OLIVER WYMAN

# NEWFOUNDLAND AND LABRADOR PRIVATE PASSENGER VEHICLES

# OLIVER WYMAN SELECTED LOSS TREND RATES

Based on Insurance Industry Data
Through June 30, 2020

March 12, 2021

# CONTENTS

# 1. EXECUTIVE SUMMARY

## 1.1. Purpose and Scope

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

We developed our analysis using insurance industry private passenger vehicles loss and expense experience reported as of June 30, 2020 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 | -1.0% | -1.0% |
| Property Damage | +2.5% | +2.5% |
| Accident Benefits | +3.5% | +3.5% |
| Uninsured Auto | +1.0% | +1.0% |
| Collision | +3.5% | +2.5% |
| Comprehensive | +4.5% | +4.5% |
| Specified Perils | +4.5% | +4.5% |
| All Perils | +5.0% | +4.0% |
| Underinsured Motorist | +3.5% | +3.5% |

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

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# 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
- supporting summary exhibits that present the data we used and analysis we performed.

## 2.2. Data

The source for the exposures (number of vehicles), claim count and claim amount data that we analyze is the AUTO7501 Automobile Industry Exhibit (as of June 30, 2020) 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 at a point in time. Over time, the case reserves are revised to more accurately reflect the payments that are made or that are expected to be made based on additional information that becomes available to the claim adjusters.

It is important to note two points about case reserves:

1. Insurance companies' determination of case reserves varies from company to company. For example, it is typical for insurance companies to instruct their claim adjusters to post a pre-set amount (e.g., $10,000 for bodily injury claims) as the case reserve when a claim is first reported and before any investigation is performed. This is referred to as the "initial claim reserve." In a sense, the initial claim reserve serves as a placeholder until investigation is conducted and a more accurate estimate can be established by the claim adjusters. For those companies that follow this approach,

the amount of the initial case reserve and the length of time the initial claim reserve remains posted varies by company and, for a particular company, could change over time.

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

## 2.3. Over-Reporting issue

In earlier data releases[1] GISA noted various claim count reporting errors for the 2017 and prior years. GISA had been working with the insurer(s) in correcting the reporting errors and now states these errors have been corrected. Similar to our most recent report, we observe the development along these diagonals appears to be reasonable based on the most recent data release. This appear to support the assertion that the erroneous reported claim counts have, for the most part, been corrected.

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

We estimate the final (ultimate) number and cost[2] of all claims that arise from events that occur in the first and second half of the year (referred to as "accident half-years"[3]), separately, through to June 30, 2020 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[4]. 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[5] development factors to estimate the actuarial reserve need, hence the final claim cost, for each accident half-year through June 30, 2020, separately for each of the coverages. We follow a similar approach

[1] Prior to the December 31, 2019

[2] 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.

[3] 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.

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

[5] 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).

(using what are referred to as claim count development factors) to estimate the final number of claims that will arise from events that have occurred by accident half-year through June 30, 2020, 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.

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

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

| | As of December 31, 2019 | | | As of June 30, 2020 | | |
|---|---|---|---|---|---|---|
| **AY** | **Loss Cost** | **Severity** | **Frequency** | **Loss Cost** | **Severity** | **Frequency** |
| 2016 | $397.71 | $63,275 | 6.29 | $397.68 | $63,580 | 6.25 |
| 2017 | $361.29 | $62,788 | 5.75 | $366.41 | $63,857 | 5.74 |
| 2018 | $369.52 | $69,064 | 5.35 | $381.82 | $71,362 | 5.35 |
| 2019 | $391.44 | $73,732 | 5.31 | $361.70 | $68,000 | 5.32 |
| 2020-1 | | | | $261.94 | $71,304 | 3.67 |

In aggregate, for the four-year period 2016 to 2019, our estimates of ultimate loss costs have decreased by 0.8%.

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

| | As of December 31, 2019 | | | As of June 30, 2020 | | |
|---|---|---|---|---|---|---|
| **AY** | **Loss Cost** | **Severity** | **Frequency** | **Loss Cost** | **Severity** | **Frequency** |
| 2016 | $117.79 | $5,058 | 23.29 | $117.35 | $5,037 | 23.30 |
| 2017 | $116.66 | $5,164 | 22.59 | $116.20 | $5,143 | 22.59 |
| 2018 | $123.02 | $5,586 | 22.02 | $123.14 | $5,590 | 22.03 |
| 2019 | $119.26 | $5,673 | 21.02 | $119.61 | $5,728 | 20.88 |
| 2020-1 | | | | $132.30 | $6,524 | 20.28 |

In aggregate, for the four-year period 2016 to 2019, our estimates of ultimate loss costs have decreased by 0.1%.

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

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

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

| | As of December 31, 2019 | | | As of June 30, 2020 | | |
|---|---|---|---|---|---|---|
| AY | Loss Cost | Severity | Frequency | Loss Cost | Severity | Frequency |
| 2016 | $61.33 | $7,853 | 7.81 | $60.31 | $7,758 | 7.77 |
| 2017 | $61.48 | $8,518 | 7.22 | $57.13 | $7,905 | 7.23 |
| 2018 | $64.13 | $9,397 | 6.82 | $59.11 | $8,662 | 6.82 |
| 2019 | $65.27 | $9,282 | 7.03 | $56.02 | $8,162 | 6.86 |
| 2020-1 | | | | $33.90 | $7,335 | 4.62 |

In aggregate, for the four-year period 2016 to 2019, our estimates of ultimate loss costs have decreased by 7.8%. As described in more detail in Section 5.2, the decline in severity may, in part, be due to fewer claimants seeking/recieving medical treatment during the pandemic.

**Table 5: Uninsured Auto: Change in Estimates**

| | As of December 31, 2019 | | | As of June 30, 2020 | | |
|---|---|---|---|---|---|---|
| AY | Loss Cost | Severity | Frequency | Loss Cost | Severity | Frequency |
| 2016 | $16.95 | $37,763 | 0.45 | $16.22 | $37,251 | 0.44 |
| 2017 | $11.23 | $33,369 | 0.34 | $10.74 | $32,771 | 0.33 |
| 2018 | $11.54 | $29,224 | 0.39 | $11.33 | $28,904 | 0.39 |
| 2019 | $11.13 | $35,716 | 0.31 | $11.43 | $38,736 | 0.30 |
| 2020-1 | | | | $16.01 | $48,933 | 0.33 |

In aggregate, for the four-year period 2016 to 2019, our estimates of ultimate loss costs have decreased by 2.2%.

**Table 6: Collision: Change in Estimates**

| | As of December 31, 2019 | | | As of June 30, 2020 | | |
|---|---|---|---|---|---|---|
| AY | Loss Cost | Severity | Frequency | Loss Cost | Severity | Frequency |
| 2016 | $228.84 | $6,313 | 36.25 | $228.76 | $6,361 | 35.96 |
| 2017 | $212.85 | $6,048 | 35.19 | $212.97 | $6,062 | 35.13 |
| 2018 | $226.91 | $6,522 | 34.79 | $225.38 | $6,473 | 34.82 |
| 2019 | $230.32 | $6,569 | 35.06 | $237.24 | $6,750 | 35.15 |
| 2020-1 | | | | $128.75 | $5,878 | 21.90 |

In aggregate, for the four-year period 2016 to 2019, our estimates of ultimate loss costs have increased by 0.6%.

**Table 7: Comprehensive: Change in Estimates**

| | As of December 31, 2019 | | | As of June 30, 2020 | | |
|---|---|---|---|---|---|---|
| AY | Loss Cost | Severity | Frequency | Loss Cost | Severity | Frequency |
| 2016 | $110.89 | $1,433 | 77.39 | $110.81 | $1,432 | 77.38 |
| 2017 | $137.82 | $1,622 | 84.96 | $137.81 | $1,622 | 84.96 |
| 2018 | $121.01 | $1,671 | 72.40 | $120.87 | $1,667 | 72.49 |
| 2019 | $107.43 | $1,564 | 68.68 | $106.89 | $1,580 | 67.66 |
| 2020-1 | | | | $95.12 | $1,722 | 55.25 |

In aggregate, for the four-year period 2016 to 2019, our estimates of ultimate loss costs have decreased by 0.2%.

**Table 8: All Perils: Change in Estimates**

| | As of December 31, 2019 | | | As of June 30, 2020 | | |
|---|---|---|---|---|---|---|
| AY | Loss Cost | Severity | Frequency | Loss Cost | Severity | Frequency |
| 2016 | $350.20 | $4,174 | 83.91 | $350.43 | $4,176 | 83.91 |
| 2017 | $335.30 | $3,989 | 84.06 | $336.17 | $3,985 | 84.37 |
| 2018 | $391.31 | $5,455 | 71.73 | $371.82 | $5,146 | 72.26 |
| 2019 | $328.44 | $4,391 | 74.80 | $334.85 | $4,520 | 74.08 |
| 2020-1 | | | | $218.64 | $4,017 | 54.43 |

In aggregate, for the four-year period 2016 to 2019, 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.

## 2.6. Reforms

Changes to the Insurance Act and Associated Regulations (NLR 56/19) came into effect on January 1, 2020. Amongst other changes, the non-pecuniary (i.e., pain and suffering) deductible increased from $2,500 to $5,000 and DCPD was introduced. The Automobile Statistical Plan (ASP) does not contain sufficient post-reform data under the new Regulations for analysis purposes. Until sufficient post-reform data is available we are unable to provide an updated assessment of the bodily injury reform impact.

# 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[8] for each of frequency, severity, and loss cost.

## 3.1. Time Period Considered

In this review, we present and consider the claim experience by accident half-year, spanning the twenty-year period from 2000-2 to 2020-1.

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

## 3.2. Seasonality

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

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

## 3.3. Weather Conditions

On occasion, an extreme weather condition, such as the level of rain, snowfall or wind can contribute to a change in the frequency level. As a result, the time period with that associated extreme weather event could result in an exception to an underlying trend pattern. We considered the following weather events noted by GISA in our review:

- GISA notes the July 2014 hurricane (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[9] is to isolate and, in a sense, remove the impact that reforms or other events had on the level of claim costs so that the underlying claim cost trend can be identified. The regression model we use to analyze severity, frequency, and loss cost trend patterns allows the inclusion of a level change parameter(s) to reflect the impact that reforms or other events have had on claim counts and amounts.

Distinct from an unusual data point that might be considered an outlier (where, for example, an upward spike is followed by a decline), or a change in trend rate pattern, the reform parameter identifies a sustained shift up (or down) in loss cost, severity or frequency coincident with the implementation of a reform. We determine the statistical significance of a level change based on results of *p*-value tests.

Some reforms result in a sustained level change with the trend rate before and after the reform unchanged. Other reforms could, in addition or instead, cause a change in the trend rate after the reform. As part of our regression model design, we consider the possibility that a reform could cause the trend rate to change in magnitude or direction. We determine the statistical significance of a trend rate change based on results of *p*-value tests.

## 3.5. Data Points

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

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

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

[9] We use the terms reform or level change interchangeable; but a reform parameter is associated with a known change in benefit levels..

## 3.6. Statistical Tests

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

- As respects the adjusted R-squared, we generally refer to values of 80% or greater to be "high," values between 40% and 80% to be "moderate," and values below 40% to be "low."
- We consider *p*-values under 5% to be "significant."
- 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 April 1, 2020 in this review.

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

## 3.8. Summary of Trend Rates

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

The summary of our trend rates based on industry data as of June 30, 2020, 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 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 experience period. For each heatmap, the colors within the column are selected such that larger values are brighter (yellow), and smaller values are darker (blue). This allows for direct comparison of statistical results between models over different time periods and improves readability of our report without having to reference Appendix E. However, the information presented in each heatmap is analogous with the information presented in Appendix E and is considered an additional aid to draw attention to the models we select. For example, the information provided in Figure 2 may also be found in Appendix E, pages 3 and 4.

## 3.10. COVID-19

COVID-19 “stay-at-home” orders and other directives in the first half of 2020 resulted in a dramatic decline in traffic. Until a vaccine is widely available, we expect the pandemic to affect traffic levels in varying degrees - likely through the end of 2021 or beyond.

**Trend Rates**

The trend rates that we present in this report are intended to measure the rate of change in loss cost experience without influence of COVID-19.

Therefore, we exclude the 2020-1 observation from our selected models for the coverages that have seen a significant change in claim costs as a result of COVID-19. We find severity has been unaffected by COVID-19. In the case of frequency, we observe a significant decrease for all coverages except property damage and uninsured automobile. In the case of these coverages, there is no unusual decrease coincident with the COVID-19 pandemic.

In Section 5, we further consider the impact of COVID-19 on 2020-1 private passenger vehicle claims costs.

**Application of Trend Rates**

For those rating programs intended to be effective once COVID-19 has no impact on future claims costs, the historical loss cost data (to which these trend rates will apply to) should be adjusted to remove any impact of COVID-19.

For those rating programs intended to be effective while COVID-19 continues to impact claims costs, the historical loss cost data (to which these trend rates will apply to) should be (i) adjusted to fully remove any impact of COVID-19 and (ii) then adjusted to the degree COVID-19 is expected to impact claims costs during[10] the proposed rating program.

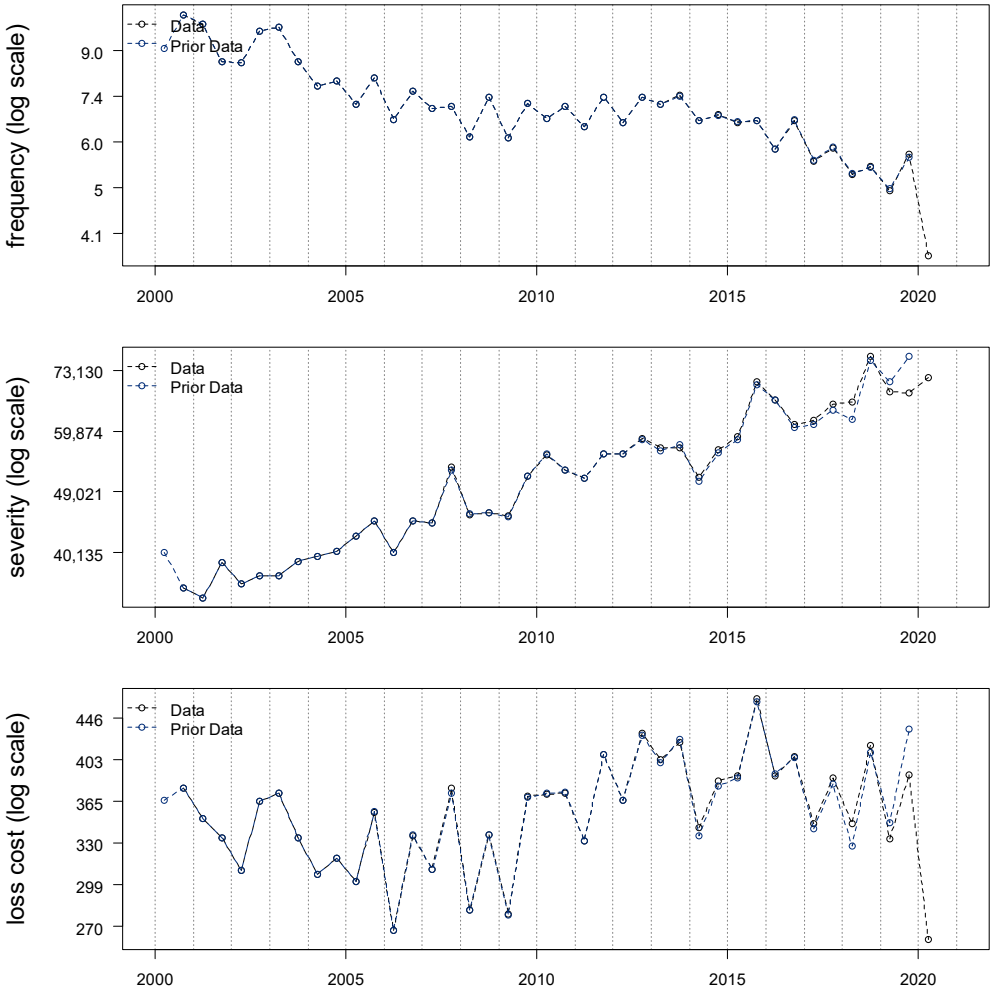
[10] This adjustment should consider what proportion of the policy year loss experience will be impacted by COVID-19.

# 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 2000-2 through 2020-1. We include a comparison to the estimated values used in our prior report and observe that the loss cost estimates have not changed significantly except for 2019-2 driven by a decline from the prior severity estimate.

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



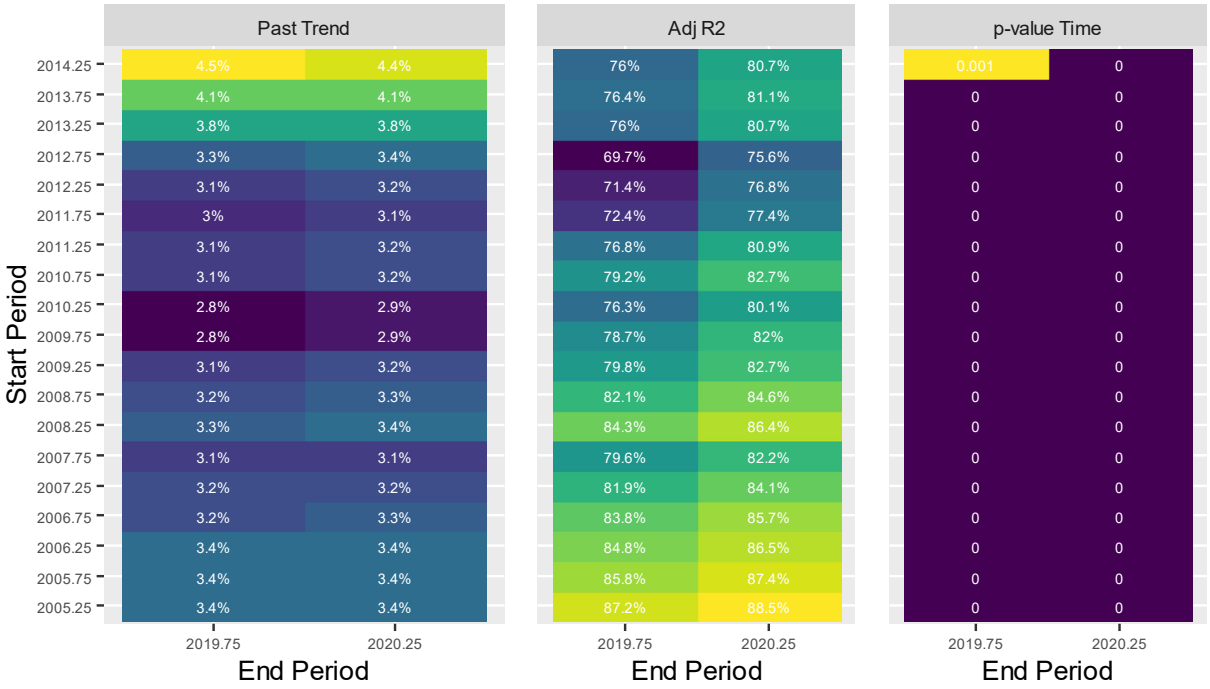

A review of the historical data points (as depicted in Figure 1) shows that subject to variability:

- Frequency has generally exhibited a decline through 2008, followed by a relatively flat trend from 2008 through about 2013 and a resumed decline thereafter. We observe a large decrease at 2020-1 coincident with the COVID-19 pandemic.
- 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. We observe a large decrease at 2020-1 coincident with the COVID-19 pandemic.

The estimated severity, frequency, and loss cost trends, associated adjusted R-squared values, and *p*-values, over various trend measurement periods, 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.

In Figure 2 we present a heatmap of indicated severity trends beginning 2005-1 through 2014-1, ending 2020-1 and 2019-2, excluding the spikes in 2015-2 and 2018-2, with time included in the model.

**Figure 2: Bodily Injury - Severity Heatmap (Time, excluding 2015-2 and 2018-2)**



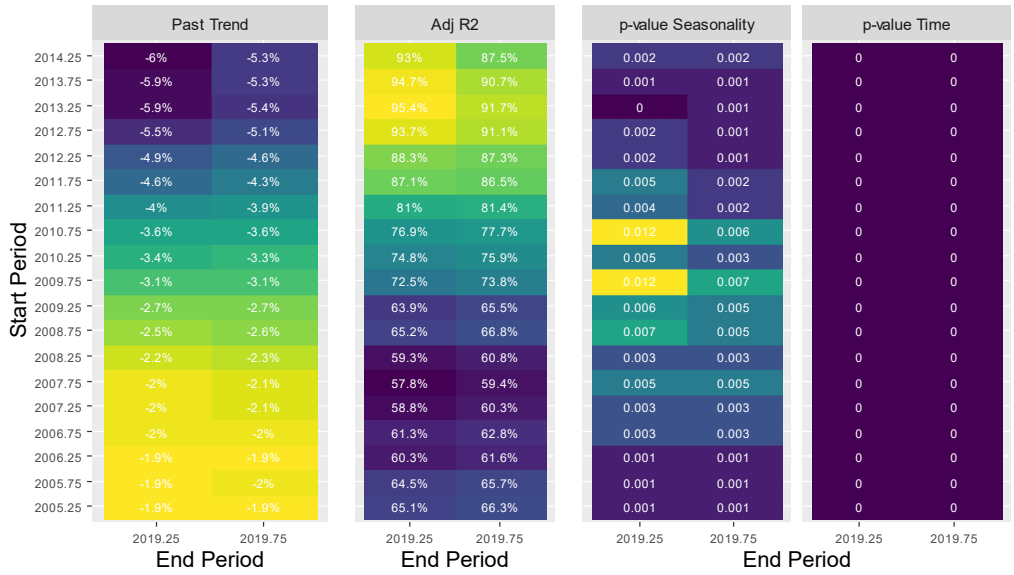

- We observe the models with experience periods beginning between 2005-1 to 2012-2 and ending 2020-1, have indicated severity trend rates that range from approximately +3.0 to +3.5%, and have high adjusted R-squared values and significant *p*-values for time.
- The indicated trend rate is generally larger for the models with longer experience periods and hits a minimum with the model beginning 2010-1.
- The models with shorter experience periods have slightly higher indicated trend rates, but are leveraged by the very low 2014-1 observation.
- The models with experience periods ending 2019-2 have similar results as those ending 2020-1.

- Although changes to the Insurance Act and Associated Regulations (NLR 56/19) came into effect on January 1, 2020, increasing the bodily injury deductible from $2,500 to $5,000, we are unable to quantify the impact of this reform on severity at this early stage.

We select a past and future severity trend rate of +3.5%, consistent with the models with the highest adjusted R-squared values.

In Figure 3 we present a heatmap of indicated frequency trends beginning 2005-1 through 2014-1, ending 2019-2 and 2019-1, with time and seasonality and parameters included in the model.

**Figure 3: Bodily Injury - Frequency Heatmap (Time and Seasonality)**




- We observe the models with experience periods beginning between 2005-1 to 2009-1 and ending 2019-2, have indicated frequency trend rates that range around -2% to -3%, and have moderate adjusted R-squared values and significant *p*-values for time, and seasonality[11].
- The models with experience periods beginning 2009-1 through 2014-1 have indicated trend rates that range from approximately -3.5% to -5.5% and have even higher adjusted R-squared values. In general, models with shorter experience periods have higher adjusted R-squared values and have trend rates that are at the lower (more negative) end of the range.
- The models with experience periods ending 2019-1 have similar results as those ending 2019-2.

We select a past and future frequency trend rate of -4.5%, giving some consideration to the steeper downward trend over the most recent accident years.

As discuss in Section 2.3, a prior claim count reporting error appears to have been corrected, however, GISA continues to urge users to use caution with this data. Therefore, we also consider the trend rates for loss cost directly.

[11] In our prior review we found a scalar at 2010-1 to be statistically significant and improve the adjusted R-squared.

In Figure 4 we present a heatmap of indicated loss cost trends beginning 2005-1 through 2014-1, ending 2019-2 and 2019-1, excluding the spike in 2015-2, with time and seasonality parameters included in the model.

**Figure 4: Bodily Injury - Loss Cost Heatmap (Time and Seasonality, excluding 2015-2)**

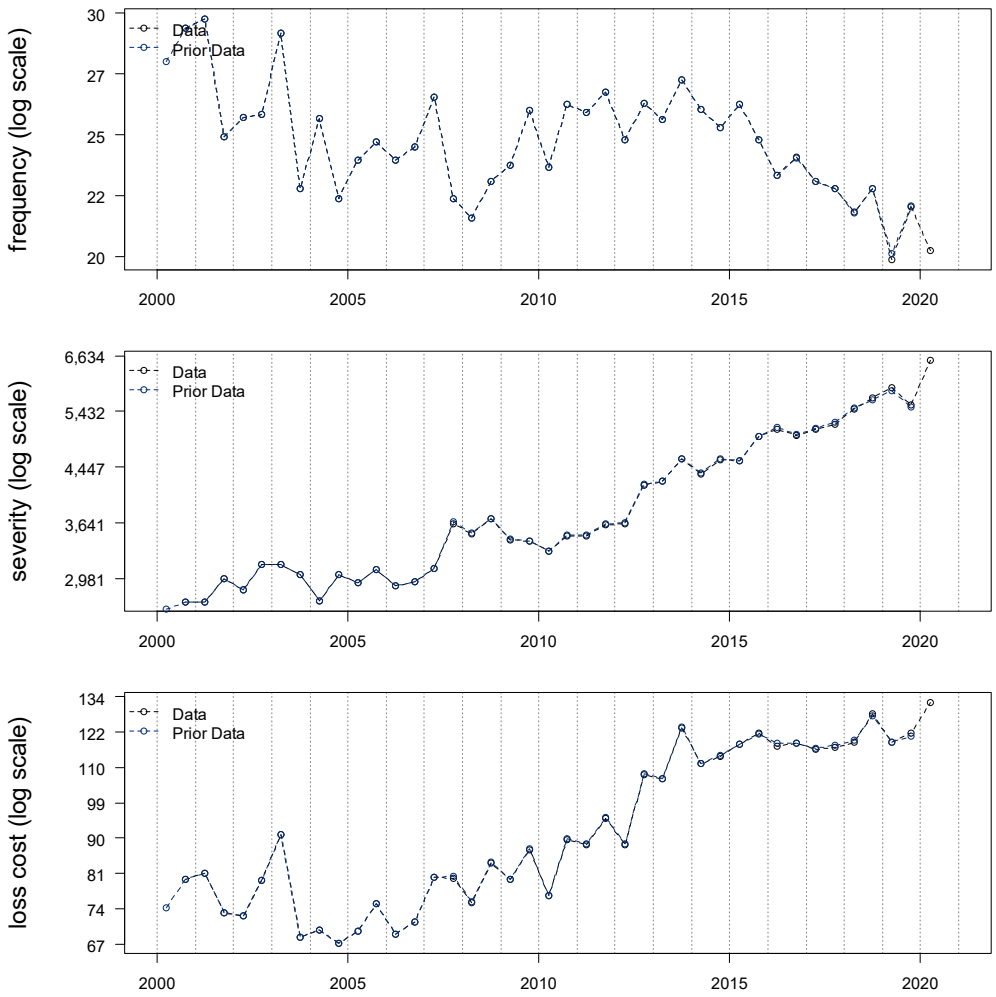

- In general, the direct loss cost model is consistent with the trend rates implied by our separate frequency and severity models. That is, offsetting frequency and severity trend rates for longer experience periods and a small negative trend rate for the shorter experience periods.

We select a past and future loss cost trend of **-1.0%**, one percentage point lower than our prior selection.

## 4.2. Property Damage (Including DCPD)

In Figure 5, we present our estimated loss cost (average claim cost per vehicle), average severity (average claim cost per claim), and frequency rate (average claim incidence rate) over the period 2000-2 through 2020-1. 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 5: Property Damage – Observed Loss Cost Experience**




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

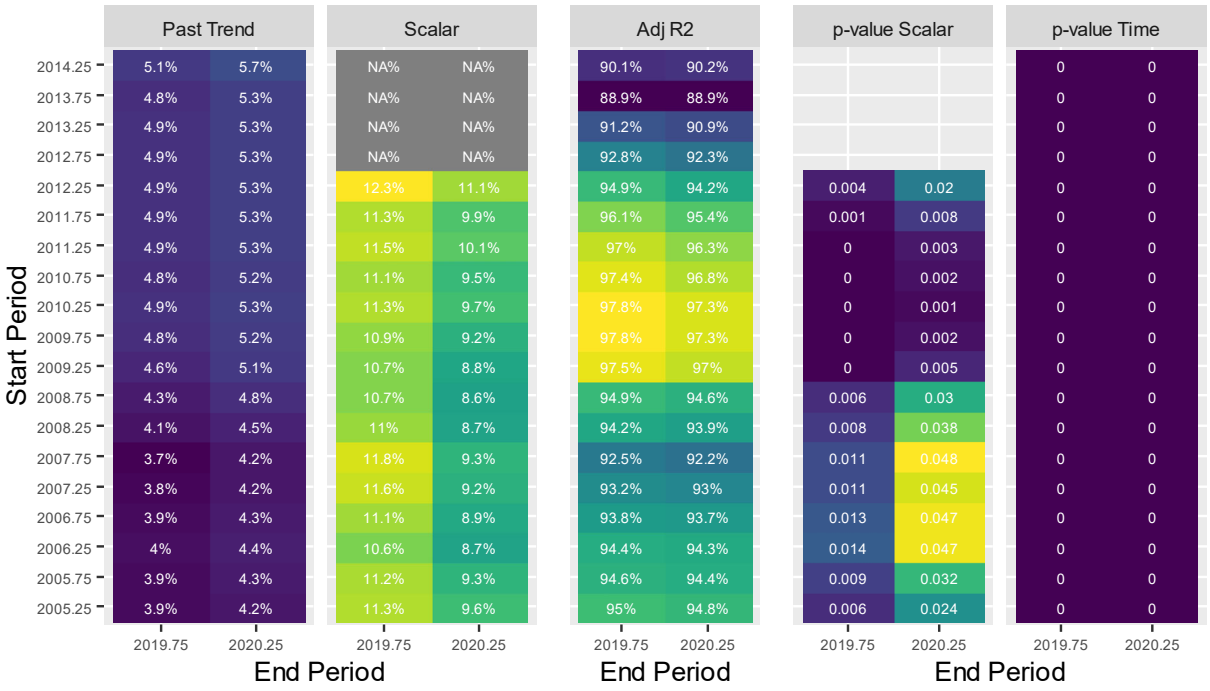
- Following a period of decline to 2006, frequency had been somewhat flat, then changed to a declining pattern beginning 2014. Although there is no apparent COVID-19 impact, this may be masked by the introduction of DCPD effective January 1, 2020.[12]
- Severity has generally exhibited an upward trend.
- 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.

[12] In contrast to this, the collision coverage had a sharp decline in frequency in 2020-1.

In Figure 6 we present a heatmap of indicated severity trends beginning 2005-1 through 2014-1, ending 2020-1 and 2019-2, with time and a 2012-2 scalar parameter included in the model.

**Figure 6: Property Damage - Severity Heatmap (Time, 2012-2 Scalar)**

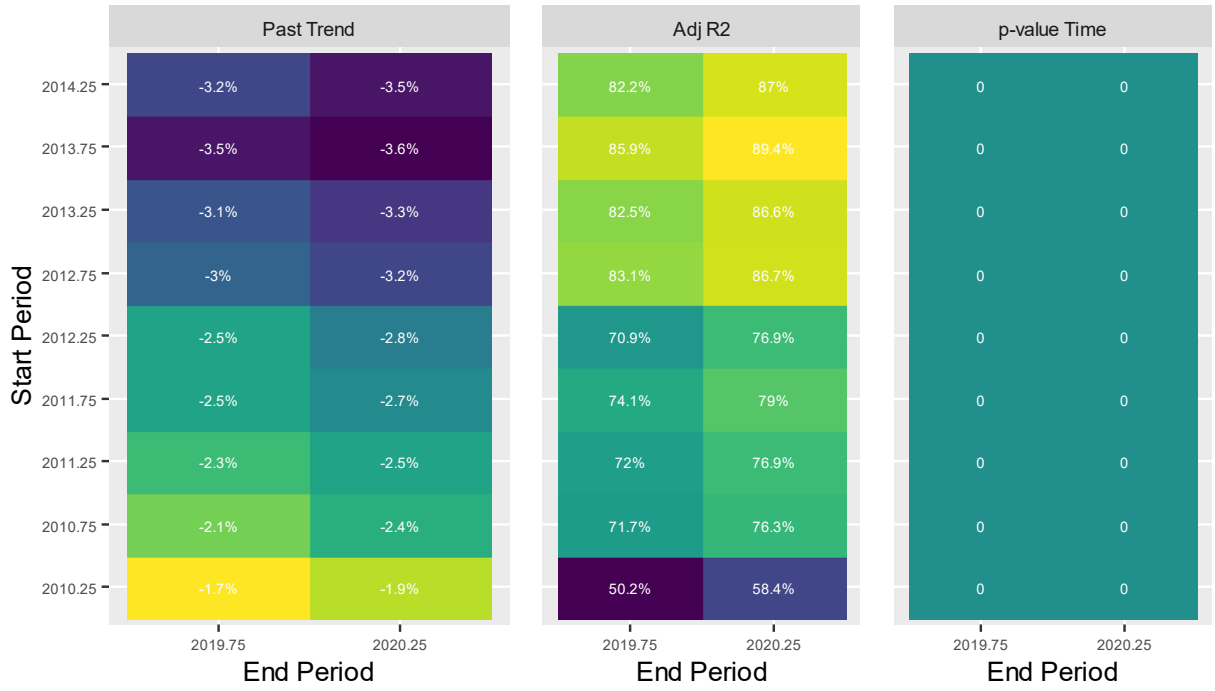



- We observe the models with experience periods beginning between 2005-1 to 2014-1 and ending 2020-1, have indicated severity trend rates that range from approximately +4.0 to +5.5%, and have high adjusted R-squared values and significant *p*-values for time and the 2012-2 scalar parameter (where applicable). Models with experience periods beginning 2010-1 and subsequent typically have indicated trend rates that cluster around +5.0% to +5.5%.
- Due to the high 2020-1 observation, models with experience periods ending 2019-2 generally have indicated trend rates that are half a percentage point lower than those ending 2020-1. This may, in part, be due to the introduction of DCPD beginning January 1, 2020.

We select a past and future severity trend rate of +5.0%.

In Figure 7 we present a heatmap of indicated frequency trends beginning 2010-1 through 20014-1, ending 2020-1 and 2019-2, excluding the low 2019-1 observation, with time included in the model.

**Figure 7: Property Damage - Frequency Heatmap (Time, excluding 2019-1)**




- We observe the models with experience periods beginning between 2010-1 to 2014-1 and ending 2020-1, have indicated frequency trend rates that range from approximately -2.0% to -3.5%, and have moderate to high adjusted R-squared values and significant *p*-values for time.
- Due to the consistent downward trend beginning around 2012-2, models with experience periods beginning 2013-2 through 2014-1 have indicated trend rates that cluster around -3.5% and have the highest adjusted R-squared values.
- The models with experience periods ending 2019-2 have similar results as those ending 2020-1.

We select a past and future frequency trend rate of -3.5%.

As discuss in Section 2.3, a prior claim count reporting error appears to have been corrected, however, GISA continues to urge users to use caution with this data. Therefore, we also consider the trend rates for loss cost directly.

In Figure 8 we present a heatmap of indicated loss cost trends beginning 2005-1 through 2014-1, ending 2020-1 and 2019-2, with time and a 2012-2 scalar parameter included in the model.

**Figure 8: Property Damage - Loss Cost Heatmap (Time, 2012-2 Scalar)**

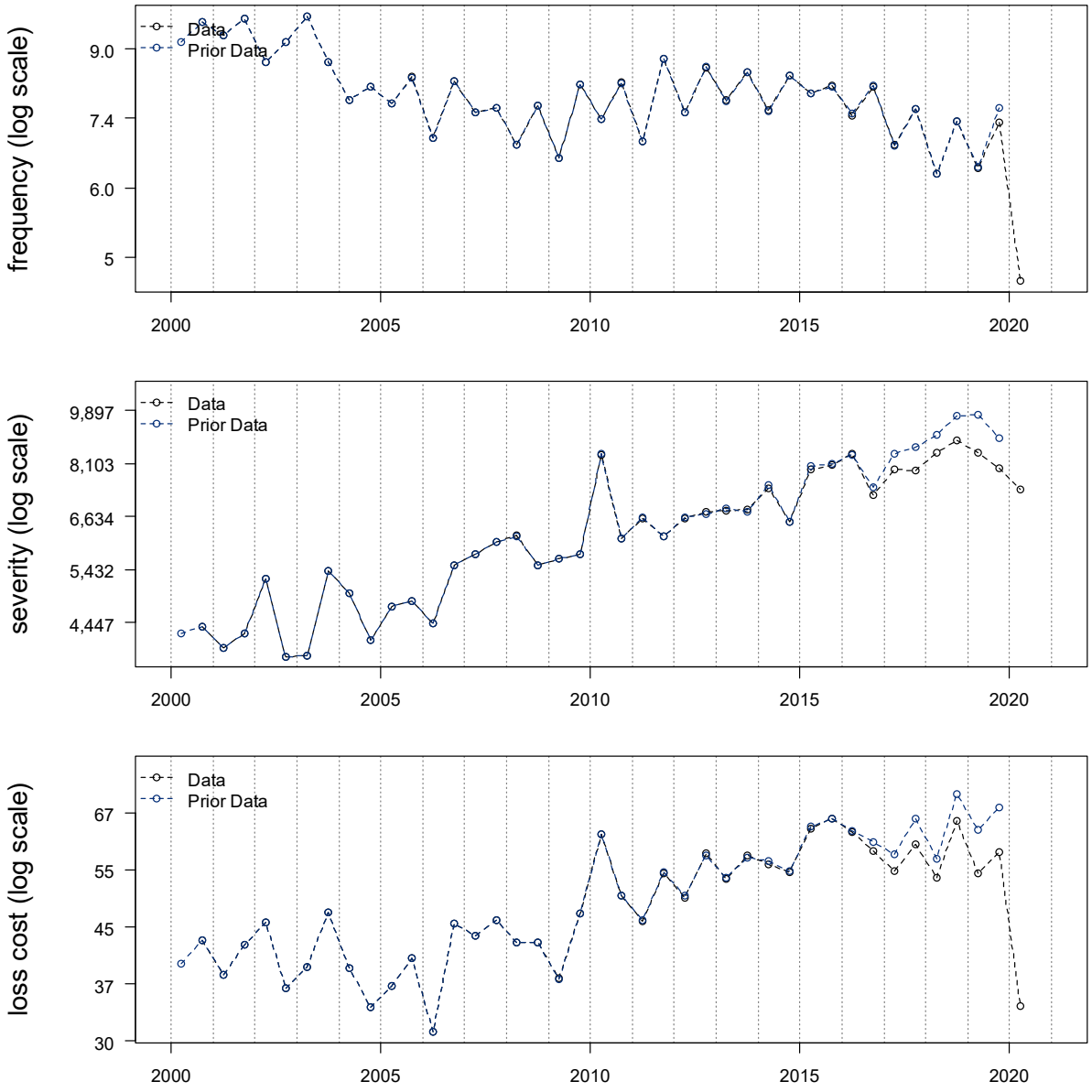

- We observe the models with experience periods beginning between 2005-1 to 2012-1 and ending 2020-1, have indicated loss cost trend rates that range from approximately +2.5 to +3.0%, and have moderate to high adjusted R-squared values and significant *p*-values for time and the 2012-2 scalar parameter (where applicable). Models with longer experience periods generally have indicated trend rates at the higher end of the range and have higher adjusted R-squared values.
- Consistent with our separate frequency and severity trend selections, models with shorter experience periods, those beginning 2012-2 to 2014-1, have indicated trend rates that cluster around +1.5%. However, these models have much lower adjusted R-squared values, implying a higher degree of uncertainty around the indicated trend rates.
- The models with experience periods ending 2019-2 have modestly lower results than those ending 2020-1.

Giving weight to the trend models with the highest adjusted R-squared values, and the observation that trends ending 2020-1 are higher than those ending 2019-2, we select a past and future loss cost trend of **+2.5%**, a half point higher than our prior selection.

## 4.3. Accident Benefits – Total

In Figure 9,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 2000-2 through 2020-1. We include a comparison to the estimated values used in our prior report and observe that the severity and loss cost estimates have changed significantly.

**Figure 9: Accident Benefits – Observed Loss Cost Experience**



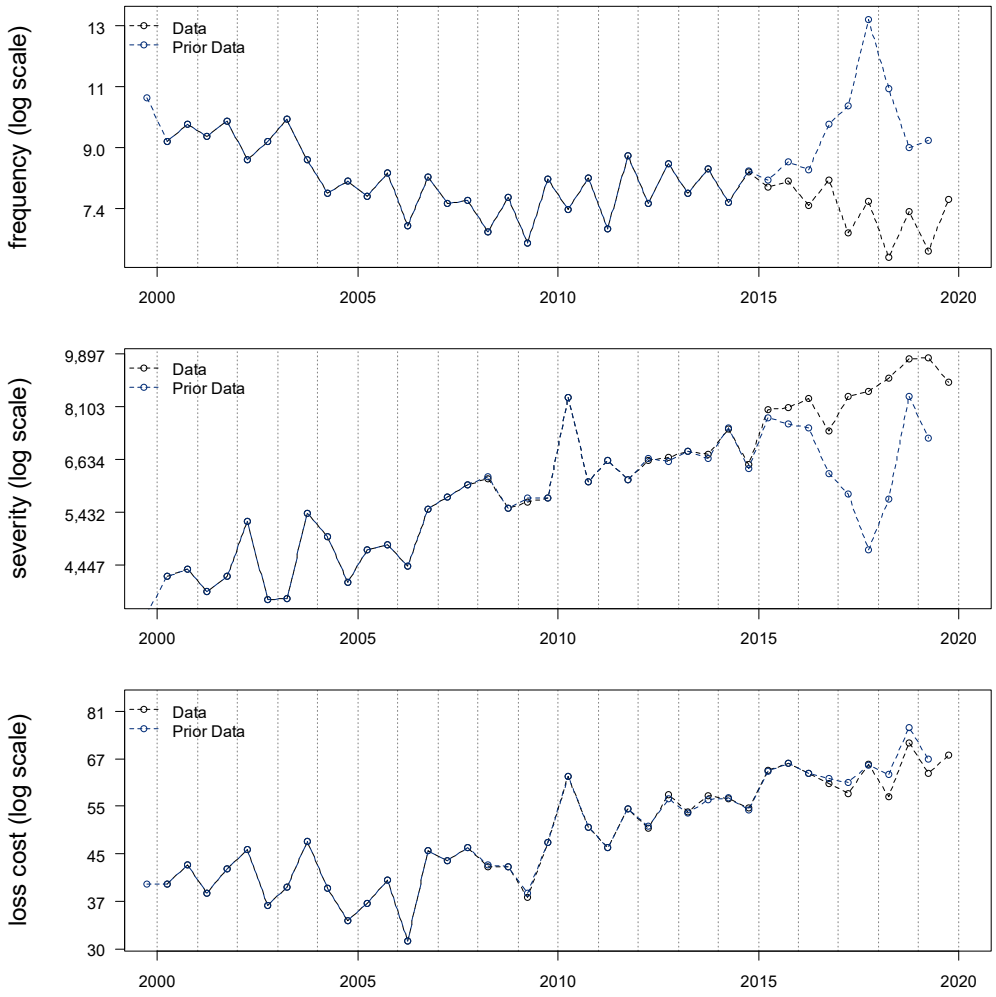

As described in Section 5.2, the COVID-19 pandemic appears to introduce downward bias[13] in the ultimate loss estimates for accident years prior to 2020-1 and as a result we find there to be significant uncertainty in the severity estimates for accident half years 2017-1 to 2020-1 . Our selected trend rates are intended to measure the rate of change in loss cost experience without the influence of COVID-19., Therefore, given this uncertainty, we rely on our prior report, which uses the AUTO7001 Automobile Industry Exhibit (as of December 31, 2019) for an appropriate accident benefits severity trend rate. However, in our prior review, due to GISA claim count reporting issues, our analysis was based on loss

[13] The severity estimate appears low for the most recent three accident years.

cost data rather than separate frequency and severity trend rate analysis. We therefore rely upon our prior loss cost analysis. For convenience we repeat our analysis of accident benefits loss cost trends from our prior report below[14]:

*In Figure 10, we present our estimated loss cost (average claim cost per vehicle), average severity (average claim cost per claim), and frequency rate (average claim incidence rate) over the period 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 Section 2.3 [of our prior report]).*

***Figure 10: Accident Benefits – Observed Loss Cost Experience (Data as of December 31, 2019)***




[14] Please note that we numbered figures based on this report. *Figure 10* and *Figure 11* appeared as Figure 6 and Figure 7 in our prior report.

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

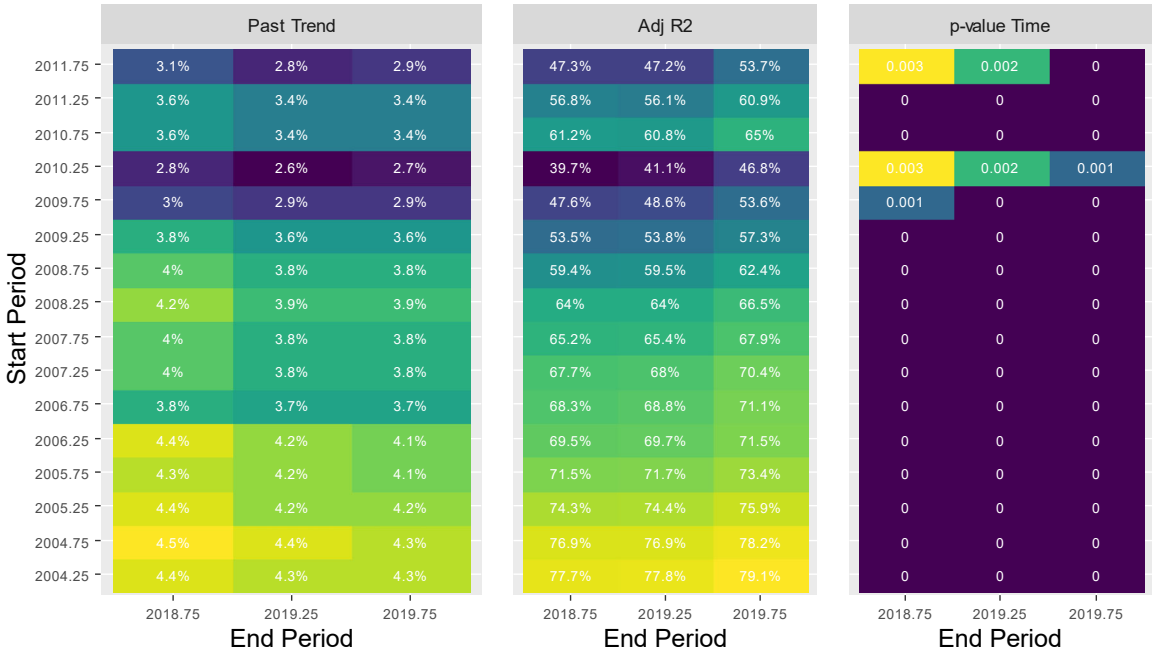
- *Following a period of a decline from 2000 to 2006-1, frequency has been relatively flat with a modest downward trend beginning in 2011.*
- *Severity has generally exhibited an upward trend, including a spike in 2010-1.*
- *Loss cost has exhibited an upward trend since 2005 including a spike in 2010-1 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 1, 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 11 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 11: Accident Benefits - Loss Cost Heatmap***
***(Data as of December 31, 2019)***




- *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.*

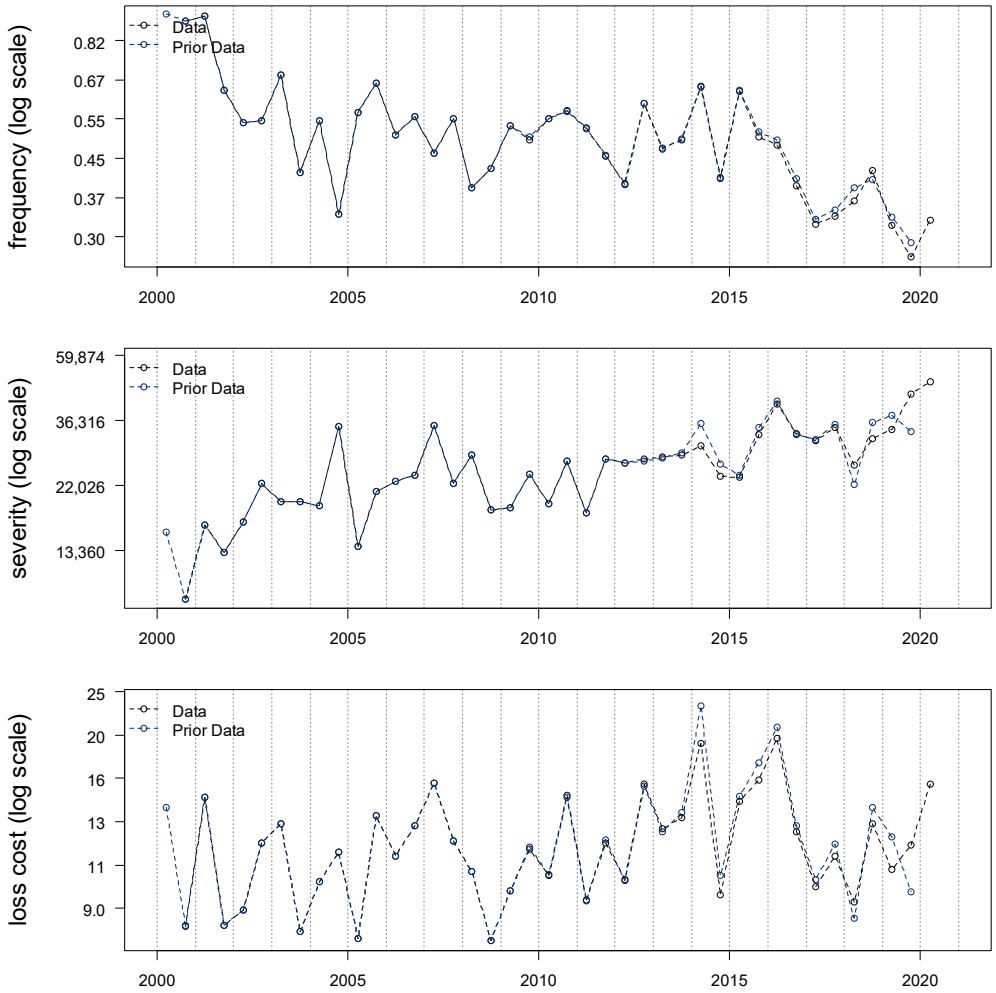
- *The trends over the longer time periods have the highest adjusted R-squared values and cluster around +4.0% to +4.5%.*
- *As presented in Appendix E, the measured trends over the longer time periods, excluding 2010-1, also fall in the same range, but with moderate to high adjusted R-squared values.*
- *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%**.*

## 4.4. Uninsured Auto

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 2000-2 through 2020-1. 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 12: Uninsured Auto – Observed Loss Cost Experience**



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

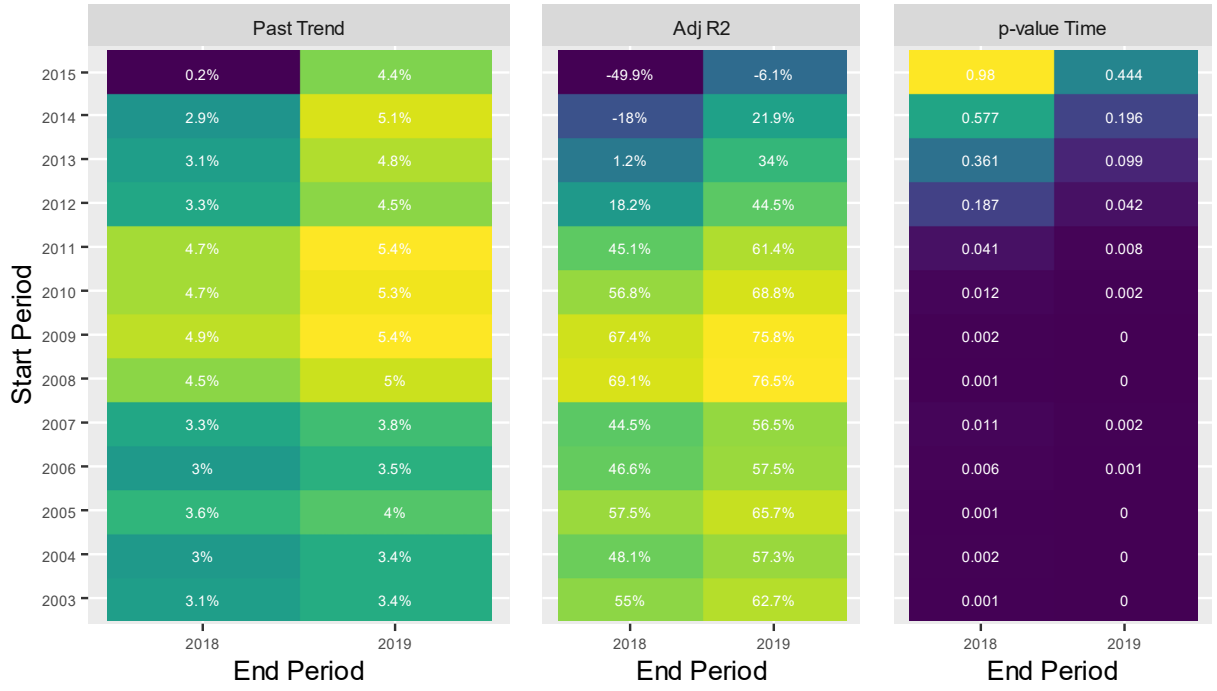
- Frequency has been relatively flat since 2005 with a recent decline beginning 2015.
- Severity has generally exhibited an upward trend.
- Loss cost has exhibited an upward trend since 2008, then a decline after 2016.

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.

Due to the poor statistical fits, we find it difficult to discern frequency and severity trend rates using semi-annual data. We also find it difficult to fit the loss cost data directly. Therefore, we considered the annual data for frequency and severity.

In Figure 13 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 13: Uninsured Auto - Severity Heatmap (Annual Data, Time)**

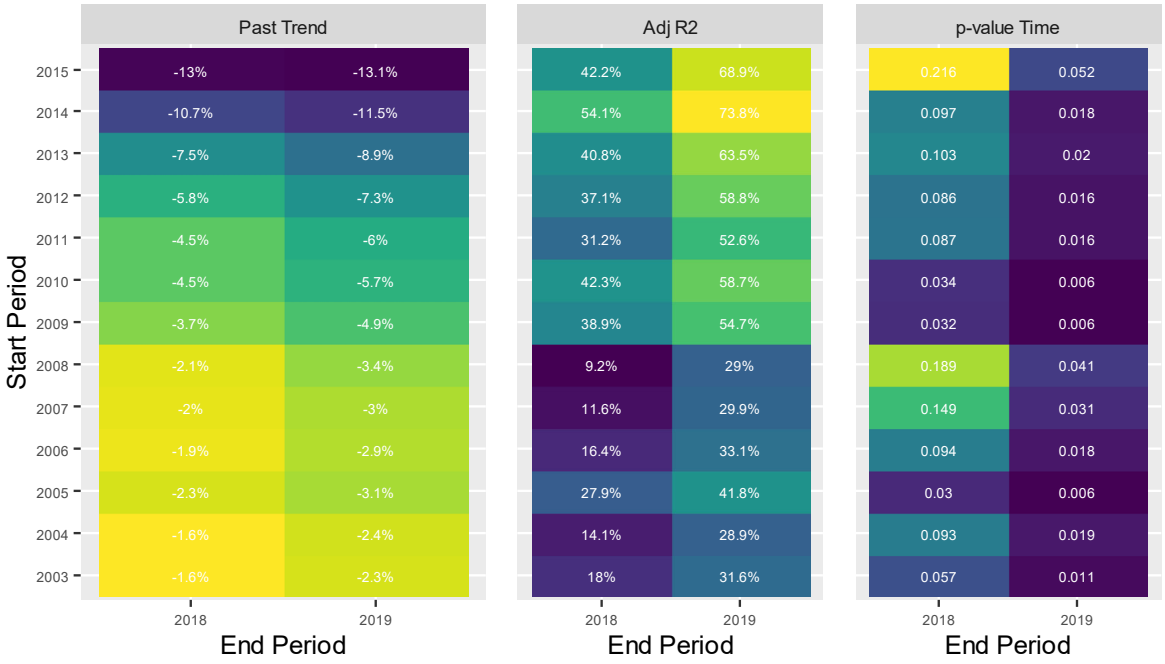



- The trend rates with experience periods beginning 2003 through 2011, ending 2018 and 2019, generally fall in the range of +3.5% to +5.5% with moderate adjusted R-squared values and *p*-values that are significant for time.
- The trend rates over the longer periods cluster around +3.5%.

We select a severity trend rate of +3.5%.

In Figure 14 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 14: Uninsured Auto - Frequency Heatmap (Annual Data, Time)**



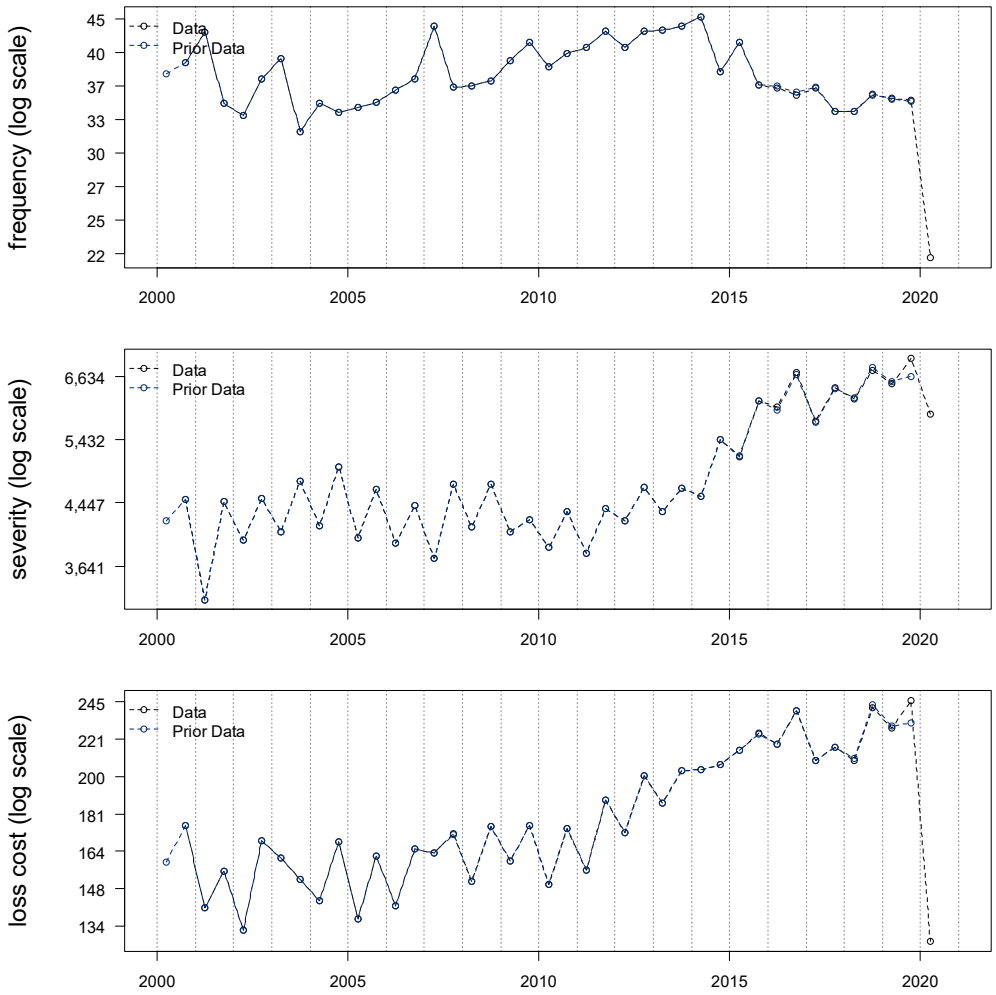

- Only the frequency trend rates ending 2019 have significant *p*-values for time, with low-moderate adjusted R-squared values.
- Those trend rates over the longer time period, similar to our severity time period selection, generally cluster around -2.5%.

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%**; the same as our prior review.

## 4.5. Collision

In Figure 15, 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 2000-2 through 2020-1. 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 15: Collision – Observed Loss Cost Experience**




A review of the historical data points (as depicted in Figure 15) shows that subject to variability:

- Frequency had exhibited an upward trend since 2003-2, although a negative trend has begun to take shape beginning 2014-1. We observe a very large decrease at 2020-1 coincident with the COVID-19 pandemic. As DCPD was introduced in 2020-1, part of the decline in the 2020-1 frequency may be attributed to this reform.
- Severity has exhibited a somewhat flat/downward trend through 2009/2010, followed by a more pronounced 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. We observe a large decrease at 2020-1 coincident with the COVID-19 pandemic.

The estimated severity, frequency, and loss cost trends, associated adjusted R-squared values, and *p*-values, over various trend measurement periods, 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, historically 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 an unusual directional change for both frequency and severity beginning 2014, while the loss cost trend appears to be more stable over time. As a result, we only consider the loss cost trend rates directly.

In Figure 16 we present a heatmap of indicated loss cost trends beginning 2009-1 through 2016-1, ending 2019-2 and 2019-1, with time and seasonality parameters included in the model.

**Figure 16: Collision - Loss Cost Heatmap (Time and Seasonality)**

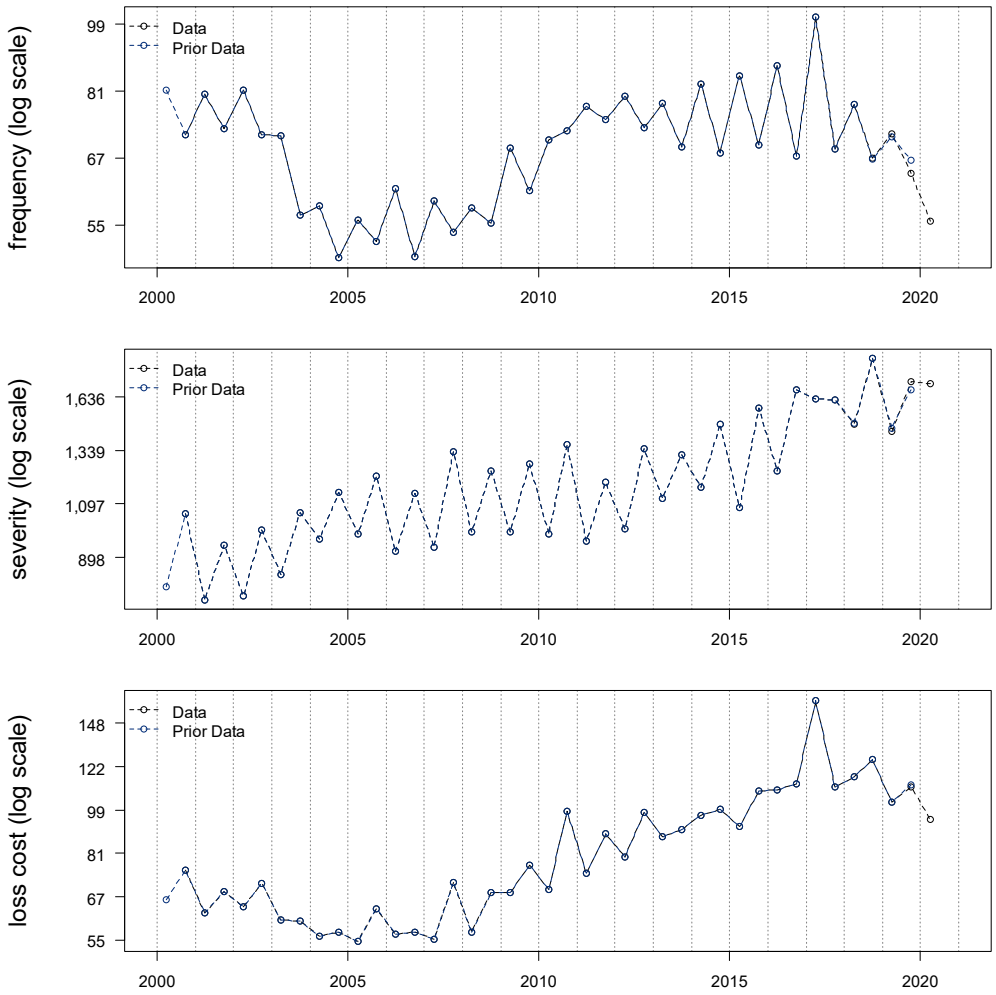

- We observe the models with experience periods beginning between 2009-1 to 2014-2 and ending 2019-2, have indicated loss cost trend rates that range from approximately +2.0% to +4.0%, and have moderate to high adjusted R-squared values and significant *p*-values for time. Models with longer experience periods generally have indicated trend rates at the higher end of the range and have higher adjusted R-squared values.
- The models with experience periods ending 2019-1 have similar results as those ending 2019-2.

We select a past loss cost trend rate of **+3.5**%, the same as our prior selection; and a future trend rate of **+2.5**% as there is evidence of a flatter trend in the more recent time frames.

## 4.6. Comprehensive

In Figure 17, we present our estimated loss cost (average claim cost per vehicle), average severity (average claim cost per claim), and frequency rate (average claim incidence rate) over the period 2000-2 through 2020-1. We include a comparison to the estimated values used in our prior report and observe that the estimates have not changed significantly.

**Figure 17: Comprehensive – Observed Loss Cost Experience**



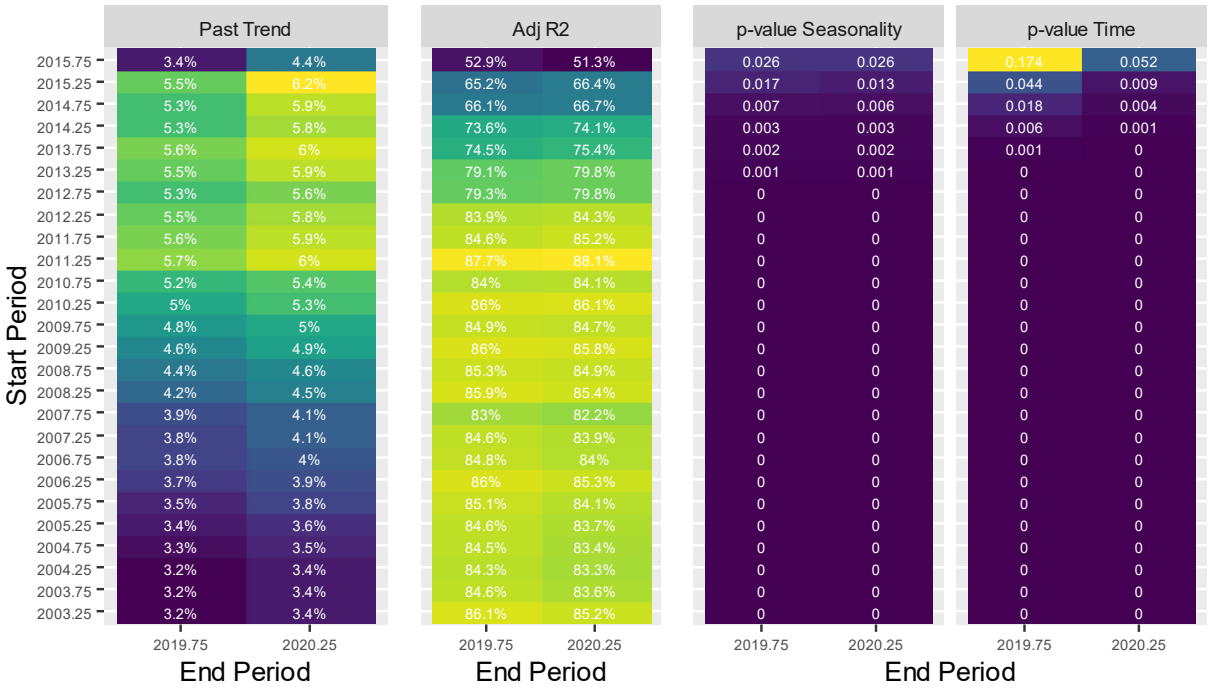

A review of the historical data points (as depicted in Figure 17) shows that subject to variability:

- Frequency has trended upward since 2005, changing to a relatively flat pattern beginning in 2011, with a spike in 2017-1. We observe a large decrease at 2020-1 coincident with the COVID-19 pandemic.
- 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 spike in 2017-1 likely associated with the March 29, 2017 windstorm. We observe a decrease at 2020-1 coincident with the COVID-19 pandemic.

The estimated severity, frequency, and loss cost trends, associated adjusted R-squared values, and *p*-values, over various trend measurement periods, 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.

In Figure 18 we present a heatmap of indicated severity trends beginning 2003-1 through 2015-2, ending 2020-1 and 2019-2, with time and seasonality parameters included in the model.

**Figure 18: Comprehensive - Severity Heatmap (Time and Seasonality)**




- We observe the models with experience periods beginning between 2003-1 to 2007-2 and ending 2020-1, have indicated severity trend rates that range from approximately +3.5% to +4.0%, and have high adjusted R-squared values and significant *p*-values for time and seasonality.
- The trend rates cluster around +5.5% to +6.0% 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 19 we present a heatmap of indicated frequency trends beginning 2003-1 through 2015-2, ending 2019-2 and 2019-1, with time and seasonality parameters included in the model.

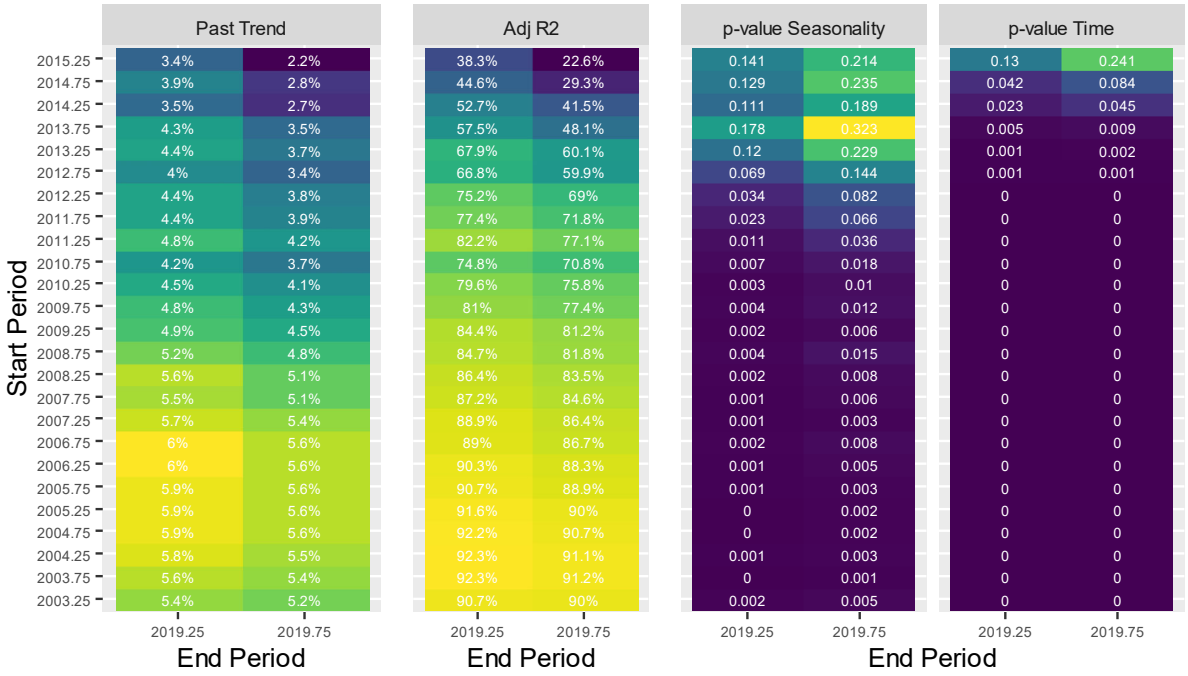
**Figure 19: Comprehensive - Frequency Heatmap (Time and Seasonality)**


- We observe the models with experience periods beginning between 2003-1 to 2008-1 and ending 2019-2, have indicated frequency trend rates that range from approximately +1.5% to +2.5%, and have 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 20 we present a heatmap of indicated loss cost trends beginning 2003-1 through 2015-1, ending 2019-2 and 2019-1, excluding 2017-1, with time and seasonality parameters included in the model.

**Figure 20: Comprehensive – Loss Cost Heatmap (Time and Seasonality; Excluding 2017-1)**




- We observe the models with experience periods beginning between 2003-1 to 2011-1 and ending 2019-2, have indicated loss cost trend rates that range from approximately +3.5% to +5.5%, and have high adjusted R-squared values and significant *p*-values for time and seasonality.
- 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 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.

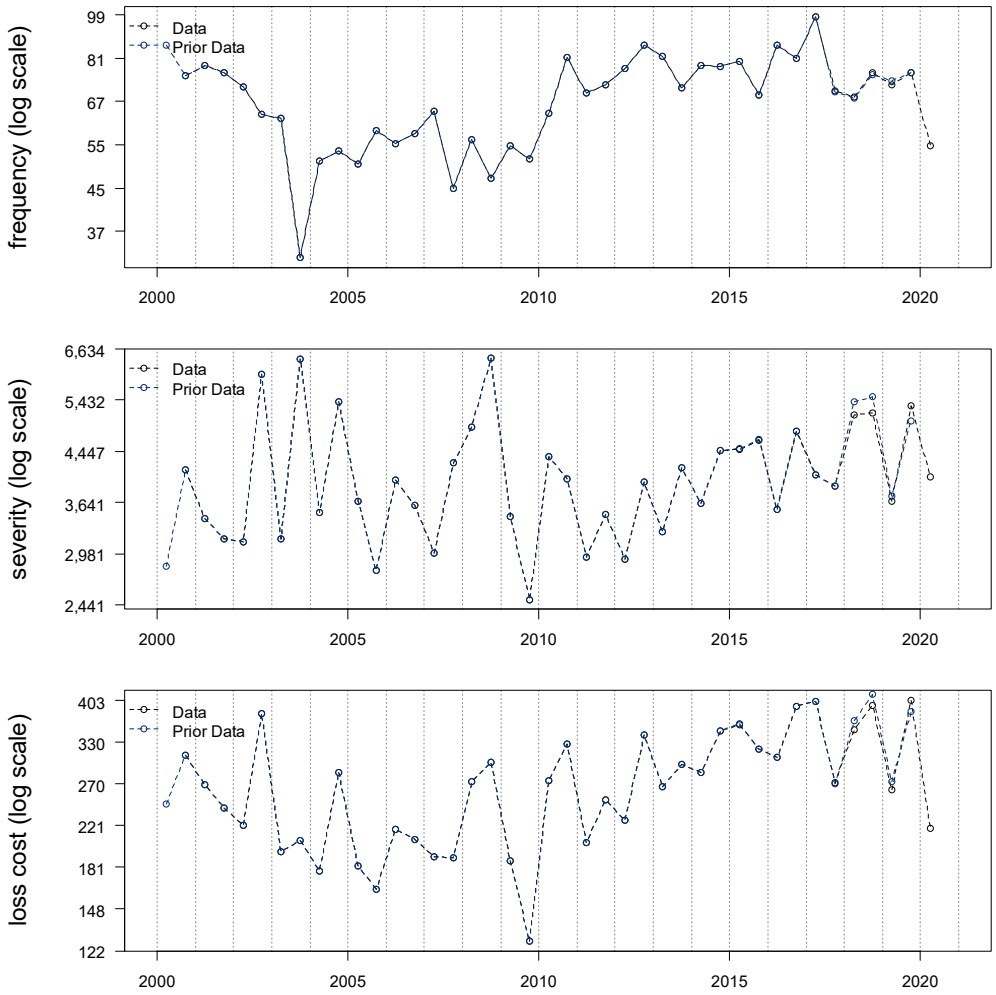
## 4.7. Specified Perils

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 21, 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 2000-2 through 2020-1. We include a comparison to the estimated values used in our prior report and observe that the estimates have not changed significantly.

**Figure 21: All Perils – Observed Loss Cost Experience**




A review of the historical data points (as depicted in Figure 21) shows that subject to variability:

- Frequency has exhibited a relatively flat pattern since 2010. We observe a large decrease at 2020-1 coincident with the COVID-19 pandemic.
- Severity has generally been increasing since 2009.
- Loss cost has generally been increasing since 2005, with a downward spike in 2009-2. We observe a decrease at 2020-1 coincident with the COVID-19 pandemic.

Due to the volume and variability of the claim experience, we consider only the observed loss cost trends.

In Figure 22 we present a heatmap of indicated loss cost trends beginning 2005-1 through 2011-2, ending 2019-2 and 2019-1, with only a time parameter included in the model.

**Figure 22: All Perils – Loss Cost Heatmap (Time)**


- We observe the models with experience periods beginning between 2005-1 to 2011-2 and ending 2019-2, have indicated loss cost trend rates that range from approximately +4.0% to +6.0%, and have low to moderate R-squared values and significant *p*-values for time.
- The models with experience periods ending 2019-1 have similar results as those ending 2019-2.

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%**, the same as our prior selection.

## 4.9. Underinsured Motorist

Due to insufficient data and the nature of the coverage, we select:

- the severity trend rate that approximately underlies our selected bodily injury severity trend rate (+3.5%), and
- a selected 0.0% frequency trend rates due to the volatile and very limited claim count data.

Therefore, we recommend an underinsured motorist trend rate of **+3.5%**.

## 4.10. Summary- All Coverages

We summarize our trend analyses as of June 30, 2020 in Table 9.

**Table 9: Selected Loss Cost Trends**

| Coverage | **Past Loss Cost** | **Future Loss Cost** |
|---|---|---|
| Bodily Injury | -1.0% | -1.0% |
| Property Damage* | +2.5% | +2.5% |
| Accident Benefits | +3.5% | +3.5% |
| Uninsured Auto | +1.0% | +1.0% |
| Collision | +3.5% | +2.5% |
| Comprehensive | +4.5% | +4.5% |
| Specified Perils | +4.5% | +4.5% |
| All Perils | +5.0% | +4.0% |
| Underinsured Motorist | +3.5% | +3.5% |

We summarize our trend analyses as of December 31, 2019 in Table 10.

**Table 10: Prior (December 31, 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 | +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.

# 5. HISTORICAL COVID-19 IMPACT

In mid-March 2020 "stay-at-home" orders introduced to control the spread of COVID-19 dramatically reduced traffic in Newfoundland and resulted in a steep decline in the claims frequency level. This is evident in the AUTO 7501 claim count experience reported for the first half of 2020, as of June 30, 2020.

## 5.1. COVID-19 in 2020-1

Loss trend rates are annual rates of change that provide an understanding of how claims costs have changed in the past and are commonly used to extrapolate claim costs into the near future. In Section 4, we present multiple loss trend models by individual coverage which are used to determine the loss trend rates. The selected loss trend rates presented in Section 4 measure the rate of change in loss costs without the influence of COVID-19.

In order to isolate the impact of COVID-19 from the loss trend rate, we excluded the 2020-1 observation from the presented models where a significant decrease in frequency (or loss cost) was present. However, this approach does not quantify the impact of COVID-19, instead it excludes the impact from consideration. In order to quantify the impact, we consider a model of the same form as those used to derive our selected trend rate including the 2020-1 observation and, if significant[15], an additional (scalar) parameter which quantifies the change in claims experience between 2019-2 and 2020-1. The resulting model has identical coefficients (and trend rates) as the models we present in Section 4, but has the additional benefit of quantifying the decrease in frequency attributed to the pandemic.

In Appendix F, we present loss trend models analogous to those underlying our selected trend rates except that the models include both the 2020-1 observation and the 2020-1 scalar parameter.

At this time, accident half-year 2020-1 is the only observation available (i.e., one data point) to measure the impact of COVID-19 on claims experience. The monthly impact of COVID-19 during 2020-1 is mixed; with January through mid-March unaffected by COVID-19, mid-March through April likely strongly affected, and May and June likely less affected. The estimates we provide represent the total change in claim costs between 2019-2 and 2020-1 for the entire accident semester. [16]

In Table 11, we summarize the observed COVID-19 impact on 2020-1 private passenger vehicle claims costs (frequency).

[15] Before inclusion of the COVID-19 parameter in our loss trend model, we first test the statistical significance for each of the separate frequency, severity and loss cost models. Parameters with *p*-value less than 5% are considered statistically significant.

[16] We assume the entire decrease in claims costs is associated with the COVID-19 pandemic. To the extent at which the introduction of DCPD resulted in a shift of claims from collision to property damage, the observed COVID-19 impact for property damage and collision may be understated and overstated, respectively.

**Table 11: Effect of COVID-19 on 2020-1 Claim Costs Related to Frequency Decline**

| Coverage | COVID-19 Effect on 2020-1 Claim Costs |
|---|---|
| Bodily Injury | -27% |
| Property Damage | 0% |
| Accident Benefits | -27% |
| Uninsured Auto | 0% |
| Collision | -34% |
| Comprehensive | -33% |
| All Perils | -30% |

## 5.2. COVID-19 2020-1 Diagnostics

In Figure 23 through Figure 29, we plot the following triangle metrics as-of six-months for all coverages.

- Reported Frequency
- Reported Severity
- Reported Loss Cost
- Closed Claim Counts / Reported Claim Counts
- Total Paid Loss / Total Incurred Loss
- Case Reserve / Open Counts
- Paid Loss / Ultimate Loss
- Incurred Loss / Ultimate Loss

We focus on the change to these metrics between 2020-1 and prior accident half-years to better understand the impact COVID-19 has had on the reporting of claims and on the estimates of industry ultimate loss amounts[17] used in this report. We used these diagnostics to consider the impact COVID-19 may have had on the 2020-1 ultimate estimates for each coverage. We summarize our findings below:

- All coverages, except property damage and uninsured automobile, exhibit a significant reduction to reported frequency and a resulting reduction to reported loss cost as of 6-months.
- Although there is no apparent COVID-19 impact on property damage, this may be masked by the introduction of DCPD effective January 1, 2020 and an associated shift of claims from the collision coverage to DCPD. As seen in Table 11, the 2020-1 frequency decreased significantly more for collision than other coverages.
- Property damage (which included DCPD) experienced a slight increase in reported severity as of 6-months; but this may be associated with the introduction of DCPD on January 1, 2020. For all other coverages, the 2020-1 reported severity as of 6-months appears consistent with historical trends.
- For the property damage coverage, we observe a spike in actual claim payments as of 6 months, indicating either (i) a potential increase in how fast claims are being paid out or (ii) a shift to a higher severity level due to the introduction of DCPD. Either of these reasons may contribute to the higher

[17] All reference to loss amounts include a provision for allocated loss adjustment expenses (ALAE).

than expected ultimate severity for the 2020-1 period. At this time, we do not consider property damage severity to be affected by COVID-19.

- For the accident benefits coverage, we observe a downward spike in the paid to incurred ratios as of 6 months indicating a possible slowdown in payments. Further investigation of the paid to incurred loss diagnostic triangle shows a large decrease along the diagonal for the most recent three accident years. We note this coincides with the unusually large decreases in our severity and loss cost estimates presented in Table 4. One plausible explanation of this decrease is that fewer claimants are seeking/receiving medical treatment during the pandemic resulting in a decrease in development along the 2020-1 diagonal. Future development for these accident years is highly uncertain and dependent on two offsetting factors:
  (i) Claimants with minor injuries may heal without treatment resulting in a decrease to severity. Given the nature of these claims, any savings would be reflected sooner and may help explain the decrease in our severity and loss cost estimates presented in Table 4.
  (ii) Claimants with more severe injuries may worsen due to temporary neglect of treatment and as are result, require more treatments than otherwise would have been required.
- The COVID-19 pandemic appears to introduce downward bias in the accident benefits ultimate loss estimates for 2020-1 and prior years, while the trend rates presented in Section 4 are intended to measure the rate of change in loss cost experience without influence of COVID-19. Therefore, we rely on our prior report, which uses the AUTO7001 Automobile Industry Exhibit (as of December 31, 2019) for an appropriate accident benefits trend rate.

**Figure 23: Bodily Injury – Triangle Diagnostics**

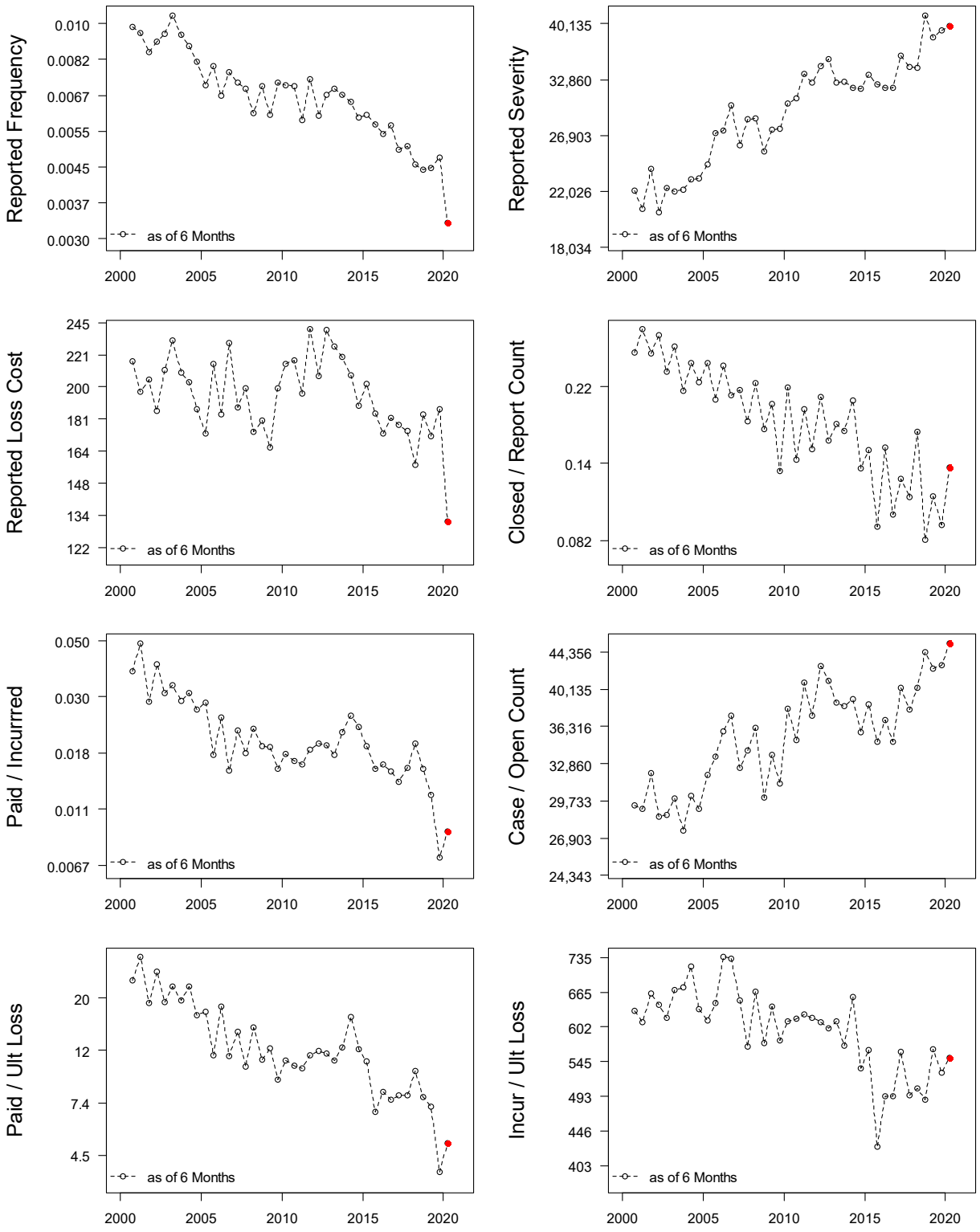


**Figure 24: Property Damage – Triangle Diagnostics**

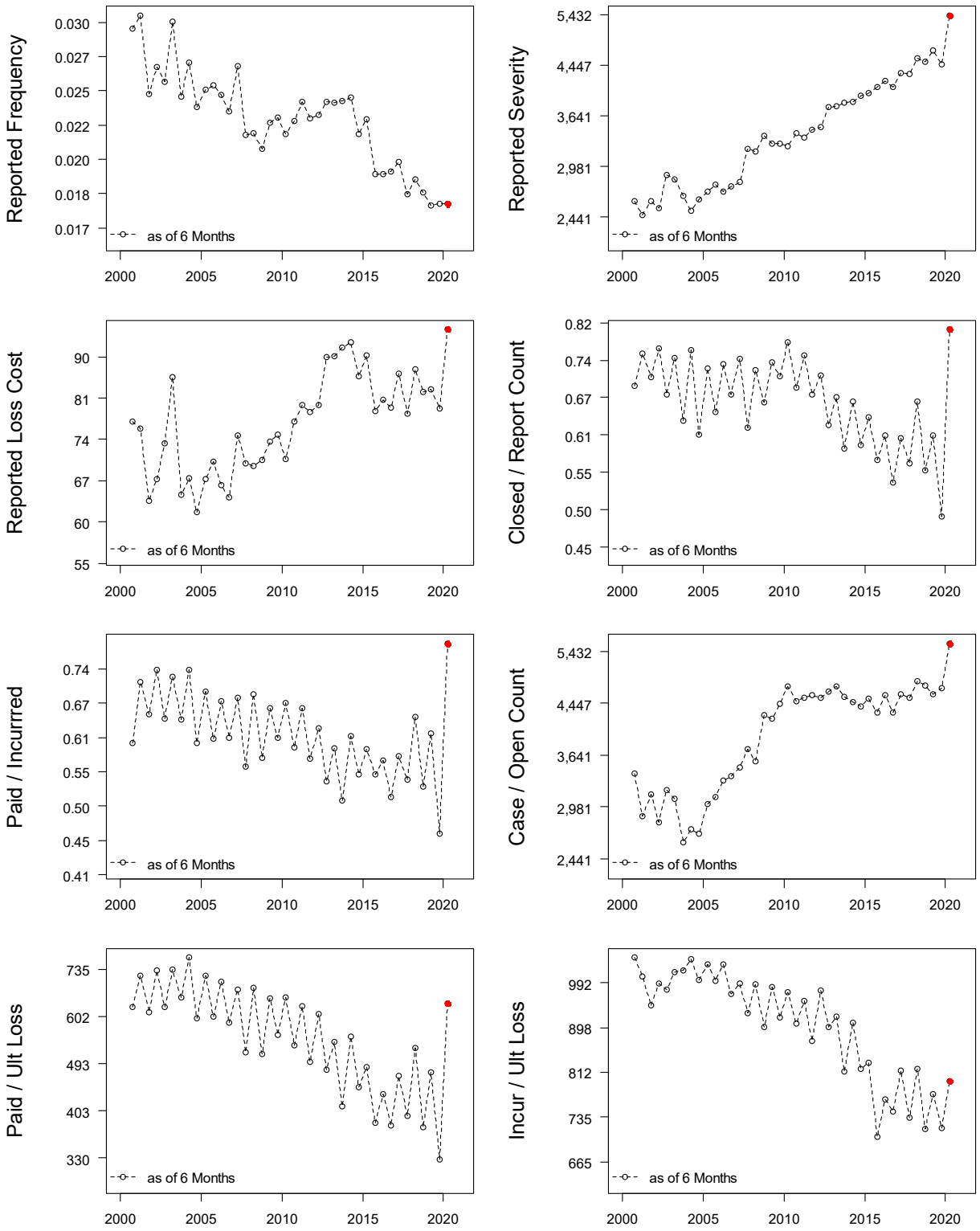


**Figure 25: Accident Benefits – Total**

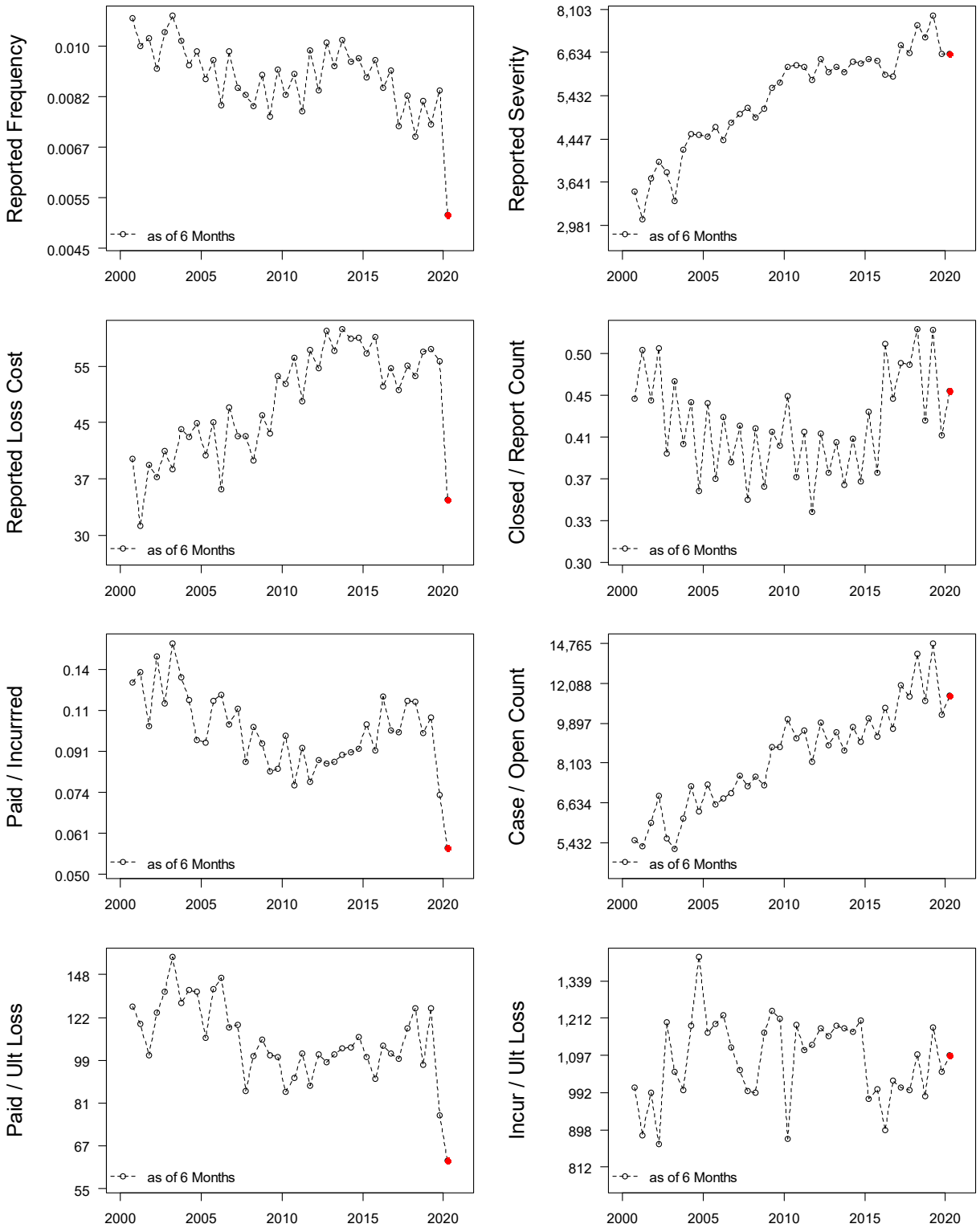


**Figure 26: Uninsured Automobile – Triangle Diagnostics**

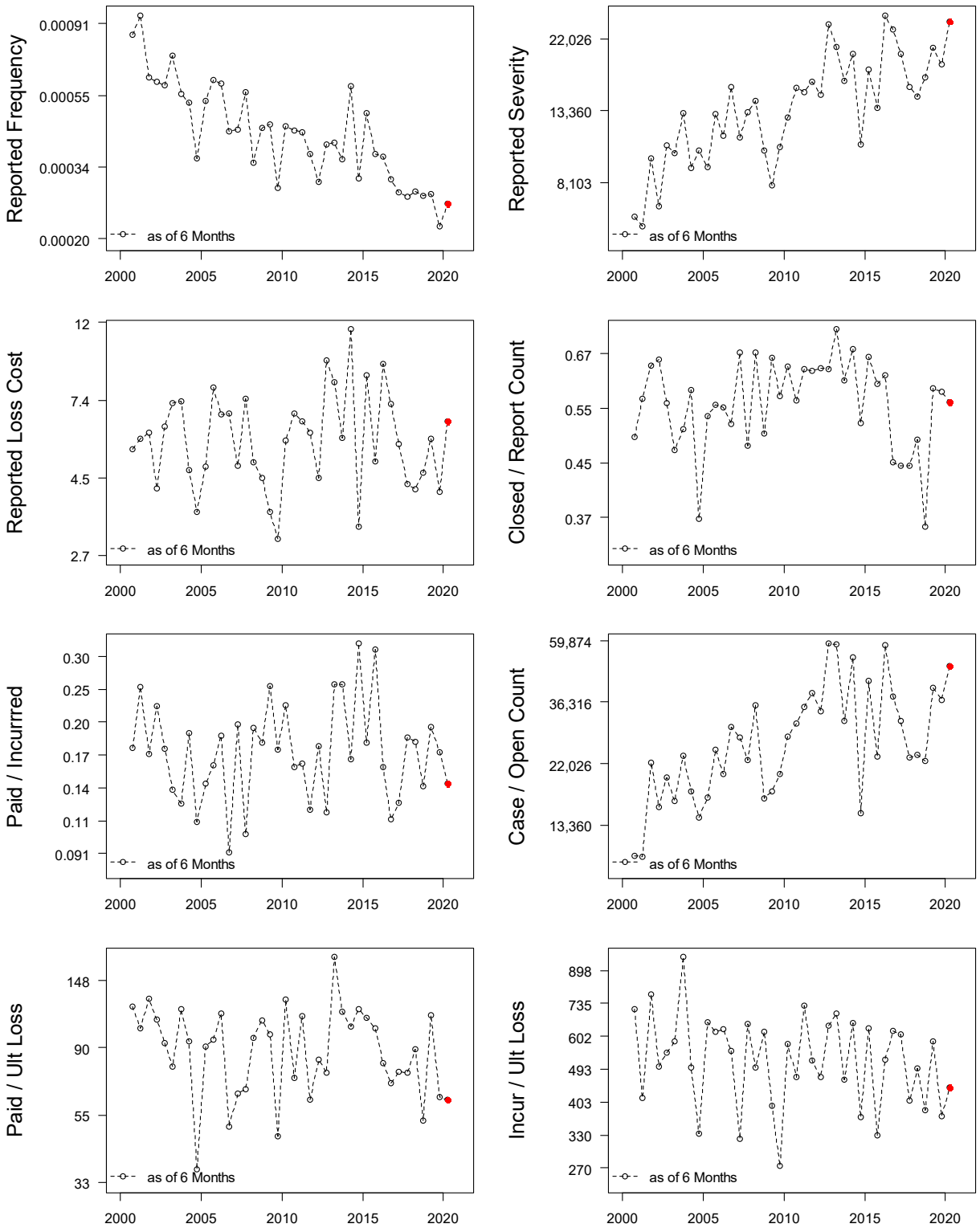


**Figure 27: Collision – Triangle Diagnostics**

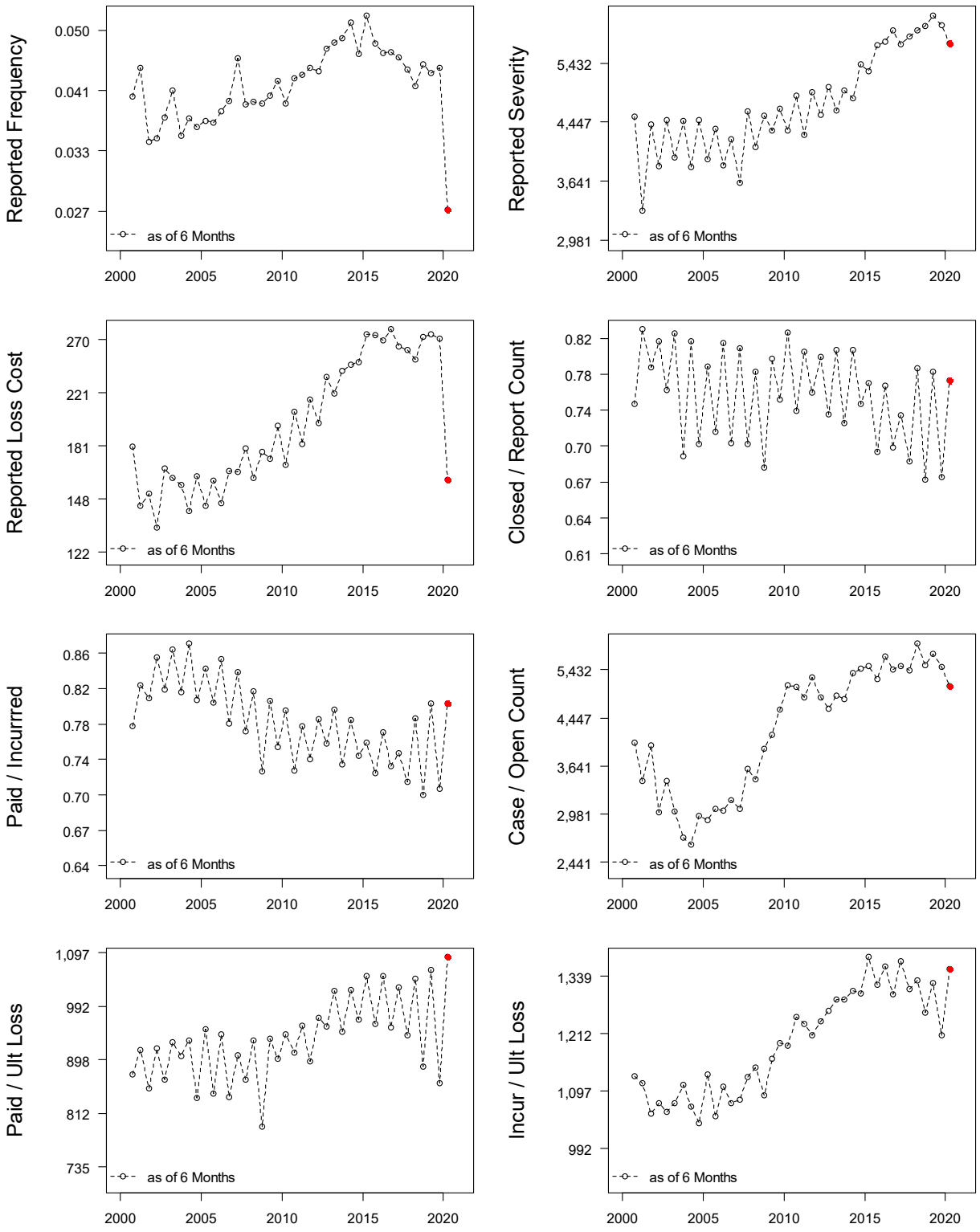


**Figure 28: Comprehensive – Triangle Diagnostics**

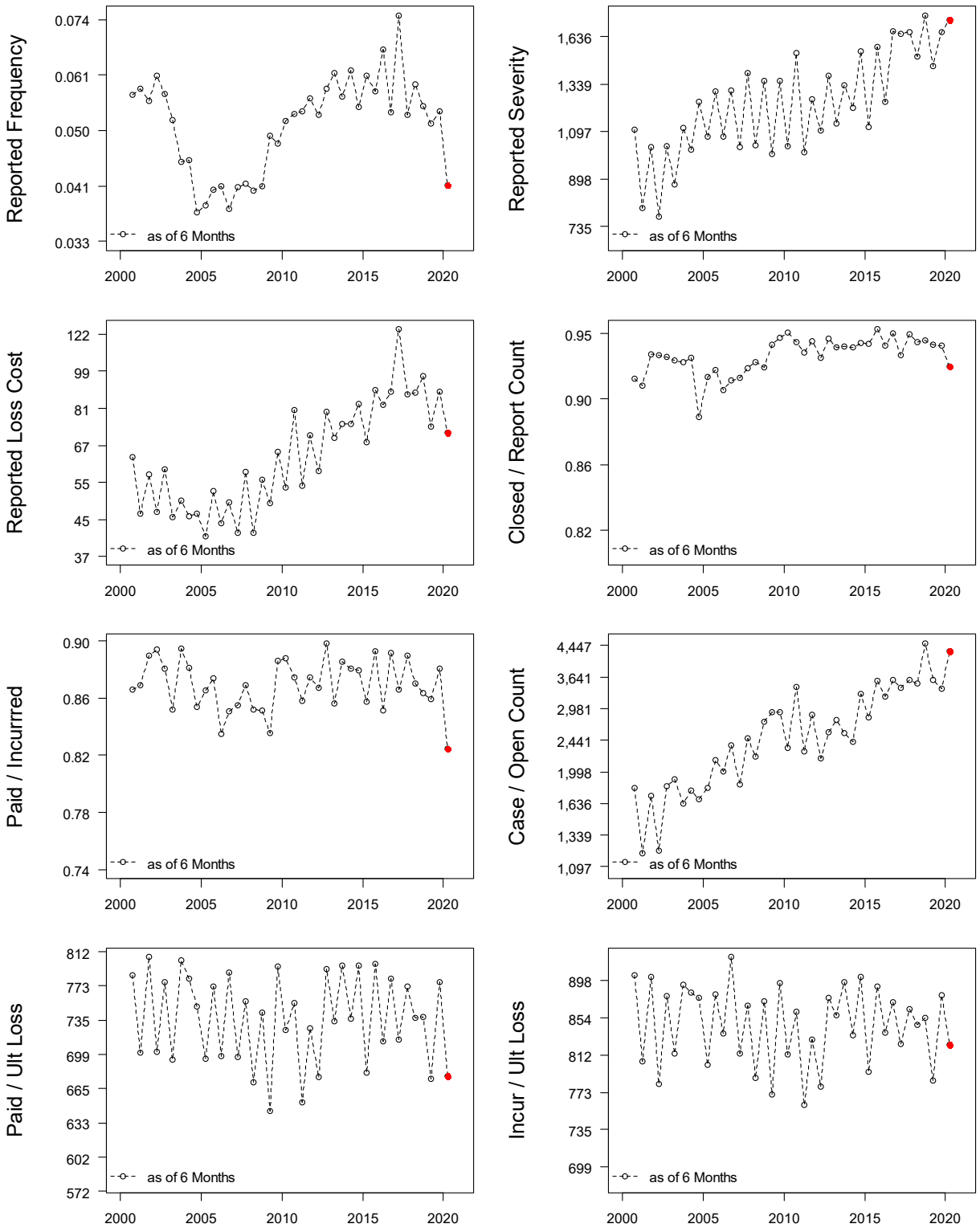
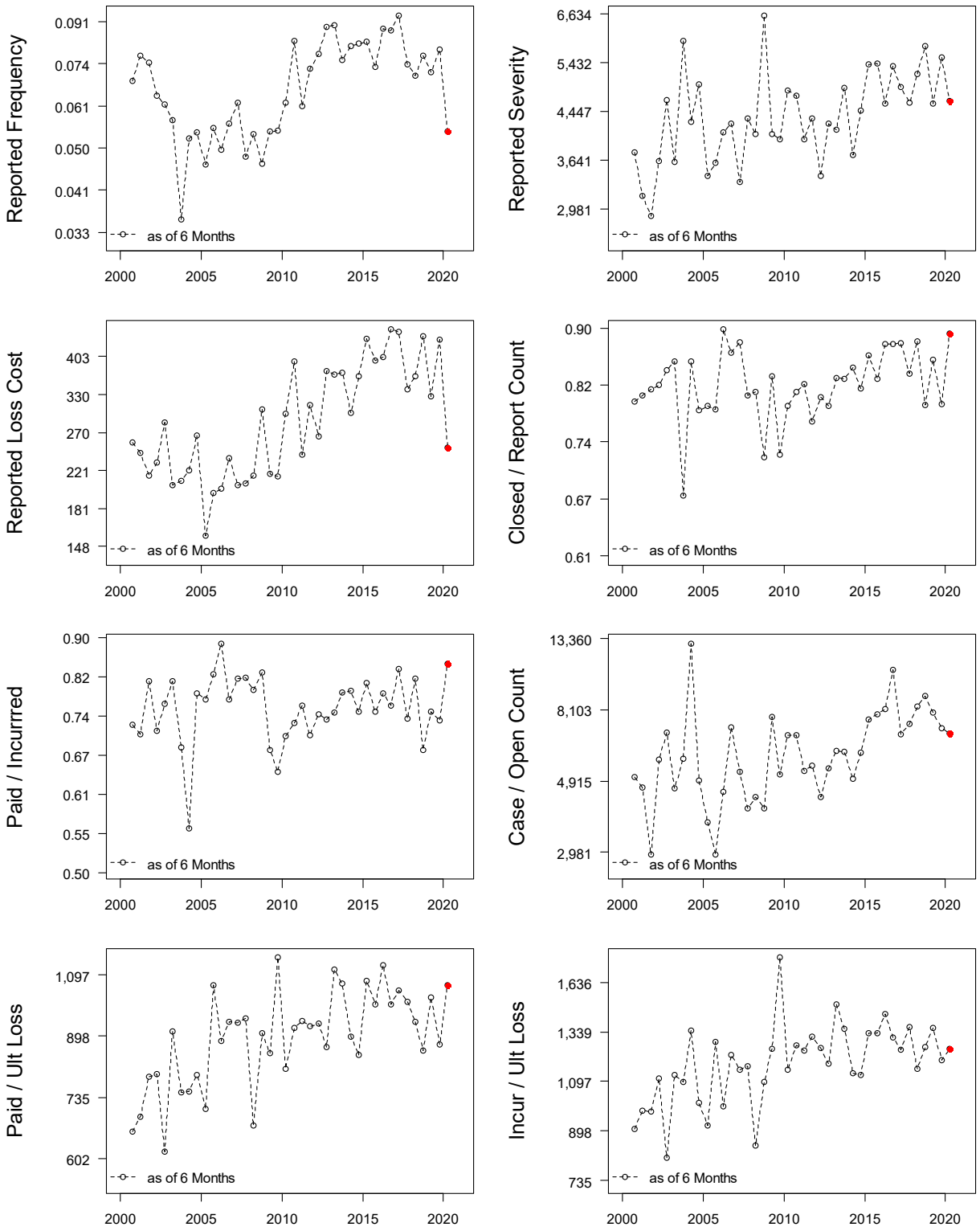


**Figure 29: All Perils – Triangle Diagnostics**



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# 7. CONSIDERATIONS AND LIMITATIONS

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

# 8. SUMMARY OF TABLES AND FIGURES

## LIST OF TABLES



## LIST OF FIGURES

# 9. APPENDICES

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

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

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

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

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

- Bodily Injury: Pages 1 to 8
- Property Damage: Pages 9 to 15
- Accident Benefits: See prior report
- Uninsured Auto: Pages 16 to 21
- Collision: Pages 22 to 25
- Comprehensive: Pages 26 to 31
- All Perils: Pages 32 to 35

**Appendix F:** Summary of measured COVID-19 impact on historical losses. The loss trend models presented are analogous to those underlying our selected trend rates except that the models include both the 2020-1 observation and the 2020-1 scalar parameter.

Province of Newfoundland
Private Passengers Vehicles (Excluding Farmers)

**Claim Count Development Summary**
**Data as of 06/30/20**

| (1) | (2) | (3) | (4) | (5) | (6) | (7) | (8) |
|---|---|---|---|---|---|---|---|
| | Selected Age-to-Ultimate Development Factors | | | | | | |
| Maturity | Third Party Liability - Bodily Injury | Third Party Liability - Property Damage | Accident Benefits - Total | Uninsured Auto | Collision | Comprehensive - Total | All Perils |
| 6.0 | 1.111 | 1.141 | 0.897 | 1.260 | 0.799 | 1.355 | 1.012 |
| 12.0 | 1.038 | 1.025 | 0.981 | 1.027 | 0.942 | 1.025 | 0.986 |
| 18.0 | 1.033 | 1.009 | 0.997 | 1.033 | 0.982 | 1.004 | 0.993 |
| 24.0 | 1.026 | 1.002 | 1.002 | 1.016 | 0.994 | 1.001 | 0.997 |
| 30.0 | 1.013 | 1.000 | 1.002 | 0.976 | 0.998 | 1.000 | 0.999 |
| 36.0 | 1.009 | 1.000 | 1.005 | 0.970 | 0.999 | 1.000 | 1.000 |
| 42.0 | 1.009 | 0.999 | 1.008 | 0.968 | 0.999 | 1.000 | 1.000 |
| 48.0 | 1.003 | 1.000 | 1.003 | 0.965 | 0.999 | 1.000 | 1.000 |
| 54.0 | 1.000 | 1.000 | 1.000 | 0.968 | 1.000 | 1.000 | 1.000 |
| 60.0 | 1.000 | 1.000 | 1.002 | 0.979 | 1.000 | 1.000 | 1.000 |
| 66.0 | 0.996 | 1.000 | 1.001 | 0.977 | 1.000 | 1.000 | 1.000 |
| 72.0 | 0.999 | 1.000 | 1.001 | 0.979 | 1.000 | 1.000 | 1.000 |
| 78.0 | 1.000 | 1.000 | 1.002 | 0.982 | 1.000 | 1.000 | 1.000 |
| 84.0 | 1.001 | 1.000 | 1.002 | 0.988 | 1.000 | 1.000 | 1.000 |
| 90.0 | 1.001 | 1.000 | 1.002 | 0.991 | 1.000 | 1.000 | 1.000 |
| 96.0 | 1.000 | 1.000 | 1.001 | 0.991 | 1.000 | 1.000 | 1.000 |
| 102.0 | 0.999 | 1.000 | 1.000 | 0.991 | 1.000 | 1.000 | 1.000 |
| 108.0 | 0.999 | 1.000 | 1.000 | 0.998 | 1.000 | 1.000 | 1.000 |
| 114.0 | 1.000 | 1.000 | 1.000 | 0.998 | 1.000 | 1.000 | 1.000 |
| 120.0 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 |
| 126.0 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 |
| 132.0 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 |
| 138.0 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 |
| 144.0 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 |
| 150.0 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 |
| 156.0 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 |
| 162.0 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 |
| 168.0 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 |
| 174.0 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 |
| 180.0 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 |
| 186.0 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 |
| 192.0 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 |
| 198.0 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 |
| 204.0 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 |
| 210.0 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 |
| 216.0 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 |
| 222.0 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 |
| 228.0 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 |
| 234.0 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 |
| 240.0 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 |

Province of Newfoundland
Private Passengers Vehicles (Excluding Farmers)

**Claim Count Development Selections**
**Data as of 06/30/20**

| (1) | (2) | (3) | (4) | (5) | (6) | (7) | (8) |
|---|---|---|---|---|---|---|---|
| | Selected Age-to-Ultimate Development Factors | | | | | | |
| Maturity | Third Party Liability - Bodily Injury | Third Party Liability - Property Damage | Accident Benefits - Total | Uninsured Auto | Collision | Comprehensive - Total | All Perils |
| 6.0 | Wght Avg: Last 4 Semesters ending in 6 | Wght Avg: Last 4 Semesters ending in 6 | Wght Avg: 6 Semester | Wght Avg: 6 Semester | Wght Avg: 6 Semester | Wght Avg: Last 4 Semesters ending in 6 | Wght Avg: Last 4 Semesters ending in 6 |
| 12.0 | Avg: 6 Semesters ex 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 |
| 138.0 | Wght Avg: 6 Semester | Wght Avg: 6 Semester | Wght Avg: 6 Semester | 1 | Wght Avg: 6 Semester | 1 | 1 |
| 144.0 | Wght Avg: 6 Semester | Wght Avg: 6 Semester | Wght Avg: 6 Semester | 1 | Wght Avg: 6 Semester | 1 | 1 |
| 150.0 | Wght Avg: 6 Semester | Wght Avg: 6 Semester | Wght Avg: 6 Semester | 1 | Wght Avg: 6 Semester | 1 | 1 |
| 156.0 | Wght Avg: 6 Semester | 1 | Wght Avg: 6 Semester | 1 | Wght Avg: 6 Semester | 1 | 1 |
| 162.0 | Wght Avg: 6 Semester | 1 | Wght Avg: 6 Semester | 1 | Wght Avg: 6 Semester | 1 | 1 |
| 168.0 | Wght Avg: 6 Semester | 1 | Wght Avg: 6 Semester | 1 | Wght Avg: 6 Semester | 1 | 1 |
| 174.0 | Wght Avg: 6 Semester | 1 | Wght Avg: 6 Semester | 1 | 1 | 1 | 1 |
| 180.0 | Wght Avg: 6 Semester | 1 | Wght Avg: 6 Semester | 1 | 1 | 1 | 1 |
| 186.0 | Wght Avg: 6 Semester | 1 | Wght Avg: 6 Semester | 1 | 1 | 1 | 1 |
| 192.0 | Wght Avg: 6 Semester | 1 | Wght Avg: 6 Semester | 1 | 1 | 1 | 1 |
| 198.0 | Wght Avg: 6 Semester | 1 | Wght Avg: 6 Semester | 1 | 1 | 1 | 1 |
| 204.0 | Wght Avg: 6 Semester | 1 | Wght Avg: 6 Semester | 1 | 1 | 1 | 1 |
| 210.0 | 1 | 1 | 1 | 1 | 1 | 1 | 1 |
| 216.0 | 1 | 1 | 1 | 1 | 1 | 1 | 1 |
| 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 Summary**
**Data as of 06/30/20**

| (1) | (2) | (3) | (4) | (5) | (6) | (7) | (8) |
|---|---|---|---|---|---|---|---|
| | Selected Age-to-Ultimate Development Factors | | | | | | |
| Maturity | Third Party Liability - Bodily Injury | Third Party Liability - Property Damage | Accident Benefits - Total | Uninsured Auto | Collision | Comprehensive - Total | All Perils |
| 6.0 | 1.816 | 1.255 | 0.912 | 2.270 | 0.737 | 1.214 | 0.798 |
| 12.0 | 1.231 | 1.053 | 0.945 | 1.270 | 0.912 | 1.008 | 0.929 |
| 18.0 | 1.139 | 1.021 | 0.950 | 1.070 | 0.972 | 0.998 | 0.969 |
| 24.0 | 1.078 | 1.006 | 0.973 | 0.992 | 0.990 | 0.998 | 0.994 |
| 30.0 | 1.037 | 1.001 | 0.975 | 0.947 | 0.998 | 0.998 | 1.003 |
| 36.0 | 1.005 | 1.001 | 0.991 | 0.925 | 0.999 | 0.998 | 1.006 |
| 42.0 | 0.989 | 1.001 | 0.996 | 0.918 | 0.999 | 0.998 | 1.006 |
| 48.0 | 0.978 | 1.001 | 1.002 | 0.901 | 1.000 | 0.998 | 1.008 |
| 54.0 | 0.978 | 0.997 | 1.020 | 0.920 | 1.000 | 0.998 | 1.008 |
| 60.0 | 0.981 | 1.000 | 1.011 | 0.935 | 1.000 | 0.998 | 1.006 |
| 66.0 | 0.984 | 1.001 | 1.006 | 0.936 | 1.000 | 0.999 | 1.000 |
| 72.0 | 0.996 | 0.999 | 1.012 | 0.929 | 1.000 | 0.999 | 1.000 |
| 78.0 | 0.993 | 0.999 | 1.008 | 0.968 | 1.000 | 1.000 | 1.000 |
| 84.0 | 0.999 | 0.998 | 1.008 | 0.976 | 1.000 | 1.000 | 1.000 |
| 90.0 | 0.999 | 0.998 | 1.008 | 0.983 | 1.000 | 1.000 | 1.000 |
| 96.0 | 1.000 | 0.998 | 1.011 | 0.987 | 1.000 | 1.000 | 1.000 |
| 102.0 | 1.001 | 0.998 | 1.006 | 0.992 | 1.000 | 1.000 | 1.000 |
| 108.0 | 1.004 | 0.998 | 1.000 | 0.996 | 1.000 | 1.000 | 1.000 |
| 114.0 | 1.005 | 0.998 | 1.000 | 0.996 | 1.000 | 1.000 | 1.000 |
| 120.0 | 1.004 | 0.998 | 1.000 | 0.999 | 1.000 | 1.000 | 1.000 |
| 126.0 | 1.003 | 0.998 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 |
| 132.0 | 1.004 | 0.998 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 |
| 138.0 | 1.003 | 0.998 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 |
| 144.0 | 1.003 | 0.998 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 |
| 150.0 | 1.003 | 0.998 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 |
| 156.0 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 |
| 162.0 | 1.001 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 |
| 168.0 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 |
| 174.0 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 |
| 180.0 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 |
| 186.0 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 |
| 192.0 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 |
| 198.0 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 |
| 204.0 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 |
| 210.0 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 |
| 216.0 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 |
| 222.0 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 |
| 228.0 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 |
| 234.0 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 |
| 240.0 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 |

Province of Newfoundland
Private Passengers Vehicles (Excluding Farmers)

**Reported Incurred Claim Amount and ALAE Loss Development Selections**
**Data as of 06/30/20**

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

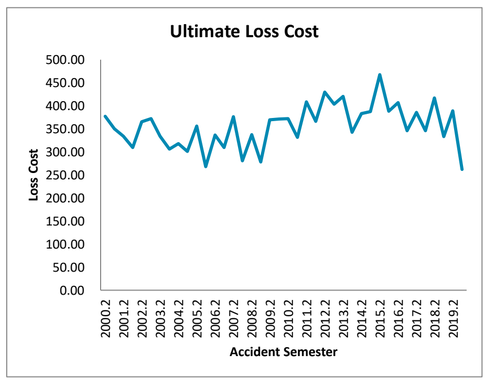
# Province of Newfoundland

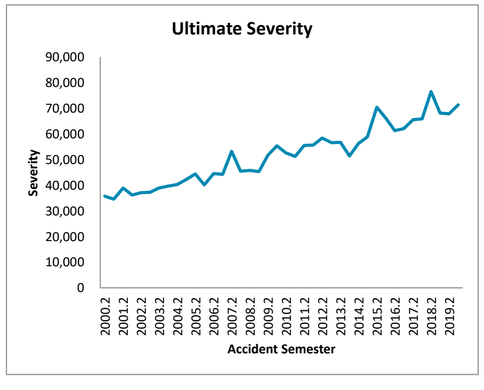
## Third Party Liability - Bodily Injury

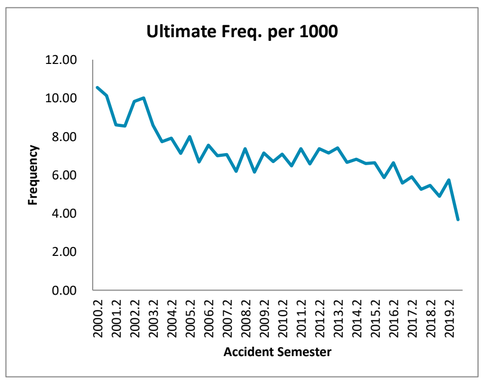
## Private Passengers Vehicles (Excluding Farmers)

**Loss Cost Summary**
**Data as of 06/30/20**

| (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 |
| 2000.2 | 240.0 | 107,276 | 1,132 | 36,991 | 1.093 | 40,431 | 376.89 | | 35,717 | | 10.55 | | | |
| 2001.1 | 234.0 | 116,511 | 1,181 | 37,734 | 1.082 | 40,829 | 350.43 | | 34,571 | | 10.14 | | 363.11 | |
| 2001.2 | 228.0 | 114,889 | 988 | 35,505 | 1.082 | 38,416 | 334.38 | -11.3% | 38,883 | 8.9% | 8.60 | -18.5% | | |
| 2002.1 | 222.0 | 105,604 | 903 | 30,609 | 1.068 | 32,691 | 309.56 | -11.7% | 36,202 | 4.7% | 8.55 | -15.6% | 322.49 | -11.2% |
| 2002.2 | 216.0 | 104,043 | 1,023 | 35,595 | 1.068 | 38,016 | 365.38 | 9.3% | 37,161 | -4.4% | 9.83 | 14.3% | | |
| 2003.1 | 210.0 | 99,683 | 997 | 34,486 | 1.076 | 37,121 | 372.39 | 20.3% | 37,233 | 2.8% | 10.00 | 17.0% | 368.81 | 14.4% |
| 2003.2 | 204.0 | 107,230 | 921 | 33,312 | 1.076 | 35,857 | 334.39 | -8.5% | 38,926 | 4.8% | 8.59 | -12.6% | | |
| 2004.1 | 198.0 | 111,085 | 859 | 31,520 | 1.080 | 34,041 | 306.44 | -17.7% | 39,623 | 6.4% | 7.73 | -22.7% | 320.17 | -13.2% |
| 2004.2 | 192.0 | 115,898 | 917 | 34,159 | 1.080 | 36,892 | 318.32 | -4.8% | 40,225 | 3.3% | 7.91 | -7.9% | | |
| 2005.1 | 186.0 | 112,925 | 804 | 31,895 | 1.066 | 34,009 | 301.17 | -1.7% | 42,293 | 6.7% | 7.12 | -7.9% | 309.85 | -3.2% |
| 2005.2 | 180.0 | 116,657 | 933 | 38,920 | 1.066 | 41,501 | 355.75 | 11.8% | 44,474 | 10.6% | 8.00 | 1.1% | | |
| 2006.1 | 174.0 | 117,023 | 780 | 29,238 | 1.072 | 31,340 | 267.81 | -11.1% | 40,174 | -5.0% | 6.67 | -6.4% | 311.71 | 0.6% |
| 2006.2 | 168.0 | 123,215 | 930 | 38,650 | 1.072 | 41,429 | 336.23 | -5.5% | 44,540 | 0.1% | 7.55 | -5.6% | | |
| 2007.1 | 162.0 | 119,866 | 839 | 34,660 | 1.072 | 37,145 | 309.89 | 15.7% | 44,266 | 10.2% | 7.00 | 5.0% | 323.24 | 3.7% |
| 2007.2 | 156.0 | 125,531 | 887 | 44,095 | 1.072 | 47,257 | 376.46 | 12.0% | 53,268 | 19.6% | 7.07 | -6.4% | | |
| 2008.1 | 150.0 | 124,972 | 772 | 32,666 | 1.075 | 35,106 | 280.91 | -9.3% | 45,467 | 2.7% | 6.18 | -11.7% | 328.79 | 1.7% |
| 2008.2 | 144.0 | 132,545 | 977 | 41,572 | 1.075 | 44,677 | 337.07 | -10.5% | 45,731 | -14.2% | 7.37 | 4.3% | | |
| 2009.1 | 138.0 | 131,660 | 810 | 34,180 | 1.073 | 36,669 | 278.51 | -0.9% | 45,289 | -0.4% | 6.15 | -0.5% | 307.89 | -6.4% |
| 2009.2 | 132.0 | 138,506 | 991 | 47,695 | 1.073 | 51,167 | 369.42 | 9.6% | 51,643 | 12.9% | 7.15 | -3.0% | | |
| 2010.1 | 126.0 | 136,816 | 916 | 48,115 | 1.056 | 50,795 | 371.27 | 33.3% | 55,434 | 22.4% | 6.70 | 8.9% | 370.34 | 20.3% |
| 2010.2 | 120.0 | 143,649 | 1,017 | 50,662 | 1.056 | 53,484 | 372.33 | 0.8% | 52,592 | 1.8% | 7.08 | -1.0% | | |
| 2011.1 | 114.0 | 141,299 | 915 | 44,539 | 1.052 | 46,868 | 331.69 | -10.7% | 51,224 | -7.6% | 6.48 | -3.3% | 352.18 | -4.9% |
| 2011.2 | 108.0 | 147,645 | 1,088 | 57,357 | 1.052 | 60,357 | 408.80 | 9.8% | 55,466 | 5.5% | 7.37 | 4.1% | | |
| 2012.1 | 102.0 | 145,750 | 959 | 49,513 | 1.078 | 53,350 | 366.04 | 10.4% | 55,614 | 8.6% | 6.58 | 1.6% | 387.56 | 10.0% |
| 2012.2 | 96.0 | 152,631 | 1,123 | 60,927 | 1.078 | 65,649 | 430.11 | 5.2% | 58,442 | 5.4% | 7.36 | -0.1% | | |
| 2013.1 | 90.0 | 150,496 | 1,074 | 55,930 | 1.087 | 60,781 | 403.87 | 10.3% | 56,584 | 1.7% | 7.14 | 8.4% | 417.09 | 7.6% |
| 2013.2 | 84.0 | 157,090 | 1,165 | 60,726 | 1.087 | 65,994 | 420.10 | -2.3% | 56,664 | -3.0% | 7.41 | 0.7% | | |
| 2014.1 | 78.0 | 153,433 | 1,021 | 48,591 | 1.082 | 52,556 | 342.53 | -15.2% | 51,475 | -9.0% | 6.65 | -6.8% | 381.78 | -8.5% |
| 2014.2 | 72.0 | 160,277 | 1,092 | 56,770 | 1.082 | 61,402 | 383.10 | -8.8% | 56,247 | -0.7% | 6.81 | -8.1% | | |
| 2015.1 | 66.0 | 156,896 | 1,035 | 56,420 | 1.078 | 60,821 | 387.65 | 13.2% | 58,792 | 14.2% | 6.59 | -0.9% | 385.35 | 0.9% |
| 2015.2 | 60.0 | 163,412 | 1,085 | 70,881 | 1.078 | 76,410 | 467.59 | 22.1% | 70,395 | 25.2% | 6.64 | -2.5% | | |
| 2016.1 | 54.0 | 160,666 | 942 | 56,544 | 1.103 | 62,368 | 388.18 | 0.1% | 66,232 | 12.7% | 5.86 | -11.1% | 428.22 | 11.1% |
| 2016.2 | 48.0 | 165,149 | 1,096 | 60,925 | 1.103 | 67,201 | 406.91 | -13.0% | 61,302 | -12.9% | 6.64 | -0.1% | | |
| 2017.1 | 42.0 | 159,759 | 891 | 50,672 | 1.091 | 55,298 | 346.14 | -10.8% | 62,084 | -6.3% | 5.58 | -4.9% | 377.03 | -12.0% |
| 2017.2 | 36.0 | 164,451 | 970 | 58,182 | 1.091 | 63,494 | 386.10 | -5.1% | 65,486 | 6.8% | 5.90 | -11.2% | | |
| 2018.1 | 30.0 | 159,229 | 836 | 49,698 | 1.107 | 55,035 | 345.63 | -0.1% | 65,859 | 6.1% | 5.25 | -5.9% | 366.19 | -2.9% |
| 2018.2 | 24.0 | 163,662 | 892 | 61,632 | 1.107 | 68,252 | 417.03 | 8.0% | 76,517 | 16.8% | 5.45 | -7.6% | | |
| 2019.1 | 18.0 | 158,297 | 774 | 48,174 | 1.096 | 52,794 | 333.51 | -3.5% | 68,208 | 3.6% | 4.89 | -6.8% | 375.97 | 2.7% |
| 2019.2 | 12.0 | 162,333 | 931 | 57,649 | 1.096 | 63,177 | 389.18 | -6.7% | 67,827 | -11.4% | 5.74 | 5.3% | | |
| 2020.1 | 6.0 | 155,996 | 573 | 37,285 | 1.096 | 40,861 | 261.94 | -21.5% | 71,304 | 4.5% | 3.67 | -24.9% | 326.83 | -13.1% |
| Total | | 5,484,056 | 38,040 | 1,824,675 | | 1,971,542 | | | | | | | | |



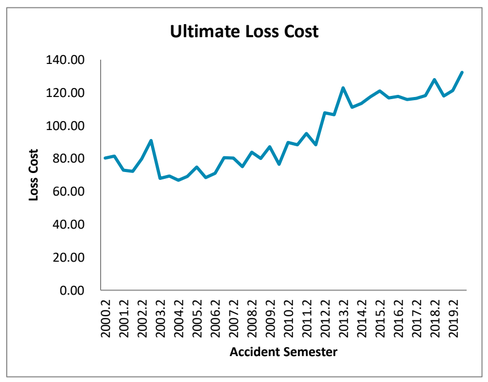
# Province of Newfoundland

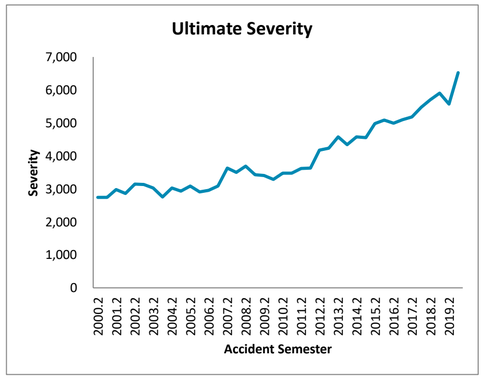
## Third Party Liability - Property Damage

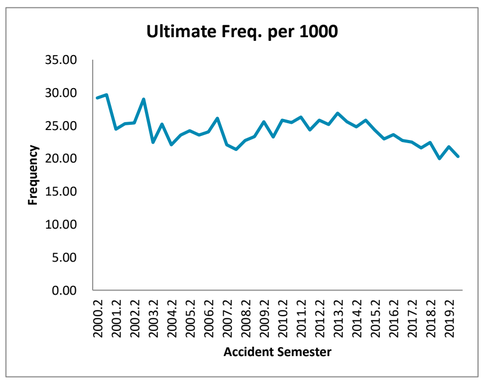
## Private Passengers Vehicles (Excluding Farmers)

**Loss Cost Summary**
**Data as of 06/30/20**

| (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 |
| 2000.2 | 240.0 | 107,276 | 3,134 | 7,866 | 1.093 | 8,597 | 80.14 | | 2,743 | | 29.21 | | | |
| 2001.1 | 234.0 | 116,511 | 3,458 | 8,770 | 1.082 | 9,490 | 81.45 | | 2,744 | | 29.68 | | 80.82 | |
| 2001.2 | 228.0 | 114,889 | 2,808 | 7,738 | 1.082 | 8,372 | 72.87 | -9.1% | 2,981 | 8.7% | 24.44 | -16.3% | | |
| 2002.1 | 222.0 | 105,604 | 2,667 | 7,142 | 1.068 | 7,627 | 72.22 | -11.3% | 2,860 | 4.2% | 25.25 | -14.9% | 72.56 | -10.2% |
| 2002.2 | 216.0 | 104,043 | 2,641 | 7,770 | 1.068 | 8,298 | 79.75 | 9.4% | 3,142 | 5.4% | 25.38 | 3.9% | | |
| 2003.1 | 210.0 | 99,683 | 2,891 | 8,410 | 1.076 | 9,053 | 90.81 | 25.7% | 3,131 | 9.5% | 29.00 | 14.8% | 85.17 | 17.4% |
| 2003.2 | 204.0 | 107,230 | 2,408 | 6,774 | 1.076 | 7,292 | 68.00 | -14.7% | 3,028 | -3.6% | 22.46 | -11.5% | | |
| 2004.1 | 198.0 | 111,085 | 2,801 | 7,132 | 1.080 | 7,703 | 69.34 | -23.6% | 2,750 | -12.2% | 25.21 | -13.1% | 68.68 | -19.4% |
| 2004.2 | 192.0 | 115,898 | 2,561 | 7,166 | 1.080 | 7,739 | 66.77 | -1.8% | 3,022 | -0.2% | 22.10 | -1.6% | | |
| 2005.1 | 186.0 | 112,925 | 2,659 | 7,315 | 1.066 | 7,800 | 69.07 | -0.4% | 2,933 | 6.7% | 23.55 | -6.6% | 67.91 | -1.1% |
| 2005.2 | 180.0 | 116,657 | 2,828 | 8,181 | 1.066 | 8,723 | 74.77 | 12.0% | 3,085 | 2.1% | 24.24 | 9.7% | | |
| 2006.1 | 174.0 | 117,023 | 2,754 | 7,475 | 1.072 | 8,012 | 68.47 | -0.9% | 2,909 | -0.8% | 23.53 | -0.1% | 71.62 | 5.5% |
| 2006.2 | 168.0 | 123,215 | 2,963 | 8,163 | 1.072 | 8,750 | 71.01 | -5.0% | 2,953 | -4.3% | 24.05 | -0.8% | | |
| 2007.1 | 162.0 | 119,866 | 3,129 | 9,010 | 1.072 | 9,657 | 80.56 | 17.7% | 3,086 | 6.1% | 26.10 | 10.9% | 75.72 | 5.7% |
| 2007.2 | 156.0 | 125,531 | 2,774 | 9,404 | 1.072 | 10,078 | 80.28 | 13.1% | 3,633 | 23.0% | 22.10 | -8.1% | | |
| 2008.1 | 150.0 | 124,972 | 2,674 | 8,721 | 1.075 | 9,372 | 74.99 | -6.9% | 3,505 | 13.6% | 21.40 | -18.0% | 77.64 | 2.5% |
| 2008.2 | 144.0 | 132,545 | 3,014 | 10,347 | 1.075 | 11,120 | 83.90 | 4.5% | 3,690 | 1.6% | 22.74 | 2.9% | | |
| 2009.1 | 138.0 | 131,660 | 3,071 | 9,817 | 1.073 | 10,532 | 79.99 | 6.7% | 3,430 | -2.2% | 23.32 | 9.0% | 81.95 | 5.5% |
| 2009.2 | 132.0 | 138,506 | 3,540 | 11,244 | 1.073 | 12,062 | 87.09 | 3.8% | 3,408 | -7.6% | 25.56 | 12.4% | | |
| 2010.1 | 126.0 | 136,816 | 3,183 | 9,899 | 1.056 | 10,451 | 76.38 | -4.5% | 3,284 | -4.3% | 23.26 | -0.3% | 81.77 | -0.2% |
| 2010.2 | 120.0 | 143,649 | 3,705 | 12,205 | 1.056 | 12,884 | 89.69 | 3.0% | 3,478 | 2.1% | 25.79 | 0.9% | | |
| 2011.1 | 114.0 | 141,299 | 3,594 | 11,865 | 1.052 | 12,486 | 88.37 | 15.7% | 3,475 | 5.8% | 25.43 | 9.3% | 89.04 | 8.9% |
| 2011.2 | 108.0 | 147,645 | 3,883 | 13,352 | 1.052 | 14,050 | 95.16 | 6.1% | 3,618 | 4.0% | 26.30 | 2.0% | | |
| 2012.1 | 102.0 | 145,750 | 3,544 | 11,952 | 1.078 | 12,879 | 88.36 | 0.0% | 3,634 | 4.6% | 24.32 | -4.4% | 91.78 | 3.1% |
| 2012.2 | 96.0 | 152,631 | 3,944 | 15,274 | 1.078 | 16,458 | 107.83 | 13.3% | 4,173 | 15.3% | 25.84 | -1.7% | | |
| 2013.1 | 90.0 | 150,496 | 3,788 | 14,752 | 1.087 | 16,032 | 106.53 | 20.6% | 4,232 | 16.5% | 25.17 | 3.5% | 107.18 | 16.8% |
| 2013.2 | 84.0 | 157,090 | 4,219 | 17,774 | 1.087 | 19,316 | 122.96 | 14.0% | 4,578 | 9.7% | 26.86 | 3.9% | | |
| 2014.1 | 78.0 | 153,433 | 3,925 | 15,759 | 1.082 | 17,045 | 111.09 | 4.3% | 4,342 | 2.6% | 25.58 | 1.6% | 117.09 | 9.2% |
| 2014.2 | 72.0 | 160,277 | 3,979 | 16,825 | 1.082 | 18,198 | 113.54 | -7.7% | 4,574 | -0.1% | 24.82 | -7.6% | | |
| 2015.1 | 66.0 | 156,896 | 4,047 | 17,093 | 1.078 | 18,427 | 117.44 | 5.7% | 4,553 | 4.9% | 25.80 | 0.8% | 115.47 | -1.4% |
| 2015.2 | 60.0 | 163,412 | 3,977 | 18,353 | 1.078 | 19,785 | 121.07 | 6.6% | 4,974 | 8.7% | 24.34 | -1.9% | | |
| 2016.1 | 54.0 | 160,666 | 3,689 | 17,023 | 1.103 | 18,776 | 116.86 | -0.5% | 5,090 | 11.8% | 22.96 | -11.0% | 118.99 | 3.0% |
| 2016.2 | 48.0 | 165,149 | 3,903 | 17,642 | 1.103 | 19,459 | 117.83 | -2.7% | 4,986 | 0.2% | 23.63 | -2.9% | | |
| 2017.1 | 42.0 | 159,759 | 3,629 | 16,958 | 1.091 | 18,506 | 115.84 | -0.9% | 5,099 | 0.2% | 22.72 | -1.1% | 116.85 | -1.8% |
| 2017.2 | 36.0 | 164,451 | 3,696 | 17,563 | 1.091 | 19,167 | 116.55 | -1.1% | 5,186 | 4.0% | 22.48 | -4.9% | | |
| 2018.1 | 30.0 | 159,229 | 3,438 | 17,001 | 1.107 | 18,827 | 118.24 | 2.1% | 5,476 | 7.4% | 21.59 | -4.9% | 117.38 | 0.5% |
| 2018.2 | 24.0 | 163,662 | 3,674 | 18,903 | 1.107 | 20,933 | 127.90 | 9.7% | 5,698 | 9.9% | 22.45 | -0.1% | | |
| 2019.1 | 18.0 | 158,297 | 3,161 | 17,040 | 1.096 | 18,674 | 117.97 | -0.2% | 5,908 | 7.9% | 19.97 | -7.5% | 123.02 | 4.8% |
| 2019.2 | 12.0 | 162,333 | 3,535 | 17,955 | 1.096 | 19,677 | 121.21 | -5.2% | 5,566 | -2.3% | 21.78 | -3.0% | | |
| 2020.1 | 6.0 | 155,996 | 3,164 | 18,833 | 1.096 | 20,639 | 132.30 | 12.2% | 6,524 | 10.4% | 20.28 | 1.6% | 126.65 | 3.0% |
| Total | | 5,484,056 | 132,451 | 492,464 | | 532,943 | | | | | | | | |



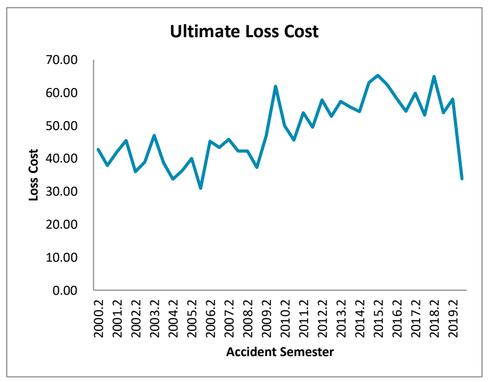
# Province of Newfoundland

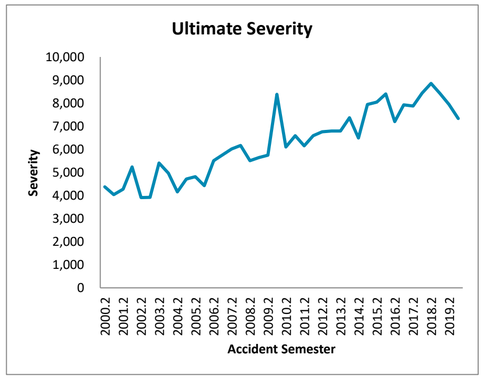
## Accident Benefits - Total

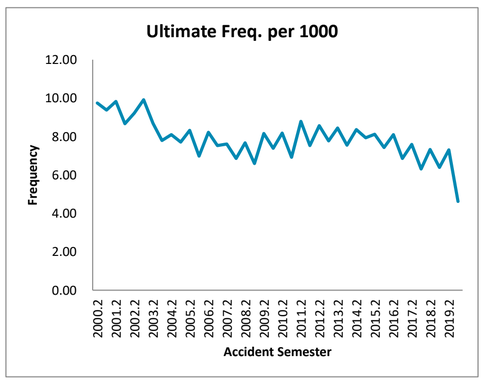
## Private Passengers Vehicles (Excluding Farmers)

**Loss Cost Summary**
**Data as of 06/30/20**

| (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 |
| 2000.2 | 240.0 | 77,682 | 757 | 3,035 | 1.093 | 3,317 | 42.70 | | 4,382 | | 9.74 | | | |
| 2001.1 | 234.0 | 79,676 | 747 | 2,785 | 1.082 | 3,014 | 37.82 | | 4,034 | | 9.38 | | 40.23 | |
| 2001.2 | 228.0 | 83,066 | 817 | 3,222 | 1.082 | 3,486 | 41.96 | -1.7% | 4,266 | -2.6% | 9.84 | 0.9% | | |
| 2002.1 | 222.0 | 77,338 | 671 | 3,294 | 1.068 | 3,518 | 45.49 | 20.3% | 5,243 | 30.0% | 8.68 | -7.5% | 43.66 | 8.5% |
| 2002.2 | 216.0 | 75,921 | 699 | 2,559 | 1.068 | 2,733 | 36.00 | -14.2% | 3,910 | -8.4% | 9.21 | -6.4% | | |
| 2003.1 | 210.0 | 72,465 | 719 | 2,620 | 1.076 | 2,820 | 38.91 | -14.5% | 3,924 | -25.2% | 9.92 | 14.3% | 37.42 | -14.3% |
| 2003.2 | 204.0 | 77,582 | 674 | 3,387 | 1.076 | 3,646 | 46.99 | 30.5% | 5,410 | 38.4% | 8.69 | -5.7% | | |
| 2004.1 | 198.0 | 81,637 | 636 | 2,922 | 1.080 | 3,156 | 38.65 | -0.7% | 4,963 | 26.5% | 7.79 | -21.4% | 42.72 | 14.1% |
| 2004.2 | 192.0 | 85,611 | 693 | 2,671 | 1.080 | 2,885 | 33.70 | -28.3% | 4,164 | -23.0% | 8.09 | -6.8% | | |
| 2005.1 | 186.0 | 83,991 | 648 | 2,862 | 1.066 | 3,052 | 36.34 | -6.0% | 4,711 | -5.1% | 7.71 | -1.0% | 35.01 | -18.1% |
| 2005.2 | 180.0 | 87,596 | 729 | 3,291 | 1.066 | 3,509 | 40.06 | 18.9% | 4,814 | 15.6% | 8.32 | 2.8% | | |
| 2006.1 | 174.0 | 86,842 | 607 | 2,507 | 1.072 | 2,688 | 30.95 | -14.8% | 4,429 | -6.0% | 6.99 | -9.4% | 35.52 | 1.5% |
| 2006.2 | 168.0 | 92,200 | 758 | 3,892 | 1.072 | 4,172 | 45.25 | 13.0% | 5,506 | 14.4% | 8.22 | -1.2% | | |
| 2007.1 | 162.0 | 92,344 | 695 | 3,735 | 1.072 | 4,003 | 43.35 | 40.1% | 5,761 | 30.1% | 7.52 | 7.7% | 44.30 | 24.7% |
| 2007.2 | 156.0 | 99,194 | 755 | 4,238 | 1.072 | 4,542 | 45.79 | 1.2% | 6,017 | 9.3% | 7.61 | -7.4% | | |
| 2008.1 | 150.0 | 100,110 | 687 | 3,941 | 1.075 | 4,235 | 42.30 | -2.4% | 6,167 | 7.1% | 6.86 | -8.8% | 44.04 | -0.6% |
| 2008.2 | 144.0 | 107,495 | 825 | 4,231 | 1.075 | 4,547 | 42.30 | -7.6% | 5,514 | -8.4% | 7.67 | 0.8% | | |
| 2009.1 | 138.0 | 108,425 | 716 | 3,769 | 1.073 | 4,043 | 37.29 | -11.9% | 5,649 | -8.4% | 6.60 | -3.8% | 39.78 | -9.7% |
| 2009.2 | 132.0 | 116,308 | 949 | 5,079 | 1.073 | 5,449 | 46.85 | 10.8% | 5,743 | 4.2% | 8.16 | 6.3% | | |
| 2010.1 | 126.0 | 116,224 | 858 | 6,813 | 1.056 | 7,193 | 61.89 | 66.0% | 8,385 | 48.4% | 7.38 | 11.8% | 54.37 | 36.7% |
| 2010.2 | 120.0 | 123,203 | 1,009 | 5,829 | 1.056 | 6,154 | 49.95 | 6.6% | 6,100 | 6.2% | 8.19 | 0.4% | | |
| 2011.1 | 114.0 | 122,106 | 846 | 5,292 | 1.052 | 5,569 | 45.61 | -26.3% | 6,585 | -21.5% | 6.93 | -6.2% | 47.79 | -12.1% |
| 2011.2 | 108.0 | 128,569 | 1,129 | 6,590 | 1.052 | 6,935 | 53.94 | 8.0% | 6,144 | 0.7% | 8.78 | 7.2% | | |
| 2012.1 | 102.0 | 128,149 | 964 | 5,893 | 1.078 | 6,350 | 49.55 | 8.6% | 6,590 | 0.1% | 7.52 | 8.6% | 51.75 | 8.3% |
| 2012.2 | 96.0 | 135,405 | 1,159 | 7,266 | 1.078 | 7,829 | 57.82 | 7.2% | 6,755 | 10.0% | 8.56 | -2.5% | | |
| 2013.1 | 90.0 | 134,902 | 1,049 | 6,555 | 1.087 | 7,124 | 52.80 | 6.6% | 6,789 | 3.0% | 7.78 | 3.4% | 55.32 | 6.9% |
| 2013.2 | 84.0 | 142,588 | 1,203 | 7,524 | 1.087 | 8,177 | 57.34 | -0.8% | 6,795 | 0.6% | 8.44 | -1.4% | | |
| 2014.1 | 78.0 | 140,738 | 1,064 | 7,245 | 1.082 | 7,837 | 55.68 | 5.4% | 7,366 | 8.5% | 7.56 | -2.8% | 56.52 | 2.2% |
| 2014.2 | 72.0 | 148,252 | 1,239 | 7,435 | 1.082 | 8,041 | 54.24 | -5.4% | 6,492 | -4.5% | 8.36 | -1.0% | | |
| 2015.1 | 66.0 | 145,928 | 1,159 | 8,530 | 1.078 | 9,196 | 63.01 | 13.2% | 7,937 | 7.8% | 7.94 | 5.0% | 58.59 | 3.7% |
| 2015.2 | 60.0 | 152,759 | 1,240 | 9,246 | 1.078 | 9,967 | 65.24 | 20.3% | 8,040 | 23.9% | 8.11 | -2.9% | | |
| 2016.1 | 54.0 | 150,680 | 1,120 | 8,529 | 1.103 | 9,408 | 62.43 | -0.9% | 8,398 | 5.8% | 7.43 | -6.4% | 63.85 | 9.0% |
| 2016.2 | 48.0 | 155,812 | 1,262 | 8,229 | 1.103 | 9,077 | 58.25 | -10.7% | 7,191 | -10.6% | 8.10 | -0.2% | | |
| 2017.1 | 42.0 | 151,445 | 1,038 | 7,545 | 1.091 | 8,234 | 54.37 | -12.9% | 7,933 | -5.5% | 6.85 | -7.8% | 56.34 | -11.8% |
| 2017.2 | 36.0 | 156,538 | 1,188 | 8,578 | 1.091 | 9,362 | 59.80 | 2.7% | 7,880 | 9.6% | 7.59 | -6.3% | | |
| 2018.1 | 30.0 | 151,951 | 959 | 7,298 | 1.107 | 8,082 | 53.19 | -2.2% | 8,431 | 6.3% | 6.31 | -8.0% | 56.54 | 0.4% |
| 2018.2 | 24.0 | 156,754 | 1,148 | 9,180 | 1.107 | 10,166 | 64.85 | 8.4% | 8,855 | 12.4% | 7.32 | -3.5% | | |
| 2019.1 | 18.0 | 152,114 | 973 | 7,480 | 1.096 | 8,198 | 53.89 | 1.3% | 8,422 | -0.1% | 6.40 | 1.4% | 59.45 | 5.1% |
| 2019.2 | 12.0 | 156,892 | 1,147 | 8,314 | 1.096 | 9,112 | 58.08 | -10.5% | 7,942 | -10.3% | 7.31 | -0.2% | | |
| 2020.1 | 6.0 | 151,452 | 700 | 4,685 | 1.096 | 5,134 | 33.90 | -37.1% | 7,335 | -12.9% | 4.62 | -27.8% | 46.20 | -22.3% |
| Total | | 4,687,945 | 36,231 | 218,097 | | 235,954 | | | | | | | | |



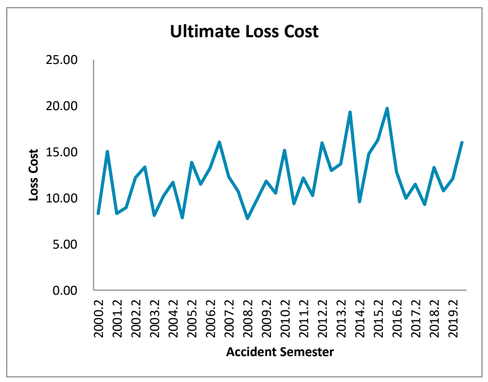
# Province of Newfoundland

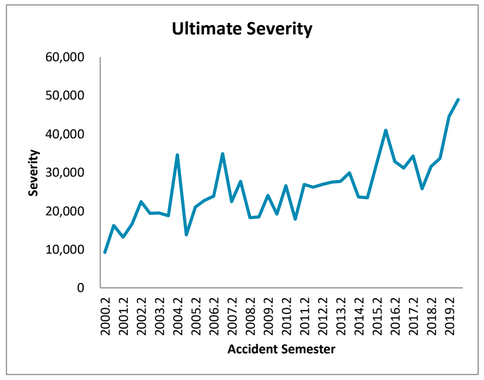
## Uninsured Auto

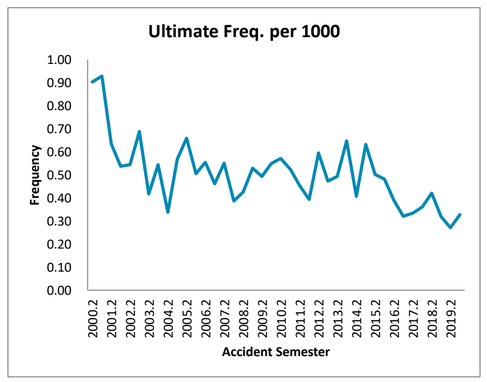
## Private Passengers Vehicles (Excluding Farmers)

**Loss Cost Summary**
**Data as of 06/30/20**

| (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 |
| 2000.2 | 240.0 | 105,116 | 95 | 799 | 1.093 | 874 | 8.31 | | 9,198 | | 0.90 | | | |
| 2001.1 | 234.0 | 105,528 | 98 | 1,466 | 1.082 | 1,586 | 15.03 | | 16,188 | | 0.93 | | 11.68 | |
| 2001.2 | 228.0 | 107,197 | 68 | 825 | 1.082 | 892 | 8.32 | 0.1% | 13,122 | 42.7% | 0.63 | -29.8% | | |
| 2002.1 | 222.0 | 100,339 | 54 | 839 | 1.068 | 897 | 8.93 | -40.6% | 16,602 | 2.6% | 0.54 | -42.0% | 8.62 | -26.2% |
| 2002.2 | 216.0 | 99,269 | 54 | 1,134 | 1.068 | 1,211 | 12.20 | 46.6% | 22,432 | 71.0% | 0.54 | -14.2% | | |
| 2003.1 | 210.0 | 95,919 | 66 | 1,189 | 1.076 | 1,280 | 13.35 | 49.4% | 19,395 | 16.8% | 0.69 | 27.9% | 12.76 | 48.1% |
| 2003.2 | 204.0 | 105,525 | 44 | 795 | 1.076 | 856 | 8.11 | -33.5% | 19,447 | -13.3% | 0.42 | -23.3% | | |
| 2004.1 | 198.0 | 110,212 | 60 | 1,043 | 1.080 | 1,126 | 10.22 | -23.4% | 18,767 | -3.2% | 0.54 | -20.9% | 9.19 | -28.0% |
| 2004.2 | 192.0 | 115,347 | 39 | 1,248 | 1.080 | 1,348 | 11.69 | 44.1% | 34,562 | 77.7% | 0.34 | -18.9% | | |
| 2005.1 | 186.0 | 112,736 | 64 | 829 | 1.066 | 884 | 7.84 | -23.2% | 13,818 | -26.4% | 0.57 | 4.3% | 9.79 | 6.5% |
| 2005.2 | 180.0 | 116,874 | 77 | 1,518 | 1.066 | 1,619 | 13.85 | 18.5% | 21,025 | -39.2% | 0.66 | 94.9% | | |
| 2006.1 | 174.0 | 114,734 | 58 | 1,230 | 1.072 | 1,319 | 11.49 | 46.5% | 22,738 | 64.6% | 0.51 | -11.0% | 12.68 | 29.6% |
| 2006.2 | 168.0 | 120,636 | 67 | 1,487 | 1.072 | 1,594 | 13.22 | -4.6% | 23,795 | 13.2% | 0.56 | -15.7% | | |
| 2007.1 | 162.0 | 119,184 | 55 | 1,787 | 1.072 | 1,916 | 16.07 | 39.8% | 34,830 | 53.2% | 0.46 | -8.7% | 14.64 | 15.4% |
| 2007.2 | 156.0 | 125,342 | 69 | 1,440 | 1.072 | 1,543 | 12.31 | -6.9% | 22,361 | -6.0% | 0.55 | -0.9% | | |
| 2008.1 | 150.0 | 124,150 | 48 | 1,238 | 1.075 | 1,330 | 10.71 | -33.3% | 27,709 | -20.4% | 0.39 | -16.2% | 11.52 | -21.3% |
| 2008.2 | 144.0 | 131,476 | 56 | 950 | 1.075 | 1,021 | 7.77 | -36.9% | 18,239 | -18.4% | 0.43 | -22.6% | | |
| 2009.1 | 138.0 | 130,403 | 69 | 1,189 | 1.073 | 1,276 | 9.78 | -8.7% | 18,488 | -33.3% | 0.53 | 36.9% | 8.77 | -23.8% |
| 2009.2 | 132.0 | 137,826 | 68 | 1,521 | 1.073 | 1,632 | 11.84 | 52.4% | 23,995 | 31.6% | 0.49 | 15.8% | | |
| 2010.1 | 126.0 | 136,383 | 75 | 1,359 | 1.056 | 1,435 | 10.52 | 7.5% | 19,127 | 3.5% | 0.55 | 3.9% | 11.18 | 27.5% |
| 2010.2 | 120.0 | 143,419 | 82 | 2,063 | 1.056 | 2,178 | 15.18 | 28.3% | 26,558 | 10.7% | 0.57 | 15.9% | | |
| 2011.1 | 114.0 | 140,806 | 74 | 1,252 | 1.052 | 1,318 | 9.36 | -11.0% | 17,854 | -6.7% | 0.52 | -4.7% | 12.30 | 10.0% |
| 2011.2 | 108.0 | 147,286 | 67 | 1,706 | 1.052 | 1,795 | 12.19 | -19.8% | 26,854 | 1.1% | 0.45 | -20.6% | | |
| 2012.1 | 102.0 | 145,942 | 57 | 1,393 | 1.078 | 1,501 | 10.29 | 9.9% | 26,127 | 46.3% | 0.39 | -24.9% | 11.24 | -8.6% |
| 2012.2 | 96.0 | 153,055 | 91 | 2,273 | 1.078 | 2,449 | 16.00 | 31.3% | 26,867 | 0.0% | 0.60 | 31.2% | | |
| 2013.1 | 90.0 | 150,709 | 71 | 1,802 | 1.087 | 1,959 | 13.00 | 26.3% | 27,458 | 5.1% | 0.47 | 20.2% | 14.51 | 29.1% |
| 2013.2 | 84.0 | 158,099 | 78 | 1,991 | 1.087 | 2,163 | 13.68 | -14.5% | 27,705 | 3.1% | 0.49 | -17.1% | | |
| 2014.1 | 78.0 | 154,608 | 100 | 2,765 | 1.082 | 2,990 | 19.34 | 48.8% | 29,859 | 8.7% | 0.65 | 36.9% | 16.48 | 13.6% |
| 2014.2 | 72.0 | 161,349 | 66 | 1,429 | 1.082 | 1,546 | 9.58 | -30.0% | 23,569 | -14.9% | 0.41 | -17.7% | | |
| 2015.1 | 66.0 | 157,357 | 100 | 2,162 | 1.078 | 2,331 | 14.81 | -23.4% | 23,393 | -21.7% | 0.63 | -2.2% | 12.17 | -26.2% |
| 2015.2 | 60.0 | 163,901 | 82 | 2,478 | 1.078 | 2,672 | 16.30 | 70.1% | 32,487 | 37.8% | 0.50 | 23.4% | | |
| 2016.1 | 54.0 | 160,703 | 77 | 2,875 | 1.103 | 3,171 | 19.73 | 33.2% | 40,958 | 75.1% | 0.48 | -23.9% | 18.00 | 48.0% |
| 2016.2 | 48.0 | 165,580 | 65 | 1,924 | 1.103 | 2,122 | 12.82 | -21.4% | 32,812 | 1.0% | 0.39 | -22.2% | | |
| 2017.1 | 42.0 | 160,048 | 51 | 1,463 | 1.091 | 1,597 | 9.98 | -49.4% | 31,136 | -24.0% | 0.32 | -33.5% | 11.42 | -36.5% |
| 2017.2 | 36.0 | 165,086 | 55 | 1,738 | 1.091 | 1,897 | 11.49 | -10.4% | 34,288 | 4.5% | 0.34 | -14.2% | | |
| 2018.1 | 30.0 | 159,296 | 58 | 1,337 | 1.107 | 1,481 | 9.30 | -6.8% | 25,727 | -17.4% | 0.36 | 12.8% | 10.41 | -8.8% |
| 2018.2 | 24.0 | 163,929 | 69 | 1,969 | 1.107 | 2,180 | 13.30 | 15.8% | 31,549 | -8.0% | 0.42 | 25.8% | | |
| 2019.1 | 18.0 | 158,221 | 51 | 1,557 | 1.096 | 1,706 | 10.78 | 16.0% | 33,705 | 31.0% | 0.32 | -11.5% | 12.06 | 15.9% |
| 2019.2 | 12.0 | 162,831 | 44 | 1,793 | 1.096 | 1,965 | 12.07 | -9.3% | 44,503 | 41.1% | 0.27 | -35.7% | | |
| 2020.1 | 6.0 | 157,904 | 52 | 2,307 | 1.096 | 2,528 | 16.01 | 48.5% | 48,933 | 45.2% | 0.33 | 2.3% | 14.01 | 16.1% |
| Total | | 5,444,327 | 2,674 | 62,165 | | 67,186 | | | | | | | | |



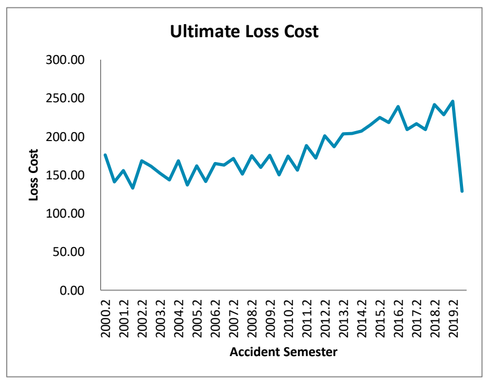
# Province of Newfoundland

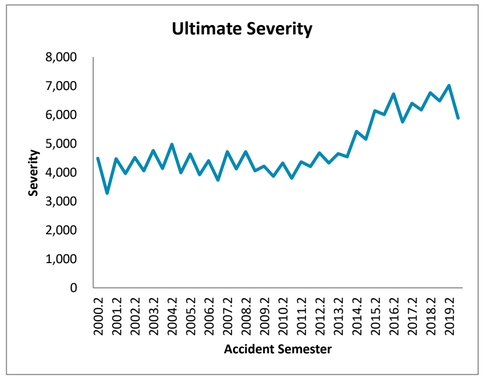
## Collision

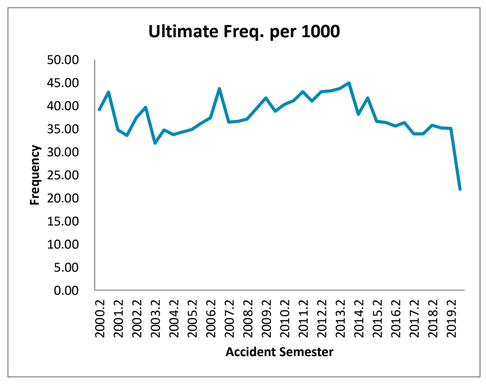
## Private Passengers Vehicles (Excluding Farmers)

**Loss Cost Summary**
**Data as of 06/30/20**

| (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 |
| 2000.2 | 240.0 | 64,956 | 2,544 | 10,448 | 1.093 | 11,420 | 175.81 | | 4,489 | | 39.17 | | | |
| 2001.1 | 234.0 | 72,896 | 3,135 | 9,492 | 1.082 | 10,271 | 140.89 | | 3,276 | | 43.01 | | 157.35 | |
| 2001.2 | 228.0 | 72,333 | 2,517 | 10,403 | 1.082 | 11,256 | 155.61 | -11.5% | 4,472 | -0.4% | 34.80 | -11.2% | | |
| 2002.1 | 222.0 | 66,975 | 2,247 | 8,322 | 1.068 | 8,888 | 132.71 | -5.8% | 3,956 | 20.7% | 33.55 | -22.0% | 144.60 | -8.1% |
| 2002.2 | 216.0 | 66,111 | 2,471 | 10,436 | 1.068 | 11,145 | 168.59 | 8.3% | 4,511 | 0.9% | 37.38 | 7.4% | | |
| 2003.1 | 210.0 | 64,111 | 2,545 | 9,603 | 1.076 | 10,336 | 161.23 | 21.5% | 4,061 | 2.7% | 39.70 | 18.3% | 164.96 | 14.1% |
| 2003.2 | 204.0 | 68,775 | 2,193 | 9,707 | 1.076 | 10,449 | 151.93 | -9.9% | 4,765 | 5.6% | 31.89 | -14.7% | | |
| 2004.1 | 198.0 | 72,373 | 2,514 | 9,617 | 1.080 | 10,387 | 143.52 | -11.0% | 4,132 | 1.7% | 34.74 | -12.5% | 147.61 | -10.5% |
| 2004.2 | 192.0 | 75,566 | 2,553 | 11,772 | 1.080 | 12,714 | 168.25 | 10.7% | 4,980 | 4.5% | 33.78 | 6.0% | | |
| 2005.1 | 186.0 | 74,876 | 2,569 | 9,603 | 1.066 | 10,240 | 136.76 | -4.7% | 3,986 | -3.5% | 34.31 | -1.2% | 152.58 | 3.4% |
| 2005.2 | 180.0 | 78,170 | 2,725 | 11,857 | 1.066 | 12,643 | 161.73 | -3.9% | 4,639 | -6.8% | 34.86 | 3.2% | | |
| 2006.1 | 174.0 | 77,865 | 2,818 | 10,294 | 1.072 | 11,034 | 141.71 | 3.6% | 3,916 | -1.8% | 36.19 | 5.5% | 151.74 | -0.5% |
| 2006.2 | 168.0 | 82,312 | 3,079 | 12,664 | 1.072 | 13,575 | 164.92 | 2.0% | 4,409 | -5.0% | 37.40 | 7.3% | | |
| 2007.1 | 162.0 | 82,102 | 3,590 | 12,490 | 1.072 | 13,386 | 163.04 | 15.0% | 3,729 | -4.8% | 43.72 | 20.8% | 163.98 | 8.1% |
| 2007.2 | 156.0 | 86,641 | 3,156 | 13,880 | 1.072 | 14,876 | 171.69 | 4.1% | 4,714 | 6.9% | 36.42 | -2.6% | | |
| 2008.1 | 150.0 | 87,798 | 3,214 | 12,343 | 1.075 | 13,265 | 151.09 | -7.3% | 4,128 | 10.7% | 36.60 | -16.3% | 161.32 | -1.6% |
| 2008.2 | 144.0 | 93,635 | 3,474 | 15,253 | 1.075 | 16,393 | 175.07 | 2.0% | 4,719 | 0.1% | 37.10 | 1.9% | | |
| 2009.1 | 138.0 | 93,709 | 3,694 | 13,960 | 1.073 | 14,977 | 159.82 | 5.8% | 4,055 | -1.8% | 39.42 | 7.7% | 167.44 | 3.8% |
| 2009.2 | 132.0 | 98,607 | 4,113 | 16,155 | 1.073 | 17,331 | 175.76 | 0.4% | 4,214 | -10.7% | 41.71 | 12.4% | | |
| 2010.1 | 126.0 | 98,311 | 3,813 | 13,985 | 1.056 | 14,764 | 150.18 | -6.0% | 3,872 | -4.5% | 38.78 | -1.6% | 162.99 | -2.7% |
| 2010.2 | 120.0 | 103,560 | 4,173 | 17,114 | 1.056 | 18,067 | 174.46 | -0.7% | 4,330 | 2.7% | 40.29 | -3.4% | | |
| 2011.1 | 114.0 | 102,512 | 4,213 | 15,197 | 1.052 | 15,992 | 156.00 | 3.9% | 3,796 | -2.0% | 41.10 | 6.0% | 165.28 | 1.4% |
| 2011.2 | 108.0 | 107,366 | 4,625 | 19,211 | 1.052 | 20,216 | 188.29 | 7.9% | 4,371 | 0.9% | 43.08 | 6.9% | | |
| 2012.1 | 102.0 | 107,389 | 4,406 | 17,165 | 1.078 | 18,495 | 172.23 | 10.4% | 4,198 | 10.6% | 41.02 | -0.2% | 180.26 | 9.1% |
| 2012.2 | 96.0 | 112,846 | 4,854 | 21,054 | 1.078 | 22,686 | 201.03 | 6.8% | 4,673 | 6.9% | 43.02 | -0.2% | | |
| 2013.1 | 90.0 | 112,647 | 4,866 | 19,344 | 1.087 | 21,022 | 186.61 | 8.4% | 4,320 | 2.9% | 43.20 | 5.3% | 193.83 | 7.5% |
| 2013.2 | 84.0 | 118,747 | 5,189 | 22,215 | 1.087 | 24,143 | 203.31 | 1.1% | 4,652 | -0.4% | 43.70 | 1.6% | | |
| 2014.1 | 78.0 | 117,345 | 5,275 | 22,136 | 1.082 | 23,943 | 204.04 | 9.3% | 4,539 | 5.1% | 44.96 | 4.1% | 203.67 | 5.1% |
| 2014.2 | 72.0 | 122,334 | 4,666 | 23,405 | 1.082 | 25,315 | 206.94 | 1.8% | 5,425 | 16.6% | 38.14 | -12.7% | | |
| 2015.1 | 66.0 | 120,249 | 5,018 | 23,976 | 1.078 | 25,846 | 214.94 | 5.3% | 5,151 | 13.5% | 41.73 | -7.2% | 210.90 | 3.6% |
| 2015.2 | 60.0 | 125,626 | 4,605 | 26,202 | 1.078 | 28,246 | 224.84 | 8.7% | 6,134 | 13.1% | 36.66 | -3.9% | | |
| 2016.1 | 54.0 | 124,668 | 4,530 | 24,675 | 1.103 | 27,217 | 218.31 | 1.6% | 6,008 | 16.6% | 36.34 | -12.9% | 221.59 | 5.1% |
| 2016.2 | 48.0 | 126,873 | 4,516 | 27,493 | 1.103 | 30,325 | 239.02 | 6.3% | 6,716 | 9.5% | 35.59 | -2.9% | | |
| 2017.1 | 42.0 | 122,475 | 4,456 | 23,468 | 1.091 | 25,610 | 209.10 | -4.2% | 5,747 | -4.3% | 36.39 | 0.1% | 224.33 | 1.2% |
| 2017.2 | 36.0 | 124,822 | 4,231 | 24,793 | 1.091 | 27,057 | 216.76 | -9.3% | 6,394 | -4.8% | 33.90 | -4.8% | | |
| 2018.1 | 30.0 | 120,670 | 4,089 | 22,785 | 1.107 | 25,232 | 209.10 | 0.0% | 6,170 | 7.4% | 33.89 | -6.9% | 213.00 | -5.1% |
| 2018.2 | 24.0 | 123,138 | 4,400 | 26,836 | 1.107 | 29,718 | 241.34 | 11.3% | 6,754 | 5.6% | 35.73 | 5.4% | | |
| 2019.1 | 18.0 | 119,135 | 4,197 | 24,823 | 1.096 | 27,203 | 228.34 | 9.2% | 6,482 | 5.1% | 35.22 | 3.9% | 234.95 | 10.3% |
| 2019.2 | 12.0 | 122,072 | 4,282 | 27,395 | 1.096 | 30,022 | 245.94 | 1.9% | 7,012 | 3.8% | 35.07 | -1.8% | | |
| 2020.1 | 6.0 | 117,985 | 2,584 | 13,861 | 1.096 | 15,190 | 128.75 | -43.6% | 5,878 | -9.3% | 21.90 | -37.8% | 188.34 | -19.8% |
| Total | | 3,930,584 | 148,138 | 675,436 | | 730,894 | | | | | | | | |



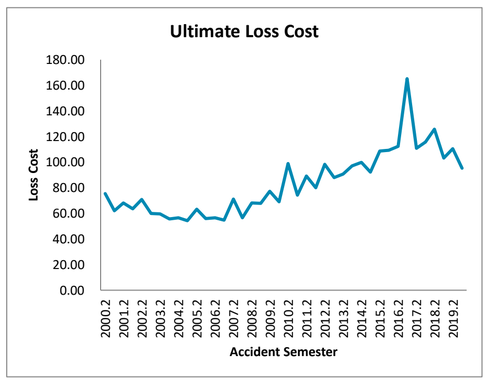
# Province of Newfoundland

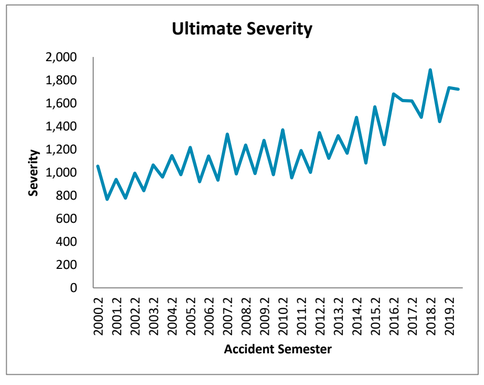
## Comprehensive - Total

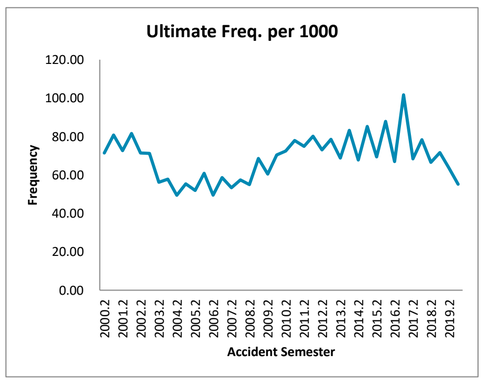
## Private Passengers Vehicles (Excluding Farmers)

**Loss Cost Summary**
**Data as of 06/30/20**

| (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 |
| 2000.2 | 240.0 | 67,582 | 4,832 | 4,668 | 1.093 | 5,102 | 75.49 | | 1,056 | | 71.50 | | | |
| 2001.1 | 234.0 | 70,867 | 5,728 | 4,057 | 1.082 | 4,390 | 61.95 | | 766 | | 80.83 | | 68.56 | |
| 2001.2 | 228.0 | 73,795 | 5,365 | 4,653 | 1.082 | 5,034 | 68.22 | -9.6% | 938 | -11.1% | 72.70 | 1.7% | | |
| 2002.1 | 222.0 | 70,274 | 5,734 | 4,181 | 1.068 | 4,465 | 63.54 | 2.6% | 779 | 1.6% | 81.59 | 1.0% | 65.94 | -3.8% |
| 2002.2 | 216.0 | 69,480 | 4,966 | 4,619 | 1.068 | 4,934 | 71.01 | 4.1% | 993 | 5.9% | 71.47 | -1.7% | | |
| 2003.1 | 210.0 | 67,889 | 4,834 | 3,778 | 1.076 | 4,067 | 59.90 | -5.7% | 841 | 8.0% | 71.20 | -12.7% | 65.52 | -0.6% |
| 2003.2 | 204.0 | 72,617 | 4,081 | 4,031 | 1.076 | 4,339 | 59.75 | -15.9% | 1,063 | 7.0% | 56.20 | -21.4% | | |
| 2004.1 | 198.0 | 77,039 | 4,453 | 3,964 | 1.080 | 4,281 | 55.57 | -7.2% | 961 | 14.3% | 57.80 | -18.8% | 57.60 | -12.1% |
| 2004.2 | 192.0 | 80,084 | 3,958 | 4,203 | 1.080 | 4,539 | 56.68 | -5.1% | 1,147 | 7.9% | 49.42 | -12.1% | | |
| 2005.1 | 186.0 | 80,037 | 4,430 | 4,074 | 1.066 | 4,344 | 54.28 | -2.3% | 981 | 2.0% | 55.35 | -4.2% | 55.48 | -3.7% |
| 2005.2 | 180.0 | 82,990 | 4,307 | 4,917 | 1.066 | 5,243 | 63.17 | 11.5% | 1,217 | 6.1% | 51.90 | 5.0% | | |
| 2006.1 | 174.0 | 83,383 | 5,073 | 4,357 | 1.072 | 4,670 | 56.00 | 3.2% | 921 | -6.1% | 60.84 | 9.9% | 59.58 | 7.4% |
| 2006.2 | 168.0 | 87,079 | 4,316 | 4,602 | 1.072 | 4,933 | 56.65 | -10.3% | 1,143 | -6.1% | 49.56 | -4.5% | | |
| 2007.1 | 162.0 | 87,033 | 5,111 | 4,451 | 1.072 | 4,770 | 54.80 | -2.1% | 933 | 1.4% | 58.72 | -3.5% | 55.73 | -6.5% |
| 2007.2 | 156.0 | 91,420 | 4,883 | 6,075 | 1.072 | 6,510 | 71.21 | 25.7% | 1,333 | 16.6% | 53.41 | 7.8% | | |
| 2008.1 | 150.0 | 93,284 | 5,353 | 4,915 | 1.075 | 5,282 | 56.62 | 3.3% | 987 | 5.7% | 57.38 | -2.3% | 63.84 | 14.6% |
| 2008.2 | 144.0 | 98,951 | 5,433 | 6,261 | 1.075 | 6,729 | 68.00 | -4.5% | 1,239 | -7.1% | 54.91 | 2.8% | | |
| 2009.1 | 138.0 | 99,727 | 6,849 | 6,311 | 1.073 | 6,770 | 67.89 | 19.9% | 988 | 0.2% | 68.68 | 19.7% | 67.95 | 6.4% |
| 2009.2 | 132.0 | 104,452 | 6,316 | 7,513 | 1.073 | 8,059 | 77.16 | 13.5% | 1,276 | 3.0% | 60.47 | 10.1% | | |
| 2010.1 | 126.0 | 104,942 | 7,391 | 6,867 | 1.056 | 7,250 | 69.08 | 1.8% | 981 | -0.8% | 70.43 | 2.6% | 73.11 | 7.6% |
| 2010.2 | 120.0 | 109,964 | 7,961 | 10,317 | 1.056 | 10,891 | 99.04 | 28.4% | 1,368 | 7.2% | 72.40 | 19.7% | | |
| 2011.1 | 114.0 | 109,740 | 8,544 | 7,739 | 1.052 | 8,144 | 74.21 | 7.4% | 953 | -2.8% | 77.86 | 10.5% | 86.64 | 18.5% |
| 2011.2 | 108.0 | 114,051 | 8,539 | 9,663 | 1.052 | 10,169 | 89.16 | -10.0% | 1,191 | -13.0% | 74.87 | 3.4% | | |
| 2012.1 | 102.0 | 114,839 | 9,200 | 8,542 | 1.078 | 9,204 | 80.14 | 8.0% | 1,000 | 5.0% | 80.11 | 2.9% | 84.64 | -2.3% |
| 2012.2 | 96.0 | 119,390 | 8,728 | 10,904 | 1.078 | 11,749 | 98.41 | 10.4% | 1,346 | 13.0% | 73.11 | -2.4% | | |
| 2013.1 | 90.0 | 119,975 | 9,414 | 9,711 | 1.087 | 10,554 | 87.96 | 9.8% | 1,121 | 12.1% | 78.46 | -2.1% | 93.17 | 10.1% |
| 2013.2 | 84.0 | 125,463 | 8,641 | 10,478 | 1.087 | 11,387 | 90.76 | -7.8% | 1,318 | -2.1% | 68.87 | -5.8% | | |
| 2014.1 | 78.0 | 125,267 | 10,425 | 11,242 | 1.082 | 12,160 | 97.07 | 10.4% | 1,166 | 4.0% | 83.22 | 6.1% | 93.91 | 0.8% |
| 2014.2 | 72.0 | 129,149 | 8,742 | 11,931 | 1.082 | 12,904 | 99.92 | 10.1% | 1,476 | 12.0% | 67.69 | -1.7% | | |
| 2015.1 | 66.0 | 128,165 | 10,930 | 10,958 | 1.078 | 11,813 | 92.17 | -5.1% | 1,081 | -7.3% | 85.28 | 2.5% | 96.06 | 2.3% |
| 2015.2 | 60.0 | 131,487 | 9,118 | 13,259 | 1.078 | 14,293 | 108.70 | 8.8% | 1,567 | 6.2% | 69.35 | 2.4% | | |
| 2016.1 | 54.0 | 131,048 | 11,521 | 12,970 | 1.103 | 14,305 | 109.16 | 18.4% | 1,242 | 14.9% | 87.91 | 3.1% | 108.93 | 13.4% |
| 2016.2 | 48.0 | 132,795 | 8,895 | 13,537 | 1.103 | 14,931 | 112.43 | 3.4% | 1,679 | 7.1% | 66.98 | -3.4% | | |
| 2017.1 | 42.0 | 130,361 | 13,259 | 19,731 | 1.091 | 21,533 | 165.18 | 51.3% | 1,624 | 30.8% | 101.71 | 15.7% | 138.56 | 27.2% |
| 2017.2 | 36.0 | 131,986 | 9,031 | 13,398 | 1.091 | 14,621 | 110.78 | -1.5% | 1,619 | -3.6% | 68.43 | 2.2% | | |
| 2018.1 | 30.0 | 129,377 | 10,143 | 13,528 | 1.107 | 14,981 | 115.79 | -29.9% | 1,477 | -9.0% | 78.40 | -22.9% | 113.26 | -18.3% |
| 2018.2 | 24.0 | 130,785 | 8,716 | 14,867 | 1.107 | 16,464 | 125.89 | 13.6% | 1,889 | 16.7% | 66.65 | -2.6% | | |
| 2019.1 | 18.0 | 127,985 | 9,162 | 12,044 | 1.096 | 13,199 | 103.13 | -10.9% | 1,441 | -2.5% | 71.59 | -8.7% | 114.63 | 1.2% |
| 2019.2 | 12.0 | 129,519 | 8,260 | 13,071 | 1.096 | 14,325 | 110.60 | -12.1% | 1,734 | -8.2% | 63.77 | -4.3% | | |
| 2020.1 | 6.0 | 126,998 | 7,016 | 11,023 | 1.096 | 12,080 | 95.12 | -7.8% | 1,722 | 19.5% | 55.25 | -22.8% | 102.94 | -10.2% |
| Total | | 4,161,271 | 289,658 | 337,409 | | 365,417 | | | | | | | | |



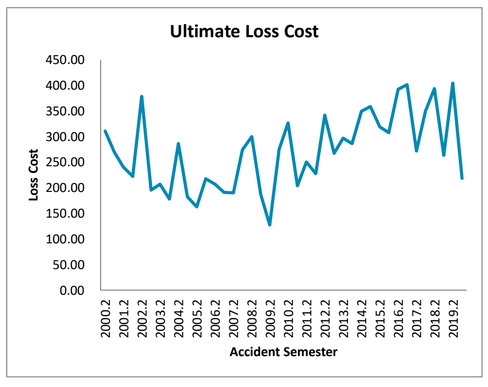
# Province of Newfoundland

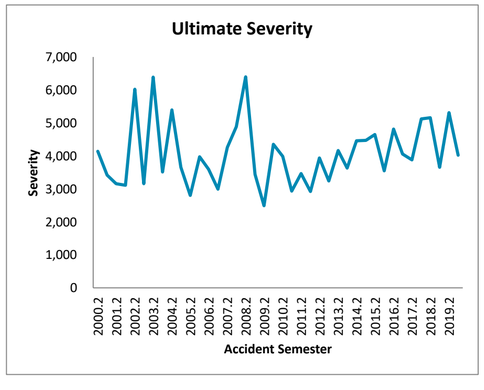
## All Perils

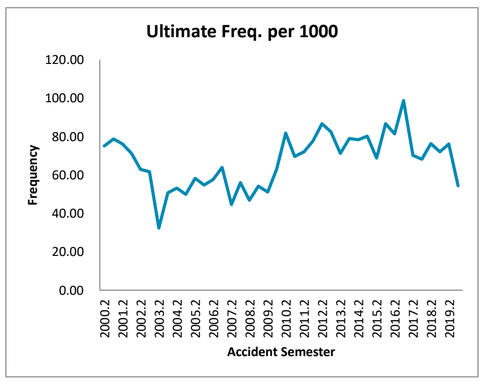
## Private Passengers Vehicles (Excluding Farmers)

**Loss Cost Summary**
**Data as of 06/30/20**

| (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 |
| 2000.2 | 240.0 | 1,213 | 91 | 345 | 1.093 | 377 | 310.59 | | 4,142 | | 74.99 | | | |
| 2001.1 | 234.0 | 1,320 | 104 | 329 | 1.082 | 355 | 269.29 | | 3,418 | | 78.78 | | 289.07 | |
| 2001.2 | 228.0 | 1,353 | 103 | 301 | 1.082 | 325 | 240.39 | -22.6% | 3,157 | -23.8% | 76.15 | 1.5% | | |
| 2002.1 | 222.0 | 1,208 | 86 | 251 | 1.068 | 268 | 221.81 | -17.6% | 3,115 | -8.9% | 71.20 | -9.6% | 231.63 | -19.9% |
| 2002.2 | 216.0 | 1,224 | 77 | 434 | 1.068 | 464 | 378.72 | 57.5% | 6,020 | 90.7% | 62.91 | -17.4% | | |
| 2003.1 | 210.0 | 1,198 | 74 | 217 | 1.076 | 234 | 195.26 | -12.0% | 3,162 | 1.5% | 61.75 | -13.3% | 287.97 | 24.3% |
| 2003.2 | 204.0 | 1,299 | 42 | 249 | 1.076 | 268 | 206.58 | -45.5% | 6,387 | 6.1% | 32.34 | -48.6% | | |
| 2004.1 | 198.0 | 1,441 | 73 | 237 | 1.080 | 256 | 177.71 | -9.0% | 3,508 | 10.9% | 50.66 | -18.0% | 191.39 | -33.5% |
| 2004.2 | 192.0 | 1,546 | 82 | 409 | 1.080 | 442 | 286.15 | 38.5% | 5,393 | -15.6% | 53.05 | 64.0% | | |
| 2005.1 | 186.0 | 1,541 | 77 | 264 | 1.066 | 281 | 182.50 | 2.7% | 3,652 | 4.1% | 49.98 | -1.3% | 234.41 | 22.5% |
| 2005.2 | 180.0 | 1,699 | 99 | 260 | 1.066 | 277 | 163.03 | -43.0% | 2,797 | -48.1% | 58.28 | 9.9% | | |
| 2006.1 | 174.0 | 1,662 | 91 | 338 | 1.072 | 362 | 217.76 | 19.3% | 3,976 | 8.9% | 54.76 | 9.6% | 190.09 | -18.9% |
| 2006.2 | 168.0 | 1,736 | 100 | 336 | 1.072 | 360 | 207.26 | 27.1% | 3,599 | 28.7% | 57.59 | -1.2% | | |
| 2007.1 | 162.0 | 1,801 | 115 | 321 | 1.072 | 344 | 191.01 | -12.3% | 2,991 | -24.8% | 63.86 | 16.6% | 198.99 | 4.7% |
| 2007.2 | 156.0 | 1,926 | 86 | 341 | 1.072 | 366 | 189.93 | -8.4% | 4,254 | 18.2% | 44.65 | -22.5% | | |
| 2008.1 | 150.0 | 1,769 | 99 | 450 | 1.075 | 484 | 273.59 | 43.2% | 4,890 | 63.5% | 55.95 | -12.4% | 229.99 | 15.6% |
| 2008.2 | 144.0 | 1,858 | 87 | 518 | 1.075 | 557 | 299.54 | 57.7% | 6,397 | 50.4% | 46.82 | 4.9% | | |
| 2009.1 | 138.0 | 1,880 | 102 | 327 | 1.073 | 351 | 186.85 | -31.7% | 3,444 | -29.6% | 54.26 | -3.0% | 242.86 | 5.6% |
| 2009.2 | 132.0 | 2,017 | 103 | 239 | 1.073 | 257 | 127.23 | -57.5% | 2,491 | -61.1% | 51.08 | 9.1% | | |
| 2010.1 | 126.0 | 1,997 | 126 | 519 | 1.056 | 548 | 274.62 | 47.0% | 4,352 | 26.4% | 63.11 | 16.3% | 200.56 | -17.4% |
| 2010.2 | 120.0 | 2,150 | 176 | 665 | 1.056 | 702 | 326.68 | 156.8% | 3,991 | 60.2% | 81.85 | 60.3% | | |
| 2011.1 | 114.0 | 2,286 | 159 | 443 | 1.052 | 467 | 204.06 | -25.7% | 2,934 | -32.6% | 69.55 | 10.2% | 263.49 | 31.4% |
| 2011.2 | 108.0 | 2,441 | 176 | 580 | 1.052 | 611 | 250.28 | -23.4% | 3,471 | -13.0% | 72.11 | -11.9% | | |
| 2012.1 | 102.0 | 2,262 | 176 | 477 | 1.078 | 514 | 227.23 | 11.4% | 2,920 | -0.5% | 77.82 | 11.9% | 239.19 | -9.2% |
| 2012.2 | 96.0 | 2,365 | 205 | 750 | 1.078 | 808 | 341.67 | 36.5% | 3,941 | 13.6% | 86.69 | 20.2% | | |
| 2013.1 | 90.0 | 2,356 | 194 | 579 | 1.087 | 629 | 267.11 | 17.6% | 3,244 | 11.1% | 82.35 | 5.8% | 304.46 | 27.3% |
| 2013.2 | 84.0 | 2,529 | 180 | 690 | 1.087 | 750 | 296.66 | -13.2% | 4,168 | 5.8% | 71.18 | -17.9% | | |
| 2014.1 | 78.0 | 2,549 | 201 | 674 | 1.082 | 729 | 285.92 | 7.0% | 3,626 | 11.8% | 78.86 | -4.2% | 291.27 | -4.3% |
| 2014.2 | 72.0 | 2,769 | 217 | 895 | 1.082 | 968 | 349.35 | 17.8% | 4,459 | 7.0% | 78.36 | 10.1% | | |
| 2015.1 | 66.0 | 2,817 | 226 | 937 | 1.078 | 1,011 | 358.74 | 25.5% | 4,471 | 23.3% | 80.23 | 1.7% | 354.09 | 21.6% |
| 2015.2 | 60.0 | 3,098 | 213 | 918 | 1.078 | 989 | 319.26 | -8.6% | 4,644 | 4.2% | 68.75 | -12.3% | | |
| 2016.1 | 54.0 | 3,130 | 271 | 872 | 1.103 | 961 | 307.18 | -14.4% | 3,548 | -20.7% | 86.59 | 7.9% | 313.19 | -11.6% |
| 2016.2 | 48.0 | 3,270 | 266 | 1,162 | 1.103 | 1,281 | 391.82 | 22.7% | 4,817 | 3.7% | 81.35 | 18.3% | | |
| 2017.1 | 42.0 | 3,160 | 312 | 1,161 | 1.091 | 1,267 | 401.04 | 30.6% | 4,062 | 14.5% | 98.74 | 14.0% | 396.35 | 26.6% |
| 2017.2 | 36.0 | 3,193 | 224 | 796 | 1.091 | 869 | 271.98 | -30.6% | 3,878 | -19.5% | 70.14 | -13.8% | | |
| 2018.1 | 30.0 | 3,062 | 209 | 966 | 1.107 | 1,070 | 349.51 | -12.9% | 5,128 | 26.2% | 68.16 | -31.0% | 309.93 | -21.8% |
| 2018.2 | 24.0 | 3,166 | 241 | 1,125 | 1.107 | 1,246 | 393.40 | 44.6% | 5,161 | 33.1% | 76.23 | 8.7% | | |
| 2019.1 | 18.0 | 3,114 | 224 | 749 | 1.096 | 820 | 263.42 | -24.6% | 3,656 | -28.7% | 72.05 | 5.7% | 328.95 | 6.1% |
| 2019.2 | 12.0 | 3,203 | 244 | 1,182 | 1.096 | 1,295 | 404.30 | 2.8% | 5,316 | 3.0% | 76.05 | -0.2% | | |
| 2020.1 | 6.0 | 3,029 | 165 | 604 | 1.096 | 662 | 218.64 | -17.0% | 4,017 | 9.9% | 54.43 | -24.4% | 314.05 | -4.5% |
| Total | | 87,635 | 6,096 | 22,910 | | 24,825 | | | | | | | | |



# Province of Newfoundland

## Third Party Liability - Bodily Injury

## Private Passengers Vehicles (Excluding Farmers)

**Selected Ultimate Claim Amount and ALAE Estimate**
**Data as of 06/30/20**

| (1) | (2) | (3) | (4) | (5) | (6) | (7) | (8) |
|---|---|---|---|---|---|---|---|
| | | | | | (4) * (5) | Prior | (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 |
| 2000.2 | 240.0 | 36,991 | 36,991 | 1.000 | 36,991 | 36,991 | 0 |
| 2001.1 | 234.0 | 37,705 | 37,734 | 1.000 | 37,734 | 37,734 | 0 |
| 2001.2 | 228.0 | 35,505 | 35,505 | 1.000 | 35,505 | 35,505 | 0 |
| 2002.1 | 222.0 | 30,609 | 30,609 | 1.000 | 30,609 | 30,609 | 0 |
| 2002.2 | 216.0 | 35,595 | 35,595 | 1.000 | 35,595 | 35,595 | 0 |
| 2003.1 | 210.0 | 34,486 | 34,486 | 1.000 | 34,486 | 34,483 | 4 |
| 2003.2 | 204.0 | 33,315 | 33,315 | 1.000 | 33,312 | 33,312 | 0 |
| 2004.1 | 198.0 | 31,523 | 31,523 | 1.000 | 31,520 | 31,517 | 3 |
| 2004.2 | 192.0 | 34,134 | 34,166 | 1.000 | 34,159 | 34,159 | 0 |
| 2005.1 | 186.0 | 31,901 | 31,901 | 1.000 | 31,895 | 31,897 | (2) |
| 2005.2 | 180.0 | 38,925 | 38,925 | 1.000 | 38,920 | 38,932 | (12) |
| 2006.1 | 174.0 | 29,131 | 29,242 | 1.000 | 29,238 | 29,244 | (6) |
| 2006.2 | 168.0 | 38,649 | 38,649 | 1.000 | 38,650 | 38,685 | (35) |
| 2007.1 | 162.0 | 34,318 | 34,629 | 1.001 | 34,660 | 34,637 | 23 |
| 2007.2 | 156.0 | 42,751 | 44,083 | 1.000 | 44,095 | 43,608 | 487 |
| 2008.1 | 150.0 | 32,480 | 32,584 | 1.003 | 32,666 | 32,724 | (58) |
| 2008.2 | 144.0 | 41,442 | 41,442 | 1.003 | 41,572 | 41,520 | 52 |
| 2009.1 | 138.0 | 33,616 | 34,062 | 1.003 | 34,180 | 34,120 | 61 |
| 2009.2 | 132.0 | 45,416 | 47,527 | 1.004 | 47,695 | 47,622 | 73 |
| 2010.1 | 126.0 | 46,705 | 47,964 | 1.003 | 48,115 | 48,204 | (89) |
| 2010.2 | 120.0 | 50,298 | 50,481 | 1.004 | 50,662 | 50,756 | (94) |
| 2011.1 | 114.0 | 43,839 | 44,302 | 1.005 | 44,539 | 44,566 | (27) |
| 2011.2 | 108.0 | 56,101 | 57,138 | 1.004 | 57,357 | 57,335 | 23 |
| 2012.1 | 102.0 | 47,305 | 49,487 | 1.001 | 49,513 | 49,538 | (25) |
| 2012.2 | 96.0 | 57,135 | 60,955 | 1.000 | 60,927 | 60,662 | 264 |
| 2013.1 | 90.0 | 52,504 | 55,958 | 0.999 | 55,930 | 55,481 | 449 |
| 2013.2 | 84.0 | 56,376 | 60,799 | 0.999 | 60,726 | 61,197 | (472) |
| 2014.1 | 78.0 | 43,132 | 48,942 | 0.993 | 48,591 | 47,714 | 877 |
| 2014.2 | 72.0 | 49,902 | 56,989 | 0.996 | 56,770 | 56,182 | 588 |
| 2015.1 | 66.0 | 46,161 | 57,342 | 0.984 | 56,420 | 56,157 | 263 |
| 2015.2 | 60.0 | 54,055 | 72,243 | 0.981 | 70,881 | 70,214 | 667 |
| 2016.1 | 54.0 | 40,725 | 57,842 | 0.978 | 56,544 | 56,828 | (284) |
| 2016.2 | 48.0 | 39,080 | 62,279 | 0.978 | 60,925 | 60,651 | 274 |
| 2017.1 | 42.0 | 29,394 | 51,214 | 0.989 | 50,672 | 50,011 | 661 |
| 2017.2 | 36.0 | 27,904 | 57,912 | 1.005 | 58,182 | 57,326 | 856 |
| 2018.1 | 30.0 | 18,015 | 47,921 | 1.037 | 49,698 | 47,144 | 2,554 |
| 2018.2 | 24.0 | 13,357 | 57,152 | 1.078 | 61,632 | 60,608 | 1,024 |
| 2019.1 | 18.0 | 4,759 | 42,289 | 1.139 | 48,174 | 50,151 | (1,977) |
| 2019.2 | 12.0 | 1,443 | 46,813 | 1.231 | 57,649 | 64,358 | (6,710) |
| 2020.1 | 6.0 | 188 | 20,532 | 1.816 | 37,285 | | |
| Total | | 1,456,869 | 1,789,526 | | 1,824,675 | 1,787,976 | (587) |

# Province of Newfoundland

## Third Party Liability - Property Damage

## Private Passengers Vehicles (Excluding Farmers)

**Selected Ultimate Claim Amount and ALAE Estimate**
**Data as of 06/30/20**

| (1) | (2) | (3) | (4) | (5) | (6) | (7) | (8) |
|---|---|---|---|---|---|---|---|
| | | | | | (4) * (5) | Prior | (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 |
| 2000.2 | 240.0 | 7,866 | 7,866 | 1.000 | 7,866 | 7,866 | 0 |
| 2001.1 | 234.0 | 8,768 | 8,770 | 1.000 | 8,770 | 8,770 | 0 |
| 2001.2 | 228.0 | 7,738 | 7,738 | 1.000 | 7,738 | 7,738 | 0 |
| 2002.1 | 222.0 | 7,142 | 7,142 | 1.000 | 7,142 | 7,142 | 0 |
| 2002.2 | 216.0 | 7,770 | 7,770 | 1.000 | 7,770 | 7,770 | 0 |
| 2003.1 | 210.0 | 8,410 | 8,410 | 1.000 | 8,410 | 8,410 | 0 |
| 2003.2 | 204.0 | 6,774 | 6,774 | 1.000 | 6,774 | 6,774 | 0 |
| 2004.1 | 198.0 | 7,132 | 7,132 | 1.000 | 7,132 | 7,132 | 0 |
| 2004.2 | 192.0 | 7,166 | 7,166 | 1.000 | 7,166 | 7,166 | (0) |
| 2005.1 | 186.0 | 7,315 | 7,315 | 1.000 | 7,315 | 7,315 | (0) |
| 2005.2 | 180.0 | 8,181 | 8,181 | 1.000 | 8,181 | 8,181 | (0) |
| 2006.1 | 174.0 | 7,475 | 7,475 | 1.000 | 7,475 | 7,475 | (0) |
| 2006.2 | 168.0 | 8,156 | 8,163 | 1.000 | 8,163 | 8,156 | 8 |
| 2007.1 | 162.0 | 9,009 | 9,009 | 1.000 | 9,010 | 9,009 | 1 |
| 2007.2 | 156.0 | 9,276 | 9,402 | 1.000 | 9,404 | 9,473 | (69) |
| 2008.1 | 150.0 | 8,737 | 8,737 | 0.998 | 8,721 | 8,732 | (12) |
| 2008.2 | 144.0 | 10,367 | 10,367 | 0.998 | 10,347 | 10,361 | (14) |
| 2009.1 | 138.0 | 9,835 | 9,835 | 0.998 | 9,817 | 9,830 | (13) |
| 2009.2 | 132.0 | 11,265 | 11,265 | 0.998 | 11,244 | 11,259 | (15) |
| 2010.1 | 126.0 | 9,918 | 9,918 | 0.998 | 9,899 | 9,915 | (16) |
| 2010.2 | 120.0 | 12,228 | 12,228 | 0.998 | 12,205 | 12,227 | (23) |
| 2011.1 | 114.0 | 11,888 | 11,888 | 0.998 | 11,865 | 11,889 | (23) |
| 2011.2 | 108.0 | 13,368 | 13,378 | 0.998 | 13,352 | 13,375 | (24) |
| 2012.1 | 102.0 | 11,977 | 11,977 | 0.998 | 11,952 | 11,977 | (24) |
| 2012.2 | 96.0 | 15,120 | 15,307 | 0.998 | 15,274 | 15,304 | (29) |
| 2013.1 | 90.0 | 14,753 | 14,783 | 0.998 | 14,752 | 14,749 | 3 |
| 2013.2 | 84.0 | 17,806 | 17,806 | 0.998 | 17,774 | 17,818 | (44) |
| 2014.1 | 78.0 | 15,753 | 15,774 | 0.999 | 15,759 | 15,781 | (22) |
| 2014.2 | 72.0 | 16,839 | 16,845 | 0.999 | 16,825 | 16,880 | (54) |
| 2015.1 | 66.0 | 17,080 | 17,083 | 1.001 | 17,093 | 17,103 | (10) |
| 2015.2 | 60.0 | 18,311 | 18,354 | 1.000 | 18,353 | 18,329 | 24 |
| 2016.1 | 54.0 | 17,064 | 17,082 | 0.997 | 17,023 | 17,135 | (112) |
| 2016.2 | 48.0 | 17,594 | 17,625 | 1.001 | 17,642 | 17,658 | (16) |
| 2017.1 | 42.0 | 16,928 | 16,945 | 1.001 | 16,958 | 16,987 | (30) |
| 2017.2 | 36.0 | 17,523 | 17,551 | 1.001 | 17,563 | 17,670 | (107) |
| 2018.1 | 30.0 | 16,901 | 16,979 | 1.001 | 17,001 | 17,076 | (75) |
| 2018.2 | 24.0 | 18,450 | 18,797 | 1.006 | 18,903 | 18,796 | 107 |
| 2019.1 | 18.0 | 15,998 | 16,691 | 1.021 | 17,040 | 17,068 | (28) |
| 2019.2 | 12.0 | 14,582 | 17,057 | 1.053 | 17,955 | 17,819 | 135 |
| 2020.1 | 6.0 | 11,961 | 15,003 | 1.255 | 18,833 | | |
| Total | | 480,423 | 487,587 | | 492,464 | 474,115 | (484) |

# Province of Newfoundland

## Accident Benefits - Total

## Private Passengers Vehicles (Excluding Farmers)

**Selected Ultimate Claim Amount and ALAE Estimate**
**Data as of 06/30/20**

| (1) | (2) | (3) | (4) | (5) | (6) | (7) | (8) |
|---|---|---|---|---|---|---|---|
| | | | | | (4) * (5) | Prior | (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 |
| 2000.2 | 240.0 | 3,035 | 3,035 | 1.000 | 3,035 | 3,035 | 0 |
| 2001.1 | 234.0 | 2,785 | 2,785 | 1.000 | 2,785 | 2,785 | 0 |
| 2001.2 | 228.0 | 3,222 | 3,222 | 1.000 | 3,222 | 3,222 | 0 |
| 2002.1 | 222.0 | 3,294 | 3,294 | 1.000 | 3,294 | 3,294 | 0 |
| 2002.2 | 216.0 | 2,559 | 2,559 | 1.000 | 2,559 | 2,559 | 0 |
| 2003.1 | 210.0 | 2,620 | 2,620 | 1.000 | 2,620 | 2,620 | 0 |
| 2003.2 | 204.0 | 3,387 | 3,387 | 1.000 | 3,387 | 3,387 | 0 |
| 2004.1 | 198.0 | 2,922 | 2,922 | 1.000 | 2,922 | 2,922 | 0 |
| 2004.2 | 192.0 | 2,671 | 2,671 | 1.000 | 2,671 | 2,671 | 0 |
| 2005.1 | 186.0 | 2,862 | 2,862 | 1.000 | 2,862 | 2,862 | 0 |
| 2005.2 | 180.0 | 3,291 | 3,291 | 1.000 | 3,291 | 3,291 | 0 |
| 2006.1 | 174.0 | 2,507 | 2,507 | 1.000 | 2,507 | 2,507 | 0 |
| 2006.2 | 168.0 | 3,892 | 3,892 | 1.000 | 3,892 | 3,892 | 0 |
| 2007.1 | 162.0 | 3,735 | 3,735 | 1.000 | 3,735 | 3,735 | 0 |
| 2007.2 | 156.0 | 4,238 | 4,238 | 1.000 | 4,238 | 4,241 | (2) |
| 2008.1 | 150.0 | 3,941 | 3,941 | 1.000 | 3,941 | 3,938 | 2 |
| 2008.2 | 144.0 | 4,231 | 4,231 | 1.000 | 4,231 | 4,231 | 0 |
| 2009.1 | 138.0 | 3,754 | 3,769 | 1.000 | 3,769 | 3,767 | 2 |
| 2009.2 | 132.0 | 5,079 | 5,079 | 1.000 | 5,079 | 5,079 | 0 |
| 2010.1 | 126.0 | 6,604 | 6,813 | 1.000 | 6,813 | 6,813 | 0 |
| 2010.2 | 120.0 | 5,829 | 5,829 | 1.000 | 5,829 | 5,829 | 0 |
| 2011.1 | 114.0 | 5,292 | 5,292 | 1.000 | 5,292 | 5,314 | (22) |
| 2011.2 | 108.0 | 6,509 | 6,591 | 1.000 | 6,590 | 6,609 | (20) |
| 2012.1 | 102.0 | 5,751 | 5,857 | 1.006 | 5,893 | 5,928 | (35) |
| 2012.2 | 96.0 | 6,836 | 7,186 | 1.011 | 7,266 | 7,209 | 57 |
| 2013.1 | 90.0 | 6,484 | 6,502 | 1.008 | 6,555 | 6,602 | (47) |
| 2013.2 | 84.0 | 7,306 | 7,465 | 1.008 | 7,524 | 7,477 | 47 |
| 2014.1 | 78.0 | 7,121 | 7,188 | 1.008 | 7,245 | 7,330 | (85) |
| 2014.2 | 72.0 | 7,136 | 7,350 | 1.012 | 7,435 | 7,446 | (11) |
| 2015.1 | 66.0 | 8,151 | 8,476 | 1.006 | 8,530 | 8,608 | (78) |
| 2015.2 | 60.0 | 8,875 | 9,148 | 1.011 | 9,246 | 9,263 | (17) |
| 2016.1 | 54.0 | 7,634 | 8,358 | 1.020 | 8,529 | 8,551 | (22) |
| 2016.2 | 48.0 | 7,616 | 8,210 | 1.002 | 8,229 | 8,490 | (261) |
| 2017.1 | 42.0 | 6,666 | 7,573 | 0.996 | 7,545 | 7,987 | (442) |
| 2017.2 | 36.0 | 7,321 | 8,653 | 0.991 | 8,578 | 9,364 | (786) |
| 2018.1 | 30.0 | 5,835 | 7,483 | 0.975 | 7,298 | 7,797 | (499) |
| 2018.2 | 24.0 | 5,898 | 9,435 | 0.973 | 9,180 | 10,082 | (902) |
| 2019.1 | 18.0 | 4,117 | 7,873 | 0.950 | 7,480 | 8,701 | (1,220) |
| 2019.2 | 12.0 | 2,202 | 8,794 | 0.945 | 8,314 | 9,701 | (1,387) |
| 2020.1 | 6.0 | 291 | 5,139 | 0.912 | 4,685 | | |
| Total | | 193,500 | 219,252 | | 218,097 | 219,140 | (5,728) |

# Province of Newfoundland

## Uninsured Auto

## Private Passengers Vehicles (Excluding Farmers)

**Selected Ultimate Claim Amount and ALAE Estimate**
**Data as of 06/30/20**

| (1) | (2) | (3) | (4) | (5) | (6) | (7) | (8) |
|---|---|---|---|---|---|---|---|
| | | | | | (4) * (5) | Prior | (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 |
| 2000.2 | 240.0 | 795 | 799 | 1.000 | 799 | 801 | (1) |
| 2001.1 | 234.0 | 1,465 | 1,466 | 1.000 | 1,466 | 1,466 | 0 |
| 2001.2 | 228.0 | 825 | 825 | 1.000 | 825 | 825 | 0 |
| 2002.1 | 222.0 | 839 | 839 | 1.000 | 839 | 839 | 0 |
| 2002.2 | 216.0 | 1,134 | 1,134 | 1.000 | 1,134 | 1,134 | 0 |
| 2003.1 | 210.0 | 1,189 | 1,189 | 1.000 | 1,189 | 1,189 | 0 |
| 2003.2 | 204.0 | 795 | 795 | 1.000 | 795 | 795 | 0 |
| 2004.1 | 198.0 | 1,043 | 1,043 | 1.000 | 1,043 | 1,043 | (0) |
| 2004.2 | 192.0 | 1,248 | 1,248 | 1.000 | 1,248 | 1,249 | (1) |
| 2005.1 | 186.0 | 829 | 829 | 1.000 | 829 | 829 | 0 |
| 2005.2 | 180.0 | 1,518 | 1,518 | 1.000 | 1,518 | 1,519 | (1) |
| 2006.1 | 174.0 | 1,223 | 1,230 | 1.000 | 1,230 | 1,230 | 0 |
| 2006.2 | 168.0 | 1,487 | 1,487 | 1.000 | 1,487 | 1,489 | (1) |
| 2007.1 | 162.0 | 1,787 | 1,787 | 1.000 | 1,787 | 1,787 | 0 |
| 2007.2 | 156.0 | 1,440 | 1,440 | 1.000 | 1,440 | 1,439 | 1 |
| 2008.1 | 150.0 | 1,238 | 1,238 | 1.000 | 1,238 | 1,238 | (0) |
| 2008.2 | 144.0 | 950 | 950 | 1.000 | 950 | 952 | (1) |
| 2009.1 | 138.0 | 1,189 | 1,189 | 1.000 | 1,189 | 1,189 | 0 |
| 2009.2 | 132.0 | 1,514 | 1,521 | 1.000 | 1,521 | 1,537 | (16) |
| 2010.1 | 126.0 | 1,353 | 1,359 | 1.000 | 1,359 | 1,360 | (1) |
| 2010.2 | 120.0 | 1,992 | 2,064 | 0.999 | 2,063 | 2,048 | 15 |
| 2011.1 | 114.0 | 1,195 | 1,257 | 0.996 | 1,252 | 1,247 | 6 |
| 2011.2 | 108.0 | 1,713 | 1,713 | 0.996 | 1,706 | 1,727 | (22) |
| 2012.1 | 102.0 | 1,202 | 1,405 | 0.992 | 1,393 | 1,389 | 4 |
| 2012.2 | 96.0 | 2,168 | 2,302 | 0.987 | 2,273 | 2,248 | 24 |
| 2013.1 | 90.0 | 1,832 | 1,833 | 0.983 | 1,802 | 1,783 | 19 |
| 2013.2 | 84.0 | 1,774 | 2,039 | 0.976 | 1,991 | 2,039 | (49) |
| 2014.1 | 78.0 | 2,747 | 2,855 | 0.968 | 2,765 | 3,280 | (515) |
| 2014.2 | 72.0 | 1,221 | 1,538 | 0.929 | 1,429 | 1,563 | (133) |
| 2015.1 | 66.0 | 2,011 | 2,311 | 0.936 | 2,162 | 2,204 | (41) |
| 2015.2 | 60.0 | 1,829 | 2,651 | 0.935 | 2,478 | 2,681 | (203) |
| 2016.1 | 54.0 | 1,872 | 3,124 | 0.920 | 2,875 | 3,031 | (156) |
| 2016.2 | 48.0 | 1,280 | 2,136 | 0.901 | 1,924 | 1,983 | (59) |
| 2017.1 | 42.0 | 1,028 | 1,594 | 0.918 | 1,463 | 1,509 | (46) |
| 2017.2 | 36.0 | 1,064 | 1,878 | 0.925 | 1,738 | 1,836 | (98) |
| 2018.1 | 30.0 | 554 | 1,413 | 0.947 | 1,337 | 1,239 | 99 |
| 2018.2 | 24.0 | 500 | 1,985 | 0.992 | 1,969 | 2,130 | (161) |
| 2019.1 | 18.0 | 354 | 1,455 | 1.070 | 1,557 | 1,814 | (257) |
| 2019.2 | 12.0 | 198 | 1,412 | 1.270 | 1,793 | 1,448 | 345 |
| 2020.1 | 6.0 | 141 | 1,016 | 2.270 | 2,307 | | |
| Total | | 50,538 | 61,869 | | 62,165 | 61,110 | (1,252) |

# Province of Newfoundland

## Collision

## Private Passengers Vehicles (Excluding Farmers)

**Selected Ultimate Claim Amount and ALAE Estimate**
**Data as of 06/30/20**

| (1) | (2) | (3) | (4) | (5) | (6) | (7) | (8) |
|---|---|---|---|---|---|---|---|
| | | | | | (4) * (5) | Prior | (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 |
| 2000.2 | 240.0 | 10,448 | 10,448 | 1.000 | 10,448 | 10,448 | 0 |
| 2001.1 | 234.0 | 9,492 | 9,492 | 1.000 | 9,492 | 9,492 | 0 |
| 2001.2 | 228.0 | 10,403 | 10,403 | 1.000 | 10,403 | 10,403 | 0 |
| 2002.1 | 222.0 | 8,322 | 8,322 | 1.000 | 8,322 | 8,322 | 0 |
| 2002.2 | 216.0 | 10,436 | 10,436 | 1.000 | 10,436 | 10,436 | 0 |
| 2003.1 | 210.0 | 9,603 | 9,603 | 1.000 | 9,603 | 9,603 | 0 |
| 2003.2 | 204.0 | 9,707 | 9,707 | 1.000 | 9,707 | 9,707 | 0 |
| 2004.1 | 198.0 | 9,617 | 9,617 | 1.000 | 9,617 | 9,617 | 0 |
| 2004.2 | 192.0 | 11,772 | 11,772 | 1.000 | 11,772 | 11,772 | 0 |
| 2005.1 | 186.0 | 9,603 | 9,603 | 1.000 | 9,603 | 9,603 | 0 |
| 2005.2 | 180.0 | 11,857 | 11,857 | 1.000 | 11,857 | 11,857 | 0 |
| 2006.1 | 174.0 | 10,294 | 10,294 | 1.000 | 10,294 | 10,294 | 0 |
| 2006.2 | 168.0 | 12,664 | 12,664 | 1.000 | 12,664 | 12,664 | 0 |
| 2007.1 | 162.0 | 12,490 | 12,490 | 1.000 | 12,490 | 12,490 | 0 |
| 2007.2 | 156.0 | 13,881 | 13,881 | 1.000 | 13,880 | 13,878 | 2 |
| 2008.1 | 150.0 | 12,344 | 12,345 | 1.000 | 12,343 | 12,342 | 1 |
| 2008.2 | 144.0 | 15,254 | 15,254 | 1.000 | 15,253 | 15,257 | (4) |
| 2009.1 | 138.0 | 13,962 | 13,962 | 1.000 | 13,960 | 13,962 | (2) |
| 2009.2 | 132.0 | 16,155 | 16,155 | 1.000 | 16,155 | 16,156 | (1) |
| 2010.1 | 126.0 | 13,984 | 13,984 | 1.000 | 13,985 | 13,985 | (0) |
| 2010.2 | 120.0 | 17,112 | 17,112 | 1.000 | 17,114 | 17,112 | 1 |
| 2011.1 | 114.0 | 15,197 | 15,197 | 1.000 | 15,197 | 15,196 | 1 |
| 2011.2 | 108.0 | 19,211 | 19,211 | 1.000 | 19,211 | 19,211 | 1 |
| 2012.1 | 102.0 | 17,147 | 17,165 | 1.000 | 17,165 | 17,165 | (0) |
| 2012.2 | 96.0 | 21,055 | 21,055 | 1.000 | 21,054 | 21,053 | 1 |
| 2013.1 | 90.0 | 19,344 | 19,344 | 1.000 | 19,344 | 19,343 | 0 |
| 2013.2 | 84.0 | 22,216 | 22,216 | 1.000 | 22,215 | 22,215 | 0 |
| 2014.1 | 78.0 | 22,132 | 22,136 | 1.000 | 22,136 | 22,133 | 3 |
| 2014.2 | 72.0 | 23,404 | 23,406 | 1.000 | 23,405 | 23,403 | 2 |
| 2015.1 | 66.0 | 23,979 | 23,978 | 1.000 | 23,976 | 23,980 | (3) |
| 2015.2 | 60.0 | 26,204 | 26,205 | 1.000 | 26,202 | 26,192 | 10 |
| 2016.1 | 54.0 | 24,670 | 24,682 | 1.000 | 24,675 | 24,674 | 1 |
| 2016.2 | 48.0 | 27,483 | 27,497 | 1.000 | 27,493 | 27,512 | (19) |
| 2017.1 | 42.0 | 23,459 | 23,481 | 0.999 | 23,468 | 23,475 | (8) |
| 2017.2 | 36.0 | 24,788 | 24,811 | 0.999 | 24,793 | 24,759 | 34 |
| 2018.1 | 30.0 | 22,817 | 22,839 | 0.998 | 22,785 | 22,934 | (149) |
| 2018.2 | 24.0 | 26,907 | 27,099 | 0.990 | 26,836 | 27,025 | (189) |
| 2019.1 | 18.0 | 25,302 | 25,543 | 0.972 | 24,823 | 24,949 | (126) |
| 2019.2 | 12.0 | 29,019 | 30,036 | 0.912 | 27,395 | 25,738 | 1,657 |
| 2020.1 | 6.0 | 15,076 | 18,815 | 0.737 | 13,861 | | |
| Total | | 678,811 | 684,119 | | 675,436 | 660,361 | 1,214 |

# Province of Newfoundland

## Comprehensive - Total

## Private Passengers Vehicles (Excluding Farmers)

**Selected Ultimate Claim Amount and ALAE Estimate**
**Data as of 06/30/20**

| (1) | (2) | (3) | (4) | (5) | (6) | (7) | (8) |
|---|---|---|---|---|---|---|---|
| | | | | | (4) * (5) | Prior | (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 |
| 2000.2 | 240.0 | 4,668 | 4,668 | 1.000 | 4,668 | 4,668 | 0 |
| 2001.1 | 234.0 | 4,057 | 4,057 | 1.000 | 4,057 | 4,057 | 0 |
| 2001.2 | 228.0 | 4,653 | 4,653 | 1.000 | 4,653 | 4,653 | 0 |
| 2002.1 | 222.0 | 4,181 | 4,181 | 1.000 | 4,181 | 4,181 | 0 |
| 2002.2 | 216.0 | 4,619 | 4,619 | 1.000 | 4,619 | 4,619 | 0 |
| 2003.1 | 210.0 | 3,778 | 3,778 | 1.000 | 3,778 | 3,778 | 0 |
| 2003.2 | 204.0 | 4,031 | 4,031 | 1.000 | 4,031 | 4,031 | 0 |
| 2004.1 | 198.0 | 3,964 | 3,964 | 1.000 | 3,964 | 3,964 | 0 |
| 2004.2 | 192.0 | 4,203 | 4,203 | 1.000 | 4,203 | 4,203 | 0 |
| 2005.1 | 186.0 | 4,074 | 4,074 | 1.000 | 4,074 | 4,074 | 0 |
| 2005.2 | 180.0 | 4,917 | 4,917 | 1.000 | 4,917 | 4,917 | 0 |
| 2006.1 | 174.0 | 4,357 | 4,357 | 1.000 | 4,357 | 4,357 | 0 |
| 2006.2 | 168.0 | 4,602 | 4,602 | 1.000 | 4,602 | 4,602 | 0 |
| 2007.1 | 162.0 | 4,451 | 4,451 | 1.000 | 4,451 | 4,450 | 0 |
| 2007.2 | 156.0 | 6,075 | 6,075 | 1.000 | 6,075 | 6,074 | 0 |
| 2008.1 | 150.0 | 4,915 | 4,915 | 1.000 | 4,915 | 4,915 | 0 |
| 2008.2 | 144.0 | 6,261 | 6,261 | 1.000 | 6,261 | 6,261 | 0 |
| 2009.1 | 138.0 | 6,311 | 6,311 | 1.000 | 6,311 | 6,311 | 0 |
| 2009.2 | 132.0 | 7,513 | 7,513 | 1.000 | 7,513 | 7,512 | 0 |
| 2010.1 | 126.0 | 6,867 | 6,867 | 1.000 | 6,867 | 6,867 | 0 |
| 2010.2 | 120.0 | 10,317 | 10,317 | 1.000 | 10,317 | 10,313 | 4 |
| 2011.1 | 114.0 | 7,741 | 7,741 | 1.000 | 7,739 | 7,738 | 0 |
| 2011.2 | 108.0 | 9,666 | 9,666 | 1.000 | 9,663 | 9,664 | (1) |
| 2012.1 | 102.0 | 8,544 | 8,544 | 1.000 | 8,542 | 8,541 | 0 |
| 2012.2 | 96.0 | 10,907 | 10,907 | 1.000 | 10,904 | 10,904 | 0 |
| 2013.1 | 90.0 | 9,713 | 9,713 | 1.000 | 9,711 | 9,711 | 0 |
| 2013.2 | 84.0 | 10,481 | 10,481 | 1.000 | 10,478 | 10,478 | 0 |
| 2014.1 | 78.0 | 11,245 | 11,245 | 1.000 | 11,242 | 11,231 | 12 |
| 2014.2 | 72.0 | 11,944 | 11,944 | 0.999 | 11,931 | 11,940 | (9) |
| 2015.1 | 66.0 | 10,969 | 10,969 | 0.999 | 10,958 | 10,954 | 4 |
| 2015.2 | 60.0 | 13,282 | 13,282 | 0.998 | 13,259 | 13,269 | (10) |
| 2016.1 | 54.0 | 12,991 | 12,991 | 0.998 | 12,970 | 12,979 | (9) |
| 2016.2 | 48.0 | 13,559 | 13,560 | 0.998 | 13,537 | 13,547 | (11) |
| 2017.1 | 42.0 | 19,757 | 19,765 | 0.998 | 19,731 | 19,737 | (6) |
| 2017.2 | 36.0 | 13,418 | 13,424 | 0.998 | 13,398 | 13,396 | 2 |
| 2018.1 | 30.0 | 13,559 | 13,562 | 0.998 | 13,528 | 13,568 | (40) |
| 2018.2 | 24.0 | 14,794 | 14,892 | 0.998 | 14,867 | 14,861 | 6 |
| 2019.1 | 18.0 | 12,046 | 12,063 | 0.998 | 12,044 | 12,067 | (23) |
| 2019.2 | 12.0 | 12,810 | 12,964 | 1.008 | 13,071 | 13,172 | (100) |
| 2020.1 | 6.0 | 7,472 | 9,078 | 1.214 | 11,023 | | |
| Total | | 333,710 | 335,603 | | 337,409 | 326,564 | (178) |

# Province of Newfoundland

All Perils

Private Passengers Vehicles (Excluding Farmers)

**Selected Ultimate Claim Amount and ALAE Estimate**
**Data as of 06/30/20**

| (1) | (2) | (3) | (4) | (5) | (6) | (7) | (8) |
|---|---|---|---|---|---|---|---|
| | | | | | (4) * (5) | Prior | (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 |
| 2000.2 | 240.0 | 345 | 345 | 1.000 | 345 | 345 | 0 |
| 2001.1 | 234.0 | 329 | 329 | 1.000 | 329 | 329 | 0 |
| 2001.2 | 228.0 | 301 | 301 | 1.000 | 301 | 301 | 0 |
| 2002.1 | 222.0 | 251 | 251 | 1.000 | 251 | 251 | 0 |
| 2002.2 | 216.0 | 434 | 434 | 1.000 | 434 | 434 | 0 |
| 2003.1 | 210.0 | 217 | 217 | 1.000 | 217 | 217 | 0 |
| 2003.2 | 204.0 | 249 | 249 | 1.000 | 249 | 249 | 0 |
| 2004.1 | 198.0 | 237 | 237 | 1.000 | 237 | 237 | 0 |
| 2004.2 | 192.0 | 409 | 409 | 1.000 | 409 | 409 | 0 |
| 2005.1 | 186.0 | 264 | 264 | 1.000 | 264 | 264 | 0 |
| 2005.2 | 180.0 | 260 | 260 | 1.000 | 260 | 260 | 0 |
| 2006.1 | 174.0 | 338 | 338 | 1.000 | 338 | 338 | 0 |
| 2006.2 | 168.0 | 336 | 336 | 1.000 | 336 | 336 | 0 |
| 2007.1 | 162.0 | 321 | 321 | 1.000 | 321 | 321 | 0 |
| 2007.2 | 156.0 | 341 | 341 | 1.000 | 341 | 341 | 0 |
| 2008.1 | 150.0 | 450 | 450 | 1.000 | 450 | 450 | (0) |
| 2008.2 | 144.0 | 518 | 518 | 1.000 | 518 | 518 | (0) |
| 2009.1 | 138.0 | 327 | 327 | 1.000 | 327 | 327 | (0) |
| 2009.2 | 132.0 | 239 | 239 | 1.000 | 239 | 239 | (0) |
| 2010.1 | 126.0 | 519 | 519 | 1.000 | 519 | 519 | (0) |
| 2010.2 | 120.0 | 665 | 665 | 1.000 | 665 | 665 | (0) |
| 2011.1 | 114.0 | 443 | 443 | 1.000 | 443 | 443 | (0) |
| 2011.2 | 108.0 | 580 | 580 | 1.000 | 580 | 580 | (0) |
| 2012.1 | 102.0 | 477 | 477 | 1.000 | 477 | 477 | (0) |
| 2012.2 | 96.0 | 750 | 750 | 1.000 | 750 | 750 | (0) |
| 2013.1 | 90.0 | 579 | 579 | 1.000 | 579 | 579 | (0) |
| 2013.2 | 84.0 | 690 | 690 | 1.000 | 690 | 690 | (0) |
| 2014.1 | 78.0 | 674 | 674 | 1.000 | 674 | 674 | (0) |
| 2014.2 | 72.0 | 895 | 895 | 1.000 | 895 | 895 | (0) |
| 2015.1 | 66.0 | 937 | 937 | 1.000 | 937 | 943 | (6) |
| 2015.2 | 60.0 | 912 | 912 | 1.006 | 918 | 920 | (2) |
| 2016.1 | 54.0 | 865 | 865 | 1.008 | 872 | 872 | (0) |
| 2016.2 | 48.0 | 1,152 | 1,152 | 1.008 | 1,162 | 1,160 | 2 |
| 2017.1 | 42.0 | 1,154 | 1,154 | 1.006 | 1,161 | 1,161 | 0 |
| 2017.2 | 36.0 | 782 | 791 | 1.006 | 796 | 793 | 3 |
| 2018.1 | 30.0 | 964 | 964 | 1.003 | 966 | 1,016 | (50) |
| 2018.2 | 24.0 | 1,131 | 1,131 | 0.994 | 1,125 | 1,190 | (65) |
| 2019.1 | 18.0 | 759 | 772 | 0.969 | 749 | 777 | (28) |
| 2019.2 | 12.0 | 1,227 | 1,272 | 0.929 | 1,182 | 1,117 | 64 |
| 2020.1 | 6.0 | 640 | 757 | 0.798 | 604 | | |
| Total | | 22,963 | 23,147 | | 22,910 | 22,387 | (82) |

# Province of Newfoundland

## Third Party Liability - Bodily Injury

## Private Passengers Vehicles (Excluding Farmers)

**Selected Ultimate Claim Counts**
**Data as of 06/30/20**

| (1) | (2) | (3) | (4) | (5) | (6) | (7) |
|---|---|---|---|---|---|---|
| | | | | (3) * (4) | Prior | (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 |
| 2000.2 | 240.0 | 1,132 | 1.000 | 1,132 | 1,132 | 0 |
| 2001.1 | 234.0 | 1,181 | 1.000 | 1,181 | 1,181 | 0 |
| 2001.2 | 228.0 | 988 | 1.000 | 988 | 988 | 0 |
| 2002.1 | 222.0 | 903 | 1.000 | 903 | 903 | 0 |
| 2002.2 | 216.0 | 1,023 | 1.000 | 1,023 | 1,023 | 0 |
| 2003.1 | 210.0 | 997 | 1.000 | 997 | 997 | (0) |
| 2003.2 | 204.0 | 921 | 1.000 | 921 | 921 | (0) |
| 2004.1 | 198.0 | 859 | 1.000 | 859 | 859 | (0) |
| 2004.2 | 192.0 | 917 | 1.000 | 917 | 917 | (0) |
| 2005.1 | 186.0 | 804 | 1.000 | 804 | 804 | (0) |
| 2005.2 | 180.0 | 933 | 1.000 | 933 | 933 | (0) |
| 2006.1 | 174.0 | 780 | 1.000 | 780 | 780 | (0) |
| 2006.2 | 168.0 | 930 | 1.000 | 930 | 930 | (0) |
| 2007.1 | 162.0 | 839 | 1.000 | 839 | 839 | (0) |
| 2007.2 | 156.0 | 887 | 1.000 | 887 | 887 | 0 |
| 2008.1 | 150.0 | 772 | 1.000 | 772 | 772 | 0 |
| 2008.2 | 144.0 | 977 | 1.000 | 977 | 977 | 0 |
| 2009.1 | 138.0 | 810 | 1.000 | 810 | 810 | (0) |
| 2009.2 | 132.0 | 991 | 1.000 | 991 | 991 | (1) |
| 2010.1 | 126.0 | 916 | 1.000 | 916 | 917 | (1) |
| 2010.2 | 120.0 | 1,017 | 1.000 | 1,017 | 1,017 | 0 |
| 2011.1 | 114.0 | 915 | 1.000 | 915 | 914 | 1 |
| 2011.2 | 108.0 | 1,089 | 0.999 | 1,088 | 1,088 | 0 |
| 2012.1 | 102.0 | 960 | 0.999 | 959 | 960 | (1) |
| 2012.2 | 96.0 | 1,123 | 1.000 | 1,123 | 1,124 | (1) |
| 2013.1 | 90.0 | 1,073 | 1.001 | 1,074 | 1,075 | (0) |
| 2013.2 | 84.0 | 1,163 | 1.001 | 1,165 | 1,163 | 2 |
| 2014.1 | 78.0 | 1,021 | 1.000 | 1,021 | 1,017 | 4 |
| 2014.2 | 72.0 | 1,093 | 0.999 | 1,092 | 1,089 | 3 |
| 2015.1 | 66.0 | 1,039 | 0.996 | 1,035 | 1,040 | (6) |
| 2015.2 | 60.0 | 1,085 | 1.000 | 1,085 | 1,084 | 1 |
| 2016.1 | 54.0 | 942 | 1.000 | 942 | 944 | (2) |
| 2016.2 | 48.0 | 1,093 | 1.003 | 1,096 | 1,104 | (8) |
| 2017.1 | 42.0 | 883 | 1.009 | 891 | 891 | (0) |
| 2017.2 | 36.0 | 961 | 1.009 | 970 | 974 | (5) |
| 2018.1 | 30.0 | 825 | 1.013 | 836 | 839 | (4) |
| 2018.2 | 24.0 | 869 | 1.026 | 892 | 888 | 4 |
| 2019.1 | 18.0 | 749 | 1.033 | 774 | 781 | (7) |
| 2019.2 | 12.0 | 897 | 1.038 | 931 | 921 | 11 |
| 2020.1 | 6.0 | 516 | 1.111 | 573 | | |
| Total | | 37,873 | | 38,040 | 37,477 | (11) |

# Province of Newfoundland

## Third Party Liability - Property Damage

## Private Passengers Vehicles (Excluding Farmers)

**Selected Ultimate Claim Counts**
**Data as of 06/30/20**

| (1) | (2) | (3) | (4) | (5) | (6) | (7) |
|---|---|---|---|---|---|---|
| | | | | (3) * (4) | Prior | (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 |
| 2000.2 | 240.0 | 3,134 | 1.000 | 3,134 | 3,134 | 0 |
| 2001.1 | 234.0 | 3,458 | 1.000 | 3,458 | 3,458 | 0 |
| 2001.2 | 228.0 | 2,808 | 1.000 | 2,808 | 2,808 | 0 |
| 2002.1 | 222.0 | 2,667 | 1.000 | 2,667 | 2,667 | 0 |
| 2002.2 | 216.0 | 2,641 | 1.000 | 2,641 | 2,641 | 0 |
| 2003.1 | 210.0 | 2,891 | 1.000 | 2,891 | 2,891 | 0 |
| 2003.2 | 204.0 | 2,408 | 1.000 | 2,408 | 2,408 | 0 |
| 2004.1 | 198.0 | 2,801 | 1.000 | 2,801 | 2,801 | 0 |
| 2004.2 | 192.0 | 2,561 | 1.000 | 2,561 | 2,561 | 0 |
| 2005.1 | 186.0 | 2,659 | 1.000 | 2,659 | 2,659 | 0 |
| 2005.2 | 180.0 | 2,828 | 1.000 | 2,828 | 2,828 | 0 |
| 2006.1 | 174.0 | 2,754 | 1.000 | 2,754 | 2,754 | 0 |
| 2006.2 | 168.0 | 2,963 | 1.000 | 2,963 | 2,962 | 1 |
| 2007.1 | 162.0 | 3,129 | 1.000 | 3,129 | 3,129 | 0 |
| 2007.2 | 156.0 | 2,774 | 1.000 | 2,774 | 2,774 | 0 |
| 2008.1 | 150.0 | 2,674 | 1.000 | 2,674 | 2,674 | 0 |
| 2008.2 | 144.0 | 3,014 | 1.000 | 3,014 | 3,013 | 0 |
| 2009.1 | 138.0 | 3,071 | 1.000 | 3,071 | 3,070 | 0 |
| 2009.2 | 132.0 | 3,540 | 1.000 | 3,540 | 3,539 | 0 |
| 2010.1 | 126.0 | 3,183 | 1.000 | 3,183 | 3,184 | (1) |
| 2010.2 | 120.0 | 3,705 | 1.000 | 3,705 | 3,705 | 0 |
| 2011.1 | 114.0 | 3,594 | 1.000 | 3,594 | 3,593 | 0 |
| 2011.2 | 108.0 | 3,884 | 1.000 | 3,883 | 3,883 | 0 |
| 2012.1 | 102.0 | 3,545 | 1.000 | 3,544 | 3,544 | (0) |
| 2012.2 | 96.0 | 3,945 | 1.000 | 3,944 | 3,944 | 0 |
| 2013.1 | 90.0 | 3,789 | 1.000 | 3,788 | 3,787 | 1 |
| 2013.2 | 84.0 | 4,220 | 1.000 | 4,219 | 4,219 | 0 |
| 2014.1 | 78.0 | 3,926 | 1.000 | 3,925 | 3,924 | 1 |
| 2014.2 | 72.0 | 3,979 | 1.000 | 3,979 | 3,978 | 1 |
| 2015.1 | 66.0 | 4,048 | 1.000 | 4,047 | 4,047 | 0 |
| 2015.2 | 60.0 | 3,978 | 1.000 | 3,977 | 3,976 | 1 |
| 2016.1 | 54.0 | 3,690 | 1.000 | 3,689 | 3,688 | 1 |
| 2016.2 | 48.0 | 3,904 | 1.000 | 3,903 | 3,899 | 4 |
| 2017.1 | 42.0 | 3,631 | 0.999 | 3,629 | 3,628 | 1 |
| 2017.2 | 36.0 | 3,697 | 1.000 | 3,696 | 3,696 | 0 |
| 2018.1 | 30.0 | 3,440 | 1.000 | 3,438 | 3,437 | 2 |
| 2018.2 | 24.0 | 3,666 | 1.002 | 3,674 | 3,675 | (1) |
| 2019.1 | 18.0 | 3,134 | 1.009 | 3,161 | 3,197 | (36) |
| 2019.2 | 12.0 | 3,450 | 1.025 | 3,535 | 3,543 | (8) |
| 2020.1 | 6.0 | 2,772 | 1.141 | 3,164 | | |
| Total | | 131,955 | | 132,451 | 129,318 | (31) |

# Province of Newfoundland

## Accident Benefits - Total

## Private Passengers Vehicles (Excluding Farmers)

**Selected Ultimate Claim Counts**
**Data as of 06/30/20**

| (1) | (2) | (3) | (4) | (5) | (6) | (7) |
|---|---|---|---|---|---|---|
| | | | | (3) * (4) | Prior | (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 |
| 2000.2 | 240.0 | 757 | 1.000 | 757 | 757 | 0 |
| 2001.1 | 234.0 | 747 | 1.000 | 747 | 747 | 0 |
| 2001.2 | 228.0 | 817 | 1.000 | 817 | 817 | 0 |
| 2002.1 | 222.0 | 671 | 1.000 | 671 | 671 | 0 |
| 2002.2 | 216.0 | 699 | 1.000 | 699 | 699 | 0 |
| 2003.1 | 210.0 | 719 | 1.000 | 719 | 718 | 0 |
| 2003.2 | 204.0 | 674 | 1.000 | 674 | 674 | 0 |
| 2004.1 | 198.0 | 636 | 1.000 | 636 | 636 | 0 |
| 2004.2 | 192.0 | 693 | 1.000 | 693 | 693 | 0 |
| 2005.1 | 186.0 | 648 | 1.000 | 648 | 648 | 0 |
| 2005.2 | 180.0 | 729 | 1.000 | 729 | 729 | 0 |
| 2006.1 | 174.0 | 607 | 1.000 | 607 | 607 | 0 |
| 2006.2 | 168.0 | 758 | 1.000 | 758 | 758 | 0 |
| 2007.1 | 162.0 | 695 | 1.000 | 695 | 695 | 0 |
| 2007.2 | 156.0 | 755 | 1.000 | 755 | 754 | 0 |
| 2008.1 | 150.0 | 687 | 1.000 | 687 | 687 | 0 |
| 2008.2 | 144.0 | 825 | 1.000 | 825 | 824 | 0 |
| 2009.1 | 138.0 | 716 | 1.000 | 716 | 716 | 0 |
| 2009.2 | 132.0 | 949 | 1.000 | 949 | 949 | 0 |
| 2010.1 | 126.0 | 858 | 1.000 | 858 | 858 | 0 |
| 2010.2 | 120.0 | 1,009 | 1.000 | 1,009 | 1,008 | 0 |
| 2011.1 | 114.0 | 846 | 1.000 | 846 | 846 | 0 |
| 2011.2 | 108.0 | 1,129 | 1.000 | 1,129 | 1,129 | (1) |
| 2012.1 | 102.0 | 964 | 1.000 | 964 | 965 | (1) |
| 2012.2 | 96.0 | 1,158 | 1.001 | 1,159 | 1,161 | (2) |
| 2013.1 | 90.0 | 1,047 | 1.002 | 1,049 | 1,049 | 0 |
| 2013.2 | 84.0 | 1,201 | 1.002 | 1,203 | 1,202 | 1 |
| 2014.1 | 78.0 | 1,062 | 1.002 | 1,064 | 1,063 | 1 |
| 2014.2 | 72.0 | 1,237 | 1.001 | 1,239 | 1,238 | 0 |
| 2015.1 | 66.0 | 1,157 | 1.001 | 1,159 | 1,158 | 1 |
| 2015.2 | 60.0 | 1,237 | 1.002 | 1,240 | 1,235 | 5 |
| 2016.1 | 54.0 | 1,120 | 1.000 | 1,120 | 1,127 | (7) |
| 2016.2 | 48.0 | 1,258 | 1.003 | 1,262 | 1,266 | (4) |
| 2017.1 | 42.0 | 1,030 | 1.008 | 1,038 | 1,036 | 2 |
| 2017.2 | 36.0 | 1,182 | 1.005 | 1,188 | 1,187 | 1 |
| 2018.1 | 30.0 | 957 | 1.002 | 959 | 957 | 1 |
| 2018.2 | 24.0 | 1,146 | 1.002 | 1,148 | 1,150 | (1) |
| 2019.1 | 18.0 | 976 | 0.997 | 973 | 978 | (5) |
| 2019.2 | 12.0 | 1,169 | 0.981 | 1,147 | 1,194 | (47) |
| 2020.1 | 6.0 | 780 | 0.897 | 700 | | |
| Total | | 36,305 | | 36,231 | 35,585 | (53) |

# Province of Newfoundland

## Uninsured Auto

## Private Passengers Vehicles (Excluding Farmers)

**Selected Ultimate Claim Counts**
**Data as of 06/30/20**

| (1) | (2) | (3) | (4) | (5) | (6) | (7) |
|---|---|---|---|---|---|---|
| | | | | (3) * (4) | Prior | (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 |
| 2000.2 | 240.0 | 95 | 1.000 | 95 | 95 | 0 |
| 2001.1 | 234.0 | 98 | 1.000 | 98 | 98 | 0 |
| 2001.2 | 228.0 | 68 | 1.000 | 68 | 68 | 0 |
| 2002.1 | 222.0 | 54 | 1.000 | 54 | 54 | 0 |
| 2002.2 | 216.0 | 54 | 1.000 | 54 | 54 | 0 |
| 2003.1 | 210.0 | 66 | 1.000 | 66 | 66 | 0 |
| 2003.2 | 204.0 | 44 | 1.000 | 44 | 44 | 0 |
| 2004.1 | 198.0 | 60 | 1.000 | 60 | 60 | 0 |
| 2004.2 | 192.0 | 39 | 1.000 | 39 | 39 | 0 |
| 2005.1 | 186.0 | 64 | 1.000 | 64 | 64 | 0 |
| 2005.2 | 180.0 | 77 | 1.000 | 77 | 77 | 0 |
| 2006.1 | 174.0 | 58 | 1.000 | 58 | 58 | 0 |
| 2006.2 | 168.0 | 67 | 1.000 | 67 | 67 | 0 |
| 2007.1 | 162.0 | 55 | 1.000 | 55 | 55 | 0 |
| 2007.2 | 156.0 | 69 | 1.000 | 69 | 69 | 0 |
| 2008.1 | 150.0 | 48 | 1.000 | 48 | 48 | 0 |
| 2008.2 | 144.0 | 56 | 1.000 | 56 | 56 | 0 |
| 2009.1 | 138.0 | 69 | 1.000 | 69 | 69 | 0 |
| 2009.2 | 132.0 | 68 | 1.000 | 68 | 69 | (1) |
| 2010.1 | 126.0 | 75 | 1.000 | 75 | 75 | 0 |
| 2010.2 | 120.0 | 82 | 1.000 | 82 | 82 | 0 |
| 2011.1 | 114.0 | 74 | 0.998 | 74 | 74 | 0 |
| 2011.2 | 108.0 | 67 | 0.998 | 67 | 67 | (1) |
| 2012.1 | 102.0 | 58 | 0.991 | 57 | 57 | 0 |
| 2012.2 | 96.0 | 92 | 0.991 | 91 | 91 | 0 |
| 2013.1 | 90.0 | 72 | 0.991 | 71 | 71 | 0 |
| 2013.2 | 84.0 | 79 | 0.988 | 78 | 79 | (0) |
| 2014.1 | 78.0 | 102 | 0.982 | 100 | 100 | 0 |
| 2014.2 | 72.0 | 67 | 0.979 | 66 | 65 | 0 |
| 2015.1 | 66.0 | 102 | 0.977 | 100 | 100 | (0) |
| 2015.2 | 60.0 | 84 | 0.979 | 82 | 84 | (2) |
| 2016.1 | 54.0 | 80 | 0.968 | 77 | 79 | (2) |
| 2016.2 | 48.0 | 67 | 0.965 | 65 | 67 | (2) |
| 2017.1 | 42.0 | 53 | 0.968 | 51 | 53 | (1) |
| 2017.2 | 36.0 | 57 | 0.970 | 55 | 57 | (1) |
| 2018.1 | 30.0 | 59 | 0.976 | 58 | 62 | (4) |
| 2018.2 | 24.0 | 68 | 1.016 | 69 | 66 | 3 |
| 2019.1 | 18.0 | 49 | 1.033 | 51 | 53 | (2) |
| 2019.2 | 12.0 | 43 | 1.027 | 44 | 48 | (3) |
| 2020.1 | 6.0 | 41 | 1.260 | 52 | | |
| Total | | 2,680 | | 2,674 | 2,639 | (16) |

# Province of Newfoundland

## Collision

## Private Passengers Vehicles (Excluding Farmers)

**Selected Ultimate Claim Counts**
**Data as of 06/30/20**

| (1) | (2) | (3) | (4) | (5) | (6) | (7) |
|---|---|---|---|---|---|---|
| | | | | (3) * (4) | Prior | (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 |
| 2000.2 | 240.0 | 2,544 | 1.000 | 2,544 | 2,544 | 0 |
| 2001.1 | 234.0 | 3,135 | 1.000 | 3,135 | 3,135 | 0 |
| 2001.2 | 228.0 | 2,517 | 1.000 | 2,517 | 2,517 | 0 |
| 2002.1 | 222.0 | 2,247 | 1.000 | 2,247 | 2,247 | 0 |
| 2002.2 | 216.0 | 2,471 | 1.000 | 2,471 | 2,471 | 0 |
| 2003.1 | 210.0 | 2,545 | 1.000 | 2,545 | 2,545 | 0 |
| 2003.2 | 204.0 | 2,193 | 1.000 | 2,193 | 2,193 | 0 |
| 2004.1 | 198.0 | 2,514 | 1.000 | 2,514 | 2,514 | 0 |
| 2004.2 | 192.0 | 2,553 | 1.000 | 2,553 | 2,553 | 0 |
| 2005.1 | 186.0 | 2,569 | 1.000 | 2,569 | 2,569 | 0 |
| 2005.2 | 180.0 | 2,725 | 1.000 | 2,725 | 2,725 | 0 |
| 2006.1 | 174.0 | 2,818 | 1.000 | 2,818 | 2,818 | 0 |
| 2006.2 | 168.0 | 3,079 | 1.000 | 3,079 | 3,079 | 0 |
| 2007.1 | 162.0 | 3,590 | 1.000 | 3,590 | 3,590 | 0 |
| 2007.2 | 156.0 | 3,156 | 1.000 | 3,156 | 3,156 | 0 |
| 2008.1 | 150.0 | 3,214 | 1.000 | 3,214 | 3,214 | (0) |
| 2008.2 | 144.0 | 3,474 | 1.000 | 3,474 | 3,474 | 0 |
| 2009.1 | 138.0 | 3,694 | 1.000 | 3,694 | 3,694 | 0 |
| 2009.2 | 132.0 | 4,113 | 1.000 | 4,113 | 4,113 | 0 |
| 2010.1 | 126.0 | 3,813 | 1.000 | 3,813 | 3,813 | 0 |
| 2010.2 | 120.0 | 4,173 | 1.000 | 4,173 | 4,174 | (1) |
| 2011.1 | 114.0 | 4,214 | 1.000 | 4,213 | 4,214 | (0) |
| 2011.2 | 108.0 | 4,626 | 1.000 | 4,625 | 4,626 | (0) |
| 2012.1 | 102.0 | 4,406 | 1.000 | 4,406 | 4,406 | (0) |
| 2012.2 | 96.0 | 4,855 | 1.000 | 4,854 | 4,854 | (0) |
| 2013.1 | 90.0 | 4,867 | 1.000 | 4,866 | 4,866 | (0) |
| 2013.2 | 84.0 | 5,190 | 1.000 | 5,189 | 5,190 | (0) |
| 2014.1 | 78.0 | 5,276 | 1.000 | 5,275 | 5,276 | (1) |
| 2014.2 | 72.0 | 4,667 | 1.000 | 4,666 | 4,666 | (0) |
| 2015.1 | 66.0 | 5,019 | 1.000 | 5,018 | 5,018 | (0) |
| 2015.2 | 60.0 | 4,606 | 1.000 | 4,605 | 4,604 | 0 |
| 2016.1 | 54.0 | 4,532 | 1.000 | 4,530 | 4,566 | (36) |
| 2016.2 | 48.0 | 4,518 | 0.999 | 4,516 | 4,552 | (36) |
| 2017.1 | 42.0 | 4,459 | 0.999 | 4,456 | 4,466 | (10) |
| 2017.2 | 36.0 | 4,236 | 0.999 | 4,231 | 4,237 | (6) |
| 2018.1 | 30.0 | 4,099 | 0.998 | 4,089 | 4,095 | (6) |
| 2018.2 | 24.0 | 4,427 | 0.994 | 4,400 | 4,388 | 12 |
| 2019.1 | 18.0 | 4,272 | 0.982 | 4,197 | 4,195 | 2 |
| 2019.2 | 12.0 | 4,543 | 0.942 | 4,282 | 4,262 | 20 |
| 2020.1 | 6.0 | 3,236 | 0.799 | 2,584 | | |
| Total | | 149,185 | | 148,138 | 145,617 | (64) |

# Province of Newfoundland

## Comprehensive - Total

## Private Passengers Vehicles (Excluding Farmers)

**Selected Ultimate Claim Counts**
**Data as of 06/30/20**

| (1) | (2) | (3) | (4) | (5) | (6) | (7) |
|---|---|---|---|---|---|---|
| | | | | (3) * (4) | Prior | (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 |
| 2000.2 | 240.0 | 4,832 | 1.000 | 4,832 | 4,832 | 0 |
| 2001.1 | 234.0 | 5,728 | 1.000 | 5,728 | 5,728 | 0 |
| 2001.2 | 228.0 | 5,365 | 1.000 | 5,365 | 5,365 | 0 |
| 2002.1 | 222.0 | 5,734 | 1.000 | 5,734 | 5,734 | 0 |
| 2002.2 | 216.0 | 4,966 | 1.000 | 4,966 | 4,966 | 0 |
| 2003.1 | 210.0 | 4,834 | 1.000 | 4,834 | 4,834 | 0 |
| 2003.2 | 204.0 | 4,081 | 1.000 | 4,081 | 4,081 | 0 |
| 2004.1 | 198.0 | 4,453 | 1.000 | 4,453 | 4,453 | 0 |
| 2004.2 | 192.0 | 3,958 | 1.000 | 3,958 | 3,958 | 0 |
| 2005.1 | 186.0 | 4,430 | 1.000 | 4,430 | 4,430 | 0 |
| 2005.2 | 180.0 | 4,307 | 1.000 | 4,307 | 4,307 | 0 |
| 2006.1 | 174.0 | 5,073 | 1.000 | 5,073 | 5,073 | 0 |
| 2006.2 | 168.0 | 4,316 | 1.000 | 4,316 | 4,316 | 0 |
| 2007.1 | 162.0 | 5,111 | 1.000 | 5,111 | 5,111 | 0 |
| 2007.2 | 156.0 | 4,883 | 1.000 | 4,883 | 4,883 | 0 |
| 2008.1 | 150.0 | 5,353 | 1.000 | 5,353 | 5,353 | 0 |
| 2008.2 | 144.0 | 5,433 | 1.000 | 5,433 | 5,433 | 0 |
| 2009.1 | 138.0 | 6,849 | 1.000 | 6,849 | 6,849 | 0 |
| 2009.2 | 132.0 | 6,316 | 1.000 | 6,316 | 6,316 | 0 |
| 2010.1 | 126.0 | 7,391 | 1.000 | 7,391 | 7,391 | 0 |
| 2010.2 | 120.0 | 7,961 | 1.000 | 7,961 | 7,961 | 0 |
| 2011.1 | 114.0 | 8,544 | 1.000 | 8,544 | 8,544 | 0 |
| 2011.2 | 108.0 | 8,539 | 1.000 | 8,539 | 8,539 | 0 |
| 2012.1 | 102.0 | 9,200 | 1.000 | 9,200 | 9,200 | 0 |
| 2012.2 | 96.0 | 8,728 | 1.000 | 8,728 | 8,728 | 0 |
| 2013.1 | 90.0 | 9,414 | 1.000 | 9,414 | 9,414 | 0 |
| 2013.2 | 84.0 | 8,641 | 1.000 | 8,641 | 8,641 | 0 |
| 2014.1 | 78.0 | 10,425 | 1.000 | 10,425 | 10,424 | 1 |
| 2014.2 | 72.0 | 8,743 | 1.000 | 8,742 | 8,742 | (0) |
| 2015.1 | 66.0 | 10,931 | 1.000 | 10,930 | 10,929 | 1 |
| 2015.2 | 60.0 | 9,119 | 1.000 | 9,118 | 9,119 | (0) |
| 2016.1 | 54.0 | 11,521 | 1.000 | 11,521 | 11,522 | (1) |
| 2016.2 | 48.0 | 8,895 | 1.000 | 8,895 | 8,897 | (2) |
| 2017.1 | 42.0 | 13,259 | 1.000 | 13,259 | 13,260 | (1) |
| 2017.2 | 36.0 | 9,031 | 1.000 | 9,031 | 9,030 | 1 |
| 2018.1 | 30.0 | 10,140 | 1.000 | 10,143 | 10,146 | (3) |
| 2018.2 | 24.0 | 8,706 | 1.001 | 8,716 | 8,692 | 25 |
| 2019.1 | 18.0 | 9,122 | 1.004 | 9,162 | 9,102 | 61 |
| 2019.2 | 12.0 | 8,056 | 1.025 | 8,260 | 8,580 | (320) |
| 2020.1 | 6.0 | 5,179 | 1.355 | 7,016 | | |
| Total | | 287,567 | | 289,658 | 282,882 | (240) |

# Province of Newfoundland

## All Perils

## Private Passengers Vehicles (Excluding Farmers)

**Selected Ultimate Claim Counts**
**Data as of 06/30/20**

| (1) | (2) | (3) | (4) | (5) | (6) | (7) |
|---|---|---|---|---|---|---|
| | | | | (3) * (4) | Prior | (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 |
| 2000.2 | 240.0 | 91 | 1.000 | 91 | 91 | 0 |
| 2001.1 | 234.0 | 104 | 1.000 | 104 | 104 | 0 |
| 2001.2 | 228.0 | 103 | 1.000 | 103 | 103 | 0 |
| 2002.1 | 222.0 | 86 | 1.000 | 86 | 86 | 0 |
| 2002.2 | 216.0 | 77 | 1.000 | 77 | 77 | 0 |
| 2003.1 | 210.0 | 74 | 1.000 | 74 | 74 | 0 |
| 2003.2 | 204.0 | 42 | 1.000 | 42 | 42 | 0 |
| 2004.1 | 198.0 | 73 | 1.000 | 73 | 73 | 0 |
| 2004.2 | 192.0 | 82 | 1.000 | 82 | 82 | 0 |
| 2005.1 | 186.0 | 77 | 1.000 | 77 | 77 | 0 |
| 2005.2 | 180.0 | 99 | 1.000 | 99 | 99 | 0 |
| 2006.1 | 174.0 | 91 | 1.000 | 91 | 91 | 0 |
| 2006.2 | 168.0 | 100 | 1.000 | 100 | 100 | 0 |
| 2007.1 | 162.0 | 115 | 1.000 | 115 | 115 | 0 |
| 2007.2 | 156.0 | 86 | 1.000 | 86 | 86 | 0 |
| 2008.1 | 150.0 | 99 | 1.000 | 99 | 99 | 0 |
| 2008.2 | 144.0 | 87 | 1.000 | 87 | 87 | 0 |
| 2009.1 | 138.0 | 102 | 1.000 | 102 | 102 | 0 |
| 2009.2 | 132.0 | 103 | 1.000 | 103 | 103 | 0 |
| 2010.1 | 126.0 | 126 | 1.000 | 126 | 126 | 0 |
| 2010.2 | 120.0 | 176 | 1.000 | 176 | 176 | 0 |
| 2011.1 | 114.0 | 159 | 1.000 | 159 | 159 | 0 |
| 2011.2 | 108.0 | 176 | 1.000 | 176 | 176 | 0 |
| 2012.1 | 102.0 | 176 | 1.000 | 176 | 176 | 0 |
| 2012.2 | 96.0 | 205 | 1.000 | 205 | 205 | 0 |
| 2013.1 | 90.0 | 194 | 1.000 | 194 | 194 | 0 |
| 2013.2 | 84.0 | 180 | 1.000 | 180 | 180 | 0 |
| 2014.1 | 78.0 | 201 | 1.000 | 201 | 201 | 0 |
| 2014.2 | 72.0 | 217 | 1.000 | 217 | 217 | 0 |
| 2015.1 | 66.0 | 226 | 1.000 | 226 | 226 | 0 |
| 2015.2 | 60.0 | 213 | 1.000 | 213 | 213 | 0 |
| 2016.1 | 54.0 | 271 | 1.000 | 271 | 271 | 0 |
| 2016.2 | 48.0 | 266 | 1.000 | 266 | 266 | 0 |
| 2017.1 | 42.0 | 312 | 1.000 | 312 | 312 | 0 |
| 2017.2 | 36.0 | 224 | 1.000 | 224 | 223 | 1 |
| 2018.1 | 30.0 | 209 | 0.999 | 209 | 208 | 1 |
| 2018.2 | 24.0 | 242 | 0.997 | 241 | 240 | 2 |
| 2019.1 | 18.0 | 226 | 0.993 | 224 | 229 | (4) |
| 2019.2 | 12.0 | 247 | 0.986 | 244 | 244 | (1) |
| 2020.1 | 6.0 | 163 | 1.012 | 165 | | |
| Total | | 6,100 | | 6,096 | 5,932 | (1) |

# Bodily Injury

*Coverage = BI*
*End Trend Period = 2020.1*
*Excluded Points = NA*
*Parameters Included: time*

| Fit | Start Date | Time | Adjusted R^2 | Implied Trend Rate |
|---|---|---|---|---|
| Loss Cost | 2005.1 | 0.011 (CI = +/-0.011; p = 0.052) | 0.094 | +1.12% |
| Loss Cost | 2005.2 | 0.010 (CI = +/-0.012; p = 0.100) | 0.062 | +0.99% |
| Loss Cost | 2006.1 | 0.011 (CI = +/-0.013; p = 0.092) | 0.068 | +1.09% |
| Loss Cost | 2006.2 | 0.007 (CI = +/-0.013; p = 0.253) | 0.013 | +0.74% |
| Loss Cost | 2007.1 | 0.007 (CI = +/-0.014; p = 0.318) | 0.002 | +0.69% |
| Loss Cost | 2007.2 | 0.005 (CI = +/-0.015; p = 0.513) | -0.023 | +0.48% |
| Loss Cost | 2008.1 | 0.006 (CI = +/-0.016; p = 0.453) | -0.018 | +0.60% |
| Loss Cost | 2008.2 | 0.001 (CI = +/-0.016; p = 0.902) | -0.045 | +0.10% |
| Loss Cost | 2009.1 | -0.001 (CI = +/-0.018; p = 0.899) | -0.047 | -0.11% |
| Loss Cost | 2009.2 | -0.009 (CI = +/-0.017; p = 0.286) | 0.010 | -0.87% |
| Loss Cost | 2010.1 | -0.011 (CI = +/-0.018; p = 0.239) | 0.023 | -1.05% |
| Loss Cost | 2010.2 | -0.013 (CI = +/-0.020; p = 0.199) | 0.039 | -1.26% |
| Loss Cost | 2011.1 | -0.015 (CI = +/-0.022; p = 0.164) | 0.059 | -1.50% |
| Loss Cost | 2011.2 | -0.023 (CI = +/-0.022; p = 0.045) | 0.179 | -2.26% |
| Loss Cost | 2012.1 | -0.024 (CI = +/-0.025; p = 0.062) | 0.161 | -2.36% |
| Loss Cost | 2012.2 | -0.030 (CI = +/-0.027; p = 0.032) | 0.236 | -2.98% |
| Loss Cost | 2013.1 | -0.029 (CI = +/-0.031; p = 0.064) | 0.181 | -2.90% |
| Loss Cost | 2013.2 | -0.031 (CI = +/-0.037; p = 0.085) | 0.163 | -3.10% |
| Loss Cost | 2014.1 | -0.030 (CI = +/-0.043; p = 0.149) | 0.105 | -2.99% |
| Loss Cost | 2014.2 | -0.046 (CI = +/-0.046; p = 0.051) | 0.262 | -4.47% |
| Loss Cost | 2015.1 | -0.056 (CI = +/-0.054; p = 0.041) | 0.319 | -5.48% |
| Loss Cost | 2015.2 | -0.070 (CI = +/-0.063; p = 0.035) | 0.377 | -6.73% |
| | | | | |
| Severity | 2005.1 | 0.035 (CI = +/-0.005; p = 0.000) | 0.867 | +3.60% |
| Severity | 2005.2 | 0.035 (CI = +/-0.006; p = 0.000) | 0.855 | +3.59% |
| Severity | 2006.1 | 0.036 (CI = +/-0.006; p = 0.000) | 0.846 | +3.64% |
| Severity | 2006.2 | 0.034 (CI = +/-0.006; p = 0.000) | 0.832 | +3.49% |
| Severity | 2007.1 | 0.034 (CI = +/-0.007; p = 0.000) | 0.813 | +3.47% |
| Severity | 2007.2 | 0.033 (CI = +/-0.007; p = 0.000) | 0.791 | +3.39% |
| Severity | 2008.1 | 0.036 (CI = +/-0.007; p = 0.000) | 0.823 | +3.64% |
| Severity | 2008.2 | 0.035 (CI = +/-0.008; p = 0.000) | 0.800 | +3.57% |
| Severity | 2009.1 | 0.034 (CI = +/-0.008; p = 0.000) | 0.772 | +3.44% |
| Severity | 2009.2 | 0.032 (CI = +/-0.008; p = 0.000) | 0.744 | +3.21% |
| Severity | 2010.1 | 0.032 (CI = +/-0.009; p = 0.000) | 0.719 | +3.24% |
| Severity | 2010.2 | 0.034 (CI = +/-0.010; p = 0.000) | 0.732 | +3.46% |
| Severity | 2011.1 | 0.034 (CI = +/-0.011; p = 0.000) | 0.706 | +3.51% |
| Severity | 2011.2 | 0.033 (CI = +/-0.012; p = 0.000) | 0.657 | +3.39% |
| Severity | 2012.1 | 0.035 (CI = +/-0.014; p = 0.000) | 0.637 | +3.52% |
| Severity | 2012.2 | 0.036 (CI = +/-0.016; p = 0.000) | 0.607 | +3.63% |
| Severity | 2013.1 | 0.039 (CI = +/-0.017; p = 0.000) | 0.620 | +3.98% |
| Severity | 2013.2 | 0.041 (CI = +/-0.020; p = 0.001) | 0.589 | +4.15% |
| Severity | 2014.1 | 0.042 (CI = +/-0.024; p = 0.002) | 0.542 | +4.25% |
| Severity | 2014.2 | 0.033 (CI = +/-0.025; p = 0.014) | 0.413 | +3.32% |
| Severity | 2015.1 | 0.026 (CI = +/-0.028; p = 0.068) | 0.248 | +2.59% |
| Severity | 2015.2 | 0.018 (CI = +/-0.032; p = 0.246) | 0.060 | +1.77% |
| | | | | |
| Frequency | 2005.1 | -0.024 (CI = +/-0.009; p = 0.000) | 0.485 | -2.40% |
| Frequency | 2005.2 | -0.025 (CI = +/-0.010; p = 0.000) | 0.488 | -2.51% |
| Frequency | 2006.1 | -0.025 (CI = +/-0.010; p = 0.000) | 0.452 | -2.46% |
| Frequency | 2006.2 | -0.027 (CI = +/-0.011; p = 0.000) | 0.480 | -2.66% |
| Frequency | 2007.1 | -0.027 (CI = +/-0.012; p = 0.000) | 0.454 | -2.68% |
| Frequency | 2007.2 | -0.029 (CI = +/-0.013; p = 0.000) | 0.455 | -2.82% |
| Frequency | 2008.1 | -0.030 (CI = +/-0.014; p = 0.000) | 0.450 | -2.94% |
| Frequency | 2008.2 | -0.034 (CI = +/-0.014; p = 0.000) | 0.525 | -3.35% |
| Frequency | 2009.1 | -0.035 (CI = +/-0.015; p = 0.000) | 0.505 | -3.43% |
| Frequency | 2009.2 | -0.040 (CI = +/-0.015; p = 0.000) | 0.595 | -3.95% |
| Frequency | 2010.1 | -0.042 (CI = +/-0.016; p = 0.000) | 0.592 | -4.15% |
| Frequency | 2010.2 | -0.047 (CI = +/-0.017; p = 0.000) | 0.628 | -4.56% |
| Frequency | 2011.1 | -0.050 (CI = +/-0.019; p = 0.000) | 0.631 | -4.84% |
| Frequency | 2011.2 | -0.056 (CI = +/-0.019; p = 0.000) | 0.697 | -5.47% |
| Frequency | 2012.1 | -0.059 (CI = +/-0.021; p = 0.000) | 0.680 | -5.68% |
| Frequency | 2012.2 | -0.066 (CI = +/-0.022; p = 0.000) | 0.735 | -6.38% |
| Frequency | 2013.1 | -0.069 (CI = +/-0.025; p = 0.000) | 0.715 | -6.62% |
| Frequency | 2013.2 | -0.072 (CI = +/-0.028; p = 0.000) | 0.698 | -6.96% |
| Frequency | 2014.1 | -0.072 (CI = +/-0.033; p = 0.001) | 0.643 | -6.95% |
| Frequency | 2014.2 | -0.078 (CI = +/-0.039; p = 0.001) | 0.637 | -7.53% |
| Frequency | 2015.1 | -0.082 (CI = +/-0.047; p = 0.003) | 0.594 | -7.87% |
| Frequency | 2015.2 | -0.087 (CI = +/-0.058; p = 0.008) | 0.551 | -8.35% |

# Bodily Injury

*Coverage = BI*
*End Trend Period = 2020.1*
*Excluded Points = NA*
*Parameters Included: time, seasonality*

| Fit | Start Date | Time | Seasonality | Adjusted R^2 | Implied Trend Rate |
|---|---|---|---|---|---|
| Loss Cost | 2005.1 | 0.011 (CI = +/-0.009; p = 0.016) | -0.166 (CI = +/-0.079; p = 0.000) | 0.433 | +1.12% |
| Loss Cost | 2005.2 | 0.011 (CI = +/-0.010; p = 0.025) | -0.166 (CI = +/-0.082; p = 0.000) | 0.403 | +1.11% |
| Loss Cost | 2006.1 | 0.011 (CI = +/-0.010; p = 0.039) | -0.167 (CI = +/-0.086; p = 0.000) | 0.401 | +1.09% |
| Loss Cost | 2006.2 | 0.009 (CI = +/-0.011; p = 0.110) | -0.156 (CI = +/-0.086; p = 0.001) | 0.341 | +0.86% |
| Loss Cost | 2007.1 | 0.007 (CI = +/-0.011; p = 0.217) | -0.163 (CI = +/-0.088; p = 0.001) | 0.355 | +0.69% |
| Loss Cost | 2007.2 | 0.006 (CI = +/-0.012; p = 0.303) | -0.160 (CI = +/-0.091; p = 0.001) | 0.320 | +0.62% |
| Loss Cost | 2008.1 | 0.006 (CI = +/-0.013; p = 0.362) | -0.161 (CI = +/-0.095; p = 0.002) | 0.316 | +0.60% |
| Loss Cost | 2008.2 | 0.003 (CI = +/-0.014; p = 0.708) | -0.147 (CI = +/-0.095; p = 0.004) | 0.265 | +0.25% |
| Loss Cost | 2009.1 | -0.001 (CI = +/-0.014; p = 0.875) | -0.160 (CI = +/-0.094; p = 0.002) | 0.326 | -0.11% |
| Loss Cost | 2009.2 | -0.007 (CI = +/-0.014; p = 0.294) | -0.138 (CI = +/-0.086; p = 0.003) | 0.345 | -0.70% |
| Loss Cost | 2010.1 | -0.011 (CI = +/-0.014; p = 0.134) | -0.150 (CI = +/-0.085; p = 0.002) | 0.413 | -1.05% |
| Loss Cost | 2010.2 | -0.010 (CI = +/-0.016; p = 0.183) | -0.151 (CI = +/-0.091; p = 0.003) | 0.410 | -1.03% |
| Loss Cost | 2011.1 | -0.015 (CI = +/-0.016; p = 0.064) | -0.166 (CI = +/-0.088; p = 0.001) | 0.497 | -1.50% |
| Loss Cost | 2011.2 | -0.020 (CI = +/-0.017; p = 0.024) | -0.150 (CI = +/-0.088; p = 0.002) | 0.536 | -1.98% |
| Loss Cost | 2012.1 | -0.024 (CI = +/-0.018; p = 0.014) | -0.161 (CI = +/-0.090; p = 0.002) | 0.563 | -2.36% |
| Loss Cost | 2012.2 | -0.027 (CI = +/-0.021; p = 0.016) | -0.153 (CI = +/-0.095; p = 0.004) | 0.573 | -2.63% |
| Loss Cost | 2013.1 | -0.029 (CI = +/-0.023; p = 0.018) | -0.160 (CI = +/-0.101; p = 0.005) | 0.554 | -2.90% |
| Loss Cost | 2013.2 | -0.026 (CI = +/-0.027; p = 0.057) | -0.168 (CI = +/-0.110; p = 0.006) | 0.552 | -2.60% |
| Loss Cost | 2014.1 | -0.030 (CI = +/-0.031; p = 0.057) | -0.177 (CI = +/-0.118; p = 0.007) | 0.536 | -2.99% |
| Loss Cost | 2014.2 | -0.039 (CI = +/-0.036; p = 0.035) | -0.158 (CI = +/-0.123; p = 0.018) | 0.576 | -3.83% |
| Loss Cost | 2015.1 | -0.056 (CI = +/-0.031; p = 0.003) | -0.190 (CI = +/-0.099; p = 0.002) | 0.779 | -5.48% |
| Loss Cost | 2015.2 | -0.058 (CI = +/-0.040; p = 0.011) | -0.186 (CI = +/-0.114; p = 0.006) | 0.772 | -5.67% |
| | | | | | |
| Severity | 2005.1 | 0.035 (CI = +/-0.005; p = 0.000) | -0.045 (CI = +/-0.044; p = 0.046) | 0.881 | +3.60% |
| Severity | 2005.2 | 0.036 (CI = +/-0.005; p = 0.000) | -0.046 (CI = +/-0.045; p = 0.047) | 0.870 | +3.63% |
| Severity | 2006.1 | 0.036 (CI = +/-0.006; p = 0.000) | -0.045 (CI = +/-0.047; p = 0.058) | 0.861 | +3.64% |
| Severity | 2006.2 | 0.035 (CI = +/-0.006; p = 0.000) | -0.040 (CI = +/-0.048; p = 0.095) | 0.844 | +3.53% |
| Severity | 2007.1 | 0.034 (CI = +/-0.006; p = 0.000) | -0.043 (CI = +/-0.049; p = 0.086) | 0.828 | +3.47% |
| Severity | 2007.2 | 0.034 (CI = +/-0.007; p = 0.000) | -0.041 (CI = +/-0.051; p = 0.112) | 0.805 | +3.43% |
| Severity | 2008.1 | 0.036 (CI = +/-0.007; p = 0.000) | -0.032 (CI = +/-0.050; p = 0.191) | 0.829 | +3.64% |
| Severity | 2008.2 | 0.035 (CI = +/-0.007; p = 0.000) | -0.031 (CI = +/-0.052; p = 0.234) | 0.805 | +3.60% |
| Severity | 2009.1 | 0.034 (CI = +/-0.008; p = 0.000) | -0.036 (CI = +/-0.053; p = 0.163) | 0.784 | +3.44% |
| Severity | 2009.2 | 0.032 (CI = +/-0.008; p = 0.000) | -0.029 (CI = +/-0.053; p = 0.265) | 0.748 | +3.24% |
| Severity | 2010.1 | 0.032 (CI = +/-0.009; p = 0.000) | -0.029 (CI = +/-0.056; p = 0.285) | 0.723 | +3.24% |
| Severity | 2010.2 | 0.035 (CI = +/-0.010; p = 0.000) | -0.039 (CI = +/-0.055; p = 0.157) | 0.749 | +3.52% |
| Severity | 2011.1 | 0.034 (CI = +/-0.011; p = 0.000) | -0.039 (CI = +/-0.059; p = 0.175) | 0.722 | +3.51% |
| Severity | 2011.2 | 0.034 (CI = +/-0.012; p = 0.000) | -0.038 (CI = +/-0.063; p = 0.215) | 0.671 | +3.47% |
| Severity | 2012.1 | 0.035 (CI = +/-0.014; p = 0.000) | -0.036 (CI = +/-0.067; p = 0.261) | 0.645 | +3.52% |
| Severity | 2012.2 | 0.037 (CI = +/-0.015; p = 0.000) | -0.042 (CI = +/-0.071; p = 0.221) | 0.625 | +3.74% |
| Severity | 2013.1 | 0.039 (CI = +/-0.017; p = 0.000) | -0.036 (CI = +/-0.075; p = 0.312) | 0.623 | +3.98% |
| Severity | 2013.2 | 0.042 (CI = +/-0.020; p = 0.001) | -0.044 (CI = +/-0.081; p = 0.257) | 0.603 | +4.29% |
| Severity | 2014.1 | 0.042 (CI = +/-0.024; p = 0.003) | -0.045 (CI = +/-0.088; p = 0.288) | 0.552 | +4.25% |
| Severity | 2014.2 | 0.034 (CI = +/-0.026; p = 0.016) | -0.027 (CI = +/-0.090; p = 0.506) | 0.380 | +3.44% |
| Severity | 2015.1 | 0.026 (CI = +/-0.028; p = 0.069) | -0.042 (CI = +/-0.089; p = 0.305) | 0.264 | +2.59% |
| Severity | 2015.2 | 0.019 (CI = +/-0.035; p = 0.226) | -0.031 (CI = +/-0.099; p = 0.482) | 0.004 | +1.96% |
| | | | | | |
| Frequency | 2005.1 | -0.024 (CI = +/-0.008; p = 0.000) | -0.122 (CI = +/-0.069; p = 0.001) | 0.635 | -2.40% |
| Frequency | 2005.2 | -0.025 (CI = +/-0.008; p = 0.000) | -0.120 (CI = +/-0.072; p = 0.002) | 0.630 | -2.43% |
| Frequency | 2006.1 | -0.025 (CI = +/-0.009; p = 0.000) | -0.121 (CI = +/-0.074; p = 0.002) | 0.602 | -2.46% |
| Frequency | 2006.2 | -0.026 (CI = +/-0.009; p = 0.000) | -0.116 (CI = +/-0.077; p = 0.005) | 0.610 | -2.57% |
| Frequency | 2007.1 | -0.027 (CI = +/-0.010; p = 0.000) | -0.120 (CI = +/-0.079; p = 0.004) | 0.598 | -2.68% |
| Frequency | 2007.2 | -0.028 (CI = +/-0.011; p = 0.000) | -0.119 (CI = +/-0.082; p = 0.007) | 0.591 | -2.71% |
| Frequency | 2008.1 | -0.030 (CI = +/-0.011; p = 0.000) | -0.129 (CI = +/-0.083; p = 0.004) | 0.610 | -2.94% |
| Frequency | 2008.2 | -0.033 (CI = +/-0.012; p = 0.000) | -0.116 (CI = +/-0.082; p = 0.008) | 0.647 | -3.23% |
| Frequency | 2009.1 | -0.035 (CI = +/-0.013; p = 0.000) | -0.124 (CI = +/-0.084; p = 0.006) | 0.647 | -3.43% |
| Frequency | 2009.2 | -0.039 (CI = +/-0.013; p = 0.000) | -0.109 (CI = +/-0.082; p = 0.012) | 0.696 | -3.82% |
| Frequency | 2010.1 | -0.042 (CI = +/-0.013; p = 0.000) | -0.121 (CI = +/-0.082; p = 0.006) | 0.720 | -4.15% |
| Frequency | 2010.2 | -0.045 (CI = +/-0.015; p = 0.000) | -0.112 (CI = +/-0.084; p = 0.012) | 0.731 | -4.40% |
| Frequency | 2011.1 | -0.050 (CI = +/-0.015; p = 0.000) | -0.127 (CI = +/-0.081; p = 0.005) | 0.766 | -4.84% |
| Frequency | 2011.2 | -0.054 (CI = +/-0.016; p = 0.000) | -0.112 (CI = +/-0.081; p = 0.010) | 0.796 | -5.27% |
| Frequency | 2012.1 | -0.059 (CI = +/-0.016; p = 0.000) | -0.125 (CI = +/-0.081; p = 0.005) | 0.809 | -5.68% |
| Frequency | 2012.2 | -0.063 (CI = +/-0.018; p = 0.000) | -0.111 (CI = +/-0.081; p = 0.011) | 0.830 | -6.14% |
| Frequency | 2013.1 | -0.069 (CI = +/-0.019; p = 0.000) | -0.124 (CI = +/-0.080; p = 0.006) | 0.841 | -6.62% |
| Frequency | 2013.2 | -0.068 (CI = +/-0.022; p = 0.000) | -0.125 (CI = +/-0.088; p = 0.010) | 0.824 | -6.60% |
| Frequency | 2014.1 | -0.072 (CI = +/-0.025; p = 0.000) | -0.133 (CI = +/-0.094; p = 0.011) | 0.802 | -6.95% |
| Frequency | 2014.2 | -0.073 (CI = +/-0.031; p = 0.000) | -0.131 (CI = +/-0.106; p = 0.021) | 0.784 | -7.02% |
| Frequency | 2015.1 | -0.082 (CI = +/-0.034; p = 0.001) | -0.147 (CI = +/-0.107; p = 0.013) | 0.798 | -7.87% |
| Frequency | 2015.2 | -0.078 (CI = +/-0.043; p = 0.004) | -0.155 (CI = +/-0.123; p = 0.020) | 0.775 | -7.48% |

# Bodily Injury

*Coverage = BI*
*End Trend Period = 2020.1*
*Excluded Points = 2015.2,2018.2*
*Parameters Included: time*

| Fit | Start Date | Time | Adjusted R^2 | Implied Trend Rate |
|---|---|---|---|---|
| Loss Cost | 2005.1 | 0.009 (CI = +/-0.011; p = 0.124) | 0.051 | +0.88% |
| Loss Cost | 2005.2 | 0.007 (CI = +/-0.012; p = 0.215) | 0.022 | +0.74% |
| Loss Cost | 2006.1 | 0.008 (CI = +/-0.013; p = 0.195) | 0.029 | +0.83% |
| Loss Cost | 2006.2 | 0.005 (CI = +/-0.013; p = 0.468) | -0.019 | +0.46% |
| Loss Cost | 2007.1 | 0.004 (CI = +/-0.014; p = 0.552) | -0.027 | +0.41% |
| Loss Cost | 2007.2 | 0.002 (CI = +/-0.015; p = 0.806) | -0.043 | +0.18% |
| Loss Cost | 2008.1 | 0.003 (CI = +/-0.016; p = 0.711) | -0.041 | +0.29% |
| Loss Cost | 2008.2 | -0.002 (CI = +/-0.016; p = 0.768) | -0.045 | -0.23% |
| Loss Cost | 2009.1 | -0.004 (CI = +/-0.017; p = 0.594) | -0.037 | -0.45% |
| Loss Cost | 2009.2 | -0.012 (CI = +/-0.015; p = 0.110) | 0.088 | -1.23% |
| Loss Cost | 2010.1 | -0.014 (CI = +/-0.017; p = 0.093) | 0.108 | -1.42% |
| Loss Cost | 2010.2 | -0.016 (CI = +/-0.019; p = 0.080) | 0.128 | -1.63% |
| Loss Cost | 2011.1 | -0.019 (CI = +/-0.021; p = 0.068) | 0.152 | -1.88% |
| Loss Cost | 2011.2 | -0.027 (CI = +/-0.020; p = 0.013) | 0.321 | -2.63% |
| Loss Cost | 2012.1 | -0.027 (CI = +/-0.023; p = 0.022) | 0.290 | -2.71% |
| Loss Cost | 2012.2 | -0.034 (CI = +/-0.025; p = 0.012) | 0.377 | -3.31% |
| Loss Cost | 2013.1 | -0.032 (CI = +/-0.029; p = 0.031) | 0.298 | -3.15% |
| Loss Cost | 2013.2 | -0.033 (CI = +/-0.034; p = 0.055) | 0.252 | -3.23% |
| Loss Cost | 2014.1 | -0.029 (CI = +/-0.040; p = 0.133) | 0.147 | -2.90% |
| Loss Cost | 2014.2 | -0.044 (CI = +/-0.044; p = 0.052) | 0.318 | -4.28% |
| Loss Cost | 2015.1 | -0.052 (CI = +/-0.055; p = 0.061) | 0.332 | -5.09% |
| | | | | |
| Severity | 2005.1 | 0.033 (CI = +/-0.005; p = 0.000) | 0.885 | +3.39% |
| Severity | 2005.2 | 0.033 (CI = +/-0.005; p = 0.000) | 0.874 | +3.38% |
| Severity | 2006.1 | 0.034 (CI = +/-0.005; p = 0.000) | 0.865 | +3.41% |
| Severity | 2006.2 | 0.032 (CI = +/-0.005; p = 0.000) | 0.857 | +3.26% |
| Severity | 2007.1 | 0.032 (CI = +/-0.006; p = 0.000) | 0.841 | +3.22% |
| Severity | 2007.2 | 0.031 (CI = +/-0.006; p = 0.000) | 0.822 | +3.13% |
| Severity | 2008.1 | 0.033 (CI = +/-0.006; p = 0.000) | 0.864 | +3.38% |
| Severity | 2008.2 | 0.032 (CI = +/-0.006; p = 0.000) | 0.846 | +3.29% |
| Severity | 2009.1 | 0.031 (CI = +/-0.007; p = 0.000) | 0.827 | +3.15% |
| Severity | 2009.2 | 0.029 (CI = +/-0.006; p = 0.000) | 0.820 | +2.90% |
| Severity | 2010.1 | 0.029 (CI = +/-0.007; p = 0.000) | 0.801 | +2.93% |
| Severity | 2010.2 | 0.031 (CI = +/-0.007; p = 0.000) | 0.827 | +3.15% |
| Severity | 2011.1 | 0.032 (CI = +/-0.008; p = 0.000) | 0.809 | +3.20% |
| Severity | 2011.2 | 0.030 (CI = +/-0.009; p = 0.000) | 0.774 | +3.10% |
| Severity | 2012.1 | 0.032 (CI = +/-0.010; p = 0.000) | 0.768 | +3.25% |
| Severity | 2012.2 | 0.033 (CI = +/-0.011; p = 0.000) | 0.756 | +3.40% |
| Severity | 2013.1 | 0.038 (CI = +/-0.012; p = 0.000) | 0.807 | +3.83% |
| Severity | 2013.2 | 0.040 (CI = +/-0.013; p = 0.000) | 0.811 | +4.11% |
| Severity | 2014.1 | 0.043 (CI = +/-0.015; p = 0.000) | 0.807 | +4.41% |
| Severity | 2014.2 | 0.036 (CI = +/-0.014; p = 0.000) | 0.797 | +3.63% |
| Severity | 2015.1 | 0.031 (CI = +/-0.016; p = 0.002) | 0.718 | +3.17% |
| | | | | |
| Frequency | 2005.1 | -0.025 (CI = +/-0.010; p = 0.000) | 0.478 | -2.43% |
| Frequency | 2005.2 | -0.026 (CI = +/-0.010; p = 0.000) | 0.482 | -2.55% |
| Frequency | 2006.1 | -0.025 (CI = +/-0.011; p = 0.000) | 0.445 | -2.50% |
| Frequency | 2006.2 | -0.027 (CI = +/-0.012; p = 0.000) | 0.474 | -2.70% |
| Frequency | 2007.1 | -0.028 (CI = +/-0.013; p = 0.000) | 0.449 | -2.72% |
| Frequency | 2007.2 | -0.029 (CI = +/-0.014; p = 0.000) | 0.450 | -2.86% |
| Frequency | 2008.1 | -0.030 (CI = +/-0.015; p = 0.000) | 0.446 | -2.99% |
| Frequency | 2008.2 | -0.035 (CI = +/-0.015; p = 0.000) | 0.523 | -3.41% |
| Frequency | 2009.1 | -0.036 (CI = +/-0.016; p = 0.000) | 0.502 | -3.49% |
| Frequency | 2009.2 | -0.041 (CI = +/-0.016; p = 0.000) | 0.594 | -4.02% |
| Frequency | 2010.1 | -0.043 (CI = +/-0.017; p = 0.000) | 0.592 | -4.22% |
| Frequency | 2010.2 | -0.047 (CI = +/-0.018; p = 0.000) | 0.628 | -4.64% |
| Frequency | 2011.1 | -0.050 (CI = +/-0.020; p = 0.000) | 0.630 | -4.92% |
| Frequency | 2011.2 | -0.057 (CI = +/-0.021; p = 0.000) | 0.698 | -5.56% |
| Frequency | 2012.1 | -0.059 (CI = +/-0.023; p = 0.000) | 0.680 | -5.77% |
| Frequency | 2012.2 | -0.067 (CI = +/-0.024; p = 0.000) | 0.735 | -6.48% |
| Frequency | 2013.1 | -0.070 (CI = +/-0.028; p = 0.000) | 0.711 | -6.72% |
| Frequency | 2013.2 | -0.073 (CI = +/-0.032; p = 0.000) | 0.690 | -7.06% |
| Frequency | 2014.1 | -0.073 (CI = +/-0.039; p = 0.002) | 0.627 | -7.01% |
| Frequency | 2014.2 | -0.079 (CI = +/-0.047; p = 0.005) | 0.611 | -7.63% |
| Frequency | 2015.1 | -0.083 (CI = +/-0.060; p = 0.014) | 0.547 | -8.00% |

# Bodily Injury

*Coverage = BI*
*End Trend Period = 2019.2*
*Excluded Points = 2015.2,2018.2*
*Parameters Included: time*

| Fit | Start Date | Time | Adjusted R^2 | Implied Trend Rate |
|---|---|---|---|---|
| Loss Cost | 2005.1 | 0.015 (CI = +/-0.010; p = 0.006) | 0.225 | +1.46% |
| Loss Cost | 2005.2 | 0.013 (CI = +/-0.011; p = 0.016) | 0.181 | +1.36% |
| Loss Cost | 2006.1 | 0.015 (CI = +/-0.011; p = 0.013) | 0.201 | +1.50% |
| Loss Cost | 2006.2 | 0.011 (CI = +/-0.011; p = 0.050) | 0.120 | +1.15% |
| Loss Cost | 2007.1 | 0.011 (CI = +/-0.012; p = 0.070) | 0.102 | +1.14% |
| Loss Cost | 2007.2 | 0.009 (CI = +/-0.013; p = 0.152) | 0.052 | +0.95% |
| Loss Cost | 2008.1 | 0.011 (CI = +/-0.014; p = 0.111) | 0.078 | +1.14% |
| Loss Cost | 2008.2 | 0.006 (CI = +/-0.014; p = 0.353) | -0.005 | +0.64% |
| Loss Cost | 2009.1 | 0.005 (CI = +/-0.015; p = 0.521) | -0.031 | +0.48% |
| Loss Cost | 2009.2 | -0.003 (CI = +/-0.013; p = 0.599) | -0.041 | -0.32% |
| Loss Cost | 2010.1 | -0.004 (CI = +/-0.014; p = 0.515) | -0.034 | -0.44% |
| Loss Cost | 2010.2 | -0.006 (CI = +/-0.015; p = 0.444) | -0.025 | -0.57% |
| Loss Cost | 2011.1 | -0.007 (CI = +/-0.017; p = 0.381) | -0.012 | -0.73% |
| Loss Cost | 2011.2 | -0.015 (CI = +/-0.016; p = 0.070) | 0.171 | -1.47% |
| Loss Cost | 2012.1 | -0.014 (CI = +/-0.019; p = 0.125) | 0.117 | -1.40% |
| Loss Cost | 2012.2 | -0.019 (CI = +/-0.020; p = 0.057) | 0.227 | -1.91% |
| Loss Cost | 2013.1 | -0.015 (CI = +/-0.023; p = 0.166) | 0.101 | -1.51% |
| Loss Cost | 2013.2 | -0.013 (CI = +/-0.027; p = 0.293) | 0.024 | -1.33% |
| Loss Cost | 2014.1 | -0.006 (CI = +/-0.031; p = 0.688) | -0.101 | -0.55% |
| Loss Cost | 2014.2 | -0.018 (CI = +/-0.033; p = 0.247) | 0.069 | -1.74% |
| Loss Cost | 2015.1 | -0.021 (CI = +/-0.044; p = 0.291) | 0.046 | -2.05% |
| | | | | |
| Severity | 2005.1 | 0.033 (CI = +/-0.005; p = 0.000) | 0.872 | +3.37% |
| Severity | 2005.2 | 0.033 (CI = +/-0.005; p = 0.000) | 0.858 | +3.36% |
| Severity | 2006.1 | 0.033 (CI = +/-0.006; p = 0.000) | 0.848 | +3.39% |
| Severity | 2006.2 | 0.032 (CI = +/-0.006; p = 0.000) | 0.838 | +3.22% |
| Severity | 2007.1 | 0.031 (CI = +/-0.006; p = 0.000) | 0.819 | +3.18% |
| Severity | 2007.2 | 0.030 (CI = +/-0.007; p = 0.000) | 0.796 | +3.07% |
| Severity | 2008.1 | 0.033 (CI = +/-0.006; p = 0.000) | 0.843 | +3.35% |
| Severity | 2008.2 | 0.032 (CI = +/-0.007; p = 0.000) | 0.821 | +3.24% |
| Severity | 2009.1 | 0.030 (CI = +/-0.007; p = 0.000) | 0.798 | +3.09% |
| Severity | 2009.2 | 0.028 (CI = +/-0.007; p = 0.000) | 0.787 | +2.80% |
| Severity | 2010.1 | 0.028 (CI = +/-0.008; p = 0.000) | 0.763 | +2.82% |
| Severity | 2010.2 | 0.030 (CI = +/-0.008; p = 0.000) | 0.792 | +3.06% |
| Severity | 2011.1 | 0.031 (CI = +/-0.009; p = 0.000) | 0.768 | +3.10% |
| Severity | 2011.2 | 0.029 (CI = +/-0.010; p = 0.000) | 0.724 | +2.97% |
| Severity | 2012.1 | 0.031 (CI = +/-0.012; p = 0.000) | 0.714 | +3.13% |
| Severity | 2012.2 | 0.032 (CI = +/-0.013; p = 0.000) | 0.697 | +3.29% |
| Severity | 2013.1 | 0.037 (CI = +/-0.014; p = 0.000) | 0.760 | +3.77% |
| Severity | 2013.2 | 0.040 (CI = +/-0.016; p = 0.000) | 0.764 | +4.10% |
| Severity | 2014.1 | 0.044 (CI = +/-0.018; p = 0.001) | 0.760 | +4.46% |
| Severity | 2014.2 | 0.034 (CI = +/-0.017; p = 0.002) | 0.726 | +3.51% |
| Severity | 2015.1 | 0.028 (CI = +/-0.020; p = 0.014) | 0.601 | +2.89% |
| | | | | |
| Frequency | 2005.1 | -0.019 (CI = +/-0.008; p = 0.000) | 0.466 | -1.85% |
| Frequency | 2005.2 | -0.020 (CI = +/-0.008; p = 0.000) | 0.467 | -1.93% |
| Frequency | 2006.1 | -0.018 (CI = +/-0.009; p = 0.000) | 0.416 | -1.83% |
| Frequency | 2006.2 | -0.020 (CI = +/-0.009; p = 0.000) | 0.453 | -2.01% |
| Frequency | 2007.1 | -0.020 (CI = +/-0.010; p = 0.000) | 0.413 | -1.97% |
| Frequency | 2007.2 | -0.021 (CI = +/-0.011; p = 0.001) | 0.409 | -2.06% |
| Frequency | 2008.1 | -0.022 (CI = +/-0.012; p = 0.001) | 0.395 | -2.13% |
| Frequency | 2008.2 | -0.026 (CI = +/-0.012; p = 0.000) | 0.505 | -2.53% |
| Frequency | 2009.1 | -0.026 (CI = +/-0.013; p = 0.001) | 0.470 | -2.53% |
| Frequency | 2009.2 | -0.031 (CI = +/-0.012; p = 0.000) | 0.607 | -3.03% |
| Frequency | 2010.1 | -0.032 (CI = +/-0.013; p = 0.000) | 0.596 | -3.16% |
| Frequency | 2010.2 | -0.036 (CI = +/-0.014; p = 0.000) | 0.643 | -3.52% |
| Frequency | 2011.1 | -0.038 (CI = +/-0.015; p = 0.000) | 0.639 | -3.72% |
| Frequency | 2011.2 | -0.044 (CI = +/-0.015; p = 0.000) | 0.737 | -4.31% |
| Frequency | 2012.1 | -0.045 (CI = +/-0.017; p = 0.000) | 0.706 | -4.39% |
| Frequency | 2012.2 | -0.052 (CI = +/-0.017; p = 0.000) | 0.785 | -5.03% |
| Frequency | 2013.1 | -0.052 (CI = +/-0.020; p = 0.000) | 0.749 | -5.09% |
| Frequency | 2013.2 | -0.054 (CI = +/-0.024; p = 0.001) | 0.710 | -5.22% |
| Frequency | 2014.1 | -0.049 (CI = +/-0.029; p = 0.004) | 0.620 | -4.80% |
| Frequency | 2014.2 | -0.052 (CI = +/-0.036; p = 0.011) | 0.570 | -5.07% |
| Frequency | 2015.1 | -0.049 (CI = +/-0.048; p = 0.047) | 0.428 | -4.80% |

# Bodily Injury

*Coverage = BI*
*End Trend Period = 2019.2*
*Excluded Points = NA*
*Parameters Included: time, scalar_level_change, seasonality*
*Scalar Level Change Start Date = 2010-01-01*

| Fit | Start Date | Time | Seasonality | Scalar Shift | Adjusted R^2 | Implied Trend Rate |
|---|---|---|---|---|---|---|
| Loss Cost | 2005.1 | -0.002 (CI = +/-0.010; p = 0.628) | -0.152 (CI = +/-0.052; p = 0.000) | 0.202 (CI = +/-0.095; p = 0.000) | 0.738 | -0.25% |
| Loss Cost | 2005.2 | -0.002 (CI = +/-0.011; p = 0.661) | -0.153 (CI = +/-0.053; p = 0.000) | 0.202 (CI = +/-0.097; p = 0.000) | 0.719 | -0.23% |
| Loss Cost | 2006.1 | -0.002 (CI = +/-0.011; p = 0.728) | -0.151 (CI = +/-0.055; p = 0.000) | 0.203 (CI = +/-0.098; p = 0.000) | 0.720 | -0.19% |
| Loss Cost | 2006.2 | -0.003 (CI = +/-0.011; p = 0.587) | -0.143 (CI = +/-0.055; p = 0.000) | 0.195 (CI = +/-0.096; p = 0.000) | 0.683 | -0.29% |
| Loss Cost | 2007.1 | -0.003 (CI = +/-0.011; p = 0.551) | -0.145 (CI = +/-0.057; p = 0.000) | 0.192 (CI = +/-0.099; p = 0.001) | 0.678 | -0.33% |
| Loss Cost | 2007.2 | -0.003 (CI = +/-0.011; p = 0.585) | -0.148 (CI = +/-0.060; p = 0.000) | 0.197 (CI = +/-0.103; p = 0.001) | 0.650 | -0.30% |
| Loss Cost | 2008.1 | -0.002 (CI = +/-0.011; p = 0.675) | -0.141 (CI = +/-0.060; p = 0.000) | 0.213 (CI = +/-0.105; p = 0.000) | 0.677 | -0.23% |
| Loss Cost | 2008.2 | -0.002 (CI = +/-0.012; p = 0.655) | -0.136 (CI = +/-0.062; p = 0.000) | 0.199 (CI = +/-0.114; p = 0.002) | 0.588 | -0.25% |
| Loss Cost | 2009.1 | -0.003 (CI = +/-0.012; p = 0.654) | -0.137 (CI = +/-0.065; p = 0.000) | 0.192 (CI = +/-0.131; p = 0.006) | 0.566 | -0.26% |
| Loss Cost | 2009.2 | -0.003 (CI = +/-0.011; p = 0.642) | -0.122 (CI = +/-0.066; p = 0.001) | 0.112 (CI = +/-0.167; p = 0.176) | 0.385 | -0.26% |
| Loss Cost | 2010.1 | -0.003 (CI = +/-0.011; p = 0.642) | -0.122 (CI = +/-0.066; p = 0.001) | | 0.411 | -0.26% |
| Loss Cost | 2010.2 | -0.002 (CI = +/-0.013; p = 0.746) | -0.124 (CI = +/-0.070; p = 0.002) | | 0.405 | -0.20% |
| Loss Cost | 2011.1 | -0.006 (CI = +/-0.013; p = 0.343) | -0.137 (CI = +/-0.069; p = 0.001) | | 0.491 | -0.61% |
| Loss Cost | 2011.2 | -0.011 (CI = +/-0.013; p = 0.105) | -0.124 (CI = +/-0.065; p = 0.001) | | 0.523 | -1.07% |
| Loss Cost | 2012.1 | -0.013 (CI = +/-0.015; p = 0.074) | -0.132 (CI = +/-0.069; p = 0.001) | | 0.538 | -1.33% |
| Loss Cost | 2012.2 | -0.016 (CI = +/-0.017; p = 0.064) | -0.126 (CI = +/-0.072; p = 0.003) | | 0.541 | -1.55% |
| Loss Cost | 2013.1 | -0.016 (CI = +/-0.020; p = 0.093) | -0.128 (CI = +/-0.079; p = 0.005) | | 0.491 | -1.63% |
| Loss Cost | 2013.2 | -0.012 (CI = +/-0.022; p = 0.253) | -0.137 (CI = +/-0.083; p = 0.004) | | 0.522 | -1.20% |
| Loss Cost | 2014.1 | -0.013 (CI = +/-0.027; p = 0.303) | -0.139 (CI = +/-0.093; p = 0.008) | | 0.474 | -1.29% |
| Loss Cost | 2014.2 | -0.021 (CI = +/-0.030; p = 0.143) | -0.125 (CI = +/-0.094; p = 0.016) | | 0.500 | -2.07% |
| Loss Cost | 2015.1 | -0.038 (CI = +/-0.025; p = 0.008) | -0.156 (CI = +/-0.071; p = 0.001) | | 0.786 | -3.73% |
| Loss Cost | 2015.2 | -0.038 (CI = +/-0.032; p = 0.026) | -0.156 (CI = +/-0.082; p = 0.004) | | 0.778 | -3.73% |
| | | | | | | |
| Severity | 2005.1 | 0.031 (CI = +/-0.009; p = 0.000) | -0.047 (CI = +/-0.045; p = 0.042) | 0.046 (CI = +/-0.083; p = 0.268) | 0.873 | +3.16% |
| Severity | 2005.2 | 0.031 (CI = +/-0.009; p = 0.000) | -0.049 (CI = +/-0.047; p = 0.043) | 0.046 (CI = +/-0.085; p = 0.273) | 0.861 | +3.19% |
| Severity | 2006.1 | 0.032 (CI = +/-0.010; p = 0.000) | -0.048 (CI = +/-0.049; p = 0.054) | 0.046 (CI = +/-0.087; p = 0.281) | 0.851 | +3.20% |
| Severity | 2006.2 | 0.031 (CI = +/-0.010; p = 0.000) | -0.043 (CI = +/-0.050; p = 0.086) | 0.042 (CI = +/-0.087; p = 0.333) | 0.829 | +3.14% |
| Severity | 2007.1 | 0.031 (CI = +/-0.010; p = 0.000) | -0.045 (CI = +/-0.052; p = 0.082) | 0.039 (CI = +/-0.090; p = 0.373) | 0.811 | +3.11% |
| Severity | 2007.2 | 0.031 (CI = +/-0.010; p = 0.000) | -0.045 (CI = +/-0.054; p = 0.103) | 0.038 (CI = +/-0.094; p = 0.412) | 0.783 | +3.10% |
| Severity | 2008.1 | 0.032 (CI = +/-0.010; p = 0.000) | -0.035 (CI = +/-0.051; p = 0.173) | 0.060 (CI = +/-0.090; p = 0.177) | 0.821 | +3.20% |
| Severity | 2008.2 | 0.032 (CI = +/-0.010; p = 0.000) | -0.036 (CI = +/-0.054; p = 0.184) | 0.063 (CI = +/-0.099; p = 0.198) | 0.793 | +3.21% |
| Severity | 2009.1 | 0.031 (CI = +/-0.010; p = 0.000) | -0.039 (CI = +/-0.056; p = 0.163) | 0.047 (CI = +/-0.112; p = 0.385) | 0.759 | +3.19% |
| Severity | 2009.2 | 0.031 (CI = +/-0.010; p = 0.000) | -0.031 (CI = +/-0.059; p = 0.284) | 0.005 (CI = +/-0.149; p = 0.944) | 0.703 | +3.19% |
| Severity | 2010.1 | 0.031 (CI = +/-0.010; p = 0.000) | -0.031 (CI = +/-0.059; p = 0.284) | | 0.691 | +3.19% |
| Severity | 2010.2 | 0.034 (CI = +/-0.011; p = 0.000) | -0.040 (CI = +/-0.059; p = 0.166) | | 0.720 | +3.48% |
| Severity | 2011.1 | 0.034 (CI = +/-0.012; p = 0.000) | -0.041 (CI = +/-0.063; p = 0.186) | | 0.690 | +3.46% |
| Severity | 2011.2 | 0.034 (CI = +/-0.014; p = 0.000) | -0.040 (CI = +/-0.067; p = 0.225) | | 0.632 | +3.41% |
| Severity | 2012.1 | 0.034 (CI = +/-0.016; p = 0.000) | -0.038 (CI = +/-0.072; p = 0.277) | | 0.604 | +3.47% |
| Severity | 2012.2 | 0.036 (CI = +/-0.018; p = 0.001) | -0.043 (CI = +/-0.077; p = 0.242) | | 0.581 | +3.69% |
| Severity | 2013.1 | 0.039 (CI = +/-0.020; p = 0.001) | -0.036 (CI = +/-0.083; p = 0.354) | | 0.580 | +3.99% |
| Severity | 2013.2 | 0.042 (CI = +/-0.024; p = 0.003) | -0.043 (CI = +/-0.088; p = 0.302) | | 0.559 | +4.32% |
| Severity | 2014.1 | 0.042 (CI = +/-0.029; p = 0.009) | -0.044 (CI = +/-0.099; p = 0.343) | | 0.503 | +4.28% |
| Severity | 2014.2 | 0.033 (CI = +/-0.032; p = 0.041) | -0.028 (CI = +/-0.100; p = 0.536) | | 0.303 | +3.39% |
| Severity | 2015.1 | 0.022 (CI = +/-0.036; p = 0.189) | -0.049 (CI = +/-0.102; p = 0.294) | | 0.190 | +2.22% |
| Severity | 2015.2 | 0.015 (CI = +/-0.044; p = 0.441) | -0.038 (CI = +/-0.114; p = 0.440) | | -0.086 | +1.48% |
| | | | | | | |
| Frequency | 2005.1 | -0.034 (CI = +/-0.008; p = 0.000) | -0.105 (CI = +/-0.040; p = 0.000) | 0.156 (CI = +/-0.073; p = 0.000) | 0.799 | -3.31% |
| Frequency | 2005.2 | -0.034 (CI = +/-0.008; p = 0.000) | -0.104 (CI = +/-0.041; p = 0.000) | 0.156 (CI = +/-0.075; p = 0.000) | 0.795 | -3.31% |
| Frequency | 2006.1 | -0.033 (CI = +/-0.009; p = 0.000) | -0.103 (CI = +/-0.043; p = 0.000) | 0.156 (CI = +/-0.076; p = 0.000) | 0.772 | -3.28% |
| Frequency | 2006.2 | -0.034 (CI = +/-0.009; p = 0.000) | -0.100 (CI = +/-0.044; p = 0.000) | 0.153 (CI = +/-0.077; p = 0.000) | 0.776 | -3.32% |
| Frequency | 2007.1 | -0.034 (CI = +/-0.009; p = 0.000) | -0.100 (CI = +/-0.046; p = 0.000) | 0.153 (CI = +/-0.080; p = 0.001) | 0.759 | -3.33% |
| Frequency | 2007.2 | -0.034 (CI = +/-0.009; p = 0.000) | -0.103 (CI = +/-0.048; p = 0.000) | 0.159 (CI = +/-0.083; p = 0.001) | 0.758 | -3.30% |
| Frequency | 2008.1 | -0.034 (CI = +/-0.009; p = 0.000) | -0.106 (CI = +/-0.049; p = 0.000) | 0.153 (CI = +/-0.087; p = 0.001) | 0.754 | -3.33% |
| Frequency | 2008.2 | -0.034 (CI = +/-0.009; p = 0.000) | -0.100 (CI = +/-0.051; p = 0.001) | 0.136 (CI = +/-0.093; p = 0.006) | 0.766 | -3.35% |
| Frequency | 2009.1 | -0.034 (CI = +/-0.010; p = 0.000) | -0.098 (CI = +/-0.053; p = 0.001) | 0.145 (CI = +/-0.106; p = 0.010) | 0.751 | -3.34% |
| Frequency | 2009.2 | -0.034 (CI = +/-0.010; p = 0.000) | -0.091 (CI = +/-0.056; p = 0.003) | 0.107 (CI = +/-0.142; p = 0.131) | 0.758 | -3.34% |
| Frequency | 2010.1 | -0.034 (CI = +/-0.010; p = 0.000) | -0.091 (CI = +/-0.056; p = 0.003) | | 0.759 | -3.34% |
| Frequency | 2010.2 | -0.036 (CI = +/-0.010; p = 0.000) | -0.084 (CI = +/-0.057; p = 0.006) | | 0.777 | -3.56% |
| Frequency | 2011.1 | -0.040 (CI = +/-0.010; p = 0.000) | -0.096 (CI = +/-0.054; p = 0.002) | | 0.814 | -3.93% |
| Frequency | 2011.2 | -0.044 (CI = +/-0.010; p = 0.000) | -0.085 (CI = +/-0.049; p = 0.002) | | 0.865 | -4.33% |
| Frequency | 2012.1 | -0.048 (CI = +/-0.011; p = 0.000) | -0.094 (CI = +/-0.049; p = 0.001) | | 0.873 | -4.64% |
| Frequency | 2012.2 | -0.052 (CI = +/-0.010; p = 0.000) | -0.083 (CI = +/-0.043; p = 0.001) | | 0.911 | -5.06% |
| Frequency | 2013.1 | -0.056 (CI = +/-0.011; p = 0.000) | -0.092 (CI = +/-0.042; p = 0.001) | | 0.917 | -5.40% |
| Frequency | 2013.2 | -0.054 (CI = +/-0.012; p = 0.000) | -0.094 (CI = +/-0.046; p = 0.001) | | 0.907 | -5.29% |
| Frequency | 2014.1 | -0.055 (CI = +/-0.015; p = 0.000) | -0.096 (CI = +/-0.051; p = 0.002) | | 0.875 | -5.34% |
| Frequency | 2014.2 | -0.054 (CI = +/-0.018; p = 0.000) | -0.097 (CI = +/-0.058; p = 0.005) | | 0.859 | -5.28% |
| Frequency | 2015.1 | -0.060 (CI = +/-0.021; p = 0.000) | -0.107 (CI = +/-0.061; p = 0.004) | | 0.852 | -5.82% |
| Frequency | 2015.2 | -0.053 (CI = +/-0.023; p = 0.001) | -0.118 (CI = +/-0.061; p = 0.003) | | 0.864 | -5.14% |

# Bodily Injury

*Coverage = BI*
*End Trend Period = 2019.1*
*Excluded Points = NA*
*Parameters Included: time, scalar_level_change, seasonality*
*Scalar Level Change Start Date = 2010-01-01*

| Fit | Start Date | Time | Seasonality | Scalar Shift | Adjusted R^2 | Implied Trend Rate |
|---|---|---|---|---|---|---|
| Loss Cost | 2005.1 | -0.001 (CI = +/-0.011; p = 0.858) | -0.155 (CI = +/-0.053; p = 0.000) | 0.194 (CI = +/-0.098; p = 0.000) | 0.741 | -0.10% |
| Loss Cost | 2005.2 | -0.001 (CI = +/-0.012; p = 0.902) | -0.157 (CI = +/-0.055; p = 0.000) | 0.194 (CI = +/-0.100; p = 0.001) | 0.723 | -0.07% |
| Loss Cost | 2006.1 | 0.000 (CI = +/-0.012; p = 0.969) | -0.155 (CI = +/-0.057; p = 0.000) | 0.194 (CI = +/-0.102; p = 0.001) | 0.724 | -0.02% |
| Loss Cost | 2006.2 | -0.001 (CI = +/-0.012; p = 0.800) | -0.146 (CI = +/-0.057; p = 0.000) | 0.189 (CI = +/-0.100; p = 0.001) | 0.685 | -0.15% |
| Loss Cost | 2007.1 | -0.002 (CI = +/-0.012; p = 0.756) | -0.149 (CI = +/-0.059; p = 0.000) | 0.186 (CI = +/-0.103; p = 0.001) | 0.680 | -0.18% |
| Loss Cost | 2007.2 | -0.002 (CI = +/-0.012; p = 0.802) | -0.152 (CI = +/-0.062; p = 0.000) | 0.190 (CI = +/-0.107; p = 0.001) | 0.654 | -0.15% |
| Loss Cost | 2008.1 | -0.001 (CI = +/-0.012; p = 0.896) | -0.145 (CI = +/-0.062; p = 0.000) | 0.207 (CI = +/-0.108; p = 0.001) | 0.681 | -0.08% |
| Loss Cost | 2008.2 | -0.001 (CI = +/-0.013; p = 0.862) | -0.140 (CI = +/-0.065; p = 0.000) | 0.194 (CI = +/-0.117; p = 0.003) | 0.592 | -0.11% |
| Loss Cost | 2009.1 | -0.001 (CI = +/-0.013; p = 0.856) | -0.141 (CI = +/-0.068; p = 0.000) | 0.187 (CI = +/-0.135; p = 0.009) | 0.571 | -0.11% |
| Loss Cost | 2009.2 | -0.001 (CI = +/-0.013; p = 0.820) | -0.126 (CI = +/-0.070; p = 0.001) | 0.110 (CI = +/-0.172; p = 0.195) | 0.389 | -0.14% |
| Loss Cost | 2010.1 | -0.001 (CI = +/-0.013; p = 0.820) | -0.126 (CI = +/-0.070; p = 0.001) | | 0.416 | -0.14% |
| Loss Cost | 2010.2 | 0.000 (CI = +/-0.014; p = 0.946) | -0.129 (CI = +/-0.074; p = 0.002) | | 0.413 | -0.05% |
| Loss Cost | 2011.1 | -0.005 (CI = +/-0.015; p = 0.506) | -0.141 (CI = +/-0.073; p = 0.001) | | 0.495 | -0.47% |
| Loss Cost | 2011.2 | -0.010 (CI = +/-0.015; p = 0.178) | -0.126 (CI = +/-0.071; p = 0.002) | | 0.521 | -1.00% |
| Loss Cost | 2012.1 | -0.013 (CI = +/-0.017; p = 0.127) | -0.133 (CI = +/-0.074; p = 0.002) | | 0.534 | -1.28% |
| Loss Cost | 2012.2 | -0.016 (CI = +/-0.020; p = 0.111) | -0.126 (CI = +/-0.080; p = 0.005) | | 0.535 | -1.54% |
| Loss Cost | 2013.1 | -0.016 (CI = +/-0.023; p = 0.147) | -0.128 (CI = +/-0.087; p = 0.008) | | 0.482 | -1.63% |
| Loss Cost | 2013.2 | -0.011 (CI = +/-0.027; p = 0.393) | -0.140 (CI = +/-0.093; p = 0.008) | | 0.516 | -1.06% |
| Loss Cost | 2014.1 | -0.012 (CI = +/-0.033; p = 0.439) | -0.142 (CI = +/-0.104; p = 0.013) | | 0.463 | -1.15% |
| Loss Cost | 2014.2 | -0.022 (CI = +/-0.038; p = 0.216) | -0.123 (CI = +/-0.109; p = 0.033) | | 0.486 | -2.17% |
| Loss Cost | 2015.1 | -0.041 (CI = +/-0.031; p = 0.018) | -0.152 (CI = +/-0.081; p = 0.004) | | 0.786 | -4.02% |
| Loss Cost | 2015.2 | -0.043 (CI = +/-0.044; p = 0.054) | -0.149 (CI = +/-0.100; p = 0.012) | | 0.776 | -4.17% |
| | | | | | | |
| Severity | 2005.1 | 0.033 (CI = +/-0.010; p = 0.000) | -0.051 (CI = +/-0.046; p = 0.032) | 0.037 (CI = +/-0.085; p = 0.380) | 0.870 | +3.33% |
| Severity | 2005.2 | 0.033 (CI = +/-0.010; p = 0.000) | -0.053 (CI = +/-0.048; p = 0.032) | 0.037 (CI = +/-0.087; p = 0.386) | 0.858 | +3.37% |
| Severity | 2006.1 | 0.033 (CI = +/-0.010; p = 0.000) | -0.052 (CI = +/-0.050; p = 0.041) | 0.037 (CI = +/-0.089; p = 0.394) | 0.847 | +3.39% |
| Severity | 2006.2 | 0.033 (CI = +/-0.011; p = 0.000) | -0.047 (CI = +/-0.051; p = 0.068) | 0.034 (CI = +/-0.090; p = 0.441) | 0.824 | +3.31% |
| Severity | 2007.1 | 0.032 (CI = +/-0.011; p = 0.000) | -0.049 (CI = +/-0.053; p = 0.066) | 0.032 (CI = +/-0.092; p = 0.484) | 0.806 | +3.28% |
| Severity | 2007.2 | 0.032 (CI = +/-0.011; p = 0.000) | -0.049 (CI = +/-0.056; p = 0.083) | 0.031 (CI = +/-0.097; p = 0.513) | 0.776 | +3.27% |
| Severity | 2008.1 | 0.033 (CI = +/-0.010; p = 0.000) | -0.039 (CI = +/-0.052; p = 0.137) | 0.053 (CI = +/-0.092; p = 0.240) | 0.817 | +3.38% |
| Severity | 2008.2 | 0.033 (CI = +/-0.011; p = 0.000) | -0.040 (CI = +/-0.056; p = 0.144) | 0.057 (CI = +/-0.100; p = 0.249) | 0.788 | +3.39% |
| Severity | 2009.1 | 0.033 (CI = +/-0.011; p = 0.000) | -0.044 (CI = +/-0.058; p = 0.128) | 0.041 (CI = +/-0.114; p = 0.458) | 0.753 | +3.37% |
| Severity | 2009.2 | 0.033 (CI = +/-0.011; p = 0.000) | -0.036 (CI = +/-0.061; p = 0.230) | 0.002 (CI = +/-0.152; p = 0.977) | 0.693 | +3.35% |
| Severity | 2010.1 | 0.033 (CI = +/-0.011; p = 0.000) | -0.036 (CI = +/-0.061; p = 0.230) | | 0.682 | +3.35% |
| Severity | 2010.2 | 0.037 (CI = +/-0.012; p = 0.000) | -0.048 (CI = +/-0.060; p = 0.111) | | 0.724 | +3.74% |
| Severity | 2011.1 | 0.037 (CI = +/-0.013; p = 0.000) | -0.048 (CI = +/-0.064; p = 0.131) | | 0.695 | +3.73% |
| Severity | 2011.2 | 0.037 (CI = +/-0.015; p = 0.000) | -0.048 (CI = +/-0.070; p = 0.158) | | 0.638 | +3.73% |
| Severity | 2012.1 | 0.037 (CI = +/-0.017; p = 0.001) | -0.046 (CI = +/-0.075; p = 0.204) | | 0.611 | +3.81% |
| Severity | 2012.2 | 0.041 (CI = +/-0.020; p = 0.001) | -0.055 (CI = +/-0.080; p = 0.156) | | 0.603 | +4.18% |
| Severity | 2013.1 | 0.044 (CI = +/-0.023; p = 0.001) | -0.048 (CI = +/-0.085; p = 0.239) | | 0.610 | +4.53% |
| Severity | 2013.2 | 0.050 (CI = +/-0.026; p = 0.002) | -0.060 (CI = +/-0.090; p = 0.166) | | 0.617 | +5.13% |
| Severity | 2014.1 | 0.050 (CI = +/-0.032; p = 0.006) | -0.059 (CI = +/-0.101; p = 0.212) | | 0.569 | +5.16% |
| Severity | 2014.2 | 0.042 (CI = +/-0.038; p = 0.036) | -0.044 (CI = +/-0.109; p = 0.378) | | 0.356 | +4.26% |
| Severity | 2015.1 | 0.030 (CI = +/-0.043; p = 0.140) | -0.061 (CI = +/-0.112; p = 0.230) | | 0.251 | +3.04% |
| Severity | 2015.2 | 0.023 (CI = +/-0.059; p = 0.361) | -0.051 (CI = +/-0.136; p = 0.379) | | -0.061 | +2.34% |
| | | | | | | |
| Frequency | 2005.1 | -0.034 (CI = +/-0.009; p = 0.000) | -0.105 (CI = +/-0.041; p = 0.000) | 0.157 (CI = +/-0.076; p = 0.000) | 0.788 | -3.32% |
| Frequency | 2005.2 | -0.034 (CI = +/-0.009; p = 0.000) | -0.104 (CI = +/-0.043; p = 0.000) | 0.157 (CI = +/-0.078; p = 0.000) | 0.784 | -3.33% |
| Frequency | 2006.1 | -0.034 (CI = +/-0.009; p = 0.000) | -0.102 (CI = +/-0.044; p = 0.000) | 0.157 (CI = +/-0.080; p = 0.000) | 0.760 | -3.30% |
| Frequency | 2006.2 | -0.034 (CI = +/-0.010; p = 0.000) | -0.099 (CI = +/-0.046; p = 0.000) | 0.155 (CI = +/-0.081; p = 0.001) | 0.764 | -3.35% |
| Frequency | 2007.1 | -0.034 (CI = +/-0.010; p = 0.000) | -0.099 (CI = +/-0.048; p = 0.000) | 0.154 (CI = +/-0.084; p = 0.001) | 0.746 | -3.35% |
| Frequency | 2007.2 | -0.034 (CI = +/-0.010; p = 0.000) | -0.103 (CI = +/-0.050; p = 0.000) | 0.160 (CI = +/-0.086; p = 0.001) | 0.746 | -3.32% |
| Frequency | 2008.1 | -0.034 (CI = +/-0.010; p = 0.000) | -0.106 (CI = +/-0.052; p = 0.000) | 0.153 (CI = +/-0.091; p = 0.002) | 0.742 | -3.34% |
| Frequency | 2008.2 | -0.034 (CI = +/-0.010; p = 0.000) | -0.099 (CI = +/-0.053; p = 0.001) | 0.137 (CI = +/-0.097; p = 0.008) | 0.754 | -3.38% |
| Frequency | 2009.1 | -0.034 (CI = +/-0.011; p = 0.000) | -0.097 (CI = +/-0.056; p = 0.002) | 0.146 (CI = +/-0.110; p = 0.012) | 0.738 | -3.37% |
| Frequency | 2009.2 | -0.034 (CI = +/-0.011; p = 0.000) | -0.090 (CI = +/-0.059; p = 0.005) | 0.107 (CI = +/-0.147; p = 0.140) | 0.746 | -3.38% |
| Frequency | 2010.1 | -0.034 (CI = +/-0.011; p = 0.000) | -0.090 (CI = +/-0.059; p = 0.005) | | 0.748 | -3.38% |
| Frequency | 2010.2 | -0.037 (CI = +/-0.012; p = 0.000) | -0.081 (CI = +/-0.060; p = 0.012) | | 0.769 | -3.65% |
| Frequency | 2011.1 | -0.041 (CI = +/-0.012; p = 0.000) | -0.093 (CI = +/-0.057; p = 0.004) | | 0.810 | -4.05% |
| Frequency | 2011.2 | -0.047 (CI = +/-0.011; p = 0.000) | -0.078 (CI = +/-0.051; p = 0.005) | | 0.871 | -4.56% |
| Frequency | 2012.1 | -0.050 (CI = +/-0.011; p = 0.000) | -0.087 (CI = +/-0.049; p = 0.002) | | 0.883 | -4.90% |
| Frequency | 2012.2 | -0.056 (CI = +/-0.010; p = 0.000) | -0.071 (CI = +/-0.039; p = 0.002) | | 0.937 | -5.49% |
| Frequency | 2013.1 | -0.061 (CI = +/-0.009; p = 0.000) | -0.080 (CI = +/-0.034; p = 0.000) | | 0.954 | -5.89% |
| Frequency | 2013.2 | -0.061 (CI = +/-0.011; p = 0.000) | -0.080 (CI = +/-0.038; p = 0.001) | | 0.947 | -5.89% |
| Frequency | 2014.1 | -0.062 (CI = +/-0.013; p = 0.000) | -0.083 (CI = +/-0.042; p = 0.002) | | 0.930 | -6.00% |
| Frequency | 2014.2 | -0.064 (CI = +/-0.017; p = 0.000) | -0.080 (CI = +/-0.049; p = 0.006) | | 0.923 | -6.17% |
| Frequency | 2015.1 | -0.071 (CI = +/-0.016; p = 0.000) | -0.090 (CI = +/-0.042; p = 0.002) | | 0.946 | -6.85% |
| Frequency | 2015.2 | -0.066 (CI = +/-0.020; p = 0.000) | -0.098 (CI = +/-0.047; p = 0.003) | | 0.945 | -6.37% |

# Bodily Injury

*Coverage = BI*
*End Trend Period = 2019.2*
*Excluded Points = 2015.2,2018.2*
*Parameters Included: time, scalar_level_change, seasonality*
*Scalar Level Change Start Date = 2010-01-01*

| Fit | Start Date | Time | Seasonality | Scalar Shift | Adjusted R^2 | Implied Trend Rate |
|---|---|---|---|---|---|---|
| Loss Cost | 2005.1 | -0.004 (CI = +/-0.010; p = 0.491) | -0.141 (CI = +/-0.051; p = 0.000) | 0.201 (CI = +/-0.092; p = 0.000) | 0.725 | -0.35% |
| Loss Cost | 2005.2 | -0.003 (CI = +/-0.011; p = 0.515) | -0.141 (CI = +/-0.054; p = 0.000) | 0.201 (CI = +/-0.095; p = 0.000) | 0.704 | -0.34% |
| Loss Cost | 2006.1 | -0.003 (CI = +/-0.011; p = 0.585) | -0.139 (CI = +/-0.056; p = 0.000) | 0.202 (CI = +/-0.096; p = 0.000) | 0.706 | -0.30% |
| Loss Cost | 2006.2 | -0.004 (CI = +/-0.011; p = 0.415) | -0.129 (CI = +/-0.054; p = 0.000) | 0.194 (CI = +/-0.093; p = 0.000) | 0.670 | -0.43% |
| Loss Cost | 2007.1 | -0.005 (CI = +/-0.011; p = 0.395) | -0.131 (CI = +/-0.057; p = 0.000) | 0.192 (CI = +/-0.095; p = 0.000) | 0.665 | -0.46% |
| Loss Cost | 2007.2 | -0.004 (CI = +/-0.011; p = 0.427) | -0.133 (CI = +/-0.060; p = 0.000) | 0.195 (CI = +/-0.100; p = 0.001) | 0.633 | -0.44% |
| Loss Cost | 2008.1 | -0.004 (CI = +/-0.011; p = 0.495) | -0.125 (CI = +/-0.059; p = 0.000) | 0.212 (CI = +/-0.100; p = 0.000) | 0.671 | -0.37% |
| Loss Cost | 2008.2 | -0.004 (CI = +/-0.011; p = 0.460) | -0.119 (CI = +/-0.061; p = 0.001) | 0.195 (CI = +/-0.107; p = 0.001) | 0.573 | -0.40% |
| Loss Cost | 2009.1 | -0.004 (CI = +/-0.012; p = 0.469) | -0.119 (CI = +/-0.065; p = 0.001) | 0.191 (CI = +/-0.124; p = 0.005) | 0.550 | -0.41% |
| Loss Cost | 2009.2 | -0.004 (CI = +/-0.011; p = 0.404) | -0.101 (CI = +/-0.063; p = 0.004) | 0.099 (CI = +/-0.151; p = 0.182) | 0.345 | -0.44% |
| Loss Cost | 2010.1 | -0.004 (CI = +/-0.011; p = 0.404) | -0.101 (CI = +/-0.063; p = 0.004) | | 0.379 | -0.44% |
| Loss Cost | 2010.2 | -0.004 (CI = +/-0.012; p = 0.492) | -0.102 (CI = +/-0.067; p = 0.006) | | 0.373 | -0.40% |
| Loss Cost | 2011.1 | -0.008 (CI = +/-0.013; p = 0.215) | -0.114 (CI = +/-0.066; p = 0.003) | | 0.472 | -0.76% |
| Loss Cost | 2011.2 | -0.013 (CI = +/-0.012; p = 0.031) | -0.098 (CI = +/-0.058; p = 0.003) | | 0.578 | -1.30% |
| Loss Cost | 2012.1 | -0.015 (CI = +/-0.013; p = 0.030) | -0.104 (CI = +/-0.062; p = 0.004) | | 0.567 | -1.47% |
| Loss Cost | 2012.2 | -0.018 (CI = +/-0.015; p = 0.023) | -0.097 (CI = +/-0.065; p = 0.008) | | 0.594 | -1.75% |
| Loss Cost | 2013.1 | -0.017 (CI = +/-0.017; p = 0.057) | -0.094 (CI = +/-0.073; p = 0.017) | | 0.486 | -1.67% |
| Loss Cost | 2013.2 | -0.012 (CI = +/-0.019; p = 0.191) | -0.104 (CI = +/-0.074; p = 0.012) | | 0.525 | -1.19% |
| Loss Cost | 2014.1 | -0.009 (CI = +/-0.024; p = 0.388) | -0.097 (CI = +/-0.086; p = 0.032) | | 0.379 | -0.92% |
| Loss Cost | 2014.2 | -0.018 (CI = +/-0.026; p = 0.146) | -0.085 (CI = +/-0.083; p = 0.047) | | 0.467 | -1.74% |
| Loss Cost | 2015.1 | -0.032 (CI = +/-0.024; p = 0.019) | -0.118 (CI = +/-0.071; p = 0.008) | | 0.758 | -3.18% |
| | | | | | | |
| Severity | 2005.1 | 0.028 (CI = +/-0.008; p = 0.000) | -0.031 (CI = +/-0.041; p = 0.132) | 0.054 (CI = +/-0.074; p = 0.147) | 0.882 | +2.87% |
| Severity | 2005.2 | 0.028 (CI = +/-0.009; p = 0.000) | -0.032 (CI = +/-0.043; p = 0.143) | 0.054 (CI = +/-0.076; p = 0.156) | 0.870 | +2.88% |
| Severity | 2006.1 | 0.029 (CI = +/-0.009; p = 0.000) | -0.031 (CI = +/-0.045; p = 0.170) | 0.054 (CI = +/-0.078; p = 0.163) | 0.859 | +2.90% |
| Severity | 2006.2 | 0.028 (CI = +/-0.009; p = 0.000) | -0.024 (CI = +/-0.045; p = 0.278) | 0.049 (CI = +/-0.076; p = 0.197) | 0.844 | +2.80% |
| Severity | 2007.1 | 0.027 (CI = +/-0.009; p = 0.000) | -0.026 (CI = +/-0.047; p = 0.257) | 0.047 (CI = +/-0.078; p = 0.228) | 0.825 | +2.77% |
| Severity | 2007.2 | 0.027 (CI = +/-0.009; p = 0.000) | -0.024 (CI = +/-0.049; p = 0.326) | 0.043 (CI = +/-0.082; p = 0.284) | 0.796 | +2.75% |
| Severity | 2008.1 | 0.028 (CI = +/-0.008; p = 0.000) | -0.013 (CI = +/-0.043; p = 0.541) | 0.066 (CI = +/-0.072; p = 0.069) | 0.857 | +2.85% |
| Severity | 2008.2 | 0.028 (CI = +/-0.008; p = 0.000) | -0.012 (CI = +/-0.045; p = 0.585) | 0.065 (CI = +/-0.080; p = 0.104) | 0.831 | +2.85% |
| Severity | 2009.1 | 0.028 (CI = +/-0.009; p = 0.000) | -0.015 (CI = +/-0.047; p = 0.516) | 0.052 (CI = +/-0.090; p = 0.240) | 0.796 | +2.84% |
| Severity | 2009.2 | 0.028 (CI = +/-0.008; p = 0.000) | -0.003 (CI = +/-0.048; p = 0.887) | -0.005 (CI = +/-0.114; p = 0.930) | 0.759 | +2.82% |
| Severity | 2010.1 | 0.028 (CI = +/-0.008; p = 0.000) | -0.003 (CI = +/-0.048; p = 0.887) | | 0.747 | +2.82% |
| Severity | 2010.2 | 0.030 (CI = +/-0.008; p = 0.000) | -0.012 (CI = +/-0.047; p = 0.598) | | 0.781 | +3.08% |
| Severity | 2011.1 | 0.031 (CI = +/-0.010; p = 0.000) | -0.011 (CI = +/-0.050; p = 0.646) | | 0.755 | +3.10% |
| Severity | 2011.2 | 0.029 (CI = +/-0.011; p = 0.000) | -0.008 (CI = +/-0.054; p = 0.766) | | 0.703 | +2.98% |
| Severity | 2012.1 | 0.031 (CI = +/-0.012; p = 0.000) | -0.003 (CI = +/-0.058; p = 0.911) | | 0.688 | +3.13% |
| Severity | 2012.2 | 0.032 (CI = +/-0.014; p = 0.000) | -0.007 (CI = +/-0.062; p = 0.800) | | 0.669 | +3.30% |
| Severity | 2013.1 | 0.037 (CI = +/-0.015; p = 0.000) | 0.007 (CI = +/-0.062; p = 0.813) | | 0.735 | +3.78% |
| Severity | 2013.2 | 0.040 (CI = +/-0.017; p = 0.001) | 0.000 (CI = +/-0.066; p = 0.996) | | 0.735 | +4.10% |
| Severity | 2014.1 | 0.044 (CI = +/-0.020; p = 0.001) | 0.010 (CI = +/-0.073; p = 0.747) | | 0.731 | +4.50% |
| Severity | 2014.2 | 0.034 (CI = +/-0.018; p = 0.003) | 0.025 (CI = +/-0.057; p = 0.322) | | 0.733 | +3.51% |
| Severity | 2015.1 | 0.030 (CI = +/-0.024; p = 0.024) | 0.014 (CI = +/-0.070; p = 0.616) | | 0.548 | +3.03% |
| | | | | | | |
| Frequency | 2005.1 | -0.032 (CI = +/-0.008; p = 0.000) | -0.110 (CI = +/-0.041; p = 0.000) | 0.147 (CI = +/-0.073; p = 0.000) | 0.802 | -3.13% |
| Frequency | 2005.2 | -0.032 (CI = +/-0.009; p = 0.000) | -0.110 (CI = +/-0.042; p = 0.000) | 0.147 (CI = +/-0.075; p = 0.000) | 0.797 | -3.13% |
| Frequency | 2006.1 | -0.032 (CI = +/-0.009; p = 0.000) | -0.108 (CI = +/-0.044; p = 0.000) | 0.148 (CI = +/-0.076; p = 0.001) | 0.774 | -3.10% |
| Frequency | 2006.2 | -0.032 (CI = +/-0.009; p = 0.000) | -0.105 (CI = +/-0.046; p = 0.000) | 0.145 (CI = +/-0.078; p = 0.001) | 0.777 | -3.14% |
| Frequency | 2007.1 | -0.032 (CI = +/-0.009; p = 0.000) | -0.105 (CI = +/-0.048; p = 0.000) | 0.145 (CI = +/-0.080; p = 0.001) | 0.759 | -3.15% |
| Frequency | 2007.2 | -0.032 (CI = +/-0.010; p = 0.000) | -0.110 (CI = +/-0.050; p = 0.000) | 0.151 (CI = +/-0.083; p = 0.001) | 0.761 | -3.11% |
| Frequency | 2008.1 | -0.032 (CI = +/-0.010; p = 0.000) | -0.113 (CI = +/-0.052; p = 0.000) | 0.145 (CI = +/-0.087; p = 0.003) | 0.758 | -3.13% |
| Frequency | 2008.2 | -0.032 (CI = +/-0.010; p = 0.000) | -0.107 (CI = +/-0.053; p = 0.001) | 0.130 (CI = +/-0.094; p = 0.009) | 0.768 | -3.16% |
| Frequency | 2009.1 | -0.032 (CI = +/-0.010; p = 0.000) | -0.105 (CI = +/-0.056; p = 0.001) | 0.139 (CI = +/-0.107; p = 0.014) | 0.752 | -3.15% |
| Frequency | 2009.2 | -0.032 (CI = +/-0.010; p = 0.000) | -0.098 (CI = +/-0.060; p = 0.004) | 0.104 (CI = +/-0.144; p = 0.145) | 0.757 | -3.16% |
| Frequency | 2010.1 | -0.032 (CI = +/-0.010; p = 0.000) | -0.098 (CI = +/-0.060; p = 0.004) | | 0.760 | -3.16% |
| Frequency | 2010.2 | -0.034 (CI = +/-0.011; p = 0.000) | -0.090 (CI = +/-0.062; p = 0.007) | | 0.775 | -3.38% |
| Frequency | 2011.1 | -0.038 (CI = +/-0.011; p = 0.000) | -0.104 (CI = +/-0.059; p = 0.002) | | 0.816 | -3.74% |
| Frequency | 2011.2 | -0.042 (CI = +/-0.011; p = 0.000) | -0.091 (CI = +/-0.054; p = 0.003) | | 0.865 | -4.16% |
| Frequency | 2012.1 | -0.046 (CI = +/-0.011; p = 0.000) | -0.101 (CI = +/-0.054; p = 0.002) | | 0.874 | -4.46% |
| Frequency | 2012.2 | -0.050 (CI = +/-0.011; p = 0.000) | -0.089 (CI = +/-0.049; p = 0.002) | | 0.910 | -4.89% |
| Frequency | 2013.1 | -0.054 (CI = +/-0.012; p = 0.000) | -0.101 (CI = +/-0.048; p = 0.001) | | 0.920 | -5.25% |
| Frequency | 2013.2 | -0.052 (CI = +/-0.014; p = 0.000) | -0.105 (CI = +/-0.052; p = 0.002) | | 0.911 | -5.08% |
| Frequency | 2014.1 | -0.053 (CI = +/-0.017; p = 0.000) | -0.108 (CI = +/-0.061; p = 0.004) | | 0.875 | -5.19% |
| Frequency | 2014.2 | -0.052 (CI = +/-0.022; p = 0.001) | -0.110 (CI = +/-0.070; p = 0.009) | | 0.855 | -5.07% |
| Frequency | 2015.1 | -0.062 (CI = +/-0.025; p = 0.001) | -0.133 (CI = +/-0.072; p = 0.005) | | 0.876 | -6.03% |

# Bodily Injury

*Coverage = BI*
*End Trend Period = 2019.1*
*Excluded Points = 2015.2,2018.2*
*Parameters Included: time, scalar_level_change, seasonality*
*Scalar Level Change Start Date = 2010-01-01*

| Fit | Start Date | Time | Seasonality | Scalar Shift | Adjusted R^2 | Implied Trend Rate |
|---|---|---|---|---|---|---|
| Loss Cost | 2005.1 | -0.002 (CI = +/-0.011; p = 0.672) | -0.144 (CI = +/-0.054; p = 0.000) | 0.195 (CI = +/-0.097; p = 0.000) | 0.721 | -0.24% |
| Loss Cost | 2005.2 | -0.002 (CI = +/-0.012; p = 0.708) | -0.145 (CI = +/-0.056; p = 0.000) | 0.195 (CI = +/-0.099; p = 0.001) | 0.700 | -0.22% |
| Loss Cost | 2006.1 | -0.002 (CI = +/-0.012; p = 0.781) | -0.142 (CI = +/-0.058; p = 0.000) | 0.196 (CI = +/-0.101; p = 0.001) | 0.702 | -0.17% |
| Loss Cost | 2006.2 | -0.003 (CI = +/-0.012; p = 0.559) | -0.131 (CI = +/-0.058; p = 0.000) | 0.190 (CI = +/-0.098; p = 0.001) | 0.664 | -0.35% |
| Loss Cost | 2007.1 | -0.004 (CI = +/-0.013; p = 0.534) | -0.134 (CI = +/-0.060; p = 0.000) | 0.188 (CI = +/-0.100; p = 0.001) | 0.659 | -0.38% |
| Loss Cost | 2007.2 | -0.003 (CI = +/-0.013; p = 0.580) | -0.136 (CI = +/-0.064; p = 0.000) | 0.191 (CI = +/-0.105; p = 0.001) | 0.627 | -0.35% |
| Loss Cost | 2008.1 | -0.003 (CI = +/-0.013; p = 0.650) | -0.128 (CI = +/-0.063; p = 0.000) | 0.208 (CI = +/-0.105; p = 0.001) | 0.665 | -0.28% |
| Loss Cost | 2008.2 | -0.003 (CI = +/-0.013; p = 0.589) | -0.121 (CI = +/-0.066; p = 0.001) | 0.193 (CI = +/-0.112; p = 0.002) | 0.565 | -0.34% |
| Loss Cost | 2009.1 | -0.003 (CI = +/-0.013; p = 0.598) | -0.122 (CI = +/-0.070; p = 0.002) | 0.188 (CI = +/-0.129; p = 0.007) | 0.542 | -0.34% |
| Loss Cost | 2009.2 | -0.004 (CI = +/-0.013; p = 0.483) | -0.101 (CI = +/-0.069; p = 0.007) | 0.099 (CI = +/-0.157; p = 0.199) | 0.331 | -0.42% |
| Loss Cost | 2010.1 | -0.004 (CI = +/-0.013; p = 0.483) | -0.101 (CI = +/-0.069; p = 0.007) | | 0.368 | -0.42% |
| Loss Cost | 2010.2 | -0.004 (CI = +/-0.014; p = 0.588) | -0.103 (CI = +/-0.075; p = 0.011) | | 0.362 | -0.37% |
| Loss Cost | 2011.1 | -0.008 (CI = +/-0.015; p = 0.293) | -0.115 (CI = +/-0.074; p = 0.005) | | 0.462 | -0.75% |
| Loss Cost | 2011.2 | -0.015 (CI = +/-0.014; p = 0.041) | -0.092 (CI = +/-0.065; p = 0.010) | | 0.581 | -1.47% |
| Loss Cost | 2012.1 | -0.017 (CI = +/-0.016; p = 0.039) | -0.098 (CI = +/-0.069; p = 0.010) | | 0.570 | -1.66% |
| Loss Cost | 2012.2 | -0.021 (CI = +/-0.018; p = 0.025) | -0.086 (CI = +/-0.073; p = 0.026) | | 0.614 | -2.10% |
| Loss Cost | 2013.1 | -0.020 (CI = +/-0.021; p = 0.055) | -0.084 (CI = +/-0.082; p = 0.046) | | 0.504 | -2.03% |
| Loss Cost | 2013.2 | -0.015 (CI = +/-0.025; p = 0.211) | -0.097 (CI = +/-0.089; p = 0.037) | | 0.512 | -1.46% |
| Loss Cost | 2014.1 | -0.012 (CI = +/-0.031; p = 0.378) | -0.090 (CI = +/-0.103; p = 0.076) | | 0.332 | -1.19% |
| Loss Cost | 2014.2 | -0.026 (CI = +/-0.033; p = 0.096) | -0.064 (CI = +/-0.097; p = 0.148) | | 0.531 | -2.60% |
| Loss Cost | 2015.1 | -0.042 (CI = +/-0.023; p = 0.007) | -0.098 (CI = +/-0.062; p = 0.012) | | 0.878 | -4.13% |
| | | | | | | |
| Severity | 2005.1 | 0.029 (CI = +/-0.009; p = 0.000) | -0.033 (CI = +/-0.043; p = 0.127) | 0.050 (CI = +/-0.078; p = 0.196) | 0.871 | +2.95% |
| Severity | 2005.2 | 0.029 (CI = +/-0.010; p = 0.000) | -0.034 (CI = +/-0.045; p = 0.137) | 0.050 (CI = +/-0.080; p = 0.207) | 0.857 | +2.96% |
| Severity | 2006.1 | 0.029 (CI = +/-0.010; p = 0.000) | -0.033 (CI = +/-0.047; p = 0.162) | 0.050 (CI = +/-0.082; p = 0.216) | 0.846 | +2.98% |
| Severity | 2006.2 | 0.028 (CI = +/-0.010; p = 0.000) | -0.025 (CI = +/-0.048; p = 0.278) | 0.047 (CI = +/-0.080; p = 0.239) | 0.826 | +2.85% |
| Severity | 2007.1 | 0.028 (CI = +/-0.010; p = 0.000) | -0.027 (CI = +/-0.050; p = 0.261) | 0.045 (CI = +/-0.083; p = 0.272) | 0.805 | +2.82% |
| Severity | 2007.2 | 0.027 (CI = +/-0.011; p = 0.000) | -0.025 (CI = +/-0.052; p = 0.333) | 0.042 (CI = +/-0.086; p = 0.323) | 0.771 | +2.79% |
| Severity | 2008.1 | 0.028 (CI = +/-0.009; p = 0.000) | -0.014 (CI = +/-0.046; p = 0.536) | 0.065 (CI = +/-0.076; p = 0.089) | 0.840 | +2.89% |
| Severity | 2008.2 | 0.028 (CI = +/-0.010; p = 0.000) | -0.013 (CI = +/-0.049; p = 0.580) | 0.064 (CI = +/-0.083; p = 0.124) | 0.809 | +2.88% |
| Severity | 2009.1 | 0.028 (CI = +/-0.010; p = 0.000) | -0.016 (CI = +/-0.051; p = 0.515) | 0.051 (CI = +/-0.095; p = 0.271) | 0.767 | +2.87% |
| Severity | 2009.2 | 0.028 (CI = +/-0.009; p = 0.000) | -0.003 (CI = +/-0.052; p = 0.893) | -0.005 (CI = +/-0.119; p = 0.932) | 0.717 | +2.82% |
| Severity | 2010.1 | 0.028 (CI = +/-0.009; p = 0.000) | -0.003 (CI = +/-0.052; p = 0.893) | | 0.704 | +2.82% |
| Severity | 2010.2 | 0.031 (CI = +/-0.010; p = 0.000) | -0.015 (CI = +/-0.052; p = 0.554) | | 0.747 | +3.16% |
| Severity | 2011.1 | 0.031 (CI = +/-0.011; p = 0.000) | -0.014 (CI = +/-0.056; p = 0.601) | | 0.715 | +3.18% |
| Severity | 2011.2 | 0.030 (CI = +/-0.013; p = 0.000) | -0.010 (CI = +/-0.061; p = 0.735) | | 0.650 | +3.05% |
| Severity | 2012.1 | 0.032 (CI = +/-0.015; p = 0.001) | -0.005 (CI = +/-0.065; p = 0.860) | | 0.634 | +3.20% |
| Severity | 2012.2 | 0.034 (CI = +/-0.018; p = 0.002) | -0.012 (CI = +/-0.072; p = 0.712) | | 0.616 | +3.46% |
| Severity | 2013.1 | 0.039 (CI = +/-0.018; p = 0.001) | 0.001 (CI = +/-0.071; p = 0.971) | | 0.697 | +3.98% |
| Severity | 2013.2 | 0.044 (CI = +/-0.022; p = 0.002) | -0.011 (CI = +/-0.076; p = 0.746) | | 0.714 | +4.53% |
| Severity | 2014.1 | 0.048 (CI = +/-0.025; p = 0.003) | -0.001 (CI = +/-0.085; p = 0.982) | | 0.716 | +4.96% |
| Severity | 2014.2 | 0.036 (CI = +/-0.025; p = 0.015) | 0.022 (CI = +/-0.074; p = 0.474) | | 0.676 | +3.63% |
| Severity | 2015.1 | 0.031 (CI = +/-0.034; p = 0.065) | 0.012 (CI = +/-0.092; p = 0.729) | | 0.429 | +3.14% |
| | | | | | | |
| Frequency | 2005.1 | -0.031 (CI = +/-0.009; p = 0.000) | -0.111 (CI = +/-0.043; p = 0.000) | 0.145 (CI = +/-0.077; p = 0.001) | 0.789 | -3.09% |
| Frequency | 2005.2 | -0.031 (CI = +/-0.010; p = 0.000) | -0.111 (CI = +/-0.045; p = 0.000) | 0.145 (CI = +/-0.079; p = 0.001) | 0.785 | -3.09% |
| Frequency | 2006.1 | -0.031 (CI = +/-0.010; p = 0.000) | -0.109 (CI = +/-0.046; p = 0.000) | 0.145 (CI = +/-0.080; p = 0.001) | 0.760 | -3.06% |
| Frequency | 2006.2 | -0.032 (CI = +/-0.010; p = 0.000) | -0.106 (CI = +/-0.049; p = 0.000) | 0.144 (CI = +/-0.082; p = 0.002) | 0.762 | -3.11% |
| Frequency | 2007.1 | -0.032 (CI = +/-0.011; p = 0.000) | -0.106 (CI = +/-0.051; p = 0.000) | 0.143 (CI = +/-0.085; p = 0.002) | 0.744 | -3.11% |
| Frequency | 2007.2 | -0.031 (CI = +/-0.011; p = 0.000) | -0.111 (CI = +/-0.053; p = 0.000) | 0.149 (CI = +/-0.087; p = 0.002) | 0.747 | -3.05% |
| Frequency | 2008.1 | -0.031 (CI = +/-0.011; p = 0.000) | -0.114 (CI = +/-0.055; p = 0.000) | 0.143 (CI = +/-0.092; p = 0.004) | 0.744 | -3.08% |
| Frequency | 2008.2 | -0.032 (CI = +/-0.011; p = 0.000) | -0.108 (CI = +/-0.058; p = 0.001) | 0.129 (CI = +/-0.098; p = 0.013) | 0.753 | -3.13% |
| Frequency | 2009.1 | -0.032 (CI = +/-0.012; p = 0.000) | -0.106 (CI = +/-0.061; p = 0.002) | 0.138 (CI = +/-0.112; p = 0.020) | 0.736 | -3.12% |
| Frequency | 2009.2 | -0.032 (CI = +/-0.012; p = 0.000) | -0.098 (CI = +/-0.066; p = 0.006) | 0.104 (CI = +/-0.150; p = 0.160) | 0.741 | -3.15% |
| Frequency | 2010.1 | -0.032 (CI = +/-0.012; p = 0.000) | -0.098 (CI = +/-0.066; p = 0.006) | | 0.745 | -3.15% |
| Frequency | 2010.2 | -0.035 (CI = +/-0.013; p = 0.000) | -0.089 (CI = +/-0.069; p = 0.015) | | 0.762 | -3.42% |
| Frequency | 2011.1 | -0.039 (CI = +/-0.013; p = 0.000) | -0.101 (CI = +/-0.065; p = 0.005) | | 0.806 | -3.81% |
| Frequency | 2011.2 | -0.045 (CI = +/-0.013; p = 0.000) | -0.083 (CI = +/-0.060; p = 0.011) | | 0.864 | -4.38% |
| Frequency | 2012.1 | -0.048 (CI = +/-0.013; p = 0.000) | -0.093 (CI = +/-0.059; p = 0.006) | | 0.876 | -4.71% |
| Frequency | 2012.2 | -0.055 (CI = +/-0.012; p = 0.000) | -0.074 (CI = +/-0.049; p = 0.008) | | 0.931 | -5.38% |
| Frequency | 2013.1 | -0.060 (CI = +/-0.011; p = 0.000) | -0.085 (CI = +/-0.044; p = 0.002) | | 0.949 | -5.78% |
| Frequency | 2013.2 | -0.059 (CI = +/-0.014; p = 0.000) | -0.086 (CI = +/-0.051; p = 0.005) | | 0.940 | -5.73% |
| Frequency | 2014.1 | -0.060 (CI = +/-0.018; p = 0.000) | -0.090 (CI = +/-0.059; p = 0.010) | | 0.917 | -5.86% |
| Frequency | 2014.2 | -0.062 (CI = +/-0.025; p = 0.001) | -0.087 (CI = +/-0.072; p = 0.028) | | 0.903 | -6.01% |
| Frequency | 2015.1 | -0.073 (CI = +/-0.020; p = 0.001) | -0.110 (CI = +/-0.055; p = 0.005) | | 0.955 | -7.05% |

# Property Damage

*Coverage = PD*
*End Trend Period = 2020.1*
*Excluded Points = NA*
*Parameters Included: time, seasonality*

| Fit | Start Date | Time | Seasonality | Adjusted R^2 | Implied Trend Rate |
|---|---|---|---|---|---|
| Loss Cost | 2005.1 | 0.044 (CI = +/-0.005; p = 0.000) | -0.049 (CI = +/-0.048; p = 0.048) | 0.902 | +4.48% |
| Loss Cost | 2005.2 | 0.044 (CI = +/-0.006; p = 0.000) | -0.049 (CI = +/-0.050; p = 0.055) | 0.892 | +4.49% |
| Loss Cost | 2006.1 | 0.044 (CI = +/-0.006; p = 0.000) | -0.048 (CI = +/-0.052; p = 0.068) | 0.884 | +4.51% |
| Loss Cost | 2006.2 | 0.043 (CI = +/-0.007; p = 0.000) | -0.045 (CI = +/-0.054; p = 0.099) | 0.869 | +4.43% |
| Loss Cost | 2007.1 | 0.042 (CI = +/-0.007; p = 0.000) | -0.051 (CI = +/-0.054; p = 0.062) | 0.859 | +4.28% |
| Loss Cost | 2007.2 | 0.043 (CI = +/-0.007; p = 0.000) | -0.056 (CI = +/-0.055; p = 0.048) | 0.853 | +4.40% |
| Loss Cost | 2008.1 | 0.043 (CI = +/-0.008; p = 0.000) | -0.057 (CI = +/-0.058; p = 0.053) | 0.839 | +4.37% |
| Loss Cost | 2008.2 | 0.042 (CI = +/-0.009; p = 0.000) | -0.052 (CI = +/-0.060; p = 0.082) | 0.813 | +4.26% |
| Loss Cost | 2009.1 | 0.041 (CI = +/-0.009; p = 0.000) | -0.054 (CI = +/-0.062; p = 0.085) | 0.794 | +4.21% |
| Loss Cost | 2009.2 | 0.040 (CI = +/-0.010; p = 0.000) | -0.050 (CI = +/-0.065; p = 0.124) | 0.758 | +4.10% |
| Loss Cost | 2010.1 | 0.039 (CI = +/-0.011; p = 0.000) | -0.054 (CI = +/-0.068; p = 0.117) | 0.730 | +4.00% |
| Loss Cost | 2010.2 | 0.035 (CI = +/-0.011; p = 0.000) | -0.037 (CI = +/-0.063; p = 0.227) | 0.695 | +3.52% |
| Loss Cost | 2011.1 | 0.032 (CI = +/-0.012; p = 0.000) | -0.045 (CI = +/-0.063; p = 0.148) | 0.659 | +3.25% |
| Loss Cost | 2011.2 | 0.029 (CI = +/-0.012; p = 0.000) | -0.035 (CI = +/-0.064; p = 0.259) | 0.579 | +2.91% |
| Loss Cost | 2012.1 | 0.025 (CI = +/-0.013; p = 0.001) | -0.045 (CI = +/-0.063; p = 0.147) | 0.531 | +2.55% |
| Loss Cost | 2012.2 | 0.017 (CI = +/-0.010; p = 0.002) | -0.023 (CI = +/-0.044; p = 0.287) | 0.480 | +1.74% |
| Loss Cost | 2013.1 | 0.015 (CI = +/-0.011; p = 0.008) | -0.027 (CI = +/-0.046; p = 0.215) | 0.411 | +1.54% |
| Loss Cost | 2013.2 | 0.013 (CI = +/-0.012; p = 0.038) | -0.020 (CI = +/-0.047; p = 0.361) | 0.236 | +1.26% |
| Loss Cost | 2014.1 | 0.017 (CI = +/-0.011; p = 0.007) | -0.010 (CI = +/-0.043; p = 0.608) | 0.444 | +1.74% |
| Loss Cost | 2014.2 | 0.016 (CI = +/-0.014; p = 0.027) | -0.008 (CI = +/-0.048; p = 0.726) | 0.308 | +1.62% |
| Loss Cost | 2015.1 | 0.015 (CI = +/-0.017; p = 0.076) | -0.010 (CI = +/-0.053; p = 0.676) | 0.190 | +1.49% |
| Loss Cost | 2015.2 | 0.018 (CI = +/-0.021; p = 0.089) | -0.015 (CI = +/-0.060; p = 0.574) | 0.180 | +1.77% |
| | | | | | |
| Severity | 2005.1 | 0.050 (CI = +/-0.005; p = 0.000) | -0.016 (CI = +/-0.043; p = 0.455) | 0.939 | +5.13% |
| Severity | 2005.2 | 0.051 (CI = +/-0.005; p = 0.000) | -0.019 (CI = +/-0.044; p = 0.379) | 0.936 | +5.20% |
| Severity | 2006.1 | 0.052 (CI = +/-0.005; p = 0.000) | -0.015 (CI = +/-0.044; p = 0.496) | 0.934 | +5.29% |
| Severity | 2006.2 | 0.052 (CI = +/-0.006; p = 0.000) | -0.015 (CI = +/-0.046; p = 0.514) | 0.927 | +5.29% |
| Severity | 2007.1 | 0.051 (CI = +/-0.006; p = 0.000) | -0.017 (CI = +/-0.048; p = 0.473) | 0.919 | +5.24% |
| Severity | 2007.2 | 0.051 (CI = +/-0.007; p = 0.000) | -0.017 (CI = +/-0.050; p = 0.484) | 0.909 | +5.25% |
| Severity | 2008.1 | 0.054 (CI = +/-0.006; p = 0.000) | -0.007 (CI = +/-0.046; p = 0.762) | 0.926 | +5.51% |
| Severity | 2008.2 | 0.056 (CI = +/-0.006; p = 0.000) | -0.016 (CI = +/-0.044; p = 0.465) | 0.934 | +5.74% |
| Severity | 2009.1 | 0.059 (CI = +/-0.006; p = 0.000) | -0.004 (CI = +/-0.038; p = 0.807) | 0.955 | +6.05% |
| Severity | 2009.2 | 0.060 (CI = +/-0.006; p = 0.000) | -0.010 (CI = +/-0.038; p = 0.571) | 0.956 | +6.21% |
| Severity | 2010.1 | 0.061 (CI = +/-0.006; p = 0.000) | -0.008 (CI = +/-0.039; p = 0.673) | 0.951 | +6.29% |
| Severity | 2010.2 | 0.060 (CI = +/-0.007; p = 0.000) | -0.005 (CI = +/-0.041; p = 0.818) | 0.944 | +6.18% |
| Severity | 2011.1 | 0.059 (CI = +/-0.008; p = 0.000) | -0.006 (CI = +/-0.043; p = 0.764) | 0.934 | +6.12% |
| Severity | 2011.2 | 0.058 (CI = +/-0.009; p = 0.000) | 0.000 (CI = +/-0.044; p = 0.985) | 0.924 | +5.93% |
| Severity | 2012.1 | 0.056 (CI = +/-0.009; p = 0.000) | -0.006 (CI = +/-0.045; p = 0.769) | 0.913 | +5.71% |
| Severity | 2012.2 | 0.051 (CI = +/-0.009; p = 0.000) | 0.006 (CI = +/-0.040; p = 0.758) | 0.918 | +5.26% |
| Severity | 2013.1 | 0.052 (CI = +/-0.010; p = 0.000) | 0.007 (CI = +/-0.043; p = 0.719) | 0.903 | +5.32% |
| Severity | 2013.2 | 0.051 (CI = +/-0.012; p = 0.000) | 0.008 (CI = +/-0.047; p = 0.709) | 0.881 | +5.28% |
| Severity | 2014.1 | 0.056 (CI = +/-0.012; p = 0.000) | 0.017 (CI = +/-0.045; p = 0.415) | 0.899 | +5.72% |
| Severity | 2014.2 | 0.053 (CI = +/-0.014; p = 0.000) | 0.022 (CI = +/-0.049; p = 0.344) | 0.874 | +5.49% |
| Severity | 2015.1 | 0.055 (CI = +/-0.017; p = 0.000) | 0.025 (CI = +/-0.054; p = 0.324) | 0.846 | +5.67% |
| Severity | 2015.2 | 0.050 (CI = +/-0.020; p = 0.001) | 0.034 (CI = +/-0.058; p = 0.208) | 0.811 | +5.14% |
| | | | | | |
| Frequency | 2005.1 | -0.006 (CI = +/-0.006; p = 0.040) | -0.033 (CI = +/-0.053; p = 0.212) | 0.124 | -0.62% |
| Frequency | 2005.2 | -0.007 (CI = +/-0.006; p = 0.037) | -0.030 (CI = +/-0.055; p = 0.268) | 0.133 | -0.68% |
| Frequency | 2006.1 | -0.007 (CI = +/-0.007; p = 0.032) | -0.033 (CI = +/-0.056; p = 0.235) | 0.142 | -0.74% |
| Frequency | 2006.2 | -0.008 (CI = +/-0.007; p = 0.028) | -0.030 (CI = +/-0.058; p = 0.302) | 0.153 | -0.81% |
| Frequency | 2007.1 | -0.009 (CI = +/-0.008; p = 0.022) | -0.034 (CI = +/-0.060; p = 0.249) | 0.173 | -0.91% |
| Frequency | 2007.2 | -0.008 (CI = +/-0.008; p = 0.053) | -0.039 (CI = +/-0.062; p = 0.206) | 0.145 | -0.81% |
| Frequency | 2008.1 | -0.011 (CI = +/-0.008; p = 0.011) | -0.050 (CI = +/-0.058; p = 0.089) | 0.270 | -1.08% |
| Frequency | 2008.2 | -0.014 (CI = +/-0.008; p = 0.001) | -0.037 (CI = +/-0.054; p = 0.171) | 0.397 | -1.40% |
| Frequency | 2009.1 | -0.018 (CI = +/-0.007; p = 0.000) | -0.050 (CI = +/-0.047; p = 0.038) | 0.576 | -1.74% |
| Frequency | 2009.2 | -0.020 (CI = +/-0.007; p = 0.000) | -0.040 (CI = +/-0.044; p = 0.075) | 0.656 | -1.99% |
| Frequency | 2010.1 | -0.022 (CI = +/-0.007; p = 0.000) | -0.046 (CI = +/-0.044; p = 0.045) | 0.675 | -2.15% |
| Frequency | 2010.2 | -0.025 (CI = +/-0.007; p = 0.000) | -0.033 (CI = +/-0.038; p = 0.084) | 0.792 | -2.51% |
| Frequency | 2011.1 | -0.027 (CI = +/-0.007; p = 0.000) | -0.039 (CI = +/-0.037; p = 0.037) | 0.815 | -2.71% |
| Frequency | 2011.2 | -0.029 (CI = +/-0.007; p = 0.000) | -0.035 (CI = +/-0.038; p = 0.070) | 0.821 | -2.85% |
| Frequency | 2012.1 | -0.030 (CI = +/-0.008; p = 0.000) | -0.039 (CI = +/-0.039; p = 0.051) | 0.815 | -2.99% |
| Frequency | 2012.2 | -0.034 (CI = +/-0.007; p = 0.000) | -0.028 (CI = +/-0.034; p = 0.099) | 0.873 | -3.35% |
| Frequency | 2013.1 | -0.037 (CI = +/-0.008; p = 0.000) | -0.035 (CI = +/-0.033; p = 0.043) | 0.888 | -3.59% |
| Frequency | 2013.2 | -0.039 (CI = +/-0.008; p = 0.000) | -0.029 (CI = +/-0.034; p = 0.088) | 0.898 | -3.82% |
| Frequency | 2014.1 | -0.038 (CI = +/-0.010; p = 0.000) | -0.027 (CI = +/-0.037; p = 0.128) | 0.866 | -3.76% |
| Frequency | 2014.2 | -0.037 (CI = +/-0.012; p = 0.000) | -0.029 (CI = +/-0.041; p = 0.140) | 0.837 | -3.67% |
| Frequency | 2015.1 | -0.040 (CI = +/-0.013; p = 0.000) | -0.035 (CI = +/-0.043; p = 0.099) | 0.831 | -3.96% |
| Frequency | 2015.2 | -0.033 (CI = +/-0.011; p = 0.000) | -0.049 (CI = +/-0.032; p = 0.008) | 0.889 | -3.20% |

# Property Damage

*Coverage = PD*
*End Trend Period = 2020.1*
*Excluded Points = NA*
*Parameters Included: time*

| Fit | Start Date | Time | Adjusted R^2 | Implied Trend Rate |
|---|---|---|---|---|
| Loss Cost | 2005.1 | 0.044 (CI = +/-0.006; p = 0.000) | 0.891 | +4.48% |
| Loss Cost | 2005.2 | 0.044 (CI = +/-0.006; p = 0.000) | 0.880 | +4.45% |
| Loss Cost | 2006.1 | 0.044 (CI = +/-0.007; p = 0.000) | 0.873 | +4.51% |
| Loss Cost | 2006.2 | 0.043 (CI = +/-0.007; p = 0.000) | 0.859 | +4.40% |
| Loss Cost | 2007.1 | 0.042 (CI = +/-0.007; p = 0.000) | 0.843 | +4.28% |
| Loss Cost | 2007.2 | 0.043 (CI = +/-0.008; p = 0.000) | 0.833 | +4.34% |
| Loss Cost | 2008.1 | 0.043 (CI = +/-0.009; p = 0.000) | 0.817 | +4.37% |
| Loss Cost | 2008.2 | 0.041 (CI = +/-0.009; p = 0.000) | 0.794 | +4.20% |
| Loss Cost | 2009.1 | 0.041 (CI = +/-0.010; p = 0.000) | 0.772 | +4.21% |
| Loss Cost | 2009.2 | 0.040 (CI = +/-0.011; p = 0.000) | 0.739 | +4.03% |
| Loss Cost | 2010.1 | 0.039 (CI = +/-0.012; p = 0.000) | 0.706 | +4.00% |
| Loss Cost | 2010.2 | 0.034 (CI = +/-0.011; p = 0.000) | 0.686 | +3.46% |
| Loss Cost | 2011.1 | 0.032 (CI = +/-0.012; p = 0.000) | 0.633 | +3.25% |
| Loss Cost | 2011.2 | 0.028 (CI = +/-0.012; p = 0.000) | 0.569 | +2.84% |
| Loss Cost | 2012.1 | 0.025 (CI = +/-0.013; p = 0.001) | 0.488 | +2.55% |
| Loss Cost | 2012.2 | 0.017 (CI = +/-0.009; p = 0.002) | 0.471 | +1.68% |
| Loss Cost | 2013.1 | 0.015 (CI = +/-0.011; p = 0.009) | 0.379 | +1.54% |
| Loss Cost | 2013.2 | 0.012 (CI = +/-0.011; p = 0.043) | 0.241 | +1.20% |
| Loss Cost | 2014.1 | 0.017 (CI = +/-0.011; p = 0.005) | 0.480 | +1.74% |
| Loss Cost | 2014.2 | 0.016 (CI = +/-0.013; p = 0.021) | 0.368 | +1.59% |
| Loss Cost | 2015.1 | 0.015 (CI = +/-0.016; p = 0.061) | 0.263 | +1.49% |
| Loss Cost | 2015.2 | 0.017 (CI = +/-0.019; p = 0.082) | 0.247 | +1.68% |
| | | | | |
| Severity | 2005.1 | 0.050 (CI = +/-0.005; p = 0.000) | 0.940 | +5.13% |
| Severity | 2005.2 | 0.051 (CI = +/-0.005; p = 0.000) | 0.936 | +5.18% |
| Severity | 2006.1 | 0.052 (CI = +/-0.005; p = 0.000) | 0.936 | +5.29% |
| Severity | 2006.2 | 0.051 (CI = +/-0.006; p = 0.000) | 0.928 | +5.27% |
| Severity | 2007.1 | 0.051 (CI = +/-0.006; p = 0.000) | 0.920 | +5.24% |
| Severity | 2007.2 | 0.051 (CI = +/-0.007; p = 0.000) | 0.911 | +5.23% |
| Severity | 2008.1 | 0.054 (CI = +/-0.006; p = 0.000) | 0.929 | +5.51% |
| Severity | 2008.2 | 0.056 (CI = +/-0.006; p = 0.000) | 0.936 | +5.72% |
| Severity | 2009.1 | 0.059 (CI = +/-0.006; p = 0.000) | 0.957 | +6.05% |
| Severity | 2009.2 | 0.060 (CI = +/-0.006; p = 0.000) | 0.957 | +6.20% |
| Severity | 2010.1 | 0.061 (CI = +/-0.006; p = 0.000) | 0.953 | +6.29% |
| Severity | 2010.2 | 0.060 (CI = +/-0.007; p = 0.000) | 0.947 | +6.17% |
| Severity | 2011.1 | 0.059 (CI = +/-0.008; p = 0.000) | 0.938 | +6.12% |
| Severity | 2011.2 | 0.058 (CI = +/-0.008; p = 0.000) | 0.929 | +5.93% |
| Severity | 2012.1 | 0.056 (CI = +/-0.009; p = 0.000) | 0.918 | +5.71% |
| Severity | 2012.2 | 0.051 (CI = +/-0.008; p = 0.000) | 0.923 | +5.28% |
| Severity | 2013.1 | 0.052 (CI = +/-0.009; p = 0.000) | 0.909 | +5.32% |
| Severity | 2013.2 | 0.052 (CI = +/-0.011; p = 0.000) | 0.889 | +5.31% |
| Severity | 2014.1 | 0.056 (CI = +/-0.012; p = 0.000) | 0.902 | +5.72% |
| Severity | 2014.2 | 0.054 (CI = +/-0.014; p = 0.000) | 0.874 | +5.59% |
| Severity | 2015.1 | 0.055 (CI = +/-0.017; p = 0.000) | 0.844 | +5.67% |
| Severity | 2015.2 | 0.052 (CI = +/-0.020; p = 0.000) | 0.789 | +5.35% |
| | | | | |
| Frequency | 2005.1 | -0.006 (CI = +/-0.006; p = 0.042) | 0.105 | -0.62% |
| Frequency | 2005.2 | -0.007 (CI = +/-0.006; p = 0.032) | 0.124 | -0.70% |
| Frequency | 2006.1 | -0.007 (CI = +/-0.007; p = 0.033) | 0.126 | -0.74% |
| Frequency | 2006.2 | -0.008 (CI = +/-0.007; p = 0.024) | 0.149 | -0.83% |
| Frequency | 2007.1 | -0.009 (CI = +/-0.008; p = 0.022) | 0.160 | -0.91% |
| Frequency | 2007.2 | -0.008 (CI = +/-0.008; p = 0.046) | 0.120 | -0.84% |
| Frequency | 2008.1 | -0.011 (CI = +/-0.008; p = 0.014) | 0.201 | -1.08% |
| Frequency | 2008.2 | -0.014 (CI = +/-0.008; p = 0.001) | 0.369 | -1.44% |
| Frequency | 2009.1 | -0.018 (CI = +/-0.008; p = 0.000) | 0.497 | -1.74% |
| Frequency | 2009.2 | -0.021 (CI = +/-0.007; p = 0.000) | 0.612 | -2.04% |
| Frequency | 2010.1 | -0.022 (CI = +/-0.008; p = 0.000) | 0.612 | -2.15% |
| Frequency | 2010.2 | -0.026 (CI = +/-0.007; p = 0.000) | 0.764 | -2.56% |
| Frequency | 2011.1 | -0.027 (CI = +/-0.007; p = 0.000) | 0.770 | -2.71% |
| Frequency | 2011.2 | -0.030 (CI = +/-0.008; p = 0.000) | 0.789 | -2.91% |
| Frequency | 2012.1 | -0.030 (CI = +/-0.009; p = 0.000) | 0.771 | -2.99% |
| Frequency | 2012.2 | -0.035 (CI = +/-0.008; p = 0.000) | 0.854 | -3.41% |
| Frequency | 2013.1 | -0.037 (CI = +/-0.009; p = 0.000) | 0.852 | -3.59% |
| Frequency | 2013.2 | -0.040 (CI = +/-0.009; p = 0.000) | 0.876 | -3.90% |
| Frequency | 2014.1 | -0.038 (CI = +/-0.010; p = 0.000) | 0.844 | -3.76% |
| Frequency | 2014.2 | -0.039 (CI = +/-0.012; p = 0.000) | 0.811 | -3.79% |
| Frequency | 2015.1 | -0.040 (CI = +/-0.015; p = 0.000) | 0.785 | -3.96% |
| Frequency | 2015.2 | -0.036 (CI = +/-0.017; p = 0.001) | 0.715 | -3.49% |

# Property Damage

*Coverage = PD*
*End Trend Period = 2020.1*
*Excluded Points = 2019.1*
*Parameters Included: time*

| Fit | Start Date | Time | Adjusted R^2 | Implied Trend Rate |
|---|---|---|---|---|
| Loss Cost | 2005.1 | 0.045 (CI = +/-0.006; p = 0.000) | 0.896 | +4.60% |
| Loss Cost | 2005.2 | 0.045 (CI = +/-0.006; p = 0.000) | 0.886 | +4.58% |
| Loss Cost | 2006.1 | 0.045 (CI = +/-0.007; p = 0.000) | 0.880 | +4.64% |
| Loss Cost | 2006.2 | 0.044 (CI = +/-0.007; p = 0.000) | 0.866 | +4.53% |
| Loss Cost | 2007.1 | 0.043 (CI = +/-0.007; p = 0.000) | 0.851 | +4.43% |
| Loss Cost | 2007.2 | 0.044 (CI = +/-0.008; p = 0.000) | 0.841 | +4.50% |
| Loss Cost | 2008.1 | 0.044 (CI = +/-0.009; p = 0.000) | 0.827 | +4.54% |
| Loss Cost | 2008.2 | 0.043 (CI = +/-0.009; p = 0.000) | 0.804 | +4.37% |
| Loss Cost | 2009.1 | 0.043 (CI = +/-0.010; p = 0.000) | 0.784 | +4.40% |
| Loss Cost | 2009.2 | 0.041 (CI = +/-0.011; p = 0.000) | 0.752 | +4.23% |
| Loss Cost | 2010.1 | 0.041 (CI = +/-0.012; p = 0.000) | 0.722 | +4.21% |
| Loss Cost | 2010.2 | 0.036 (CI = +/-0.011; p = 0.000) | 0.704 | +3.65% |
| Loss Cost | 2011.1 | 0.034 (CI = +/-0.013; p = 0.000) | 0.654 | +3.45% |
| Loss Cost | 2011.2 | 0.030 (CI = +/-0.013; p = 0.000) | 0.594 | +3.04% |
| Loss Cost | 2012.1 | 0.027 (CI = +/-0.014; p = 0.001) | 0.516 | +2.74% |
| Loss Cost | 2012.2 | 0.018 (CI = +/-0.010; p = 0.001) | 0.519 | +1.85% |
| Loss Cost | 2013.1 | 0.017 (CI = +/-0.011; p = 0.006) | 0.432 | +1.72% |
| Loss Cost | 2013.2 | 0.014 (CI = +/-0.012; p = 0.031) | 0.301 | +1.38% |
| Loss Cost | 2014.1 | 0.020 (CI = +/-0.011; p = 0.003) | 0.568 | +1.97% |
| Loss Cost | 2014.2 | 0.018 (CI = +/-0.013; p = 0.012) | 0.467 | +1.84% |
| Loss Cost | 2015.1 | 0.017 (CI = +/-0.016; p = 0.037) | 0.367 | +1.76% |
| Loss Cost | 2015.2 | 0.020 (CI = +/-0.020; p = 0.053) | 0.357 | +1.99% |
| | | | | |
| Severity | 2005.1 | 0.050 (CI = +/-0.005; p = 0.000) | 0.935 | +5.09% |
| Severity | 2005.2 | 0.050 (CI = +/-0.005; p = 0.000) | 0.931 | +5.14% |
| Severity | 2006.1 | 0.051 (CI = +/-0.006; p = 0.000) | 0.930 | +5.25% |
| Severity | 2006.2 | 0.051 (CI = +/-0.006; p = 0.000) | 0.923 | +5.23% |
| Severity | 2007.1 | 0.051 (CI = +/-0.006; p = 0.000) | 0.913 | +5.19% |
| Severity | 2007.2 | 0.050 (CI = +/-0.007; p = 0.000) | 0.903 | +5.17% |
| Severity | 2008.1 | 0.053 (CI = +/-0.007; p = 0.000) | 0.923 | +5.46% |
| Severity | 2008.2 | 0.055 (CI = +/-0.007; p = 0.000) | 0.930 | +5.68% |
| Severity | 2009.1 | 0.059 (CI = +/-0.006; p = 0.000) | 0.953 | +6.03% |
| Severity | 2009.2 | 0.060 (CI = +/-0.006; p = 0.000) | 0.953 | +6.19% |
| Severity | 2010.1 | 0.061 (CI = +/-0.007; p = 0.000) | 0.949 | +6.27% |
| Severity | 2010.2 | 0.060 (CI = +/-0.007; p = 0.000) | 0.941 | +6.15% |
| Severity | 2011.1 | 0.059 (CI = +/-0.008; p = 0.000) | 0.931 | +6.10% |
| Severity | 2011.2 | 0.057 (CI = +/-0.009; p = 0.000) | 0.921 | +5.89% |
| Severity | 2012.1 | 0.055 (CI = +/-0.010; p = 0.000) | 0.910 | +5.66% |
| Severity | 2012.2 | 0.051 (CI = +/-0.009; p = 0.000) | 0.915 | +5.19% |
| Severity | 2013.1 | 0.051 (CI = +/-0.010; p = 0.000) | 0.899 | +5.23% |
| Severity | 2013.2 | 0.051 (CI = +/-0.012; p = 0.000) | 0.877 | +5.21% |
| Severity | 2014.1 | 0.055 (CI = +/-0.013; p = 0.000) | 0.891 | +5.62% |
| Severity | 2014.2 | 0.053 (CI = +/-0.015; p = 0.000) | 0.860 | +5.48% |
| Severity | 2015.1 | 0.054 (CI = +/-0.019; p = 0.000) | 0.827 | +5.55% |
| Severity | 2015.2 | 0.051 (CI = +/-0.023; p = 0.001) | 0.767 | +5.21% |
| | | | | |
| Frequency | 2005.1 | -0.005 (CI = +/-0.006; p = 0.116) | 0.053 | -0.47% |
| Frequency | 2005.2 | -0.005 (CI = +/-0.006; p = 0.090) | 0.069 | -0.54% |
| Frequency | 2006.1 | -0.006 (CI = +/-0.007; p = 0.092) | 0.071 | -0.57% |
| Frequency | 2006.2 | -0.007 (CI = +/-0.007; p = 0.069) | 0.091 | -0.66% |
| Frequency | 2007.1 | -0.007 (CI = +/-0.008; p = 0.063) | 0.101 | -0.72% |
| Frequency | 2007.2 | -0.006 (CI = +/-0.008; p = 0.122) | 0.062 | -0.64% |
| Frequency | 2008.1 | -0.009 (CI = +/-0.008; p = 0.042) | 0.138 | -0.88% |
| Frequency | 2008.2 | -0.012 (CI = +/-0.008; p = 0.003) | 0.312 | -1.24% |
| Frequency | 2009.1 | -0.016 (CI = +/-0.008; p = 0.000) | 0.453 | -1.54% |
| Frequency | 2009.2 | -0.019 (CI = +/-0.007; p = 0.000) | 0.585 | -1.84% |
| Frequency | 2010.1 | -0.020 (CI = +/-0.008; p = 0.000) | 0.584 | -1.95% |
| Frequency | 2010.2 | -0.024 (CI = +/-0.007; p = 0.000) | 0.763 | -2.36% |
| Frequency | 2011.1 | -0.025 (CI = +/-0.007; p = 0.000) | 0.769 | -2.50% |
| Frequency | 2011.2 | -0.027 (CI = +/-0.007; p = 0.000) | 0.790 | -2.69% |
| Frequency | 2012.1 | -0.028 (CI = +/-0.008; p = 0.000) | 0.769 | -2.75% |
| Frequency | 2012.2 | -0.032 (CI = +/-0.007; p = 0.000) | 0.867 | -3.17% |
| Frequency | 2013.1 | -0.034 (CI = +/-0.008; p = 0.000) | 0.866 | -3.34% |
| Frequency | 2013.2 | -0.037 (CI = +/-0.008; p = 0.000) | 0.894 | -3.64% |
| Frequency | 2014.1 | -0.035 (CI = +/-0.009; p = 0.000) | 0.870 | -3.46% |
| Frequency | 2014.2 | -0.035 (CI = +/-0.011; p = 0.000) | 0.837 | -3.45% |
| Frequency | 2015.1 | -0.037 (CI = +/-0.013; p = 0.000) | 0.813 | -3.59% |
| Frequency | 2015.2 | -0.031 (CI = +/-0.014; p = 0.001) | 0.780 | -3.06% |

# Property Damage

*Coverage = PD*
*End Trend Period = 2019.2*
*Excluded Points = 2019.1*
*Parameters Included: time*

| Fit | Start Date | Time | Adjusted R^2 | Implied Trend Rate |
|---|---|---|---|---|
| Loss Cost | 2005.1 | 0.046 (CI = +/-0.006; p = 0.000) | 0.889 | +4.66% |
| Loss Cost | 2005.2 | 0.045 (CI = +/-0.007; p = 0.000) | 0.878 | +4.64% |
| Loss Cost | 2006.1 | 0.046 (CI = +/-0.007; p = 0.000) | 0.871 | +4.72% |
| Loss Cost | 2006.2 | 0.045 (CI = +/-0.008; p = 0.000) | 0.856 | +4.61% |
| Loss Cost | 2007.1 | 0.044 (CI = +/-0.008; p = 0.000) | 0.838 | +4.49% |
| Loss Cost | 2007.2 | 0.045 (CI = +/-0.009; p = 0.000) | 0.828 | +4.58% |
| Loss Cost | 2008.1 | 0.045 (CI = +/-0.010; p = 0.000) | 0.813 | +4.63% |
| Loss Cost | 2008.2 | 0.044 (CI = +/-0.010; p = 0.000) | 0.786 | +4.45% |
| Loss Cost | 2009.1 | 0.044 (CI = +/-0.011; p = 0.000) | 0.764 | +4.49% |
| Loss Cost | 2009.2 | 0.042 (CI = +/-0.012; p = 0.000) | 0.727 | +4.31% |
| Loss Cost | 2010.1 | 0.042 (CI = +/-0.014; p = 0.000) | 0.693 | +4.29% |
| Loss Cost | 2010.2 | 0.036 (CI = +/-0.013; p = 0.000) | 0.664 | +3.67% |
| Loss Cost | 2011.1 | 0.034 (CI = +/-0.014; p = 0.000) | 0.603 | +3.44% |
| Loss Cost | 2011.2 | 0.029 (CI = +/-0.015; p = 0.001) | 0.526 | +2.96% |
| Loss Cost | 2012.1 | 0.026 (CI = +/-0.016; p = 0.005) | 0.429 | +2.61% |
| Loss Cost | 2012.2 | 0.015 (CI = +/-0.011; p = 0.010) | 0.388 | +1.53% |
| Loss Cost | 2013.1 | 0.013 (CI = +/-0.012; p = 0.040) | 0.269 | +1.32% |
| Loss Cost | 2013.2 | 0.008 (CI = +/-0.013; p = 0.178) | 0.091 | +0.83% |
| Loss Cost | 2014.1 | 0.014 (CI = +/-0.012; p = 0.021) | 0.406 | +1.46% |
| Loss Cost | 2014.2 | 0.012 (CI = +/-0.014; p = 0.084) | 0.244 | +1.18% |
| Loss Cost | 2015.1 | 0.009 (CI = +/-0.017; p = 0.233) | 0.081 | +0.93% |
| Loss Cost | 2015.2 | 0.010 (CI = +/-0.022; p = 0.304) | 0.036 | +1.02% |
| | | | | |
| Severity | 2005.1 | 0.048 (CI = +/-0.005; p = 0.000) | 0.931 | +4.94% |
| Severity | 2005.2 | 0.049 (CI = +/-0.005; p = 0.000) | 0.926 | +4.99% |
| Severity | 2006.1 | 0.050 (CI = +/-0.006; p = 0.000) | 0.924 | +5.09% |
| Severity | 2006.2 | 0.049 (CI = +/-0.006; p = 0.000) | 0.915 | +5.06% |
| Severity | 2007.1 | 0.049 (CI = +/-0.007; p = 0.000) | 0.905 | +5.00% |
| Severity | 2007.2 | 0.048 (CI = +/-0.007; p = 0.000) | 0.893 | +4.97% |
| Severity | 2008.1 | 0.051 (CI = +/-0.007; p = 0.000) | 0.914 | +5.27% |
| Severity | 2008.2 | 0.053 (CI = +/-0.007; p = 0.000) | 0.921 | +5.49% |
| Severity | 2009.1 | 0.057 (CI = +/-0.006; p = 0.000) | 0.947 | +5.86% |
| Severity | 2009.2 | 0.058 (CI = +/-0.007; p = 0.000) | 0.946 | +6.02% |
| Severity | 2010.1 | 0.059 (CI = +/-0.007; p = 0.000) | 0.941 | +6.10% |
| Severity | 2010.2 | 0.058 (CI = +/-0.008; p = 0.000) | 0.932 | +5.94% |
| Severity | 2011.1 | 0.057 (CI = +/-0.009; p = 0.000) | 0.919 | +5.85% |
| Severity | 2011.2 | 0.054 (CI = +/-0.010; p = 0.000) | 0.908 | +5.58% |
| Severity | 2012.1 | 0.051 (CI = +/-0.010; p = 0.000) | 0.896 | +5.26% |
| Severity | 2012.2 | 0.045 (CI = +/-0.008; p = 0.000) | 0.923 | +4.65% |
| Severity | 2013.1 | 0.045 (CI = +/-0.009; p = 0.000) | 0.905 | +4.61% |
| Severity | 2013.2 | 0.044 (CI = +/-0.011; p = 0.000) | 0.879 | +4.47% |
| Severity | 2014.1 | 0.047 (CI = +/-0.012; p = 0.000) | 0.891 | +4.84% |
| Severity | 2014.2 | 0.044 (CI = +/-0.014; p = 0.000) | 0.860 | +4.50% |
| Severity | 2015.1 | 0.043 (CI = +/-0.017; p = 0.001) | 0.811 | +4.36% |
| Severity | 2015.2 | 0.035 (CI = +/-0.017; p = 0.003) | 0.771 | +3.60% |
| | | | | |
| Frequency | 2005.1 | -0.003 (CI = +/-0.006; p = 0.356) | -0.004 | -0.27% |
| Frequency | 2005.2 | -0.003 (CI = +/-0.006; p = 0.291) | 0.006 | -0.33% |
| Frequency | 2006.1 | -0.004 (CI = +/-0.007; p = 0.294) | 0.006 | -0.35% |
| Frequency | 2006.2 | -0.004 (CI = +/-0.007; p = 0.232) | 0.020 | -0.43% |
| Frequency | 2007.1 | -0.005 (CI = +/-0.008; p = 0.215) | 0.025 | -0.48% |
| Frequency | 2007.2 | -0.004 (CI = +/-0.008; p = 0.372) | -0.007 | -0.37% |
| Frequency | 2008.1 | -0.006 (CI = +/-0.009; p = 0.160) | 0.049 | -0.61% |
| Frequency | 2008.2 | -0.010 (CI = +/-0.008; p = 0.019) | 0.209 | -0.99% |
| Frequency | 2009.1 | -0.013 (CI = +/-0.008; p = 0.002) | 0.359 | -1.30% |
| Frequency | 2009.2 | -0.016 (CI = +/-0.008; p = 0.000) | 0.509 | -1.62% |
| Frequency | 2010.1 | -0.017 (CI = +/-0.008; p = 0.000) | 0.502 | -1.70% |
| Frequency | 2010.2 | -0.022 (CI = +/-0.007; p = 0.000) | 0.717 | -2.14% |
| Frequency | 2011.1 | -0.023 (CI = +/-0.008; p = 0.000) | 0.720 | -2.28% |
| Frequency | 2011.2 | -0.025 (CI = +/-0.008; p = 0.000) | 0.741 | -2.48% |
| Frequency | 2012.1 | -0.026 (CI = +/-0.009; p = 0.000) | 0.709 | -2.52% |
| Frequency | 2012.2 | -0.030 (CI = +/-0.008; p = 0.000) | 0.831 | -2.98% |
| Frequency | 2013.1 | -0.032 (CI = +/-0.009; p = 0.000) | 0.825 | -3.15% |
| Frequency | 2013.2 | -0.035 (CI = +/-0.010; p = 0.000) | 0.859 | -3.49% |
| Frequency | 2014.1 | -0.033 (CI = +/-0.011; p = 0.000) | 0.822 | -3.23% |
| Frequency | 2014.2 | -0.032 (CI = +/-0.013; p = 0.001) | 0.770 | -3.18% |
| Frequency | 2015.1 | -0.033 (CI = +/-0.017; p = 0.002) | 0.724 | -3.28% |
| Frequency | 2015.2 | -0.025 (CI = +/-0.016; p = 0.008) | 0.672 | -2.49% |

# Property Damage

*Coverage = PD*
*End Trend Period = 2020.1*
*Excluded Points = NA*
*Parameters Included: time, scalar_level_change*
*Scalar Level Change Start Date = 2012-07-01*

| Fit | Start Date | Time | Scalar Shift | Adjusted R^2 | Implied Trend Rate |
|---|---|---|---|---|---|
| Loss Cost | 2005.1 | 0.027 (CI = +/-0.009; p = 0.000) | 0.177 (CI = +/-0.078; p = 0.000) | 0.936 | +2.71% |
| Loss Cost | 2005.2 | 0.025 (CI = +/-0.009; p = 0.000) | 0.184 (CI = +/-0.079; p = 0.000) | 0.932 | +2.56% |
| Loss Cost | 2006.1 | 0.025 (CI = +/-0.010; p = 0.000) | 0.183 (CI = +/-0.082; p = 0.000) | 0.927 | +2.57% |
| Loss Cost | 2006.2 | 0.023 (CI = +/-0.010; p = 0.000) | 0.194 (CI = +/-0.078; p = 0.000) | 0.929 | +2.29% |
| Loss Cost | 2007.1 | 0.020 (CI = +/-0.009; p = 0.000) | 0.202 (CI = +/-0.074; p = 0.000) | 0.930 | +2.05% |
| Loss Cost | 2007.2 | 0.021 (CI = +/-0.010; p = 0.000) | 0.201 (CI = +/-0.076; p = 0.000) | 0.924 | +2.08% |
| Loss Cost | 2008.1 | 0.021 (CI = +/-0.010; p = 0.000) | 0.201 (CI = +/-0.078; p = 0.000) | 0.917 | +2.07% |
| Loss Cost | 2008.2 | 0.019 (CI = +/-0.010; p = 0.001) | 0.202 (CI = +/-0.074; p = 0.000) | 0.915 | +1.88% |
| Loss Cost | 2009.1 | 0.019 (CI = +/-0.011; p = 0.001) | 0.202 (CI = +/-0.076; p = 0.000) | 0.906 | +1.90% |
| Loss Cost | 2009.2 | 0.018 (CI = +/-0.011; p = 0.002) | 0.200 (CI = +/-0.076; p = 0.000) | 0.893 | +1.81% |
| Loss Cost | 2010.1 | 0.018 (CI = +/-0.011; p = 0.003) | 0.202 (CI = +/-0.079; p = 0.000) | 0.881 | +1.84% |
| Loss Cost | 2010.2 | 0.017 (CI = +/-0.009; p = 0.001) | 0.181 (CI = +/-0.065; p = 0.000) | 0.890 | +1.67% |
| Loss Cost | 2011.1 | 0.017 (CI = +/-0.009; p = 0.002) | 0.183 (CI = +/-0.071; p = 0.000) | 0.864 | +1.67% |
| Loss Cost | 2011.2 | 0.016 (CI = +/-0.010; p = 0.003) | 0.175 (CI = +/-0.080; p = 0.000) | 0.812 | +1.66% |
| Loss Cost | 2012.1 | 0.017 (CI = +/-0.009; p = 0.002) | 0.215 (CI = +/-0.098; p = 0.000) | 0.787 | +1.68% |
| Loss Cost | 2012.2 | 0.017 (CI = +/-0.009; p = 0.002) | | 0.471 | +1.68% |
| Loss Cost | 2013.1 | 0.015 (CI = +/-0.011; p = 0.009) | | 0.379 | +1.54% |
| Loss Cost | 2013.2 | 0.012 (CI = +/-0.011; p = 0.043) | | 0.241 | +1.20% |
| Loss Cost | 2014.1 | 0.017 (CI = +/-0.011; p = 0.005) | | 0.480 | +1.74% |
| Loss Cost | 2014.2 | 0.016 (CI = +/-0.013; p = 0.021) | | 0.368 | +1.59% |
| Loss Cost | 2015.1 | 0.015 (CI = +/-0.016; p = 0.061) | | 0.263 | +1.49% |
| Loss Cost | 2015.2 | 0.017 (CI = +/-0.019; p = 0.082) | | 0.247 | +1.68% |
| | | | | | |
| Severity | 2005.1 | 0.041 (CI = +/-0.009; p = 0.000) | 0.091 (CI = +/-0.079; p = 0.024) | 0.948 | +4.21% |
| Severity | 2005.2 | 0.042 (CI = +/-0.009; p = 0.000) | 0.089 (CI = +/-0.081; p = 0.032) | 0.944 | +4.25% |
| Severity | 2006.1 | 0.043 (CI = +/-0.010; p = 0.000) | 0.083 (CI = +/-0.082; p = 0.047) | 0.943 | +4.39% |
| Severity | 2006.2 | 0.042 (CI = +/-0.010; p = 0.000) | 0.086 (CI = +/-0.084; p = 0.047) | 0.937 | +4.33% |
| Severity | 2007.1 | 0.042 (CI = +/-0.011; p = 0.000) | 0.088 (CI = +/-0.086; p = 0.045) | 0.930 | +4.24% |
| Severity | 2007.2 | 0.041 (CI = +/-0.011; p = 0.000) | 0.089 (CI = +/-0.088; p = 0.048) | 0.922 | +4.21% |
| Severity | 2008.1 | 0.044 (CI = +/-0.010; p = 0.000) | 0.084 (CI = +/-0.079; p = 0.038) | 0.939 | +4.54% |
| Severity | 2008.2 | 0.046 (CI = +/-0.010; p = 0.000) | 0.082 (CI = +/-0.073; p = 0.030) | 0.946 | +4.76% |
| Severity | 2009.1 | 0.049 (CI = +/-0.008; p = 0.000) | 0.085 (CI = +/-0.055; p = 0.005) | 0.970 | +5.06% |
| Severity | 2009.2 | 0.051 (CI = +/-0.007; p = 0.000) | 0.088 (CI = +/-0.052; p = 0.002) | 0.973 | +5.19% |
| Severity | 2010.1 | 0.051 (CI = +/-0.007; p = 0.000) | 0.093 (CI = +/-0.051; p = 0.001) | 0.973 | +5.27% |
| Severity | 2010.2 | 0.051 (CI = +/-0.007; p = 0.000) | 0.091 (CI = +/-0.053; p = 0.002) | 0.968 | +5.25% |
| Severity | 2011.1 | 0.051 (CI = +/-0.008; p = 0.000) | 0.096 (CI = +/-0.057; p = 0.003) | 0.963 | +5.27% |
| Severity | 2011.2 | 0.051 (CI = +/-0.008; p = 0.000) | 0.095 (CI = +/-0.065; p = 0.008) | 0.954 | +5.27% |
| Severity | 2012.1 | 0.051 (CI = +/-0.008; p = 0.000) | 0.105 (CI = +/-0.085; p = 0.020) | 0.942 | +5.28% |
| Severity | 2012.2 | 0.051 (CI = +/-0.008; p = 0.000) | | 0.923 | +5.28% |
| Severity | 2013.1 | 0.052 (CI = +/-0.009; p = 0.000) | | 0.909 | +5.32% |
| Severity | 2013.2 | 0.052 (CI = +/-0.011; p = 0.000) | | 0.889 | +5.31% |
| Severity | 2014.1 | 0.056 (CI = +/-0.012; p = 0.000) | | 0.902 | +5.72% |
| Severity | 2014.2 | 0.054 (CI = +/-0.014; p = 0.000) | | 0.874 | +5.59% |
| Severity | 2015.1 | 0.055 (CI = +/-0.017; p = 0.000) | | 0.844 | +5.67% |
| Severity | 2015.2 | 0.052 (CI = +/-0.020; p = 0.000) | | 0.789 | +5.35% |
| | | | | | |
| Frequency | 2005.1 | -0.014 (CI = +/-0.012; p = 0.016) | 0.085 (CI = +/-0.104; p = 0.104) | 0.158 | -1.44% |
| Frequency | 2005.2 | -0.016 (CI = +/-0.012; p = 0.010) | 0.094 (CI = +/-0.105; p = 0.076) | 0.193 | -1.63% |
| Frequency | 2006.1 | -0.018 (CI = +/-0.013; p = 0.009) | 0.100 (CI = +/-0.107; p = 0.067) | 0.205 | -1.75% |
| Frequency | 2006.2 | -0.020 (CI = +/-0.013; p = 0.005) | 0.108 (CI = +/-0.108; p = 0.049) | 0.244 | -1.95% |
| Frequency | 2007.1 | -0.021 (CI = +/-0.014; p = 0.004) | 0.113 (CI = +/-0.109; p = 0.042) | 0.266 | -2.11% |
| Frequency | 2007.2 | -0.021 (CI = +/-0.014; p = 0.007) | 0.112 (CI = +/-0.112; p = 0.050) | 0.226 | -2.04% |
| Frequency | 2008.1 | -0.024 (CI = +/-0.014; p = 0.002) | 0.117 (CI = +/-0.105; p = 0.030) | 0.329 | -2.36% |
| Frequency | 2008.2 | -0.028 (CI = +/-0.012; p = 0.000) | 0.120 (CI = +/-0.088; p = 0.010) | 0.524 | -2.75% |
| Frequency | 2009.1 | -0.031 (CI = +/-0.011; p = 0.000) | 0.118 (CI = +/-0.076; p = 0.004) | 0.653 | -3.01% |
| Frequency | 2009.2 | -0.033 (CI = +/-0.009; p = 0.000) | 0.112 (CI = +/-0.066; p = 0.002) | 0.754 | -3.22% |
| Frequency | 2010.1 | -0.033 (CI = +/-0.010; p = 0.000) | 0.109 (CI = +/-0.068; p = 0.003) | 0.749 | -3.26% |
| Frequency | 2010.2 | -0.035 (CI = +/-0.008; p = 0.000) | 0.090 (CI = +/-0.054; p = 0.003) | 0.856 | -3.40% |
| Frequency | 2011.1 | -0.035 (CI = +/-0.008; p = 0.000) | 0.087 (CI = +/-0.058; p = 0.006) | 0.849 | -3.42% |
| Frequency | 2011.2 | -0.035 (CI = +/-0.008; p = 0.000) | 0.081 (CI = +/-0.066; p = 0.020) | 0.845 | -3.43% |
| Frequency | 2012.1 | -0.035 (CI = +/-0.008; p = 0.000) | 0.110 (CI = +/-0.082; p = 0.012) | 0.845 | -3.41% |
| Frequency | 2012.2 | -0.035 (CI = +/-0.008; p = 0.000) | | 0.854 | -3.41% |
| Frequency | 2013.1 | -0.037 (CI = +/-0.009; p = 0.000) | | 0.852 | -3.59% |
| Frequency | 2013.2 | -0.040 (CI = +/-0.009; p = 0.000) | | 0.876 | -3.90% |
| Frequency | 2014.1 | -0.038 (CI = +/-0.010; p = 0.000) | | 0.844 | -3.76% |
| Frequency | 2014.2 | -0.039 (CI = +/-0.012; p = 0.000) | | 0.811 | -3.79% |
| Frequency | 2015.1 | -0.040 (CI = +/-0.015; p = 0.000) | | 0.785 | -3.96% |
| Frequency | 2015.2 | -0.036 (CI = +/-0.017; p = 0.001) | | 0.715 | -3.49% |

# Property Damage

*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^2 | Implied Trend Rate |
|---|---|---|---|---|---|
| Loss Cost | 2005.1 | 0.026 (CI = +/-0.009; p = 0.000) | 0.179 (CI = +/-0.081; p = 0.000) | 0.931 | +2.66% |
| Loss Cost | 2005.2 | 0.025 (CI = +/-0.010; p = 0.000) | 0.187 (CI = +/-0.082; p = 0.000) | 0.928 | +2.49% |
| Loss Cost | 2006.1 | 0.025 (CI = +/-0.011; p = 0.000) | 0.187 (CI = +/-0.085; p = 0.000) | 0.922 | +2.49% |
| Loss Cost | 2006.2 | 0.021 (CI = +/-0.010; p = 0.000) | 0.200 (CI = +/-0.081; p = 0.000) | 0.924 | +2.17% |
| Loss Cost | 2007.1 | 0.019 (CI = +/-0.010; p = 0.001) | 0.210 (CI = +/-0.076; p = 0.000) | 0.926 | +1.88% |
| Loss Cost | 2007.2 | 0.019 (CI = +/-0.011; p = 0.001) | 0.209 (CI = +/-0.079; p = 0.000) | 0.921 | +1.89% |
| Loss Cost | 2008.1 | 0.019 (CI = +/-0.011; p = 0.003) | 0.210 (CI = +/-0.081; p = 0.000) | 0.913 | +1.88% |
| Loss Cost | 2008.2 | 0.016 (CI = +/-0.011; p = 0.006) | 0.213 (CI = +/-0.076; p = 0.000) | 0.912 | +1.64% |
| Loss Cost | 2009.1 | 0.016 (CI = +/-0.012; p = 0.008) | 0.213 (CI = +/-0.079; p = 0.000) | 0.902 | +1.65% |
| Loss Cost | 2009.2 | 0.015 (CI = +/-0.012; p = 0.014) | 0.211 (CI = +/-0.078; p = 0.000) | 0.891 | +1.53% |
| Loss Cost | 2010.1 | 0.016 (CI = +/-0.012; p = 0.015) | 0.212 (CI = +/-0.081; p = 0.000) | 0.877 | +1.56% |
| Loss Cost | 2010.2 | 0.013 (CI = +/-0.010; p = 0.009) | 0.192 (CI = +/-0.064; p = 0.000) | 0.894 | +1.35% |
| Loss Cost | 2011.1 | 0.013 (CI = +/-0.010; p = 0.011) | 0.193 (CI = +/-0.069; p = 0.000) | 0.868 | +1.36% |
| Loss Cost | 2011.2 | 0.013 (CI = +/-0.010; p = 0.015) | 0.185 (CI = +/-0.078; p = 0.000) | 0.813 | +1.34% |
| Loss Cost | 2012.1 | 0.014 (CI = +/-0.010; p = 0.011) | 0.224 (CI = +/-0.095; p = 0.000) | 0.788 | +1.37% |
| Loss Cost | 2012.2 | 0.014 (CI = +/-0.010; p = 0.011) | | 0.355 | +1.37% |
| Loss Cost | 2013.1 | 0.011 (CI = +/-0.011; p = 0.045) | | 0.236 | +1.15% |
| Loss Cost | 2013.2 | 0.007 (CI = +/-0.011; p = 0.206) | | 0.063 | +0.69% |
| Loss Cost | 2014.1 | 0.012 (CI = +/-0.011; p = 0.028) | | 0.336 | +1.24% |
| Loss Cost | 2014.2 | 0.009 (CI = +/-0.012; p = 0.114) | | 0.171 | +0.95% |
| Loss Cost | 2015.1 | 0.007 (CI = +/-0.015; p = 0.311) | | 0.019 | +0.69% |
| Loss Cost | 2015.2 | 0.007 (CI = +/-0.019; p = 0.395) | | -0.023 | +0.73% |
| | | | | | |
| Severity | 2005.1 | 0.038 (CI = +/-0.009; p = 0.000) | 0.107 (CI = +/-0.074; p = 0.006) | 0.950 | +3.89% |
| Severity | 2005.2 | 0.038 (CI = +/-0.009; p = 0.000) | 0.106 (CI = +/-0.077; p = 0.009) | 0.946 | +3.91% |
| Severity | 2006.1 | 0.040 (CI = +/-0.010; p = 0.000) | 0.101 (CI = +/-0.079; p = 0.014) | 0.944 | +4.03% |
| Severity | 2006.2 | 0.039 (CI = +/-0.010; p = 0.000) | 0.105 (CI = +/-0.081; p = 0.013) | 0.938 | +3.93% |
| Severity | 2007.1 | 0.037 (CI = +/-0.011; p = 0.000) | 0.110 (CI = +/-0.082; p = 0.011) | 0.932 | +3.79% |
| Severity | 2007.2 | 0.036 (CI = +/-0.011; p = 0.000) | 0.112 (CI = +/-0.084; p = 0.011) | 0.925 | +3.71% |
| Severity | 2008.1 | 0.040 (CI = +/-0.010; p = 0.000) | 0.104 (CI = +/-0.074; p = 0.008) | 0.942 | +4.07% |
| Severity | 2008.2 | 0.042 (CI = +/-0.010; p = 0.000) | 0.101 (CI = +/-0.069; p = 0.006) | 0.949 | +4.30% |
| Severity | 2009.1 | 0.045 (CI = +/-0.007; p = 0.000) | 0.101 (CI = +/-0.049; p = 0.000) | 0.975 | +4.65% |
| Severity | 2009.2 | 0.047 (CI = +/-0.007; p = 0.000) | 0.104 (CI = +/-0.045; p = 0.000) | 0.978 | +4.78% |
| Severity | 2010.1 | 0.048 (CI = +/-0.007; p = 0.000) | 0.107 (CI = +/-0.044; p = 0.000) | 0.978 | +4.87% |
| Severity | 2010.2 | 0.047 (CI = +/-0.007; p = 0.000) | 0.105 (CI = +/-0.046; p = 0.000) | 0.974 | +4.84% |
| Severity | 2011.1 | 0.047 (CI = +/-0.007; p = 0.000) | 0.109 (CI = +/-0.049; p = 0.000) | 0.970 | +4.86% |
| Severity | 2011.2 | 0.047 (CI = +/-0.007; p = 0.000) | 0.107 (CI = +/-0.056; p = 0.001) | 0.961 | +4.85% |
| Severity | 2012.1 | 0.047 (CI = +/-0.008; p = 0.000) | 0.116 (CI = +/-0.072; p = 0.004) | 0.949 | +4.86% |
| Severity | 2012.2 | 0.047 (CI = +/-0.008; p = 0.000) | | 0.928 | +4.86% |
| Severity | 2013.1 | 0.047 (CI = +/-0.009; p = 0.000) | | 0.912 | +4.85% |
| Severity | 2013.2 | 0.046 (CI = +/-0.010; p = 0.000) | | 0.889 | +4.76% |
| Severity | 2014.1 | 0.050 (CI = +/-0.011; p = 0.000) | | 0.901 | +5.14% |
| Severity | 2014.2 | 0.048 (CI = +/-0.013; p = 0.000) | | 0.871 | +4.87% |
| Severity | 2015.1 | 0.047 (CI = +/-0.016; p = 0.000) | | 0.830 | +4.81% |
| Severity | 2015.2 | 0.041 (CI = +/-0.018; p = 0.001) | | 0.774 | +4.20% |
| | | | | | |
| Frequency | 2005.1 | -0.012 (CI = +/-0.012; p = 0.053) | 0.072 (CI = +/-0.104; p = 0.168) | 0.082 | -1.18% |
| Frequency | 2005.2 | -0.014 (CI = +/-0.013; p = 0.034) | 0.081 (CI = +/-0.106; p = 0.128) | 0.112 | -1.37% |
| Frequency | 2006.1 | -0.015 (CI = +/-0.013; p = 0.031) | 0.086 (CI = +/-0.109; p = 0.116) | 0.121 | -1.49% |
| Frequency | 2006.2 | -0.017 (CI = +/-0.014; p = 0.019) | 0.095 (CI = +/-0.110; p = 0.089) | 0.157 | -1.69% |
| Frequency | 2007.1 | -0.019 (CI = +/-0.015; p = 0.016) | 0.100 (CI = +/-0.112; p = 0.077) | 0.176 | -1.85% |
| Frequency | 2007.2 | -0.018 (CI = +/-0.016; p = 0.029) | 0.098 (CI = +/-0.115; p = 0.093) | 0.133 | -1.75% |
| Frequency | 2008.1 | -0.021 (CI = +/-0.015; p = 0.009) | 0.106 (CI = +/-0.109; p = 0.058) | 0.232 | -2.10% |
| Frequency | 2008.2 | -0.026 (CI = +/-0.013; p = 0.001) | 0.111 (CI = +/-0.092; p = 0.020) | 0.437 | -2.55% |
| Frequency | 2009.1 | -0.029 (CI = +/-0.012; p = 0.000) | 0.111 (CI = +/-0.080; p = 0.009) | 0.583 | -2.86% |
| Frequency | 2009.2 | -0.032 (CI = +/-0.010; p = 0.000) | 0.107 (CI = +/-0.069; p = 0.005) | 0.702 | -3.11% |
| Frequency | 2010.1 | -0.032 (CI = +/-0.011; p = 0.000) | 0.105 (CI = +/-0.072; p = 0.007) | 0.695 | -3.15% |
| Frequency | 2010.2 | -0.034 (CI = +/-0.008; p = 0.000) | 0.087 (CI = +/-0.057; p = 0.005) | 0.823 | -3.32% |
| Frequency | 2011.1 | -0.034 (CI = +/-0.009; p = 0.000) | 0.084 (CI = +/-0.061; p = 0.010) | 0.816 | -3.34% |
| Frequency | 2011.2 | -0.034 (CI = +/-0.009; p = 0.000) | 0.078 (CI = +/-0.070; p = 0.030) | 0.810 | -3.35% |
| Frequency | 2012.1 | -0.034 (CI = +/-0.009; p = 0.000) | 0.108 (CI = +/-0.086; p = 0.018) | 0.810 | -3.33% |
| Frequency | 2012.2 | -0.034 (CI = +/-0.009; p = 0.000) | | 0.822 | -3.33% |
| Frequency | 2013.1 | -0.036 (CI = +/-0.010; p = 0.000) | | 0.818 | -3.53% |
| Frequency | 2013.2 | -0.040 (CI = +/-0.011; p = 0.000) | | 0.847 | -3.88% |
| Frequency | 2014.1 | -0.038 (CI = +/-0.012; p = 0.000) | | 0.804 | -3.71% |
| Frequency | 2014.2 | -0.038 (CI = +/-0.015; p = 0.000) | | 0.759 | -3.74% |
| Frequency | 2015.1 | -0.040 (CI = +/-0.019; p = 0.001) | | 0.724 | -3.93% |
| Frequency | 2015.2 | -0.034 (CI = +/-0.021; p = 0.007) | | 0.617 | -3.33% |

# Property Damage

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

| Fit | Start Date | Time | Scalar Shift | Adjusted R^2 | Implied Trend Rate |
|---|---|---|---|---|---|
| Loss Cost | 2005.1 | 0.028 (CI = +/-0.010; p = 0.000) | 0.171 (CI = +/-0.082; p = 0.000) | 0.931 | +2.82% |
| Loss Cost | 2005.2 | 0.026 (CI = +/-0.010; p = 0.000) | 0.179 (CI = +/-0.084; p = 0.000) | 0.927 | +2.65% |
| Loss Cost | 2006.1 | 0.026 (CI = +/-0.011; p = 0.000) | 0.179 (CI = +/-0.087; p = 0.000) | 0.922 | +2.67% |
| Loss Cost | 2006.2 | 0.023 (CI = +/-0.011; p = 0.000) | 0.193 (CI = +/-0.084; p = 0.000) | 0.923 | +2.32% |
| Loss Cost | 2007.1 | 0.020 (CI = +/-0.011; p = 0.001) | 0.204 (CI = +/-0.080; p = 0.000) | 0.924 | +2.00% |
| Loss Cost | 2007.2 | 0.020 (CI = +/-0.012; p = 0.002) | 0.203 (CI = +/-0.082; p = 0.000) | 0.918 | +2.03% |
| Loss Cost | 2008.1 | 0.020 (CI = +/-0.013; p = 0.003) | 0.203 (CI = +/-0.085; p = 0.000) | 0.911 | +2.02% |
| Loss Cost | 2008.2 | 0.017 (CI = +/-0.012; p = 0.008) | 0.208 (CI = +/-0.081; p = 0.000) | 0.909 | +1.75% |
| Loss Cost | 2009.1 | 0.018 (CI = +/-0.013; p = 0.011) | 0.208 (CI = +/-0.083; p = 0.000) | 0.899 | +1.77% |
| Loss Cost | 2009.2 | 0.016 (CI = +/-0.013; p = 0.020) | 0.207 (CI = +/-0.083; p = 0.000) | 0.887 | +1.63% |
| Loss Cost | 2010.1 | 0.017 (CI = +/-0.014; p = 0.022) | 0.208 (CI = +/-0.086; p = 0.000) | 0.873 | +1.67% |
| Loss Cost | 2010.2 | 0.014 (CI = +/-0.011; p = 0.015) | 0.190 (CI = +/-0.068; p = 0.000) | 0.889 | +1.41% |
| Loss Cost | 2011.1 | 0.014 (CI = +/-0.011; p = 0.019) | 0.191 (CI = +/-0.074; p = 0.000) | 0.862 | +1.42% |
| Loss Cost | 2011.2 | 0.014 (CI = +/-0.012; p = 0.025) | 0.183 (CI = +/-0.083; p = 0.000) | 0.806 | +1.40% |
| Loss Cost | 2012.1 | 0.014 (CI = +/-0.012; p = 0.020) | 0.222 (CI = +/-0.100; p = 0.000) | 0.781 | +1.43% |
| Loss Cost | 2012.2 | 0.014 (CI = +/-0.012; p = 0.020) | | 0.324 | +1.43% |
| Loss Cost | 2013.1 | 0.012 (CI = +/-0.013; p = 0.072) | | 0.198 | +1.20% |
| Loss Cost | 2013.2 | 0.007 (CI = +/-0.013; p = 0.306) | | 0.015 | +0.65% |
| Loss Cost | 2014.1 | 0.013 (CI = +/-0.013; p = 0.051) | | 0.290 | +1.30% |
| Loss Cost | 2014.2 | 0.010 (CI = +/-0.015; p = 0.183) | | 0.111 | +0.97% |
| Loss Cost | 2015.1 | 0.006 (CI = +/-0.019; p = 0.444) | | -0.044 | +0.65% |
| Loss Cost | 2015.2 | 0.007 (CI = +/-0.025; p = 0.534) | | -0.088 | +0.68% |
| | | | | | |
| Severity | 2005.1 | 0.039 (CI = +/-0.009; p = 0.000) | 0.105 (CI = +/-0.077; p = 0.009) | 0.946 | +3.93% |
| Severity | 2005.2 | 0.039 (CI = +/-0.010; p = 0.000) | 0.104 (CI = +/-0.080; p = 0.013) | 0.942 | +3.96% |
| Severity | 2006.1 | 0.040 (CI = +/-0.011; p = 0.000) | 0.098 (CI = +/-0.082; p = 0.022) | 0.940 | +4.10% |
| Severity | 2006.2 | 0.039 (CI = +/-0.011; p = 0.000) | 0.102 (CI = +/-0.085; p = 0.020) | 0.933 | +3.99% |
| Severity | 2007.1 | 0.038 (CI = +/-0.012; p = 0.000) | 0.108 (CI = +/-0.086; p = 0.017) | 0.927 | +3.84% |
| Severity | 2007.2 | 0.037 (CI = +/-0.013; p = 0.000) | 0.110 (CI = +/-0.089; p = 0.017) | 0.918 | +3.75% |
| Severity | 2008.1 | 0.041 (CI = +/-0.012; p = 0.000) | 0.100 (CI = +/-0.078; p = 0.015) | 0.938 | +4.17% |
| Severity | 2008.2 | 0.044 (CI = +/-0.011; p = 0.000) | 0.095 (CI = +/-0.073; p = 0.013) | 0.946 | +4.46% |
| Severity | 2009.1 | 0.048 (CI = +/-0.008; p = 0.000) | 0.092 (CI = +/-0.050; p = 0.001) | 0.976 | +4.88% |
| Severity | 2009.2 | 0.049 (CI = +/-0.007; p = 0.000) | 0.094 (CI = +/-0.044; p = 0.000) | 0.980 | +5.06% |
| Severity | 2010.1 | 0.050 (CI = +/-0.007; p = 0.000) | 0.097 (CI = +/-0.041; p = 0.000) | 0.982 | +5.17% |
| Severity | 2010.2 | 0.050 (CI = +/-0.007; p = 0.000) | 0.095 (CI = +/-0.043; p = 0.000) | 0.978 | +5.14% |
| Severity | 2011.1 | 0.050 (CI = +/-0.007; p = 0.000) | 0.099 (CI = +/-0.046; p = 0.000) | 0.975 | +5.17% |
| Severity | 2011.2 | 0.050 (CI = +/-0.007; p = 0.000) | 0.098 (CI = +/-0.052; p = 0.001) | 0.968 | +5.17% |
| Severity | 2012.1 | 0.050 (CI = +/-0.008; p = 0.000) | 0.108 (CI = +/-0.067; p = 0.004) | 0.958 | +5.18% |
| Severity | 2012.2 | 0.050 (CI = +/-0.008; p = 0.000) | | 0.940 | +5.18% |
| Severity | 2013.1 | 0.051 (CI = +/-0.009; p = 0.000) | | 0.927 | +5.22% |
| Severity | 2013.2 | 0.050 (CI = +/-0.011; p = 0.000) | | 0.906 | +5.17% |
| Severity | 2014.1 | 0.056 (CI = +/-0.010; p = 0.000) | | 0.934 | +5.71% |
| Severity | 2014.2 | 0.054 (CI = +/-0.013; p = 0.000) | | 0.912 | +5.52% |
| Severity | 2015.1 | 0.054 (CI = +/-0.016; p = 0.000) | | 0.884 | +5.60% |
| Severity | 2015.2 | 0.049 (CI = +/-0.020; p = 0.001) | | 0.841 | +5.04% |
| | | | | | |
| Frequency | 2005.1 | -0.011 (CI = +/-0.013; p = 0.098) | 0.066 (CI = +/-0.107; p = 0.217) | 0.039 | -1.06% |
| Frequency | 2005.2 | -0.013 (CI = +/-0.014; p = 0.067) | 0.076 (CI = +/-0.110; p = 0.169) | 0.066 | -1.26% |
| Frequency | 2006.1 | -0.014 (CI = +/-0.015; p = 0.061) | 0.081 (CI = +/-0.114; p = 0.154) | 0.073 | -1.38% |
| Frequency | 2006.2 | -0.016 (CI = +/-0.015; p = 0.040) | 0.090 (CI = +/-0.115; p = 0.119) | 0.107 | -1.60% |
| Frequency | 2007.1 | -0.018 (CI = +/-0.016; p = 0.033) | 0.097 (CI = +/-0.118; p = 0.104) | 0.125 | -1.77% |
| Frequency | 2007.2 | -0.017 (CI = +/-0.017; p = 0.058) | 0.093 (CI = +/-0.122; p = 0.127) | 0.082 | -1.66% |
| Frequency | 2008.1 | -0.021 (CI = +/-0.017; p = 0.019) | 0.104 (CI = +/-0.116; p = 0.077) | 0.178 | -2.06% |
| Frequency | 2008.2 | -0.026 (CI = +/-0.015; p = 0.001) | 0.113 (CI = +/-0.098; p = 0.025) | 0.388 | -2.60% |
| Frequency | 2009.1 | -0.030 (CI = +/-0.013; p = 0.000) | 0.116 (CI = +/-0.085; p = 0.010) | 0.547 | -2.97% |
| Frequency | 2009.2 | -0.033 (CI = +/-0.012; p = 0.000) | 0.113 (CI = +/-0.073; p = 0.005) | 0.682 | -3.27% |
| Frequency | 2010.1 | -0.034 (CI = +/-0.012; p = 0.000) | 0.111 (CI = +/-0.075; p = 0.006) | 0.677 | -3.32% |
| Frequency | 2010.2 | -0.036 (CI = +/-0.009; p = 0.000) | 0.095 (CI = +/-0.058; p = 0.003) | 0.823 | -3.54% |
| Frequency | 2011.1 | -0.036 (CI = +/-0.010; p = 0.000) | 0.092 (CI = +/-0.062; p = 0.007) | 0.816 | -3.57% |
| Frequency | 2011.2 | -0.037 (CI = +/-0.010; p = 0.000) | 0.085 (CI = +/-0.070; p = 0.021) | 0.812 | -3.59% |
| Frequency | 2012.1 | -0.036 (CI = +/-0.010; p = 0.000) | 0.114 (CI = +/-0.086; p = 0.014) | 0.814 | -3.56% |
| Frequency | 2012.2 | -0.036 (CI = +/-0.010; p = 0.000) | | 0.826 | -3.56% |
| Frequency | 2013.1 | -0.039 (CI = +/-0.011; p = 0.000) | | 0.832 | -3.82% |
| Frequency | 2013.2 | -0.044 (CI = +/-0.011; p = 0.000) | | 0.879 | -4.30% |
| Frequency | 2014.1 | -0.043 (CI = +/-0.013; p = 0.000) | | 0.842 | -4.17% |
| Frequency | 2014.2 | -0.044 (CI = +/-0.016; p = 0.000) | | 0.810 | -4.31% |
| Frequency | 2015.1 | -0.048 (CI = +/-0.020; p = 0.001) | | 0.801 | -4.69% |
| Frequency | 2015.2 | -0.042 (CI = +/-0.024; p = 0.005) | | 0.712 | -4.15% |

# Uninsured Automobile

*Coverage = UA*
*End Trend Period = 2020.1*
*Excluded Points = NA*
*Parameters Included: time, seasonality*

| Fit | Start Date | Time | Seasonality | Adjusted R^2 | Implied Trend Rate |
|---|---|---|---|---|---|
| Loss Cost | 2005.1 | 0.011 (CI = +/-0.019; p = 0.245) | -0.048 (CI = +/-0.174; p = 0.578) | -0.009 | +1.14% |
| Loss Cost | 2005.2 | 0.006 (CI = +/-0.020; p = 0.513) | -0.023 (CI = +/-0.173; p = 0.788) | -0.055 | +0.65% |
| Loss Cost | 2006.1 | 0.009 (CI = +/-0.021; p = 0.415) | -0.013 (CI = +/-0.178; p = 0.884) | -0.048 | +0.86% |
| Loss Cost | 2006.2 | 0.008 (CI = +/-0.023; p = 0.458) | -0.012 (CI = +/-0.185; p = 0.895) | -0.056 | +0.84% |
| Loss Cost | 2007.1 | 0.010 (CI = +/-0.025; p = 0.396) | -0.003 (CI = +/-0.192; p = 0.971) | -0.051 | +1.03% |
| Loss Cost | 2007.2 | 0.017 (CI = +/-0.025; p = 0.190) | -0.032 (CI = +/-0.191; p = 0.734) | -0.005 | +1.67% |
| Loss Cost | 2008.1 | 0.018 (CI = +/-0.027; p = 0.179) | -0.024 (CI = +/-0.198; p = 0.802) | -0.001 | +1.86% |
| Loss Cost | 2008.2 | 0.018 (CI = +/-0.030; p = 0.226) | -0.023 (CI = +/-0.208; p = 0.822) | -0.019 | +1.82% |
| Loss Cost | 2009.1 | 0.009 (CI = +/-0.031; p = 0.536) | -0.057 (CI = +/-0.203; p = 0.567) | -0.061 | +0.93% |
| Loss Cost | 2009.2 | 0.004 (CI = +/-0.033; p = 0.783) | -0.038 (CI = +/-0.210; p = 0.708) | -0.093 | +0.44% |
| Loss Cost | 2010.1 | 0.002 (CI = +/-0.036; p = 0.890) | -0.045 (CI = +/-0.221; p = 0.672) | -0.099 | +0.24% |
| Loss Cost | 2010.2 | -0.003 (CI = +/-0.040; p = 0.876) | -0.026 (CI = +/-0.230; p = 0.813) | -0.112 | -0.30% |
| Loss Cost | 2011.1 | 0.002 (CI = +/-0.044; p = 0.936) | -0.011 (CI = +/-0.241; p = 0.922) | -0.124 | +0.17% |
| Loss Cost | 2011.2 | -0.011 (CI = +/-0.047; p = 0.627) | 0.028 (CI = +/-0.242; p = 0.806) | -0.112 | -1.08% |
| Loss Cost | 2012.1 | -0.015 (CI = +/-0.052; p = 0.542) | 0.016 (CI = +/-0.257; p = 0.896) | -0.110 | -1.52% |
| Loss Cost | 2012.2 | -0.032 (CI = +/-0.055; p = 0.236) | 0.063 (CI = +/-0.256; p = 0.604) | -0.020 | -3.14% |
| Loss Cost | 2013.1 | -0.026 (CI = +/-0.063; p = 0.382) | 0.077 (CI = +/-0.274; p = 0.552) | -0.061 | -2.60% |
| Loss Cost | 2013.2 | -0.036 (CI = +/-0.073; p = 0.299) | 0.101 (CI = +/-0.295; p = 0.464) | -0.033 | -3.55% |
| Loss Cost | 2014.1 | -0.038 (CI = +/-0.086; p = 0.346) | 0.097 (CI = +/-0.323; p = 0.518) | -0.050 | -3.75% |
| Loss Cost | 2014.2 | -0.015 (CI = +/-0.099; p = 0.736) | 0.047 (CI = +/-0.340; p = 0.761) | -0.197 | -1.51% |
| Loss Cost | 2015.1 | -0.048 (CI = +/-0.106; p = 0.328) | -0.012 (CI = +/-0.335; p = 0.934) | -0.100 | -4.66% |
| Loss Cost | 2015.2 | -0.045 (CI = +/-0.136; p = 0.456) | -0.017 (CI = +/-0.390; p = 0.921) | -0.172 | -4.42% |
| | | | | | |
| Severity | 2005.1 | 0.044 (CI = +/-0.016; p = 0.000) | -0.031 (CI = +/-0.147; p = 0.669) | 0.482 | +4.47% |
| Severity | 2005.2 | 0.039 (CI = +/-0.017; p = 0.000) | -0.008 (CI = +/-0.144; p = 0.913) | 0.424 | +4.00% |
| Severity | 2006.1 | 0.040 (CI = +/-0.018; p = 0.000) | -0.006 (CI = +/-0.150; p = 0.932) | 0.400 | +4.03% |
| Severity | 2006.2 | 0.041 (CI = +/-0.019; p = 0.000) | -0.013 (CI = +/-0.155; p = 0.861) | 0.391 | +4.18% |
| Severity | 2007.1 | 0.043 (CI = +/-0.021; p = 0.000) | -0.004 (CI = +/-0.160; p = 0.956) | 0.391 | +4.39% |
| Severity | 2007.2 | 0.053 (CI = +/-0.018; p = 0.000) | -0.048 (CI = +/-0.138; p = 0.479) | 0.570 | +5.41% |
| Severity | 2008.1 | 0.055 (CI = +/-0.020; p = 0.000) | -0.040 (CI = +/-0.143; p = 0.566) | 0.564 | +5.61% |
| Severity | 2008.2 | 0.062 (CI = +/-0.019; p = 0.000) | -0.072 (CI = +/-0.132; p = 0.268) | 0.658 | +6.43% |
| Severity | 2009.1 | 0.060 (CI = +/-0.021; p = 0.000) | -0.082 (CI = +/-0.137; p = 0.228) | 0.622 | +6.18% |
| Severity | 2009.2 | 0.058 (CI = +/-0.023; p = 0.000) | -0.075 (CI = +/-0.144; p = 0.287) | 0.566 | +6.00% |
| Severity | 2010.1 | 0.061 (CI = +/-0.025; p = 0.000) | -0.067 (CI = +/-0.150; p = 0.359) | 0.558 | +6.25% |
| Severity | 2010.2 | 0.058 (CI = +/-0.027; p = 0.000) | -0.057 (CI = +/-0.158; p = 0.456) | 0.485 | +5.94% |
| Severity | 2011.1 | 0.062 (CI = +/-0.030; p = 0.000) | -0.043 (CI = +/-0.164; p = 0.588) | 0.498 | +6.42% |
| Severity | 2011.2 | 0.053 (CI = +/-0.031; p = 0.003) | -0.014 (CI = +/-0.162; p = 0.859) | 0.395 | +5.45% |
| Severity | 2012.1 | 0.057 (CI = +/-0.035; p = 0.004) | -0.004 (CI = +/-0.172; p = 0.961) | 0.385 | +5.82% |
| Severity | 2012.2 | 0.059 (CI = +/-0.040; p = 0.007) | -0.012 (CI = +/-0.185; p = 0.891) | 0.356 | +6.12% |
| Severity | 2013.1 | 0.063 (CI = +/-0.046; p = 0.011) | -0.004 (CI = +/-0.198; p = 0.969) | 0.330 | +6.47% |
| Severity | 2013.2 | 0.068 (CI = +/-0.054; p = 0.017) | -0.017 (CI = +/-0.216; p = 0.867) | 0.310 | +7.03% |
| Severity | 2014.1 | 0.073 (CI = +/-0.063; p = 0.027) | -0.006 (CI = +/-0.235; p = 0.954) | 0.283 | +7.56% |
| Severity | 2014.2 | 0.086 (CI = +/-0.073; p = 0.026) | -0.036 (CI = +/-0.253; p = 0.757) | 0.318 | +9.03% |
| Severity | 2015.1 | 0.074 (CI = +/-0.087; p = 0.083) | -0.058 (CI = +/-0.276; p = 0.643) | 0.176 | +7.73% |
| Severity | 2015.2 | 0.051 (CI = +/-0.104; p = 0.283) | -0.015 (CI = +/-0.300; p = 0.909) | -0.077 | +5.26% |
| | | | | | |
| Frequency | 2005.1 | -0.032 (CI = +/-0.015; p = 0.000) | -0.017 (CI = +/-0.135; p = 0.799) | 0.367 | -3.19% |
| Frequency | 2005.2 | -0.033 (CI = +/-0.016; p = 0.000) | -0.015 (CI = +/-0.140; p = 0.826) | 0.347 | -3.22% |
| Frequency | 2006.1 | -0.031 (CI = +/-0.017; p = 0.001) | -0.006 (CI = +/-0.144; p = 0.927) | 0.294 | -3.05% |
| Frequency | 2006.2 | -0.033 (CI = +/-0.018; p = 0.001) | 0.001 (CI = +/-0.149; p = 0.985) | 0.294 | -3.21% |
| Frequency | 2007.1 | -0.033 (CI = +/-0.020; p = 0.002) | 0.001 (CI = +/-0.155; p = 0.990) | 0.268 | -3.22% |
| Frequency | 2007.2 | -0.036 (CI = +/-0.021; p = 0.002) | 0.016 (CI = +/-0.159; p = 0.834) | 0.295 | -3.55% |
| Frequency | 2008.1 | -0.036 (CI = +/-0.023; p = 0.003) | 0.016 (CI = +/-0.166; p = 0.844) | 0.267 | -3.56% |
| Frequency | 2008.2 | -0.044 (CI = +/-0.023; p = 0.001) | 0.050 (CI = +/-0.158; p = 0.519) | 0.387 | -4.33% |
| Frequency | 2009.1 | -0.051 (CI = +/-0.023; p = 0.000) | 0.025 (CI = +/-0.155; p = 0.738) | 0.460 | -4.95% |
| Frequency | 2009.2 | -0.054 (CI = +/-0.025; p = 0.000) | 0.037 (CI = +/-0.161; p = 0.633) | 0.459 | -5.25% |
| Frequency | 2010.1 | -0.058 (CI = +/-0.027; p = 0.000) | 0.022 (CI = +/-0.165; p = 0.782) | 0.476 | -5.65% |
| Frequency | 2010.2 | -0.061 (CI = +/-0.030; p = 0.001) | 0.031 (CI = +/-0.175; p = 0.714) | 0.455 | -5.89% |
| Frequency | 2011.1 | -0.061 (CI = +/-0.034; p = 0.002) | 0.031 (CI = +/-0.185; p = 0.725) | 0.412 | -5.87% |
| Frequency | 2011.2 | -0.064 (CI = +/-0.038; p = 0.003) | 0.042 (CI = +/-0.197; p = 0.654) | 0.392 | -6.20% |
| Frequency | 2012.1 | -0.072 (CI = +/-0.041; p = 0.002) | 0.020 (CI = +/-0.202; p = 0.836) | 0.430 | -6.93% |
| Frequency | 2012.2 | -0.091 (CI = +/-0.039; p = 0.000) | 0.075 (CI = +/-0.177; p = 0.379) | 0.619 | -8.72% |
| Frequency | 2013.1 | -0.089 (CI = +/-0.044; p = 0.001) | 0.080 (CI = +/-0.191; p = 0.377) | 0.565 | -8.52% |
| Frequency | 2013.2 | -0.104 (CI = +/-0.047; p = 0.000) | 0.118 (CI = +/-0.189; p = 0.197) | 0.633 | -9.89% |
| Frequency | 2014.1 | -0.111 (CI = +/-0.054; p = 0.001) | 0.103 (CI = +/-0.203; p = 0.284) | 0.626 | -10.51% |
| Frequency | 2014.2 | -0.102 (CI = +/-0.064; p = 0.006) | 0.083 (CI = +/-0.222; p = 0.422) | 0.496 | -9.66% |
| Frequency | 2015.1 | -0.122 (CI = +/-0.070; p = 0.004) | 0.045 (CI = +/-0.221; p = 0.651) | 0.593 | -11.50% |
| Frequency | 2015.2 | -0.097 (CI = +/-0.078; p = 0.022) | -0.002 (CI = +/-0.224; p = 0.984) | 0.431 | -9.20% |

# Uninsured Automobile

*Coverage = UA*
*End Trend Period = 2020.1*
*Excluded Points = NA*
*Parameters Included: time*

| Fit | Start Date | Time | Adjusted R^2 | Implied Trend Rate |
|---|---|---|---|---|
| Loss Cost | 2005.1 | 0.011 (CI = +/-0.019; p = 0.239) | 0.015 | +1.14% |
| Loss Cost | 2005.2 | 0.006 (CI = +/-0.020; p = 0.515) | -0.020 | +0.63% |
| Loss Cost | 2006.1 | 0.009 (CI = +/-0.021; p = 0.407) | -0.010 | +0.86% |
| Loss Cost | 2006.2 | 0.008 (CI = +/-0.022; p = 0.453) | -0.016 | +0.83% |
| Loss Cost | 2007.1 | 0.010 (CI = +/-0.024; p = 0.386) | -0.009 | +1.03% |
| Loss Cost | 2007.2 | 0.016 (CI = +/-0.025; p = 0.188) | 0.032 | +1.64% |
| Loss Cost | 2008.1 | 0.018 (CI = +/-0.027; p = 0.170) | 0.040 | +1.86% |
| Loss Cost | 2008.2 | 0.018 (CI = +/-0.029; p = 0.220) | 0.025 | +1.80% |
| Loss Cost | 2009.1 | 0.009 (CI = +/-0.030; p = 0.529) | -0.028 | +0.93% |
| Loss Cost | 2009.2 | 0.004 (CI = +/-0.032; p = 0.800) | -0.047 | +0.40% |
| Loss Cost | 2010.1 | 0.002 (CI = +/-0.035; p = 0.888) | -0.052 | +0.24% |
| Loss Cost | 2010.2 | -0.003 (CI = +/-0.039; p = 0.855) | -0.054 | -0.34% |
| Loss Cost | 2011.1 | 0.002 (CI = +/-0.043; p = 0.934) | -0.058 | +0.17% |
| Loss Cost | 2011.2 | -0.010 (CI = +/-0.045; p = 0.632) | -0.047 | -1.03% |
| Loss Cost | 2012.1 | -0.015 (CI = +/-0.050; p = 0.527) | -0.038 | -1.52% |
| Loss Cost | 2012.2 | -0.030 (CI = +/-0.053; p = 0.242) | 0.032 | -2.99% |
| Loss Cost | 2013.1 | -0.026 (CI = +/-0.061; p = 0.369) | -0.010 | -2.60% |
| Loss Cost | 2013.2 | -0.033 (CI = +/-0.070; p = 0.327) | 0.003 | -3.25% |
| Loss Cost | 2014.1 | -0.038 (CI = +/-0.083; p = 0.332) | 0.003 | -3.75% |
| Loss Cost | 2014.2 | -0.013 (CI = +/-0.092; p = 0.755) | -0.089 | -1.31% |
| Loss Cost | 2015.1 | -0.048 (CI = +/-0.098; p = 0.298) | 0.021 | -4.66% |
| Loss Cost | 2015.2 | -0.046 (CI = +/-0.122; p = 0.407) | -0.027 | -4.52% |
| | | | | |
| Severity | 2005.1 | 0.044 (CI = +/-0.016; p = 0.000) | 0.497 | +4.47% |
| Severity | 2005.2 | 0.039 (CI = +/-0.016; p = 0.000) | 0.444 | +4.00% |
| Severity | 2006.1 | 0.040 (CI = +/-0.018; p = 0.000) | 0.422 | +4.03% |
| Severity | 2006.2 | 0.041 (CI = +/-0.019; p = 0.000) | 0.414 | +4.17% |
| Severity | 2007.1 | 0.043 (CI = +/-0.020; p = 0.000) | 0.416 | +4.39% |
| Severity | 2007.2 | 0.052 (CI = +/-0.018; p = 0.000) | 0.579 | +5.37% |
| Severity | 2008.1 | 0.055 (CI = +/-0.019; p = 0.000) | 0.576 | +5.61% |
| Severity | 2008.2 | 0.062 (CI = +/-0.019; p = 0.000) | 0.654 | +6.35% |
| Severity | 2009.1 | 0.060 (CI = +/-0.021; p = 0.000) | 0.612 | +6.18% |
| Severity | 2009.2 | 0.057 (CI = +/-0.023; p = 0.000) | 0.562 | +5.91% |
| Severity | 2010.1 | 0.061 (CI = +/-0.025; p = 0.000) | 0.561 | +6.25% |
| Severity | 2010.2 | 0.057 (CI = +/-0.027; p = 0.000) | 0.497 | +5.85% |
| Severity | 2011.1 | 0.062 (CI = +/-0.029; p = 0.000) | 0.518 | +6.42% |
| Severity | 2011.2 | 0.053 (CI = +/-0.030; p = 0.002) | 0.432 | +5.43% |
| Severity | 2012.1 | 0.057 (CI = +/-0.034; p = 0.003) | 0.426 | +5.82% |
| Severity | 2012.2 | 0.059 (CI = +/-0.038; p = 0.005) | 0.401 | +6.09% |
| Severity | 2013.1 | 0.063 (CI = +/-0.044; p = 0.008) | 0.381 | +6.47% |
| Severity | 2013.2 | 0.067 (CI = +/-0.050; p = 0.013) | 0.366 | +6.98% |
| Severity | 2014.1 | 0.073 (CI = +/-0.059; p = 0.020) | 0.348 | +7.56% |
| Severity | 2014.2 | 0.085 (CI = +/-0.068; p = 0.020) | 0.379 | +8.86% |
| Severity | 2015.1 | 0.074 (CI = +/-0.081; p = 0.069) | 0.247 | +7.73% |
| Severity | 2015.2 | 0.050 (CI = +/-0.094; p = 0.251) | 0.056 | +5.16% |
| | | | | |
| Frequency | 2005.1 | -0.032 (CI = +/-0.015; p = 0.000) | 0.387 | -3.19% |
| Frequency | 2005.2 | -0.033 (CI = +/-0.016; p = 0.000) | 0.369 | -3.23% |
| Frequency | 2006.1 | -0.031 (CI = +/-0.017; p = 0.001) | 0.320 | -3.05% |
| Frequency | 2006.2 | -0.033 (CI = +/-0.018; p = 0.001) | 0.321 | -3.21% |
| Frequency | 2007.1 | -0.033 (CI = +/-0.019; p = 0.002) | 0.297 | -3.22% |
| Frequency | 2007.2 | -0.036 (CI = +/-0.021; p = 0.001) | 0.323 | -3.53% |
| Frequency | 2008.1 | -0.036 (CI = +/-0.022; p = 0.003) | 0.298 | -3.56% |
| Frequency | 2008.2 | -0.044 (CI = +/-0.022; p = 0.001) | 0.403 | -4.29% |
| Frequency | 2009.1 | -0.051 (CI = +/-0.023; p = 0.000) | 0.483 | -4.95% |
| Frequency | 2009.2 | -0.053 (CI = +/-0.025; p = 0.000) | 0.480 | -5.20% |
| Frequency | 2010.1 | -0.058 (CI = +/-0.027; p = 0.000) | 0.501 | -5.65% |
| Frequency | 2010.2 | -0.060 (CI = +/-0.029; p = 0.000) | 0.482 | -5.85% |
| Frequency | 2011.1 | -0.061 (CI = +/-0.033; p = 0.001) | 0.442 | -5.87% |
| Frequency | 2011.2 | -0.063 (CI = +/-0.037; p = 0.002) | 0.422 | -6.12% |
| Frequency | 2012.1 | -0.072 (CI = +/-0.040; p = 0.002) | 0.466 | -6.93% |
| Frequency | 2012.2 | -0.090 (CI = +/-0.038; p = 0.000) | 0.623 | -8.56% |
| Frequency | 2013.1 | -0.089 (CI = +/-0.043; p = 0.001) | 0.570 | -8.52% |
| Frequency | 2013.2 | -0.101 (CI = +/-0.048; p = 0.001) | 0.606 | -9.56% |
| Frequency | 2014.1 | -0.111 (CI = +/-0.054; p = 0.001) | 0.617 | -10.51% |
| Frequency | 2014.2 | -0.098 (CI = +/-0.062; p = 0.005) | 0.511 | -9.35% |
| Frequency | 2015.1 | -0.122 (CI = +/-0.065; p = 0.002) | 0.628 | -11.50% |
| Frequency | 2015.2 | -0.097 (CI = +/-0.070; p = 0.013) | 0.502 | -9.21% |

# Uninsured Automobile

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

| Fit | Start Date | Time | Adjusted R^2 | Implied Trend Rate |
|---|---|---|---|---|
| Loss Cost | 2005.1 | 0.009 (CI = +/-0.020; p = 0.383) | -0.007 | +0.88% |
| Loss Cost | 2005.2 | 0.003 (CI = +/-0.021; p = 0.748) | -0.033 | +0.33% |
| Loss Cost | 2006.1 | 0.005 (CI = +/-0.022; p = 0.615) | -0.028 | +0.55% |
| Loss Cost | 2006.2 | 0.005 (CI = +/-0.024; p = 0.672) | -0.032 | +0.50% |
| Loss Cost | 2007.1 | 0.007 (CI = +/-0.026; p = 0.588) | -0.029 | +0.69% |
| Loss Cost | 2007.2 | 0.013 (CI = +/-0.027; p = 0.322) | 0.001 | +1.31% |
| Loss Cost | 2008.1 | 0.015 (CI = +/-0.029; p = 0.293) | 0.007 | +1.51% |
| Loss Cost | 2008.2 | 0.014 (CI = +/-0.032; p = 0.365) | -0.007 | +1.42% |
| Loss Cost | 2009.1 | 0.004 (CI = +/-0.032; p = 0.782) | -0.046 | +0.44% |
| Loss Cost | 2009.2 | -0.002 (CI = +/-0.035; p = 0.908) | -0.052 | -0.19% |
| Loss Cost | 2010.1 | -0.004 (CI = +/-0.038; p = 0.818) | -0.052 | -0.43% |
| Loss Cost | 2010.2 | -0.011 (CI = +/-0.042; p = 0.569) | -0.038 | -1.14% |
| Loss Cost | 2011.1 | -0.007 (CI = +/-0.046; p = 0.762) | -0.056 | -0.67% |
| Loss Cost | 2011.2 | -0.021 (CI = +/-0.048; p = 0.363) | -0.008 | -2.11% |
| Loss Cost | 2012.1 | -0.028 (CI = +/-0.054; p = 0.282) | 0.017 | -2.80% |
| Loss Cost | 2012.2 | -0.048 (CI = +/-0.056; p = 0.091) | 0.142 | -4.64% |
| Loss Cost | 2013.1 | -0.045 (CI = +/-0.066; p = 0.156) | 0.090 | -4.44% |
| Loss Cost | 2013.2 | -0.057 (CI = +/-0.076; p = 0.128) | 0.125 | -5.49% |
| Loss Cost | 2014.1 | -0.067 (CI = +/-0.089; p = 0.125) | 0.140 | -6.47% |
| Loss Cost | 2014.2 | -0.043 (CI = +/-0.102; p = 0.369) | -0.011 | -4.17% |
| Loss Cost | 2015.1 | -0.091 (CI = +/-0.099; p = 0.067) | 0.280 | -8.73% |
| Loss Cost | 2015.2 | -0.100 (CI = +/-0.127; p = 0.103) | 0.239 | -9.55% |
| | | | | |
| Severity | 2005.1 | 0.040 (CI = +/-0.017; p = 0.000) | 0.444 | +4.07% |
| Severity | 2005.2 | 0.035 (CI = +/-0.017; p = 0.000) | 0.384 | +3.53% |
| Severity | 2006.1 | 0.035 (CI = +/-0.018; p = 0.000) | 0.358 | +3.54% |
| Severity | 2006.2 | 0.036 (CI = +/-0.019; p = 0.001) | 0.347 | +3.65% |
| Severity | 2007.1 | 0.038 (CI = +/-0.021; p = 0.001) | 0.347 | +3.85% |
| Severity | 2007.2 | 0.047 (CI = +/-0.019; p = 0.000) | 0.526 | +4.85% |
| Severity | 2008.1 | 0.049 (CI = +/-0.020; p = 0.000) | 0.520 | +5.07% |
| Severity | 2008.2 | 0.057 (CI = +/-0.020; p = 0.000) | 0.607 | +5.83% |
| Severity | 2009.1 | 0.054 (CI = +/-0.022; p = 0.000) | 0.556 | +5.59% |
| Severity | 2009.2 | 0.051 (CI = +/-0.024; p = 0.000) | 0.495 | +5.23% |
| Severity | 2010.1 | 0.054 (CI = +/-0.026; p = 0.000) | 0.490 | +5.54% |
| Severity | 2010.2 | 0.049 (CI = +/-0.028; p = 0.002) | 0.411 | +5.02% |
| Severity | 2011.1 | 0.054 (CI = +/-0.031; p = 0.002) | 0.432 | +5.55% |
| Severity | 2011.2 | 0.042 (CI = +/-0.031; p = 0.010) | 0.323 | +4.34% |
| Severity | 2012.1 | 0.045 (CI = +/-0.035; p = 0.015) | 0.310 | +4.63% |
| Severity | 2012.2 | 0.047 (CI = +/-0.040; p = 0.026) | 0.274 | +4.77% |
| Severity | 2013.1 | 0.049 (CI = +/-0.047; p = 0.042) | 0.244 | +5.00% |
| Severity | 2013.2 | 0.052 (CI = +/-0.055; p = 0.061) | 0.219 | +5.34% |
| Severity | 2014.1 | 0.056 (CI = +/-0.065; p = 0.088) | 0.190 | +5.72% |
| Severity | 2014.2 | 0.067 (CI = +/-0.078; p = 0.085) | 0.215 | +6.89% |
| Severity | 2015.1 | 0.050 (CI = +/-0.093; p = 0.254) | 0.054 | +5.10% |
| Severity | 2015.2 | 0.013 (CI = +/-0.103; p = 0.765) | -0.127 | +1.36% |
| | | | | |
| Frequency | 2005.1 | -0.031 (CI = +/-0.016; p = 0.000) | 0.345 | -3.06% |
| Frequency | 2005.2 | -0.031 (CI = +/-0.017; p = 0.001) | 0.325 | -3.10% |
| Frequency | 2006.1 | -0.029 (CI = +/-0.018; p = 0.003) | 0.274 | -2.89% |
| Frequency | 2006.2 | -0.031 (CI = +/-0.019; p = 0.003) | 0.275 | -3.05% |
| Frequency | 2007.1 | -0.031 (CI = +/-0.021; p = 0.006) | 0.249 | -3.05% |
| Frequency | 2007.2 | -0.034 (CI = +/-0.022; p = 0.004) | 0.276 | -3.38% |
| Frequency | 2008.1 | -0.034 (CI = +/-0.024; p = 0.008) | 0.249 | -3.39% |
| Frequency | 2008.2 | -0.043 (CI = +/-0.024; p = 0.002) | 0.356 | -4.17% |
| Frequency | 2009.1 | -0.050 (CI = +/-0.025; p = 0.000) | 0.440 | -4.88% |
| Frequency | 2009.2 | -0.053 (CI = +/-0.027; p = 0.001) | 0.437 | -5.16% |
| Frequency | 2010.1 | -0.058 (CI = +/-0.029; p = 0.001) | 0.461 | -5.65% |
| Frequency | 2010.2 | -0.060 (CI = +/-0.033; p = 0.001) | 0.441 | -5.86% |
| Frequency | 2011.1 | -0.061 (CI = +/-0.037; p = 0.003) | 0.399 | -5.90% |
| Frequency | 2011.2 | -0.064 (CI = +/-0.041; p = 0.005) | 0.380 | -6.18% |
| Frequency | 2012.1 | -0.074 (CI = +/-0.045; p = 0.004) | 0.429 | -7.10% |
| Frequency | 2012.2 | -0.094 (CI = +/-0.043; p = 0.000) | 0.604 | -8.98% |
| Frequency | 2013.1 | -0.094 (CI = +/-0.050; p = 0.001) | 0.549 | -9.00% |
| Frequency | 2013.2 | -0.109 (CI = +/-0.055; p = 0.001) | 0.597 | -10.29% |
| Frequency | 2014.1 | -0.122 (CI = +/-0.063; p = 0.001) | 0.621 | -11.53% |
| Frequency | 2014.2 | -0.109 (CI = +/-0.073; p = 0.008) | 0.508 | -10.35% |
| Frequency | 2015.1 | -0.141 (CI = +/-0.076; p = 0.003) | 0.661 | -13.16% |
| Frequency | 2015.2 | -0.114 (CI = +/-0.085; p = 0.016) | 0.529 | -10.76% |

# Uninsured Automobile

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

| Fit | Start Date | Time | Adjusted R^2 | Implied Trend Rate |
|---|---|---|---|---|
| Loss Cost | 2005.1 | 0.010 (CI = +/-0.022; p = 0.362) | -0.005 | +0.99% |
| Loss Cost | 2005.2 | 0.004 (CI = +/-0.022; p = 0.716) | -0.033 | +0.40% |
| Loss Cost | 2006.1 | 0.006 (CI = +/-0.024; p = 0.584) | -0.027 | +0.64% |
| Loss Cost | 2006.2 | 0.006 (CI = +/-0.026; p = 0.639) | -0.032 | +0.59% |
| Loss Cost | 2007.1 | 0.008 (CI = +/-0.028; p = 0.555) | -0.027 | +0.81% |
| Loss Cost | 2007.2 | 0.015 (CI = +/-0.029; p = 0.297) | 0.006 | +1.50% |
| Loss Cost | 2008.1 | 0.017 (CI = +/-0.032; p = 0.268) | 0.013 | +1.74% |
| Loss Cost | 2008.2 | 0.016 (CI = +/-0.035; p = 0.334) | -0.001 | +1.66% |
| Loss Cost | 2009.1 | 0.006 (CI = +/-0.036; p = 0.731) | -0.046 | +0.59% |
| Loss Cost | 2009.2 | -0.001 (CI = +/-0.038; p = 0.963) | -0.055 | -0.09% |
| Loss Cost | 2010.1 | -0.003 (CI = +/-0.043; p = 0.873) | -0.057 | -0.33% |
| Loss Cost | 2010.2 | -0.011 (CI = +/-0.047; p = 0.618) | -0.046 | -1.12% |
| Loss Cost | 2011.1 | -0.006 (CI = +/-0.052; p = 0.814) | -0.063 | -0.59% |
| Loss Cost | 2011.2 | -0.022 (CI = +/-0.055; p = 0.401) | -0.017 | -2.21% |
| Loss Cost | 2012.1 | -0.031 (CI = +/-0.063; p = 0.311) | 0.008 | -3.00% |
| Loss Cost | 2012.2 | -0.053 (CI = +/-0.065; p = 0.102) | 0.141 | -5.16% |
| Loss Cost | 2013.1 | -0.051 (CI = +/-0.077; p = 0.168) | 0.089 | -5.01% |
| Loss Cost | 2013.2 | -0.066 (CI = +/-0.089; p = 0.133) | 0.132 | -6.35% |
| Loss Cost | 2014.1 | -0.080 (CI = +/-0.107; p = 0.125) | 0.157 | -7.67% |
| Loss Cost | 2014.2 | -0.053 (CI = +/-0.126; p = 0.360) | -0.006 | -5.16% |
| Loss Cost | 2015.1 | -0.117 (CI = +/-0.120; p = 0.055) | 0.348 | -11.00% |
| Loss Cost | 2015.2 | -0.135 (CI = +/-0.157; p = 0.079) | 0.332 | -12.66% |
| | | | | |
| Severity | 2005.1 | 0.036 (CI = +/-0.017; p = 0.000) | 0.387 | +3.70% |
| Severity | 2005.2 | 0.031 (CI = +/-0.017; p = 0.001) | 0.318 | +3.10% |
| Severity | 2006.1 | 0.030 (CI = +/-0.018; p = 0.002) | 0.288 | +3.07% |
| Severity | 2006.2 | 0.031 (CI = +/-0.020; p = 0.004) | 0.274 | +3.15% |
| Severity | 2007.1 | 0.033 (CI = +/-0.021; p = 0.004) | 0.272 | +3.32% |
| Severity | 2007.2 | 0.043 (CI = +/-0.019; p = 0.000) | 0.463 | +4.36% |
| Severity | 2008.1 | 0.045 (CI = +/-0.021; p = 0.000) | 0.454 | +4.56% |
| Severity | 2008.2 | 0.052 (CI = +/-0.021; p = 0.000) | 0.549 | +5.33% |
| Severity | 2009.1 | 0.049 (CI = +/-0.023; p = 0.000) | 0.489 | +5.02% |
| Severity | 2009.2 | 0.045 (CI = +/-0.025; p = 0.001) | 0.414 | +4.57% |
| Severity | 2010.1 | 0.047 (CI = +/-0.027; p = 0.002) | 0.405 | +4.83% |
| Severity | 2010.2 | 0.041 (CI = +/-0.029; p = 0.010) | 0.310 | +4.17% |
| Severity | 2011.1 | 0.046 (CI = +/-0.033; p = 0.009) | 0.329 | +4.67% |
| Severity | 2011.2 | 0.031 (CI = +/-0.031; p = 0.051) | 0.192 | +3.18% |
| Severity | 2012.1 | 0.033 (CI = +/-0.036; p = 0.071) | 0.171 | +3.36% |
| Severity | 2012.2 | 0.033 (CI = +/-0.042; p = 0.118) | 0.124 | +3.31% |
| Severity | 2013.1 | 0.033 (CI = +/-0.050; p = 0.174) | 0.085 | +3.34% |
| Severity | 2013.2 | 0.034 (CI = +/-0.060; p = 0.235) | 0.051 | +3.43% |
| Severity | 2014.1 | 0.034 (CI = +/-0.073; p = 0.312) | 0.014 | +3.50% |
| Severity | 2014.2 | 0.043 (CI = +/-0.090; p = 0.299) | 0.025 | +4.41% |
| Severity | 2015.1 | 0.016 (CI = +/-0.105; p = 0.727) | -0.122 | +1.64% |
| Severity | 2015.2 | -0.040 (CI = +/-0.097; p = 0.350) | 0.004 | -3.92% |
| | | | | |
| Frequency | 2005.1 | -0.026 (CI = +/-0.016; p = 0.002) | 0.276 | -2.61% |
| Frequency | 2005.2 | -0.027 (CI = +/-0.017; p = 0.004) | 0.253 | -2.62% |
| Frequency | 2006.1 | -0.024 (CI = +/-0.018; p = 0.012) | 0.195 | -2.36% |
| Frequency | 2006.2 | -0.025 (CI = +/-0.020; p = 0.014) | 0.194 | -2.48% |
| Frequency | 2007.1 | -0.025 (CI = +/-0.021; p = 0.025) | 0.166 | -2.44% |
| Frequency | 2007.2 | -0.028 (CI = +/-0.023; p = 0.019) | 0.190 | -2.74% |
| Frequency | 2008.1 | -0.027 (CI = +/-0.025; p = 0.033) | 0.160 | -2.70% |
| Frequency | 2008.2 | -0.036 (CI = +/-0.025; p = 0.008) | 0.268 | -3.49% |
| Frequency | 2009.1 | -0.043 (CI = +/-0.026; p = 0.003) | 0.356 | -4.21% |
| Frequency | 2009.2 | -0.046 (CI = +/-0.029; p = 0.004) | 0.349 | -4.45% |
| Frequency | 2010.1 | -0.050 (CI = +/-0.031; p = 0.003) | 0.373 | -4.92% |
| Frequency | 2010.2 | -0.052 (CI = +/-0.035; p = 0.006) | 0.346 | -5.08% |
| Frequency | 2011.1 | -0.051 (CI = +/-0.040; p = 0.014) | 0.295 | -5.02% |
| Frequency | 2011.2 | -0.054 (CI = +/-0.045; p = 0.023) | 0.270 | -5.22% |
| Frequency | 2012.1 | -0.064 (CI = +/-0.050; p = 0.017) | 0.319 | -6.15% |
| Frequency | 2012.2 | -0.086 (CI = +/-0.049; p = 0.002) | 0.514 | -8.20% |
| Frequency | 2013.1 | -0.084 (CI = +/-0.057; p = 0.008) | 0.442 | -8.08% |
| Frequency | 2013.2 | -0.099 (CI = +/-0.065; p = 0.006) | 0.494 | -9.46% |
| Frequency | 2014.1 | -0.114 (CI = +/-0.075; p = 0.007) | 0.519 | -10.79% |
| Frequency | 2014.2 | -0.096 (CI = +/-0.089; p = 0.038) | 0.365 | -9.17% |
| Frequency | 2015.1 | -0.133 (CI = +/-0.096; p = 0.014) | 0.547 | -12.43% |
| Frequency | 2015.2 | -0.095 (CI = +/-0.109; p = 0.076) | 0.340 | -9.10% |

# Uninsured Automobile - Annual

*Coverage = UA - Annual*
*End Trend Period = 2019*
*Excluded Points = NA*
*Parameters Included: time*

| Fit | Start Date | Time | Adjusted R^2 | Implied Trend Rate |
|---|---|---|---|---|
| Loss Cost | 2005 | 0.008 (CI = +/-0.021; p = 0.426) | -0.024 | +0.79% |
| Loss Cost | 2006 | 0.006 (CI = +/-0.024; p = 0.619) | -0.060 | +0.56% |
| Loss Cost | 2007 | 0.007 (CI = +/-0.028; p = 0.608) | -0.064 | +0.68% |
| Loss Cost | 2008 | 0.014 (CI = +/-0.032; p = 0.336) | 0.002 | +1.45% |
| Loss Cost | 2009 | 0.003 (CI = +/-0.034; p = 0.863) | -0.107 | +0.27% |
| Loss Cost | 2010 | -0.007 (CI = +/-0.039; p = 0.700) | -0.103 | -0.68% |
| Loss Cost | 2011 | -0.009 (CI = +/-0.051; p = 0.683) | -0.114 | -0.91% |
| Loss Cost | 2012 | -0.032 (CI = +/-0.054; p = 0.199) | 0.134 | -3.12% |
| Loss Cost | 2013 | -0.047 (CI = +/-0.069; p = 0.144) | 0.250 | -4.57% |
| Loss Cost | 2014 | -0.072 (CI = +/-0.090; p = 0.091) | 0.438 | -6.91% |
| Loss Cost | 2015 | -0.098 (CI = +/-0.139; p = 0.111) | 0.500 | -9.31% |
| | | | | |
| Severity | 2005 | 0.039 (CI = +/-0.016; p = 0.000) | 0.657 | +3.97% |
| Severity | 2006 | 0.035 (CI = +/-0.018; p = 0.001) | 0.575 | +3.54% |
| Severity | 2007 | 0.038 (CI = +/-0.020; p = 0.002) | 0.565 | +3.83% |
| Severity | 2008 | 0.049 (CI = +/-0.018; p = 0.000) | 0.765 | +4.97% |
| Severity | 2009 | 0.052 (CI = +/-0.021; p = 0.000) | 0.758 | +5.39% |
| Severity | 2010 | 0.052 (CI = +/-0.026; p = 0.002) | 0.688 | +5.29% |
| Severity | 2011 | 0.052 (CI = +/-0.033; p = 0.008) | 0.614 | +5.38% |
| Severity | 2012 | 0.044 (CI = +/-0.042; p = 0.042) | 0.445 | +4.52% |
| Severity | 2013 | 0.047 (CI = +/-0.059; p = 0.099) | 0.340 | +4.76% |
| Severity | 2014 | 0.050 (CI = +/-0.090; p = 0.196) | 0.219 | +5.15% |
| Severity | 2015 | 0.043 (CI = +/-0.156; p = 0.444) | -0.061 | +4.41% |
| | | | | |
| Frequency | 2005 | -0.031 (CI = +/-0.020; p = 0.006) | 0.418 | -3.06% |
| Frequency | 2006 | -0.029 (CI = +/-0.023; p = 0.018) | 0.331 | -2.88% |
| Frequency | 2007 | -0.031 (CI = +/-0.027; p = 0.031) | 0.299 | -3.04% |
| Frequency | 2008 | -0.034 (CI = +/-0.032; p = 0.041) | 0.290 | -3.36% |
| Frequency | 2009 | -0.050 (CI = +/-0.031; p = 0.006) | 0.547 | -4.86% |
| Frequency | 2010 | -0.058 (CI = +/-0.036; p = 0.006) | 0.587 | -5.67% |
| Frequency | 2011 | -0.061 (CI = +/-0.046; p = 0.016) | 0.526 | -5.96% |
| Frequency | 2012 | -0.076 (CI = +/-0.056; p = 0.016) | 0.588 | -7.31% |
| Frequency | 2013 | -0.093 (CI = +/-0.071; p = 0.020) | 0.635 | -8.91% |
| Frequency | 2014 | -0.122 (CI = +/-0.087; p = 0.018) | 0.738 | -11.47% |
| Frequency | 2015 | -0.141 (CI = +/-0.143; p = 0.052) | 0.689 | -13.13% |

# Uninsured Automobile - Annual

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

| Fit | Start Date | Time | Adjusted R^2 | Implied Trend Rate |
|---|---|---|---|---|
| Loss Cost | 2005 | 0.012 (CI = +/-0.023; p = 0.274) | 0.023 | +1.23% |
| Loss Cost | 2006 | 0.010 (CI = +/-0.027; p = 0.424) | -0.027 | +1.04% |
| Loss Cost | 2007 | 0.013 (CI = +/-0.033; p = 0.411) | -0.025 | +1.26% |
| Loss Cost | 2008 | 0.023 (CI = +/-0.036; p = 0.189) | 0.092 | +2.30% |
| Loss Cost | 2009 | 0.010 (CI = +/-0.041; p = 0.571) | -0.078 | +1.04% |
| Loss Cost | 2010 | 0.000 (CI = +/-0.049; p = 0.984) | -0.143 | +0.04% |
| Loss Cost | 2011 | 0.000 (CI = +/-0.066; p = 0.988) | -0.167 | -0.04% |
| Loss Cost | 2012 | -0.028 (CI = +/-0.075; p = 0.388) | -0.018 | -2.72% |
| Loss Cost | 2013 | -0.047 (CI = +/-0.106; p = 0.285) | 0.095 | -4.60% |
| Loss Cost | 2014 | -0.085 (CI = +/-0.153; p = 0.177) | 0.343 | -8.10% |
| Loss Cost | 2015 | -0.137 (CI = +/-0.279; p = 0.170) | 0.534 | -12.77% |
| | | | | |
| Severity | 2005 | 0.035 (CI = +/-0.018; p = 0.001) | 0.575 | +3.59% |
| Severity | 2006 | 0.030 (CI = +/-0.019; p = 0.006) | 0.466 | +3.03% |
| Severity | 2007 | 0.032 (CI = +/-0.023; p = 0.011) | 0.445 | +3.28% |
| Severity | 2008 | 0.044 (CI = +/-0.021; p = 0.001) | 0.691 | +4.53% |
| Severity | 2009 | 0.048 (CI = +/-0.025; p = 0.002) | 0.674 | +4.94% |
| Severity | 2010 | 0.046 (CI = +/-0.032; p = 0.012) | 0.568 | +4.71% |
| Severity | 2011 | 0.045 (CI = +/-0.043; p = 0.041) | 0.451 | +4.65% |
| Severity | 2012 | 0.032 (CI = +/-0.054; p = 0.187) | 0.182 | +3.28% |
| Severity | 2013 | 0.031 (CI = +/-0.083; p = 0.361) | 0.012 | +3.12% |
| Severity | 2014 | 0.028 (CI = +/-0.145; p = 0.577) | -0.180 | +2.88% |
| Severity | 2015 | 0.002 (CI = +/-0.320; p = 0.980) | -0.499 | +0.21% |
| | | | | |
| Frequency | 2005 | -0.023 (CI = +/-0.020; p = 0.030) | 0.279 | -2.28% |
| Frequency | 2006 | -0.020 (CI = +/-0.024; p = 0.094) | 0.164 | -1.94% |
| Frequency | 2007 | -0.020 (CI = +/-0.028; p = 0.149) | 0.116 | -1.96% |
| Frequency | 2008 | -0.022 (CI = +/-0.034; p = 0.189) | 0.092 | -2.13% |
| Frequency | 2009 | -0.038 (CI = +/-0.034; p = 0.032) | 0.389 | -3.71% |
| Frequency | 2010 | -0.046 (CI = +/-0.041; p = 0.034) | 0.423 | -4.46% |
| Frequency | 2011 | -0.046 (CI = +/-0.055; p = 0.087) | 0.312 | -4.49% |
| Frequency | 2012 | -0.060 (CI = +/-0.072; p = 0.086) | 0.371 | -5.81% |
| Frequency | 2013 | -0.078 (CI = +/-0.103; p = 0.103) | 0.408 | -7.49% |
| Frequency | 2014 | -0.113 (CI = +/-0.150; p = 0.097) | 0.541 | -10.68% |
| Frequency | 2015 | -0.139 (CI = +/-0.334; p = 0.216) | 0.422 | -12.95% |

# Collision

*Coverage = CL*
*End Trend Period = 2020.1*
*Excluded Points = NA*
*Parameters Included: time, seasonality*

| Fit | Start Date | Time | Seasonality | Adjusted R^2 | Implied Trend Rate |
|---|---|---|---|---|---|
| Loss Cost | 2005.1 | 0.027 (CI = +/-0.009; p = 0.000) | -0.126 (CI = +/-0.084; p = 0.005) | 0.583 | +2.73% |
| Loss Cost | 2005.2 | 0.026 (CI = +/-0.010; p = 0.000) | -0.124 (CI = +/-0.087; p = 0.007) | 0.537 | +2.67% |
| Loss Cost | 2006.1 | 0.026 (CI = +/-0.011; p = 0.000) | -0.125 (CI = +/-0.090; p = 0.009) | 0.524 | +2.65% |
| Loss Cost | 2006.2 | 0.026 (CI = +/-0.012; p = 0.000) | -0.122 (CI = +/-0.094; p = 0.013) | 0.473 | +2.58% |
| Loss Cost | 2007.1 | 0.025 (CI = +/-0.013; p = 0.000) | -0.124 (CI = +/-0.097; p = 0.015) | 0.458 | +2.53% |
| Loss Cost | 2007.2 | 0.026 (CI = +/-0.013; p = 0.001) | -0.129 (CI = +/-0.101; p = 0.014) | 0.444 | +2.66% |
| Loss Cost | 2008.1 | 0.026 (CI = +/-0.015; p = 0.001) | -0.130 (CI = +/-0.106; p = 0.018) | 0.432 | +2.64% |
| Loss Cost | 2008.2 | 0.026 (CI = +/-0.016; p = 0.003) | -0.128 (CI = +/-0.111; p = 0.025) | 0.374 | +2.58% |
| Loss Cost | 2009.1 | 0.025 (CI = +/-0.017; p = 0.007) | -0.130 (CI = +/-0.116; p = 0.029) | 0.361 | +2.53% |
| Loss Cost | 2009.2 | 0.025 (CI = +/-0.019; p = 0.014) | -0.130 (CI = +/-0.122; p = 0.038) | 0.309 | +2.52% |
| Loss Cost | 2010.1 | 0.023 (CI = +/-0.021; p = 0.031) | -0.135 (CI = +/-0.128; p = 0.040) | 0.294 | +2.37% |
| Loss Cost | 2010.2 | 0.020 (CI = +/-0.023; p = 0.083) | -0.124 (CI = +/-0.134; p = 0.068) | 0.196 | +2.04% |
| Loss Cost | 2011.1 | 0.016 (CI = +/-0.025; p = 0.187) | -0.136 (CI = +/-0.139; p = 0.054) | 0.190 | +1.66% |
| Loss Cost | 2011.2 | 0.011 (CI = +/-0.028; p = 0.399) | -0.119 (CI = +/-0.144; p = 0.097) | 0.088 | +1.13% |
| Loss Cost | 2012.1 | 0.007 (CI = +/-0.031; p = 0.639) | -0.132 (CI = +/-0.150; p = 0.080) | 0.101 | +0.69% |
| Loss Cost | 2012.2 | 0.002 (CI = +/-0.034; p = 0.910) | -0.118 (CI = +/-0.159; p = 0.133) | 0.036 | +0.18% |
| Loss Cost | 2013.1 | -0.003 (CI = +/-0.039; p = 0.851) | -0.131 (CI = +/-0.168; p = 0.116) | 0.061 | -0.34% |
| Loss Cost | 2013.2 | -0.008 (CI = +/-0.045; p = 0.696) | -0.119 (CI = +/-0.182; p = 0.179) | 0.030 | -0.82% |
| Loss Cost | 2014.1 | -0.018 (CI = +/-0.051; p = 0.451) | -0.140 (CI = +/-0.191; p = 0.134) | 0.096 | -1.77% |
| Loss Cost | 2014.2 | -0.021 (CI = +/-0.062; p = 0.469) | -0.134 (CI = +/-0.214; p = 0.191) | 0.079 | -2.05% |
| Loss Cost | 2015.1 | -0.037 (CI = +/-0.070; p = 0.252) | -0.164 (CI = +/-0.221; p = 0.126) | 0.196 | -3.66% |
| Loss Cost | 2015.2 | -0.039 (CI = +/-0.090; p = 0.338) | -0.161 (CI = +/-0.257; p = 0.183) | 0.174 | -3.82% |
| Loss Cost | 2016.1 | -0.058 (CI = +/-0.109; p = 0.240) | -0.190 (CI = +/-0.283; p = 0.153) | 0.230 | -5.65% |
| Loss Cost | 2016.2 | -0.059 (CI = +/-0.154; p = 0.371) | -0.189 (CI = +/-0.352; p = 0.227) | 0.189 | -5.70% |
| | | | | | |
| Severity | 2005.1 | 0.037 (CI = +/-0.008; p = 0.000) | -0.108 (CI = +/-0.068; p = 0.003) | 0.783 | +3.75% |
| Severity | 2005.2 | 0.039 (CI = +/-0.008; p = 0.000) | -0.117 (CI = +/-0.068; p = 0.001) | 0.790 | +3.93% |
| Severity | 2006.1 | 0.041 (CI = +/-0.008; p = 0.000) | -0.106 (CI = +/-0.065; p = 0.003) | 0.817 | +4.17% |
| Severity | 2006.2 | 0.043 (CI = +/-0.008; p = 0.000) | -0.114 (CI = +/-0.066; p = 0.002) | 0.820 | +4.35% |
| Severity | 2007.1 | 0.044 (CI = +/-0.008; p = 0.000) | -0.106 (CI = +/-0.066; p = 0.003) | 0.830 | +4.54% |
| Severity | 2007.2 | 0.045 (CI = +/-0.009; p = 0.000) | -0.109 (CI = +/-0.068; p = 0.003) | 0.816 | +4.62% |
| Severity | 2008.1 | 0.048 (CI = +/-0.009; p = 0.000) | -0.096 (CI = +/-0.065; p = 0.005) | 0.847 | +4.95% |
| Severity | 2008.2 | 0.051 (CI = +/-0.009; p = 0.000) | -0.108 (CI = +/-0.063; p = 0.002) | 0.862 | +5.25% |
| Severity | 2009.1 | 0.055 (CI = +/-0.008; p = 0.000) | -0.094 (CI = +/-0.056; p = 0.002) | 0.897 | +5.64% |
| Severity | 2009.2 | 0.058 (CI = +/-0.009; p = 0.000) | -0.105 (CI = +/-0.054; p = 0.001) | 0.908 | +5.94% |
| Severity | 2010.1 | 0.059 (CI = +/-0.009; p = 0.000) | -0.102 (CI = +/-0.056; p = 0.001) | 0.904 | +6.06% |
| Severity | 2010.2 | 0.060 (CI = +/-0.010; p = 0.000) | -0.106 (CI = +/-0.059; p = 0.002) | 0.893 | +6.18% |
| Severity | 2011.1 | 0.061 (CI = +/-0.011; p = 0.000) | -0.103 (CI = +/-0.062; p = 0.003) | 0.885 | +6.26% |
| Severity | 2011.2 | 0.059 (CI = +/-0.013; p = 0.000) | -0.099 (CI = +/-0.066; p = 0.006) | 0.857 | +6.12% |
| Severity | 2012.1 | 0.058 (CI = +/-0.014; p = 0.000) | -0.103 (CI = +/-0.070; p = 0.007) | 0.841 | +5.99% |
| Severity | 2012.2 | 0.058 (CI = +/-0.016; p = 0.000) | -0.102 (CI = +/-0.076; p = 0.012) | 0.801 | +5.96% |
| Severity | 2013.1 | 0.056 (CI = +/-0.019; p = 0.000) | -0.106 (CI = +/-0.081; p = 0.014) | 0.778 | +5.77% |
| Severity | 2013.2 | 0.053 (CI = +/-0.022; p = 0.000) | -0.099 (CI = +/-0.087; p = 0.029) | 0.702 | +5.45% |
| Severity | 2014.1 | 0.044 (CI = +/-0.021; p = 0.001) | -0.118 (CI = +/-0.080; p = 0.008) | 0.718 | +4.55% |
| Severity | 2014.2 | 0.035 (CI = +/-0.022; p = 0.005) | -0.098 (CI = +/-0.075; p = 0.016) | 0.616 | +3.61% |
| Severity | 2015.1 | 0.027 (CI = +/-0.022; p = 0.022) | -0.113 (CI = +/-0.071; p = 0.006) | 0.661 | +2.78% |
| Severity | 2015.2 | 0.017 (CI = +/-0.023; p = 0.117) | -0.095 (CI = +/-0.066; p = 0.012) | 0.546 | +1.76% |
| Severity | 2016.1 | 0.011 (CI = +/-0.027; p = 0.350) | -0.104 (CI = +/-0.071; p = 0.011) | 0.601 | +1.13% |
| Severity | 2016.2 | 0.015 (CI = +/-0.038; p = 0.349) | -0.110 (CI = +/-0.086; p = 0.022) | 0.559 | +1.52% |
| | | | | | |
| Frequency | 2005.1 | -0.010 (CI = +/-0.011; p = 0.065) | -0.018 (CI = +/-0.095; p = 0.692) | 0.058 | -0.99% |
| Frequency | 2005.2 | -0.012 (CI = +/-0.011; p = 0.031) | -0.007 (CI = +/-0.095; p = 0.886) | 0.101 | -1.21% |
| Frequency | 2006.1 | -0.015 (CI = +/-0.011; p = 0.012) | -0.019 (CI = +/-0.095; p = 0.682) | 0.161 | -1.46% |
| Frequency | 2006.2 | -0.017 (CI = +/-0.012; p = 0.006) | -0.008 (CI = +/-0.095; p = 0.866) | 0.205 | -1.69% |
| Frequency | 2007.1 | -0.019 (CI = +/-0.012; p = 0.004) | -0.018 (CI = +/-0.096; p = 0.700) | 0.248 | -1.92% |
| Frequency | 2007.2 | -0.019 (CI = +/-0.013; p = 0.008) | -0.020 (CI = +/-0.101; p = 0.681) | 0.216 | -1.87% |
| Frequency | 2008.1 | -0.022 (CI = +/-0.014; p = 0.003) | -0.034 (CI = +/-0.100; p = 0.488) | 0.285 | -2.20% |
| Frequency | 2008.2 | -0.026 (CI = +/-0.014; p = 0.001) | -0.020 (CI = +/-0.100; p = 0.686) | 0.343 | -2.53% |
| Frequency | 2009.1 | -0.030 (CI = +/-0.015; p = 0.000) | -0.036 (CI = +/-0.098; p = 0.451) | 0.429 | -2.94% |
| Frequency | 2009.2 | -0.033 (CI = +/-0.016; p = 0.000) | -0.025 (CI = +/-0.100; p = 0.612) | 0.458 | -3.23% |
| Frequency | 2010.1 | -0.035 (CI = +/-0.017; p = 0.000) | -0.033 (CI = +/-0.103; p = 0.505) | 0.467 | -3.47% |
| Frequency | 2010.2 | -0.040 (CI = +/-0.018; p = 0.000) | -0.018 (CI = +/-0.104; p = 0.719) | 0.516 | -3.90% |
| Frequency | 2011.1 | -0.044 (CI = +/-0.019; p = 0.000) | -0.032 (CI = +/-0.104; p = 0.519) | 0.560 | -4.33% |
| Frequency | 2011.2 | -0.048 (CI = +/-0.021; p = 0.000) | -0.020 (CI = +/-0.108; p = 0.696) | 0.576 | -4.70% |
| Frequency | 2012.1 | -0.051 (CI = +/-0.023; p = 0.000) | -0.029 (CI = +/-0.113; p = 0.590) | 0.568 | -5.00% |
| Frequency | 2012.2 | -0.056 (CI = +/-0.026; p = 0.000) | -0.016 (CI = +/-0.118; p = 0.779) | 0.581 | -5.45% |
| Frequency | 2013.1 | -0.060 (CI = +/-0.029; p = 0.001) | -0.024 (CI = +/-0.126; p = 0.680) | 0.564 | -5.78% |
| Frequency | 2013.2 | -0.061 (CI = +/-0.034; p = 0.002) | -0.020 (CI = +/-0.138; p = 0.757) | 0.523 | -5.95% |
| Frequency | 2014.1 | -0.062 (CI = +/-0.040; p = 0.006) | -0.022 (CI = +/-0.151; p = 0.750) | 0.456 | -6.05% |
| Frequency | 2014.2 | -0.056 (CI = +/-0.048; p = 0.027) | -0.036 (CI = +/-0.166; p = 0.639) | 0.343 | -5.46% |
| Frequency | 2015.1 | -0.065 (CI = +/-0.057; p = 0.030) | -0.051 (CI = +/-0.180; p = 0.531) | 0.348 | -6.26% |
| Frequency | 2015.2 | -0.056 (CI = +/-0.072; p = 0.104) | -0.066 (CI = +/-0.206; p = 0.471) | 0.230 | -5.49% |
| Frequency | 2016.1 | -0.069 (CI = +/-0.089; p = 0.104) | -0.086 (CI = +/-0.230; p = 0.399) | 0.237 | -6.70% |
| Frequency | 2016.2 | -0.074 (CI = +/-0.125; p = 0.189) | -0.079 (CI = +/-0.286; p = 0.509) | 0.172 | -7.11% |

# Collision

*Coverage = CL*
*End Trend Period = 2020.1*
*Excluded Points = NA*
*Parameters Included: time*

| Fit | Start Date | Time | Adjusted R^2 | Implied Trend Rate |
|---|---|---|---|---|
| Loss Cost | 2005.1 | 0.027 (CI = +/-0.011; p = 0.000) | 0.461 | +2.73% |
| Loss Cost | 2005.2 | 0.026 (CI = +/-0.011; p = 0.000) | 0.414 | +2.59% |
| Loss Cost | 2006.1 | 0.026 (CI = +/-0.012; p = 0.000) | 0.400 | +2.65% |
| Loss Cost | 2006.2 | 0.025 (CI = +/-0.013; p = 0.001) | 0.349 | +2.49% |
| Loss Cost | 2007.1 | 0.025 (CI = +/-0.014; p = 0.001) | 0.330 | +2.53% |
| Loss Cost | 2007.2 | 0.025 (CI = +/-0.015; p = 0.002) | 0.305 | +2.55% |
| Loss Cost | 2008.1 | 0.026 (CI = +/-0.016; p = 0.003) | 0.294 | +2.64% |
| Loss Cost | 2008.2 | 0.024 (CI = +/-0.018; p = 0.009) | 0.238 | +2.45% |
| Loss Cost | 2009.1 | 0.025 (CI = +/-0.019; p = 0.013) | 0.224 | +2.53% |
| Loss Cost | 2009.2 | 0.023 (CI = +/-0.021; p = 0.031) | 0.173 | +2.36% |
| Loss Cost | 2010.1 | 0.023 (CI = +/-0.023; p = 0.047) | 0.149 | +2.37% |
| Loss Cost | 2010.2 | 0.018 (CI = +/-0.025; p = 0.136) | 0.070 | +1.85% |
| Loss Cost | 2011.1 | 0.016 (CI = +/-0.027; p = 0.224) | 0.032 | +1.66% |
| Loss Cost | 2011.2 | 0.009 (CI = +/-0.029; p = 0.520) | -0.035 | +0.91% |
| Loss Cost | 2012.1 | 0.007 (CI = +/-0.033; p = 0.664) | -0.053 | +0.69% |
| Loss Cost | 2012.2 | -0.001 (CI = +/-0.036; p = 0.956) | -0.071 | -0.09% |
| Loss Cost | 2013.1 | -0.003 (CI = +/-0.041; p = 0.861) | -0.074 | -0.34% |
| Loss Cost | 2013.2 | -0.012 (CI = +/-0.046; p = 0.586) | -0.056 | -1.18% |
| Loss Cost | 2014.1 | -0.018 (CI = +/-0.054; p = 0.480) | -0.040 | -1.77% |
| Loss Cost | 2014.2 | -0.026 (CI = +/-0.063; p = 0.376) | -0.013 | -2.60% |
| Loss Cost | 2015.1 | -0.037 (CI = +/-0.075; p = 0.292) | 0.025 | -3.66% |
| Loss Cost | 2015.2 | -0.049 (CI = +/-0.092; p = 0.258) | 0.051 | -4.75% |
| Loss Cost | 2016.1 | -0.058 (CI = +/-0.117; p = 0.280) | 0.044 | -5.65% |
| Loss Cost | 2016.2 | -0.077 (CI = +/-0.153; p = 0.266) | 0.067 | -7.38% |
| | | | | |
| Severity | 2005.1 | 0.037 (CI = +/-0.009; p = 0.000) | 0.711 | +3.75% |
| Severity | 2005.2 | 0.038 (CI = +/-0.009; p = 0.000) | 0.704 | +3.85% |
| Severity | 2006.1 | 0.041 (CI = +/-0.009; p = 0.000) | 0.749 | +4.17% |
| Severity | 2006.2 | 0.042 (CI = +/-0.010; p = 0.000) | 0.738 | +4.26% |
| Severity | 2007.1 | 0.044 (CI = +/-0.010; p = 0.000) | 0.762 | +4.54% |
| Severity | 2007.2 | 0.044 (CI = +/-0.011; p = 0.000) | 0.739 | +4.52% |
| Severity | 2008.1 | 0.048 (CI = +/-0.010; p = 0.000) | 0.790 | +4.95% |
| Severity | 2008.2 | 0.050 (CI = +/-0.011; p = 0.000) | 0.787 | +5.13% |
| Severity | 2009.1 | 0.055 (CI = +/-0.010; p = 0.000) | 0.842 | +5.64% |
| Severity | 2009.2 | 0.056 (CI = +/-0.011; p = 0.000) | 0.836 | +5.80% |
| Severity | 2010.1 | 0.059 (CI = +/-0.012; p = 0.000) | 0.837 | +6.06% |
| Severity | 2010.2 | 0.058 (CI = +/-0.013; p = 0.000) | 0.814 | +6.01% |
| Severity | 2011.1 | 0.061 (CI = +/-0.015; p = 0.000) | 0.808 | +6.26% |
| Severity | 2011.2 | 0.058 (CI = +/-0.016; p = 0.000) | 0.775 | +5.93% |
| Severity | 2012.1 | 0.058 (CI = +/-0.018; p = 0.000) | 0.746 | +5.99% |
| Severity | 2012.2 | 0.055 (CI = +/-0.020; p = 0.000) | 0.694 | +5.70% |
| Severity | 2013.1 | 0.056 (CI = +/-0.023; p = 0.000) | 0.654 | +5.77% |
| Severity | 2013.2 | 0.050 (CI = +/-0.025; p = 0.001) | 0.572 | +5.13% |
| Severity | 2014.1 | 0.044 (CI = +/-0.029; p = 0.006) | 0.467 | +4.55% |
| Severity | 2014.2 | 0.031 (CI = +/-0.028; p = 0.033) | 0.319 | +3.18% |
| Severity | 2015.1 | 0.027 (CI = +/-0.034; p = 0.100) | 0.191 | +2.78% |
| Severity | 2015.2 | 0.012 (CI = +/-0.034; p = 0.444) | -0.041 | +1.18% |
| Severity | 2016.1 | 0.011 (CI = +/-0.043; p = 0.558) | -0.084 | +1.13% |
| Severity | 2016.2 | 0.005 (CI = +/-0.057; p = 0.849) | -0.159 | +0.46% |
| | | | | |
| Frequency | 2005.1 | -0.010 (CI = +/-0.010; p = 0.061) | 0.085 | -0.99% |
| Frequency | 2005.2 | -0.012 (CI = +/-0.011; p = 0.027) | 0.133 | -1.22% |
| Frequency | 2006.1 | -0.015 (CI = +/-0.011; p = 0.011) | 0.187 | -1.46% |
| Frequency | 2006.2 | -0.017 (CI = +/-0.012; p = 0.005) | 0.235 | -1.70% |
| Frequency | 2007.1 | -0.019 (CI = +/-0.012; p = 0.003) | 0.274 | -1.92% |
| Frequency | 2007.2 | -0.019 (CI = +/-0.013; p = 0.006) | 0.243 | -1.89% |
| Frequency | 2008.1 | -0.022 (CI = +/-0.014; p = 0.003) | 0.300 | -2.20% |
| Frequency | 2008.2 | -0.026 (CI = +/-0.014; p = 0.001) | 0.368 | -2.55% |
| Frequency | 2009.1 | -0.030 (CI = +/-0.015; p = 0.000) | 0.440 | -2.94% |
| Frequency | 2009.2 | -0.033 (CI = +/-0.015; p = 0.000) | 0.478 | -3.26% |
| Frequency | 2010.1 | -0.035 (CI = +/-0.017; p = 0.000) | 0.482 | -3.47% |
| Frequency | 2010.2 | -0.040 (CI = +/-0.017; p = 0.000) | 0.539 | -3.92% |
| Frequency | 2011.1 | -0.044 (CI = +/-0.019; p = 0.000) | 0.574 | -4.33% |
| Frequency | 2011.2 | -0.049 (CI = +/-0.020; p = 0.000) | 0.598 | -4.74% |
| Frequency | 2012.1 | -0.051 (CI = +/-0.022; p = 0.000) | 0.588 | -5.00% |
| Frequency | 2012.2 | -0.056 (CI = +/-0.025; p = 0.000) | 0.609 | -5.48% |
| Frequency | 2013.1 | -0.060 (CI = +/-0.028; p = 0.000) | 0.591 | -5.78% |
| Frequency | 2013.2 | -0.062 (CI = +/-0.032; p = 0.001) | 0.559 | -6.01% |
| Frequency | 2014.1 | -0.062 (CI = +/-0.038; p = 0.004) | 0.500 | -6.05% |
| Frequency | 2014.2 | -0.058 (CI = +/-0.045; p = 0.017) | 0.393 | -5.60% |
| Frequency | 2015.1 | -0.065 (CI = +/-0.054; p = 0.024) | 0.389 | -6.26% |
| Frequency | 2015.2 | -0.060 (CI = +/-0.067; p = 0.071) | 0.271 | -5.87% |
| Frequency | 2016.1 | -0.069 (CI = +/-0.085; p = 0.094) | 0.256 | -6.70% |
| Frequency | 2016.2 | -0.081 (CI = +/-0.111; p = 0.123) | 0.240 | -7.81% |

# Collision

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

| Fit | Start Date | Time | Seasonality | Adjusted R^2 | Implied Trend Rate |
|---|---|---|---|---|---|
| Loss Cost | 2005.1 | 0.034 (CI = +/-0.004; p = 0.000) | -0.089 (CI = +/-0.037; p = 0.000) | 0.911 | +3.47% |
| Loss Cost | 2005.2 | 0.034 (CI = +/-0.005; p = 0.000) | -0.088 (CI = +/-0.038; p = 0.000) | 0.899 | +3.44% |
| Loss Cost | 2006.1 | 0.034 (CI = +/-0.005; p = 0.000) | -0.085 (CI = +/-0.040; p = 0.000) | 0.897 | +3.50% |
| Loss Cost | 2006.2 | 0.034 (CI = +/-0.005; p = 0.000) | -0.083 (CI = +/-0.041; p = 0.000) | 0.882 | +3.46% |
| Loss Cost | 2007.1 | 0.035 (CI = +/-0.006; p = 0.000) | -0.081 (CI = +/-0.042; p = 0.001) | 0.878 | +3.52% |
| Loss Cost | 2007.2 | 0.036 (CI = +/-0.006; p = 0.000) | -0.088 (CI = +/-0.041; p = 0.000) | 0.889 | +3.69% |
| Loss Cost | 2008.1 | 0.037 (CI = +/-0.006; p = 0.000) | -0.083 (CI = +/-0.042; p = 0.000) | 0.891 | +3.81% |
| Loss Cost | 2008.2 | 0.037 (CI = +/-0.007; p = 0.000) | -0.083 (CI = +/-0.044; p = 0.001) | 0.873 | +3.80% |
| Loss Cost | 2009.1 | 0.038 (CI = +/-0.007; p = 0.000) | -0.079 (CI = +/-0.045; p = 0.002) | 0.873 | +3.92% |
| Loss Cost | 2009.2 | 0.039 (CI = +/-0.008; p = 0.000) | -0.081 (CI = +/-0.048; p = 0.002) | 0.856 | +3.98% |
| Loss Cost | 2010.1 | 0.040 (CI = +/-0.009; p = 0.000) | -0.078 (CI = +/-0.050; p = 0.004) | 0.849 | +4.05% |
| Loss Cost | 2010.2 | 0.037 (CI = +/-0.009; p = 0.000) | -0.070 (CI = +/-0.049; p = 0.008) | 0.822 | +3.78% |
| Loss Cost | 2011.1 | 0.036 (CI = +/-0.010; p = 0.000) | -0.075 (CI = +/-0.052; p = 0.008) | 0.805 | +3.64% |
| Loss Cost | 2011.2 | 0.031 (CI = +/-0.009; p = 0.000) | -0.062 (CI = +/-0.046; p = 0.011) | 0.786 | +3.19% |
| Loss Cost | 2012.1 | 0.030 (CI = +/-0.011; p = 0.000) | -0.065 (CI = +/-0.049; p = 0.013) | 0.765 | +3.08% |
| Loss Cost | 2012.2 | 0.027 (CI = +/-0.011; p = 0.000) | -0.056 (CI = +/-0.047; p = 0.023) | 0.707 | +2.69% |
| Loss Cost | 2013.1 | 0.026 (CI = +/-0.013; p = 0.001) | -0.057 (CI = +/-0.051; p = 0.033) | 0.682 | +2.66% |
| Loss Cost | 2013.2 | 0.023 (CI = +/-0.014; p = 0.004) | -0.050 (CI = +/-0.053; p = 0.061) | 0.570 | +2.36% |
| Loss Cost | 2014.1 | 0.020 (CI = +/-0.017; p = 0.022) | -0.057 (CI = +/-0.057; p = 0.051) | 0.538 | +2.04% |
| Loss Cost | 2014.2 | 0.021 (CI = +/-0.020; p = 0.047) | -0.058 (CI = +/-0.064; p = 0.071) | 0.439 | +2.08% |
| Loss Cost | 2015.1 | 0.013 (CI = +/-0.023; p = 0.210) | -0.071 (CI = +/-0.066; p = 0.037) | 0.472 | +1.34% |
| Loss Cost | 2015.2 | 0.017 (CI = +/-0.028; p = 0.193) | -0.077 (CI = +/-0.074; p = 0.044) | 0.452 | +1.72% |
| Loss Cost | 2016.1 | 0.016 (CI = +/-0.040; p = 0.342) | -0.078 (CI = +/-0.092; p = 0.081) | 0.425 | +1.65% |
| Loss Cost | 2016.2 | 0.026 (CI = +/-0.052; p = 0.233) | -0.090 (CI = +/-0.105; p = 0.078) | 0.480 | +2.67% |
| | | | | | |
| Severity | 2005.1 | 0.037 (CI = +/-0.008; p = 0.000) | -0.105 (CI = +/-0.070; p = 0.005) | 0.778 | +3.82% |
| Severity | 2005.2 | 0.039 (CI = +/-0.008; p = 0.000) | -0.113 (CI = +/-0.070; p = 0.003) | 0.787 | +4.01% |
| Severity | 2006.1 | 0.042 (CI = +/-0.008; p = 0.000) | -0.100 (CI = +/-0.067; p = 0.005) | 0.817 | +4.29% |
| Severity | 2006.2 | 0.044 (CI = +/-0.009; p = 0.000) | -0.108 (CI = +/-0.067; p = 0.003) | 0.820 | +4.47% |
| Severity | 2007.1 | 0.046 (CI = +/-0.009; p = 0.000) | -0.099 (CI = +/-0.067; p = 0.006) | 0.833 | +4.70% |
| Severity | 2007.2 | 0.047 (CI = +/-0.010; p = 0.000) | -0.102 (CI = +/-0.069; p = 0.006) | 0.820 | +4.79% |
| Severity | 2008.1 | 0.051 (CI = +/-0.009; p = 0.000) | -0.087 (CI = +/-0.065; p = 0.011) | 0.857 | +5.18% |
| Severity | 2008.2 | 0.054 (CI = +/-0.009; p = 0.000) | -0.099 (CI = +/-0.062; p = 0.003) | 0.876 | +5.51% |
| Severity | 2009.1 | 0.058 (CI = +/-0.008; p = 0.000) | -0.081 (CI = +/-0.052; p = 0.004) | 0.919 | +6.00% |
| Severity | 2009.2 | 0.061 (CI = +/-0.008; p = 0.000) | -0.092 (CI = +/-0.048; p = 0.001) | 0.935 | +6.34% |
| Severity | 2010.1 | 0.063 (CI = +/-0.008; p = 0.000) | -0.086 (CI = +/-0.048; p = 0.002) | 0.936 | +6.54% |
| Severity | 2010.2 | 0.065 (CI = +/-0.009; p = 0.000) | -0.090 (CI = +/-0.050; p = 0.001) | 0.931 | +6.70% |
| Severity | 2011.1 | 0.067 (CI = +/-0.010; p = 0.000) | -0.085 (CI = +/-0.052; p = 0.003) | 0.929 | +6.89% |
| Severity | 2011.2 | 0.066 (CI = +/-0.011; p = 0.000) | -0.082 (CI = +/-0.055; p = 0.006) | 0.912 | +6.78% |
| Severity | 2012.1 | 0.065 (CI = +/-0.013; p = 0.000) | -0.083 (CI = +/-0.059; p = 0.010) | 0.901 | +6.75% |
| Severity | 2012.2 | 0.065 (CI = +/-0.015; p = 0.000) | -0.083 (CI = +/-0.064; p = 0.015) | 0.876 | +6.77% |
| Severity | 2013.1 | 0.065 (CI = +/-0.017; p = 0.000) | -0.084 (CI = +/-0.070; p = 0.024) | 0.859 | +6.74% |
| Severity | 2013.2 | 0.063 (CI = +/-0.020; p = 0.000) | -0.078 (CI = +/-0.076; p = 0.044) | 0.811 | +6.46% |
| Severity | 2014.1 | 0.054 (CI = +/-0.021; p = 0.000) | -0.096 (CI = +/-0.072; p = 0.014) | 0.815 | +5.58% |
| Severity | 2014.2 | 0.045 (CI = +/-0.020; p = 0.001) | -0.080 (CI = +/-0.063; p = 0.019) | 0.774 | +4.64% |
| Severity | 2015.1 | 0.038 (CI = +/-0.022; p = 0.005) | -0.093 (CI = +/-0.064; p = 0.010) | 0.782 | +3.87% |
| Severity | 2015.2 | 0.028 (CI = +/-0.021; p = 0.016) | -0.079 (CI = +/-0.054; p = 0.012) | 0.729 | +2.86% |
| Severity | 2016.1 | 0.024 (CI = +/-0.028; p = 0.080) | -0.085 (CI = +/-0.065; p = 0.020) | 0.723 | +2.45% |
| Severity | 2016.2 | 0.030 (CI = +/-0.038; p = 0.089) | -0.092 (CI = +/-0.076; p = 0.029) | 0.703 | +3.08% |
| | | | | | |
| Frequency | 2005.1 | -0.003 (CI = +/-0.008; p = 0.380) | 0.015 (CI = +/-0.067; p = 0.640) | -0.033 | -0.34% |
| Frequency | 2005.2 | -0.005 (CI = +/-0.008; p = 0.160) | 0.026 (CI = +/-0.065; p = 0.425) | 0.026 | -0.55% |
| Frequency | 2006.1 | -0.008 (CI = +/-0.008; p = 0.062) | 0.016 (CI = +/-0.064; p = 0.621) | 0.075 | -0.75% |
| Frequency | 2006.2 | -0.010 (CI = +/-0.008; p = 0.021) | 0.025 (CI = +/-0.063; p = 0.418) | 0.155 | -0.97% |
| Frequency | 2007.1 | -0.011 (CI = +/-0.009; p = 0.011) | 0.018 (CI = +/-0.064; p = 0.571) | 0.197 | -1.13% |
| Frequency | 2007.2 | -0.011 (CI = +/-0.009; p = 0.026) | 0.015 (CI = +/-0.066; p = 0.655) | 0.139 | -1.05% |
| Frequency | 2008.1 | -0.013 (CI = +/-0.009; p = 0.009) | 0.004 (CI = +/-0.066; p = 0.910) | 0.220 | -1.31% |
| Frequency | 2008.2 | -0.016 (CI = +/-0.009; p = 0.002) | 0.016 (CI = +/-0.062; p = 0.603) | 0.343 | -1.62% |
| Frequency | 2009.1 | -0.020 (CI = +/-0.009; p = 0.000) | 0.002 (CI = +/-0.059; p = 0.932) | 0.464 | -1.96% |
| Frequency | 2009.2 | -0.022 (CI = +/-0.010; p = 0.000) | 0.012 (CI = +/-0.058; p = 0.678) | 0.530 | -2.22% |
| Frequency | 2010.1 | -0.024 (CI = +/-0.011; p = 0.000) | 0.007 (CI = +/-0.061; p = 0.800) | 0.524 | -2.34% |
| Frequency | 2010.2 | -0.028 (CI = +/-0.010; p = 0.000) | 0.020 (CI = +/-0.056; p = 0.457) | 0.637 | -2.73% |
| Frequency | 2011.1 | -0.031 (CI = +/-0.011; p = 0.000) | 0.010 (CI = +/-0.056; p = 0.701) | 0.683 | -3.04% |
| Frequency | 2011.2 | -0.034 (CI = +/-0.011; p = 0.000) | 0.020 (CI = +/-0.054; p = 0.454) | 0.726 | -3.36% |
| Frequency | 2012.1 | -0.035 (CI = +/-0.013; p = 0.000) | 0.017 (CI = +/-0.059; p = 0.536) | 0.700 | -3.43% |
| Frequency | 2012.2 | -0.039 (CI = +/-0.013; p = 0.000) | 0.027 (CI = +/-0.058; p = 0.324) | 0.740 | -3.82% |
| Frequency | 2013.1 | -0.039 (CI = +/-0.016; p = 0.000) | 0.027 (CI = +/-0.063; p = 0.367) | 0.702 | -3.82% |
| Frequency | 2013.2 | -0.039 (CI = +/-0.018; p = 0.001) | 0.028 (CI = +/-0.069; p = 0.393) | 0.640 | -3.86% |
| Frequency | 2014.1 | -0.034 (CI = +/-0.021; p = 0.005) | 0.039 (CI = +/-0.072; p = 0.253) | 0.572 | -3.35% |
| Frequency | 2014.2 | -0.025 (CI = +/-0.020; p = 0.019) | 0.022 (CI = +/-0.062; p = 0.439) | 0.418 | -2.45% |
| Frequency | 2015.1 | -0.025 (CI = +/-0.025; p = 0.054) | 0.022 (CI = +/-0.072; p = 0.492) | 0.342 | -2.43% |
| Frequency | 2015.2 | -0.011 (CI = +/-0.018; p = 0.180) | 0.002 (CI = +/-0.046; p = 0.926) | 0.038 | -1.10% |
| Frequency | 2016.1 | -0.008 (CI = +/-0.024; p = 0.448) | 0.007 (CI = +/-0.056; p = 0.767) | -0.180 | -0.78% |
| Frequency | 2016.2 | -0.004 (CI = +/-0.034; p = 0.758) | 0.002 (CI = +/-0.068; p = 0.927) | -0.457 | -0.40% |

# Collision

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

| Fit | Start Date | Time | Seasonality | Adjusted R^2 | Implied Trend Rate |
|---|---|---|---|---|---|
| Loss Cost | 2005.1 | 0.034 (CI = +/-0.005; p = 0.000) | -0.091 (CI = +/-0.038; p = 0.000) | 0.902 | +3.50% |
| Loss Cost | 2005.2 | 0.034 (CI = +/-0.005; p = 0.000) | -0.089 (CI = +/-0.040; p = 0.000) | 0.888 | +3.47% |
| Loss Cost | 2006.1 | 0.035 (CI = +/-0.005; p = 0.000) | -0.086 (CI = +/-0.041; p = 0.000) | 0.886 | +3.53% |
| Loss Cost | 2006.2 | 0.034 (CI = +/-0.006; p = 0.000) | -0.085 (CI = +/-0.043; p = 0.000) | 0.868 | +3.50% |
| Loss Cost | 2007.1 | 0.035 (CI = +/-0.006; p = 0.000) | -0.082 (CI = +/-0.044; p = 0.001) | 0.864 | +3.55% |
| Loss Cost | 2007.2 | 0.037 (CI = +/-0.006; p = 0.000) | -0.091 (CI = +/-0.043; p = 0.000) | 0.877 | +3.76% |
| Loss Cost | 2008.1 | 0.038 (CI = +/-0.007; p = 0.000) | -0.086 (CI = +/-0.044; p = 0.001) | 0.880 | +3.88% |
| Loss Cost | 2008.2 | 0.038 (CI = +/-0.007; p = 0.000) | -0.086 (CI = +/-0.046; p = 0.001) | 0.859 | +3.88% |
| Loss Cost | 2009.1 | 0.039 (CI = +/-0.008; p = 0.000) | -0.082 (CI = +/-0.047; p = 0.002) | 0.860 | +4.01% |
| Loss Cost | 2009.2 | 0.040 (CI = +/-0.009; p = 0.000) | -0.085 (CI = +/-0.050; p = 0.002) | 0.842 | +4.09% |
| Loss Cost | 2010.1 | 0.041 (CI = +/-0.010; p = 0.000) | -0.082 (CI = +/-0.052; p = 0.004) | 0.835 | +4.17% |
| Loss Cost | 2010.2 | 0.038 (CI = +/-0.010; p = 0.000) | -0.073 (CI = +/-0.052; p = 0.009) | 0.799 | +3.88% |
| Loss Cost | 2011.1 | 0.037 (CI = +/-0.011; p = 0.000) | -0.077 (CI = +/-0.055; p = 0.009) | 0.778 | +3.74% |
| Loss Cost | 2011.2 | 0.032 (CI = +/-0.011; p = 0.000) | -0.063 (CI = +/-0.050; p = 0.017) | 0.740 | +3.21% |
| Loss Cost | 2012.1 | 0.031 (CI = +/-0.012; p = 0.000) | -0.066 (CI = +/-0.053; p = 0.019) | 0.713 | +3.10% |
| Loss Cost | 2012.2 | 0.026 (CI = +/-0.013; p = 0.001) | -0.054 (CI = +/-0.051; p = 0.040) | 0.622 | +2.62% |
| Loss Cost | 2013.1 | 0.025 (CI = +/-0.015; p = 0.003) | -0.055 (CI = +/-0.056; p = 0.053) | 0.590 | +2.57% |
| Loss Cost | 2013.2 | 0.021 (CI = +/-0.017; p = 0.019) | -0.046 (CI = +/-0.059; p = 0.109) | 0.420 | +2.16% |
| Loss Cost | 2014.1 | 0.018 (CI = +/-0.020; p = 0.072) | -0.053 (CI = +/-0.063; p = 0.089) | 0.377 | +1.80% |
| Loss Cost | 2014.2 | 0.017 (CI = +/-0.025; p = 0.149) | -0.052 (CI = +/-0.073; p = 0.136) | 0.228 | +1.76% |
| Loss Cost | 2015.1 | 0.009 (CI = +/-0.028; p = 0.464) | -0.065 (CI = +/-0.073; p = 0.074) | 0.291 | +0.91% |
| Loss Cost | 2015.2 | 0.012 (CI = +/-0.039; p = 0.450) | -0.070 (CI = +/-0.090; p = 0.101) | 0.237 | +1.25% |
| Loss Cost | 2016.1 | 0.011 (CI = +/-0.056; p = 0.616) | -0.072 (CI = +/-0.114; p = 0.156) | 0.183 | +1.11% |
| Loss Cost | 2016.2 | 0.024 (CI = +/-0.091; p = 0.457) | -0.087 (CI = +/-0.156; p = 0.172) | 0.207 | +2.47% |
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| Severity | 2005.1 | 0.037 (CI = +/-0.009; p = 0.000) | -0.102 (CI = +/-0.072; p = 0.007) | 0.749 | +3.76% |
| Severity | 2005.2 | 0.039 (CI = +/-0.009; p = 0.000) | -0.111 (CI = +/-0.072; p = 0.004) | 0.758 | +3.96% |
| Severity | 2006.1 | 0.042 (CI = +/-0.009; p = 0.000) | -0.099 (CI = +/-0.070; p = 0.007) | 0.792 | +4.25% |
| Severity | 2006.2 | 0.044 (CI = +/-0.009; p = 0.000) | -0.108 (CI = +/-0.070; p = 0.004) | 0.795 | +4.45% |
| Severity | 2007.1 | 0.046 (CI = +/-0.010; p = 0.000) | -0.098 (CI = +/-0.070; p = 0.008) | 0.810 | +4.69% |
| Severity | 2007.2 | 0.047 (CI = +/-0.011; p = 0.000) | -0.103 (CI = +/-0.073; p = 0.008) | 0.794 | +4.80% |
| Severity | 2008.1 | 0.051 (CI = +/-0.010; p = 0.000) | -0.088 (CI = +/-0.068; p = 0.014) | 0.837 | +5.21% |
| Severity | 2008.2 | 0.054 (CI = +/-0.010; p = 0.000) | -0.101 (CI = +/-0.065; p = 0.004) | 0.859 | +5.58% |
| Severity | 2009.1 | 0.059 (CI = +/-0.009; p = 0.000) | -0.084 (CI = +/-0.054; p = 0.004) | 0.910 | +6.10% |
| Severity | 2009.2 | 0.063 (CI = +/-0.008; p = 0.000) | -0.098 (CI = +/-0.049; p = 0.001) | 0.930 | +6.51% |
| Severity | 2010.1 | 0.065 (CI = +/-0.009; p = 0.000) | -0.091 (CI = +/-0.049; p = 0.001) | 0.933 | +6.73% |
| Severity | 2010.2 | 0.067 (CI = +/-0.010; p = 0.000) | -0.098 (CI = +/-0.050; p = 0.001) | 0.929 | +6.96% |
| Severity | 2011.1 | 0.069 (CI = +/-0.011; p = 0.000) | -0.092 (CI = +/-0.052; p = 0.002) | 0.929 | +7.17% |
| Severity | 2011.2 | 0.069 (CI = +/-0.012; p = 0.000) | -0.090 (CI = +/-0.056; p = 0.004) | 0.910 | +7.10% |
| Severity | 2012.1 | 0.069 (CI = +/-0.014; p = 0.000) | -0.091 (CI = +/-0.060; p = 0.007) | 0.898 | +7.09% |
| Severity | 2012.2 | 0.070 (CI = +/-0.016; p = 0.000) | -0.093 (CI = +/-0.066; p = 0.010) | 0.873 | +7.20% |
| Severity | 2013.1 | 0.070 (CI = +/-0.019; p = 0.000) | -0.093 (CI = +/-0.072; p = 0.017) | 0.855 | +7.20% |
| Severity | 2013.2 | 0.068 (CI = +/-0.023; p = 0.000) | -0.089 (CI = +/-0.081; p = 0.034) | 0.798 | +6.99% |
| Severity | 2014.1 | 0.059 (CI = +/-0.024; p = 0.000) | -0.105 (CI = +/-0.076; p = 0.013) | 0.800 | +6.07% |
| Severity | 2014.2 | 0.048 (CI = +/-0.025; p = 0.003) | -0.085 (CI = +/-0.072; p = 0.026) | 0.719 | +4.95% |
| Severity | 2015.1 | 0.040 (CI = +/-0.028; p = 0.013) | -0.097 (CI = +/-0.073; p = 0.018) | 0.722 | +4.13% |
| Severity | 2015.2 | 0.027 (CI = +/-0.029; p = 0.065) | -0.077 (CI = +/-0.067; p = 0.032) | 0.582 | +2.73% |
| Severity | 2016.1 | 0.022 (CI = +/-0.041; p = 0.204) | -0.082 (CI = +/-0.082; p = 0.049) | 0.574 | +2.24% |
| Severity | 2016.2 | 0.032 (CI = +/-0.066; p = 0.226) | -0.093 (CI = +/-0.113; p = 0.078) | 0.526 | +3.20% |
| | | | | | |
| Frequency | 2005.1 | -0.003 (CI = +/-0.008; p = 0.536) | 0.011 (CI = +/-0.069; p = 0.738) | -0.056 | -0.25% |
| Frequency | 2005.2 | -0.005 (CI = +/-0.008; p = 0.250) | 0.022 (CI = +/-0.068; p = 0.503) | -0.009 | -0.48% |
| Frequency | 2006.1 | -0.007 (CI = +/-0.009; p = 0.109) | 0.013 (CI = +/-0.067; p = 0.698) | 0.034 | -0.69% |
| Frequency | 2006.2 | -0.009 (CI = +/-0.009; p = 0.041) | 0.023 (CI = +/-0.066; p = 0.475) | 0.109 | -0.92% |
| Frequency | 2007.1 | -0.011 (CI = +/-0.009; p = 0.023) | 0.016 (CI = +/-0.067; p = 0.624) | 0.150 | -1.09% |
| Frequency | 2007.2 | -0.010 (CI = +/-0.010; p = 0.051) | 0.012 (CI = +/-0.070; p = 0.722) | 0.091 | -0.99% |
| Frequency | 2008.1 | -0.013 (CI = +/-0.010; p = 0.019) | 0.002 (CI = +/-0.069; p = 0.960) | 0.172 | -1.26% |
| Frequency | 2008.2 | -0.016 (CI = +/-0.010; p = 0.004) | 0.015 (CI = +/-0.066; p = 0.630) | 0.296 | -1.61% |
| Frequency | 2009.1 | -0.020 (CI = +/-0.010; p = 0.001) | 0.003 (CI = +/-0.062; p = 0.929) | 0.423 | -1.97% |
| Frequency | 2009.2 | -0.023 (CI = +/-0.011; p = 0.000) | 0.013 (CI = +/-0.061; p = 0.650) | 0.497 | -2.27% |
| Frequency | 2010.1 | -0.024 (CI = +/-0.012; p = 0.000) | 0.009 (CI = +/-0.064; p = 0.763) | 0.492 | -2.40% |
| Frequency | 2010.2 | -0.029 (CI = +/-0.011; p = 0.000) | 0.025 (CI = +/-0.059; p = 0.385) | 0.622 | -2.88% |
| Frequency | 2011.1 | -0.033 (CI = +/-0.012; p = 0.000) | 0.015 (CI = +/-0.058; p = 0.585) | 0.675 | -3.21% |
| Frequency | 2011.2 | -0.037 (CI = +/-0.012; p = 0.000) | 0.027 (CI = +/-0.056; p = 0.307) | 0.735 | -3.63% |
| Frequency | 2012.1 | -0.038 (CI = +/-0.014; p = 0.000) | 0.025 (CI = +/-0.060; p = 0.383) | 0.712 | -3.73% |
| Frequency | 2012.2 | -0.044 (CI = +/-0.014; p = 0.000) | 0.039 (CI = +/-0.056; p = 0.154) | 0.780 | -4.28% |
| Frequency | 2013.1 | -0.044 (CI = +/-0.016; p = 0.000) | 0.038 (CI = +/-0.062; p = 0.197) | 0.749 | -4.32% |
| Frequency | 2013.2 | -0.046 (CI = +/-0.020; p = 0.001) | 0.043 (CI = +/-0.068; p = 0.192) | 0.705 | -4.51% |
| Frequency | 2014.1 | -0.041 (CI = +/-0.022; p = 0.003) | 0.052 (CI = +/-0.071; p = 0.131) | 0.652 | -4.03% |
| Frequency | 2014.2 | -0.031 (CI = +/-0.023; p = 0.015) | 0.033 (CI = +/-0.066; p = 0.272) | 0.489 | -3.04% |
| Frequency | 2015.1 | -0.031 (CI = +/-0.029; p = 0.040) | 0.032 (CI = +/-0.077; p = 0.342) | 0.423 | -3.09% |
| Frequency | 2015.2 | -0.014 (CI = +/-0.024; p = 0.186) | 0.007 (CI = +/-0.056; p = 0.763) | 0.047 | -1.44% |
| Frequency | 2016.1 | -0.011 (CI = +/-0.034; p = 0.414) | 0.011 (CI = +/-0.069; p = 0.687) | -0.196 | -1.11% |
| Frequency | 2016.2 | -0.007 (CI = +/-0.059; p = 0.725) | 0.006 (CI = +/-0.100; p = 0.860) | -0.584 | -0.71% |

# Comprehensive

*Coverage = CM*
*End Trend Period = 2020.1*
*Excluded Points = NA*
*Parameters Included: time, seasonality*

| Fit | Start Date | Time | Seasonality | Adjusted R^2 | Implied Trend Rate |
|---|---|---|---|---|---|
| Loss Cost | 2005.1 | 0.055 (CI = +/-0.010; p = 0.000) | -0.090 (CI = +/-0.094; p = 0.060) | 0.795 | +5.63% |
| Loss Cost | 2005.2 | 0.055 (CI = +/-0.011; p = 0.000) | -0.090 (CI = +/-0.097; p = 0.070) | 0.774 | +5.62% |
| Loss Cost | 2006.1 | 0.055 (CI = +/-0.012; p = 0.000) | -0.087 (CI = +/-0.101; p = 0.087) | 0.762 | +5.67% |
| Loss Cost | 2006.2 | 0.055 (CI = +/-0.013; p = 0.000) | -0.085 (CI = +/-0.105; p = 0.106) | 0.735 | +5.63% |
| Loss Cost | 2007.1 | 0.053 (CI = +/-0.014; p = 0.000) | -0.095 (CI = +/-0.107; p = 0.077) | 0.712 | +5.40% |
| Loss Cost | 2007.2 | 0.050 (CI = +/-0.015; p = 0.000) | -0.085 (CI = +/-0.109; p = 0.121) | 0.668 | +5.15% |
| Loss Cost | 2008.1 | 0.050 (CI = +/-0.016; p = 0.000) | -0.084 (CI = +/-0.114; p = 0.139) | 0.648 | +5.17% |
| Loss Cost | 2008.2 | 0.047 (CI = +/-0.017; p = 0.000) | -0.069 (CI = +/-0.115; p = 0.224) | 0.589 | +4.79% |
| Loss Cost | 2009.1 | 0.044 (CI = +/-0.018; p = 0.000) | -0.079 (CI = +/-0.118; p = 0.179) | 0.549 | +4.52% |
| Loss Cost | 2009.2 | 0.042 (CI = +/-0.019; p = 0.000) | -0.071 (CI = +/-0.123; p = 0.244) | 0.478 | +4.30% |
| Loss Cost | 2010.1 | 0.040 (CI = +/-0.021; p = 0.001) | -0.077 (CI = +/-0.129; p = 0.226) | 0.434 | +4.11% |
| Loss Cost | 2010.2 | 0.036 (CI = +/-0.023; p = 0.004) | -0.062 (CI = +/-0.133; p = 0.340) | 0.329 | +3.66% |
| Loss Cost | 2011.1 | 0.040 (CI = +/-0.025; p = 0.004) | -0.049 (CI = +/-0.137; p = 0.458) | 0.357 | +4.07% |
| Loss Cost | 2011.2 | 0.035 (CI = +/-0.028; p = 0.016) | -0.034 (CI = +/-0.143; p = 0.618) | 0.243 | +3.58% |
| Loss Cost | 2012.1 | 0.034 (CI = +/-0.031; p = 0.033) | -0.037 (CI = +/-0.153; p = 0.616) | 0.194 | +3.49% |
| Loss Cost | 2012.2 | 0.028 (CI = +/-0.035; p = 0.103) | -0.019 (CI = +/-0.160; p = 0.797) | 0.067 | +2.87% |
| Loss Cost | 2013.1 | 0.029 (CI = +/-0.040; p = 0.137) | -0.017 (CI = +/-0.173; p = 0.835) | 0.040 | +2.97% |
| Loss Cost | 2013.2 | 0.023 (CI = +/-0.046; p = 0.294) | -0.002 (CI = +/-0.187; p = 0.985) | -0.063 | +2.34% |
| Loss Cost | 2014.1 | 0.015 (CI = +/-0.053; p = 0.538) | -0.019 (CI = +/-0.199; p = 0.836) | -0.148 | +1.53% |
| Loss Cost | 2014.2 | 0.008 (CI = +/-0.064; p = 0.780) | -0.004 (CI = +/-0.220; p = 0.971) | -0.211 | +0.81% |
| Loss Cost | 2015.1 | -0.001 (CI = +/-0.076; p = 0.969) | -0.021 (CI = +/-0.241; p = 0.846) | -0.244 | -0.13% |
| Loss Cost | 2015.2 | -0.030 (CI = +/-0.084; p = 0.429) | 0.032 (CI = +/-0.242; p = 0.767) | -0.164 | -2.95% |
| | | | | | |
| Severity | 2005.1 | 0.035 (CI = +/-0.007; p = 0.000) | -0.214 (CI = +/-0.063; p = 0.000) | 0.837 | +3.59% |
| Severity | 2005.2 | 0.037 (CI = +/-0.007; p = 0.000) | -0.222 (CI = +/-0.062; p = 0.000) | 0.841 | +3.76% |
| Severity | 2006.1 | 0.039 (CI = +/-0.007; p = 0.000) | -0.215 (CI = +/-0.062; p = 0.000) | 0.853 | +3.93% |
| Severity | 2006.2 | 0.039 (CI = +/-0.008; p = 0.000) | -0.218 (CI = +/-0.064; p = 0.000) | 0.840 | +4.01% |
| Severity | 2007.1 | 0.040 (CI = +/-0.009; p = 0.000) | -0.216 (CI = +/-0.067; p = 0.000) | 0.839 | +4.07% |
| Severity | 2007.2 | 0.041 (CI = +/-0.009; p = 0.000) | -0.219 (CI = +/-0.069; p = 0.000) | 0.822 | +4.14% |
| Severity | 2008.1 | 0.044 (CI = +/-0.009; p = 0.000) | -0.205 (CI = +/-0.065; p = 0.000) | 0.854 | +4.47% |
| Severity | 2008.2 | 0.045 (CI = +/-0.010; p = 0.000) | -0.212 (CI = +/-0.067; p = 0.000) | 0.849 | +4.65% |
| Severity | 2009.1 | 0.047 (CI = +/-0.010; p = 0.000) | -0.205 (CI = +/-0.068; p = 0.000) | 0.858 | +4.86% |
| Severity | 2009.2 | 0.049 (CI = +/-0.011; p = 0.000) | -0.211 (CI = +/-0.070; p = 0.000) | 0.847 | +5.03% |
| Severity | 2010.1 | 0.052 (CI = +/-0.012; p = 0.000) | -0.201 (CI = +/-0.070; p = 0.000) | 0.861 | +5.32% |
| Severity | 2010.2 | 0.053 (CI = +/-0.013; p = 0.000) | -0.205 (CI = +/-0.074; p = 0.000) | 0.841 | +5.43% |
| Severity | 2011.1 | 0.058 (CI = +/-0.012; p = 0.000) | -0.189 (CI = +/-0.067; p = 0.000) | 0.881 | +5.96% |
| Severity | 2011.2 | 0.057 (CI = +/-0.014; p = 0.000) | -0.187 (CI = +/-0.072; p = 0.000) | 0.852 | +5.89% |
| Severity | 2012.1 | 0.057 (CI = +/-0.016; p = 0.000) | -0.189 (CI = +/-0.077; p = 0.000) | 0.843 | +5.81% |
| Severity | 2012.2 | 0.055 (CI = +/-0.018; p = 0.000) | -0.184 (CI = +/-0.082; p = 0.000) | 0.798 | +5.62% |
| Severity | 2013.1 | 0.057 (CI = +/-0.020; p = 0.000) | -0.178 (CI = +/-0.087; p = 0.001) | 0.798 | +5.85% |
| Severity | 2013.2 | 0.058 (CI = +/-0.024; p = 0.000) | -0.182 (CI = +/-0.096; p = 0.002) | 0.754 | +6.01% |
| Severity | 2014.1 | 0.057 (CI = +/-0.028; p = 0.001) | -0.185 (CI = +/-0.104; p = 0.003) | 0.741 | +5.84% |
| Severity | 2014.2 | 0.057 (CI = +/-0.034; p = 0.004) | -0.187 (CI = +/-0.117; p = 0.006) | 0.667 | +5.89% |
| Severity | 2015.1 | 0.060 (CI = +/-0.041; p = 0.009) | -0.181 (CI = +/-0.130; p = 0.013) | 0.664 | +6.22% |
| Severity | 2015.2 | 0.043 (CI = +/-0.043; p = 0.052) | -0.149 (CI = +/-0.124; p = 0.026) | 0.513 | +4.36% |
| | | | | | |
| Frequency | 2005.1 | 0.019 (CI = +/-0.011; p = 0.001) | 0.124 (CI = +/-0.100; p = 0.017) | 0.364 | +1.97% |
| Frequency | 2005.2 | 0.018 (CI = +/-0.012; p = 0.005) | 0.133 (CI = +/-0.102; p = 0.013) | 0.351 | +1.80% |
| Frequency | 2006.1 | 0.017 (CI = +/-0.013; p = 0.011) | 0.127 (CI = +/-0.105; p = 0.020) | 0.292 | +1.68% |
| Frequency | 2006.2 | 0.015 (CI = +/-0.013; p = 0.026) | 0.133 (CI = +/-0.109; p = 0.019) | 0.283 | +1.56% |
| Frequency | 2007.1 | 0.013 (CI = +/-0.014; p = 0.075) | 0.120 (CI = +/-0.110; p = 0.033) | 0.202 | +1.28% |
| Frequency | 2007.2 | 0.010 (CI = +/-0.015; p = 0.186) | 0.133 (CI = +/-0.111; p = 0.020) | 0.208 | +0.98% |
| Frequency | 2008.1 | 0.007 (CI = +/-0.016; p = 0.380) | 0.121 (CI = +/-0.112; p = 0.036) | 0.137 | +0.67% |
| Frequency | 2008.2 | 0.001 (CI = +/-0.015; p = 0.860) | 0.143 (CI = +/-0.107; p = 0.011) | 0.205 | +0.13% |
| Frequency | 2009.1 | -0.003 (CI = +/-0.016; p = 0.669) | 0.126 (CI = +/-0.104; p = 0.020) | 0.172 | -0.32% |
| Frequency | 2009.2 | -0.007 (CI = +/-0.017; p = 0.385) | 0.140 (CI = +/-0.105; p = 0.012) | 0.230 | -0.70% |
| Frequency | 2010.1 | -0.012 (CI = +/-0.017; p = 0.175) | 0.124 (CI = +/-0.104; p = 0.021) | 0.241 | -1.14% |
| Frequency | 2010.2 | -0.017 (CI = +/-0.018; p = 0.058) | 0.144 (CI = +/-0.102; p = 0.008) | 0.346 | -1.68% |
| Frequency | 2011.1 | -0.018 (CI = +/-0.020; p = 0.069) | 0.140 (CI = +/-0.107; p = 0.014) | 0.345 | -1.78% |
| Frequency | 2011.2 | -0.022 (CI = +/-0.021; p = 0.044) | 0.153 (CI = +/-0.111; p = 0.010) | 0.377 | -2.18% |
| Frequency | 2012.1 | -0.022 (CI = +/-0.024; p = 0.069) | 0.153 (CI = +/-0.119; p = 0.016) | 0.372 | -2.20% |
| Frequency | 2012.2 | -0.026 (CI = +/-0.027; p = 0.056) | 0.164 (CI = +/-0.126; p = 0.014) | 0.381 | -2.61% |
| Frequency | 2013.1 | -0.028 (CI = +/-0.031; p = 0.078) | 0.161 (CI = +/-0.135; p = 0.023) | 0.377 | -2.72% |
| Frequency | 2013.2 | -0.035 (CI = +/-0.035; p = 0.050) | 0.180 (CI = +/-0.142; p = 0.017) | 0.418 | -3.45% |
| Frequency | 2014.1 | -0.042 (CI = +/-0.040; p = 0.043) | 0.166 (CI = +/-0.150; p = 0.033) | 0.440 | -4.07% |
| Frequency | 2014.2 | -0.049 (CI = +/-0.047; p = 0.043) | 0.183 (CI = +/-0.164; p = 0.032) | 0.433 | -4.80% |
| Frequency | 2015.1 | -0.062 (CI = +/-0.053; p = 0.029) | 0.160 (CI = +/-0.170; p = 0.061) | 0.495 | -5.98% |
| Frequency | 2015.2 | -0.073 (CI = +/-0.066; p = 0.035) | 0.180 (CI = +/-0.190; p = 0.060) | 0.473 | -7.01% |

# Comprehensive

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

| Fit | Start Date | Time | Seasonality | Adjusted R^2 | Implied Trend Rate |
|---|---|---|---|---|---|
| Loss Cost | 2005.1 | 0.058 (CI = +/-0.010; p = 0.000) | -0.070 (CI = +/-0.088; p = 0.113) | 0.831 | +6.02% |
| Loss Cost | 2005.2 | 0.059 (CI = +/-0.011; p = 0.000) | -0.071 (CI = +/-0.091; p = 0.124) | 0.813 | +6.03% |
| Loss Cost | 2006.1 | 0.060 (CI = +/-0.012; p = 0.000) | -0.066 (CI = +/-0.095; p = 0.163) | 0.805 | +6.14% |
| Loss Cost | 2006.2 | 0.059 (CI = +/-0.013; p = 0.000) | -0.065 (CI = +/-0.098; p = 0.186) | 0.783 | +6.11% |
| Loss Cost | 2007.1 | 0.057 (CI = +/-0.013; p = 0.000) | -0.074 (CI = +/-0.101; p = 0.146) | 0.761 | +5.91% |
| Loss Cost | 2007.2 | 0.055 (CI = +/-0.014; p = 0.000) | -0.065 (CI = +/-0.103; p = 0.209) | 0.725 | +5.67% |
| Loss Cost | 2008.1 | 0.056 (CI = +/-0.016; p = 0.000) | -0.061 (CI = +/-0.108; p = 0.254) | 0.710 | +5.76% |
| Loss Cost | 2008.2 | 0.052 (CI = +/-0.016; p = 0.000) | -0.047 (CI = +/-0.109; p = 0.374) | 0.664 | +5.38% |
| Loss Cost | 2009.1 | 0.050 (CI = +/-0.018; p = 0.000) | -0.055 (CI = +/-0.113; p = 0.320) | 0.625 | +5.17% |
| Loss Cost | 2009.2 | 0.048 (CI = +/-0.020; p = 0.000) | -0.049 (CI = +/-0.118; p = 0.399) | 0.565 | +4.96% |
| Loss Cost | 2010.1 | 0.047 (CI = +/-0.022; p = 0.000) | -0.052 (CI = +/-0.125; p = 0.393) | 0.523 | +4.86% |
| Loss Cost | 2010.2 | 0.043 (CI = +/-0.023; p = 0.001) | -0.039 (CI = +/-0.129; p = 0.533) | 0.432 | +4.42% |
| Loss Cost | 2011.1 | 0.049 (CI = +/-0.025; p = 0.001) | -0.020 (CI = +/-0.131; p = 0.754) | 0.484 | +5.05% |
| Loss Cost | 2011.2 | 0.045 (CI = +/-0.028; p = 0.004) | -0.007 (CI = +/-0.136; p = 0.916) | 0.386 | +4.58% |
| Loss Cost | 2012.1 | 0.046 (CI = +/-0.032; p = 0.008) | -0.004 (CI = +/-0.147; p = 0.956) | 0.343 | +4.69% |
| Loss Cost | 2012.2 | 0.040 (CI = +/-0.036; p = 0.030) | 0.010 (CI = +/-0.154; p = 0.886) | 0.226 | +4.10% |
| Loss Cost | 2013.1 | 0.044 (CI = +/-0.041; p = 0.038) | 0.021 (CI = +/-0.167; p = 0.787) | 0.215 | +4.54% |
| Loss Cost | 2013.2 | 0.039 (CI = +/-0.048; p = 0.100) | 0.033 (CI = +/-0.180; p = 0.695) | 0.107 | +3.98% |
| Loss Cost | 2014.1 | 0.033 (CI = +/-0.058; p = 0.225) | 0.020 (CI = +/-0.200; p = 0.822) | -0.028 | +3.39% |
| Loss Cost | 2014.2 | 0.027 (CI = +/-0.070; p = 0.394) | 0.032 (CI = +/-0.222; p = 0.751) | -0.121 | +2.77% |
| Loss Cost | 2015.1 | 0.022 (CI = +/-0.089; p = 0.585) | 0.021 (CI = +/-0.256; p = 0.851) | -0.227 | +2.18% |
| Loss Cost | 2015.2 | -0.008 (CI = +/-0.099; p = 0.856) | 0.065 (CI = +/-0.258; p = 0.560) | -0.247 | -0.77% |
| | | | | | |
| Severity | 2005.1 | 0.033 (CI = +/-0.007; p = 0.000) | -0.225 (CI = +/-0.061; p = 0.000) | 0.846 | +3.37% |
| Severity | 2005.2 | 0.035 (CI = +/-0.007; p = 0.000) | -0.233 (CI = +/-0.060; p = 0.000) | 0.851 | +3.53% |
| Severity | 2006.1 | 0.036 (CI = +/-0.008; p = 0.000) | -0.225 (CI = +/-0.061; p = 0.000) | 0.860 | +3.70% |
| Severity | 2006.2 | 0.037 (CI = +/-0.008; p = 0.000) | -0.228 (CI = +/-0.063; p = 0.000) | 0.848 | +3.77% |
| Severity | 2007.1 | 0.037 (CI = +/-0.009; p = 0.000) | -0.227 (CI = +/-0.065; p = 0.000) | 0.846 | +3.81% |
| Severity | 2007.2 | 0.038 (CI = +/-0.009; p = 0.000) | -0.229 (CI = +/-0.068; p = 0.000) | 0.830 | +3.87% |
| Severity | 2008.1 | 0.041 (CI = +/-0.009; p = 0.000) | -0.216 (CI = +/-0.065; p = 0.000) | 0.859 | +4.21% |
| Severity | 2008.2 | 0.043 (CI = +/-0.010; p = 0.000) | -0.222 (CI = +/-0.066; p = 0.000) | 0.853 | +4.39% |
| Severity | 2009.1 | 0.045 (CI = +/-0.011; p = 0.000) | -0.214 (CI = +/-0.068; p = 0.000) | 0.860 | +4.59% |
| Severity | 2009.2 | 0.046 (CI = +/-0.012; p = 0.000) | -0.220 (CI = +/-0.070; p = 0.000) | 0.849 | +4.76% |
| Severity | 2010.1 | 0.049 (CI = +/-0.012; p = 0.000) | -0.210 (CI = +/-0.071; p = 0.000) | 0.860 | +5.05% |
| Severity | 2010.2 | 0.050 (CI = +/-0.014; p = 0.000) | -0.214 (CI = +/-0.075; p = 0.000) | 0.840 | +5.15% |
| Severity | 2011.1 | 0.056 (CI = +/-0.014; p = 0.000) | -0.196 (CI = +/-0.070; p = 0.000) | 0.877 | +5.73% |
| Severity | 2011.2 | 0.055 (CI = +/-0.015; p = 0.000) | -0.194 (CI = +/-0.075; p = 0.000) | 0.846 | +5.64% |
| Severity | 2012.1 | 0.053 (CI = +/-0.017; p = 0.000) | -0.198 (CI = +/-0.081; p = 0.000) | 0.839 | +5.49% |
| Severity | 2012.2 | 0.051 (CI = +/-0.020; p = 0.000) | -0.192 (CI = +/-0.086; p = 0.000) | 0.793 | +5.26% |
| Severity | 2013.1 | 0.053 (CI = +/-0.023; p = 0.000) | -0.187 (CI = +/-0.094; p = 0.001) | 0.791 | +5.47% |
| Severity | 2013.2 | 0.055 (CI = +/-0.027; p = 0.001) | -0.190 (CI = +/-0.102; p = 0.002) | 0.745 | +5.60% |
| Severity | 2014.1 | 0.051 (CI = +/-0.033; p = 0.006) | -0.197 (CI = +/-0.113; p = 0.003) | 0.736 | +5.26% |
| Severity | 2014.2 | 0.051 (CI = +/-0.040; p = 0.018) | -0.197 (CI = +/-0.127; p = 0.007) | 0.661 | +5.27% |
| Severity | 2015.1 | 0.053 (CI = +/-0.051; p = 0.044) | -0.194 (CI = +/-0.148; p = 0.017) | 0.652 | +5.49% |
| Severity | 2015.2 | 0.033 (CI = +/-0.052; p = 0.174) | -0.163 (CI = +/-0.136; p = 0.026) | 0.529 | +3.36% |
| | | | | | |
| Frequency | 2005.1 | 0.025 (CI = +/-0.009; p = 0.000) | 0.155 (CI = +/-0.081; p = 0.001) | 0.589 | +2.57% |
| Frequency | 2005.2 | 0.024 (CI = +/-0.010; p = 0.000) | 0.162 (CI = +/-0.083; p = 0.000) | 0.581 | +2.41% |
| Frequency | 2006.1 | 0.023 (CI = +/-0.011; p = 0.000) | 0.159 (CI = +/-0.086; p = 0.001) | 0.533 | +2.35% |
| Frequency | 2006.2 | 0.022 (CI = +/-0.011; p = 0.000) | 0.163 (CI = +/-0.089; p = 0.001) | 0.525 | +2.25% |
| Frequency | 2007.1 | 0.020 (CI = +/-0.012; p = 0.002) | 0.153 (CI = +/-0.090; p = 0.002) | 0.453 | +2.02% |
| Frequency | 2007.2 | 0.017 (CI = +/-0.012; p = 0.009) | 0.165 (CI = +/-0.090; p = 0.001) | 0.461 | +1.73% |
| Frequency | 2008.1 | 0.015 (CI = +/-0.013; p = 0.031) | 0.154 (CI = +/-0.092; p = 0.002) | 0.387 | +1.49% |
| Frequency | 2008.2 | 0.010 (CI = +/-0.013; p = 0.130) | 0.175 (CI = +/-0.083; p = 0.000) | 0.470 | +0.95% |
| Frequency | 2009.1 | 0.005 (CI = +/-0.013; p = 0.382) | 0.159 (CI = +/-0.081; p = 0.001) | 0.419 | +0.55% |
| Frequency | 2009.2 | 0.002 (CI = +/-0.013; p = 0.761) | 0.171 (CI = +/-0.080; p = 0.000) | 0.478 | +0.19% |
| Frequency | 2010.1 | -0.002 (CI = +/-0.014; p = 0.788) | 0.158 (CI = +/-0.080; p = 0.001) | 0.456 | -0.18% |
| Frequency | 2010.2 | -0.007 (CI = +/-0.014; p = 0.287) | 0.175 (CI = +/-0.074; p = 0.000) | 0.574 | -0.70% |
| Frequency | 2011.1 | -0.006 (CI = +/-0.015; p = 0.384) | 0.177 (CI = +/-0.079; p = 0.000) | 0.570 | -0.64% |
| Frequency | 2011.2 | -0.010 (CI = +/-0.016; p = 0.211) | 0.187 (CI = +/-0.080; p = 0.000) | 0.606 | -1.00% |
| Frequency | 2012.1 | -0.008 (CI = +/-0.019; p = 0.390) | 0.194 (CI = +/-0.086; p = 0.000) | 0.615 | -0.76% |
| Frequency | 2012.2 | -0.011 (CI = +/-0.021; p = 0.263) | 0.203 (CI = +/-0.089; p = 0.000) | 0.629 | -1.11% |
| Frequency | 2013.1 | -0.009 (CI = +/-0.024; p = 0.438) | 0.208 (CI = +/-0.097; p = 0.001) | 0.631 | -0.88% |
| Frequency | 2013.2 | -0.015 (CI = +/-0.026; p = 0.218) | 0.223 (CI = +/-0.098; p = 0.001) | 0.677 | -1.54% |
| Frequency | 2014.1 | -0.018 (CI = +/-0.032; p = 0.234) | 0.218 (CI = +/-0.110; p = 0.002) | 0.666 | -1.78% |
| Frequency | 2014.2 | -0.024 (CI = +/-0.037; p = 0.174) | 0.229 (CI = +/-0.118; p = 0.002) | 0.669 | -2.38% |
| Frequency | 2015.1 | -0.032 (CI = +/-0.046; p = 0.145) | 0.215 (CI = +/-0.132; p = 0.006) | 0.670 | -3.14% |
| Frequency | 2015.2 | -0.041 (CI = +/-0.057; p = 0.129) | 0.228 (CI = +/-0.147; p = 0.009) | 0.659 | -3.99% |

# Comprehensive

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

| Fit | Start Date | Time | Seasonality | Adjusted R^2 | Implied Trend Rate |
|---|---|---|---|---|---|
| Loss Cost | 2005.1 | 0.061 (CI = +/-0.010; p = 0.000) | -0.085 (CI = +/-0.085; p = 0.052) | 0.847 | +6.34% |
| Loss Cost | 2005.2 | 0.062 (CI = +/-0.011; p = 0.000) | -0.087 (CI = +/-0.089; p = 0.055) | 0.833 | +6.39% |
| Loss Cost | 2006.1 | 0.063 (CI = +/-0.012; p = 0.000) | -0.082 (CI = +/-0.092; p = 0.078) | 0.826 | +6.51% |
| Loss Cost | 2006.2 | 0.063 (CI = +/-0.013; p = 0.000) | -0.083 (CI = +/-0.096; p = 0.088) | 0.806 | +6.52% |
| Loss Cost | 2007.1 | 0.061 (CI = +/-0.014; p = 0.000) | -0.090 (CI = +/-0.098; p = 0.070) | 0.787 | +6.33% |
| Loss Cost | 2007.2 | 0.059 (CI = +/-0.015; p = 0.000) | -0.082 (CI = +/-0.102; p = 0.108) | 0.752 | +6.12% |
| Loss Cost | 2008.1 | 0.060 (CI = +/-0.016; p = 0.000) | -0.078 (CI = +/-0.106; p = 0.141) | 0.740 | +6.23% |
| Loss Cost | 2008.2 | 0.057 (CI = +/-0.017; p = 0.000) | -0.065 (CI = +/-0.108; p = 0.225) | 0.694 | +5.87% |
| Loss Cost | 2009.1 | 0.055 (CI = +/-0.019; p = 0.000) | -0.072 (CI = +/-0.113; p = 0.198) | 0.658 | +5.66% |
| Loss Cost | 2009.2 | 0.054 (CI = +/-0.021; p = 0.000) | -0.067 (CI = +/-0.119; p = 0.254) | 0.600 | +5.50% |
| Loss Cost | 2010.1 | 0.053 (CI = +/-0.023; p = 0.000) | -0.069 (CI = +/-0.126; p = 0.263) | 0.562 | +5.42% |
| Loss Cost | 2010.2 | 0.049 (CI = +/-0.025; p = 0.001) | -0.056 (CI = +/-0.132; p = 0.377) | 0.469 | +5.00% |
| Loss Cost | 2011.1 | 0.056 (CI = +/-0.027; p = 0.001) | -0.037 (CI = +/-0.132; p = 0.555) | 0.529 | +5.71% |
| Loss Cost | 2011.2 | 0.051 (CI = +/-0.030; p = 0.003) | -0.026 (CI = +/-0.140; p = 0.701) | 0.430 | +5.28% |
| Loss Cost | 2012.1 | 0.053 (CI = +/-0.035; p = 0.006) | -0.022 (CI = +/-0.151; p = 0.760) | 0.392 | +5.44% |
| Loss Cost | 2012.2 | 0.048 (CI = +/-0.040; p = 0.025) | -0.008 (CI = +/-0.163; p = 0.912) | 0.269 | +4.88% |
| Loss Cost | 2013.1 | 0.053 (CI = +/-0.047; p = 0.031) | 0.003 (CI = +/-0.176; p = 0.973) | 0.264 | +5.42% |
| Loss Cost | 2013.2 | 0.048 (CI = +/-0.057; p = 0.086) | 0.013 (CI = +/-0.196; p = 0.888) | 0.147 | +4.95% |
| Loss Cost | 2014.1 | 0.043 (CI = +/-0.069; p = 0.186) | 0.003 (CI = +/-0.218; p = 0.977) | 0.009 | +4.39% |
| Loss Cost | 2014.2 | 0.038 (CI = +/-0.088; p = 0.337) | 0.011 (CI = +/-0.252; p = 0.917) | -0.105 | +3.90% |
| Loss Cost | 2015.1 | 0.033 (CI = +/-0.113; p = 0.500) | 0.004 (CI = +/-0.293; p = 0.976) | -0.228 | +3.37% |
| Loss Cost | 2015.2 | -0.005 (CI = +/-0.140; p = 0.930) | 0.061 (CI = +/-0.320; p = 0.645) | -0.336 | -0.50% |
| | | | | | |
| Severity | 2005.1 | 0.033 (CI = +/-0.007; p = 0.000) | -0.227 (CI = +/-0.063; p = 0.000) | 0.831 | +3.41% |
| Severity | 2005.2 | 0.035 (CI = +/-0.008; p = 0.000) | -0.236 (CI = +/-0.062; p = 0.000) | 0.837 | +3.60% |
| Severity | 2006.1 | 0.037 (CI = +/-0.008; p = 0.000) | -0.228 (CI = +/-0.063; p = 0.000) | 0.848 | +3.77% |
| Severity | 2006.2 | 0.038 (CI = +/-0.009; p = 0.000) | -0.232 (CI = +/-0.065; p = 0.000) | 0.835 | +3.86% |
| Severity | 2007.1 | 0.038 (CI = +/-0.009; p = 0.000) | -0.230 (CI = +/-0.068; p = 0.000) | 0.833 | +3.91% |
| Severity | 2007.2 | 0.039 (CI = +/-0.010; p = 0.000) | -0.234 (CI = +/-0.071; p = 0.000) | 0.815 | +3.99% |
| Severity | 2008.1 | 0.043 (CI = +/-0.010; p = 0.000) | -0.221 (CI = +/-0.067; p = 0.000) | 0.848 | +4.35% |
| Severity | 2008.2 | 0.045 (CI = +/-0.011; p = 0.000) | -0.229 (CI = +/-0.068; p = 0.000) | 0.844 | +4.57% |
| Severity | 2009.1 | 0.047 (CI = +/-0.011; p = 0.000) | -0.221 (CI = +/-0.070; p = 0.000) | 0.853 | +4.79% |
| Severity | 2009.2 | 0.049 (CI = +/-0.012; p = 0.000) | -0.229 (CI = +/-0.072; p = 0.000) | 0.844 | +5.02% |
| Severity | 2010.1 | 0.052 (CI = +/-0.013; p = 0.000) | -0.219 (CI = +/-0.072; p = 0.000) | 0.858 | +5.34% |
| Severity | 2010.2 | 0.054 (CI = +/-0.015; p = 0.000) | -0.225 (CI = +/-0.076; p = 0.000) | 0.840 | +5.52% |
| Severity | 2011.1 | 0.060 (CI = +/-0.014; p = 0.000) | -0.208 (CI = +/-0.069; p = 0.000) | 0.884 | +6.16% |
| Severity | 2011.2 | 0.060 (CI = +/-0.016; p = 0.000) | -0.207 (CI = +/-0.075; p = 0.000) | 0.853 | +6.13% |
| Severity | 2012.1 | 0.058 (CI = +/-0.019; p = 0.000) | -0.210 (CI = +/-0.081; p = 0.000) | 0.846 | +6.01% |
| Severity | 2012.2 | 0.057 (CI = +/-0.022; p = 0.000) | -0.206 (CI = +/-0.088; p = 0.000) | 0.797 | +5.86% |
| Severity | 2013.1 | 0.059 (CI = +/-0.025; p = 0.000) | -0.201 (CI = +/-0.095; p = 0.001) | 0.798 | +6.12% |
| Severity | 2013.2 | 0.063 (CI = +/-0.030; p = 0.001) | -0.209 (CI = +/-0.105; p = 0.002) | 0.759 | +6.50% |
| Severity | 2014.1 | 0.060 (CI = +/-0.037; p = 0.005) | -0.214 (CI = +/-0.117; p = 0.003) | 0.749 | +6.21% |
| Severity | 2014.2 | 0.064 (CI = +/-0.047; p = 0.015) | -0.220 (CI = +/-0.135; p = 0.006) | 0.683 | +6.58% |
| Severity | 2015.1 | 0.067 (CI = +/-0.060; p = 0.034) | -0.214 (CI = +/-0.157; p = 0.015) | 0.676 | +6.97% |
| Severity | 2015.2 | 0.044 (CI = +/-0.071; p = 0.173) | -0.179 (CI = +/-0.162; p = 0.036) | 0.502 | +4.47% |
| | | | | | |
| Frequency | 2005.1 | 0.028 (CI = +/-0.009; p = 0.000) | 0.142 (CI = +/-0.079; p = 0.001) | 0.633 | +2.84% |
| Frequency | 2005.2 | 0.027 (CI = +/-0.010; p = 0.000) | 0.149 (CI = +/-0.081; p = 0.001) | 0.622 | +2.69% |
| Frequency | 2006.1 | 0.026 (CI = +/-0.011; p = 0.000) | 0.146 (CI = +/-0.084; p = 0.002) | 0.576 | +2.64% |
| Frequency | 2006.2 | 0.025 (CI = +/-0.012; p = 0.000) | 0.150 (CI = +/-0.088; p = 0.002) | 0.566 | +2.56% |
| Frequency | 2007.1 | 0.023 (CI = +/-0.012; p = 0.001) | 0.140 (CI = +/-0.089; p = 0.004) | 0.496 | +2.33% |
| Frequency | 2007.2 | 0.020 (CI = +/-0.013; p = 0.004) | 0.152 (CI = +/-0.090; p = 0.002) | 0.494 | +2.05% |
| Frequency | 2008.1 | 0.018 (CI = +/-0.014; p = 0.014) | 0.142 (CI = +/-0.092; p = 0.004) | 0.417 | +1.80% |
| Frequency | 2008.2 | 0.012 (CI = +/-0.013; p = 0.069) | 0.164 (CI = +/-0.085; p = 0.001) | 0.481 | +1.24% |
| Frequency | 2009.1 | 0.008 (CI = +/-0.014; p = 0.220) | 0.150 (CI = +/-0.082; p = 0.001) | 0.415 | +0.82% |
| Frequency | 2009.2 | 0.005 (CI = +/-0.014; p = 0.511) | 0.162 (CI = +/-0.083; p = 0.001) | 0.461 | +0.46% |
| Frequency | 2010.1 | 0.001 (CI = +/-0.015; p = 0.916) | 0.150 (CI = +/-0.082; p = 0.001) | 0.420 | +0.08% |
| Frequency | 2010.2 | -0.005 (CI = +/-0.015; p = 0.491) | 0.168 (CI = +/-0.078; p = 0.000) | 0.532 | -0.50% |
| Frequency | 2011.1 | -0.004 (CI = +/-0.017; p = 0.602) | 0.171 (CI = +/-0.083; p = 0.001) | 0.525 | -0.42% |
| Frequency | 2011.2 | -0.008 (CI = +/-0.019; p = 0.365) | 0.182 (CI = +/-0.086; p = 0.001) | 0.559 | -0.81% |
| Frequency | 2012.1 | -0.005 (CI = +/-0.021; p = 0.584) | 0.188 (CI = +/-0.091; p = 0.001) | 0.570 | -0.54% |
| Frequency | 2012.2 | -0.009 (CI = +/-0.024; p = 0.417) | 0.198 (CI = +/-0.098; p = 0.001) | 0.581 | -0.92% |
| Frequency | 2013.1 | -0.007 (CI = +/-0.028; p = 0.612) | 0.204 (CI = +/-0.106; p = 0.002) | 0.582 | -0.66% |
| Frequency | 2013.2 | -0.015 (CI = +/-0.032; p = 0.327) | 0.221 (CI = +/-0.110; p = 0.001) | 0.629 | -1.46% |
| Frequency | 2014.1 | -0.017 (CI = +/-0.039; p = 0.335) | 0.216 (CI = +/-0.123; p = 0.004) | 0.608 | -1.71% |
| Frequency | 2014.2 | -0.025 (CI = +/-0.048; p = 0.248) | 0.231 (CI = +/-0.137; p = 0.005) | 0.612 | -2.51% |
| Frequency | 2015.1 | -0.034 (CI = +/-0.059; p = 0.206) | 0.218 (CI = +/-0.154; p = 0.013) | 0.602 | -3.37% |
| Frequency | 2015.2 | -0.049 (CI = +/-0.078; p = 0.170) | 0.240 (CI = +/-0.179; p = 0.018) | 0.602 | -4.75% |

# Comprehensive

*Coverage = CM*
*End Trend Period = 2020.1*
*Excluded Points = NA*
*Parameters Included: time*

| Fit | Start Date | Time | Adjusted R^2 | Implied Trend Rate |
|---|---|---|---|---|
| Loss Cost | 2005.1 | 0.055 (CI = +/-0.011; p = 0.000) | 0.775 | +5.63% |
| Loss Cost | 2005.2 | 0.054 (CI = +/-0.012; p = 0.000) | 0.753 | +5.56% |
| Loss Cost | 2006.1 | 0.055 (CI = +/-0.012; p = 0.000) | 0.743 | +5.67% |
| Loss Cost | 2006.2 | 0.054 (CI = +/-0.013; p = 0.000) | 0.716 | +5.56% |
| Loss Cost | 2007.1 | 0.053 (CI = +/-0.014; p = 0.000) | 0.684 | +5.40% |
| Loss Cost | 2007.2 | 0.050 (CI = +/-0.015; p = 0.000) | 0.646 | +5.07% |
| Loss Cost | 2008.1 | 0.050 (CI = +/-0.016; p = 0.000) | 0.627 | +5.17% |
| Loss Cost | 2008.2 | 0.046 (CI = +/-0.017; p = 0.000) | 0.578 | +4.71% |
| Loss Cost | 2009.1 | 0.044 (CI = +/-0.018; p = 0.000) | 0.528 | +4.52% |
| Loss Cost | 2009.2 | 0.041 (CI = +/-0.020; p = 0.000) | 0.466 | +4.20% |
| Loss Cost | 2010.1 | 0.040 (CI = +/-0.022; p = 0.001) | 0.418 | +4.11% |
| Loss Cost | 2010.2 | 0.035 (CI = +/-0.023; p = 0.005) | 0.331 | +3.56% |
| Loss Cost | 2011.1 | 0.040 (CI = +/-0.025; p = 0.003) | 0.373 | +4.07% |
| Loss Cost | 2011.2 | 0.034 (CI = +/-0.027; p = 0.014) | 0.278 | +3.51% |
| Loss Cost | 2012.1 | 0.034 (CI = +/-0.030; p = 0.028) | 0.234 | +3.49% |
| Loss Cost | 2012.2 | 0.028 (CI = +/-0.033; p = 0.094) | 0.129 | +2.82% |
| Loss Cost | 2013.1 | 0.029 (CI = +/-0.038; p = 0.121) | 0.111 | +2.97% |
| Loss Cost | 2013.2 | 0.023 (CI = +/-0.044; p = 0.270) | 0.025 | +2.34% |
| Loss Cost | 2014.1 | 0.015 (CI = +/-0.050; p = 0.518) | -0.048 | +1.53% |
| Loss Cost | 2014.2 | 0.008 (CI = +/-0.059; p = 0.770) | -0.090 | +0.80% |
| Loss Cost | 2015.1 | -0.001 (CI = +/-0.070; p = 0.967) | -0.111 | -0.13% |
| Loss Cost | 2015.2 | -0.028 (CI = +/-0.076; p = 0.421) | -0.032 | -2.76% |
| | | | | |
| Severity | 2005.1 | 0.035 (CI = +/-0.011; p = 0.000) | 0.566 | +3.59% |
| Severity | 2005.2 | 0.035 (CI = +/-0.012; p = 0.000) | 0.543 | +3.60% |
| Severity | 2006.1 | 0.039 (CI = +/-0.012; p = 0.000) | 0.583 | +3.93% |
| Severity | 2006.2 | 0.038 (CI = +/-0.013; p = 0.000) | 0.546 | +3.83% |
| Severity | 2007.1 | 0.040 (CI = +/-0.014; p = 0.000) | 0.558 | +4.07% |
| Severity | 2007.2 | 0.039 (CI = +/-0.015; p = 0.000) | 0.514 | +3.93% |
| Severity | 2008.1 | 0.044 (CI = +/-0.015; p = 0.000) | 0.592 | +4.47% |
| Severity | 2008.2 | 0.043 (CI = +/-0.016; p = 0.000) | 0.554 | +4.42% |
| Severity | 2009.1 | 0.047 (CI = +/-0.017; p = 0.000) | 0.594 | +4.86% |
| Severity | 2009.2 | 0.046 (CI = +/-0.019; p = 0.000) | 0.550 | +4.76% |
| Severity | 2010.1 | 0.052 (CI = +/-0.019; p = 0.000) | 0.600 | +5.32% |
| Severity | 2010.2 | 0.050 (CI = +/-0.021; p = 0.000) | 0.546 | +5.11% |
| Severity | 2011.1 | 0.058 (CI = +/-0.021; p = 0.000) | 0.640 | +5.96% |
| Severity | 2011.2 | 0.054 (CI = +/-0.023; p = 0.000) | 0.576 | +5.52% |
| Severity | 2012.1 | 0.057 (CI = +/-0.026; p = 0.000) | 0.562 | +5.81% |
| Severity | 2012.2 | 0.050 (CI = +/-0.028; p = 0.002) | 0.474 | +5.16% |
| Severity | 2013.1 | 0.057 (CI = +/-0.031; p = 0.002) | 0.507 | +5.85% |
| Severity | 2013.2 | 0.053 (CI = +/-0.036; p = 0.008) | 0.415 | +5.41% |
| Severity | 2014.1 | 0.057 (CI = +/-0.042; p = 0.013) | 0.395 | +5.84% |
| Severity | 2014.2 | 0.049 (CI = +/-0.049; p = 0.048) | 0.269 | +5.07% |
| Severity | 2015.1 | 0.060 (CI = +/-0.057; p = 0.041) | 0.319 | +6.22% |
| Severity | 2015.2 | 0.034 (CI = +/-0.057; p = 0.209) | 0.088 | +3.43% |
| | | | | |
| Frequency | 2005.1 | 0.019 (CI = +/-0.012; p = 0.003) | 0.245 | +1.97% |
| Frequency | 2005.2 | 0.019 (CI = +/-0.013; p = 0.006) | 0.210 | +1.89% |
| Frequency | 2006.1 | 0.017 (CI = +/-0.014; p = 0.019) | 0.157 | +1.68% |
| Frequency | 2006.2 | 0.016 (CI = +/-0.015; p = 0.030) | 0.137 | +1.66% |
| Frequency | 2007.1 | 0.013 (CI = +/-0.015; p = 0.097) | 0.071 | +1.28% |
| Frequency | 2007.2 | 0.011 (CI = +/-0.016; p = 0.178) | 0.036 | +1.10% |
| Frequency | 2008.1 | 0.007 (CI = +/-0.017; p = 0.417) | -0.013 | +0.67% |
| Frequency | 2008.2 | 0.003 (CI = +/-0.018; p = 0.743) | -0.040 | +0.28% |
| Frequency | 2009.1 | -0.003 (CI = +/-0.017; p = 0.703) | -0.040 | -0.32% |
| Frequency | 2009.2 | -0.005 (CI = +/-0.019; p = 0.569) | -0.033 | -0.53% |
| Frequency | 2010.1 | -0.012 (CI = +/-0.019; p = 0.227) | 0.027 | -1.14% |
| Frequency | 2010.2 | -0.015 (CI = +/-0.021; p = 0.155) | 0.059 | -1.47% |
| Frequency | 2011.1 | -0.018 (CI = +/-0.023; p = 0.117) | 0.088 | -1.78% |
| Frequency | 2011.2 | -0.019 (CI = +/-0.026; p = 0.133) | 0.081 | -1.90% |
| Frequency | 2012.1 | -0.022 (CI = +/-0.029; p = 0.122) | 0.096 | -2.20% |
| Frequency | 2012.2 | -0.023 (CI = +/-0.033; p = 0.164) | 0.072 | -2.23% |
| Frequency | 2013.1 | -0.028 (CI = +/-0.037; p = 0.133) | 0.101 | -2.72% |
| Frequency | 2013.2 | -0.030 (CI = +/-0.043; p = 0.162) | 0.086 | -2.92% |
| Frequency | 2014.1 | -0.042 (CI = +/-0.048; p = 0.082) | 0.181 | -4.07% |
| Frequency | 2014.2 | -0.042 (CI = +/-0.057; p = 0.137) | 0.127 | -4.07% |
| Frequency | 2015.1 | -0.062 (CI = +/-0.062; p = 0.052) | 0.286 | -5.98% |
| Frequency | 2015.2 | -0.062 (CI = +/-0.078; p = 0.105) | 0.207 | -5.99% |

# Comprehensive

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

| Fit | Start Date | Time | Seasonality | Adjusted R^2 | Implied Trend Rate |
|---|---|---|---|---|---|
| Loss Cost | 2005.1 | 0.054 (CI = +/-0.007; p = 0.000) | -0.104 (CI = +/-0.063; p = 0.002) | 0.900 | +5.58% |
| Loss Cost | 2005.2 | 0.054 (CI = +/-0.008; p = 0.000) | -0.104 (CI = +/-0.066; p = 0.003) | 0.889 | +5.59% |
| Loss Cost | 2006.1 | 0.055 (CI = +/-0.008; p = 0.000) | -0.102 (CI = +/-0.068; p = 0.005) | 0.883 | +5.65% |
| Loss Cost | 2006.2 | 0.055 (CI = +/-0.009; p = 0.000) | -0.101 (CI = +/-0.071; p = 0.008) | 0.867 | +5.63% |
| Loss Cost | 2007.1 | 0.052 (CI = +/-0.009; p = 0.000) | -0.113 (CI = +/-0.070; p = 0.003) | 0.864 | +5.35% |
| Loss Cost | 2007.2 | 0.050 (CI = +/-0.010; p = 0.000) | -0.104 (CI = +/-0.070; p = 0.006) | 0.846 | +5.13% |
| Loss Cost | 2008.1 | 0.050 (CI = +/-0.011; p = 0.000) | -0.104 (CI = +/-0.074; p = 0.008) | 0.835 | +5.15% |
| Loss Cost | 2008.2 | 0.047 (CI = +/-0.011; p = 0.000) | -0.090 (CI = +/-0.070; p = 0.015) | 0.818 | +4.80% |
| Loss Cost | 2009.1 | 0.044 (CI = +/-0.011; p = 0.000) | -0.103 (CI = +/-0.070; p = 0.006) | 0.812 | +4.48% |
| Loss Cost | 2009.2 | 0.042 (CI = +/-0.012; p = 0.000) | -0.097 (CI = +/-0.072; p = 0.012) | 0.774 | +4.31% |
| Loss Cost | 2010.1 | 0.040 (CI = +/-0.013; p = 0.000) | -0.104 (CI = +/-0.075; p = 0.010) | 0.758 | +4.09% |
| Loss Cost | 2010.2 | 0.036 (CI = +/-0.013; p = 0.000) | -0.092 (CI = +/-0.074; p = 0.018) | 0.708 | +3.72% |
| Loss Cost | 2011.1 | 0.041 (CI = +/-0.013; p = 0.000) | -0.076 (CI = +/-0.070; p = 0.036) | 0.771 | +4.23% |
| Loss Cost | 2011.2 | 0.038 (CI = +/-0.014; p = 0.000) | -0.065 (CI = +/-0.070; p = 0.066) | 0.718 | +3.87% |
| Loss Cost | 2012.1 | 0.038 (CI = +/-0.016; p = 0.000) | -0.066 (CI = +/-0.076; p = 0.082) | 0.690 | +3.82% |
| Loss Cost | 2012.2 | 0.034 (CI = +/-0.017; p = 0.001) | -0.055 (CI = +/-0.077; p = 0.144) | 0.599 | +3.42% |
| Loss Cost | 2013.1 | 0.036 (CI = +/-0.020; p = 0.002) | -0.048 (CI = +/-0.084; p = 0.229) | 0.601 | +3.70% |
| Loss Cost | 2013.2 | 0.034 (CI = +/-0.023; p = 0.009) | -0.042 (CI = +/-0.092; p = 0.323) | 0.481 | +3.46% |
| Loss Cost | 2014.1 | 0.027 (CI = +/-0.026; p = 0.045) | -0.059 (CI = +/-0.094; p = 0.189) | 0.415 | +2.72% |
| Loss Cost | 2014.2 | 0.027 (CI = +/-0.032; p = 0.084) | -0.060 (CI = +/-0.109; p = 0.235) | 0.293 | +2.77% |
| Loss Cost | 2015.1 | 0.022 (CI = +/-0.041; p = 0.241) | -0.070 (CI = +/-0.123; p = 0.214) | 0.226 | +2.18% |
| Loss Cost | 2015.2 | 0.006 (CI = +/-0.043; p = 0.722) | -0.039 (CI = +/-0.119; p = 0.434) | -0.201 | +0.63% |
| | | | | | |
| Severity | 2005.1 | 0.031 (CI = +/-0.006; p = 0.000) | -0.242 (CI = +/-0.053; p = 0.000) | 0.885 | +3.14% |
| Severity | 2005.2 | 0.033 (CI = +/-0.006; p = 0.000) | -0.250 (CI = +/-0.052; p = 0.000) | 0.893 | +3.31% |
| Severity | 2006.1 | 0.034 (CI = +/-0.006; p = 0.000) | -0.243 (CI = +/-0.052; p = 0.000) | 0.901 | +3.45% |
| Severity | 2006.2 | 0.035 (CI = +/-0.007; p = 0.000) | -0.247 (CI = +/-0.053; p = 0.000) | 0.893 | +3.53% |
| Severity | 2007.1 | 0.035 (CI = +/-0.007; p = 0.000) | -0.246 (CI = +/-0.056; p = 0.000) | 0.891 | +3.54% |
| Severity | 2007.2 | 0.035 (CI = +/-0.008; p = 0.000) | -0.249 (CI = +/-0.058; p = 0.000) | 0.880 | +3.61% |
| Severity | 2008.1 | 0.038 (CI = +/-0.008; p = 0.000) | -0.236 (CI = +/-0.054; p = 0.000) | 0.905 | +3.92% |
| Severity | 2008.2 | 0.040 (CI = +/-0.008; p = 0.000) | -0.243 (CI = +/-0.055; p = 0.000) | 0.905 | +4.11% |
| Severity | 2009.1 | 0.042 (CI = +/-0.009; p = 0.000) | -0.236 (CI = +/-0.056; p = 0.000) | 0.910 | +4.27% |
| Severity | 2009.2 | 0.044 (CI = +/-0.009; p = 0.000) | -0.243 (CI = +/-0.057; p = 0.000) | 0.907 | +4.45% |
| Severity | 2010.1 | 0.046 (CI = +/-0.010; p = 0.000) | -0.234 (CI = +/-0.058; p = 0.000) | 0.915 | +4.70% |
| Severity | 2010.2 | 0.047 (CI = +/-0.011; p = 0.000) | -0.238 (CI = +/-0.061; p = 0.000) | 0.905 | +4.83% |
| Severity | 2011.1 | 0.052 (CI = +/-0.010; p = 0.000) | -0.221 (CI = +/-0.053; p = 0.000) | 0.936 | +5.36% |
| Severity | 2011.2 | 0.052 (CI = +/-0.011; p = 0.000) | -0.220 (CI = +/-0.057; p = 0.000) | 0.920 | +5.31% |
| Severity | 2012.1 | 0.050 (CI = +/-0.013; p = 0.000) | -0.226 (CI = +/-0.060; p = 0.000) | 0.920 | +5.09% |
| Severity | 2012.2 | 0.048 (CI = +/-0.014; p = 0.000) | -0.222 (CI = +/-0.065; p = 0.000) | 0.897 | +4.95% |
| Severity | 2013.1 | 0.050 (CI = +/-0.017; p = 0.000) | -0.219 (CI = +/-0.071; p = 0.000) | 0.896 | +5.08% |
| Severity | 2013.2 | 0.052 (CI = +/-0.020; p = 0.000) | -0.226 (CI = +/-0.077; p = 0.000) | 0.879 | +5.36% |
| Severity | 2014.1 | 0.048 (CI = +/-0.023; p = 0.001) | -0.235 (CI = +/-0.084; p = 0.000) | 0.882 | +4.94% |
| Severity | 2014.2 | 0.051 (CI = +/-0.028; p = 0.003) | -0.242 (CI = +/-0.095; p = 0.001) | 0.856 | +5.27% |
| Severity | 2015.1 | 0.053 (CI = +/-0.036; p = 0.011) | -0.238 (CI = +/-0.111; p = 0.002) | 0.852 | +5.49% |
| Severity | 2015.2 | 0.039 (CI = +/-0.037; p = 0.043) | -0.210 (CI = +/-0.105; p = 0.004) | 0.812 | +4.01% |
| | | | | | |
| Frequency | 2005.1 | 0.023 (CI = +/-0.009; p = 0.000) | 0.139 (CI = +/-0.079; p = 0.001) | 0.559 | +2.36% |
| Frequency | 2005.2 | 0.022 (CI = +/-0.010; p = 0.000) | 0.146 (CI = +/-0.080; p = 0.001) | 0.551 | +2.21% |
| Frequency | 2006.1 | 0.021 (CI = +/-0.010; p = 0.000) | 0.142 (CI = +/-0.083; p = 0.002) | 0.495 | +2.12% |
| Frequency | 2006.2 | 0.020 (CI = +/-0.011; p = 0.001) | 0.146 (CI = +/-0.085; p = 0.002) | 0.486 | +2.02% |
| Frequency | 2007.1 | 0.017 (CI = +/-0.011; p = 0.005) | 0.133 (CI = +/-0.086; p = 0.004) | 0.404 | +1.75% |
| Frequency | 2007.2 | 0.015 (CI = +/-0.012; p = 0.017) | 0.145 (CI = +/-0.085; p = 0.002) | 0.417 | +1.47% |
| Frequency | 2008.1 | 0.012 (CI = +/-0.012; p = 0.061) | 0.132 (CI = +/-0.086; p = 0.004) | 0.333 | +1.18% |
| Frequency | 2008.2 | 0.007 (CI = +/-0.011; p = 0.231) | 0.152 (CI = +/-0.075; p = 0.000) | 0.452 | +0.66% |
| Frequency | 2009.1 | 0.002 (CI = +/-0.011; p = 0.708) | 0.134 (CI = +/-0.068; p = 0.001) | 0.429 | +0.19% |
| Frequency | 2009.2 | -0.001 (CI = +/-0.011; p = 0.788) | 0.146 (CI = +/-0.065; p = 0.000) | 0.519 | -0.14% |
| Frequency | 2010.1 | -0.006 (CI = +/-0.010; p = 0.243) | 0.130 (CI = +/-0.060; p = 0.000) | 0.556 | -0.58% |
| Frequency | 2010.2 | -0.011 (CI = +/-0.009; p = 0.018) | 0.146 (CI = +/-0.048; p = 0.000) | 0.742 | -1.06% |
| Frequency | 2011.1 | -0.011 (CI = +/-0.010; p = 0.033) | 0.146 (CI = +/-0.052; p = 0.000) | 0.739 | -1.07% |
| Frequency | 2011.2 | -0.014 (CI = +/-0.010; p = 0.010) | 0.155 (CI = +/-0.050; p = 0.000) | 0.783 | -1.37% |
| Frequency | 2012.1 | -0.012 (CI = +/-0.011; p = 0.036) | 0.160 (CI = +/-0.053; p = 0.000) | 0.790 | -1.21% |
| Frequency | 2012.2 | -0.015 (CI = +/-0.012; p = 0.022) | 0.167 (CI = +/-0.054; p = 0.000) | 0.801 | -1.46% |
| Frequency | 2013.1 | -0.013 (CI = +/-0.014; p = 0.065) | 0.171 (CI = +/-0.059; p = 0.000) | 0.803 | -1.32% |
| Frequency | 2013.2 | -0.018 (CI = +/-0.014; p = 0.019) | 0.183 (CI = +/-0.056; p = 0.000) | 0.848 | -1.79% |
| Frequency | 2014.1 | -0.021 (CI = +/-0.017; p = 0.019) | 0.176 (CI = +/-0.061; p = 0.000) | 0.856 | -2.11% |
| Frequency | 2014.2 | -0.024 (CI = +/-0.020; p = 0.025) | 0.182 (CI = +/-0.068; p = 0.000) | 0.838 | -2.38% |
| Frequency | 2015.1 | -0.032 (CI = +/-0.022; p = 0.011) | 0.168 (CI = +/-0.066; p = 0.001) | 0.881 | -3.14% |
| Frequency | 2015.2 | -0.033 (CI = +/-0.029; p = 0.032) | 0.170 (CI = +/-0.081; p = 0.003) | 0.830 | -3.25% |

# Comprehensive

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

| Fit | Start Date | Time | Seasonality | Adjusted R^2 | Implied Trend Rate |
|---|---|---|---|---|---|
| Loss Cost | 2005.1 | 0.057 (CI = +/-0.007; p = 0.000) | -0.115 (CI = +/-0.059; p = 0.000) | 0.916 | +5.86% |
| Loss Cost | 2005.2 | 0.057 (CI = +/-0.008; p = 0.000) | -0.117 (CI = +/-0.061; p = 0.001) | 0.907 | +5.91% |
| Loss Cost | 2006.1 | 0.058 (CI = +/-0.008; p = 0.000) | -0.114 (CI = +/-0.063; p = 0.001) | 0.903 | +5.98% |
| Loss Cost | 2006.2 | 0.058 (CI = +/-0.009; p = 0.000) | -0.115 (CI = +/-0.066; p = 0.002) | 0.890 | +6.00% |
| Loss Cost | 2007.1 | 0.056 (CI = +/-0.009; p = 0.000) | -0.126 (CI = +/-0.065; p = 0.001) | 0.889 | +5.72% |
| Loss Cost | 2007.2 | 0.054 (CI = +/-0.009; p = 0.000) | -0.118 (CI = +/-0.065; p = 0.001) | 0.872 | +5.52% |
| Loss Cost | 2008.1 | 0.054 (CI = +/-0.010; p = 0.000) | -0.116 (CI = +/-0.069; p = 0.002) | 0.864 | +5.56% |
| Loss Cost | 2008.2 | 0.051 (CI = +/-0.010; p = 0.000) | -0.103 (CI = +/-0.066; p = 0.004) | 0.847 | +5.20% |
| Loss Cost | 2009.1 | 0.048 (CI = +/-0.011; p = 0.000) | -0.114 (CI = +/-0.065; p = 0.002) | 0.844 | +4.89% |
| Loss Cost | 2009.2 | 0.046 (CI = +/-0.012; p = 0.000) | -0.110 (CI = +/-0.068; p = 0.004) | 0.810 | +4.76% |
| Loss Cost | 2010.1 | 0.044 (CI = +/-0.013; p = 0.000) | -0.116 (CI = +/-0.071; p = 0.003) | 0.796 | +4.55% |
| Loss Cost | 2010.2 | 0.041 (CI = +/-0.014; p = 0.000) | -0.105 (CI = +/-0.071; p = 0.007) | 0.748 | +4.18% |
| Loss Cost | 2011.1 | 0.047 (CI = +/-0.013; p = 0.000) | -0.088 (CI = +/-0.064; p = 0.011) | 0.822 | +4.76% |
| Loss Cost | 2011.2 | 0.043 (CI = +/-0.014; p = 0.000) | -0.078 (CI = +/-0.066; p = 0.023) | 0.774 | +4.42% |
| Loss Cost | 2012.1 | 0.043 (CI = +/-0.016; p = 0.000) | -0.079 (CI = +/-0.072; p = 0.034) | 0.752 | +4.41% |
| Loss Cost | 2012.2 | 0.040 (CI = +/-0.018; p = 0.001) | -0.069 (CI = +/-0.075; p = 0.069) | 0.668 | +4.04% |
| Loss Cost | 2013.1 | 0.043 (CI = +/-0.021; p = 0.001) | -0.061 (CI = +/-0.080; p = 0.120) | 0.679 | +4.39% |
| Loss Cost | 2013.2 | 0.042 (CI = +/-0.025; p = 0.005) | -0.059 (CI = +/-0.091; p = 0.178) | 0.575 | +4.28% |
| Loss Cost | 2014.1 | 0.035 (CI = +/-0.028; p = 0.023) | -0.072 (CI = +/-0.094; p = 0.111) | 0.527 | +3.54% |
| Loss Cost | 2014.2 | 0.038 (CI = +/-0.036; p = 0.042) | -0.080 (CI = +/-0.111; p = 0.129) | 0.446 | +3.90% |
| Loss Cost | 2015.1 | 0.033 (CI = +/-0.047; p = 0.130) | -0.087 (CI = +/-0.129; p = 0.141) | 0.383 | +3.37% |
| Loss Cost | 2015.2 | 0.016 (CI = +/-0.059; p = 0.486) | -0.056 (CI = +/-0.145; p = 0.345) | -0.113 | +1.63% |
| | | | | | |
| Severity | 2005.1 | 0.031 (CI = +/-0.007; p = 0.000) | -0.243 (CI = +/-0.055; p = 0.000) | 0.872 | +3.16% |
| Severity | 2005.2 | 0.033 (CI = +/-0.007; p = 0.000) | -0.252 (CI = +/-0.053; p = 0.000) | 0.881 | +3.35% |
| Severity | 2006.1 | 0.034 (CI = +/-0.007; p = 0.000) | -0.245 (CI = +/-0.054; p = 0.000) | 0.890 | +3.50% |
| Severity | 2006.2 | 0.035 (CI = +/-0.007; p = 0.000) | -0.249 (CI = +/-0.055; p = 0.000) | 0.882 | +3.59% |
| Severity | 2007.1 | 0.035 (CI = +/-0.008; p = 0.000) | -0.249 (CI = +/-0.058; p = 0.000) | 0.880 | +3.61% |
| Severity | 2007.2 | 0.036 (CI = +/-0.009; p = 0.000) | -0.252 (CI = +/-0.060; p = 0.000) | 0.868 | +3.69% |
| Severity | 2008.1 | 0.039 (CI = +/-0.008; p = 0.000) | -0.239 (CI = +/-0.056; p = 0.000) | 0.896 | +4.03% |
| Severity | 2008.2 | 0.042 (CI = +/-0.009; p = 0.000) | -0.247 (CI = +/-0.056; p = 0.000) | 0.898 | +4.25% |
| Severity | 2009.1 | 0.043 (CI = +/-0.009; p = 0.000) | -0.241 (CI = +/-0.057; p = 0.000) | 0.904 | +4.44% |
| Severity | 2009.2 | 0.046 (CI = +/-0.010; p = 0.000) | -0.249 (CI = +/-0.058; p = 0.000) | 0.903 | +4.68% |
| Severity | 2010.1 | 0.048 (CI = +/-0.011; p = 0.000) | -0.240 (CI = +/-0.058; p = 0.000) | 0.914 | +4.95% |
| Severity | 2010.2 | 0.050 (CI = +/-0.012; p = 0.000) | -0.247 (CI = +/-0.061; p = 0.000) | 0.905 | +5.15% |
| Severity | 2011.1 | 0.056 (CI = +/-0.010; p = 0.000) | -0.230 (CI = +/-0.050; p = 0.000) | 0.944 | +5.74% |
| Severity | 2011.2 | 0.056 (CI = +/-0.012; p = 0.000) | -0.231 (CI = +/-0.054; p = 0.000) | 0.929 | +5.75% |
| Severity | 2012.1 | 0.054 (CI = +/-0.013; p = 0.000) | -0.236 (CI = +/-0.057; p = 0.000) | 0.929 | +5.55% |
| Severity | 2012.2 | 0.053 (CI = +/-0.015; p = 0.000) | -0.234 (CI = +/-0.063; p = 0.000) | 0.906 | +5.48% |
| Severity | 2013.1 | 0.055 (CI = +/-0.018; p = 0.000) | -0.230 (CI = +/-0.069; p = 0.000) | 0.906 | +5.66% |
| Severity | 2013.2 | 0.060 (CI = +/-0.020; p = 0.000) | -0.242 (CI = +/-0.073; p = 0.000) | 0.903 | +6.18% |
| Severity | 2014.1 | 0.056 (CI = +/-0.024; p = 0.001) | -0.249 (CI = +/-0.080; p = 0.000) | 0.905 | +5.80% |
| Severity | 2014.2 | 0.064 (CI = +/-0.028; p = 0.001) | -0.264 (CI = +/-0.085; p = 0.000) | 0.903 | +6.58% |
| Severity | 2015.1 | 0.067 (CI = +/-0.036; p = 0.005) | -0.259 (CI = +/-0.099; p = 0.001) | 0.904 | +6.97% |
| Severity | 2015.2 | 0.054 (CI = +/-0.044; p = 0.028) | -0.233 (CI = +/-0.109; p = 0.004) | 0.859 | +5.50% |
| | | | | | |
| Frequency | 2005.1 | 0.026 (CI = +/-0.009; p = 0.000) | 0.128 (CI = +/-0.077; p = 0.002) | 0.606 | +2.62% |
| Frequency | 2005.2 | 0.024 (CI = +/-0.010; p = 0.000) | 0.135 (CI = +/-0.078; p = 0.002) | 0.595 | +2.48% |
| Frequency | 2006.1 | 0.024 (CI = +/-0.011; p = 0.000) | 0.131 (CI = +/-0.081; p = 0.003) | 0.541 | +2.39% |
| Frequency | 2006.2 | 0.023 (CI = +/-0.011; p = 0.000) | 0.134 (CI = +/-0.085; p = 0.003) | 0.530 | +2.32% |
| Frequency | 2007.1 | 0.020 (CI = +/-0.012; p = 0.002) | 0.123 (CI = +/-0.085; p = 0.007) | 0.450 | +2.04% |
| Frequency | 2007.2 | 0.018 (CI = +/-0.012; p = 0.008) | 0.134 (CI = +/-0.085; p = 0.004) | 0.452 | +1.77% |
| Frequency | 2008.1 | 0.015 (CI = +/-0.013; p = 0.029) | 0.123 (CI = +/-0.085; p = 0.007) | 0.363 | +1.47% |
| Frequency | 2008.2 | 0.009 (CI = +/-0.012; p = 0.127) | 0.144 (CI = +/-0.076; p = 0.001) | 0.459 | +0.91% |
| Frequency | 2009.1 | 0.004 (CI = +/-0.011; p = 0.437) | 0.127 (CI = +/-0.069; p = 0.001) | 0.415 | +0.43% |
| Frequency | 2009.2 | 0.001 (CI = +/-0.012; p = 0.890) | 0.139 (CI = +/-0.067; p = 0.000) | 0.494 | +0.08% |
| Frequency | 2010.1 | -0.004 (CI = +/-0.011; p = 0.471) | 0.124 (CI = +/-0.061; p = 0.001) | 0.510 | -0.38% |
| Frequency | 2010.2 | -0.009 (CI = +/-0.010; p = 0.057) | 0.142 (CI = +/-0.050; p = 0.000) | 0.705 | -0.92% |
| Frequency | 2011.1 | -0.009 (CI = +/-0.011; p = 0.089) | 0.142 (CI = +/-0.054; p = 0.000) | 0.700 | -0.92% |
| Frequency | 2011.2 | -0.013 (CI = +/-0.011; p = 0.032) | 0.152 (CI = +/-0.053; p = 0.000) | 0.746 | -1.26% |
| Frequency | 2012.1 | -0.011 (CI = +/-0.013; p = 0.090) | 0.157 (CI = +/-0.056; p = 0.000) | 0.756 | -1.08% |
| Frequency | 2012.2 | -0.014 (CI = +/-0.014; p = 0.059) | 0.165 (CI = +/-0.059; p = 0.000) | 0.765 | -1.36% |
| Frequency | 2013.1 | -0.012 (CI = +/-0.017; p = 0.140) | 0.169 (CI = +/-0.065; p = 0.000) | 0.767 | -1.20% |
| Frequency | 2013.2 | -0.018 (CI = +/-0.018; p = 0.046) | 0.183 (CI = +/-0.063; p = 0.000) | 0.818 | -1.79% |
| Frequency | 2014.1 | -0.022 (CI = +/-0.021; p = 0.044) | 0.176 (CI = +/-0.069; p = 0.001) | 0.823 | -2.14% |
| Frequency | 2014.2 | -0.025 (CI = +/-0.026; p = 0.054) | 0.185 (CI = +/-0.079; p = 0.001) | 0.803 | -2.51% |
| Frequency | 2015.1 | -0.034 (CI = +/-0.028; p = 0.026) | 0.172 (CI = +/-0.077; p = 0.002) | 0.852 | -3.37% |
| Frequency | 2015.2 | -0.037 (CI = +/-0.042; p = 0.068) | 0.177 (CI = +/-0.103; p = 0.009) | 0.789 | -3.67% |

# All Perils

*Coverage = AP*
*End Trend Period = 2020.1*
*Excluded Points = NA*
*Parameters Included: time, seasonality*

| Fit | Start Date | Time | Seasonality | Adjusted R^2 | Implied Trend Rate |
|---|---|---|---|---|---|
| Loss Cost | 2005.1 | 0.043 (CI = +/-0.018; p = 0.000) | -0.071 (CI = +/-0.164; p = 0.381) | 0.423 | +4.41% |
| Loss Cost | 2005.2 | 0.043 (CI = +/-0.020; p = 0.000) | -0.070 (CI = +/-0.171; p = 0.404) | 0.388 | +4.39% |
| Loss Cost | 2006.1 | 0.040 (CI = +/-0.021; p = 0.001) | -0.086 (CI = +/-0.173; p = 0.316) | 0.343 | +4.05% |
| Loss Cost | 2006.2 | 0.041 (CI = +/-0.022; p = 0.001) | -0.094 (CI = +/-0.180; p = 0.293) | 0.330 | +4.21% |
| Loss Cost | 2007.1 | 0.040 (CI = +/-0.024; p = 0.002) | -0.098 (CI = +/-0.187; p = 0.291) | 0.303 | +4.12% |
| Loss Cost | 2007.2 | 0.039 (CI = +/-0.026; p = 0.005) | -0.092 (CI = +/-0.195; p = 0.338) | 0.250 | +3.99% |
| Loss Cost | 2008.1 | 0.035 (CI = +/-0.028; p = 0.015) | -0.108 (CI = +/-0.200; p = 0.272) | 0.207 | +3.59% |
| Loss Cost | 2008.2 | 0.040 (CI = +/-0.030; p = 0.010) | -0.129 (CI = +/-0.205; p = 0.204) | 0.239 | +4.10% |
| Loss Cost | 2009.1 | 0.045 (CI = +/-0.032; p = 0.007) | -0.110 (CI = +/-0.210; p = 0.287) | 0.269 | +4.62% |
| Loss Cost | 2009.2 | 0.042 (CI = +/-0.035; p = 0.021) | -0.097 (CI = +/-0.219; p = 0.367) | 0.190 | +4.26% |
| Loss Cost | 2010.1 | 0.023 (CI = +/-0.027; p = 0.097) | -0.163 (CI = +/-0.166; p = 0.055) | 0.209 | +2.31% |
| Loss Cost | 2010.2 | 0.026 (CI = +/-0.030; p = 0.090) | -0.173 (CI = +/-0.175; p = 0.052) | 0.209 | +2.62% |
| Loss Cost | 2011.1 | 0.030 (CI = +/-0.033; p = 0.079) | -0.162 (CI = +/-0.183; p = 0.080) | 0.218 | +3.00% |
| Loss Cost | 2011.2 | 0.022 (CI = +/-0.036; p = 0.222) | -0.137 (CI = +/-0.188; p = 0.142) | 0.090 | +2.19% |
| Loss Cost | 2012.1 | 0.013 (CI = +/-0.039; p = 0.481) | -0.161 (CI = +/-0.191; p = 0.092) | 0.101 | +1.32% |
| Loss Cost | 2012.2 | 0.003 (CI = +/-0.042; p = 0.900) | -0.131 (CI = +/-0.194; p = 0.170) | 0.008 | +0.25% |
| Loss Cost | 2013.1 | 0.003 (CI = +/-0.048; p = 0.903) | -0.130 (CI = +/-0.210; p = 0.202) | -0.012 | +0.28% |
| Loss Cost | 2013.2 | -0.005 (CI = +/-0.056; p = 0.844) | -0.110 (CI = +/-0.226; p = 0.305) | -0.059 | -0.51% |
| Loss Cost | 2014.1 | -0.018 (CI = +/-0.063; p = 0.548) | -0.137 (CI = +/-0.236; p = 0.224) | 0.006 | -1.74% |
| Loss Cost | 2014.2 | -0.030 (CI = +/-0.074; p = 0.388) | -0.111 (CI = +/-0.256; p = 0.353) | 0.007 | -2.93% |
| Loss Cost | 2015.1 | -0.039 (CI = +/-0.089; p = 0.347) | -0.127 (CI = +/-0.283; p = 0.331) | 0.007 | -3.78% |
| Loss Cost | 2015.2 | -0.031 (CI = +/-0.114; p = 0.538) | -0.140 (CI = +/-0.327; p = 0.344) | -0.031 | -3.07% |
| | | | | | |
| Severity | 2005.1 | 0.016 (CI = +/-0.016; p = 0.048) | -0.092 (CI = +/-0.145; p = 0.205) | 0.117 | +1.65% |
| Severity | 2005.2 | 0.018 (CI = +/-0.017; p = 0.045) | -0.099 (CI = +/-0.150; p = 0.187) | 0.120 | +1.79% |
| Severity | 2006.1 | 0.014 (CI = +/-0.018; p = 0.122) | -0.118 (CI = +/-0.150; p = 0.118) | 0.102 | +1.40% |
| Severity | 2006.2 | 0.016 (CI = +/-0.019; p = 0.087) | -0.130 (CI = +/-0.154; p = 0.094) | 0.124 | +1.66% |
| Severity | 2007.1 | 0.015 (CI = +/-0.020; p = 0.131) | -0.134 (CI = +/-0.160; p = 0.095) | 0.117 | +1.56% |
| Severity | 2007.2 | 0.013 (CI = +/-0.022; p = 0.231) | -0.123 (CI = +/-0.165; p = 0.136) | 0.063 | +1.32% |
| Severity | 2008.1 | 0.015 (CI = +/-0.024; p = 0.219) | -0.117 (CI = +/-0.172; p = 0.170) | 0.063 | +1.46% |
| Severity | 2008.2 | 0.022 (CI = +/-0.024; p = 0.069) | -0.149 (CI = +/-0.166; p = 0.076) | 0.169 | +2.24% |
| Severity | 2009.1 | 0.035 (CI = +/-0.020; p = 0.002) | -0.102 (CI = +/-0.133; p = 0.126) | 0.381 | +3.52% |
| Severity | 2009.2 | 0.038 (CI = +/-0.022; p = 0.002) | -0.113 (CI = +/-0.138; p = 0.102) | 0.385 | +3.82% |
| Severity | 2010.1 | 0.028 (CI = +/-0.020; p = 0.009) | -0.145 (CI = +/-0.123; p = 0.023) | 0.390 | +2.88% |
| Severity | 2010.2 | 0.038 (CI = +/-0.019; p = 0.000) | -0.179 (CI = +/-0.107; p = 0.003) | 0.585 | +3.88% |
| Severity | 2011.1 | 0.041 (CI = +/-0.020; p = 0.001) | -0.169 (CI = +/-0.111; p = 0.005) | 0.600 | +4.19% |
| Severity | 2011.2 | 0.039 (CI = +/-0.023; p = 0.002) | -0.163 (CI = +/-0.118; p = 0.010) | 0.517 | +3.98% |
| Severity | 2012.1 | 0.036 (CI = +/-0.025; p = 0.009) | -0.173 (CI = +/-0.123; p = 0.009) | 0.504 | +3.62% |
| Severity | 2012.2 | 0.029 (CI = +/-0.027; p = 0.040) | -0.154 (CI = +/-0.126; p = 0.020) | 0.375 | +2.94% |
| Severity | 2013.1 | 0.027 (CI = +/-0.031; p = 0.086) | -0.159 (CI = +/-0.136; p = 0.025) | 0.365 | +2.73% |
| Severity | 2013.2 | 0.020 (CI = +/-0.035; p = 0.242) | -0.142 (CI = +/-0.143; p = 0.052) | 0.222 | +2.01% |
| Severity | 2014.1 | 0.017 (CI = +/-0.041; p = 0.389) | -0.148 (CI = +/-0.156; p = 0.059) | 0.218 | +1.69% |
| Severity | 2014.2 | 0.011 (CI = +/-0.050; p = 0.630) | -0.136 (CI = +/-0.172; p = 0.107) | 0.103 | +1.10% |
| Severity | 2015.1 | 0.008 (CI = +/-0.061; p = 0.755) | -0.140 (CI = +/-0.192; p = 0.130) | 0.086 | +0.85% |
| Severity | 2015.2 | 0.024 (CI = +/-0.073; p = 0.460) | -0.169 (CI = +/-0.210; p = 0.098) | 0.170 | +2.44% |
| | | | | | |
| Frequency | 2005.1 | 0.027 (CI = +/-0.014; p = 0.000) | 0.021 (CI = +/-0.122; p = 0.733) | 0.321 | +2.71% |
| Frequency | 2005.2 | 0.025 (CI = +/-0.015; p = 0.001) | 0.029 (CI = +/-0.126; p = 0.644) | 0.277 | +2.55% |
| Frequency | 2006.1 | 0.026 (CI = +/-0.016; p = 0.002) | 0.032 (CI = +/-0.130; p = 0.623) | 0.260 | +2.61% |
| Frequency | 2006.2 | 0.025 (CI = +/-0.017; p = 0.005) | 0.036 (CI = +/-0.135; p = 0.587) | 0.226 | +2.52% |
| Frequency | 2007.1 | 0.025 (CI = +/-0.018; p = 0.009) | 0.037 (CI = +/-0.141; p = 0.597) | 0.197 | +2.52% |
| Frequency | 2007.2 | 0.026 (CI = +/-0.020; p = 0.011) | 0.031 (CI = +/-0.147; p = 0.662) | 0.193 | +2.64% |
| Frequency | 2008.1 | 0.021 (CI = +/-0.020; p = 0.043) | 0.009 (CI = +/-0.144; p = 0.897) | 0.099 | +2.09% |
| Frequency | 2008.2 | 0.018 (CI = +/-0.022; p = 0.097) | 0.020 (CI = +/-0.149; p = 0.780) | 0.049 | +1.82% |
| Frequency | 2009.1 | 0.011 (CI = +/-0.021; p = 0.310) | -0.008 (CI = +/-0.141; p = 0.906) | -0.043 | +1.07% |
| Frequency | 2009.2 | 0.004 (CI = +/-0.022; p = 0.692) | 0.016 (CI = +/-0.138; p = 0.806) | -0.091 | +0.42% |
| Frequency | 2010.1 | -0.006 (CI = +/-0.020; p = 0.563) | -0.018 (CI = +/-0.120; p = 0.761) | -0.084 | -0.55% |
| Frequency | 2010.2 | -0.012 (CI = +/-0.020; p = 0.223) | 0.005 (CI = +/-0.117; p = 0.924) | -0.022 | -1.21% |
| Frequency | 2011.1 | -0.011 (CI = +/-0.023; p = 0.297) | 0.007 (CI = +/-0.124; p = 0.900) | -0.048 | -1.14% |
| Frequency | 2011.2 | -0.017 (CI = +/-0.024; p = 0.148) | 0.026 (CI = +/-0.126; p = 0.665) | 0.024 | -1.72% |
| Frequency | 2012.1 | -0.022 (CI = +/-0.026; p = 0.089) | 0.012 (CI = +/-0.129; p = 0.849) | 0.079 | -2.21% |
| Frequency | 2012.2 | -0.026 (CI = +/-0.030; p = 0.077) | 0.023 (CI = +/-0.137; p = 0.721) | 0.103 | -2.61% |
| Frequency | 2013.1 | -0.024 (CI = +/-0.034; p = 0.148) | 0.029 (CI = +/-0.147; p = 0.676) | 0.040 | -2.39% |
| Frequency | 2013.2 | -0.025 (CI = +/-0.040; p = 0.196) | 0.031 (CI = +/-0.162; p = 0.679) | -0.003 | -2.47% |
| Frequency | 2014.1 | -0.034 (CI = +/-0.045; p = 0.118) | 0.011 (CI = +/-0.168; p = 0.885) | 0.073 | -3.37% |
| Frequency | 2014.2 | -0.041 (CI = +/-0.054; p = 0.120) | 0.025 (CI = +/-0.185; p = 0.766) | 0.079 | -3.99% |
| Frequency | 2015.1 | -0.047 (CI = +/-0.064; p = 0.131) | 0.013 (CI = +/-0.205; p = 0.883) | 0.079 | -4.60% |
| Frequency | 2015.2 | -0.055 (CI = +/-0.082; p = 0.153) | 0.029 (CI = +/-0.235; p = 0.781) | 0.059 | -5.38% |

# All Perils

*Coverage = AP*
*End Trend Period = 2020.1*
*Excluded Points = NA*
*Parameters Included: time*

| Fit | Start Date | Time | Adjusted R^2 | Implied Trend Rate |
|---|---|---|---|---|
| Loss Cost | 2005.1 | 0.043 (CI = +/-0.018; p = 0.000) | 0.427 | +4.41% |
| Loss Cost | 2005.2 | 0.043 (CI = +/-0.020; p = 0.000) | 0.394 | +4.34% |
| Loss Cost | 2006.1 | 0.040 (CI = +/-0.021; p = 0.001) | 0.342 | +4.05% |
| Loss Cost | 2006.2 | 0.041 (CI = +/-0.022; p = 0.001) | 0.326 | +4.14% |
| Loss Cost | 2007.1 | 0.040 (CI = +/-0.024; p = 0.002) | 0.298 | +4.12% |
| Loss Cost | 2007.2 | 0.038 (CI = +/-0.026; p = 0.005) | 0.251 | +3.91% |
| Loss Cost | 2008.1 | 0.035 (CI = +/-0.028; p = 0.015) | 0.197 | +3.59% |
| Loss Cost | 2008.2 | 0.039 (CI = +/-0.030; p = 0.013) | 0.214 | +3.96% |
| Loss Cost | 2009.1 | 0.045 (CI = +/-0.032; p = 0.007) | 0.262 | +4.62% |
| Loss Cost | 2009.2 | 0.041 (CI = +/-0.034; p = 0.023) | 0.196 | +4.14% |
| Loss Cost | 2010.1 | 0.023 (CI = +/-0.030; p = 0.122) | 0.075 | +2.31% |
| Loss Cost | 2010.2 | 0.023 (CI = +/-0.033; p = 0.153) | 0.061 | +2.36% |
| Loss Cost | 2011.1 | 0.030 (CI = +/-0.036; p = 0.098) | 0.103 | +3.00% |
| Loss Cost | 2011.2 | 0.019 (CI = +/-0.037; p = 0.294) | 0.010 | +1.93% |
| Loss Cost | 2012.1 | 0.013 (CI = +/-0.041; p = 0.510) | -0.035 | +1.32% |
| Loss Cost | 2012.2 | -0.001 (CI = +/-0.043; p = 0.978) | -0.071 | -0.06% |
| Loss Cost | 2013.1 | 0.003 (CI = +/-0.050; p = 0.906) | -0.076 | +0.28% |
| Loss Cost | 2013.2 | -0.009 (CI = +/-0.055; p = 0.743) | -0.073 | -0.85% |
| Loss Cost | 2014.1 | -0.018 (CI = +/-0.064; p = 0.558) | -0.056 | -1.74% |
| Loss Cost | 2014.2 | -0.034 (CI = +/-0.072; p = 0.313) | 0.012 | -3.38% |
| Loss Cost | 2015.1 | -0.039 (CI = +/-0.088; p = 0.346) | -0.001 | -3.78% |
| Loss Cost | 2015.2 | -0.040 (CI = +/-0.110; p = 0.428) | -0.035 | -3.89% |
| | | | | |
| Severity | 2005.1 | 0.016 (CI = +/-0.016; p = 0.050) | 0.096 | +1.65% |
| Severity | 2005.2 | 0.017 (CI = +/-0.018; p = 0.055) | 0.094 | +1.73% |
| Severity | 2006.1 | 0.014 (CI = +/-0.018; p = 0.132) | 0.048 | +1.40% |
| Severity | 2006.2 | 0.015 (CI = +/-0.020; p = 0.119) | 0.056 | +1.55% |
| Severity | 2007.1 | 0.015 (CI = +/-0.021; p = 0.146) | 0.046 | +1.56% |
| Severity | 2007.2 | 0.012 (CI = +/-0.023; p = 0.283) | 0.008 | +1.21% |
| Severity | 2008.1 | 0.015 (CI = +/-0.024; p = 0.228) | 0.022 | +1.46% |
| Severity | 2008.2 | 0.021 (CI = +/-0.025; p = 0.104) | 0.075 | +2.08% |
| Severity | 2009.1 | 0.035 (CI = +/-0.021; p = 0.002) | 0.335 | +3.52% |
| Severity | 2009.2 | 0.036 (CI = +/-0.023; p = 0.003) | 0.325 | +3.68% |
| Severity | 2010.1 | 0.028 (CI = +/-0.023; p = 0.017) | 0.225 | +2.88% |
| Severity | 2010.2 | 0.035 (CI = +/-0.024; p = 0.005) | 0.321 | +3.60% |
| Severity | 2011.1 | 0.041 (CI = +/-0.025; p = 0.003) | 0.377 | +4.19% |
| Severity | 2011.2 | 0.036 (CI = +/-0.027; p = 0.013) | 0.285 | +3.66% |
| Severity | 2012.1 | 0.036 (CI = +/-0.031; p = 0.027) | 0.238 | +3.62% |
| Severity | 2012.2 | 0.025 (CI = +/-0.032; p = 0.114) | 0.109 | +2.57% |
| Severity | 2013.1 | 0.027 (CI = +/-0.037; p = 0.141) | 0.094 | +2.73% |
| Severity | 2013.2 | 0.016 (CI = +/-0.040; p = 0.412) | -0.022 | +1.57% |
| Severity | 2014.1 | 0.017 (CI = +/-0.047; p = 0.449) | -0.033 | +1.69% |
| Severity | 2014.2 | 0.005 (CI = +/-0.054; p = 0.832) | -0.095 | +0.53% |
| Severity | 2015.1 | 0.008 (CI = +/-0.065; p = 0.775) | -0.101 | +0.85% |
| Severity | 2015.2 | 0.014 (CI = +/-0.081; p = 0.703) | -0.103 | +1.40% |
| | | | | |
| Frequency | 2005.1 | 0.027 (CI = +/-0.013; p = 0.000) | 0.342 | +2.71% |
| Frequency | 2005.2 | 0.025 (CI = +/-0.014; p = 0.001) | 0.297 | +2.57% |
| Frequency | 2006.1 | 0.026 (CI = +/-0.015; p = 0.002) | 0.281 | +2.61% |
| Frequency | 2006.2 | 0.025 (CI = +/-0.016; p = 0.004) | 0.247 | +2.54% |
| Frequency | 2007.1 | 0.025 (CI = +/-0.018; p = 0.008) | 0.220 | +2.52% |
| Frequency | 2007.2 | 0.026 (CI = +/-0.019; p = 0.009) | 0.220 | +2.67% |
| Frequency | 2008.1 | 0.021 (CI = +/-0.019; p = 0.038) | 0.138 | +2.09% |
| Frequency | 2008.2 | 0.018 (CI = +/-0.021; p = 0.085) | 0.089 | +1.84% |
| Frequency | 2009.1 | 0.011 (CI = +/-0.021; p = 0.298) | 0.006 | +1.07% |
| Frequency | 2009.2 | 0.004 (CI = +/-0.021; p = 0.670) | -0.040 | +0.44% |
| Frequency | 2010.1 | -0.006 (CI = +/-0.019; p = 0.553) | -0.033 | -0.55% |
| Frequency | 2010.2 | -0.012 (CI = +/-0.020; p = 0.211) | 0.035 | -1.20% |
| Frequency | 2011.1 | -0.011 (CI = +/-0.022; p = 0.282) | 0.013 | -1.14% |
| Frequency | 2011.2 | -0.017 (CI = +/-0.023; p = 0.145) | 0.073 | -1.67% |
| Frequency | 2012.1 | -0.022 (CI = +/-0.025; p = 0.078) | 0.138 | -2.21% |
| Frequency | 2012.2 | -0.026 (CI = +/-0.028; p = 0.071) | 0.159 | -2.56% |
| Frequency | 2013.1 | -0.024 (CI = +/-0.033; p = 0.134) | 0.100 | -2.39% |
| Frequency | 2013.2 | -0.024 (CI = +/-0.038; p = 0.192) | 0.065 | -2.38% |
| Frequency | 2014.1 | -0.034 (CI = +/-0.042; p = 0.101) | 0.155 | -3.37% |
| Frequency | 2014.2 | -0.040 (CI = +/-0.050; p = 0.107) | 0.163 | -3.89% |
| Frequency | 2015.1 | -0.047 (CI = +/-0.060; p = 0.108) | 0.179 | -4.60% |
| Frequency | 2015.2 | -0.054 (CI = +/-0.074; p = 0.133) | 0.167 | -5.22% |

# All Perils

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

| Fit | Start Date | Time | Adjusted R^2 | Implied Trend Rate |
|---|---|---|---|---|
| Loss Cost | 2005.1 | 0.050 (CI = +/-0.017; p = 0.000) | 0.541 | +5.16% |
| Loss Cost | 2005.2 | 0.050 (CI = +/-0.019; p = 0.000) | 0.512 | +5.13% |
| Loss Cost | 2006.1 | 0.048 (CI = +/-0.020; p = 0.000) | 0.464 | +4.88% |
| Loss Cost | 2006.2 | 0.049 (CI = +/-0.021; p = 0.000) | 0.454 | +5.04% |
| Loss Cost | 2007.1 | 0.050 (CI = +/-0.023; p = 0.000) | 0.429 | +5.09% |
| Loss Cost | 2007.2 | 0.048 (CI = +/-0.025; p = 0.001) | 0.384 | +4.94% |
| Loss Cost | 2008.1 | 0.046 (CI = +/-0.027; p = 0.002) | 0.330 | +4.67% |
| Loss Cost | 2008.2 | 0.051 (CI = +/-0.029; p = 0.002) | 0.359 | +5.19% |
| Loss Cost | 2009.1 | 0.059 (CI = +/-0.030; p = 0.001) | 0.429 | +6.04% |
| Loss Cost | 2009.2 | 0.055 (CI = +/-0.033; p = 0.002) | 0.363 | +5.64% |
| Loss Cost | 2010.1 | 0.037 (CI = +/-0.027; p = 0.010) | 0.277 | +3.75% |
| Loss Cost | 2010.2 | 0.039 (CI = +/-0.030; p = 0.014) | 0.266 | +3.97% |
| Loss Cost | 2011.1 | 0.048 (CI = +/-0.031; p = 0.005) | 0.356 | +4.89% |
| Loss Cost | 2011.2 | 0.038 (CI = +/-0.033; p = 0.026) | 0.242 | +3.90% |
| Loss Cost | 2012.1 | 0.034 (CI = +/-0.037; p = 0.070) | 0.160 | +3.46% |
| Loss Cost | 2012.2 | 0.021 (CI = +/-0.039; p = 0.256) | 0.028 | +2.16% |
| Loss Cost | 2013.1 | 0.029 (CI = +/-0.044; p = 0.182) | 0.072 | +2.90% |
| Loss Cost | 2013.2 | 0.020 (CI = +/-0.050; p = 0.406) | -0.022 | +1.99% |
| Loss Cost | 2014.1 | 0.014 (CI = +/-0.059; p = 0.607) | -0.070 | +1.43% |
| Loss Cost | 2014.2 | 0.000 (CI = +/-0.069; p = 0.993) | -0.111 | +0.03% |
| Loss Cost | 2015.1 | 0.003 (CI = +/-0.086; p = 0.941) | -0.124 | +0.29% |
| Loss Cost | 2015.2 | 0.012 (CI = +/-0.110; p = 0.807) | -0.132 | +1.19% |
| | | | | |
| Severity | 2005.1 | 0.018 (CI = +/-0.017; p = 0.046) | 0.104 | +1.79% |
| Severity | 2005.2 | 0.019 (CI = +/-0.019; p = 0.051) | 0.102 | +1.88% |
| Severity | 2006.1 | 0.015 (CI = +/-0.020; p = 0.122) | 0.054 | +1.54% |
| Severity | 2006.2 | 0.017 (CI = +/-0.021; p = 0.109) | 0.064 | +1.72% |
| Severity | 2007.1 | 0.017 (CI = +/-0.023; p = 0.133) | 0.054 | +1.74% |
| Severity | 2007.2 | 0.014 (CI = +/-0.024; p = 0.260) | 0.014 | +1.37% |
| Severity | 2008.1 | 0.017 (CI = +/-0.026; p = 0.207) | 0.029 | +1.66% |
| Severity | 2008.2 | 0.023 (CI = +/-0.027; p = 0.091) | 0.089 | +2.36% |
| Severity | 2009.1 | 0.039 (CI = +/-0.022; p = 0.001) | 0.374 | +3.96% |
| Severity | 2009.2 | 0.041 (CI = +/-0.024; p = 0.002) | 0.368 | +4.19% |
| Severity | 2010.1 | 0.033 (CI = +/-0.025; p = 0.011) | 0.269 | +3.36% |
| Severity | 2010.2 | 0.041 (CI = +/-0.025; p = 0.003) | 0.381 | +4.21% |
| Severity | 2011.1 | 0.048 (CI = +/-0.026; p = 0.001) | 0.452 | +4.94% |
| Severity | 2011.2 | 0.043 (CI = +/-0.029; p = 0.006) | 0.363 | +4.44% |
| Severity | 2012.1 | 0.044 (CI = +/-0.033; p = 0.013) | 0.320 | +4.49% |
| Severity | 2012.2 | 0.034 (CI = +/-0.035; p = 0.061) | 0.187 | +3.41% |
| Severity | 2013.1 | 0.037 (CI = +/-0.041; p = 0.074) | 0.178 | +3.73% |
| Severity | 2013.2 | 0.025 (CI = +/-0.045; p = 0.247) | 0.040 | +2.53% |
| Severity | 2014.1 | 0.028 (CI = +/-0.054; p = 0.270) | 0.032 | +2.85% |
| Severity | 2014.2 | 0.017 (CI = +/-0.063; p = 0.566) | -0.069 | +1.67% |
| Severity | 2015.1 | 0.023 (CI = +/-0.078; p = 0.514) | -0.063 | +2.33% |
| Severity | 2015.2 | 0.033 (CI = +/-0.098; p = 0.449) | -0.047 | +3.40% |
| | | | | |
| Frequency | 2005.1 | 0.032 (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) | 0.306 | +2.96% |
| Frequency | 2008.2 | 0.027 (CI = +/-0.020; p = 0.009) | 0.249 | +2.76% |
| Frequency | 2009.1 | 0.020 (CI = +/-0.019; p = 0.044) | 0.146 | +2.00% |
| Frequency | 2009.2 | 0.014 (CI = +/-0.020; p = 0.158) | 0.055 | +1.39% |
| Frequency | 2010.1 | 0.004 (CI = +/-0.017; p = 0.646) | -0.043 | +0.38% |
| Frequency | 2010.2 | -0.002 (CI = +/-0.017; p = 0.781) | -0.054 | -0.23% |
| Frequency | 2011.1 | -0.001 (CI = +/-0.019; p = 0.954) | -0.062 | -0.05% |
| Frequency | 2011.2 | -0.005 (CI = +/-0.021; p = 0.603) | -0.047 | -0.52% |
| Frequency | 2012.1 | -0.010 (CI = +/-0.023; p = 0.368) | -0.009 | -0.99% |
| Frequency | 2012.2 | -0.012 (CI = +/-0.026; p = 0.333) | 0.001 | -1.21% |
| Frequency | 2013.1 | -0.008 (CI = +/-0.030; p = 0.569) | -0.053 | -0.80% |
| Frequency | 2013.2 | -0.005 (CI = +/-0.035; p = 0.746) | -0.080 | -0.53% |
| Frequency | 2014.1 | -0.014 (CI = +/-0.040; p = 0.455) | -0.037 | -1.38% |
| Frequency | 2014.2 | -0.016 (CI = +/-0.049; p = 0.467) | -0.044 | -1.62% |
| Frequency | 2015.1 | -0.020 (CI = +/-0.060; p = 0.463) | -0.047 | -1.99% |
| Frequency | 2015.2 | -0.022 (CI = +/-0.077; p = 0.531) | -0.076 | -2.14% |

# All Perils

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

| Fit | Start Date | Time | Adjusted R^2 | Implied Trend Rate |
|---|---|---|---|---|
| Loss Cost | 2005.1 | 0.050 (CI = +/-0.019; p = 0.000) | 0.507 | +5.08% |
| Loss Cost | 2005.2 | 0.049 (CI = +/-0.020; p = 0.000) | 0.476 | +5.05% |
| Loss Cost | 2006.1 | 0.047 (CI = +/-0.021; p = 0.000) | 0.424 | +4.76% |
| Loss Cost | 2006.2 | 0.048 (CI = +/-0.023; p = 0.000) | 0.413 | +4.93% |
| Loss Cost | 2007.1 | 0.049 (CI = +/-0.025; p = 0.001) | 0.387 | +4.98% |
| Loss Cost | 2007.2 | 0.047 (CI = +/-0.027; p = 0.002) | 0.340 | +4.80% |
| Loss Cost | 2008.1 | 0.044 (CI = +/-0.029; p = 0.005) | 0.282 | +4.50% |
| Loss Cost | 2008.2 | 0.049 (CI = +/-0.032; p = 0.004) | 0.312 | +5.04% |
| Loss Cost | 2009.1 | 0.058 (CI = +/-0.033; p = 0.002) | 0.385 | +5.96% |
| Loss Cost | 2009.2 | 0.054 (CI = +/-0.036; p = 0.006) | 0.315 | +5.51% |
| Loss Cost | 2010.1 | 0.034 (CI = +/-0.030; p = 0.029) | 0.206 | +3.41% |
| Loss Cost | 2010.2 | 0.035 (CI = +/-0.033; p = 0.038) | 0.194 | +3.61% |
| Loss Cost | 2011.1 | 0.045 (CI = +/-0.035; p = 0.016) | 0.285 | +4.60% |
| Loss Cost | 2011.2 | 0.034 (CI = +/-0.037; p = 0.071) | 0.158 | +3.44% |
| Loss Cost | 2012.1 | 0.028 (CI = +/-0.042; p = 0.169) | 0.074 | +2.87% |
| Loss Cost | 2012.2 | 0.013 (CI = +/-0.043; p = 0.532) | -0.047 | +1.29% |
| Loss Cost | 2013.1 | 0.020 (CI = +/-0.050; p = 0.402) | -0.021 | +2.01% |
| Loss Cost | 2013.2 | 0.008 (CI = +/-0.057; p = 0.769) | -0.090 | +0.78% |
| Loss Cost | 2014.1 | -0.001 (CI = +/-0.068; p = 0.969) | -0.111 | -0.12% |
| Loss Cost | 2014.2 | -0.022 (CI = +/-0.079; p = 0.544) | -0.071 | -2.14% |
| Loss Cost | 2015.1 | -0.024 (CI = +/-0.101; p = 0.594) | -0.094 | -2.36% |
| Loss Cost | 2015.2 | -0.020 (CI = +/-0.135; p = 0.729) | -0.142 | -1.98% |
| | | | | |
| Severity | 2005.1 | 0.015 (CI = +/-0.018; p = 0.103) | 0.062 | +1.53% |
| Severity | 2005.2 | 0.016 (CI = +/-0.020; p = 0.111) | 0.060 | +1.60% |
| Severity | 2006.1 | 0.012 (CI = +/-0.021; p = 0.242) | 0.016 | +1.22% |
| Severity | 2006.2 | 0.014 (CI = +/-0.022; p = 0.218) | 0.023 | +1.39% |
| Severity | 2007.1 | 0.014 (CI = +/-0.024; p = 0.258) | 0.014 | +1.38% |
| Severity | 2007.2 | 0.009 (CI = +/-0.026; p = 0.460) | -0.019 | +0.95% |
| Severity | 2008.1 | 0.012 (CI = +/-0.028; p = 0.379) | -0.009 | +1.23% |
| Severity | 2008.2 | 0.019 (CI = +/-0.030; p = 0.190) | 0.039 | +1.94% |
| Severity | 2009.1 | 0.036 (CI = +/-0.024; p = 0.005) | 0.307 | +3.66% |
| Severity | 2009.2 | 0.038 (CI = +/-0.026; p = 0.007) | 0.299 | +3.88% |
| Severity | 2010.1 | 0.029 (CI = +/-0.027; p = 0.036) | 0.188 | +2.92% |
| Severity | 2010.2 | 0.037 (CI = +/-0.028; p = 0.011) | 0.299 | +3.82% |
| Severity | 2011.1 | 0.045 (CI = +/-0.030; p = 0.005) | 0.373 | +4.60% |
| Severity | 2011.2 | 0.039 (CI = +/-0.033; p = 0.022) | 0.271 | +3.98% |
| Severity | 2012.1 | 0.039 (CI = +/-0.038; p = 0.043) | 0.223 | +3.97% |
| Severity | 2012.2 | 0.026 (CI = +/-0.040; p = 0.176) | 0.076 | +2.65% |
| Severity | 2013.1 | 0.029 (CI = +/-0.047; p = 0.205) | 0.064 | +2.90% |
| Severity | 2013.2 | 0.013 (CI = +/-0.051; p = 0.572) | -0.064 | +1.34% |
| Severity | 2014.1 | 0.015 (CI = +/-0.062; p = 0.603) | -0.076 | +1.49% |
| Severity | 2014.2 | -0.002 (CI = +/-0.072; p = 0.943) | -0.124 | -0.23% |
| Severity | 2015.1 | 0.001 (CI = +/-0.093; p = 0.980) | -0.143 | +0.10% |
| Severity | 2015.2 | 0.008 (CI = +/-0.123; p = 0.877) | -0.162 | +0.82% |
| | | | | |
| 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 = 0.610) | -0.042 | +0.47% |
| Frequency | 2010.2 | -0.002 (CI = +/-0.020; p = 0.827) | -0.059 | -0.20% |
| Frequency | 2011.1 | 0.000 (CI = +/-0.022; p = 1.000) | -0.067 | 0.00% |
| Frequency | 2011.2 | -0.005 (CI = +/-0.024; p = 0.645) | -0.055 | -0.52% |
| Frequency | 2012.1 | -0.011 (CI = +/-0.026; p = 0.400) | -0.018 | -1.06% |
| Frequency | 2012.2 | -0.013 (CI = +/-0.030; p = 0.359) | -0.007 | -1.33% |
| Frequency | 2013.1 | -0.009 (CI = +/-0.035; p = 0.599) | -0.063 | -0.87% |
| Frequency | 2013.2 | -0.006 (CI = +/-0.042; p = 0.774) | -0.090 | -0.56% |
| Frequency | 2014.1 | -0.016 (CI = +/-0.049; p = 0.476) | -0.047 | -1.59% |
| Frequency | 2014.2 | -0.019 (CI = +/-0.060; p = 0.482) | -0.053 | -1.91% |
| Frequency | 2015.1 | -0.025 (CI = +/-0.077; p = 0.470) | -0.055 | -2.46% |
| Frequency | 2015.2 | -0.028 (CI = +/-0.103; p = 0.528) | -0.086 | -2.77% |

# Province of Newfoundland
## Private Passengers Vehicles (Excluding Farmers)

**COVID-19 Effect on 2020-1 Claims Cost**
**Data as of 06/30/20**

| (1) | (2) | (3) | (4) | (5) |
|---|---|---|---|---|
| | See Report | See Report | (2) + (3) | exp(4) - 1 |
| Coverage | Frequency COVID-19 Coefficient | Severity COVID-19 Coefficient | Loss Cost COVID-19 Coefficient | COVID-19 Effect on 2020-1 Claims Cost |
| BI | -0.320 | 0.000 | -0.320 | -27% |
| PD | 0.000 | 0.000 | 0.000 | 0% |
| AB Total | -0.315 | 0.000 | -0.315 | -27% |
| *UA* | 0.000 | 0.000 | 0.000 | 0% |
| CL | -0.420 | 0.000 | -0.420 | -34% |
| CM | -0.401 | 0.000 | -0.401 | -33% |
| AP | -0.362 | 0.000 | -0.362 | -30% |
| *SP* | 0.000 | 0.000 | 0.000 | 0% |
| UM | 0.000 | 0.000 | 0.000 | 0% |

# Bodily Injury

*Coverage = BI*
*End Trend Period = 2020.1*
*Excluded Points = NA*
*Parameters Included: time, scalar_level_change, seasonality, covid*
*Scalar Level Change Start Date = 2010-01-01*

| Fit | Start Date | Time | Seasonality | COVID-19 | Scalar Shift | Adjusted R^2 | Implied Trend Rate |
|---|---|---|---|---|---|---|---|
| Loss Cost | 2005.1 | -0.002 (CI = +/-0.010; p = 0.628) | -0.152 (CI = +/-0.052; p = 0.000) | -0.292 (CI = +/-0.157; p = 0.001) | 0.202 (CI = +/-0.095; p = 0.000) | 0.773 | -0.25% |
| Loss Cost | 2005.2 | -0.002 (CI = +/-0.011; p = 0.661) | -0.153 (CI = +/-0.053; p = 0.000) | -0.292 (CI = +/-0.160; p = 0.001) | 0.202 (CI = +/-0.097; p = 0.000) | 0.760 | -0.23% |
| Loss Cost | 2006.1 | -0.002 (CI = +/-0.011; p = 0.728) | -0.151 (CI = +/-0.055; p = 0.000) | -0.296 (CI = +/-0.164; p = 0.001) | 0.203 (CI = +/-0.098; p = 0.000) | 0.761 | -0.19% |
| Loss Cost | 2006.2 | -0.003 (CI = +/-0.011; p = 0.587) | -0.143 (CI = +/-0.055; p = 0.000) | -0.294 (CI = +/-0.160; p = 0.001) | 0.195 (CI = +/-0.096; p = 0.000) | 0.743 | -0.29% |
| Loss Cost | 2007.1 | -0.003 (CI = +/-0.011; p = 0.551) | -0.145 (CI = +/-0.057; p = 0.000) | -0.291 (CI = +/-0.163; p = 0.001) | 0.192 (CI = +/-0.099; p = 0.001) | 0.741 | -0.33% |
| Loss Cost | 2007.2 | -0.003 (CI = +/-0.011; p = 0.585) | -0.148 (CI = +/-0.060; p = 0.000) | -0.291 (CI = +/-0.167; p = 0.002) | 0.197 (CI = +/-0.103; p = 0.001) | 0.727 | -0.30% |
| Loss Cost | 2008.1 | -0.002 (CI = +/-0.011; p = 0.675) | -0.141 (CI = +/-0.060; p = 0.000) | -0.298 (CI = +/-0.165; p = 0.001) | 0.213 (CI = +/-0.105; p = 0.000) | 0.747 | -0.23% |
| Loss Cost | 2008.2 | -0.002 (CI = +/-0.012; p = 0.655) | -0.136 (CI = +/-0.062; p = 0.000) | -0.300 (CI = +/-0.167; p = 0.001) | 0.199 (CI = +/-0.114; p = 0.002) | 0.706 | -0.25% |
| Loss Cost | 2009.1 | -0.003 (CI = +/-0.012; p = 0.654) | -0.137 (CI = +/-0.065; p = 0.000) | -0.299 (CI = +/-0.172; p = 0.002) | 0.192 (CI = +/-0.131; p = 0.006) | 0.697 | -0.26% |
| Loss Cost | 2009.2 | -0.003 (CI = +/-0.011; p = 0.642) | -0.122 (CI = +/-0.066; p = 0.001) | -0.306 (CI = +/-0.167; p = 0.001) | 0.112 (CI = +/-0.167; p = 0.176) | 0.654 | -0.26% |
| Loss Cost | 2010.1 | -0.003 (CI = +/-0.011; p = 0.642) | -0.122 (CI = +/-0.066; p = 0.001) | -0.306 (CI = +/-0.167; p = 0.001) | | 0.670 | -0.26% |
| Loss Cost | 2010.2 | -0.002 (CI = +/-0.013; p = 0.746) | -0.124 (CI = +/-0.070; p = 0.002) | -0.307 (CI = +/-0.173; p = 0.002) | | 0.668 | -0.20% |
| Loss Cost | 2011.1 | -0.006 (CI = +/-0.013; p = 0.343) | -0.137 (CI = +/-0.069; p = 0.001) | -0.287 (CI = +/-0.167; p = 0.002) | | 0.716 | -0.61% |
| Loss Cost | 2011.2 | -0.011 (CI = +/-0.013; p = 0.105) | -0.124 (CI = +/-0.065; p = 0.001) | -0.279 (CI = +/-0.155; p = 0.002) | | 0.760 | -1.07% |
| Loss Cost | 2012.1 | -0.013 (CI = +/-0.015; p = 0.074) | -0.132 (CI = +/-0.069; p = 0.001) | -0.267 (CI = +/-0.159; p = 0.003) | | 0.766 | -1.33% |
| Loss Cost | 2012.2 | -0.016 (CI = +/-0.017; p = 0.064) | -0.126 (CI = +/-0.072; p = 0.003) | -0.264 (CI = +/-0.164; p = 0.004) | | 0.771 | -1.55% |
| Loss Cost | 2013.1 | -0.016 (CI = +/-0.020; p = 0.093) | -0.128 (CI = +/-0.079; p = 0.005) | -0.261 (CI = +/-0.176; p = 0.008) | | 0.752 | -1.63% |
| Loss Cost | 2013.2 | -0.012 (CI = +/-0.022; p = 0.253) | -0.137 (CI = +/-0.083; p = 0.004) | -0.266 (CI = +/-0.178; p = 0.008) | | 0.766 | -1.20% |
| Loss Cost | 2014.1 | -0.013 (CI = +/-0.027; p = 0.303) | -0.139 (CI = +/-0.093; p = 0.008) | -0.263 (CI = +/-0.196; p = 0.014) | | 0.746 | -1.29% |
| Loss Cost | 2014.2 | -0.021 (CI = +/-0.030; p = 0.143) | -0.125 (CI = +/-0.094; p = 0.016) | -0.254 (CI = +/-0.192; p = 0.016) | | 0.779 | -2.07% |
| Loss Cost | 2015.1 | -0.038 (CI = +/-0.025; p = 0.008) | -0.156 (CI = +/-0.071; p = 0.001) | -0.203 (CI = +/-0.141; p = 0.012) | | 0.904 | -3.73% |
| Loss Cost | 2015.2 | -0.038 (CI = +/-0.032; p = 0.026) | -0.156 (CI = +/-0.082; p = 0.004) | -0.203 (CI = +/-0.159; p = 0.020) | | 0.899 | -3.73% |
| | | | | | | | |
| Severity | 2005.1 | 0.031 (CI = +/-0.009; p = 0.000) | -0.047 (CI = +/-0.045; p = 0.042) | 0.028 (CI = +/-0.138; p = 0.675) | 0.046 (CI = +/-0.083; p = 0.268) | 0.878 | +3.16% |
| Severity | 2005.2 | 0.031 (CI = +/-0.009; p = 0.000) | -0.049 (CI = +/-0.047; p = 0.043) | 0.028 (CI = +/-0.141; p = 0.687) | 0.046 (CI = +/-0.085; p = 0.273) | 0.867 | +3.19% |
| Severity | 2006.1 | 0.032 (CI = +/-0.010; p = 0.000) | -0.048 (CI = +/-0.049; p = 0.054) | 0.027 (CI = +/-0.144; p = 0.704) | 0.046 (CI = +/-0.087; p = 0.281) | 0.857 | +3.20% |
| Severity | 2006.2 | 0.031 (CI = +/-0.010; p = 0.000) | -0.043 (CI = +/-0.050; p = 0.086) | 0.028 (CI = +/-0.145; p = 0.695) | 0.042 (CI = +/-0.087; p = 0.333) | 0.837 | +3.14% |
| Severity | 2007.1 | 0.031 (CI = +/-0.010; p = 0.000) | -0.045 (CI = +/-0.052; p = 0.082) | 0.031 (CI = +/-0.148; p = 0.673) | 0.039 (CI = +/-0.090; p = 0.373) | 0.820 | +3.11% |
| Severity | 2007.2 | 0.031 (CI = +/-0.010; p = 0.000) | -0.045 (CI = +/-0.054; p = 0.103) | 0.030 (CI = +/-0.152; p = 0.680) | 0.038 (CI = +/-0.094; p = 0.412) | 0.794 | +3.10% |
| Severity | 2008.1 | 0.032 (CI = +/-0.010; p = 0.000) | -0.035 (CI = +/-0.051; p = 0.173) | 0.020 (CI = +/-0.141; p = 0.769) | 0.060 (CI = +/-0.090; p = 0.177) | 0.829 | +3.20% |
| Severity | 2008.2 | 0.032 (CI = +/-0.010; p = 0.000) | -0.036 (CI = +/-0.054; p = 0.184) | 0.020 (CI = +/-0.145; p = 0.771) | 0.063 (CI = +/-0.099; p = 0.198) | 0.803 | +3.21% |
| Severity | 2009.1 | 0.031 (CI = +/-0.010; p = 0.000) | -0.039 (CI = +/-0.056; p = 0.163) | 0.023 (CI = +/-0.148; p = 0.747) | 0.047 (CI = +/-0.112; p = 0.385) | 0.770 | +3.19% |
| Severity | 2009.2 | 0.031 (CI = +/-0.010; p = 0.000) | -0.031 (CI = +/-0.059; p = 0.284) | 0.019 (CI = +/-0.149; p = 0.789) | 0.005 (CI = +/-0.149; p = 0.944) | 0.719 | +3.19% |
| Severity | 2010.1 | 0.031 (CI = +/-0.010; p = 0.000) | -0.031 (CI = +/-0.059; p = 0.284) | 0.019 (CI = +/-0.149; p = 0.789) | | 0.708 | +3.19% |
| Severity | 2010.2 | 0.034 (CI = +/-0.011; p = 0.000) | -0.040 (CI = +/-0.059; p = 0.166) | 0.014 (CI = +/-0.145; p = 0.840) | | 0.734 | +3.48% |
| Severity | 2011.1 | 0.034 (CI = +/-0.012; p = 0.000) | -0.041 (CI = +/-0.063; p = 0.186) | 0.015 (CI = +/-0.152; p = 0.835) | | 0.704 | +3.46% |
| Severity | 2011.2 | 0.034 (CI = +/-0.014; p = 0.000) | -0.040 (CI = +/-0.067; p = 0.225) | 0.016 (CI = +/-0.158; p = 0.834) | | 0.649 | +3.41% |
| Severity | 2012.1 | 0.034 (CI = +/-0.016; p = 0.000) | -0.038 (CI = +/-0.072; p = 0.277) | 0.013 (CI = +/-0.168; p = 0.867) | | 0.619 | +3.47% |
| Severity | 2012.2 | 0.036 (CI = +/-0.018; p = 0.001) | -0.043 (CI = +/-0.077; p = 0.242) | 0.010 (CI = +/-0.174; p = 0.901) | | 0.594 | +3.69% |
| Severity | 2013.1 | 0.039 (CI = +/-0.020; p = 0.001) | -0.036 (CI = +/-0.083; p = 0.354) | -0.001 (CI = +/-0.183; p = 0.988) | | 0.589 | +3.99% |
| Severity | 2013.2 | 0.042 (CI = +/-0.024; p = 0.003) | -0.043 (CI = +/-0.088; p = 0.302) | -0.006 (CI = +/-0.190; p = 0.950) | | 0.564 | +4.32% |
| Severity | 2014.1 | 0.042 (CI = +/-0.029; p = 0.009) | -0.044 (CI = +/-0.099; p = 0.343) | -0.004 (CI = +/-0.209; p = 0.964) | | 0.503 | +4.28% |
| Severity | 2014.2 | 0.033 (CI = +/-0.032; p = 0.041) | -0.028 (CI = +/-0.100; p = 0.536) | 0.006 (CI = +/-0.205; p = 0.950) | | 0.303 | +3.39% |
| Severity | 2015.1 | 0.022 (CI = +/-0.036; p = 0.189) | -0.049 (CI = +/-0.102; p = 0.294) | 0.040 (CI = +/-0.205; p = 0.658) | | 0.184 | +2.22% |
| Severity | 2015.2 | 0.015 (CI = +/-0.044; p = 0.441) | -0.038 (CI = +/-0.114; p = 0.440) | 0.047 (CI = +/-0.218; p = 0.616) | | -0.111 | +1.48% |
| | | | | | | | |
| Frequency | 2005.1 | -0.034 (CI = +/-0.008; p = 0.000) | -0.105 (CI = +/-0.040; p = 0.000) | -0.320 (CI = +/-0.121; p = 0.000) | 0.156 (CI = +/-0.073; p = 0.000) | 0.886 | -3.31% |
| Frequency | 2005.2 | -0.034 (CI = +/-0.008; p = 0.000) | -0.104 (CI = +/-0.041; p = 0.000) | -0.320 (CI = +/-0.124; p = 0.000) | 0.156 (CI = +/-0.075; p = 0.000) | 0.883 | -3.31% |
| Frequency | 2006.1 | -0.033 (CI = +/-0.009; p = 0.000) | -0.103 (CI = +/-0.043; p = 0.000) | -0.323 (CI = +/-0.126; p = 0.000) | 0.156 (CI = +/-0.076; p = 0.000) | 0.875 | -3.28% |
| Frequency | 2006.2 | -0.034 (CI = +/-0.009; p = 0.000) | -0.100 (CI = +/-0.044; p = 0.000) | -0.322 (CI = +/-0.128; p = 0.000) | 0.153 (CI = +/-0.077; p = 0.000) | 0.877 | -3.32% |
| Frequency | 2007.1 | -0.034 (CI = +/-0.009; p = 0.000) | -0.100 (CI = +/-0.046; p = 0.000) | -0.322 (CI = +/-0.132; p = 0.000) | 0.153 (CI = +/-0.080; p = 0.001) | 0.870 | -3.33% |
| Frequency | 2007.2 | -0.034 (CI = +/-0.009; p = 0.000) | -0.103 (CI = +/-0.048; p = 0.000) | -0.321 (CI = +/-0.133; p = 0.000) | 0.159 (CI = +/-0.083; p = 0.001) | 0.870 | -3.30% |
| Frequency | 2008.1 | -0.034 (CI = +/-0.009; p = 0.000) | -0.106 (CI = +/-0.049; p = 0.000) | -0.318 (CI = +/-0.136; p = 0.000) | 0.153 (CI = +/-0.087; p = 0.001) | 0.869 | -3.33% |
| Frequency | 2008.2 | -0.034 (CI = +/-0.009; p = 0.000) | -0.100 (CI = +/-0.051; p = 0.001) | -0.320 (CI = +/-0.136; p = 0.000) | 0.136 (CI = +/-0.093; p = 0.006) | 0.875 | -3.35% |
| Frequency | 2009.1 | -0.034 (CI = +/-0.010; p = 0.000) | -0.098 (CI = +/-0.053; p = 0.001) | -0.322 (CI = +/-0.140; p = 0.000) | 0.145 (CI = +/-0.106; p = 0.010) | 0.869 | -3.34% |
| Frequency | 2009.2 | -0.034 (CI = +/-0.010; p = 0.000) | -0.091 (CI = +/-0.056; p = 0.003) | -0.325 (CI = +/-0.142; p = 0.000) | 0.107 (CI = +/-0.142; p = 0.131) | 0.874 | -3.34% |
| Frequency | 2010.1 | -0.034 (CI = +/-0.010; p = 0.000) | -0.091 (CI = +/-0.056; p = 0.003) | -0.325 (CI = +/-0.142; p = 0.000) | | 0.876 | -3.34% |
| Frequency | 2010.2 | -0.036 (CI = +/-0.010; p = 0.000) | -0.084 (CI = +/-0.057; p = 0.006) | -0.321 (CI = +/-0.140; p = 0.000) | | 0.884 | -3.56% |
| Frequency | 2011.1 | -0.040 (CI = +/-0.010; p = 0.000) | -0.096 (CI = +/-0.054; p = 0.002) | -0.302 (CI = +/-0.131; p = 0.000) | | 0.904 | -3.93% |
| Frequency | 2011.2 | -0.044 (CI = +/-0.010; p = 0.000) | -0.085 (CI = +/-0.049; p = 0.002) | -0.295 (CI = +/-0.116; p = 0.000) | | 0.930 | -4.33% |
| Frequency | 2012.1 | -0.048 (CI = +/-0.011; p = 0.000) | -0.094 (CI = +/-0.049; p = 0.001) | -0.280 (CI = +/-0.113; p = 0.000) | | 0.936 | -4.64% |
| Frequency | 2012.2 | -0.052 (CI = +/-0.010; p = 0.000) | -0.083 (CI = +/-0.043; p = 0.001) | -0.274 (CI = +/-0.098; p = 0.000) | | 0.955 | -5.06% |
| Frequency | 2013.1 | -0.056 (CI = +/-0.011; p = 0.000) | -0.092 (CI = +/-0.042; p = 0.001) | -0.259 (CI = +/-0.094; p = 0.000) | | 0.960 | -5.40% |
| Frequency | 2013.2 | -0.054 (CI = +/-0.012; p = 0.000) | -0.094 (CI = +/-0.046; p = 0.001) | -0.261 (CI = +/-0.099; p = 0.000) | | 0.957 | -5.29% |
| Frequency | 2014.1 | -0.055 (CI = +/-0.015; p = 0.000) | -0.096 (CI = +/-0.051; p = 0.002) | -0.259 (CI = +/-0.108; p = 0.000) | | 0.948 | -5.34% |
| Frequency | 2014.2 | -0.054 (CI = +/-0.018; p = 0.000) | -0.097 (CI = +/-0.058; p = 0.005) | -0.260 (CI = +/-0.117; p = 0.001) | | 0.943 | -5.28% |
| Frequency | 2015.1 | -0.060 (CI = +/-0.021; p = 0.000) | -0.107 (CI = +/-0.061; p = 0.004) | -0.243 (CI = +/-0.122; p = 0.002) | | 0.945 | -5.82% |
| Frequency | 2015.2 | -0.053 (CI = +/-0.023; p = 0.001) | -0.118 (CI = +/-0.061; p = 0.003) | -0.250 (CI = +/-0.117; p = 0.002) | | 0.953 | -5.14% |

# Property Damage

*Coverage = PD*
*End Trend Period = 2020.1*
*Excluded Points = 2019.1*
*Parameters Included: time, covid*

| Fit | Start Date | Time | COVID-19 | Adjusted R^2 | Implied Trend Rate |
|---|---|---|---|---|---|
| Loss Cost | 2005.1 | 0.046 (CI = +/-0.006; p = 0.000) | -0.043 (CI = +/-0.152; p = 0.563) | 0.894 | +4.66% |
| Loss Cost | 2005.2 | 0.045 (CI = +/-0.007; p = 0.000) | -0.043 (CI = +/-0.155; p = 0.579) | 0.883 | +4.64% |
| Loss Cost | 2006.1 | 0.046 (CI = +/-0.007; p = 0.000) | -0.046 (CI = +/-0.158; p = 0.550) | 0.877 | +4.72% |
| Loss Cost | 2006.2 | 0.045 (CI = +/-0.008; p = 0.000) | -0.041 (CI = +/-0.159; p = 0.601) | 0.862 | +4.61% |
| Loss Cost | 2007.1 | 0.044 (CI = +/-0.008; p = 0.000) | -0.036 (CI = +/-0.161; p = 0.653) | 0.846 | +4.49% |
| Loss Cost | 2007.2 | 0.045 (CI = +/-0.009; p = 0.000) | -0.040 (CI = +/-0.165; p = 0.623) | 0.836 | +4.58% |
| Loss Cost | 2008.1 | 0.045 (CI = +/-0.010; p = 0.000) | -0.042 (CI = +/-0.169; p = 0.613) | 0.821 | +4.63% |
| Loss Cost | 2008.2 | 0.044 (CI = +/-0.010; p = 0.000) | -0.034 (CI = +/-0.171; p = 0.680) | 0.796 | +4.45% |
| Loss Cost | 2009.1 | 0.044 (CI = +/-0.011; p = 0.000) | -0.036 (CI = +/-0.176; p = 0.677) | 0.775 | +4.49% |
| Loss Cost | 2009.2 | 0.042 (CI = +/-0.012; p = 0.000) | -0.029 (CI = +/-0.180; p = 0.742) | 0.740 | +4.31% |
| Loss Cost | 2010.1 | 0.042 (CI = +/-0.014; p = 0.000) | -0.028 (CI = +/-0.187; p = 0.755) | 0.707 | +4.29% |
| Loss Cost | 2010.2 | 0.036 (CI = +/-0.013; p = 0.000) | -0.006 (CI = +/-0.164; p = 0.944) | 0.686 | +3.67% |
| Loss Cost | 2011.1 | 0.034 (CI = +/-0.014; p = 0.000) | 0.002 (CI = +/-0.168; p = 0.976) | 0.631 | +3.44% |
| Loss Cost | 2011.2 | 0.029 (CI = +/-0.015; p = 0.001) | 0.018 (CI = +/-0.161; p = 0.811) | 0.567 | +2.96% |
| Loss Cost | 2012.1 | 0.026 (CI = +/-0.016; p = 0.005) | 0.030 (CI = +/-0.163; p = 0.702) | 0.485 | +2.61% |
| Loss Cost | 2012.2 | 0.015 (CI = +/-0.011; p = 0.010) | 0.062 (CI = +/-0.099; p = 0.197) | 0.549 | +1.53% |
| Loss Cost | 2013.1 | 0.013 (CI = +/-0.012; p = 0.040) | 0.068 (CI = +/-0.102; p = 0.172) | 0.481 | +1.32% |
| Loss Cost | 2013.2 | 0.008 (CI = +/-0.013; p = 0.178) | 0.081 (CI = +/-0.095; p = 0.085) | 0.436 | +0.83% |
| Loss Cost | 2014.1 | 0.014 (CI = +/-0.012; p = 0.021) | 0.065 (CI = +/-0.078; p = 0.092) | 0.656 | +1.46% |
| Loss Cost | 2014.2 | 0.012 (CI = +/-0.014; p = 0.084) | 0.072 (CI = +/-0.082; p = 0.078) | 0.604 | +1.18% |
| Loss Cost | 2015.1 | 0.009 (CI = +/-0.017; p = 0.233) | 0.077 (CI = +/-0.089; p = 0.079) | 0.549 | +0.93% |
| Loss Cost | 2015.2 | 0.010 (CI = +/-0.022; p = 0.304) | 0.075 (CI = +/-0.102; p = 0.120) | 0.515 | +1.02% |
| | | | | | |
| Severity | 2005.1 | 0.048 (CI = +/-0.005; p = 0.000) | 0.104 (CI = +/-0.124; p = 0.098) | 0.940 | +4.94% |
| Severity | 2005.2 | 0.049 (CI = +/-0.005; p = 0.000) | 0.101 (CI = +/-0.126; p = 0.111) | 0.935 | +4.99% |
| Severity | 2006.1 | 0.050 (CI = +/-0.006; p = 0.000) | 0.096 (CI = +/-0.126; p = 0.130) | 0.934 | +5.09% |
| Severity | 2006.2 | 0.049 (CI = +/-0.006; p = 0.000) | 0.098 (CI = +/-0.129; p = 0.133) | 0.927 | +5.06% |
| Severity | 2007.1 | 0.049 (CI = +/-0.007; p = 0.000) | 0.100 (CI = +/-0.132; p = 0.130) | 0.918 | +5.00% |
| Severity | 2007.2 | 0.048 (CI = +/-0.007; p = 0.000) | 0.102 (CI = +/-0.136; p = 0.134) | 0.909 | +4.97% |
| Severity | 2008.1 | 0.051 (CI = +/-0.007; p = 0.000) | 0.089 (CI = +/-0.123; p = 0.149) | 0.927 | +5.27% |
| Severity | 2008.2 | 0.053 (CI = +/-0.007; p = 0.000) | 0.079 (CI = +/-0.118; p = 0.177) | 0.933 | +5.49% |
| Severity | 2009.1 | 0.057 (CI = +/-0.006; p = 0.000) | 0.064 (CI = +/-0.098; p = 0.187) | 0.955 | +5.86% |
| Severity | 2009.2 | 0.058 (CI = +/-0.007; p = 0.000) | 0.058 (CI = +/-0.098; p = 0.226) | 0.954 | +6.02% |
| Severity | 2010.1 | 0.059 (CI = +/-0.007; p = 0.000) | 0.055 (CI = +/-0.100; p = 0.262) | 0.950 | +6.10% |
| Severity | 2010.2 | 0.058 (CI = +/-0.008; p = 0.000) | 0.061 (CI = +/-0.102; p = 0.222) | 0.943 | +5.94% |
| Severity | 2011.1 | 0.057 (CI = +/-0.009; p = 0.000) | 0.064 (CI = +/-0.105; p = 0.216) | 0.934 | +5.85% |
| Severity | 2011.2 | 0.054 (CI = +/-0.010; p = 0.000) | 0.073 (CI = +/-0.103; p = 0.152) | 0.928 | +5.58% |
| Severity | 2012.1 | 0.051 (CI = +/-0.010; p = 0.000) | 0.083 (CI = +/-0.100; p = 0.097) | 0.922 | +5.26% |
| Severity | 2012.2 | 0.045 (CI = +/-0.008; p = 0.000) | 0.100 (CI = +/-0.072; p = 0.010) | 0.948 | +4.65% |
| Severity | 2013.1 | 0.045 (CI = +/-0.009; p = 0.000) | 0.102 (CI = +/-0.076; p = 0.014) | 0.938 | +4.61% |
| Severity | 2013.2 | 0.044 (CI = +/-0.011; p = 0.000) | 0.105 (CI = +/-0.081; p = 0.016) | 0.927 | +4.47% |
| Severity | 2014.1 | 0.047 (CI = +/-0.012; p = 0.000) | 0.096 (CI = +/-0.079; p = 0.022) | 0.934 | +4.84% |
| Severity | 2014.2 | 0.044 (CI = +/-0.014; p = 0.000) | 0.104 (CI = +/-0.081; p = 0.018) | 0.925 | +4.50% |
| Severity | 2015.1 | 0.043 (CI = +/-0.017; p = 0.001) | 0.107 (CI = +/-0.090; p = 0.026) | 0.907 | +4.36% |
| Severity | 2015.2 | 0.035 (CI = +/-0.017; p = 0.003) | 0.122 (CI = +/-0.080; p = 0.010) | 0.917 | +3.60% |
| | | | | | |
| Frequency | 2005.1 | -0.003 (CI = +/-0.006; p = 0.356) | -0.147 (CI = +/-0.144; p = 0.046) | 0.155 | -0.27% |
| Frequency | 2005.2 | -0.003 (CI = +/-0.006; p = 0.291) | -0.144 (CI = +/-0.147; p = 0.054) | 0.164 | -0.33% |
| Frequency | 2006.1 | -0.004 (CI = +/-0.007; p = 0.294) | -0.143 (CI = +/-0.150; p = 0.062) | 0.162 | -0.35% |
| Frequency | 2006.2 | -0.004 (CI = +/-0.007; p = 0.232) | -0.139 (CI = +/-0.153; p = 0.073) | 0.174 | -0.43% |
| Frequency | 2007.1 | -0.005 (CI = +/-0.008; p = 0.215) | -0.136 (CI = +/-0.156; p = 0.085) | 0.178 | -0.48% |
| Frequency | 2007.2 | -0.004 (CI = +/-0.008; p = 0.372) | -0.141 (CI = +/-0.158; p = 0.077) | 0.152 | -0.37% |
| Frequency | 2008.1 | -0.006 (CI = +/-0.009; p = 0.160) | -0.130 (CI = +/-0.154; p = 0.092) | 0.214 | -0.61% |
| Frequency | 2008.2 | -0.010 (CI = +/-0.008; p = 0.019) | -0.114 (CI = +/-0.134; p = 0.093) | 0.375 | -0.99% |
| Frequency | 2009.1 | -0.013 (CI = +/-0.008; p = 0.002) | -0.100 (CI = +/-0.122; p = 0.103) | 0.501 | -1.30% |
| Frequency | 2009.2 | -0.016 (CI = +/-0.008; p = 0.000) | -0.087 (CI = +/-0.110; p = 0.114) | 0.621 | -1.62% |
| Frequency | 2010.1 | -0.017 (CI = +/-0.008; p = 0.000) | -0.083 (CI = +/-0.113; p = 0.138) | 0.614 | -1.70% |
| Frequency | 2010.2 | -0.022 (CI = +/-0.007; p = 0.000) | -0.066 (CI = +/-0.088; p = 0.127) | 0.783 | -2.14% |
| Frequency | 2011.1 | -0.023 (CI = +/-0.008; p = 0.000) | -0.061 (CI = +/-0.089; p = 0.160) | 0.784 | -2.28% |
| Frequency | 2011.2 | -0.025 (CI = +/-0.008; p = 0.000) | -0.054 (CI = +/-0.088; p = 0.204) | 0.800 | -2.48% |
| Frequency | 2012.1 | -0.026 (CI = +/-0.009; p = 0.000) | -0.053 (CI = +/-0.092; p = 0.236) | 0.777 | -2.52% |
| Frequency | 2012.2 | -0.030 (CI = +/-0.008; p = 0.000) | -0.038 (CI = +/-0.074; p = 0.282) | 0.869 | -2.98% |
| Frequency | 2013.1 | -0.032 (CI = +/-0.009; p = 0.000) | -0.034 (CI = +/-0.077; p = 0.355) | 0.865 | -3.15% |
| Frequency | 2013.2 | -0.035 (CI = +/-0.010; p = 0.000) | -0.024 (CI = +/-0.072; p = 0.473) | 0.890 | -3.49% |
| Frequency | 2014.1 | -0.033 (CI = +/-0.011; p = 0.000) | -0.031 (CI = +/-0.073; p = 0.362) | 0.869 | -3.23% |
| Frequency | 2014.2 | -0.032 (CI = +/-0.013; p = 0.001) | -0.032 (CI = +/-0.080; p = 0.380) | 0.835 | -3.18% |
| Frequency | 2015.1 | -0.033 (CI = +/-0.017; p = 0.002) | -0.030 (CI = +/-0.089; p = 0.456) | 0.804 | -3.28% |
| Frequency | 2015.2 | -0.025 (CI = +/-0.016; p = 0.008) | -0.046 (CI = +/-0.073; p = 0.172) | 0.816 | -2.49% |

# Accident Benefits Total

*Coverage = AB Total*
*End Trend Period = 2020.1*
*Excluded Points = NA*
*Parameters Included: time, seasonality, covid*

| Fit | Start Date | Time | Seasonality | COVID-19 | Adjusted R^2 | Implied Trend Rate |
|---|---|---|---|---|---|---|
| Loss Cost | 2005.1 | 0.034 (CI = +/-0.010; p = 0.000) | -0.067 (CI = +/-0.083; p = 0.111) | -0.627 (CI = +/-0.248; p = 0.000) | 0.684 | +3.41% |
| Loss Cost | 2005.2 | 0.033 (CI = +/-0.010; p = 0.000) | -0.063 (CI = +/-0.086; p = 0.143) | -0.625 (CI = +/-0.252; p = 0.000) | 0.655 | +3.33% |
| Loss Cost | 2006.1 | 0.032 (CI = +/-0.011; p = 0.000) | -0.067 (CI = +/-0.089; p = 0.135) | -0.619 (CI = +/-0.258; p = 0.000) | 0.638 | +3.25% |
| Loss Cost | 2006.2 | 0.028 (CI = +/-0.010; p = 0.000) | -0.047 (CI = +/-0.080; p = 0.242) | -0.608 (CI = +/-0.228; p = 0.000) | 0.635 | +2.79% |
| Loss Cost | 2007.1 | 0.028 (CI = +/-0.011; p = 0.000) | -0.046 (CI = +/-0.084; p = 0.267) | -0.609 (CI = +/-0.235; p = 0.000) | 0.624 | +2.80% |
| Loss Cost | 2007.2 | 0.028 (CI = +/-0.012; p = 0.000) | -0.046 (CI = +/-0.088; p = 0.289) | -0.609 (CI = +/-0.241; p = 0.000) | 0.603 | +2.80% |
| Loss Cost | 2008.1 | 0.027 (CI = +/-0.013; p = 0.000) | -0.047 (CI = +/-0.092; p = 0.302) | -0.607 (CI = +/-0.250; p = 0.000) | 0.590 | +2.78% |
| Loss Cost | 2008.2 | 0.026 (CI = +/-0.014; p = 0.001) | -0.042 (CI = +/-0.096; p = 0.375) | -0.604 (CI = +/-0.255; p = 0.000) | 0.562 | +2.64% |
| Loss Cost | 2009.1 | 0.023 (CI = +/-0.015; p = 0.006) | -0.055 (CI = +/-0.097; p = 0.251) | -0.584 (CI = +/-0.253; p = 0.000) | 0.557 | +2.29% |
| Loss Cost | 2009.2 | 0.016 (CI = +/-0.014; p = 0.028) | -0.031 (CI = +/-0.084; p = 0.450) | -0.570 (CI = +/-0.215; p = 0.000) | 0.604 | +1.59% |
| Loss Cost | 2010.1 | 0.012 (CI = +/-0.015; p = 0.099) | -0.044 (CI = +/-0.084; p = 0.286) | -0.550 (CI = +/-0.212; p = 0.000) | 0.622 | +1.21% |
| Loss Cost | 2010.2 | 0.018 (CI = +/-0.014; p = 0.013) | -0.063 (CI = +/-0.075; p = 0.095) | -0.561 (CI = +/-0.185; p = 0.000) | 0.718 | +1.82% |
| Loss Cost | 2011.1 | 0.015 (CI = +/-0.015; p = 0.045) | -0.071 (CI = +/-0.078; p = 0.070) | -0.547 (CI = +/-0.189; p = 0.000) | 0.726 | +1.55% |
| Loss Cost | 2011.2 | 0.010 (CI = +/-0.015; p = 0.166) | -0.057 (CI = +/-0.075; p = 0.124) | -0.539 (CI = +/-0.178; p = 0.000) | 0.751 | +1.05% |
| Loss Cost | 2012.1 | 0.008 (CI = +/-0.017; p = 0.329) | -0.064 (CI = +/-0.080; p = 0.108) | -0.529 (CI = +/-0.186; p = 0.000) | 0.756 | +0.82% |
| Loss Cost | 2012.2 | 0.003 (CI = +/-0.019; p = 0.701) | -0.052 (CI = +/-0.080; p = 0.184) | -0.521 (CI = +/-0.182; p = 0.000) | 0.777 | +0.34% |
| Loss Cost | 2013.1 | 0.002 (CI = +/-0.022; p = 0.819) | -0.055 (CI = +/-0.088; p = 0.200) | -0.517 (CI = +/-0.195; p = 0.000) | 0.773 | +0.23% |
| Loss Cost | 2013.2 | -0.002 (CI = +/-0.025; p = 0.851) | -0.045 (CI = +/-0.093; p = 0.305) | -0.511 (CI = +/-0.199; p = 0.000) | 0.784 | -0.21% |
| Loss Cost | 2014.1 | -0.007 (CI = +/-0.029; p = 0.623) | -0.055 (CI = +/-0.101; p = 0.253) | -0.496 (CI = +/-0.213; p = 0.001) | 0.791 | -0.66% |
| Loss Cost | 2014.2 | -0.011 (CI = +/-0.035; p = 0.494) | -0.047 (CI = +/-0.111; p = 0.359) | -0.491 (CI = +/-0.226; p = 0.001) | 0.794 | -1.08% |
| Loss Cost | 2015.1 | -0.030 (CI = +/-0.031; p = 0.055) | -0.082 (CI = +/-0.088; p = 0.065) | -0.434 (CI = +/-0.177; p = 0.001) | 0.899 | -2.95% |
| Loss Cost | 2015.2 | -0.024 (CI = +/-0.038; p = 0.174) | -0.091 (CI = +/-0.098; p = 0.064) | -0.440 (CI = +/-0.189; p = 0.001) | 0.899 | -2.35% |
| | | | | | | |
| Severity | 2005.1 | 0.038 (CI = +/-0.007; p = 0.000) | 0.050 (CI = +/-0.065; p = 0.125) | -0.227 (CI = +/-0.192; p = 0.022) | 0.788 | +3.92% |
| Severity | 2005.2 | 0.037 (CI = +/-0.008; p = 0.000) | 0.056 (CI = +/-0.065; p = 0.087) | -0.224 (CI = +/-0.191; p = 0.023) | 0.770 | +3.78% |
| Severity | 2006.1 | 0.036 (CI = +/-0.008; p = 0.000) | 0.052 (CI = +/-0.067; p = 0.121) | -0.218 (CI = +/-0.195; p = 0.030) | 0.738 | +3.70% |
| Severity | 2006.2 | 0.033 (CI = +/-0.008; p = 0.000) | 0.069 (CI = +/-0.059; p = 0.024) | -0.208 (CI = +/-0.167; p = 0.017) | 0.754 | +3.32% |
| Severity | 2007.1 | 0.033 (CI = +/-0.008; p = 0.000) | 0.070 (CI = +/-0.062; p = 0.027) | -0.210 (CI = +/-0.172; p = 0.019) | 0.728 | +3.35% |
| Severity | 2007.2 | 0.032 (CI = +/-0.009; p = 0.000) | 0.072 (CI = +/-0.064; p = 0.029) | -0.209 (CI = +/-0.176; p = 0.022) | 0.706 | +3.30% |
| Severity | 2008.1 | 0.034 (CI = +/-0.009; p = 0.000) | 0.079 (CI = +/-0.066; p = 0.021) | -0.220 (CI = +/-0.178; p = 0.018) | 0.703 | +3.46% |
| Severity | 2008.2 | 0.034 (CI = +/-0.010; p = 0.000) | 0.077 (CI = +/-0.069; p = 0.029) | -0.220 (CI = +/-0.183; p = 0.021) | 0.688 | +3.50% |
| Severity | 2009.1 | 0.033 (CI = +/-0.011; p = 0.000) | 0.074 (CI = +/-0.072; p = 0.045) | -0.215 (CI = +/-0.189; p = 0.028) | 0.632 | +3.41% |
| Severity | 2009.2 | 0.030 (CI = +/-0.012; p = 0.000) | 0.085 (CI = +/-0.071; p = 0.022) | -0.209 (CI = +/-0.183; p = 0.028) | 0.609 | +3.09% |
| Severity | 2010.1 | 0.029 (CI = +/-0.013; p = 0.000) | 0.079 (CI = +/-0.075; p = 0.039) | -0.200 (CI = +/-0.188; p = 0.039) | 0.528 | +2.92% |
| Severity | 2010.2 | 0.037 (CI = +/-0.009; p = 0.000) | 0.054 (CI = +/-0.050; p = 0.035) | -0.214 (CI = +/-0.124; p = 0.002) | 0.796 | +3.72% |
| Severity | 2011.1 | 0.037 (CI = +/-0.010; p = 0.000) | 0.055 (CI = +/-0.054; p = 0.046) | -0.215 (CI = +/-0.130; p = 0.003) | 0.758 | +3.74% |
| Severity | 2011.2 | 0.037 (CI = +/-0.012; p = 0.000) | 0.054 (CI = +/-0.057; p = 0.063) | -0.215 (CI = +/-0.136; p = 0.004) | 0.737 | +3.77% |
| Severity | 2012.1 | 0.036 (CI = +/-0.013; p = 0.000) | 0.050 (CI = +/-0.061; p = 0.100) | -0.210 (CI = +/-0.143; p = 0.007) | 0.669 | +3.64% |
| Severity | 2012.2 | 0.034 (CI = +/-0.015; p = 0.000) | 0.055 (CI = +/-0.065; p = 0.093) | -0.207 (CI = +/-0.148; p = 0.010) | 0.625 | +3.46% |
| Severity | 2013.1 | 0.035 (CI = +/-0.018; p = 0.001) | 0.058 (CI = +/-0.071; p = 0.099) | -0.213 (CI = +/-0.158; p = 0.013) | 0.573 | +3.61% |
| Severity | 2013.2 | 0.032 (CI = +/-0.020; p = 0.005) | 0.065 (CI = +/-0.075; p = 0.083) | -0.208 (CI = +/-0.163; p = 0.017) | 0.525 | +3.27% |
| Severity | 2014.1 | 0.031 (CI = +/-0.024; p = 0.018) | 0.063 (CI = +/-0.085; p = 0.126) | -0.205 (CI = +/-0.178; p = 0.029) | 0.404 | +3.17% |
| Severity | 2014.2 | 0.030 (CI = +/-0.030; p = 0.050) | 0.066 (CI = +/-0.094; p = 0.147) | -0.203 (CI = +/-0.193; p = 0.041) | 0.357 | +3.02% |
| Severity | 2015.1 | 0.015 (CI = +/-0.029; p = 0.255) | 0.039 (CI = +/-0.084; p = 0.304) | -0.160 (CI = +/-0.168; p = 0.059) | 0.182 | +1.54% |
| Severity | 2015.2 | 0.015 (CI = +/-0.038; p = 0.381) | 0.040 (CI = +/-0.098; p = 0.351) | -0.159 (CI = +/-0.188; p = 0.084) | 0.139 | +1.47% |
| | | | | | | |
| Frequency | 2005.1 | -0.005 (CI = +/-0.005; p = 0.072) | -0.117 (CI = +/-0.047; p = 0.000) | -0.400 (CI = +/-0.139; p = 0.000) | 0.745 | -0.49% |
| Frequency | 2005.2 | -0.004 (CI = +/-0.006; p = 0.131) | -0.120 (CI = +/-0.048; p = 0.000) | -0.401 (CI = +/-0.140; p = 0.000) | 0.747 | -0.43% |
| Frequency | 2006.1 | -0.004 (CI = +/-0.006; p = 0.167) | -0.119 (CI = +/-0.050; p = 0.000) | -0.402 (CI = +/-0.144; p = 0.000) | 0.739 | -0.43% |
| Frequency | 2006.2 | -0.005 (CI = +/-0.007; p = 0.123) | -0.116 (CI = +/-0.051; p = 0.000) | -0.400 (CI = +/-0.146; p = 0.000) | 0.743 | -0.51% |
| Frequency | 2007.1 | -0.005 (CI = +/-0.007; p = 0.142) | -0.116 (CI = +/-0.054; p = 0.000) | -0.398 (CI = +/-0.150; p = 0.000) | 0.736 | -0.52% |
| Frequency | 2007.2 | -0.005 (CI = +/-0.008; p = 0.207) | -0.118 (CI = +/-0.056; p = 0.000) | -0.399 (CI = +/-0.153; p = 0.000) | 0.736 | -0.48% |
| Frequency | 2008.1 | -0.007 (CI = +/-0.008; p = 0.103) | -0.126 (CI = +/-0.056; p = 0.000) | -0.388 (CI = +/-0.152; p = 0.000) | 0.755 | -0.66% |
| Frequency | 2008.2 | -0.008 (CI = +/-0.009; p = 0.055) | -0.119 (CI = +/-0.057; p = 0.000) | -0.384 (CI = +/-0.151; p = 0.000) | 0.767 | -0.83% |
| Frequency | 2009.1 | -0.011 (CI = +/-0.009; p = 0.018) | -0.129 (CI = +/-0.056; p = 0.000) | -0.369 (CI = +/-0.147; p = 0.000) | 0.795 | -1.08% |
| Frequency | 2009.2 | -0.015 (CI = +/-0.008; p = 0.001) | -0.116 (CI = +/-0.050; p = 0.000) | -0.361 (CI = +/-0.127; p = 0.000) | 0.849 | -1.46% |
| Frequency | 2010.1 | -0.017 (CI = +/-0.009; p = 0.001) | -0.123 (CI = +/-0.050; p = 0.000) | -0.350 (CI = +/-0.126; p = 0.000) | 0.859 | -1.66% |
| Frequency | 2010.2 | -0.018 (CI = +/-0.009; p = 0.001) | -0.117 (CI = +/-0.051; p = 0.000) | -0.347 (CI = +/-0.126; p = 0.000) | 0.867 | -1.83% |
| Frequency | 2011.1 | -0.021 (CI = +/-0.010; p = 0.000) | -0.126 (CI = +/-0.051; p = 0.000) | -0.333 (CI = +/-0.124; p = 0.000) | 0.881 | -2.11% |
| Frequency | 2011.2 | -0.027 (CI = +/-0.008; p = 0.000) | -0.111 (CI = +/-0.039; p = 0.000) | -0.324 (CI = +/-0.092; p = 0.000) | 0.939 | -2.62% |
| Frequency | 2012.1 | -0.028 (CI = +/-0.009; p = 0.000) | -0.114 (CI = +/-0.041; p = 0.000) | -0.319 (CI = +/-0.096; p = 0.000) | 0.935 | -2.72% |
| Frequency | 2012.2 | -0.031 (CI = +/-0.009; p = 0.000) | -0.107 (CI = +/-0.040; p = 0.000) | -0.315 (CI = +/-0.090; p = 0.000) | 0.947 | -3.02% |
| Frequency | 2013.1 | -0.033 (CI = +/-0.010; p = 0.000) | -0.113 (CI = +/-0.041; p = 0.000) | -0.305 (CI = +/-0.091; p = 0.000) | 0.949 | -3.26% |
| Frequency | 2013.2 | -0.034 (CI = +/-0.012; p = 0.000) | -0.110 (CI = +/-0.044; p = 0.000) | -0.303 (CI = +/-0.095; p = 0.000) | 0.948 | -3.38% |
| Frequency | 2014.1 | -0.038 (CI = +/-0.013; p = 0.000) | -0.118 (CI = +/-0.046; p = 0.000) | -0.291 (CI = +/-0.097; p = 0.000) | 0.950 | -3.71% |
| Frequency | 2014.2 | -0.041 (CI = +/-0.016; p = 0.000) | -0.112 (CI = +/-0.049; p = 0.001) | -0.288 (CI = +/-0.101; p = 0.000) | 0.953 | -3.98% |
| Frequency | 2015.1 | -0.045 (CI = +/-0.018; p = 0.001) | -0.121 (CI = +/-0.053; p = 0.001) | -0.274 (CI = +/-0.105; p = 0.000) | 0.955 | -4.42% |
| Frequency | 2015.2 | -0.038 (CI = +/-0.019; p = 0.003) | -0.131 (CI = +/-0.050; p = 0.001) | -0.281 (CI = +/-0.096; p = 0.000) | 0.966 | -3.76% |

# Collision

*Coverage = CL*
*End Trend Period = 2020.1*
*Excluded Points = NA*
*Parameters Included: time, covid*

| Fit | Start Date | Time | COVID-19 | Adjusted R^2 | Implied Trend Rate |
|---|---|---|---|---|---|
| Loss Cost | 2005.1 | 0.035 (CI = +/-0.006; p = 0.000) | -0.644 (CI = +/-0.147; p = 0.000) | 0.856 | +3.53% |
| Loss Cost | 2005.2 | 0.034 (CI = +/-0.006; p = 0.000) | -0.639 (CI = +/-0.147; p = 0.000) | 0.845 | +3.44% |
| Loss Cost | 2006.1 | 0.035 (CI = +/-0.006; p = 0.000) | -0.645 (CI = +/-0.146; p = 0.000) | 0.850 | +3.57% |
| Loss Cost | 2006.2 | 0.034 (CI = +/-0.007; p = 0.000) | -0.640 (CI = +/-0.147; p = 0.000) | 0.839 | +3.46% |
| Loss Cost | 2007.1 | 0.035 (CI = +/-0.007; p = 0.000) | -0.646 (CI = +/-0.147; p = 0.000) | 0.842 | +3.59% |
| Loss Cost | 2007.2 | 0.036 (CI = +/-0.008; p = 0.000) | -0.650 (CI = +/-0.149; p = 0.000) | 0.840 | +3.69% |
| Loss Cost | 2008.1 | 0.038 (CI = +/-0.008; p = 0.000) | -0.659 (CI = +/-0.146; p = 0.000) | 0.852 | +3.90% |
| Loss Cost | 2008.2 | 0.037 (CI = +/-0.009; p = 0.000) | -0.655 (CI = +/-0.149; p = 0.000) | 0.840 | +3.80% |
| Loss Cost | 2009.1 | 0.039 (CI = +/-0.009; p = 0.000) | -0.663 (CI = +/-0.147; p = 0.000) | 0.850 | +4.02% |
| Loss Cost | 2009.2 | 0.039 (CI = +/-0.010; p = 0.000) | -0.662 (CI = +/-0.151; p = 0.000) | 0.839 | +3.98% |
| Loss Cost | 2010.1 | 0.041 (CI = +/-0.011; p = 0.000) | -0.669 (CI = +/-0.153; p = 0.000) | 0.842 | +4.17% |
| Loss Cost | 2010.2 | 0.037 (CI = +/-0.011; p = 0.000) | -0.656 (CI = +/-0.144; p = 0.000) | 0.847 | +3.78% |
| Loss Cost | 2011.1 | 0.037 (CI = +/-0.012; p = 0.000) | -0.656 (CI = +/-0.150; p = 0.000) | 0.838 | +3.78% |
| Loss Cost | 2011.2 | 0.031 (CI = +/-0.011; p = 0.000) | -0.638 (CI = +/-0.129; p = 0.000) | 0.869 | +3.19% |
| Loss Cost | 2012.1 | 0.032 (CI = +/-0.013; p = 0.000) | -0.639 (CI = +/-0.135; p = 0.000) | 0.866 | +3.24% |
| Loss Cost | 2012.2 | 0.027 (CI = +/-0.013; p = 0.001) | -0.624 (CI = +/-0.122; p = 0.000) | 0.889 | +2.69% |
| Loss Cost | 2013.1 | 0.028 (CI = +/-0.015; p = 0.001) | -0.628 (CI = +/-0.128; p = 0.000) | 0.889 | +2.84% |
| Loss Cost | 2013.2 | 0.023 (CI = +/-0.016; p = 0.009) | -0.616 (CI = +/-0.126; p = 0.000) | 0.901 | +2.36% |
| Loss Cost | 2014.1 | 0.023 (CI = +/-0.019; p = 0.025) | -0.614 (CI = +/-0.135; p = 0.000) | 0.899 | +2.29% |
| Loss Cost | 2014.2 | 0.021 (CI = +/-0.023; p = 0.075) | -0.610 (CI = +/-0.145; p = 0.000) | 0.898 | +2.08% |
| Loss Cost | 2015.1 | 0.018 (CI = +/-0.029; p = 0.192) | -0.604 (CI = +/-0.157; p = 0.000) | 0.899 | +1.78% |
| Loss Cost | 2015.2 | 0.017 (CI = +/-0.037; p = 0.307) | -0.603 (CI = +/-0.176; p = 0.000) | 0.896 | +1.72% |
| Loss Cost | 2016.1 | 0.024 (CI = +/-0.048; p = 0.266) | -0.614 (CI = +/-0.195; p = 0.000) | 0.898 | +2.41% |
| Loss Cost | 2016.2 | 0.026 (CI = +/-0.067; p = 0.357) | -0.618 (CI = +/-0.231; p = 0.001) | 0.893 | +2.67% |
| | | | | | |
| Severity | 2005.1 | 0.038 (CI = +/-0.009; p = 0.000) | -0.110 (CI = +/-0.232; p = 0.342) | 0.710 | +3.89% |
| Severity | 2005.2 | 0.039 (CI = +/-0.010; p = 0.000) | -0.115 (CI = +/-0.235; p = 0.323) | 0.704 | +4.01% |
| Severity | 2006.1 | 0.043 (CI = +/-0.010; p = 0.000) | -0.133 (CI = +/-0.218; p = 0.223) | 0.754 | +4.37% |
| Severity | 2006.2 | 0.044 (CI = +/-0.010; p = 0.000) | -0.138 (CI = +/-0.222; p = 0.214) | 0.745 | +4.47% |
| Severity | 2007.1 | 0.047 (CI = +/-0.010; p = 0.000) | -0.152 (CI = +/-0.213; p = 0.154) | 0.773 | +4.79% |
| Severity | 2007.2 | 0.047 (CI = +/-0.011; p = 0.000) | -0.152 (CI = +/-0.218; p = 0.164) | 0.750 | +4.79% |
| Severity | 2008.1 | 0.051 (CI = +/-0.011; p = 0.000) | -0.172 (CI = +/-0.195; p = 0.082) | 0.809 | +5.28% |
| Severity | 2008.2 | 0.054 (CI = +/-0.011; p = 0.000) | -0.181 (CI = +/-0.195; p = 0.067) | 0.811 | +5.51% |
| Severity | 2009.1 | 0.059 (CI = +/-0.010; p = 0.000) | -0.204 (CI = +/-0.161; p = 0.016) | 0.877 | +6.10% |
| Severity | 2009.2 | 0.061 (CI = +/-0.011; p = 0.000) | -0.212 (CI = +/-0.161; p = 0.012) | 0.877 | +6.34% |
| Severity | 2010.1 | 0.065 (CI = +/-0.011; p = 0.000) | -0.224 (CI = +/-0.155; p = 0.007) | 0.886 | +6.68% |
| Severity | 2010.2 | 0.065 (CI = +/-0.012; p = 0.000) | -0.224 (CI = +/-0.161; p = 0.009) | 0.869 | +6.70% |
| Severity | 2011.1 | 0.068 (CI = +/-0.013; p = 0.000) | -0.236 (CI = +/-0.158; p = 0.006) | 0.875 | +7.06% |
| Severity | 2011.2 | 0.066 (CI = +/-0.014; p = 0.000) | -0.227 (CI = +/-0.160; p = 0.008) | 0.851 | +6.78% |
| Severity | 2012.1 | 0.067 (CI = +/-0.016; p = 0.000) | -0.232 (CI = +/-0.166; p = 0.009) | 0.834 | +6.96% |
| Severity | 2012.2 | 0.065 (CI = +/-0.018; p = 0.000) | -0.227 (CI = +/-0.173; p = 0.014) | 0.797 | +6.77% |
| Severity | 2013.1 | 0.068 (CI = +/-0.021; p = 0.000) | -0.233 (CI = +/-0.181; p = 0.016) | 0.774 | +7.01% |
| Severity | 2013.2 | 0.063 (CI = +/-0.023; p = 0.000) | -0.221 (CI = +/-0.184; p = 0.023) | 0.715 | +6.46% |
| Severity | 2014.1 | 0.058 (CI = +/-0.027; p = 0.001) | -0.211 (CI = +/-0.192; p = 0.035) | 0.633 | +6.01% |
| Severity | 2014.2 | 0.045 (CI = +/-0.026; p = 0.004) | -0.182 (CI = +/-0.165; p = 0.034) | 0.554 | +4.64% |
| Severity | 2015.1 | 0.044 (CI = +/-0.033; p = 0.015) | -0.179 (CI = +/-0.181; p = 0.052) | 0.449 | +4.46% |
| Severity | 2015.2 | 0.028 (CI = +/-0.033; p = 0.082) | -0.151 (CI = +/-0.157; p = 0.058) | 0.313 | +2.86% |
| Severity | 2016.1 | 0.032 (CI = +/-0.043; p = 0.118) | -0.157 (CI = +/-0.178; p = 0.074) | 0.290 | +3.28% |
| Severity | 2016.2 | 0.030 (CI = +/-0.061; p = 0.256) | -0.155 (CI = +/-0.211; p = 0.118) | 0.186 | +3.08% |
| | | | | | |
| Frequency | 2005.1 | -0.003 (CI = +/-0.008; p = 0.358) | -0.534 (CI = +/-0.192; p = 0.000) | 0.561 | -0.35% |
| Frequency | 2005.2 | -0.005 (CI = +/-0.008; p = 0.157) | -0.523 (CI = +/-0.186; p = 0.000) | 0.597 | -0.55% |
| Frequency | 2006.1 | -0.008 (CI = +/-0.008; p = 0.054) | -0.512 (CI = +/-0.180; p = 0.000) | 0.637 | -0.77% |
| Frequency | 2006.2 | -0.010 (CI = +/-0.008; p = 0.020) | -0.503 (CI = +/-0.175; p = 0.000) | 0.668 | -0.97% |
| Frequency | 2007.1 | -0.012 (CI = +/-0.008; p = 0.009) | -0.494 (CI = +/-0.173; p = 0.000) | 0.691 | -1.15% |
| Frequency | 2007.2 | -0.011 (CI = +/-0.009; p = 0.024) | -0.498 (CI = +/-0.176; p = 0.000) | 0.683 | -1.05% |
| Frequency | 2008.1 | -0.013 (CI = +/-0.009; p = 0.007) | -0.487 (CI = +/-0.170; p = 0.000) | 0.720 | -1.31% |
| Frequency | 2008.2 | -0.016 (CI = +/-0.009; p = 0.001) | -0.474 (CI = +/-0.159; p = 0.000) | 0.765 | -1.62% |
| Frequency | 2009.1 | -0.020 (CI = +/-0.009; p = 0.000) | -0.460 (CI = +/-0.146; p = 0.000) | 0.813 | -1.97% |
| Frequency | 2009.2 | -0.022 (CI = +/-0.009; p = 0.000) | -0.450 (CI = +/-0.142; p = 0.000) | 0.835 | -2.22% |
| Frequency | 2010.1 | -0.024 (CI = +/-0.010; p = 0.000) | -0.445 (CI = +/-0.145; p = 0.000) | 0.835 | -2.35% |
| Frequency | 2010.2 | -0.028 (CI = +/-0.010; p = 0.000) | -0.431 (CI = +/-0.133; p = 0.000) | 0.870 | -2.73% |
| Frequency | 2011.1 | -0.031 (CI = +/-0.010; p = 0.000) | -0.420 (CI = +/-0.127; p = 0.000) | 0.890 | -3.06% |
| Frequency | 2011.2 | -0.034 (CI = +/-0.011; p = 0.000) | -0.410 (CI = +/-0.123; p = 0.000) | 0.902 | -3.36% |
| Frequency | 2012.1 | -0.035 (CI = +/-0.012; p = 0.000) | -0.407 (CI = +/-0.128; p = 0.000) | 0.898 | -3.47% |
| Frequency | 2012.2 | -0.039 (CI = +/-0.013; p = 0.000) | -0.397 (CI = +/-0.126; p = 0.000) | 0.908 | -3.82% |
| Frequency | 2013.1 | -0.040 (CI = +/-0.015; p = 0.000) | -0.394 (CI = +/-0.133; p = 0.000) | 0.902 | -3.90% |
| Frequency | 2013.2 | -0.039 (CI = +/-0.018; p = 0.001) | -0.395 (CI = +/-0.141; p = 0.000) | 0.892 | -3.86% |
| Frequency | 2014.1 | -0.036 (CI = +/-0.021; p = 0.003) | -0.404 (CI = +/-0.147; p = 0.000) | 0.884 | -3.51% |
| Frequency | 2014.2 | -0.025 (CI = +/-0.019; p = 0.016) | -0.428 (CI = +/-0.118; p = 0.000) | 0.921 | -2.45% |
| Frequency | 2015.1 | -0.026 (CI = +/-0.023; p = 0.034) | -0.425 (CI = +/-0.129; p = 0.000) | 0.917 | -2.57% |
| Frequency | 2015.2 | -0.011 (CI = +/-0.016; p = 0.145) | -0.453 (CI = +/-0.077; p = 0.000) | 0.971 | -1.10% |
| Frequency | 2016.1 | -0.008 (CI = +/-0.021; p = 0.360) | -0.457 (CI = +/-0.086; p = 0.000) | 0.971 | -0.84% |
| Frequency | 2016.2 | -0.004 (CI = +/-0.028; p = 0.728) | -0.464 (CI = +/-0.097; p = 0.000) | 0.971 | -0.40% |

# Comprehensive

*Coverage = CM*
*End Trend Period = 2020.1*
*Excluded Points = NA*
*Parameters Included: time, seasonality, covid*

| Fit | Start Date | Time | Seasonality | COVID-19 | Adjusted R^2 | Implied Trend Rate |
|---|---|---|---|---|---|---|
| Loss Cost | 2005.1 | 0.058 (CI = +/-0.010; p = 0.000) | -0.070 (CI = +/-0.088; p = 0.113) | -0.311 (CI = +/-0.262; p = 0.022) | 0.826 | +6.02% |
| Loss Cost | 2005.2 | 0.059 (CI = +/-0.011; p = 0.000) | -0.071 (CI = +/-0.091; p = 0.124) | -0.311 (CI = +/-0.268; p = 0.024) | 0.807 | +6.03% |
| Loss Cost | 2006.1 | 0.060 (CI = +/-0.012; p = 0.000) | -0.066 (CI = +/-0.095; p = 0.163) | -0.318 (CI = +/-0.273; p = 0.024) | 0.799 | +6.14% |
| Loss Cost | 2006.2 | 0.059 (CI = +/-0.013; p = 0.000) | -0.065 (CI = +/-0.098; p = 0.186) | -0.317 (CI = +/-0.280; p = 0.028) | 0.775 | +6.11% |
| Loss Cost | 2007.1 | 0.057 (CI = +/-0.013; p = 0.000) | -0.074 (CI = +/-0.101; p = 0.146) | -0.304 (CI = +/-0.283; p = 0.037) | 0.752 | +5.91% |
| Loss Cost | 2007.2 | 0.055 (CI = +/-0.014; p = 0.000) | -0.065 (CI = +/-0.103; p = 0.209) | -0.299 (CI = +/-0.285; p = 0.040) | 0.714 | +5.67% |
| Loss Cost | 2008.1 | 0.056 (CI = +/-0.016; p = 0.000) | -0.061 (CI = +/-0.108; p = 0.254) | -0.304 (CI = +/-0.294; p = 0.043) | 0.698 | +5.76% |
| Loss Cost | 2008.2 | 0.052 (CI = +/-0.016; p = 0.000) | -0.047 (CI = +/-0.109; p = 0.374) | -0.297 (CI = +/-0.289; p = 0.045) | 0.649 | +5.38% |
| Loss Cost | 2009.1 | 0.050 (CI = +/-0.018; p = 0.000) | -0.055 (CI = +/-0.113; p = 0.320) | -0.284 (CI = +/-0.297; p = 0.060) | 0.608 | +5.17% |
| Loss Cost | 2009.2 | 0.048 (CI = +/-0.020; p = 0.000) | -0.049 (CI = +/-0.118; p = 0.399) | -0.280 (CI = +/-0.303; p = 0.068) | 0.544 | +4.96% |
| Loss Cost | 2010.1 | 0.047 (CI = +/-0.022; p = 0.000) | -0.052 (CI = +/-0.125; p = 0.393) | -0.275 (CI = +/-0.316; p = 0.084) | 0.500 | +4.86% |
| Loss Cost | 2010.2 | 0.043 (CI = +/-0.023; p = 0.001) | -0.039 (CI = +/-0.129; p = 0.533) | -0.267 (CI = +/-0.318; p = 0.094) | 0.405 | +4.42% |
| Loss Cost | 2011.1 | 0.049 (CI = +/-0.025; p = 0.001) | -0.020 (CI = +/-0.131; p = 0.754) | -0.297 (CI = +/-0.317; p = 0.064) | 0.458 | +5.05% |
| Loss Cost | 2011.2 | 0.045 (CI = +/-0.028; p = 0.004) | -0.007 (CI = +/-0.136; p = 0.916) | -0.290 (CI = +/-0.321; p = 0.074) | 0.360 | +4.58% |
| Loss Cost | 2012.1 | 0.046 (CI = +/-0.032; p = 0.008) | -0.004 (CI = +/-0.147; p = 0.956) | -0.295 (CI = +/-0.341; p = 0.085) | 0.315 | +4.69% |
| Loss Cost | 2012.2 | 0.040 (CI = +/-0.036; p = 0.030) | 0.010 (CI = +/-0.154; p = 0.886) | -0.286 (CI = +/-0.348; p = 0.099) | 0.203 | +4.10% |
| Loss Cost | 2013.1 | 0.044 (CI = +/-0.041; p = 0.038) | 0.021 (CI = +/-0.167; p = 0.787) | -0.303 (CI = +/-0.371; p = 0.099) | 0.191 | +4.54% |
| Loss Cost | 2013.2 | 0.039 (CI = +/-0.048; p = 0.100) | 0.033 (CI = +/-0.180; p = 0.695) | -0.296 (CI = +/-0.388; p = 0.120) | 0.092 | +3.98% |
| Loss Cost | 2014.1 | 0.033 (CI = +/-0.058; p = 0.225) | 0.020 (CI = +/-0.200; p = 0.822) | -0.276 (CI = +/-0.422; p = 0.173) | -0.026 | +3.39% |
| Loss Cost | 2014.2 | 0.027 (CI = +/-0.070; p = 0.394) | 0.032 (CI = +/-0.222; p = 0.751) | -0.269 (CI = +/-0.453; p = 0.208) | -0.103 | +2.77% |
| Loss Cost | 2015.1 | 0.022 (CI = +/-0.089; p = 0.585) | 0.021 (CI = +/-0.256; p = 0.851) | -0.252 (CI = +/-0.513; p = 0.283) | -0.191 | +2.18% |
| Loss Cost | 2015.2 | -0.008 (CI = +/-0.099; p = 0.856) | 0.065 (CI = +/-0.258; p = 0.560) | -0.223 (CI = +/-0.496; p = 0.314) | -0.131 | -0.77% |
| | | | | | | |
| Severity | 2005.1 | 0.033 (CI = +/-0.007; p = 0.000) | -0.225 (CI = +/-0.061; p = 0.000) | 0.176 (CI = +/-0.180; p = 0.055) | 0.853 | +3.37% |
| Severity | 2005.2 | 0.035 (CI = +/-0.007; p = 0.000) | -0.233 (CI = +/-0.060; p = 0.000) | 0.171 (CI = +/-0.176; p = 0.056) | 0.857 | +3.53% |
| Severity | 2006.1 | 0.036 (CI = +/-0.008; p = 0.000) | -0.225 (CI = +/-0.061; p = 0.000) | 0.160 (CI = +/-0.175; p = 0.072) | 0.866 | +3.70% |
| Severity | 2006.2 | 0.037 (CI = +/-0.008; p = 0.000) | -0.228 (CI = +/-0.063; p = 0.000) | 0.158 (CI = +/-0.178; p = 0.079) | 0.854 | +3.77% |
| Severity | 2007.1 | 0.037 (CI = +/-0.009; p = 0.000) | -0.227 (CI = +/-0.065; p = 0.000) | 0.155 (CI = +/-0.183; p = 0.092) | 0.852 | +3.81% |
| Severity | 2007.2 | 0.038 (CI = +/-0.009; p = 0.000) | -0.229 (CI = +/-0.068; p = 0.000) | 0.154 (CI = +/-0.187; p = 0.102) | 0.836 | +3.87% |
| Severity | 2008.1 | 0.041 (CI = +/-0.009; p = 0.000) | -0.216 (CI = +/-0.065; p = 0.000) | 0.133 (CI = +/-0.176; p = 0.132) | 0.863 | +4.21% |
| Severity | 2008.2 | 0.043 (CI = +/-0.010; p = 0.000) | -0.222 (CI = +/-0.066; p = 0.000) | 0.129 (CI = +/-0.176; p = 0.142) | 0.858 | +4.39% |
| Severity | 2009.1 | 0.045 (CI = +/-0.011; p = 0.000) | -0.214 (CI = +/-0.068; p = 0.000) | 0.117 (CI = +/-0.178; p = 0.183) | 0.864 | +4.59% |
| Severity | 2009.2 | 0.046 (CI = +/-0.012; p = 0.000) | -0.220 (CI = +/-0.070; p = 0.000) | 0.114 (CI = +/-0.180; p = 0.200) | 0.853 | +4.76% |
| Severity | 2010.1 | 0.049 (CI = +/-0.012; p = 0.000) | -0.210 (CI = +/-0.071; p = 0.000) | 0.099 (CI = +/-0.180; p = 0.262) | 0.864 | +5.05% |
| Severity | 2010.2 | 0.050 (CI = +/-0.014; p = 0.000) | -0.214 (CI = +/-0.075; p = 0.000) | 0.097 (CI = +/-0.186; p = 0.284) | 0.844 | +5.15% |
| Severity | 2011.1 | 0.056 (CI = +/-0.014; p = 0.000) | -0.196 (CI = +/-0.070; p = 0.000) | 0.070 (CI = +/-0.171; p = 0.397) | 0.879 | +5.73% |
| Severity | 2011.2 | 0.055 (CI = +/-0.015; p = 0.000) | -0.194 (CI = +/-0.075; p = 0.000) | 0.071 (CI = +/-0.177; p = 0.403) | 0.849 | +5.64% |
| Severity | 2012.1 | 0.053 (CI = +/-0.017; p = 0.000) | -0.198 (CI = +/-0.081; p = 0.000) | 0.077 (CI = +/-0.187; p = 0.388) | 0.841 | +5.49% |
| Severity | 2012.2 | 0.051 (CI = +/-0.020; p = 0.000) | -0.192 (CI = +/-0.086; p = 0.000) | 0.081 (CI = +/-0.194; p = 0.383) | 0.795 | +5.26% |
| Severity | 2013.1 | 0.053 (CI = +/-0.023; p = 0.000) | -0.187 (CI = +/-0.094; p = 0.001) | 0.073 (CI = +/-0.208; p = 0.456) | 0.791 | +5.47% |
| Severity | 2013.2 | 0.055 (CI = +/-0.027; p = 0.001) | -0.190 (CI = +/-0.102; p = 0.002) | 0.071 (CI = +/-0.220; p = 0.488) | 0.743 | +5.60% |
| Severity | 2014.1 | 0.051 (CI = +/-0.033; p = 0.006) | -0.197 (CI = +/-0.113; p = 0.003) | 0.082 (CI = +/-0.239; p = 0.456) | 0.730 | +5.26% |
| Severity | 2014.2 | 0.051 (CI = +/-0.040; p = 0.018) | -0.197 (CI = +/-0.127; p = 0.007) | 0.082 (CI = +/-0.260; p = 0.486) | 0.649 | +5.27% |
| Severity | 2015.1 | 0.053 (CI = +/-0.051; p = 0.044) | -0.194 (CI = +/-0.148; p = 0.017) | 0.076 (CI = +/-0.295; p = 0.561) | 0.635 | +5.49% |
| Severity | 2015.2 | 0.033 (CI = +/-0.052; p = 0.174) | -0.163 (CI = +/-0.136; p = 0.026) | 0.097 (CI = +/-0.262; p = 0.402) | 0.500 | +3.36% |
| | | | | | | |
| Frequency | 2005.1 | 0.025 (CI = +/-0.009; p = 0.000) | 0.155 (CI = +/-0.081; p = 0.001) | -0.486 (CI = +/-0.242; p = 0.000) | 0.596 | +2.57% |
| Frequency | 2005.2 | 0.024 (CI = +/-0.010; p = 0.000) | 0.162 (CI = +/-0.083; p = 0.000) | -0.482 (CI = +/-0.242; p = 0.000) | 0.591 | +2.41% |
| Frequency | 2006.1 | 0.023 (CI = +/-0.011; p = 0.000) | 0.159 (CI = +/-0.086; p = 0.001) | -0.478 (CI = +/-0.248; p = 0.001) | 0.549 | +2.35% |
| Frequency | 2006.2 | 0.022 (CI = +/-0.011; p = 0.000) | 0.163 (CI = +/-0.089; p = 0.001) | -0.475 (CI = +/-0.252; p = 0.001) | 0.542 | +2.25% |
| Frequency | 2007.1 | 0.020 (CI = +/-0.012; p = 0.002) | 0.153 (CI = +/-0.090; p = 0.002) | -0.459 (CI = +/-0.252; p = 0.001) | 0.485 | +2.02% |
| Frequency | 2007.2 | 0.017 (CI = +/-0.012; p = 0.009) | 0.165 (CI = +/-0.090; p = 0.001) | -0.453 (CI = +/-0.248; p = 0.001) | 0.499 | +1.73% |
| Frequency | 2008.1 | 0.015 (CI = +/-0.013; p = 0.031) | 0.154 (CI = +/-0.092; p = 0.002) | -0.437 (CI = +/-0.249; p = 0.001) | 0.447 | +1.49% |
| Frequency | 2008.2 | 0.010 (CI = +/-0.013; p = 0.130) | 0.175 (CI = +/-0.083; p = 0.000) | -0.426 (CI = +/-0.222; p = 0.001) | 0.536 | +0.95% |
| Frequency | 2009.1 | 0.005 (CI = +/-0.013; p = 0.382) | 0.159 (CI = +/-0.081; p = 0.001) | -0.401 (CI = +/-0.213; p = 0.001) | 0.521 | +0.55% |
| Frequency | 2009.2 | 0.002 (CI = +/-0.013; p = 0.761) | 0.171 (CI = +/-0.080; p = 0.000) | -0.394 (CI = +/-0.206; p = 0.001) | 0.573 | +0.19% |
| Frequency | 2010.1 | -0.002 (CI = +/-0.014; p = 0.788) | 0.158 (CI = +/-0.080; p = 0.001) | -0.374 (CI = +/-0.202; p = 0.001) | 0.577 | -0.18% |
| Frequency | 2010.2 | -0.007 (CI = +/-0.014; p = 0.287) | 0.175 (CI = +/-0.074; p = 0.000) | -0.364 (CI = +/-0.183; p = 0.001) | 0.671 | -0.70% |
| Frequency | 2011.1 | -0.006 (CI = +/-0.015; p = 0.384) | 0.177 (CI = +/-0.079; p = 0.000) | -0.367 (CI = +/-0.192; p = 0.001) | 0.668 | -0.64% |
| Frequency | 2011.2 | -0.010 (CI = +/-0.016; p = 0.211) | 0.187 (CI = +/-0.080; p = 0.000) | -0.361 (CI = +/-0.190; p = 0.001) | 0.694 | -1.00% |
| Frequency | 2012.1 | -0.008 (CI = +/-0.019; p = 0.390) | 0.194 (CI = +/-0.086; p = 0.000) | -0.372 (CI = +/-0.199; p = 0.001) | 0.700 | -0.76% |
| Frequency | 2012.2 | -0.011 (CI = +/-0.021; p = 0.263) | 0.203 (CI = +/-0.089; p = 0.000) | -0.367 (CI = +/-0.202; p = 0.002) | 0.709 | -1.11% |
| Frequency | 2013.1 | -0.009 (CI = +/-0.024; p = 0.438) | 0.208 (CI = +/-0.097; p = 0.001) | -0.376 (CI = +/-0.216; p = 0.003) | 0.709 | -0.88% |
| Frequency | 2013.2 | -0.015 (CI = +/-0.026; p = 0.218) | 0.223 (CI = +/-0.098; p = 0.001) | -0.367 (CI = +/-0.212; p = 0.003) | 0.743 | -1.54% |
| Frequency | 2014.1 | -0.018 (CI = +/-0.032; p = 0.234) | 0.218 (CI = +/-0.110; p = 0.002) | -0.359 (CI = +/-0.232; p = 0.007) | 0.737 | -1.78% |
| Frequency | 2014.2 | -0.024 (CI = +/-0.037; p = 0.174) | 0.229 (CI = +/-0.118; p = 0.002) | -0.351 (CI = +/-0.241; p = 0.010) | 0.735 | -2.38% |
| Frequency | 2015.1 | -0.032 (CI = +/-0.046; p = 0.145) | 0.215 (CI = +/-0.132; p = 0.006) | -0.328 (CI = +/-0.264; p = 0.022) | 0.742 | -3.14% |
| Frequency | 2015.2 | -0.041 (CI = +/-0.057; p = 0.129) | 0.228 (CI = +/-0.147; p = 0.009) | -0.319 (CI = +/-0.283; p = 0.033) | 0.729 | -3.99% |

# All Perils

*Coverage = AP*
*End Trend Period = 2020.1*
*Excluded Points = NA*
*Parameters Included: time, covid*

| Fit | Start Date | Time | COVID-19 | Adjusted R^2 | Implied Trend Rate |
|---|---|---|---|---|---|
| Loss Cost | 2005.1 | 0.050 (CI = +/-0.017; p = 0.000) | -0.588 (CI = +/-0.440; p = 0.011) | 0.532 | +5.16% |
| Loss Cost | 2005.2 | 0.050 (CI = +/-0.019; p = 0.000) | -0.586 (CI = +/-0.450; p = 0.012) | 0.503 | +5.13% |
| Loss Cost | 2006.1 | 0.048 (CI = +/-0.020; p = 0.000) | -0.574 (CI = +/-0.454; p = 0.015) | 0.457 | +4.88% |
| Loss Cost | 2006.2 | 0.049 (CI = +/-0.021; p = 0.000) | -0.582 (CI = +/-0.464; p = 0.016) | 0.447 | +5.04% |
| Loss Cost | 2007.1 | 0.050 (CI = +/-0.023; p = 0.000) | -0.584 (CI = +/-0.475; p = 0.018) | 0.423 | +5.09% |
| Loss Cost | 2007.2 | 0.048 (CI = +/-0.025; p = 0.001) | -0.577 (CI = +/-0.487; p = 0.022) | 0.381 | +4.94% |
| Loss Cost | 2008.1 | 0.046 (CI = +/-0.027; p = 0.002) | -0.567 (CI = +/-0.497; p = 0.027) | 0.331 | +4.67% |
| Loss Cost | 2008.2 | 0.051 (CI = +/-0.029; p = 0.002) | -0.587 (CI = +/-0.500; p = 0.023) | 0.359 | +5.19% |
| Loss Cost | 2009.1 | 0.059 (CI = +/-0.030; p = 0.001) | -0.619 (CI = +/-0.486; p = 0.015) | 0.428 | +6.04% |
| Loss Cost | 2009.2 | 0.055 (CI = +/-0.033; p = 0.002) | -0.605 (CI = +/-0.496; p = 0.020) | 0.369 | +5.64% |
| Loss Cost | 2010.1 | 0.037 (CI = +/-0.027; p = 0.010) | -0.539 (CI = +/-0.383; p = 0.008) | 0.343 | +3.75% |
| Loss Cost | 2010.2 | 0.039 (CI = +/-0.030; p = 0.014) | -0.546 (CI = +/-0.396; p = 0.010) | 0.336 | +3.97% |
| Loss Cost | 2011.1 | 0.048 (CI = +/-0.031; p = 0.005) | -0.575 (CI = +/-0.385; p = 0.006) | 0.414 | +4.89% |
| Loss Cost | 2011.2 | 0.038 (CI = +/-0.033; p = 0.026) | -0.545 (CI = +/-0.374; p = 0.007) | 0.358 | +3.90% |
| Loss Cost | 2012.1 | 0.034 (CI = +/-0.037; p = 0.070) | -0.532 (CI = +/-0.387; p = 0.011) | 0.316 | +3.46% |
| Loss Cost | 2012.2 | 0.021 (CI = +/-0.039; p = 0.256) | -0.497 (CI = +/-0.369; p = 0.012) | 0.300 | +2.16% |
| Loss Cost | 2013.1 | 0.029 (CI = +/-0.044; p = 0.182) | -0.516 (CI = +/-0.381; p = 0.012) | 0.325 | +2.90% |
| Loss Cost | 2013.2 | 0.020 (CI = +/-0.050; p = 0.406) | -0.494 (CI = +/-0.392; p = 0.018) | 0.310 | +1.99% |
| Loss Cost | 2014.1 | 0.014 (CI = +/-0.059; p = 0.607) | -0.481 (CI = +/-0.417; p = 0.028) | 0.300 | +1.43% |
| Loss Cost | 2014.2 | 0.000 (CI = +/-0.069; p = 0.993) | -0.451 (CI = +/-0.432; p = 0.043) | 0.321 | +0.03% |
| Loss Cost | 2015.1 | 0.003 (CI = +/-0.086; p = 0.941) | -0.456 (CI = +/-0.474; p = 0.058) | 0.302 | +0.29% |
| Loss Cost | 2015.2 | 0.012 (CI = +/-0.110; p = 0.807) | -0.472 (CI = +/-0.526; p = 0.071) | 0.281 | +1.19% |
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| Severity | 2005.1 | 0.018 (CI = +/-0.017; p = 0.046) | -0.114 (CI = +/-0.442; p = 0.602) | 0.073 | +1.79% |
| Severity | 2005.2 | 0.019 (CI = +/-0.019; p = 0.051) | -0.118 (CI = +/-0.451; p = 0.595) | 0.070 | +1.88% |
| Severity | 2006.1 | 0.015 (CI = +/-0.020; p = 0.122) | -0.102 (CI = +/-0.451; p = 0.647) | 0.019 | +1.54% |
| Severity | 2006.2 | 0.017 (CI = +/-0.021; p = 0.109) | -0.110 (CI = +/-0.460; p = 0.626) | 0.028 | +1.72% |
| Severity | 2007.1 | 0.017 (CI = +/-0.023; p = 0.133) | -0.111 (CI = +/-0.472; p = 0.631) | 0.016 | +1.74% |
| Severity | 2007.2 | 0.014 (CI = +/-0.024; p = 0.260) | -0.095 (CI = +/-0.475; p = 0.684) | -0.027 | +1.37% |
| Severity | 2008.1 | 0.017 (CI = +/-0.026; p = 0.207) | -0.107 (CI = +/-0.484; p = 0.651) | -0.013 | +1.66% |
| Severity | 2008.2 | 0.023 (CI = +/-0.027; p = 0.091) | -0.136 (CI = +/-0.474; p = 0.558) | 0.047 | +2.36% |
| Severity | 2009.1 | 0.039 (CI = +/-0.022; p = 0.001) | -0.198 (CI = +/-0.358; p = 0.263) | 0.345 | +3.96% |
| Severity | 2009.2 | 0.041 (CI = +/-0.024; p = 0.002) | -0.206 (CI = +/-0.367; p = 0.255) | 0.337 | +4.19% |
| Severity | 2010.1 | 0.033 (CI = +/-0.025; p = 0.011) | -0.177 (CI = +/-0.349; p = 0.301) | 0.231 | +3.36% |
| Severity | 2010.2 | 0.041 (CI = +/-0.025; p = 0.003) | -0.205 (CI = +/-0.331; p = 0.208) | 0.347 | +4.21% |
| Severity | 2011.1 | 0.048 (CI = +/-0.026; p = 0.001) | -0.229 (CI = +/-0.324; p = 0.153) | 0.420 | +4.94% |
| Severity | 2011.2 | 0.043 (CI = +/-0.029; p = 0.006) | -0.214 (CI = +/-0.330; p = 0.188) | 0.324 | +4.44% |
| Severity | 2012.1 | 0.044 (CI = +/-0.033; p = 0.013) | -0.215 (CI = +/-0.346; p = 0.203) | 0.276 | +4.49% |
| Severity | 2012.2 | 0.034 (CI = +/-0.035; p = 0.061) | -0.186 (CI = +/-0.336; p = 0.254) | 0.136 | +3.41% |
| Severity | 2013.1 | 0.037 (CI = +/-0.041; p = 0.074) | -0.194 (CI = +/-0.354; p = 0.255) | 0.123 | +3.73% |
| Severity | 2013.2 | 0.025 (CI = +/-0.045; p = 0.247) | -0.165 (CI = +/-0.352; p = 0.325) | -0.017 | +2.53% |
| Severity | 2014.1 | 0.028 (CI = +/-0.054; p = 0.270) | -0.172 (CI = +/-0.377; p = 0.333) | -0.030 | +2.85% |
| Severity | 2014.2 | 0.017 (CI = +/-0.063; p = 0.566) | -0.147 (CI = +/-0.393; p = 0.419) | -0.127 | +1.67% |
| Severity | 2015.1 | 0.023 (CI = +/-0.078; p = 0.514) | -0.160 (CI = +/-0.428; p = 0.414) | -0.133 | +2.33% |
| Severity | 2015.2 | 0.033 (CI = +/-0.098; p = 0.449) | -0.179 (CI = +/-0.471; p = 0.399) | -0.131 | +3.40% |
| | | | | | |
| Frequency | 2005.1 | 0.032 (CI = +/-0.012; p = 0.000) | -0.474 (CI = +/-0.315; p = 0.005) | 0.491 | +3.30% |
| Frequency | 2005.2 | 0.031 (CI = +/-0.013; p = 0.000) | -0.468 (CI = +/-0.320; p = 0.006) | 0.453 | +3.19% |
| Frequency | 2006.1 | 0.032 (CI = +/-0.014; p = 0.000) | -0.473 (CI = +/-0.327; p = 0.006) | 0.443 | +3.29% |
| Frequency | 2006.2 | 0.032 (CI = +/-0.015; p = 0.000) | -0.471 (CI = +/-0.334; p = 0.008) | 0.414 | +3.26% |
| Frequency | 2007.1 | 0.032 (CI = +/-0.017; p = 0.000) | -0.473 (CI = +/-0.343; p = 0.009) | 0.393 | +3.30% |
| Frequency | 2007.2 | 0.035 (CI = +/-0.018; p = 0.001) | -0.483 (CI = +/-0.348; p = 0.009) | 0.401 | +3.52% |
| Frequency | 2008.1 | 0.029 (CI = +/-0.018; p = 0.003) | -0.459 (CI = +/-0.334; p = 0.009) | 0.343 | +2.96% |
| Frequency | 2008.2 | 0.027 (CI = +/-0.020; p = 0.009) | -0.451 (CI = +/-0.341; p = 0.012) | 0.299 | +2.76% |
| Frequency | 2009.1 | 0.020 (CI = +/-0.019; p = 0.044) | -0.421 (CI = +/-0.313; p = 0.011) | 0.252 | +2.00% |
| Frequency | 2009.2 | 0.014 (CI = +/-0.020; p = 0.158) | -0.399 (CI = +/-0.300; p = 0.012) | 0.222 | +1.39% |
| Frequency | 2010.1 | 0.004 (CI = +/-0.017; p = 0.646) | -0.362 (CI = +/-0.245; p = 0.006) | 0.289 | +0.38% |
| Frequency | 2010.2 | -0.002 (CI = +/-0.017; p = 0.781) | -0.340 (CI = +/-0.230; p = 0.006) | 0.351 | -0.23% |
| Frequency | 2011.1 | -0.001 (CI = +/-0.019; p = 0.954) | -0.346 (CI = +/-0.237; p = 0.007) | 0.343 | -0.05% |
| Frequency | 2011.2 | -0.005 (CI = +/-0.021; p = 0.603) | -0.331 (CI = +/-0.237; p = 0.009) | 0.379 | -0.52% |
| Frequency | 2012.1 | -0.010 (CI = +/-0.023; p = 0.368) | -0.317 (CI = +/-0.239; p = 0.013) | 0.416 | -0.99% |
| Frequency | 2012.2 | -0.012 (CI = +/-0.026; p = 0.333) | -0.311 (CI = +/-0.250; p = 0.019) | 0.418 | -1.21% |
| Frequency | 2013.1 | -0.008 (CI = +/-0.030; p = 0.569) | -0.322 (CI = +/-0.259; p = 0.019) | 0.394 | -0.80% |
| Frequency | 2013.2 | -0.005 (CI = +/-0.035; p = 0.746) | -0.329 (CI = +/-0.275; p = 0.023) | 0.375 | -0.53% |
| Frequency | 2014.1 | -0.014 (CI = +/-0.040; p = 0.455) | -0.309 (CI = +/-0.280; p = 0.034) | 0.420 | -1.38% |
| Frequency | 2014.2 | -0.016 (CI = +/-0.049; p = 0.467) | -0.304 (CI = +/-0.303; p = 0.050) | 0.407 | -1.62% |
| Frequency | 2015.1 | -0.020 (CI = +/-0.060; p = 0.463) | -0.296 (CI = +/-0.332; p = 0.074) | 0.396 | -1.99% |
| Frequency | 2015.2 | -0.022 (CI = +/-0.077; p = 0.531) | -0.293 (CI = +/-0.371; p = 0.104) | 0.365 | -2.14% |

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