = 0.451)	-0.049	-0.42%
Frequency	2004.2	-0.003 (CI = +/-0.012; p = 0.585)	0.031 (CI = +/-0.101; p = 0.538)	-0.061	-0.32%
Frequency	2005.1	-0.006 (CI = +/-0.012; p = 0.297)	0.047 (CI = +/-0.100; p = 0.346)	-0.033	-0.64%
Frequency	2005.2	-0.008 (CI = +/-0.013; p = 0.225)	0.055 (CI = +/-0.104; p = 0.289)	-0.018	-0.80%
Frequency	2006.1	-0.009 (CI = +/-0.014; p = 0.218)	0.058 (CI = +/-0.108; p = 0.278)	-0.016	-0.88%
Frequency	2006.2	-0.011 (CI = +/-0.015; p = 0.159)	0.067 (CI = +/-0.111; p = 0.228)	0.005	-1.08%
Frequency	2007.1	-0.012 (CI = +/-0.017; p = 0.140)	0.072 (CI = +/-0.115; p = 0.209)	0.015	-1.22%
Frequency	2007.2	-0.010 (CI = +/-0.018; p = 0.239)	0.065 (CI = +/-0.118; p = 0.263)	-0.022	-1.02%
Frequency	2008.1	-0.015 (CI = +/-0.018; p = 0.099)	0.077 (CI = +/-0.114; p = 0.170)	0.046	-1.45%
Frequency	2008.2	-0.021 (CI = +/-0.015; p = 0.011)	0.090 (CI = +/-0.095; p = 0.062)	0.248	-2.05%
Frequency	2009.1	-0.025 (CI = +/-0.014; p = 0.001)	0.096 (CI = +/-0.083; p = 0.026)	0.432	-2.47%
Frequency	2009.2	-0.029 (CI = +/-0.012; p = 0.000)	0.096 (CI = +/-0.071; p = 0.011)	0.604	-2.81%
Frequency	2010.1	-0.029 (CI = +/-0.013; p = 0.000)	0.095 (CI = +/-0.073; p = 0.014)	0.595	-2.86%
Frequency	2010.2	-0.032 (CI = +/-0.009; p = 0.000)	0.081 (CI = +/-0.053; p = 0.006)	0.796	-3.13%
Frequency	2011.1	-0.032 (CI = +/-0.010; p = 0.000)	0.078 (CI = +/-0.057; p = 0.011)	0.787	-3.15%
Frequency	2011.2	-0.032 (CI = +/-0.010; p = 0.000)	0.073 (CI = +/-0.064; p = 0.029)	0.782	-3.17%
Frequency	2012.1	-0.032 (CI = +/-0.010; p = 0.000)	0.103 (CI = +/-0.076; p = 0.013)	0.792	-3.13%
Frequency	2012.2	-0.032 (CI = +/-0.010; p = 0.000)		0.808	-3.13%
Frequency	2013.1	-0.034 (CI = +/-0.011; p = 0.000)		0.807	-3.37%
Frequency	2013.2	-0.039 (CI = +/-0.011; p = 0.000)		0.864	-3.85%
Frequency	2014.1	-0.037 (CI = +/-0.013; p = 0.000)		0.818	-3.59%
Frequency	2014.2	-0.037 (CI = +/-0.017; p = 0.001)		0.763	-3.62%
Frequency	2015.1	-0.040 (CI = +/-0.022; p = 0.004)		0.730	-3.91%
Frequency	2015.2	-0.030 (CI = +/-0.023; p = 0.021)		0.623	-2.91%

## 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>	Implied Trend
				Rate
Loss Cost	2003.1	0.038 (CI = +/-0.008; p = 0.000)	0.755	+3.89%
Loss Cost	2003.2	0.039 (CI = +/-0.008; p = 0.000)	0.747	+3.97%
Loss Cost	2004.1	0.042 (CI = +/-0.008; p = 0.000)	0.791	+4.27%
Loss Cost	2004.2	0.043 (CI = +/-0.008; p = 0.000)	0.782	+4.34%
Loss Cost	2005.1	0.041 (CI = +/-0.009; p = 0.000)	0.759	+4.20%
Loss Cost	2005.2	0.040 (CI = +/-0.009; p = 0.000)	0.734	+4.12%
Loss Cost	2006.1	0.041 (CI = +/-0.010; p = 0.000)	0.715	+4.14%
Loss Cost	2006.2	0.036 (CI = +/-0.009; p = 0.000)	0.711	+3.68%
Loss Cost	2007.1	0.037 (CI = +/-0.010; p = 0.000)	0.704	+3.79%
Loss Cost	2007.2	0.037 (CI = +/-0.011; p = 0.000)	0.679	+3.81%
Loss Cost	2008.1	0.038 (CI = +/-0.012; p = 0.000)	0.665	+3.91%
Loss Cost	2008.2	0.037 (CI = +/-0.013; p = 0.000)	0.624	+3.80%
Loss Cost	2009.1	0.035 (CI = +/-0.014; p = 0.000)	0.573	+3.60%
Loss Cost	2009.2	0.029 (CI = +/-0.012; p = 0.000)	0.536	+2.92%
Loss Cost	2010.1	0.027 (CI = +/-0.013; p = 0.001)	0.468	+2.71%
Loss Cost	2010.2	0.033 (CI = +/-0.012; p = 0.000)	0.650	+3.39%
Loss Cost	2011.1	0.033 (CI = +/-0.013; p = 0.000)	0.609	+3.38%
Loss Cost	2011.2	0.029 (CI = +/-0.014; p = 0.000)	0.537	+2.90%
Loss Cost	2012.1	0.030 (CI = +/-0.016; p = 0.001)	0.507	+3.00%
Loss Cost	2012.2	0.026 (CI = +/-0.017; p = 0.007)	0.402	+2.58%
Loss Cost	2013.1	0.028 (CI = +/-0.020; p = 0.009)	0.398	+2.82%
Loss Cost	2013.2	0.025 (CI = +/-0.023; p = 0.036)	0.283	+2.49%
Loss Cost	2014.1	0.024 (CI = +/-0.027; p = 0.072)	0.218	+2.48%
Loss Cost	2014.2	0.022 (CI = +/-0.033; p = 0.167)	0.112	+2.20%
Loss Cost	2015.1	0.011 (CI = +/-0.037; p = 0.520)	-0.065	+1.08%
Loss Cost	2015.2	0.016 (CI = +/-0.046; p = 0.445)	-0.045	+1.60%
Severity	2003.1	0.045 (CI = +/-0.007; p = 0.000)	0.852	+4.63%
Severity	2003.2	0.044 (CI = +/-0.007; p = 0.000)	0.841	+4.48%
Severity	2004.1	0.046 (CI = +/-0.007; p = 0.000)	0.853	+4.67%
Severity	2004.2	0.046 (CI = +/-0.007; p = 0.000)	0.848	+4.75%
Severity	2005.1	0.045 (CI = +/-0.008; p = 0.000)	0.835	+4.57%
Severity	2005.2	0.044 (CI = +/-0.008; p = 0.000)	0.817	+4.50%
Severity	2006.1	0.043 (CI = +/-0.009; p = 0.000)	0.797	+4.42%
Severity	2006.2	0.040 (CI = +/-0.009; p = 0.000)	0.783	+4.13%
Severity	2007.1	0.041 (CI = +/-0.009; p = 0.000)	0.764	+4.15%
Severity	2007.2	0.041 (CI = +/-0.010; p = 0.000)	0.750	+4.22%
Severity	2008.1	0.043 (CI = +/-0.011; p = 0.000)	0.744	+4.37%
Severity	2008.2	0.045 (CI = +/-0.012; p = 0.000)	0.744	+4.56%
Severity	2009.1	0.044 (CI = +/-0.013; p = 0.000)	0.709	+4.45%
Severity	2009.2	0.042 (CI = +/-0.014; p = 0.000)	0.668	+4.31%
Severity	2010.1	0.040 (CI = +/-0.015; p = 0.000)	0.617	+4.12%
Severity	2010.2	0.050 (CI = +/-0.010; p = 0.000)	0.862	+5.16%
Severity	2011.1	0.051 (CI = +/-0.011; p = 0.000)	0.843	+5.19%
Severity	2011.2	0.053 (CI = +/-0.012; p = 0.000)	0.847	+5.49%
Severity	2012.1	0.053 (CI = +/-0.014; p = 0.000)	0.817	+5.40%
Severity	2012.2	0.054 (CI = +/-0.016; p = 0.000)	0.795	+5.54%
Severity	2013.1	0.055 (CI = +/-0.018; p = 0.000)	0.765	+5.64%
Severity	2013.2	0.056 (CI = +/-0.021; p = 0.000)	0.728	+5.74%
Severity	2014.1	0.054 (CI = +/-0.025; p = 0.001)	0.659	+5.53%
Severity	2014.2	0.058 (CI = +/-0.030; p = 0.002)	0.643	+6.00%
Severity	2015.1	0.044 (CI = +/-0.029; p = 0.009)	0.544	+4.48%
Severity	2015.2	0.049 (CI = +/-0.037; p = 0.017)	0.519	+4.98%
Frequency	2003.1	-0.007 (CI = +/-0.006; p = 0.031)	0.110	-0.71%
Frequency	2003.2	-0.005 (CI = +/-0.006; p = 0.119)	0.047	-0.49%
Frequency	2004.1	-0.004 (CI = +/-0.007; p = 0.237)	0.014	-0.38%
Frequency	2004.2	-0.004 (CI = +/-0.007; p = 0.255)	0.011	-0.39%
Frequency	2005.1	-0.004 (CI = +/-0.007; p = 0.340)	-0.002	-0.35%
Frequency	2005.2	-0.004 (CI = +/-0.008; p = 0.351)	-0.004	-0.37%
Frequency	2006.1	-0.003 (CI = +/-0.008; p = 0.525)	-0.022	-0.27%
Frequency	2006.2	-0.004 (CI = +/-0.009; p = 0.324)	0.001	-0.43%
Frequency	2007.1	-0.003 (CI = +/-0.010; p = 0.468)	-0.019	-0.34%
Frequency	2007.2	-0.004 (CI = +/-0.010; p = 0.435)	-0.016	-0.40%
Frequency	2008.1	-0.004 (CI = +/-0.011; p = 0.426)	-0.015	-0.44%
Frequency	2008.2	-0.007 (CI = +/-0.012; p = 0.204)	0.032	-0.73%
Frequency	2009.1	-0.008 (CI = +/-0.013; p = 0.196)	0.036	-0.82%
Frequency	2009.2	-0.013 (CI = +/-0.012; p = 0.033)	0.177	-1.34%
Frequency	2010.1	-0.014 (CI = +/-0.014; p = 0.050)	0.152	-1.35%
Frequency	2010.2	-0.017 (CI = +/-0.014; p = 0.023)	0.224	-1.69%
Frequency	2011.1	-0.017 (CI = +/-0.016; p = 0.037)	0.197	-1.72%
Frequency	2011.2	-0.025 (CI = +/-0.015; p = 0.003)	0.411	-2.45%
Frequency	2012.1	-0.023 (CI = +/-0.017; p = 0.012)	0.327	-2.27%
Frequency	2012.2	-0.028 (CI = +/-0.018; p = 0.005)	0.427	-2.80%
Frequency	2013.1	-0.027 (CI = +/-0.021; p = 0.016)	0.344	-2.66%
Frequency	2013.2	-0.031 (CI = +/-0.024; p = 0.015)	0.376	-3.08%
Frequency	2014.1	-0.029 (CI = +/-0.029; p = 0.045)	0.278	-2.89%
Frequency	2014.2	-0.037 (CI = +/-0.033; p = 0.034)	0.345	-3.59%
Frequency	2015.1	-0.033 (CI = +/-0.041; p = 0.098)	0.217	-3.26%
Frequency	2015.2	-0.033 (CI = +/-0.052; p = 0.184)	0.128	-3.22%



## 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>	Implied Trend Rate
Loss Cost	2003.1	0.038 (CI = +/-0.007; p = 0.000)	0.061 (CI = +/-0.073; p = 0.101)	0.768	+3.86%
Loss Cost	2003.2	0.039 (CI = +/-0.008; p = 0.000)	0.066 (CI = +/-0.075; p = 0.079)	0.764	+3.97%
Loss Cost	2004.1	0.041 (CI = +/-0.008; p = 0.000)	0.052 (CI = +/-0.071; p = 0.145)	0.799	+4.24%
Loss Cost	2004.2	0.043 (CI = +/-0.008; p = 0.000)	0.057 (CI = +/-0.073; p = 0.117)	0.794	+4.34%
Loss Cost	2005.1	0.041 (CI = +/-0.008; p = 0.000)	0.067 (CI = +/-0.073; p = 0.072)	0.779	+4.16%
Loss Cost	2005.2	0.040 (CI = +/-0.009; p = 0.000)	0.065 (CI = +/-0.076; p = 0.090)	0.753	+4.12%
Loss Cost	2006.1	0.040 (CI = +/-0.010; p = 0.000)	0.066 (CI = +/-0.079; p = 0.095)	0.735	+4.09%
Loss Cost	2006.2	0.036 (CI = +/-0.009; p = 0.000)	0.048 (CI = +/-0.071; p = 0.171)	0.722	+3.68%
Loss Cost	2007.1	0.037 (CI = +/-0.010; p = 0.000)	0.045 (CI = +/-0.074; p = 0.216)	0.711	+3.75%
Loss Cost	2007.2	0.037 (CI = +/-0.011; p = 0.000)	0.048 (CI = +/-0.077; p = 0.212)	0.688	+3.81%
Loss Cost	2008.1	0.038 (CI = +/-0.012; p = 0.000)	0.045 (CI = +/-0.080; p = 0.253)	0.671	+3.86%
Loss Cost	2008.2	0.037 (CI = +/-0.013; p = 0.000)	0.043 (CI = +/-0.084; p = 0.298)	0.627	+3.80%
Loss Cost	2009.1	0.035 (CI = +/-0.014; p = 0.000)	0.053 (CI = +/-0.086; p = 0.214)	0.586	+3.53%
Loss Cost	2009.2	0.029 (CI = +/-0.012; p = 0.000)	0.032 (CI = +/-0.075; p = 0.384)	0.531	+2.92%
Loss Cost	2010.1	0.026 (CI = +/-0.013; p = 0.001)	0.041 (CI = +/-0.077; p = 0.275)	0.476	+2.65%
Loss Cost	2010.2	0.033 (CI = +/-0.011; p = 0.000)	0.064 (CI = +/-0.059; p = 0.035)	0.721	+3.39%
Loss Cost	2011.1	0.032 (CI = +/-0.012; p = 0.000)	0.068 (CI = +/-0.062; p = 0.034)	0.694	+3.25%
Loss Cost	2011.2	0.029 (CI = +/-0.013; p = 0.000)	0.059 (CI = +/-0.062; p = 0.062)	0.617	+2.90%
Loss Cost	2012.1	0.028 (CI = +/-0.015; p = 0.001)	0.060 (CI = +/-0.067; p = 0.076)	0.587	+2.86%
Loss Cost	2012.2	0.026 (CI = +/-0.016; p = 0.005)	0.053 (CI = +/-0.070; p = 0.125)	0.472	+2.58%
Loss Cost	2013.1	0.026 (CI = +/-0.019; p = 0.011)	0.051 (CI = +/-0.077; p = 0.171)	0.450	+2.66%
Loss Cost	2013.2	0.025 (CI = +/-0.022; p = 0.034)	0.047 (CI = +/-0.084; p = 0.235)	0.319	+2.49%
Loss Cost	2014.1	0.022 (CI = +/-0.027; p = 0.094)	0.052 (CI = +/-0.093; p = 0.235)	0.263	+2.25%
Loss Cost	2014.2	0.022 (CI = +/-0.033; p = 0.165)	0.051 (CI = +/-0.104; p = 0.289)	0.139	+2.20%
Loss Cost	2015.1	0.006 (CI = +/-0.032; p = 0.682)	0.080 (CI = +/-0.093; p = 0.079)	0.240	+0.59%
Loss Cost	2015.2	0.016 (CI = +/-0.037; p = 0.329)	0.096 (CI = +/-0.095; p = 0.049)	0.393	+1.60%
Severity	2003.1	0.045 (CI = +/-0.007; p = 0.000)	-0.040 (CI = +/-0.065; p = 0.214)	0.855	+4.65%
Severity	2003.2	0.044 (CI = +/-0.007; p = 0.000)	-0.050 (CI = +/-0.064; p = 0.122)	0.848	+4.48%
Severity	2004.1	0.046 (CI = +/-0.007; p = 0.000)	-0.062 (CI = +/-0.061; p = 0.047)	0.868	+4.71%
Severity	2004.2	0.046 (CI = +/-0.007; p = 0.000)	-0.059 (CI = +/-0.063; p = 0.062)	0.861	+4.75%
Severity	2005.1	0.045 (CI = +/-0.007; p = 0.000)	-0.052 (CI = +/-0.063; p = 0.102)	0.845	+4.61%
Severity	2005.2	0.044 (CI = +/-0.008; p = 0.000)	-0.057 (CI = +/-0.065; p = 0.082)	0.832	+4.50%
Severity	2006.1	0.044 (CI = +/-0.008; p = 0.000)	-0.055 (CI = +/-0.067; p = 0.103)	0.811	+4.46%
Severity	2006.2	0.040 (CI = +/-0.008; p = 0.000)	-0.070 (CI = +/-0.062; p = 0.028)	0.816	+4.13%
Severity	2007.1	0.041 (CI = +/-0.009; p = 0.000)	-0.073 (CI = +/-0.064; p = 0.026)	0.802	+4.22%
Severity	2007.2	0.041 (CI = +/-0.009; p = 0.000)	-0.073 (CI = +/-0.067; p = 0.033)	0.788	+4.22%
Severity	2008.1	0.044 (CI = +/-0.010; p = 0.000)	-0.083 (CI = +/-0.067; p = 0.018)	0.796	+4.46%
Severity	2008.2	0.045 (CI = +/-0.010; p = 0.000)	-0.079 (CI = +/-0.069; p = 0.028)	0.790	+4.56%
Severity	2009.1	0.045 (CI = +/-0.012; p = 0.000)	-0.078 (CI = +/-0.073; p = 0.037)	0.758	+4.56%
Severity	2009.2	0.042 (CI = +/-0.012; p = 0.000)	-0.087 (CI = +/-0.075; p = 0.025)	0.736	+4.31%
Severity	2010.1	0.042 (CI = +/-0.014; p = 0.000)	-0.084 (CI = +/-0.079; p = 0.038)	0.688	+4.25%
Severity	2010.2	0.050 (CI = +/-0.009; p = 0.000)	-0.057 (CI = +/-0.048; p = 0.023)	0.895	+5.16%
Severity	2011.1	0.052 (CI = +/-0.010; p = 0.000)	-0.061 (CI = +/-0.050; p = 0.020)	0.884	+5.31%
Severity	2011.2	0.053 (CI = +/-0.011; p = 0.000)	-0.056 (CI = +/-0.052; p = 0.037)	0.881	+5.49%
Severity	2012.1	0.054 (CI = +/-0.012; p = 0.000)	-0.058 (CI = +/-0.057; p = 0.046)	0.856	+5.54%
Severity	2012.2	0.054 (CI = +/-0.014; p = 0.000)	-0.058 (CI = +/-0.061; p = 0.062)	0.836	+5.54%
Severity	2013.1	0.057 (CI = +/-0.016; p = 0.000)	-0.065 (CI = +/-0.065; p = 0.049)	0.822	+5.85%
Severity	2013.2	0.056 (CI = +/-0.019; p = 0.000)	-0.067 (CI = +/-0.071; p = 0.060)	0.793	+5.74%
Severity	2014.1	0.057 (CI = +/-0.023; p = 0.000)	-0.069 (CI = +/-0.079; p = 0.080)	0.736	+5.84%
Severity	2014.2	0.058 (CI = +/-0.028; p = 0.001)	-0.066 (CI = +/-0.089; p = 0.122)	0.708	+6.00%
Severity	2015.1	0.047 (CI = +/-0.030; p = 0.008)	-0.045 (CI = +/-0.085; p = 0.253)	0.573	+4.76%
Severity	2015.2	0.049 (CI = +/-0.038; p = 0.021)	-0.042 (CI = +/-0.099; p = 0.340)	0.524	+4.98%
Frequency	2003.1	-0.008 (CI = +/-0.005; p = 0.006)	0.101 (CI = +/-0.052; p = 0.000)	0.390	-0.76%
Frequency	2003.2	-0.005 (CI = +/-0.004; p = 0.031)	0.116 (CI = +/-0.042; p = 0.000)	0.521	-0.49%
Frequency	2004.1	-0.005 (CI = +/-0.005; p = 0.059)	0.114 (CI = +/-0.043; p = 0.000)	0.489	-0.45%
Frequency	2004.2	-0.004 (CI = +/-0.005; p = 0.115)	0.117 (CI = +/-0.044; p = 0.000)	0.498	-0.39%
Frequency	2005.1	-0.004 (CI = +/-0.005; p = 0.107)	0.119 (CI = +/-0.046; p = 0.000)	0.491	-0.43%
Frequency	2005.2	-0.004 (CI = +/-0.006; p = 0.190)	0.122 (CI = +/-0.047; p = 0.000)	0.500	-0.37%
Frequency	2006.1	-0.004 (CI = +/-0.006; p = 0.236)	0.121 (CI = +/-0.049; p = 0.000)	0.478	-0.36%
Frequency	2006.2	-0.004 (CI = +/-0.006; p = 0.179)	0.118 (CI = +/-0.050; p = 0.000)	0.472	-0.43%
Frequency	2007.1	-0.004 (CI = +/-0.007; p = 0.202)	0.119 (CI = +/-0.053; p = 0.000)	0.452	-0.45%
Frequency	2007.2	-0.004 (CI = +/-0.008; p = 0.290)	0.121 (CI = +/-0.055; p = 0.000)	0.454	-0.40%
Frequency	2008.1	-0.006 (CI = +/-0.008; p = 0.150)	0.128 (CI = +/-0.055; p = 0.000)	0.495	-0.57%
Frequency	2008.2	-0.007 (CI = +/-0.008; p = 0.084)	0.122 (CI = +/-0.056; p = 0.000)	0.499	-0.73%
Frequency	2009.1	-0.010 (CI = +/-0.009; p = 0.029)	0.131 (CI = +/-0.055; p = 0.000)	0.559	-0.98%
Frequency	2009.2	-0.013 (CI = +/-0.008; p = 0.003)	0.118 (CI = +/-0.049; p = 0.000)	0.640	-1.34%
Frequency	2010.1	-0.015 (CI = +/-0.009; p = 0.002)	0.126 (CI = +/-0.050; p = 0.000)	0.662	-1.54%
Frequency	2010.2	-0.017 (CI = +/-0.009; p = 0.001)	0.121 (CI = +/-0.051; p = 0.000)	0.675	-1.69%
Frequency	2011.1	-0.020 (CI = +/-0.010; p = 0.001)	0.129 (CI = +/-0.051; p = 0.000)	0.705	-1.96%
Frequency	2011.2	-0.025 (CI = +/-0.008; p = 0.000)	0.115 (CI = +/-0.041; p = 0.000)	0.824	-2.45%
Frequency	2012.1	-0.026 (CI = +/-0.010; p = 0.000)	0.117 (CI = +/-0.044; p = 0.000)	0.796	-2.54%
Frequency	2012.2	-0.028 (CI = +/-0.010; p = 0.000)	0.111 (CI = +/-0.044; p = 0.000)	0.823	-2.80%
Frequency	2013.1	-0.031 (CI = +/-0.012; p = 0.000)	0.116 (CI = +/-0.047; p = 0.000)	0.809	-3.01%
Frequency	2013.2	-0.031 (CI = +/-0.014; p = 0.000)	0.115 (CI = +/-0.051; p = 0.001)	0.805	-3.08%
Frequency	2014.1	-0.034 (CI = +/-0.016; p = 0.001)	0.122 (CI = +/-0.055; p = 0.001)	0.790	-3.39%
Frequency	2014.2	-0.037 (CI = +/-0.019; p = 0.002)	0.118 (CI = +/-0.060; p = 0.002)	0.793	-3.59%
Frequency	2015.1	-0.041 (CI = +/-0.023; p = 0.004)	0.125 (CI = +/-0.067; p = 0.003)	0.766	-3.99%
Frequency	2015.2	-0.033 (CI = +/-0.025; p = 0.020)	0.137 (CI = +/-0.066; p = 0.002)	0.809	-3.22%

## AB Total

Coverage = AB Total  
End Trend Period = 2019.2  
Excluded Points = 2010.1  
Parameters Included: time

Fit	Start Date	Time	Adjusted R <sup>2</sup>	Implied Trend
				Rate
Loss Cost	2003.1	0.039 (CI = +/-0.007; p = 0.000)	0.794	+3.93%
Loss Cost	2003.2	0.039 (CI = +/-0.007; p = 0.000)	0.790	+4.02%
Loss Cost	2004.1	0.043 (CI = +/-0.007; p = 0.000)	0.840	+4.34%
Loss Cost	2004.2	0.043 (CI = +/-0.007; p = 0.000)	0.836	+4.44%
Loss Cost	2005.1	0.042 (CI = +/-0.008; p = 0.000)	0.819	+4.32%
Loss Cost	2005.2	0.042 (CI = +/-0.008; p = 0.000)	0.799	+4.26%
Loss Cost	2006.1	0.042 (CI = +/-0.009; p = 0.000)	0.786	+4.32%
Loss Cost	2006.2	0.038 (CI = +/-0.008; p = 0.000)	0.796	+3.88%
Loss Cost	2007.1	0.040 (CI = +/-0.008; p = 0.000)	0.798	+4.04%
Loss Cost	2007.2	0.040 (CI = +/-0.009; p = 0.000)	0.784	+4.11%
Loss Cost	2008.1	0.042 (CI = +/-0.010; p = 0.000)	0.783	+4.30%
Loss Cost	2008.2	0.042 (CI = +/-0.011; p = 0.000)	0.754	+4.26%
Loss Cost	2009.1	0.041 (CI = +/-0.012; p = 0.000)	0.716	+4.15%
Loss Cost	2009.2	0.034 (CI = +/-0.011; p = 0.000)	0.703	+3.49%
Loss Cost	2010.2	0.033 (CI = +/-0.012; p = 0.000)	0.650	+3.39%
Loss Cost	2011.1	0.033 (CI = +/-0.013; p = 0.000)	0.609	+3.38%
Loss Cost	2011.2	0.029 (CI = +/-0.014; p = 0.000)	0.537	+2.90%
Loss Cost	2012.1	0.030 (CI = +/-0.016; p = 0.001)	0.507	+3.00%
Loss Cost	2012.2	0.026 (CI = +/-0.017; p = 0.007)	0.402	+2.58%
Loss Cost	2013.1	0.028 (CI = +/-0.020; p = 0.009)	0.398	+2.82%
Loss Cost	2013.2	0.025 (CI = +/-0.023; p = 0.036)	0.283	+2.49%
Loss Cost	2014.1	0.024 (CI = +/-0.027; p = 0.072)	0.218	+2.48%
Loss Cost	2014.2	0.022 (CI = +/-0.033; p = 0.167)	0.112	+2.20%
Loss Cost	2015.1	0.011 (CI = +/-0.037; p = 0.520)	-0.065	+1.08%
Loss Cost	2015.2	0.016 (CI = +/-0.046; p = 0.445)	-0.045	+1.60%
Severity	2003.1	0.046 (CI = +/-0.005; p = 0.000)	0.902	+4.68%
Severity	2003.2	0.044 (CI = +/-0.006; p = 0.000)	0.896	+4.54%
Severity	2004.1	0.046 (CI = +/-0.005; p = 0.000)	0.914	+4.76%
Severity	2004.2	0.048 (CI = +/-0.006; p = 0.000)	0.914	+4.87%
Severity	2005.1	0.046 (CI = +/-0.006; p = 0.000)	0.910	+4.71%
Severity	2005.2	0.046 (CI = +/-0.006; p = 0.000)	0.899	+4.67%
Severity	2006.1	0.045 (CI = +/-0.006; p = 0.000)	0.888	+4.62%
Severity	2006.2	0.043 (CI = +/-0.006; p = 0.000)	0.887	+4.36%
Severity	2007.1	0.043 (CI = +/-0.007; p = 0.000)	0.880	+4.43%
Severity	2007.2	0.045 (CI = +/-0.007; p = 0.000)	0.879	+4.58%
Severity	2008.1	0.047 (CI = +/-0.007; p = 0.000)	0.890	+4.82%
Severity	2008.2	0.050 (CI = +/-0.007; p = 0.000)	0.912	+5.14%
Severity	2009.1	0.050 (CI = +/-0.008; p = 0.000)	0.900	+5.16%
Severity	2009.2	0.050 (CI = +/-0.009; p = 0.000)	0.884	+5.17%
Severity	2010.2	0.050 (CI = +/-0.010; p = 0.000)	0.862	+5.16%
Severity	2011.1	0.051 (CI = +/-0.011; p = 0.000)	0.843	+5.19%
Severity	2011.2	0.053 (CI = +/-0.012; p = 0.000)	0.847	+5.49%
Severity	2012.1	0.053 (CI = +/-0.014; p = 0.000)	0.817	+5.40%
Severity	2012.2	0.054 (CI = +/-0.016; p = 0.000)	0.795	+5.54%
Severity	2013.1	0.055 (CI = +/-0.018; p = 0.000)	0.765	+5.64%
Severity	2013.2	0.056 (CI = +/-0.021; p = 0.000)	0.728	+5.74%
Severity	2014.1	0.054 (CI = +/-0.025; p = 0.001)	0.659	+5.53%
Severity	2014.2	0.058 (CI = +/-0.030; p = 0.002)	0.643	+6.00%
Severity	2015.1	0.044 (CI = +/-0.029; p = 0.009)	0.544	+4.48%
Severity	2015.2	0.049 (CI = +/-0.037; p = 0.017)	0.519	+4.98%
Frequency	2003.1	-0.007 (CI = +/-0.006; p = 0.031)	0.113	-0.71%
Frequency	2003.2	-0.005 (CI = +/-0.006; p = 0.118)	0.049	-0.50%
Frequency	2004.1	-0.004 (CI = +/-0.007; p = 0.233)	0.016	-0.39%
Frequency	2004.2	-0.004 (CI = +/-0.007; p = 0.248)	0.013	-0.41%
Frequency	2005.1	-0.004 (CI = +/-0.008; p = 0.328)	0.000	-0.37%
Frequency	2005.2	-0.004 (CI = +/-0.008; p = 0.337)	-0.002	-0.39%
Frequency	2006.1	-0.003 (CI = +/-0.009; p = 0.504)	-0.021	-0.29%
Frequency	2006.2	-0.005 (CI = +/-0.009; p = 0.303)	0.004	-0.47%
Frequency	2007.1	-0.004 (CI = +/-0.010; p = 0.438)	-0.016	-0.38%
Frequency	2007.2	-0.004 (CI = +/-0.011; p = 0.401)	-0.012	-0.44%
Frequency	2008.1	-0.005 (CI = +/-0.012; p = 0.386)	-0.010	-0.50%
Frequency	2008.2	-0.008 (CI = +/-0.012; p = 0.168)	0.047	-0.84%
Frequency	2009.1	-0.010 (CI = +/-0.014; p = 0.154)	0.057	-0.96%
Frequency	2009.2	-0.016 (CI = +/-0.013; p = 0.016)	0.242	-1.60%
Frequency	2010.2	-0.017 (CI = +/-0.014; p = 0.023)	0.224	-1.69%
Frequency	2011.1	-0.017 (CI = +/-0.016; p = 0.037)	0.197	-1.72%
Frequency	2011.2	-0.025 (CI = +/-0.015; p = 0.003)	0.411	-2.45%
Frequency	2012.1	-0.023 (CI = +/-0.017; p = 0.012)	0.327	-2.27%
Frequency	2012.2	-0.028 (CI = +/-0.018; p = 0.005)	0.427	-2.80%
Frequency	2013.1	-0.027 (CI = +/-0.021; p = 0.016)	0.344	-2.66%
Frequency	2013.2	-0.031 (CI = +/-0.024; p = 0.015)	0.376	-3.08%
Frequency	2014.1	-0.029 (CI = +/-0.029; p = 0.045)	0.278	-2.89%
Frequency	2014.2	-0.037 (CI = +/-0.033; p = 0.034)	0.345	-3.59%
Frequency	2015.1	-0.033 (CI = +/-0.041; p = 0.098)	0.217	-3.26%
Frequency	2015.2	-0.033 (CI = +/-0.052; p = 0.184)	0.128	-3.22%

## 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>	Implied Trend
				Rate
Loss Cost	2003.1	0.038 (CI = +/-0.008; p = 0.000)	0.739	+3.91%
Loss Cost	2003.2	0.039 (CI = +/-0.009; p = 0.000)	0.731	+3.99%
Loss Cost	2004.1	0.042 (CI = +/-0.008; p = 0.000)	0.778	+4.31%
Loss Cost	2004.2	0.043 (CI = +/-0.009; p = 0.000)	0.769	+4.39%
Loss Cost	2005.1	0.042 (CI = +/-0.009; p = 0.000)	0.744	+4.25%
Loss Cost	2005.2	0.041 (CI = +/-0.010; p = 0.000)	0.717	+4.16%
Loss Cost	2006.1	0.041 (CI = +/-0.011; p = 0.000)	0.697	+4.19%
Loss Cost	2006.2	0.036 (CI = +/-0.010; p = 0.000)	0.688	+3.69%
Loss Cost	2007.1	0.037 (CI = +/-0.011; p = 0.000)	0.680	+3.81%
Loss Cost	2007.2	0.038 (CI = +/-0.012; p = 0.000)	0.654	+3.83%
Loss Cost	2008.1	0.039 (CI = +/-0.013; p = 0.000)	0.640	+3.95%
Loss Cost	2008.2	0.038 (CI = +/-0.014; p = 0.000)	0.595	+3.83%
Loss Cost	2009.1	0.036 (CI = +/-0.015; p = 0.000)	0.538	+3.61%
Loss Cost	2009.2	0.028 (CI = +/-0.014; p = 0.000)	0.486	+2.86%
Loss Cost	2010.1	0.026 (CI = +/-0.015; p = 0.002)	0.411	+2.62%
Loss Cost	2010.2	0.033 (CI = +/-0.013; p = 0.000)	0.608	+3.37%
Loss Cost	2011.1	0.033 (CI = +/-0.015; p = 0.000)	0.561	+3.36%
Loss Cost	2011.2	0.028 (CI = +/-0.016; p = 0.002)	0.472	+2.81%
Loss Cost	2012.1	0.029 (CI = +/-0.018; p = 0.004)	0.438	+2.92%
Loss Cost	2012.2	0.024 (CI = +/-0.020; p = 0.022)	0.315	+2.42%
Loss Cost	2013.1	0.026 (CI = +/-0.023; p = 0.028)	0.310	+2.68%
Loss Cost	2013.2	0.022 (CI = +/-0.027; p = 0.094)	0.180	+2.25%
Loss Cost	2014.1	0.022 (CI = +/-0.033; p = 0.168)	0.111	+2.19%
Loss Cost	2014.2	0.018 (CI = +/-0.040; p = 0.340)	0.003	+1.79%
Loss Cost	2015.1	0.003 (CI = +/-0.045; p = 0.881)	-0.139	+0.30%
Loss Cost	2015.2	0.007 (CI = +/-0.060; p = 0.773)	-0.149	+0.74%
Severity	2003.1	0.046 (CI = +/-0.007; p = 0.000)	0.846	+4.70%
Severity	2003.2	0.044 (CI = +/-0.007; p = 0.000)	0.833	+4.54%
Severity	2004.1	0.046 (CI = +/-0.007; p = 0.000)	0.847	+4.75%
Severity	2004.2	0.047 (CI = +/-0.008; p = 0.000)	0.842	+4.85%
Severity	2005.1	0.046 (CI = +/-0.008; p = 0.000)	0.828	+4.66%
Severity	2005.2	0.045 (CI = +/-0.009; p = 0.000)	0.809	+4.59%
Severity	2006.1	0.044 (CI = +/-0.009; p = 0.000)	0.787	+4.51%
Severity	2006.2	0.041 (CI = +/-0.009; p = 0.000)	0.770	+4.20%
Severity	2007.1	0.041 (CI = +/-0.010; p = 0.000)	0.750	+4.23%
Severity	2007.2	0.042 (CI = +/-0.011; p = 0.000)	0.736	+4.31%
Severity	2008.1	0.044 (CI = +/-0.012; p = 0.000)	0.731	+4.48%
Severity	2008.2	0.046 (CI = +/-0.013; p = 0.000)	0.733	+4.71%
Severity	2009.1	0.045 (CI = +/-0.014; p = 0.000)	0.696	+4.60%
Severity	2009.2	0.044 (CI = +/-0.015; p = 0.000)	0.652	+4.46%
Severity	2010.1	0.042 (CI = +/-0.017; p = 0.000)	0.597	+4.26%
Severity	2010.2	0.053 (CI = +/-0.011; p = 0.000)	0.868	+5.45%
Severity	2011.1	0.054 (CI = +/-0.012; p = 0.000)	0.851	+5.51%
Severity	2011.2	0.057 (CI = +/-0.013; p = 0.000)	0.862	+5.90%
Severity	2012.1	0.057 (CI = +/-0.015; p = 0.000)	0.834	+5.85%
Severity	2012.2	0.059 (CI = +/-0.017; p = 0.000)	0.819	+6.08%
Severity	2013.1	0.061 (CI = +/-0.019; p = 0.000)	0.796	+6.29%
Severity	2013.2	0.063 (CI = +/-0.023; p = 0.000)	0.769	+6.53%
Severity	2014.1	0.062 (CI = +/-0.028; p = 0.001)	0.709	+6.43%
Severity	2014.2	0.070 (CI = +/-0.033; p = 0.001)	0.718	+7.21%
Severity	2015.1	0.054 (CI = +/-0.033; p = 0.006)	0.636	+5.59%
Severity	2015.2	0.064 (CI = +/-0.041; p = 0.009)	0.655	+6.57%
Frequency	2003.1	-0.008 (CI = +/-0.007; p = 0.029)	0.117	-0.76%
Frequency	2003.2	-0.005 (CI = +/-0.007; p = 0.112)	0.051	-0.53%
Frequency	2004.1	-0.004 (CI = +/-0.007; p = 0.225)	0.018	-0.42%
Frequency	2004.2	-0.004 (CI = +/-0.007; p = 0.240)	0.015	-0.43%
Frequency	2005.1	-0.004 (CI = +/-0.008; p = 0.321)	0.001	-0.39%
Frequency	2005.2	-0.004 (CI = +/-0.009; p = 0.331)	-0.001	-0.41%
Frequency	2006.1	-0.003 (CI = +/-0.009; p = 0.498)	-0.021	-0.30%
Frequency	2006.2	-0.005 (CI = +/-0.010; p = 0.302)	0.005	-0.49%
Frequency	2007.1	-0.004 (CI = +/-0.010; p = 0.438)	-0.016	-0.39%
Frequency	2007.2	-0.005 (CI = +/-0.011; p = 0.405)	-0.012	-0.46%
Frequency	2008.1	-0.005 (CI = +/-0.012; p = 0.395)	-0.011	-0.51%
Frequency	2008.2	-0.008 (CI = +/-0.013; p = 0.183)	0.041	-0.84%
Frequency	2009.1	-0.009 (CI = +/-0.014; p = 0.174)	0.047	-0.94%
Frequency	2009.2	-0.015 (CI = +/-0.013; p = 0.026)	0.205	-1.53%
Frequency	2010.1	-0.016 (CI = +/-0.015; p = 0.039)	0.182	-1.57%
Frequency	2010.2	-0.020 (CI = +/-0.016; p = 0.016)	0.266	-1.97%
Frequency	2011.1	-0.021 (CI = +/-0.018; p = 0.026)	0.242	-2.04%
Frequency	2011.2	-0.030 (CI = +/-0.016; p = 0.001)	0.493	-2.91%
Frequency	2012.1	-0.028 (CI = +/-0.018; p = 0.006)	0.414	-2.76%
Frequency	2012.2	-0.035 (CI = +/-0.019; p = 0.002)	0.545	-3.45%
Frequency	2013.1	-0.035 (CI = +/-0.022; p = 0.006)	0.474	-3.40%
Frequency	2013.2	-0.041 (CI = +/-0.025; p = 0.004)	0.537	-4.02%
Frequency	2014.1	-0.041 (CI = +/-0.030; p = 0.014)	0.456	-3.98%
Frequency	2014.2	-0.052 (CI = +/-0.033; p = 0.006)	0.580	-5.06%
Frequency	2015.1	-0.051 (CI = +/-0.042; p = 0.023)	0.481	-5.02%
Frequency	2015.2	-0.056 (CI = +/-0.055; p = 0.048)	0.424	-5.47%

## AB Total

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

Fit	Start Date	Time	Adjusted R <sup>2</sup>	Implied Trend
				Rate
Loss Cost	2003.1	0.039 (CI = +/-0.009; p = 0.000)	0.733	+4.00%
Loss Cost	2003.2	0.040 (CI = +/-0.009; p = 0.000)	0.725	+4.09%
Loss Cost	2004.1	0.043 (CI = +/-0.009; p = 0.000)	0.777	+4.44%
Loss Cost	2004.2	0.044 (CI = +/-0.009; p = 0.000)	0.769	+4.54%
Loss Cost	2005.1	0.043 (CI = +/-0.010; p = 0.000)	0.743	+4.40%
Loss Cost	2005.2	0.042 (CI = +/-0.011; p = 0.000)	0.715	+4.31%
Loss Cost	2006.1	0.043 (CI = +/-0.012; p = 0.000)	0.695	+4.36%
Loss Cost	2006.2	0.038 (CI = +/-0.011; p = 0.000)	0.683	+3.83%
Loss Cost	2007.1	0.039 (CI = +/-0.012; p = 0.000)	0.677	+3.98%
Loss Cost	2007.2	0.039 (CI = +/-0.013; p = 0.000)	0.652	+4.01%
Loss Cost	2008.1	0.041 (CI = +/-0.014; p = 0.000)	0.640	+4.16%
Loss Cost	2008.2	0.040 (CI = +/-0.015; p = 0.000)	0.594	+4.04%
Loss Cost	2009.1	0.038 (CI = +/-0.017; p = 0.000)	0.535	+3.83%
Loss Cost	2009.2	0.030 (CI = +/-0.015; p = 0.001)	0.476	+3.02%
Loss Cost	2010.1	0.027 (CI = +/-0.017; p = 0.003)	0.397	+2.77%
Loss Cost	2010.2	0.036 (CI = +/-0.015; p = 0.000)	0.612	+3.63%
Loss Cost	2011.1	0.036 (CI = +/-0.017; p = 0.000)	0.568	+3.65%
Loss Cost	2011.2	0.030 (CI = +/-0.018; p = 0.003)	0.473	+3.07%
Loss Cost	2012.1	0.032 (CI = +/-0.021; p = 0.006)	0.444	+3.23%
Loss Cost	2012.2	0.027 (CI = +/-0.023; p = 0.027)	0.315	+2.70%
Loss Cost	2013.1	0.030 (CI = +/-0.027; p = 0.033)	0.318	+3.05%
Loss Cost	2013.2	0.026 (CI = +/-0.032; p = 0.104)	0.185	+2.61%
Loss Cost	2014.1	0.026 (CI = +/-0.040; p = 0.177)	0.117	+2.62%
Loss Cost	2014.2	0.022 (CI = +/-0.051; p = 0.346)	0.003	+2.22%
Loss Cost	2015.1	0.004 (CI = +/-0.060; p = 0.871)	-0.161	+0.42%
Loss Cost	2015.2	0.010 (CI = +/-0.084; p = 0.763)	-0.176	+1.05%
Severity	2003.1	0.045 (CI = +/-0.007; p = 0.000)	0.831	+4.64%
Severity	2003.2	0.044 (CI = +/-0.008; p = 0.000)	0.816	+4.47%
Severity	2004.1	0.046 (CI = +/-0.008; p = 0.000)	0.831	+4.68%
Severity	2004.2	0.047 (CI = +/-0.008; p = 0.000)	0.825	+4.78%
Severity	2005.1	0.045 (CI = +/-0.009; p = 0.000)	0.809	+4.57%
Severity	2005.2	0.044 (CI = +/-0.009; p = 0.000)	0.787	+4.50%
Severity	2006.1	0.043 (CI = +/-0.010; p = 0.000)	0.762	+4.40%
Severity	2006.2	0.040 (CI = +/-0.010; p = 0.000)	0.741	+4.06%
Severity	2007.1	0.040 (CI = +/-0.011; p = 0.000)	0.717	+4.07%
Severity	2007.2	0.041 (CI = +/-0.012; p = 0.000)	0.700	+4.15%
Severity	2008.1	0.042 (CI = +/-0.013; p = 0.000)	0.693	+4.32%
Severity	2008.2	0.045 (CI = +/-0.014; p = 0.000)	0.694	+4.56%
Severity	2009.1	0.043 (CI = +/-0.015; p = 0.000)	0.650	+4.42%
Severity	2009.2	0.042 (CI = +/-0.017; p = 0.000)	0.597	+4.25%
Severity	2010.1	0.039 (CI = +/-0.018; p = 0.000)	0.531	+4.00%
Severity	2010.2	0.052 (CI = +/-0.012; p = 0.000)	0.843	+5.30%
Severity	2011.1	0.052 (CI = +/-0.013; p = 0.000)	0.820	+5.36%
Severity	2011.2	0.056 (CI = +/-0.014; p = 0.000)	0.832	+5.77%
Severity	2012.1	0.055 (CI = +/-0.017; p = 0.000)	0.795	+5.69%
Severity	2012.2	0.058 (CI = +/-0.020; p = 0.000)	0.775	+5.94%
Severity	2013.1	0.060 (CI = +/-0.023; p = 0.000)	0.744	+6.15%
Severity	2013.2	0.062 (CI = +/-0.028; p = 0.001)	0.708	+6.42%
Severity	2014.1	0.061 (CI = +/-0.035; p = 0.004)	0.628	+6.28%
Severity	2014.2	0.070 (CI = +/-0.042; p = 0.006)	0.640	+7.21%
Severity	2015.1	0.050 (CI = +/-0.044; p = 0.031)	0.495	+5.14%
Severity	2015.2	0.061 (CI = +/-0.058; p = 0.042)	0.513	+6.28%
Frequency	2003.1	-0.006 (CI = +/-0.007; p = 0.082)	0.067	-0.61%
Frequency	2003.2	-0.004 (CI = +/-0.007; p = 0.284)	0.006	-0.36%
Frequency	2004.1	-0.002 (CI = +/-0.007; p = 0.507)	-0.019	-0.23%
Frequency	2004.2	-0.002 (CI = +/-0.008; p = 0.534)	-0.022	-0.23%
Frequency	2005.1	-0.002 (CI = +/-0.008; p = 0.668)	-0.031	-0.17%
Frequency	2005.2	-0.002 (CI = +/-0.009; p = 0.682)	-0.033	-0.18%
Frequency	2006.1	0.000 (CI = +/-0.009; p = 0.928)	-0.041	-0.04%
Frequency	2006.2	-0.002 (CI = +/-0.010; p = 0.648)	-0.034	-0.22%
Frequency	2007.1	-0.001 (CI = +/-0.011; p = 0.859)	-0.044	-0.09%
Frequency	2007.2	-0.001 (CI = +/-0.012; p = 0.809)	-0.045	-0.14%
Frequency	2008.1	-0.002 (CI = +/-0.013; p = 0.792)	-0.046	-0.16%
Frequency	2008.2	-0.005 (CI = +/-0.013; p = 0.449)	-0.020	-0.49%
Frequency	2009.1	-0.006 (CI = +/-0.015; p = 0.428)	-0.018	-0.57%
Frequency	2009.2	-0.012 (CI = +/-0.014; p = 0.093)	0.107	-1.18%
Frequency	2010.1	-0.012 (CI = +/-0.016; p = 0.132)	0.082	-1.18%
Frequency	2010.2	-0.016 (CI = +/-0.017; p = 0.063)	0.159	-1.59%
Frequency	2011.1	-0.016 (CI = +/-0.019; p = 0.092)	0.131	-1.62%
Frequency	2011.2	-0.026 (CI = +/-0.018; p = 0.008)	0.390	-2.55%
Frequency	2012.1	-0.024 (CI = +/-0.020; p = 0.027)	0.292	-2.33%
Frequency	2012.2	-0.031 (CI = +/-0.021; p = 0.008)	0.436	-3.06%
Frequency	2013.1	-0.030 (CI = +/-0.025; p = 0.026)	0.344	-2.93%
Frequency	2013.2	-0.036 (CI = +/-0.029; p = 0.020)	0.412	-3.58%
Frequency	2014.1	-0.035 (CI = +/-0.036; p = 0.057)	0.304	-3.44%
Frequency	2014.2	-0.048 (CI = +/-0.041; p = 0.030)	0.445	-4.66%
Frequency	2015.1	-0.046 (CI = +/-0.055; p = 0.088)	0.310	-4.49%
Frequency	2015.2	-0.050 (CI = +/-0.077; p = 0.154)	0.232	-4.92%

**UA**

Coverage = UA  
End Trend Period = 2019.2  
Excluded Points = NA  
Parameters included: time, seasonality

Fit	Start Date	Time	Seasonality	Adjusted R <sup>2</sup>	Implied Trend Rate
Loss Cost	2003.1	0.013 (CI = +/-0.018; p = 0.168)	0.021 (CI = +/-0.179; p = 0.814)	0.003	+1.27%
Loss Cost	2003.2	0.015 (CI = +/-0.019; p = 0.120)	0.034 (CI = +/-0.182; p = 0.707)	0.021	+1.51%
Loss Cost	2004.1	0.011 (CI = +/-0.020; p = 0.256)	0.054 (CI = +/-0.184; p = 0.550)	-0.007	+1.13%
Loss Cost	2004.2	0.010 (CI = +/-0.021; p = 0.324)	0.050 (CI = +/-0.190; p = 0.595)	-0.024	+1.04%
Loss Cost	2005.1	0.010 (CI = +/-0.023; p = 0.357)	0.050 (CI = +/-0.197; p = 0.608)	-0.028	+1.05%
Loss Cost	2005.2	0.005 (CI = +/-0.023; p = 0.654)	0.025 (CI = +/-0.196; p = 0.799)	-0.066	+0.52%
Loss Cost	2006.1	0.007 (CI = +/-0.025; p = 0.560)	0.015 (CI = +/-0.203; p = 0.883)	-0.064	+0.72%
Loss Cost	2006.2	0.007 (CI = +/-0.027; p = 0.613)	0.013 (CI = +/-0.211; p = 0.904)	-0.071	+0.68%
Loss Cost	2007.1	0.008 (CI = +/-0.029; p = 0.556)	0.005 (CI = +/-0.220; p = 0.965)	-0.070	+0.85%
Loss Cost	2007.2	0.015 (CI = +/-0.031; p = 0.336)	0.030 (CI = +/-0.222; p = 0.781)	-0.041	+1.47%
Loss Cost	2008.1	0.016 (CI = +/-0.034; p = 0.331)	0.024 (CI = +/-0.232; p = 0.833)	-0.042	+1.62%
Loss Cost	2008.2	0.015 (CI = +/-0.037; p = 0.401)	0.020 (CI = +/-0.243; p = 0.865)	-0.059	+1.52%
Loss Cost	2009.1	0.004 (CI = +/-0.038; p = 0.818)	0.062 (CI = +/-0.240; p = 0.596)	-0.084	+0.42%
Loss Cost	2009.2	-0.002 (CI = +/-0.041; p = 0.925)	0.041 (CI = +/-0.247; p = 0.734)	-0.103	-0.18%
Loss Cost	2010.1	-0.005 (CI = +/-0.045; p = 0.807)	0.053 (CI = +/-0.261; p = 0.675)	-0.103	-0.53%
Loss Cost	2010.2	-0.013 (CI = +/-0.049; p = 0.597)	0.030 (CI = +/-0.271; p = 0.818)	-0.101	-1.25%
Loss Cost	2011.1	-0.010 (CI = +/-0.056; p = 0.717)	0.021 (CI = +/-0.289; p = 0.881)	-0.122	-0.96%
Loss Cost	2011.2	-0.026 (CI = +/-0.058; p = 0.361)	-0.025 (CI = +/-0.286; p = 0.855)	-0.072	-2.54%
Loss Cost	2012.1	-0.034 (CI = +/-0.066; p = 0.281)	0.000 (CI = +/-0.304; p = 1.000)	-0.050	-3.38%
Loss Cost	2012.2	-0.057 (CI = +/-0.068; p = 0.093)	-0.056 (CI = +/-0.293; p = 0.686)	0.097	-5.51%
Loss Cost	2013.1	-0.058 (CI = +/-0.080; p = 0.139)	-0.053 (CI = +/-0.322; p = 0.725)	0.062	-5.63%
Loss Cost	2013.2	-0.078 (CI = +/-0.088; p = 0.079)	-0.095 (CI = +/-0.332; p = 0.536)	0.156	-7.46%
Loss Cost	2014.1	-0.092 (CI = +/-0.105; p = 0.079)	-0.064 (CI = +/-0.364; p = 0.702)	0.178	-8.81%
Loss Cost	2014.2	-0.065 (CI = +/-0.119; p = 0.246)	-0.013 (CI = +/-0.378; p = 0.938)	-0.045	-6.26%
Loss Cost	2015.1	-0.118 (CI = +/-0.124; p = 0.059)	0.084 (CI = +/-0.355; p = 0.594)	0.255	-11.09%
Loss Cost	2015.2	-0.130 (CI = +/-0.158; p = 0.091)	0.065 (CI = +/-0.410; p = 0.709)	0.216	-12.17%
Severity	2003.1	0.033 (CI = +/-0.015; p = 0.000)	0.073 (CI = +/-0.148; p = 0.320)	0.374	+3.38%
Severity	2003.2	0.034 (CI = +/-0.016; p = 0.000)	0.075 (CI = +/-0.153; p = 0.324)	0.350	+3.41%
Severity	2004.1	0.033 (CI = +/-0.017; p = 0.000)	0.079 (CI = +/-0.158; p = 0.314)	0.325	+3.33%
Severity	2004.2	0.032 (CI = +/-0.018; p = 0.001)	0.076 (CI = +/-0.163; p = 0.347)	0.286	+3.28%
Severity	2005.1	0.039 (CI = +/-0.018; p = 0.000)	0.042 (CI = +/-0.153; p = 0.580)	0.399	+3.97%
Severity	2005.2	0.034 (CI = +/-0.018; p = 0.001)	0.017 (CI = +/-0.148; p = 0.812)	0.326	+3.45%
Severity	2006.1	0.034 (CI = +/-0.019; p = 0.001)	0.019 (CI = +/-0.154; p = 0.805)	0.296	+3.42%
Severity	2006.2	0.035 (CI = +/-0.021; p = 0.002)	0.023 (CI = +/-0.160; p = 0.767)	0.281	+3.53%
Severity	2007.1	0.036 (CI = +/-0.022; p = 0.003)	0.017 (CI = +/-0.167; p = 0.839)	0.275	+3.68%
Severity	2007.2	0.046 (CI = +/-0.021; p = 0.000)	0.056 (CI = +/-0.148; p = 0.442)	0.453	+4.66%
Severity	2008.1	0.047 (CI = +/-0.022; p = 0.000)	0.051 (CI = +/-0.155; p = 0.499)	0.436	+4.78%
Severity	2008.2	0.054 (CI = +/-0.022; p = 0.000)	0.079 (CI = +/-0.149; p = 0.281)	0.527	+5.54%
Severity	2009.1	0.050 (CI = +/-0.024; p = 0.000)	0.094 (CI = +/-0.153; p = 0.212)	0.480	+5.11%
Severity	2009.2	0.047 (CI = +/-0.026; p = 0.001)	0.084 (CI = +/-0.159; p = 0.283)	0.399	+4.80%
Severity	2010.1	0.047 (CI = +/-0.029; p = 0.003)	0.082 (CI = +/-0.169; p = 0.322)	0.376	+4.86%
Severity	2010.2	0.043 (CI = +/-0.032; p = 0.012)	0.066 (CI = +/-0.175; p = 0.434)	0.270	+4.35%
Severity	2011.1	0.045 (CI = +/-0.036; p = 0.017)	0.059 (CI = +/-0.186; p = 0.513)	0.261	+4.60%
Severity	2011.2	0.032 (CI = +/-0.036; p = 0.074)	0.023 (CI = +/-0.177; p = 0.785)	0.101	+3.30%
Severity	2012.1	0.032 (CI = +/-0.042; p = 0.116)	0.023 (CI = +/-0.191; p = 0.799)	0.065	+3.30%
Severity	2012.2	0.031 (CI = +/-0.048; p = 0.185)	0.019 (CI = +/-0.207; p = 0.845)	0.001	+3.12%
Severity	2013.1	0.027 (CI = +/-0.056; p = 0.313)	0.029 (CI = +/-0.226; p = 0.786)	-0.058	+2.73%
Severity	2013.2	0.024 (CI = +/-0.066; p = 0.435)	0.022 (CI = +/-0.247; p = 0.845)	-0.121	+2.43%
Severity	2014.1	0.019 (CI = +/-0.080; p = 0.610)	0.034 (CI = +/-0.275; p = 0.788)	-0.169	+1.88%
Severity	2014.2	0.038 (CI = +/-0.091; p = 0.371)	0.069 (CI = +/-0.290; p = 0.601)	-0.088	+3.83%
Severity	2015.1	0.016 (CI = +/-0.112; p = 0.738)	0.107 (CI = +/-0.321; p = 0.455)	-0.144	+1.66%
Severity	2015.2	-0.019 (CI = +/-0.125; p = 0.717)	0.053 (CI = +/-0.325; p = 0.702)	-0.269	-1.93%
Frequency	2003.1	-0.021 (CI = +/-0.014; p = 0.006)	-0.053 (CI = +/-0.139; p = 0.447)	0.188	-2.04%
Frequency	2003.2	-0.019 (CI = +/-0.015; p = 0.016)	-0.041 (CI = +/-0.141; p = 0.557)	0.132	-1.84%
Frequency	2004.1	-0.022 (CI = +/-0.015; p = 0.008)	-0.025 (CI = +/-0.142; p = 0.725)	0.172	-2.13%
Frequency	2004.2	-0.022 (CI = +/-0.016; p = 0.011)	-0.026 (CI = +/-0.147; p = 0.716)	0.156	-2.16%
Frequency	2005.1	-0.029 (CI = +/-0.015; p = 0.001)	0.008 (CI = +/-0.134; p = 0.902)	0.299	-2.82%
Frequency	2005.2	-0.029 (CI = +/-0.017; p = 0.001)	0.007 (CI = +/-0.139; p = 0.916)	0.276	-2.83%
Frequency	2006.1	-0.026 (CI = +/-0.018; p = 0.005)	-0.004 (CI = +/-0.143; p = 0.955)	0.219	-2.61%
Frequency	2006.2	-0.028 (CI = +/-0.019; p = 0.006)	-0.011 (CI = +/-0.148; p = 0.882)	0.219	-2.75%
Frequency	2007.1	-0.028 (CI = +/-0.021; p = 0.011)	-0.012 (CI = +/-0.154; p = 0.874)	0.190	-2.73%
Frequency	2007.2	-0.031 (CI = +/-0.022; p = 0.008)	-0.026 (CI = +/-0.158; p = 0.738)	0.220	-3.05%
Frequency	2008.1	-0.031 (CI = +/-0.024; p = 0.015)	-0.027 (CI = +/-0.165; p = 0.735)	0.190	-3.01%
Frequency	2008.2	-0.039 (CI = +/-0.024; p = 0.003)	-0.059 (CI = +/-0.156; p = 0.443)	0.321	-3.81%
Frequency	2009.1	-0.046 (CI = +/-0.024; p = 0.001)	-0.032 (CI = +/-0.155; p = 0.665)	0.399	-4.46%
Frequency	2009.2	-0.049 (CI = +/-0.027; p = 0.001)	-0.043 (CI = +/-0.161; p = 0.579)	0.398	-4.76%
Frequency	2010.1	-0.053 (CI = +/-0.029; p = 0.001)	-0.029 (CI = +/-0.168; p = 0.721)	0.410	-5.15%
Frequency	2010.2	-0.055 (CI = +/-0.032; p = 0.002)	-0.036 (CI = +/-0.177; p = 0.670)	0.387	-5.37%
Frequency	2011.1	-0.055 (CI = +/-0.036; p = 0.006)	-0.038 (CI = +/-0.189; p = 0.676)	0.340	-5.32%
Frequency	2011.2	-0.058 (CI = +/-0.041; p = 0.009)	-0.048 (CI = +/-0.201; p = 0.618)	0.321	-5.65%
Frequency	2012.1	-0.067 (CI = +/-0.045; p = 0.007)	-0.023 (CI = +/-0.209; p = 0.815)	0.360	-6.47%
Frequency	2012.2	-0.087 (CI = +/-0.041; p = 0.001)	-0.075 (CI = +/-0.180; p = 0.383)	0.588	-8.37%
Frequency	2013.1	-0.085 (CI = +/-0.049; p = 0.003)	-0.081 (CI = +/-0.197; p = 0.382)	0.529	-8.13%
Frequency	2013.2	-0.102 (CI = +/-0.051; p = 0.001)	-0.118 (CI = +/-0.190; p = 0.197)	0.625	-9.66%
Frequency	2014.1	-0.111 (CI = +/-0.060; p = 0.002)	-0.097 (CI = +/-0.207; p = 0.314)	0.626	-10.49%
Frequency	2014.2	-0.102 (CI = +/-0.071; p = 0.011)	-0.082 (CI = +/-0.227; p = 0.431)	0.489	-9.72%
Frequency	2015.1	-0.134 (CI = +/-0.074; p = 0.004)	-0.023 (CI = +/-0.213; p = 0.802)	0.658	-12.54%
Frequency	2015.2	-0.110 (CI = +/-0.083; p = 0.018)	0.012 (CI = +/-0.216; p = 0.896)	0.517	-10.44%

**UA**

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

Fit	Start Date	Time	Adjusted R <sup>2</sup>	Implied Trend
				Rate
Loss Cost	2003.1	0.013 (CI = +/-0.018; p = 0.158)	0.032	+1.28%
Loss Cost	2003.2	0.015 (CI = +/-0.019; p = 0.115)	0.048	+1.51%
Loss Cost	2004.1	0.012 (CI = +/-0.020; p = 0.238)	0.014	+1.16%
Loss Cost	2004.2	0.010 (CI = +/-0.021; p = 0.318)	0.001	+1.04%
Loss Cost	2005.1	0.011 (CI = +/-0.022; p = 0.335)	-0.001	+1.08%
Loss Cost	2005.2	0.005 (CI = +/-0.023; p = 0.648)	-0.029	+0.52%
Loss Cost	2006.1	0.007 (CI = +/-0.025; p = 0.545)	-0.024	+0.74%
Loss Cost	2006.2	0.007 (CI = +/-0.027; p = 0.606)	-0.029	+0.68%
Loss Cost	2007.1	0.009 (CI = +/-0.029; p = 0.544)	-0.025	+0.86%
Loss Cost	2007.2	0.015 (CI = +/-0.030; p = 0.326)	0.000	+1.47%
Loss Cost	2008.1	0.016 (CI = +/-0.033; p = 0.311)	0.003	+1.65%
Loss Cost	2008.2	0.015 (CI = +/-0.036; p = 0.389)	-0.010	+1.52%
Loss Cost	2009.1	0.005 (CI = +/-0.037; p = 0.781)	-0.046	+0.50%
Loss Cost	2009.2	-0.002 (CI = +/-0.040; p = 0.923)	-0.052	-0.18%
Loss Cost	2010.1	-0.005 (CI = +/-0.044; p = 0.831)	-0.053	-0.45%
Loss Cost	2010.2	-0.013 (CI = +/-0.048; p = 0.586)	-0.040	-1.25%
Loss Cost	2011.1	-0.009 (CI = +/-0.053; p = 0.718)	-0.054	-0.92%
Loss Cost	2011.2	-0.026 (CI = +/-0.056; p = 0.344)	-0.003	-2.54%
Loss Cost	2012.1	-0.034 (CI = +/-0.063; p = 0.260)	0.025	-3.38%
Loss Cost	2012.2	-0.057 (CI = +/-0.065; p = 0.082)	0.154	-5.51%
Loss Cost	2013.1	-0.060 (CI = +/-0.076; p = 0.112)	0.130	-5.78%
Loss Cost	2013.2	-0.078 (CI = +/-0.085; p = 0.070)	0.202	-7.46%
Loss Cost	2014.1	-0.095 (CI = +/-0.098; p = 0.057)	0.248	-9.06%
Loss Cost	2014.2	-0.065 (CI = +/-0.110; p = 0.217)	0.071	-6.26%
Loss Cost	2015.1	-0.112 (CI = +/-0.113; p = 0.052)	0.319	-10.63%
Loss Cost	2015.2	-0.130 (CI = +/-0.143; p = 0.069)	0.311	-12.17%
Severity	2003.1	0.034 (CI = +/-0.015; p = 0.000)	0.374	+3.42%
Severity	2003.2	0.034 (CI = +/-0.016; p = 0.000)	0.350	+3.41%
Severity	2004.1	0.033 (CI = +/-0.017; p = 0.000)	0.324	+3.38%
Severity	2004.2	0.032 (CI = +/-0.018; p = 0.001)	0.288	+3.28%
Severity	2005.1	0.039 (CI = +/-0.017; p = 0.000)	0.413	+4.00%
Severity	2005.2	0.034 (CI = +/-0.017; p = 0.000)	0.350	+3.45%
Severity	2006.1	0.034 (CI = +/-0.019; p = 0.001)	0.322	+3.44%
Severity	2006.2	0.035 (CI = +/-0.020; p = 0.002)	0.308	+3.53%
Severity	2007.1	0.036 (CI = +/-0.022; p = 0.002)	0.304	+3.69%
Severity	2007.2	0.046 (CI = +/-0.020; p = 0.000)	0.462	+4.66%
Severity	2008.1	0.047 (CI = +/-0.022; p = 0.000)	0.450	+4.83%
Severity	2008.2	0.054 (CI = +/-0.022; p = 0.000)	0.522	+5.54%
Severity	2009.1	0.051 (CI = +/-0.024; p = 0.000)	0.463	+5.23%
Severity	2009.2	0.047 (CI = +/-0.026; p = 0.001)	0.392	+4.80%
Severity	2010.1	0.049 (CI = +/-0.029; p = 0.002)	0.375	+4.99%
Severity	2010.2	0.043 (CI = +/-0.031; p = 0.011)	0.286	+4.35%
Severity	2011.1	0.046 (CI = +/-0.035; p = 0.013)	0.287	+4.72%
Severity	2011.2	0.032 (CI = +/-0.035; p = 0.065)	0.157	+3.30%
Severity	2012.1	0.033 (CI = +/-0.040; p = 0.096)	0.127	+3.35%
Severity	2012.2	0.031 (CI = +/-0.046; p = 0.168)	0.075	+3.12%
Severity	2013.1	0.028 (CI = +/-0.053; p = 0.274)	0.024	+2.82%
Severity	2013.2	0.024 (CI = +/-0.062; p = 0.413)	-0.024	+2.43%
Severity	2014.1	0.020 (CI = +/-0.074; p = 0.560)	-0.061	+2.02%
Severity	2014.2	0.038 (CI = +/-0.086; p = 0.349)	-0.003	+3.83%
Severity	2015.1	0.023 (CI = +/-0.105; p = 0.627)	-0.090	+2.32%
Severity	2015.2	-0.019 (CI = +/-0.114; p = 0.697)	-0.117	-1.93%
Frequency	2003.1	-0.021 (CI = +/-0.014; p = 0.005)	0.199	-2.07%
Frequency	2003.2	-0.019 (CI = +/-0.015; p = 0.015)	0.150	-1.84%
Frequency	2004.1	-0.022 (CI = +/-0.015; p = 0.007)	0.196	-2.15%
Frequency	2004.2	-0.022 (CI = +/-0.016; p = 0.010)	0.181	-2.16%
Frequency	2005.1	-0.029 (CI = +/-0.015; p = 0.001)	0.323	-2.81%
Frequency	2005.2	-0.029 (CI = +/-0.016; p = 0.001)	0.303	-2.83%
Frequency	2006.1	-0.026 (CI = +/-0.017; p = 0.004)	0.249	-2.61%
Frequency	2006.2	-0.028 (CI = +/-0.019; p = 0.005)	0.249	-2.75%
Frequency	2007.1	-0.028 (CI = +/-0.020; p = 0.009)	0.223	-2.74%
Frequency	2007.2	-0.031 (CI = +/-0.021; p = 0.006)	0.250	-3.05%
Frequency	2008.1	-0.031 (CI = +/-0.023; p = 0.012)	0.222	-3.04%
Frequency	2008.2	-0.039 (CI = +/-0.023; p = 0.002)	0.334	-3.81%
Frequency	2009.1	-0.046 (CI = +/-0.024; p = 0.001)	0.423	-4.50%
Frequency	2009.2	-0.049 (CI = +/-0.026; p = 0.001)	0.419	-4.76%
Frequency	2010.1	-0.053 (CI = +/-0.028; p = 0.001)	0.438	-5.19%
Frequency	2010.2	-0.055 (CI = +/-0.031; p = 0.002)	0.416	-5.37%
Frequency	2011.1	-0.055 (CI = +/-0.035; p = 0.004)	0.374	-5.39%
Frequency	2011.2	-0.058 (CI = +/-0.040; p = 0.007)	0.355	-5.65%
Frequency	2012.1	-0.067 (CI = +/-0.043; p = 0.005)	0.403	-6.52%
Frequency	2012.2	-0.087 (CI = +/-0.041; p = 0.000)	0.593	-8.37%
Frequency	2013.1	-0.087 (CI = +/-0.048; p = 0.002)	0.536	-8.36%
Frequency	2013.2	-0.102 (CI = +/-0.052; p = 0.001)	0.594	-9.66%
Frequency	2014.1	-0.115 (CI = +/-0.059; p = 0.001)	0.621	-10.86%
Frequency	2014.2	-0.102 (CI = +/-0.069; p = 0.008)	0.507	-9.72%
Frequency	2015.1	-0.135 (CI = +/-0.067; p = 0.002)	0.698	-12.66%
Frequency	2015.2	-0.110 (CI = +/-0.074; p = 0.010)	0.584	-10.44%

**UA**

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

Fit	Start Date	Time	Adjusted R <sup>2</sup>	Implied Trend
				Rate
Loss Cost	2003.1	0.016 (CI = +/-0.018; p = 0.080)	0.066	+1.65%
Loss Cost	2003.2	0.019 (CI = +/-0.019; p = 0.054)	0.089	+1.92%
Loss Cost	2004.1	0.016 (CI = +/-0.020; p = 0.125)	0.048	+1.58%
Loss Cost	2004.2	0.015 (CI = +/-0.022; p = 0.176)	0.031	+1.48%
Loss Cost	2005.1	0.015 (CI = +/-0.023; p = 0.187)	0.029	+1.55%
Loss Cost	2005.2	0.010 (CI = +/-0.024; p = 0.411)	-0.011	+0.98%
Loss Cost	2006.1	0.012 (CI = +/-0.026; p = 0.329)	0.000	+1.25%
Loss Cost	2006.2	0.012 (CI = +/-0.028; p = 0.374)	-0.007	+1.23%
Loss Cost	2007.1	0.015 (CI = +/-0.030; p = 0.325)	0.000	+1.47%
Loss Cost	2007.2	0.022 (CI = +/-0.031; p = 0.166)	0.044	+2.19%
Loss Cost	2008.1	0.024 (CI = +/-0.034; p = 0.155)	0.051	+2.46%
Loss Cost	2008.2	0.024 (CI = +/-0.038; p = 0.204)	0.033	+2.39%
Loss Cost	2009.1	0.013 (CI = +/-0.039; p = 0.483)	-0.025	+1.35%
Loss Cost	2009.2	0.007 (CI = +/-0.043; p = 0.743)	-0.049	+0.68%
Loss Cost	2010.1	0.005 (CI = +/-0.047; p = 0.837)	-0.056	+0.47%
Loss Cost	2010.2	-0.003 (CI = +/-0.052; p = 0.898)	-0.061	-0.32%
Loss Cost	2011.1	0.002 (CI = +/-0.059; p = 0.952)	-0.066	+0.17%
Loss Cost	2011.2	-0.015 (CI = +/-0.062; p = 0.603)	-0.050	-1.53%
Loss Cost	2012.1	-0.024 (CI = +/-0.071; p = 0.478)	-0.034	-2.37%
Loss Cost	2012.2	-0.048 (CI = +/-0.075; p = 0.186)	0.069	-4.69%
Loss Cost	2013.1	-0.050 (CI = +/-0.088; p = 0.238)	0.044	-4.87%
Loss Cost	2013.2	-0.070 (CI = +/-0.101; p = 0.157)	0.109	-6.72%
Loss Cost	2014.1	-0.089 (CI = +/-0.120; p = 0.128)	0.153	-8.49%
Loss Cost	2014.2	-0.050 (CI = +/-0.136; p = 0.417)	-0.031	-4.91%
Loss Cost	2015.1	-0.106 (CI = +/-0.146; p = 0.127)	0.200	-10.10%
Loss Cost	2015.2	-0.127 (CI = +/-0.191; p = 0.154)	0.191	-11.93%
Severity	2003.1	0.034 (CI = +/-0.016; p = 0.000)	0.355	+3.45%
Severity	2003.2	0.034 (CI = +/-0.017; p = 0.000)	0.331	+3.44%
Severity	2004.1	0.034 (CI = +/-0.018; p = 0.001)	0.304	+3.41%
Severity	2004.2	0.032 (CI = +/-0.019; p = 0.002)	0.268	+3.30%
Severity	2005.1	0.040 (CI = +/-0.019; p = 0.000)	0.396	+4.07%
Severity	2005.2	0.034 (CI = +/-0.019; p = 0.001)	0.329	+3.49%
Severity	2006.1	0.034 (CI = +/-0.020; p = 0.002)	0.300	+3.47%
Severity	2006.2	0.035 (CI = +/-0.022; p = 0.003)	0.287	+3.57%
Severity	2007.1	0.037 (CI = +/-0.024; p = 0.004)	0.284	+3.76%
Severity	2007.2	0.047 (CI = +/-0.022; p = 0.000)	0.448	+4.82%
Severity	2008.1	0.049 (CI = +/-0.024; p = 0.000)	0.437	+5.02%
Severity	2008.2	0.056 (CI = +/-0.024; p = 0.000)	0.515	+5.81%
Severity	2009.1	0.054 (CI = +/-0.027; p = 0.000)	0.455	+5.51%
Severity	2009.2	0.049 (CI = +/-0.029; p = 0.002)	0.382	+5.05%
Severity	2010.1	0.052 (CI = +/-0.032; p = 0.004)	0.367	+5.30%
Severity	2010.2	0.045 (CI = +/-0.035; p = 0.015)	0.274	+4.61%
Severity	2011.1	0.049 (CI = +/-0.039; p = 0.017)	0.278	+5.06%
Severity	2011.2	0.034 (CI = +/-0.040; p = 0.084)	0.141	+3.49%
Severity	2012.1	0.035 (CI = +/-0.046; p = 0.119)	0.113	+3.58%
Severity	2012.2	0.033 (CI = +/-0.053; p = 0.199)	0.061	+3.35%
Severity	2013.1	0.030 (CI = +/-0.062; p = 0.313)	0.010	+3.03%
Severity	2013.2	0.026 (CI = +/-0.074; p = 0.458)	-0.038	+2.61%
Severity	2014.1	0.021 (CI = +/-0.090; p = 0.605)	-0.077	+2.16%
Severity	2014.2	0.043 (CI = +/-0.107; p = 0.381)	-0.016	+4.41%
Severity	2015.1	0.026 (CI = +/-0.135; p = 0.659)	-0.109	+2.65%
Severity	2015.2	-0.027 (CI = +/-0.151; p = 0.672)	-0.130	-2.70%
Frequency	2003.1	-0.017 (CI = +/-0.014; p = 0.019)	0.139	-1.73%
Frequency	2003.2	-0.015 (CI = +/-0.015; p = 0.052)	0.091	-1.46%
Frequency	2004.1	-0.018 (CI = +/-0.015; p = 0.025)	0.132	-1.76%
Frequency	2004.2	-0.018 (CI = +/-0.017; p = 0.036)	0.117	-1.76%
Frequency	2005.1	-0.025 (CI = +/-0.015; p = 0.003)	0.255	-2.43%
Frequency	2005.2	-0.025 (CI = +/-0.017; p = 0.005)	0.232	-2.42%
Frequency	2006.1	-0.022 (CI = +/-0.018; p = 0.018)	0.174	-2.15%
Frequency	2006.2	-0.023 (CI = +/-0.019; p = 0.020)	0.172	-2.27%
Frequency	2007.1	-0.022 (CI = +/-0.021; p = 0.035)	0.144	-2.21%
Frequency	2007.2	-0.025 (CI = +/-0.022; p = 0.027)	0.168	-2.50%
Frequency	2008.1	-0.025 (CI = +/-0.024; p = 0.045)	0.138	-2.44%
Frequency	2008.2	-0.033 (CI = +/-0.024; p = 0.011)	0.248	-3.23%
Frequency	2009.1	-0.040 (CI = +/-0.025; p = 0.003)	0.340	-3.94%
Frequency	2009.2	-0.043 (CI = +/-0.028; p = 0.005)	0.333	-4.17%
Frequency	2010.1	-0.047 (CI = +/-0.030; p = 0.004)	0.351	-4.58%
Frequency	2010.2	-0.048 (CI = +/-0.034; p = 0.008)	0.323	-4.71%
Frequency	2011.1	-0.048 (CI = +/-0.038; p = 0.018)	0.273	-4.65%
Frequency	2011.2	-0.050 (CI = +/-0.044; p = 0.028)	0.250	-4.86%
Frequency	2012.1	-0.059 (CI = +/-0.048; p = 0.021)	0.298	-5.74%
Frequency	2012.2	-0.081 (CI = +/-0.047; p = 0.003)	0.507	-7.78%
Frequency	2013.1	-0.080 (CI = +/-0.055; p = 0.009)	0.434	-7.67%
Frequency	2013.2	-0.095 (CI = +/-0.061; p = 0.006)	0.498	-9.09%
Frequency	2014.1	-0.110 (CI = +/-0.071; p = 0.007)	0.528	-10.43%
Frequency	2014.2	-0.093 (CI = +/-0.085; p = 0.035)	0.378	-8.92%
Frequency	2015.1	-0.133 (CI = +/-0.086; p = 0.008)	0.607	-12.43%
Frequency	2015.2	-0.100 (CI = +/-0.098; p = 0.047)	0.428	-9.48%

**UA**

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

Fit	Start Date	Time	Adjusted R <sup>2</sup>	Implied Trend
				Rate
Loss Cost	2003.1	0.018 (CI = +/-0.020; p = 0.076)	0.071	+1.78%
Loss Cost	2003.2	0.021 (CI = +/-0.021; p = 0.051)	0.095	+2.08%
Loss Cost	2004.1	0.017 (CI = +/-0.022; p = 0.118)	0.052	+1.72%
Loss Cost	2004.2	0.016 (CI = +/-0.023; p = 0.166)	0.035	+1.63%
Loss Cost	2005.1	0.017 (CI = +/-0.025; p = 0.175)	0.034	+1.71%
Loss Cost	2005.2	0.011 (CI = +/-0.026; p = 0.389)	-0.009	+1.11%
Loss Cost	2006.1	0.014 (CI = +/-0.028; p = 0.308)	0.003	+1.41%
Loss Cost	2006.2	0.014 (CI = +/-0.030; p = 0.350)	-0.004	+1.40%
Loss Cost	2007.1	0.017 (CI = +/-0.033; p = 0.302)	0.005	+1.68%
Loss Cost	2007.2	0.025 (CI = +/-0.034; p = 0.149)	0.053	+2.49%
Loss Cost	2008.1	0.028 (CI = +/-0.037; p = 0.138)	0.062	+2.80%
Loss Cost	2008.2	0.027 (CI = +/-0.041; p = 0.181)	0.044	+2.77%
Loss Cost	2009.1	0.016 (CI = +/-0.043; p = 0.437)	-0.020	+1.65%
Loss Cost	2009.2	0.009 (CI = +/-0.047; p = 0.684)	-0.048	+0.93%
Loss Cost	2010.1	0.007 (CI = +/-0.053; p = 0.774)	-0.057	+0.74%
Loss Cost	2010.2	-0.001 (CI = +/-0.059; p = 0.965)	-0.067	-0.12%
Loss Cost	2011.1	0.005 (CI = +/-0.067; p = 0.885)	-0.070	+0.46%
Loss Cost	2011.2	-0.015 (CI = +/-0.072; p = 0.667)	-0.061	-1.45%
Loss Cost	2012.1	-0.024 (CI = +/-0.082; p = 0.533)	-0.047	-2.40%
Loss Cost	2012.2	-0.052 (CI = +/-0.088; p = 0.215)	0.057	-5.11%
Loss Cost	2013.1	-0.055 (CI = +/-0.105; p = 0.267)	0.034	-5.40%
Loss Cost	2013.2	-0.080 (CI = +/-0.122; p = 0.173)	0.107	-7.70%
Loss Cost	2014.1	-0.106 (CI = +/-0.147; p = 0.135)	0.164	-10.05%
Loss Cost	2014.2	-0.062 (CI = +/-0.173; p = 0.424)	-0.036	-6.03%
Loss Cost	2015.1	-0.138 (CI = +/-0.186; p = 0.119)	0.247	-12.87%
Loss Cost	2015.2	-0.176 (CI = +/-0.251; p = 0.132)	0.272	-16.11%
Severity	2003.1	0.032 (CI = +/-0.017; p = 0.001)	0.314	+3.30%
Severity	2003.2	0.032 (CI = +/-0.018; p = 0.001)	0.289	+3.28%
Severity	2004.1	0.032 (CI = +/-0.019; p = 0.002)	0.262	+3.23%
Severity	2004.2	0.031 (CI = +/-0.021; p = 0.005)	0.225	+3.10%
Severity	2005.1	0.038 (CI = +/-0.020; p = 0.001)	0.353	+3.92%
Severity	2005.2	0.032 (CI = +/-0.020; p = 0.003)	0.279	+3.28%
Severity	2006.1	0.032 (CI = +/-0.022; p = 0.006)	0.249	+3.25%
Severity	2006.2	0.033 (CI = +/-0.023; p = 0.008)	0.235	+3.34%
Severity	2007.1	0.035 (CI = +/-0.025; p = 0.010)	0.231	+3.52%
Severity	2007.2	0.045 (CI = +/-0.024; p = 0.001)	0.398	+4.65%
Severity	2008.1	0.047 (CI = +/-0.026; p = 0.001)	0.386	+4.86%
Severity	2008.2	0.056 (CI = +/-0.027; p = 0.000)	0.469	+5.71%
Severity	2009.1	0.052 (CI = +/-0.030; p = 0.002)	0.403	+5.36%
Severity	2009.2	0.047 (CI = +/-0.032; p = 0.007)	0.322	+4.84%
Severity	2010.1	0.050 (CI = +/-0.036; p = 0.010)	0.306	+5.09%
Severity	2010.2	0.042 (CI = +/-0.039; p = 0.038)	0.206	+4.29%
Severity	2011.1	0.046 (CI = +/-0.045; p = 0.042)	0.210	+4.76%
Severity	2011.2	0.029 (CI = +/-0.045; p = 0.188)	0.063	+2.93%
Severity	2012.1	0.029 (CI = +/-0.052; p = 0.249)	0.035	+2.95%
Severity	2012.2	0.025 (CI = +/-0.061; p = 0.381)	-0.014	+2.58%
Severity	2013.1	0.020 (CI = +/-0.073; p = 0.548)	-0.059	+2.06%
Severity	2013.2	0.014 (CI = +/-0.089; p = 0.737)	-0.096	+1.37%
Severity	2014.1	0.006 (CI = +/-0.110; p = 0.911)	-0.123	+0.55%
Severity	2014.2	0.029 (CI = +/-0.135; p = 0.632)	-0.103	+2.91%
Severity	2015.1	0.003 (CI = +/-0.175; p = 0.970)	-0.166	+0.28%
Severity	2015.2	-0.076 (CI = +/-0.189; p = 0.346)	0.013	-7.36%
Frequency	2003.1	-0.015 (CI = +/-0.015; p = 0.052)	0.091	-1.47%
Frequency	2003.2	-0.012 (CI = +/-0.015; p = 0.133)	0.044	-1.16%
Frequency	2004.1	-0.015 (CI = +/-0.016; p = 0.070)	0.080	-1.46%
Frequency	2004.2	-0.014 (CI = +/-0.017; p = 0.097)	0.065	-1.43%
Frequency	2005.1	-0.022 (CI = +/-0.016; p = 0.011)	0.193	-2.13%
Frequency	2005.2	-0.021 (CI = +/-0.017; p = 0.019)	0.169	-2.10%
Frequency	2006.1	-0.018 (CI = +/-0.018; p = 0.055)	0.109	-1.78%
Frequency	2006.2	-0.019 (CI = +/-0.020; p = 0.062)	0.106	-1.88%
Frequency	2007.1	-0.018 (CI = +/-0.022; p = 0.100)	0.078	-1.78%
Frequency	2007.2	-0.021 (CI = +/-0.023; p = 0.078)	0.099	-2.07%
Frequency	2008.1	-0.020 (CI = +/-0.026; p = 0.125)	0.070	-1.96%
Frequency	2008.2	-0.028 (CI = +/-0.026; p = 0.036)	0.170	-2.78%
Frequency	2009.1	-0.036 (CI = +/-0.027; p = 0.012)	0.261	-3.52%
Frequency	2009.2	-0.038 (CI = +/-0.030; p = 0.017)	0.252	-3.73%
Frequency	2010.1	-0.042 (CI = +/-0.033; p = 0.016)	0.268	-4.14%
Frequency	2010.2	-0.043 (CI = +/-0.038; p = 0.027)	0.237	-4.23%
Frequency	2011.1	-0.042 (CI = +/-0.043; p = 0.055)	0.183	-4.10%
Frequency	2011.2	-0.044 (CI = +/-0.049; p = 0.080)	0.157	-4.26%
Frequency	2012.1	-0.053 (CI = +/-0.056; p = 0.059)	0.204	-5.19%
Frequency	2012.2	-0.078 (CI = +/-0.055; p = 0.010)	0.423	-7.49%
Frequency	2013.1	-0.076 (CI = +/-0.066; p = 0.027)	0.339	-7.31%
Frequency	2013.2	-0.094 (CI = +/-0.075; p = 0.020)	0.411	-8.94%
Frequency	2014.1	-0.111 (CI = +/-0.089; p = 0.020)	0.449	-10.54%
Frequency	2014.2	-0.091 (CI = +/-0.109; p = 0.089)	0.266	-8.69%
Frequency	2015.1	-0.141 (CI = +/-0.114; p = 0.023)	0.538	-13.12%
Frequency	2015.2	-0.099 (CI = +/-0.138; p = 0.123)	0.289	-9.45%



**UA**

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

Fit	Start Date	Time	Adjusted R <sup>2</sup>	Implied Trend
				Rate
Loss Cost	2003.1	0.030 (CI = +/-0.025; p = 0.024)	0.162	+3.00%
Loss Cost	2003.2	0.035 (CI = +/-0.026; p = 0.011)	0.215	+3.58%
Loss Cost	2004.1	0.031 (CI = +/-0.028; p = 0.033)	0.154	+3.17%
Loss Cost	2004.2	0.031 (CI = +/-0.031; p = 0.049)	0.132	+3.16%
Loss Cost	2005.1	0.034 (CI = +/-0.034; p = 0.048)	0.140	+3.48%
Loss Cost	2005.2	0.026 (CI = +/-0.036; p = 0.142)	0.063	+2.66%
Loss Cost	2006.1	0.033 (CI = +/-0.039; p = 0.087)	0.107	+3.39%
Loss Cost	2006.2	0.036 (CI = +/-0.043; p = 0.099)	0.102	+3.63%
Loss Cost	2007.1	0.044 (CI = +/-0.047; p = 0.067)	0.144	+4.47%
Loss Cost	2007.2	0.063 (CI = +/-0.046; p = 0.012)	0.312	+6.45%
Loss Cost	2008.1	0.074 (CI = +/-0.050; p = 0.007)	0.378	+7.73%
Loss Cost	2008.2	0.082 (CI = +/-0.057; p = 0.008)	0.382	+8.53%
Loss Cost	2009.1	0.069 (CI = +/-0.064; p = 0.036)	0.261	+7.15%
Loss Cost	2009.2	0.064 (CI = +/-0.075; p = 0.085)	0.178	+6.65%
Loss Cost	2010.1	0.072 (CI = +/-0.089; p = 0.099)	0.173	+7.50%
Loss Cost	2010.2	0.067 (CI = +/-0.108; p = 0.191)	0.091	+6.98%
Loss Cost	2011.1	0.103 (CI = +/-0.122; p = 0.089)	0.234	+10.80%
Loss Cost	2011.2	0.078 (CI = +/-0.151; p = 0.262)	0.058	+8.12%
Loss Cost	2012.1	0.082 (CI = +/-0.202; p = 0.360)	-0.002	+8.53%
Loss Cost	2012.2	0.025 (CI = +/-0.261; p = 0.813)	-0.185	+2.56%
Loss Cost	2013.1	0.058 (CI = +/-0.392; p = 0.701)	-0.199	+6.00%
Loss Cost	2013.2	0.008 (CI = +/-0.672; p = 0.972)	-0.333	+0.81%
Severity	2003.1	0.028 (CI = +/-0.023; p = 0.020)	0.173	+2.87%
Severity	2003.2	0.028 (CI = +/-0.025; p = 0.034)	0.145	+2.81%
Severity	2004.1	0.027 (CI = +/-0.028; p = 0.058)	0.116	+2.71%
Severity	2004.2	0.024 (CI = +/-0.030; p = 0.108)	0.076	+2.46%
Severity	2005.1	0.037 (CI = +/-0.029; p = 0.015)	0.224	+3.73%
Severity	2005.2	0.026 (CI = +/-0.029; p = 0.070)	0.118	+2.66%
Severity	2006.1	0.025 (CI = +/-0.032; p = 0.113)	0.086	+2.55%
Severity	2006.2	0.026 (CI = +/-0.035; p = 0.139)	0.073	+2.63%
Severity	2007.1	0.028 (CI = +/-0.040; p = 0.146)	0.073	+2.89%
Severity	2007.2	0.048 (CI = +/-0.036; p = 0.011)	0.313	+4.92%
Severity	2008.1	0.053 (CI = +/-0.040; p = 0.014)	0.316	+5.40%
Severity	2008.2	0.070 (CI = +/-0.039; p = 0.002)	0.501	+7.25%
Severity	2009.1	0.066 (CI = +/-0.045; p = 0.008)	0.416	+6.84%
Severity	2009.2	0.059 (CI = +/-0.052; p = 0.030)	0.302	+6.05%
Severity	2010.1	0.068 (CI = +/-0.061; p = 0.033)	0.318	+6.99%
Severity	2010.2	0.054 (CI = +/-0.071; p = 0.118)	0.165	+5.58%
Severity	2011.1	0.071 (CI = +/-0.085; p = 0.089)	0.234	+7.36%
Severity	2011.2	0.030 (CI = +/-0.082; p = 0.424)	-0.036	+3.00%
Severity	2012.1	0.034 (CI = +/-0.110; p = 0.477)	-0.065	+3.46%
Severity	2012.2	0.029 (CI = +/-0.154; p = 0.653)	-0.148	+2.91%
Severity	2013.1	0.018 (CI = +/-0.234; p = 0.841)	-0.236	+1.83%
Severity	2013.2	-0.003 (CI = +/-0.406; p = 0.986)	-0.333	-0.25%
Frequency	2003.1	0.001 (CI = +/-0.020; p = 0.899)	-0.041	+0.12%
Frequency	2003.2	0.007 (CI = +/-0.020; p = 0.442)	-0.016	+0.75%
Frequency	2004.1	0.004 (CI = +/-0.021; p = 0.667)	-0.036	+0.45%
Frequency	2004.2	0.007 (CI = +/-0.023; p = 0.542)	-0.029	+0.69%
Frequency	2005.1	-0.003 (CI = +/-0.022; p = 0.815)	-0.047	-0.25%
Frequency	2005.2	0.000 (CI = +/-0.024; p = 0.997)	-0.053	+0.00%
Frequency	2006.1	0.008 (CI = +/-0.024; p = 0.492)	-0.027	+0.82%
Frequency	2006.2	0.010 (CI = +/-0.027; p = 0.464)	-0.025	+0.97%
Frequency	2007.1	0.015 (CI = +/-0.030; p = 0.291)	0.011	+1.53%
Frequency	2007.2	0.014 (CI = +/-0.033; p = 0.370)	-0.009	+1.46%
Frequency	2008.1	0.022 (CI = +/-0.037; p = 0.221)	0.041	+2.21%
Frequency	2008.2	0.012 (CI = +/-0.040; p = 0.530)	-0.044	+1.19%
Frequency	2009.1	0.003 (CI = +/-0.044; p = 0.890)	-0.082	+0.29%
Frequency	2009.2	0.006 (CI = +/-0.052; p = 0.817)	-0.085	+0.57%
Frequency	2010.1	0.005 (CI = +/-0.063; p = 0.870)	-0.097	+0.47%
Frequency	2010.2	0.013 (CI = +/-0.075; p = 0.700)	-0.092	+1.33%
Frequency	2011.1	0.032 (CI = +/-0.089; p = 0.437)	-0.038	+3.21%
Frequency	2011.2	0.048 (CI = +/-0.111; p = 0.334)	0.009	+4.97%
Frequency	2012.1	0.048 (CI = +/-0.148; p = 0.459)	-0.056	+4.90%
Frequency	2012.2	-0.003 (CI = +/-0.182; p = 0.964)	-0.199	-0.33%
Frequency	2013.1	0.040 (CI = +/-0.259; p = 0.690)	-0.195	+4.10%
Frequency	2013.2	0.011 (CI = +/-0.447; p = 0.945)	-0.331	+1.06%

**UA**

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

Fit	Start Date	Time	Adjusted R <sup>2</sup>	Implied Trend
				Rate
Loss Cost	2003.1	0.032 (CI = +/-0.023; p = 0.007)	0.220	+3.29%
Loss Cost	2003.2	0.037 (CI = +/-0.024; p = 0.003)	0.271	+3.81%
Loss Cost	2004.1	0.034 (CI = +/-0.025; p = 0.010)	0.214	+3.47%
Loss Cost	2004.2	0.034 (CI = +/-0.027; p = 0.016)	0.193	+3.49%
Loss Cost	2005.1	0.037 (CI = +/-0.030; p = 0.016)	0.200	+3.78%
Loss Cost	2005.2	0.031 (CI = +/-0.031; p = 0.054)	0.126	+3.12%
Loss Cost	2006.1	0.037 (CI = +/-0.033; p = 0.032)	0.170	+3.76%
Loss Cost	2006.2	0.039 (CI = +/-0.037; p = 0.038)	0.165	+3.99%
Loss Cost	2007.1	0.046 (CI = +/-0.040; p = 0.026)	0.204	+4.70%
Loss Cost	2007.2	0.061 (CI = +/-0.039; p = 0.004)	0.351	+6.30%
Loss Cost	2008.1	0.070 (CI = +/-0.042; p = 0.003)	0.400	+7.28%
Loss Cost	2008.2	0.075 (CI = +/-0.047; p = 0.004)	0.395	+7.83%
Loss Cost	2009.1	0.065 (CI = +/-0.052; p = 0.018)	0.290	+6.70%
Loss Cost	2009.2	0.061 (CI = +/-0.060; p = 0.047)	0.214	+6.25%
Loss Cost	2010.1	0.066 (CI = +/-0.069; p = 0.061)	0.202	+6.79%
Loss Cost	2010.2	0.061 (CI = +/-0.081; p = 0.126)	0.127	+6.30%
Loss Cost	2011.1	0.084 (CI = +/-0.091; p = 0.068)	0.225	+8.73%
Loss Cost	2011.2	0.064 (CI = +/-0.107; p = 0.208)	0.078	+6.62%
Loss Cost	2012.1	0.063 (CI = +/-0.133; p = 0.307)	0.021	+6.52%
Loss Cost	2012.2	0.025 (CI = +/-0.159; p = 0.717)	-0.120	+2.57%
Loss Cost	2013.1	0.041 (CI = +/-0.210; p = 0.647)	-0.123	+4.23%
Loss Cost	2013.2	0.010 (CI = +/-0.289; p = 0.930)	-0.198	+1.05%
Severity	2003.1	0.035 (CI = +/-0.021; p = 0.002)	0.283	+3.57%
Severity	2003.2	0.035 (CI = +/-0.023; p = 0.004)	0.258	+3.57%
Severity	2004.1	0.035 (CI = +/-0.025; p = 0.008)	0.229	+3.53%
Severity	2004.2	0.033 (CI = +/-0.027; p = 0.017)	0.190	+3.39%
Severity	2005.1	0.044 (CI = +/-0.025; p = 0.001)	0.347	+4.54%
Severity	2005.2	0.036 (CI = +/-0.026; p = 0.008)	0.259	+3.70%
Severity	2006.1	0.036 (CI = +/-0.028; p = 0.014)	0.230	+3.70%
Severity	2006.2	0.038 (CI = +/-0.031; p = 0.019)	0.219	+3.88%
Severity	2007.1	0.041 (CI = +/-0.034; p = 0.021)	0.222	+4.21%
Severity	2007.2	0.058 (CI = +/-0.031; p = 0.001)	0.457	+5.98%
Severity	2008.1	0.063 (CI = +/-0.034; p = 0.001)	0.461	+6.47%
Severity	2008.2	0.077 (CI = +/-0.032; p = 0.000)	0.608	+8.03%
Severity	2009.1	0.075 (CI = +/-0.037; p = 0.001)	0.547	+7.80%
Severity	2009.2	0.071 (CI = +/-0.042; p = 0.003)	0.467	+7.32%
Severity	2010.1	0.079 (CI = +/-0.047; p = 0.004)	0.480	+8.17%
Severity	2010.2	0.071 (CI = +/-0.055; p = 0.016)	0.371	+7.32%
Severity	2011.1	0.084 (CI = +/-0.062; p = 0.013)	0.426	+8.81%
Severity	2011.2	0.059 (CI = +/-0.065; p = 0.068)	0.248	+6.12%
Severity	2012.1	0.067 (CI = +/-0.080; p = 0.088)	0.236	+6.96%
Severity	2012.2	0.070 (CI = +/-0.102; p = 0.149)	0.170	+7.29%
Severity	2013.1	0.073 (CI = +/-0.137; p = 0.239)	0.092	+7.59%
Severity	2013.2	0.076 (CI = +/-0.193; p = 0.360)	0.002	+7.85%
Frequency	2003.1	-0.003 (CI = +/-0.017; p = 0.750)	-0.034	-0.27%
Frequency	2003.2	0.002 (CI = +/-0.018; p = 0.785)	-0.037	+0.23%
Frequency	2004.1	-0.001 (CI = +/-0.019; p = 0.947)	-0.041	-0.06%
Frequency	2004.2	0.001 (CI = +/-0.020; p = 0.918)	-0.043	+0.10%
Frequency	2005.1	-0.007 (CI = +/-0.019; p = 0.435)	-0.016	-0.73%
Frequency	2005.2	-0.006 (CI = +/-0.021; p = 0.580)	-0.032	-0.56%
Frequency	2006.1	0.001 (CI = +/-0.021; p = 0.957)	-0.050	+0.06%
Frequency	2006.2	0.001 (CI = +/-0.023; p = 0.926)	-0.052	+0.11%
Frequency	2007.1	0.005 (CI = +/-0.026; p = 0.704)	-0.047	+0.47%
Frequency	2007.2	0.003 (CI = +/-0.028; p = 0.826)	-0.056	+0.30%
Frequency	2008.1	0.008 (CI = +/-0.031; p = 0.616)	-0.045	+0.76%
Frequency	2008.2	-0.002 (CI = +/-0.033; p = 0.908)	-0.066	-0.18%
Frequency	2009.1	-0.010 (CI = +/-0.036; p = 0.546)	-0.043	-1.03%
Frequency	2009.2	-0.010 (CI = +/-0.041; p = 0.608)	-0.055	-1.00%
Frequency	2010.1	-0.013 (CI = +/-0.048; p = 0.568)	-0.053	-1.28%
Frequency	2010.2	-0.010 (CI = +/-0.056; p = 0.716)	-0.077	-0.95%
Frequency	2011.1	-0.001 (CI = +/-0.066; p = 0.981)	-0.100	-0.07%
Frequency	2011.2	0.005 (CI = +/-0.080; p = 0.898)	-0.109	+0.47%
Frequency	2012.1	-0.004 (CI = +/-0.099; p = 0.925)	-0.124	-0.42%
Frequency	2012.2	-0.045 (CI = +/-0.106; p = 0.348)	0.001	-4.40%
Frequency	2013.1	-0.032 (CI = +/-0.139; p = 0.597)	-0.109	-3.13%
Frequency	2013.2	-0.065 (CI = +/-0.185; p = 0.407)	-0.031	-6.30%

## UA - Annual

Coverage = UA - Annual

End Trend Period = 2019

Excluded Points = NA

Parameters Included: time

Fit	Start Date	Time	Adjusted R <sup>2</sup>	Implied Trend
				Rate
Loss Cost	2003	0.041 (CI = +/-0.030; p = 0.013)	0.392	+4.14%
Loss Cost	2004	0.038 (CI = +/-0.036; p = 0.041)	0.291	+3.86%
Loss Cost	2005	0.035 (CI = +/-0.044; p = 0.102)	0.188	+3.58%
Loss Cost	2006	0.045 (CI = +/-0.052; p = 0.083)	0.246	+4.59%
Loss Cost	2007	0.071 (CI = +/-0.050; p = 0.012)	0.564	+7.36%
Loss Cost	2008	0.089 (CI = +/-0.058; p = 0.010)	0.651	+9.31%
Loss Cost	2009	0.076 (CI = +/-0.078; p = 0.053)	0.471	+7.92%
Loss Cost	2010	0.081 (CI = +/-0.118; p = 0.129)	0.347	+8.48%
Loss Cost	2011	0.094 (CI = +/-0.204; p = 0.236)	0.228	+9.91%
Loss Cost	2012	0.048 (CI = +/-0.433; p = 0.681)	-0.347	+4.91%
Loss Cost	2013	0.013 (CI = +/-2.801; p = 0.963)	-0.993	+1.30%
Loss Cost	2014	0.395 (CI = +/-NaN; p = NaN)	NaN	+48.40%
Loss Cost	2015		0.000	0.00%
Severity	2003	0.035 (CI = +/-0.026; p = 0.011)	0.405	+3.59%
Severity	2004	0.033 (CI = +/-0.031; p = 0.036)	0.308	+3.38%
Severity	2005	0.036 (CI = +/-0.037; p = 0.059)	0.269	+3.62%
Severity	2006	0.037 (CI = +/-0.046; p = 0.104)	0.208	+3.75%
Severity	2007	0.060 (CI = +/-0.045; p = 0.016)	0.525	+6.14%
Severity	2008	0.081 (CI = +/-0.046; p = 0.005)	0.715	+8.42%
Severity	2009	0.074 (CI = +/-0.063; p = 0.030)	0.571	+7.65%
Severity	2010	0.074 (CI = +/-0.097; p = 0.101)	0.413	+7.66%
Severity	2011	0.063 (CI = +/-0.166; p = 0.312)	0.105	+6.54%
Severity	2012	0.075 (CI = +/-0.387; p = 0.494)	-0.116	+7.74%
Severity	2013	0.074 (CI = +/-2.553; p = 0.774)	-0.759	+7.73%
Severity	2014	0.422 (CI = +/-NaN; p = NaN)	NaN	+52.57%
Severity	2015		0.000	0.00%
Frequency	2003	0.005 (CI = +/-0.015; p = 0.456)	-0.035	+0.53%
Frequency	2004	0.005 (CI = +/-0.018; p = 0.583)	-0.066	+0.46%
Frequency	2005	0.000 (CI = +/-0.021; p = 0.968)	-0.111	-0.04%
Frequency	2006	0.008 (CI = +/-0.022; p = 0.421)	-0.032	+0.81%
Frequency	2007	0.011 (CI = +/-0.027; p = 0.357)	-0.004	+1.15%
Frequency	2008	0.008 (CI = +/-0.036; p = 0.601)	-0.110	+0.82%
Frequency	2009	0.003 (CI = +/-0.050; p = 0.902)	-0.196	+0.25%
Frequency	2010	0.008 (CI = +/-0.075; p = 0.793)	-0.226	+0.76%
Frequency	2011	0.031 (CI = +/-0.114; p = 0.447)	-0.063	+3.16%
Frequency	2012	-0.027 (CI = +/-0.094; p = 0.349)	0.135	-2.62%
Frequency	2013	-0.061 (CI = +/-0.248; p = 0.196)	0.817	-5.96%
Frequency	2014	-0.028 (CI = +/-NaN; p = NaN)	NaN	-2.73%
Frequency	2015		0.000	0.00%

## UA - Annual

Coverage = UA - Annual  
 End Trend Period = 2018  
 Excluded Points = NA  
 Parameters Included: time

Fit	Start Date	Time	Adjusted R <sup>2</sup>	Implied Trend
				Rate
Loss Cost	2003	0.041 (CI = +/-0.030; p = 0.013)	0.392	+4.14%
Loss Cost	2004	0.038 (CI = +/-0.036; p = 0.041)	0.291	+3.86%
Loss Cost	2005	0.035 (CI = +/-0.044; p = 0.102)	0.188	+3.58%
Loss Cost	2006	0.045 (CI = +/-0.052; p = 0.083)	0.246	+4.59%
Loss Cost	2007	0.071 (CI = +/-0.050; p = 0.012)	0.564	+7.36%
Loss Cost	2008	0.089 (CI = +/-0.058; p = 0.010)	0.651	+9.31%
Loss Cost	2009	0.076 (CI = +/-0.078; p = 0.053)	0.471	+7.92%
Loss Cost	2010	0.081 (CI = +/-0.118; p = 0.129)	0.347	+8.48%
Loss Cost	2011	0.094 (CI = +/-0.204; p = 0.236)	0.228	+9.91%
Loss Cost	2012	0.048 (CI = +/-0.433; p = 0.681)	-0.347	+4.91%
Loss Cost	2013	0.013 (CI = +/-2.801; p = 0.963)	-0.993	+1.30%
Loss Cost	2014	0.395 (CI = +/-NaN; p = NaN)	NaN	+48.40%
Loss Cost	2015		0.000	0.00%
Severity	2003	0.035 (CI = +/-0.026; p = 0.011)	0.405	+3.59%
Severity	2004	0.033 (CI = +/-0.031; p = 0.036)	0.308	+3.38%
Severity	2005	0.036 (CI = +/-0.037; p = 0.059)	0.269	+3.62%
Severity	2006	0.037 (CI = +/-0.046; p = 0.104)	0.208	+3.75%
Severity	2007	0.060 (CI = +/-0.045; p = 0.016)	0.525	+6.14%
Severity	2008	0.081 (CI = +/-0.046; p = 0.005)	0.715	+8.42%
Severity	2009	0.074 (CI = +/-0.063; p = 0.030)	0.571	+7.65%
Severity	2010	0.074 (CI = +/-0.097; p = 0.101)	0.413	+7.66%
Severity	2011	0.063 (CI = +/-0.166; p = 0.312)	0.105	+6.54%
Severity	2012	0.075 (CI = +/-0.387; p = 0.494)	-0.116	+7.74%
Severity	2013	0.074 (CI = +/-2.553; p = 0.774)	-0.759	+7.73%
Severity	2014	0.422 (CI = +/-NaN; p = NaN)	NaN	+52.57%
Severity	2015		0.000	0.00%
Frequency	2003	0.005 (CI = +/-0.015; p = 0.456)	-0.035	+0.53%
Frequency	2004	0.005 (CI = +/-0.018; p = 0.583)	-0.066	+0.46%
Frequency	2005	0.000 (CI = +/-0.021; p = 0.968)	-0.111	-0.04%
Frequency	2006	0.008 (CI = +/-0.022; p = 0.421)	-0.032	+0.81%
Frequency	2007	0.011 (CI = +/-0.027; p = 0.357)	-0.004	+1.15%
Frequency	2008	0.008 (CI = +/-0.036; p = 0.601)	-0.110	+0.82%
Frequency	2009	0.003 (CI = +/-0.050; p = 0.902)	-0.196	+0.25%
Frequency	2010	0.008 (CI = +/-0.075; p = 0.793)	-0.226	+0.76%
Frequency	2011	0.031 (CI = +/-0.114; p = 0.447)	-0.063	+3.16%
Frequency	2012	-0.027 (CI = +/-0.094; p = 0.349)	0.135	-2.62%
Frequency	2013	-0.061 (CI = +/-0.248; p = 0.196)	0.817	-5.96%
Frequency	2014	-0.028 (CI = +/-NaN; p = NaN)	NaN	-2.73%
Frequency	2015		0.000	0.00%

**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>	Implied Trend Rate
Loss Cost	2003.1	0.030 (CI = +/-0.004; p = 0.000)	0.081 (CI = +/-0.042; p = 0.001)	0.867	+3.01%
Loss Cost	2003.2	0.031 (CI = +/-0.004; p = 0.000)	0.091 (CI = +/-0.038; p = 0.000)	0.899	+3.20%
Loss Cost	2004.1	0.032 (CI = +/-0.004; p = 0.000)	0.090 (CI = +/-0.039; p = 0.000)	0.895	+3.22%
Loss Cost	2004.2	0.032 (CI = +/-0.004; p = 0.000)	0.092 (CI = +/-0.040; p = 0.000)	0.888	+3.27%
Loss Cost	2005.1	0.034 (CI = +/-0.004; p = 0.000)	0.085 (CI = +/-0.039; p = 0.000)	0.901	+3.41%
Loss Cost	2005.2	0.033 (CI = +/-0.005; p = 0.000)	0.083 (CI = +/-0.040; p = 0.000)	0.887	+3.37%
Loss Cost	2006.1	0.034 (CI = +/-0.005; p = 0.000)	0.080 (CI = +/-0.041; p = 0.000)	0.885	+3.43%
Loss Cost	2006.2	0.033 (CI = +/-0.005; p = 0.000)	0.078 (CI = +/-0.043; p = 0.001)	0.868	+3.39%
Loss Cost	2007.1	0.034 (CI = +/-0.006; p = 0.000)	0.076 (CI = +/-0.044; p = 0.002)	0.863	+3.44%
Loss Cost	2007.2	0.035 (CI = +/-0.006; p = 0.000)	0.083 (CI = +/-0.044; p = 0.001)	0.871	+3.60%
Loss Cost	2008.1	0.036 (CI = +/-0.006; p = 0.000)	0.078 (CI = +/-0.045; p = 0.002)	0.872	+3.71%
Loss Cost	2008.2	0.036 (CI = +/-0.007; p = 0.000)	0.077 (CI = +/-0.047; p = 0.003)	0.851	+3.69%
Loss Cost	2009.1	0.037 (CI = +/-0.008; p = 0.000)	0.073 (CI = +/-0.048; p = 0.005)	0.850	+3.80%
Loss Cost	2009.2	0.038 (CI = +/-0.008; p = 0.000)	0.074 (CI = +/-0.051; p = 0.007)	0.829	+3.85%
Loss Cost	2010.1	0.038 (CI = +/-0.009; p = 0.000)	0.072 (CI = +/-0.054; p = 0.012)	0.819	+3.91%
Loss Cost	2010.2	0.036 (CI = +/-0.010; p = 0.000)	0.063 (CI = +/-0.053; p = 0.021)	0.787	+3.62%
Loss Cost	2011.1	0.034 (CI = +/-0.011; p = 0.000)	0.068 (CI = +/-0.055; p = 0.020)	0.765	+3.48%
Loss Cost	2011.2	0.030 (CI = +/-0.010; p = 0.000)	0.055 (CI = +/-0.049; p = 0.030)	0.737	+3.00%
Loss Cost	2012.1	0.028 (CI = +/-0.011; p = 0.000)	0.058 (CI = +/-0.052; p = 0.032)	0.709	+2.88%
Loss Cost	2012.2	0.024 (CI = +/-0.011; p = 0.001)	0.047 (CI = +/-0.048; p = 0.056)	0.637	+2.44%
Loss Cost	2013.1	0.024 (CI = +/-0.013; p = 0.002)	0.048 (CI = +/-0.053; p = 0.071)	0.605	+2.39%
Loss Cost	2013.2	0.020 (CI = +/-0.014; p = 0.011)	0.040 (CI = +/-0.054; p = 0.126)	0.465	+2.02%
Loss Cost	2014.1	0.017 (CI = +/-0.017; p = 0.050)	0.047 (CI = +/-0.058; p = 0.096)	0.421	+1.69%
Loss Cost	2014.2	0.016 (CI = +/-0.020; p = 0.109)	0.046 (CI = +/-0.065; p = 0.139)	0.283	+1.61%
Loss Cost	2015.1	0.008 (CI = +/-0.023; p = 0.415)	0.060 (CI = +/-0.065; p = 0.066)	0.326	+0.83%
Loss Cost	2015.2	0.010 (CI = +/-0.029; p = 0.433)	0.063 (CI = +/-0.076; p = 0.089)	0.260	+1.00%
Loss Cost	2016.1	0.008 (CI = +/-0.041; p = 0.618)	0.065 (CI = +/-0.094; p = 0.135)	0.227	+0.85%
Loss Cost	2016.2	0.014 (CI = +/-0.057; p = 0.529)	0.072 (CI = +/-0.116; p = 0.161)	0.192	+1.43%
Severity	2003.1	0.028 (CI = +/-0.008; p = 0.000)	0.112 (CI = +/-0.075; p = 0.005)	0.669	+2.89%
Severity	2003.2	0.030 (CI = +/-0.008; p = 0.000)	0.119 (CI = +/-0.076; p = 0.003)	0.675	+3.03%
Severity	2004.1	0.032 (CI = +/-0.008; p = 0.000)	0.108 (CI = +/-0.075; p = 0.006)	0.705	+3.24%
Severity	2004.2	0.034 (CI = +/-0.008; p = 0.000)	0.117 (CI = +/-0.075; p = 0.003)	0.719	+3.43%
Severity	2005.1	0.037 (CI = +/-0.008; p = 0.000)	0.101 (CI = +/-0.070; p = 0.006)	0.773	+3.75%
Severity	2005.2	0.039 (CI = +/-0.008; p = 0.000)	0.109 (CI = +/-0.070; p = 0.003)	0.780	+3.93%
Severity	2006.1	0.041 (CI = +/-0.008; p = 0.000)	0.097 (CI = +/-0.067; p = 0.006)	0.811	+4.21%
Severity	2006.2	0.043 (CI = +/-0.009; p = 0.000)	0.104 (CI = +/-0.067; p = 0.004)	0.813	+4.39%
Severity	2007.1	0.045 (CI = +/-0.009; p = 0.000)	0.095 (CI = +/-0.067; p = 0.008)	0.827	+4.61%
Severity	2007.2	0.046 (CI = +/-0.010; p = 0.000)	0.098 (CI = +/-0.070; p = 0.008)	0.812	+4.70%
Severity	2008.1	0.050 (CI = +/-0.009; p = 0.000)	0.083 (CI = +/-0.065; p = 0.015)	0.850	+5.08%
Severity	2008.2	0.053 (CI = +/-0.009; p = 0.000)	0.094 (CI = +/-0.063; p = 0.005)	0.867	+5.40%
Severity	2009.1	0.057 (CI = +/-0.008; p = 0.000)	0.076 (CI = +/-0.054; p = 0.008)	0.911	+5.88%
Severity	2009.2	0.060 (CI = +/-0.008; p = 0.000)	0.087 (CI = +/-0.050; p = 0.002)	0.925	+6.20%
Severity	2010.1	0.062 (CI = +/-0.009; p = 0.000)	0.080 (CI = +/-0.051; p = 0.004)	0.926	+6.40%
Severity	2010.2	0.063 (CI = +/-0.010; p = 0.000)	0.085 (CI = +/-0.053; p = 0.004)	0.917	+6.53%
Severity	2011.1	0.065 (CI = +/-0.011; p = 0.000)	0.079 (CI = +/-0.056; p = 0.009)	0.915	+6.72%
Severity	2011.2	0.064 (CI = +/-0.012; p = 0.000)	0.075 (CI = +/-0.059; p = 0.016)	0.895	+6.58%
Severity	2012.1	0.063 (CI = +/-0.014; p = 0.000)	0.076 (CI = +/-0.064; p = 0.022)	0.880	+6.55%
Severity	2012.2	0.063 (CI = +/-0.016; p = 0.000)	0.076 (CI = +/-0.069; p = 0.033)	0.850	+6.53%
Severity	2013.1	0.063 (CI = +/-0.019; p = 0.000)	0.076 (CI = +/-0.075; p = 0.047)	0.829	+6.49%
Severity	2013.2	0.060 (CI = +/-0.021; p = 0.000)	0.070 (CI = +/-0.080; p = 0.082)	0.771	+6.16%
Severity	2014.1	0.051 (CI = +/-0.023; p = 0.001)	0.088 (CI = +/-0.078; p = 0.031)	0.764	+5.28%
Severity	2014.2	0.042 (CI = +/-0.022; p = 0.002)	0.070 (CI = +/-0.068; p = 0.046)	0.701	+4.25%
Severity	2015.1	0.034 (CI = +/-0.025; p = 0.013)	0.083 (CI = +/-0.071; p = 0.027)	0.695	+3.49%
Severity	2015.2	0.023 (CI = +/-0.023; p = 0.048)	0.067 (CI = +/-0.059; p = 0.033)	0.594	+2.35%
Severity	2016.1	0.020 (CI = +/-0.031; p = 0.170)	0.072 (CI = +/-0.072; p = 0.049)	0.578	+1.98%
Severity	2016.2	0.022 (CI = +/-0.045; p = 0.256)	0.075 (CI = +/-0.091; p = 0.086)	0.450	+2.17%
Frequency	2003.1	0.001 (CI = +/-0.007; p = 0.718)	-0.031 (CI = +/-0.065; p = 0.345)	-0.031	+0.12%
Frequency	2003.2	0.002 (CI = +/-0.007; p = 0.639)	-0.028 (CI = +/-0.067; p = 0.397)	-0.034	+0.16%
Frequency	2004.1	0.000 (CI = +/-0.007; p = 0.957)	-0.018 (CI = +/-0.066; p = 0.578)	-0.057	-0.02%
Frequency	2004.2	-0.002 (CI = +/-0.007; p = 0.678)	-0.025 (CI = +/-0.067; p = 0.447)	-0.043	-0.15%
Frequency	2005.1	-0.003 (CI = +/-0.008; p = 0.389)	-0.016 (CI = +/-0.067; p = 0.625)	-0.033	-0.33%
Frequency	2005.2	-0.005 (CI = +/-0.008; p = 0.163)	-0.026 (CI = +/-0.065; p = 0.412)	0.026	-0.54%
Frequency	2006.1	-0.007 (CI = +/-0.008; p = 0.064)	-0.016 (CI = +/-0.064; p = 0.604)	0.075	-0.75%
Frequency	2006.2	-0.010 (CI = +/-0.008; p = 0.021)	-0.026 (CI = +/-0.063; p = 0.403)	0.155	-0.96%
Frequency	2007.1	-0.011 (CI = +/-0.009; p = 0.012)	-0.019 (CI = +/-0.064; p = 0.553)	0.197	-1.12%
Frequency	2007.2	-0.011 (CI = +/-0.009; p = 0.027)	-0.015 (CI = +/-0.066; p = 0.636)	0.139	-1.05%
Frequency	2008.1	-0.013 (CI = +/-0.009; p = 0.009)	-0.004 (CI = +/-0.065; p = 0.889)	0.220	-1.30%
Frequency	2008.2	-0.016 (CI = +/-0.009; p = 0.002)	-0.017 (CI = +/-0.062; p = 0.581)	0.345	-1.62%
Frequency	2009.1	-0.020 (CI = +/-0.009; p = 0.000)	-0.003 (CI = +/-0.058; p = 0.907)	0.468	-1.96%
Frequency	2009.2	-0.022 (CI = +/-0.009; p = 0.000)	-0.013 (CI = +/-0.057; p = 0.650)	0.536	-2.22%
Frequency	2010.1	-0.024 (CI = +/-0.010; p = 0.000)	-0.008 (CI = +/-0.060; p = 0.773)	0.531	-2.34%
Frequency	2010.2	-0.028 (CI = +/-0.010; p = 0.000)	-0.021 (CI = +/-0.055; p = 0.425)	0.647	-2.73%
Frequency	2011.1	-0.031 (CI = +/-0.010; p = 0.000)	-0.011 (CI = +/-0.054; p = 0.665)	0.694	-3.04%
Frequency	2011.2	-0.034 (CI = +/-0.011; p = 0.000)	-0.021 (CI = +/-0.053; p = 0.414)	0.739	-3.36%
Frequency	2012.1	-0.035 (CI = +/-0.012; p = 0.000)	-0.018 (CI = +/-0.057; p = 0.497)	0.715	-3.44%
Frequency	2012.2	-0.039 (CI = +/-0.013; p = 0.000)	-0.029 (CI = +/-0.055; p = 0.281)	0.759	-3.83%
Frequency	2013.1	-0.039 (CI = +/-0.015; p = 0.000)	-0.028 (CI = +/-0.060; p = 0.327)	0.725	-3.85%
Frequency	2013.2	-0.040 (CI = +/-0.018; p = 0.001)	-0.029 (CI = +/-0.066; p = 0.347)	0.668	-3.90%
Frequency	2014.1	-0.035 (CI = +/-0.020; p = 0.004)	-0.040 (CI = +/-0.069; p = 0.219)	0.608	-3.41%
Frequency	2014.2	-0.026 (CI = +/-0.019; p = 0.013)	-0.024 (CI = +/-0.059; p = 0.378)	0.475	-2.54%
Frequency	2015.1	-0.026 (CI = +/-0.024; p = 0.037)	-0.023 (CI = +/-0.069; p = 0.447)	0.410	-2.56%
Frequency	2015.2	-0.013 (CI = +/-0.017; p = 0.111)	-0.004 (CI = +/-0.045; p = 0.826)	0.161	-1.32%
Frequency	2016.1	-0.011 (CI = +/-0.024; p = 0.288)	-0.007 (CI = +/-0.055; p = 0.745)	-0.031	-1.11%
Frequency	2016.2	-0.007 (CI = +/-0.033; p = 0.575)	-0.003 (CI = +/-0.068; p = 0.909)	-0.368	-0.73%

**CL**

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

Fit	Start Date	Time	Implied Trend	
			Adjusted R <sup>2</sup>	Rate
Loss Cost	2003.1	0.030 (CI = +/-0.005; p = 0.000)	0.808	+3.06%
Loss Cost	2003.2	0.031 (CI = +/-0.005; p = 0.000)	0.824	+3.20%
Loss Cost	2004.1	0.032 (CI = +/-0.005; p = 0.000)	0.821	+3.28%
Loss Cost	2004.2	0.032 (CI = +/-0.006; p = 0.000)	0.806	+3.27%
Loss Cost	2005.1	0.034 (CI = +/-0.006; p = 0.000)	0.832	+3.47%
Loss Cost	2005.2	0.033 (CI = +/-0.006; p = 0.000)	0.815	+3.37%
Loss Cost	2006.1	0.034 (CI = +/-0.006; p = 0.000)	0.818	+3.50%
Loss Cost	2006.2	0.033 (CI = +/-0.007; p = 0.000)	0.797	+3.39%
Loss Cost	2007.1	0.034 (CI = +/-0.007; p = 0.000)	0.797	+3.51%
Loss Cost	2007.2	0.035 (CI = +/-0.008; p = 0.000)	0.789	+3.60%
Loss Cost	2008.1	0.037 (CI = +/-0.008; p = 0.000)	0.801	+3.80%
Loss Cost	2008.2	0.036 (CI = +/-0.009; p = 0.000)	0.773	+3.69%
Loss Cost	2009.1	0.038 (CI = +/-0.009; p = 0.000)	0.782	+3.90%
Loss Cost	2009.2	0.038 (CI = +/-0.010; p = 0.000)	0.752	+3.85%
Loss Cost	2010.1	0.039 (CI = +/-0.011; p = 0.000)	0.749	+4.03%
Loss Cost	2010.2	0.036 (CI = +/-0.011; p = 0.000)	0.718	+3.62%
Loss Cost	2011.1	0.035 (CI = +/-0.012; p = 0.000)	0.680	+3.61%
Loss Cost	2011.2	0.030 (CI = +/-0.011; p = 0.000)	0.652	+3.00%
Loss Cost	2012.1	0.030 (CI = +/-0.013; p = 0.000)	0.610	+3.02%
Loss Cost	2012.2	0.024 (CI = +/-0.012; p = 0.001)	0.539	+2.44%
Loss Cost	2013.1	0.025 (CI = +/-0.014; p = 0.003)	0.506	+2.55%
Loss Cost	2013.2	0.020 (CI = +/-0.015; p = 0.015)	0.378	+2.02%
Loss Cost	2014.1	0.019 (CI = +/-0.018; p = 0.045)	0.279	+1.89%
Loss Cost	2014.2	0.016 (CI = +/-0.022; p = 0.132)	0.148	+1.61%
Loss Cost	2015.1	0.012 (CI = +/-0.026; p = 0.327)	0.010	+1.20%
Loss Cost	2015.2	0.010 (CI = +/-0.034; p = 0.507)	-0.068	+1.00%
Loss Cost	2016.1	0.015 (CI = +/-0.044; p = 0.450)	-0.052	+1.47%
Loss Cost	2016.2	0.014 (CI = +/-0.062; p = 0.585)	-0.124	+1.43%
Severity	2003.1	0.029 (CI = +/-0.009; p = 0.000)	0.585	+2.95%
Severity	2003.2	0.030 (CI = +/-0.009; p = 0.000)	0.579	+3.03%
Severity	2004.1	0.033 (CI = +/-0.009; p = 0.000)	0.629	+3.31%
Severity	2004.2	0.034 (CI = +/-0.010; p = 0.000)	0.629	+3.43%
Severity	2005.1	0.038 (CI = +/-0.009; p = 0.000)	0.710	+3.82%
Severity	2005.2	0.039 (CI = +/-0.010; p = 0.000)	0.703	+3.93%
Severity	2006.1	0.042 (CI = +/-0.009; p = 0.000)	0.754	+4.29%
Severity	2006.2	0.043 (CI = +/-0.010; p = 0.000)	0.745	+4.39%
Severity	2007.1	0.046 (CI = +/-0.010; p = 0.000)	0.773	+4.70%
Severity	2007.2	0.046 (CI = +/-0.011; p = 0.000)	0.751	+4.70%
Severity	2008.1	0.050 (CI = +/-0.011; p = 0.000)	0.809	+5.17%
Severity	2008.2	0.053 (CI = +/-0.011; p = 0.000)	0.811	+5.40%
Severity	2009.1	0.058 (CI = +/-0.010; p = 0.000)	0.876	+5.98%
Severity	2009.2	0.060 (CI = +/-0.011; p = 0.000)	0.876	+6.20%
Severity	2010.1	0.063 (CI = +/-0.011; p = 0.000)	0.884	+6.53%
Severity	2010.2	0.063 (CI = +/-0.012; p = 0.000)	0.867	+6.53%
Severity	2011.1	0.067 (CI = +/-0.013; p = 0.000)	0.872	+6.88%
Severity	2011.2	0.064 (CI = +/-0.014; p = 0.000)	0.849	+6.58%
Severity	2012.1	0.065 (CI = +/-0.016; p = 0.000)	0.832	+6.74%
Severity	2012.2	0.063 (CI = +/-0.018; p = 0.000)	0.795	+6.53%
Severity	2013.1	0.065 (CI = +/-0.021; p = 0.000)	0.772	+6.74%
Severity	2013.2	0.060 (CI = +/-0.024; p = 0.000)	0.714	+6.16%
Severity	2014.1	0.055 (CI = +/-0.027; p = 0.001)	0.634	+5.66%
Severity	2014.2	0.042 (CI = +/-0.026; p = 0.005)	0.550	+4.25%
Severity	2015.1	0.039 (CI = +/-0.032; p = 0.022)	0.436	+4.01%
Severity	2015.2	0.023 (CI = +/-0.031; p = 0.117)	0.215	+2.35%
Severity	2016.1	0.026 (CI = +/-0.041; p = 0.162)	0.180	+2.68%
Severity	2016.2	0.022 (CI = +/-0.057; p = 0.373)	-0.007	+2.17%
Frequency	2003.1	0.001 (CI = +/-0.007; p = 0.753)	-0.028	+0.10%
Frequency	2003.2	0.002 (CI = +/-0.007; p = 0.638)	-0.025	+0.16%
Frequency	2004.1	0.000 (CI = +/-0.007; p = 0.932)	-0.033	-0.03%
Frequency	2004.2	-0.002 (CI = +/-0.007; p = 0.676)	-0.028	-0.15%
Frequency	2005.1	-0.003 (CI = +/-0.008; p = 0.366)	-0.005	-0.34%
Frequency	2005.2	-0.005 (CI = +/-0.008; p = 0.161)	0.037	-0.54%
Frequency	2006.1	-0.008 (CI = +/-0.008; p = 0.055)	0.101	-0.76%
Frequency	2006.2	-0.010 (CI = +/-0.008; p = 0.021)	0.165	-0.96%
Frequency	2007.1	-0.011 (CI = +/-0.008; p = 0.009)	0.219	-1.14%
Frequency	2007.2	-0.011 (CI = +/-0.009; p = 0.024)	0.168	-1.05%
Frequency	2008.1	-0.013 (CI = +/-0.009; p = 0.007)	0.255	-1.31%
Frequency	2008.2	-0.016 (CI = +/-0.009; p = 0.001)	0.367	-1.62%
Frequency	2009.1	-0.020 (CI = +/-0.009; p = 0.000)	0.494	-1.96%
Frequency	2009.2	-0.022 (CI = +/-0.009; p = 0.000)	0.556	-2.22%
Frequency	2010.1	-0.024 (CI = +/-0.010; p = 0.000)	0.554	-2.35%
Frequency	2010.2	-0.028 (CI = +/-0.010; p = 0.000)	0.654	-2.73%
Frequency	2011.1	-0.031 (CI = +/-0.010; p = 0.000)	0.709	-3.06%
Frequency	2011.2	-0.034 (CI = +/-0.011; p = 0.000)	0.744	-3.36%
Frequency	2012.1	-0.035 (CI = +/-0.012; p = 0.000)	0.725	-3.49%
Frequency	2012.2	-0.039 (CI = +/-0.013; p = 0.000)	0.754	-3.83%
Frequency	2013.1	-0.040 (CI = +/-0.015; p = 0.000)	0.723	-3.93%
Frequency	2013.2	-0.040 (CI = +/-0.017; p = 0.000)	0.669	-3.90%
Frequency	2014.1	-0.036 (CI = +/-0.020; p = 0.002)	0.578	-3.57%
Frequency	2014.2	-0.026 (CI = +/-0.018; p = 0.011)	0.483	-2.54%
Frequency	2015.1	-0.027 (CI = +/-0.022; p = 0.023)	0.436	-2.70%
Frequency	2015.2	-0.013 (CI = +/-0.016; p = 0.085)	0.274	-1.32%
Frequency	2016.1	-0.012 (CI = +/-0.021; p = 0.211)	0.121	-1.18%
Frequency	2016.2	-0.007 (CI = +/-0.028; p = 0.527)	-0.098	-0.73%

**CL**

Coverage = CL  
 End Trend Period = 2019.2  
 Excluded Points = 2016.2  
 Parameters Included: time, seasonality

Fit	Start Date	Time	Seasonality	Adjusted R <sup>2</sup>	Implied Trend
					Rate
Loss Cost	2003.1	0.029 (CI = +/-0.004; p = 0.000)	0.076 (CI = +/-0.043; p = 0.001)	0.862	+2.96%
Loss Cost	2003.2	0.031 (CI = +/-0.004; p = 0.000)	0.087 (CI = +/-0.038; p = 0.000)	0.895	+3.15%
Loss Cost	2004.1	0.031 (CI = +/-0.004; p = 0.000)	0.085 (CI = +/-0.039; p = 0.000)	0.891	+3.17%
Loss Cost	2004.2	0.032 (CI = +/-0.005; p = 0.000)	0.088 (CI = +/-0.040; p = 0.000)	0.884	+3.22%
Loss Cost	2005.1	0.033 (CI = +/-0.005; p = 0.000)	0.081 (CI = +/-0.039; p = 0.000)	0.898	+3.36%
Loss Cost	2005.2	0.033 (CI = +/-0.005; p = 0.000)	0.078 (CI = +/-0.040; p = 0.000)	0.884	+3.31%
Loss Cost	2006.1	0.033 (CI = +/-0.005; p = 0.000)	0.075 (CI = +/-0.041; p = 0.001)	0.882	+3.38%
Loss Cost	2006.2	0.033 (CI = +/-0.005; p = 0.000)	0.073 (CI = +/-0.043; p = 0.002)	0.864	+3.32%
Loss Cost	2007.1	0.033 (CI = +/-0.006; p = 0.000)	0.071 (CI = +/-0.045; p = 0.003)	0.860	+3.38%
Loss Cost	2007.2	0.035 (CI = +/-0.006; p = 0.000)	0.077 (CI = +/-0.044; p = 0.001)	0.867	+3.54%
Loss Cost	2008.1	0.036 (CI = +/-0.006; p = 0.000)	0.073 (CI = +/-0.045; p = 0.003)	0.870	+3.65%
Loss Cost	2008.2	0.036 (CI = +/-0.007; p = 0.000)	0.071 (CI = +/-0.047; p = 0.005)	0.848	+3.62%
Loss Cost	2009.1	0.037 (CI = +/-0.008; p = 0.000)	0.067 (CI = +/-0.049; p = 0.010)	0.848	+3.74%
Loss Cost	2009.2	0.037 (CI = +/-0.008; p = 0.000)	0.068 (CI = +/-0.052; p = 0.013)	0.826	+3.77%
Loss Cost	2010.1	0.038 (CI = +/-0.009; p = 0.000)	0.065 (CI = +/-0.055; p = 0.022)	0.818	+3.84%
Loss Cost	2010.2	0.035 (CI = +/-0.009; p = 0.000)	0.056 (CI = +/-0.053; p = 0.040)	0.788	+3.54%
Loss Cost	2011.1	0.034 (CI = +/-0.011; p = 0.000)	0.060 (CI = +/-0.056; p = 0.038)	0.766	+3.41%
Loss Cost	2011.2	0.029 (CI = +/-0.009; p = 0.000)	0.046 (CI = +/-0.047; p = 0.057)	0.752	+2.91%
Loss Cost	2012.1	0.028 (CI = +/-0.011; p = 0.000)	0.048 (CI = +/-0.051; p = 0.062)	0.724	+2.83%
Loss Cost	2012.2	0.024 (CI = +/-0.010; p = 0.000)	0.037 (CI = +/-0.045; p = 0.101)	0.673	+2.38%
Loss Cost	2013.1	0.024 (CI = +/-0.012; p = 0.001)	0.037 (CI = +/-0.051; p = 0.138)	0.644	+2.39%
Loss Cost	2013.2	0.020 (CI = +/-0.013; p = 0.006)	0.029 (CI = +/-0.050; p = 0.226)	0.524	+2.02%
Loss Cost	2014.1	0.018 (CI = +/-0.015; p = 0.029)	0.034 (CI = +/-0.056; p = 0.195)	0.462	+1.80%
Loss Cost	2014.2	0.017 (CI = +/-0.019; p = 0.070)	0.033 (CI = +/-0.063; p = 0.250)	0.324	+1.75%
Loss Cost	2015.1	0.011 (CI = +/-0.023; p = 0.283)	0.047 (CI = +/-0.070; p = 0.154)	0.295	+1.13%
Loss Cost	2015.2	0.014 (CI = +/-0.031; p = 0.289)	0.050 (CI = +/-0.081; p = 0.173)	0.250	+1.43%
Loss Cost	2016.1	0.021 (CI = +/-0.050; p = 0.322)	0.039 (CI = +/-0.114; p = 0.398)	0.239	+2.07%
Severity	2003.1	0.028 (CI = +/-0.008; p = 0.000)	0.104 (CI = +/-0.076; p = 0.009)	0.650	+2.81%
Severity	2003.2	0.029 (CI = +/-0.008; p = 0.000)	0.112 (CI = +/-0.077; p = 0.006)	0.656	+2.94%
Severity	2004.1	0.031 (CI = +/-0.008; p = 0.000)	0.100 (CI = +/-0.076; p = 0.011)	0.688	+3.16%
Severity	2004.2	0.033 (CI = +/-0.008; p = 0.000)	0.110 (CI = +/-0.076; p = 0.006)	0.703	+3.34%
Severity	2005.1	0.036 (CI = +/-0.008; p = 0.000)	0.094 (CI = +/-0.070; p = 0.011)	0.763	+3.66%
Severity	2005.2	0.038 (CI = +/-0.008; p = 0.000)	0.102 (CI = +/-0.070; p = 0.006)	0.770	+3.84%
Severity	2006.1	0.040 (CI = +/-0.008; p = 0.000)	0.089 (CI = +/-0.067; p = 0.012)	0.805	+4.12%
Severity	2006.2	0.042 (CI = +/-0.009; p = 0.000)	0.097 (CI = +/-0.068; p = 0.007)	0.806	+4.29%
Severity	2007.1	0.044 (CI = +/-0.009; p = 0.000)	0.087 (CI = +/-0.068; p = 0.015)	0.822	+4.52%
Severity	2007.2	0.045 (CI = +/-0.010; p = 0.000)	0.090 (CI = +/-0.071; p = 0.015)	0.806	+4.59%
Severity	2008.1	0.049 (CI = +/-0.009; p = 0.000)	0.074 (CI = +/-0.065; p = 0.028)	0.850	+4.98%
Severity	2008.2	0.052 (CI = +/-0.009; p = 0.000)	0.085 (CI = +/-0.063; p = 0.010)	0.867	+5.29%
Severity	2009.1	0.056 (CI = +/-0.008; p = 0.000)	0.067 (CI = +/-0.052; p = 0.014)	0.918	+5.77%
Severity	2009.2	0.059 (CI = +/-0.008; p = 0.000)	0.077 (CI = +/-0.048; p = 0.003)	0.932	+6.09%
Severity	2010.1	0.061 (CI = +/-0.008; p = 0.000)	0.070 (CI = +/-0.048; p = 0.007)	0.935	+6.30%
Severity	2010.2	0.062 (CI = +/-0.009; p = 0.000)	0.074 (CI = +/-0.051; p = 0.007)	0.928	+6.42%
Severity	2011.1	0.064 (CI = +/-0.010; p = 0.000)	0.067 (CI = +/-0.052; p = 0.015)	0.928	+6.62%
Severity	2011.2	0.063 (CI = +/-0.011; p = 0.000)	0.063 (CI = +/-0.055; p = 0.028)	0.912	+6.46%
Severity	2012.1	0.063 (CI = +/-0.013; p = 0.000)	0.062 (CI = +/-0.060; p = 0.042)	0.900	+6.48%
Severity	2012.2	0.062 (CI = +/-0.015; p = 0.000)	0.062 (CI = +/-0.065; p = 0.061)	0.875	+6.44%
Severity	2013.1	0.063 (CI = +/-0.017; p = 0.000)	0.060 (CI = +/-0.072; p = 0.092)	0.858	+6.49%
Severity	2013.2	0.060 (CI = +/-0.020; p = 0.000)	0.054 (CI = +/-0.077; p = 0.149)	0.812	+6.16%
Severity	2014.1	0.053 (CI = +/-0.021; p = 0.000)	0.071 (CI = +/-0.077; p = 0.067)	0.800	+5.42%
Severity	2014.2	0.043 (CI = +/-0.019; p = 0.001)	0.055 (CI = +/-0.063; p = 0.079)	0.777	+4.42%
Severity	2015.1	0.038 (CI = +/-0.024; p = 0.008)	0.066 (CI = +/-0.072; p = 0.066)	0.750	+3.88%
Severity	2015.2	0.027 (CI = +/-0.022; p = 0.024)	0.054 (CI = +/-0.058; p = 0.061)	0.692	+2.78%
Severity	2016.1	0.030 (CI = +/-0.037; p = 0.086)	0.050 (CI = +/-0.083; p = 0.173)	0.666	+3.05%
Frequency	2003.1	0.002 (CI = +/-0.007; p = 0.656)	-0.028 (CI = +/-0.067; p = 0.404)	-0.035	+0.15%
Frequency	2003.2	0.002 (CI = +/-0.007; p = 0.578)	-0.025 (CI = +/-0.069; p = 0.465)	-0.037	+0.20%
Frequency	2004.1	0.000 (CI = +/-0.007; p = 0.961)	-0.015 (CI = +/-0.068; p = 0.657)	-0.064	+0.02%
Frequency	2004.2	-0.001 (CI = +/-0.008; p = 0.758)	-0.022 (CI = +/-0.069; p = 0.517)	-0.054	-0.12%
Frequency	2005.1	-0.003 (CI = +/-0.008; p = 0.456)	-0.013 (CI = +/-0.069; p = 0.703)	-0.047	-0.29%
Frequency	2005.2	-0.005 (CI = +/-0.008; p = 0.204)	-0.024 (CI = +/-0.067; p = 0.477)	0.006	-0.51%
Frequency	2006.1	-0.007 (CI = +/-0.008; p = 0.085)	-0.013 (CI = +/-0.066; p = 0.680)	0.053	-0.71%
Frequency	2006.2	-0.009 (CI = +/-0.008; p = 0.031)	-0.024 (CI = +/-0.065; p = 0.465)	0.130	-0.93%
Frequency	2007.1	-0.011 (CI = +/-0.009; p = 0.017)	-0.016 (CI = +/-0.066; p = 0.625)	0.173	-1.09%
Frequency	2007.2	-0.010 (CI = +/-0.010; p = 0.038)	-0.012 (CI = +/-0.069; p = 0.715)	0.116	-1.01%
Frequency	2008.1	-0.013 (CI = +/-0.010; p = 0.013)	-0.001 (CI = +/-0.068; p = 0.975)	0.199	-1.27%
Frequency	2008.2	-0.016 (CI = +/-0.010; p = 0.003)	-0.014 (CI = +/-0.065; p = 0.661)	0.323	-1.58%
Frequency	2009.1	-0.019 (CI = +/-0.010; p = 0.000)	0.000 (CI = +/-0.061; p = 0.997)	0.452	-1.92%
Frequency	2009.2	-0.022 (CI = +/-0.010; p = 0.000)	-0.010 (CI = +/-0.060; p = 0.742)	0.521	-2.18%
Frequency	2010.1	-0.023 (CI = +/-0.011; p = 0.000)	-0.005 (CI = +/-0.063; p = 0.870)	0.517	-2.31%
Frequency	2010.2	-0.027 (CI = +/-0.010; p = 0.000)	-0.018 (CI = +/-0.058; p = 0.512)	0.635	-2.70%
Frequency	2011.1	-0.031 (CI = +/-0.011; p = 0.000)	-0.008 (CI = +/-0.058; p = 0.784)	0.687	-3.01%
Frequency	2011.2	-0.034 (CI = +/-0.011; p = 0.000)	-0.017 (CI = +/-0.056; p = 0.518)	0.734	-3.33%
Frequency	2012.1	-0.035 (CI = +/-0.013; p = 0.000)	-0.014 (CI = +/-0.061; p = 0.617)	0.711	-3.42%
Frequency	2012.2	-0.039 (CI = +/-0.013; p = 0.000)	-0.025 (CI = +/-0.059; p = 0.379)	0.756	-3.81%
Frequency	2013.1	-0.039 (CI = +/-0.016; p = 0.000)	-0.024 (CI = +/-0.066; p = 0.442)	0.722	-3.85%
Frequency	2013.2	-0.040 (CI = +/-0.019; p = 0.001)	-0.025 (CI = +/-0.072; p = 0.458)	0.667	-3.90%
Frequency	2014.1	-0.035 (CI = +/-0.022; p = 0.006)	-0.037 (CI = +/-0.078; p = 0.307)	0.599	-3.44%
Frequency	2014.2	-0.026 (CI = +/-0.020; p = 0.019)	-0.021 (CI = +/-0.067; p = 0.474)	0.465	-2.56%
Frequency	2015.1	-0.027 (CI = +/-0.027; p = 0.053)	-0.020 (CI = +/-0.082; p = 0.580)	0.396	-2.65%
Frequency	2015.2	-0.013 (CI = +/-0.021; p = 0.165)	-0.004 (CI = +/-0.055; p = 0.847)	0.100	-1.31%
Frequency	2016.1	-0.010 (CI = +/-0.035; p = 0.487)	-0.011 (CI = +/-0.078; p = 0.718)	-0.144	-0.95%

**CL**

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

Fit	Start Date	Time	Seasonality	Adjusted R <sup>2</sup>	Implied Trend Rate
Loss Cost	2003.1	0.030 (CI = +/-0.005; p = 0.000)	0.084 (CI = +/-0.043; p = 0.000)	0.862	+3.07%
Loss Cost	2003.2	0.032 (CI = +/-0.004; p = 0.000)	0.095 (CI = +/-0.038; p = 0.000)	0.899	+3.28%
Loss Cost	2004.1	0.033 (CI = +/-0.004; p = 0.000)	0.094 (CI = +/-0.039; p = 0.000)	0.895	+3.31%
Loss Cost	2004.2	0.033 (CI = +/-0.005; p = 0.000)	0.097 (CI = +/-0.040; p = 0.000)	0.889	+3.38%
Loss Cost	2005.1	0.035 (CI = +/-0.005; p = 0.000)	0.090 (CI = +/-0.038; p = 0.000)	0.903	+3.52%
Loss Cost	2005.2	0.034 (CI = +/-0.005; p = 0.000)	0.089 (CI = +/-0.040; p = 0.000)	0.889	+3.49%
Loss Cost	2006.1	0.035 (CI = +/-0.005; p = 0.000)	0.086 (CI = +/-0.041; p = 0.000)	0.888	+3.56%
Loss Cost	2006.2	0.035 (CI = +/-0.006; p = 0.000)	0.084 (CI = +/-0.043; p = 0.000)	0.870	+3.52%
Loss Cost	2007.1	0.035 (CI = +/-0.006; p = 0.000)	0.082 (CI = +/-0.044; p = 0.001)	0.866	+3.58%
Loss Cost	2007.2	0.037 (CI = +/-0.006; p = 0.000)	0.090 (CI = +/-0.043; p = 0.000)	0.880	+3.79%
Loss Cost	2008.1	0.038 (CI = +/-0.007; p = 0.000)	0.086 (CI = +/-0.043; p = 0.001)	0.883	+3.92%
Loss Cost	2008.2	0.038 (CI = +/-0.007; p = 0.000)	0.086 (CI = +/-0.046; p = 0.001)	0.863	+3.92%
Loss Cost	2009.1	0.040 (CI = +/-0.008; p = 0.000)	0.081 (CI = +/-0.047; p = 0.002)	0.864	+4.05%
Loss Cost	2009.2	0.041 (CI = +/-0.009; p = 0.000)	0.084 (CI = +/-0.049; p = 0.002)	0.847	+4.14%
Loss Cost	2010.1	0.041 (CI = +/-0.009; p = 0.000)	0.082 (CI = +/-0.052; p = 0.004)	0.841	+4.22%
Loss Cost	2010.2	0.039 (CI = +/-0.010; p = 0.000)	0.073 (CI = +/-0.052; p = 0.009)	0.806	+3.94%
Loss Cost	2011.1	0.037 (CI = +/-0.011; p = 0.000)	0.077 (CI = +/-0.055; p = 0.009)	0.786	+3.80%
Loss Cost	2011.2	0.032 (CI = +/-0.011; p = 0.000)	0.062 (CI = +/-0.049; p = 0.017)	0.750	+3.28%
Loss Cost	2012.1	0.031 (CI = +/-0.012; p = 0.000)	0.065 (CI = +/-0.053; p = 0.020)	0.723	+3.18%
Loss Cost	2012.2	0.027 (CI = +/-0.013; p = 0.001)	0.054 (CI = +/-0.051; p = 0.041)	0.636	+2.71%
Loss Cost	2013.1	0.026 (CI = +/-0.015; p = 0.003)	0.054 (CI = +/-0.056; p = 0.056)	0.604	+2.67%
Loss Cost	2013.2	0.022 (CI = +/-0.017; p = 0.016)	0.046 (CI = +/-0.059; p = 0.113)	0.440	+2.27%
Loss Cost	2014.1	0.019 (CI = +/-0.020; p = 0.058)	0.052 (CI = +/-0.063; p = 0.096)	0.391	+1.93%
Loss Cost	2014.2	0.019 (CI = +/-0.026; p = 0.125)	0.052 (CI = +/-0.074; p = 0.142)	0.245	+1.91%
Loss Cost	2015.1	0.011 (CI = +/-0.029; p = 0.396)	0.064 (CI = +/-0.075; p = 0.083)	0.283	+1.08%
Loss Cost	2015.2	0.015 (CI = +/-0.040; p = 0.392)	0.069 (CI = +/-0.092; p = 0.109)	0.228	+1.47%
Loss Cost	2016.1	0.013 (CI = +/-0.058; p = 0.552)	0.071 (CI = +/-0.116; p = 0.167)	0.174	+1.35%
Loss Cost	2016.2	0.027 (CI = +/-0.093; p = 0.422)	0.087 (CI = +/-0.159; p = 0.181)	0.193	+2.76%
Severity	2003.1	0.028 (CI = +/-0.008; p = 0.000)	0.110 (CI = +/-0.078; p = 0.007)	0.637	+2.86%
Severity	2003.2	0.030 (CI = +/-0.009; p = 0.000)	0.118 (CI = +/-0.079; p = 0.005)	0.643	+3.01%
Severity	2004.1	0.032 (CI = +/-0.009; p = 0.000)	0.107 (CI = +/-0.078; p = 0.009)	0.675	+3.23%
Severity	2004.2	0.034 (CI = +/-0.009; p = 0.000)	0.117 (CI = +/-0.077; p = 0.004)	0.692	+3.43%
Severity	2005.1	0.037 (CI = +/-0.009; p = 0.000)	0.102 (CI = +/-0.072; p = 0.007)	0.751	+3.77%
Severity	2005.2	0.039 (CI = +/-0.009; p = 0.000)	0.111 (CI = +/-0.072; p = 0.004)	0.759	+3.97%
Severity	2006.1	0.042 (CI = +/-0.009; p = 0.000)	0.099 (CI = +/-0.069; p = 0.007)	0.794	+4.26%
Severity	2006.2	0.044 (CI = +/-0.009; p = 0.000)	0.108 (CI = +/-0.070; p = 0.004)	0.797	+4.47%
Severity	2007.1	0.046 (CI = +/-0.010; p = 0.000)	0.098 (CI = +/-0.070; p = 0.008)	0.813	+4.70%
Severity	2007.2	0.047 (CI = +/-0.010; p = 0.000)	0.103 (CI = +/-0.072; p = 0.008)	0.797	+4.81%
Severity	2008.1	0.051 (CI = +/-0.010; p = 0.000)	0.088 (CI = +/-0.067; p = 0.013)	0.840	+5.22%
Severity	2008.2	0.055 (CI = +/-0.010; p = 0.000)	0.101 (CI = +/-0.064; p = 0.004)	0.863	+5.60%
Severity	2009.1	0.059 (CI = +/-0.009; p = 0.000)	0.084 (CI = +/-0.053; p = 0.004)	0.914	+6.12%
Severity	2009.2	0.063 (CI = +/-0.008; p = 0.000)	0.098 (CI = +/-0.047; p = 0.000)	0.935	+6.54%
Severity	2010.1	0.065 (CI = +/-0.009; p = 0.000)	0.091 (CI = +/-0.047; p = 0.001)	0.939	+6.76%
Severity	2010.2	0.068 (CI = +/-0.009; p = 0.000)	0.098 (CI = +/-0.048; p = 0.001)	0.936	+6.99%
Severity	2011.1	0.070 (CI = +/-0.010; p = 0.000)	0.092 (CI = +/-0.049; p = 0.001)	0.937	+7.22%
Severity	2011.2	0.069 (CI = +/-0.011; p = 0.000)	0.090 (CI = +/-0.053; p = 0.003)	0.920	+7.15%
Severity	2012.1	0.069 (CI = +/-0.013; p = 0.000)	0.090 (CI = +/-0.057; p = 0.005)	0.909	+7.16%
Severity	2012.2	0.070 (CI = +/-0.015; p = 0.000)	0.093 (CI = +/-0.062; p = 0.007)	0.888	+7.28%
Severity	2013.1	0.070 (CI = +/-0.018; p = 0.000)	0.093 (CI = +/-0.068; p = 0.013)	0.872	+7.30%
Severity	2013.2	0.069 (CI = +/-0.022; p = 0.000)	0.089 (CI = +/-0.076; p = 0.026)	0.821	+7.12%
Severity	2014.1	0.060 (CI = +/-0.023; p = 0.000)	0.104 (CI = +/-0.072; p = 0.010)	0.826	+6.23%
Severity	2014.2	0.050 (CI = +/-0.023; p = 0.001)	0.086 (CI = +/-0.067; p = 0.019)	0.763	+5.17%
Severity	2015.1	0.043 (CI = +/-0.026; p = 0.007)	0.097 (CI = +/-0.069; p = 0.014)	0.764	+4.41%
Severity	2015.2	0.031 (CI = +/-0.028; p = 0.037)	0.079 (CI = +/-0.065; p = 0.026)	0.641	+3.15%
Severity	2016.1	0.028 (CI = +/-0.040; p = 0.124)	0.082 (CI = +/-0.081; p = 0.048)	0.617	+2.84%
Severity	2016.2	0.038 (CI = +/-0.065; p = 0.161)	0.093 (CI = +/-0.111; p = 0.075)	0.563	+3.84%
Frequency	2003.1	0.002 (CI = +/-0.007; p = 0.548)	-0.026 (CI = +/-0.067; p = 0.434)	-0.032	+0.21%
Frequency	2003.2	0.003 (CI = +/-0.007; p = 0.470)	-0.023 (CI = +/-0.069; p = 0.504)	-0.032	+0.27%
Frequency	2004.1	0.001 (CI = +/-0.008; p = 0.829)	-0.013 (CI = +/-0.068; p = 0.695)	-0.064	+0.08%
Frequency	2004.2	-0.001 (CI = +/-0.008; p = 0.884)	-0.020 (CI = +/-0.069; p = 0.551)	-0.059	-0.06%
Frequency	2005.1	-0.002 (CI = +/-0.008; p = 0.558)	-0.012 (CI = +/-0.068; p = 0.731)	-0.058	-0.24%
Frequency	2005.2	-0.005 (CI = +/-0.008; p = 0.263)	-0.023 (CI = +/-0.067; p = 0.496)	-0.011	-0.46%
Frequency	2006.1	-0.007 (CI = +/-0.009; p = 0.115)	-0.013 (CI = +/-0.066; p = 0.689)	0.031	-0.67%
Frequency	2006.2	-0.009 (CI = +/-0.009; p = 0.043)	-0.023 (CI = +/-0.066; p = 0.467)	0.106	-0.90%
Frequency	2007.1	-0.011 (CI = +/-0.009; p = 0.024)	-0.016 (CI = +/-0.066; p = 0.615)	0.147	-1.07%
Frequency	2007.2	-0.010 (CI = +/-0.010; p = 0.054)	-0.012 (CI = +/-0.069; p = 0.714)	0.088	-0.98%
Frequency	2008.1	-0.012 (CI = +/-0.010; p = 0.020)	-0.002 (CI = +/-0.068; p = 0.951)	0.168	-1.24%
Frequency	2008.2	-0.016 (CI = +/-0.010; p = 0.004)	-0.016 (CI = +/-0.065; p = 0.620)	0.294	-1.59%
Frequency	2009.1	-0.020 (CI = +/-0.010; p = 0.001)	-0.003 (CI = +/-0.062; p = 0.919)	0.423	-1.95%
Frequency	2009.2	-0.023 (CI = +/-0.011; p = 0.000)	-0.014 (CI = +/-0.061; p = 0.638)	0.498	-2.25%
Frequency	2010.1	-0.024 (CI = +/-0.012; p = 0.000)	-0.010 (CI = +/-0.064; p = 0.750)	0.493	-2.38%
Frequency	2010.2	-0.029 (CI = +/-0.011; p = 0.000)	-0.025 (CI = +/-0.058; p = 0.370)	0.626	-2.86%
Frequency	2011.1	-0.032 (CI = +/-0.012; p = 0.000)	-0.016 (CI = +/-0.057; p = 0.567)	0.681	-3.19%
Frequency	2011.2	-0.037 (CI = +/-0.012; p = 0.000)	-0.028 (CI = +/-0.055; p = 0.287)	0.743	-3.61%
Frequency	2012.1	-0.038 (CI = +/-0.014; p = 0.000)	-0.025 (CI = +/-0.058; p = 0.363)	0.721	-3.71%
Frequency	2012.2	-0.044 (CI = +/-0.013; p = 0.000)	-0.040 (CI = +/-0.054; p = 0.134)	0.792	-4.27%
Frequency	2013.1	-0.044 (CI = +/-0.016; p = 0.000)	-0.039 (CI = +/-0.059; p = 0.176)	0.764	-4.31%
Frequency	2013.2	-0.046 (CI = +/-0.019; p = 0.000)	-0.043 (CI = +/-0.065; p = 0.168)	0.725	-4.52%
Frequency	2014.1	-0.041 (CI = +/-0.021; p = 0.002)	-0.052 (CI = +/-0.068; p = 0.113)	0.676	-4.05%
Frequency	2014.2	-0.031 (CI = +/-0.022; p = 0.011)	-0.034 (CI = +/-0.063; p = 0.235)	0.531	-3.09%
Frequency	2015.1	-0.032 (CI = +/-0.028; p = 0.030)	-0.033 (CI = +/-0.073; p = 0.311)	0.474	-3.19%
Frequency	2015.2	-0.016 (CI = +/-0.024; p = 0.133)	-0.009 (CI = +/-0.054; p = 0.684)	0.149	-1.64%
Frequency	2016.1	-0.015 (CI = +/-0.034; p = 0.297)	-0.011 (CI = +/-0.068; p = 0.668)	-0.063	-1.44%
Frequency	2016.2	-0.010 (CI = +/-0.058; p = 0.606)	-0.007 (CI = +/-0.099; p = 0.846)	-0.501	-1.04%



**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>	Implied Trend Rate
Loss Cost	2003.1	0.054 (CI = +/-0.008; p = 0.000)	0.062 (CI = +/-0.082; p = 0.131)	0.846	+5.60%
Loss Cost	2003.2	0.056 (CI = +/-0.008; p = 0.000)	0.073 (CI = +/-0.081; p = 0.076)	0.853	+5.80%
Loss Cost	2004.1	0.058 (CI = +/-0.009; p = 0.000)	0.066 (CI = +/-0.082; p = 0.112)	0.851	+5.93%
Loss Cost	2004.2	0.059 (CI = +/-0.009; p = 0.000)	0.071 (CI = +/-0.085; p = 0.096)	0.844	+6.03%
Loss Cost	2005.1	0.059 (CI = +/-0.010; p = 0.000)	0.071 (CI = +/-0.088; p = 0.110)	0.833	+6.04%
Loss Cost	2005.2	0.059 (CI = +/-0.011; p = 0.000)	0.071 (CI = +/-0.091; p = 0.120)	0.816	+6.05%
Loss Cost	2006.1	0.060 (CI = +/-0.012; p = 0.000)	0.066 (CI = +/-0.094; p = 0.159)	0.808	+6.16%
Loss Cost	2006.2	0.060 (CI = +/-0.013; p = 0.000)	0.065 (CI = +/-0.098; p = 0.181)	0.786	+6.13%
Loss Cost	2007.1	0.058 (CI = +/-0.013; p = 0.000)	0.074 (CI = +/-0.101; p = 0.142)	0.765	+5.93%
Loss Cost	2007.2	0.055 (CI = +/-0.014; p = 0.000)	0.065 (CI = +/-0.103; p = 0.204)	0.729	+5.70%
Loss Cost	2008.1	0.056 (CI = +/-0.016; p = 0.000)	0.061 (CI = +/-0.108; p = 0.250)	0.714	+5.79%
Loss Cost	2008.2	0.053 (CI = +/-0.016; p = 0.000)	0.048 (CI = +/-0.108; p = 0.368)	0.669	+5.41%
Loss Cost	2009.1	0.051 (CI = +/-0.018; p = 0.000)	0.056 (CI = +/-0.113; p = 0.315)	0.630	+5.20%
Loss Cost	2009.2	0.049 (CI = +/-0.019; p = 0.000)	0.049 (CI = +/-0.118; p = 0.393)	0.571	+5.00%
Loss Cost	2010.1	0.048 (CI = +/-0.022; p = 0.000)	0.052 (CI = +/-0.125; p = 0.388)	0.530	+4.90%
Loss Cost	2010.2	0.044 (CI = +/-0.023; p = 0.001)	0.039 (CI = +/-0.128; p = 0.526)	0.439	+4.46%
Loss Cost	2011.1	0.050 (CI = +/-0.025; p = 0.001)	0.020 (CI = +/-0.130; p = 0.749)	0.491	+5.10%
Loss Cost	2011.2	0.045 (CI = +/-0.028; p = 0.003)	0.007 (CI = +/-0.135; p = 0.909)	0.395	+4.63%
Loss Cost	2012.1	0.046 (CI = +/-0.032; p = 0.008)	0.004 (CI = +/-0.146; p = 0.951)	0.352	+4.74%
Loss Cost	2012.2	0.041 (CI = +/-0.035; p = 0.028)	-0.010 (CI = +/-0.153; p = 0.892)	0.235	+4.16%
Loss Cost	2013.1	0.045 (CI = +/-0.041; p = 0.035)	-0.021 (CI = +/-0.166; p = 0.791)	0.225	+4.61%
Loss Cost	2013.2	0.040 (CI = +/-0.048; p = 0.094)	-0.032 (CI = +/-0.179; p = 0.699)	0.117	+4.05%
Loss Cost	2014.1	0.034 (CI = +/-0.058; p = 0.213)	-0.020 (CI = +/-0.199; p = 0.825)	-0.019	+3.47%
Loss Cost	2014.2	0.028 (CI = +/-0.070; p = 0.379)	-0.031 (CI = +/-0.221; p = 0.754)	-0.114	+2.85%
Loss Cost	2015.1	0.023 (CI = +/-0.089; p = 0.567)	-0.021 (CI = +/-0.255; p = 0.852)	-0.221	+2.28%
Loss Cost	2015.2	-0.007 (CI = +/-0.099; p = 0.876)	-0.065 (CI = +/-0.257; p = 0.560)	-0.249	-0.66%
Severity	2003.1	0.031 (CI = +/-0.006; p = 0.000)	0.220 (CI = +/-0.055; p = 0.000)	0.857	+3.15%
Severity	2003.2	0.031 (CI = +/-0.006; p = 0.000)	0.219 (CI = +/-0.057; p = 0.000)	0.842	+3.15%
Severity	2004.1	0.031 (CI = +/-0.006; p = 0.000)	0.220 (CI = +/-0.059; p = 0.000)	0.839	+3.14%
Severity	2004.2	0.032 (CI = +/-0.007; p = 0.000)	0.226 (CI = +/-0.060; p = 0.000)	0.840	+3.27%
Severity	2005.1	0.033 (CI = +/-0.007; p = 0.000)	0.223 (CI = +/-0.061; p = 0.000)	0.841	+3.35%
Severity	2005.2	0.034 (CI = +/-0.007; p = 0.000)	0.230 (CI = +/-0.061; p = 0.000)	0.845	+3.51%
Severity	2006.1	0.036 (CI = +/-0.008; p = 0.000)	0.223 (CI = +/-0.062; p = 0.000)	0.854	+3.67%
Severity	2006.2	0.037 (CI = +/-0.008; p = 0.000)	0.226 (CI = +/-0.064; p = 0.000)	0.842	+3.74%
Severity	2007.1	0.037 (CI = +/-0.009; p = 0.000)	0.224 (CI = +/-0.066; p = 0.000)	0.840	+3.78%
Severity	2007.2	0.038 (CI = +/-0.010; p = 0.000)	0.226 (CI = +/-0.069; p = 0.000)	0.822	+3.84%
Severity	2008.1	0.041 (CI = +/-0.010; p = 0.000)	0.213 (CI = +/-0.066; p = 0.000)	0.851	+4.18%
Severity	2008.2	0.043 (CI = +/-0.010; p = 0.000)	0.219 (CI = +/-0.068; p = 0.000)	0.844	+4.35%
Severity	2009.1	0.045 (CI = +/-0.011; p = 0.000)	0.211 (CI = +/-0.070; p = 0.000)	0.851	+4.55%
Severity	2009.2	0.046 (CI = +/-0.012; p = 0.000)	0.217 (CI = +/-0.072; p = 0.000)	0.839	+4.71%
Severity	2010.1	0.049 (CI = +/-0.013; p = 0.000)	0.207 (CI = +/-0.073; p = 0.000)	0.850	+5.00%
Severity	2010.2	0.050 (CI = +/-0.014; p = 0.000)	0.210 (CI = +/-0.078; p = 0.000)	0.827	+5.09%
Severity	2011.1	0.055 (CI = +/-0.014; p = 0.000)	0.193 (CI = +/-0.073; p = 0.000)	0.865	+5.67%
Severity	2011.2	0.054 (CI = +/-0.016; p = 0.000)	0.190 (CI = +/-0.078; p = 0.000)	0.831	+5.56%
Severity	2012.1	0.053 (CI = +/-0.018; p = 0.000)	0.193 (CI = +/-0.084; p = 0.000)	0.823	+5.41%
Severity	2012.2	0.050 (CI = +/-0.021; p = 0.000)	0.188 (CI = +/-0.089; p = 0.001)	0.772	+5.16%
Severity	2013.1	0.052 (CI = +/-0.024; p = 0.001)	0.183 (CI = +/-0.097; p = 0.002)	0.770	+5.36%
Severity	2013.2	0.053 (CI = +/-0.028; p = 0.002)	0.185 (CI = +/-0.106; p = 0.003)	0.717	+5.46%
Severity	2014.1	0.050 (CI = +/-0.034; p = 0.009)	0.192 (CI = +/-0.118; p = 0.005)	0.706	+5.12%
Severity	2014.2	0.049 (CI = +/-0.042; p = 0.026)	0.191 (CI = +/-0.133; p = 0.011)	0.622	+5.06%
Severity	2015.1	0.051 (CI = +/-0.054; p = 0.057)	0.187 (CI = +/-0.154; p = 0.024)	0.612	+5.27%
Severity	2015.2	0.030 (CI = +/-0.054; p = 0.225)	0.155 (CI = +/-0.141; p = 0.036)	0.469	+3.03%
Frequency	2003.1	0.023 (CI = +/-0.008; p = 0.000)	-0.158 (CI = +/-0.075; p = 0.000)	0.614	+2.37%
Frequency	2003.2	0.025 (CI = +/-0.008; p = 0.000)	-0.147 (CI = +/-0.074; p = 0.000)	0.650	+2.57%
Frequency	2004.1	0.027 (CI = +/-0.008; p = 0.000)	-0.154 (CI = +/-0.075; p = 0.000)	0.650	+2.70%
Frequency	2004.2	0.026 (CI = +/-0.009; p = 0.000)	-0.155 (CI = +/-0.078; p = 0.000)	0.641	+2.67%
Frequency	2005.1	0.026 (CI = +/-0.009; p = 0.000)	-0.152 (CI = +/-0.080; p = 0.001)	0.598	+2.61%
Frequency	2005.2	0.024 (CI = +/-0.010; p = 0.000)	-0.159 (CI = +/-0.082; p = 0.000)	0.590	+2.46%
Frequency	2006.1	0.024 (CI = +/-0.010; p = 0.000)	-0.156 (CI = +/-0.085; p = 0.001)	0.542	+2.39%
Frequency	2006.2	0.023 (CI = +/-0.011; p = 0.000)	-0.160 (CI = +/-0.088; p = 0.001)	0.533	+2.30%
Frequency	2007.1	0.020 (CI = +/-0.012; p = 0.002)	-0.150 (CI = +/-0.089; p = 0.002)	0.462	+2.07%
Frequency	2007.2	0.018 (CI = +/-0.012; p = 0.007)	-0.161 (CI = +/-0.089; p = 0.001)	0.468	+1.79%
Frequency	2008.1	0.015 (CI = +/-0.013; p = 0.024)	-0.151 (CI = +/-0.091; p = 0.002)	0.392	+1.55%
Frequency	2008.2	0.010 (CI = +/-0.012; p = 0.103)	-0.171 (CI = +/-0.082; p = 0.000)	0.471	+1.02%
Frequency	2009.1	0.006 (CI = +/-0.013; p = 0.321)	-0.156 (CI = +/-0.080; p = 0.001)	0.417	+0.62%
Frequency	2009.2	0.003 (CI = +/-0.013; p = 0.666)	-0.168 (CI = +/-0.079; p = 0.000)	0.473	+0.27%
Frequency	2010.1	-0.001 (CI = +/-0.014; p = 0.882)	-0.155 (CI = +/-0.079; p = 0.001)	0.446	-0.10%
Frequency	2010.2	-0.006 (CI = +/-0.013; p = 0.353)	-0.171 (CI = +/-0.074; p = 0.000)	0.561	-0.60%
Frequency	2011.1	-0.005 (CI = +/-0.015; p = 0.458)	-0.173 (CI = +/-0.079; p = 0.000)	0.557	-0.54%
Frequency	2011.2	-0.009 (CI = +/-0.016; p = 0.267)	-0.182 (CI = +/-0.080; p = 0.000)	0.590	-0.88%
Frequency	2012.1	-0.006 (CI = +/-0.019; p = 0.470)	-0.189 (CI = +/-0.086; p = 0.000)	0.600	-0.64%
Frequency	2012.2	-0.010 (CI = +/-0.021; p = 0.333)	-0.197 (CI = +/-0.090; p = 0.000)	0.610	-0.96%
Frequency	2013.1	-0.007 (CI = +/-0.024; p = 0.526)	-0.203 (CI = +/-0.098; p = 0.001)	0.612	-0.72%
Frequency	2013.2	-0.013 (CI = +/-0.027; p = 0.287)	-0.217 (CI = +/-0.100; p = 0.001)	0.653	-1.34%
Frequency	2014.1	-0.016 (CI = +/-0.032; p = 0.298)	-0.212 (CI = +/-0.112; p = 0.002)	0.639	-1.57%
Frequency	2014.2	-0.021 (CI = +/-0.038; p = 0.236)	-0.222 (CI = +/-0.121; p = 0.003)	0.635	-2.10%
Frequency	2015.1	-0.029 (CI = +/-0.047; p = 0.193)	-0.208 (CI = +/-0.136; p = 0.009)	0.632	-2.84%
Frequency	2015.2	-0.036 (CI = +/-0.059; p = 0.182)	-0.219 (CI = +/-0.154; p = 0.013)	0.609	-3.58%

**CM**

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

Fit	Start Date	Time	Adjusted R <sup>2</sup>	Implied Trend
				Rate
Loss Cost	2003.1	0.055 (CI = +/-0.008; p = 0.000)	0.840	+5.63%
Loss Cost	2003.2	0.056 (CI = +/-0.009; p = 0.000)	0.842	+5.80%
Loss Cost	2004.1	0.058 (CI = +/-0.009; p = 0.000)	0.843	+5.97%
Loss Cost	2004.2	0.059 (CI = +/-0.010; p = 0.000)	0.833	+6.03%
Loss Cost	2005.1	0.059 (CI = +/-0.010; p = 0.000)	0.823	+6.09%
Loss Cost	2005.2	0.059 (CI = +/-0.011; p = 0.000)	0.805	+6.05%
Loss Cost	2006.1	0.060 (CI = +/-0.012; p = 0.000)	0.800	+6.21%
Loss Cost	2006.2	0.060 (CI = +/-0.013; p = 0.000)	0.778	+6.13%
Loss Cost	2007.1	0.058 (CI = +/-0.014; p = 0.000)	0.752	+6.00%
Loss Cost	2007.2	0.055 (CI = +/-0.014; p = 0.000)	0.721	+5.70%
Loss Cost	2008.1	0.057 (CI = +/-0.016; p = 0.000)	0.709	+5.86%
Loss Cost	2008.2	0.053 (CI = +/-0.016; p = 0.000)	0.671	+5.41%
Loss Cost	2009.1	0.051 (CI = +/-0.018; p = 0.000)	0.629	+5.27%
Loss Cost	2009.2	0.049 (CI = +/-0.019; p = 0.000)	0.576	+5.00%
Loss Cost	2010.1	0.049 (CI = +/-0.021; p = 0.000)	0.535	+4.98%
Loss Cost	2010.2	0.044 (CI = +/-0.023; p = 0.001)	0.458	+4.46%
Loss Cost	2011.1	0.050 (CI = +/-0.024; p = 0.000)	0.520	+5.13%
Loss Cost	2011.2	0.045 (CI = +/-0.026; p = 0.002)	0.435	+4.63%
Loss Cost	2012.1	0.046 (CI = +/-0.030; p = 0.005)	0.398	+4.75%
Loss Cost	2012.2	0.041 (CI = +/-0.034; p = 0.022)	0.293	+4.16%
Loss Cost	2013.1	0.044 (CI = +/-0.039; p = 0.029)	0.285	+4.54%
Loss Cost	2013.2	0.040 (CI = +/-0.045; p = 0.080)	0.184	+4.05%
Loss Cost	2014.1	0.033 (CI = +/-0.053; p = 0.195)	0.078	+3.39%
Loss Cost	2014.2	0.028 (CI = +/-0.065; p = 0.352)	-0.004	+2.85%
Loss Cost	2015.1	0.021 (CI = +/-0.080; p = 0.557)	-0.074	+2.15%
Loss Cost	2015.2	-0.007 (CI = +/-0.091; p = 0.869)	-0.138	-0.66%
Severity	2003.1	0.032 (CI = +/-0.010; p = 0.000)	0.571	+3.27%
Severity	2003.2	0.031 (CI = +/-0.010; p = 0.000)	0.534	+3.15%
Severity	2004.1	0.032 (CI = +/-0.011; p = 0.000)	0.535	+3.28%
Severity	2004.2	0.032 (CI = +/-0.012; p = 0.000)	0.510	+3.27%
Severity	2005.1	0.034 (CI = +/-0.012; p = 0.000)	0.531	+3.50%
Severity	2005.2	0.034 (CI = +/-0.013; p = 0.000)	0.506	+3.51%
Severity	2006.1	0.038 (CI = +/-0.013; p = 0.000)	0.549	+3.85%
Severity	2006.2	0.037 (CI = +/-0.014; p = 0.000)	0.508	+3.74%
Severity	2007.1	0.039 (CI = +/-0.015; p = 0.000)	0.520	+3.99%
Severity	2007.2	0.038 (CI = +/-0.016; p = 0.000)	0.472	+3.84%
Severity	2008.1	0.043 (CI = +/-0.016; p = 0.000)	0.555	+4.41%
Severity	2008.2	0.043 (CI = +/-0.018; p = 0.000)	0.514	+4.35%
Severity	2009.1	0.047 (CI = +/-0.019; p = 0.000)	0.557	+4.83%
Severity	2009.2	0.046 (CI = +/-0.021; p = 0.000)	0.509	+4.71%
Severity	2010.1	0.052 (CI = +/-0.022; p = 0.000)	0.564	+5.33%
Severity	2010.2	0.050 (CI = +/-0.024; p = 0.000)	0.504	+5.09%
Severity	2011.1	0.059 (CI = +/-0.024; p = 0.000)	0.608	+6.05%
Severity	2011.2	0.054 (CI = +/-0.026; p = 0.001)	0.535	+5.56%
Severity	2012.1	0.057 (CI = +/-0.030; p = 0.001)	0.521	+5.89%
Severity	2012.2	0.050 (CI = +/-0.033; p = 0.005)	0.421	+5.16%
Severity	2013.1	0.058 (CI = +/-0.036; p = 0.005)	0.460	+5.96%
Severity	2013.2	0.053 (CI = +/-0.042; p = 0.018)	0.358	+5.46%
Severity	2014.1	0.058 (CI = +/-0.050; p = 0.027)	0.340	+5.97%
Severity	2014.2	0.049 (CI = +/-0.060; p = 0.093)	0.201	+5.06%
Severity	2015.1	0.063 (CI = +/-0.071; p = 0.076)	0.259	+6.47%
Severity	2015.2	0.030 (CI = +/-0.072; p = 0.359)	-0.004	+3.03%
Frequency	2003.1	0.023 (CI = +/-0.009; p = 0.000)	0.406	+2.29%
Frequency	2003.2	0.025 (CI = +/-0.009; p = 0.000)	0.475	+2.57%
Frequency	2004.1	0.026 (CI = +/-0.010; p = 0.000)	0.458	+2.61%
Frequency	2004.2	0.026 (CI = +/-0.011; p = 0.000)	0.446	+2.67%
Frequency	2005.1	0.025 (CI = +/-0.011; p = 0.000)	0.396	+2.50%
Frequency	2005.2	0.024 (CI = +/-0.012; p = 0.000)	0.361	+2.46%
Frequency	2006.1	0.022 (CI = +/-0.013; p = 0.001)	0.305	+2.27%
Frequency	2006.2	0.023 (CI = +/-0.014; p = 0.002)	0.286	+2.30%
Frequency	2007.1	0.019 (CI = +/-0.014; p = 0.011)	0.210	+1.93%
Frequency	2007.2	0.018 (CI = +/-0.015; p = 0.026)	0.163	+1.79%
Frequency	2008.1	0.014 (CI = +/-0.016; p = 0.088)	0.087	+1.39%
Frequency	2008.2	0.010 (CI = +/-0.017; p = 0.223)	0.026	+1.02%
Frequency	2009.1	0.004 (CI = +/-0.017; p = 0.605)	-0.036	+0.42%
Frequency	2009.2	0.003 (CI = +/-0.018; p = 0.759)	-0.047	+0.27%
Frequency	2010.1	-0.003 (CI = +/-0.019; p = 0.715)	-0.048	-0.33%
Frequency	2010.2	-0.006 (CI = +/-0.021; p = 0.542)	-0.035	-0.60%
Frequency	2011.1	-0.009 (CI = +/-0.023; p = 0.434)	-0.021	-0.86%
Frequency	2011.2	-0.009 (CI = +/-0.026; p = 0.477)	-0.030	-0.88%
Frequency	2012.1	-0.011 (CI = +/-0.029; p = 0.441)	-0.025	-1.08%
Frequency	2012.2	-0.010 (CI = +/-0.034; p = 0.549)	-0.046	-0.96%
Frequency	2013.1	-0.013 (CI = +/-0.039; p = 0.465)	-0.034	-1.34%
Frequency	2013.2	-0.013 (CI = +/-0.046; p = 0.532)	-0.051	-1.34%
Frequency	2014.1	-0.025 (CI = +/-0.052; p = 0.317)	0.010	-2.44%
Frequency	2014.2	-0.021 (CI = +/-0.063; p = 0.468)	-0.044	-2.10%
Frequency	2015.1	-0.041 (CI = +/-0.072; p = 0.221)	0.078	-4.06%
Frequency	2015.2	-0.036 (CI = +/-0.092; p = 0.380)	-0.016	-3.58%

**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>	Implied Trend Rate
Loss Cost	2003.1	0.054 (CI = +/-0.008; p = 0.000)	0.062 (CI = +/-0.082; p = 0.131)	0.846	+5.60%
Loss Cost	2003.2	0.056 (CI = +/-0.008; p = 0.000)	0.073 (CI = +/-0.081; p = 0.076)	0.853	+5.80%
Loss Cost	2004.1	0.058 (CI = +/-0.009; p = 0.000)	0.066 (CI = +/-0.082; p = 0.112)	0.851	+5.93%
Loss Cost	2004.2	0.059 (CI = +/-0.009; p = 0.000)	0.071 (CI = +/-0.085; p = 0.096)	0.844	+6.03%
Loss Cost	2005.1	0.059 (CI = +/-0.010; p = 0.000)	0.071 (CI = +/-0.088; p = 0.110)	0.833	+6.04%
Loss Cost	2005.2	0.059 (CI = +/-0.011; p = 0.000)	0.071 (CI = +/-0.091; p = 0.120)	0.816	+6.05%
Loss Cost	2006.1	0.060 (CI = +/-0.012; p = 0.000)	0.066 (CI = +/-0.094; p = 0.159)	0.808	+6.16%
Loss Cost	2006.2	0.060 (CI = +/-0.013; p = 0.000)	0.065 (CI = +/-0.098; p = 0.181)	0.786	+6.13%
Loss Cost	2007.1	0.058 (CI = +/-0.013; p = 0.000)	0.074 (CI = +/-0.101; p = 0.142)	0.765	+5.93%
Loss Cost	2007.2	0.055 (CI = +/-0.014; p = 0.000)	0.065 (CI = +/-0.103; p = 0.204)	0.729	+5.70%
Loss Cost	2008.1	0.056 (CI = +/-0.016; p = 0.000)	0.061 (CI = +/-0.108; p = 0.250)	0.714	+5.79%
Loss Cost	2008.2	0.053 (CI = +/-0.016; p = 0.000)	0.048 (CI = +/-0.108; p = 0.368)	0.669	+5.41%
Loss Cost	2009.1	0.051 (CI = +/-0.018; p = 0.000)	0.056 (CI = +/-0.113; p = 0.315)	0.630	+5.20%
Loss Cost	2009.2	0.049 (CI = +/-0.019; p = 0.000)	0.049 (CI = +/-0.118; p = 0.393)	0.571	+5.00%
Loss Cost	2010.1	0.048 (CI = +/-0.022; p = 0.000)	0.052 (CI = +/-0.125; p = 0.388)	0.530	+4.90%
Loss Cost	2010.2	0.044 (CI = +/-0.023; p = 0.001)	0.039 (CI = +/-0.128; p = 0.526)	0.439	+4.46%
Loss Cost	2011.1	0.050 (CI = +/-0.025; p = 0.001)	0.020 (CI = +/-0.130; p = 0.749)	0.491	+5.10%
Loss Cost	2011.2	0.045 (CI = +/-0.028; p = 0.003)	0.007 (CI = +/-0.135; p = 0.909)	0.395	+4.63%
Loss Cost	2012.1	0.046 (CI = +/-0.032; p = 0.008)	0.004 (CI = +/-0.146; p = 0.951)	0.352	+4.74%
Loss Cost	2012.2	0.041 (CI = +/-0.035; p = 0.028)	-0.010 (CI = +/-0.153; p = 0.892)	0.235	+4.16%
Loss Cost	2013.1	0.045 (CI = +/-0.041; p = 0.035)	-0.021 (CI = +/-0.166; p = 0.791)	0.225	+4.61%
Loss Cost	2013.2	0.040 (CI = +/-0.048; p = 0.094)	-0.032 (CI = +/-0.179; p = 0.699)	0.117	+4.05%
Loss Cost	2014.1	0.034 (CI = +/-0.058; p = 0.213)	-0.020 (CI = +/-0.199; p = 0.825)	-0.019	+3.47%
Loss Cost	2014.2	0.028 (CI = +/-0.070; p = 0.379)	-0.031 (CI = +/-0.221; p = 0.754)	-0.114	+2.85%
Loss Cost	2015.1	0.023 (CI = +/-0.089; p = 0.567)	-0.021 (CI = +/-0.255; p = 0.852)	-0.221	+2.28%
Loss Cost	2015.2	-0.007 (CI = +/-0.099; p = 0.876)	-0.065 (CI = +/-0.257; p = 0.560)	-0.249	-0.66%
Severity	2003.1	0.031 (CI = +/-0.006; p = 0.000)	0.220 (CI = +/-0.055; p = 0.000)	0.857	+3.15%
Severity	2003.2	0.031 (CI = +/-0.006; p = 0.000)	0.219 (CI = +/-0.057; p = 0.000)	0.842	+3.15%
Severity	2004.1	0.031 (CI = +/-0.006; p = 0.000)	0.220 (CI = +/-0.059; p = 0.000)	0.839	+3.14%
Severity	2004.2	0.032 (CI = +/-0.007; p = 0.000)	0.226 (CI = +/-0.060; p = 0.000)	0.840	+3.27%
Severity	2005.1	0.033 (CI = +/-0.007; p = 0.000)	0.223 (CI = +/-0.061; p = 0.000)	0.841	+3.35%
Severity	2005.2	0.034 (CI = +/-0.007; p = 0.000)	0.230 (CI = +/-0.061; p = 0.000)	0.845	+3.51%
Severity	2006.1	0.036 (CI = +/-0.008; p = 0.000)	0.223 (CI = +/-0.062; p = 0.000)	0.854	+3.67%
Severity	2006.2	0.037 (CI = +/-0.008; p = 0.000)	0.226 (CI = +/-0.064; p = 0.000)	0.842	+3.74%
Severity	2007.1	0.037 (CI = +/-0.009; p = 0.000)	0.224 (CI = +/-0.066; p = 0.000)	0.840	+3.78%
Severity	2007.2	0.038 (CI = +/-0.010; p = 0.000)	0.226 (CI = +/-0.069; p = 0.000)	0.822	+3.84%
Severity	2008.1	0.041 (CI = +/-0.010; p = 0.000)	0.213 (CI = +/-0.066; p = 0.000)	0.851	+4.18%
Severity	2008.2	0.043 (CI = +/-0.010; p = 0.000)	0.219 (CI = +/-0.068; p = 0.000)	0.844	+4.35%
Severity	2009.1	0.045 (CI = +/-0.011; p = 0.000)	0.211 (CI = +/-0.070; p = 0.000)	0.851	+4.55%
Severity	2009.2	0.046 (CI = +/-0.012; p = 0.000)	0.217 (CI = +/-0.072; p = 0.000)	0.839	+4.71%
Severity	2010.1	0.049 (CI = +/-0.013; p = 0.000)	0.207 (CI = +/-0.073; p = 0.000)	0.850	+5.00%
Severity	2010.2	0.050 (CI = +/-0.014; p = 0.000)	0.210 (CI = +/-0.078; p = 0.000)	0.827	+5.09%
Severity	2011.1	0.055 (CI = +/-0.014; p = 0.000)	0.193 (CI = +/-0.073; p = 0.000)	0.865	+5.67%
Severity	2011.2	0.054 (CI = +/-0.016; p = 0.000)	0.190 (CI = +/-0.078; p = 0.000)	0.831	+5.56%
Severity	2012.1	0.053 (CI = +/-0.018; p = 0.000)	0.193 (CI = +/-0.084; p = 0.000)	0.823	+5.41%
Severity	2012.2	0.050 (CI = +/-0.021; p = 0.000)	0.188 (CI = +/-0.089; p = 0.001)	0.772	+5.16%
Severity	2013.1	0.052 (CI = +/-0.024; p = 0.001)	0.183 (CI = +/-0.097; p = 0.002)	0.770	+5.36%
Severity	2013.2	0.053 (CI = +/-0.028; p = 0.002)	0.185 (CI = +/-0.106; p = 0.003)	0.717	+5.46%
Severity	2014.1	0.050 (CI = +/-0.034; p = 0.009)	0.192 (CI = +/-0.118; p = 0.005)	0.706	+5.12%
Severity	2014.2	0.049 (CI = +/-0.042; p = 0.026)	0.191 (CI = +/-0.133; p = 0.011)	0.622	+5.06%
Severity	2015.1	0.051 (CI = +/-0.054; p = 0.057)	0.187 (CI = +/-0.154; p = 0.024)	0.612	+5.27%
Severity	2015.2	0.030 (CI = +/-0.054; p = 0.225)	0.155 (CI = +/-0.141; p = 0.036)	0.469	+3.03%
Frequency	2003.1	0.023 (CI = +/-0.008; p = 0.000)	-0.158 (CI = +/-0.075; p = 0.000)	0.614	+2.37%
Frequency	2003.2	0.025 (CI = +/-0.008; p = 0.000)	-0.147 (CI = +/-0.074; p = 0.000)	0.650	+2.57%
Frequency	2004.1	0.027 (CI = +/-0.008; p = 0.000)	-0.154 (CI = +/-0.075; p = 0.000)	0.650	+2.70%
Frequency	2004.2	0.026 (CI = +/-0.009; p = 0.000)	-0.155 (CI = +/-0.078; p = 0.000)	0.641	+2.67%
Frequency	2005.1	0.026 (CI = +/-0.009; p = 0.000)	-0.152 (CI = +/-0.080; p = 0.001)	0.598	+2.61%
Frequency	2005.2	0.024 (CI = +/-0.010; p = 0.000)	-0.159 (CI = +/-0.082; p = 0.000)	0.590	+2.46%
Frequency	2006.1	0.024 (CI = +/-0.010; p = 0.000)	-0.156 (CI = +/-0.085; p = 0.001)	0.542	+2.39%
Frequency	2006.2	0.023 (CI = +/-0.011; p = 0.000)	-0.160 (CI = +/-0.088; p = 0.001)	0.533	+2.30%
Frequency	2007.1	0.020 (CI = +/-0.012; p = 0.002)	-0.150 (CI = +/-0.089; p = 0.002)	0.462	+2.07%
Frequency	2007.2	0.018 (CI = +/-0.012; p = 0.007)	-0.161 (CI = +/-0.089; p = 0.001)	0.468	+1.79%
Frequency	2008.1	0.015 (CI = +/-0.013; p = 0.024)	-0.151 (CI = +/-0.091; p = 0.002)	0.392	+1.55%
Frequency	2008.2	0.010 (CI = +/-0.012; p = 0.103)	-0.171 (CI = +/-0.082; p = 0.000)	0.471	+1.02%
Frequency	2009.1	0.006 (CI = +/-0.013; p = 0.321)	-0.156 (CI = +/-0.080; p = 0.001)	0.417	+0.62%
Frequency	2009.2	0.003 (CI = +/-0.013; p = 0.666)	-0.168 (CI = +/-0.079; p = 0.000)	0.473	+0.27%
Frequency	2010.1	-0.001 (CI = +/-0.014; p = 0.882)	-0.155 (CI = +/-0.079; p = 0.001)	0.446	-0.10%
Frequency	2010.2	-0.006 (CI = +/-0.013; p = 0.353)	-0.171 (CI = +/-0.074; p = 0.000)	0.561	-0.60%
Frequency	2011.1	-0.005 (CI = +/-0.015; p = 0.458)	-0.173 (CI = +/-0.079; p = 0.000)	0.557	-0.54%
Frequency	2011.2	-0.009 (CI = +/-0.016; p = 0.267)	-0.182 (CI = +/-0.080; p = 0.000)	0.590	-0.88%
Frequency	2012.1	-0.006 (CI = +/-0.019; p = 0.470)	-0.189 (CI = +/-0.086; p = 0.000)	0.600	-0.64%
Frequency	2012.2	-0.010 (CI = +/-0.021; p = 0.333)	-0.197 (CI = +/-0.090; p = 0.000)	0.610	-0.96%
Frequency	2013.1	-0.007 (CI = +/-0.024; p = 0.526)	-0.203 (CI = +/-0.098; p = 0.001)	0.612	-0.72%
Frequency	2013.2	-0.013 (CI = +/-0.027; p = 0.287)	-0.217 (CI = +/-0.100; p = 0.001)	0.653	-1.34%
Frequency	2014.1	-0.016 (CI = +/-0.032; p = 0.298)	-0.212 (CI = +/-0.112; p = 0.002)	0.639	-1.57%
Frequency	2014.2	-0.021 (CI = +/-0.038; p = 0.236)	-0.222 (CI = +/-0.121; p = 0.003)	0.635	-2.10%
Frequency	2015.1	-0.029 (CI = +/-0.047; p = 0.193)	-0.208 (CI = +/-0.136; p = 0.009)	0.632	-2.84%
Frequency	2015.2	-0.036 (CI = +/-0.059; p = 0.182)	-0.219 (CI = +/-0.154; p = 0.013)	0.609	-3.58%

**CM**

Coverage = CM  
End Trend Period = 2019.2  
Excluded Points = 2017.1  
Parameters included: time, seasonality

Fit	Start Date	Time	Seasonality	Adjusted R <sup>2</sup>	Implied Trend Rate
Loss Cost	2003.1	0.051 (CI = +/-0.006; p = 0.000)	0.091 (CI = +/-0.061; p = 0.005)	0.902	+5.23%
Loss Cost	2003.2	0.053 (CI = +/-0.006; p = 0.000)	0.102 (CI = +/-0.058; p = 0.001)	0.914	+5.44%
Loss Cost	2004.1	0.054 (CI = +/-0.006; p = 0.000)	0.097 (CI = +/-0.060; p = 0.002)	0.912	+5.53%
Loss Cost	2004.2	0.055 (CI = +/-0.007; p = 0.000)	0.102 (CI = +/-0.060; p = 0.002)	0.909	+5.63%
Loss Cost	2005.1	0.054 (CI = +/-0.007; p = 0.000)	0.104 (CI = +/-0.063; p = 0.002)	0.902	+5.60%
Loss Cost	2005.2	0.055 (CI = +/-0.008; p = 0.000)	0.105 (CI = +/-0.065; p = 0.003)	0.891	+5.61%
Loss Cost	2006.1	0.055 (CI = +/-0.008; p = 0.000)	0.102 (CI = +/-0.068; p = 0.005)	0.886	+5.67%
Loss Cost	2006.2	0.055 (CI = +/-0.009; p = 0.000)	0.101 (CI = +/-0.071; p = 0.007)	0.870	+5.65%
Loss Cost	2007.1	0.052 (CI = +/-0.009; p = 0.000)	0.113 (CI = +/-0.070; p = 0.003)	0.867	+5.37%
Loss Cost	2007.2	0.050 (CI = +/-0.010; p = 0.000)	0.105 (CI = +/-0.070; p = 0.005)	0.849	+5.16%
Loss Cost	2008.1	0.050 (CI = +/-0.011; p = 0.000)	0.104 (CI = +/-0.073; p = 0.008)	0.839	+5.18%
Loss Cost	2008.2	0.047 (CI = +/-0.010; p = 0.000)	0.091 (CI = +/-0.070; p = 0.014)	0.822	+4.83%
Loss Cost	2009.1	0.044 (CI = +/-0.011; p = 0.000)	0.103 (CI = +/-0.069; p = 0.006)	0.817	+4.51%
Loss Cost	2009.2	0.043 (CI = +/-0.012; p = 0.000)	0.097 (CI = +/-0.072; p = 0.011)	0.780	+4.34%
Loss Cost	2010.1	0.040 (CI = +/-0.013; p = 0.000)	0.105 (CI = +/-0.075; p = 0.009)	0.764	+4.13%
Loss Cost	2010.2	0.037 (CI = +/-0.013; p = 0.000)	0.093 (CI = +/-0.073; p = 0.016)	0.716	+3.76%
Loss Cost	2011.1	0.042 (CI = +/-0.013; p = 0.000)	0.076 (CI = +/-0.069; p = 0.034)	0.778	+4.28%
Loss Cost	2011.2	0.038 (CI = +/-0.014; p = 0.000)	0.065 (CI = +/-0.069; p = 0.062)	0.728	+3.92%
Loss Cost	2012.1	0.038 (CI = +/-0.016; p = 0.000)	0.066 (CI = +/-0.075; p = 0.078)	0.701	+3.88%
Loss Cost	2012.2	0.034 (CI = +/-0.017; p = 0.001)	0.056 (CI = +/-0.076; p = 0.138)	0.614	+3.48%
Loss Cost	2013.1	0.037 (CI = +/-0.020; p = 0.002)	0.048 (CI = +/-0.083; p = 0.221)	0.616	+3.76%
Loss Cost	2013.2	0.035 (CI = +/-0.023; p = 0.008)	0.043 (CI = +/-0.091; p = 0.312)	0.501	+3.54%
Loss Cost	2014.1	0.028 (CI = +/-0.026; p = 0.038)	0.059 (CI = +/-0.093; p = 0.182)	0.437	+2.81%
Loss Cost	2014.2	0.028 (CI = +/-0.032; p = 0.074)	0.060 (CI = +/-0.107; p = 0.228)	0.316	+2.85%
Loss Cost	2015.1	0.023 (CI = +/-0.040; p = 0.218)	0.070 (CI = +/-0.122; p = 0.210)	0.247	+2.28%
Loss Cost	2015.2	0.007 (CI = +/-0.042; p = 0.673)	0.040 (CI = +/-0.117; p = 0.426)	-0.185	+0.73%
Severity	2003.1	0.029 (CI = +/-0.005; p = 0.000)	0.235 (CI = +/-0.049; p = 0.000)	0.890	+2.97%
Severity	2003.2	0.029 (CI = +/-0.005; p = 0.000)	0.235 (CI = +/-0.050; p = 0.000)	0.878	+2.96%
Severity	2004.1	0.029 (CI = +/-0.006; p = 0.000)	0.236 (CI = +/-0.052; p = 0.000)	0.876	+2.94%
Severity	2004.2	0.030 (CI = +/-0.006; p = 0.000)	0.243 (CI = +/-0.052; p = 0.000)	0.880	+3.07%
Severity	2005.1	0.031 (CI = +/-0.006; p = 0.000)	0.240 (CI = +/-0.054; p = 0.000)	0.880	+3.12%
Severity	2005.2	0.032 (CI = +/-0.006; p = 0.000)	0.248 (CI = +/-0.053; p = 0.000)	0.888	+3.29%
Severity	2006.1	0.034 (CI = +/-0.007; p = 0.000)	0.241 (CI = +/-0.053; p = 0.000)	0.895	+3.43%
Severity	2006.2	0.034 (CI = +/-0.007; p = 0.000)	0.244 (CI = +/-0.055; p = 0.000)	0.887	+3.50%
Severity	2007.1	0.035 (CI = +/-0.008; p = 0.000)	0.244 (CI = +/-0.057; p = 0.000)	0.885	+3.51%
Severity	2007.2	0.035 (CI = +/-0.008; p = 0.000)	0.246 (CI = +/-0.059; p = 0.000)	0.873	+3.57%
Severity	2008.1	0.038 (CI = +/-0.008; p = 0.000)	0.233 (CI = +/-0.056; p = 0.000)	0.898	+3.89%
Severity	2008.2	0.040 (CI = +/-0.008; p = 0.000)	0.240 (CI = +/-0.057; p = 0.000)	0.897	+4.06%
Severity	2009.1	0.041 (CI = +/-0.009; p = 0.000)	0.233 (CI = +/-0.058; p = 0.000)	0.901	+4.23%
Severity	2009.2	0.043 (CI = +/-0.010; p = 0.000)	0.239 (CI = +/-0.060; p = 0.000)	0.896	+4.40%
Severity	2010.1	0.045 (CI = +/-0.010; p = 0.000)	0.231 (CI = +/-0.061; p = 0.000)	0.905	+4.65%
Severity	2010.2	0.047 (CI = +/-0.011; p = 0.000)	0.234 (CI = +/-0.064; p = 0.000)	0.892	+4.77%
Severity	2011.1	0.052 (CI = +/-0.011; p = 0.000)	0.218 (CI = +/-0.057; p = 0.000)	0.924	+5.30%
Severity	2011.2	0.051 (CI = +/-0.012; p = 0.000)	0.216 (CI = +/-0.061; p = 0.000)	0.905	+5.23%
Severity	2012.1	0.049 (CI = +/-0.014; p = 0.000)	0.222 (CI = +/-0.065; p = 0.000)	0.904	+5.02%
Severity	2012.2	0.047 (CI = +/-0.016; p = 0.000)	0.217 (CI = +/-0.070; p = 0.000)	0.876	+4.85%
Severity	2013.1	0.049 (CI = +/-0.019; p = 0.000)	0.214 (CI = +/-0.077; p = 0.000)	0.875	+4.97%
Severity	2013.2	0.051 (CI = +/-0.021; p = 0.000)	0.220 (CI = +/-0.084; p = 0.000)	0.852	+5.22%
Severity	2014.1	0.047 (CI = +/-0.026; p = 0.003)	0.229 (CI = +/-0.093; p = 0.000)	0.853	+4.80%
Severity	2014.2	0.049 (CI = +/-0.031; p = 0.007)	0.235 (CI = +/-0.105; p = 0.001)	0.815	+5.06%
Severity	2015.1	0.051 (CI = +/-0.041; p = 0.021)	0.231 (CI = +/-0.124; p = 0.004)	0.810	+5.27%
Severity	2015.2	0.036 (CI = +/-0.042; p = 0.081)	0.200 (CI = +/-0.119; p = 0.008)	0.745	+3.66%
Frequency	2003.1	0.022 (CI = +/-0.007; p = 0.000)	-0.143 (CI = +/-0.073; p = 0.000)	0.588	+2.20%
Frequency	2003.2	0.024 (CI = +/-0.007; p = 0.000)	-0.133 (CI = +/-0.071; p = 0.001)	0.631	+2.40%
Frequency	2004.1	0.025 (CI = +/-0.008; p = 0.000)	-0.139 (CI = +/-0.072; p = 0.001)	0.629	+2.52%
Frequency	2004.2	0.025 (CI = +/-0.008; p = 0.000)	-0.140 (CI = +/-0.075; p = 0.001)	0.619	+2.49%
Frequency	2005.1	0.024 (CI = +/-0.009; p = 0.000)	-0.136 (CI = +/-0.077; p = 0.001)	0.570	+2.40%
Frequency	2005.2	0.022 (CI = +/-0.009; p = 0.000)	-0.143 (CI = +/-0.078; p = 0.001)	0.562	+2.25%
Frequency	2006.1	0.021 (CI = +/-0.010; p = 0.000)	-0.139 (CI = +/-0.081; p = 0.002)	0.506	+2.16%
Frequency	2006.2	0.021 (CI = +/-0.011; p = 0.001)	-0.143 (CI = +/-0.084; p = 0.002)	0.496	+2.07%
Frequency	2007.1	0.018 (CI = +/-0.011; p = 0.003)	-0.130 (CI = +/-0.084; p = 0.004)	0.414	+1.80%
Frequency	2007.2	0.015 (CI = +/-0.012; p = 0.013)	-0.142 (CI = +/-0.084; p = 0.002)	0.425	+1.53%
Frequency	2008.1	0.012 (CI = +/-0.012; p = 0.047)	-0.129 (CI = +/-0.084; p = 0.005)	0.339	+1.24%
Frequency	2008.2	0.007 (CI = +/-0.011; p = 0.183)	-0.149 (CI = +/-0.074; p = 0.000)	0.453	+0.73%
Frequency	2009.1	0.003 (CI = +/-0.011; p = 0.605)	-0.130 (CI = +/-0.067; p = 0.001)	0.424	+0.26%
Frequency	2009.2	-0.001 (CI = +/-0.011; p = 0.910)	-0.142 (CI = +/-0.064; p = 0.000)	0.510	-0.06%
Frequency	2010.1	-0.005 (CI = +/-0.010; p = 0.306)	-0.126 (CI = +/-0.059; p = 0.000)	0.544	-0.50%
Frequency	2010.2	-0.010 (CI = +/-0.009; p = 0.029)	-0.142 (CI = +/-0.048; p = 0.000)	0.728	-0.97%
Frequency	2011.1	-0.010 (CI = +/-0.010; p = 0.049)	-0.142 (CI = +/-0.051; p = 0.000)	0.725	-0.97%
Frequency	2011.2	-0.013 (CI = +/-0.010; p = 0.017)	-0.150 (CI = +/-0.050; p = 0.000)	0.766	-1.25%
Frequency	2012.1	-0.011 (CI = +/-0.011; p = 0.057)	-0.155 (CI = +/-0.053; p = 0.000)	0.774	-1.08%
Frequency	2012.2	-0.013 (CI = +/-0.012; p = 0.040)	-0.162 (CI = +/-0.056; p = 0.000)	0.778	-1.31%
Frequency	2013.1	-0.012 (CI = +/-0.015; p = 0.106)	-0.166 (CI = +/-0.061; p = 0.000)	0.781	-1.16%
Frequency	2013.2	-0.016 (CI = +/-0.015; p = 0.040)	-0.177 (CI = +/-0.060; p = 0.000)	0.818	-1.59%
Frequency	2014.1	-0.019 (CI = +/-0.018; p = 0.039)	-0.170 (CI = +/-0.065; p = 0.000)	0.824	-1.90%
Frequency	2014.2	-0.021 (CI = +/-0.022; p = 0.054)	-0.175 (CI = +/-0.074; p = 0.001)	0.795	-2.10%
Frequency	2015.1	-0.029 (CI = +/-0.025; p = 0.028)	-0.161 (CI = +/-0.075; p = 0.002)	0.834	-2.84%
Frequency	2015.2	-0.029 (CI = +/-0.033; p = 0.076)	-0.160 (CI = +/-0.092; p = 0.007)	0.757	-2.82%

**CM**

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

Fit	Start Date	Time	Seasonality	Adjusted R <sup>2</sup>	Implied Trend Rate
Loss Cost	2003.1	0.053 (CI = +/-0.006; p = 0.000)	0.100 (CI = +/-0.060; p = 0.002)	0.908	+5.41%
Loss Cost	2003.2	0.055 (CI = +/-0.006; p = 0.000)	0.112 (CI = +/-0.055; p = 0.000)	0.923	+5.65%
Loss Cost	2004.1	0.056 (CI = +/-0.006; p = 0.000)	0.107 (CI = +/-0.056; p = 0.001)	0.923	+5.76%
Loss Cost	2004.2	0.057 (CI = +/-0.007; p = 0.000)	0.114 (CI = +/-0.056; p = 0.000)	0.922	+5.90%
Loss Cost	2005.1	0.057 (CI = +/-0.007; p = 0.000)	0.115 (CI = +/-0.059; p = 0.000)	0.917	+5.87%
Loss Cost	2005.2	0.057 (CI = +/-0.008; p = 0.000)	0.117 (CI = +/-0.061; p = 0.001)	0.908	+5.92%
Loss Cost	2006.1	0.058 (CI = +/-0.008; p = 0.000)	0.114 (CI = +/-0.063; p = 0.001)	0.903	+5.99%
Loss Cost	2006.2	0.058 (CI = +/-0.009; p = 0.000)	0.115 (CI = +/-0.066; p = 0.002)	0.890	+6.01%
Loss Cost	2007.1	0.056 (CI = +/-0.009; p = 0.000)	0.126 (CI = +/-0.065; p = 0.001)	0.890	+5.73%
Loss Cost	2007.2	0.054 (CI = +/-0.009; p = 0.000)	0.118 (CI = +/-0.065; p = 0.001)	0.872	+5.53%
Loss Cost	2008.1	0.054 (CI = +/-0.010; p = 0.000)	0.116 (CI = +/-0.069; p = 0.002)	0.864	+5.57%
Loss Cost	2008.2	0.051 (CI = +/-0.010; p = 0.000)	0.103 (CI = +/-0.066; p = 0.004)	0.848	+5.22%
Loss Cost	2009.1	0.048 (CI = +/-0.011; p = 0.000)	0.114 (CI = +/-0.065; p = 0.002)	0.845	+4.90%
Loss Cost	2009.2	0.047 (CI = +/-0.012; p = 0.000)	0.110 (CI = +/-0.068; p = 0.004)	0.811	+4.77%
Loss Cost	2010.1	0.045 (CI = +/-0.013; p = 0.000)	0.116 (CI = +/-0.071; p = 0.003)	0.797	+4.57%
Loss Cost	2010.2	0.041 (CI = +/-0.014; p = 0.000)	0.104 (CI = +/-0.071; p = 0.007)	0.749	+4.20%
Loss Cost	2011.1	0.047 (CI = +/-0.013; p = 0.000)	0.088 (CI = +/-0.064; p = 0.011)	0.823	+4.78%
Loss Cost	2011.2	0.043 (CI = +/-0.014; p = 0.000)	0.078 (CI = +/-0.066; p = 0.024)	0.775	+4.44%
Loss Cost	2012.1	0.043 (CI = +/-0.016; p = 0.000)	0.078 (CI = +/-0.071; p = 0.035)	0.754	+4.44%
Loss Cost	2012.2	0.040 (CI = +/-0.018; p = 0.001)	0.068 (CI = +/-0.075; p = 0.071)	0.670	+4.06%
Loss Cost	2013.1	0.043 (CI = +/-0.021; p = 0.001)	0.061 (CI = +/-0.080; p = 0.122)	0.682	+4.42%
Loss Cost	2013.2	0.042 (CI = +/-0.025; p = 0.005)	0.058 (CI = +/-0.091; p = 0.181)	0.578	+4.31%
Loss Cost	2014.1	0.035 (CI = +/-0.028; p = 0.022)	0.072 (CI = +/-0.094; p = 0.114)	0.529	+3.57%
Loss Cost	2014.2	0.038 (CI = +/-0.037; p = 0.042)	0.079 (CI = +/-0.111; p = 0.133)	0.444	+3.92%
Loss Cost	2015.1	0.033 (CI = +/-0.047; p = 0.128)	0.086 (CI = +/-0.129; p = 0.146)	0.379	+3.40%
Loss Cost	2015.2	0.016 (CI = +/-0.059; p = 0.485)	0.054 (CI = +/-0.144; p = 0.357)	-0.124	+1.64%
Severity	2003.1	0.030 (CI = +/-0.005; p = 0.000)	0.236 (CI = +/-0.050; p = 0.000)	0.881	+3.00%
Severity	2003.2	0.030 (CI = +/-0.006; p = 0.000)	0.236 (CI = +/-0.052; p = 0.000)	0.867	+3.00%
Severity	2004.1	0.029 (CI = +/-0.006; p = 0.000)	0.238 (CI = +/-0.054; p = 0.000)	0.865	+2.97%
Severity	2004.2	0.031 (CI = +/-0.006; p = 0.000)	0.245 (CI = +/-0.053; p = 0.000)	0.870	+3.12%
Severity	2005.1	0.031 (CI = +/-0.007; p = 0.000)	0.242 (CI = +/-0.055; p = 0.000)	0.871	+3.18%
Severity	2005.2	0.033 (CI = +/-0.007; p = 0.000)	0.251 (CI = +/-0.054; p = 0.000)	0.880	+3.37%
Severity	2006.1	0.035 (CI = +/-0.007; p = 0.000)	0.245 (CI = +/-0.054; p = 0.000)	0.889	+3.53%
Severity	2006.2	0.036 (CI = +/-0.007; p = 0.000)	0.249 (CI = +/-0.056; p = 0.000)	0.880	+3.62%
Severity	2007.1	0.036 (CI = +/-0.008; p = 0.000)	0.248 (CI = +/-0.058; p = 0.000)	0.879	+3.64%
Severity	2007.2	0.037 (CI = +/-0.009; p = 0.000)	0.251 (CI = +/-0.061; p = 0.000)	0.866	+3.72%
Severity	2008.1	0.040 (CI = +/-0.009; p = 0.000)	0.238 (CI = +/-0.057; p = 0.000)	0.895	+4.06%
Severity	2008.2	0.042 (CI = +/-0.009; p = 0.000)	0.247 (CI = +/-0.057; p = 0.000)	0.897	+4.29%
Severity	2009.1	0.044 (CI = +/-0.010; p = 0.000)	0.240 (CI = +/-0.058; p = 0.000)	0.903	+4.48%
Severity	2009.2	0.046 (CI = +/-0.010; p = 0.000)	0.249 (CI = +/-0.058; p = 0.000)	0.903	+4.72%
Severity	2010.1	0.049 (CI = +/-0.011; p = 0.000)	0.240 (CI = +/-0.058; p = 0.000)	0.914	+5.00%
Severity	2010.2	0.051 (CI = +/-0.012; p = 0.000)	0.246 (CI = +/-0.061; p = 0.000)	0.905	+5.20%
Severity	2011.1	0.056 (CI = +/-0.010; p = 0.000)	0.229 (CI = +/-0.050; p = 0.000)	0.945	+5.80%
Severity	2011.2	0.057 (CI = +/-0.012; p = 0.000)	0.230 (CI = +/-0.054; p = 0.000)	0.930	+5.82%
Severity	2012.1	0.055 (CI = +/-0.013; p = 0.000)	0.235 (CI = +/-0.058; p = 0.000)	0.930	+5.63%
Severity	2012.2	0.054 (CI = +/-0.015; p = 0.000)	0.233 (CI = +/-0.064; p = 0.000)	0.906	+5.56%
Severity	2013.1	0.056 (CI = +/-0.018; p = 0.000)	0.228 (CI = +/-0.069; p = 0.000)	0.907	+5.75%
Severity	2013.2	0.061 (CI = +/-0.020; p = 0.000)	0.241 (CI = +/-0.073; p = 0.000)	0.904	+6.28%
Severity	2014.1	0.058 (CI = +/-0.024; p = 0.001)	0.247 (CI = +/-0.080; p = 0.000)	0.905	+5.92%
Severity	2014.2	0.065 (CI = +/-0.028; p = 0.001)	0.263 (CI = +/-0.086; p = 0.000)	0.903	+6.69%
Severity	2015.1	0.069 (CI = +/-0.036; p = 0.005)	0.257 (CI = +/-0.099; p = 0.001)	0.904	+7.12%
Severity	2015.2	0.055 (CI = +/-0.044; p = 0.026)	0.231 (CI = +/-0.109; p = 0.004)	0.859	+5.65%
Frequency	2003.1	0.023 (CI = +/-0.008; p = 0.000)	-0.137 (CI = +/-0.073; p = 0.001)	0.607	+2.34%
Frequency	2003.2	0.025 (CI = +/-0.008; p = 0.000)	-0.124 (CI = +/-0.071; p = 0.001)	0.657	+2.58%
Frequency	2004.1	0.027 (CI = +/-0.008; p = 0.000)	-0.131 (CI = +/-0.072; p = 0.001)	0.657	+2.70%
Frequency	2004.2	0.027 (CI = +/-0.009; p = 0.000)	-0.131 (CI = +/-0.075; p = 0.001)	0.647	+2.69%
Frequency	2005.1	0.026 (CI = +/-0.009; p = 0.000)	-0.128 (CI = +/-0.077; p = 0.002)	0.601	+2.61%
Frequency	2005.2	0.024 (CI = +/-0.010; p = 0.000)	-0.135 (CI = +/-0.079; p = 0.002)	0.589	+2.46%
Frequency	2006.1	0.024 (CI = +/-0.011; p = 0.000)	-0.131 (CI = +/-0.082; p = 0.003)	0.535	+2.38%
Frequency	2006.2	0.023 (CI = +/-0.011; p = 0.000)	-0.134 (CI = +/-0.085; p = 0.004)	0.524	+2.30%
Frequency	2007.1	0.020 (CI = +/-0.012; p = 0.002)	-0.122 (CI = +/-0.085; p = 0.007)	0.443	+2.02%
Frequency	2007.2	0.017 (CI = +/-0.012; p = 0.009)	-0.134 (CI = +/-0.086; p = 0.004)	0.445	+1.75%
Frequency	2008.1	0.014 (CI = +/-0.013; p = 0.032)	-0.122 (CI = +/-0.086; p = 0.008)	0.355	+1.45%
Frequency	2008.2	0.009 (CI = +/-0.012; p = 0.140)	-0.144 (CI = +/-0.076; p = 0.001)	0.451	+0.89%
Frequency	2009.1	0.004 (CI = +/-0.011; p = 0.468)	-0.126 (CI = +/-0.069; p = 0.001)	0.407	+0.40%
Frequency	2009.2	0.000 (CI = +/-0.012; p = 0.929)	-0.139 (CI = +/-0.068; p = 0.000)	0.486	+0.05%
Frequency	2010.1	-0.004 (CI = +/-0.011; p = 0.442)	-0.124 (CI = +/-0.062; p = 0.001)	0.504	-0.41%
Frequency	2010.2	-0.010 (CI = +/-0.010; p = 0.053)	-0.142 (CI = +/-0.051; p = 0.000)	0.698	-0.96%
Frequency	2011.1	-0.010 (CI = +/-0.011; p = 0.082)	-0.141 (CI = +/-0.055; p = 0.000)	0.693	-0.96%
Frequency	2011.2	-0.013 (CI = +/-0.012; p = 0.030)	-0.152 (CI = +/-0.054; p = 0.000)	0.740	-1.30%
Frequency	2012.1	-0.011 (CI = +/-0.013; p = 0.084)	-0.156 (CI = +/-0.057; p = 0.000)	0.748	-1.12%
Frequency	2012.2	-0.014 (CI = +/-0.015; p = 0.056)	-0.164 (CI = +/-0.061; p = 0.000)	0.757	-1.41%
Frequency	2013.1	-0.013 (CI = +/-0.017; p = 0.131)	-0.168 (CI = +/-0.066; p = 0.000)	0.758	-1.26%
Frequency	2013.2	-0.019 (CI = +/-0.018; p = 0.045)	-0.183 (CI = +/-0.065; p = 0.000)	0.810	-1.86%
Frequency	2014.1	-0.022 (CI = +/-0.021; p = 0.042)	-0.176 (CI = +/-0.070; p = 0.001)	0.816	-2.22%
Frequency	2014.2	-0.026 (CI = +/-0.027; p = 0.052)	-0.184 (CI = +/-0.081; p = 0.001)	0.795	-2.60%
Frequency	2015.1	-0.035 (CI = +/-0.029; p = 0.025)	-0.171 (CI = +/-0.079; p = 0.003)	0.847	-3.48%
Frequency	2015.2	-0.039 (CI = +/-0.043; p = 0.066)	-0.177 (CI = +/-0.105; p = 0.010)	0.781	-3.80%

**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>	Implied Trend Rate
Loss Cost	2003.1	0.043 (CI = +/-0.015; p = 0.000)	0.058 (CI = +/-0.144; p = 0.419)	0.521	+4.44%
Loss Cost	2003.2	0.045 (CI = +/-0.015; p = 0.000)	0.064 (CI = +/-0.148; p = 0.383)	0.510	+4.56%
Loss Cost	2004.1	0.046 (CI = +/-0.017; p = 0.000)	0.058 (CI = +/-0.152; p = 0.442)	0.501	+4.67%
Loss Cost	2004.2	0.045 (CI = +/-0.018; p = 0.000)	0.057 (CI = +/-0.158; p = 0.464)	0.469	+4.65%
Loss Cost	2005.1	0.051 (CI = +/-0.018; p = 0.000)	0.029 (CI = +/-0.152; p = 0.699)	0.537	+5.22%
Loss Cost	2005.2	0.051 (CI = +/-0.019; p = 0.000)	0.029 (CI = +/-0.158; p = 0.707)	0.507	+5.22%
Loss Cost	2006.1	0.048 (CI = +/-0.020; p = 0.000)	0.042 (CI = +/-0.162; p = 0.595)	0.462	+4.94%
Loss Cost	2006.2	0.050 (CI = +/-0.021; p = 0.000)	0.051 (CI = +/-0.168; p = 0.537)	0.453	+5.13%
Loss Cost	2007.1	0.050 (CI = +/-0.023; p = 0.000)	0.050 (CI = +/-0.175; p = 0.558)	0.426	+5.15%
Loss Cost	2007.2	0.049 (CI = +/-0.025; p = 0.001)	0.046 (CI = +/-0.183; p = 0.605)	0.378	+5.05%
Loss Cost	2008.1	0.046 (CI = +/-0.027; p = 0.002)	0.059 (CI = +/-0.190; p = 0.524)	0.326	+4.72%
Loss Cost	2008.2	0.052 (CI = +/-0.029; p = 0.001)	0.080 (CI = +/-0.192; p = 0.393)	0.366	+5.31%
Loss Cost	2009.1	0.059 (CI = +/-0.030; p = 0.001)	0.052 (CI = +/-0.193; p = 0.580)	0.424	+6.10%
Loss Cost	2009.2	0.056 (CI = +/-0.033; p = 0.002)	0.041 (CI = +/-0.201; p = 0.673)	0.351	+5.78%
Loss Cost	2010.1	0.037 (CI = +/-0.026; p = 0.008)	0.110 (CI = +/-0.149; p = 0.140)	0.349	+3.73%
Loss Cost	2010.2	0.040 (CI = +/-0.028; p = 0.008)	0.122 (CI = +/-0.155; p = 0.117)	0.354	+4.12%
Loss Cost	2011.1	0.047 (CI = +/-0.031; p = 0.005)	0.099 (CI = +/-0.158; p = 0.202)	0.408	+4.86%
Loss Cost	2011.2	0.040 (CI = +/-0.033; p = 0.020)	0.078 (CI = +/-0.160; p = 0.316)	0.271	+4.07%
Loss Cost	2012.1	0.033 (CI = +/-0.036; p = 0.069)	0.096 (CI = +/-0.168; p = 0.240)	0.213	+3.40%
Loss Cost	2012.2	0.023 (CI = +/-0.039; p = 0.218)	0.070 (CI = +/-0.168; p = 0.381)	0.035	+2.34%
Loss Cost	2013.1	0.029 (CI = +/-0.045; p = 0.188)	0.056 (CI = +/-0.181; p = 0.510)	0.052	+2.91%
Loss Cost	2013.2	0.022 (CI = +/-0.052; p = 0.376)	0.041 (CI = +/-0.194; p = 0.651)	-0.083	+2.18%
Loss Cost	2014.1	0.013 (CI = +/-0.062; p = 0.633)	0.058 (CI = +/-0.213; p = 0.554)	-0.131	+1.36%
Loss Cost	2014.2	0.002 (CI = +/-0.073; p = 0.956)	0.037 (CI = +/-0.230; p = 0.724)	-0.229	+0.18%
Loss Cost	2015.1	0.002 (CI = +/-0.093; p = 0.968)	0.037 (CI = +/-0.268; p = 0.755)	-0.265	+0.16%
Loss Cost	2015.2	0.013 (CI = +/-0.118; p = 0.799)	0.054 (CI = +/-0.307; p = 0.684)	-0.279	+1.30%
Severity	2003.1	0.008 (CI = +/-0.016; p = 0.307)	0.144 (CI = +/-0.155; p = 0.067)	0.080	+0.81%
Severity	2003.2	0.007 (CI = +/-0.017; p = 0.402)	0.138 (CI = +/-0.159; p = 0.087)	0.055	+0.70%
Severity	2004.1	0.013 (CI = +/-0.016; p = 0.126)	0.107 (CI = +/-0.151; p = 0.159)	0.084	+1.27%
Severity	2004.2	0.013 (CI = +/-0.017; p = 0.138)	0.109 (CI = +/-0.156; p = 0.165)	0.073	+1.31%
Severity	2005.1	0.018 (CI = +/-0.018; p = 0.045)	0.083 (CI = +/-0.152; p = 0.274)	0.120	+1.82%
Severity	2005.2	0.019 (CI = +/-0.019; p = 0.043)	0.090 (CI = +/-0.157; p = 0.251)	0.122	+1.96%
Severity	2006.1	0.015 (CI = +/-0.020; p = 0.119)	0.110 (CI = +/-0.158; p = 0.165)	0.098	+1.54%
Severity	2006.2	0.018 (CI = +/-0.021; p = 0.087)	0.122 (CI = +/-0.162; p = 0.135)	0.121	+1.81%
Severity	2007.1	0.017 (CI = +/-0.023; p = 0.131)	0.126 (CI = +/-0.169; p = 0.138)	0.112	+1.72%
Severity	2007.2	0.015 (CI = +/-0.024; p = 0.224)	0.115 (CI = +/-0.175; p = 0.185)	0.056	+1.47%
Severity	2008.1	0.016 (CI = +/-0.026; p = 0.210)	0.108 (CI = +/-0.183; p = 0.234)	0.058	+1.66%
Severity	2008.2	0.024 (CI = +/-0.027; p = 0.071)	0.138 (CI = +/-0.177; p = 0.119)	0.163	+2.47%
Severity	2009.1	0.039 (CI = +/-0.022; p = 0.002)	0.083 (CI = +/-0.141; p = 0.235)	0.396	+3.98%
Severity	2009.2	0.042 (CI = +/-0.024; p = 0.002)	0.094 (CI = +/-0.146; p = 0.193)	0.401	+4.32%
Severity	2010.1	0.032 (CI = +/-0.023; p = 0.009)	0.129 (CI = +/-0.135; p = 0.060)	0.383	+3.29%
Severity	2010.2	0.043 (CI = +/-0.022; p = 0.001)	0.161 (CI = +/-0.118; p = 0.011)	0.571	+4.35%
Severity	2011.1	0.047 (CI = +/-0.024; p = 0.001)	0.147 (CI = +/-0.122; p = 0.022)	0.595	+4.81%
Severity	2011.2	0.045 (CI = +/-0.026; p = 0.003)	0.141 (CI = +/-0.130; p = 0.035)	0.511	+4.60%
Severity	2012.1	0.042 (CI = +/-0.030; p = 0.010)	0.150 (CI = +/-0.139; p = 0.037)	0.486	+4.29%
Severity	2012.2	0.035 (CI = +/-0.033; p = 0.039)	0.133 (CI = +/-0.143; p = 0.066)	0.347	+3.57%
Severity	2013.1	0.034 (CI = +/-0.039; p = 0.081)	0.135 (CI = +/-0.157; p = 0.084)	0.327	+3.46%
Severity	2013.2	0.026 (CI = +/-0.044; p = 0.212)	0.119 (CI = +/-0.166; p = 0.141)	0.163	+2.68%
Severity	2014.1	0.024 (CI = +/-0.054; p = 0.336)	0.124 (CI = +/-0.186; p = 0.166)	0.143	+2.45%
Severity	2014.2	0.017 (CI = +/-0.065; p = 0.551)	0.111 (CI = +/-0.205; p = 0.245)	-0.004	+1.76%
Severity	2015.1	0.016 (CI = +/-0.083; p = 0.657)	0.114 (CI = +/-0.238; p = 0.296)	-0.032	+1.64%
Severity	2015.2	0.033 (CI = +/-0.102; p = 0.454)	0.139 (CI = +/-0.264; p = 0.245)	0.037	+3.37%
Frequency	2003.1	0.035 (CI = +/-0.011; p = 0.000)	-0.086 (CI = +/-0.110; p = 0.120)	0.555	+3.60%
Frequency	2003.2	0.038 (CI = +/-0.012; p = 0.000)	-0.074 (CI = +/-0.110; p = 0.181)	0.579	+3.83%
Frequency	2004.1	0.033 (CI = +/-0.011; p = 0.000)	-0.049 (CI = +/-0.101; p = 0.331)	0.542	+3.36%
Frequency	2004.2	0.032 (CI = +/-0.012; p = 0.000)	-0.052 (CI = +/-0.104; p = 0.318)	0.514	+3.30%
Frequency	2005.1	0.033 (CI = +/-0.012; p = 0.000)	-0.054 (CI = +/-0.108; p = 0.315)	0.489	+3.34%
Frequency	2005.2	0.031 (CI = +/-0.013; p = 0.000)	-0.061 (CI = +/-0.111; p = 0.271)	0.452	+3.19%
Frequency	2006.1	0.033 (CI = +/-0.014; p = 0.000)	-0.067 (CI = +/-0.114; p = 0.236)	0.445	+3.34%
Frequency	2006.2	0.032 (CI = +/-0.015; p = 0.000)	-0.071 (CI = +/-0.119; p = 0.230)	0.414	+3.26%
Frequency	2007.1	0.033 (CI = +/-0.017; p = 0.000)	-0.075 (CI = +/-0.124; p = 0.220)	0.393	+3.37%
Frequency	2007.2	0.035 (CI = +/-0.018; p = 0.001)	-0.069 (CI = +/-0.128; p = 0.276)	0.393	+3.52%
Frequency	2008.1	0.030 (CI = +/-0.018; p = 0.003)	-0.049 (CI = +/-0.127; p = 0.434)	0.295	+3.02%
Frequency	2008.2	0.027 (CI = +/-0.020; p = 0.009)	-0.058 (CI = +/-0.132; p = 0.368)	0.244	+2.77%
Frequency	2009.1	0.020 (CI = +/-0.020; p = 0.045)	-0.031 (CI = +/-0.125; p = 0.611)	0.114	+2.04%
Frequency	2009.2	0.014 (CI = +/-0.020; p = 0.159)	-0.053 (CI = +/-0.121; p = 0.368)	0.048	+1.40%
Frequency	2010.1	0.004 (CI = +/-0.018; p = 0.627)	-0.019 (CI = +/-0.103; p = 0.703)	-0.094	+0.42%
Frequency	2010.2	-0.002 (CI = +/-0.018; p = 0.792)	-0.039 (CI = +/-0.097; p = 0.402)	-0.071	-0.22%
Frequency	2011.1	0.000 (CI = +/-0.020; p = 0.961)	-0.048 (CI = +/-0.102; p = 0.333)	-0.062	+0.05%
Frequency	2011.2	-0.005 (CI = +/-0.021; p = 0.605)	-0.064 (CI = +/-0.101; p = 0.199)	0.006	-0.51%
Frequency	2012.1	-0.009 (CI = +/-0.023; p = 0.443)	-0.054 (CI = +/-0.107; p = 0.297)	0.001	-0.85%
Frequency	2012.2	-0.012 (CI = +/-0.026; p = 0.338)	-0.063 (CI = +/-0.113; p = 0.252)	0.031	-1.19%
Frequency	2013.1	-0.005 (CI = +/-0.029; p = 0.696)	-0.079 (CI = +/-0.118; p = 0.168)	0.039	-0.53%
Frequency	2013.2	-0.005 (CI = +/-0.034; p = 0.756)	-0.078 (CI = +/-0.129; p = 0.207)	-0.006	-0.49%
Frequency	2014.1	-0.011 (CI = +/-0.041; p = 0.570)	-0.066 (CI = +/-0.142; p = 0.321)	-0.031	-1.06%
Frequency	2014.2	-0.016 (CI = +/-0.049; p = 0.485)	-0.075 (CI = +/-0.157; p = 0.302)	-0.025	-1.55%
Frequency	2015.1	-0.015 (CI = +/-0.063; p = 0.603)	-0.077 (CI = +/-0.182; p = 0.351)	-0.055	-1.45%
Frequency	2015.2	-0.020 (CI = +/-0.081; p = 0.562)	-0.085 (CI = +/-0.210; p = 0.359)	-0.086	-2.01%

**AP**

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

Fit	Start Date	Time	Adjusted R <sup>2</sup>	Implied Trend Rate
Loss Cost	2003.1	0.044 (CI = +/-0.015; p = 0.000)	0.526	+4.47%
Loss Cost	2003.2	0.045 (CI = +/-0.015; p = 0.000)	0.513	+4.56%
Loss Cost	2004.1	0.046 (CI = +/-0.016; p = 0.000)	0.508	+4.71%
Loss Cost	2004.2	0.045 (CI = +/-0.017; p = 0.000)	0.477	+4.65%
Loss Cost	2005.1	0.051 (CI = +/-0.017; p = 0.000)	0.551	+5.24%
Loss Cost	2005.2	0.051 (CI = +/-0.019; p = 0.000)	0.523	+5.22%
Loss Cost	2006.1	0.049 (CI = +/-0.020; p = 0.000)	0.476	+4.97%
Loss Cost	2006.2	0.050 (CI = +/-0.021; p = 0.000)	0.466	+5.13%
Loss Cost	2007.1	0.051 (CI = +/-0.023; p = 0.000)	0.442	+5.20%
Loss Cost	2007.2	0.049 (CI = +/-0.025; p = 0.000)	0.397	+5.05%
Loss Cost	2008.1	0.047 (CI = +/-0.027; p = 0.002)	0.344	+4.79%
Loss Cost	2008.2	0.052 (CI = +/-0.029; p = 0.001)	0.373	+5.31%
Loss Cost	2009.1	0.060 (CI = +/-0.030; p = 0.000)	0.444	+6.17%
Loss Cost	2009.2	0.056 (CI = +/-0.032; p = 0.002)	0.379	+5.78%
Loss Cost	2010.1	0.038 (CI = +/-0.027; p = 0.007)	0.298	+3.90%
Loss Cost	2010.2	0.040 (CI = +/-0.030; p = 0.011)	0.287	+4.12%
Loss Cost	2011.1	0.049 (CI = +/-0.031; p = 0.004)	0.379	+5.05%
Loss Cost	2011.2	0.040 (CI = +/-0.033; p = 0.020)	0.267	+4.07%
Loss Cost	2012.1	0.036 (CI = +/-0.037; p = 0.055)	0.183	+3.64%
Loss Cost	2012.2	0.023 (CI = +/-0.038; p = 0.214)	0.048	+2.34%
Loss Cost	2013.1	0.030 (CI = +/-0.043; p = 0.151)	0.094	+3.09%
Loss Cost	2013.2	0.022 (CI = +/-0.049; p = 0.357)	-0.006	+2.18%
Loss Cost	2014.1	0.016 (CI = +/-0.058; p = 0.557)	-0.061	+1.61%
Loss Cost	2014.2	0.002 (CI = +/-0.068; p = 0.954)	-0.111	+0.18%
Loss Cost	2015.1	0.004 (CI = +/-0.084; p = 0.918)	-0.123	+0.39%
Loss Cost	2015.2	0.013 (CI = +/-0.107; p = 0.785)	-0.130	+1.30%
Severity	2003.1	0.009 (CI = +/-0.016; p = 0.283)	0.006	+0.88%
Severity	2003.2	0.007 (CI = +/-0.017; p = 0.417)	-0.010	+0.70%
Severity	2004.1	0.013 (CI = +/-0.017; p = 0.114)	0.051	+1.33%
Severity	2004.2	0.013 (CI = +/-0.018; p = 0.144)	0.040	+1.31%
Severity	2005.1	0.019 (CI = +/-0.018; p = 0.040)	0.112	+1.87%
Severity	2005.2	0.019 (CI = +/-0.019; p = 0.044)	0.110	+1.96%
Severity	2006.1	0.016 (CI = +/-0.020; p = 0.107)	0.062	+1.63%
Severity	2006.2	0.018 (CI = +/-0.021; p = 0.095)	0.072	+1.81%
Severity	2007.1	0.018 (CI = +/-0.023; p = 0.117)	0.062	+1.84%
Severity	2007.2	0.015 (CI = +/-0.025; p = 0.232)	0.021	+1.47%
Severity	2008.1	0.018 (CI = +/-0.027; p = 0.185)	0.037	+1.77%
Severity	2008.2	0.024 (CI = +/-0.028; p = 0.080)	0.098	+2.47%
Severity	2009.1	0.040 (CI = +/-0.022; p = 0.001)	0.381	+4.08%
Severity	2009.2	0.042 (CI = +/-0.025; p = 0.002)	0.375	+4.32%
Severity	2010.1	0.034 (CI = +/-0.025; p = 0.010)	0.277	+3.49%
Severity	2010.2	0.043 (CI = +/-0.026; p = 0.003)	0.386	+4.35%
Severity	2011.1	0.050 (CI = +/-0.027; p = 0.001)	0.454	+5.10%
Severity	2011.2	0.045 (CI = +/-0.030; p = 0.006)	0.366	+4.60%
Severity	2012.1	0.046 (CI = +/-0.034; p = 0.013)	0.323	+4.66%
Severity	2012.2	0.035 (CI = +/-0.036; p = 0.058)	0.192	+3.57%
Severity	2013.1	0.038 (CI = +/-0.042; p = 0.072)	0.182	+3.89%
Severity	2013.2	0.026 (CI = +/-0.047; p = 0.238)	0.045	+2.68%
Severity	2014.1	0.029 (CI = +/-0.056; p = 0.267)	0.034	+2.98%
Severity	2014.2	0.017 (CI = +/-0.065; p = 0.561)	-0.068	+1.76%
Severity	2015.1	0.023 (CI = +/-0.081; p = 0.529)	-0.067	+2.34%
Severity	2015.2	0.033 (CI = +/-0.103; p = 0.469)	-0.055	+3.37%
Frequency	2003.1	0.035 (CI = +/-0.011; p = 0.000)	0.534	+3.56%
Frequency	2003.2	0.038 (CI = +/-0.012; p = 0.000)	0.567	+3.83%
Frequency	2004.1	0.033 (CI = +/-0.011; p = 0.000)	0.543	+3.33%
Frequency	2004.2	0.032 (CI = +/-0.012; p = 0.000)	0.513	+3.30%
Frequency	2005.1	0.033 (CI = +/-0.012; p = 0.000)	0.488	+3.30%
Frequency	2005.2	0.031 (CI = +/-0.013; p = 0.000)	0.447	+3.19%
Frequency	2006.1	0.032 (CI = +/-0.014; p = 0.000)	0.435	+3.29%
Frequency	2006.2	0.032 (CI = +/-0.015; p = 0.000)	0.402	+3.26%
Frequency	2007.1	0.032 (CI = +/-0.017; p = 0.000)	0.378	+3.30%
Frequency	2007.2	0.035 (CI = +/-0.018; p = 0.001)	0.386	+3.52%
Frequency	2008.1	0.029 (CI = +/-0.018; p = 0.003)	0.307	+2.97%
Frequency	2008.2	0.027 (CI = +/-0.020; p = 0.009)	0.250	+2.77%
Frequency	2009.1	0.020 (CI = +/-0.019; p = 0.044)	0.147	+2.00%
Frequency	2009.2	0.014 (CI = +/-0.020; p = 0.157)	0.056	+1.40%
Frequency	2010.1	0.004 (CI = +/-0.017; p = 0.641)	-0.043	+0.39%
Frequency	2010.2	-0.002 (CI = +/-0.017; p = 0.790)	-0.054	-0.22%
Frequency	2011.1	0.000 (CI = +/-0.019; p = 0.963)	-0.062	-0.04%
Frequency	2011.2	-0.005 (CI = +/-0.021; p = 0.614)	-0.048	-0.51%
Frequency	2012.1	-0.010 (CI = +/-0.023; p = 0.379)	-0.012	-0.97%
Frequency	2012.2	-0.012 (CI = +/-0.026; p = 0.345)	-0.003	-1.19%
Frequency	2013.1	-0.008 (CI = +/-0.030; p = 0.585)	-0.056	-0.77%
Frequency	2013.2	-0.005 (CI = +/-0.035; p = 0.764)	-0.082	-0.49%
Frequency	2014.1	-0.013 (CI = +/-0.040; p = 0.473)	-0.042	-1.34%
Frequency	2014.2	-0.016 (CI = +/-0.049; p = 0.488)	-0.050	-1.55%
Frequency	2015.1	-0.019 (CI = +/-0.061; p = 0.486)	-0.055	-1.91%
Frequency	2015.2	-0.020 (CI = +/-0.078; p = 0.558)	-0.084	-2.01%

**AP**

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

Fit	Start Date	Time	Seasonality	Adjusted R <sup>2</sup>	Implied Trend Rate
Loss Cost	2003.1	0.043 (CI = +/-0.016; p = 0.000)	0.058 (CI = +/-0.148; p = 0.431)	0.493	+4.44%
Loss Cost	2003.2	0.045 (CI = +/-0.017; p = 0.000)	0.065 (CI = +/-0.153; p = 0.393)	0.482	+4.57%
Loss Cost	2004.1	0.046 (CI = +/-0.018; p = 0.000)	0.059 (CI = +/-0.158; p = 0.449)	0.474	+4.69%
Loss Cost	2004.2	0.046 (CI = +/-0.019; p = 0.000)	0.058 (CI = +/-0.164; p = 0.473)	0.440	+4.67%
Loss Cost	2005.1	0.051 (CI = +/-0.019; p = 0.000)	0.031 (CI = +/-0.158; p = 0.691)	0.512	+5.26%
Loss Cost	2005.2	0.051 (CI = +/-0.020; p = 0.000)	0.031 (CI = +/-0.165; p = 0.698)	0.480	+5.27%
Loss Cost	2006.1	0.049 (CI = +/-0.022; p = 0.000)	0.044 (CI = +/-0.169; p = 0.596)	0.431	+4.97%
Loss Cost	2006.2	0.051 (CI = +/-0.023; p = 0.000)	0.054 (CI = +/-0.175; p = 0.532)	0.423	+5.20%
Loss Cost	2007.1	0.051 (CI = +/-0.025; p = 0.000)	0.053 (CI = +/-0.183; p = 0.553)	0.396	+5.22%
Loss Cost	2007.2	0.050 (CI = +/-0.028; p = 0.001)	0.049 (CI = +/-0.191; p = 0.601)	0.345	+5.11%
Loss Cost	2008.1	0.047 (CI = +/-0.030; p = 0.004)	0.061 (CI = +/-0.199; p = 0.529)	0.291	+4.78%
Loss Cost	2008.2	0.053 (CI = +/-0.032; p = 0.002)	0.086 (CI = +/-0.202; p = 0.385)	0.335	+5.46%
Loss Cost	2009.1	0.061 (CI = +/-0.033; p = 0.001)	0.058 (CI = +/-0.202; p = 0.553)	0.397	+6.30%
Loss Cost	2009.2	0.058 (CI = +/-0.037; p = 0.004)	0.047 (CI = +/-0.213; p = 0.648)	0.319	+5.95%
Loss Cost	2010.1	0.037 (CI = +/-0.029; p = 0.014)	0.112 (CI = +/-0.158; p = 0.153)	0.302	+3.80%
Loss Cost	2010.2	0.042 (CI = +/-0.032; p = 0.014)	0.126 (CI = +/-0.166; p = 0.125)	0.310	+4.28%
Loss Cost	2011.1	0.050 (CI = +/-0.034; p = 0.008)	0.105 (CI = +/-0.169; p = 0.203)	0.368	+5.07%
Loss Cost	2011.2	0.041 (CI = +/-0.038; p = 0.036)	0.080 (CI = +/-0.173; p = 0.335)	0.213	+4.16%
Loss Cost	2012.1	0.034 (CI = +/-0.042; p = 0.103)	0.097 (CI = +/-0.182; p = 0.266)	0.151	+3.46%
Loss Cost	2012.2	0.021 (CI = +/-0.046; p = 0.329)	0.065 (CI = +/-0.184; p = 0.452)	-0.042	-2.14%
Loss Cost	2013.1	0.027 (CI = +/-0.053; p = 0.282)	0.053 (CI = +/-0.199; p = 0.569)	-0.031	+2.74%
Loss Cost	2013.2	0.017 (CI = +/-0.063; p = 0.550)	0.031 (CI = +/-0.217; p = 0.751)	-0.165	+1.74%
Loss Cost	2014.1	0.008 (CI = +/-0.075; p = 0.810)	0.048 (CI = +/-0.238; p = 0.653)	-0.208	+0.81%
Loss Cost	2014.2	-0.010 (CI = +/-0.091; p = 0.801)	0.015 (CI = +/-0.261; p = 0.897)	-0.267	-1.00%
Loss Cost	2015.1	-0.012 (CI = +/-0.117; p = 0.818)	0.017 (CI = +/-0.305; p = 0.896)	-0.317	-1.15%
Loss Cost	2015.2	-0.001 (CI = +/-0.164; p = 0.984)	0.032 (CI = +/-0.376; p = 0.834)	-0.385	-0.13%
Severity	2003.1	0.007 (CI = +/-0.017; p = 0.400)	0.138 (CI = +/-0.159; p = 0.087)	0.055	+0.70%
Severity	2003.2	0.006 (CI = +/-0.018; p = 0.517)	0.131 (CI = +/-0.164; p = 0.113)	0.031	+0.57%
Severity	2004.1	0.012 (CI = +/-0.017; p = 0.186)	0.101 (CI = +/-0.156; p = 0.194)	0.051	+1.16%
Severity	2004.2	0.012 (CI = +/-0.019; p = 0.205)	0.103 (CI = +/-0.162; p = 0.203)	0.040	+1.19%
Severity	2005.1	0.017 (CI = +/-0.019; p = 0.076)	0.078 (CI = +/-0.158; p = 0.320)	0.081	+1.71%
Severity	2005.2	0.018 (CI = +/-0.020; p = 0.072)	0.085 (CI = +/-0.163; p = 0.294)	0.083	+1.86%
Severity	2006.1	0.014 (CI = +/-0.021; p = 0.179)	0.104 (CI = +/-0.164; p = 0.201)	0.060	+1.42%
Severity	2006.2	0.017 (CI = +/-0.023; p = 0.134)	0.117 (CI = +/-0.169; p = 0.166)	0.080	+1.71%
Severity	2007.1	0.016 (CI = +/-0.024; p = 0.188)	0.121 (CI = +/-0.176; p = 0.168)	0.072	+1.61%
Severity	2007.2	0.013 (CI = +/-0.026; p = 0.317)	0.109 (CI = +/-0.183; p = 0.230)	0.017	+1.31%
Severity	2008.1	0.015 (CI = +/-0.029; p = 0.294)	0.102 (CI = +/-0.191; p = 0.280)	0.018	+1.50%
Severity	2008.2	0.024 (CI = +/-0.029; p = 0.107)	0.136 (CI = +/-0.187; p = 0.144)	0.118	+2.41%
Severity	2009.1	0.039 (CI = +/-0.025; p = 0.004)	0.083 (CI = +/-0.149; p = 0.257)	0.346	+3.99%
Severity	2009.2	0.043 (CI = +/-0.027; p = 0.004)	0.096 (CI = +/-0.155; p = 0.208)	0.353	+4.38%
Severity	2010.1	0.033 (CI = +/-0.026; p = 0.017)	0.129 (CI = +/-0.143; p = 0.073)	0.326	+3.31%
Severity	2010.2	0.045 (CI = +/-0.024; p = 0.001)	0.167 (CI = +/-0.125; p = 0.012)	0.536	+4.57%
Severity	2011.1	0.049 (CI = +/-0.026; p = 0.001)	0.154 (CI = +/-0.129; p = 0.023)	0.564	+5.07%
Severity	2011.2	0.048 (CI = +/-0.030; p = 0.005)	0.149 (CI = +/-0.139; p = 0.039)	0.470	+4.87%
Severity	2012.1	0.045 (CI = +/-0.034; p = 0.016)	0.156 (CI = +/-0.149; p = 0.042)	0.442	+4.55%
Severity	2012.2	0.037 (CI = +/-0.039; p = 0.063)	0.136 (CI = +/-0.157; p = 0.082)	0.280	+3.72%
Severity	2013.1	0.035 (CI = +/-0.046; p = 0.115)	0.138 (CI = +/-0.172; p = 0.103)	0.259	+3.61%
Severity	2013.2	0.026 (CI = +/-0.054; p = 0.302)	0.118 (CI = +/-0.186; p = 0.185)	0.073	+2.64%
Severity	2014.1	0.024 (CI = +/-0.066; p = 0.431)	0.123 (CI = +/-0.208; p = 0.211)	0.051	+2.39%
Severity	2014.2	0.014 (CI = +/-0.083; p = 0.700)	0.105 (CI = +/-0.238; p = 0.330)	-0.105	+1.42%
Severity	2015.1	0.012 (CI = +/-0.107; p = 0.786)	0.108 (CI = +/-0.277; p = 0.378)	-0.145	+1.24%
Severity	2015.2	0.036 (CI = +/-0.143; p = 0.548)	0.143 (CI = +/-0.328; p = 0.313)	-0.089	+3.65%
Frequency	2003.1	0.036 (CI = +/-0.012; p = 0.000)	-0.080 (CI = +/-0.113; p = 0.157)	0.554	+3.72%
Frequency	2003.2	0.039 (CI = +/-0.012; p = 0.000)	-0.066 (CI = +/-0.113; p = 0.240)	0.581	+3.98%
Frequency	2004.1	0.034 (CI = +/-0.012; p = 0.000)	-0.042 (CI = +/-0.103; p = 0.412)	0.545	+3.49%
Frequency	2004.2	0.034 (CI = +/-0.012; p = 0.000)	-0.045 (CI = +/-0.107; p = 0.400)	0.516	+3.44%
Frequency	2005.1	0.034 (CI = +/-0.013; p = 0.000)	-0.047 (CI = +/-0.111; p = 0.393)	0.492	+3.49%
Frequency	2005.2	0.033 (CI = +/-0.014; p = 0.000)	-0.054 (CI = +/-0.114; p = 0.343)	0.454	+3.34%
Frequency	2006.1	0.034 (CI = +/-0.015; p = 0.000)	-0.060 (CI = +/-0.118; p = 0.301)	0.448	+3.50%
Frequency	2006.2	0.034 (CI = +/-0.016; p = 0.000)	-0.063 (CI = +/-0.123; p = 0.298)	0.417	+3.43%
Frequency	2007.1	0.035 (CI = +/-0.018; p = 0.001)	-0.068 (CI = +/-0.128; p = 0.282)	0.397	+3.55%
Frequency	2007.2	0.037 (CI = +/-0.019; p = 0.001)	-0.060 (CI = +/-0.133; p = 0.360)	0.400	+3.75%
Frequency	2008.1	0.032 (CI = +/-0.020; p = 0.003)	-0.041 (CI = +/-0.132; p = 0.526)	0.303	+3.23%
Frequency	2008.2	0.029 (CI = +/-0.022; p = 0.011)	-0.050 (CI = +/-0.138; p = 0.453)	0.249	+2.98%
Frequency	2009.1	0.022 (CI = +/-0.022; p = 0.047)	-0.025 (CI = +/-0.131; p = 0.697)	0.120	+2.22%
Frequency	2009.2	0.015 (CI = +/-0.022; p = 0.173)	-0.049 (CI = +/-0.128; p = 0.427)	0.046	+1.50%
Frequency	2010.1	0.005 (CI = +/-0.020; p = 0.618)	-0.017 (CI = +/-0.109; p = 0.744)	-0.100	+0.48%
Frequency	2010.2	-0.003 (CI = +/-0.020; p = 0.773)	-0.041 (CI = +/-0.104; p = 0.413)	-0.079	-0.28%
Frequency	2011.1	0.000 (CI = +/-0.022; p = 0.995)	-0.049 (CI = +/-0.109; p = 0.351)	-0.072	+0.01%
Frequency	2011.2	-0.007 (CI = +/-0.024; p = 0.548)	-0.068 (CI = +/-0.109; p = 0.199)	0.004	-0.67%
Frequency	2012.1	-0.011 (CI = +/-0.027; p = 0.405)	-0.059 (CI = +/-0.115; p = 0.286)	-0.001	-1.05%
Frequency	2012.2	-0.015 (CI = +/-0.030; p = 0.291)	-0.071 (CI = +/-0.123; p = 0.230)	0.040	-1.52%
Frequency	2013.1	-0.008 (CI = +/-0.034; p = 0.593)	-0.086 (CI = +/-0.128; p = 0.165)	0.044	-0.84%
Frequency	2013.2	-0.009 (CI = +/-0.042; p = 0.641)	-0.087 (CI = +/-0.144; p = 0.204)	-0.004	-0.88%
Frequency	2014.1	-0.016 (CI = +/-0.049; p = 0.489)	-0.075 (CI = +/-0.157; p = 0.304)	-0.027	-1.54%
Frequency	2014.2	-0.024 (CI = +/-0.062; p = 0.386)	-0.090 (CI = +/-0.177; p = 0.267)	-0.002	-2.38%
Frequency	2015.1	-0.024 (CI = +/-0.080; p = 0.490)	-0.091 (CI = +/-0.207; p = 0.324)	-0.040	-2.36%
Frequency	2015.2	-0.037 (CI = +/-0.109; p = 0.421)	-0.111 (CI = +/-0.250; p = 0.307)	-0.043	-3.65%



**AP**

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

Fit	Start Date	Time	Adjusted R <sup>2</sup>	Implied Trend Rate
Loss Cost	2003.1	0.043 (CI = +/-0.015; p = 0.000)	0.499	+4.44%
Loss Cost	2003.2	0.044 (CI = +/-0.016; p = 0.000)	0.486	+4.53%
Loss Cost	2004.1	0.046 (CI = +/-0.017; p = 0.000)	0.481	+4.69%
Loss Cost	2004.2	0.045 (CI = +/-0.019; p = 0.000)	0.449	+4.63%
Loss Cost	2005.1	0.051 (CI = +/-0.019; p = 0.000)	0.527	+5.26%
Loss Cost	2005.2	0.051 (CI = +/-0.020; p = 0.000)	0.497	+5.24%
Loss Cost	2006.1	0.049 (CI = +/-0.021; p = 0.000)	0.447	+4.97%
Loss Cost	2006.2	0.050 (CI = +/-0.023; p = 0.000)	0.437	+5.15%
Loss Cost	2007.1	0.051 (CI = +/-0.025; p = 0.000)	0.413	+5.22%
Loss Cost	2007.2	0.049 (CI = +/-0.027; p = 0.001)	0.366	+5.06%
Loss Cost	2008.1	0.047 (CI = +/-0.029; p = 0.003)	0.310	+4.78%
Loss Cost	2008.2	0.052 (CI = +/-0.032; p = 0.003)	0.342	+5.35%
Loss Cost	2009.1	0.061 (CI = +/-0.033; p = 0.001)	0.417	+6.30%
Loss Cost	2009.2	0.057 (CI = +/-0.036; p = 0.004)	0.349	+5.88%
Loss Cost	2010.1	0.037 (CI = +/-0.030; p = 0.017)	0.250	+3.80%
Loss Cost	2010.2	0.040 (CI = +/-0.033; p = 0.023)	0.240	+4.04%
Loss Cost	2011.1	0.050 (CI = +/-0.035; p = 0.009)	0.335	+5.07%
Loss Cost	2011.2	0.039 (CI = +/-0.037; p = 0.041)	0.213	+3.97%
Loss Cost	2012.1	0.034 (CI = +/-0.042; p = 0.105)	0.127	+3.46%
Loss Cost	2012.2	0.019 (CI = +/-0.044; p = 0.362)	-0.008	+1.94%
Loss Cost	2013.1	0.027 (CI = +/-0.051; p = 0.266)	0.030	+2.74%
Loss Cost	2013.2	0.016 (CI = +/-0.058; p = 0.557)	-0.061	+1.60%
Loss Cost	2014.1	0.008 (CI = +/-0.070; p = 0.801)	-0.103	+0.81%
Loss Cost	2014.2	-0.011 (CI = +/-0.082; p = 0.765)	-0.112	-1.09%
Loss Cost	2015.1	-0.012 (CI = +/-0.105; p = 0.803)	-0.132	-1.15%
Loss Cost	2015.2	-0.004 (CI = +/-0.140; p = 0.941)	-0.166	-0.44%
Severity	2003.1	0.007 (CI = +/-0.017; p = 0.415)	-0.010	+0.70%
Severity	2003.2	0.005 (CI = +/-0.018; p = 0.584)	-0.023	+0.49%
Severity	2004.1	0.012 (CI = +/-0.018; p = 0.191)	0.026	+1.16%
Severity	2004.2	0.011 (CI = +/-0.019; p = 0.236)	0.016	+1.12%
Severity	2005.1	0.017 (CI = +/-0.019; p = 0.075)	0.080	+1.71%
Severity	2005.2	0.018 (CI = +/-0.020; p = 0.082)	0.078	+1.80%
Severity	2006.1	0.014 (CI = +/-0.021; p = 0.184)	0.032	+1.42%
Severity	2006.2	0.016 (CI = +/-0.023; p = 0.165)	0.040	+1.60%
Severity	2007.1	0.016 (CI = +/-0.025; p = 0.197)	0.031	+1.61%
Severity	2007.2	0.012 (CI = +/-0.027; p = 0.364)	-0.006	+1.20%
Severity	2008.1	0.015 (CI = +/-0.029; p = 0.296)	0.007	+1.50%
Severity	2008.2	0.022 (CI = +/-0.030; p = 0.142)	0.060	+2.24%
Severity	2009.1	0.039 (CI = +/-0.025; p = 0.004)	0.333	+3.99%
Severity	2009.2	0.041 (CI = +/-0.027; p = 0.005)	0.328	+4.23%
Severity	2010.1	0.033 (CI = +/-0.028; p = 0.025)	0.220	+3.31%
Severity	2010.2	0.042 (CI = +/-0.029; p = 0.007)	0.331	+4.24%
Severity	2011.1	0.049 (CI = +/-0.031; p = 0.004)	0.404	+5.07%
Severity	2011.2	0.044 (CI = +/-0.034; p = 0.015)	0.307	+4.50%
Severity	2012.1	0.045 (CI = +/-0.039; p = 0.029)	0.263	+4.55%
Severity	2012.2	0.032 (CI = +/-0.042; p = 0.121)	0.121	+3.29%
Severity	2013.1	0.035 (CI = +/-0.050; p = 0.144)	0.110	+3.61%
Severity	2013.2	0.021 (CI = +/-0.055; p = 0.414)	-0.026	+2.14%
Severity	2014.1	0.024 (CI = +/-0.067; p = 0.448)	-0.039	+2.39%
Severity	2014.2	0.008 (CI = +/-0.080; p = 0.830)	-0.118	+0.77%
Severity	2015.1	0.012 (CI = +/-0.102; p = 0.784)	-0.130	+1.24%
Severity	2015.2	0.022 (CI = +/-0.136; p = 0.702)	-0.136	+2.25%
Frequency	2003.1	0.036 (CI = +/-0.012; p = 0.000)	0.539	+3.72%
Frequency	2003.2	0.039 (CI = +/-0.012; p = 0.000)	0.575	+4.02%
Frequency	2004.1	0.034 (CI = +/-0.011; p = 0.000)	0.550	+3.49%
Frequency	2004.2	0.034 (CI = +/-0.012; p = 0.000)	0.521	+3.47%
Frequency	2005.1	0.034 (CI = +/-0.013; p = 0.000)	0.497	+3.49%
Frequency	2005.2	0.033 (CI = +/-0.014; p = 0.000)	0.456	+3.39%
Frequency	2006.1	0.034 (CI = +/-0.015; p = 0.000)	0.446	+3.50%
Frequency	2006.2	0.034 (CI = +/-0.016; p = 0.000)	0.414	+3.49%
Frequency	2007.1	0.035 (CI = +/-0.018; p = 0.000)	0.392	+3.55%
Frequency	2007.2	0.037 (CI = +/-0.019; p = 0.001)	0.403	+3.81%
Frequency	2008.1	0.032 (CI = +/-0.020; p = 0.003)	0.322	+3.23%
Frequency	2008.2	0.030 (CI = +/-0.021; p = 0.008)	0.265	+3.04%
Frequency	2009.1	0.022 (CI = +/-0.021; p = 0.041)	0.159	+2.22%
Frequency	2009.2	0.016 (CI = +/-0.022; p = 0.148)	0.064	+1.58%
Frequency	2010.1	0.005 (CI = +/-0.019; p = 0.609)	-0.042	+0.48%
Frequency	2010.2	-0.002 (CI = +/-0.020; p = 0.832)	-0.059	-0.20%
Frequency	2011.1	0.000 (CI = +/-0.022; p = 0.995)	-0.067	+0.01%
Frequency	2011.2	-0.005 (CI = +/-0.024; p = 0.653)	-0.055	-0.51%
Frequency	2012.1	-0.011 (CI = +/-0.027; p = 0.408)	-0.020	-1.05%
Frequency	2012.2	-0.013 (CI = +/-0.031; p = 0.368)	-0.010	-1.31%
Frequency	2013.1	-0.008 (CI = +/-0.036; p = 0.611)	-0.064	-0.84%
Frequency	2013.2	-0.005 (CI = +/-0.042; p = 0.788)	-0.092	-0.52%
Frequency	2014.1	-0.016 (CI = +/-0.049; p = 0.491)	-0.051	-1.54%
Frequency	2014.2	-0.019 (CI = +/-0.061; p = 0.500)	-0.059	-1.85%
Frequency	2015.1	-0.024 (CI = +/-0.078; p = 0.491)	-0.063	-2.36%
Frequency	2015.2	-0.027 (CI = +/-0.104; p = 0.553)	-0.095	-2.63%