

NEWFOUNDLAND AND LABRADOR COMMERCIAL VEHICLES OLIVER WYMAN SELECTED LOSS TREND RATES

Based on Industry Data Through June 30, 2021

April 6, 2022

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1. Executive Summary

1.1. Purpose and Scope

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

We developed our analysis using insurance industry commercial vehicles loss and loss adjustment expense experience in Newfoundland and Labrador reported as of June 30, 2021 to the General Insurance Statistical Agency (GISA).

1.2. Actuarial Findings

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

Table 1: Selected Loss Cost Trends

Coverage	Past Loss Cost	Future Loss Cost
Bodily Injury*	-5.0%	-4.0%
Property Damage	-0.5%	-0.5%
Accident Benefits	+4.0%	+4.0%
Uninsured Auto	+4.0%	+4.0%
Collision	+3.5%	+3.5%
Comprehensive	+2.0%	+2.0%
Specified Perils	+2.0%	+2.0%
All Perils	+1.5%	+1.5%
Underinsured Motorist	+0.0%	+0.0%

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

* * * * *

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

2.2. Data

The source for the exposures (number of vehicles), claim count and claim amount data that we analyze is the AUTO7502 Automobile Industry Exhibit (as of June 30, 2021) provided by GISA. This data includes the experience of all commercial vehicles in Newfoundland and Labrador. We refer to this as the AIX report.

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

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

The claim count and claim amount data presented in the AIX report is grouped according to the accident half-year¹ during which the event occurred.

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

- Paid Claim Amounts – claim 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 referred to as reported incurred claim amounts.

¹ Accident half-year refers to either the period January 1 through June 30, or July 1 through December 31 of the indicated year. We use the terms “accident half-year” and “semester” (i.e., first semester or second semester; or the June semester or December semester) interchangeably in this report. We also refer to accident half-years or semesters as XXXX-1 or XXXX-2, or XXXX.1 or XXXX.2 where “XXXX” refers to the indicated year.

The 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:

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

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

We estimate the final (ultimate) number and cost² of all claims that arise from events that occur in the first and second half of the year, separately, through to June 30, 2021 and then use those estimates to measure and select loss trend rates.

We estimate the final/ultimate claim cost by accident half-year by applying an estimate of the needed actuarial reserve for all insurance companies in aggregate (i.e., the industry), and adding that amount to the reported incurred claim amounts that insurance companies report to GISA³. In doing so, we consider the industry's reported claim amounts (the aggregate paid claim amounts and individual claim case reserves), but we do not consider the actuarial reserves established by each insurance company as they are not reported to GISA.

We estimate the industry actuarial reserve by applying "loss development factors" to the aggregated incurred claim amounts that are reported to GISA. We apply loss⁴ development factors to estimate the

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

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

actuarial reserve need, hence the final claim cost, for each accident half-year through June 30, 2021, separately for each of the coverages. We follow a similar approach (using 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, 2021, separately for each of the coverages.

We present our selection of loss 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.⁵ We discuss the loss trend rates in Section 4.

2.4. Changes in Loss Cost, Frequency and Severity Estimates

As a result of the claim experience that has emerged and the development factors we select in this review, our estimates of ultimate loss costs, frequencies,⁶ 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: Change in Estimates - Bodily Injury

AY	As of December 31, 2020			As of June 30, 2021		
	Loss Cost	Severity	Frequency	Loss Cost	Severity	Frequency
2017	\$300.07	\$77,902	3.85	\$297.99	\$76,670	3.89
2018	\$273.89	\$81,488	3.36	\$272.70	\$83,403	3.27
2019	\$239.27	\$70,382	3.40	\$260.65	\$74,329	3.51
2020	\$247.44	\$80,946	3.06	\$260.07	\$79,665	3.26
2021				\$209.26	\$62,033	3.37

In aggregate, for the four-year period 2017 to 2020, our estimates of ultimate loss costs have increased by 2.9%.

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

⁶ Number of claims per 1,000 insured vehicles.

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

AY	As of December 31, 2020			As of June 30, 2021		
	Loss Cost	Severity	Frequency	Loss Cost	Severity	Frequency
2017	\$100.21	\$5,994	16.72	\$102.07	\$6,112	16.70
2018	\$93.91	\$6,749	13.91	\$95.20	\$6,885	13.83
2019	\$114.98	\$8,755	13.13	\$116.99	\$8,876	13.18
2020	\$73.61	\$7,234	10.18	\$66.34	\$6,960	9.53
2021				\$94.30	\$10,592	8.90

In aggregate, for the four-year period 2017 to 2020, our estimates of ultimate loss costs have decreased by 0.6%.

Table 4: Change in Estimates – Accident Benefits

AY	As of December 31, 2020			As of June 30, 2021		
	Loss Cost	Severity	Frequency	Loss Cost	Severity	Frequency
2017	\$31.67	\$12,739	2.49	\$32.63	\$13,004	2.51
2018	\$14.75	\$9,178	1.61	\$15.12	\$9,195	1.64
2019	\$19.27	\$8,375	2.30	\$17.47	\$8,136	2.15
2020	\$12.46	\$9,497	1.31	\$14.81	\$10,161	1.46
2021				\$22.39	\$9,916	2.26

In aggregate, for the four-year period 2017 to 2020, our estimates of ultimate loss costs have increased by 2.4%.

Table 5: Change in Estimates - Collision

AY	As of December 31, 2020			As of June 30, 2021		
	Loss Cost	Severity	Frequency	Loss Cost	Severity	Frequency
2017	\$142.57	\$6,527	21.84	\$142.29	\$6,507	21.87
2018	\$199.84	\$9,000	22.21	\$201.35	\$9,066	22.21
2019	\$191.91	\$9,379	20.46	\$193.21	\$9,331	20.71
2020	\$119.34	\$8,134	14.67	\$131.65	\$8,429	15.62
2021				\$109.74	\$11,288	9.72

In aggregate, for the four-year period 2017 to 2020, our estimates of ultimate loss costs have increased by 2.3%.

Table 6: Change in Estimates - Comprehensive

AY	As of December 31, 2020			As of June 30, 2021		
	Loss Cost	Severity	Frequency	Loss Cost	Severity	Frequency
2017	\$170.19	\$3,273	51.99	\$170.20	\$3,274	51.99
2018	\$120.41	\$2,973	40.50	\$120.44	\$2,974	40.49
2019	\$109.81	\$2,932	37.46	\$109.14	\$2,906	37.55
2020	\$97.00	\$2,850	34.03	\$89.47	\$2,654	33.72
2021				\$94.64	\$2,529	37.42

In aggregate, for the four-year period 2017 to 2020, our estimates of ultimate loss costs have decreased by 1.6%.

Table 7: Change in Estimates - All Perils

AY	As of December 31, 2020			As of June 30, 2021		
	Loss Cost	Severity	Frequency	Loss Cost	Severity	Frequency
2017	\$212.74	\$10,967	19.40	\$212.60	\$10,959	19.40
2018	\$275.92	\$15,943	17.31	\$256.33	\$14,958	17.14
2019	\$206.04	\$12,330	16.71	\$183.61	\$11,221	16.36
2020	\$236.29	\$15,301	15.44	\$205.51	\$13,244	15.52
2021				\$251.64	\$13,610	18.49

In aggregate, for the four-year period 2017 to 2020, our estimates of ultimate loss costs have decreased by 7.8%. Most of this difference is due to lower emergence than expected, including a decline in prior reported incurred amounts.

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) includes limited bodily injury post-reform data under the new Regulations for analysis purposes. We provide a preliminary assessment of the bodily injury reform impact using the three accident half-year severity estimates, 2020-1, 2020-2, and 2021-1. These early severity estimates are subject to change, and as a result, so is our reform estimate. There is additional uncertainty in our estimates as the experience in these periods is also affected by the COVID-19 pandemic.

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 amounts) and loss cost 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 statistics 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 the stability of results based on data that is estimated and subject to change, and the credibility of the data being analyzed.
- We compare models with and without certain data points, including the most recent accident half-year, to improve our understanding of the sensitivity of the calculated loss trend rate to the inclusion or exclusion of those points.

The various trend patterns that we review and associated statistical results are summarized in Appendix E⁷ for each of frequency, severity, and loss cost.

3.1. Time Period Considered

In this review, we present and consider the claim experience by accident half-year, spanning the twenty-year period from 2001-2 to 2021-1.

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 the claim frequency or average 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 seasonality is statistically significant based on the measured *p*-values and, if appropriate, include seasonality in our regression models used as the basis for our trend selection.

3.3. Weather Conditions

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

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

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

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

3.4. Reform or Level Change Parameter

The purpose of a reform parameter⁸ 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 models we use to analyze severity, frequency, and loss cost trend patterns allow the inclusion of a level change parameter(s) to reflect the effect 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 the *p*-values from *t*-tests for parameter significance.⁹

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 even change direction. We determine the statistical significance of a trend rate change based on the *p*-values from *t*-tests for parameter significance.

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 may be considered:

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

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

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

⁹ A *t*-test with a resulting *p*-value of less than 5% is considered significant.

3.6. Variability of Estimates

Due, in part, to the relatively small volume of commercial vehicle claim counts, there is a high degree of variability in the year-to-year percentage changes of the estimated accident year loss costs for most coverages. Additional details are presented in Appendix B which includes the actual year-to-year percentage changes. In addition to the year-to-year variability between accident year data, the changes in the estimated accident year loss cost between this review and our prior review¹⁰ contributes to the change in the measured trend rates between reviews even with the identical trend model (i.e., time period and parameters); the comparison between estimates of ultimate loss amounts from the prior review and this review are presented in Appendix C.

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

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

3.7. Statistical Tests

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

- Regarding 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 less than 5% to be “significant.”
- The confidence interval presented corresponds to a 95% probability level range.

3.8. Future Trend Rates

In selecting future trend rates, we adjust our selected past trend rates if there is evidence of new patterns emerging. If no future trend rate is noted in the discussion below, it should be assumed that our selected future trend rate is equal to our selected past trend rate. Unless noted otherwise, future trends should apply beginning at the mid-point of the latest accident half-year considered in the model.¹¹

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

3.9. 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, 2021, as presented in Table 1, is based on our assessment and holistic view of the statistical tests, historical data (changes in patterns and spikes) and parsimony of many regression models.

¹⁰ In this review, the changes made by GISA effective July 1, 2019 discussed in Section 2.2 contribute to the change in estimates.

¹¹ Typically, October 1, for the AUTO 7001, and April 1 for the AUTO 7501 data.

In Section 4, 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).

3.10. Heatmaps

In Section 4, we present heatmaps as a graphical representations of the regression models under consideration. We present separate heatmaps for the indicated trend rates, adjusted R-squared values, and p -values associated with a selected regression model over various experience time periods. The vertical axis of the heatmap corresponds to the beginning of the experience period, and the horizontal 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. 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 7, 8 and 9.

3.11. COVID-19

COVID-19 “stay-at-home” orders and other directives resulted in a dramatic decline in traffic. While vaccine distribution has contributed to an increase in traffic levels since, there remains uncertainty as to the timing of the eventual return to pre-pandemic (or new-normal) traffic patterns and levels.

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 and 2021-1 observations from our selected models for the coverages experiencing a significant change in claim costs as a result of the COVID-19 pandemic. We find severity has been generally unaffected by the pandemic. In the case of frequency, we observe a significant decrease in the observations for the property damage, collision and comprehensive coverages. We note comprehensive only experienced a decrease in the frequency rate during the first half of 2020. We do not observe a significant reduction in reported frequency for the bodily injury, accident benefits and all perils coverages. This may be due to the limited volume of claim counts, combined with a high degree of variability for these coverages

In Section 5, we further consider the impact of COVID-19 on 2020 and 2021-1 commercial vehicle claims costs.

Application of Trend Rates

For those rating programs intended to be effective once the COVID-19 pandemic is not expected to have an 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 the pandemic.¹²

For those rating programs intended to be in effect while the COVID-19 pandemic continues to impact claims costs, the historical loss cost data (to which these trend rates will apply to) should be (i) adjusted

¹² An alternative is to assign zero weight to the accident year/period data distorted by COVID-19.

to fully remove any impact of the COVID-19 pandemic and (ii) then adjusted to the degree the pandemic is expected to impact claims costs during¹³ the proposed rating program.

3.12. Inflation

General economic inflation results in upward pressure on claim costs as medical services and vehicle replacements become more expensive. We do not explicitly consider inflation in our severity or loss cost trend models. We find this approach reasonable in developing estimates of **past** trend as inflation has been relatively low and stable over the historical experience period and is only one factor impacting the past severity and loss cost trends measured in this report.

There is concern that the recent higher inflation since mid-2021 may result in a similar rise in claim costs, which would impact our selected **future** severity and loss cost trend rates. We have judgementally considered this when making our selections.

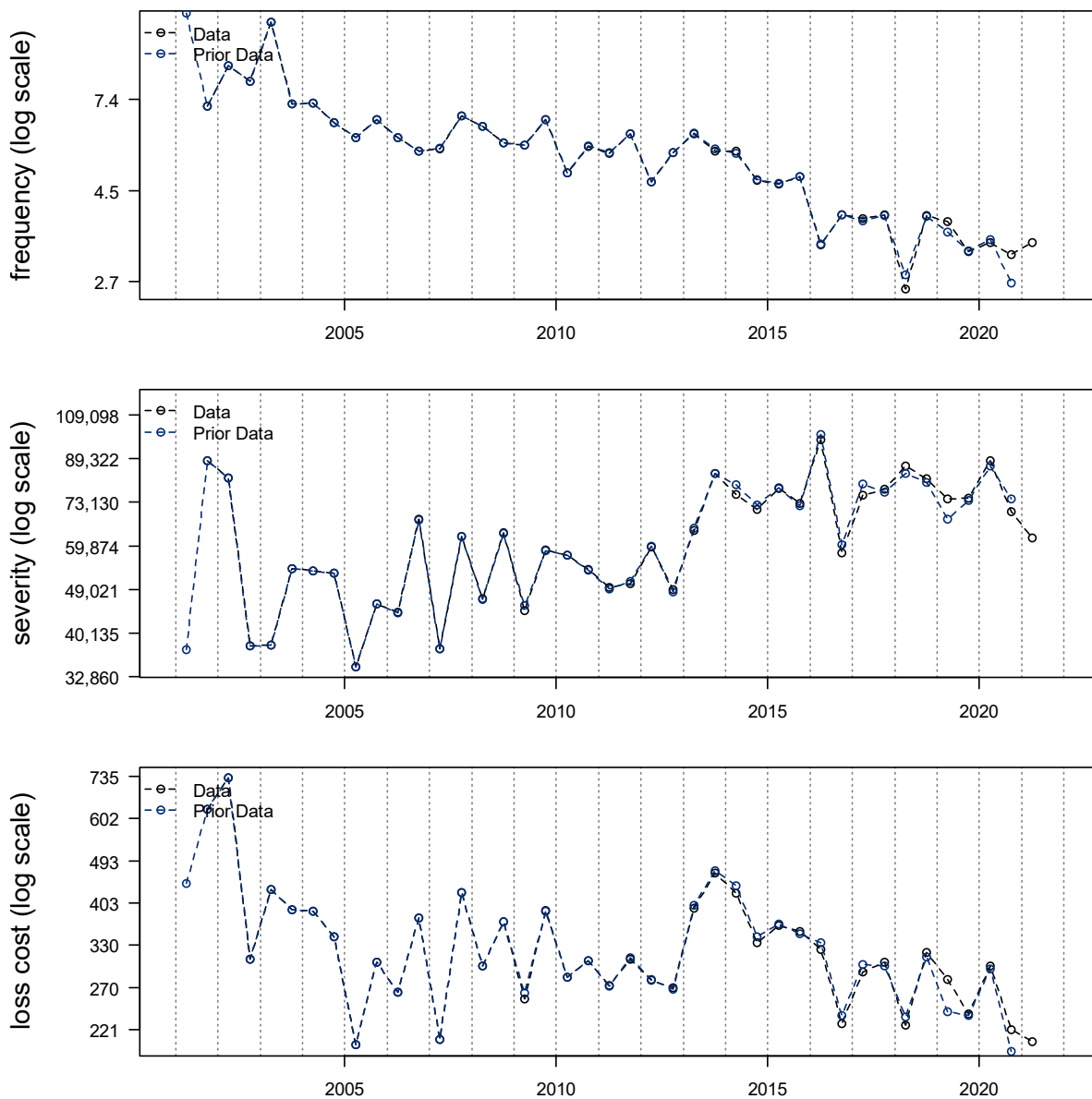
¹³ This adjustment should consider what proportion of the policy year loss experience will be impacted by the COVID-19 pandemic.

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 2001-2 through 2021-1. We include a comparison to the estimated values used in our prior report and observe that the 2020-2 frequency and loss cost estimates have increased slightly.

Figure 1: Bodily Injury – Observed Loss Cost Experience



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

- Frequency experienced a declining trend since 2003, with varying degrees of steepness. We also observe a downward spike at 2018-1. We note there is no apparent COVID-19 pandemic impact.
- Severity has exhibited a somewhat flat trend between 2006 and 2012, rising in 2013, then a somewhat flat trend thereafter, except for the upward spike in 2016-1 followed by a downward spike in 2016-2.
- Loss cost experienced a flat trend between 2006 and 2012, then rising in 2013, followed by a declining pattern until a flatter pattern beginning 2016. Loss cost has been highly volatile over the bulk of the experience period.

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, a scalar parameter at 2013-1, a 2020-1 reform scalar, and a 2020-1 reform trend shift parameter 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. Effective January 1, 2020, the non-pecuniary deductible increased from \$2,500 to \$5,000.

As shown in Appendix E of this report, the addition of scalar and/or trend shift parameters at 2020-1 to explicitly measure the impact of the reform generally have insignificant p -values and therefore are not included in our final model design. Therefore, at this time, we are unable to provide an updated assessment of the bodily injury reform impact. We will continue to monitor the potential impact on the post-reform severity and loss cost data.

In Figure 2 we present a heatmap of indicated severity trends beginning 2005-2 through 2011-1, ending 2021-1, 2020-2 and 2020-1, with time and a 2013-1 scalar parameter included in the model.

Figure 2: Bodily Injury - Severity Heatmap (Time & 2013-1 Scalar)



- The trend rates beginning 2005-2 through 2011-1, ending 2021-1, generally fall within the range of -0.5% to +0.5% with moderate adjusted R-squared values and *p*-values that are generally significant for the level change, but not significant for time. The 2013 scalar parameter clusters around +40%.
- The trend rates ending 2020-1 and 2020-2 are generally a half point to one point higher than those ending 2021-1, but also with insignificant *p*-values for time.
- 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.

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

In Figure 3 we present a heatmap of indicated frequency trends beginning 2005-2 through 2011-1, ending 2019-2 and 2019-1, with only a time parameter included in the model. Although we don't

observe a significant pandemic effect, we exclude the 2020 and 2021-1 observations from consideration to limit any potential influence of the COVID-19 pandemic on the indicated frequency trend rate.

Figure 3: Bodily Injury - Frequency Heatmap (Time)



- The trend rates generally fall in the range of -4.5% to -7.0%, with a tighter clustering for those beginning 2005-2 through to 2008-2 near -5%, with moderate adjusted R-squared values and significant p -values for time.
- The models with the shorter experience periods generally have more negative indicated trend rates.

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

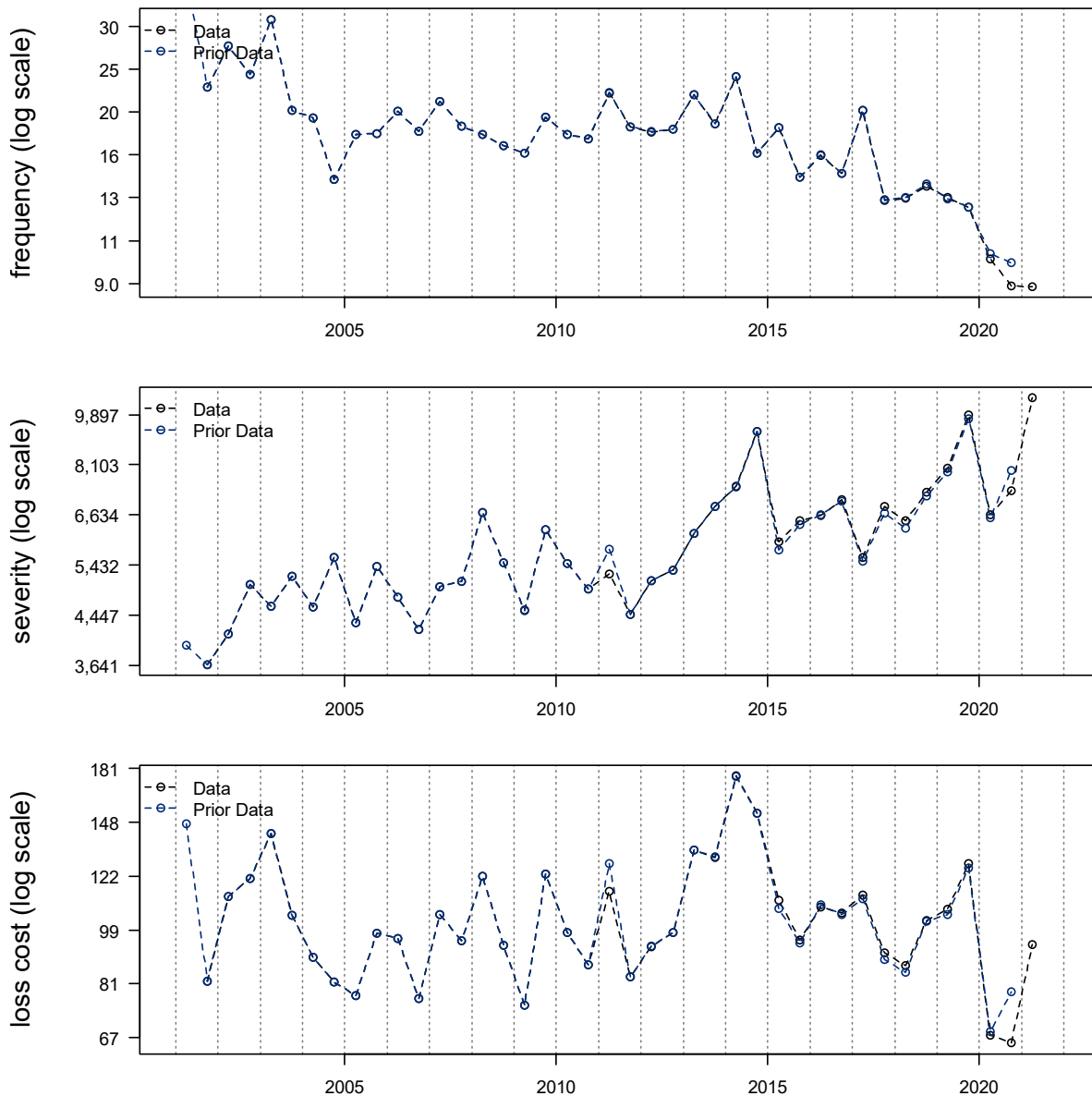
We, therefore, select a past loss cost trend of **-5.0%** (rounded), with a scalar level change of +40% at January 1, 2013; the same as our prior review.

At this time, although we do not consider there to be conclusive statistical evidence that the future trend rate should be different than our selected past trend rate; we do observe some evidence of the loss cost trend rate flattening; therefore, we select a future trend rate of -4.0%.

4.2. Property Damage (including DCPD)

In Figure 4, we present our estimated loss cost (average claim cost per vehicle), average severity (average claim cost per claim), and frequency rate (average claim incidence rate) over the period 2001-2 through 2021-1. We include a comparison to the estimated values used in our prior report and observe that the 2020-2 frequency and loss cost estimates have decreased.

Figure 4: Property Damage – Observed Loss Cost Experience



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

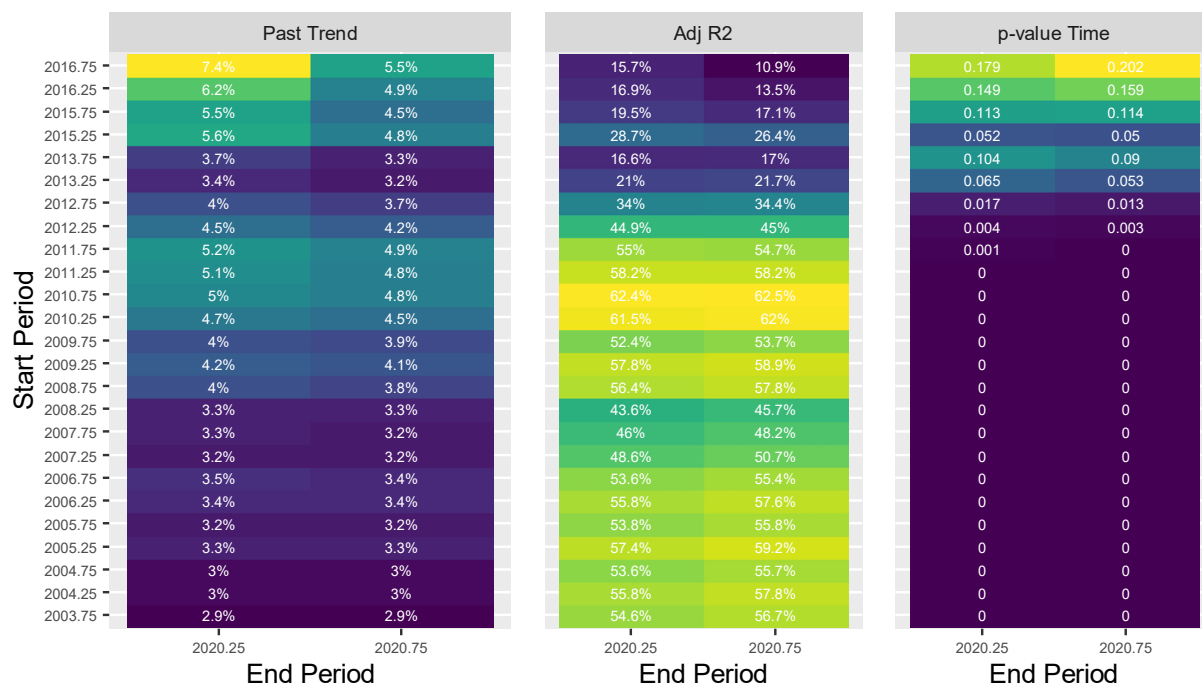
- Frequency exhibited a relatively flat pattern between 2004 and 2014, with a decline thereafter. We observe a modest decrease during 2020 and 2021-1 coincident with the COVID-19 pandemic and introduction of DCPD.
- Severity has exhibited an upward trend since 2006/2007, with a pronounced increase between 2011 and 2014. We observe a spike in 2019-1 and 2021-1.

- Loss cost, other than the large spike in 2014, and subject to variability, appears relatively flat since 2008. We observe a decrease during 2020 and 2021-1 coincident with the COVID-19 pandemic and introduction of DCPD.

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

In Figure 5 we present a heatmap of indicated severity trends beginning 2003-2 through 2016-2, ending 2020-2 and 2020-1, excluding 2014-1 and 2014-2, with only a time parameter included in the model. We exclude the spike at 2021-1 to limit any potential influence of the COVID-19 pandemic on the indicated trend rate.

Figure 5: Property Damage - Severity Heatmap (Time; Excluding 2014-1 & 2014-2)

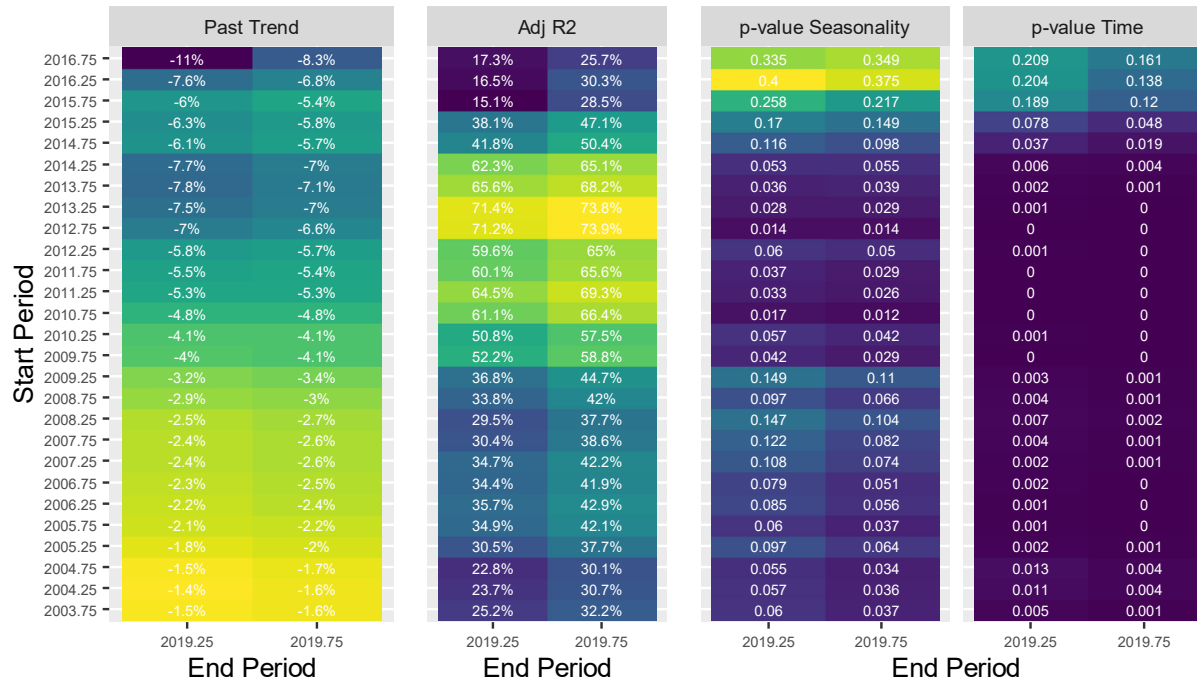


- The trend rates with experience periods beginning 2003-2 through 2008-1 generally cluster around +3.0% with moderate adjusted R-squared values and significant *p*-values for time.
- The measured trends begin to change beginning in 2008-2 to 2012-1, exhibit more variability (ranging from +3.0% to +5.0%) and have moderate adjusted R-squared values and significant *p*-values for time.
- The trend rates with shorter experience periods generally fall between +3.0% and +5.0%, have low adjusted R-squared values and insignificant *p*-values for time.
- The trend rates ending 2020-1 are generally the same, or slightly higher, than those ending 2020-2.

We select a severity trend rate of +3.5% which considers the clustering in the longer-term trends around +3.5%.

In Figure 6 we present a heatmap of indicated frequency trends beginning 2003-2 through 2016-2, ending 2019-2 and 2019-1, with time and seasonality parameters included in the model. We exclude the unusually low 2020 and 2021-1 observations that are coincident with the COVID-19 pandemic.

Figure 6: Property Damage - Frequency Heatmap (Time & Seasonality)



- The trend rates with experience periods beginning 2003-2 through 2008-2 generally fall in the range of -1.5% to -3.0% with low to moderate adjusted R-squared values and significant p -values for time and for some instances, seasonality.
- Due to the continued sharp decline in frequency in 2014-2 through 2020-1, the measured trends with experience periods beginning 2009-2 through 2014-1 are much lower (larger negative) in the range of -4.0% to -7.0% and have moderate adjusted R-squared values and significant p -values for time and seasonality.
- Experience periods beginning after 2014-1 have varying trend rates but insignificant p -values for seasonality and time.

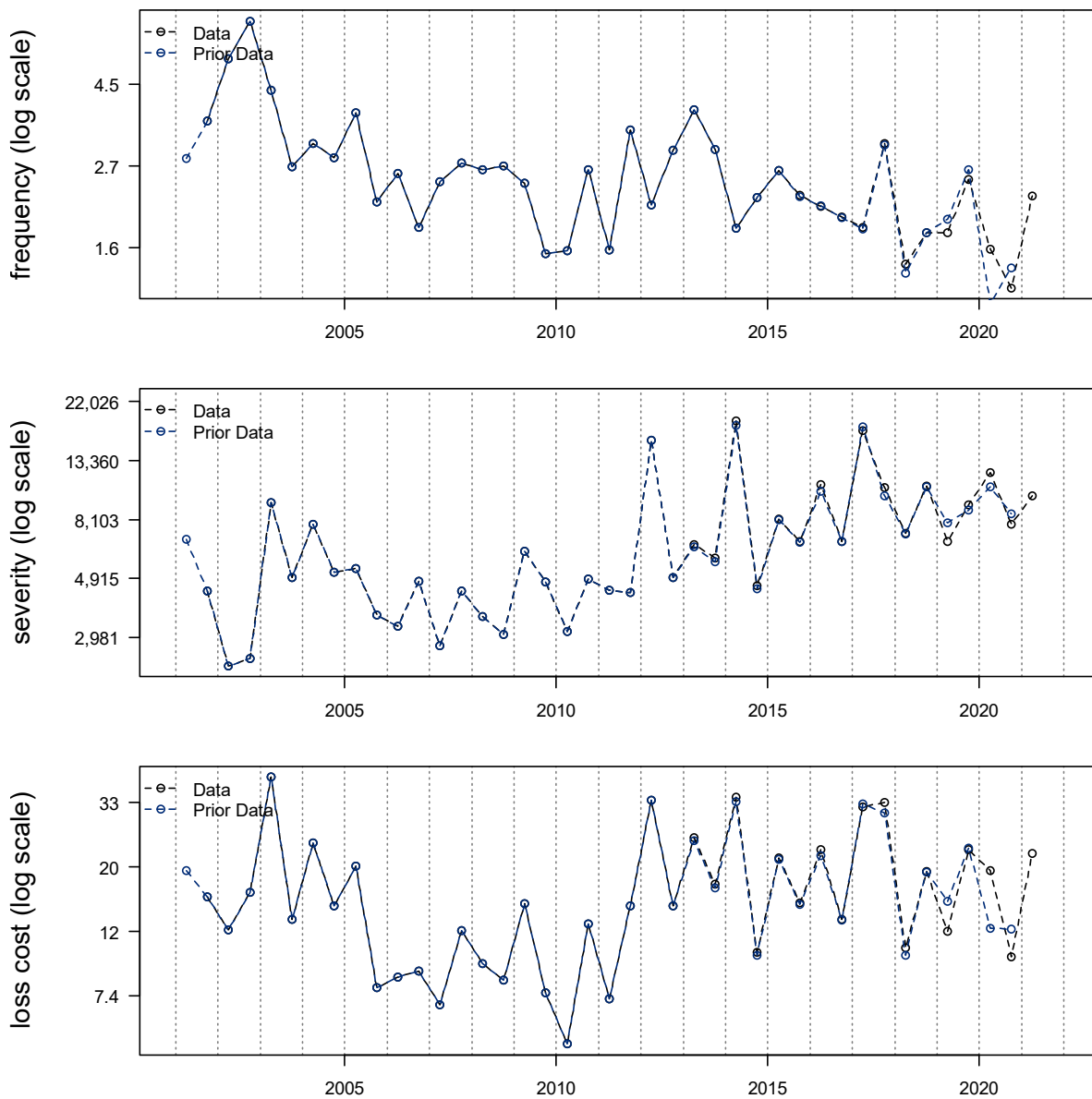
Considering the variability in frequency, we continue to give weight to the indicated trend rates aligned with our selected severity trend rate with significant p -values, the periods beginning 2009-2 to 2011-2, and select a frequency trend rate -4.0%.

We, therefore, select a past and future loss cost trend of **-0.5%** (rounded), the same as our prior selection.

4.3. Accident Benefits

In Figure 7, 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 2001-2 through 2021-1. We include a comparison to the estimated values used in our prior report and observe that the 2020 loss cost estimate have decreased slightly.

Figure 7: Accident Benefits – Observed Loss Cost Experience



A review of the historical data points (as depicted in Figure 7) shows that subject to considerable variability:

- Frequency exhibited considerable variability and a slightly decreasing trend since 2013. While noting considerable volatility, we observe a decrease during 2020 (but not 2021-1) coincident with the COVID-19 pandemic.
- Severity has been increasing since 2006, including rather large spikes in 2012-1, 2014-1, and 2017-1.
- Following a relatively flat period between 2006 and 2011, the loss cost increased to a higher level, with frequent spikes. We observe a modest decrease during 2020-2 coincident with the COVID-19 pandemic where the larger decrease for frequency is somewhat offset by the smaller severity increase.

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

In Figure 8 we present a heatmap of indicated severity trends beginning 2006-1 through 2015-2, ending 2020-2 and 2021-1, excluding 2012-1, 2014-1 and 2017-1, with only a time parameter included in the model.

Figure 8: Accident Benefits - Severity Heatmap (Time; Excluding 2012-1, 2014-1 & 2017-1)

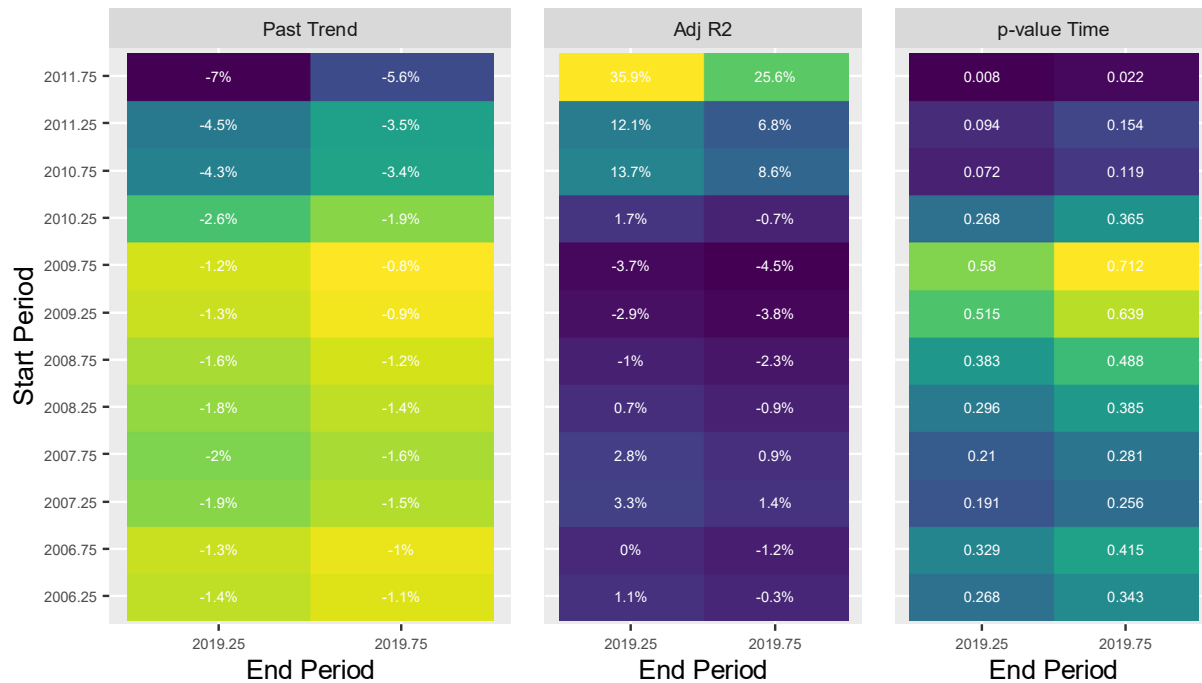


- The trend rates beginning 2006-1 through 2013- generally fall in the range of +7.5% to +9.0% with moderate adjusted R-squared values and significant p -values for time.
- Due to the recent flattening, the trend rates beginning 2014-2 through 2015-2 have lower indicated trend rates, but p -values that are insignificant for time and low adjusted R-squared values.

In Figure 9 we present a heatmap of indicated frequency trends beginning 2006-1 through 2011-2, ending 2019-2 and 2019-1, with only a time parameter included in the model. We exclude the 2020 and

2021-1 observations from consideration to limit any influence of the COVID-19 pandemic on the indicated trend rate.

Figure 9: Accident Benefits - Frequency Heatmap (Time)



- The trend rates generally have very low adjusted R-squared values and p -values that are generally not significant for time.

Considering the weak frequency statistics, we also consider the loss cost data directly.

In Figure 10 we present a heatmap of indicated loss trends beginning 2006-1 through 2015-2, ending 2019-2 and 2019-1, excluding 2012-1, 2014-1 and 2017-1, with only a time parameter included in the model. We exclude the 2020 and 2021-1 observations from consideration to limit any influence of the COVID-19 pandemic on the indicated trend rate.

Figure 10: Accident Benefits – Loss Cost Heatmap (Time; Excluding 2012-1, 2014-1 & 2017-1)



- The trend rates beginning 2006-1 through 2009-1 generally cluster around +7.0% to +7.5% with low adjusted R-squared values and significant p -values for time.
- Due to the recent flattening, the trend rates with shorter experience periods have much lower indicated trend rates, p -values that are insignificant for time, and very low adjusted R-squared values.

The combination of the separate severity trends and frequency trends beginning 2006-1 to 2009-1 would support a +7.0% loss cost trend that is consistent with loss cost trend findings in Figure 10 for the same time period. However, excluding the spike in severity at 2017-1, since 2015, we see evidence of a flattening of the severity (and loss cost) trend rates. We, therefore, select a past and future loss cost trend of **+4.0%**, two percentage points lower than our prior selection.

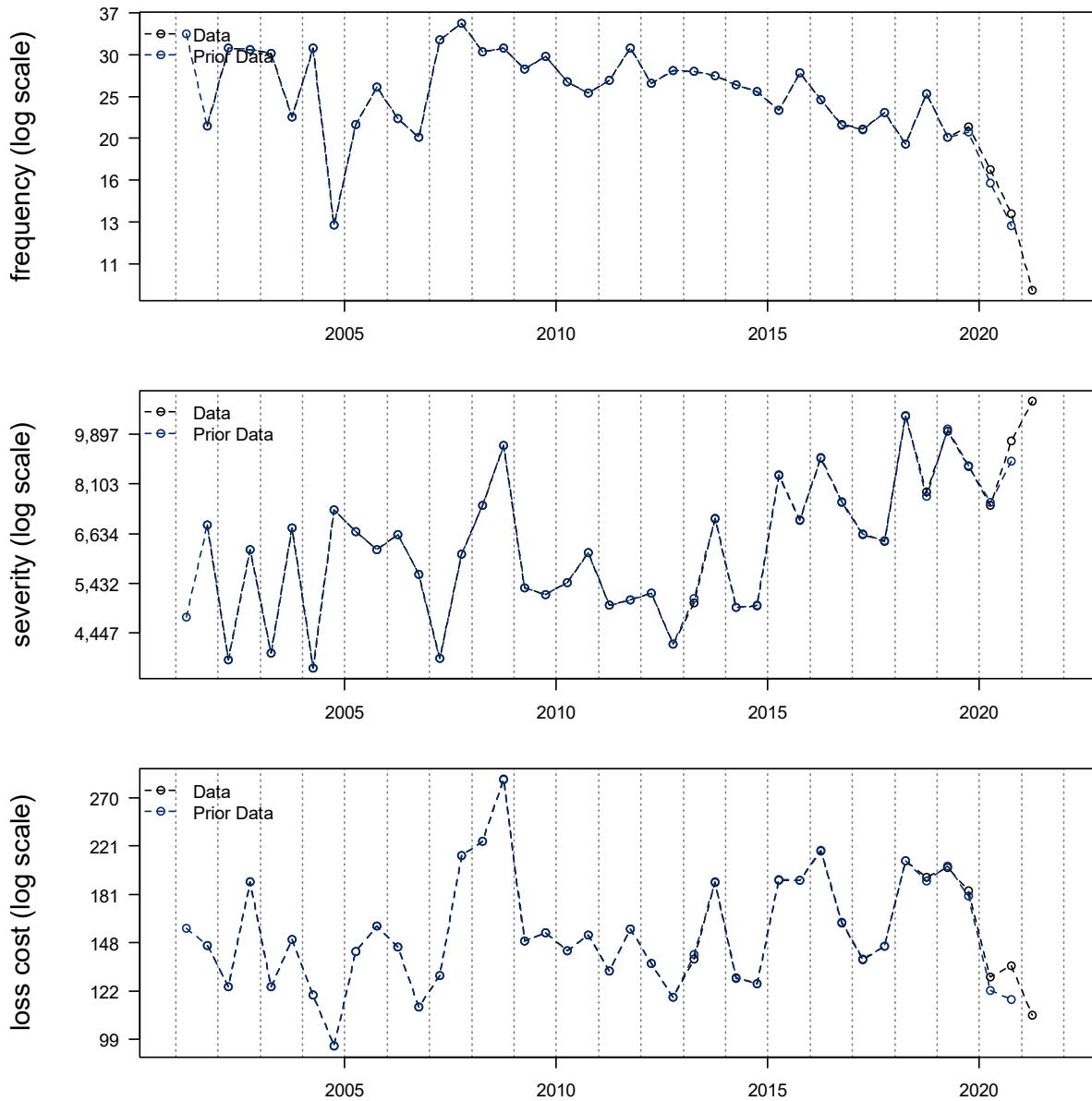
4.4. Uninsured Auto

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

4.5. Collision

In Figure 11, we present our estimated loss cost (average claim cost per vehicle), average severity (average claim cost per claim), and frequency rate (average claim incidence rate) over the period 2001-2 through 2021-1. We include a comparison to the estimated values used in our prior report and observe that the 2020-2 loss cost estimates are modestly higher.

Figure 11: Collision – Observed Loss Cost Experience



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

- Frequency has been decreasing since 2007. We observe a very large decrease during 2020 and 2021-1 coincident with the COVID-19 pandemic and the introduction of DCPD.
- Following a period of high volatility, severity began to increase around 2010, including several large upward spikes.

- Subject to considerable variability and spikes, loss cost has generally exhibited a somewhat positive trend pattern since 2010. We observe a large decrease during 2020 and 2021-1 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 2018-2 observations are presented in Appendix E.

In Figure 12 we present a heatmap of indicated severity trends beginning 2009-1 through 2016-2, ending 2021-1 and 2020-2, with only a time parameter included in the model.

Figure 12: Collision - Severity Heatmap (Time)



- The trend rates with experience periods beginning 2009-1 to 2014-2 generally fall in the range of +6.5% to +8.5% with moderate adjusted R-squared values and significant *p*-values for time.
- The models with the highest adjusted R-squared values are those with experience periods beginning 2011-1 and 2011-2, with the trend rate clustering around +8.0% to +8.5%.

We select a severity trend rate of +8.0%.

In Figure 13 we present a heatmap of indicated frequency trends beginning 2009-1 through 2016-2, ending 2019-2 and 2019-1, excluding 2018-2, with only a time parameter included in the model. We exclude the 2020 and 2021-1 observations from consideration to limit any influence of the COVID-19 pandemic on the indicated trend rate.

Figure 13: Collision - Frequency Heatmap (Time; Excluding 2018-2)



- The trend rates generally fall in the range of -3.5% to -5.5% with moderate adjusted R-squared values and significant *p*-values for time.
- The models with the highest adjusted R-squared values are those with experience periods beginning 2011-1 to 2013-1 and have trend rates that cluster around -4.5% to -5.0%.

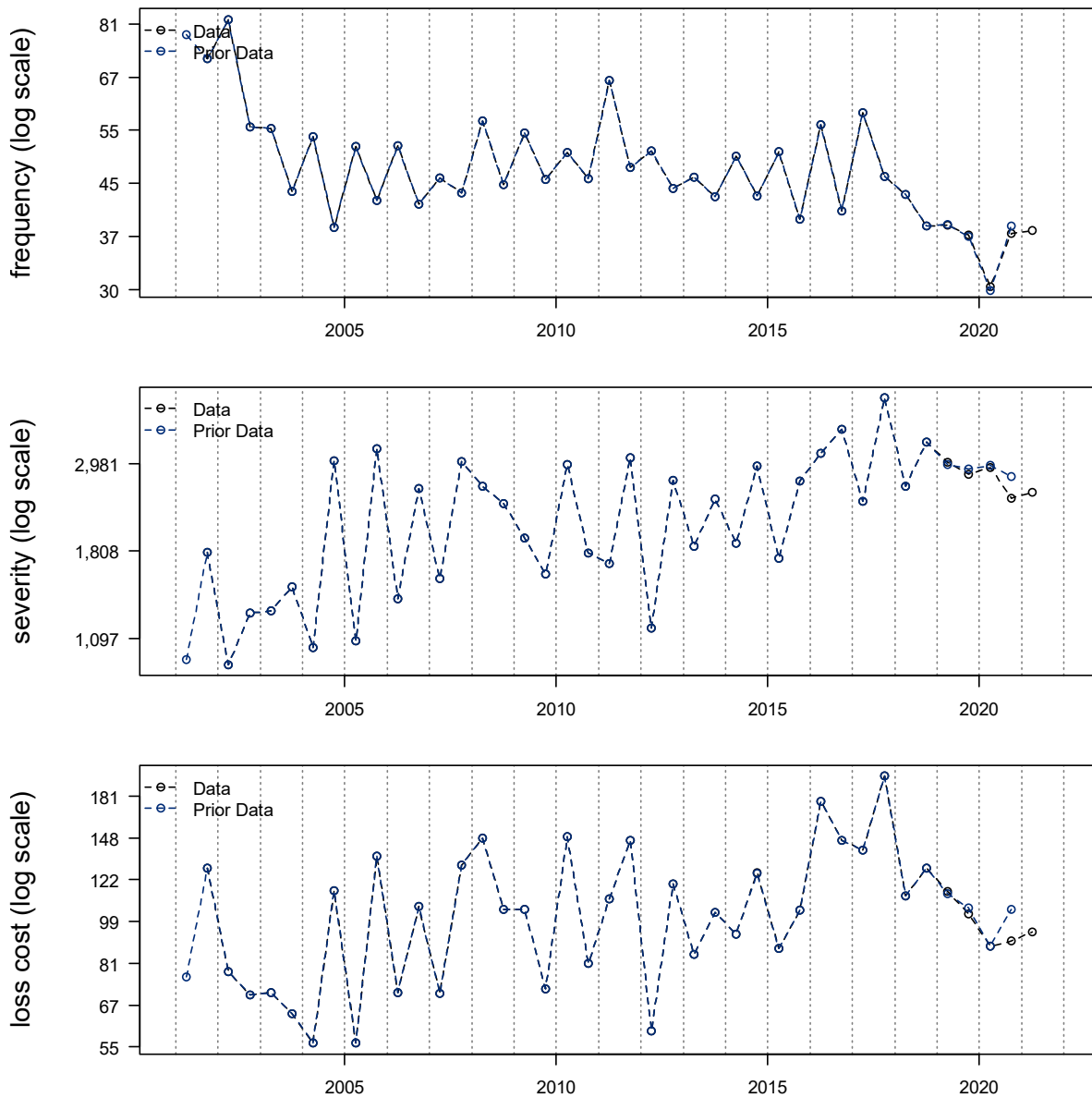
We select a frequency trend rate of -4.5%.

We, therefore, select a past and future loss cost trend of **+3.5%** (rounded), one-half percentage point higher than our prior selection.

4.6. Comprehensive

In Figure 14, we present our estimated loss cost (average claim cost per vehicle), average severity (average claim cost per claim), and frequency rate (average claim incidence rate) over the period 2001-2 through 2021-1. We include a comparison to the estimated values used in our prior report and observe that the 2020-2 severity and loss cost estimates have decreased slightly.

Figure 14: Comprehensive – Observed Loss Cost Experience



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

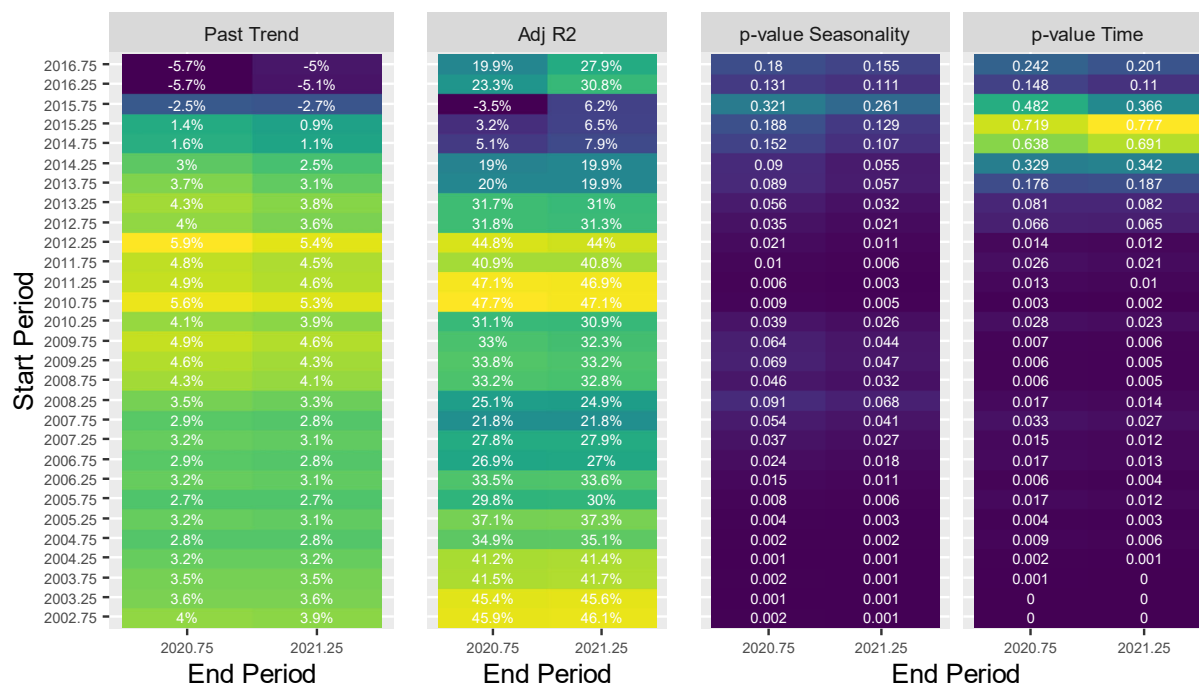
- Frequency has exhibited a generally flat trend pattern since 2004 (subject to seasonality), except for a recent decline in 2018 and 2019. We observe a large downward spike at 2020-1 coincident with the COVID-19 pandemic.
- Severity has exhibited a volatile positive trend pattern.

- Loss cost has exhibited a slight upward trend pattern since 2004, with a sharp increase in 2016 and 2017, followed by a sharp decrease in 2018. We observe a small decrease in 2020 and 2021-1 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.

In Figure 15 we present a heatmap of indicated severity trends beginning 2002-2 through 2016-2, ending 2021-1 and 2020-2, with time and seasonality parameters included in the model.

Figure 15: Comprehensive - Severity Heatmap (Time & Seasonality)



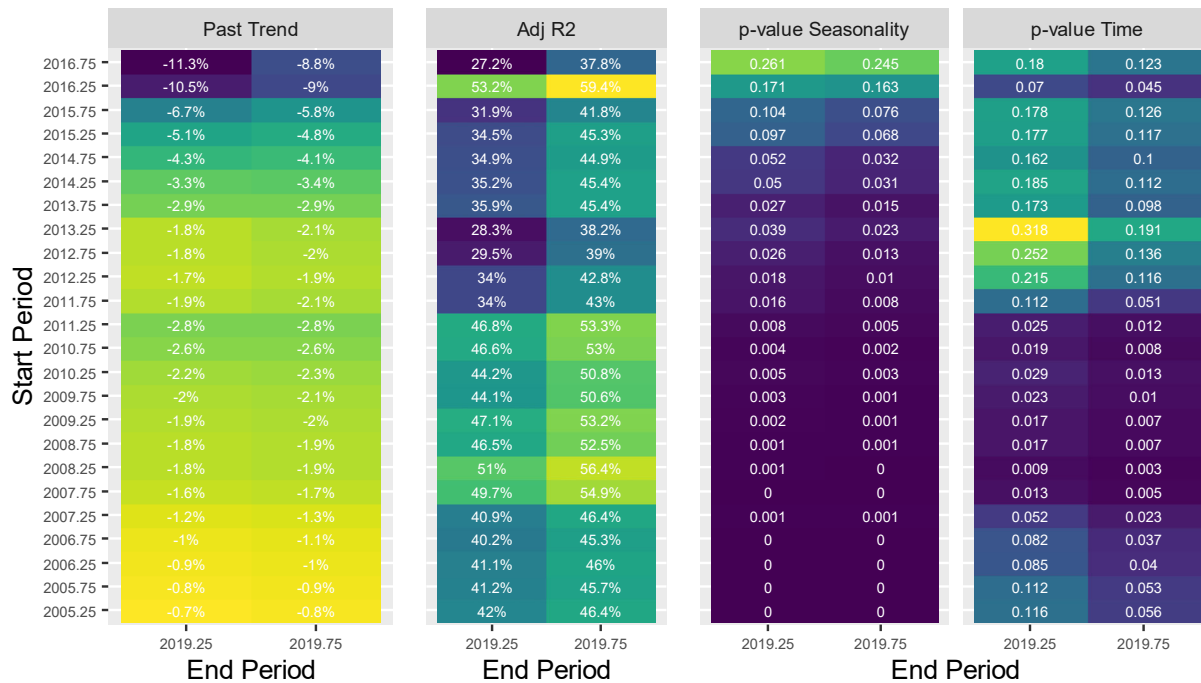
- The trend rates with experience periods beginning 2002-2 to 2008-1 generally range from +3.0% to +4.0% and those beginning 2008-2 to 2010-1 generally range around +4.0% to +4.5% - both with low to moderate adjusted R-squared values and significant p -values for time and seasonality.
- The trend rates with experience periods beginning 2010-2 to 2013-1 generally range from +3.5% to +5.5% with moderate adjusted R-squared values and significant p -values for time and seasonality. We note these models may be influenced by the dip in 2012-1.

In light of the variability in severity, we continue to rely upon the measured trends over the longer time periods, but give some consideration to the trends based on the (shorter) more recent data, and select a severity trend rate +3.5%.

In Figure 16 we present a heatmap of indicated frequency trends beginning 2005-1 through 2016-2, ending 2019-2, and 2019-1, with time and seasonality parameters included in the model. We exclude

the 2020 and 2021-1 observations from consideration to limit any influence of the COVID-19 pandemic on the indicated trend rate.

Figure 16: Comprehensive - Frequency Heatmap (Time & Seasonality)



- The trend rates with experience periods between 2005-1 and 2011-2 generally fall in the range of -1.0% to -3.0% with moderate adjusted R-squared value and generally significant p -values for seasonality and time.
- Shorter experience periods have lower trend rates but have insignificant p -values for time and in some instances, seasonality.
- The models with experience periods ending 2019-2 are similar (slightly more negative) and are more likely to have significant p -values for time than those ending 2019-1.

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

We therefore select a past and future loss cost trend of **+2.0%** (rounded), one point lower than our prior selection.

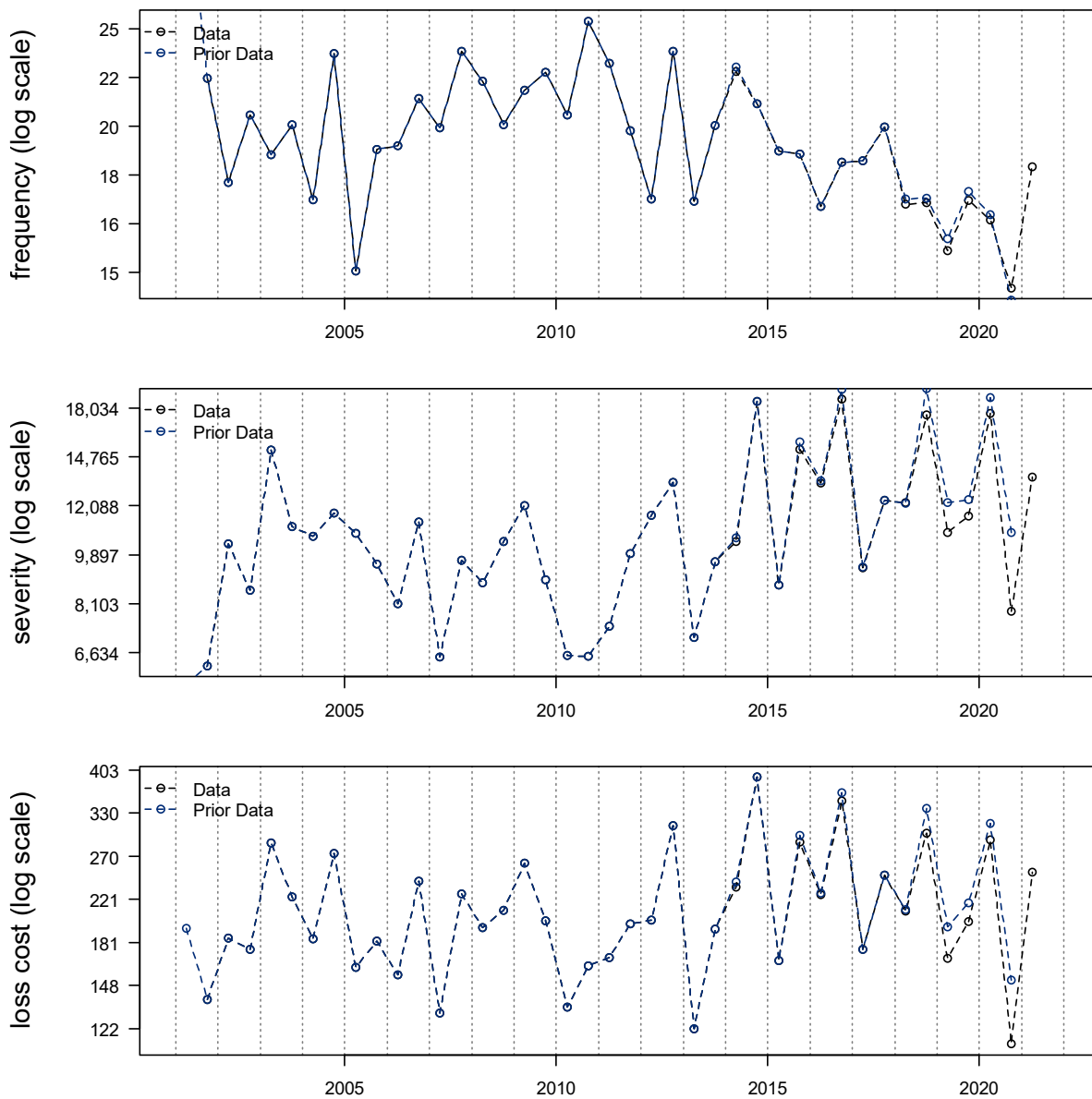
4.7. Specified Perils

Due to insufficient data, we select the same past and future loss cost trend rate as we do for comprehensive, **+2.0%**.

4.8. All Perils

In Figure 17, we present our estimated loss cost (average claim cost per vehicle), average severity (average claim cost per claim), and frequency rate (average claim incidence rate) over the period 2001-2 through 2021-1. We include a comparison to the estimated values used in our prior report and observe that the immature severity and loss cost estimates have generally decreased.

Figure 17: All Perils – Observed Loss Cost Experience



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

- Frequency, subject to volatility, has exhibited a declining trend pattern.
- Severity, after a rise in 2014, has exhibited a flat (slightly decreasing) pattern since.
- Loss cost has exhibited a trend pattern somewhat similar to that of severity.

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

In Figure 18 we present a heatmap of indicated severity trends beginning 2005-2 through 2016-2, ending 2021-1 and 2020-2, with time included in the model.

Figure 18: All Perils - Severity Heatmap (Time)

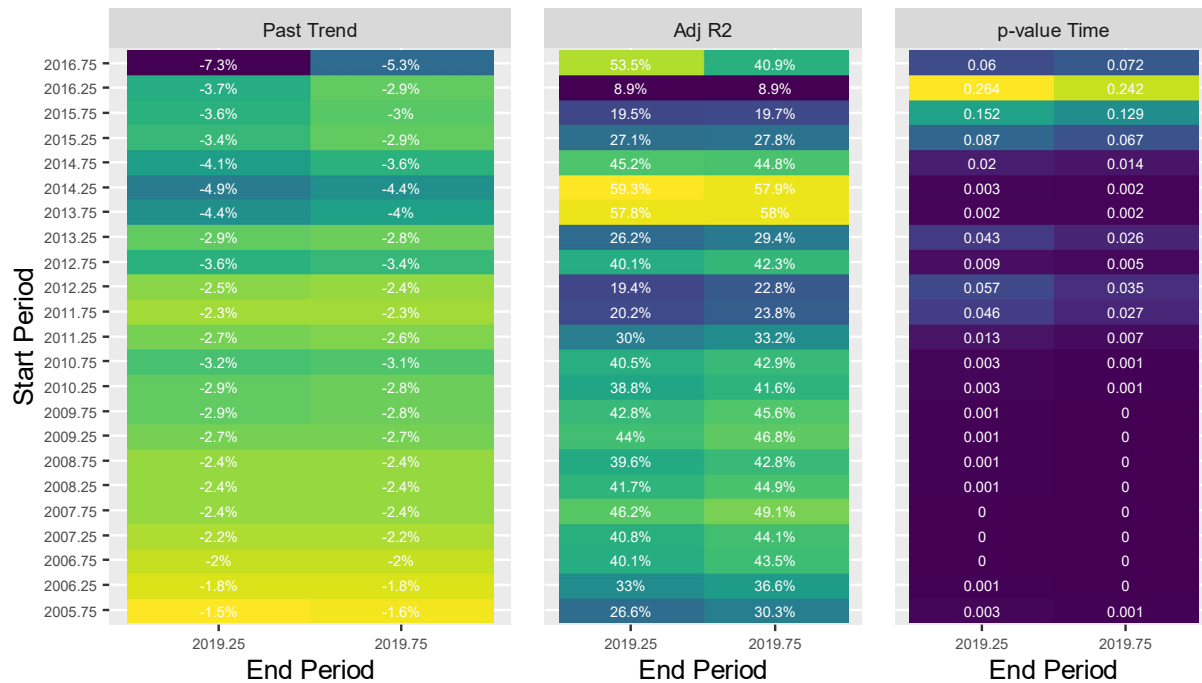


- The trend rates with experience periods between 2005-2 and 2010-1 generally fall in the range of +3.0% to +5.0% with low adjusted R-squared values and significant *p*-values for time.
- Shorter experience periods have much lower trend rates but have lower adjusted R-squared values and insignificant *p*-values for time.
- The models with experience periods ending 2020-2 are similar to (modestly lower) 2021-1.

Given the data volatility, we select a severity trend rate of +3.5% based on the clustering over the time frames beginning 2005 to 2008.

In Figure 19 we present a heatmap of indicated frequency trends beginning 2005-2 through 2016-2, ending 2019-2 and 2019-1, with only a time parameter included in the model. We exclude the 2020 and 2021 observations from consideration to limit any influence of the COVID-19 pandemic on the indicated trend rate.

Figure 19: All Perils - Frequency Heatmap (Time)



- The trend rates with experience periods between 2005-2 and 2013-2 generally fall in the range of -4.0% to -1.0% with low to moderate adjusted R-squared values and significant *p*-values for time.
- Shorter experience periods have varying negative trend rates but insignificant *p*-values for time.

Given the data volatility and weaker statistics, we select a frequency trend rate of -2.0% based on the measured trends over a similar time frame as our severity trend rate selection.

We therefore select a past and future loss cost trend of **+1.5%** (rounded), one and a half percentage point lower than our prior selection.

4.9. Underinsured Motorist

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

4.10. Summary - All Coverages

We summarize our trend analyses in Table 8.

Table 8: Selected Loss Cost Trends

Coverage	Past Loss Cost	Future Loss Cost
Bodily Injury*	-5.0%	-4.0%
Property Damage	-0.5%	-0.5%
Accident Benefits	+4.0%	+4.0%
Uninsured Auto	+4.0%	+4.0%
Collision	+3.5%	+3.5%
Comprehensive	+2.0%	+2.0%
Specified Perils	+2.0%	+2.0%
All Perils	+1.5%	+1.5%
Underinsured Motorist	+0.0%	+0.0%

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

We summarize our trend analyses as of December 31, 2020 in Table 9.

Table 9: Prior Selected Loss Cost Trends

Coverage	Past Loss Cost	Future Loss Cost
Bodily Injury	-5.0%	-5.0%
Property Damage	-0.5%	-0.5%
Accident Benefits	+6.0%	+6.0%
Uninsured Auto	+6.0%	+6.0%
Collision	+3.0%	+3.0%
Comprehensive	+3.0%	+3.0%
Specified Perils	+3.0%	+3.0%
All Perils	+3.0%	+3.0%
Underinsured Motorist	+0.0%	+0.0%

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

5. Historical COVID-19 Impact

Since mid-March 2020 “stay-at-home” orders and other directives introduced to control the spread of COVID-19 dramatically reduced traffic in Newfoundland and Labrador and resulted in a steep decline in the claims frequency level. This is evident in the AUTO 7502 claim count experience reported for the three accident half years 2020-1, 2020-2 and 2021-1, as of June 30, 2021.

5.1. Loss Trend Models – Isolation of COVID-19

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, 2020-2, and 2021-1 observations 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, 2020-2, and 2021-1 observations and, additional (scalar) parameters which quantify the change in claims experience during 2020-1, 2020-2, and 2021-1. The resulting model has identical coefficients¹⁴ (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 the 2020-1, 2020-2, and 2021-1 observations and the additional scalar parameters.

At this time, accident half-years 2020-1, 2020-2, and 2021-1 are the only observations available (i.e., three data points) to measure the impact of COVID-19 on claims experience. The impact of the COVID-19 pandemic on commercial vehicles is expected to be less than on private passenger vehicles. 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. Although the full 2020-2 and 2021-1 accident half-years are impacted by COVID-19, the severity of government-imposed restriction on mobility varied from month to month.¹⁵

¹⁴ The fitted coefficients (and trend rates) are identical to an analogous model with an experience period ending 2019-2 and excluding the scalar parameters. The additional scalar parameters explain 100% of the variance observed in the 2020-1, 2020-2, and 2021-1 data points and removes their influence on the indicated trend rates.

¹⁵ 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.

In Table 10, we summarize the observed COVID-19 impact on 2020-1, 2020-2, and 2021-1 commercial vehicle claims costs. Instances **where the measured impact of the pandemic is insignificant¹⁶** are coloured grey in the table.

Table 10: Effect of COVID-19 on Claim Costs Related to Frequency Decline

Coverage	COVID-19 Effect on Claim Costs		
	2020-1	2020-2	2021-1
Bodily Injury	-1%	-5%	+4%
Property Damage	-30%	-29%	-36%
Accident Benefits	-16%	-32%	+21%
Collision	-11%	-27%	-48%
Comprehensive	-34%	-2%	-17%
All Perils	-4%	+18%	+10%

5.2. COVID-19 2020 Diagnostics

In Figure 20 through Figure 25, 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 2020/2021-1 and prior accident half-years to better understand the impact of the COVID-19 pandemic on the reporting of claims and on the estimates of industry ultimate loss amounts¹⁷ used in this report. We used these diagnostics to consider the impact COVID-19 may have had on the 2020-1, 2020-2, and 2021-1 ultimate estimates for each coverage; and therefore, our loss trend model design. We summarize our findings below:

- Property damage (including DCPD),¹⁸ collision and comprehensive coverages exhibit a significant reduction to reported frequency and a resulting reduction to reported loss cost in 2020. We note

¹⁶ Parameters with p-values less than 5% are considered statistically significant.

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

¹⁸ The observed 2020-1 frequency as of 6-months for property damage does not appear to be an outlier in Figure 21 below. However, this period has experienced significant favorable emergence between 6- and 18- months resulting in a statistically significant reduction in frequency. This reduction is observable in Figure 4 in the preceding loss trend section.

comprehensive only experienced a modest decline in reported frequency during 2020-1. The steep decline in collision is likely impacted by the introduction of DCPD, whereby claims that would have otherwise been reported as collision shift to DCPD.

- We do not observe a significant reduction in reported frequency or loss costs for the bodily injury, accident benefits and all perils coverages.¹⁹ This may be due to the limited volume of claim counts and high degree of variability for these coverages. As well, the reforms for bodily injury and introduction of DCPD may be masking the impact (if any) of the pandemic.
- We observe a reduction in the ratio of closed to reported counts for bodily injury during 2020-1 and 2021-1 likely due to delays in settlement process as a result of reduced interaction between insurers and claimants.
- Considering the limited volume and historical volatility of all the coverages, the 2021-1 reported severity as of 6-months appears consistent with historical trends except for spikes in property damage.

¹⁹ A modest decrease is observed for 2020-2 for all perils.

Figure 20: Bodily Injury – Triangle Diagnostics

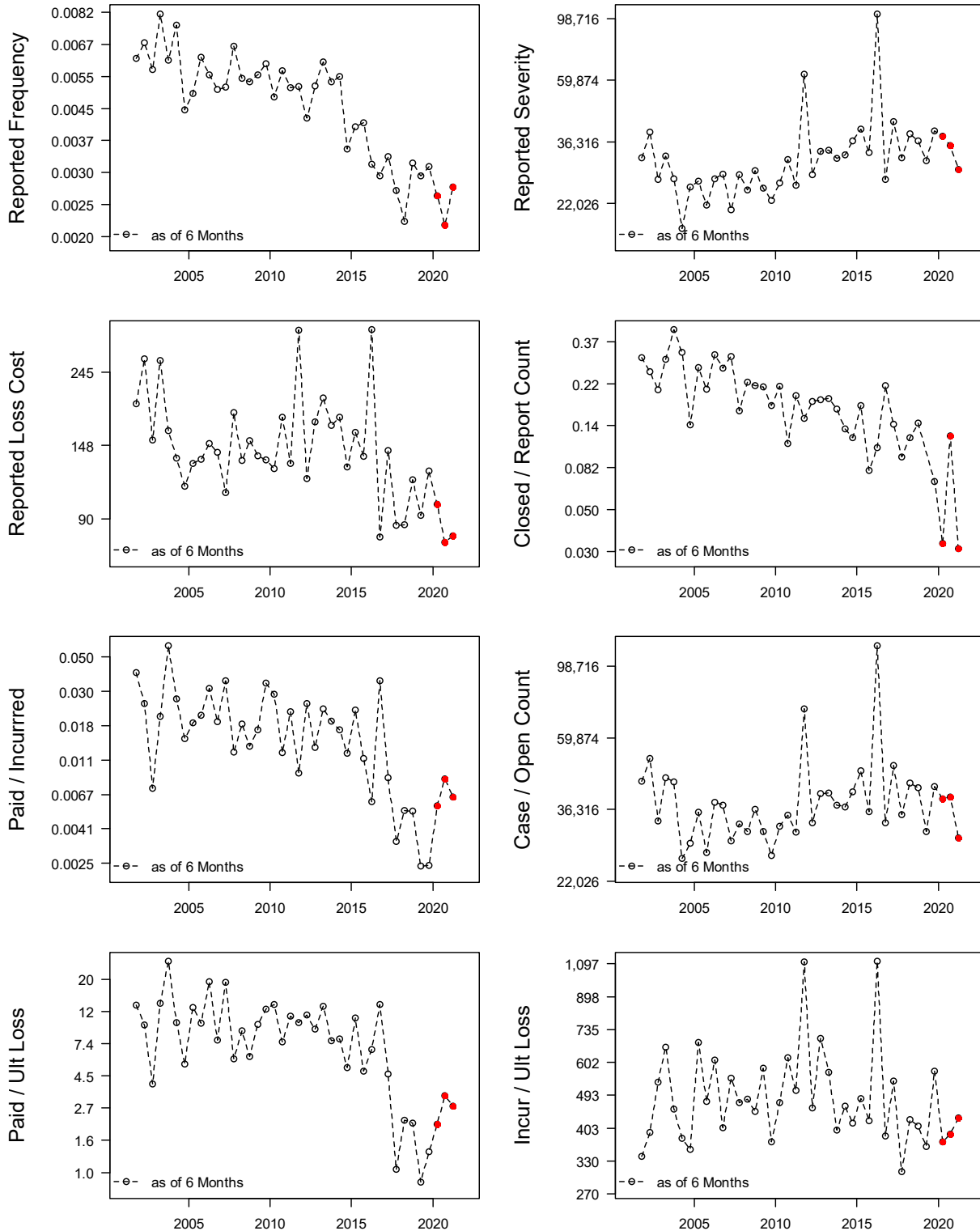


Figure 21: Property Damage (Including DCPD) – Triangle Diagnostics

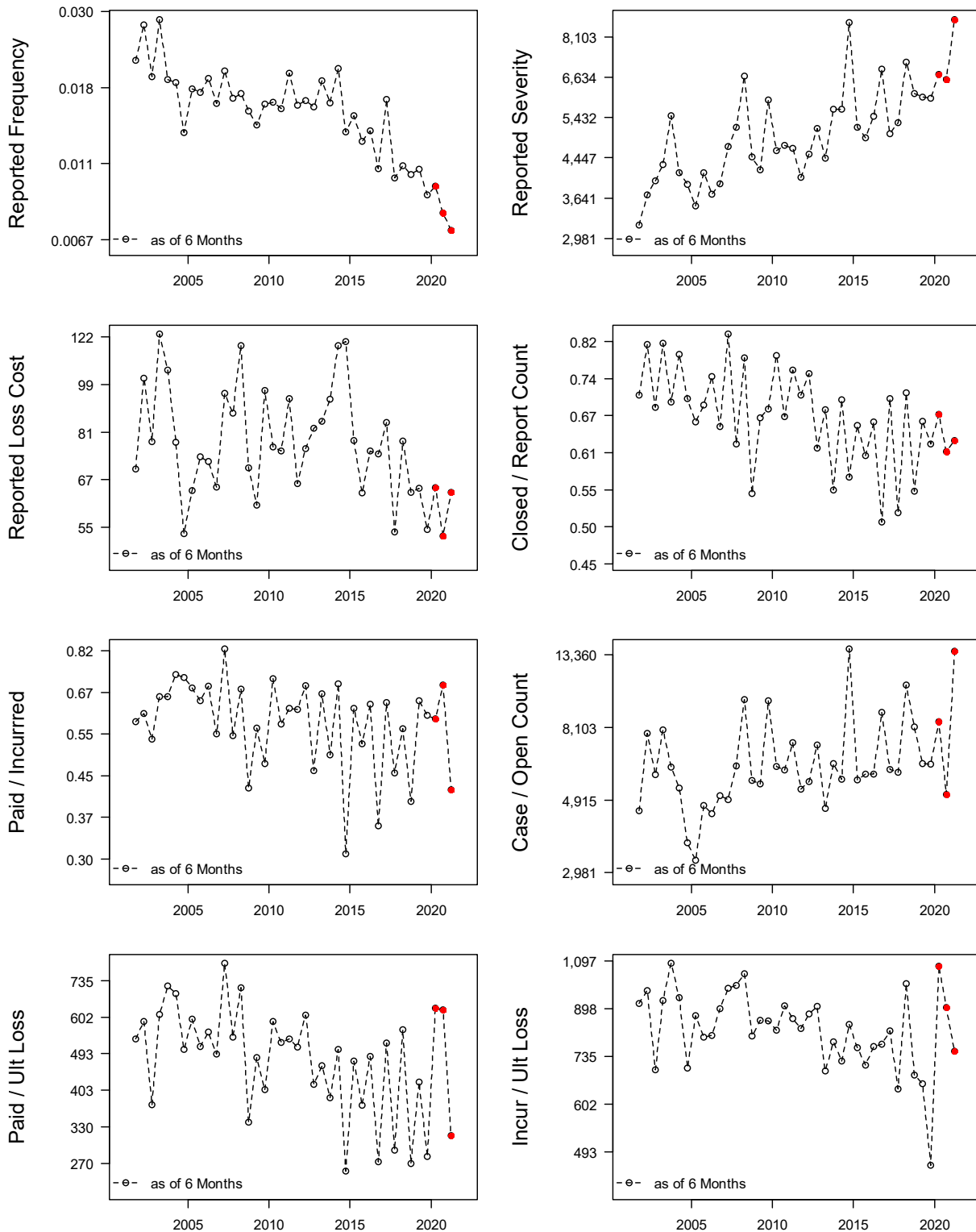


Figure 22: Accident Benefits – Total

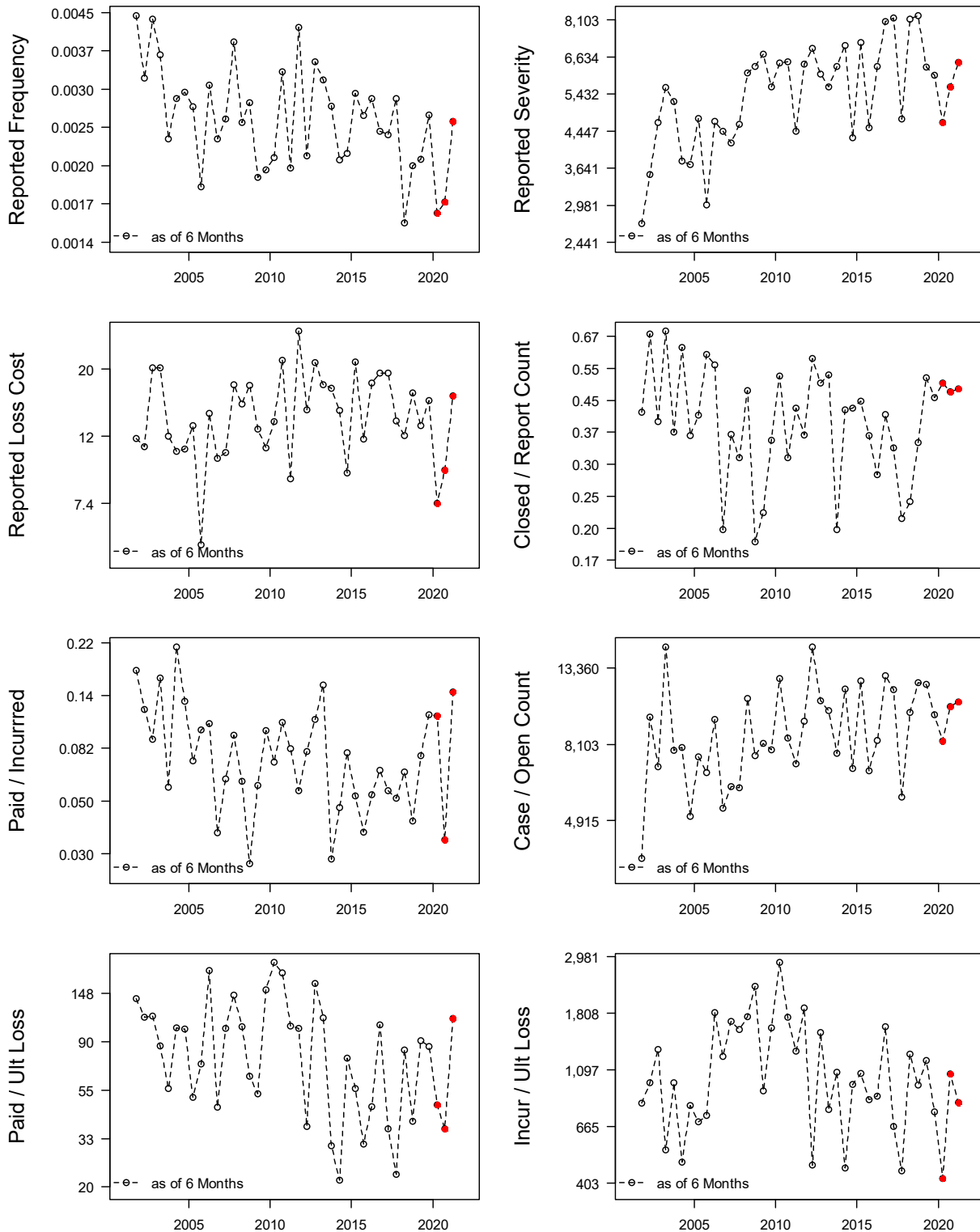


Figure 23: Collision – Triangle Diagnostics

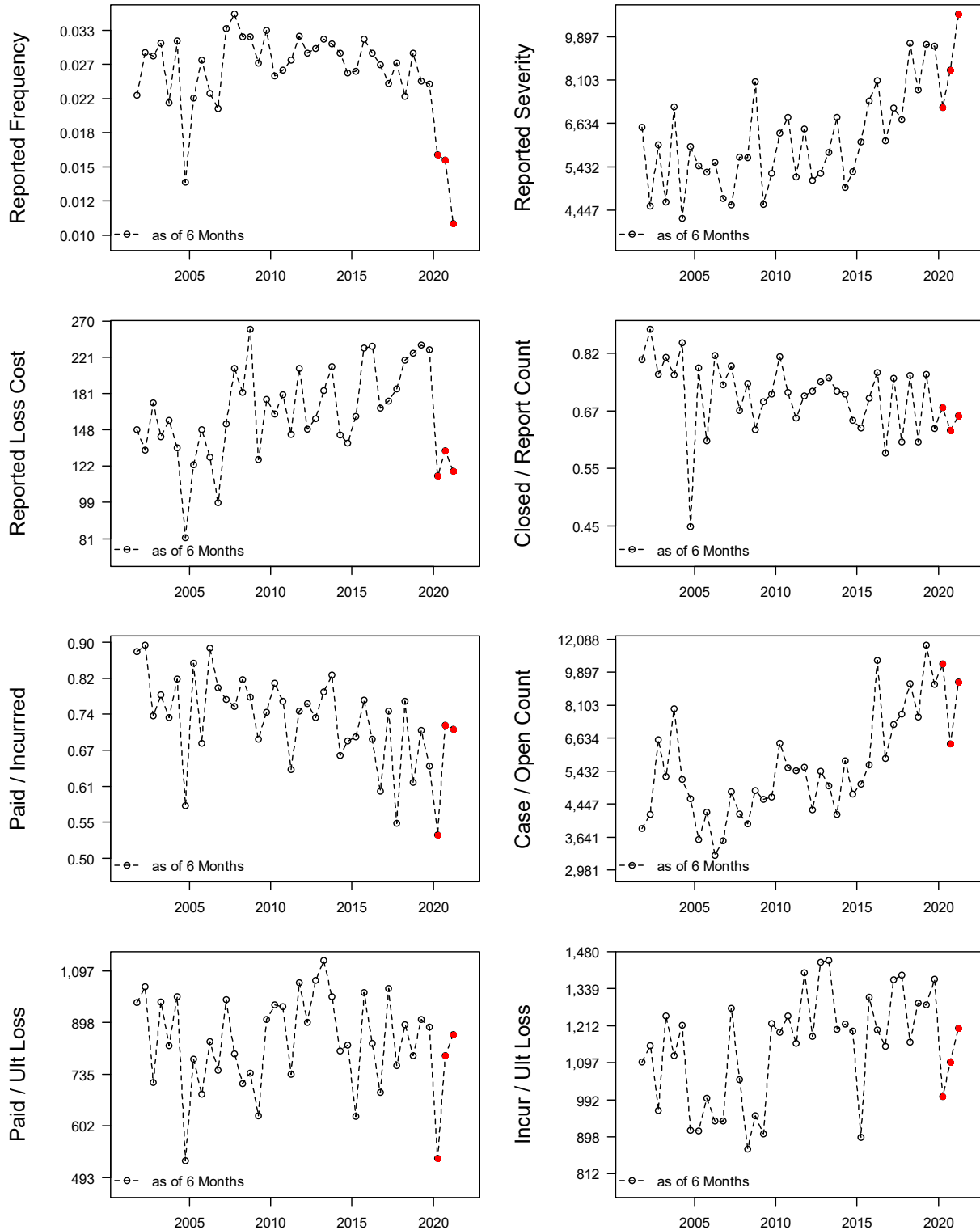


Figure 24: Comprehensive – Triangle Diagnostics

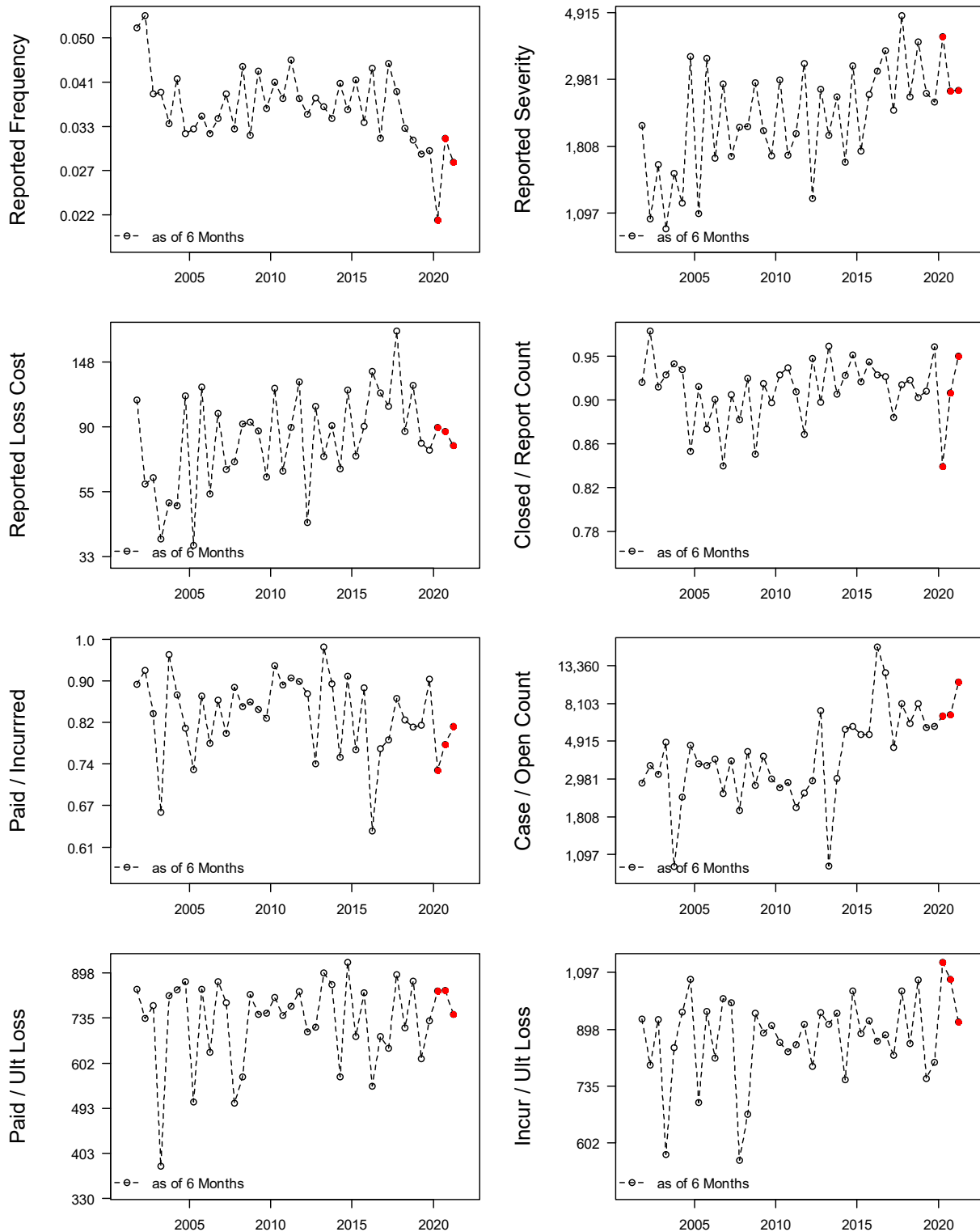
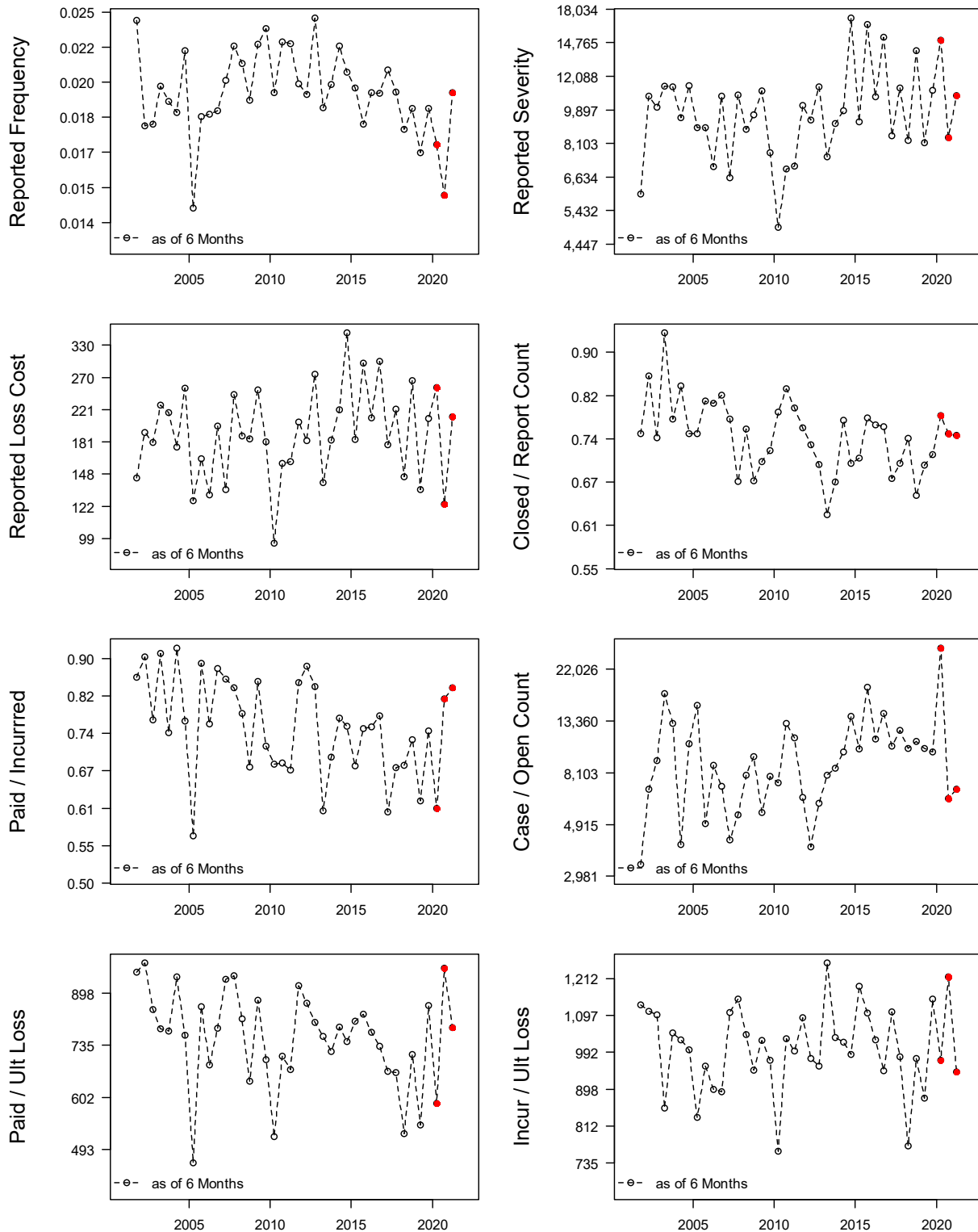


Figure 25: All Perils – Triangle Diagnostics



6. Distribution and Use

- **Usage and Responsibility of Client** – Oliver Wyman prepared this report for the sole use of the client named herein for the stated purpose. This report includes important considerations, assumptions, and limitations and, as a result, is intended to be read and used only as a whole. This report may not be separated into, or distributed, in parts other than by the client to whom this report was issued, as needed, in the case of distribution to such client's directors, officers, or employees. All decisions in connection with the implementation or use of advice or recommendations contained in this report are the sole responsibility of the client named herein.
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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.

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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 10

Property Damage: Pages 11 to 21

Accident Benefits: Pages 22 to 29

Collision: Pages 30 to 38

Comprehensive: Pages 39 to 43

All Perils: Pages 44 to 50

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
Commercial Vehicles (Including Fleets)

Claim Count Development Selections
Data as of 06/30/21

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

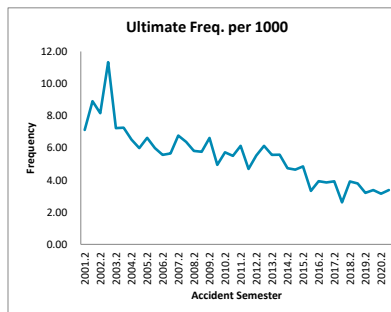
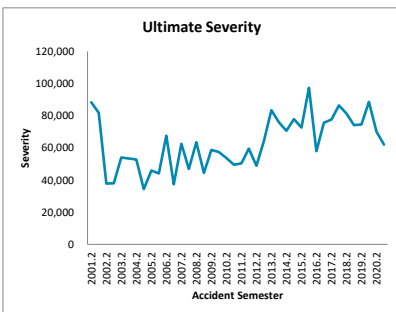
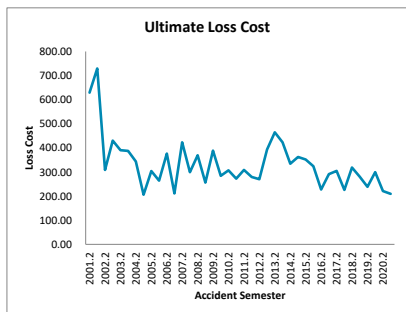
Reported Incurred Claim Amount and ALAE Loss Development Selections
Data as of 06/30/21

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

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

Summary of Loss Cost
Data as of 06/30/21

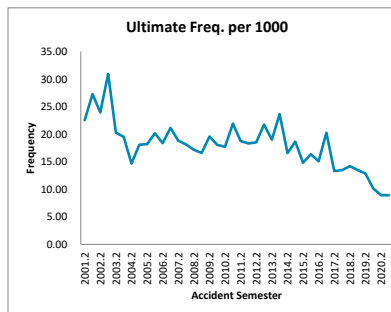
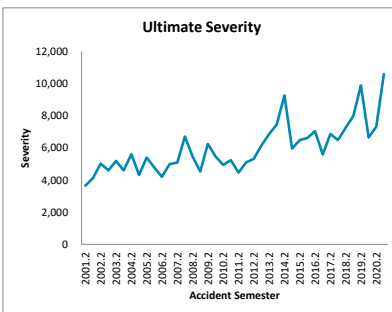
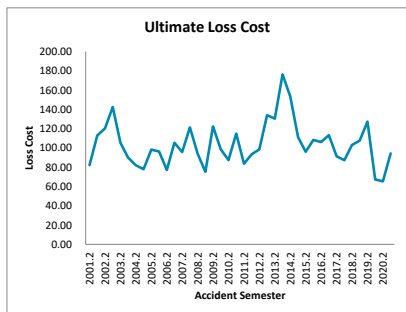
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
Accident Semester	Maturity (in Months)	Earned Car Years	Ultimate Claim Counts	Ultimate Claims and ALAE (000)	ULAE Adjustment	Ultimate Losses & LAE (000)	Ultimate Loss Cost	% Change Seasonal Accident Half Years	Ultimate Severity	% Change Seasonal Accident Half Years	Ultimate Freq. per 1000	% Change Seasonal Accident Half Years	Annual Loss Cost & LAE	% Change Accident Years
2001.2	240.0	9,548	68	5,551	1,082	6,006	629.04		88,329		7.12			
2002.1	234.0	9,092	81	6,209	1,068	6,631	729.36		81,867		8.91		677.97	
2002.2	228.0	9,190	75	2,655	1,068	2,836	308.57	-50.9%	37,810	-57.2%	8.16	14.6%		
2003.1	222.0	9,088	103	3,634	1,076	3,912	430.44	-41.0%	37,980	-53.6%	11.33	27.2%	369.17	-45.5%
2003.2	216.0	9,680	70	3,510	1,076	3,778	390.34	26.5%	53,975	42.8%	7.23	-11.4%		
2004.1	210.0	9,363	68	3,361	1,080	3,630	387.64	-9.9%	53,377	40.5%	7.26	-35.9%	389.01	5.4%
2004.2	204.0	9,830	64	3,130	1,080	3,381	343.92	-11.9%	52,824	-2.1%	6.51	-10.0%		
2005.1	198.0	9,682	58	1,869	1,066	1,993	205.85	-46.9%	34,363	-35.6%	5.99	-17.5%	275.41	-29.2%
2005.2	192.0	9,960	66	2,842	1,066	3,030	304.26	-11.5%	45,915	-13.1%	6.63	1.8%		
2006.1	186.0	9,683	58	2,386	1,072	2,558	264.14	28.3%	44,099	28.3%	5.99	0.0%	284.48	3.3%
2006.2	180.0	10,236	57	3,594	1,072	3,852	376.31	23.7%	67,578	47.2%	5.57	-16.0%		
2007.1	174.0	10,087	57	1,987	1,072	2,130	211.16	-20.1%	37,367	-15.3%	5.65	-5.7%	294.34	3.5%
2007.2	168.0	10,199	69	4,028	1,072	4,317	423.23	12.5%	62,560	-7.4%	6.77	21.5%		
2008.1	162.0	9,727	62	2,707	1,075	2,909	299.05	41.6%	46,919	25.6%	6.37	12.8%	362.61	23.2%
2008.2	156.0	10,316	60	3,547	1,075	3,812	369.56	-12.7%	63,537	1.6%	5.82	-14.0%		
2009.1	150.0	10,069	58	2,403	1,073	2,578	255.99	-14.4%	44,442	-5.3%	5.76	-9.6%	313.46	-13.6%
2009.2	144.0	10,724	71	3,888	1,073	4,171	388.95	5.2%	58,749	-7.5%	6.62	13.8%		
2010.1	138.0	10,515	52	2,829	1,056	2,986	283.98	10.9%	57,426	29.2%	4.95	-14.1%	336.98	7.5%
2010.2	132.0	11,187	64	3,255	1,056	3,436	307.18	-21.0%	53,692	-8.6%	5.72	-13.6%		
2011.1	126.0	11,080	61	2,872	1,052	3,022	272.74	-4.0%	49,540	-13.7%	5.51	11.3%	290.04	-13.9%
2011.2	120.0	11,779	72	3,455	1,052	3,635	308.62	0.5%	50,326	-6.3%	6.13	7.2%		
2012.1	114.0	11,735	55	3,042	1,078	3,278	279.34	2.4%	59,500	20.1%	4.69	-14.7%	294.01	1.4%
2012.2	108.0	12,521	69	3,136	1,078	3,379	269.89	-12.6%	48,892	-2.8%	5.52	-10.0%		
2013.1	102.0	12,408	76	4,493	1,087	4,882	393.48	40.9%	64,238	8.0%	6.13	30.5%	331.41	12.7%
2013.2	96.0	13,667	76	5,843	1,087	6,350	464.65	72.2%	83,420	70.6%	5.57	0.9%		
2014.1	90.0	13,977	78	5,466	1,082	5,912	423.00	7.5%	75,906	18.2%	5.57	-9.0%	443.59	33.9%
2014.2	84.0	14,548	69	4,499	1,082	4,866	334.51	-28.0%	70,628	-15.3%	4.74	-15.0%		
2015.1	78.0	14,411	67	4,846	1,078	5,224	362.52	-14.3%	77,968	2.7%	4.65	-16.6%	348.45	-21.4%
2015.2	72.0	15,251	74	4,981	1,078	5,370	352.08	5.3%	72,658	2.9%	4.85	2.3%		
2016.1	66.0	15,074	50	4,426	1,103	4,882	323.84	-10.7%	97,411	24.9%	3.32	-28.5%	338.04	-3.0%
2016.2	60.0	15,525	61	3,204	1,103	3,534	227.65	-35.3%	57,930	-20.3%	3.93	-18.9%		
2017.1	54.0	15,240	59	4,069	1,091	4,440	291.35	-10.0%	75,645	-22.3%	3.85	15.9%	259.20	-23.3%
2017.2	48.0	15,902	62	4,435	1,091	4,840	304.36	33.7%	77,636	34.0%	3.92	-0.2%		
2018.1	42.0	15,220	40	3,104	1,107	3,437	225.81	-22.5%	86,429	14.3%	2.61	-32.2%	265.95	2.6%
2018.2	36.0	15,573	61	4,479	1,107	4,960	318.52	4.7%	81,428	4.9%	3.91	-0.2%		
2019.1	30.0	14,855	56	3,806	1,096	4,170	280.75	24.3%	74,133	-14.2%	3.79	45.0%	300.08	12.8%
2019.2	24.0	13,695	44	2,985	1,096	3,271	238.85	-25.0%	74,580	-8.4%	3.20	-18.1%		
2020.1	18.0	11,474	39	3,069	1,118	3,432	299.11	6.5%	88,605	19.5%	3.38	-10.9%	266.32	-11.3%
2020.2	12.0	11,443	36	2,261	1,118	2,528	220.93	-7.5%	70,069	-6.0%	3.15	-1.5%		
2021.1	6.0	11,574	39	2,166	1,118	2,422	209.26	-30.0%	62,033	-30.0%	3.37	-0.1%	215.06	-19.2%
Total		475,131	2,505	144,021		155,783								



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

Summary of Loss Cost
Data as of 06/30/21

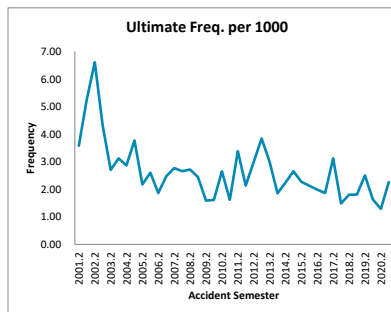
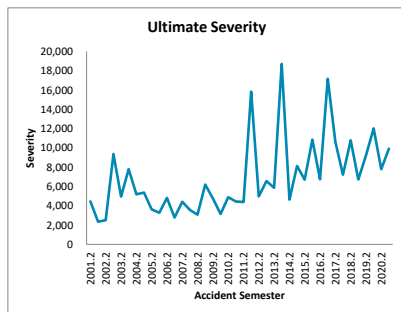
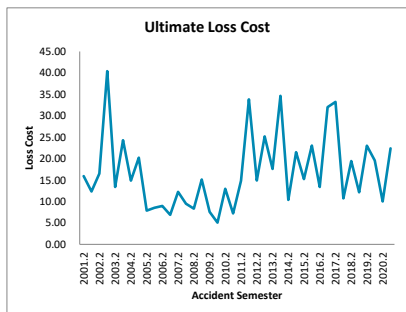
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
Accident Semester	Maturity (in Months)	Earned Car Years	Ultimate Claim Counts	Ultimate Claims and ALAE (000)	ULAE Adjustment	Ultimate Losses & LAE (000)	Ultimate Loss Cost	% Change Seasonal Accident Half Years	Ultimate Severity	% Change Seasonal Accident Half Years	Ultimate Freq. per 1000	% Change Seasonal Accident Half Years	Annual Loss Cost & LAE	% Change Accident Years
2001.2	240.0	9,548	215	725	1,082	785	82.19		3,650		22.52			
2002.1	234.0	9,092	248	960	1,068	1,025	112.73		4,133		27.28		97.09	
2002.2	228.0	9,190	220	1,035	1,068	1,105	120.29	46.4%	5,025	37.7%	23.94	6.3%		
2003.1	222.0	9,088	281	1,203	1,076	1,295	142.46	26.4%	4,607	11.5%	30.92	13.4%	131.31	35.2%
2003.2	216.0	9,680	196	946	1,076	1,018	105.19	-12.6%	5,195	3.4%	20.25	-15.4%		
2004.1	210.0	9,363	183	780	1,080	842	89.92	-36.9%	4,601	-0.1%	19.54	-36.8%	97.68	-25.6%
2004.2	204.0	9,830	144	747	1,080	806	82.02	-22.0%	5,599	7.8%	14.65	-27.7%		
2005.1	198.0	9,682	175	708	1,066	755	77.96	-13.3%	4,313	-6.3%	18.07	-7.5%	80.01	-18.1%
2005.2	192.0	9,960	181	917	1,066	978	98.19	19.7%	5,403	-3.5%	18.17	24.1%		
2006.1	186.0	9,683	195	870	1,072	933	96.33	23.6%	4,783	10.9%	20.14	11.4%	97.27	21.6%
2006.2	180.0	10,236	188	737	1,072	790	77.22	-21.4%	4,205	-22.2%	18.37	1.1%		
2007.1	174.0	10,087	213	992	1,072	1,063	105.37	9.4%	4,990	4.3%	21.12	4.9%	91.20	-6.2%
2007.2	168.0	10,199	192	911	1,072	976	95.70	23.9%	5,084	20.9%	18.82	2.5%		
2008.1	162.0	9,727	176	1,098	1,075	1,180	121.27	15.1%	6,703	34.3%	18.09	-14.3%	108.18	18.6%
2008.2	156.0	10,316	177	902	1,075	970	94.02	-1.8%	5,479	7.8%	17.16	-8.9%		
2009.1	150.0	10,069	167	706	1,073	758	75.26	-37.9%	4,538	-32.3%	16.58	-8.3%	84.75	-21.7%
2009.2	144.0	10,724	210	1,223	1,073	1,312	122.33	30.1%	6,251	14.1%	19.57	14.1%		
2010.1	138.0	10,515	190	982	1,056	1,037	98.61	31.0%	5,460	20.3%	18.06	8.9%	110.58	30.5%
2010.2	132.0	11,187	198	926	1,056	978	87.43	-28.5%	4,942	-20.9%	17.69	-9.6%		
2011.1	126.0	11,080	243	1,209	1,052	1,272	114.78	16.4%	5,237	-4.1%	21.92	21.4%	101.04	-8.6%
2011.2	120.0	11,779	221	936	1,052	985	83.62	-4.4%	4,462	-9.7%	18.74	5.9%		
2012.1	114.0	11,735	215	1,017	1,078	1,096	93.40	-18.6%	5,103	-2.5%	18.30	-16.5%	88.50	-12.4%
2012.2	108.0	12,521	232	1,145	1,078	1,234	98.55	17.9%	5,324	19.3%	18.51	-1.2%		
2013.1	102.0	12,408	270	1,529	1,087	1,661	133.89	43.4%	6,160	20.7%	21.74	18.8%	116.14	31.2%
2013.2	96.0	13,667	260	1,638	1,087	1,781	130.28	32.2%	6,855	28.8%	19.00	2.7%		
2014.1	90.0	13,977	331	2,277	1,082	2,463	176.21	31.6%	7,449	20.9%	23.66	8.8%	153.50	32.2%
2014.2	84.0	14,548	241	2,061	1,082	2,230	153.26	17.6%	8,261	35.1%	16.55	-12.9%		
2015.1	78.0	14,411	269	1,486	1,078	1,602	111.13	-36.9%	5,960	-20.0%	18.65	-21.2%	132.29	-13.8%
2015.2	72.0	15,251	226	1,357	1,078	1,463	95.94	-37.4%	6,481	-30.0%	14.80	-10.5%		
2016.1	66.0	15,074	247	1,481	1,103	1,633	108.34	-2.5%	6,616	11.0%	16.37	-12.2%	102.10	-22.8%
2016.2	60.0	15,525	234	1,493	1,103	1,646	106.05	10.5%	7,044	8.7%	15.06	1.7%		
2017.1	54.0	15,240	308	1,582	1,091	1,727	113.29	4.6%	5,598	-15.4%	20.24	23.6%	109.63	7.4%
2017.2	48.0	15,902	212	1,331	1,091	1,452	91.31	-13.9%	6,862	-2.6%	13.31	-11.6%		
2018.1	42.0	15,220	205	1,199	1,107	1,328	87.24	-23.0%	6,484	15.8%	13.45	-33.5%	89.32	-18.5%
2018.2	36.0	15,573	221	1,448	1,107	1,604	102.99	12.8%	7,256	5.7%	14.19	6.7%		
2019.1	30.0	14,855	200	1,458	1,096	1,597	107.54	23.3%	7,985	23.2%	13.47	0.1%	105.21	17.8%
2019.2	24.0	13,695	176	1,590	1,096	1,743	127.25	23.6%	9,887	36.2%	12.87	-9.3%		
2020.1	18.0	11,474	116	691	1,118	772	67.30	-37.4%	6,650	-16.7%	10.12	-24.9%	99.92	-5.0%
2020.2	12.0	11,443	102	669	1,118	748	65.37	-48.6%	7,311	-26.1%	8.94	-30.5%		
2021.1	6.0	11,574	103	976	1,118	1,091	94.30	40.1%	10,592	59.3%	8.90	-12.0%	79.92	-20.0%
Total		475,131	8,378	45,940		49,733								



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

Summary of Loss Cost
Data as of 06/30/21

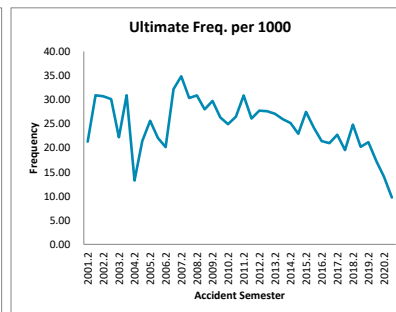
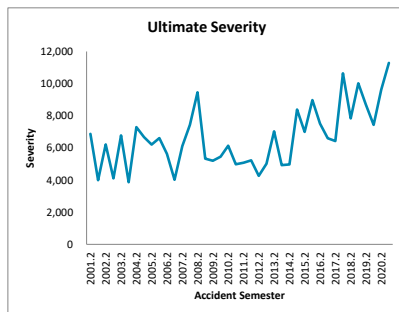
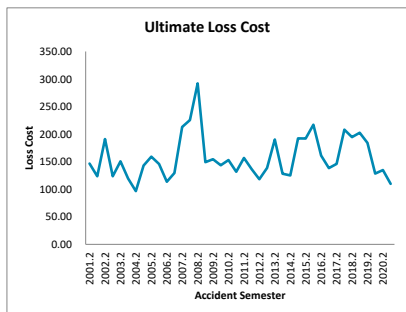
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
Accident Semester	Maturity (in Months)	Earned Car Years	Ultimate Claim Counts	Ultimate Claims and ALAE (000)	ULAE Adjustment	Ultimate Losses & LAE (000)	Ultimate Loss Cost	% Change Seasonal Accident Half Years	Ultimate Severity	% Change Seasonal Accident Half Years	Ultimate Freq. per 1000	% Change Seasonal Accident Half Years	Annual Loss Cost & LAE	% Change Accident Years
2001.2	240.0	8,096	29	119	1,082	129	1590		4,440		3.58			
2002.1	234.0	7,806	41	90	1,068	96	1233		2,347		5.25		14.15	
2002.2	228.0	7,567	50	117	1,068	125	1652	3.9%	2,500	-43.7%	6.61	84.5%		
2003.1	222.0	7,184	31	270	1,076	290	4041	227.8%	9,365	299.0%	4.31	-17.8%	28.15	99.0%
2003.2	216.0	8,140	22	101	1,076	109	1339	-18.9%	4,955	98.2%	2.70	-59.1%		
2004.1	210.0	8,337	26	187	1,080	202	2428	-39.9%	7,786	-16.9%	3.12	-27.7%	18.90	-32.9%
2004.2	204.0	8,385	24	116	1,080	125	1488	11.1%	5,198	4.9%	2.86	5.9%		
2005.1	198.0	7,961	30	151	1,066	161	2022	-16.7%	5,367	-31.1%	3.77	20.8%	17.48	-7.5%
2005.2	192.0	8,270	18	61	1,066	65	788	-47.0%	3,623	-30.3%	2.18	-23.9%		
2006.1	186.0	8,088	21	64	1,072	69	853	-57.8%	3,284	-38.8%	2.60	-31.1%	8.20	-53.1%
2006.2	180.0	8,578	16	72	1,072	77	897	13.7%	4,807	32.7%	1.87	-14.3%		
2007.1	174.0	8,497	21	54	1,072	58	687	-19.4%	2,780	-15.3%	2.47	-4.8%	7.92	-3.4%
2007.2	168.0	9,034	25	103	1,072	111	1224	36.5%	4,422	-8.0%	2.77	48.4%		
2008.1	162.0	9,044	24	80	1,075	86	949	38.2%	3,577	28.7%	2.65	7.4%	10.86	37.1%
2008.2	156.0	9,570	26	74	1,075	80	834	-31.9%	3,068	-30.6%	2.72	-1.8%		
2009.1	150.0	9,428	23	133	1,073	143	1513	59.4%	6,203	73.4%	2.44	-8.1%	11.71	7.8%
2009.2	144.0	10,080	16	71	1,073	76	756	-9.3%	4,762	55.2%	1.59	-41.6%		
2010.1	138.0	9,924	16	48	1,056	50	507	-66.5%	3,145	-49.3%	1.61	-33.9%	6.32	-46.0%
2010.2	132.0	10,566	28	130	1,056	137	1295	71.3%	4,885	2.6%	2.65	66.9%		
2011.1	126.0	10,497	17	72	1,052	76	721	42.1%	4,449	41.5%	1.62	0.5%	10.09	59.5%
2011.2	120.0	11,234	38	158	1,052	167	1483	14.6%	4,385	-10.2%	3.38	27.6%		
2012.1	114.0	11,238	24	353	1,078	380	3381	369.2%	15,833	255.9%	2.14	31.9%	24.32	141.2%
2012.2	108.0	12,021	36	166	1,078	179	1489	0.4%	4,971	13.4%	2.99	-11.5%		
2013.1	102.0	11,977	46	278	1,087	302	2520	-25.5%	6,561	-58.6%	3.84	79.8%	20.03	-17.6%
2013.2	96.0	12,653	38	205	1,087	223	1761	18.3%	5,863	17.9%	3.00	0.3%		
2014.1	90.0	12,422	23	398	1,082	430	3465	37.5%	18,712	185.2%	1.85	-51.8%	26.05	30.0%
2014.2	84.0	12,960	29	124	1,082	134	1038	-41.1%	4,637	-20.9%	2.24	-25.5%		
2015.1	78.0	12,843	34	256	1,078	276	2151	-37.9%	8,124	-56.6%	2.65	43.0%	15.92	-38.9%
2015.2	72.0	13,655	31	193	1,078	208	1523	46.8%	6,711	44.7%	2.27	1.4%		
2016.1	66.0	13,542	29	283	1,103	312	2304	7.1%	10,861	33.7%	2.12	-19.9%	19.12	20.1%
2016.2	60.0	14,004	28	170	1,103	187	1337	-12.2%	6,732	0.3%	1.99	-12.5%		
2017.1	54.0	13,862	26	406	1,091	444	3200	38.9%	17,170	58.1%	1.86	-12.1%	22.64	18.4%
2017.2	48.0	14,596	46	444	1,091	485	3322	148.4%	10,642	58.1%	3.12	57.1%		
2018.1	42.0	13,973	21	135	1,107	150	1072	-66.5%	7,224	-57.9%	1.48	-20.4%	22.22	-1.9%
2018.2	36.0	14,305	26	251	1,107	278	1942	-41.6%	10,782	1.3%	1.80	-42.3%		
2019.1	30.0	13,809	25	153	1,096	168	1215	13.3%	6,725	-6.9%	1.81	21.7%	15.85	-28.7%
2019.2	24.0	13,239	33	278	1,096	305	2303	18.6%	9,198	-14.7%	2.50	39.0%		
2020.1	18.0	11,378	19	199	1,118	223	1957	61.2%	12,024	78.8%	1.63	-9.9%	21.43	35.2%
2020.2	12.0	11,336	15	102	1,118	114	1002	-56.5%	7,794	-15.3%	1.29	-48.6%		
2021.1	6.0	11,352	26	227	1,118	254	2239	14.4%	9,916	-17.5%	2.26	38.7%	16.21	-24.4%
Total		431,452	1,094	6,893		7,482								



Province of Newfoundland
Collision
Commercial Vehicles (Including Fleets)

Summary of Loss Cost
Data as of 06/30/21

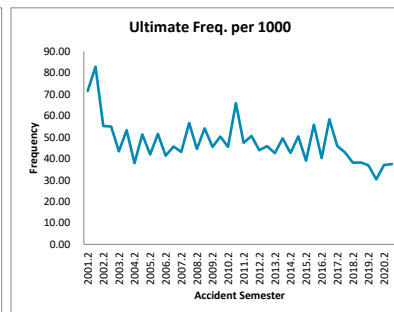
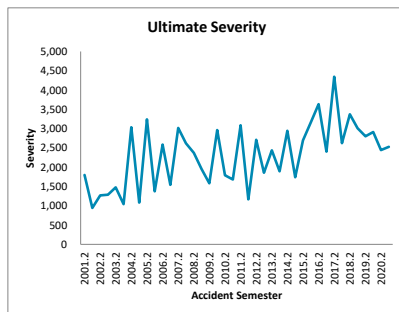
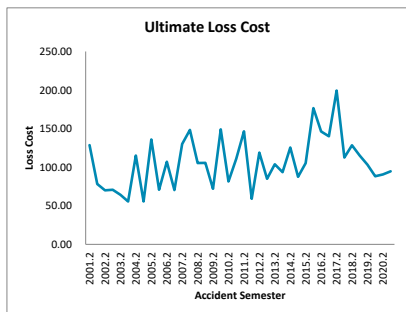
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
Accident Semester	Maturity (in Months)	Earned Car Years	Ultimate Claim Counts	Ultimate Claims and ALAE (000)	ULAE Adjustment	Ultimate Losses & LAE (000)	Ultimate Loss Cost	% Change Seasonal Accident Half Years	Ultimate Severity	% Change Seasonal Accident Half Years	Ultimate Freq. per 1000	% Change Seasonal Accident Half Years	Annual Loss Cost & LAE	% Change Accident Years
2001.2	240.0	2,628	56	356	1,082	385	146.47		6,873		21.31			
2002.1	234.0	2,458	76	284	1,068	303	123.43		3,992		30.92		135.33	
2002.2	228.0	2,474	76	443	1,068	473	191.03	30.4%	6,219	-9.5%	30.72	44.1%		
2003.1	222.0	2,524	76	290	1,076	312	123.55	0.1%	4,103	2.8%	30.11	-2.6%	156.95	16.0%
2003.2	216.0	2,476	55	346	1,076	373	150.54	-21.2%	6,777	9.0%	22.21	-27.7%		
2004.1	210.0	2,103	65	233	1,080	251	119.45	-3.3%	3,864	-5.8%	30.91	2.7%	136.26	-13.2%
2004.2	204.0	2,114	28	189	1,080	204	96.59	-35.8%	7,291	7.6%	13.25	-40.4%		
2005.1	198.0	2,007	43	269	1,066	287	143.02	19.7%	6,674	72.7%	21.43	-30.7%	119.21	-12.5%
2005.2	192.0	2,068	53	309	1,066	329	159.16	64.8%	6,211	-14.8%	25.63	93.5%		
2006.1	186.0	2,084	46	284	1,072	304	145.91	2.0%	6,609	-1.0%	22.08	3.0%	152.51	27.9%
2006.2	180.0	2,131	43	226	1,072	242	113.52	-28.7%	5,627	-9.4%	20.18	-21.3%		
2007.1	174.0	2,050	66	248	1,072	265	129.43	-11.3%	4,021	-39.2%	32.19	45.8%	121.32	-20.5%
2007.2	168.0	2,152	75	428	1,072	458	212.92	87.6%	6,110	8.6%	34.85	72.7%		
2008.1	162.0	2,240	68	470	1,075	505	225.59	74.3%	7,432	84.8%	30.36	-5.7%	219.38	80.8%
2008.2	156.0	2,428	75	660	1,075	709	292.07	37.2%	9,457	54.8%	30.89	-11.4%		
2009.1	150.0	2,359	66	328	1,073	352	149.23	-33.9%	5,333	-28.2%	27.98	-7.8%	221.69	1.1%
2009.2	144.0	2,488	74	358	1,073	384	154.55	-47.1%	5,196	-45.1%	29.75	-3.7%		
2010.1	138.0	2,469	65	336	1,056	354	143.54	-3.8%	5,452	2.2%	26.33	-5.9%	149.07	-32.8%
2010.2	132.0	2,649	66	384	1,056	405	153.02	-1.0%	6,141	18.2%	24.92	-16.2%		
2011.1	126.0	2,682	71	336	1,052	353	131.81	-8.2%	4,979	-8.7%	26.48	0.6%	142.35	-4.5%
2011.2	120.0	2,851	88	425	1,052	447	156.82	2.5%	5,080	-17.3%	30.87	23.9%		
2012.1	114.0	2,912	76	368	1,078	397	136.29	3.4%	5,223	4.9%	26.09	-1.4%	146.45	2.9%
2012.2	108.0	3,101	86	340	1,078	366	118.20	-24.6%	4,262	-16.1%	27.74	-10.1%		
2013.1	102.0	3,186	88	406	1,087	441	138.58	1.7%	5,017	-4.0%	27.62	5.9%	128.53	-12.2%
2013.2	96.0	3,434	93	602	1,087	654	190.36	61.0%	7,030	65.0%	27.08	-2.4%		
2014.1	90.0	3,426	89	406	1,082	439	128.13	-7.5%	4,932	-1.7%	25.36	-6.0%	159.28	23.9%
2014.2	84.0	3,617	91	418	1,082	452	124.98	-34.3%	4,968	-29.3%	25.16	-7.1%		
2015.1	78.0	3,618	83	646	1,078	696	192.33	50.1%	8,384	70.0%	22.94	-11.7%	158.66	-0.4%
2015.2	72.0	3,788	104	675	1,078	728	192.13	53.7%	6,998	40.9%	27.45	9.1%		
2016.1	66.0	3,806	92	749	1,103	826	216.95	12.8%	8,974	7.0%	24.17	5.4%	204.57	28.9%
2016.2	60.0	3,920	84	572	1,103	631	161.04	-16.2%	7,514	7.4%	21.43	-21.9%		
2017.1	54.0	3,766	79	478	1,091	521	138.38	-36.2%	6,597	-26.5%	20.97	-13.2%	149.93	-26.7%
2017.2	48.0	3,916	89	524	1,091	572	146.06	-9.3%	6,426	-14.5%	22.73	6.1%		
2018.1	42.0	3,833	75	720	1,107	798	208.10	50.4%	10,636	61.2%	19.56	-6.7%	176.75	17.9%
2018.2	36.0	3,866	96	680	1,107	753	194.65	33.3%	7,839	22.0%	24.83	9.3%		
2019.1	30.0	3,710	75	686	1,096	751	202.50	-2.7%	10,018	-5.8%	20.21	3.3%	198.49	12.3%
2019.2	24.0	3,775	80	634	1,096	695	184.09	-5.4%	8,687	10.8%	21.19	-14.7%		
2020.1	18.0	3,662	63	421	1,118	471	128.52	-36.5%	7,430	-25.8%	17.30	-14.4%	156.73	-21.0%
2020.2	12.0	3,779	53	455	1,118	509	134.68	-26.8%	9,627	10.8%	13.99	-34.0%		
2021.1	6.0	3,809	37	374	1,118	418	109.74	-14.6%	11,288	51.9%	9.72	-43.8%	122.16	-22.1%
Total		118,358	2,864	17,352		18,815								



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

Summary of Loss Cost
Data as of 06/30/21

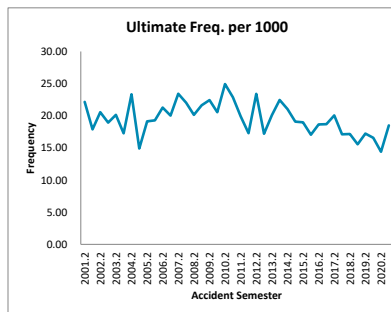
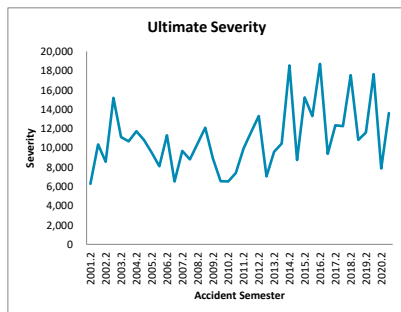
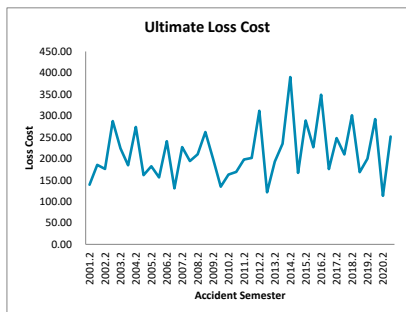
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
Accident Semester	Maturity (in Months)	Earned Car Years	Ultimate Claim Counts	Ultimate Claims and ALAE (000)	ULAE Adjustment	Ultimate Losses & LAE (000)	Ultimate Loss Cost	% Change Seasonal Accident Half Years	Ultimate Severity	% Change Seasonal Accident Half Years	Ultimate Freq. per 1000	% Change Seasonal Accident Half Years	Annual Loss Cost & LAE	% Change Accident Years
2001.2	240.0	2,739	196	325	1,082	352	128.53		1,796		71.55			
2002.1	234.0	2,558	212	187	1,068	200	78.24		944		82.88		104.24	
2002.2	228.0	2,534	140	166	1,068	177	70.00	-45.5%	1,267	-29.5%	55.24	-22.8%		
2003.1	222.0	2,619	144	172	1,076	185	70.74	-9.6%	1,287	36.3%	54.98	-33.7%	70.37	-32.5%
2003.2	216.0	2,603	113	155	1,076	167	64.09	-8.4%	1,476	16.5%	43.42	-21.4%		
2004.1	210.0	2,292	122	118	1,080	127	55.57	-21.4%	1,044	-18.9%	53.23	-3.2%	60.10	-14.6%
2004.2	204.0	2,321	88	247	1,080	267	115.12	79.6%	3,037	105.7%	37.91	-12.7%		
2005.1	198.0	2,241	115	117	1,066	125	55.63	0.1%	1,084	3.8%	51.32	-3.6%	85.90	42.9%
2005.2	192.0	2,290	96	292	1,066	311	135.83	18.0%	3,240	6.7%	41.92	10.6%		
2006.1	186.0	2,291	118	151	1,072	162	70.82	27.3%	1,375	26.9%	51.50	0.4%	103.31	20.3%
2006.2	180.0	2,344	97	234	1,072	251	107.02	-21.2%	2,586	-20.2%	41.38	-1.3%		
2007.1	174.0	2,301	105	151	1,072	162	70.39	-0.6%	1,543	12.2%	45.63	-11.4%	88.88	-14.0%
2007.2	168.0	2,364	102	287	1,072	308	130.13	21.6%	3,015	16.6%	43.16	4.3%		
2008.1	162.0	2,510	142	346	1,075	372	148.25	110.6%	2,620	69.9%	56.58	24.0%	139.46	56.9%
2008.2	156.0	2,718	121	267	1,075	287	105.49	-18.9%	2,370	-21.4%	44.51	3.1%		
2009.1	150.0	2,681	145	264	1,073	283	105.53	-28.8%	1,951	-25.5%	54.08	-4.4%	105.51	-24.3%
2009.2	144.0	2,819	128	189	1,073	203	71.95	-31.8%	1,584	-33.2%	45.41	2.0%		
2010.1	138.0	2,844	143	401	1,056	424	148.97	41.2%	2,962	51.8%	50.29	-7.0%	110.63	4.8%
2010.2	132.0	3,012	137	232	1,056	245	81.47	13.2%	1,791	13.1%	45.48	0.2%		
2011.1	126.0	3,082	203	325	1,052	342	110.81	-25.6%	1,682	-43.2%	65.86	31.0%	96.31	-12.9%
2011.2	120.0	3,248	154	452	1,052	476	146.42	79.7%	3,088	72.4%	47.42	4.3%		
2012.1	114.0	3,323	168	182	1,078	196	58.98	-46.8%	1,166	-30.7%	50.56	-23.2%	102.20	6.1%
2012.2	108.0	3,508	154	387	1,078	417	118.94	-18.8%	2,709	-12.3%	43.90	-7.4%		
2013.1	102.0	3,622	166	283	1,087	308	85.02	44.2%	1,855	59.1%	45.83	-9.4%	101.71	-0.5%
2013.2	96.0	3,900	166	372	1,087	405	103.77	-12.8%	2,438	-10.0%	42.57	-3.0%		
2014.1	90.0	3,922	194	339	1,082	367	93.58	10.1%	1,892	2.0%	49.46	7.9%	98.66	-3.0%
2014.2	84.0	4,109	175	476	1,082	515	125.39	20.8%	2,944	20.8%	42.59	0.1%		
2015.1	78.0	4,147	209	337	1,078	363	87.59	-6.4%	1,738	-8.1%	50.39	1.9%	106.40	7.9%
2015.2	72.0	4,304	168	420	1,078	453	105.17	-16.1%	2,694	-8.5%	39.03	-8.4%		
2016.1	66.0	4,370	244	700	1,103	772	176.54	101.6%	3,162	81.9%	55.83	10.8%	141.13	32.6%
2016.2	60.0	4,494	181	596	1,103	658	146.35	39.2%	3,634	34.9%	40.28	3.2%		
2017.1	54.0	4,390	256	564	1,091	615	140.12	-20.6%	2,403	-24.0%	58.31	4.4%	143.27	1.5%
2017.2	48.0	4,534	208	828	1,091	904	199.33	36.2%	4,345	19.6%	45.88	13.9%		
2018.1	42.0	4,476	192	455	1,107	504	112.48	-19.7%	2,622	9.1%	42.89	-26.4%	156.18	9.0%
2018.2	36.0	4,463	170	518	1,107	573	128.43	-35.6%	3,372	-22.4%	38.09	-17.0%		
2019.1	30.0	4,344	166	456	1,096	500	115.01	2.3%	3,008	14.7%	38.24	-10.8%	121.81	-22.0%
2019.2	24.0	4,342	160	409	1,096	448	103.27	-19.6%	2,801	-16.9%	36.87	-3.2%		
2020.1	18.0	4,257	129	336	1,118	376	88.33	-23.2%	2,912	-3.2%	30.33	-20.7%	95.87	-21.3%
2020.2	12.0	4,330	160	351	1,118	392	90.59	-12.3%	2,446	-12.7%	37.04	0.5%		
2021.1	6.0	4,372	164	370	1,118	414	94.64	7.1%	2,529	-13.1%	37.42	23.4%	92.62	-3.4%
Total		133,619	6,251	13,459		14,604								



Province of Newfoundland
All Perils
Commercial Vehicles (Including Fleets)

Summary of Loss Cost
Data as of 06/30/21

(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
2001.2	240.0	1,987	44	255	1,082	276	139.01		6,277		22.15			
2002.1	234.0	1,957	35	340	1,068	363	185.33		10,364		17.88		162.00	
2002.2	228.0	1,947	40	321	1,068	342	175.91	26.5%	8,561	36.4%	20.55	-7.2%		
2003.1	222.0	1,849	35	494	1,076	532	287.67	55.2%	15,194	46.6%	18.93	5.9%	230.35	42.2%
2003.2	216.0	2,085	42	434	1,076	467	224.02	27.3%	11,123	29.9%	20.14	-2.0%		
2004.1	210.0	2,315	40	396	1,080	427	184.62	-35.8%	10,687	-29.7%	17.27	-8.8%	203.29	-11.7%
2004.2	204.0	2,528	59	641	1,080	692	273.74	22.2%	11,731	5.5%	23.33	15.9%		
2005.1	198.0	2,548	38	386	1,066	411	161.34	-12.6%	10,818	1.2%	14.91	-13.7%	217.32	6.9%
2005.2	192.0	2,561	49	438	1,066	467	182.20	-33.4%	9,523	-18.8%	19.13	-18.0%		
2006.1	186.0	2,488	48	362	1,072	389	156.18	-3.2%	8,095	-25.2%	19.29	29.4%	169.38	-22.1%
2006.2	180.0	2,680	57	602	1,072	645	240.62	32.1%	11,311	18.8%	21.27	11.2%		
2007.1	174.0	2,847	57	347	1,072	372	130.57	-16.4%	6,522	-19.4%	20.02	3.8%	183.93	8.6%
2007.2	168.0	3,116	73	660	1,072	707	226.83	-5.7%	9,683	-14.4%	23.43	10.1%		
2008.1	162.0	3,088	68	558	1,075	600	194.21	48.7%	8,819	35.2%	22.02	10.0%	210.60	14.5%
2008.2	156.0	3,326	67	650	1,075	699	210.16	-7.3%	10,433	7.8%	20.14	-14.0%		
2009.1	150.0	3,281	71	801	1,073	859	261.91	34.9%	12,104	37.2%	21.64	-1.7%	235.86	12.0%
2009.2	144.0	3,344	75	624	1,073	670	200.26	-4.7%	8,928	-14.4%	22.43	11.3%		
2010.1	138.0	3,357	69	428	1,056	452	134.57	-48.6%	6,547	-45.9%	20.56	-5.0%	167.35	-29.0%
2010.2	132.0	3,650	91	562	1,056	594	162.65	-18.8%	6,524	-26.9%	24.93	11.2%		
2011.1	126.0	3,673	84	590	1,052	621	169.15	25.7%	7,396	13.0%	22.87	11.3%	165.91	-0.9%
2011.2	120.0	3,917	78	737	1,052	775	197.95	21.7%	9,942	52.4%	19.91	-20.1%		
2012.1	114.0	3,989	69	746	1,078	803	201.43	19.1%	11,644	57.4%	17.30	-24.4%	199.71	20.4%
2012.2	108.0	4,357	102	1,260	1,078	1,358	311.59	57.4%	13,310	33.9%	23.41	17.6%		
2013.1	102.0	4,358	75	487	1,087	529	121.36	-39.8%	7,052	-39.4%	17.21	-0.5%	216.46	8.4%
2013.2	96.0	4,675	94	831	1,087	903	193.14	-38.0%	9,606	-27.8%	20.11	-14.1%		
2014.1	90.0	4,720	106	1,024	1,082	1,108	234.75	93.4%	10,454	48.2%	22.46	30.5%	214.05	-1.1%
2014.2	84.0	4,801	101	1,732	1,082	1,874	390.28	102.1%	18,551	93.1%	21.04	4.6%		
2015.1	78.0	4,818	92	746	1,078	804	166.89	-28.9%	8,741	-16.4%	19.09	-15.0%	278.38	30.1%
2015.2	72.0	5,007	95	1,342	1,078	1,447	289.03	-25.9%	15,232	-17.9%	18.97	-9.8%		
2016.1	66.0	4,988	85	1,024	1,103	1,129	226.44	35.7%	13,288	52.0%	17.04	-10.7%	257.80	-7.4%
2016.2	60.0	5,146	96	1,628	1,103	1,796	349.05	20.8%	18,710	22.8%	18.66	-1.7%		
2017.1	54.0	5,293	99	851	1,091	929	175.50	-22.5%	9,383	-29.4%	18.70	9.7%	261.05	1.3%
2017.2	48.0	5,584	112	1,268	1,091	1,383	247.77	-29.0%	12,352	-34.0%	20.06	7.5%		
2018.1	42.0	5,259	90	997	1,107	1,104	209.85	19.6%	12,262	30.7%	17.11	-8.5%	229.38	-12.1%
2018.2	36.0	5,478	94	1,489	1,107	1,649	300.96	21.5%	17,539	42.0%	17.16	-14.5%		
2019.1	30.0	5,192	81	798	1,096	874	168.37	-19.8%	10,826	-11.7%	15.55	-9.1%	236.44	3.1%
2019.2	24.0	4,839	83	883	1,096	968	199.96	-33.6%	11,604	-33.8%	17.23	0.4%		
2020.1	18.0	3,776	63	987	1,118	1,103	292.22	73.6%	17,642	63.0%	16.56	6.5%	240.40	1.7%
2020.2	12.0	3,547	51	359	1,118	402	113.21	-43.4%	7,860	-32.3%	14.40	-16.4%		
2021.1	6.0	3,612	67	813	1,118	909	251.64	-13.9%	13,610	-22.9%	18.49	11.6%	183.05	-23.9%
Total		147,984	2,875	29,889		32,431								



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

Selected Ultimate Claim Amount and ALAE Estimate
Data as of 06/30/21

(1)	(2)	(3)	(4)	(5)	(6) (4) + (5)	(7) Prior	(8) (6) - (7)
Reported Incurred Claim Amount and ALAE: Development Method							
Accident Semester	Maturity (in Months)	Paid Claim Amount and ALAE (000)	Reported Incurred Claim Amount and ALAE (000)	Selected Age-to- Ultimate Development Factors	Selected Ultimate Claim Amount and ALAE Estimate	Prior	Difference
2001.2	240.0	5,551	5,551	1.000	5,551	5,551	0
2002.1	234.0	6,209	6,209	1.000	6,209	6,209	0
2002.2	228.0	2,655	2,655	1.000	2,655	2,655	0
2003.1	222.0	3,634	3,634	1.000	3,634	3,634	0
2003.2	216.0	3,510	3,510	1.000	3,510	3,510	0
2004.1	210.0	3,361	3,361	1.000	3,361	3,361	0
2004.2	204.0	3,130	3,130	1.000	3,130	3,130	0
2005.1	198.0	1,869	1,869	1.000	1,869	1,869	0
2005.2	192.0	2,842	2,842	1.000	2,842	2,842	0
2006.1	186.0	2,386	2,386	1.000	2,386	2,387	(0)
2006.2	180.0	3,594	3,594	1.000	3,594	3,594	(1)
2007.1	174.0	1,987	1,987	1.000	1,987	1,988	(0)
2007.2	168.0	4,028	4,028	1.000	4,028	4,029	(1)
2008.1	162.0	2,707	2,707	1.000	2,707	2,707	(0)
2008.2	156.0	2,932	3,547	1.000	3,547	3,546	1
2009.1	150.0	2,404	2,404	1.000	2,403	2,470	(67)
2009.2	144.0	3,781	3,781	1.028	3,888	3,880	9
2010.1	138.0	2,755	2,755	1.027	2,829	2,831	(2)
2010.2	132.0	3,151	3,165	1.028	3,255	3,251	4
2011.1	126.0	2,702	2,791	1.029	2,872	2,859	13
2011.2	120.0	3,370	3,370	1.025	3,455	3,485	(30)
2012.1	114.0	2,887	2,957	1.029	3,042	3,062	(20)
2012.2	108.0	2,782	3,043	1.031	3,136	3,112	24
2013.1	102.0	4,020	4,410	1.019	4,493	4,561	(68)
2013.2	96.0	4,767	5,692	1.027	5,843	5,913	(69)
2014.1	90.0	5,019	5,291	1.033	5,466	5,651	(184)
2014.2	84.0	3,021	4,341	1.037	4,499	4,621	(122)
2015.1	78.0	3,789	4,698	1.032	4,846	4,884	(38)
2015.2	72.0	3,326	4,818	1.034	4,981	4,939	42
2016.1	66.0	2,749	4,307	1.028	4,426	4,567	(141)
2016.2	60.0	2,438	3,086	1.038	3,204	3,329	(125)
2017.1	54.0	2,879	3,864	1.053	4,069	4,204	(136)
2017.2	48.0	2,642	4,097	1.083	4,435	4,359	76
2018.1	42.0	1,507	2,830	1.096	3,104	3,229	(126)
2018.2	36.0	1,405	3,987	1.123	4,479	4,387	92
2019.1	30.0	941	3,275	1.162	3,806	3,271	534
2019.2	24.0	427	2,424	1.231	2,985	2,961	23
2020.1	18.0	206	2,285	1.343	3,069	3,030	38
2020.2	12.0	92	1,518	1.490	2,261	2,056	205
2021.1	6.0	6	929	2.330	2,166		
Total		113,458	137,129		144,021	141,924	(69)

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

Selected Ultimate Claim Amount and ALAE Estimate
Data as of 06/30/21

(1)	(2)	(3)	(4)	(5)	(6) (4) + (5)	(7) Prior	(8) (6) - (7)
Reported Incurred Claim Amount and ALAE: Development Method							
Accident Semester	Maturity (in Months)	Paid Claim Amount and ALAE (000)	Reported Incurred Claim Amount and ALAE (000)	Selected Age-to- Ultimate Development Factors	Selected Ultimate Claim Amount and ALAE Estimate	Prior	Difference
2001.2	240.0	725	725	1.000	725	725	0
2002.1	234.0	960	960	1.000	960	960	0
2002.2	228.0	1,035	1,035	1.000	1,035	1,035	0
2003.1	222.0	1,203	1,203	1.000	1,203	1,203	0
2003.2	216.0	946	946	1.000	946	946	0
2004.1	210.0	780	780	1.000	780	780	0
2004.2	204.0	747	747	1.000	747	747	0
2005.1	198.0	708	708	1.000	708	708	0
2005.2	192.0	917	917	1.000	917	917	0
2006.1	186.0	870	870	1.000	870	870	0
2006.2	180.0	737	737	1.000	737	737	0
2007.1	174.0	992	992	1.000	992	992	0
2007.2	168.0	911	911	1.000	911	911	0
2008.1	162.0	1,098	1,098	1.000	1,098	1,098	0
2008.2	156.0	902	902	1.000	902	902	0
2009.1	150.0	706	706	1.000	706	705	1
2009.2	144.0	1,225	1,225	0.999	1,223	1,223	(0)
2010.1	138.0	984	984	0.999	982	983	(0)
2010.2	132.0	927	927	0.999	926	927	(0)
2011.1	126.0	1,205	1,209	0.999	1,209	1,340	(132)
2011.2	120.0	937	937	0.999	936	936	(0)
2012.1	114.0	1,018	1,018	0.999	1,017	1,019	(2)
2012.2	108.0	1,144	1,144	1.001	1,145	1,145	(0)
2013.1	102.0	1,527	1,527	1.001	1,529	1,529	(1)
2013.2	96.0	1,634	1,634	1.002	1,638	1,640	(2)
2014.1	90.0	1,920	2,271	1.003	2,277	2,272	5
2014.2	84.0	2,057	2,057	1.002	2,061	2,063	(2)
2015.1	78.0	1,483	1,483	1.002	1,486	1,440	46
2015.2	72.0	1,374	1,374	0.988	1,357	1,339	18
2016.1	66.0	1,493	1,493	0.992	1,481	1,494	(13)
2016.2	60.0	1,501	1,501	0.994	1,493	1,485	8
2017.1	54.0	1,581	1,581	1.000	1,582	1,562	20
2017.2	48.0	1,329	1,329	1.001	1,331	1,298	33
2018.1	42.0	1,192	1,197	1.002	1,199	1,168	31
2018.2	36.0	1,381	1,441	1.005	1,448	1,444	4
2019.1	30.0	1,447	1,447	1.007	1,458	1,429	29
2019.2	24.0	1,362	1,568	1.014	1,590	1,566	24
2020.1	18.0	661	668	1.033	691	701	(10)
2020.2	12.0	598	614	1.090	669	812	(143)
2021.1	6.0	308	733	1.332	976		
Total		44,524	45,599		45,940	45,051	(87)

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

Selected Ultimate Claim Amount and ALAE Estimate
Data as of 06/30/21

(1)	(2)	(3)	(4)	(5)	(6) (4) * (5)	(7) Prior	(8) (6) - (7)
Reported Incurred Claim Amount and ALAE: Development Method							
Accident Semester	Maturity (in Months)	Paid Claim Amount and ALAE (000)	Reported Incurred Claim Amount and ALAE (000)	Selected Age-to- Ultimate Development Factors	Selected Ultimate Claim Amount and ALAE Estimate	Prior	Difference
2001.2	240.0	119	119	1.000	119	119	0
2002.1	234.0	90	90	1.000	90	90	0
2002.2	228.0	117	117	1.000	117	117	0
2003.1	222.0	270	270	1.000	270	270	0
2003.2	216.0	101	101	1.000	101	101	0
2004.1	210.0	187	187	1.000	187	187	0
2004.2	204.0	116	116	1.000	116	116	0
2005.1	198.0	151	151	1.000	151	151	0
2005.2	192.0	61	61	1.000	61	61	0
2006.1	186.0	64	64	1.000	64	64	0
2006.2	180.0	72	72	1.000	72	72	0
2007.1	174.0	54	54	1.000	54	54	0
2007.2	168.0	103	103	1.000	103	103	0
2008.1	162.0	80	80	1.000	80	80	0
2008.2	156.0	74	74	1.000	74	74	0
2009.1	150.0	133	133	1.000	133	133	0
2009.2	144.0	71	71	1.000	71	71	0
2010.1	138.0	48	48	1.000	48	48	0
2010.2	132.0	130	130	1.000	130	130	0
2011.1	126.0	72	72	1.000	72	72	0
2011.2	120.0	158	158	1.000	158	158	0
2012.1	114.0	353	353	1.000	353	353	0
2012.2	108.0	166	166	1.000	166	166	0
2013.1	102.0	273	278	1.000	278	273	5
2013.2	96.0	203	203	1.009	205	198	7
2014.1	90.0	384	406	0.981	398	383	15
2014.2	84.0	123	123	1.010	124	121	3
2015.1	78.0	257	257	0.997	256	254	2
2015.2	72.0	193	193	1.002	193	190	3
2016.1	66.0	283	283	1.001	283	269	14
2016.2	60.0	171	171	0.995	170	169	1
2017.1	54.0	405	405	1.004	406	416	(10)
2017.2	48.0	330	441	1.008	444	409	35
2018.1	42.0	95	143	0.949	135	128	8
2018.2	36.0	216	250	1.005	251	249	2
2019.1	30.0	103	145	1.054	153	194	(41)
2019.2	24.0	173	255	1.091	278	282	(3)
2020.1	18.0	73	188	1.057	199	127	72
2020.2	12.0	23	91	1.118	102	126	(25)
2021.1	6.0	26	187	1.217	227		
Total		6,120	6,806		6,893	6,580	86

Province of Newfoundland
Collision
Commercial Vehicles (Including Fleets)

Selected Ultimate Claim Amount and ALAE Estimate
Data as of 06/30/21

(1)	(2)	(3)	(4)	(5)	(6) (4) * (5)	(7) Prior	(8) (6) - (7)
Reported Incurred Claim Amount and ALAE: Development Method							
Accident Semester	Maturity (in Months)	Paid Claim Amount and ALAE (000)	Reported Incurred Claim Amount and ALAE (000)	Selected Age-to- Ultimate Development Factors	Selected Ultimate Claim Amount and ALAE Estimate	Prior	Difference
2001.2	240.0	356	356	1.000	356	356	0
2002.1	234.0	284	284	1.000	284	284	0
2002.2	228.0	443	443	1.000	443	443	0
2003.1	222.0	290	290	1.000	290	290	0
2003.2	216.0	346	346	1.000	346	346	0
2004.1	210.0	233	233	1.000	233	233	0
2004.2	204.0	189	189	1.000	189	189	0
2005.1	198.0	269	269	1.000	269	269	0
2005.2	192.0	309	309	1.000	309	309	0
2006.1	186.0	284	284	1.000	284	284	0
2006.2	180.0	226	226	1.000	226	226	0
2007.1	174.0	248	248	1.000	248	248	0
2007.2	168.0	428	428	1.000	428	428	0
2008.1	162.0	470	470	1.000	470	470	0
2008.2	156.0	660	660	1.000	660	659	0
2009.1	150.0	328	328	0.999	328	328	0
2009.2	144.0	359	359	0.999	358	358	0
2010.1	138.0	336	336	0.999	336	336	0
2010.2	132.0	384	384	0.999	384	384	0
2011.1	126.0	336	336	0.999	336	336	0
2011.2	120.0	425	425	0.999	425	425	0
2012.1	114.0	369	369	0.999	368	368	0
2012.2	108.0	340	340	0.999	340	340	0
2013.1	102.0	406	406	0.999	406	415	(8)
2013.2	96.0	603	603	0.997	602	604	(3)
2014.1	90.0	406	406	0.999	406	406	0
2014.2	84.0	418	418	1.000	418	419	(1)
2015.1	78.0	646	646	1.000	646	647	(1)
2015.2	72.0	675	675	1.000	675	676	(1)
2016.1	66.0	746	749	1.000	749	750	(1)
2016.2	60.0	572	572	1.000	572	574	(1)
2017.1	54.0	476	477	1.000	478	478	(1)
2017.2	48.0	524	524	1.001	524	525	(1)
2018.1	42.0	719	720	1.001	720	721	(1)
2018.2	36.0	674	680	1.000	680	668	11
2019.1	30.0	690	690	0.994	686	690	(5)
2019.2	24.0	634	635	0.999	634	621	13
2020.1	18.0	435	436	0.965	421	399	22
2020.2	12.0	493	506	0.899	455	399	56
2021.1	6.0	320	450	0.830	374		
Total		17,348	17,503		17,352	16,899	79

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

Selected Ultimate Claim Amount and ALAE Estimate
Data as of 06/30/21

(1)	(2)	(3)	(4)	(5)	(6) (4) * (5)	(7) Prior	(8) (6) - (7)
Reported Incurred Claim Amount and ALAE: Development Method							
Accident Semester	Maturity (in Months)	Paid Claim Amount and ALAE (000)	Reported Incurred Claim Amount and ALAE (000)	Selected Age-to- Ultimate Development Factors	Selected Ultimate Claim Amount and ALAE Estimate	Prior	Difference
2001.2	240.0	325	325	1.000	325	325	0
2002.1	234.0	187	187	1.000	187	187	0
2002.2	228.0	166	166	1.000	166	166	0
2003.1	222.0	172	172	1.000	172	172	0
2003.2	216.0	155	155	1.000	155	155	0
2004.1	210.0	118	118	1.000	118	118	0
2004.2	204.0	247	247	1.000	247	247	0
2005.1	198.0	117	117	1.000	117	117	0
2005.2	192.0	292	292	1.000	292	292	0
2006.1	186.0	151	151	1.000	151	151	0
2006.2	180.0	234	234	1.000	234	234	0
2007.1	174.0	151	151	1.000	151	151	0
2007.2	168.0	287	287	1.000	287	287	0
2008.1	162.0	346	346	1.000	346	346	0
2008.2	156.0	267	267	1.000	267	267	0
2009.1	150.0	264	264	1.000	264	264	0
2009.2	144.0	189	189	1.000	189	189	0
2010.1	138.0	401	401	1.000	401	401	0
2010.2	132.0	232	232	1.000	232	232	0
2011.1	126.0	325	325	1.000	325	325	0
2011.2	120.0	452	452	1.000	452	452	0
2012.1	114.0	182	182	1.000	182	182	0
2012.2	108.0	387	387	1.000	387	387	0
2013.1	102.0	283	283	1.000	283	283	0
2013.2	96.0	372	372	1.000	372	372	0
2014.1	90.0	339	339	1.000	339	339	0
2014.2	84.0	476	476	1.000	476	476	0
2015.1	78.0	337	337	1.000	337	337	0
2015.2	72.0	420	420	1.000	420	420	0
2016.1	66.0	700	700	1.000	700	700	0
2016.2	60.0	596	596	1.000	596	596	0
2017.1	54.0	564	564	1.000	564	564	0
2017.2	48.0	828	828	1.000	828	828	0
2018.1	42.0	455	455	1.000	455	455	0
2018.2	36.0	518	518	0.999	518	518	(0)
2019.1	30.0	456	456	0.999	456	450	6
2019.2	24.0	411	411	0.996	409	420	(11)
2020.1	18.0	339	339	0.993	336	337	(1)
2020.2	12.0	351	354	0.990	351	412	(61)
2021.1	6.0	276	341	1.085	370		
Total		13,371	13,439		13,459	13,156	(68)

Province of Newfoundland
All Perils
Commercial Vehicles (Including Fleets)

Selected Ultimate Claim Amount and ALAE Estimate
Data as of 06/30/21

(1)	(2)	(3)	(4)	(5)	(6) (4) * (5)	(7) Prior	(8) (6) - (7)
Reported Incurred Claim Amount and ALAE: Development Method							
Accident Semester	Maturity (in Months)	Paid Claim Amount and ALAE (000)	Reported Incurred Claim Amount and ALAE (000)	Selected Age-to- Ultimate Development Factors	Selected Ultimate Claim Amount and ALAE Estimate	Prior	Difference
2001.2	240.0	255	255	1.000	255	255	0
2002.1	234.0	340	340	1.000	340	340	0
2002.2	228.0	321	321	1.000	321	321	0
2003.1	222.0	494	494	1.000	494	494	0
2003.2	216.0	434	434	1.000	434	434	0
2004.1	210.0	396	396	1.000	396	396	0
2004.2	204.0	641	641	1.000	641	641	0
2005.1	198.0	386	386	1.000	386	386	0
2005.2	192.0	438	438	1.000	438	438	0
2006.1	186.0	362	362	1.000	362	362	0
2006.2	180.0	602	602	1.000	602	602	0
2007.1	174.0	347	347	1.000	347	347	0
2007.2	168.0	660	660	1.000	660	660	0
2008.1	162.0	558	558	1.000	558	558	0
2008.2	156.0	650	650	1.000	650	650	0
2009.1	150.0	801	801	1.000	801	801	0
2009.2	144.0	622	624	1.000	624	624	0
2010.1	138.0	428	428	1.000	428	428	0
2010.2	132.0	562	562	1.000	562	562	0
2011.1	126.0	590	590	1.000	590	590	0
2011.2	120.0	737	737	1.000	737	737	0
2012.1	114.0	746	746	1.000	746	746	0
2012.2	108.0	1,260	1,260	1.000	1,260	1,260	0
2013.1	102.0	487	487	1.000	487	487	0
2013.2	96.0	831	831	1.000	831	831	0
2014.1	90.0	1,024	1,025	1.000	1,024	1,049	(25)
2014.2	84.0	1,733	1,733	1.000	1,732	1,732	0
2015.1	78.0	746	746	1.000	746	746	0
2015.2	72.0	1,343	1,343	1.000	1,342	1,383	(40)
2016.1	66.0	1,024	1,024	1.000	1,024	1,031	(7)
2016.2	60.0	1,629	1,629	1.000	1,628	1,694	(66)
2017.1	54.0	851	851	1.000	851	853	(1)
2017.2	48.0	1,268	1,268	1.000	1,268	1,268	(0)
2018.1	42.0	997	997	1.000	997	1,003	(6)
2018.2	36.0	1,489	1,489	1.000	1,489	1,673	(184)
2019.1	30.0	798	798	1.000	798	924	(126)
2019.2	24.0	860	884	0.999	883	962	(79)
2020.1	18.0	991	995	0.992	987	1,064	(77)
2020.2	12.0	391	394	0.911	359	483	(124)
2021.1	6.0	640	764	1.063	813		
Total		29,730	29,889		29,889	29,811	(735)

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

Selected Ultimate Claim Counts
Data as of 06/30/21

(1)	(2)	(3)	(4)	(5) (3) * (4)	(6) Prior Report	(7) (5) - (6)
Reported Claim Counts: Development Method						
Accident Semester	Maturity (in Months)	Reported Claim Counts	Selected Age-to- Ultimate Development Factors	Selected Ultimate Claim Counts	Prior	Difference
2001.2	240.0	68	1.000	68	68	0
2002.1	234.0	81	1.000	81	81	0
2002.2	228.0	75	1.000	75	75	0
2003.1	222.0	103	1.000	103	103	0
2003.2	216.0	70	1.000	70	70	0
2004.1	210.0	68	1.000	68	68	0
2004.2	204.0	64	1.000	64	64	0
2005.1	198.0	58	1.000	58	58	0
2005.2	192.0	66	1.000	66	66	0
2006.1	186.0	58	1.000	58	58	(0)
2006.2	180.0	57	1.000	57	57	(0)
2007.1	174.0	57	1.000	57	57	(0)
2007.2	168.0	69	1.000	69	69	(0)
2008.1	162.0	62	1.000	62	62	(0)
2008.2	156.0	60	1.000	60	60	(0)
2009.1	150.0	58	1.000	58	58	(0)
2009.2	144.0	71	1.000	71	71	(0)
2010.1	138.0	52	1.000	52	52	(0)
2010.2	132.0	64	1.000	64	64	(0)
2011.1	126.0	61	1.000	61	61	(0)
2011.2	120.0	72	1.003	72	72	0
2012.1	114.0	55	1.002	55	55	(0)
2012.2	108.0	69	1.002	69	69	0
2013.1	102.0	76	1.000	76	76	(0)
2013.2	96.0	76	1.002	76	77	(1)
2014.1	90.0	78	0.999	78	77	1
2014.2	84.0	69	0.999	69	69	(0)
2015.1	78.0	68	0.985	67	67	(0)
2015.2	72.0	75	0.985	74	74	(0)
2016.1	66.0	51	0.983	50	50	(0)
2016.2	60.0	62	0.984	61	61	(0)
2017.1	54.0	60	0.978	59	58	1
2017.2	48.0	64	0.974	62	62	0
2018.1	42.0	41	0.970	40	43	(3)
2018.2	36.0	63	0.967	61	61	0
2019.1	30.0	58	0.970	56	53	3
2019.2	24.0	45	0.975	44	44	(0)
2020.1	18.0	39	0.993	39	39	(1)
2020.2	12.0	36	1.002	36	31	5
2021.1	6.0	32	1.220	39		
Total		2,511		2,505	2,463	3

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

Selected Ultimate Claim Counts
Data as of 06/30/21

(1)	(2)	(3)	(4)	(5) (3) * (4)	(6) Prior Report	(7) (5) - (6)
Reported Claim Counts: Development Method						
Accident Semester	Maturity (in Months)	Reported Claim Counts	Selected Age-to- Ultimate Development Factors	Selected Ultimate Claim Counts	Prior	Difference
2001.2	240.0	215	1.000	215	215	0
2002.1	234.0	248	1.000	248	248	0
2002.2	228.0	220	1.000	220	220	0
2003.1	222.0	281	1.000	281	281	0
2003.2	216.0	196	1.000	196	196	0
2004.1	210.0	183	1.000	183	183	0
2004.2	204.0	144	1.000	144	144	0
2005.1	198.0	175	1.000	175	175	0
2005.2	192.0	181	1.000	181	181	0
2006.1	186.0	195	1.000	195	195	0
2006.2	180.0	188	1.000	188	188	0
2007.1	174.0	213	1.000	213	213	0
2007.2	168.0	192	1.000	192	192	0
2008.1	162.0	176	1.000	176	176	0
2008.2	156.0	177	1.000	177	177	0
2009.1	150.0	167	1.000	167	167	0
2009.2	144.0	210	0.999	210	210	(0)
2010.1	138.0	190	0.999	190	190	(0)
2010.2	132.0	198	0.999	198	198	(0)
2011.1	126.0	243	0.999	243	244	(1)
2011.2	120.0	221	0.999	221	221	(0)
2012.1	114.0	215	0.999	215	215	(0)
2012.2	108.0	232	0.999	232	232	(0)
2013.1	102.0	270	0.999	270	270	(0)
2013.2	96.0	260	0.999	260	260	(0)
2014.1	90.0	331	0.999	331	331	(0)
2014.2	84.0	241	0.999	241	241	(0)
2015.1	78.0	269	0.999	269	269	(0)
2015.2	72.0	226	0.999	226	226	(0)
2016.1	66.0	247	0.999	247	248	(1)
2016.2	60.0	234	0.999	234	234	(0)
2017.1	54.0	309	0.998	308	309	(0)
2017.2	48.0	212	0.998	212	212	(0)
2018.1	42.0	205	0.999	205	205	(0)
2018.2	36.0	221	1.000	221	223	(2)
2019.1	30.0	200	1.000	200	199	1
2019.2	24.0	176	1.002	176	176	(0)
2020.1	18.0	114	1.019	116	119	(3)
2020.2	12.0	98	1.044	102	115	(12)
2021.1	6.0	83	1.242	103		
Total		8,356		8,378	8,296	(21)

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

Selected Ultimate Claim Counts
Data as of 06/30/21

(1)	(2)	(3)	(4)	(5) (3) * (4)	(6) Prior Report	(7) (5) - (6)
Reported Claim Counts: Development Method						
Accident Semester	Maturity (in Months)	Reported Claim Counts	Selected Age-to- Ultimate Development Factors	Selected Ultimate Claim Counts	Prior	Difference
2001.2	240.0	29	1.000	29	29	0
2002.1	234.0	41	1.000	41	41	0
2002.2	228.0	50	1.000	50	50	0
2003.1	222.0	31	1.000	31	31	0
2003.2	216.0	22	1.000	22	22	0
2004.1	210.0	26	1.000	26	26	0
2004.2	204.0	24	1.000	24	24	0
2005.1	198.0	30	1.000	30	30	0
2005.2	192.0	18	1.000	18	18	0
2006.1	186.0	21	1.000	21	21	0
2006.2	180.0	16	1.000	16	16	0
2007.1	174.0	21	1.000	21	21	0
2007.2	168.0	25	1.000	25	25	0
2008.1	162.0	24	1.000	24	24	0
2008.2	156.0	26	1.000	26	26	0
2009.1	150.0	23	1.000	23	23	0
2009.2	144.0	16	1.000	16	16	0
2010.1	138.0	16	1.000	16	16	0
2010.2	132.0	28	1.000	28	28	0
2011.1	126.0	17	1.000	17	17	0
2011.2	120.0	38	1.000	38	38	0
2012.1	114.0	24	1.000	24	24	0
2012.2	108.0	36	1.000	36	36	0
2013.1	102.0	46	1.000	46	46	0
2013.2	96.0	38	1.000	38	38	0
2014.1	90.0	23	1.000	23	23	0
2014.2	84.0	29	1.000	29	29	0
2015.1	78.0	34	1.000	34	34	0
2015.2	72.0	31	1.000	31	31	0
2016.1	66.0	29	0.991	29	29	(0)
2016.2	60.0	28	0.994	28	28	0
2017.1	54.0	26	0.994	26	26	0
2017.2	48.0	46	0.991	46	45	0
2018.1	42.0	21	0.988	21	20	1
2018.2	36.0	26	0.991	26	26	(0)
2019.1	30.0	25	0.998	25	27	(2)
2019.2	24.0	33	1.004	33	35	(2)
2020.1	18.0	19	0.975	19	13	5
2020.2	12.0	15	0.972	15	17	(2)
2021.1	6.0	29	0.884	26		
Total		1,100		1,094	1,068	1

Province of Newfoundland
Collision
Commercial Vehicles (Including Fleets)

Selected Ultimate Claim Counts
Data as of 06/30/21

(1)	(2)	(3)	(4)	(5) (3) * (4)	(6) Prior Report	(7) (5) - (6)
Reported Claim Counts: Development Method						
Accident Semester	Maturity (in Months)	Reported Claim Counts	Selected Age-to- Ultimate Development Factors	Selected Ultimate Claim Counts	Prior	Difference
2001.2	240.0	56	1.000	56	56	0
2002.1	234.0	76	1.000	76	76	0
2002.2	228.0	76	1.000	76	76	0
2003.1	222.0	76	1.000	76	76	0
2003.2	216.0	55	1.000	55	55	0
2004.1	210.0	65	1.000	65	65	0
2004.2	204.0	28	1.000	28	28	0
2005.1	198.0	43	1.000	43	43	0
2005.2	192.0	53	1.000	53	53	0
2006.1	186.0	46	1.000	46	46	0
2006.2	180.0	43	1.000	43	43	0
2007.1	174.0	66	1.000	66	66	0
2007.2	168.0	75	1.000	75	75	0
2008.1	162.0	68	1.000	68	68	0
2008.2	156.0	75	1.000	75	75	0
2009.1	150.0	66	1.000	66	66	0
2009.2	144.0	74	1.000	74	74	0
2010.1	138.0	65	1.000	65	65	0
2010.2	132.0	66	1.000	66	66	0
2011.1	126.0	71	1.000	71	71	0
2011.2	120.0	88	1.000	88	88	0
2012.1	114.0	76	1.000	76	76	0
2012.2	108.0	86	1.000	86	86	0
2013.1	102.0	88	1.000	88	88	0
2013.2	96.0	93	1.000	93	93	0
2014.1	90.0	89	1.000	89	89	0
2014.2	84.0	91	1.000	91	91	0
2015.1	78.0	83	1.000	83	83	0
2015.2	72.0	104	1.000	104	104	0
2016.1	66.0	92	1.000	92	92	0
2016.2	60.0	84	1.000	84	84	0
2017.1	54.0	79	1.000	79	79	0
2017.2	48.0	89	1.000	89	89	0
2018.1	42.0	75	1.000	75	75	0
2018.2	36.0	96	1.000	96	96	0
2019.1	30.0	75	1.000	75	75	0
2019.2	24.0	80	1.000	80	78	2
2020.1	18.0	64	0.990	63	59	4
2020.2	12.0	56	0.944	53	50	2
2021.1	6.0	41	0.903	37		
Total		2,872		2,864	2,819	9

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

Selected Ultimate Claim Counts
Data as of 06/30/21

(1)	(2)	(3)	(4)	(5) (3) * (4)	(6) Prior Report	(7) (5) - (6)
Reported Claim Counts: Development Method						
Accident Semester	Maturity (in Months)	Reported Claim Counts	Selected Age-to- Ultimate Development Factors	Selected Ultimate Claim Counts	Prior	Difference
2001.2	240.0	196	1.000	196	196	0
2002.1	234.0	212	1.000	212	212	0
2002.2	228.0	140	1.000	140	140	0
2003.1	222.0	144	1.000	144	144	0
2003.2	216.0	113	1.000	113	113	0
2004.1	210.0	122	1.000	122	122	0
2004.2	204.0	88	1.000	88	88	0
2005.1	198.0	115	1.000	115	115	0
2005.2	192.0	96	1.000	96	96	0
2006.1	186.0	118	1.000	118	118	0
2006.2	180.0	97	1.000	97	97	0
2007.1	174.0	105	1.000	105	105	0
2007.2	168.0	102	1.000	102	102	0
2008.1	162.0	142	1.000	142	142	0
2008.2	156.0	121	1.000	121	121	0
2009.1	150.0	145	1.000	145	145	0
2009.2	144.0	128	1.000	128	128	0
2010.1	138.0	143	1.000	143	143	0
2010.2	132.0	137	1.000	137	137	0
2011.1	126.0	203	1.000	203	203	0
2011.2	120.0	154	1.000	154	154	0
2012.1	114.0	168	1.000	168	168	0
2012.2	108.0	154	1.000	154	154	0
2013.1	102.0	166	1.000	166	166	0
2013.2	96.0	166	1.000	166	166	0
2014.1	90.0	194	1.000	194	194	0
2014.2	84.0	175	1.000	175	175	0
2015.1	78.0	209	1.000	209	209	0
2015.2	72.0	168	1.000	168	168	0
2016.1	66.0	244	1.000	244	244	0
2016.2	60.0	181	1.000	181	181	0
2017.1	54.0	256	1.000	256	256	0
2017.2	48.0	208	1.000	208	208	0
2018.1	42.0	192	1.000	192	192	0
2018.2	36.0	170	1.000	170	170	(0)
2019.1	30.0	166	1.001	166	166	(0)
2019.2	24.0	160	1.001	160	159	1
2020.1	18.0	129	1.001	129	128	1
2020.2	12.0	158	1.015	160	166	(6)
2021.1	6.0	124	1.319	164		
Total		6,209		6,251	6,092	(4)

Province of Newfoundland
All Perils
Commercial Vehicles (Including Fleets)

Selected Ultimate Claim Counts
Data as of 06/30/21

(1)	(2)	(3)	(4)	(5) (3) * (4)	(6) Prior Report	(7) (5) - (6)
Reported Claim Counts: Development Method						
Accident Semester	Maturity (in Months)	Reported Claim Counts	Selected Age-to- Ultimate Development Factors	Selected Ultimate Claim Counts	Prior	Difference
2001.2	240.0	44	1.000	44	44	0
2002.1	234.0	35	1.000	35	35	0
2002.2	228.0	40	1.000	40	40	0
2003.1	222.0	35	1.000	35	35	0
2003.2	216.0	42	1.000	42	42	0
2004.1	210.0	40	1.000	40	40	0
2004.2	204.0	59	1.000	59	59	0
2005.1	198.0	38	1.000	38	38	0
2005.2	192.0	49	1.000	49	49	0
2006.1	186.0	48	1.000	48	48	0
2006.2	180.0	57	1.000	57	57	0
2007.1	174.0	57	1.000	57	57	0
2007.2	168.0	73	1.000	73	73	0
2008.1	162.0	68	1.000	68	68	0
2008.2	156.0	67	1.000	67	67	0
2009.1	150.0	71	1.000	71	71	0
2009.2	144.0	75	1.000	75	75	0
2010.1	138.0	69	1.000	69	69	0
2010.2	132.0	91	1.000	91	91	0
2011.1	126.0	84	1.000	84	84	0
2011.2	120.0	78	1.000	78	78	0
2012.1	114.0	69	1.000	69	69	0
2012.2	108.0	102	1.000	102	102	0
2013.1	102.0	75	1.000	75	75	0
2013.2	96.0	94	1.000	94	94	0
2014.1	90.0	106	1.000	106	107	(1)
2014.2	84.0	101	1.000	101	101	0
2015.1	78.0	92	1.000	92	92	0
2015.2	72.0	95	1.000	95	95	0
2016.1	66.0	85	1.000	85	85	0
2016.2	60.0	96	1.000	96	96	0
2017.1	54.0	99	1.000	99	99	0
2017.2	48.0	112	1.000	112	112	0
2018.1	42.0	90	1.000	90	91	(1)
2018.2	36.0	94	1.000	94	95	(1)
2019.1	30.0	81	0.997	81	83	(2)
2019.2	24.0	84	0.993	83	85	(2)
2020.1	18.0	63	0.993	63	63	(1)
2020.2	12.0	53	0.964	51	50	1
2021.1	6.0	71	0.941	67		
Total		2,882		2,875	2,813	(6)

Bodily Injury

Coverage = BI
End Trend Period = 2021.1
Excluded Points = NA
Parameters Included: time, seasonality

Fit	Start Date	Time	Seasonality	Adjusted R ²	Implied Trend	
					Rate	
Loss Cost	2005.1	-0.008 (CI = +/-0.016; p = 0.331)	-0.125 (CI = +/-0.151; p = 0.100)	0.055		-0.76%
Loss Cost	2005.2	-0.012 (CI = +/-0.016; p = 0.122)	-0.100 (CI = +/-0.146; p = 0.174)	0.081		-1.23%
Loss Cost	2006.1	-0.014 (CI = +/-0.017; p = 0.095)	-0.109 (CI = +/-0.150; p = 0.148)	0.096		-1.40%
Loss Cost	2006.2	-0.017 (CI = +/-0.018; p = 0.061)	-0.095 (CI = +/-0.153; p = 0.212)	0.115		-1.67%
Loss Cost	2007.1	-0.016 (CI = +/-0.019; p = 0.091)	-0.092 (CI = +/-0.158; p = 0.244)	0.082		-1.60%
Loss Cost	2007.2	-0.023 (CI = +/-0.018; p = 0.016)	-0.058 (CI = +/-0.148; p = 0.427)	0.174		-2.29%
Loss Cost	2008.1	-0.021 (CI = +/-0.020; p = 0.038)	-0.047 (CI = +/-0.152; p = 0.528)	0.110		-2.05%
Loss Cost	2008.2	-0.023 (CI = +/-0.021; p = 0.033)	-0.037 (CI = +/-0.157; p = 0.633)	0.125		-2.28%
Loss Cost	2009.1	-0.022 (CI = +/-0.023; p = 0.055)	-0.033 (CI = +/-0.164; p = 0.677)	0.087		-2.20%
Loss Cost	2009.2	-0.028 (CI = +/-0.023; p = 0.020)	-0.008 (CI = +/-0.163; p = 0.924)	0.161		-2.80%
Loss Cost	2010.1	-0.026 (CI = +/-0.026; p = 0.044)	0.001 (CI = +/-0.169; p = 0.995)	0.107		-2.60%
Loss Cost	2010.2	-0.032 (CI = +/-0.027; p = 0.026)	0.021 (CI = +/-0.173; p = 0.805)	0.156		-3.11%
Loss Cost	2011.1	-0.035 (CI = +/-0.030; p = 0.023)	0.008 (CI = +/-0.180; p = 0.926)	0.174		-3.46%
Loss Cost	2011.2	-0.044 (CI = +/-0.031; p = 0.008)	0.039 (CI = +/-0.178; p = 0.646)	0.274		-4.32%
Loss Cost	2012.1	-0.050 (CI = +/-0.033; p = 0.006)	0.022 (CI = +/-0.183; p = 0.805)	0.309		-4.85%
Loss Cost	2012.2	-0.062 (CI = +/-0.033; p = 0.001)	0.061 (CI = +/-0.174; p = 0.463)	0.449		-6.04%
Loss Cost	2013.1	-0.077 (CI = +/-0.031; p = 0.000)	0.019 (CI = +/-0.150; p = 0.791)	0.631		-7.44%
Loss Cost	2013.2	-0.080 (CI = +/-0.035; p = 0.000)	0.027 (CI = +/-0.162; p = 0.724)	0.599		-7.70%
Loss Cost	2014.1	-0.071 (CI = +/-0.038; p = 0.001)	0.050 (CI = +/-0.163; p = 0.518)	0.521		-6.85%
Loss Cost	2014.2	-0.063 (CI = +/-0.043; p = 0.008)	0.030 (CI = +/-0.173; p = 0.710)	0.394		-6.11%
Loss Cost	2015.1	-0.064 (CI = +/-0.051; p = 0.018)	0.028 (CI = +/-0.190; p = 0.751)	0.336		-6.20%
Loss Cost	2015.2	-0.058 (CI = +/-0.061; p = 0.061)	0.014 (CI = +/-0.210; p = 0.887)	0.192		-5.59%
Severity	2005.1	0.039 (CI = +/-0.013; p = 0.000)	-0.055 (CI = +/-0.126; p = 0.379)	0.527		+3.99%
Severity	2005.2	0.036 (CI = +/-0.014; p = 0.000)	-0.038 (CI = +/-0.125; p = 0.543)	0.473		+3.66%
Severity	2006.1	0.035 (CI = +/-0.014; p = 0.000)	-0.042 (CI = +/-0.129; p = 0.513)	0.440		+3.58%
Severity	2006.2	0.034 (CI = +/-0.015; p = 0.000)	-0.035 (CI = +/-0.133; p = 0.592)	0.391		+3.45%
Severity	2007.1	0.038 (CI = +/-0.016; p = 0.000)	-0.016 (CI = +/-0.131; p = 0.806)	0.452		+3.87%
Severity	2007.2	0.033 (CI = +/-0.016; p = 0.000)	0.006 (CI = +/-0.128; p = 0.921)	0.388		+3.39%
Severity	2008.1	0.036 (CI = +/-0.017; p = 0.000)	0.020 (CI = +/-0.129; p = 0.756)	0.418		+3.70%
Severity	2008.2	0.034 (CI = +/-0.018; p = 0.001)	0.030 (CI = +/-0.133; p = 0.648)	0.365		+3.47%
Severity	2009.1	0.038 (CI = +/-0.019; p = 0.000)	0.044 (CI = +/-0.135; p = 0.502)	0.400		+3.84%
Severity	2009.2	0.033 (CI = +/-0.019; p = 0.002)	0.064 (CI = +/-0.135; p = 0.334)	0.342		+3.35%
Severity	2010.1	0.035 (CI = +/-0.021; p = 0.003)	0.070 (CI = +/-0.140; p = 0.307)	0.329		+3.52%
Severity	2010.2	0.034 (CI = +/-0.023; p = 0.007)	0.073 (CI = +/-0.148; p = 0.315)	0.298		+3.45%
Severity	2011.1	0.033 (CI = +/-0.026; p = 0.015)	0.069 (CI = +/-0.155; p = 0.365)	0.233		+3.33%
Severity	2011.2	0.026 (CI = +/-0.027; p = 0.061)	0.094 (CI = +/-0.155; p = 0.218)	0.179		+2.59%
Severity	2012.1	0.019 (CI = +/-0.029; p = 0.173)	0.074 (CI = +/-0.157; p = 0.331)	0.054		+1.94%
Severity	2012.2	0.013 (CI = +/-0.031; p = 0.388)	0.094 (CI = +/-0.162; p = 0.235)	0.032		+1.31%
Severity	2013.1	-0.001 (CI = +/-0.029; p = 0.970)	0.055 (CI = +/-0.142; p = 0.417)	-0.088		-0.05%
Severity	2013.2	-0.011 (CI = +/-0.030; p = 0.462)	0.084 (CI = +/-0.139; p = 0.215)	0.006		-1.05%
Severity	2014.1	-0.005 (CI = +/-0.034; p = 0.744)	0.097 (CI = +/-0.146; p = 0.171)	0.017		-0.51%
Severity	2014.2	-0.009 (CI = +/-0.039; p = 0.607)	0.108 (CI = +/-0.158; p = 0.160)	0.029		-0.94%
Severity	2015.1	-0.013 (CI = +/-0.046; p = 0.546)	0.101 (CI = +/-0.172; p = 0.221)	0.008		-1.27%
Severity	2015.2	-0.019 (CI = +/-0.055; p = 0.461)	0.113 (CI = +/-0.190; p = 0.210)	0.014		-1.86%
Frequency	2005.1	-0.047 (CI = +/-0.010; p = 0.000)	-0.070 (CI = +/-0.092; p = 0.127)	0.756		-4.57%
Frequency	2005.2	-0.048 (CI = +/-0.010; p = 0.000)	-0.062 (CI = +/-0.093; p = 0.184)	0.758		-4.72%
Frequency	2006.1	-0.049 (CI = +/-0.011; p = 0.000)	-0.067 (CI = +/-0.096; p = 0.161)	0.748		-4.81%
Frequency	2006.2	-0.051 (CI = +/-0.011; p = 0.000)	-0.060 (CI = +/-0.098; p = 0.221)	0.746		-4.95%
Frequency	2007.1	-0.054 (CI = +/-0.011; p = 0.000)	-0.076 (CI = +/-0.095; p = 0.112)	0.775		-5.26%
Frequency	2007.2	-0.057 (CI = +/-0.012; p = 0.000)	-0.064 (CI = +/-0.096; p = 0.179)	0.784		-5.49%
Frequency	2008.1	-0.057 (CI = +/-0.013; p = 0.000)	-0.067 (CI = +/-0.100; p = 0.178)	0.766		-5.55%
Frequency	2008.2	-0.057 (CI = +/-0.014; p = 0.000)	-0.066 (CI = +/-0.104; p = 0.199)	0.748		-5.56%
Frequency	2009.1	-0.060 (CI = +/-0.015; p = 0.000)	-0.078 (CI = +/-0.105; p = 0.140)	0.752		-5.81%
Frequency	2009.2	-0.061 (CI = +/-0.016; p = 0.000)	-0.072 (CI = +/-0.110; p = 0.190)	0.743		-5.95%
Frequency	2010.1	-0.061 (CI = +/-0.017; p = 0.000)	-0.070 (CI = +/-0.115; p = 0.219)	0.708		-5.91%
Frequency	2010.2	-0.066 (CI = +/-0.018; p = 0.000)	-0.052 (CI = +/-0.115; p = 0.353)	0.734		-6.34%
Frequency	2011.1	-0.068 (CI = +/-0.020; p = 0.000)	-0.061 (CI = +/-0.119; p = 0.298)	0.722		-6.57%
Frequency	2011.2	-0.070 (CI = +/-0.022; p = 0.000)	-0.055 (CI = +/-0.126; p = 0.371)	0.706		-6.73%
Frequency	2012.1	-0.069 (CI = +/-0.024; p = 0.000)	-0.052 (CI = +/-0.133; p = 0.417)	0.660		-6.66%
Frequency	2012.2	-0.075 (CI = +/-0.026; p = 0.000)	-0.032 (CI = +/-0.135; p = 0.619)	0.687		-7.25%
Frequency	2013.1	-0.077 (CI = +/-0.029; p = 0.000)	-0.036 (CI = +/-0.144; p = 0.595)	0.651		-7.39%
Frequency	2013.2	-0.070 (CI = +/-0.032; p = 0.000)	-0.057 (CI = +/-0.148; p = 0.423)	0.590		-6.73%
Frequency	2014.1	-0.066 (CI = +/-0.037; p = 0.002)	-0.047 (CI = +/-0.158; p = 0.527)	0.497		-6.37%
Frequency	2014.2	-0.054 (CI = +/-0.039; p = 0.012)	-0.078 (CI = +/-0.158; p = 0.300)	0.416		-5.22%
Frequency	2015.1	-0.051 (CI = +/-0.046; p = 0.032)	-0.073 (CI = +/-0.172; p = 0.369)	0.297		-4.99%
Frequency	2015.2	-0.039 (CI = +/-0.053; p = 0.129)	-0.100 (CI = +/-0.181; p = 0.245)	0.217		-3.81%

Bodily Injury

Coverage = BI
End Trend Period = 2021.1
Excluded Points = NA
Parameters Included: time

Fit	Start Date	Time	Implied Trend	
			Adjusted R^2	Rate
Loss Cost	2005.1	-0.008 (CI = +/-0.016; p = 0.344)	-0.002	-0.76%
Loss Cost	2005.2	-0.013 (CI = +/-0.016; p = 0.111)	0.052	-1.28%
Loss Cost	2006.1	-0.014 (CI = +/-0.017; p = 0.102)	0.058	-1.40%
Loss Cost	2006.2	-0.017 (CI = +/-0.018; p = 0.054)	0.095	-1.73%
Loss Cost	2007.1	-0.016 (CI = +/-0.019; p = 0.093)	0.068	-1.60%
Loss Cost	2007.2	-0.024 (CI = +/-0.018; p = 0.013)	0.185	-2.33%
Loss Cost	2008.1	-0.021 (CI = +/-0.019; p = 0.036)	0.131	-2.05%
Loss Cost	2008.2	-0.023 (CI = +/-0.021; p = 0.028)	0.153	-2.31%
Loss Cost	2009.1	-0.022 (CI = +/-0.022; p = 0.050)	0.120	-2.20%
Loss Cost	2009.2	-0.028 (CI = +/-0.023; p = 0.017)	0.199	-2.81%
Loss Cost	2010.1	-0.026 (CI = +/-0.025; p = 0.039)	0.149	-2.60%
Loss Cost	2010.2	-0.031 (CI = +/-0.026; p = 0.023)	0.195	-3.08%
Loss Cost	2011.1	-0.035 (CI = +/-0.029; p = 0.019)	0.217	-3.46%
Loss Cost	2011.2	-0.044 (CI = +/-0.030; p = 0.007)	0.306	-4.26%
Loss Cost	2012.1	-0.050 (CI = +/-0.032; p = 0.005)	0.347	-4.85%
Loss Cost	2012.2	-0.061 (CI = +/-0.033; p = 0.001)	0.464	-5.93%
Loss Cost	2013.1	-0.077 (CI = +/-0.029; p = 0.000)	0.654	-7.44%
Loss Cost	2013.2	-0.080 (CI = +/-0.034; p = 0.000)	0.624	-7.65%
Loss Cost	2014.1	-0.071 (CI = +/-0.037; p = 0.001)	0.542	-6.85%
Loss Cost	2014.2	-0.062 (CI = +/-0.041; p = 0.006)	0.437	-6.02%
Loss Cost	2015.1	-0.064 (CI = +/-0.048; p = 0.013)	0.390	-6.20%
Loss Cost	2015.2	-0.057 (CI = +/-0.056; p = 0.048)	0.271	-5.54%
Severity	2005.1	0.039 (CI = +/-0.013; p = 0.000)	0.530	+3.99%
Severity	2005.2	0.036 (CI = +/-0.013; p = 0.000)	0.484	+3.64%
Severity	2006.1	0.035 (CI = +/-0.014; p = 0.000)	0.451	+3.58%
Severity	2006.2	0.034 (CI = +/-0.015; p = 0.000)	0.407	+3.43%
Severity	2007.1	0.038 (CI = +/-0.015; p = 0.000)	0.471	+3.87%
Severity	2007.2	0.033 (CI = +/-0.015; p = 0.000)	0.411	+3.40%
Severity	2008.1	0.036 (CI = +/-0.016; p = 0.000)	0.439	+3.70%
Severity	2008.2	0.034 (CI = +/-0.017; p = 0.000)	0.386	+3.50%
Severity	2009.1	0.038 (CI = +/-0.018; p = 0.000)	0.414	+3.84%
Severity	2009.2	0.034 (CI = +/-0.019; p = 0.002)	0.343	+3.42%
Severity	2010.1	0.035 (CI = +/-0.021; p = 0.003)	0.325	+3.52%
Severity	2010.2	0.035 (CI = +/-0.023; p = 0.005)	0.296	+3.55%
Severity	2011.1	0.033 (CI = +/-0.025; p = 0.014)	0.239	+3.33%
Severity	2011.2	0.027 (CI = +/-0.027; p = 0.051)	0.150	+2.73%
Severity	2012.1	0.019 (CI = +/-0.028; p = 0.172)	0.054	+1.94%
Severity	2012.2	0.015 (CI = +/-0.031; p = 0.334)	0.000	+1.48%
Severity	2013.1	-0.001 (CI = +/-0.028; p = 0.969)	-0.067	-0.05%
Severity	2013.2	-0.009 (CI = +/-0.030; p = 0.555)	-0.044	-0.85%
Severity	2014.1	-0.005 (CI = +/-0.035; p = 0.754)	-0.068	-0.51%
Severity	2014.2	-0.006 (CI = +/-0.040; p = 0.749)	-0.074	-0.61%
Severity	2015.1	-0.013 (CI = +/-0.047; p = 0.557)	-0.056	-1.27%
Severity	2015.2	-0.014 (CI = +/-0.056; p = 0.589)	-0.067	-1.39%
Frequency	2005.1	-0.047 (CI = +/-0.010; p = 0.000)	0.744	-4.57%
Frequency	2005.2	-0.049 (CI = +/-0.010; p = 0.000)	0.751	-4.75%
Frequency	2006.1	-0.049 (CI = +/-0.011; p = 0.000)	0.738	-4.81%
Frequency	2006.2	-0.051 (CI = +/-0.011; p = 0.000)	0.741	-4.98%
Frequency	2007.1	-0.054 (CI = +/-0.012; p = 0.000)	0.760	-5.26%
Frequency	2007.2	-0.057 (CI = +/-0.012; p = 0.000)	0.777	-5.54%
Frequency	2008.1	-0.057 (CI = +/-0.013; p = 0.000)	0.757	-5.55%
Frequency	2008.2	-0.058 (CI = +/-0.014; p = 0.000)	0.740	-5.61%
Frequency	2009.1	-0.060 (CI = +/-0.015; p = 0.000)	0.737	-5.81%
Frequency	2009.2	-0.062 (CI = +/-0.016; p = 0.000)	0.733	-6.02%
Frequency	2010.1	-0.061 (CI = +/-0.018; p = 0.000)	0.700	-5.91%
Frequency	2010.2	-0.066 (CI = +/-0.018; p = 0.000)	0.735	-6.40%
Frequency	2011.1	-0.068 (CI = +/-0.020; p = 0.000)	0.720	-6.57%
Frequency	2011.2	-0.071 (CI = +/-0.022; p = 0.000)	0.709	-6.81%
Frequency	2012.1	-0.069 (CI = +/-0.024; p = 0.000)	0.666	-6.66%
Frequency	2012.2	-0.076 (CI = +/-0.025; p = 0.000)	0.701	-7.31%
Frequency	2013.1	-0.077 (CI = +/-0.028; p = 0.000)	0.667	-7.39%
Frequency	2013.2	-0.071 (CI = +/-0.031; p = 0.000)	0.600	-6.85%
Frequency	2014.1	-0.066 (CI = +/-0.035; p = 0.001)	0.519	-6.37%
Frequency	2014.2	-0.056 (CI = +/-0.039; p = 0.008)	0.407	-5.45%
Frequency	2015.1	-0.051 (CI = +/-0.045; p = 0.030)	0.304	-4.99%
Frequency	2015.2	-0.043 (CI = +/-0.053; p = 0.098)	0.174	-4.21%

Bodily Injury

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

Fit	Start Date	Time	Implied Trend	
			Adjusted R ²	Rate
Loss Cost	2005.1	0.000 (CI = +/-0.017; p = 0.957)	-0.034	-0.05%
Loss Cost	2005.2	-0.006 (CI = +/-0.017; p = 0.485)	-0.017	-0.59%
Loss Cost	2006.1	-0.007 (CI = +/-0.018; p = 0.454)	-0.015	-0.68%
Loss Cost	2006.2	-0.010 (CI = +/-0.019; p = 0.294)	0.005	-1.00%
Loss Cost	2007.1	-0.008 (CI = +/-0.021; p = 0.434)	-0.014	-0.80%
Loss Cost	2007.2	-0.016 (CI = +/-0.020; p = 0.111)	0.065	-1.59%
Loss Cost	2008.1	-0.012 (CI = +/-0.021; p = 0.250)	0.016	-1.19%
Loss Cost	2008.2	-0.014 (CI = +/-0.023; p = 0.204)	0.030	-1.42%
Loss Cost	2009.1	-0.012 (CI = +/-0.025; p = 0.318)	0.002	-1.21%
Loss Cost	2009.2	-0.019 (CI = +/-0.026; p = 0.146)	0.058	-1.85%
Loss Cost	2010.1	-0.015 (CI = +/-0.028; p = 0.275)	0.013	-1.49%
Loss Cost	2010.2	-0.020 (CI = +/-0.030; p = 0.185)	0.045	-1.97%
Loss Cost	2011.1	-0.023 (CI = +/-0.034; p = 0.160)	0.060	-2.31%
Loss Cost	2011.2	-0.032 (CI = +/-0.036; p = 0.073)	0.137	-3.18%
Loss Cost	2012.1	-0.039 (CI = +/-0.039; p = 0.054)	0.174	-3.79%
Loss Cost	2012.2	-0.052 (CI = +/-0.041; p = 0.017)	0.296	-5.04%
Loss Cost	2013.1	-0.071 (CI = +/-0.038; p = 0.001)	0.521	-6.88%
Loss Cost	2013.2	-0.073 (CI = +/-0.044; p = 0.004)	0.478	-7.06%
Loss Cost	2014.1	-0.061 (CI = +/-0.049; p = 0.020)	0.349	-5.88%
Loss Cost	2014.2	-0.046 (CI = +/-0.054; p = 0.087)	0.191	-4.53%
Loss Cost	2015.1	-0.046 (CI = +/-0.066; p = 0.153)	0.126	-4.49%
Loss Cost	2015.2	-0.031 (CI = +/-0.079; p = 0.391)	-0.020	-3.08%
Severity	2005.1	0.046 (CI = +/-0.014; p = 0.000)	0.607	+4.68%
Severity	2005.2	0.042 (CI = +/-0.014; p = 0.000)	0.566	+4.32%
Severity	2006.1	0.042 (CI = +/-0.015; p = 0.000)	0.537	+4.30%
Severity	2006.2	0.041 (CI = +/-0.016; p = 0.000)	0.497	+4.18%
Severity	2007.1	0.046 (CI = +/-0.016; p = 0.000)	0.579	+4.75%
Severity	2007.2	0.042 (CI = +/-0.016; p = 0.000)	0.528	+4.28%
Severity	2008.1	0.046 (CI = +/-0.017; p = 0.000)	0.572	+4.71%
Severity	2008.2	0.045 (CI = +/-0.018; p = 0.000)	0.526	+4.56%
Severity	2009.1	0.049 (CI = +/-0.019; p = 0.000)	0.572	+5.06%
Severity	2009.2	0.046 (CI = +/-0.020; p = 0.000)	0.511	+4.67%
Severity	2010.1	0.048 (CI = +/-0.022; p = 0.000)	0.507	+4.93%
Severity	2010.2	0.050 (CI = +/-0.024; p = 0.000)	0.489	+5.12%
Severity	2011.1	0.049 (CI = +/-0.027; p = 0.001)	0.438	+5.03%
Severity	2011.2	0.044 (CI = +/-0.029; p = 0.006)	0.351	+4.48%
Severity	2012.1	0.036 (CI = +/-0.031; p = 0.026)	0.242	+3.69%
Severity	2012.2	0.033 (CI = +/-0.035; p = 0.066)	0.166	+3.34%
Severity	2013.1	0.016 (CI = +/-0.033; p = 0.313)	0.007	+1.60%
Severity	2013.2	0.008 (CI = +/-0.036; p = 0.645)	-0.064	+0.79%
Severity	2014.1	0.015 (CI = +/-0.041; p = 0.431)	-0.028	+1.54%
Severity	2014.2	0.018 (CI = +/-0.049; p = 0.436)	-0.032	+1.81%
Severity	2015.1	0.013 (CI = +/-0.060; p = 0.623)	-0.080	+1.35%
Severity	2015.2	0.018 (CI = +/-0.074; p = 0.593)	-0.083	+1.81%
Frequency	2005.1	-0.046 (CI = +/-0.011; p = 0.000)	0.702	-4.51%
Frequency	2005.2	-0.048 (CI = +/-0.012; p = 0.000)	0.710	-4.71%
Frequency	2006.1	-0.049 (CI = +/-0.012; p = 0.000)	0.695	-4.78%
Frequency	2006.2	-0.051 (CI = +/-0.013; p = 0.000)	0.699	-4.98%
Frequency	2007.1	-0.054 (CI = +/-0.014; p = 0.000)	0.723	-5.30%
Frequency	2007.2	-0.058 (CI = +/-0.014; p = 0.000)	0.743	-5.62%
Frequency	2008.1	-0.058 (CI = +/-0.015; p = 0.000)	0.721	-5.64%
Frequency	2008.2	-0.059 (CI = +/-0.016; p = 0.000)	0.702	-5.72%
Frequency	2009.1	-0.062 (CI = +/-0.018; p = 0.000)	0.700	-5.97%
Frequency	2009.2	-0.064 (CI = +/-0.019; p = 0.000)	0.698	-6.23%
Frequency	2010.1	-0.063 (CI = +/-0.021; p = 0.000)	0.659	-6.12%
Frequency	2010.2	-0.070 (CI = +/-0.022; p = 0.000)	0.705	-6.74%
Frequency	2011.1	-0.072 (CI = +/-0.024; p = 0.000)	0.692	-6.99%
Frequency	2011.2	-0.076 (CI = +/-0.026; p = 0.000)	0.685	-7.33%
Frequency	2012.1	-0.075 (CI = +/-0.030; p = 0.000)	0.637	-7.22%
Frequency	2012.2	-0.085 (CI = +/-0.031; p = 0.000)	0.691	-8.11%
Frequency	2013.1	-0.087 (CI = +/-0.035; p = 0.000)	0.661	-8.34%
Frequency	2013.2	-0.081 (CI = +/-0.040; p = 0.001)	0.583	-7.79%
Frequency	2014.1	-0.076 (CI = +/-0.047; p = 0.004)	0.494	-7.31%
Frequency	2014.2	-0.064 (CI = +/-0.053; p = 0.023)	0.361	-6.23%
Frequency	2015.1	-0.059 (CI = +/-0.065; p = 0.068)	0.249	-5.76%
Frequency	2015.2	-0.049 (CI = +/-0.079; p = 0.189)	0.106	-4.80%

Bodily Injury

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

Fit	Start Date	Time	Implied Trend	
			Adjusted R^2	Rate
Loss Cost	2005.1	0.000 (CI = +/-0.019; p = 0.980)	-0.036	-0.02%
Loss Cost	2005.2	-0.006 (CI = +/-0.018; p = 0.504)	-0.020	-0.61%
Loss Cost	2006.1	-0.007 (CI = +/-0.020; p = 0.472)	-0.018	-0.70%
Loss Cost	2006.2	-0.011 (CI = +/-0.021; p = 0.307)	0.003	-1.05%
Loss Cost	2007.1	-0.008 (CI = +/-0.022; p = 0.449)	-0.017	-0.83%
Loss Cost	2007.2	-0.017 (CI = +/-0.022; p = 0.116)	0.065	-1.69%
Loss Cost	2008.1	-0.013 (CI = +/-0.023; p = 0.259)	0.015	-1.27%
Loss Cost	2008.2	-0.015 (CI = +/-0.025; p = 0.210)	0.030	-1.53%
Loss Cost	2009.1	-0.013 (CI = +/-0.027; p = 0.325)	0.001	-1.30%
Loss Cost	2009.2	-0.020 (CI = +/-0.028; p = 0.148)	0.060	-2.02%
Loss Cost	2010.1	-0.017 (CI = +/-0.031; p = 0.276)	0.014	-1.64%
Loss Cost	2010.2	-0.022 (CI = +/-0.034; p = 0.184)	0.048	-2.19%
Loss Cost	2011.1	-0.026 (CI = +/-0.038; p = 0.157)	0.066	-2.59%
Loss Cost	2011.2	-0.037 (CI = +/-0.040; p = 0.069)	0.151	-3.61%
Loss Cost	2012.1	-0.044 (CI = +/-0.044; p = 0.049)	0.196	-4.35%
Loss Cost	2012.2	-0.060 (CI = +/-0.046; p = 0.014)	0.337	-5.85%
Loss Cost	2013.1	-0.084 (CI = +/-0.040; p = 0.001)	0.601	-8.07%
Loss Cost	2013.2	-0.089 (CI = +/-0.047; p = 0.002)	0.572	-8.47%
Loss Cost	2014.1	-0.076 (CI = +/-0.053; p = 0.010)	0.454	-7.36%
Loss Cost	2014.2	-0.063 (CI = +/-0.061; p = 0.047)	0.300	-6.06%
Loss Cost	2015.1	-0.065 (CI = +/-0.077; p = 0.084)	0.243	-6.34%
Loss Cost	2015.2	-0.052 (CI = +/-0.096; p = 0.239)	0.076	-5.08%
Severity	2005.1	0.046 (CI = +/-0.015; p = 0.000)	0.580	+4.66%
Severity	2005.2	0.042 (CI = +/-0.015; p = 0.000)	0.534	+4.27%
Severity	2006.1	0.042 (CI = +/-0.016; p = 0.000)	0.504	+4.25%
Severity	2006.2	0.040 (CI = +/-0.017; p = 0.000)	0.460	+4.11%
Severity	2007.1	0.046 (CI = +/-0.017; p = 0.000)	0.546	+4.72%
Severity	2007.2	0.041 (CI = +/-0.017; p = 0.000)	0.489	+4.21%
Severity	2008.1	0.046 (CI = +/-0.018; p = 0.000)	0.536	+4.67%
Severity	2008.2	0.044 (CI = +/-0.020; p = 0.000)	0.485	+4.50%
Severity	2009.1	0.049 (CI = +/-0.020; p = 0.000)	0.535	+5.05%
Severity	2009.2	0.045 (CI = +/-0.022; p = 0.000)	0.468	+4.62%
Severity	2010.1	0.048 (CI = +/-0.024; p = 0.001)	0.464	+4.90%
Severity	2010.2	0.050 (CI = +/-0.027; p = 0.001)	0.445	+5.10%
Severity	2011.1	0.049 (CI = +/-0.030; p = 0.003)	0.391	+5.01%
Severity	2011.2	0.043 (CI = +/-0.033; p = 0.014)	0.296	+4.39%
Severity	2012.1	0.034 (CI = +/-0.036; p = 0.058)	0.179	+3.48%
Severity	2012.2	0.030 (CI = +/-0.041; p = 0.133)	0.101	+3.05%
Severity	2013.1	0.010 (CI = +/-0.037; p = 0.569)	-0.053	+1.00%
Severity	2013.2	0.000 (CI = +/-0.041; p = 0.985)	-0.091	-0.04%
Severity	2014.1	0.007 (CI = +/-0.048; p = 0.751)	-0.088	+0.70%
Severity	2014.2	0.008 (CI = +/-0.058; p = 0.750)	-0.098	+0.85%
Severity	2015.1	0.001 (CI = +/-0.072; p = 0.979)	-0.125	+0.09%
Severity	2015.2	0.003 (CI = +/-0.092; p = 0.934)	-0.142	+0.33%
Frequency	2005.1	-0.046 (CI = +/-0.012; p = 0.000)	0.677	-4.47%
Frequency	2005.2	-0.048 (CI = +/-0.012; p = 0.000)	0.685	-4.68%
Frequency	2006.1	-0.049 (CI = +/-0.013; p = 0.000)	0.669	-4.75%
Frequency	2006.2	-0.051 (CI = +/-0.014; p = 0.000)	0.673	-4.96%
Frequency	2007.1	-0.055 (CI = +/-0.015; p = 0.000)	0.699	-5.31%
Frequency	2007.2	-0.058 (CI = +/-0.015; p = 0.000)	0.722	-5.66%
Frequency	2008.1	-0.058 (CI = +/-0.016; p = 0.000)	0.698	-5.68%
Frequency	2008.2	-0.059 (CI = +/-0.018; p = 0.000)	0.678	-5.77%
Frequency	2009.1	-0.062 (CI = +/-0.019; p = 0.000)	0.677	-6.05%
Frequency	2009.2	-0.066 (CI = +/-0.021; p = 0.000)	0.676	-6.35%
Frequency	2010.1	-0.064 (CI = +/-0.023; p = 0.000)	0.634	-6.24%
Frequency	2010.2	-0.072 (CI = +/-0.024; p = 0.000)	0.687	-6.94%
Frequency	2011.1	-0.075 (CI = +/-0.026; p = 0.000)	0.675	-7.24%
Frequency	2011.2	-0.080 (CI = +/-0.029; p = 0.000)	0.671	-7.66%
Frequency	2012.1	-0.079 (CI = +/-0.033; p = 0.000)	0.621	-7.57%
Frequency	2012.2	-0.090 (CI = +/-0.035; p = 0.000)	0.687	-8.64%
Frequency	2013.1	-0.094 (CI = +/-0.040; p = 0.000)	0.660	-8.98%
Frequency	2013.2	-0.088 (CI = +/-0.046; p = 0.002)	0.579	-8.44%
Frequency	2014.1	-0.083 (CI = +/-0.055; p = 0.007)	0.486	-8.00%
Frequency	2014.2	-0.071 (CI = +/-0.064; p = 0.034)	0.344	-6.85%
Frequency	2015.1	-0.066 (CI = +/-0.080; p = 0.092)	0.229	-6.42%
Frequency	2015.2	-0.055 (CI = +/-0.101; p = 0.235)	0.079	-5.39%

Bodily Injury

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

Fit	Start Date	Time	Implied Trend	
			Adjusted R^2	Rate
Loss Cost	2005.1	0.003 (CI = +/-0.019; p = 0.723)	-0.032	+0.34%
Loss Cost	2005.2	-0.003 (CI = +/-0.019; p = 0.781)	-0.035	-0.26%
Loss Cost	2006.1	-0.003 (CI = +/-0.021; p = 0.739)	-0.035	-0.34%
Loss Cost	2006.2	-0.007 (CI = +/-0.022; p = 0.524)	-0.024	-0.69%
Loss Cost	2007.1	-0.004 (CI = +/-0.024; p = 0.716)	-0.037	-0.42%
Loss Cost	2007.2	-0.013 (CI = +/-0.023; p = 0.244)	0.019	-1.32%
Loss Cost	2008.1	-0.008 (CI = +/-0.024; p = 0.484)	-0.023	-0.83%
Loss Cost	2008.2	-0.011 (CI = +/-0.027; p = 0.407)	-0.014	-1.07%
Loss Cost	2009.1	-0.008 (CI = +/-0.029; p = 0.581)	-0.035	-0.78%
Loss Cost	2009.2	-0.015 (CI = +/-0.031; p = 0.309)	0.005	-1.52%
Loss Cost	2010.1	-0.010 (CI = +/-0.034; p = 0.520)	-0.033	-1.04%
Loss Cost	2010.2	-0.016 (CI = +/-0.037; p = 0.374)	-0.010	-1.58%
Loss Cost	2011.1	-0.020 (CI = +/-0.041; p = 0.324)	0.002	-1.96%
Loss Cost	2011.2	-0.031 (CI = +/-0.045; p = 0.162)	0.073	-3.03%
Loss Cost	2012.1	-0.039 (CI = +/-0.050; p = 0.119)	0.113	-3.81%
Loss Cost	2012.2	-0.056 (CI = +/-0.053; p = 0.039)	0.251	-5.46%
Loss Cost	2013.1	-0.083 (CI = +/-0.048; p = 0.003)	0.535	-7.99%
Loss Cost	2013.2	-0.088 (CI = +/-0.057; p = 0.006)	0.503	-8.46%
Loss Cost	2014.1	-0.074 (CI = +/-0.065; p = 0.030)	0.358	-7.12%
Loss Cost	2014.2	-0.056 (CI = +/-0.076; p = 0.126)	0.175	-5.47%
Loss Cost	2015.1	-0.058 (CI = +/-0.098; p = 0.200)	0.111	-5.68%
Loss Cost	2015.2	-0.039 (CI = +/-0.126; p = 0.474)	-0.063	-3.85%
Severity	2005.1	0.047 (CI = +/-0.015; p = 0.000)	0.581	+4.86%
Severity	2005.2	0.044 (CI = +/-0.016; p = 0.000)	0.534	+4.47%
Severity	2006.1	0.044 (CI = +/-0.017; p = 0.000)	0.504	+4.45%
Severity	2006.2	0.042 (CI = +/-0.018; p = 0.000)	0.460	+4.32%
Severity	2007.1	0.049 (CI = +/-0.018; p = 0.000)	0.553	+5.00%
Severity	2007.2	0.044 (CI = +/-0.019; p = 0.000)	0.494	+4.46%
Severity	2008.1	0.049 (CI = +/-0.019; p = 0.000)	0.546	+5.00%
Severity	2008.2	0.047 (CI = +/-0.021; p = 0.000)	0.497	+4.84%
Severity	2009.1	0.053 (CI = +/-0.022; p = 0.000)	0.555	+5.48%
Severity	2009.2	0.049 (CI = +/-0.024; p = 0.000)	0.487	+5.05%
Severity	2010.1	0.053 (CI = +/-0.026; p = 0.001)	0.488	+5.41%
Severity	2010.2	0.055 (CI = +/-0.029; p = 0.001)	0.475	+5.70%
Severity	2011.1	0.055 (CI = +/-0.033; p = 0.003)	0.424	+5.66%
Severity	2011.2	0.049 (CI = +/-0.037; p = 0.012)	0.328	+5.04%
Severity	2012.1	0.040 (CI = +/-0.040; p = 0.050)	0.208	+4.09%
Severity	2012.2	0.036 (CI = +/-0.046; p = 0.114)	0.128	+3.69%
Severity	2013.1	0.014 (CI = +/-0.043; p = 0.498)	-0.044	+1.39%
Severity	2013.2	0.002 (CI = +/-0.049; p = 0.919)	-0.099	+0.23%
Severity	2014.1	0.012 (CI = +/-0.058; p = 0.660)	-0.086	+1.17%
Severity	2014.2	0.014 (CI = +/-0.072; p = 0.655)	-0.096	+1.46%
Severity	2015.1	0.006 (CI = +/-0.092; p = 0.872)	-0.138	+0.65%
Severity	2015.2	0.011 (CI = +/-0.122; p = 0.830)	-0.157	+1.13%
Frequency	2005.1	-0.044 (CI = +/-0.013; p = 0.000)	0.642	-4.31%
Frequency	2005.2	-0.046 (CI = +/-0.013; p = 0.000)	0.651	-4.53%
Frequency	2006.1	-0.047 (CI = +/-0.014; p = 0.000)	0.632	-4.59%
Frequency	2006.2	-0.049 (CI = +/-0.015; p = 0.000)	0.636	-4.80%
Frequency	2007.1	-0.053 (CI = +/-0.016; p = 0.000)	0.664	-5.17%
Frequency	2007.2	-0.057 (CI = +/-0.016; p = 0.000)	0.689	-5.54%
Frequency	2008.1	-0.057 (CI = +/-0.018; p = 0.000)	0.660	-5.55%
Frequency	2008.2	-0.058 (CI = +/-0.020; p = 0.000)	0.637	-5.64%
Frequency	2009.1	-0.061 (CI = +/-0.021; p = 0.000)	0.636	-5.93%
Frequency	2009.2	-0.065 (CI = +/-0.023; p = 0.000)	0.635	-6.25%
Frequency	2010.1	-0.063 (CI = +/-0.026; p = 0.000)	0.586	-6.12%
Frequency	2010.2	-0.071 (CI = +/-0.027; p = 0.000)	0.645	-6.89%
Frequency	2011.1	-0.075 (CI = +/-0.030; p = 0.000)	0.632	-7.22%
Frequency	2011.2	-0.080 (CI = +/-0.033; p = 0.000)	0.629	-7.69%
Frequency	2012.1	-0.079 (CI = +/-0.038; p = 0.001)	0.572	-7.59%
Frequency	2012.2	-0.092 (CI = +/-0.040; p = 0.000)	0.649	-8.83%
Frequency	2013.1	-0.097 (CI = +/-0.047; p = 0.001)	0.622	-9.25%
Frequency	2013.2	-0.091 (CI = +/-0.055; p = 0.004)	0.528	-8.67%
Frequency	2014.1	-0.085 (CI = +/-0.067; p = 0.018)	0.422	-8.19%
Frequency	2014.2	-0.071 (CI = +/-0.080; p = 0.076)	0.258	-6.83%
Frequency	2015.1	-0.065 (CI = +/-0.103; p = 0.178)	0.134	-6.28%
Frequency	2015.2	-0.050 (CI = +/-0.135; p = 0.394)	-0.023	-4.92%

Bodily Injury

Coverage = BI

End Trend Period = 2021.1

Excluded Points = NA

Parameters Included: time, scalar_level_change, seasonality

Scalar Level Change Start Date = 2013-01-01

Fit	Start Date	Time	Seasonality	Scalar Shift	Adjusted R ²	Implied Trend
						Rate
Loss Cost	2005.1	-0.040 (CI = +/-0.029; p = 0.009)	-0.136 (CI = +/-0.138; p = 0.054)	0.354 (CI = +/-0.277; p = 0.014)	0.209	-3.91%
Loss Cost	2005.2	-0.050 (CI = +/-0.027; p = 0.001)	-0.106 (CI = +/-0.127; p = 0.097)	0.405 (CI = +/-0.252; p = 0.003)	0.313	-4.89%
Loss Cost	2006.1	-0.056 (CI = +/-0.028; p = 0.000)	-0.122 (CI = +/-0.127; p = 0.060)	0.432 (CI = +/-0.252; p = 0.002)	0.358	-5.40%
Loss Cost	2006.2	-0.062 (CI = +/-0.028; p = 0.000)	-0.103 (CI = +/-0.125; p = 0.102)	0.456 (CI = +/-0.246; p = 0.001)	0.411	-5.97%
Loss Cost	2007.1	-0.062 (CI = +/-0.030; p = 0.000)	-0.105 (CI = +/-0.130; p = 0.108)	0.459 (CI = +/-0.253; p = 0.001)	0.387	-6.03%
Loss Cost	2007.2	-0.073 (CI = +/-0.025; p = 0.000)	-0.068 (CI = +/-0.107; p = 0.202)	0.489 (CI = +/-0.205; p = 0.000)	0.572	-7.05%
Loss Cost	2008.1	-0.071 (CI = +/-0.026; p = 0.000)	-0.060 (CI = +/-0.110; p = 0.268)	0.484 (CI = +/-0.208; p = 0.000)	0.537	-6.85%
Loss Cost	2008.2	-0.074 (CI = +/-0.026; p = 0.000)	-0.049 (CI = +/-0.112; p = 0.377)	0.486 (CI = +/-0.208; p = 0.000)	0.558	-7.12%
Loss Cost	2009.1	-0.073 (CI = +/-0.028; p = 0.000)	-0.046 (CI = +/-0.117; p = 0.424)	0.486 (CI = +/-0.213; p = 0.000)	0.539	-7.05%
Loss Cost	2009.2	-0.078 (CI = +/-0.026; p = 0.000)	-0.023 (CI = +/-0.112; p = 0.678)	0.476 (CI = +/-0.199; p = 0.000)	0.607	-7.46%
Loss Cost	2010.1	-0.075 (CI = +/-0.026; p = 0.000)	-0.010 (CI = +/-0.113; p = 0.849)	0.485 (CI = +/-0.199; p = 0.000)	0.604	-7.24%
Loss Cost	2010.2	-0.077 (CI = +/-0.027; p = 0.000)	0.000 (CI = +/-0.118; p = 0.995)	0.472 (CI = +/-0.204; p = 0.000)	0.615	-7.37%
Loss Cost	2011.1	-0.077 (CI = +/-0.028; p = 0.000)	-0.001 (CI = +/-0.124; p = 0.993)	0.470 (CI = +/-0.215; p = 0.000)	0.612	-7.38%
Loss Cost	2011.2	-0.078 (CI = +/-0.028; p = 0.000)	0.012 (CI = +/-0.130; p = 0.848)	0.442 (CI = +/-0.231; p = 0.001)	0.620	-7.47%
Loss Cost	2012.1	-0.077 (CI = +/-0.029; p = 0.000)	0.016 (CI = +/-0.137; p = 0.800)	0.461 (CI = +/-0.263; p = 0.002)	0.619	-7.44%
Loss Cost	2012.2	-0.077 (CI = +/-0.031; p = 0.000)	0.019 (CI = +/-0.150; p = 0.791)	0.450 (CI = +/-0.356; p = 0.017)	0.613	-7.44%
Loss Cost	2013.1	-0.077 (CI = +/-0.031; p = 0.000)	0.019 (CI = +/-0.150; p = 0.791)	NA (CI = +/-NA; p = NA)	0.631	-7.44%
Loss Cost	2013.2	-0.080 (CI = +/-0.035; p = 0.000)	0.027 (CI = +/-0.162; p = 0.724)	NA (CI = +/-NA; p = NA)	0.599	-7.70%
Loss Cost	2014.1	-0.071 (CI = +/-0.038; p = 0.001)	0.050 (CI = +/-0.163; p = 0.518)	NA (CI = +/-NA; p = NA)	0.521	-6.85%
Loss Cost	2014.2	-0.063 (CI = +/-0.043; p = 0.008)	0.030 (CI = +/-0.173; p = 0.710)	NA (CI = +/-NA; p = NA)	0.394	-6.11%
Loss Cost	2015.1	-0.064 (CI = +/-0.051; p = 0.018)	0.028 (CI = +/-0.190; p = 0.751)	NA (CI = +/-NA; p = NA)	0.336	-6.20%
Loss Cost	2015.2	-0.058 (CI = +/-0.061; p = 0.061)	0.014 (CI = +/-0.210; p = 0.887)	NA (CI = +/-NA; p = NA)	0.192	-5.59%
Severity	2005.1	0.012 (CI = +/-0.024; p = 0.315)	-0.064 (CI = +/-0.115; p = 0.266)	0.298 (CI = +/-0.230; p = 0.013)	0.606	+1.21%
Severity	2005.2	0.005 (CI = +/-0.024; p = 0.679)	-0.043 (CI = +/-0.109; p = 0.429)	0.334 (CI = +/-0.218; p = 0.004)	0.596	+0.48%
Severity	2006.1	0.002 (CI = +/-0.025; p = 0.890)	-0.052 (CI = +/-0.112; p = 0.349)	0.349 (CI = +/-0.221; p = 0.003)	0.582	+0.17%
Severity	2006.2	-0.002 (CI = +/-0.026; p = 0.890)	-0.041 (CI = +/-0.113; p = 0.459)	0.363 (CI = +/-0.223; p = 0.003)	0.558	-0.17%
Severity	2007.1	0.004 (CI = +/-0.026; p = 0.781)	-0.026 (CI = +/-0.112; p = 0.643)	0.343 (CI = +/-0.219; p = 0.003)	0.597	+0.35%
Severity	2007.2	-0.004 (CI = +/-0.024; p = 0.752)	-0.001 (CI = +/-0.103; p = 0.981)	0.363 (CI = +/-0.198; p = 0.001)	0.600	-0.37%
Severity	2008.1	0.000 (CI = +/-0.025; p = 0.972)	0.010 (CI = +/-0.105; p = 0.846)	0.355 (CI = +/-0.198; p = 0.001)	0.620	-0.04%
Severity	2008.2	-0.003 (CI = +/-0.025; p = 0.797)	0.021 (CI = +/-0.107; p = 0.689)	0.357 (CI = +/-0.198; p = 0.001)	0.595	-0.31%
Severity	2009.1	0.000 (CI = +/-0.025; p = 0.973)	0.035 (CI = +/-0.106; p = 0.498)	0.356 (CI = +/-0.193; p = 0.001)	0.630	+0.04%
Severity	2009.2	-0.003 (CI = +/-0.024; p = 0.801)	0.053 (CI = +/-0.104; p = 0.303)	0.348 (CI = +/-0.186; p = 0.001)	0.608	-0.30%
Severity	2010.1	-0.001 (CI = +/-0.025; p = 0.921)	0.062 (CI = +/-0.107; p = 0.237)	0.355 (CI = +/-0.188; p = 0.001)	0.613	-0.12%
Severity	2010.2	-0.001 (CI = +/-0.026; p = 0.966)	0.057 (CI = +/-0.113; p = 0.300)	0.361 (CI = +/-0.195; p = 0.001)	0.598	-0.05%
Severity	2011.1	0.000 (CI = +/-0.027; p = 0.994)	0.062 (CI = +/-0.118; p = 0.282)	0.370 (CI = +/-0.205; p = 0.001)	0.562	+0.01%
Severity	2011.2	-0.001 (CI = +/-0.027; p = 0.960)	0.073 (CI = +/-0.124; p = 0.233)	0.346 (CI = +/-0.221; p = 0.004)	0.484	-0.07%
Severity	2012.1	-0.001 (CI = +/-0.028; p = 0.951)	0.070 (CI = +/-0.131; p = 0.272)	0.336 (CI = +/-0.252; p = 0.012)	0.344	-0.08%
Severity	2012.2	-0.001 (CI = +/-0.029; p = 0.970)	0.055 (CI = +/-0.142; p = 0.417)	0.405 (CI = +/-0.336; p = 0.022)	0.297	-0.05%
Severity	2013.1	-0.001 (CI = +/-0.029; p = 0.970)	0.055 (CI = +/-0.142; p = 0.417)	NA (CI = +/-NA; p = NA)	-0.088	-0.05%
Severity	2013.2	-0.011 (CI = +/-0.030; p = 0.462)	0.084 (CI = +/-0.139; p = 0.215)	NA (CI = +/-NA; p = NA)	0.006	-1.05%
Severity	2014.1	-0.005 (CI = +/-0.034; p = 0.744)	0.097 (CI = +/-0.146; p = 0.171)	NA (CI = +/-NA; p = NA)	0.017	-0.51%
Severity	2014.2	-0.009 (CI = +/-0.039; p = 0.607)	0.108 (CI = +/-0.158; p = 0.160)	NA (CI = +/-NA; p = NA)	0.029	-0.94%
Severity	2015.1	-0.013 (CI = +/-0.046; p = 0.546)	0.101 (CI = +/-0.172; p = 0.221)	NA (CI = +/-NA; p = NA)	0.008	-1.27%
Severity	2015.2	-0.019 (CI = +/-0.055; p = 0.461)	0.113 (CI = +/-0.190; p = 0.210)	NA (CI = +/-NA; p = NA)	0.014	-1.86%
Frequency	2005.1	-0.052 (CI = +/-0.020; p = 0.000)	-0.072 (CI = +/-0.093; p = 0.124)	0.056 (CI = +/-0.186; p = 0.541)	0.750	-5.06%
Frequency	2005.2	-0.055 (CI = +/-0.020; p = 0.000)	-0.063 (CI = +/-0.094; p = 0.179)	0.071 (CI = +/-0.188; p = 0.443)	0.754	-5.35%
Frequency	2006.1	-0.057 (CI = +/-0.021; p = 0.000)	-0.070 (CI = +/-0.097; p = 0.150)	0.082 (CI = +/-0.192; p = 0.386)	0.746	-5.56%
Frequency	2006.2	-0.060 (CI = +/-0.022; p = 0.000)	-0.062 (CI = +/-0.099; p = 0.210)	0.093 (CI = +/-0.194; p = 0.333)	0.746	-5.81%
Frequency	2007.1	-0.066 (CI = +/-0.022; p = 0.000)	-0.079 (CI = +/-0.094; p = 0.095)	0.116 (CI = +/-0.184; p = 0.205)	0.780	-6.36%
Frequency	2007.2	-0.069 (CI = +/-0.022; p = 0.000)	-0.067 (CI = +/-0.094; p = 0.155)	0.127 (CI = +/-0.181; p = 0.161)	0.793	-6.71%
Frequency	2008.1	-0.070 (CI = +/-0.023; p = 0.000)	-0.070 (CI = +/-0.098; p = 0.150)	0.129 (CI = +/-0.185; p = 0.161)	0.776	-6.81%
Frequency	2008.2	-0.071 (CI = +/-0.024; p = 0.000)	-0.070 (CI = +/-0.102; p = 0.171)	0.129 (CI = +/-0.189; p = 0.171)	0.759	-6.82%
Frequency	2009.1	-0.073 (CI = +/-0.024; p = 0.000)	-0.081 (CI = +/-0.103; p = 0.117)	0.130 (CI = +/-0.188; p = 0.164)	0.763	-7.08%
Frequency	2009.2	-0.075 (CI = +/-0.025; p = 0.000)	-0.076 (CI = +/-0.108; p = 0.159)	0.128 (CI = +/-0.192; p = 0.180)	0.754	-7.18%
Frequency	2010.1	-0.074 (CI = +/-0.026; p = 0.000)	-0.073 (CI = +/-0.113; p = 0.193)	0.130 (CI = +/-0.198; p = 0.186)	0.721	-7.13%
Frequency	2010.2	-0.076 (CI = +/-0.026; p = 0.000)	-0.057 (CI = +/-0.114; p = 0.310)	0.110 (CI = +/-0.198; p = 0.257)	0.739	-7.32%
Frequency	2011.1	-0.077 (CI = +/-0.027; p = 0.000)	-0.063 (CI = +/-0.120; p = 0.285)	0.100 (CI = +/-0.208; p = 0.325)	0.722	-7.39%
Frequency	2011.2	-0.077 (CI = +/-0.028; p = 0.000)	-0.061 (CI = +/-0.128; p = 0.330)	0.096 (CI = +/-0.227; p = 0.386)	0.703	-7.41%
Frequency	2012.1	-0.076 (CI = +/-0.029; p = 0.000)	-0.054 (CI = +/-0.134; p = 0.405)	0.126 (CI = +/-0.257; p = 0.313)	0.662	-7.36%
Frequency	2012.2	-0.077 (CI = +/-0.029; p = 0.000)	-0.036 (CI = +/-0.144; p = 0.595)	0.045 (CI = +/-0.341; p = 0.782)	0.666	-7.39%
Frequency	2013.1	-0.077 (CI = +/-0.029; p = 0.000)	-0.036 (CI = +/-0.144; p = 0.595)	NA (CI = +/-NA; p = NA)	0.651	-7.39%
Frequency	2013.2	-0.070 (CI = +/-0.032; p = 0.000)	-0.057 (CI = +/-0.148; p = 0.423)	NA (CI = +/-NA; p = NA)	0.590	-6.73%
Frequency	2014.1	-0.066 (CI = +/-0.037; p = 0.002)	-0.047 (CI = +/-0.158; p = 0.527)	NA (CI = +/-NA; p = NA)	0.497	-6.37%
Frequency	2014.2	-0.054 (CI = +/-0.039; p = 0.012)	-0.078 (CI = +/-0.158; p = 0.300)	NA (CI = +/-NA; p = NA)	0.416	-5.22%
Frequency	2015.1	-0.051 (CI = +/-0.046; p = 0.032)	-0.073 (CI = +/-0.172; p = 0.369)	NA (CI = +/-NA; p = NA)	0.297	-4.99%
Frequency	2015.2	-0.039 (CI = +/-0.053; p = 0.129)	-0.100 (CI = +/-0.181; p = 0.245)	NA (CI = +/-NA; p = NA)	0.217	-3.81%

Bodily Injury

Coverage = BI
 End Trend Period = 2021.1
 Excluded Points = NA
 Parameters Included: time, scalar_level_change
 Scalar Level Change Start Date = 2013-01-01

Fit	Start Date	Time	Scalar Shift	Implied Trend	
				Adjusted R ²	Rate
Loss Cost	2005.1	-0.038 (CI = +/-0.030; p = 0.015)	0.338 (CI = +/-0.289; p = 0.023)	0.130	-3.77%
Loss Cost	2005.2	-0.050 (CI = +/-0.028; p = 0.001)	0.399 (CI = +/-0.260; p = 0.004)	0.267	-4.89%
Loss Cost	2006.1	-0.054 (CI = +/-0.029; p = 0.001)	0.418 (CI = +/-0.263; p = 0.003)	0.292	-5.28%
Loss Cost	2006.2	-0.062 (CI = +/-0.029; p = 0.000)	0.449 (CI = +/-0.254; p = 0.001)	0.370	-5.97%
Loss Cost	2007.1	-0.061 (CI = +/-0.031; p = 0.000)	0.447 (CI = +/-0.260; p = 0.002)	0.345	-5.92%
Loss Cost	2007.2	-0.073 (CI = +/-0.025; p = 0.000)	0.484 (CI = +/-0.208; p = 0.000)	0.559	-7.05%
Loss Cost	2008.1	-0.070 (CI = +/-0.026; p = 0.000)	0.478 (CI = +/-0.209; p = 0.000)	0.531	-6.79%
Loss Cost	2008.2	-0.074 (CI = +/-0.026; p = 0.000)	0.482 (CI = +/-0.206; p = 0.000)	0.561	-7.12%
Loss Cost	2009.1	-0.073 (CI = +/-0.027; p = 0.000)	0.482 (CI = +/-0.211; p = 0.000)	0.546	-7.01%
Loss Cost	2009.2	-0.078 (CI = +/-0.026; p = 0.000)	0.474 (CI = +/-0.194; p = 0.000)	0.622	-7.46%
Loss Cost	2010.1	-0.075 (CI = +/-0.026; p = 0.000)	0.484 (CI = +/-0.193; p = 0.000)	0.623	-7.24%
Loss Cost	2010.2	-0.077 (CI = +/-0.026; p = 0.000)	0.472 (CI = +/-0.197; p = 0.000)	0.635	-7.37%
Loss Cost	2011.1	-0.077 (CI = +/-0.027; p = 0.000)	0.470 (CI = +/-0.208; p = 0.000)	0.633	-7.38%
Loss Cost	2011.2	-0.078 (CI = +/-0.027; p = 0.000)	0.444 (CI = +/-0.222; p = 0.001)	0.641	-7.47%
Loss Cost	2012.1	-0.077 (CI = +/-0.028; p = 0.000)	0.462 (CI = +/-0.253; p = 0.001)	0.642	-7.44%
Loss Cost	2012.2	-0.077 (CI = +/-0.029; p = 0.000)	0.460 (CI = +/-0.334; p = 0.010)	0.637	-7.44%
Loss Cost	2013.1	-0.077 (CI = +/-0.029; p = 0.000)	NA (CI = +/-NA; p = NA)	0.654	-7.44%
Loss Cost	2013.2	-0.080 (CI = +/-0.034; p = 0.000)	NA (CI = +/-NA; p = NA)	0.624	-7.65%
Loss Cost	2014.1	-0.071 (CI = +/-0.037; p = 0.001)	NA (CI = +/-NA; p = NA)	0.542	-6.85%
Loss Cost	2014.2	-0.062 (CI = +/-0.041; p = 0.006)	NA (CI = +/-NA; p = NA)	0.437	-6.02%
Loss Cost	2015.1	-0.064 (CI = +/-0.048; p = 0.013)	NA (CI = +/-NA; p = NA)	0.390	-6.20%
Loss Cost	2015.2	-0.057 (CI = +/-0.056; p = 0.048)	NA (CI = +/-NA; p = NA)	0.271	-5.54%
Severity	2005.1	0.013 (CI = +/-0.024; p = 0.290)	0.290 (CI = +/-0.230; p = 0.015)	0.602	+1.28%
Severity	2005.2	0.005 (CI = +/-0.023; p = 0.677)	0.331 (CI = +/-0.216; p = 0.004)	0.601	+0.48%
Severity	2006.1	0.002 (CI = +/-0.025; p = 0.853)	0.343 (CI = +/-0.220; p = 0.003)	0.583	+0.22%
Severity	2006.2	-0.002 (CI = +/-0.025; p = 0.889)	0.360 (CI = +/-0.221; p = 0.002)	0.565	-0.17%
Severity	2007.1	0.004 (CI = +/-0.025; p = 0.761)	0.340 (CI = +/-0.215; p = 0.003)	0.609	+0.38%
Severity	2007.2	-0.004 (CI = +/-0.023; p = 0.747)	0.363 (CI = +/-0.194; p = 0.001)	0.616	-0.37%
Severity	2008.1	-0.001 (CI = +/-0.024; p = 0.964)	0.355 (CI = +/-0.193; p = 0.001)	0.635	-0.05%
Severity	2008.2	-0.003 (CI = +/-0.025; p = 0.793)	0.359 (CI = +/-0.193; p = 0.001)	0.609	-0.31%
Severity	2009.1	0.000 (CI = +/-0.025; p = 0.994)	0.359 (CI = +/-0.190; p = 0.001)	0.639	+0.01%
Severity	2009.2	-0.003 (CI = +/-0.024; p = 0.801)	0.353 (CI = +/-0.186; p = 0.001)	0.606	-0.30%
Severity	2010.1	-0.002 (CI = +/-0.025; p = 0.893)	0.359 (CI = +/-0.189; p = 0.001)	0.603	-0.16%
Severity	2010.2	-0.001 (CI = +/-0.026; p = 0.966)	0.369 (CI = +/-0.195; p = 0.001)	0.595	-0.05%
Severity	2011.1	0.000 (CI = +/-0.027; p = 0.987)	0.374 (CI = +/-0.205; p = 0.001)	0.557	-0.02%
Severity	2011.2	-0.001 (CI = +/-0.027; p = 0.960)	0.360 (CI = +/-0.222; p = 0.003)	0.468	-0.07%
Severity	2012.1	-0.001 (CI = +/-0.028; p = 0.941)	0.339 (CI = +/-0.253; p = 0.012)	0.332	-0.10%
Severity	2012.2	-0.001 (CI = +/-0.028; p = 0.969)	0.434 (CI = +/-0.322; p = 0.012)	0.311	-0.05%
Severity	2013.1	-0.001 (CI = +/-0.028; p = 0.969)	NA (CI = +/-NA; p = NA)	-0.067	-0.05%
Severity	2013.2	-0.009 (CI = +/-0.030; p = 0.555)	NA (CI = +/-NA; p = NA)	-0.044	-0.85%
Severity	2014.1	-0.005 (CI = +/-0.035; p = 0.754)	NA (CI = +/-NA; p = NA)	-0.068	-0.51%
Severity	2014.2	-0.006 (CI = +/-0.040; p = 0.749)	NA (CI = +/-NA; p = NA)	-0.074	-0.61%
Severity	2015.1	-0.013 (CI = +/-0.047; p = 0.557)	NA (CI = +/-NA; p = NA)	-0.056	-1.27%
Severity	2015.2	-0.014 (CI = +/-0.056; p = 0.589)	NA (CI = +/-NA; p = NA)	-0.067	-1.39%
Frequency	2005.1	-0.051 (CI = +/-0.020; p = 0.000)	0.048 (CI = +/-0.190; p = 0.612)	0.738	-4.99%
Frequency	2005.2	-0.055 (CI = +/-0.021; p = 0.000)	0.067 (CI = +/-0.190; p = 0.475)	0.747	-5.35%
Frequency	2006.1	-0.056 (CI = +/-0.022; p = 0.000)	0.074 (CI = +/-0.195; p = 0.442)	0.735	-5.49%
Frequency	2006.2	-0.060 (CI = +/-0.022; p = 0.000)	0.089 (CI = +/-0.196; p = 0.360)	0.739	-5.81%
Frequency	2007.1	-0.065 (CI = +/-0.022; p = 0.000)	0.107 (CI = +/-0.190; p = 0.255)	0.763	-6.28%
Frequency	2007.2	-0.069 (CI = +/-0.022; p = 0.000)	0.122 (CI = +/-0.184; p = 0.186)	0.784	-6.71%
Frequency	2008.1	-0.070 (CI = +/-0.023; p = 0.000)	0.122 (CI = +/-0.189; p = 0.193)	0.765	-6.74%
Frequency	2008.2	-0.071 (CI = +/-0.024; p = 0.000)	0.123 (CI = +/-0.193; p = 0.198)	0.748	-6.82%
Frequency	2009.1	-0.073 (CI = +/-0.025; p = 0.000)	0.123 (CI = +/-0.194; p = 0.201)	0.745	-7.02%
Frequency	2009.2	-0.075 (CI = +/-0.026; p = 0.000)	0.120 (CI = +/-0.196; p = 0.217)	0.741	-7.18%
Frequency	2010.1	-0.073 (CI = +/-0.027; p = 0.000)	0.125 (CI = +/-0.201; p = 0.211)	0.709	-7.09%
Frequency	2010.2	-0.076 (CI = +/-0.026; p = 0.000)	0.103 (CI = +/-0.197; p = 0.288)	0.737	-7.32%
Frequency	2011.1	-0.076 (CI = +/-0.027; p = 0.000)	0.096 (CI = +/-0.208; p = 0.343)	0.719	-7.36%
Frequency	2011.2	-0.077 (CI = +/-0.028; p = 0.000)	0.084 (CI = +/-0.225; p = 0.444)	0.703	-7.41%
Frequency	2012.1	-0.076 (CI = +/-0.028; p = 0.000)	0.123 (CI = +/-0.253; p = 0.317)	0.667	-7.35%
Frequency	2012.2	-0.077 (CI = +/-0.028; p = 0.000)	0.026 (CI = +/-0.322; p = 0.868)	0.682	-7.39%
Frequency	2013.1	-0.077 (CI = +/-0.028; p = 0.000)	NA (CI = +/-NA; p = NA)	0.667	-7.39%
Frequency	2013.2	-0.071 (CI = +/-0.031; p = 0.000)	NA (CI = +/-NA; p = NA)	0.600	-6.85%
Frequency	2014.1	-0.066 (CI = +/-0.035; p = 0.001)	NA (CI = +/-NA; p = NA)	0.519	-6.37%
Frequency	2014.2	-0.056 (CI = +/-0.039; p = 0.008)	NA (CI = +/-NA; p = NA)	0.407	-5.45%
Frequency	2015.1	-0.051 (CI = +/-0.045; p = 0.030)	NA (CI = +/-NA; p = NA)	0.304	-4.99%
Frequency	2015.2	-0.043 (CI = +/-0.053; p = 0.098)	NA (CI = +/-NA; p = NA)	0.174	-4.21%

Bodily Injury

Coverage = BI
 End Trend Period = 2020.1
 Excluded Points = NA
 Parameters Included: time, scalar_level_change
 Scalar Level Change Start Date = 2013-01-01

Fit	Start Date	Time	Scalar Shift	Adjusted R ²	Implied Trend	
						Rate
Loss Cost	2005.1	-0.028 (CI = +/-0.033; p = 0.099)	0.281 (CI = +/-0.296; p = 0.063)	0.056		-2.73%
Loss Cost	2005.2	-0.041 (CI = +/-0.031; p = 0.012)	0.349 (CI = +/-0.271; p = 0.013)	0.162		-4.01%
Loss Cost	2006.1	-0.045 (CI = +/-0.033; p = 0.010)	0.369 (CI = +/-0.277; p = 0.011)	0.181		-4.40%
Loss Cost	2006.2	-0.054 (CI = +/-0.033; p = 0.003)	0.407 (CI = +/-0.271; p = 0.005)	0.252		-5.22%
Loss Cost	2007.1	-0.052 (CI = +/-0.036; p = 0.006)	0.402 (CI = +/-0.280; p = 0.007)	0.226		-5.08%
Loss Cost	2007.2	-0.067 (CI = +/-0.030; p = 0.000)	0.456 (CI = +/-0.227; p = 0.000)	0.443		-6.52%
Loss Cost	2008.1	-0.063 (CI = +/-0.031; p = 0.000)	0.443 (CI = +/-0.228; p = 0.001)	0.408		-6.12%
Loss Cost	2008.2	-0.067 (CI = +/-0.032; p = 0.000)	0.453 (CI = +/-0.228; p = 0.000)	0.440		-6.53%
Loss Cost	2009.1	-0.066 (CI = +/-0.033; p = 0.001)	0.450 (CI = +/-0.233; p = 0.001)	0.423		-6.34%
Loss Cost	2009.2	-0.072 (CI = +/-0.032; p = 0.000)	0.450 (CI = +/-0.216; p = 0.000)	0.504		-6.95%
Loss Cost	2010.1	-0.068 (CI = +/-0.032; p = 0.000)	0.457 (CI = +/-0.214; p = 0.000)	0.509		-6.62%
Loss Cost	2010.2	-0.070 (CI = +/-0.033; p = 0.000)	0.448 (CI = +/-0.218; p = 0.000)	0.519		-6.80%
Loss Cost	2011.1	-0.070 (CI = +/-0.034; p = 0.000)	0.447 (CI = +/-0.230; p = 0.001)	0.516		-6.80%
Loss Cost	2011.2	-0.072 (CI = +/-0.035; p = 0.001)	0.424 (CI = +/-0.245; p = 0.002)	0.518		-6.92%
Loss Cost	2012.1	-0.071 (CI = +/-0.037; p = 0.001)	0.443 (CI = +/-0.278; p = 0.004)	0.518		-6.88%
Loss Cost	2012.2	-0.071 (CI = +/-0.038; p = 0.001)	0.442 (CI = +/-0.364; p = 0.021)	0.505		-6.88%
Loss Cost	2013.1	-0.071 (CI = +/-0.038; p = 0.001)	NA (CI = +/-NA; p = NA)	0.521		-6.88%
Loss Cost	2013.2	-0.073 (CI = +/-0.044; p = 0.004)	NA (CI = +/-NA; p = NA)	0.478		-7.06%
Loss Cost	2014.1	-0.061 (CI = +/-0.049; p = 0.020)	NA (CI = +/-NA; p = NA)	0.349		-5.88%
Loss Cost	2014.2	-0.046 (CI = +/-0.054; p = 0.087)	NA (CI = +/-NA; p = NA)	0.191		-4.53%
Loss Cost	2015.1	-0.046 (CI = +/-0.066; p = 0.153)	NA (CI = +/-NA; p = NA)	0.126		-4.49%
Loss Cost	2015.2	-0.031 (CI = +/-0.079; p = 0.391)	NA (CI = +/-NA; p = NA)	-0.020		-3.08%
Severity	2005.1	0.023 (CI = +/-0.026; p = 0.080)	0.236 (CI = +/-0.231; p = 0.045)	0.648		+2.31%
Severity	2005.2	0.014 (CI = +/-0.025; p = 0.261)	0.281 (CI = +/-0.220; p = 0.014)	0.641		+1.43%
Severity	2006.1	0.012 (CI = +/-0.027; p = 0.372)	0.292 (CI = +/-0.227; p = 0.014)	0.622		+1.20%
Severity	2006.2	0.008 (CI = +/-0.028; p = 0.574)	0.310 (CI = +/-0.230; p = 0.010)	0.600		+0.79%
Severity	2007.1	0.016 (CI = +/-0.028; p = 0.253)	0.277 (CI = +/-0.220; p = 0.015)	0.658		+1.60%
Severity	2007.2	0.007 (CI = +/-0.027; p = 0.591)	0.309 (CI = +/-0.201; p = 0.004)	0.658		+0.70%
Severity	2008.1	0.012 (CI = +/-0.027; p = 0.360)	0.294 (CI = +/-0.198; p = 0.005)	0.687		+1.22%
Severity	2008.2	0.009 (CI = +/-0.028; p = 0.496)	0.300 (CI = +/-0.201; p = 0.005)	0.660		+0.94%
Severity	2009.1	0.015 (CI = +/-0.028; p = 0.285)	0.293 (CI = +/-0.193; p = 0.005)	0.701		+1.47%
Severity	2009.2	0.011 (CI = +/-0.028; p = 0.424)	0.293 (CI = +/-0.190; p = 0.004)	0.669		+1.09%
Severity	2010.1	0.013 (CI = +/-0.028; p = 0.340)	0.298 (CI = +/-0.191; p = 0.004)	0.674		+1.34%
Severity	2010.2	0.015 (CI = +/-0.029; p = 0.284)	0.307 (CI = +/-0.194; p = 0.004)	0.673		+1.54%
Severity	2011.1	0.016 (CI = +/-0.030; p = 0.279)	0.314 (CI = +/-0.203; p = 0.005)	0.643		+1.61%
Severity	2011.2	0.016 (CI = +/-0.031; p = 0.310)	0.305 (CI = +/-0.219; p = 0.010)	0.563		+1.57%
Severity	2012.1	0.015 (CI = +/-0.033; p = 0.339)	0.287 (CI = +/-0.249; p = 0.027)	0.436		+1.52%
Severity	2012.2	0.016 (CI = +/-0.033; p = 0.313)	0.387 (CI = +/-0.311; p = 0.019)	0.422		+1.60%
Severity	2013.1	0.016 (CI = +/-0.033; p = 0.313)	NA (CI = +/-NA; p = NA)	0.007		+1.60%
Severity	2013.2	0.008 (CI = +/-0.036; p = 0.645)	NA (CI = +/-NA; p = NA)	-0.064		+0.79%
Severity	2014.1	0.015 (CI = +/-0.041; p = 0.431)	NA (CI = +/-NA; p = NA)	-0.028		+1.54%
Severity	2014.2	0.018 (CI = +/-0.049; p = 0.436)	NA (CI = +/-NA; p = NA)	-0.032		+1.81%
Severity	2015.1	0.013 (CI = +/-0.060; p = 0.623)	NA (CI = +/-NA; p = NA)	-0.080		+1.35%
Severity	2015.2	0.018 (CI = +/-0.074; p = 0.593)	NA (CI = +/-NA; p = NA)	-0.083		+1.81%
Frequency	2005.1	-0.051 (CI = +/-0.023; p = 0.000)	0.045 (CI = +/-0.203; p = 0.655)	0.694		-4.93%
Frequency	2005.2	-0.055 (CI = +/-0.024; p = 0.000)	0.069 (CI = +/-0.204; p = 0.497)	0.705		-5.36%
Frequency	2006.1	-0.057 (CI = +/-0.025; p = 0.000)	0.078 (CI = +/-0.211; p = 0.456)	0.691		-5.54%
Frequency	2006.2	-0.061 (CI = +/-0.026; p = 0.000)	0.097 (CI = +/-0.213; p = 0.355)	0.697		-5.96%
Frequency	2007.1	-0.068 (CI = +/-0.026; p = 0.000)	0.124 (CI = +/-0.207; p = 0.227)	0.728		-6.58%
Frequency	2007.2	-0.074 (CI = +/-0.026; p = 0.000)	0.147 (CI = +/-0.200; p = 0.143)	0.756		-7.17%
Frequency	2008.1	-0.075 (CI = +/-0.028; p = 0.000)	0.149 (CI = +/-0.206; p = 0.148)	0.735		-7.25%
Frequency	2008.2	-0.077 (CI = +/-0.030; p = 0.000)	0.153 (CI = +/-0.211; p = 0.147)	0.718		-7.40%
Frequency	2009.1	-0.080 (CI = +/-0.030; p = 0.000)	0.157 (CI = +/-0.212; p = 0.139)	0.718		-7.70%
Frequency	2009.2	-0.083 (CI = +/-0.031; p = 0.000)	0.157 (CI = +/-0.214; p = 0.141)	0.717		-7.96%
Frequency	2010.1	-0.082 (CI = +/-0.033; p = 0.000)	0.159 (CI = +/-0.220; p = 0.146)	0.681		-7.85%
Frequency	2010.2	-0.086 (CI = +/-0.032; p = 0.000)	0.141 (CI = +/-0.212; p = 0.180)	0.720		-8.21%
Frequency	2011.1	-0.086 (CI = +/-0.033; p = 0.000)	0.133 (CI = +/-0.223; p = 0.223)	0.703		-8.28%
Frequency	2011.2	-0.087 (CI = +/-0.034; p = 0.000)	0.119 (CI = +/-0.239; p = 0.306)	0.688		-8.35%
Frequency	2012.1	-0.086 (CI = +/-0.035; p = 0.000)	0.156 (CI = +/-0.268; p = 0.234)	0.650		-8.27%
Frequency	2012.2	-0.087 (CI = +/-0.035; p = 0.000)	0.056 (CI = +/-0.337; p = 0.726)	0.670		-8.34%
Frequency	2013.1	-0.087 (CI = +/-0.035; p = 0.000)	NA (CI = +/-NA; p = NA)	0.661		-8.34%
Frequency	2013.2	-0.081 (CI = +/-0.040; p = 0.001)	NA (CI = +/-NA; p = NA)	0.583		-7.79%
Frequency	2014.1	-0.076 (CI = +/-0.047; p = 0.004)	NA (CI = +/-NA; p = NA)	0.494		-7.31%
Frequency	2014.2	-0.064 (CI = +/-0.053; p = 0.023)	NA (CI = +/-NA; p = NA)	0.361		-6.23%
Frequency	2015.1	-0.059 (CI = +/-0.065; p = 0.068)	NA (CI = +/-NA; p = NA)	0.249		-5.76%
Frequency	2015.2	-0.049 (CI = +/-0.079; p = 0.189)	NA (CI = +/-NA; p = NA)	0.106		-4.80%

Bodily Injury

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

Fit	Start Date	Time	Scalar Shift	Adjusted R ²	Implied Trend	
						Rate
Loss Cost	2005.1	-0.029 (CI = +/-0.035; p = 0.106)	0.286 (CI = +/-0.306; p = 0.066)	0.055		-2.83%
Loss Cost	2005.2	-0.044 (CI = +/-0.033; p = 0.013)	0.362 (CI = +/-0.280; p = 0.013)	0.168		-4.26%
Loss Cost	2006.1	-0.048 (CI = +/-0.035; p = 0.009)	0.386 (CI = +/-0.287; p = 0.010)	0.190		-4.73%
Loss Cost	2006.2	-0.058 (CI = +/-0.036; p = 0.003)	0.431 (CI = +/-0.279; p = 0.004)	0.270		-5.68%
Loss Cost	2007.1	-0.057 (CI = +/-0.039; p = 0.005)	0.426 (CI = +/-0.290; p = 0.006)	0.243		-5.57%
Loss Cost	2007.2	-0.075 (CI = +/-0.031; p = 0.000)	0.493 (CI = +/-0.229; p = 0.000)	0.488		-7.27%
Loss Cost	2008.1	-0.071 (CI = +/-0.033; p = 0.000)	0.480 (CI = +/-0.232; p = 0.000)	0.451		-6.87%
Loss Cost	2008.2	-0.077 (CI = +/-0.034; p = 0.000)	0.494 (CI = +/-0.230; p = 0.000)	0.493		-7.41%
Loss Cost	2009.1	-0.075 (CI = +/-0.036; p = 0.000)	0.491 (CI = +/-0.236; p = 0.000)	0.474		-7.25%
Loss Cost	2009.2	-0.084 (CI = +/-0.033; p = 0.000)	0.497 (CI = +/-0.213; p = 0.000)	0.575		-8.03%
Loss Cost	2010.1	-0.080 (CI = +/-0.034; p = 0.000)	0.500 (CI = +/-0.211; p = 0.000)	0.577		-7.67%
Loss Cost	2010.2	-0.083 (CI = +/-0.034; p = 0.000)	0.492 (CI = +/-0.214; p = 0.000)	0.593		-7.92%
Loss Cost	2011.1	-0.083 (CI = +/-0.036; p = 0.000)	0.489 (CI = +/-0.225; p = 0.000)	0.591		-7.95%
Loss Cost	2011.2	-0.085 (CI = +/-0.037; p = 0.000)	0.464 (CI = +/-0.237; p = 0.001)	0.599		-8.11%
Loss Cost	2012.1	-0.084 (CI = +/-0.038; p = 0.000)	0.480 (CI = +/-0.268; p = 0.002)	0.598		-8.06%
Loss Cost	2012.2	-0.084 (CI = +/-0.040; p = 0.001)	0.477 (CI = +/-0.350; p = 0.012)	0.586		-8.07%
Loss Cost	2013.1	-0.084 (CI = +/-0.040; p = 0.001)	NA (CI = +/-NA; p = NA)	0.601		-8.07%
Loss Cost	2013.2	-0.089 (CI = +/-0.047; p = 0.002)	NA (CI = +/-NA; p = NA)	0.572		-8.47%
Loss Cost	2014.1	-0.076 (CI = +/-0.053; p = 0.010)	NA (CI = +/-NA; p = NA)	0.454		-7.36%
Loss Cost	2014.2	-0.063 (CI = +/-0.061; p = 0.047)	NA (CI = +/-NA; p = NA)	0.300		-6.06%
Loss Cost	2015.1	-0.065 (CI = +/-0.077; p = 0.084)	NA (CI = +/-NA; p = NA)	0.243		-6.34%
Loss Cost	2015.2	-0.052 (CI = +/-0.096; p = 0.239)	NA (CI = +/-NA; p = NA)	0.076		-5.08%
Severity	2005.1	0.021 (CI = +/-0.027; p = 0.124)	0.244 (CI = +/-0.238; p = 0.044)	0.626		+2.14%
Severity	2005.2	0.011 (CI = +/-0.027; p = 0.393)	0.294 (CI = +/-0.226; p = 0.013)	0.621		+1.15%
Severity	2006.1	0.009 (CI = +/-0.029; p = 0.546)	0.308 (CI = +/-0.233; p = 0.012)	0.602		+0.86%
Severity	2006.2	0.004 (CI = +/-0.030; p = 0.811)	0.331 (CI = +/-0.237; p = 0.008)	0.582		+0.36%
Severity	2007.1	0.012 (CI = +/-0.030; p = 0.410)	0.295 (CI = +/-0.228; p = 0.014)	0.639		+1.24%
Severity	2007.2	0.002 (CI = +/-0.029; p = 0.905)	0.334 (CI = +/-0.207; p = 0.003)	0.646		+0.17%
Severity	2008.1	0.007 (CI = +/-0.029; p = 0.616)	0.316 (CI = +/-0.205; p = 0.004)	0.673		+0.72%
Severity	2008.2	0.004 (CI = +/-0.031; p = 0.813)	0.326 (CI = +/-0.208; p = 0.004)	0.648		+0.35%
Severity	2009.1	0.009 (CI = +/-0.031; p = 0.528)	0.315 (CI = +/-0.201; p = 0.004)	0.688		+0.94%
Severity	2009.2	0.005 (CI = +/-0.031; p = 0.755)	0.319 (CI = +/-0.197; p = 0.003)	0.658		+0.46%
Severity	2010.1	0.007 (CI = +/-0.032; p = 0.632)	0.321 (CI = +/-0.199; p = 0.003)	0.663		+0.73%
Severity	2010.2	0.010 (CI = +/-0.033; p = 0.544)	0.328 (CI = +/-0.202; p = 0.003)	0.661		+0.96%
Severity	2011.1	0.010 (CI = +/-0.034; p = 0.528)	0.334 (CI = +/-0.212; p = 0.004)	0.628		+1.04%
Severity	2011.2	0.010 (CI = +/-0.036; p = 0.570)	0.324 (CI = +/-0.228; p = 0.009)	0.546		+0.97%
Severity	2012.1	0.009 (CI = +/-0.037; p = 0.605)	0.305 (CI = +/-0.258; p = 0.024)	0.411		+0.91%
Severity	2012.2	0.010 (CI = +/-0.037; p = 0.569)	0.402 (CI = +/-0.321; p = 0.018)	0.399		+1.00%
Severity	2013.1	0.010 (CI = +/-0.037; p = 0.569)	NA (CI = +/-NA; p = NA)	-0.053		+1.00%
Severity	2013.2	0.000 (CI = +/-0.041; p = 0.985)	NA (CI = +/-NA; p = NA)	-0.091		-0.04%
Severity	2014.1	0.007 (CI = +/-0.048; p = 0.751)	NA (CI = +/-NA; p = NA)	-0.088		+0.70%
Severity	2014.2	0.008 (CI = +/-0.058; p = 0.750)	NA (CI = +/-NA; p = NA)	-0.098		+0.85%
Severity	2015.1	0.001 (CI = +/-0.072; p = 0.979)	NA (CI = +/-NA; p = NA)	-0.125		+0.09%
Severity	2015.2	0.003 (CI = +/-0.092; p = 0.934)	NA (CI = +/-NA; p = NA)	-0.142		+0.33%
Frequency	2005.1	-0.050 (CI = +/-0.024; p = 0.000)	0.042 (CI = +/-0.209; p = 0.685)	0.667		-4.87%
Frequency	2005.2	-0.055 (CI = +/-0.025; p = 0.000)	0.068 (CI = +/-0.212; p = 0.517)	0.679		-5.35%
Frequency	2006.1	-0.057 (CI = +/-0.027; p = 0.000)	0.078 (CI = +/-0.219; p = 0.474)	0.663		-5.54%
Frequency	2006.2	-0.062 (CI = +/-0.029; p = 0.000)	0.100 (CI = +/-0.222; p = 0.362)	0.671		-6.01%
Frequency	2007.1	-0.070 (CI = +/-0.029; p = 0.000)	0.132 (CI = +/-0.217; p = 0.221)	0.706		-6.73%
Frequency	2007.2	-0.077 (CI = +/-0.029; p = 0.000)	0.159 (CI = +/-0.210; p = 0.129)	0.739		-7.42%
Frequency	2008.1	-0.078 (CI = +/-0.031; p = 0.000)	0.163 (CI = +/-0.217; p = 0.132)	0.717		-7.54%
Frequency	2008.2	-0.080 (CI = +/-0.033; p = 0.000)	0.169 (CI = +/-0.222; p = 0.129)	0.699		-7.73%
Frequency	2009.1	-0.085 (CI = +/-0.034; p = 0.000)	0.176 (CI = +/-0.223; p = 0.116)	0.703		-8.11%
Frequency	2009.2	-0.088 (CI = +/-0.035; p = 0.000)	0.178 (CI = +/-0.225; p = 0.112)	0.704		-8.45%
Frequency	2010.1	-0.087 (CI = +/-0.037; p = 0.000)	0.179 (CI = +/-0.231; p = 0.120)	0.665		-8.34%
Frequency	2010.2	-0.092 (CI = +/-0.036; p = 0.000)	0.164 (CI = +/-0.222; p = 0.137)	0.712		-8.79%
Frequency	2011.1	-0.093 (CI = +/-0.037; p = 0.000)	0.156 (CI = +/-0.232; p = 0.173)	0.695		-8.89%
Frequency	2011.2	-0.094 (CI = +/-0.039; p = 0.000)	0.141 (CI = +/-0.248; p = 0.244)	0.682		-8.99%
Frequency	2012.1	-0.093 (CI = +/-0.040; p = 0.000)	0.175 (CI = +/-0.277; p = 0.195)	0.643		-8.89%
Frequency	2012.2	-0.094 (CI = +/-0.040; p = 0.000)	0.074 (CI = +/-0.346; p = 0.648)	0.667		-8.98%
Frequency	2013.1	-0.094 (CI = +/-0.040; p = 0.000)	NA (CI = +/-NA; p = NA)	0.660		-8.98%
Frequency	2013.2	-0.088 (CI = +/-0.046; p = 0.002)	NA (CI = +/-NA; p = NA)	0.579		-8.44%
Frequency	2014.1	-0.083 (CI = +/-0.055; p = 0.007)	NA (CI = +/-NA; p = NA)	0.486		-8.00%
Frequency	2014.2	-0.071 (CI = +/-0.064; p = 0.034)	NA (CI = +/-NA; p = NA)	0.344		-6.85%
Frequency	2015.1	-0.066 (CI = +/-0.080; p = 0.092)	NA (CI = +/-NA; p = NA)	0.229		-6.42%
Frequency	2015.2	-0.055 (CI = +/-0.101; p = 0.235)	NA (CI = +/-NA; p = NA)	0.079		-5.39%

Bodily Injury

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

Fit	Start Date	Time	Scalar Shift	Adjusted R ²	Implied Trend	
						Rate
Loss Cost	2005.1	-0.024 (CI = +/-0.037; p = 0.199)	0.264 (CI = +/-0.310; p = 0.092)	0.041		-2.34%
Loss Cost	2005.2	-0.039 (CI = +/-0.035; p = 0.031)	0.343 (CI = +/-0.286; p = 0.021)	0.135		-3.85%
Loss Cost	2006.1	-0.044 (CI = +/-0.038; p = 0.024)	0.366 (CI = +/-0.295; p = 0.017)	0.153		-4.31%
Loss Cost	2006.2	-0.055 (CI = +/-0.039; p = 0.007)	0.415 (CI = +/-0.290; p = 0.007)	0.226		-5.34%
Loss Cost	2007.1	-0.053 (CI = +/-0.042; p = 0.015)	0.407 (CI = +/-0.302; p = 0.011)	0.200		-5.17%
Loss Cost	2007.2	-0.074 (CI = +/-0.035; p = 0.000)	0.485 (CI = +/-0.241; p = 0.000)	0.440		-7.10%
Loss Cost	2008.1	-0.068 (CI = +/-0.037; p = 0.001)	0.468 (CI = +/-0.245; p = 0.001)	0.401		-6.61%
Loss Cost	2008.2	-0.075 (CI = +/-0.038; p = 0.001)	0.486 (CI = +/-0.244; p = 0.001)	0.443		-7.23%
Loss Cost	2009.1	-0.073 (CI = +/-0.040; p = 0.001)	0.482 (CI = +/-0.252; p = 0.001)	0.424		-7.02%
Loss Cost	2009.2	-0.083 (CI = +/-0.038; p = 0.000)	0.494 (CI = +/-0.229; p = 0.000)	0.526		-7.96%
Loss Cost	2010.1	-0.078 (CI = +/-0.039; p = 0.001)	0.494 (CI = +/-0.227; p = 0.000)	0.530		-7.51%
Loss Cost	2010.2	-0.081 (CI = +/-0.040; p = 0.001)	0.488 (CI = +/-0.230; p = 0.000)	0.545		-7.82%
Loss Cost	2011.1	-0.082 (CI = +/-0.042; p = 0.001)	0.486 (CI = +/-0.242; p = 0.001)	0.541		-7.85%
Loss Cost	2011.2	-0.084 (CI = +/-0.043; p = 0.001)	0.462 (CI = +/-0.254; p = 0.002)	0.545		-8.04%
Loss Cost	2012.1	-0.083 (CI = +/-0.045; p = 0.002)	0.478 (CI = +/-0.287; p = 0.003)	0.543		-7.99%
Loss Cost	2012.2	-0.083 (CI = +/-0.048; p = 0.003)	0.475 (CI = +/-0.373; p = 0.017)	0.523		-7.99%
Loss Cost	2013.1	-0.083 (CI = +/-0.048; p = 0.003)	NA (CI = +/-NA; p = NA)	0.535		-7.99%
Loss Cost	2013.2	-0.088 (CI = +/-0.057; p = 0.006)	NA (CI = +/-NA; p = NA)	0.503		-8.46%
Loss Cost	2014.1	-0.074 (CI = +/-0.065; p = 0.030)	NA (CI = +/-NA; p = NA)	0.358		-7.12%
Loss Cost	2014.2	-0.056 (CI = +/-0.076; p = 0.126)	NA (CI = +/-NA; p = NA)	0.175		-5.47%
Loss Cost	2015.1	-0.058 (CI = +/-0.098; p = 0.200)	NA (CI = +/-NA; p = NA)	0.111		-5.68%
Loss Cost	2015.2	-0.039 (CI = +/-0.126; p = 0.474)	NA (CI = +/-NA; p = NA)	-0.063		-3.85%
Severity	2005.1	0.023 (CI = +/-0.029; p = 0.108)	0.234 (CI = +/-0.244; p = 0.059)	0.622		+2.38%
Severity	2005.2	0.013 (CI = +/-0.029; p = 0.360)	0.287 (CI = +/-0.233; p = 0.018)	0.615		+1.31%
Severity	2006.1	0.010 (CI = +/-0.031; p = 0.508)	0.301 (CI = +/-0.242; p = 0.017)	0.595		+1.02%
Severity	2006.2	0.005 (CI = +/-0.033; p = 0.772)	0.326 (CI = +/-0.247; p = 0.012)	0.574		+0.47%
Severity	2007.1	0.015 (CI = +/-0.033; p = 0.364)	0.283 (CI = +/-0.239; p = 0.022)	0.634		+1.49%
Severity	2007.2	0.003 (CI = +/-0.031; p = 0.858)	0.329 (CI = +/-0.218; p = 0.005)	0.639		+0.27%
Severity	2008.1	0.009 (CI = +/-0.032; p = 0.556)	0.307 (CI = +/-0.217; p = 0.008)	0.668		+0.94%
Severity	2008.2	0.005 (CI = +/-0.034; p = 0.756)	0.319 (CI = +/-0.221; p = 0.007)	0.642		+0.52%
Severity	2009.1	0.012 (CI = +/-0.034; p = 0.460)	0.303 (CI = +/-0.214; p = 0.008)	0.685		+1.24%
Severity	2009.2	0.007 (CI = +/-0.035; p = 0.687)	0.310 (CI = +/-0.210; p = 0.006)	0.654		+0.68%
Severity	2010.1	0.010 (CI = +/-0.036; p = 0.559)	0.310 (CI = +/-0.213; p = 0.007)	0.660		+1.02%
Severity	2010.2	0.013 (CI = +/-0.037; p = 0.468)	0.316 (CI = +/-0.216; p = 0.007)	0.660		+1.31%
Severity	2011.1	0.014 (CI = +/-0.039; p = 0.453)	0.321 (CI = +/-0.226; p = 0.009)	0.628		+1.42%
Severity	2011.2	0.013 (CI = +/-0.041; p = 0.497)	0.313 (CI = +/-0.243; p = 0.016)	0.546		+1.34%
Severity	2012.1	0.013 (CI = +/-0.043; p = 0.534)	0.295 (CI = +/-0.274; p = 0.037)	0.412		+1.28%
Severity	2012.2	0.014 (CI = +/-0.043; p = 0.498)	0.393 (CI = +/-0.339; p = 0.027)	0.402		+1.39%
Severity	2013.1	0.014 (CI = +/-0.043; p = 0.498)	NA (CI = +/-NA; p = NA)	-0.044		+1.39%
Severity	2013.2	0.002 (CI = +/-0.049; p = 0.919)	NA (CI = +/-NA; p = NA)	-0.099		+0.23%
Severity	2014.1	0.012 (CI = +/-0.058; p = 0.660)	NA (CI = +/-NA; p = NA)	-0.086		+1.17%
Severity	2014.2	0.014 (CI = +/-0.072; p = 0.655)	NA (CI = +/-NA; p = NA)	-0.096		+1.46%
Severity	2015.1	0.006 (CI = +/-0.092; p = 0.872)	NA (CI = +/-NA; p = NA)	-0.138		+0.65%
Severity	2015.2	0.011 (CI = +/-0.122; p = 0.830)	NA (CI = +/-NA; p = NA)	-0.157		+1.13%
Frequency	2005.1	-0.047 (CI = +/-0.025; p = 0.001)	0.030 (CI = +/-0.214; p = 0.778)	0.630		-4.60%
Frequency	2005.2	-0.052 (CI = +/-0.027; p = 0.000)	0.056 (CI = +/-0.217; p = 0.602)	0.641		-5.09%
Frequency	2006.1	-0.054 (CI = +/-0.029; p = 0.001)	0.065 (CI = +/-0.227; p = 0.559)	0.623		-5.28%
Frequency	2006.2	-0.060 (CI = +/-0.031; p = 0.001)	0.089 (CI = +/-0.231; p = 0.434)	0.630		-5.78%
Frequency	2007.1	-0.068 (CI = +/-0.031; p = 0.000)	0.124 (CI = +/-0.227; p = 0.269)	0.668		-6.57%
Frequency	2007.2	-0.076 (CI = +/-0.032; p = 0.000)	0.156 (CI = +/-0.221; p = 0.157)	0.704		-7.35%
Frequency	2008.1	-0.078 (CI = +/-0.034; p = 0.000)	0.160 (CI = +/-0.230; p = 0.160)	0.678		-7.48%
Frequency	2008.2	-0.080 (CI = +/-0.037; p = 0.000)	0.167 (CI = +/-0.237; p = 0.155)	0.658		-7.71%
Frequency	2009.1	-0.085 (CI = +/-0.038; p = 0.000)	0.178 (CI = +/-0.239; p = 0.134)	0.662		-8.17%
Frequency	2009.2	-0.090 (CI = +/-0.040; p = 0.000)	0.184 (CI = +/-0.241; p = 0.126)	0.664		-8.58%
Frequency	2010.1	-0.088 (CI = +/-0.042; p = 0.000)	0.184 (CI = +/-0.248; p = 0.137)	0.619		-8.45%
Frequency	2010.2	-0.094 (CI = +/-0.041; p = 0.000)	0.172 (CI = +/-0.238; p = 0.144)	0.673		-9.01%
Frequency	2011.1	-0.096 (CI = +/-0.043; p = 0.000)	0.165 (CI = +/-0.248; p = 0.177)	0.656		-9.14%
Frequency	2011.2	-0.097 (CI = +/-0.045; p = 0.000)	0.150 (CI = +/-0.265; p = 0.244)	0.642		-9.26%
Frequency	2012.1	-0.096 (CI = +/-0.047; p = 0.001)	0.183 (CI = +/-0.296; p = 0.203)	0.597		-9.15%
Frequency	2012.2	-0.097 (CI = +/-0.047; p = 0.001)	0.082 (CI = +/-0.367; p = 0.633)	0.625		-9.25%
Frequency	2013.1	-0.097 (CI = +/-0.047; p = 0.001)	NA (CI = +/-NA; p = NA)	0.622		-9.25%
Frequency	2013.2	-0.091 (CI = +/-0.055; p = 0.004)	NA (CI = +/-NA; p = NA)	0.528		-8.67%
Frequency	2014.1	-0.085 (CI = +/-0.067; p = 0.018)	NA (CI = +/-NA; p = NA)	0.422		-8.19%
Frequency	2014.2	-0.071 (CI = +/-0.080; p = 0.076)	NA (CI = +/-NA; p = NA)	0.258		-6.83%
Frequency	2015.1	-0.065 (CI = +/-0.103; p = 0.178)	NA (CI = +/-NA; p = NA)	0.134		-6.28%
Frequency	2015.2	-0.050 (CI = +/-0.135; p = 0.394)	NA (CI = +/-NA; p = NA)	-0.023		-4.92%

Property Damage

Coverage = Total PD
End Trend Period = 2021.1
Excluded Points = NA
Parameters Included: time, seasonality

Fit	Start Date	Time	Seasonality	Adjusted R^2	Implied Trend
					Rate
Loss Cost	2003.1	0.000 (CI = +/-0.014; p = 0.969)	0.044 (CI = +/-0.148; p = 0.550)	-0.048	+0.03%
Loss Cost	2003.2	0.003 (CI = +/-0.014; p = 0.623)	0.024 (CI = +/-0.146; p = 0.739)	-0.049	+0.34%
Loss Cost	2004.1	0.004 (CI = +/-0.015; p = 0.556)	0.030 (CI = +/-0.150; p = 0.692)	-0.046	+0.44%
Loss Cost	2004.2	0.003 (CI = +/-0.016; p = 0.662)	0.035 (CI = +/-0.155; p = 0.648)	-0.050	+0.34%
Loss Cost	2005.1	0.002 (CI = +/-0.017; p = 0.842)	0.025 (CI = +/-0.159; p = 0.747)	-0.062	+0.16%
Loss Cost	2005.2	-0.002 (CI = +/-0.017; p = 0.852)	0.043 (CI = +/-0.160; p = 0.586)	-0.057	-0.16%
Loss Cost	2006.1	-0.002 (CI = +/-0.018; p = 0.831)	0.041 (CI = +/-0.165; p = 0.614)	-0.060	-0.19%
Loss Cost	2006.2	-0.003 (CI = +/-0.020; p = 0.738)	0.048 (CI = +/-0.171; p = 0.570)	-0.057	-0.32%
Loss Cost	2007.1	-0.007 (CI = +/-0.020; p = 0.465)	0.028 (CI = +/-0.171; p = 0.740)	-0.050	-0.74%
Loss Cost	2007.2	-0.008 (CI = +/-0.022; p = 0.457)	0.031 (CI = +/-0.178; p = 0.720)	-0.052	-0.81%
Loss Cost	2008.1	-0.010 (CI = +/-0.024; p = 0.390)	0.023 (CI = +/-0.184; p = 0.801)	-0.047	-1.00%
Loss Cost	2008.2	-0.008 (CI = +/-0.026; p = 0.503)	0.015 (CI = +/-0.192; p = 0.869)	-0.065	-0.84%
Loss Cost	2009.1	-0.011 (CI = +/-0.028; p = 0.413)	0.004 (CI = +/-0.199; p = 0.964)	-0.057	-1.10%
Loss Cost	2009.2	-0.020 (CI = +/-0.028; p = 0.155)	0.041 (CI = +/-0.193; p = 0.666)	0.012	-1.96%
Loss Cost	2010.1	-0.018 (CI = +/-0.030; p = 0.225)	0.047 (CI = +/-0.202; p = 0.636)	-0.009	-1.81%
Loss Cost	2010.2	-0.023 (CI = +/-0.033; p = 0.161)	0.065 (CI = +/-0.209; p = 0.526)	0.019	-2.27%
Loss Cost	2011.1	-0.030 (CI = +/-0.035; p = 0.082)	0.038 (CI = +/-0.211; p = 0.706)	0.071	-3.00%
Loss Cost	2011.2	-0.033 (CI = +/-0.039; p = 0.089)	0.048 (CI = +/-0.223; p = 0.657)	0.066	-3.26%
Loss Cost	2012.1	-0.046 (CI = +/-0.039; p = 0.026)	0.008 (CI = +/-0.215; p = 0.935)	0.185	-4.46%
Loss Cost	2012.2	-0.059 (CI = +/-0.040; p = 0.006)	0.052 (CI = +/-0.208; p = 0.601)	0.321	-5.77%
Loss Cost	2013.1	-0.073 (CI = +/-0.041; p = 0.002)	0.014 (CI = +/-0.200; p = 0.880)	0.442	-7.02%
Loss Cost	2013.2	-0.077 (CI = +/-0.047; p = 0.004)	0.025 (CI = +/-0.215; p = 0.804)	0.414	-7.37%
Loss Cost	2014.1	-0.080 (CI = +/-0.053; p = 0.007)	0.016 (CI = +/-0.231; p = 0.879)	0.384	-7.69%
Loss Cost	2014.2	-0.063 (CI = +/-0.057; p = 0.035)	-0.027 (CI = +/-0.232; p = 0.804)	0.240	-6.09%
Loss Cost	2015.1	-0.047 (CI = +/-0.062; p = 0.127)	0.008 (CI = +/-0.234; p = 0.938)	0.061	-4.56%
Loss Cost	2015.2	-0.047 (CI = +/-0.076; p = 0.195)	0.009 (CI = +/-0.263; p = 0.938)	-0.002	-4.60%
Severity	2003.1	0.032 (CI = +/-0.009; p = 0.000)	-0.046 (CI = +/-0.100; p = 0.354)	0.573	+3.29%
Severity	2003.2	0.033 (CI = +/-0.010; p = 0.000)	-0.050 (CI = +/-0.103; p = 0.334)	0.558	+3.34%
Severity	2004.1	0.034 (CI = +/-0.010; p = 0.000)	-0.043 (CI = +/-0.105; p = 0.413)	0.561	+3.46%
Severity	2004.2	0.034 (CI = +/-0.011; p = 0.000)	-0.045 (CI = +/-0.108; p = 0.401)	0.542	+3.51%
Severity	2005.1	0.037 (CI = +/-0.011; p = 0.000)	-0.034 (CI = +/-0.109; p = 0.528)	0.562	+3.72%
Severity	2005.2	0.036 (CI = +/-0.012; p = 0.000)	-0.031 (CI = +/-0.112; p = 0.573)	0.528	+3.67%
Severity	2006.1	0.038 (CI = +/-0.013; p = 0.000)	-0.023 (CI = +/-0.115; p = 0.690)	0.536	+3.85%
Severity	2006.2	0.038 (CI = +/-0.014; p = 0.000)	-0.025 (CI = +/-0.119; p = 0.667)	0.514	+3.90%
Severity	2007.1	0.036 (CI = +/-0.015; p = 0.000)	-0.035 (CI = +/-0.121; p = 0.563)	0.470	+3.70%
Severity	2007.2	0.037 (CI = +/-0.016; p = 0.000)	-0.037 (CI = +/-0.126; p = 0.549)	0.445	+3.76%
Severity	2008.1	0.037 (CI = +/-0.017; p = 0.000)	-0.037 (CI = +/-0.131; p = 0.566)	0.419	+3.76%
Severity	2008.2	0.043 (CI = +/-0.017; p = 0.000)	-0.063 (CI = +/-0.126; p = 0.311)	0.512	+4.36%
Severity	2009.1	0.044 (CI = +/-0.018; p = 0.000)	-0.057 (CI = +/-0.130; p = 0.378)	0.506	+4.51%
Severity	2009.2	0.043 (CI = +/-0.020; p = 0.000)	-0.051 (CI = +/-0.136; p = 0.448)	0.448	+4.36%
Severity	2010.1	0.047 (CI = +/-0.021; p = 0.000)	-0.035 (CI = +/-0.138; p = 0.601)	0.481	+4.79%
Severity	2010.2	0.049 (CI = +/-0.023; p = 0.000)	-0.044 (CI = +/-0.144; p = 0.528)	0.471	+5.04%
Severity	2011.1	0.047 (CI = +/-0.025; p = 0.001)	-0.050 (CI = +/-0.151; p = 0.495)	0.421	+4.86%
Severity	2011.2	0.048 (CI = +/-0.028; p = 0.002)	-0.051 (CI = +/-0.160; p = 0.509)	0.374	+4.90%
Severity	2012.1	0.040 (CI = +/-0.029; p = 0.010)	-0.076 (CI = +/-0.158; p = 0.324)	0.299	+4.09%
Severity	2012.2	0.036 (CI = +/-0.032; p = 0.031)	-0.063 (CI = +/-0.167; p = 0.431)	0.192	+3.67%
Severity	2013.1	0.029 (CI = +/-0.035; p = 0.097)	-0.084 (CI = +/-0.170; p = 0.309)	0.125	+2.92%
Severity	2013.2	0.029 (CI = +/-0.040; p = 0.146)	-0.084 (CI = +/-0.184; p = 0.346)	0.066	+2.91%
Severity	2014.1	0.029 (CI = +/-0.046; p = 0.195)	-0.083 (CI = +/-0.199; p = 0.383)	0.048	+2.94%
Severity	2014.2	0.040 (CI = +/-0.052; p = 0.114)	-0.111 (CI = +/-0.208; p = 0.265)	0.127	+4.11%
Severity	2015.1	0.064 (CI = +/-0.046; p = 0.012)	-0.059 (CI = +/-0.174; p = 0.469)	0.402	+6.65%
Severity	2015.2	0.068 (CI = +/-0.056; p = 0.024)	-0.067 (CI = +/-0.195; p = 0.459)	0.335	+7.03%
Frequency	2003.1	-0.032 (CI = +/-0.011; p = 0.000)	0.090 (CI = +/-0.122; p = 0.141)	0.479	-3.16%
Frequency	2003.2	-0.029 (CI = +/-0.012; p = 0.000)	0.074 (CI = +/-0.121; p = 0.222)	0.423	-2.90%
Frequency	2004.1	-0.030 (CI = +/-0.012; p = 0.000)	0.072 (CI = +/-0.124; p = 0.245)	0.410	-2.93%
Frequency	2004.2	-0.031 (CI = +/-0.013; p = 0.000)	0.080 (CI = +/-0.127; p = 0.208)	0.410	-3.06%
Frequency	2005.1	-0.035 (CI = +/-0.013; p = 0.000)	0.059 (CI = +/-0.123; p = 0.332)	0.480	-3.43%
Frequency	2005.2	-0.038 (CI = +/-0.013; p = 0.000)	0.074 (CI = +/-0.123; p = 0.226)	0.510	-3.69%
Frequency	2006.1	-0.040 (CI = +/-0.014; p = 0.000)	0.064 (CI = +/-0.125; p = 0.305)	0.524	-3.89%
Frequency	2006.2	-0.042 (CI = +/-0.015; p = 0.000)	0.073 (CI = +/-0.128; p = 0.252)	0.523	-4.07%
Frequency	2007.1	-0.044 (CI = +/-0.016; p = 0.000)	0.063 (CI = +/-0.131; p = 0.334)	0.534	-4.28%
Frequency	2007.2	-0.045 (CI = +/-0.017; p = 0.000)	0.069 (CI = +/-0.135; p = 0.306)	0.518	-4.40%
Frequency	2008.1	-0.047 (CI = +/-0.018; p = 0.000)	0.060 (CI = +/-0.139; p = 0.385)	0.520	-4.59%
Frequency	2008.2	-0.051 (CI = +/-0.019; p = 0.000)	0.078 (CI = +/-0.140; p = 0.259)	0.551	-4.98%
Frequency	2009.1	-0.055 (CI = +/-0.019; p = 0.000)	0.061 (CI = +/-0.140; p = 0.378)	0.583	-5.37%
Frequency	2009.2	-0.063 (CI = +/-0.019; p = 0.000)	0.091 (CI = +/-0.132; p = 0.164)	0.665	-6.06%
Frequency	2010.1	-0.065 (CI = +/-0.020; p = 0.000)	0.082 (CI = +/-0.136; p = 0.225)	0.664	-6.30%
Frequency	2010.2	-0.072 (CI = +/-0.021; p = 0.000)	0.109 (CI = +/-0.130; p = 0.097)	0.718	-6.96%
Frequency	2011.1	-0.078 (CI = +/-0.021; p = 0.000)	0.089 (CI = +/-0.128; p = 0.164)	0.750	-7.50%
Frequency	2011.2	-0.081 (CI = +/-0.023; p = 0.000)	0.099 (CI = +/-0.134; p = 0.137)	0.736	-7.78%
Frequency	2012.1	-0.086 (CI = +/-0.025; p = 0.000)	0.084 (CI = +/-0.137; p = 0.211)	0.744	-8.21%
Frequency	2012.2	-0.095 (CI = +/-0.025; p = 0.000)	0.115 (CI = +/-0.129; p = 0.075)	0.796	-9.11%
Frequency	2013.1	-0.102 (CI = +/-0.027; p = 0.000)	0.098 (CI = +/-0.130; p = 0.128)	0.809	-9.66%
Frequency	2013.2	-0.105 (CI = +/-0.030; p = 0.000)	0.109 (CI = +/-0.139; p = 0.115)	0.787	-9.99%
Frequency	2014.1	-0.109 (CI = +/-0.034; p = 0.000)	0.099 (CI = +/-0.148; p = 0.170)	0.776	-10.33%
Frequency	2014.2	-0.103 (CI = +/-0.039; p = 0.000)	0.084 (CI = +/-0.159; p = 0.266)	0.708	-9.80%
Frequency	2015.1	-0.111 (CI = +/-0.045; p = 0.000)	0.067 (CI = +/-0.167; p = 0.391)	0.712	-10.51%
Frequency	2015.2	-0.115 (CI = +/-0.054; p = 0.001)	0.076 (CI = +/-0.186; p = 0.381)	0.659	-10.87%

Property Damage

Coverage = Total 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	2003.1	0.005 (CI = +/-0.014; p = 0.447)	0.024 (CI = +/-0.146; p = 0.735)	-0.039	+0.55%
Loss Cost	2003.2	0.009 (CI = +/-0.015; p = 0.194)	0.001 (CI = +/-0.143; p = 0.987)	-0.007	+0.95%
Loss Cost	2004.1	0.011 (CI = +/-0.015; p = 0.164)	0.008 (CI = +/-0.146; p = 0.909)	0.002	+1.08%
Loss Cost	2004.2	0.010 (CI = +/-0.016; p = 0.212)	0.011 (CI = +/-0.152; p = 0.883)	-0.011	+1.03%
Loss Cost	2005.1	0.009 (CI = +/-0.017; p = 0.323)	0.002 (CI = +/-0.156; p = 0.978)	-0.034	+0.86%
Loss Cost	2005.2	0.006 (CI = +/-0.018; p = 0.541)	0.018 (CI = +/-0.158; p = 0.819)	-0.056	+0.55%
Loss Cost	2006.1	0.005 (CI = +/-0.020; p = 0.574)	0.017 (CI = +/-0.164; p = 0.828)	-0.062	+0.54%
Loss Cost	2006.2	0.005 (CI = +/-0.021; p = 0.652)	0.021 (CI = +/-0.170; p = 0.801)	-0.068	+0.47%
Loss Cost	2007.1	0.000 (CI = +/-0.022; p = 0.978)	0.001 (CI = +/-0.171; p = 0.987)	-0.083	+0.03%
Loss Cost	2007.2	0.000 (CI = +/-0.024; p = 0.977)	0.001 (CI = +/-0.179; p = 0.990)	-0.087	+0.03%
Loss Cost	2008.1	-0.002 (CI = +/-0.026; p = 0.905)	-0.007 (CI = +/-0.186; p = 0.942)	-0.090	-0.15%
Loss Cost	2008.2	0.001 (CI = +/-0.028; p = 0.912)	-0.019 (CI = +/-0.193; p = 0.839)	-0.093	+0.15%
Loss Cost	2009.1	-0.001 (CI = +/-0.030; p = 0.937)	-0.029 (CI = +/-0.201; p = 0.765)	-0.095	-0.12%
Loss Cost	2009.2	-0.010 (CI = +/-0.031; p = 0.503)	0.005 (CI = +/-0.198; p = 0.956)	-0.079	-1.01%
Loss Cost	2010.1	-0.008 (CI = +/-0.034; p = 0.636)	0.013 (CI = +/-0.208; p = 0.893)	-0.096	-0.78%
Loss Cost	2010.2	-0.012 (CI = +/-0.038; p = 0.514)	0.028 (CI = +/-0.218; p = 0.792)	-0.086	-1.19%
Loss Cost	2011.1	-0.021 (CI = +/-0.040; p = 0.297)	0.001 (CI = +/-0.221; p = 0.995)	-0.049	-2.03%
Loss Cost	2011.2	-0.022 (CI = +/-0.046; p = 0.323)	0.005 (CI = +/-0.237; p = 0.965)	-0.060	-2.16%
Loss Cost	2012.1	-0.037 (CI = +/-0.046; p = 0.109)	-0.038 (CI = +/-0.228; p = 0.726)	0.062	-3.63%
Loss Cost	2012.2	-0.052 (CI = +/-0.049; p = 0.037)	0.006 (CI = +/-0.225; p = 0.958)	0.186	-5.11%
Loss Cost	2013.1	-0.070 (CI = +/-0.049; p = 0.009)	-0.038 (CI = +/-0.213; p = 0.702)	0.358	-6.76%
Loss Cost	2013.2	-0.073 (CI = +/-0.058; p = 0.018)	-0.031 (CI = +/-0.233; p = 0.776)	0.321	-7.03%
Loss Cost	2014.1	-0.079 (CI = +/-0.067; p = 0.025)	-0.044 (CI = +/-0.252; p = 0.703)	0.296	-7.61%
Loss Cost	2014.2	-0.052 (CI = +/-0.070; p = 0.127)	-0.103 (CI = +/-0.243; p = 0.363)	0.173	-5.09%
Loss Cost	2015.1	-0.031 (CI = +/-0.077; p = 0.379)	-0.064 (CI = +/-0.246; p = 0.563)	-0.083	-3.08%
Loss Cost	2015.2	-0.023 (CI = +/-0.099; p = 0.592)	-0.079 (CI = +/-0.283; p = 0.532)	-0.139	-2.32%
Severity	2003.1	0.030 (CI = +/-0.010; p = 0.000)	-0.069 (CI = +/-0.098; p = 0.162)	0.540	+3.05%
Severity	2003.2	0.031 (CI = +/-0.010; p = 0.000)	-0.072 (CI = +/-0.101; p = 0.155)	0.523	+3.11%
Severity	2004.1	0.032 (CI = +/-0.011; p = 0.000)	-0.066 (CI = +/-0.103; p = 0.200)	0.525	+3.22%
Severity	2004.2	0.032 (CI = +/-0.012; p = 0.000)	-0.069 (CI = +/-0.107; p = 0.197)	0.503	+3.27%
Severity	2005.1	0.034 (CI = +/-0.012; p = 0.000)	-0.059 (CI = +/-0.108; p = 0.276)	0.522	+3.47%
Severity	2005.2	0.034 (CI = +/-0.013; p = 0.000)	-0.056 (CI = +/-0.112; p = 0.316)	0.481	+3.42%
Severity	2006.1	0.035 (CI = +/-0.014; p = 0.000)	-0.048 (CI = +/-0.115; p = 0.397)	0.487	+3.58%
Severity	2006.2	0.036 (CI = +/-0.015; p = 0.000)	-0.051 (CI = +/-0.119; p = 0.388)	0.462	+3.64%
Severity	2007.1	0.033 (CI = +/-0.016; p = 0.000)	-0.063 (CI = +/-0.121; p = 0.295)	0.416	+3.37%
Severity	2007.2	0.034 (CI = +/-0.017; p = 0.000)	-0.066 (CI = +/-0.126; p = 0.294)	0.387	+3.43%
Severity	2008.1	0.033 (CI = +/-0.018; p = 0.001)	-0.068 (CI = +/-0.132; p = 0.299)	0.358	+3.38%
Severity	2008.2	0.040 (CI = +/-0.018; p = 0.000)	-0.096 (CI = +/-0.124; p = 0.123)	0.479	+4.08%
Severity	2009.1	0.041 (CI = +/-0.020; p = 0.000)	-0.091 (CI = +/-0.130; p = 0.157)	0.470	+4.20%
Severity	2009.2	0.040 (CI = +/-0.021; p = 0.001)	-0.085 (CI = +/-0.136; p = 0.205)	0.399	+4.04%
Severity	2010.1	0.044 (CI = +/-0.023; p = 0.001)	-0.071 (CI = +/-0.139; p = 0.297)	0.430	+4.46%
Severity	2010.2	0.047 (CI = +/-0.025; p = 0.001)	-0.082 (CI = +/-0.146; p = 0.252)	0.423	+4.79%
Severity	2011.1	0.044 (CI = +/-0.028; p = 0.004)	-0.092 (CI = +/-0.153; p = 0.222)	0.373	+4.47%
Severity	2011.2	0.044 (CI = +/-0.031; p = 0.009)	-0.094 (CI = +/-0.163; p = 0.240)	0.318	+4.55%
Severity	2012.1	0.033 (CI = +/-0.032; p = 0.040)	-0.125 (CI = +/-0.155; p = 0.104)	0.278	+3.39%
Severity	2012.2	0.028 (CI = +/-0.036; p = 0.109)	-0.112 (CI = +/-0.164; p = 0.166)	0.149	+2.88%
Severity	2013.1	0.016 (CI = +/-0.037; p = 0.346)	-0.141 (CI = +/-0.158; p = 0.076)	0.164	+1.66%
Severity	2013.2	0.016 (CI = +/-0.043; p = 0.434)	-0.140 (CI = +/-0.174; p = 0.104)	0.103	+1.61%
Severity	2014.1	0.012 (CI = +/-0.050; p = 0.608)	-0.149 (CI = +/-0.189; p = 0.111)	0.100	+1.20%
Severity	2014.2	0.027 (CI = +/-0.057; p = 0.308)	-0.181 (CI = +/-0.196; p = 0.066)	0.215	+2.75%
Severity	2015.1	0.055 (CI = +/-0.049; p = 0.034)	-0.131 (CI = +/-0.157; p = 0.090)	0.452	+5.62%
Severity	2015.2	0.062 (CI = +/-0.062; p = 0.051)	-0.144 (CI = +/-0.179; p = 0.098)	0.395	+6.40%
Frequency	2003.1	-0.025 (CI = +/-0.011; p = 0.000)	0.093 (CI = +/-0.109; p = 0.090)	0.401	-2.43%
Frequency	2003.2	-0.021 (CI = +/-0.011; p = 0.000)	0.073 (CI = +/-0.104; p = 0.161)	0.327	-2.09%
Frequency	2004.1	-0.021 (CI = +/-0.011; p = 0.001)	0.075 (CI = +/-0.107; p = 0.167)	0.310	-2.07%
Frequency	2004.2	-0.022 (CI = +/-0.012; p = 0.001)	0.080 (CI = +/-0.111; p = 0.151)	0.305	-2.17%
Frequency	2005.1	-0.026 (CI = +/-0.012; p = 0.000)	0.061 (CI = +/-0.106; p = 0.251)	0.388	-2.53%
Frequency	2005.2	-0.028 (CI = +/-0.012; p = 0.000)	0.074 (CI = +/-0.107; p = 0.168)	0.423	-2.77%
Frequency	2006.1	-0.030 (CI = +/-0.013; p = 0.000)	0.066 (CI = +/-0.109; p = 0.228)	0.436	-2.93%
Frequency	2006.2	-0.031 (CI = +/-0.014; p = 0.000)	0.072 (CI = +/-0.113; p = 0.200)	0.427	-3.06%
Frequency	2007.1	-0.033 (CI = +/-0.015; p = 0.000)	0.064 (CI = +/-0.116; p = 0.264)	0.436	-3.23%
Frequency	2007.2	-0.033 (CI = +/-0.016; p = 0.000)	0.067 (CI = +/-0.121; p = 0.265)	0.406	-3.29%
Frequency	2008.1	-0.035 (CI = +/-0.017; p = 0.000)	0.061 (CI = +/-0.126; p = 0.324)	0.403	-3.42%
Frequency	2008.2	-0.039 (CI = +/-0.018; p = 0.000)	0.077 (CI = +/-0.127; p = 0.223)	0.437	-3.78%
Frequency	2009.1	-0.042 (CI = +/-0.019; p = 0.000)	0.062 (CI = +/-0.129; p = 0.326)	0.473	-4.14%
Frequency	2009.2	-0.050 (CI = +/-0.019; p = 0.000)	0.091 (CI = +/-0.121; p = 0.132)	0.583	-4.85%
Frequency	2010.1	-0.051 (CI = +/-0.021; p = 0.000)	0.085 (CI = +/-0.126; p = 0.176)	0.575	-5.02%
Frequency	2010.2	-0.059 (CI = +/-0.021; p = 0.000)	0.110 (CI = +/-0.121; p = 0.074)	0.645	-5.70%
Frequency	2011.1	-0.064 (CI = +/-0.022; p = 0.000)	0.092 (CI = +/-0.121; p = 0.126)	0.682	-6.22%
Frequency	2011.2	-0.066 (CI = +/-0.025; p = 0.000)	0.099 (CI = +/-0.129; p = 0.123)	0.651	-6.42%
Frequency	2012.1	-0.070 (CI = +/-0.027; p = 0.000)	0.087 (CI = +/-0.135; p = 0.185)	0.654	-6.79%
Frequency	2012.2	-0.081 (CI = +/-0.028; p = 0.000)	0.117 (CI = +/-0.128; p = 0.070)	0.723	-7.76%
Frequency	2013.1	-0.086 (CI = +/-0.031; p = 0.000)	0.103 (CI = +/-0.133; p = 0.118)	0.732	-8.28%
Frequency	2013.2	-0.089 (CI = +/-0.036; p = 0.000)	0.109 (CI = +/-0.146; p = 0.127)	0.685	-8.50%
Frequency	2014.1	-0.091 (CI = +/-0.042; p = 0.001)	0.104 (CI = +/-0.159; p = 0.175)	0.658	-8.71%
Frequency	2014.2	-0.079 (CI = +/-0.048; p = 0.005)	0.079 (CI = +/-0.167; p = 0.313)	0.524	-7.63%
Frequency	2015.1	-0.086 (CI = +/-0.058; p = 0.009)	0.067 (CI = +/-0.183; p = 0.426)	0.512	-8.24%
Frequency	2015.2	-0.085 (CI = +/-0.074; p = 0.030)	0.066 (CI = +/-0.213; p = 0.490)	0.378	-8.19%

Property Damage

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

Fit	Start Date	Time			Adjusted R ²	Implied Trend
		Time	Seasonality	Rate		
Loss Cost	2003.1	0.011 (CI = +/-0.014; p = 0.124)	0.055 (CI = +/-0.136; p = 0.413)	0.031	+1.08%	
Loss Cost	2003.2	0.015 (CI = +/-0.014; p = 0.032)	0.032 (CI = +/-0.130; p = 0.621)	0.093	+1.52%	
Loss Cost	2004.1	0.017 (CI = +/-0.014; p = 0.022)	0.043 (CI = +/-0.133; p = 0.516)	0.117	+1.72%	
Loss Cost	2004.2	0.017 (CI = +/-0.015; p = 0.034)	0.044 (CI = +/-0.138; p = 0.515)	0.102	+1.68%	
Loss Cost	2005.1	0.015 (CI = +/-0.016; p = 0.063)	0.038 (CI = +/-0.142; p = 0.587)	0.063	+1.56%	
Loss Cost	2005.2	0.013 (CI = +/-0.017; p = 0.144)	0.052 (CI = +/-0.144; p = 0.463)	0.029	+1.27%	
Loss Cost	2006.1	0.013 (CI = +/-0.019; p = 0.151)	0.056 (CI = +/-0.150; p = 0.451)	0.024	+1.34%	
Loss Cost	2006.2	0.013 (CI = +/-0.020; p = 0.197)	0.058 (CI = +/-0.156; p = 0.451)	0.013	+1.29%	
Loss Cost	2007.1	0.009 (CI = +/-0.021; p = 0.389)	0.040 (CI = +/-0.158; p = 0.604)	-0.042	+0.90%	
Loss Cost	2007.2	0.009 (CI = +/-0.023; p = 0.406)	0.039 (CI = +/-0.165; p = 0.632)	-0.046	+0.94%	
Loss Cost	2008.1	0.008 (CI = +/-0.025; p = 0.489)	0.035 (CI = +/-0.173; p = 0.679)	-0.063	+0.85%	
Loss Cost	2008.2	0.012 (CI = +/-0.027; p = 0.362)	0.021 (CI = +/-0.178; p = 0.806)	-0.051	+1.21%	
Loss Cost	2009.1	0.011 (CI = +/-0.030; p = 0.465)	0.016 (CI = +/-0.188; p = 0.863)	-0.073	+1.06%	
Loss Cost	2009.2	0.002 (CI = +/-0.030; p = 0.909)	0.047 (CI = +/-0.183; p = 0.598)	-0.093	+0.17%	
Loss Cost	2010.1	0.006 (CI = +/-0.033; p = 0.690)	0.063 (CI = +/-0.191; p = 0.494)	-0.079	+0.64%	
Loss Cost	2010.2	0.003 (CI = +/-0.036; p = 0.873)	0.074 (CI = +/-0.200; p = 0.442)	-0.081	+0.28%	
Loss Cost	2011.1	-0.005 (CI = +/-0.040; p = 0.809)	0.051 (CI = +/-0.208; p = 0.608)	-0.107	-0.46%	
Loss Cost	2011.2	-0.005 (CI = +/-0.045; p = 0.812)	0.052 (CI = +/-0.222; p = 0.620)	-0.118	-0.51%	
Loss Cost	2012.1	-0.020 (CI = +/-0.048; p = 0.382)	0.010 (CI = +/-0.219; p = 0.920)	-0.082	-1.97%	
Loss Cost	2012.2	-0.035 (CI = +/-0.049; p = 0.146)	0.049 (CI = +/-0.214; p = 0.629)	0.045	-3.46%	
Loss Cost	2013.1	-0.053 (CI = +/-0.052; p = 0.047)	0.005 (CI = +/-0.210; p = 0.963)	0.193	-5.15%	
Loss Cost	2013.2	-0.055 (CI = +/-0.061; p = 0.074)	0.009 (CI = +/-0.230; p = 0.935)	0.141	-5.33%	
Loss Cost	2014.1	-0.057 (CI = +/-0.075; p = 0.116)	0.003 (CI = +/-0.257; p = 0.981)	0.092	-5.58%	
Loss Cost	2014.2	-0.026 (CI = +/-0.072; p = 0.430)	-0.055 (CI = +/-0.229; p = 0.598)	-0.112	-2.57%	
Loss Cost	2015.1	0.013 (CI = +/-0.065; p = 0.660)	0.016 (CI = +/-0.187; p = 0.843)	-0.245	+1.27%	
Loss Cost	2015.2	0.026 (CI = +/-0.080; p = 0.450)	-0.004 (CI = +/-0.207; p = 0.963)	-0.202	+2.66%	
Severity	2003.1	0.031 (CI = +/-0.010; p = 0.000)	-0.063 (CI = +/-0.100; p = 0.210)	0.541	+3.15%	
Severity	2003.2	0.032 (CI = +/-0.011; p = 0.000)	-0.066 (CI = +/-0.103; p = 0.200)	0.525	+3.22%	
Severity	2004.1	0.033 (CI = +/-0.011; p = 0.000)	-0.059 (CI = +/-0.106; p = 0.261)	0.528	+3.35%	
Severity	2004.2	0.033 (CI = +/-0.012; p = 0.000)	-0.062 (CI = +/-0.109; p = 0.255)	0.506	+3.40%	
Severity	2005.1	0.036 (CI = +/-0.013; p = 0.000)	-0.050 (CI = +/-0.111; p = 0.363)	0.530	+3.65%	
Severity	2005.2	0.035 (CI = +/-0.014; p = 0.000)	-0.047 (CI = +/-0.115; p = 0.403)	0.489	+3.60%	
Severity	2006.1	0.037 (CI = +/-0.015; p = 0.000)	-0.038 (CI = +/-0.118; p = 0.513)	0.498	+3.80%	
Severity	2006.2	0.038 (CI = +/-0.016; p = 0.000)	-0.041 (CI = +/-0.122; p = 0.495)	0.475	+3.87%	
Severity	2007.1	0.035 (CI = +/-0.017; p = 0.000)	-0.053 (CI = +/-0.125; p = 0.387)	0.427	+3.59%	
Severity	2007.2	0.036 (CI = +/-0.018; p = 0.000)	-0.056 (CI = +/-0.130; p = 0.380)	0.399	+3.67%	
Severity	2008.1	0.036 (CI = +/-0.020; p = 0.001)	-0.057 (CI = +/-0.137; p = 0.393)	0.370	+3.64%	
Severity	2008.2	0.043 (CI = +/-0.019; p = 0.000)	-0.085 (CI = +/-0.127; p = 0.181)	0.496	+4.38%	
Severity	2009.1	0.045 (CI = +/-0.021; p = 0.000)	-0.078 (CI = +/-0.134; p = 0.237)	0.490	+4.57%	
Severity	2009.2	0.043 (CI = +/-0.023; p = 0.001)	-0.073 (CI = +/-0.140; p = 0.290)	0.422	+4.41%	
Severity	2010.1	0.049 (CI = +/-0.025; p = 0.001)	-0.054 (CI = +/-0.143; p = 0.435)	0.464	+4.97%	
Severity	2010.2	0.052 (CI = +/-0.027; p = 0.001)	-0.065 (CI = +/-0.149; p = 0.366)	0.461	+5.34%	
Severity	2011.1	0.049 (CI = +/-0.031; p = 0.004)	-0.073 (CI = +/-0.158; p = 0.339)	0.408	+5.07%	
Severity	2011.2	0.051 (CI = +/-0.034; p = 0.007)	-0.077 (CI = +/-0.169; p = 0.348)	0.357	+5.19%	
Severity	2012.1	0.038 (CI = +/-0.036; p = 0.037)	-0.111 (CI = +/-0.164; p = 0.167)	0.299	+3.91%	
Severity	2012.2	0.033 (CI = +/-0.040; p = 0.095)	-0.099 (CI = +/-0.174; p = 0.239)	0.167	+3.40%	
Severity	2013.1	0.020 (CI = +/-0.043; p = 0.333)	-0.133 (CI = +/-0.173; p = 0.118)	0.155	+2.00%	
Severity	2013.2	0.019 (CI = +/-0.051; p = 0.411)	-0.132 (CI = +/-0.190; p = 0.151)	0.088	+1.96%	
Severity	2014.1	0.015 (CI = +/-0.061; p = 0.585)	-0.141 (CI = +/-0.212; p = 0.165)	0.076	+1.55%	
Severity	2014.2	0.032 (CI = +/-0.069; p = 0.311)	-0.172 (CI = +/-0.218; p = 0.106)	0.199	+3.27%	
Severity	2015.1	0.072 (CI = +/-0.056; p = 0.019)	-0.099 (CI = +/-0.161; p = 0.189)	0.555	+7.46%	
Severity	2015.2	0.082 (CI = +/-0.070; p = 0.028)	-0.114 (CI = +/-0.181; p = 0.173)	0.521	+8.55%	
Frequency	2003.1	-0.020 (CI = +/-0.010; p = 0.000)	0.118 (CI = +/-0.099; p = 0.021)	0.398	-2.01%	
Frequency	2003.2	-0.017 (CI = +/-0.010; p = 0.001)	0.098 (CI = +/-0.092; p = 0.037)	0.322	-1.65%	
Frequency	2004.1	-0.016 (CI = +/-0.010; p = 0.004)	0.102 (CI = +/-0.095; p = 0.036)	0.307	-1.58%	
Frequency	2004.2	-0.017 (CI = +/-0.011; p = 0.004)	0.106 (CI = +/-0.098; p = 0.034)	0.301	-1.66%	
Frequency	2005.1	-0.020 (CI = +/-0.011; p = 0.001)	0.088 (CI = +/-0.093; p = 0.064)	0.377	-2.01%	
Frequency	2005.2	-0.023 (CI = +/-0.011; p = 0.000)	0.100 (CI = +/-0.093; p = 0.037)	0.421	-2.25%	
Frequency	2006.1	-0.024 (CI = +/-0.012; p = 0.000)	0.094 (CI = +/-0.096; p = 0.056)	0.429	-2.37%	
Frequency	2006.2	-0.025 (CI = +/-0.013; p = 0.000)	0.099 (CI = +/-0.099; p = 0.051)	0.419	-2.48%	
Frequency	2007.1	-0.026 (CI = +/-0.014; p = 0.001)	0.093 (CI = +/-0.103; p = 0.074)	0.422	-2.60%	
Frequency	2007.2	-0.027 (CI = +/-0.015; p = 0.001)	0.095 (CI = +/-0.108; p = 0.082)	0.386	-2.63%	
Frequency	2008.1	-0.027 (CI = +/-0.016; p = 0.002)	0.092 (CI = +/-0.113; p = 0.104)	0.377	-2.69%	
Frequency	2008.2	-0.031 (CI = +/-0.017; p = 0.001)	0.106 (CI = +/-0.114; p = 0.066)	0.420	-3.04%	
Frequency	2009.1	-0.034 (CI = +/-0.018; p = 0.001)	0.094 (CI = +/-0.117; p = 0.110)	0.447	-3.35%	
Frequency	2009.2	-0.041 (CI = +/-0.017; p = 0.000)	0.120 (CI = +/-0.106; p = 0.029)	0.588	-4.06%	
Frequency	2010.1	-0.042 (CI = +/-0.019; p = 0.000)	0.117 (CI = +/-0.112; p = 0.042)	0.575	-4.13%	
Frequency	2010.2	-0.049 (CI = +/-0.019; p = 0.000)	0.140 (CI = +/-0.105; p = 0.012)	0.664	-4.80%	
Frequency	2011.1	-0.054 (CI = +/-0.021; p = 0.000)	0.124 (CI = +/-0.107; p = 0.026)	0.693	-5.26%	
Frequency	2011.2	-0.056 (CI = +/-0.023; p = 0.000)	0.129 (CI = +/-0.114; p = 0.029)	0.656	-5.42%	
Frequency	2012.1	-0.058 (CI = +/-0.026; p = 0.000)	0.122 (CI = +/-0.122; p = 0.050)	0.650	-5.66%	
Frequency	2012.2	-0.069 (CI = +/-0.026; p = 0.000)	0.148 (CI = +/-0.112; p = 0.014)	0.739	-6.63%	
Frequency	2013.1	-0.073 (CI = +/-0.030; p = 0.000)	0.138 (CI = +/-0.121; p = 0.029)	0.738	-7.00%	
Frequency	2013.2	-0.074 (CI = +/-0.035; p = 0.001)	0.141 (CI = +/-0.132; p = 0.039)	0.682	-7.15%	
Frequency	2014.1	-0.073 (CI = +/-0.043; p = 0.004)	0.144 (CI = +/-0.148; p = 0.055)	0.651	-7.01%	
Frequency	2014.2	-0.058 (CI = +/-0.046; p = 0.019)	0.118 (CI = +/-0.145; p = 0.098)	0.504	-5.65%	
Frequency	2015.1	-0.059 (CI = +/-0.059; p = 0.048)	0.116 (CI = +/-0.168; p = 0.149)	0.471	-5.76%	
Frequency	2015.2	-0.056 (CI = +/-0.075; p = 0.120)	0.110 (CI = +/-0.196; p = 0.217)	0.285	-5.42%	

Property Damage

Coverage = Total PD
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	2003.1	0.009 (CI = +/-0.015; p = 0.210)	0.064 (CI = +/-0.139; p = 0.353)	0.016	+0.92%
Loss Cost	2003.2	0.014 (CI = +/-0.015; p = 0.063)	0.039 (CI = +/-0.134; p = 0.554)	0.067	+1.38%
Loss Cost	2004.1	0.016 (CI = +/-0.015; p = 0.044)	0.050 (CI = +/-0.137; p = 0.464)	0.090	+1.58%
Loss Cost	2004.2	0.015 (CI = +/-0.016; p = 0.068)	0.052 (CI = +/-0.142; p = 0.458)	0.076	+1.53%
Loss Cost	2005.1	0.014 (CI = +/-0.017; p = 0.114)	0.046 (CI = +/-0.146; p = 0.526)	0.037	+1.40%
Loss Cost	2005.2	0.010 (CI = +/-0.018; p = 0.250)	0.062 (CI = +/-0.148; p = 0.395)	0.010	+1.06%
Loss Cost	2006.1	0.011 (CI = +/-0.020; p = 0.255)	0.065 (CI = +/-0.154; p = 0.390)	0.005	+1.12%
Loss Cost	2006.2	0.010 (CI = +/-0.021; p = 0.328)	0.069 (CI = +/-0.161; p = 0.384)	-0.003	+1.04%
Loss Cost	2007.1	0.006 (CI = +/-0.023; p = 0.574)	0.052 (CI = +/-0.163; p = 0.518)	-0.055	+0.62%
Loss Cost	2007.2	0.006 (CI = +/-0.025; p = 0.602)	0.051 (CI = +/-0.171; p = 0.539)	-0.059	+0.63%
Loss Cost	2008.1	0.005 (CI = +/-0.027; p = 0.690)	0.047 (CI = +/-0.179; p = 0.587)	-0.075	+0.52%
Loss Cost	2008.2	0.009 (CI = +/-0.029; p = 0.536)	0.033 (CI = +/-0.186; p = 0.711)	-0.072	+0.89%
Loss Cost	2009.1	0.007 (CI = +/-0.032; p = 0.647)	0.028 (CI = +/-0.196; p = 0.771)	-0.093	+0.72%
Loss Cost	2009.2	-0.004 (CI = +/-0.033; p = 0.811)	0.066 (CI = +/-0.189; p = 0.473)	-0.081	-0.38%
Loss Cost	2010.1	0.001 (CI = +/-0.036; p = 0.960)	0.081 (CI = +/-0.197; p = 0.400)	-0.075	+0.09%
Loss Cost	2010.2	-0.004 (CI = +/-0.040; p = 0.819)	0.097 (CI = +/-0.208; p = 0.335)	-0.062	-0.44%
Loss Cost	2011.1	-0.013 (CI = +/-0.044; p = 0.544)	0.074 (CI = +/-0.214; p = 0.472)	-0.071	-1.26%
Loss Cost	2011.2	-0.015 (CI = +/-0.050; p = 0.530)	0.080 (CI = +/-0.231; p = 0.466)	-0.080	-1.49%
Loss Cost	2012.1	-0.031 (CI = +/-0.052; p = 0.210)	0.039 (CI = +/-0.224; p = 0.710)	-0.008	-3.09%
Loss Cost	2012.2	-0.053 (CI = +/-0.052; p = 0.044)	0.094 (CI = +/-0.208; p = 0.340)	0.222	-5.20%
Loss Cost	2013.1	-0.074 (CI = +/-0.051; p = 0.009)	0.050 (CI = +/-0.191; p = 0.573)	0.422	-7.12%
Loss Cost	2013.2	-0.083 (CI = +/-0.061; p = 0.013)	0.069 (CI = +/-0.209; p = 0.475)	0.408	-7.92%
Loss Cost	2014.1	-0.088 (CI = +/-0.073; p = 0.024)	0.059 (CI = +/-0.233; p = 0.575)	0.375	-8.42%
Loss Cost	2014.2	-0.056 (CI = +/-0.077; p = 0.127)	0.001 (CI = +/-0.221; p = 0.992)	0.107	-5.48%
Loss Cost	2015.1	-0.017 (CI = +/-0.060; p = 0.522)	0.060 (CI = +/-0.156; p = 0.382)	-0.088	-1.66%
Loss Cost	2015.2	-0.011 (CI = +/-0.084; p = 0.750)	0.052 (CI = +/-0.193; p = 0.520)	-0.270	-1.10%
Severity	2003.1	0.028 (CI = +/-0.010; p = 0.000)	-0.048 (CI = +/-0.098; p = 0.327)	0.489	+2.87%
Severity	2003.2	0.029 (CI = +/-0.011; p = 0.000)	-0.050 (CI = +/-0.101; p = 0.321)	0.467	+2.91%
Severity	2004.1	0.030 (CI = +/-0.012; p = 0.000)	-0.044 (CI = +/-0.104; p = 0.396)	0.471	+3.04%
Severity	2004.2	0.030 (CI = +/-0.012; p = 0.000)	-0.045 (CI = +/-0.108; p = 0.399)	0.443	+3.06%
Severity	2005.1	0.032 (CI = +/-0.013; p = 0.000)	-0.034 (CI = +/-0.109; p = 0.529)	0.470	+3.30%
Severity	2005.2	0.032 (CI = +/-0.014; p = 0.000)	-0.029 (CI = +/-0.113; p = 0.599)	0.422	+3.20%
Severity	2006.1	0.033 (CI = +/-0.015; p = 0.000)	-0.021 (CI = +/-0.116; p = 0.716)	0.432	+3.40%
Severity	2006.2	0.034 (CI = +/-0.016; p = 0.000)	-0.022 (CI = +/-0.121; p = 0.711)	0.402	+3.43%
Severity	2007.1	0.031 (CI = +/-0.017; p = 0.001)	-0.034 (CI = +/-0.123; p = 0.567)	0.341	+3.12%
Severity	2007.2	0.031 (CI = +/-0.019; p = 0.002)	-0.035 (CI = +/-0.129; p = 0.575)	0.305	+3.14%
Severity	2008.1	0.030 (CI = +/-0.020; p = 0.005)	-0.037 (CI = +/-0.135; p = 0.572)	0.270	+3.09%
Severity	2008.2	0.038 (CI = +/-0.020; p = 0.001)	-0.066 (CI = +/-0.128; p = 0.295)	0.402	+3.86%
Severity	2009.1	0.040 (CI = +/-0.022; p = 0.001)	-0.060 (CI = +/-0.134; p = 0.358)	0.395	+4.03%
Severity	2009.2	0.037 (CI = +/-0.024; p = 0.005)	-0.051 (CI = +/-0.141; p = 0.455)	0.308	+3.76%
Severity	2010.1	0.042 (CI = +/-0.026; p = 0.003)	-0.034 (CI = +/-0.143; p = 0.620)	0.358	+4.31%
Severity	2010.2	0.045 (CI = +/-0.029; p = 0.005)	-0.044 (CI = +/-0.152; p = 0.548)	0.345	+4.63%
Severity	2011.1	0.042 (CI = +/-0.033; p = 0.015)	-0.053 (CI = +/-0.160; p = 0.494)	0.277	+4.30%
Severity	2011.2	0.042 (CI = +/-0.038; p = 0.032)	-0.052 (CI = +/-0.174; p = 0.530)	0.207	+4.28%
Severity	2012.1	0.028 (CI = +/-0.038; p = 0.130)	-0.086 (CI = +/-0.164; p = 0.275)	0.122	+2.86%
Severity	2012.2	0.020 (CI = +/-0.043; p = 0.336)	-0.064 (CI = +/-0.172; p = 0.429)	-0.039	+1.98%
Severity	2013.1	0.004 (CI = +/-0.043; p = 0.849)	-0.099 (CI = +/-0.163; p = 0.207)	-0.012	+0.38%
Severity	2013.2	-0.001 (CI = +/-0.052; p = 0.953)	-0.087 (CI = +/-0.180; p = 0.302)	-0.073	-0.14%
Severity	2014.1	-0.008 (CI = +/-0.063; p = 0.782)	-0.099 (CI = +/-0.199; p = 0.285)	-0.065	-0.78%
Severity	2014.2	0.007 (CI = +/-0.077; p = 0.842)	-0.126 (CI = +/-0.220; p = 0.220)	-0.021	+0.67%
Severity	2015.1	0.048 (CI = +/-0.055; p = 0.074)	-0.063 (CI = +/-0.142; p = 0.315)	0.325	+4.93%
Severity	2015.2	0.051 (CI = +/-0.077; p = 0.146)	-0.068 (CI = +/-0.176; p = 0.364)	0.163	+5.25%
Frequency	2003.1	-0.019 (CI = +/-0.011; p = 0.001)	0.112 (CI = +/-0.101; p = 0.031)	0.341	-1.89%
Frequency	2003.2	-0.015 (CI = +/-0.010; p = 0.005)	0.089 (CI = +/-0.093; p = 0.060)	0.252	-1.49%
Frequency	2004.1	-0.014 (CI = +/-0.011; p = 0.011)	0.093 (CI = +/-0.096; p = 0.057)	0.237	-1.41%
Frequency	2004.2	-0.015 (CI = +/-0.011; p = 0.013)	0.097 (CI = +/-0.099; p = 0.055)	0.228	-1.48%
Frequency	2005.1	-0.019 (CI = +/-0.011; p = 0.002)	0.080 (CI = +/-0.095; p = 0.097)	0.305	-1.84%
Frequency	2005.2	-0.021 (CI = +/-0.012; p = 0.001)	0.091 (CI = +/-0.096; p = 0.060)	0.349	-2.08%
Frequency	2006.1	-0.022 (CI = +/-0.013; p = 0.001)	0.086 (CI = +/-0.099; p = 0.085)	0.357	-2.20%
Frequency	2006.2	-0.023 (CI = +/-0.014; p = 0.002)	0.091 (CI = +/-0.102; p = 0.079)	0.344	-2.31%
Frequency	2007.1	-0.025 (CI = +/-0.015; p = 0.002)	0.086 (CI = +/-0.106; p = 0.108)	0.347	-2.43%
Frequency	2007.2	-0.025 (CI = +/-0.016; p = 0.004)	0.087 (CI = +/-0.112; p = 0.122)	0.304	-2.44%
Frequency	2008.1	-0.025 (CI = +/-0.018; p = 0.007)	0.084 (CI = +/-0.117; p = 0.147)	0.295	-2.49%
Frequency	2008.2	-0.029 (CI = +/-0.019; p = 0.004)	0.099 (CI = +/-0.119; p = 0.097)	0.338	-2.86%
Frequency	2009.1	-0.032 (CI = +/-0.020; p = 0.003)	0.088 (CI = +/-0.122; p = 0.149)	0.368	-3.18%
Frequency	2009.2	-0.041 (CI = +/-0.019; p = 0.000)	0.117 (CI = +/-0.112; p = 0.042)	0.522	-3.99%
Frequency	2010.1	-0.041 (CI = +/-0.022; p = 0.001)	0.115 (CI = +/-0.119; p = 0.057)	0.508	-4.05%
Frequency	2010.2	-0.050 (CI = +/-0.022; p = 0.000)	0.141 (CI = +/-0.112; p = 0.017)	0.611	-4.84%
Frequency	2011.1	-0.055 (CI = +/-0.023; p = 0.000)	0.126 (CI = +/-0.114; p = 0.033)	0.645	-5.33%
Frequency	2011.2	-0.057 (CI = +/-0.027; p = 0.000)	0.132 (CI = +/-0.123; p = 0.037)	0.601	-5.53%
Frequency	2012.1	-0.060 (CI = +/-0.030; p = 0.001)	0.125 (CI = +/-0.131; p = 0.060)	0.596	-5.79%
Frequency	2012.2	-0.073 (CI = +/-0.030; p = 0.000)	0.159 (CI = +/-0.120; p = 0.014)	0.712	-7.04%
Frequency	2013.1	-0.078 (CI = +/-0.034; p = 0.001)	0.148 (CI = +/-0.129; p = 0.028)	0.714	-7.47%
Frequency	2013.2	-0.081 (CI = +/-0.042; p = 0.002)	0.156 (CI = +/-0.143; p = 0.036)	0.656	-7.79%
Frequency	2014.1	-0.080 (CI = +/-0.051; p = 0.006)	0.158 (CI = +/-0.161; p = 0.053)	0.623	-7.71%
Frequency	2014.2	-0.063 (CI = +/-0.058; p = 0.037)	0.126 (CI = +/-0.167; p = 0.116)	0.418	-6.11%
Frequency	2015.1	-0.065 (CI = +/-0.075; p = 0.078)	0.124 (CI = +/-0.194; p = 0.170)	0.381	-6.28%
Frequency	2015.2	-0.062 (CI = +/-0.105; p = 0.189)	0.120 (CI = +/-0.241; p = 0.258)	0.151	-6.03%

Property Damage

Coverage = Total PD
End Trend Period = 2021.1
Excluded Points = NA
Parameters Included: time

Fit	Start Date	Time	Adjusted R ²	Implied Trend
				Rate
Loss Cost	2003.1	0.000 (CI = +/-0.014; p = 0.969)	-0.029	+0.03%
Loss Cost	2003.2	0.004 (CI = +/-0.014; p = 0.607)	-0.021	+0.36%
Loss Cost	2004.1	0.004 (CI = +/-0.015; p = 0.551)	-0.019	+0.44%
Loss Cost	2004.2	0.004 (CI = +/-0.016; p = 0.641)	-0.024	+0.36%
Loss Cost	2005.1	0.002 (CI = +/-0.016; p = 0.840)	-0.031	+0.16%
Loss Cost	2005.2	-0.001 (CI = +/-0.017; p = 0.874)	-0.032	-0.13%
Loss Cost	2006.1	-0.002 (CI = +/-0.018; p = 0.829)	-0.033	-0.19%
Loss Cost	2006.2	-0.003 (CI = +/-0.019; p = 0.760)	-0.032	-0.29%
Loss Cost	2007.1	-0.007 (CI = +/-0.020; p = 0.458)	-0.016	-0.74%
Loss Cost	2007.2	-0.008 (CI = +/-0.022; p = 0.462)	-0.017	-0.78%
Loss Cost	2008.1	-0.010 (CI = +/-0.023; p = 0.381)	-0.008	-1.00%
Loss Cost	2008.2	-0.008 (CI = +/-0.025; p = 0.500)	-0.022	-0.83%
Loss Cost	2009.1	-0.011 (CI = +/-0.027; p = 0.402)	-0.011	-1.10%
Loss Cost	2009.2	-0.019 (CI = +/-0.027; p = 0.154)	0.049	-1.92%
Loss Cost	2010.1	-0.018 (CI = +/-0.030; p = 0.216)	0.028	-1.81%
Loss Cost	2010.2	-0.022 (CI = +/-0.032; p = 0.167)	0.048	-2.19%
Loss Cost	2011.1	-0.030 (CI = +/-0.034; p = 0.075)	0.113	-3.00%
Loss Cost	2011.2	-0.032 (CI = +/-0.038; p = 0.086)	0.108	-3.19%
Loss Cost	2012.1	-0.046 (CI = +/-0.038; p = 0.021)	0.232	-4.46%
Loss Cost	2012.2	-0.058 (CI = +/-0.039; p = 0.006)	0.351	-5.68%
Loss Cost	2013.1	-0.073 (CI = +/-0.039; p = 0.001)	0.479	-7.02%
Loss Cost	2013.2	-0.076 (CI = +/-0.044; p = 0.003)	0.453	-7.32%
Loss Cost	2014.1	-0.080 (CI = +/-0.051; p = 0.005)	0.430	-7.69%
Loss Cost	2014.2	-0.064 (CI = +/-0.054; p = 0.025)	0.299	-6.17%
Loss Cost	2015.1	-0.047 (CI = +/-0.059; p = 0.108)	0.146	-4.56%
Loss Cost	2015.2	-0.047 (CI = +/-0.070; p = 0.170)	0.097	-4.57%
Severity	2003.1	0.032 (CI = +/-0.009; p = 0.000)	0.574	+3.29%
Severity	2003.2	0.033 (CI = +/-0.010; p = 0.000)	0.558	+3.32%
Severity	2004.1	0.034 (CI = +/-0.010; p = 0.000)	0.565	+3.46%
Severity	2004.2	0.034 (CI = +/-0.011; p = 0.000)	0.546	+3.48%
Severity	2005.1	0.037 (CI = +/-0.011; p = 0.000)	0.571	+3.72%
Severity	2005.2	0.036 (CI = +/-0.012; p = 0.000)	0.539	+3.65%
Severity	2006.1	0.038 (CI = +/-0.013; p = 0.000)	0.549	+3.85%
Severity	2006.2	0.038 (CI = +/-0.013; p = 0.000)	0.528	+3.88%
Severity	2007.1	0.036 (CI = +/-0.014; p = 0.000)	0.483	+3.70%
Severity	2007.2	0.037 (CI = +/-0.015; p = 0.000)	0.459	+3.73%
Severity	2008.1	0.037 (CI = +/-0.017; p = 0.000)	0.435	+3.76%
Severity	2008.2	0.042 (CI = +/-0.017; p = 0.000)	0.511	+4.30%
Severity	2009.1	0.044 (CI = +/-0.018; p = 0.000)	0.510	+4.51%
Severity	2009.2	0.042 (CI = +/-0.019; p = 0.000)	0.458	+4.31%
Severity	2010.1	0.047 (CI = +/-0.020; p = 0.000)	0.499	+4.79%
Severity	2010.2	0.049 (CI = +/-0.022; p = 0.000)	0.486	+4.98%
Severity	2011.1	0.047 (CI = +/-0.024; p = 0.001)	0.437	+4.86%
Severity	2011.2	0.047 (CI = +/-0.027; p = 0.002)	0.393	+4.82%
Severity	2012.1	0.040 (CI = +/-0.029; p = 0.009)	0.298	+4.09%
Severity	2012.2	0.035 (CI = +/-0.032; p = 0.032)	0.210	+3.55%
Severity	2013.1	0.029 (CI = +/-0.035; p = 0.097)	0.118	+2.92%
Severity	2013.2	0.027 (CI = +/-0.039; p = 0.169)	0.069	+2.70%
Severity	2014.1	0.029 (CI = +/-0.045; p = 0.191)	0.061	+2.94%
Severity	2014.2	0.037 (CI = +/-0.051; p = 0.145)	0.099	+3.75%
Severity	2015.1	0.064 (CI = +/-0.045; p = 0.009)	0.426	+6.65%
Severity	2015.2	0.065 (CI = +/-0.054; p = 0.023)	0.362	+6.73%
Frequency	2003.1	-0.032 (CI = +/-0.012; p = 0.000)	0.460	-3.16%
Frequency	2003.2	-0.029 (CI = +/-0.012; p = 0.000)	0.413	-2.87%
Frequency	2004.1	-0.030 (CI = +/-0.012; p = 0.000)	0.403	-2.93%
Frequency	2004.2	-0.031 (CI = +/-0.013; p = 0.000)	0.398	-3.02%
Frequency	2005.1	-0.035 (CI = +/-0.013; p = 0.000)	0.481	-3.43%
Frequency	2005.2	-0.037 (CI = +/-0.013; p = 0.000)	0.502	-3.65%
Frequency	2006.1	-0.040 (CI = +/-0.014; p = 0.000)	0.523	-3.89%
Frequency	2006.2	-0.041 (CI = +/-0.015; p = 0.000)	0.517	-4.02%
Frequency	2007.1	-0.044 (CI = +/-0.016; p = 0.000)	0.535	-4.28%
Frequency	2007.2	-0.044 (CI = +/-0.017; p = 0.000)	0.517	-4.35%
Frequency	2008.1	-0.047 (CI = +/-0.018; p = 0.000)	0.524	-4.59%
Frequency	2008.2	-0.050 (CI = +/-0.019; p = 0.000)	0.544	-4.91%
Frequency	2009.1	-0.055 (CI = +/-0.019; p = 0.000)	0.586	-5.37%
Frequency	2009.2	-0.062 (CI = +/-0.019; p = 0.000)	0.649	-5.97%
Frequency	2010.1	-0.065 (CI = +/-0.021; p = 0.000)	0.655	-6.30%
Frequency	2010.2	-0.071 (CI = +/-0.021; p = 0.000)	0.689	-6.84%
Frequency	2011.1	-0.078 (CI = +/-0.022; p = 0.000)	0.736	-7.50%
Frequency	2011.2	-0.079 (CI = +/-0.024; p = 0.000)	0.715	-7.64%
Frequency	2012.1	-0.086 (CI = +/-0.025; p = 0.000)	0.734	-8.21%
Frequency	2012.2	-0.093 (CI = +/-0.027; p = 0.000)	0.763	-8.91%
Frequency	2013.1	-0.102 (CI = +/-0.028; p = 0.000)	0.788	-9.66%
Frequency	2013.2	-0.103 (CI = +/-0.032; p = 0.000)	0.759	-9.76%
Frequency	2014.1	-0.109 (CI = +/-0.035; p = 0.000)	0.756	-10.33%
Frequency	2014.2	-0.100 (CI = +/-0.039; p = 0.000)	0.699	-9.56%
Frequency	2015.1	-0.111 (CI = +/-0.044; p = 0.000)	0.717	-10.51%
Frequency	2015.2	-0.112 (CI = +/-0.052; p = 0.001)	0.665	-10.58%

Property Damage

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

Fit	Start Date	Time	Adjusted R^2	Implied Trend
				Rate
Loss Cost	2003.1	0.005 (CI = +/-0.014; p = 0.440)	-0.012	+0.55%
Loss Cost	2003.2	0.009 (CI = +/-0.014; p = 0.186)	0.024	+0.95%
Loss Cost	2004.1	0.011 (CI = +/-0.015; p = 0.157)	0.033	+1.08%
Loss Cost	2004.2	0.010 (CI = +/-0.016; p = 0.201)	0.022	+1.04%
Loss Cost	2005.1	0.009 (CI = +/-0.017; p = 0.314)	0.002	+0.86%
Loss Cost	2005.2	0.006 (CI = +/-0.018; p = 0.525)	-0.021	+0.56%
Loss Cost	2006.1	0.005 (CI = +/-0.019; p = 0.567)	-0.024	+0.54%
Loss Cost	2006.2	0.005 (CI = +/-0.021; p = 0.634)	-0.029	+0.49%
Loss Cost	2007.1	0.000 (CI = +/-0.021; p = 0.978)	-0.040	+0.03%
Loss Cost	2007.2	0.000 (CI = +/-0.023; p = 0.975)	-0.042	+0.04%
Loss Cost	2008.1	-0.002 (CI = +/-0.025; p = 0.902)	-0.043	-0.15%
Loss Cost	2008.2	0.001 (CI = +/-0.027; p = 0.922)	-0.045	+0.13%
Loss Cost	2009.1	-0.001 (CI = +/-0.030; p = 0.936)	-0.047	-0.12%
Loss Cost	2009.2	-0.010 (CI = +/-0.030; p = 0.494)	-0.025	-1.01%
Loss Cost	2010.1	-0.008 (CI = +/-0.033; p = 0.627)	-0.039	-0.78%
Loss Cost	2010.2	-0.012 (CI = +/-0.037; p = 0.516)	-0.030	-1.15%
Loss Cost	2011.1	-0.021 (CI = +/-0.039; p = 0.282)	0.013	-2.03%
Loss Cost	2011.2	-0.022 (CI = +/-0.044; p = 0.307)	0.007	-2.15%
Loss Cost	2012.1	-0.037 (CI = +/-0.045; p = 0.098)	0.116	-3.63%
Loss Cost	2012.2	-0.052 (CI = +/-0.046; p = 0.030)	0.244	-5.09%
Loss Cost	2013.1	-0.070 (CI = +/-0.047; p = 0.007)	0.400	-6.76%
Loss Cost	2013.2	-0.074 (CI = +/-0.055; p = 0.012)	0.373	-7.12%
Loss Cost	2014.1	-0.079 (CI = +/-0.064; p = 0.020)	0.350	-7.61%
Loss Cost	2014.2	-0.057 (CI = +/-0.068; p = 0.095)	0.180	-5.50%
Loss Cost	2015.1	-0.031 (CI = +/-0.073; p = 0.359)	-0.007	-3.08%
Loss Cost	2015.2	-0.028 (CI = +/-0.091; p = 0.496)	-0.058	-2.78%
Severity	2003.1	0.030 (CI = +/-0.010; p = 0.000)	0.526	+3.05%
Severity	2003.2	0.030 (CI = +/-0.010; p = 0.000)	0.507	+3.07%
Severity	2004.1	0.032 (CI = +/-0.011; p = 0.000)	0.514	+3.22%
Severity	2004.2	0.032 (CI = +/-0.012; p = 0.000)	0.490	+3.23%
Severity	2005.1	0.034 (CI = +/-0.012; p = 0.000)	0.518	+3.47%
Severity	2005.2	0.033 (CI = +/-0.013; p = 0.000)	0.480	+3.38%
Severity	2006.1	0.035 (CI = +/-0.014; p = 0.000)	0.492	+3.58%
Severity	2006.2	0.035 (CI = +/-0.015; p = 0.000)	0.467	+3.60%
Severity	2007.1	0.033 (CI = +/-0.016; p = 0.000)	0.412	+3.37%
Severity	2007.2	0.033 (CI = +/-0.017; p = 0.000)	0.383	+3.37%
Severity	2008.1	0.033 (CI = +/-0.018; p = 0.001)	0.354	+3.38%
Severity	2008.2	0.039 (CI = +/-0.018; p = 0.000)	0.442	+3.98%
Severity	2009.1	0.041 (CI = +/-0.020; p = 0.000)	0.440	+4.20%
Severity	2009.2	0.039 (CI = +/-0.022; p = 0.001)	0.377	+3.93%
Severity	2010.1	0.044 (CI = +/-0.023; p = 0.001)	0.425	+4.46%
Severity	2010.2	0.046 (CI = +/-0.025; p = 0.001)	0.410	+4.66%
Severity	2011.1	0.044 (CI = +/-0.028; p = 0.004)	0.350	+4.47%
Severity	2011.2	0.043 (CI = +/-0.032; p = 0.011)	0.297	+4.37%
Severity	2012.1	0.033 (CI = +/-0.033; p = 0.050)	0.181	+3.39%
Severity	2012.2	0.026 (CI = +/-0.037; p = 0.153)	0.079	+2.61%
Severity	2013.1	0.016 (CI = +/-0.040; p = 0.390)	-0.015	+1.66%
Severity	2013.2	0.012 (CI = +/-0.046; p = 0.592)	-0.057	+1.17%
Severity	2014.1	0.012 (CI = +/-0.054; p = 0.637)	-0.068	+1.20%
Severity	2014.2	0.020 (CI = +/-0.064; p = 0.512)	-0.051	+1.97%
Severity	2015.1	0.055 (CI = +/-0.055; p = 0.052)	0.287	+5.62%
Severity	2015.2	0.053 (CI = +/-0.069; p = 0.113)	0.195	+5.47%
Frequency	2003.1	-0.025 (CI = +/-0.011; p = 0.000)	0.363	-2.43%
Frequency	2003.2	-0.021 (CI = +/-0.011; p = 0.000)	0.305	-2.06%
Frequency	2004.1	-0.021 (CI = +/-0.011; p = 0.001)	0.288	-2.07%
Frequency	2004.2	-0.021 (CI = +/-0.012; p = 0.001)	0.278	-2.12%
Frequency	2005.1	-0.026 (CI = +/-0.012; p = 0.000)	0.380	-2.53%
Frequency	2005.2	-0.028 (CI = +/-0.012; p = 0.000)	0.402	-2.72%
Frequency	2006.1	-0.030 (CI = +/-0.013; p = 0.000)	0.425	-2.93%
Frequency	2006.2	-0.031 (CI = +/-0.014; p = 0.000)	0.411	-3.01%
Frequency	2007.1	-0.033 (CI = +/-0.015; p = 0.000)	0.429	-3.23%
Frequency	2007.2	-0.033 (CI = +/-0.016; p = 0.000)	0.399	-3.23%
Frequency	2008.1	-0.035 (CI = +/-0.017; p = 0.000)	0.402	-3.42%
Frequency	2008.2	-0.038 (CI = +/-0.019; p = 0.000)	0.423	-3.70%
Frequency	2009.1	-0.042 (CI = +/-0.019; p = 0.000)	0.472	-4.14%
Frequency	2009.2	-0.049 (CI = +/-0.020; p = 0.000)	0.552	-4.75%
Frequency	2010.1	-0.051 (CI = +/-0.021; p = 0.000)	0.553	-5.02%
Frequency	2010.2	-0.057 (CI = +/-0.022; p = 0.000)	0.593	-5.54%
Frequency	2011.1	-0.064 (CI = +/-0.023; p = 0.000)	0.652	-6.22%
Frequency	2011.2	-0.064 (CI = +/-0.026; p = 0.000)	0.614	-6.25%
Frequency	2012.1	-0.070 (CI = +/-0.028; p = 0.000)	0.632	-6.79%
Frequency	2012.2	-0.078 (CI = +/-0.030; p = 0.000)	0.665	-7.51%
Frequency	2013.1	-0.086 (CI = +/-0.033; p = 0.000)	0.694	-8.28%
Frequency	2013.2	-0.086 (CI = +/-0.038; p = 0.000)	0.640	-8.20%
Frequency	2014.1	-0.091 (CI = +/-0.044; p = 0.001)	0.623	-8.71%
Frequency	2014.2	-0.076 (CI = +/-0.047; p = 0.005)	0.517	-7.33%
Frequency	2015.1	-0.086 (CI = +/-0.056; p = 0.007)	0.528	-8.24%
Frequency	2015.2	-0.081 (CI = +/-0.069; p = 0.026)	0.415	-7.82%

Property Damage

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

Fit	Start Date	Time	Adjusted R^2	Implied Trend
				Rate
Loss Cost	2003.1	0.010 (CI = +/-0.014; p = 0.131)	0.041	+1.05%
Loss Cost	2003.2	0.015 (CI = +/-0.013; p = 0.030)	0.115	+1.52%
Loss Cost	2004.1	0.017 (CI = +/-0.014; p = 0.022)	0.134	+1.69%
Loss Cost	2004.2	0.017 (CI = +/-0.015; p = 0.032)	0.119	+1.68%
Loss Cost	2005.1	0.015 (CI = +/-0.016; p = 0.064)	0.086	+1.54%
Loss Cost	2005.2	0.013 (CI = +/-0.017; p = 0.140)	0.045	+1.27%
Loss Cost	2006.1	0.013 (CI = +/-0.018; p = 0.159)	0.039	+1.30%
Loss Cost	2006.2	0.013 (CI = +/-0.020; p = 0.192)	0.030	+1.29%
Loss Cost	2007.1	0.009 (CI = +/-0.021; p = 0.400)	-0.011	+0.86%
Loss Cost	2007.2	0.009 (CI = +/-0.022; p = 0.398)	-0.011	+0.94%
Loss Cost	2008.1	0.008 (CI = +/-0.024; p = 0.498)	-0.023	+0.81%
Loss Cost	2008.2	0.012 (CI = +/-0.026; p = 0.350)	-0.004	+1.21%
Loss Cost	2009.1	0.010 (CI = +/-0.029; p = 0.460)	-0.021	+1.04%
Loss Cost	2009.2	0.002 (CI = +/-0.029; p = 0.907)	-0.052	+0.17%
Loss Cost	2010.1	0.005 (CI = +/-0.032; p = 0.729)	-0.048	+0.54%
Loss Cost	2010.2	0.003 (CI = +/-0.036; p = 0.872)	-0.057	+0.28%
Loss Cost	2011.1	-0.006 (CI = +/-0.039; p = 0.765)	-0.056	-0.55%
Loss Cost	2011.2	-0.005 (CI = +/-0.044; p = 0.807)	-0.062	-0.51%
Loss Cost	2012.1	-0.020 (CI = +/-0.045; p = 0.356)	-0.006	-2.00%
Loss Cost	2012.2	-0.035 (CI = +/-0.048; p = 0.134)	0.100	-3.46%
Loss Cost	2013.1	-0.053 (CI = +/-0.049; p = 0.036)	0.260	-5.16%
Loss Cost	2013.2	-0.055 (CI = +/-0.058; p = 0.061)	0.219	-5.33%
Loss Cost	2014.1	-0.058 (CI = +/-0.069; p = 0.093)	0.182	-5.59%
Loss Cost	2014.2	-0.026 (CI = +/-0.068; p = 0.410)	-0.026	-2.57%
Loss Cost	2015.1	0.012 (CI = +/-0.059; p = 0.659)	-0.096	+1.17%
Loss Cost	2015.2	0.026 (CI = +/-0.071; p = 0.412)	-0.031	+2.66%
Severity	2003.1	0.031 (CI = +/-0.010; p = 0.000)	0.532	+3.19%
Severity	2003.2	0.032 (CI = +/-0.011; p = 0.000)	0.514	+3.22%
Severity	2004.1	0.033 (CI = +/-0.012; p = 0.000)	0.523	+3.39%
Severity	2004.2	0.033 (CI = +/-0.012; p = 0.000)	0.501	+3.40%
Severity	2005.1	0.036 (CI = +/-0.013; p = 0.000)	0.532	+3.68%
Severity	2005.2	0.035 (CI = +/-0.014; p = 0.000)	0.495	+3.60%
Severity	2006.1	0.038 (CI = +/-0.014; p = 0.000)	0.509	+3.83%
Severity	2006.2	0.038 (CI = +/-0.015; p = 0.000)	0.486	+3.87%
Severity	2007.1	0.036 (CI = +/-0.016; p = 0.000)	0.432	+3.64%
Severity	2007.2	0.036 (CI = +/-0.018; p = 0.000)	0.404	+3.67%
Severity	2008.1	0.036 (CI = +/-0.020; p = 0.001)	0.377	+3.70%
Severity	2008.2	0.043 (CI = +/-0.020; p = 0.000)	0.474	+4.38%
Severity	2009.1	0.046 (CI = +/-0.021; p = 0.000)	0.478	+4.67%
Severity	2009.2	0.043 (CI = +/-0.023; p = 0.001)	0.416	+4.41%
Severity	2010.1	0.049 (CI = +/-0.024; p = 0.000)	0.474	+5.06%
Severity	2010.2	0.052 (CI = +/-0.027; p = 0.001)	0.465	+5.34%
Severity	2011.1	0.051 (CI = +/-0.030; p = 0.003)	0.409	+5.21%
Severity	2011.2	0.051 (CI = +/-0.034; p = 0.007)	0.359	+5.19%
Severity	2012.1	0.041 (CI = +/-0.037; p = 0.031)	0.242	+4.18%
Severity	2012.2	0.033 (CI = +/-0.041; p = 0.099)	0.133	+3.40%
Severity	2013.1	0.024 (CI = +/-0.045; p = 0.274)	0.024	+2.41%
Severity	2013.2	0.019 (CI = +/-0.053; p = 0.437)	-0.030	+1.96%
Severity	2014.1	0.021 (CI = +/-0.063; p = 0.473)	-0.042	+2.15%
Severity	2014.2	0.032 (CI = +/-0.076; p = 0.360)	-0.007	+3.27%
Severity	2015.1	0.078 (CI = +/-0.058; p = 0.014)	0.493	+8.11%
Severity	2015.2	0.082 (CI = +/-0.074; p = 0.034)	0.426	+8.55%
Frequency	2003.1	-0.021 (CI = +/-0.011; p = 0.000)	0.305	-2.07%
Frequency	2003.2	-0.017 (CI = +/-0.010; p = 0.002)	0.239	-1.65%
Frequency	2004.1	-0.017 (CI = +/-0.011; p = 0.004)	0.218	-1.64%
Frequency	2004.2	-0.017 (CI = +/-0.012; p = 0.006)	0.205	-1.66%
Frequency	2005.1	-0.021 (CI = +/-0.011; p = 0.001)	0.317	-2.07%
Frequency	2005.2	-0.023 (CI = +/-0.012; p = 0.001)	0.339	-2.25%
Frequency	2006.1	-0.025 (CI = +/-0.013; p = 0.000)	0.362	-2.44%
Frequency	2006.2	-0.025 (CI = +/-0.014; p = 0.001)	0.344	-2.48%
Frequency	2007.1	-0.027 (CI = +/-0.014; p = 0.001)	0.362	-2.68%
Frequency	2007.2	-0.027 (CI = +/-0.016; p = 0.002)	0.323	-2.63%
Frequency	2008.1	-0.028 (CI = +/-0.017; p = 0.002)	0.324	-2.78%
Frequency	2008.2	-0.031 (CI = +/-0.018; p = 0.002)	0.343	-3.04%
Frequency	2009.1	-0.035 (CI = +/-0.019; p = 0.001)	0.397	-3.46%
Frequency	2009.2	-0.041 (CI = +/-0.019; p = 0.000)	0.488	-4.06%
Frequency	2010.1	-0.044 (CI = +/-0.021; p = 0.000)	0.484	-4.30%
Frequency	2010.2	-0.049 (CI = +/-0.023; p = 0.000)	0.527	-4.80%
Frequency	2011.1	-0.056 (CI = +/-0.023; p = 0.000)	0.595	-5.48%
Frequency	2011.2	-0.056 (CI = +/-0.027; p = 0.000)	0.543	-5.42%
Frequency	2012.1	-0.061 (CI = +/-0.029; p = 0.001)	0.559	-5.93%
Frequency	2012.2	-0.069 (CI = +/-0.032; p = 0.000)	0.594	-6.63%
Frequency	2013.1	-0.077 (CI = +/-0.035; p = 0.000)	0.623	-7.40%
Frequency	2013.2	-0.074 (CI = +/-0.041; p = 0.002)	0.547	-7.15%
Frequency	2014.1	-0.079 (CI = +/-0.049; p = 0.005)	0.516	-7.57%
Frequency	2014.2	-0.058 (CI = +/-0.051; p = 0.029)	0.366	-5.65%
Frequency	2015.1	-0.066 (CI = +/-0.062; p = 0.038)	0.363	-6.42%
Frequency	2015.2	-0.056 (CI = +/-0.077; p = 0.132)	0.193	-5.42%

Property Damage

Coverage = Total PD
End Trend Period = 2021.1
Excluded Points = 2014.1,2014.2
Parameters Included: time

Fit	Start Date	Time	Adjusted R ²	Implied Trend
				Rate
Loss Cost	2003.1	-0.002 (CI = +/-0.012; p = 0.745)	-0.027	-0.19%
Loss Cost	2003.2	0.001 (CI = +/-0.012; p = 0.804)	-0.029	+0.14%
Loss Cost	2004.1	0.002 (CI = +/-0.012; p = 0.703)	-0.027	+0.23%
Loss Cost	2004.2	0.002 (CI = +/-0.013; p = 0.790)	-0.031	+0.17%
Loss Cost	2005.1	0.000 (CI = +/-0.014; p = 0.994)	-0.034	0.00%
Loss Cost	2005.2	-0.003 (CI = +/-0.014; p = 0.692)	-0.030	-0.28%
Loss Cost	2006.1	-0.003 (CI = +/-0.015; p = 0.677)	-0.030	-0.31%
Loss Cost	2006.2	-0.004 (CI = +/-0.016; p = 0.638)	-0.030	-0.38%
Loss Cost	2007.1	-0.008 (CI = +/-0.017; p = 0.345)	-0.003	-0.78%
Loss Cost	2007.2	-0.008 (CI = +/-0.018; p = 0.381)	-0.008	-0.78%
Loss Cost	2008.1	-0.009 (CI = +/-0.019; p = 0.329)	0.000	-0.93%
Loss Cost	2008.2	-0.007 (CI = +/-0.021; p = 0.503)	-0.024	-0.68%
Loss Cost	2009.1	-0.009 (CI = +/-0.022; p = 0.431)	-0.016	-0.86%
Loss Cost	2009.2	-0.016 (CI = +/-0.023; p = 0.156)	0.053	-1.58%
Loss Cost	2010.1	-0.013 (CI = +/-0.025; p = 0.270)	0.014	-1.33%
Loss Cost	2010.2	-0.016 (CI = +/-0.027; p = 0.242)	0.024	-1.54%
Loss Cost	2011.1	-0.022 (CI = +/-0.029; p = 0.126)	0.081	-2.18%
Loss Cost	2011.2	-0.021 (CI = +/-0.032; p = 0.185)	0.051	-2.10%
Loss Cost	2012.1	-0.032 (CI = +/-0.034; p = 0.059)	0.165	-3.18%
Loss Cost	2012.2	-0.043 (CI = +/-0.036; p = 0.024)	0.267	-4.20%
Loss Cost	2013.1	-0.055 (CI = +/-0.039; p = 0.009)	0.372	-5.39%
Loss Cost	2013.2	-0.052 (CI = +/-0.047; p = 0.032)	0.272	-5.10%
Loss Cost	2015.1	-0.047 (CI = +/-0.059; p = 0.108)	0.146	-4.56%
Loss Cost	2015.2	-0.047 (CI = +/-0.070; p = 0.170)	0.097	-4.57%
Severity	2003.1	0.031 (CI = +/-0.009; p = 0.000)	0.610	+3.16%
Severity	2003.2	0.031 (CI = +/-0.009; p = 0.000)	0.596	+3.20%
Severity	2004.1	0.033 (CI = +/-0.009; p = 0.000)	0.607	+3.35%
Severity	2004.2	0.033 (CI = +/-0.010; p = 0.000)	0.589	+3.37%
Severity	2005.1	0.036 (CI = +/-0.010; p = 0.000)	0.621	+3.61%
Severity	2005.2	0.035 (CI = +/-0.011; p = 0.000)	0.592	+3.56%
Severity	2006.1	0.037 (CI = +/-0.011; p = 0.000)	0.609	+3.77%
Severity	2006.2	0.037 (CI = +/-0.012; p = 0.000)	0.592	+3.82%
Severity	2007.1	0.036 (CI = +/-0.013; p = 0.000)	0.551	+3.66%
Severity	2007.2	0.036 (CI = +/-0.014; p = 0.000)	0.532	+3.71%
Severity	2008.1	0.037 (CI = +/-0.015; p = 0.000)	0.513	+3.78%
Severity	2008.2	0.043 (CI = +/-0.014; p = 0.000)	0.616	+4.37%
Severity	2009.1	0.045 (CI = +/-0.015; p = 0.000)	0.628	+4.65%
Severity	2009.2	0.044 (CI = +/-0.017; p = 0.000)	0.585	+4.51%
Severity	2010.1	0.050 (CI = +/-0.017; p = 0.000)	0.656	+5.10%
Severity	2010.2	0.053 (CI = +/-0.018; p = 0.000)	0.663	+5.44%
Severity	2011.1	0.053 (CI = +/-0.020; p = 0.000)	0.630	+5.48%
Severity	2011.2	0.055 (CI = +/-0.022; p = 0.000)	0.606	+5.66%
Severity	2012.1	0.050 (CI = +/-0.025; p = 0.001)	0.527	+5.11%
Severity	2012.2	0.047 (CI = +/-0.028; p = 0.003)	0.446	+4.85%
Severity	2013.1	0.044 (CI = +/-0.033; p = 0.012)	0.352	+4.54%
Severity	2013.2	0.048 (CI = +/-0.039; p = 0.019)	0.326	+4.96%
Severity	2015.1	0.064 (CI = +/-0.045; p = 0.009)	0.426	+6.65%
Severity	2015.2	0.065 (CI = +/-0.054; p = 0.023)	0.362	+6.73%
Frequency	2003.1	-0.033 (CI = +/-0.011; p = 0.000)	0.510	-3.25%
Frequency	2003.2	-0.030 (CI = +/-0.011; p = 0.000)	0.469	-2.96%
Frequency	2004.1	-0.031 (CI = +/-0.012; p = 0.000)	0.458	-3.01%
Frequency	2004.2	-0.031 (CI = +/-0.012; p = 0.000)	0.452	-3.09%
Frequency	2005.1	-0.036 (CI = +/-0.012; p = 0.000)	0.538	-3.49%
Frequency	2005.2	-0.038 (CI = +/-0.013; p = 0.000)	0.558	-3.71%
Frequency	2006.1	-0.040 (CI = +/-0.013; p = 0.000)	0.578	-3.93%
Frequency	2006.2	-0.041 (CI = +/-0.014; p = 0.000)	0.571	-4.04%
Frequency	2007.1	-0.044 (CI = +/-0.015; p = 0.000)	0.586	-4.28%
Frequency	2007.2	-0.044 (CI = +/-0.016; p = 0.000)	0.565	-4.33%
Frequency	2008.1	-0.046 (CI = +/-0.017; p = 0.000)	0.569	-4.54%
Frequency	2008.2	-0.050 (CI = +/-0.018; p = 0.000)	0.586	-4.84%
Frequency	2009.1	-0.054 (CI = +/-0.018; p = 0.000)	0.624	-5.27%
Frequency	2009.2	-0.060 (CI = +/-0.018; p = 0.000)	0.684	-5.83%
Frequency	2010.1	-0.063 (CI = +/-0.020; p = 0.000)	0.684	-6.12%
Frequency	2010.2	-0.068 (CI = +/-0.021; p = 0.000)	0.713	-6.62%
Frequency	2011.1	-0.075 (CI = +/-0.021; p = 0.000)	0.755	-7.26%
Frequency	2011.2	-0.076 (CI = +/-0.024; p = 0.000)	0.727	-7.34%
Frequency	2012.1	-0.082 (CI = +/-0.026; p = 0.000)	0.738	-7.89%
Frequency	2012.2	-0.090 (CI = +/-0.028; p = 0.000)	0.761	-8.63%
Frequency	2013.1	-0.100 (CI = +/-0.030; p = 0.000)	0.783	-9.50%
Frequency	2013.2	-0.101 (CI = +/-0.036; p = 0.000)	0.734	-9.59%
Frequency	2015.1	-0.111 (CI = +/-0.044; p = 0.000)	0.717	-10.51%
Frequency	2015.2	-0.112 (CI = +/-0.052; p = 0.001)	0.665	-10.58%

Property Damage

Coverage = Total PD
End Trend Period = 2020.2
Excluded Points = 2014.1,2014.2
Parameters Included: time

Fit	Start Date	Time	Adjusted R ²	Implied Trend Rate
Loss Cost	2003.1	-0.002 (CI = +/-0.013; p = 0.789)	-0.029	-0.17%
Loss Cost	2003.2	0.002 (CI = +/-0.012; p = 0.758)	-0.029	+0.19%
Loss Cost	2004.1	0.003 (CI = +/-0.013; p = 0.658)	-0.026	+0.29%
Loss Cost	2004.2	0.002 (CI = +/-0.014; p = 0.743)	-0.031	+0.23%
Loss Cost	2005.1	0.000 (CI = +/-0.015; p = 0.955)	-0.036	+0.04%
Loss Cost	2005.2	-0.002 (CI = +/-0.015; p = 0.741)	-0.033	-0.25%
Loss Cost	2006.1	-0.003 (CI = +/-0.016; p = 0.725)	-0.033	-0.28%
Loss Cost	2006.2	-0.004 (CI = +/-0.018; p = 0.685)	-0.033	-0.35%
Loss Cost	2007.1	-0.008 (CI = +/-0.018; p = 0.381)	-0.008	-0.78%
Loss Cost	2007.2	-0.008 (CI = +/-0.019; p = 0.418)	-0.013	-0.77%
Loss Cost	2008.1	-0.009 (CI = +/-0.021; p = 0.361)	-0.006	-0.94%
Loss Cost	2008.2	-0.007 (CI = +/-0.023; p = 0.542)	-0.029	-0.67%
Loss Cost	2009.1	-0.009 (CI = +/-0.025; p = 0.466)	-0.022	-0.87%
Loss Cost	2009.2	-0.017 (CI = +/-0.025; p = 0.175)	0.047	-1.65%
Loss Cost	2010.1	-0.014 (CI = +/-0.027; p = 0.296)	0.008	-1.38%
Loss Cost	2010.2	-0.016 (CI = +/-0.030; p = 0.265)	0.018	-1.62%
Loss Cost	2011.1	-0.024 (CI = +/-0.032; p = 0.139)	0.078	-2.33%
Loss Cost	2011.2	-0.023 (CI = +/-0.036; p = 0.200)	0.048	-2.26%
Loss Cost	2012.1	-0.035 (CI = +/-0.038; p = 0.064)	0.168	-3.48%
Loss Cost	2012.2	-0.048 (CI = +/-0.041; p = 0.024)	0.281	-4.67%
Loss Cost	2013.1	-0.063 (CI = +/-0.044; p = 0.009)	0.404	-6.09%
Loss Cost	2013.2	-0.061 (CI = +/-0.053; p = 0.029)	0.307	-5.93%
Loss Cost	2015.1	-0.057 (CI = +/-0.069; p = 0.093)	0.182	-5.55%
Loss Cost	2015.2	-0.059 (CI = +/-0.084; p = 0.143)	0.136	-5.75%
Severity	2003.1	0.028 (CI = +/-0.008; p = 0.000)	0.585	+2.85%
Severity	2003.2	0.028 (CI = +/-0.009; p = 0.000)	0.567	+2.87%
Severity	2004.1	0.030 (CI = +/-0.009; p = 0.000)	0.578	+3.01%
Severity	2004.2	0.030 (CI = +/-0.010; p = 0.000)	0.557	+3.02%
Severity	2005.1	0.032 (CI = +/-0.010; p = 0.000)	0.592	+3.25%
Severity	2005.2	0.031 (CI = +/-0.011; p = 0.000)	0.558	+3.17%
Severity	2006.1	0.033 (CI = +/-0.011; p = 0.000)	0.576	+3.36%
Severity	2006.2	0.033 (CI = +/-0.012; p = 0.000)	0.554	+3.39%
Severity	2007.1	0.031 (CI = +/-0.013; p = 0.000)	0.507	+3.19%
Severity	2007.2	0.032 (CI = +/-0.014; p = 0.000)	0.482	+3.22%
Severity	2008.1	0.032 (CI = +/-0.015; p = 0.000)	0.457	+3.25%
Severity	2008.2	0.038 (CI = +/-0.014; p = 0.000)	0.578	+3.84%
Severity	2009.1	0.040 (CI = +/-0.015; p = 0.000)	0.589	+4.09%
Severity	2009.2	0.038 (CI = +/-0.016; p = 0.000)	0.537	+3.90%
Severity	2010.1	0.044 (CI = +/-0.016; p = 0.000)	0.620	+4.48%
Severity	2010.2	0.047 (CI = +/-0.018; p = 0.000)	0.625	+4.78%
Severity	2011.1	0.046 (CI = +/-0.020; p = 0.000)	0.582	+4.75%
Severity	2011.2	0.047 (CI = +/-0.022; p = 0.000)	0.547	+4.86%
Severity	2012.1	0.041 (CI = +/-0.024; p = 0.003)	0.450	+4.15%
Severity	2012.2	0.036 (CI = +/-0.027; p = 0.013)	0.344	+3.71%
Severity	2013.1	0.031 (CI = +/-0.032; p = 0.053)	0.217	+3.16%
Severity	2013.2	0.033 (CI = +/-0.039; p = 0.090)	0.170	+3.31%
Severity	2015.1	0.046 (CI = +/-0.046; p = 0.050)	0.264	+4.75%
Severity	2015.2	0.044 (CI = +/-0.057; p = 0.114)	0.171	+4.47%
Frequency	2003.1	-0.030 (CI = +/-0.011; p = 0.000)	0.467	-2.93%
Frequency	2003.2	-0.026 (CI = +/-0.011; p = 0.000)	0.422	-2.60%
Frequency	2004.1	-0.027 (CI = +/-0.012; p = 0.000)	0.407	-2.64%
Frequency	2004.2	-0.027 (CI = +/-0.012; p = 0.000)	0.399	-2.71%
Frequency	2005.1	-0.032 (CI = +/-0.012; p = 0.000)	0.496	-3.11%
Frequency	2005.2	-0.034 (CI = +/-0.012; p = 0.000)	0.517	-3.31%
Frequency	2006.1	-0.036 (CI = +/-0.013; p = 0.000)	0.538	-3.53%
Frequency	2006.2	-0.037 (CI = +/-0.014; p = 0.000)	0.527	-3.62%
Frequency	2007.1	-0.039 (CI = +/-0.015; p = 0.000)	0.543	-3.85%
Frequency	2007.2	-0.039 (CI = +/-0.016; p = 0.000)	0.517	-3.87%
Frequency	2008.1	-0.041 (CI = +/-0.017; p = 0.000)	0.519	-4.06%
Frequency	2008.2	-0.044 (CI = +/-0.018; p = 0.000)	0.536	-4.34%
Frequency	2009.1	-0.049 (CI = +/-0.019; p = 0.000)	0.578	-4.77%
Frequency	2009.2	-0.055 (CI = +/-0.019; p = 0.000)	0.645	-5.34%
Frequency	2010.1	-0.058 (CI = +/-0.020; p = 0.000)	0.643	-5.61%
Frequency	2010.2	-0.063 (CI = +/-0.022; p = 0.000)	0.674	-6.11%
Frequency	2011.1	-0.070 (CI = +/-0.022; p = 0.000)	0.721	-6.76%
Frequency	2011.2	-0.070 (CI = +/-0.025; p = 0.000)	0.684	-6.79%
Frequency	2012.1	-0.076 (CI = +/-0.028; p = 0.000)	0.694	-7.33%
Frequency	2012.2	-0.084 (CI = +/-0.030; p = 0.000)	0.717	-8.08%
Frequency	2013.1	-0.094 (CI = +/-0.033; p = 0.000)	0.739	-8.97%
Frequency	2013.2	-0.094 (CI = +/-0.041; p = 0.000)	0.672	-8.94%
Frequency	2015.1	-0.104 (CI = +/-0.051; p = 0.001)	0.639	-9.83%
Frequency	2015.2	-0.103 (CI = +/-0.062; p = 0.005)	0.566	-9.79%

Property Damage

Coverage = Total PD
End Trend Period = 2020.1
Excluded Points = 2014.1,2014.2
Parameters Included: time

Fit	Start Date	Time	Adjusted R ²	Implied Trend
				Rate
Loss Cost	2003.1	0.002 (CI = +/-0.012; p = 0.684)	-0.027	+0.25%
Loss Cost	2003.2	0.007 (CI = +/-0.012; p = 0.275)	0.008	+0.65%
Loss Cost	2004.1	0.008 (CI = +/-0.013; p = 0.214)	0.020	+0.79%
Loss Cost	2004.2	0.007 (CI = +/-0.013; p = 0.264)	0.010	+0.75%
Loss Cost	2005.1	0.006 (CI = +/-0.014; p = 0.408)	-0.011	+0.58%
Loss Cost	2005.2	0.003 (CI = +/-0.015; p = 0.672)	-0.031	+0.31%
Loss Cost	2006.1	0.003 (CI = +/-0.016; p = 0.692)	-0.033	+0.31%
Loss Cost	2006.2	0.003 (CI = +/-0.017; p = 0.740)	-0.037	+0.28%
Loss Cost	2007.1	-0.001 (CI = +/-0.018; p = 0.872)	-0.042	-0.14%
Loss Cost	2007.2	-0.001 (CI = +/-0.019; p = 0.925)	-0.045	-0.09%
Loss Cost	2008.1	-0.002 (CI = +/-0.021; p = 0.831)	-0.045	-0.21%
Loss Cost	2008.2	0.001 (CI = +/-0.022; p = 0.894)	-0.049	+0.14%
Loss Cost	2009.1	0.000 (CI = +/-0.024; p = 0.996)	-0.053	-0.01%
Loss Cost	2009.2	-0.008 (CI = +/-0.024; p = 0.505)	-0.029	-0.78%
Loss Cost	2010.1	-0.004 (CI = +/-0.026; p = 0.755)	-0.053	-0.40%
Loss Cost	2010.2	-0.006 (CI = +/-0.029; p = 0.689)	-0.052	-0.56%
Loss Cost	2011.1	-0.012 (CI = +/-0.032; p = 0.420)	-0.020	-1.23%
Loss Cost	2011.2	-0.010 (CI = +/-0.036; p = 0.556)	-0.044	-1.01%
Loss Cost	2012.1	-0.022 (CI = +/-0.038; p = 0.225)	0.042	-2.21%
Loss Cost	2012.2	-0.034 (CI = +/-0.041; p = 0.097)	0.147	-3.36%
Loss Cost	2013.1	-0.049 (CI = +/-0.046; p = 0.038)	0.274	-4.76%
Loss Cost	2013.2	-0.043 (CI = +/-0.056; p = 0.120)	0.147	-4.21%
Loss Cost	2015.1	-0.031 (CI = +/-0.073; p = 0.359)	-0.007	-3.08%
Loss Cost	2015.2	-0.028 (CI = +/-0.091; p = 0.496)	-0.058	-2.78%
Severity	2003.1	0.028 (CI = +/-0.009; p = 0.000)	0.564	+2.86%
Severity	2003.2	0.028 (CI = +/-0.009; p = 0.000)	0.546	+2.88%
Severity	2004.1	0.030 (CI = +/-0.010; p = 0.000)	0.558	+3.03%
Severity	2004.2	0.030 (CI = +/-0.010; p = 0.000)	0.536	+3.04%
Severity	2005.1	0.032 (CI = +/-0.011; p = 0.000)	0.574	+3.29%
Severity	2005.2	0.032 (CI = +/-0.011; p = 0.000)	0.538	+3.21%
Severity	2006.1	0.034 (CI = +/-0.012; p = 0.000)	0.558	+3.42%
Severity	2006.2	0.034 (CI = +/-0.013; p = 0.000)	0.536	+3.46%
Severity	2007.1	0.032 (CI = +/-0.014; p = 0.000)	0.486	+3.24%
Severity	2007.2	0.032 (CI = +/-0.015; p = 0.000)	0.460	+3.27%
Severity	2008.1	0.033 (CI = +/-0.016; p = 0.000)	0.436	+3.32%
Severity	2008.2	0.039 (CI = +/-0.015; p = 0.000)	0.564	+3.96%
Severity	2009.1	0.042 (CI = +/-0.016; p = 0.000)	0.578	+4.25%
Severity	2009.2	0.040 (CI = +/-0.018; p = 0.000)	0.524	+4.05%
Severity	2010.1	0.046 (CI = +/-0.018; p = 0.000)	0.615	+4.70%
Severity	2010.2	0.049 (CI = +/-0.019; p = 0.000)	0.624	+5.05%
Severity	2011.1	0.049 (CI = +/-0.022; p = 0.000)	0.582	+5.05%
Severity	2011.2	0.051 (CI = +/-0.025; p = 0.001)	0.550	+5.21%
Severity	2012.1	0.044 (CI = +/-0.027; p = 0.004)	0.449	+4.47%
Severity	2012.2	0.039 (CI = +/-0.031; p = 0.017)	0.340	+4.02%
Severity	2013.1	0.034 (CI = +/-0.036; p = 0.065)	0.210	+3.44%
Severity	2013.2	0.036 (CI = +/-0.045; p = 0.104)	0.166	+3.70%
Severity	2015.1	0.055 (CI = +/-0.055; p = 0.052)	0.287	+5.62%
Severity	2015.2	0.053 (CI = +/-0.069; p = 0.113)	0.195	+5.47%
Frequency	2003.1	-0.026 (CI = +/-0.011; p = 0.000)	0.422	-2.54%
Frequency	2003.2	-0.022 (CI = +/-0.010; p = 0.000)	0.373	-2.17%
Frequency	2004.1	-0.022 (CI = +/-0.011; p = 0.000)	0.354	-2.18%
Frequency	2004.2	-0.022 (CI = +/-0.011; p = 0.000)	0.342	-2.22%
Frequency	2005.1	-0.027 (CI = +/-0.011; p = 0.000)	0.456	-2.62%
Frequency	2005.2	-0.028 (CI = +/-0.012; p = 0.000)	0.479	-2.81%
Frequency	2006.1	-0.031 (CI = +/-0.012; p = 0.000)	0.501	-3.01%
Frequency	2006.2	-0.031 (CI = +/-0.013; p = 0.000)	0.486	-3.07%
Frequency	2007.1	-0.033 (CI = +/-0.014; p = 0.000)	0.502	-3.28%
Frequency	2007.2	-0.033 (CI = +/-0.015; p = 0.000)	0.469	-3.26%
Frequency	2008.1	-0.035 (CI = +/-0.016; p = 0.000)	0.468	-3.42%
Frequency	2008.2	-0.037 (CI = +/-0.017; p = 0.000)	0.485	-3.67%
Frequency	2009.1	-0.042 (CI = +/-0.018; p = 0.000)	0.533	-4.08%
Frequency	2009.2	-0.048 (CI = +/-0.018; p = 0.000)	0.612	-4.64%
Frequency	2010.1	-0.050 (CI = +/-0.020; p = 0.000)	0.606	-4.87%
Frequency	2010.2	-0.055 (CI = +/-0.021; p = 0.000)	0.641	-5.34%
Frequency	2011.1	-0.062 (CI = +/-0.021; p = 0.000)	0.695	-5.98%
Frequency	2011.2	-0.061 (CI = +/-0.024; p = 0.000)	0.648	-5.91%
Frequency	2012.1	-0.066 (CI = +/-0.027; p = 0.000)	0.653	-6.39%
Frequency	2012.2	-0.074 (CI = +/-0.030; p = 0.000)	0.675	-7.09%
Frequency	2013.1	-0.083 (CI = +/-0.034; p = 0.000)	0.693	-7.93%
Frequency	2013.2	-0.079 (CI = +/-0.043; p = 0.002)	0.597	-7.63%
Frequency	2015.1	-0.086 (CI = +/-0.056; p = 0.007)	0.528	-8.24%
Frequency	2015.2	-0.081 (CI = +/-0.069; p = 0.026)	0.415	-7.82%

Property Damage

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

Fit	Start Date	Time	Adjusted R ²	Implied Trend
				Rate
Loss Cost	2003.1	0.007 (CI = +/-0.012; p = 0.225)	0.017	+0.71%
Loss Cost	2003.2	0.012 (CI = +/-0.011; p = 0.037)	0.111	+1.18%
Loss Cost	2004.1	0.013 (CI = +/-0.011; p = 0.023)	0.141	+1.35%
Loss Cost	2004.2	0.013 (CI = +/-0.012; p = 0.033)	0.126	+1.35%
Loss Cost	2005.1	0.012 (CI = +/-0.013; p = 0.069)	0.088	+1.21%
Loss Cost	2005.2	0.009 (CI = +/-0.014; p = 0.161)	0.040	+0.95%
Loss Cost	2006.1	0.010 (CI = +/-0.015; p = 0.171)	0.038	+1.00%
Loss Cost	2006.2	0.010 (CI = +/-0.016; p = 0.196)	0.031	+1.02%
Loss Cost	2007.1	0.006 (CI = +/-0.016; p = 0.437)	-0.016	+0.62%
Loss Cost	2007.2	0.007 (CI = +/-0.018; p = 0.394)	-0.011	+0.74%
Loss Cost	2008.1	0.007 (CI = +/-0.019; p = 0.477)	-0.023	+0.67%
Loss Cost	2008.2	0.011 (CI = +/-0.020; p = 0.252)	0.019	+1.13%
Loss Cost	2009.1	0.011 (CI = +/-0.022; p = 0.327)	0.001	+1.06%
Loss Cost	2009.2	0.003 (CI = +/-0.022; p = 0.775)	-0.054	+0.30%
Loss Cost	2010.1	0.008 (CI = +/-0.023; p = 0.454)	-0.025	+0.84%
Loss Cost	2010.2	0.008 (CI = +/-0.026; p = 0.529)	-0.038	+0.79%
Loss Cost	2011.1	0.002 (CI = +/-0.028; p = 0.878)	-0.070	+0.21%
Loss Cost	2011.2	0.006 (CI = +/-0.032; p = 0.671)	-0.062	+0.65%
Loss Cost	2012.1	-0.005 (CI = +/-0.034; p = 0.760)	-0.075	-0.48%
Loss Cost	2012.2	-0.015 (CI = +/-0.037; p = 0.385)	-0.015	-1.51%
Loss Cost	2013.1	-0.028 (CI = +/-0.041; p = 0.164)	0.102	-2.76%
Loss Cost	2013.2	-0.015 (CI = +/-0.050; p = 0.506)	-0.055	-1.51%
Loss Cost	2015.1	0.012 (CI = +/-0.059; p = 0.659)	-0.096	+1.17%
Loss Cost	2015.2	0.026 (CI = +/-0.071; p = 0.412)	-0.031	+2.66%
Severity	2003.1	0.029 (CI = +/-0.009; p = 0.000)	0.563	+2.97%
Severity	2003.2	0.030 (CI = +/-0.010; p = 0.000)	0.546	+3.00%
Severity	2004.1	0.031 (CI = +/-0.010; p = 0.000)	0.560	+3.16%
Severity	2004.2	0.031 (CI = +/-0.011; p = 0.000)	0.539	+3.18%
Severity	2005.1	0.034 (CI = +/-0.011; p = 0.000)	0.581	+3.46%
Severity	2005.2	0.033 (CI = +/-0.012; p = 0.000)	0.545	+3.38%
Severity	2006.1	0.036 (CI = +/-0.013; p = 0.000)	0.568	+3.62%
Severity	2006.2	0.036 (CI = +/-0.014; p = 0.000)	0.548	+3.68%
Severity	2007.1	0.034 (CI = +/-0.014; p = 0.000)	0.498	+3.46%
Severity	2007.2	0.035 (CI = +/-0.016; p = 0.000)	0.474	+3.51%
Severity	2008.1	0.035 (CI = +/-0.017; p = 0.000)	0.451	+3.58%
Severity	2008.2	0.042 (CI = +/-0.016; p = 0.000)	0.590	+4.30%
Severity	2009.1	0.045 (CI = +/-0.017; p = 0.000)	0.611	+4.64%
Severity	2009.2	0.044 (CI = +/-0.019; p = 0.000)	0.559	+4.47%
Severity	2010.1	0.051 (CI = +/-0.018; p = 0.000)	0.664	+5.23%
Severity	2010.2	0.055 (CI = +/-0.020; p = 0.000)	0.683	+5.67%
Severity	2011.1	0.056 (CI = +/-0.022; p = 0.000)	0.648	+5.75%
Severity	2011.2	0.058 (CI = +/-0.025; p = 0.000)	0.627	+6.02%
Severity	2012.1	0.052 (CI = +/-0.028; p = 0.002)	0.537	+5.30%
Severity	2012.2	0.048 (CI = +/-0.033; p = 0.008)	0.438	+4.93%
Severity	2013.1	0.044 (CI = +/-0.040; p = 0.035)	0.312	+4.46%
Severity	2013.2	0.049 (CI = +/-0.050; p = 0.053)	0.284	+5.05%
Severity	2015.1	0.078 (CI = +/-0.058; p = 0.014)	0.493	+8.11%
Severity	2015.2	0.082 (CI = +/-0.074; p = 0.034)	0.426	+8.55%
Frequency	2003.1	-0.022 (CI = +/-0.010; p = 0.000)	0.366	-2.19%
Frequency	2003.2	-0.018 (CI = +/-0.010; p = 0.001)	0.312	-1.77%
Frequency	2004.1	-0.018 (CI = +/-0.010; p = 0.001)	0.288	-1.76%
Frequency	2004.2	-0.018 (CI = +/-0.011; p = 0.002)	0.272	-1.78%
Frequency	2005.1	-0.022 (CI = +/-0.010; p = 0.000)	0.405	-2.18%
Frequency	2005.2	-0.024 (CI = +/-0.011; p = 0.000)	0.429	-2.35%
Frequency	2006.1	-0.026 (CI = +/-0.011; p = 0.000)	0.453	-2.53%
Frequency	2006.2	-0.026 (CI = +/-0.012; p = 0.000)	0.432	-2.56%
Frequency	2007.1	-0.028 (CI = +/-0.013; p = 0.000)	0.449	-2.75%
Frequency	2007.2	-0.027 (CI = +/-0.014; p = 0.001)	0.406	-2.68%
Frequency	2008.1	-0.029 (CI = +/-0.015; p = 0.001)	0.402	-2.81%
Frequency	2008.2	-0.031 (CI = +/-0.016; p = 0.001)	0.418	-3.04%
Frequency	2009.1	-0.035 (CI = +/-0.017; p = 0.000)	0.473	-3.43%
Frequency	2009.2	-0.041 (CI = +/-0.017; p = 0.000)	0.568	-3.99%
Frequency	2010.1	-0.043 (CI = +/-0.019; p = 0.000)	0.556	-4.17%
Frequency	2010.2	-0.047 (CI = +/-0.020; p = 0.000)	0.594	-4.62%
Frequency	2011.1	-0.054 (CI = +/-0.021; p = 0.000)	0.658	-5.24%
Frequency	2011.2	-0.052 (CI = +/-0.024; p = 0.000)	0.596	-5.07%
Frequency	2012.1	-0.056 (CI = +/-0.027; p = 0.001)	0.596	-5.49%
Frequency	2012.2	-0.063 (CI = +/-0.031; p = 0.001)	0.616	-6.14%
Frequency	2013.1	-0.072 (CI = +/-0.036; p = 0.001)	0.628	-6.90%
Frequency	2013.2	-0.065 (CI = +/-0.045; p = 0.010)	0.489	-6.25%
Frequency	2015.1	-0.066 (CI = +/-0.062; p = 0.038)	0.363	-6.42%
Frequency	2015.2	-0.056 (CI = +/-0.077; p = 0.132)	0.193	-5.42%

Accident Benefits Total

Coverage = AB Total
End Trend Period = 2021.1
Excluded Points = NA
Parameters Included: time, seasonality

Fit	Start Date	Time		Seasonality		Adjusted R^2	Implied Trend	
		Time	Seasonality	Rate	Rate			
Loss Cost	2003.1	0.024 (CI = +/-0.032; p = 0.127)	0.225 (CI = +/-0.339; p = 0.187)	0.059	+2.48%			
Loss Cost	2003.2	0.035 (CI = +/-0.031; p = 0.026)	0.158 (CI = +/-0.320; p = 0.324)	0.118	+3.59%			
Loss Cost	2004.1	0.038 (CI = +/-0.032; p = 0.022)	0.176 (CI = +/-0.328; p = 0.283)	0.128	+3.91%			
Loss Cost	2004.2	0.047 (CI = +/-0.033; p = 0.007)	0.127 (CI = +/-0.323; p = 0.428)	0.181	+4.78%			
Loss Cost	2005.1	0.052 (CI = +/-0.034; p = 0.004)	0.158 (CI = +/-0.326; p = 0.332)	0.213	+5.36%			
Loss Cost	2005.2	0.061 (CI = +/-0.035; p = 0.001)	0.110 (CI = +/-0.323; p = 0.490)	0.269	+6.27%			
Loss Cost	2006.1	0.060 (CI = +/-0.037; p = 0.003)	0.106 (CI = +/-0.334; p = 0.519)	0.236	+6.18%			
Loss Cost	2006.2	0.058 (CI = +/-0.040; p = 0.006)	0.116 (CI = +/-0.346; p = 0.498)	0.209	+5.99%			
Loss Cost	2007.1	0.058 (CI = +/-0.043; p = 0.010)	0.115 (CI = +/-0.359; p = 0.517)	0.180	+5.96%			
Loss Cost	2007.2	0.051 (CI = +/-0.045; p = 0.029)	0.149 (CI = +/-0.367; p = 0.411)	0.137	+5.22%			
Loss Cost	2008.1	0.054 (CI = +/-0.049; p = 0.031)	0.163 (CI = +/-0.380; p = 0.383)	0.135	+5.56%			
Loss Cost	2008.2	0.050 (CI = +/-0.053; p = 0.062)	0.182 (CI = +/-0.395; p = 0.349)	0.108	+5.12%			
Loss Cost	2009.1	0.045 (CI = +/-0.057; p = 0.113)	0.163 (CI = +/-0.410; p = 0.419)	0.055	+4.62%			
Loss Cost	2009.2	0.048 (CI = +/-0.062; p = 0.122)	0.151 (CI = +/-0.429; p = 0.473)	0.054	+4.92%			
Loss Cost	2010.1	0.038 (CI = +/-0.066; p = 0.244)	0.113 (CI = +/-0.441; p = 0.598)	-0.013	+3.89%			
Loss Cost	2010.2	0.010 (CI = +/-0.063; p = 0.749)	0.222 (CI = +/-0.398; p = 0.257)	-0.022	+0.98%			
Loss Cost	2011.1	0.005 (CI = +/-0.069; p = 0.872)	0.207 (CI = +/-0.418; p = 0.312)	-0.047	-0.54%			
Loss Cost	2011.2	-0.028 (CI = +/-0.063; p = 0.366)	0.322 (CI = +/-0.361; p = 0.077)	0.101	-2.72%			
Loss Cost	2012.1	-0.035 (CI = +/-0.069; p = 0.299)	0.299 (CI = +/-0.379; p = 0.114)	0.098	-3.44%			
Loss Cost	2012.2	-0.024 (CI = +/-0.077; p = 0.520)	0.263 (CI = +/-0.397; p = 0.178)	0.016	-2.34%			
Loss Cost	2013.1	-0.032 (CI = +/-0.086; p = 0.437)	0.240 (CI = +/-0.420; p = 0.241)	0.008	-3.14%			
Loss Cost	2013.2	-0.029 (CI = +/-0.098; p = 0.536)	0.231 (CI = +/-0.454; p = 0.291)	-0.036	-2.85%			
Loss Cost	2014.1	-0.031 (CI = +/-0.113; p = 0.561)	0.226 (CI = +/-0.490; p = 0.335)	-0.047	-3.06%			
Loss Cost	2014.2	-0.001 (CI = +/-0.126; p = 0.981)	0.152 (CI = +/-0.508; p = 0.525)	-0.137	-0.14%			
Loss Cost	2015.1	-0.037 (CI = +/-0.137; p = 0.562)	0.075 (CI = +/-0.514; p = 0.752)	-0.147	-3.62%			
Loss Cost	2015.2	-0.036 (CI = +/-0.167; p = 0.641)	0.072 (CI = +/-0.576; p = 0.783)	-0.185	-3.50%			
Severity	2003.1	0.050 (CI = +/-0.025; p = 0.000)	0.246 (CI = +/-0.265; p = 0.068)	0.340	+5.16%			
Severity	2003.2	0.057 (CI = +/-0.025; p = 0.000)	0.203 (CI = +/-0.258; p = 0.119)	0.401	+5.91%			
Severity	2004.1	0.061 (CI = +/-0.026; p = 0.000)	0.224 (CI = +/-0.262; p = 0.090)	0.415	+6.29%			
Severity	2004.2	0.068 (CI = +/-0.026; p = 0.000)	0.185 (CI = +/-0.257; p = 0.153)	0.466	+7.02%			
Severity	2005.1	0.073 (CI = +/-0.027; p = 0.000)	0.213 (CI = +/-0.258; p = 0.101)	0.494	+7.57%			
Severity	2005.2	0.077 (CI = +/-0.028; p = 0.000)	0.192 (CI = +/-0.263; p = 0.146)	0.506	+7.99%			
Severity	2006.1	0.079 (CI = +/-0.030; p = 0.000)	0.200 (CI = +/-0.272; p = 0.142)	0.486	+8.17%			
Severity	2006.2	0.076 (CI = +/-0.032; p = 0.000)	0.214 (CI = +/-0.280; p = 0.128)	0.458	+7.87%			
Severity	2007.1	0.081 (CI = +/-0.034; p = 0.000)	0.238 (CI = +/-0.286; p = 0.098)	0.467	+8.40%			
Severity	2007.2	0.074 (CI = +/-0.036; p = 0.000)	0.273 (CI = +/-0.288; p = 0.062)	0.437	+7.63%			
Severity	2008.1	0.077 (CI = +/-0.038; p = 0.000)	0.287 (CI = +/-0.298; p = 0.059)	0.423	+7.96%			
Severity	2008.2	0.070 (CI = +/-0.041; p = 0.002)	0.314 (CI = +/-0.306; p = 0.044)	0.397	+7.30%			
Severity	2009.1	0.065 (CI = +/-0.044; p = 0.005)	0.293 (CI = +/-0.315; p = 0.067)	0.321	+6.74%			
Severity	2009.2	0.067 (CI = +/-0.048; p = 0.008)	0.287 (CI = +/-0.330; p = 0.085)	0.314	+6.89%			
Severity	2010.1	0.068 (CI = +/-0.052; p = 0.013)	0.293 (CI = +/-0.346; p = 0.093)	0.280	+7.05%			
Severity	2010.2	0.050 (CI = +/-0.052; p = 0.059)	0.362 (CI = +/-0.331; p = 0.034)	0.277	+5.13%			
Severity	2011.1	0.049 (CI = +/-0.058; p = 0.093)	0.357 (CI = +/-0.349; p = 0.046)	0.223	+4.97%			
Severity	2011.2	0.030 (CI = +/-0.059; p = 0.295)	0.420 (CI = +/-0.342; p = 0.019)	0.252	+3.09%			
Severity	2012.1	0.020 (CI = +/-0.064; p = 0.526)	0.386 (CI = +/-0.353; p = 0.034)	0.174	+1.99%			
Severity	2012.2	0.040 (CI = +/-0.067; p = 0.219)	0.320 (CI = +/-0.348; p = 0.068)	0.192	+4.11%			
Severity	2013.1	0.031 (CI = +/-0.074; p = 0.383)	0.295 (CI = +/-0.366; p = 0.106)	0.101	+3.18%			
Severity	2013.2	0.015 (CI = +/-0.083; p = 0.702)	0.341 (CI = +/-0.381; p = 0.075)	0.123	+1.50%			
Severity	2014.1	0.004 (CI = +/-0.093; p = 0.931)	0.313 (CI = +/-0.404; p = 0.117)	0.058	+0.38%			
Severity	2014.2	0.045 (CI = +/-0.092; p = 0.302)	0.210 (CI = +/-0.369; p = 0.236)	0.080	+4.61%			
Severity	2015.1	0.016 (CI = +/-0.097; p = 0.726)	0.146 (CI = +/-0.363; p = 0.390)	-0.097	-1.58%			
Severity	2015.2	0.001 (CI = +/-0.116; p = 0.978)	0.177 (CI = +/-0.400; p = 0.343)	-0.096	+0.15%			
Frequency	2003.1	-0.026 (CI = +/-0.016; p = 0.002)	-0.022 (CI = +/-0.170; p = 0.795)	0.199	-2.56%			
Frequency	2003.2	-0.022 (CI = +/-0.016; p = 0.009)	-0.045 (CI = +/-0.169; p = 0.587)	0.149	-2.18%			
Frequency	2004.1	-0.023 (CI = +/-0.017; p = 0.011)	-0.049 (CI = +/-0.174; p = 0.572)	0.140	-2.24%			
Frequency	2004.2	-0.021 (CI = +/-0.018; p = 0.024)	-0.058 (CI = +/-0.178; p = 0.515)	0.114	-2.09%			
Frequency	2005.1	-0.021 (CI = +/-0.019; p = 0.036)	-0.056 (CI = +/-0.184; p = 0.540)	0.091	-2.06%			
Frequency	2005.2	-0.016 (CI = +/-0.020; p = 0.106)	-0.082 (CI = +/-0.183; p = 0.368)	0.055	-1.60%			
Frequency	2006.1	-0.019 (CI = +/-0.021; p = 0.080)	-0.094 (CI = +/-0.187; p = 0.312)	0.073	-1.84%			
Frequency	2006.2	-0.018 (CI = +/-0.022; p = 0.118)	-0.099 (CI = +/-0.194; p = 0.306)	0.062	-1.75%			
Frequency	2007.1	-0.023 (CI = +/-0.023; p = 0.053)	-0.123 (CI = +/-0.193; p = 0.200)	0.121	-2.25%			
Frequency	2007.2	-0.023 (CI = +/-0.025; p = 0.072)	-0.124 (CI = +/-0.201; p = 0.216)	0.113	-2.24%			
Frequency	2008.1	-0.023 (CI = +/-0.027; p = 0.096)	-0.123 (CI = +/-0.209; p = 0.235)	0.087	-2.23%			
Frequency	2008.2	-0.021 (CI = +/-0.029; p = 0.156)	-0.132 (CI = +/-0.217; p = 0.222)	0.074	-2.03%			
Frequency	2009.1	-0.020 (CI = +/-0.031; p = 0.200)	-0.130 (CI = +/-0.227; p = 0.248)	0.046	-1.98%			
Frequency	2009.2	-0.019 (CI = +/-0.034; p = 0.273)	-0.136 (CI = +/-0.238; p = 0.248)	0.037	-1.84%			
Frequency	2010.1	-0.030 (CI = +/-0.034; p = 0.082)	-0.179 (CI = +/-0.227; p = 0.114)	0.156	-2.95%			
Frequency	2010.2	-0.040 (CI = +/-0.035; p = 0.027)	-0.140 (CI = +/-0.223; p = 0.205)	0.224	-3.95%			
Frequency	2011.1	-0.043 (CI = +/-0.038; p = 0.030)	-0.150 (CI = +/-0.233; p = 0.195)	0.211	-4.22%			
Frequency	2011.2	-0.058 (CI = +/-0.038; p = 0.005)	-0.098 (CI = +/-0.219; p = 0.360)	0.343	-5.64%			
Frequency	2012.1	-0.055 (CI = +/-0.042; p = 0.014)	-0.087 (CI = +/-0.231; p = 0.435)	0.258	-5.32%			
Frequency	2012.2	-0.064 (CI = +/-0.046; p = 0.009)	-0.058 (CI = +/-0.238; p = 0.613)	0.307	-6.20%			
Frequency	2013.1	-0.063 (CI = +/-0.052; p = 0.020)	-0.055 (CI = +/-0.254; p = 0.647)	0.241	-6.12%			
Frequency	2013.2	-0.044 (CI = +/-0.053; p = 0.096)	-0.110 (CI = +/-0.244; p = 0.347)	0.148	-4.29%			
Frequency	2014.1	-0.035 (CI = +/-0.059; p = 0.223)	-0.087 (CI = +/-0.256; p = 0.471)	0.014	-3.43%			
Frequency	2014.2	-0.046 (CI = +/-0.068; p = 0.158)	-0.058 (CI = +/-0.273; p = 0.647)	0.053	-4.54%			
Frequency	2015.1	-0.052 (CI = +/-0.079; p = 0.170)	-0.071 (CI = +/-0.297; p = 0.604)	0.038	-5.11%			
Frequency	2015.2	-0.037 (CI = +/-0.093; p = 0.392)	-0.105 (CI = +/-0.322; p = 0.481)	-0.041	-3.64%			

Accident Benefits Total

Coverage = AB Total
End Trend Period = 2021.1
Excluded Points = NA
Parameters Included: time

Fit	Start Date	Time	Adjusted R^2	Implied Trend
				Rate
Loss Cost	2003.1	0.024 (CI = +/-0.032; p = 0.131)	0.037	+2.48%
Loss Cost	2003.2	0.036 (CI = +/-0.031; p = 0.023)	0.118	+3.67%
Loss Cost	2004.1	0.038 (CI = +/-0.032; p = 0.022)	0.123	+3.91%
Loss Cost	2004.2	0.047 (CI = +/-0.033; p = 0.006)	0.190	+4.85%
Loss Cost	2005.1	0.052 (CI = +/-0.034; p = 0.004)	0.214	+5.36%
Loss Cost	2005.2	0.061 (CI = +/-0.035; p = 0.001)	0.282	+6.33%
Loss Cost	2006.1	0.060 (CI = +/-0.037; p = 0.002)	0.251	+6.18%
Loss Cost	2006.2	0.059 (CI = +/-0.039; p = 0.005)	0.224	+6.07%
Loss Cost	2007.1	0.058 (CI = +/-0.042; p = 0.009)	0.197	+5.96%
Loss Cost	2007.2	0.052 (CI = +/-0.045; p = 0.025)	0.147	+5.34%
Loss Cost	2008.1	0.054 (CI = +/-0.048; p = 0.030)	0.142	+5.56%
Loss Cost	2008.2	0.052 (CI = +/-0.052; p = 0.053)	0.111	+5.29%
Loss Cost	2009.1	0.045 (CI = +/-0.056; p = 0.110)	0.069	+4.62%
Loss Cost	2009.2	0.050 (CI = +/-0.061; p = 0.106)	0.074	+5.08%
Loss Cost	2010.1	0.038 (CI = +/-0.065; p = 0.236)	0.022	+3.89%
Loss Cost	2010.2	0.013 (CI = +/-0.063; p = 0.683)	-0.041	+1.26%
Loss Cost	2011.1	0.005 (CI = +/-0.069; p = 0.872)	-0.051	+0.54%
Loss Cost	2011.2	-0.023 (CI = +/-0.066; p = 0.481)	-0.026	-2.25%
Loss Cost	2012.1	-0.035 (CI = +/-0.072; p = 0.321)	0.002	-3.44%
Loss Cost	2012.2	-0.019 (CI = +/-0.078; p = 0.617)	-0.046	-1.86%
Loss Cost	2013.1	-0.032 (CI = +/-0.086; p = 0.444)	-0.024	-3.14%
Loss Cost	2013.2	-0.024 (CI = +/-0.098; p = 0.614)	-0.051	-2.32%
Loss Cost	2014.1	-0.031 (CI = +/-0.112; p = 0.560)	-0.048	-3.06%
Loss Cost	2014.2	0.003 (CI = +/-0.121; p = 0.954)	-0.083	+0.32%
Loss Cost	2015.1	-0.037 (CI = +/-0.130; p = 0.544)	-0.053	-3.62%
Loss Cost	2015.2	-0.033 (CI = +/-0.155; p = 0.649)	-0.076	-3.21%
Severity	2003.1	0.050 (CI = +/-0.026; p = 0.000)	0.291	+5.16%
Severity	2003.2	0.058 (CI = +/-0.025; p = 0.000)	0.373	+6.01%
Severity	2004.1	0.061 (CI = +/-0.027; p = 0.000)	0.378	+6.29%
Severity	2004.2	0.069 (CI = +/-0.027; p = 0.000)	0.447	+7.12%
Severity	2005.1	0.073 (CI = +/-0.028; p = 0.000)	0.463	+7.57%
Severity	2005.2	0.078 (CI = +/-0.029; p = 0.000)	0.485	+8.12%
Severity	2006.1	0.079 (CI = +/-0.031; p = 0.000)	0.463	+8.17%
Severity	2006.2	0.077 (CI = +/-0.033; p = 0.000)	0.429	+8.03%
Severity	2007.1	0.081 (CI = +/-0.035; p = 0.000)	0.429	+8.40%
Severity	2007.2	0.076 (CI = +/-0.037; p = 0.000)	0.376	+7.86%
Severity	2008.1	0.077 (CI = +/-0.040; p = 0.001)	0.355	+7.96%
Severity	2008.2	0.073 (CI = +/-0.043; p = 0.002)	0.308	+7.60%
Severity	2009.1	0.065 (CI = +/-0.046; p = 0.007)	0.241	+6.74%
Severity	2009.2	0.070 (CI = +/-0.050; p = 0.008)	0.243	+7.21%
Severity	2010.1	0.068 (CI = +/-0.054; p = 0.017)	0.208	+7.05%
Severity	2010.2	0.055 (CI = +/-0.057; p = 0.060)	0.124	+5.61%
Severity	2011.1	0.049 (CI = +/-0.063; p = 0.121)	0.076	+4.97%
Severity	2011.2	0.037 (CI = +/-0.068; p = 0.268)	0.016	+3.74%
Severity	2012.1	0.020 (CI = +/-0.072; p = 0.570)	-0.038	+1.99%
Severity	2012.2	0.046 (CI = +/-0.072; p = 0.192)	0.048	+4.74%
Severity	2013.1	0.031 (CI = +/-0.079; p = 0.411)	-0.018	+3.18%
Severity	2013.2	0.023 (CI = +/-0.089; p = 0.589)	-0.049	+2.32%
Severity	2014.1	0.004 (CI = +/-0.099; p = 0.935)	-0.076	+0.38%
Severity	2014.2	0.052 (CI = +/-0.092; p = 0.246)	0.036	+5.29%
Severity	2015.1	0.016 (CI = +/-0.095; p = 0.723)	-0.078	+1.58%
Severity	2015.2	0.009 (CI = +/-0.113; p = 0.864)	-0.097	+0.89%
Frequency	2003.1	-0.026 (CI = +/-0.016; p = 0.002)	0.221	-2.56%
Frequency	2003.2	-0.022 (CI = +/-0.016; p = 0.008)	0.167	-2.21%
Frequency	2004.1	-0.023 (CI = +/-0.017; p = 0.010)	0.158	-2.24%
Frequency	2004.2	-0.021 (CI = +/-0.018; p = 0.021)	0.129	-2.12%
Frequency	2005.1	-0.021 (CI = +/-0.019; p = 0.034)	0.109	-2.06%
Frequency	2005.2	-0.017 (CI = +/-0.020; p = 0.095)	0.060	-1.65%
Frequency	2006.1	-0.019 (CI = +/-0.021; p = 0.080)	0.071	-1.84%
Frequency	2006.2	-0.018 (CI = +/-0.022; p = 0.105)	0.059	-1.81%
Frequency	2007.1	-0.023 (CI = +/-0.023; p = 0.055)	0.097	-2.25%
Frequency	2007.2	-0.024 (CI = +/-0.025; p = 0.064)	0.092	-2.33%
Frequency	2008.1	-0.023 (CI = +/-0.027; p = 0.098)	0.070	-2.23%
Frequency	2008.2	-0.022 (CI = +/-0.029; p = 0.138)	0.051	-2.15%
Frequency	2009.1	-0.020 (CI = +/-0.032; p = 0.203)	0.029	-1.98%
Frequency	2009.2	-0.020 (CI = +/-0.034; p = 0.242)	0.019	-1.98%
Frequency	2010.1	-0.030 (CI = +/-0.035; p = 0.093)	0.087	-2.95%
Frequency	2010.2	-0.042 (CI = +/-0.036; p = 0.023)	0.195	-4.12%
Frequency	2011.1	-0.043 (CI = +/-0.039; p = 0.033)	0.178	-4.22%
Frequency	2011.2	-0.059 (CI = +/-0.038; p = 0.004)	0.347	-5.78%
Frequency	2012.1	-0.055 (CI = +/-0.041; p = 0.013)	0.273	-5.32%
Frequency	2012.2	-0.065 (CI = +/-0.044; p = 0.007)	0.338	-6.30%
Frequency	2013.1	-0.063 (CI = +/-0.050; p = 0.017)	0.281	-6.12%
Frequency	2013.2	-0.046 (CI = +/-0.052; p = 0.076)	0.151	-4.54%
Frequency	2014.1	-0.035 (CI = +/-0.058; p = 0.214)	0.048	-3.43%
Frequency	2014.2	-0.048 (CI = +/-0.064; p = 0.127)	0.115	-4.71%
Frequency	2015.1	-0.052 (CI = +/-0.076; p = 0.154)	0.100	-5.11%
Frequency	2015.2	-0.041 (CI = +/-0.089; p = 0.323)	0.007	-4.06%

Accident Benefits Total

Coverage = AB Total
End Trend Period = 2020.1
Excluded Points = NA
Parameters Included: time

Fit	Start Date	Time	Adjusted R^2	Implied Trend
				Rate
Loss Cost	2003.1	0.029 (CI = +/-0.035; p = 0.107)	0.049	+2.90%
Loss Cost	2003.2	0.042 (CI = +/-0.033; p = 0.016)	0.143	+4.28%
Loss Cost	2004.1	0.045 (CI = +/-0.035; p = 0.015)	0.151	+4.59%
Loss Cost	2004.2	0.055 (CI = +/-0.035; p = 0.003)	0.230	+5.70%
Loss Cost	2005.1	0.061 (CI = +/-0.037; p = 0.002)	0.260	+6.34%
Loss Cost	2005.2	0.073 (CI = +/-0.037; p = 0.000)	0.343	+7.53%
Loss Cost	2006.1	0.072 (CI = +/-0.040; p = 0.001)	0.313	+7.44%
Loss Cost	2006.2	0.071 (CI = +/-0.043; p = 0.002)	0.286	+7.41%
Loss Cost	2007.1	0.071 (CI = +/-0.046; p = 0.004)	0.260	+7.39%
Loss Cost	2007.2	0.065 (CI = +/-0.049; p = 0.012)	0.206	+6.76%
Loss Cost	2008.1	0.069 (CI = +/-0.053; p = 0.014)	0.204	+7.15%
Loss Cost	2008.2	0.067 (CI = +/-0.058; p = 0.025)	0.171	+6.96%
Loss Cost	2009.1	0.061 (CI = +/-0.063; p = 0.057)	0.122	+6.31%
Loss Cost	2009.2	0.068 (CI = +/-0.069; p = 0.053)	0.134	+7.03%
Loss Cost	2010.1	0.056 (CI = +/-0.074; p = 0.131)	0.069	+5.76%
Loss Cost	2010.2	0.027 (CI = +/-0.072; p = 0.449)	-0.022	+2.70%
Loss Cost	2011.1	0.019 (CI = +/-0.080; p = 0.616)	-0.043	+1.96%
Loss Cost	2011.2	-0.014 (CI = +/-0.078; p = 0.711)	-0.053	-1.37%
Loss Cost	2012.1	-0.028 (CI = +/-0.086; p = 0.495)	-0.033	-2.78%
Loss Cost	2012.2	-0.007 (CI = +/-0.093; p = 0.880)	-0.070	-0.67%
Loss Cost	2013.1	-0.022 (CI = +/-0.105; p = 0.657)	-0.060	-2.19%
Loss Cost	2013.2	-0.010 (CI = +/-0.121; p = 0.864)	-0.081	-0.96%
Loss Cost	2014.1	-0.018 (CI = +/-0.142; p = 0.788)	-0.083	-1.76%
Loss Cost	2014.2	0.032 (CI = +/-0.153; p = 0.654)	-0.077	+3.22%
Loss Cost	2015.1	-0.020 (CI = +/-0.168; p = 0.796)	-0.102	-1.96%
Loss Cost	2015.2	-0.010 (CI = +/-0.209; p = 0.911)	-0.123	-1.04%
Severity	2003.1	0.053 (CI = +/-0.029; p = 0.001)	0.276	+5.42%
Severity	2003.2	0.062 (CI = +/-0.028; p = 0.000)	0.364	+6.38%
Severity	2004.1	0.065 (CI = +/-0.030; p = 0.000)	0.371	+6.73%
Severity	2004.2	0.074 (CI = +/-0.030; p = 0.000)	0.446	+7.70%
Severity	2005.1	0.079 (CI = +/-0.031; p = 0.000)	0.467	+8.26%
Severity	2005.2	0.086 (CI = +/-0.032; p = 0.000)	0.494	+8.93%
Severity	2006.1	0.087 (CI = +/-0.035; p = 0.000)	0.474	+9.05%
Severity	2006.2	0.086 (CI = +/-0.037; p = 0.000)	0.441	+8.95%
Severity	2007.1	0.090 (CI = +/-0.040; p = 0.000)	0.445	+9.46%
Severity	2007.2	0.085 (CI = +/-0.043; p = 0.000)	0.392	+8.90%
Severity	2008.1	0.087 (CI = +/-0.046; p = 0.001)	0.373	+9.12%
Severity	2008.2	0.084 (CI = +/-0.050; p = 0.002)	0.326	+8.79%
Severity	2009.1	0.076 (CI = +/-0.054; p = 0.008)	0.257	+7.87%
Severity	2009.2	0.082 (CI = +/-0.058; p = 0.008)	0.265	+8.54%
Severity	2010.1	0.081 (CI = +/-0.065; p = 0.016)	0.230	+8.48%
Severity	2010.2	0.066 (CI = +/-0.069; p = 0.058)	0.141	+6.86%
Severity	2011.1	0.060 (CI = +/-0.076; p = 0.114)	0.090	+6.21%
Severity	2011.2	0.047 (CI = +/-0.084; p = 0.251)	0.024	+4.82%
Severity	2012.1	0.027 (CI = +/-0.091; p = 0.536)	-0.039	+2.73%
Severity	2012.2	0.062 (CI = +/-0.091; p = 0.168)	0.069	+6.37%
Severity	2013.1	0.044 (CI = +/-0.102; p = 0.363)	-0.008	+4.55%
Severity	2013.2	0.036 (CI = +/-0.118; p = 0.523)	-0.046	+3.62%
Severity	2014.1	0.012 (CI = +/-0.135; p = 0.850)	-0.087	+1.19%
Severity	2014.2	0.079 (CI = +/-0.125; p = 0.187)	0.084	+8.23%
Severity	2015.1	0.034 (CI = +/-0.134; p = 0.583)	-0.072	+3.44%
Severity	2015.2	0.028 (CI = +/-0.167; p = 0.711)	-0.105	+2.82%
Frequency	2003.1	-0.024 (CI = +/-0.017; p = 0.006)	0.180	-2.39%
Frequency	2003.2	-0.020 (CI = +/-0.017; p = 0.024)	0.123	-1.98%
Frequency	2004.1	-0.020 (CI = +/-0.018; p = 0.031)	0.114	-2.01%
Frequency	2004.2	-0.019 (CI = +/-0.019; p = 0.057)	0.086	-1.86%
Frequency	2005.1	-0.018 (CI = +/-0.021; p = 0.088)	0.066	-1.77%
Frequency	2005.2	-0.013 (CI = +/-0.021; p = 0.224)	0.019	-1.28%
Frequency	2006.1	-0.015 (CI = +/-0.023; p = 0.191)	0.028	-1.47%
Frequency	2006.2	-0.014 (CI = +/-0.024; p = 0.239)	0.016	-1.42%
Frequency	2007.1	-0.019 (CI = +/-0.026; p = 0.135)	0.051	-1.89%
Frequency	2007.2	-0.020 (CI = +/-0.028; p = 0.151)	0.046	-1.96%
Frequency	2008.1	-0.018 (CI = +/-0.030; p = 0.219)	0.024	-1.81%
Frequency	2008.2	-0.017 (CI = +/-0.033; p = 0.291)	0.007	-1.68%
Frequency	2009.1	-0.015 (CI = +/-0.035; p = 0.403)	-0.013	-1.44%
Frequency	2009.2	-0.014 (CI = +/-0.039; p = 0.462)	-0.021	-1.39%
Frequency	2010.1	-0.025 (CI = +/-0.040; p = 0.203)	0.036	-2.51%
Frequency	2010.2	-0.040 (CI = +/-0.040; p = 0.054)	0.146	-3.89%
Frequency	2011.1	-0.041 (CI = +/-0.045; p = 0.073)	0.128	-4.00%
Frequency	2011.2	-0.061 (CI = +/-0.043; p = 0.008)	0.326	-5.90%
Frequency	2012.1	-0.055 (CI = +/-0.047; p = 0.026)	0.242	-5.36%
Frequency	2012.2	-0.068 (CI = +/-0.051; p = 0.012)	0.329	-6.61%
Frequency	2013.1	-0.067 (CI = +/-0.058; p = 0.029)	0.266	-6.44%
Frequency	2013.2	-0.045 (CI = +/-0.061; p = 0.129)	0.113	-4.43%
Frequency	2014.1	-0.030 (CI = +/-0.068; p = 0.355)	-0.006	-2.92%
Frequency	2014.2	-0.047 (CI = +/-0.076; p = 0.196)	0.077	-4.63%
Frequency	2015.1	-0.054 (CI = +/-0.093; p = 0.223)	0.067	-5.22%
Frequency	2015.2	-0.038 (CI = +/-0.113; p = 0.457)	-0.045	-3.75%

Accident Benefits Total

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

Fit	Start Date	Time	Adjusted R^2	Implied Trend
				Rate
Loss Cost	2003.1	0.028 (CI = +/-0.037; p = 0.132)	0.040	+2.87%
Loss Cost	2003.2	0.042 (CI = +/-0.036; p = 0.021)	0.133	+4.33%
Loss Cost	2004.1	0.046 (CI = +/-0.038; p = 0.019)	0.141	+4.67%
Loss Cost	2004.2	0.057 (CI = +/-0.038; p = 0.004)	0.221	+5.86%
Loss Cost	2005.1	0.063 (CI = +/-0.040; p = 0.003)	0.253	+6.56%
Loss Cost	2005.2	0.076 (CI = +/-0.040; p = 0.001)	0.339	+7.85%
Loss Cost	2006.1	0.075 (CI = +/-0.043; p = 0.001)	0.309	+7.78%
Loss Cost	2006.2	0.075 (CI = +/-0.046; p = 0.003)	0.283	+7.76%
Loss Cost	2007.1	0.075 (CI = +/-0.050; p = 0.005)	0.257	+7.77%
Loss Cost	2007.2	0.069 (CI = +/-0.053; p = 0.014)	0.203	+7.13%
Loss Cost	2008.1	0.073 (CI = +/-0.058; p = 0.016)	0.202	+7.57%
Loss Cost	2008.2	0.071 (CI = +/-0.063; p = 0.029)	0.170	+7.41%
Loss Cost	2009.1	0.065 (CI = +/-0.069; p = 0.063)	0.120	+6.74%
Loss Cost	2009.2	0.073 (CI = +/-0.076; p = 0.058)	0.134	+7.58%
Loss Cost	2010.1	0.060 (CI = +/-0.082; p = 0.140)	0.068	+6.23%
Loss Cost	2010.2	0.028 (CI = +/-0.081; p = 0.470)	-0.026	+2.87%
Loss Cost	2011.1	0.020 (CI = +/-0.090; p = 0.638)	-0.047	+2.06%
Loss Cost	2011.2	-0.017 (CI = +/-0.088; p = 0.688)	-0.055	-1.68%
Loss Cost	2012.1	-0.034 (CI = +/-0.098; p = 0.473)	-0.031	-3.30%
Loss Cost	2012.2	-0.010 (CI = +/-0.107; p = 0.846)	-0.074	-0.98%
Loss Cost	2013.1	-0.028 (CI = +/-0.122; p = 0.625)	-0.061	-2.77%
Loss Cost	2013.2	-0.015 (CI = +/-0.142; p = 0.826)	-0.086	-1.45%
Loss Cost	2014.1	-0.025 (CI = +/-0.170; p = 0.750)	-0.088	-2.47%
Loss Cost	2014.2	0.033 (CI = +/-0.186; p = 0.699)	-0.092	+3.34%
Loss Cost	2015.1	-0.030 (CI = +/-0.209; p = 0.751)	-0.110	-2.93%
Loss Cost	2015.2	-0.021 (CI = +/-0.268; p = 0.861)	-0.138	-2.03%
Severity	2003.1	0.051 (CI = +/-0.030; p = 0.002)	0.242	+5.19%
Severity	2003.2	0.060 (CI = +/-0.030; p = 0.000)	0.329	+6.20%
Severity	2004.1	0.064 (CI = +/-0.032; p = 0.000)	0.336	+6.56%
Severity	2004.2	0.073 (CI = +/-0.032; p = 0.000)	0.414	+7.57%
Severity	2005.1	0.078 (CI = +/-0.033; p = 0.000)	0.436	+8.16%
Severity	2005.2	0.085 (CI = +/-0.035; p = 0.000)	0.464	+8.87%
Severity	2006.1	0.086 (CI = +/-0.037; p = 0.000)	0.444	+9.00%
Severity	2006.2	0.085 (CI = +/-0.040; p = 0.000)	0.409	+8.89%
Severity	2007.1	0.090 (CI = +/-0.043; p = 0.000)	0.414	+9.43%
Severity	2007.2	0.085 (CI = +/-0.046; p = 0.001)	0.357	+8.83%
Severity	2008.1	0.087 (CI = +/-0.050; p = 0.002)	0.339	+9.06%
Severity	2008.2	0.083 (CI = +/-0.055; p = 0.005)	0.290	+8.69%
Severity	2009.1	0.074 (CI = +/-0.059; p = 0.017)	0.217	+7.67%
Severity	2009.2	0.081 (CI = +/-0.065; p = 0.017)	0.226	+8.40%
Severity	2010.1	0.080 (CI = +/-0.072; p = 0.031)	0.191	+8.32%
Severity	2010.2	0.063 (CI = +/-0.077; p = 0.101)	0.101	+6.50%
Severity	2011.1	0.056 (CI = +/-0.085; p = 0.186)	0.051	+5.73%
Severity	2011.2	0.040 (CI = +/-0.094; p = 0.376)	-0.011	+4.11%
Severity	2012.1	0.017 (CI = +/-0.102; p = 0.733)	-0.062	+1.67%
Severity	2012.2	0.055 (CI = +/-0.104; p = 0.276)	0.020	+5.64%
Severity	2013.1	0.034 (CI = +/-0.118; p = 0.541)	-0.049	+3.46%
Severity	2013.2	0.022 (CI = +/-0.138; p = 0.733)	-0.079	+2.21%
Severity	2014.1	-0.009 (CI = +/-0.158; p = 0.905)	-0.098	-0.86%
Severity	2014.2	0.068 (CI = +/-0.151; p = 0.335)	0.004	+7.02%
Severity	2015.1	0.010 (CI = +/-0.163; p = 0.891)	-0.122	+1.01%
Severity	2015.2	-0.003 (CI = +/-0.208; p = 0.971)	-0.143	-0.33%
Frequency	2003.1	-0.022 (CI = +/-0.018; p = 0.016)	0.143	-2.20%
Frequency	2003.2	-0.018 (CI = +/-0.018; p = 0.054)	0.086	-1.76%
Frequency	2004.1	-0.018 (CI = +/-0.019; p = 0.067)	0.078	-1.77%
Frequency	2004.2	-0.016 (CI = +/-0.020; p = 0.118)	0.050	-1.59%
Frequency	2005.1	-0.015 (CI = +/-0.022; p = 0.171)	0.032	-1.48%
Frequency	2005.2	-0.009 (CI = +/-0.022; p = 0.395)	-0.009	-0.94%
Frequency	2006.1	-0.011 (CI = +/-0.024; p = 0.343)	-0.003	-1.12%
Frequency	2006.2	-0.010 (CI = +/-0.026; p = 0.415)	-0.012	-1.03%
Frequency	2007.1	-0.015 (CI = +/-0.027; p = 0.256)	0.014	-1.52%
Frequency	2007.2	-0.016 (CI = +/-0.030; p = 0.281)	0.009	-1.56%
Frequency	2008.1	-0.014 (CI = +/-0.032; p = 0.385)	-0.009	-1.36%
Frequency	2008.2	-0.012 (CI = +/-0.035; p = 0.488)	-0.023	-1.18%
Frequency	2009.1	-0.009 (CI = +/-0.038; p = 0.639)	-0.038	-0.87%
Frequency	2009.2	-0.008 (CI = +/-0.042; p = 0.712)	-0.045	-0.75%
Frequency	2010.1	-0.019 (CI = +/-0.044; p = 0.365)	-0.007	-1.93%
Frequency	2010.2	-0.035 (CI = +/-0.045; p = 0.119)	0.086	-3.40%
Frequency	2011.1	-0.035 (CI = +/-0.050; p = 0.154)	0.068	-3.47%
Frequency	2011.2	-0.057 (CI = +/-0.048; p = 0.022)	0.256	-5.56%
Frequency	2012.1	-0.050 (CI = +/-0.054; p = 0.065)	0.167	-4.89%
Frequency	2012.2	-0.065 (CI = +/-0.058; p = 0.032)	0.254	-6.27%
Frequency	2013.1	-0.062 (CI = +/-0.068; p = 0.069)	0.187	-6.02%
Frequency	2013.2	-0.036 (CI = +/-0.070; p = 0.278)	0.025	-3.58%
Frequency	2014.1	-0.016 (CI = +/-0.078; p = 0.652)	-0.077	-1.62%
Frequency	2014.2	-0.035 (CI = +/-0.091; p = 0.407)	-0.025	-3.44%
Frequency	2015.1	-0.040 (CI = +/-0.113; p = 0.442)	-0.040	-3.90%
Frequency	2015.2	-0.017 (CI = +/-0.141; p = 0.781)	-0.129	-1.70%

Accident Benefits Total

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

Fit	Start Date	Time	Adjusted R^2	Implied Trend
				Rate
Loss Cost	2003.1	0.026 (CI = +/-0.040; p = 0.191)	0.024	+2.63%
Loss Cost	2003.2	0.041 (CI = +/-0.038; p = 0.036)	0.110	+4.16%
Loss Cost	2004.1	0.044 (CI = +/-0.040; p = 0.033)	0.118	+4.51%
Loss Cost	2004.2	0.056 (CI = +/-0.040; p = 0.008)	0.197	+5.77%
Loss Cost	2005.1	0.063 (CI = +/-0.042; p = 0.005)	0.229	+6.51%
Loss Cost	2005.2	0.076 (CI = +/-0.043; p = 0.001)	0.316	+7.90%
Loss Cost	2006.1	0.075 (CI = +/-0.046; p = 0.002)	0.286	+7.83%
Loss Cost	2006.2	0.075 (CI = +/-0.050; p = 0.005)	0.259	+7.81%
Loss Cost	2007.1	0.075 (CI = +/-0.054; p = 0.008)	0.234	+7.83%
Loss Cost	2007.2	0.069 (CI = +/-0.058; p = 0.023)	0.179	+7.13%
Loss Cost	2008.1	0.073 (CI = +/-0.063; p = 0.025)	0.179	+7.62%
Loss Cost	2008.2	0.072 (CI = +/-0.070; p = 0.044)	0.147	+7.45%
Loss Cost	2009.1	0.065 (CI = +/-0.076; p = 0.091)	0.098	+6.71%
Loss Cost	2009.2	0.074 (CI = +/-0.084; p = 0.082)	0.112	+7.63%
Loss Cost	2010.1	0.060 (CI = +/-0.092; p = 0.188)	0.047	+6.14%
Loss Cost	2010.2	0.024 (CI = +/-0.091; p = 0.588)	-0.043	+2.39%
Loss Cost	2011.1	0.014 (CI = +/-0.102; p = 0.771)	-0.060	+1.42%
Loss Cost	2011.2	-0.029 (CI = +/-0.099; p = 0.540)	-0.042	-2.86%
Loss Cost	2012.1	-0.050 (CI = +/-0.110; p = 0.346)	-0.003	-4.85%
Loss Cost	2012.2	-0.025 (CI = +/-0.123; p = 0.667)	-0.066	-2.45%
Loss Cost	2013.1	-0.049 (CI = +/-0.141; p = 0.462)	-0.036	-4.75%
Loss Cost	2013.2	-0.036 (CI = +/-0.167; p = 0.638)	-0.075	-3.58%
Loss Cost	2014.1	-0.053 (CI = +/-0.202; p = 0.566)	-0.069	-5.20%
Loss Cost	2014.2	0.011 (CI = +/-0.230; p = 0.914)	-0.123	+1.12%
Loss Cost	2015.1	-0.073 (CI = +/-0.258; p = 0.528)	-0.075	-7.00%
Loss Cost	2015.2	-0.073 (CI = +/-0.345; p = 0.623)	-0.117	-7.04%
Severity	2003.1	0.051 (CI = +/-0.032; p = 0.003)	0.225	+5.21%
Severity	2003.2	0.061 (CI = +/-0.032; p = 0.001)	0.313	+6.28%
Severity	2004.1	0.065 (CI = +/-0.034; p = 0.001)	0.321	+6.67%
Severity	2004.2	0.075 (CI = +/-0.034; p = 0.000)	0.402	+7.77%
Severity	2005.1	0.081 (CI = +/-0.036; p = 0.000)	0.425	+8.41%
Severity	2005.2	0.088 (CI = +/-0.037; p = 0.000)	0.457	+9.19%
Severity	2006.1	0.089 (CI = +/-0.040; p = 0.000)	0.437	+9.35%
Severity	2006.2	0.089 (CI = +/-0.043; p = 0.000)	0.402	+9.26%
Severity	2007.1	0.094 (CI = +/-0.046; p = 0.000)	0.409	+9.89%
Severity	2007.2	0.089 (CI = +/-0.050; p = 0.001)	0.351	+9.27%
Severity	2008.1	0.091 (CI = +/-0.055; p = 0.002)	0.334	+9.56%
Severity	2008.2	0.088 (CI = +/-0.060; p = 0.006)	0.285	+9.21%
Severity	2009.1	0.078 (CI = +/-0.065; p = 0.021)	0.211	+8.13%
Severity	2009.2	0.086 (CI = +/-0.071; p = 0.021)	0.223	+8.98%
Severity	2010.1	0.086 (CI = +/-0.079; p = 0.036)	0.189	+8.96%
Severity	2010.2	0.068 (CI = +/-0.086; p = 0.114)	0.095	+6.99%
Severity	2011.1	0.060 (CI = +/-0.096; p = 0.205)	0.045	+6.19%
Severity	2011.2	0.043 (CI = +/-0.107; p = 0.404)	-0.018	+4.41%
Severity	2012.1	0.016 (CI = +/-0.118; p = 0.768)	-0.069	+1.65%
Severity	2012.2	0.061 (CI = +/-0.121; p = 0.297)	0.014	+6.25%
Severity	2013.1	0.037 (CI = +/-0.139; p = 0.567)	-0.058	+3.78%
Severity	2013.2	0.023 (CI = +/-0.165; p = 0.759)	-0.089	+2.36%
Severity	2014.1	-0.013 (CI = +/-0.193; p = 0.882)	-0.108	-1.29%
Severity	2014.2	0.080 (CI = +/-0.187; p = 0.356)	-0.004	+8.29%
Severity	2015.1	0.010 (CI = +/-0.210; p = 0.911)	-0.141	+1.04%
Severity	2015.2	-0.007 (CI = +/-0.278; p = 0.954)	-0.166	-0.68%
Frequency	2003.1	-0.025 (CI = +/-0.019; p = 0.011)	0.166	-2.45%
Frequency	2003.2	-0.020 (CI = +/-0.019; p = 0.039)	0.106	-1.99%
Frequency	2004.1	-0.020 (CI = +/-0.020; p = 0.049)	0.097	-2.02%
Frequency	2004.2	-0.019 (CI = +/-0.022; p = 0.088)	0.068	-1.85%
Frequency	2005.1	-0.018 (CI = +/-0.023; p = 0.129)	0.049	-1.75%
Frequency	2005.2	-0.012 (CI = +/-0.024; p = 0.314)	0.002	-1.18%
Frequency	2006.1	-0.014 (CI = +/-0.026; p = 0.268)	0.011	-1.40%
Frequency	2006.2	-0.013 (CI = +/-0.028; p = 0.329)	0.000	-1.33%
Frequency	2007.1	-0.019 (CI = +/-0.029; p = 0.191)	0.033	-1.88%
Frequency	2007.2	-0.020 (CI = +/-0.032; p = 0.210)	0.028	-1.96%
Frequency	2008.1	-0.018 (CI = +/-0.035; p = 0.296)	0.007	-1.77%
Frequency	2008.2	-0.016 (CI = +/-0.038; p = 0.383)	-0.010	-1.61%
Frequency	2009.1	-0.013 (CI = +/-0.042; p = 0.515)	-0.029	-1.32%
Frequency	2009.2	-0.012 (CI = +/-0.046; p = 0.580)	-0.037	-1.24%
Frequency	2010.1	-0.026 (CI = +/-0.048; p = 0.268)	0.017	-2.59%
Frequency	2010.2	-0.044 (CI = +/-0.048; p = 0.072)	0.137	-4.30%
Frequency	2011.1	-0.046 (CI = +/-0.055; p = 0.094)	0.121	-4.49%
Frequency	2011.2	-0.072 (CI = +/-0.050; p = 0.008)	0.359	-6.96%
Frequency	2012.1	-0.066 (CI = +/-0.057; p = 0.027)	0.271	-6.40%
Frequency	2012.2	-0.085 (CI = +/-0.061; p = 0.010)	0.392	-8.19%
Frequency	2013.1	-0.086 (CI = +/-0.072; p = 0.023)	0.331	-8.22%
Frequency	2013.2	-0.060 (CI = +/-0.076; p = 0.111)	0.158	-5.81%
Frequency	2014.1	-0.040 (CI = +/-0.088; p = 0.325)	0.008	-3.96%
Frequency	2014.2	-0.069 (CI = +/-0.100; p = 0.151)	0.144	-6.63%
Frequency	2015.1	-0.083 (CI = +/-0.126; p = 0.163)	0.152	-7.96%
Frequency	2015.2	-0.066 (CI = +/-0.165; p = 0.365)	-0.006	-6.40%

Accident Benefits Total

Coverage = AB Total
End Trend Period = 2021.1
Excluded Points = 2012.1,2014.1,2017.1
Parameters Included: time

Fit	Start Date	Time	Adjusted R ²	Implied Trend
				Rate
Loss Cost	2003.1	0.019 (CI = +/-0.030; p = 0.206)	0.020	+1.95%
Loss Cost	2003.2	0.031 (CI = +/-0.028; p = 0.032)	0.113	+3.17%
Loss Cost	2004.1	0.034 (CI = +/-0.030; p = 0.027)	0.124	+3.44%
Loss Cost	2004.2	0.043 (CI = +/-0.029; p = 0.005)	0.215	+4.42%
Loss Cost	2005.1	0.049 (CI = +/-0.030; p = 0.003)	0.253	+4.98%
Loss Cost	2005.2	0.059 (CI = +/-0.029; p = 0.000)	0.358	+6.03%
Loss Cost	2006.1	0.058 (CI = +/-0.032; p = 0.001)	0.329	+5.96%
Loss Cost	2006.2	0.058 (CI = +/-0.034; p = 0.002)	0.304	+5.95%
Loss Cost	2007.1	0.058 (CI = +/-0.036; p = 0.003)	0.281	+5.97%
Loss Cost	2007.2	0.053 (CI = +/-0.039; p = 0.009)	0.227	+5.48%
Loss Cost	2008.1	0.057 (CI = +/-0.042; p = 0.009)	0.235	+5.90%
Loss Cost	2008.2	0.057 (CI = +/-0.046; p = 0.017)	0.207	+5.86%
Loss Cost	2009.1	0.053 (CI = +/-0.050; p = 0.037)	0.159	+5.45%
Loss Cost	2009.2	0.061 (CI = +/-0.053; p = 0.027)	0.193	+6.33%
Loss Cost	2010.1	0.053 (CI = +/-0.058; p = 0.070)	0.125	+5.49%
Loss Cost	2010.2	0.030 (CI = +/-0.057; p = 0.281)	0.013	+3.04%
Loss Cost	2011.1	0.028 (CI = +/-0.064; p = 0.364)	-0.008	+2.86%
Loss Cost	2011.2	0.002 (CI = +/-0.064; p = 0.954)	-0.066	+0.18%
Loss Cost	2012.2	-0.004 (CI = +/-0.074; p = 0.899)	-0.070	-0.44%
Loss Cost	2013.1	-0.013 (CI = +/-0.085; p = 0.750)	-0.068	-1.27%
Loss Cost	2013.2	0.007 (CI = +/-0.096; p = 0.882)	-0.081	+0.67%
Loss Cost	2014.2	0.012 (CI = +/-0.116; p = 0.826)	-0.086	+1.19%
Loss Cost	2015.1	-0.024 (CI = +/-0.127; p = 0.680)	-0.080	-2.39%
Loss Cost	2015.2	-0.012 (CI = +/-0.154; p = 0.869)	-0.108	-1.15%
Severity	2003.1	0.044 (CI = +/-0.021; p = 0.000)	0.355	+4.53%
Severity	2003.2	0.053 (CI = +/-0.019; p = 0.000)	0.492	+5.40%
Severity	2004.1	0.056 (CI = +/-0.020; p = 0.000)	0.510	+5.72%
Severity	2004.2	0.064 (CI = +/-0.018; p = 0.000)	0.634	+6.59%
Severity	2005.1	0.069 (CI = +/-0.018; p = 0.000)	0.674	+7.10%
Severity	2005.2	0.074 (CI = +/-0.018; p = 0.000)	0.725	+7.72%
Severity	2006.1	0.076 (CI = +/-0.019; p = 0.000)	0.715	+7.87%
Severity	2006.2	0.075 (CI = +/-0.020; p = 0.000)	0.692	+7.84%
Severity	2007.1	0.080 (CI = +/-0.021; p = 0.000)	0.716	+8.37%
Severity	2007.2	0.077 (CI = +/-0.022; p = 0.000)	0.684	+7.99%
Severity	2008.1	0.080 (CI = +/-0.023; p = 0.000)	0.683	+8.32%
Severity	2008.2	0.079 (CI = +/-0.025; p = 0.000)	0.650	+8.22%
Severity	2009.1	0.074 (CI = +/-0.027; p = 0.000)	0.603	+7.65%
Severity	2009.2	0.082 (CI = +/-0.027; p = 0.000)	0.665	+8.60%
Severity	2010.1	0.086 (CI = +/-0.030; p = 0.000)	0.658	+9.00%
Severity	2010.2	0.078 (CI = +/-0.031; p = 0.000)	0.600	+8.07%
Severity	2011.1	0.079 (CI = +/-0.035; p = 0.000)	0.567	+8.24%
Severity	2011.2	0.076 (CI = +/-0.040; p = 0.001)	0.498	+7.93%
Severity	2012.2	0.069 (CI = +/-0.045; p = 0.005)	0.397	+7.17%
Severity	2013.1	0.062 (CI = +/-0.051; p = 0.021)	0.296	+6.42%
Severity	2013.2	0.066 (CI = +/-0.060; p = 0.033)	0.269	+6.84%
Severity	2014.2	0.062 (CI = +/-0.072; p = 0.086)	0.176	+6.37%
Severity	2015.1	0.031 (CI = +/-0.072; p = 0.357)	-0.006	+3.18%
Severity	2015.2	0.034 (CI = +/-0.088; p = 0.406)	-0.025	+3.46%
Frequency	2003.1	-0.025 (CI = +/-0.017; p = 0.004)	0.205	-2.47%
Frequency	2003.2	-0.021 (CI = +/-0.017; p = 0.015)	0.151	-2.12%
Frequency	2004.1	-0.022 (CI = +/-0.018; p = 0.019)	0.143	-2.15%
Frequency	2004.2	-0.021 (CI = +/-0.019; p = 0.034)	0.116	-2.04%
Frequency	2005.1	-0.020 (CI = +/-0.020; p = 0.052)	0.097	-1.98%
Frequency	2005.2	-0.016 (CI = +/-0.021; p = 0.130)	0.049	-1.57%
Frequency	2006.1	-0.018 (CI = +/-0.022; p = 0.109)	0.061	-1.77%
Frequency	2006.2	-0.018 (CI = +/-0.024; p = 0.137)	0.050	-1.76%
Frequency	2007.1	-0.022 (CI = +/-0.025; p = 0.074)	0.090	-2.22%
Frequency	2007.2	-0.023 (CI = +/-0.027; p = 0.082)	0.088	-2.32%
Frequency	2008.1	-0.023 (CI = +/-0.029; p = 0.120)	0.066	-2.24%
Frequency	2008.2	-0.022 (CI = +/-0.032; p = 0.160)	0.049	-2.19%
Frequency	2009.1	-0.021 (CI = +/-0.034; p = 0.225)	0.026	-2.05%
Frequency	2009.2	-0.021 (CI = +/-0.038; p = 0.257)	0.018	-2.09%
Frequency	2010.1	-0.033 (CI = +/-0.039; p = 0.094)	0.100	-3.22%
Frequency	2010.2	-0.048 (CI = +/-0.039; p = 0.018)	0.244	-4.66%
Frequency	2011.1	-0.051 (CI = +/-0.043; p = 0.024)	0.236	-4.97%
Frequency	2011.2	-0.075 (CI = +/-0.038; p = 0.001)	0.500	-7.18%
Frequency	2012.2	-0.074 (CI = +/-0.045; p = 0.003)	0.434	-7.10%
Frequency	2013.1	-0.075 (CI = +/-0.052; p = 0.008)	0.387	-7.22%
Frequency	2013.2	-0.059 (CI = +/-0.057; p = 0.042)	0.244	-5.78%
Frequency	2014.2	-0.050 (CI = +/-0.067; p = 0.130)	0.122	-4.87%
Frequency	2015.1	-0.056 (CI = +/-0.080; p = 0.153)	0.113	-5.40%
Frequency	2015.2	-0.046 (CI = +/-0.096; p = 0.313)	0.014	-4.45%

Accident Benefits Total

Coverage = AB Total
End Trend Period = 2020.1
Excluded Points = 2012.1,2014.1,2017.1
Parameters Included: time

Fit	Start Date	Time	Adjusted R ²	Implied Trend
				Rate
Loss Cost	2003.1	0.021 (CI = +/-0.034; p = 0.207)	0.021	+2.15%
Loss Cost	2003.2	0.035 (CI = +/-0.031; p = 0.029)	0.124	+3.55%
Loss Cost	2004.1	0.038 (CI = +/-0.033; p = 0.025)	0.138	+3.88%
Loss Cost	2004.2	0.049 (CI = +/-0.032; p = 0.004)	0.242	+5.02%
Loss Cost	2005.1	0.056 (CI = +/-0.033; p = 0.002)	0.289	+5.71%
Loss Cost	2005.2	0.067 (CI = +/-0.032; p = 0.000)	0.414	+6.96%
Loss Cost	2006.1	0.067 (CI = +/-0.034; p = 0.000)	0.386	+6.95%
Loss Cost	2006.2	0.068 (CI = +/-0.037; p = 0.001)	0.362	+7.00%
Loss Cost	2007.1	0.069 (CI = +/-0.040; p = 0.002)	0.341	+7.10%
Loss Cost	2007.2	0.064 (CI = +/-0.043; p = 0.005)	0.286	+6.62%
Loss Cost	2008.1	0.070 (CI = +/-0.046; p = 0.005)	0.301	+7.21%
Loss Cost	2008.2	0.070 (CI = +/-0.050; p = 0.009)	0.274	+7.27%
Loss Cost	2009.1	0.067 (CI = +/-0.055; p = 0.021)	0.223	+6.91%
Loss Cost	2009.2	0.078 (CI = +/-0.059; p = 0.013)	0.271	+8.11%
Loss Cost	2010.1	0.070 (CI = +/-0.065; p = 0.037)	0.197	+7.28%
Loss Cost	2010.2	0.044 (CI = +/-0.064; p = 0.166)	0.065	+4.47%
Loss Cost	2011.1	0.043 (CI = +/-0.073; p = 0.225)	0.039	+4.43%
Loss Cost	2011.2	0.013 (CI = +/-0.074; p = 0.719)	-0.066	+1.27%
Loss Cost	2012.2	0.006 (CI = +/-0.087; p = 0.875)	-0.081	+0.65%
Loss Cost	2013.1	-0.003 (CI = +/-0.102; p = 0.954)	-0.091	-0.27%
Loss Cost	2013.2	0.025 (CI = +/-0.117; p = 0.645)	-0.076	+2.52%
Loss Cost	2014.2	0.036 (CI = +/-0.145; p = 0.587)	-0.073	+3.67%
Loss Cost	2015.1	-0.010 (CI = +/-0.162; p = 0.896)	-0.122	-0.95%
Loss Cost	2015.2	0.011 (CI = +/-0.204; p = 0.900)	-0.140	+1.14%
Severity	2003.1	0.044 (CI = +/-0.023; p = 0.001)	0.309	+4.50%
Severity	2003.2	0.053 (CI = +/-0.021; p = 0.000)	0.453	+5.48%
Severity	2004.1	0.057 (CI = +/-0.022; p = 0.000)	0.473	+5.85%
Severity	2004.2	0.066 (CI = +/-0.020; p = 0.000)	0.610	+6.85%
Severity	2005.1	0.072 (CI = +/-0.020; p = 0.000)	0.656	+7.45%
Severity	2005.2	0.079 (CI = +/-0.020; p = 0.000)	0.717	+8.18%
Severity	2006.1	0.081 (CI = +/-0.021; p = 0.000)	0.708	+8.38%
Severity	2006.2	0.081 (CI = +/-0.023; p = 0.000)	0.685	+8.39%
Severity	2007.1	0.087 (CI = +/-0.023; p = 0.000)	0.717	+9.04%
Severity	2007.2	0.083 (CI = +/-0.025; p = 0.000)	0.682	+8.65%
Severity	2008.1	0.087 (CI = +/-0.027; p = 0.000)	0.686	+9.10%
Severity	2008.2	0.087 (CI = +/-0.029; p = 0.000)	0.655	+9.05%
Severity	2009.1	0.081 (CI = +/-0.031; p = 0.000)	0.604	+8.45%
Severity	2009.2	0.092 (CI = +/-0.031; p = 0.000)	0.683	+9.66%
Severity	2010.1	0.098 (CI = +/-0.034; p = 0.000)	0.684	+10.26%
Severity	2010.2	0.089 (CI = +/-0.036; p = 0.000)	0.626	+9.27%
Severity	2011.1	0.092 (CI = +/-0.041; p = 0.000)	0.600	+9.65%
Severity	2011.2	0.090 (CI = +/-0.047; p = 0.001)	0.535	+9.47%
Severity	2012.2	0.084 (CI = +/-0.055; p = 0.006)	0.433	+8.77%
Severity	2013.1	0.077 (CI = +/-0.065; p = 0.023)	0.331	+8.05%
Severity	2013.2	0.086 (CI = +/-0.077; p = 0.033)	0.317	+8.95%
Severity	2014.2	0.084 (CI = +/-0.097; p = 0.080)	0.225	+8.81%
Severity	2015.1	0.047 (CI = +/-0.102; p = 0.321)	0.013	+4.78%
Severity	2015.2	0.054 (CI = +/-0.129; p = 0.357)	-0.003	+5.54%
Frequency	2003.1	-0.023 (CI = +/-0.018; p = 0.015)	0.156	-2.24%
Frequency	2003.2	-0.018 (CI = +/-0.018; p = 0.046)	0.100	-1.83%
Frequency	2004.1	-0.019 (CI = +/-0.019; p = 0.057)	0.092	-1.86%
Frequency	2004.2	-0.017 (CI = +/-0.021; p = 0.097)	0.065	-1.71%
Frequency	2005.1	-0.016 (CI = +/-0.022; p = 0.138)	0.047	-1.62%
Frequency	2005.2	-0.011 (CI = +/-0.023; p = 0.311)	0.003	-1.13%
Frequency	2006.1	-0.013 (CI = +/-0.024; p = 0.264)	0.012	-1.33%
Frequency	2006.2	-0.013 (CI = +/-0.026; p = 0.316)	0.002	-1.28%
Frequency	2007.1	-0.018 (CI = +/-0.027; p = 0.186)	0.036	-1.78%
Frequency	2007.2	-0.019 (CI = +/-0.030; p = 0.199)	0.033	-1.87%
Frequency	2008.1	-0.017 (CI = +/-0.032; p = 0.272)	0.013	-1.73%
Frequency	2008.2	-0.016 (CI = +/-0.035; p = 0.342)	-0.003	-1.63%
Frequency	2009.1	-0.014 (CI = +/-0.039; p = 0.450)	-0.022	-1.42%
Frequency	2009.2	-0.014 (CI = +/-0.043; p = 0.496)	-0.030	-1.41%
Frequency	2010.1	-0.027 (CI = +/-0.045; p = 0.211)	0.039	-2.71%
Frequency	2010.2	-0.045 (CI = +/-0.044; p = 0.046)	0.189	-4.40%
Frequency	2011.1	-0.049 (CI = +/-0.050; p = 0.056)	0.183	-4.76%
Frequency	2011.2	-0.078 (CI = +/-0.042; p = 0.002)	0.514	-7.49%
Frequency	2012.2	-0.078 (CI = +/-0.050; p = 0.006)	0.443	-7.47%
Frequency	2013.1	-0.080 (CI = +/-0.059; p = 0.013)	0.396	-7.70%
Frequency	2013.2	-0.061 (CI = +/-0.066; p = 0.066)	0.228	-5.90%
Frequency	2014.2	-0.048 (CI = +/-0.080; p = 0.206)	0.079	-4.72%
Frequency	2015.1	-0.056 (CI = +/-0.098; p = 0.224)	0.076	-5.46%
Frequency	2015.2	-0.043 (CI = +/-0.124; p = 0.441)	-0.043	-4.18%

Accident Benefits Total

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

Fit	Start Date	Time	Adjusted R ²	Implied Trend
				Rate
Loss Cost	2003.1	0.019 (CI = +/-0.036; p = 0.279)	0.007	+1.96%
Loss Cost	2003.2	0.034 (CI = +/-0.033; p = 0.047)	0.103	+3.44%
Loss Cost	2004.1	0.037 (CI = +/-0.035; p = 0.039)	0.116	+3.79%
Loss Cost	2004.2	0.049 (CI = +/-0.034; p = 0.007)	0.219	+5.01%
Loss Cost	2005.1	0.056 (CI = +/-0.036; p = 0.003)	0.267	+5.74%
Loss Cost	2005.2	0.069 (CI = +/-0.034; p = 0.000)	0.394	+7.10%
Loss Cost	2006.1	0.068 (CI = +/-0.037; p = 0.001)	0.366	+7.09%
Loss Cost	2006.2	0.069 (CI = +/-0.040; p = 0.002)	0.343	+7.16%
Loss Cost	2007.1	0.070 (CI = +/-0.043; p = 0.003)	0.322	+7.28%
Loss Cost	2007.2	0.065 (CI = +/-0.047; p = 0.008)	0.266	+6.77%
Loss Cost	2008.1	0.072 (CI = +/-0.050; p = 0.008)	0.282	+7.42%
Loss Cost	2008.2	0.072 (CI = +/-0.055; p = 0.013)	0.256	+7.51%
Loss Cost	2009.1	0.069 (CI = +/-0.061; p = 0.030)	0.205	+7.13%
Loss Cost	2009.2	0.081 (CI = +/-0.066; p = 0.019)	0.256	+8.49%
Loss Cost	2010.1	0.073 (CI = +/-0.073; p = 0.050)	0.181	+7.60%
Loss Cost	2010.2	0.044 (CI = +/-0.072; p = 0.211)	0.046	+4.52%
Loss Cost	2011.1	0.044 (CI = +/-0.083; p = 0.277)	0.020	+4.48%
Loss Cost	2011.2	0.009 (CI = +/-0.085; p = 0.820)	-0.078	+0.91%
Loss Cost	2012.2	0.001 (CI = +/-0.101; p = 0.979)	-0.091	+0.13%
Loss Cost	2013.1	-0.010 (CI = +/-0.120; p = 0.853)	-0.096	-1.02%
Loss Cost	2013.2	0.021 (CI = +/-0.140; p = 0.747)	-0.098	+2.08%
Loss Cost	2014.2	0.033 (CI = +/-0.178; p = 0.682)	-0.100	+3.34%
Loss Cost	2015.1	-0.023 (CI = +/-0.203; p = 0.798)	-0.131	-2.26%
Loss Cost	2015.2	-0.001 (CI = +/-0.265; p = 0.996)	-0.167	-0.06%
Severity	2003.1	0.040 (CI = +/-0.024; p = 0.002)	0.253	+4.06%
Severity	2003.2	0.049 (CI = +/-0.022; p = 0.000)	0.400	+5.07%
Severity	2004.1	0.053 (CI = +/-0.024; p = 0.000)	0.420	+5.44%
Severity	2004.2	0.063 (CI = +/-0.021; p = 0.000)	0.566	+6.48%
Severity	2005.1	0.069 (CI = +/-0.022; p = 0.000)	0.617	+7.10%
Severity	2005.2	0.076 (CI = +/-0.021; p = 0.000)	0.683	+7.87%
Severity	2006.1	0.078 (CI = +/-0.023; p = 0.000)	0.672	+8.06%
Severity	2006.2	0.077 (CI = +/-0.024; p = 0.000)	0.646	+8.04%
Severity	2007.1	0.084 (CI = +/-0.025; p = 0.000)	0.681	+8.72%
Severity	2007.2	0.079 (CI = +/-0.027; p = 0.000)	0.640	+8.27%
Severity	2008.1	0.084 (CI = +/-0.029; p = 0.000)	0.643	+8.73%
Severity	2008.2	0.083 (CI = +/-0.032; p = 0.000)	0.606	+8.64%
Severity	2009.1	0.076 (CI = +/-0.034; p = 0.000)	0.546	+7.95%
Severity	2009.2	0.088 (CI = +/-0.034; p = 0.000)	0.634	+9.22%
Severity	2010.1	0.094 (CI = +/-0.037; p = 0.000)	0.634	+9.84%
Severity	2010.2	0.083 (CI = +/-0.040; p = 0.000)	0.562	+8.69%
Severity	2011.1	0.086 (CI = +/-0.046; p = 0.001)	0.530	+9.03%
Severity	2011.2	0.084 (CI = +/-0.053; p = 0.005)	0.451	+8.72%
Severity	2012.2	0.075 (CI = +/-0.063; p = 0.024)	0.328	+7.78%
Severity	2013.1	0.066 (CI = +/-0.074; p = 0.077)	0.208	+6.78%
Severity	2013.2	0.073 (CI = +/-0.090; p = 0.102)	0.188	+7.56%
Severity	2014.2	0.068 (CI = +/-0.116; p = 0.213)	0.084	+7.02%
Severity	2015.1	0.019 (CI = +/-0.118; p = 0.717)	-0.120	+1.90%
Severity	2015.2	0.021 (CI = +/-0.156; p = 0.755)	-0.146	+2.10%
Frequency	2003.1	-0.020 (CI = +/-0.019; p = 0.036)	0.113	-2.01%
Frequency	2003.2	-0.016 (CI = +/-0.019; p = 0.104)	0.059	-1.56%
Frequency	2004.1	-0.016 (CI = +/-0.020; p = 0.124)	0.051	-1.57%
Frequency	2004.2	-0.014 (CI = +/-0.022; p = 0.198)	0.027	-1.39%
Frequency	2005.1	-0.013 (CI = +/-0.023; p = 0.267)	0.011	-1.27%
Frequency	2005.2	-0.007 (CI = +/-0.024; p = 0.539)	-0.025	-0.72%
Frequency	2006.1	-0.009 (CI = +/-0.026; p = 0.470)	-0.020	-0.90%
Frequency	2006.2	-0.008 (CI = +/-0.028; p = 0.542)	-0.028	-0.82%
Frequency	2007.1	-0.013 (CI = +/-0.029; p = 0.350)	-0.004	-1.33%
Frequency	2007.2	-0.014 (CI = +/-0.032; p = 0.369)	-0.007	-1.39%
Frequency	2008.1	-0.012 (CI = +/-0.035; p = 0.475)	-0.024	-1.20%
Frequency	2008.2	-0.010 (CI = +/-0.038; p = 0.571)	-0.036	-1.04%
Frequency	2009.1	-0.008 (CI = +/-0.042; p = 0.710)	-0.050	-0.75%
Frequency	2009.2	-0.007 (CI = +/-0.047; p = 0.763)	-0.056	-0.68%
Frequency	2010.1	-0.021 (CI = +/-0.049; p = 0.386)	-0.013	-2.03%
Frequency	2010.2	-0.039 (CI = +/-0.049; p = 0.109)	0.114	-3.84%
Frequency	2011.1	-0.043 (CI = +/-0.056; p = 0.126)	0.107	-4.18%
Frequency	2011.2	-0.075 (CI = +/-0.048; p = 0.006)	0.442	-7.19%
Frequency	2012.2	-0.074 (CI = +/-0.058; p = 0.018)	0.360	-7.10%
Frequency	2013.1	-0.076 (CI = +/-0.070; p = 0.036)	0.308	-7.31%
Frequency	2013.2	-0.052 (CI = +/-0.078; p = 0.162)	0.117	-5.10%
Frequency	2014.2	-0.035 (CI = +/-0.096; p = 0.425)	-0.034	-3.44%
Frequency	2015.1	-0.042 (CI = +/-0.121; p = 0.444)	-0.045	-4.08%
Frequency	2015.2	-0.021 (CI = +/-0.156; p = 0.748)	-0.145	-2.11%

Collision

Coverage = CL
End Trend Period = 2021.1
Excluded Points = NA
Parameters Included: time, seasonality

Fit	Start Date	Time			Implied Trend	
		Time	Seasonality	Adjusted R^2	Rate	
Loss Cost	2003.1	0.008 (CI = +/-0.015; p = 0.287)	-0.054 (CI = +/-0.159; p = 0.496)	-0.010	+0.80%	
Loss Cost	2003.2	0.007 (CI = +/-0.016; p = 0.389)	-0.047 (CI = +/-0.163; p = 0.566)	-0.028	+0.68%	
Loss Cost	2004.1	0.007 (CI = +/-0.017; p = 0.409)	-0.046 (CI = +/-0.168; p = 0.581)	-0.030	+0.69%	
Loss Cost	2004.2	0.005 (CI = +/-0.018; p = 0.574)	-0.035 (CI = +/-0.172; p = 0.685)	-0.049	+0.49%	
Loss Cost	2005.1	0.000 (CI = +/-0.017; p = 0.974)	-0.063 (CI = +/-0.166; p = 0.444)	-0.046	-0.03%	
Loss Cost	2005.2	-0.001 (CI = +/-0.019; p = 0.898)	-0.058 (CI = +/-0.172; p = 0.494)	-0.051	-0.12%	
Loss Cost	2006.1	-0.002 (CI = +/-0.020; p = 0.869)	-0.060 (CI = +/-0.178; p = 0.491)	-0.052	-0.16%	
Loss Cost	2006.2	-0.003 (CI = +/-0.021; p = 0.807)	-0.056 (CI = +/-0.184; p = 0.541)	-0.056	-0.26%	
Loss Cost	2007.1	-0.008 (CI = +/-0.022; p = 0.440)	-0.083 (CI = +/-0.180; p = 0.353)	-0.018	-0.82%	
Loss Cost	2007.2	-0.012 (CI = +/-0.023; p = 0.283)	-0.064 (CI = +/-0.184; p = 0.478)	-0.007	-1.20%	
Loss Cost	2008.1	-0.009 (CI = +/-0.024; p = 0.432)	-0.052 (CI = +/-0.189; p = 0.575)	-0.042	-0.93%	
Loss Cost	2008.2	-0.004 (CI = +/-0.025; p = 0.775)	-0.078 (CI = +/-0.189; p = 0.400)	-0.048	-0.35%	
Loss Cost	2009.1	0.008 (CI = +/-0.023; p = 0.504)	-0.032 (CI = +/-0.165; p = 0.688)	-0.061	+0.75%	
Loss Cost	2009.2	0.008 (CI = +/-0.025; p = 0.510)	-0.035 (CI = +/-0.174; p = 0.680)	-0.065	+0.81%	
Loss Cost	2010.1	0.009 (CI = +/-0.023; p = 0.513)	-0.032 (CI = +/-0.182; p = 0.714)	-0.069	+0.88%	
Loss Cost	2010.2	0.008 (CI = +/-0.030; p = 0.567)	-0.031 (CI = +/-0.192; p = 0.738)	-0.081	+0.84%	
Loss Cost	2011.1	0.009 (CI = +/-0.033; p = 0.586)	-0.030 (CI = +/-0.202; p = 0.761)	-0.087	+0.88%	
Loss Cost	2011.2	0.005 (CI = +/-0.037; p = 0.768)	-0.017 (CI = +/-0.213; p = 0.866)	-0.110	+0.53%	
Loss Cost	2012.1	0.006 (CI = +/-0.041; p = 0.767)	-0.015 (CI = +/-0.225; p = 0.886)	-0.117	+0.59%	
Loss Cost	2012.2	0.001 (CI = +/-0.046; p = 0.948)	-0.001 (CI = +/-0.239; p = 0.990)	-0.133	+0.14%	
Loss Cost	2013.1	-0.011 (CI = +/-0.049; p = 0.631)	-0.037 (CI = +/-0.239; p = 0.745)	-0.115	-1.11%	
Loss Cost	2013.2	-0.020 (CI = +/-0.054; p = 0.430)	-0.010 (CI = +/-0.251; p = 0.930)	-0.095	-2.03%	
Loss Cost	2014.1	-0.016 (CI = +/-0.062; p = 0.585)	0.001 (CI = +/-0.269; p = 0.995)	-0.137	-1.59%	
Loss Cost	2014.2	-0.036 (CI = +/-0.067; p = 0.261)	0.051 (CI = +/-0.270; p = 0.686)	-0.042	-3.55%	
Loss Cost	2015.1	-0.064 (CI = +/-0.065; p = 0.054)	-0.009 (CI = +/-0.244; p = 0.939)	0.186	-6.16%	
Loss Cost	2015.2	-0.068 (CI = +/-0.079; p = 0.085)	0.000 (CI = +/-0.273; p = 0.997)	0.143	-6.55%	
Severity	2003.1	0.029 (CI = +/-0.015; p = 0.000)	-0.037 (CI = +/-0.159; p = 0.638)	0.283	+2.97%	
Severity	2003.2	0.028 (CI = +/-0.016; p = 0.001)	-0.027 (CI = +/-0.162; p = 0.740)	0.238	+2.80%	
Severity	2004.1	0.030 (CI = +/-0.016; p = 0.001)	-0.011 (CI = +/-0.164; p = 0.890)	0.268	+3.07%	
Severity	2004.2	0.027 (CI = +/-0.017; p = 0.002)	0.006 (CI = +/-0.165; p = 0.944)	0.214	+2.77%	
Severity	2005.1	0.031 (CI = +/-0.017; p = 0.001)	0.026 (CI = +/-0.165; p = 0.750)	0.265	+3.15%	
Severity	2005.2	0.034 (CI = +/-0.018; p = 0.001)	0.009 (CI = +/-0.167; p = 0.912)	0.296	+3.47%	
Severity	2006.1	0.037 (CI = +/-0.019; p = 0.000)	0.023 (CI = +/-0.170; p = 0.785)	0.316	+3.74%	
Severity	2006.2	0.040 (CI = +/-0.020; p = 0.000)	0.003 (CI = +/-0.171; p = 0.967)	0.352	+4.13%	
Severity	2007.1	0.042 (CI = +/-0.021; p = 0.000)	0.013 (CI = +/-0.176; p = 0.882)	0.352	+4.34%	
Severity	2007.2	0.039 (CI = +/-0.022; p = 0.001)	0.030 (CI = +/-0.180; p = 0.735)	0.295	+3.97%	
Severity	2008.1	0.042 (CI = +/-0.024; p = 0.001)	0.043 (CI = +/-0.185; p = 0.633)	0.308	+4.28%	
Severity	2008.2	0.048 (CI = +/-0.024; p = 0.000)	0.014 (CI = +/-0.182; p = 0.876)	0.377	+4.96%	
Severity	2009.1	0.061 (CI = +/-0.020; p = 0.000)	0.067 (CI = +/-0.143; p = 0.340)	0.624	+6.31%	
Severity	2009.2	0.064 (CI = +/-0.022; p = 0.000)	0.057 (CI = +/-0.149; p = 0.433)	0.620	+6.57%	
Severity	2010.1	0.067 (CI = +/-0.023; p = 0.000)	0.069 (CI = +/-0.153; p = 0.358)	0.615	+6.90%	
Severity	2010.2	0.070 (CI = +/-0.025; p = 0.000)	0.058 (CI = +/-0.160; p = 0.458)	0.611	+7.22%	
Severity	2011.1	0.078 (CI = +/-0.025; p = 0.000)	0.086 (CI = +/-0.154; p = 0.259)	0.668	+8.07%	
Severity	2011.2	0.078 (CI = +/-0.028; p = 0.000)	0.084 (CI = +/-0.164; p = 0.295)	0.642	+8.12%	
Severity	2012.1	0.081 (CI = +/-0.031; p = 0.000)	0.093 (CI = +/-0.172; p = 0.268)	0.618	+8.43%	
Severity	2012.2	0.081 (CI = +/-0.036; p = 0.000)	0.093 (CI = +/-0.184; p = 0.299)	0.585	+8.44%	
Severity	2013.1	0.074 (CI = +/-0.039; p = 0.001)	0.074 (CI = +/-0.191; p = 0.418)	0.492	+7.72%	
Severity	2013.2	0.067 (CI = +/-0.043; p = 0.006)	0.097 (CI = +/-0.200; p = 0.316)	0.422	+6.88%	
Severity	2014.1	0.078 (CI = +/-0.047; p = 0.003)	0.125 (CI = +/-0.202; p = 0.202)	0.482	+8.11%	
Severity	2014.2	0.061 (CI = +/-0.049; p = 0.019)	0.169 (CI = +/-0.196; p = 0.085)	0.448	+6.24%	
Severity	2015.1	0.045 (CI = +/-0.051; p = 0.080)	0.135 (CI = +/-0.193; p = 0.150)	0.260	+4.60%	
Severity	2015.2	0.052 (CI = +/-0.062; p = 0.087)	0.119 (CI = +/-0.213; p = 0.238)	0.273	+5.38%	
Frequency	2003.1	-0.021 (CI = +/-0.015; p = 0.007)	-0.017 (CI = +/-0.161; p = 0.833)	0.150	-2.11%	
Frequency	2003.2	-0.021 (CI = +/-0.016; p = 0.012)	-0.020 (CI = +/-0.166; p = 0.808)	0.129	-2.06%	
Frequency	2004.1	-0.023 (CI = +/-0.017; p = 0.007)	-0.035 (CI = +/-0.167; p = 0.674)	0.159	-2.31%	
Frequency	2004.2	-0.022 (CI = +/-0.018; p = 0.014)	-0.040 (CI = +/-0.173; p = 0.637)	0.135	-2.22%	
Frequency	2005.1	-0.031 (CI = +/-0.015; p = 0.000)	-0.089 (CI = +/-0.141; p = 0.208)	0.363	-3.08%	
Frequency	2005.2	-0.035 (CI = +/-0.015; p = 0.000)	-0.067 (CI = +/-0.139; p = 0.330)	0.422	-3.46%	
Frequency	2006.1	-0.038 (CI = +/-0.016; p = 0.000)	-0.083 (CI = +/-0.139; p = 0.230)	0.456	-3.76%	
Frequency	2006.2	-0.043 (CI = +/-0.016; p = 0.000)	-0.059 (CI = +/-0.135; p = 0.376)	0.523	-4.21%	
Frequency	2007.1	-0.051 (CI = +/-0.013; p = 0.000)	-0.096 (CI = +/-0.112; p = 0.089)	0.689	-4.94%	
Frequency	2007.2	-0.051 (CI = +/-0.014; p = 0.000)	-0.094 (CI = +/-0.116; p = 0.107)	0.674	-4.97%	
Frequency	2008.1	-0.051 (CI = +/-0.015; p = 0.000)	-0.095 (CI = +/-0.121; p = 0.117)	0.645	-5.00%	
Frequency	2008.2	-0.052 (CI = +/-0.017; p = 0.000)	-0.092 (CI = +/-0.126; p = 0.143)	0.630	-5.06%	
Frequency	2009.1	-0.054 (CI = +/-0.018; p = 0.000)	-0.100 (CI = +/-0.130; p = 0.127)	0.616	-5.23%	
Frequency	2009.2	-0.056 (CI = +/-0.020; p = 0.000)	-0.092 (CI = +/-0.136; p = 0.173)	0.611	-5.40%	
Frequency	2010.1	-0.058 (CI = +/-0.021; p = 0.000)	-0.102 (CI = +/-0.141; p = 0.147)	0.600	-5.64%	
Frequency	2010.2	-0.061 (CI = +/-0.023; p = 0.000)	-0.089 (CI = +/-0.146; p = 0.216)	0.605	-5.94%	
Frequency	2011.1	-0.069 (CI = +/-0.023; p = 0.000)	-0.115 (CI = +/-0.140; p = 0.100)	0.669	-6.65%	
Frequency	2011.2	-0.073 (CI = +/-0.025; p = 0.000)	-0.101 (CI = +/-0.145; p = 0.158)	0.675	-7.02%	
Frequency	2012.1	-0.075 (CI = +/-0.028; p = 0.000)	-0.109 (CI = +/-0.152; p = 0.150)	0.648	-7.24%	
Frequency	2012.2	-0.080 (CI = +/-0.031; p = 0.000)	-0.095 (CI = +/-0.160; p = 0.227)	0.649	-7.65%	
Frequency	2013.1	-0.086 (CI = +/-0.034; p = 0.000)	-0.111 (CI = +/-0.165; p = 0.171)	0.650	-8.20%	
Frequency	2013.2	-0.087 (CI = +/-0.039; p = 0.000)	-0.107 (CI = +/-0.179; p = 0.218)	0.624	-8.34%	
Frequency	2014.1	-0.094 (CI = +/-0.043; p = 0.000)	-0.125 (CI = +/-0.187; p = 0.173)	0.616	-8.97%	
Frequency	2014.2	-0.097 (CI = +/-0.051; p = 0.002)	-0.118 (CI = +/-0.205; p = 0.232)	0.590	-9.21%	
Frequency	2015.1	-0.109 (CI = +/-0.057; p = 0.002)	-0.144 (CI = +/-0.213; p = 0.163)	0.606	-10.29%	
Frequency	2015.2	-0.120 (CI = +/-0.067; p = 0.003)	-0.118 (CI = +/-0.230; p = 0.275)	0.617	-11.33%	

Collision

Coverage = CL
End Trend Period = 2021.1
Excluded Points = NA
Parameters Included: time

Fit	Start Date	Time	Adjusted R ²	Implied Trend
				Rate
Loss Cost	2003.1	0.008 (CI = +/-0.015; p = 0.284)	0.005	+0.80%
Loss Cost	2003.2	0.007 (CI = +/-0.016; p = 0.399)	-0.008	+0.66%
Loss Cost	2004.1	0.007 (CI = +/-0.016; p = 0.404)	-0.008	+0.69%
Loss Cost	2004.2	0.005 (CI = +/-0.017; p = 0.582)	-0.021	+0.47%
Loss Cost	2005.1	0.000 (CI = +/-0.017; p = 0.974)	-0.032	-0.03%
Loss Cost	2005.2	-0.002 (CI = +/-0.018; p = 0.868)	-0.032	-0.15%
Loss Cost	2006.1	-0.002 (CI = +/-0.020; p = 0.868)	-0.033	-0.16%
Loss Cost	2006.2	-0.003 (CI = +/-0.021; p = 0.777)	-0.033	-0.29%
Loss Cost	2007.1	-0.008 (CI = +/-0.021; p = 0.439)	-0.014	-0.82%
Loss Cost	2007.2	-0.013 (CI = +/-0.022; p = 0.259)	0.012	-1.25%
Loss Cost	2008.1	-0.009 (CI = +/-0.024; p = 0.426)	-0.013	-0.93%
Loss Cost	2008.2	-0.004 (CI = +/-0.025; p = 0.730)	-0.036	-0.42%
Loss Cost	2009.1	0.008 (CI = +/-0.022; p = 0.496)	-0.022	+0.75%
Loss Cost	2009.2	0.008 (CI = +/-0.024; p = 0.520)	-0.026	+0.77%
Loss Cost	2010.1	0.009 (CI = +/-0.027; p = 0.504)	-0.025	+0.88%
Loss Cost	2010.2	0.008 (CI = +/-0.029; p = 0.575)	-0.033	+0.81%
Loss Cost	2011.1	0.009 (CI = +/-0.032; p = 0.576)	-0.035	+0.88%
Loss Cost	2011.2	0.005 (CI = +/-0.036; p = 0.772)	-0.051	+0.50%
Loss Cost	2012.1	0.006 (CI = +/-0.040; p = 0.760)	-0.053	+0.59%
Loss Cost	2012.2	0.001 (CI = +/-0.044; p = 0.948)	-0.062	+0.14%
Loss Cost	2013.1	-0.011 (CI = +/-0.047; p = 0.620)	-0.049	-1.11%
Loss Cost	2013.2	-0.021 (CI = +/-0.052; p = 0.405)	-0.018	-2.05%
Loss Cost	2014.1	-0.016 (CI = +/-0.059; p = 0.569)	-0.049	-1.59%
Loss Cost	2014.2	-0.035 (CI = +/-0.064; p = 0.259)	0.030	-3.39%
Loss Cost	2015.1	-0.064 (CI = +/-0.061; p = 0.043)	0.260	-6.16%
Loss Cost	2015.2	-0.068 (CI = +/-0.073; p = 0.066)	0.229	-6.55%
Severity	2003.1	0.029 (CI = +/-0.015; p = 0.000)	0.299	+2.97%
Severity	2003.2	0.027 (CI = +/-0.015; p = 0.001)	0.258	+2.78%
Severity	2004.1	0.030 (CI = +/-0.016; p = 0.001)	0.290	+3.07%
Severity	2004.2	0.027 (CI = +/-0.017; p = 0.002)	0.239	+2.78%
Severity	2005.1	0.031 (CI = +/-0.017; p = 0.001)	0.286	+3.15%
Severity	2005.2	0.034 (CI = +/-0.018; p = 0.000)	0.319	+3.47%
Severity	2006.1	0.037 (CI = +/-0.019; p = 0.000)	0.338	+3.74%
Severity	2006.2	0.041 (CI = +/-0.019; p = 0.000)	0.375	+4.13%
Severity	2007.1	0.042 (CI = +/-0.021; p = 0.000)	0.375	+4.34%
Severity	2007.2	0.039 (CI = +/-0.022; p = 0.001)	0.318	+3.99%
Severity	2008.1	0.042 (CI = +/-0.023; p = 0.001)	0.329	+4.28%
Severity	2008.2	0.049 (CI = +/-0.024; p = 0.000)	0.403	+4.97%
Severity	2009.1	0.061 (CI = +/-0.020; p = 0.000)	0.625	+6.31%
Severity	2009.2	0.064 (CI = +/-0.021; p = 0.000)	0.626	+6.64%
Severity	2010.1	0.067 (CI = +/-0.023; p = 0.000)	0.618	+6.90%
Severity	2010.2	0.070 (CI = +/-0.025; p = 0.000)	0.619	+7.29%
Severity	2011.1	0.078 (CI = +/-0.026; p = 0.000)	0.662	+8.07%
Severity	2011.2	0.079 (CI = +/-0.028; p = 0.000)	0.639	+8.26%
Severity	2012.1	0.081 (CI = +/-0.032; p = 0.000)	0.611	+8.43%
Severity	2012.2	0.083 (CI = +/-0.035; p = 0.000)	0.581	+8.63%
Severity	2013.1	0.074 (CI = +/-0.038; p = 0.001)	0.502	+7.72%
Severity	2013.2	0.069 (CI = +/-0.043; p = 0.004)	0.418	+7.12%
Severity	2014.1	0.078 (CI = +/-0.048; p = 0.004)	0.449	+8.11%
Severity	2014.2	0.066 (CI = +/-0.053; p = 0.019)	0.329	+6.80%
Severity	2015.1	0.045 (CI = +/-0.054; p = 0.094)	0.164	+4.60%
Severity	2015.2	0.057 (CI = +/-0.062; p = 0.065)	0.230	+5.91%
Frequency	2003.1	-0.021 (CI = +/-0.015; p = 0.006)	0.173	-2.11%
Frequency	2003.2	-0.021 (CI = +/-0.016; p = 0.011)	0.153	-2.07%
Frequency	2004.1	-0.023 (CI = +/-0.016; p = 0.006)	0.180	-2.31%
Frequency	2004.2	-0.023 (CI = +/-0.017; p = 0.012)	0.156	-2.24%
Frequency	2005.1	-0.031 (CI = +/-0.015; p = 0.000)	0.350	-3.08%
Frequency	2005.2	-0.036 (CI = +/-0.015; p = 0.000)	0.422	-3.50%
Frequency	2006.1	-0.038 (CI = +/-0.016; p = 0.000)	0.447	-3.76%
Frequency	2006.2	-0.043 (CI = +/-0.015; p = 0.000)	0.526	-4.25%
Frequency	2007.1	-0.051 (CI = +/-0.014; p = 0.000)	0.665	-4.94%
Frequency	2007.2	-0.052 (CI = +/-0.015; p = 0.000)	0.652	-5.04%
Frequency	2008.1	-0.051 (CI = +/-0.016; p = 0.000)	0.622	-5.00%
Frequency	2008.2	-0.053 (CI = +/-0.017; p = 0.000)	0.610	-5.14%
Frequency	2009.1	-0.054 (CI = +/-0.019; p = 0.000)	0.591	-5.23%
Frequency	2009.2	-0.057 (CI = +/-0.020; p = 0.000)	0.593	-5.50%
Frequency	2010.1	-0.058 (CI = +/-0.022; p = 0.000)	0.575	-5.64%
Frequency	2010.2	-0.062 (CI = +/-0.023; p = 0.000)	0.592	-6.05%
Frequency	2011.1	-0.069 (CI = +/-0.024; p = 0.000)	0.634	-6.65%
Frequency	2011.2	-0.074 (CI = +/-0.026; p = 0.000)	0.654	-7.16%
Frequency	2012.1	-0.075 (CI = +/-0.029; p = 0.000)	0.621	-7.24%
Frequency	2012.2	-0.081 (CI = +/-0.031; p = 0.000)	0.637	-7.81%
Frequency	2013.1	-0.086 (CI = +/-0.035; p = 0.000)	0.624	-8.20%
Frequency	2013.2	-0.090 (CI = +/-0.039; p = 0.000)	0.606	-8.57%
Frequency	2014.1	-0.094 (CI = +/-0.045; p = 0.001)	0.584	-8.97%
Frequency	2014.2	-0.100 (CI = +/-0.051; p = 0.001)	0.569	-9.54%
Frequency	2015.1	-0.109 (CI = +/-0.059; p = 0.002)	0.561	-10.29%
Frequency	2015.2	-0.125 (CI = +/-0.066; p = 0.002)	0.604	-11.77%

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	2003.1	0.014 (CI = +/-0.015; p = 0.070)	0.069	+1.44%
Loss Cost	2003.2	0.013 (CI = +/-0.016; p = 0.113)	0.048	+1.32%
Loss Cost	2004.1	0.014 (CI = +/-0.017; p = 0.114)	0.049	+1.40%
Loss Cost	2004.2	0.012 (CI = +/-0.018; p = 0.195)	0.024	+1.20%
Loss Cost	2005.1	0.007 (CI = +/-0.019; p = 0.463)	-0.015	+0.68%
Loss Cost	2005.2	0.006 (CI = +/-0.020; p = 0.552)	-0.022	+0.58%
Loss Cost	2006.1	0.006 (CI = +/-0.021; p = 0.552)	-0.023	+0.63%
Loss Cost	2006.2	0.005 (CI = +/-0.023; p = 0.636)	-0.029	+0.53%
Loss Cost	2007.1	0.000 (CI = +/-0.024; p = 0.990)	-0.040	-0.01%
Loss Cost	2007.2	-0.005 (CI = +/-0.025; p = 0.709)	-0.036	-0.46%
Loss Cost	2008.1	0.000 (CI = +/-0.026; p = 0.992)	-0.043	-0.01%
Loss Cost	2008.2	0.007 (CI = +/-0.027; p = 0.612)	-0.033	+0.68%
Loss Cost	2009.1	0.022 (CI = +/-0.023; p = 0.060)	0.118	+2.19%
Loss Cost	2009.2	0.023 (CI = +/-0.025; p = 0.064)	0.119	+2.36%
Loss Cost	2010.1	0.026 (CI = +/-0.027; p = 0.058)	0.133	+2.65%
Loss Cost	2010.2	0.027 (CI = +/-0.030; p = 0.074)	0.120	+2.76%
Loss Cost	2011.1	0.030 (CI = +/-0.033; p = 0.072)	0.130	+3.08%
Loss Cost	2011.2	0.028 (CI = +/-0.037; p = 0.129)	0.084	+2.86%
Loss Cost	2012.1	0.032 (CI = +/-0.042; p = 0.121)	0.096	+3.28%
Loss Cost	2012.2	0.030 (CI = +/-0.048; p = 0.195)	0.054	+3.08%
Loss Cost	2013.1	0.018 (CI = +/-0.052; p = 0.461)	-0.031	+1.85%
Loss Cost	2013.2	0.010 (CI = +/-0.060; p = 0.711)	-0.070	+1.05%
Loss Cost	2014.1	0.022 (CI = +/-0.068; p = 0.489)	-0.042	+2.24%
Loss Cost	2014.2	0.004 (CI = +/-0.077; p = 0.912)	-0.099	+0.39%
Loss Cost	2015.1	-0.029 (CI = +/-0.078; p = 0.420)	-0.029	-2.88%
Loss Cost	2015.2	-0.027 (CI = +/-0.097; p = 0.538)	-0.070	-2.68%
Severity	2003.1	0.025 (CI = +/-0.016; p = 0.003)	0.207	+2.49%
Severity	2003.2	0.022 (CI = +/-0.017; p = 0.010)	0.163	+2.25%
Severity	2004.1	0.025 (CI = +/-0.017; p = 0.006)	0.194	+2.54%
Severity	2004.2	0.022 (CI = +/-0.018; p = 0.020)	0.139	+2.17%
Severity	2005.1	0.025 (CI = +/-0.019; p = 0.009)	0.183	+2.56%
Severity	2005.2	0.028 (CI = +/-0.019; p = 0.006)	0.214	+2.88%
Severity	2006.1	0.031 (CI = +/-0.021; p = 0.005)	0.232	+3.14%
Severity	2006.2	0.035 (CI = +/-0.022; p = 0.003)	0.269	+3.55%
Severity	2007.1	0.037 (CI = +/-0.023; p = 0.003)	0.268	+3.73%
Severity	2007.2	0.032 (CI = +/-0.025; p = 0.012)	0.203	+3.29%
Severity	2008.1	0.035 (CI = +/-0.026; p = 0.012)	0.212	+3.56%
Severity	2008.2	0.042 (CI = +/-0.027; p = 0.004)	0.287	+4.30%
Severity	2009.1	0.057 (CI = +/-0.023; p = 0.000)	0.533	+5.82%
Severity	2009.2	0.060 (CI = +/-0.025; p = 0.000)	0.532	+6.16%
Severity	2010.1	0.062 (CI = +/-0.027; p = 0.000)	0.521	+6.43%
Severity	2010.2	0.066 (CI = +/-0.030; p = 0.000)	0.521	+6.86%
Severity	2011.1	0.075 (CI = +/-0.031; p = 0.000)	0.573	+7.75%
Severity	2011.2	0.076 (CI = +/-0.035; p = 0.000)	0.543	+7.94%
Severity	2012.1	0.078 (CI = +/-0.040; p = 0.001)	0.508	+8.13%
Severity	2012.2	0.080 (CI = +/-0.045; p = 0.002)	0.471	+8.32%
Severity	2013.1	0.069 (CI = +/-0.050; p = 0.010)	0.362	+7.11%
Severity	2013.2	0.060 (CI = +/-0.057; p = 0.038)	0.254	+6.23%
Severity	2014.1	0.071 (CI = +/-0.065; p = 0.034)	0.289	+7.39%
Severity	2014.2	0.053 (CI = +/-0.072; p = 0.133)	0.132	+5.46%
Severity	2015.1	0.021 (CI = +/-0.073; p = 0.530)	-0.061	+2.12%
Severity	2015.2	0.034 (CI = +/-0.088; p = 0.406)	-0.026	+3.41%
Frequency	2003.1	-0.010 (CI = +/-0.013; p = 0.118)	0.044	-1.03%
Frequency	2003.2	-0.009 (CI = +/-0.014; p = 0.185)	0.025	-0.91%
Frequency	2004.1	-0.011 (CI = +/-0.014; p = 0.124)	0.045	-1.11%
Frequency	2004.2	-0.010 (CI = +/-0.015; p = 0.210)	0.020	-0.95%
Frequency	2005.1	-0.019 (CI = +/-0.012; p = 0.003)	0.235	-1.83%
Frequency	2005.2	-0.023 (CI = +/-0.012; p = 0.000)	0.339	-2.23%
Frequency	2006.1	-0.025 (CI = +/-0.012; p = 0.000)	0.370	-2.44%
Frequency	2006.2	-0.030 (CI = +/-0.012; p = 0.000)	0.497	-2.91%
Frequency	2007.1	-0.037 (CI = +/-0.008; p = 0.000)	0.761	-3.61%
Frequency	2007.2	-0.037 (CI = +/-0.009; p = 0.000)	0.740	-3.62%
Frequency	2008.1	-0.035 (CI = +/-0.009; p = 0.000)	0.708	-3.45%
Frequency	2008.2	-0.035 (CI = +/-0.010; p = 0.000)	0.685	-3.47%
Frequency	2009.1	-0.035 (CI = +/-0.011; p = 0.000)	0.650	-3.43%
Frequency	2009.2	-0.036 (CI = +/-0.012; p = 0.000)	0.644	-3.58%
Frequency	2010.1	-0.036 (CI = +/-0.013; p = 0.000)	0.606	-3.55%
Frequency	2010.2	-0.039 (CI = +/-0.014; p = 0.000)	0.625	-3.83%
Frequency	2011.1	-0.044 (CI = +/-0.014; p = 0.000)	0.695	-4.33%
Frequency	2011.2	-0.048 (CI = +/-0.015; p = 0.000)	0.720	-4.71%
Frequency	2012.1	-0.046 (CI = +/-0.017; p = 0.000)	0.667	-4.48%
Frequency	2012.2	-0.050 (CI = +/-0.019; p = 0.000)	0.679	-4.85%
Frequency	2013.1	-0.050 (CI = +/-0.021; p = 0.000)	0.639	-4.91%
Frequency	2013.2	-0.050 (CI = +/-0.025; p = 0.001)	0.582	-4.88%
Frequency	2014.1	-0.049 (CI = +/-0.029; p = 0.004)	0.511	-4.79%
Frequency	2014.2	-0.049 (CI = +/-0.035; p = 0.011)	0.441	-4.80%
Frequency	2015.1	-0.050 (CI = +/-0.043; p = 0.027)	0.374	-4.89%
Frequency	2015.2	-0.061 (CI = +/-0.051; p = 0.025)	0.424	-5.90%

Collision

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

Fit	Start Date	Time	Adjusted R^2	Implied Trend
				Rate
Loss Cost	2003.1	0.018 (CI = +/-0.016; p = 0.031)	0.110	+1.78%
Loss Cost	2003.2	0.017 (CI = +/-0.017; p = 0.054)	0.086	+1.67%
Loss Cost	2004.1	0.018 (CI = +/-0.018; p = 0.054)	0.089	+1.78%
Loss Cost	2004.2	0.016 (CI = +/-0.019; p = 0.100)	0.059	+1.59%
Loss Cost	2005.1	0.011 (CI = +/-0.019; p = 0.272)	0.009	+1.06%
Loss Cost	2005.2	0.010 (CI = +/-0.021; p = 0.338)	-0.002	+0.99%
Loss Cost	2006.1	0.011 (CI = +/-0.022; p = 0.337)	-0.002	+1.06%
Loss Cost	2006.2	0.010 (CI = +/-0.024; p = 0.402)	-0.011	+0.99%
Loss Cost	2007.1	0.004 (CI = +/-0.025; p = 0.721)	-0.036	+0.44%
Loss Cost	2007.2	0.000 (CI = +/-0.026; p = 0.997)	-0.043	0.00%
Loss Cost	2008.1	0.005 (CI = +/-0.028; p = 0.705)	-0.039	+0.52%
Loss Cost	2008.2	0.013 (CI = +/-0.029; p = 0.351)	-0.004	+1.33%
Loss Cost	2009.1	0.030 (CI = +/-0.022; p = 0.011)	0.248	+3.06%
Loss Cost	2009.2	0.033 (CI = +/-0.024; p = 0.011)	0.257	+3.33%
Loss Cost	2010.1	0.037 (CI = +/-0.026; p = 0.009)	0.285	+3.76%
Loss Cost	2010.2	0.039 (CI = +/-0.029; p = 0.012)	0.278	+4.00%
Loss Cost	2011.1	0.044 (CI = +/-0.032; p = 0.011)	0.303	+4.52%
Loss Cost	2011.2	0.044 (CI = +/-0.037; p = 0.023)	0.253	+4.45%
Loss Cost	2012.1	0.050 (CI = +/-0.041; p = 0.019)	0.286	+5.15%
Loss Cost	2012.2	0.050 (CI = +/-0.047; p = 0.037)	0.239	+5.17%
Loss Cost	2013.1	0.040 (CI = +/-0.052; p = 0.124)	0.118	+4.06%
Loss Cost	2013.2	0.034 (CI = +/-0.061; p = 0.246)	0.040	+3.46%
Loss Cost	2014.1	0.052 (CI = +/-0.068; p = 0.116)	0.151	+5.37%
Loss Cost	2014.2	0.036 (CI = +/-0.079; p = 0.324)	0.009	+3.70%
Loss Cost	2015.1	0.003 (CI = +/-0.082; p = 0.933)	-0.124	+0.31%
Loss Cost	2015.2	0.014 (CI = +/-0.104; p = 0.765)	-0.127	+1.37%
Severity	2003.1	0.025 (CI = +/-0.017; p = 0.005)	0.198	+2.53%
Severity	2003.2	0.023 (CI = +/-0.018; p = 0.014)	0.153	+2.28%
Severity	2004.1	0.026 (CI = +/-0.018; p = 0.008)	0.184	+2.59%
Severity	2004.2	0.022 (CI = +/-0.019; p = 0.027)	0.129	+2.21%
Severity	2005.1	0.026 (CI = +/-0.020; p = 0.013)	0.174	+2.62%
Severity	2005.2	0.029 (CI = +/-0.021; p = 0.008)	0.206	+2.97%
Severity	2006.1	0.032 (CI = +/-0.022; p = 0.006)	0.225	+3.26%
Severity	2006.2	0.036 (CI = +/-0.023; p = 0.004)	0.264	+3.70%
Severity	2007.1	0.038 (CI = +/-0.025; p = 0.004)	0.265	+3.92%
Severity	2007.2	0.034 (CI = +/-0.027; p = 0.015)	0.199	+3.45%
Severity	2008.1	0.037 (CI = +/-0.029; p = 0.014)	0.209	+3.76%
Severity	2008.2	0.045 (CI = +/-0.030; p = 0.005)	0.289	+4.59%
Severity	2009.1	0.061 (CI = +/-0.025; p = 0.000)	0.550	+6.29%
Severity	2009.2	0.065 (CI = +/-0.027; p = 0.000)	0.554	+6.71%
Severity	2010.1	0.068 (CI = +/-0.029; p = 0.000)	0.547	+7.07%
Severity	2010.2	0.073 (CI = +/-0.032; p = 0.000)	0.555	+7.61%
Severity	2011.1	0.084 (CI = +/-0.033; p = 0.000)	0.619	+8.71%
Severity	2011.2	0.087 (CI = +/-0.037; p = 0.000)	0.596	+9.05%
Severity	2012.1	0.090 (CI = +/-0.042; p = 0.000)	0.570	+9.41%
Severity	2012.2	0.094 (CI = +/-0.048; p = 0.001)	0.541	+9.82%
Severity	2013.1	0.083 (CI = +/-0.054; p = 0.006)	0.438	+8.64%
Severity	2013.2	0.076 (CI = +/-0.063; p = 0.023)	0.333	+7.85%
Severity	2014.1	0.091 (CI = +/-0.071; p = 0.017)	0.392	+9.54%
Severity	2014.2	0.073 (CI = +/-0.083; p = 0.076)	0.233	+7.60%
Severity	2015.1	0.038 (CI = +/-0.086; p = 0.333)	0.007	+3.92%
Severity	2015.2	0.059 (CI = +/-0.105; p = 0.229)	0.085	+6.03%
Frequency	2003.1	-0.007 (CI = +/-0.013; p = 0.268)	0.008	-0.74%
Frequency	2003.2	-0.006 (CI = +/-0.014; p = 0.393)	-0.008	-0.60%
Frequency	2004.1	-0.008 (CI = +/-0.015; p = 0.282)	0.006	-0.79%
Frequency	2004.2	-0.006 (CI = +/-0.016; p = 0.438)	-0.013	-0.60%
Frequency	2005.1	-0.015 (CI = +/-0.012; p = 0.014)	0.167	-1.52%
Frequency	2005.2	-0.019 (CI = +/-0.012; p = 0.002)	0.272	-1.93%
Frequency	2006.1	-0.022 (CI = +/-0.012; p = 0.001)	0.302	-2.13%
Frequency	2006.2	-0.026 (CI = +/-0.012; p = 0.000)	0.439	-2.61%
Frequency	2007.1	-0.034 (CI = +/-0.008; p = 0.000)	0.742	-3.35%
Frequency	2007.2	-0.034 (CI = +/-0.009; p = 0.000)	0.716	-3.34%
Frequency	2008.1	-0.032 (CI = +/-0.009; p = 0.000)	0.680	-3.12%
Frequency	2008.2	-0.032 (CI = +/-0.010; p = 0.000)	0.651	-3.12%
Frequency	2009.1	-0.031 (CI = +/-0.011; p = 0.000)	0.607	-3.04%
Frequency	2009.2	-0.032 (CI = +/-0.012; p = 0.000)	0.596	-3.16%
Frequency	2010.1	-0.031 (CI = +/-0.013; p = 0.000)	0.548	-3.09%
Frequency	2010.2	-0.034 (CI = +/-0.015; p = 0.000)	0.565	-3.35%
Frequency	2011.1	-0.039 (CI = +/-0.015; p = 0.000)	0.647	-3.86%
Frequency	2011.2	-0.043 (CI = +/-0.016; p = 0.000)	0.672	-4.22%
Frequency	2012.1	-0.040 (CI = +/-0.017; p = 0.000)	0.605	-3.90%
Frequency	2012.2	-0.043 (CI = +/-0.019; p = 0.000)	0.613	-4.23%
Frequency	2013.1	-0.043 (CI = +/-0.023; p = 0.001)	0.556	-4.22%
Frequency	2013.2	-0.041 (CI = +/-0.027; p = 0.006)	0.474	-4.06%
Frequency	2014.1	-0.039 (CI = +/-0.032; p = 0.021)	0.372	-3.81%
Frequency	2014.2	-0.037 (CI = +/-0.038; p = 0.058)	0.272	-3.62%
Frequency	2015.1	-0.035 (CI = +/-0.048; p = 0.127)	0.174	-3.47%
Frequency	2015.2	-0.045 (CI = +/-0.059; p = 0.116)	0.216	-4.39%

Collision

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

Fit	Start Date	Time	Adjusted R^2	Implied Trend
				Rate
Loss Cost	2003.1	0.017 (CI = +/-0.017; p = 0.044)	0.096	+1.76%
Loss Cost	2003.2	0.016 (CI = +/-0.018; p = 0.074)	0.073	+1.64%
Loss Cost	2004.1	0.017 (CI = +/-0.019; p = 0.073)	0.076	+1.76%
Loss Cost	2004.2	0.015 (CI = +/-0.020; p = 0.132)	0.046	+1.55%
Loss Cost	2005.1	0.010 (CI = +/-0.021; p = 0.340)	-0.002	+0.98%
Loss Cost	2005.2	0.009 (CI = +/-0.022; p = 0.415)	-0.012	+0.90%
Loss Cost	2006.1	0.010 (CI = +/-0.024; p = 0.413)	-0.012	+0.97%
Loss Cost	2006.2	0.009 (CI = +/-0.026; p = 0.485)	-0.020	+0.89%
Loss Cost	2007.1	0.003 (CI = +/-0.027; p = 0.831)	-0.041	+0.28%
Loss Cost	2007.2	-0.002 (CI = +/-0.029; p = 0.880)	-0.044	-0.21%
Loss Cost	2008.1	0.003 (CI = +/-0.031; p = 0.820)	-0.045	+0.34%
Loss Cost	2008.2	0.012 (CI = +/-0.032; p = 0.437)	-0.018	+1.21%
Loss Cost	2009.1	0.031 (CI = +/-0.025; p = 0.018)	0.222	+3.10%
Loss Cost	2009.2	0.033 (CI = +/-0.027; p = 0.018)	0.233	+3.41%
Loss Cost	2010.1	0.038 (CI = +/-0.030; p = 0.014)	0.263	+3.89%
Loss Cost	2010.2	0.041 (CI = +/-0.033; p = 0.018)	0.258	+4.18%
Loss Cost	2011.1	0.047 (CI = +/-0.036; p = 0.015)	0.288	+4.78%
Loss Cost	2011.2	0.046 (CI = +/-0.042; p = 0.032)	0.239	+4.73%
Loss Cost	2012.1	0.054 (CI = +/-0.046; p = 0.026)	0.277	+5.58%
Loss Cost	2012.2	0.055 (CI = +/-0.054; p = 0.046)	0.232	+5.67%
Loss Cost	2013.1	0.044 (CI = +/-0.061; p = 0.147)	0.106	+4.45%
Loss Cost	2013.2	0.037 (CI = +/-0.073; p = 0.280)	0.027	+3.82%
Loss Cost	2014.1	0.060 (CI = +/-0.082; p = 0.131)	0.149	+6.18%
Loss Cost	2014.2	0.042 (CI = +/-0.098; p = 0.349)	-0.001	+4.32%
Loss Cost	2015.1	0.002 (CI = +/-0.106; p = 0.963)	-0.142	+0.21%
Loss Cost	2015.2	0.015 (CI = +/-0.139; p = 0.795)	-0.152	+1.56%
Severity	2003.1	0.024 (CI = +/-0.018; p = 0.011)	0.164	+2.39%
Severity	2003.2	0.021 (CI = +/-0.019; p = 0.030)	0.120	+2.12%
Severity	2004.1	0.024 (CI = +/-0.020; p = 0.018)	0.149	+2.43%
Severity	2004.2	0.020 (CI = +/-0.020; p = 0.055)	0.094	+2.01%
Severity	2005.1	0.024 (CI = +/-0.021; p = 0.028)	0.136	+2.44%
Severity	2005.2	0.028 (CI = +/-0.022; p = 0.018)	0.168	+2.80%
Severity	2006.1	0.031 (CI = +/-0.024; p = 0.014)	0.186	+3.10%
Severity	2006.2	0.035 (CI = +/-0.025; p = 0.008)	0.225	+3.56%
Severity	2007.1	0.037 (CI = +/-0.027; p = 0.010)	0.225	+3.78%
Severity	2007.2	0.032 (CI = +/-0.029; p = 0.031)	0.158	+3.26%
Severity	2008.1	0.035 (CI = +/-0.031; p = 0.030)	0.168	+3.58%
Severity	2008.2	0.044 (CI = +/-0.033; p = 0.011)	0.247	+4.48%
Severity	2009.1	0.061 (CI = +/-0.027; p = 0.000)	0.516	+6.34%
Severity	2009.2	0.066 (CI = +/-0.030; p = 0.000)	0.522	+6.80%
Severity	2010.1	0.070 (CI = +/-0.033; p = 0.000)	0.517	+7.22%
Severity	2010.2	0.075 (CI = +/-0.036; p = 0.000)	0.527	+7.84%
Severity	2011.1	0.087 (CI = +/-0.037; p = 0.000)	0.600	+9.11%
Severity	2011.2	0.091 (CI = +/-0.042; p = 0.000)	0.580	+9.55%
Severity	2012.1	0.096 (CI = +/-0.048; p = 0.001)	0.556	+10.03%
Severity	2012.2	0.101 (CI = +/-0.055; p = 0.002)	0.532	+10.61%
Severity	2013.1	0.089 (CI = +/-0.063; p = 0.010)	0.421	+9.35%
Severity	2013.2	0.082 (CI = +/-0.075; p = 0.035)	0.311	+8.53%
Severity	2014.1	0.102 (CI = +/-0.086; p = 0.025)	0.385	+10.72%
Severity	2014.2	0.082 (CI = +/-0.102; p = 0.099)	0.216	+8.59%
Severity	2015.1	0.041 (CI = +/-0.110; p = 0.407)	-0.029	+4.20%
Severity	2015.2	0.068 (CI = +/-0.139; p = 0.278)	0.057	+7.02%
Frequency	2003.1	-0.006 (CI = +/-0.014; p = 0.379)	-0.006	-0.62%
Frequency	2003.2	-0.005 (CI = +/-0.015; p = 0.532)	-0.020	-0.46%
Frequency	2004.1	-0.007 (CI = +/-0.016; p = 0.397)	-0.009	-0.66%
Frequency	2004.2	-0.004 (CI = +/-0.017; p = 0.587)	-0.025	-0.45%
Frequency	2005.1	-0.014 (CI = +/-0.013; p = 0.030)	0.131	-1.42%
Frequency	2005.2	-0.019 (CI = +/-0.013; p = 0.005)	0.233	-1.85%
Frequency	2006.1	-0.021 (CI = +/-0.013; p = 0.004)	0.264	-2.06%
Frequency	2006.2	-0.026 (CI = +/-0.013; p = 0.000)	0.402	-2.58%
Frequency	2007.1	-0.034 (CI = +/-0.009; p = 0.000)	0.721	-3.37%
Frequency	2007.2	-0.034 (CI = +/-0.010; p = 0.000)	0.694	-3.36%
Frequency	2008.1	-0.032 (CI = +/-0.010; p = 0.000)	0.652	-3.13%
Frequency	2008.2	-0.032 (CI = +/-0.011; p = 0.000)	0.620	-3.13%
Frequency	2009.1	-0.031 (CI = +/-0.012; p = 0.000)	0.572	-3.04%
Frequency	2009.2	-0.032 (CI = +/-0.014; p = 0.000)	0.561	-3.18%
Frequency	2010.1	-0.032 (CI = +/-0.015; p = 0.000)	0.508	-3.10%
Frequency	2010.2	-0.035 (CI = +/-0.016; p = 0.000)	0.529	-3.40%
Frequency	2011.1	-0.041 (CI = +/-0.017; p = 0.000)	0.620	-3.97%
Frequency	2011.2	-0.045 (CI = +/-0.018; p = 0.000)	0.652	-4.40%
Frequency	2012.1	-0.041 (CI = +/-0.020; p = 0.001)	0.577	-4.05%
Frequency	2012.2	-0.046 (CI = +/-0.022; p = 0.001)	0.592	-4.46%
Frequency	2013.1	-0.046 (CI = +/-0.026; p = 0.003)	0.533	-4.48%
Frequency	2013.2	-0.044 (CI = +/-0.031; p = 0.010)	0.447	-4.35%
Frequency	2014.1	-0.042 (CI = +/-0.038; p = 0.035)	0.340	-4.10%
Frequency	2014.2	-0.040 (CI = +/-0.048; p = 0.088)	0.236	-3.94%
Frequency	2015.1	-0.039 (CI = +/-0.061; p = 0.175)	0.138	-3.83%
Frequency	2015.2	-0.052 (CI = +/-0.078; p = 0.151)	0.196	-5.11%

Collision

Coverage = CL
End Trend Period = 2021.1
Excluded Points = 2018.2
Parameters Included: time

Fit	Start Date	Time	Adjusted R^2	Implied Trend
				Rate
Loss Cost	2003.1	0.007 (CI = +/-0.015; p = 0.376)	-0.006	+0.67%
Loss Cost	2003.2	0.005 (CI = +/-0.016; p = 0.510)	-0.017	+0.52%
Loss Cost	2004.1	0.005 (CI = +/-0.017; p = 0.514)	-0.017	+0.55%
Loss Cost	2004.2	0.003 (CI = +/-0.018; p = 0.713)	-0.028	+0.32%
Loss Cost	2005.1	-0.002 (CI = +/-0.018; p = 0.825)	-0.032	-0.19%
Loss Cost	2005.2	-0.003 (CI = +/-0.019; p = 0.724)	-0.030	-0.33%
Loss Cost	2006.1	-0.003 (CI = +/-0.020; p = 0.727)	-0.031	-0.35%
Loss Cost	2006.2	-0.005 (CI = +/-0.022; p = 0.644)	-0.029	-0.49%
Loss Cost	2007.1	-0.010 (CI = +/-0.022; p = 0.339)	-0.002	-1.03%
Loss Cost	2007.2	-0.015 (CI = +/-0.023; p = 0.190)	0.030	-1.49%
Loss Cost	2008.1	-0.012 (CI = +/-0.024; p = 0.327)	0.000	-1.17%
Loss Cost	2008.2	-0.007 (CI = +/-0.026; p = 0.593)	-0.030	-0.67%
Loss Cost	2009.1	0.005 (CI = +/-0.023; p = 0.647)	-0.035	+0.51%
Loss Cost	2009.2	0.005 (CI = +/-0.025; p = 0.668)	-0.038	+0.52%
Loss Cost	2010.1	0.006 (CI = +/-0.027; p = 0.645)	-0.039	+0.61%
Loss Cost	2010.2	0.005 (CI = +/-0.030; p = 0.717)	-0.045	+0.53%
Loss Cost	2011.1	0.006 (CI = +/-0.033; p = 0.711)	-0.047	+0.60%
Loss Cost	2011.2	0.002 (CI = +/-0.036; p = 0.911)	-0.058	+0.20%
Loss Cost	2012.1	0.003 (CI = +/-0.041; p = 0.889)	-0.061	+0.27%
Loss Cost	2012.2	-0.002 (CI = +/-0.045; p = 0.932)	-0.066	-0.19%
Loss Cost	2013.1	-0.014 (CI = +/-0.048; p = 0.527)	-0.040	-1.44%
Loss Cost	2013.2	-0.024 (CI = +/-0.053; p = 0.342)	-0.002	-2.38%
Loss Cost	2014.1	-0.019 (CI = +/-0.060; p = 0.500)	-0.041	-1.91%
Loss Cost	2014.2	-0.037 (CI = +/-0.065; p = 0.229)	0.049	-3.68%
Loss Cost	2015.1	-0.066 (CI = +/-0.062; p = 0.039)	0.296	-6.37%
Loss Cost	2015.2	-0.069 (CI = +/-0.074; p = 0.065)	0.255	-6.68%
Severity	2003.1	0.029 (CI = +/-0.015; p = 0.000)	0.288	+2.97%
Severity	2003.2	0.027 (CI = +/-0.016; p = 0.001)	0.247	+2.78%
Severity	2004.1	0.030 (CI = +/-0.017; p = 0.001)	0.280	+3.07%
Severity	2004.2	0.027 (CI = +/-0.017; p = 0.003)	0.229	+2.77%
Severity	2005.1	0.031 (CI = +/-0.018; p = 0.001)	0.276	+3.15%
Severity	2005.2	0.034 (CI = +/-0.018; p = 0.001)	0.309	+3.48%
Severity	2006.1	0.037 (CI = +/-0.019; p = 0.001)	0.328	+3.76%
Severity	2006.2	0.041 (CI = +/-0.020; p = 0.000)	0.366	+4.16%
Severity	2007.1	0.043 (CI = +/-0.022; p = 0.000)	0.367	+4.36%
Severity	2007.2	0.039 (CI = +/-0.023; p = 0.002)	0.310	+4.01%
Severity	2008.1	0.042 (CI = +/-0.024; p = 0.002)	0.321	+4.31%
Severity	2008.2	0.049 (CI = +/-0.025; p = 0.000)	0.396	+5.01%
Severity	2009.1	0.062 (CI = +/-0.021; p = 0.000)	0.621	+6.38%
Severity	2009.2	0.065 (CI = +/-0.022; p = 0.000)	0.623	+6.71%
Severity	2010.1	0.068 (CI = +/-0.024; p = 0.000)	0.615	+6.99%
Severity	2010.2	0.071 (CI = +/-0.026; p = 0.000)	0.617	+7.39%
Severity	2011.1	0.079 (CI = +/-0.027; p = 0.000)	0.662	+8.18%
Severity	2011.2	0.080 (CI = +/-0.030; p = 0.000)	0.639	+8.37%
Severity	2012.1	0.082 (CI = +/-0.033; p = 0.000)	0.612	+8.56%
Severity	2012.2	0.084 (CI = +/-0.037; p = 0.000)	0.583	+8.76%
Severity	2013.1	0.076 (CI = +/-0.040; p = 0.001)	0.505	+7.85%
Severity	2013.2	0.070 (CI = +/-0.045; p = 0.005)	0.422	+7.25%
Severity	2014.1	0.079 (CI = +/-0.050; p = 0.005)	0.453	+8.23%
Severity	2014.2	0.067 (CI = +/-0.055; p = 0.023)	0.335	+6.91%
Severity	2015.1	0.046 (CI = +/-0.057; p = 0.101)	0.171	+4.71%
Severity	2015.2	0.058 (CI = +/-0.065; p = 0.076)	0.232	+5.98%
Frequency	2003.1	-0.023 (CI = +/-0.015; p = 0.005)	0.186	-2.23%
Frequency	2003.2	-0.022 (CI = +/-0.016; p = 0.009)	0.167	-2.19%
Frequency	2004.1	-0.025 (CI = +/-0.017; p = 0.005)	0.195	-2.44%
Frequency	2004.2	-0.024 (CI = +/-0.018; p = 0.010)	0.170	-2.38%
Frequency	2005.1	-0.033 (CI = +/-0.015; p = 0.000)	0.374	-3.24%
Frequency	2005.2	-0.037 (CI = +/-0.015; p = 0.000)	0.449	-3.68%
Frequency	2006.1	-0.040 (CI = +/-0.016; p = 0.000)	0.475	-3.95%
Frequency	2006.2	-0.046 (CI = +/-0.016; p = 0.000)	0.558	-4.46%
Frequency	2007.1	-0.053 (CI = +/-0.014; p = 0.000)	0.703	-5.17%
Frequency	2007.2	-0.054 (CI = +/-0.015; p = 0.000)	0.692	-5.29%
Frequency	2008.1	-0.054 (CI = +/-0.016; p = 0.000)	0.665	-5.25%
Frequency	2008.2	-0.056 (CI = +/-0.017; p = 0.000)	0.656	-5.41%
Frequency	2009.1	-0.057 (CI = +/-0.018; p = 0.000)	0.639	-5.52%
Frequency	2009.2	-0.060 (CI = +/-0.019; p = 0.000)	0.644	-5.80%
Frequency	2010.1	-0.061 (CI = +/-0.021; p = 0.000)	0.629	-5.96%
Frequency	2010.2	-0.066 (CI = +/-0.022; p = 0.000)	0.649	-6.39%
Frequency	2011.1	-0.073 (CI = +/-0.023; p = 0.000)	0.693	-7.01%
Frequency	2011.2	-0.078 (CI = +/-0.024; p = 0.000)	0.716	-7.55%
Frequency	2012.1	-0.079 (CI = +/-0.027; p = 0.000)	0.688	-7.63%
Frequency	2012.2	-0.086 (CI = +/-0.029; p = 0.000)	0.706	-8.22%
Frequency	2013.1	-0.090 (CI = +/-0.032; p = 0.000)	0.697	-8.61%
Frequency	2013.2	-0.094 (CI = +/-0.037; p = 0.000)	0.681	-8.98%
Frequency	2014.1	-0.098 (CI = +/-0.042; p = 0.000)	0.662	-9.37%
Frequency	2014.2	-0.104 (CI = +/-0.048; p = 0.001)	0.648	-9.91%
Frequency	2015.1	-0.112 (CI = +/-0.055; p = 0.001)	0.637	-10.58%
Frequency	2015.2	-0.127 (CI = +/-0.062; p = 0.001)	0.675	-11.95%

Collision

Coverage = CL
End Trend Period = 2020.1
Excluded Points = 2018.2
Parameters Included: time

Fit	Start Date	Time	Adjusted R^2	Implied Trend
				Rate
Loss Cost	2003.1	0.013 (CI = +/-0.016; p = 0.105)	0.051	+1.33%
Loss Cost	2003.2	0.012 (CI = +/-0.017; p = 0.163)	0.031	+1.20%
Loss Cost	2004.1	0.013 (CI = +/-0.018; p = 0.164)	0.032	+1.28%
Loss Cost	2004.2	0.011 (CI = +/-0.019; p = 0.268)	0.009	+1.06%
Loss Cost	2005.1	0.005 (CI = +/-0.019; p = 0.590)	-0.025	+0.51%
Loss Cost	2005.2	0.004 (CI = +/-0.021; p = 0.688)	-0.031	+0.41%
Loss Cost	2006.1	0.004 (CI = +/-0.022; p = 0.686)	-0.032	+0.44%
Loss Cost	2006.2	0.003 (CI = +/-0.024; p = 0.775)	-0.037	+0.34%
Loss Cost	2007.1	-0.002 (CI = +/-0.025; p = 0.838)	-0.040	-0.25%
Loss Cost	2007.2	-0.007 (CI = +/-0.026; p = 0.572)	-0.029	-0.72%
Loss Cost	2008.1	-0.003 (CI = +/-0.028; p = 0.837)	-0.043	-0.28%
Loss Cost	2008.2	0.004 (CI = +/-0.029; p = 0.763)	-0.043	+0.42%
Loss Cost	2009.1	0.020 (CI = +/-0.024; p = 0.103)	0.084	+1.97%
Loss Cost	2009.2	0.021 (CI = +/-0.026; p = 0.108)	0.085	+2.13%
Loss Cost	2010.1	0.024 (CI = +/-0.029; p = 0.098)	0.098	+2.41%
Loss Cost	2010.2	0.025 (CI = +/-0.032; p = 0.120)	0.085	+2.50%
Loss Cost	2011.1	0.028 (CI = +/-0.035; p = 0.115)	0.094	+2.82%
Loss Cost	2011.2	0.025 (CI = +/-0.040; p = 0.193)	0.051	+2.57%
Loss Cost	2012.1	0.029 (CI = +/-0.045; p = 0.180)	0.062	+2.98%
Loss Cost	2012.2	0.027 (CI = +/-0.051; p = 0.272)	0.022	+2.74%
Loss Cost	2013.1	0.015 (CI = +/-0.056; p = 0.581)	-0.055	+1.46%
Loss Cost	2013.2	0.006 (CI = +/-0.064; p = 0.838)	-0.087	+0.61%
Loss Cost	2014.1	0.018 (CI = +/-0.073; p = 0.601)	-0.069	+1.79%
Loss Cost	2014.2	-0.001 (CI = +/-0.083; p = 0.978)	-0.111	-0.10%
Loss Cost	2015.1	-0.035 (CI = +/-0.083; p = 0.367)	-0.010	-3.40%
Loss Cost	2015.2	-0.033 (CI = +/-0.105; p = 0.486)	-0.061	-3.21%
Severity	2003.1	0.024 (CI = +/-0.017; p = 0.006)	0.190	+2.45%
Severity	2003.2	0.022 (CI = +/-0.017; p = 0.016)	0.146	+2.20%
Severity	2004.1	0.025 (CI = +/-0.018; p = 0.010)	0.177	+2.49%
Severity	2004.2	0.021 (CI = +/-0.019; p = 0.031)	0.122	+2.11%
Severity	2005.1	0.025 (CI = +/-0.020; p = 0.015)	0.165	+2.50%
Severity	2005.2	0.028 (CI = +/-0.020; p = 0.009)	0.196	+2.84%
Severity	2006.1	0.031 (CI = +/-0.022; p = 0.008)	0.214	+3.11%
Severity	2006.2	0.035 (CI = +/-0.023; p = 0.005)	0.251	+3.52%
Severity	2007.1	0.036 (CI = +/-0.025; p = 0.005)	0.251	+3.71%
Severity	2007.2	0.032 (CI = +/-0.026; p = 0.018)	0.186	+3.25%
Severity	2008.1	0.035 (CI = +/-0.028; p = 0.018)	0.195	+3.53%
Severity	2008.2	0.042 (CI = +/-0.029; p = 0.006)	0.270	+4.30%
Severity	2009.1	0.057 (CI = +/-0.025; p = 0.000)	0.519	+5.88%
Severity	2009.2	0.060 (CI = +/-0.027; p = 0.000)	0.520	+6.23%
Severity	2010.1	0.063 (CI = +/-0.029; p = 0.000)	0.509	+6.52%
Severity	2010.2	0.067 (CI = +/-0.032; p = 0.000)	0.511	+6.97%
Severity	2011.1	0.076 (CI = +/-0.034; p = 0.000)	0.566	+7.91%
Severity	2011.2	0.078 (CI = +/-0.038; p = 0.000)	0.536	+8.12%
Severity	2012.1	0.080 (CI = +/-0.043; p = 0.001)	0.503	+8.32%
Severity	2012.2	0.082 (CI = +/-0.049; p = 0.003)	0.466	+8.54%
Severity	2013.1	0.071 (CI = +/-0.054; p = 0.014)	0.358	+7.32%
Severity	2013.2	0.062 (CI = +/-0.061; p = 0.047)	0.250	+6.42%
Severity	2014.1	0.073 (CI = +/-0.070; p = 0.042)	0.286	+7.62%
Severity	2014.2	0.055 (CI = +/-0.079; p = 0.149)	0.130	+5.67%
Severity	2015.1	0.023 (CI = +/-0.080; p = 0.526)	-0.067	+2.31%
Severity	2015.2	0.035 (CI = +/-0.098; p = 0.419)	-0.034	+3.61%
Frequency	2003.1	-0.011 (CI = +/-0.014; p = 0.112)	0.048	-1.09%
Frequency	2003.2	-0.010 (CI = +/-0.014; p = 0.176)	0.028	-0.98%
Frequency	2004.1	-0.012 (CI = +/-0.015; p = 0.117)	0.049	-1.19%
Frequency	2004.2	-0.010 (CI = +/-0.016; p = 0.198)	0.024	-1.03%
Frequency	2005.1	-0.020 (CI = +/-0.012; p = 0.003)	0.249	-1.94%
Frequency	2005.2	-0.024 (CI = +/-0.012; p = 0.000)	0.358	-2.36%
Frequency	2006.1	-0.026 (CI = +/-0.013; p = 0.000)	0.391	-2.59%
Frequency	2006.2	-0.031 (CI = +/-0.012; p = 0.000)	0.525	-3.08%
Frequency	2007.1	-0.039 (CI = +/-0.008; p = 0.000)	0.801	-3.82%
Frequency	2007.2	-0.039 (CI = +/-0.009; p = 0.000)	0.784	-3.84%
Frequency	2008.1	-0.037 (CI = +/-0.009; p = 0.000)	0.757	-3.67%
Frequency	2008.2	-0.038 (CI = +/-0.010; p = 0.000)	0.738	-3.72%
Frequency	2009.1	-0.038 (CI = +/-0.011; p = 0.000)	0.709	-3.69%
Frequency	2009.2	-0.039 (CI = +/-0.012; p = 0.000)	0.708	-3.86%
Frequency	2010.1	-0.039 (CI = +/-0.013; p = 0.000)	0.676	-3.86%
Frequency	2010.2	-0.043 (CI = +/-0.014; p = 0.000)	0.701	-4.18%
Frequency	2011.1	-0.048 (CI = +/-0.013; p = 0.000)	0.780	-4.72%
Frequency	2011.2	-0.053 (CI = +/-0.013; p = 0.000)	0.813	-5.13%
Frequency	2012.1	-0.051 (CI = +/-0.015; p = 0.000)	0.778	-4.93%
Frequency	2012.2	-0.055 (CI = +/-0.016; p = 0.000)	0.800	-5.35%
Frequency	2013.1	-0.056 (CI = +/-0.018; p = 0.000)	0.775	-5.46%
Frequency	2013.2	-0.056 (CI = +/-0.021; p = 0.000)	0.735	-5.46%
Frequency	2014.1	-0.056 (CI = +/-0.025; p = 0.001)	0.683	-5.42%
Frequency	2014.2	-0.056 (CI = +/-0.030; p = 0.002)	0.628	-5.47%
Frequency	2015.1	-0.057 (CI = +/-0.037; p = 0.007)	0.570	-5.58%
Frequency	2015.2	-0.068 (CI = +/-0.042; p = 0.007)	0.628	-6.58%

Collision

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

Fit	Start Date	Time	Adjusted R ²	Implied Trend
				Rate
Loss Cost	2003.1	0.017 (CI = +/-0.017; p = 0.049)	0.090	+1.69%
Loss Cost	2003.2	0.016 (CI = +/-0.018; p = 0.082)	0.067	+1.57%
Loss Cost	2004.1	0.017 (CI = +/-0.019; p = 0.082)	0.070	+1.68%
Loss Cost	2004.2	0.015 (CI = +/-0.020; p = 0.145)	0.041	+1.48%
Loss Cost	2005.1	0.009 (CI = +/-0.020; p = 0.367)	-0.006	+0.91%
Loss Cost	2005.2	0.008 (CI = +/-0.022; p = 0.444)	-0.015	+0.83%
Loss Cost	2006.1	0.009 (CI = +/-0.023; p = 0.442)	-0.015	+0.89%
Loss Cost	2006.2	0.008 (CI = +/-0.025; p = 0.516)	-0.023	+0.81%
Loss Cost	2007.1	0.002 (CI = +/-0.026; p = 0.869)	-0.042	+0.21%
Loss Cost	2007.2	-0.003 (CI = +/-0.028; p = 0.844)	-0.044	-0.27%
Loss Cost	2008.1	0.003 (CI = +/-0.030; p = 0.856)	-0.046	+0.26%
Loss Cost	2008.2	0.011 (CI = +/-0.031; p = 0.468)	-0.022	+1.09%
Loss Cost	2009.1	0.029 (CI = +/-0.024; p = 0.022)	0.208	+2.90%
Loss Cost	2009.2	0.031 (CI = +/-0.026; p = 0.022)	0.217	+3.17%
Loss Cost	2010.1	0.035 (CI = +/-0.029; p = 0.018)	0.245	+3.61%
Loss Cost	2010.2	0.038 (CI = +/-0.032; p = 0.023)	0.238	+3.85%
Loss Cost	2011.1	0.043 (CI = +/-0.035; p = 0.020)	0.264	+4.37%
Loss Cost	2011.2	0.042 (CI = +/-0.040; p = 0.041)	0.214	+4.29%
Loss Cost	2012.1	0.049 (CI = +/-0.045; p = 0.034)	0.247	+5.01%
Loss Cost	2012.2	0.049 (CI = +/-0.052; p = 0.061)	0.201	+5.02%
Loss Cost	2013.1	0.038 (CI = +/-0.058; p = 0.181)	0.080	+3.83%
Loss Cost	2013.2	0.031 (CI = +/-0.068; p = 0.329)	0.005	+3.18%
Loss Cost	2014.1	0.050 (CI = +/-0.076; p = 0.170)	0.109	+5.13%
Loss Cost	2014.2	0.033 (CI = +/-0.089; p = 0.414)	-0.030	+3.38%
Loss Cost	2015.1	-0.002 (CI = +/-0.093; p = 0.968)	-0.143	-0.17%
Loss Cost	2015.2	0.009 (CI = +/-0.119; p = 0.864)	-0.161	+0.87%
Severity	2003.1	0.025 (CI = +/-0.018; p = 0.008)	0.179	+2.49%
Severity	2003.2	0.022 (CI = +/-0.019; p = 0.022)	0.135	+2.23%
Severity	2004.1	0.025 (CI = +/-0.019; p = 0.013)	0.166	+2.54%
Severity	2004.2	0.021 (CI = +/-0.020; p = 0.041)	0.110	+2.14%
Severity	2005.1	0.025 (CI = +/-0.021; p = 0.020)	0.154	+2.56%
Severity	2005.2	0.029 (CI = +/-0.022; p = 0.013)	0.186	+2.93%
Severity	2006.1	0.032 (CI = +/-0.024; p = 0.010)	0.205	+3.23%
Severity	2006.2	0.036 (CI = +/-0.025; p = 0.006)	0.245	+3.69%
Severity	2007.1	0.038 (CI = +/-0.027; p = 0.007)	0.246	+3.92%
Severity	2007.2	0.034 (CI = +/-0.028; p = 0.022)	0.179	+3.42%
Severity	2008.1	0.037 (CI = +/-0.031; p = 0.021)	0.190	+3.75%
Severity	2008.2	0.045 (CI = +/-0.032; p = 0.008)	0.271	+4.63%
Severity	2009.1	0.062 (CI = +/-0.026; p = 0.000)	0.537	+6.42%
Severity	2009.2	0.067 (CI = +/-0.029; p = 0.000)	0.544	+6.88%
Severity	2010.1	0.070 (CI = +/-0.032; p = 0.000)	0.539	+7.27%
Severity	2010.2	0.076 (CI = +/-0.034; p = 0.000)	0.549	+7.87%
Severity	2011.1	0.087 (CI = +/-0.036; p = 0.000)	0.618	+9.06%
Severity	2011.2	0.090 (CI = +/-0.040; p = 0.000)	0.598	+9.45%
Severity	2012.1	0.094 (CI = +/-0.046; p = 0.001)	0.574	+9.88%
Severity	2012.2	0.099 (CI = +/-0.052; p = 0.001)	0.549	+10.37%
Severity	2013.1	0.088 (CI = +/-0.059; p = 0.007)	0.447	+9.18%
Severity	2013.2	0.081 (CI = +/-0.069; p = 0.027)	0.343	+8.40%
Severity	2014.1	0.098 (CI = +/-0.079; p = 0.020)	0.407	+10.25%
Severity	2014.2	0.080 (CI = +/-0.092; p = 0.080)	0.250	+8.30%
Severity	2015.1	0.044 (CI = +/-0.097; p = 0.314)	0.022	+4.54%
Severity	2015.2	0.066 (CI = +/-0.119; p = 0.226)	0.104	+6.79%
Frequency	2003.1	-0.008 (CI = +/-0.014; p = 0.264)	0.009	-0.78%
Frequency	2003.2	-0.006 (CI = +/-0.015; p = 0.386)	-0.007	-0.64%
Frequency	2004.1	-0.008 (CI = +/-0.016; p = 0.277)	0.008	-0.85%
Frequency	2004.2	-0.006 (CI = +/-0.017; p = 0.429)	-0.012	-0.65%
Frequency	2005.1	-0.016 (CI = +/-0.013; p = 0.014)	0.175	-1.61%
Frequency	2005.2	-0.021 (CI = +/-0.012; p = 0.002)	0.284	-2.04%
Frequency	2006.1	-0.023 (CI = +/-0.013; p = 0.001)	0.318	-2.26%
Frequency	2006.2	-0.028 (CI = +/-0.012; p = 0.000)	0.461	-2.78%
Frequency	2007.1	-0.036 (CI = +/-0.008; p = 0.000)	0.780	-3.56%
Frequency	2007.2	-0.036 (CI = +/-0.009; p = 0.000)	0.759	-3.57%
Frequency	2008.1	-0.034 (CI = +/-0.009; p = 0.000)	0.729	-3.36%
Frequency	2008.2	-0.034 (CI = +/-0.010; p = 0.000)	0.704	-3.38%
Frequency	2009.1	-0.034 (CI = +/-0.011; p = 0.000)	0.666	-3.31%
Frequency	2009.2	-0.035 (CI = +/-0.012; p = 0.000)	0.661	-3.47%
Frequency	2010.1	-0.035 (CI = +/-0.013; p = 0.000)	0.619	-3.42%
Frequency	2010.2	-0.038 (CI = +/-0.014; p = 0.000)	0.645	-3.73%
Frequency	2011.1	-0.044 (CI = +/-0.014; p = 0.000)	0.739	-4.30%
Frequency	2011.2	-0.048 (CI = +/-0.014; p = 0.000)	0.776	-4.72%
Frequency	2012.1	-0.045 (CI = +/-0.016; p = 0.000)	0.730	-4.43%
Frequency	2012.2	-0.050 (CI = +/-0.017; p = 0.000)	0.753	-4.85%
Frequency	2013.1	-0.050 (CI = +/-0.020; p = 0.000)	0.714	-4.90%
Frequency	2013.2	-0.049 (CI = +/-0.024; p = 0.001)	0.654	-4.82%
Frequency	2014.1	-0.048 (CI = +/-0.028; p = 0.004)	0.574	-4.64%
Frequency	2014.2	-0.047 (CI = +/-0.035; p = 0.015)	0.487	-4.55%
Frequency	2015.1	-0.046 (CI = +/-0.044; p = 0.042)	0.393	-4.50%
Frequency	2015.2	-0.057 (CI = +/-0.053; p = 0.039)	0.458	-5.54%

Collision

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

Fit	Start Date	Time	Adjusted R ²	Implied Trend
				Rate
Loss Cost	2003.1	0.016 (CI = +/-0.018; p = 0.071)	0.075	+1.65%
Loss Cost	2003.2	0.015 (CI = +/-0.019; p = 0.114)	0.052	+1.53%
Loss Cost	2004.1	0.016 (CI = +/-0.020; p = 0.113)	0.055	+1.64%
Loss Cost	2004.2	0.014 (CI = +/-0.022; p = 0.193)	0.027	+1.42%
Loss Cost	2005.1	0.008 (CI = +/-0.022; p = 0.462)	-0.017	+0.80%
Loss Cost	2005.2	0.007 (CI = +/-0.024; p = 0.549)	-0.025	+0.70%
Loss Cost	2006.1	0.008 (CI = +/-0.025; p = 0.545)	-0.026	+0.76%
Loss Cost	2006.2	0.007 (CI = +/-0.028; p = 0.627)	-0.033	+0.66%
Loss Cost	2007.1	0.000 (CI = +/-0.029; p = 0.994)	-0.045	-0.01%
Loss Cost	2007.2	-0.006 (CI = +/-0.031; p = 0.706)	-0.040	-0.56%
Loss Cost	2008.1	0.000 (CI = +/-0.033; p = 0.999)	-0.050	0.00%
Loss Cost	2008.2	0.009 (CI = +/-0.034; p = 0.590)	-0.036	+0.90%
Loss Cost	2009.1	0.029 (CI = +/-0.027; p = 0.038)	0.175	+2.90%
Loss Cost	2009.2	0.032 (CI = +/-0.030; p = 0.038)	0.185	+3.21%
Loss Cost	2010.1	0.036 (CI = +/-0.032; p = 0.030)	0.215	+3.71%
Loss Cost	2010.2	0.039 (CI = +/-0.036; p = 0.037)	0.211	+4.00%
Loss Cost	2011.1	0.045 (CI = +/-0.041; p = 0.031)	0.240	+4.64%
Loss Cost	2011.2	0.045 (CI = +/-0.047; p = 0.058)	0.191	+4.57%
Loss Cost	2012.1	0.053 (CI = +/-0.053; p = 0.047)	0.230	+5.48%
Loss Cost	2012.2	0.054 (CI = +/-0.062; p = 0.079)	0.186	+5.57%
Loss Cost	2013.1	0.041 (CI = +/-0.071; p = 0.223)	0.059	+4.20%
Loss Cost	2013.2	0.034 (CI = +/-0.085; p = 0.387)	-0.018	+3.46%
Loss Cost	2014.1	0.059 (CI = +/-0.096; p = 0.199)	0.096	+6.03%
Loss Cost	2014.2	0.039 (CI = +/-0.117; p = 0.462)	-0.052	+3.93%
Loss Cost	2015.1	-0.007 (CI = +/-0.127; p = 0.899)	-0.163	-0.68%
Loss Cost	2015.2	0.006 (CI = +/-0.173; p = 0.933)	-0.198	+0.60%
Severity	2003.1	0.023 (CI = +/-0.019; p = 0.019)	0.142	+2.32%
Severity	2003.2	0.020 (CI = +/-0.020; p = 0.048)	0.098	+2.03%
Severity	2004.1	0.023 (CI = +/-0.021; p = 0.030)	0.128	+2.36%
Severity	2004.2	0.019 (CI = +/-0.022; p = 0.085)	0.073	+1.91%
Severity	2005.1	0.023 (CI = +/-0.023; p = 0.045)	0.113	+2.35%
Severity	2005.2	0.027 (CI = +/-0.024; p = 0.029)	0.144	+2.73%
Severity	2006.1	0.030 (CI = +/-0.026; p = 0.024)	0.162	+3.04%
Severity	2006.2	0.035 (CI = +/-0.027; p = 0.014)	0.201	+3.53%
Severity	2007.1	0.037 (CI = +/-0.029; p = 0.016)	0.202	+3.76%
Severity	2007.2	0.032 (CI = +/-0.031; p = 0.048)	0.134	+3.21%
Severity	2008.1	0.035 (CI = +/-0.034; p = 0.045)	0.145	+3.54%
Severity	2008.2	0.044 (CI = +/-0.035; p = 0.017)	0.224	+4.51%
Severity	2009.1	0.063 (CI = +/-0.030; p = 0.000)	0.499	+6.51%
Severity	2009.2	0.068 (CI = +/-0.032; p = 0.000)	0.509	+7.03%
Severity	2010.1	0.072 (CI = +/-0.036; p = 0.001)	0.506	+7.51%
Severity	2010.2	0.079 (CI = +/-0.039; p = 0.001)	0.520	+8.22%
Severity	2011.1	0.092 (CI = +/-0.041; p = 0.000)	0.602	+9.66%
Severity	2011.2	0.097 (CI = +/-0.046; p = 0.001)	0.585	+10.21%
Severity	2012.1	0.103 (CI = +/-0.053; p = 0.001)	0.566	+10.83%
Severity	2012.2	0.110 (CI = +/-0.061; p = 0.002)	0.548	+11.59%
Severity	2013.1	0.098 (CI = +/-0.071; p = 0.011)	0.439	+10.33%
Severity	2013.2	0.091 (CI = +/-0.085; p = 0.038)	0.330	+9.57%
Severity	2014.1	0.115 (CI = +/-0.097; p = 0.026)	0.419	+12.22%
Severity	2014.2	0.096 (CI = +/-0.119; p = 0.097)	0.251	+10.09%
Severity	2015.1	0.053 (CI = +/-0.132; p = 0.365)	-0.006	+5.44%
Severity	2015.2	0.085 (CI = +/-0.169; p = 0.253)	0.100	+8.88%
Frequency	2003.1	-0.007 (CI = +/-0.015; p = 0.378)	-0.006	-0.66%
Frequency	2003.2	-0.005 (CI = +/-0.016; p = 0.530)	-0.020	-0.49%
Frequency	2004.1	-0.007 (CI = +/-0.017; p = 0.395)	-0.009	-0.71%
Frequency	2004.2	-0.005 (CI = +/-0.018; p = 0.583)	-0.025	-0.48%
Frequency	2005.1	-0.015 (CI = +/-0.014; p = 0.030)	0.137	-1.52%
Frequency	2005.2	-0.020 (CI = +/-0.013; p = 0.005)	0.244	-1.98%
Frequency	2006.1	-0.022 (CI = +/-0.014; p = 0.003)	0.278	-2.21%
Frequency	2006.2	-0.028 (CI = +/-0.013; p = 0.000)	0.425	-2.77%
Frequency	2007.1	-0.037 (CI = +/-0.009; p = 0.000)	0.765	-3.64%
Frequency	2007.2	-0.037 (CI = +/-0.010; p = 0.000)	0.742	-3.65%
Frequency	2008.1	-0.035 (CI = +/-0.010; p = 0.000)	0.706	-3.42%
Frequency	2008.2	-0.035 (CI = +/-0.011; p = 0.000)	0.680	-3.45%
Frequency	2009.1	-0.034 (CI = +/-0.012; p = 0.000)	0.638	-3.39%
Frequency	2009.2	-0.036 (CI = +/-0.013; p = 0.000)	0.635	-3.57%
Frequency	2010.1	-0.036 (CI = +/-0.015; p = 0.000)	0.589	-3.53%
Frequency	2010.2	-0.040 (CI = +/-0.016; p = 0.000)	0.622	-3.90%
Frequency	2011.1	-0.047 (CI = +/-0.015; p = 0.000)	0.734	-4.58%
Frequency	2011.2	-0.052 (CI = +/-0.016; p = 0.000)	0.784	-5.11%
Frequency	2012.1	-0.050 (CI = +/-0.018; p = 0.000)	0.734	-4.83%
Frequency	2012.2	-0.055 (CI = +/-0.019; p = 0.000)	0.774	-5.39%
Frequency	2013.1	-0.057 (CI = +/-0.022; p = 0.000)	0.742	-5.55%
Frequency	2013.2	-0.057 (CI = +/-0.027; p = 0.001)	0.689	-5.58%
Frequency	2014.1	-0.057 (CI = +/-0.033; p = 0.004)	0.616	-5.52%
Frequency	2014.2	-0.058 (CI = +/-0.042; p = 0.015)	0.539	-5.60%
Frequency	2015.1	-0.060 (CI = +/-0.055; p = 0.038)	0.461	-5.81%
Frequency	2015.2	-0.079 (CI = +/-0.065; p = 0.026)	0.596	-7.60%

Comprehensive

Coverage = CM
End Trend Period = 2021.1
Excluded Points = NA
Parameters Included: time, seasonality

Fit	Start Date	Time	Seasonality	Adjusted R ²	Implied Trend Rate
Loss Cost	2002.1	0.024 (CI = +/-0.016; p = 0.005)	-0.156 (CI = +/-0.184; p = 0.094)	0.208	+2.45%
Loss Cost	2002.2	0.025 (CI = +/-0.017; p = 0.006)	-0.159 (CI = +/-0.189; p = 0.096)	0.194	+2.50%
Loss Cost	2003.1	0.023 (CI = +/-0.018; p = 0.015)	-0.171 (CI = +/-0.193; p = 0.079)	0.178	+2.29%
Loss Cost	2003.2	0.022 (CI = +/-0.019; p = 0.026)	-0.167 (CI = +/-0.198; p = 0.097)	0.146	+2.21%
Loss Cost	2004.1	0.018 (CI = +/-0.020; p = 0.069)	-0.188 (CI = +/-0.199; p = 0.063)	0.134	+1.83%
Loss Cost	2004.2	0.014 (CI = +/-0.020; p = 0.171)	-0.163 (CI = +/-0.198; p = 0.103)	0.072	+1.40%
Loss Cost	2005.1	0.015 (CI = +/-0.021; p = 0.159)	-0.157 (CI = +/-0.204; p = 0.128)	0.073	+1.53%
Loss Cost	2005.2	0.010 (CI = +/-0.022; p = 0.379)	-0.126 (CI = +/-0.201; p = 0.212)	0.010	+0.96%
Loss Cost	2006.1	0.013 (CI = +/-0.023; p = 0.271)	-0.110 (CI = +/-0.205; p = 0.282)	0.015	+1.26%
Loss Cost	2006.2	0.009 (CI = +/-0.024; p = 0.467)	-0.090 (CI = +/-0.209; p = 0.385)	-0.026	+0.87%
Loss Cost	2007.1	0.009 (CI = +/-0.026; p = 0.499)	-0.090 (CI = +/-0.216; p = 0.401)	-0.029	+0.87%
Loss Cost	2007.2	0.003 (CI = +/-0.027; p = 0.817)	-0.063 (CI = +/-0.218; p = 0.556)	-0.063	+0.31%
Loss Cost	2008.1	0.006 (CI = +/-0.029; p = 0.694)	-0.052 (CI = +/-0.225; p = 0.639)	-0.066	+0.56%
Loss Cost	2008.2	0.012 (CI = +/-0.030; p = 0.402)	-0.083 (CI = +/-0.226; p = 0.457)	-0.032	+1.25%
Loss Cost	2009.1	0.012 (CI = +/-0.033; p = 0.437)	-0.082 (CI = +/-0.236; p = 0.476)	-0.037	+1.25%
Loss Cost	2009.2	0.014 (CI = +/-0.036; p = 0.415)	-0.090 (CI = +/-0.247; p = 0.457)	-0.037	+1.43%
Loss Cost	2010.1	0.005 (CI = +/-0.037; p = 0.774)	-0.125 (CI = +/-0.245; p = 0.301)	-0.037	+0.52%
Loss Cost	2010.2	0.015 (CI = +/-0.038; p = 0.410)	-0.164 (CI = +/-0.243; p = 0.174)	0.025	+1.56%
Loss Cost	2011.1	0.007 (CI = +/-0.041; p = 0.728)	-0.194 (CI = +/-0.246; p = 0.114)	0.043	+0.68%
Loss Cost	2011.2	0.011 (CI = +/-0.045; p = 0.620)	-0.208 (CI = +/-0.259; p = 0.108)	0.050	+1.08%
Loss Cost	2012.1	0.018 (CI = +/-0.049; p = 0.436)	-0.184 (CI = +/-0.268; p = 0.165)	0.040	+1.86%
Loss Cost	2012.2	-0.001 (CI = +/-0.049; p = 0.981)	-0.124 (CI = +/-0.252; p = 0.311)	-0.055	-0.06%
Loss Cost	2013.1	-0.002 (CI = +/-0.055; p = 0.953)	-0.127 (CI = +/-0.269; p = 0.330)	-0.065	-0.15%
Loss Cost	2013.2	-0.014 (CI = +/-0.061; p = 0.619)	-0.091 (CI = +/-0.279; p = 0.495)	-0.084	-1.42%
Loss Cost	2014.1	-0.026 (CI = +/-0.067; p = 0.412)	-0.121 (CI = +/-0.291; p = 0.384)	-0.034	-2.59%
Loss Cost	2014.2	-0.045 (CI = +/-0.074; p = 0.215)	-0.075 (CI = +/-0.300; p = 0.594)	0.019	-4.35%
Loss Cost	2015.1	-0.054 (CI = +/-0.086; p = 0.192)	-0.096 (CI = +/-0.324; p = 0.525)	0.032	-5.28%
Loss Cost	2015.2	-0.096 (CI = +/-0.082; p = 0.027)	-0.005 (CI = +/-0.285; p = 0.966)	0.317	-9.14%
Severity	2002.1	0.041 (CI = +/-0.016; p = 0.000)	-0.322 (CI = +/-0.177; p = 0.001)	0.511	+4.18%
Severity	2002.2	0.038 (CI = +/-0.016; p = 0.000)	-0.305 (CI = +/-0.179; p = 0.001)	0.461	+3.92%
Severity	2003.1	0.035 (CI = +/-0.017; p = 0.000)	-0.325 (CI = +/-0.178; p = 0.001)	0.456	+3.59%
Severity	2003.2	0.034 (CI = +/-0.018; p = 0.000)	-0.320 (CI = +/-0.184; p = 0.001)	0.417	+3.50%
Severity	2004.1	0.031 (CI = +/-0.018; p = 0.001)	-0.338 (CI = +/-0.185; p = 0.001)	0.414	+3.19%
Severity	2004.2	0.027 (CI = +/-0.019; p = 0.006)	-0.314 (CI = +/-0.185; p = 0.002)	0.351	+2.78%
Severity	2005.1	0.031 (CI = +/-0.019; p = 0.003)	-0.294 (CI = +/-0.185; p = 0.003)	0.373	+3.15%
Severity	2005.2	0.026 (CI = +/-0.020; p = 0.012)	-0.268 (CI = +/-0.184; p = 0.006)	0.300	+2.65%
Severity	2006.1	0.031 (CI = +/-0.020; p = 0.004)	-0.244 (CI = +/-0.182; p = 0.011)	0.336	+3.13%
Severity	2006.2	0.028 (CI = +/-0.022; p = 0.013)	-0.229 (CI = +/-0.186; p = 0.018)	0.270	+2.84%
Severity	2007.1	0.030 (CI = +/-0.023; p = 0.012)	-0.218 (CI = +/-0.192; p = 0.027)	0.279	+3.06%
Severity	2007.2	0.028 (CI = +/-0.025; p = 0.027)	-0.207 (CI = +/-0.198; p = 0.041)	0.218	+2.83%
Severity	2008.1	0.033 (CI = +/-0.026; p = 0.014)	-0.185 (CI = +/-0.200; p = 0.068)	0.249	+3.34%
Severity	2008.2	0.040 (CI = +/-0.026; p = 0.005)	-0.217 (CI = +/-0.197; p = 0.032)	0.328	+4.07%
Severity	2009.1	0.042 (CI = +/-0.028; p = 0.005)	-0.208 (CI = +/-0.205; p = 0.047)	0.332	+4.31%
Severity	2009.2	0.045 (CI = +/-0.031; p = 0.006)	-0.220 (CI = +/-0.213; p = 0.044)	0.323	+4.61%
Severity	2010.1	0.038 (CI = +/-0.032; p = 0.023)	-0.247 (CI = +/-0.214; p = 0.026)	0.309	+3.88%
Severity	2010.2	0.051 (CI = +/-0.031; p = 0.002)	-0.298 (CI = +/-0.196; p = 0.005)	0.471	+5.28%
Severity	2011.1	0.045 (CI = +/-0.033; p = 0.010)	-0.319 (CI = +/-0.200; p = 0.003)	0.469	+4.64%
Severity	2011.2	0.044 (CI = +/-0.037; p = 0.021)	-0.315 (CI = +/-0.212; p = 0.006)	0.408	+4.53%
Severity	2012.1	0.052 (CI = +/-0.039; p = 0.012)	-0.290 (CI = +/-0.215; p = 0.011)	0.440	+5.37%
Severity	2012.2	0.035 (CI = +/-0.037; p = 0.065)	-0.235 (CI = +/-0.194; p = 0.021)	0.313	+3.56%
Severity	2013.1	0.037 (CI = +/-0.042; p = 0.082)	-0.230 (CI = +/-0.207; p = 0.032)	0.310	+3.75%
Severity	2013.2	0.031 (CI = +/-0.048; p = 0.187)	-0.213 (CI = +/-0.220; p = 0.057)	0.199	+3.13%
Severity	2014.1	0.025 (CI = +/-0.054; p = 0.342)	-0.228 (CI = +/-0.234; p = 0.055)	0.199	+2.49%
Severity	2014.2	0.011 (CI = +/-0.061; p = 0.691)	-0.195 (CI = +/-0.245; p = 0.107)	0.079	+1.13%
Severity	2015.1	0.009 (CI = +/-0.071; p = 0.777)	-0.199 (CI = +/-0.268; p = 0.129)	0.065	+0.94%
Severity	2015.2	-0.027 (CI = +/-0.065; p = 0.366)	-0.120 (CI = +/-0.225; p = 0.261)	0.062	-2.71%
Frequency	2002.1	-0.017 (CI = +/-0.008; p = 0.000)	0.166 (CI = +/-0.089; p = 0.001)	0.448	-1.66%
Frequency	2002.2	-0.014 (CI = +/-0.007; p = 0.001)	0.146 (CI = +/-0.082; p = 0.001)	0.393	-1.37%
Frequency	2003.1	-0.013 (CI = +/-0.008; p = 0.002)	0.154 (CI = +/-0.083; p = 0.001)	0.391	-1.25%
Frequency	2003.2	-0.013 (CI = +/-0.008; p = 0.004)	0.154 (CI = +/-0.085; p = 0.001)	0.364	-1.24%
Frequency	2004.1	-0.013 (CI = +/-0.009; p = 0.004)	0.149 (CI = +/-0.087; p = 0.001)	0.369	-1.31%
Frequency	2004.2	-0.013 (CI = +/-0.009; p = 0.005)	0.151 (CI = +/-0.090; p = 0.002)	0.347	-1.34%
Frequency	2005.1	-0.016 (CI = +/-0.009; p = 0.002)	0.138 (CI = +/-0.089; p = 0.003)	0.387	-1.57%
Frequency	2005.2	-0.017 (CI = +/-0.010; p = 0.002)	0.142 (CI = +/-0.091; p = 0.003)	0.380	-1.65%
Frequency	2006.1	-0.018 (CI = +/-0.010; p = 0.001)	0.134 (CI = +/-0.092; p = 0.006)	0.401	-1.81%
Frequency	2006.2	-0.019 (CI = +/-0.011; p = 0.001)	0.139 (CI = +/-0.095; p = 0.006)	0.393	-1.91%
Frequency	2007.1	-0.022 (CI = +/-0.011; p = 0.001)	0.128 (CI = +/-0.096; p = 0.011)	0.425	-2.13%
Frequency	2007.2	-0.025 (CI = +/-0.012; p = 0.000)	0.144 (CI = +/-0.093; p = 0.004)	0.491	-2.46%
Frequency	2008.1	-0.027 (CI = +/-0.012; p = 0.000)	0.133 (CI = +/-0.094; p = 0.007)	0.521	-2.69%
Frequency	2008.2	-0.028 (CI = +/-0.013; p = 0.000)	0.135 (CI = +/-0.098; p = 0.009)	0.484	-2.71%
Frequency	2009.1	-0.030 (CI = +/-0.014; p = 0.000)	0.126 (CI = +/-0.100; p = 0.016)	0.504	-2.93%
Frequency	2009.2	-0.031 (CI = +/-0.015; p = 0.000)	0.130 (CI = +/-0.105; p = 0.017)	0.479	-3.03%
Frequency	2010.1	-0.033 (CI = +/-0.016; p = 0.000)	0.122 (CI = +/-0.108; p = 0.029)	0.492	-3.24%
Frequency	2010.2	-0.036 (CI = +/-0.018; p = 0.000)	0.134 (CI = +/-0.111; p = 0.021)	0.504	-3.54%
Frequency	2011.1	-0.039 (CI = +/-0.019; p = 0.000)	0.125 (CI = +/-0.115; p = 0.035)	0.518	-3.78%
Frequency	2011.2	-0.034 (CI = +/-0.020; p = 0.003)	0.107 (CI = +/-0.115; p = 0.067)	0.411	-3.30%
Frequency	2012.1	-0.034 (CI = +/-0.022; p = 0.005)	0.106 (CI = +/-0.122; p = 0.085)	0.395	-3.34%
Frequency	2012.2	-0.036 (CI = +/-0.025; p = 0.009)	0.111 (CI = +/-0.130; p = 0.089)	0.357	-3.49%
Frequency	2013.1	-0.038 (CI = +/-0.028; p = 0.011)	0.103 (CI = +/-0.138; p = 0.131)	0.364	-3.76%
Frequency	2013.2	-0.045 (CI = +/-0.031; p = 0.008)	0.122 (CI = +/-0.143; p = 0.087)	0.405	-4.41%
Frequency	2014.1	-0.051 (CI = +/-0.034; p = 0.007)	0.108 (CI = +/-0.149; p = 0.141)	0.436	-4.95%
Frequency	2014.2	-0.056 (CI = +/-0.040; p = 0.011)	0.120 (CI = +/-0.161; p = 0.128)	0.411	-5.43%
Frequency	2015.1	-0.064 (CI = +/-0.045; p = 0.011)	0.104 (CI = +/-0.170; p = 0.205)	0.444	-6.16%
Frequency	2015.2	-0.068 (CI = +/-0.055; p = 0.020)	0.114 (CI = +/-0.189; p = 0.206)	0.386	-6.61%

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	2002.1	0.030 (CI = +/-0.017; p = 0.001)	-0.167 (CI = +/-0.186; p = 0.077)	0.272	+3.03%
Loss Cost	2002.2	0.031 (CI = +/-0.018; p = 0.002)	-0.173 (CI = +/-0.191; p = 0.075)	0.261	+3.12%
Loss Cost	2003.1	0.029 (CI = +/-0.019; p = 0.005)	-0.184 (CI = +/-0.196; p = 0.064)	0.242	+2.93%
Loss Cost	2003.2	0.028 (CI = +/-0.021; p = 0.008)	-0.182 (CI = +/-0.202; p = 0.076)	0.210	+2.88%
Loss Cost	2004.1	0.025 (CI = +/-0.021; p = 0.025)	-0.203 (CI = +/-0.203; p = 0.050)	0.194	+2.49%
Loss Cost	2004.2	0.020 (CI = +/-0.022; p = 0.072)	-0.179 (CI = +/-0.204; p = 0.083)	0.124	+2.04%
Loss Cost	2005.1	0.022 (CI = +/-0.023; p = 0.066)	-0.170 (CI = +/-0.210; p = 0.109)	0.128	+2.22%
Loss Cost	2005.2	0.016 (CI = +/-0.024; p = 0.181)	-0.140 (CI = +/-0.209; p = 0.180)	0.051	+1.62%
Loss Cost	2006.1	0.020 (CI = +/-0.025; p = 0.118)	-0.121 (CI = +/-0.212; p = 0.251)	0.067	+2.02%
Loss Cost	2006.2	0.016 (CI = +/-0.027; p = 0.228)	-0.103 (CI = +/-0.217; p = 0.340)	0.012	+1.63%
Loss Cost	2007.1	0.017 (CI = +/-0.029; p = 0.250)	-0.101 (CI = +/-0.226; p = 0.367)	0.009	+1.67%
Loss Cost	2007.2	0.011 (CI = +/-0.031; p = 0.471)	-0.075 (CI = +/-0.230; p = 0.505)	-0.045	+1.09%
Loss Cost	2008.1	0.014 (CI = +/-0.033; p = 0.376)	-0.061 (CI = +/-0.237; p = 0.602)	-0.039	+1.44%
Loss Cost	2008.2	0.023 (CI = +/-0.034; p = 0.169)	-0.098 (CI = +/-0.235; p = 0.396)	0.026	+2.36%
Loss Cost	2009.1	0.024 (CI = +/-0.037; p = 0.189)	-0.095 (CI = +/-0.246; p = 0.433)	0.022	+2.45%
Loss Cost	2009.2	0.028 (CI = +/-0.041; p = 0.171)	-0.108 (CI = +/-0.258; p = 0.392)	0.028	+2.81%
Loss Cost	2010.1	0.018 (CI = +/-0.043; p = 0.392)	-0.142 (CI = +/-0.259; p = 0.263)	0.005	+1.80%
Loss Cost	2010.2	0.032 (CI = +/-0.044; p = 0.138)	-0.192 (CI = +/-0.251; p = 0.125)	0.121	+3.26%
Loss Cost	2011.1	0.023 (CI = +/-0.047; p = 0.314)	-0.222 (CI = +/-0.256; p = 0.086)	0.119	+2.32%
Loss Cost	2011.2	0.030 (CI = +/-0.052; p = 0.230)	-0.245 (CI = +/-0.269; p = 0.071)	0.147	+3.09%
Loss Cost	2012.1	0.042 (CI = +/-0.056; p = 0.133)	-0.213 (CI = +/-0.276; p = 0.119)	0.171	+4.26%
Loss Cost	2012.2	0.022 (CI = +/-0.058; p = 0.436)	-0.156 (CI = +/-0.267; p = 0.229)	0.003	+2.18%
Loss Cost	2013.1	0.023 (CI = +/-0.067; p = 0.474)	-0.153 (CI = +/-0.288; p = 0.269)	-0.008	+2.28%
Loss Cost	2013.2	0.011 (CI = +/-0.076; p = 0.766)	-0.123 (CI = +/-0.308; p = 0.397)	-0.100	+1.06%
Loss Cost	2014.1	-0.002 (CI = +/-0.088; p = 0.952)	-0.152 (CI = +/-0.328; p = 0.328)	-0.085	-0.24%
Loss Cost	2014.2	-0.022 (CI = +/-0.102; p = 0.642)	-0.110 (CI = +/-0.353; p = 0.501)	-0.118	-2.16%
Loss Cost	2015.1	-0.033 (CI = +/-0.123; p = 0.558)	-0.130 (CI = +/-0.392; p = 0.468)	-0.117	-3.22%
Loss Cost	2015.2	-0.087 (CI = +/-0.128; p = 0.150)	-0.029 (CI = +/-0.367; p = 0.857)	0.085	-8.38%
Severity	2002.1	0.045 (CI = +/-0.017; p = 0.000)	-0.341 (CI = +/-0.179; p = 0.000)	0.545	+4.65%
Severity	2002.2	0.043 (CI = +/-0.018; p = 0.000)	-0.326 (CI = +/-0.182; p = 0.001)	0.496	+4.39%
Severity	2003.1	0.040 (CI = +/-0.018; p = 0.000)	-0.346 (CI = +/-0.182; p = 0.001)	0.491	+4.04%
Severity	2003.2	0.039 (CI = +/-0.019; p = 0.000)	-0.342 (CI = +/-0.188; p = 0.001)	0.454	+3.98%
Severity	2004.1	0.036 (CI = +/-0.020; p = 0.001)	-0.360 (CI = +/-0.190; p = 0.001)	0.451	+3.65%
Severity	2004.2	0.032 (CI = +/-0.021; p = 0.004)	-0.337 (CI = +/-0.191; p = 0.001)	0.388	+3.22%
Severity	2005.1	0.036 (CI = +/-0.021; p = 0.002)	-0.315 (CI = +/-0.192; p = 0.002)	0.414	+3.65%
Severity	2005.2	0.031 (CI = +/-0.022; p = 0.008)	-0.290 (CI = +/-0.191; p = 0.004)	0.340	+3.14%
Severity	2006.1	0.036 (CI = +/-0.023; p = 0.003)	-0.263 (CI = +/-0.189; p = 0.008)	0.382	+3.71%
Severity	2006.2	0.034 (CI = +/-0.024; p = 0.008)	-0.249 (CI = +/-0.194; p = 0.014)	0.315	+3.43%
Severity	2007.1	0.037 (CI = +/-0.026; p = 0.007)	-0.237 (CI = +/-0.200; p = 0.022)	0.327	+3.72%
Severity	2007.2	0.035 (CI = +/-0.028; p = 0.017)	-0.228 (CI = +/-0.208; p = 0.033)	0.266	+3.52%
Severity	2008.1	0.041 (CI = +/-0.029; p = 0.008)	-0.203 (CI = +/-0.209; p = 0.057)	0.305	+4.15%
Severity	2008.2	0.050 (CI = +/-0.029; p = 0.002)	-0.241 (CI = +/-0.202; p = 0.022)	0.405	+5.13%
Severity	2009.1	0.053 (CI = +/-0.032; p = 0.002)	-0.229 (CI = +/-0.210; p = 0.034)	0.414	+5.47%
Severity	2009.2	0.058 (CI = +/-0.034; p = 0.002)	-0.248 (CI = +/-0.218; p = 0.028)	0.417	+5.99%
Severity	2010.1	0.051 (CI = +/-0.036; p = 0.009)	-0.274 (CI = +/-0.220; p = 0.018)	0.401	+5.20%
Severity	2010.2	0.069 (CI = +/-0.032; p = 0.000)	-0.337 (CI = +/-0.186; p = 0.001)	0.614	+7.13%
Severity	2011.1	0.063 (CI = +/-0.035; p = 0.002)	-0.357 (CI = +/-0.191; p = 0.001)	0.611	+6.47%
Severity	2011.2	0.064 (CI = +/-0.039; p = 0.003)	-0.362 (CI = +/-0.204; p = 0.002)	0.565	+6.64%
Severity	2012.1	0.076 (CI = +/-0.041; p = 0.001)	-0.329 (CI = +/-0.201; p = 0.004)	0.620	+7.89%
Severity	2012.2	0.058 (CI = +/-0.040; p = 0.008)	-0.278 (CI = +/-0.183; p = 0.006)	0.527	+5.98%
Severity	2013.1	0.063 (CI = +/-0.045; p = 0.011)	-0.267 (CI = +/-0.196; p = 0.012)	0.532	+6.46%
Severity	2013.2	0.060 (CI = +/-0.053; p = 0.030)	-0.261 (CI = +/-0.214; p = 0.022)	0.432	+6.20%
Severity	2014.1	0.055 (CI = +/-0.062; p = 0.076)	-0.272 (CI = +/-0.233; p = 0.027)	0.419	+5.66%
Severity	2014.2	0.045 (CI = +/-0.074; p = 0.206)	-0.249 (CI = +/-0.255; p = 0.055)	0.266	+4.56%
Severity	2015.1	0.046 (CI = +/-0.090; p = 0.274)	-0.247 (CI = +/-0.286; p = 0.082)	0.249	+4.69%
Severity	2015.2	0.003 (CI = +/-0.090; p = 0.937)	-0.168 (CI = +/-0.258; p = 0.167)	0.044	+0.31%
Frequency	2002.1	-0.016 (CI = +/-0.009; p = 0.001)	0.174 (CI = +/-0.093; p = 0.001)	0.418	-1.55%
Frequency	2002.2	-0.012 (CI = +/-0.008; p = 0.005)	0.153 (CI = +/-0.085; p = 0.001)	0.359	-1.22%
Frequency	2003.1	-0.011 (CI = +/-0.008; p = 0.014)	0.161 (CI = +/-0.085; p = 0.001)	0.365	-1.07%
Frequency	2003.2	-0.011 (CI = +/-0.009; p = 0.022)	0.161 (CI = +/-0.088; p = 0.001)	0.337	-1.06%
Frequency	2004.1	-0.011 (CI = +/-0.010; p = 0.022)	0.157 (CI = +/-0.091; p = 0.001)	0.338	-1.12%
Frequency	2004.2	-0.011 (CI = +/-0.010; p = 0.029)	0.158 (CI = +/-0.094; p = 0.002)	0.316	-1.14%
Frequency	2005.1	-0.014 (CI = +/-0.010; p = 0.010)	0.145 (CI = +/-0.093; p = 0.003)	0.346	-1.38%
Frequency	2005.2	-0.015 (CI = +/-0.011; p = 0.011)	0.150 (CI = +/-0.096; p = 0.003)	0.338	-1.47%
Frequency	2006.1	-0.016 (CI = +/-0.012; p = 0.007)	0.141 (CI = +/-0.098; p = 0.006)	0.354	-1.64%
Frequency	2006.2	-0.018 (CI = +/-0.013; p = 0.008)	0.147 (CI = +/-0.101; p = 0.006)	0.347	-1.74%
Frequency	2007.1	-0.020 (CI = +/-0.013; p = 0.004)	0.136 (CI = +/-0.102; p = 0.011)	0.373	-1.98%
Frequency	2007.2	-0.024 (CI = +/-0.013; p = 0.001)	0.153 (CI = +/-0.100; p = 0.004)	0.446	-2.35%
Frequency	2008.1	-0.026 (CI = +/-0.014; p = 0.001)	0.142 (CI = +/-0.101; p = 0.008)	0.473	-2.60%
Frequency	2008.2	-0.027 (CI = +/-0.015; p = 0.002)	0.143 (CI = +/-0.106; p = 0.011)	0.433	-2.63%
Frequency	2009.1	-0.029 (CI = +/-0.016; p = 0.001)	0.134 (CI = +/-0.109; p = 0.019)	0.452	-2.87%
Frequency	2009.2	-0.030 (CI = +/-0.018; p = 0.002)	0.139 (CI = +/-0.115; p = 0.020)	0.426	-3.00%
Frequency	2010.1	-0.033 (CI = +/-0.020; p = 0.003)	0.131 (CI = +/-0.119; p = 0.033)	0.439	-3.23%
Frequency	2010.2	-0.037 (CI = +/-0.021; p = 0.002)	0.145 (CI = +/-0.123; p = 0.023)	0.457	-3.61%
Frequency	2011.1	-0.040 (CI = +/-0.023; p = 0.002)	0.135 (CI = +/-0.128; p = 0.040)	0.472	-3.90%
Frequency	2011.2	-0.034 (CI = +/-0.025; p = 0.011)	0.116 (CI = +/-0.130; p = 0.076)	0.345	-3.33%
Frequency	2012.1	-0.034 (CI = +/-0.028; p = 0.021)	0.115 (CI = +/-0.139; p = 0.097)	0.330	-3.36%
Frequency	2012.2	-0.037 (CI = +/-0.032; p = 0.030)	0.122 (CI = +/-0.150; p = 0.101)	0.292	-3.59%
Frequency	2013.1	-0.040 (CI = +/-0.037; p = 0.036)	0.113 (CI = +/-0.160; p = 0.148)	0.299	-3.92%
Frequency	2013.2	-0.050 (CI = +/-0.041; p = 0.023)	0.137 (CI = +/-0.166; p = 0.096)	0.359	-4.84%
Frequency	2014.1	-0.057 (CI = +/-0.047; p = 0.021)	0.120 (CI = +/-0.176; p = 0.158)	0.394	-5.59%
Frequency	2014.2	-0.066 (CI = +/-0.055; p = 0.024)	0.139 (CI = +/-0.191; p = 0.133)	0.388	-6.42%
Frequency	2015.1	-0.079 (CI = +/-0.064; p = 0.022)	0.117 (CI = +/-0.203; p = 0.221)	0.437	-7.55%
Frequency	2015.2	-0.091 (CI = +/-0.080; p = 0.031)	0.139 (CI = +/-0.229; p = 0.194)	0.408	-8.66%

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	2002.1	0.033 (CI = +/-0.018; p = 0.001)	-0.148 (CI = +/-0.187; p = 0.118)	0.300	+3.35%
Loss Cost	2002.2	0.034 (CI = +/-0.019; p = 0.001)	-0.154 (CI = +/-0.193; p = 0.114)	0.290	+3.46%
Loss Cost	2003.1	0.032 (CI = +/-0.020; p = 0.003)	-0.164 (CI = +/-0.198; p = 0.100)	0.268	+3.28%
Loss Cost	2003.2	0.032 (CI = +/-0.021; p = 0.005)	-0.162 (CI = +/-0.204; p = 0.115)	0.236	+3.24%
Loss Cost	2004.1	0.028 (CI = +/-0.022; p = 0.016)	-0.184 (CI = +/-0.206; p = 0.079)	0.213	+2.84%
Loss Cost	2004.2	0.024 (CI = +/-0.023; p = 0.046)	-0.161 (CI = +/-0.207; p = 0.122)	0.140	+2.39%
Loss Cost	2005.1	0.026 (CI = +/-0.025; p = 0.040)	-0.150 (CI = +/-0.214; p = 0.163)	0.149	+2.63%
Loss Cost	2005.2	0.020 (CI = +/-0.025; p = 0.117)	-0.121 (CI = +/-0.212; p = 0.252)	0.067	+2.02%
Loss Cost	2006.1	0.025 (CI = +/-0.027; p = 0.067)	-0.098 (CI = +/-0.215; p = 0.357)	0.093	+2.51%
Loss Cost	2006.2	0.021 (CI = +/-0.028; p = 0.139)	-0.081 (CI = +/-0.220; p = 0.456)	0.034	+2.12%
Loss Cost	2007.1	0.022 (CI = +/-0.031; p = 0.151)	-0.076 (CI = +/-0.230; p = 0.501)	0.032	+2.23%
Loss Cost	2007.2	0.016 (CI = +/-0.032; p = 0.307)	-0.052 (CI = +/-0.234; p = 0.647)	-0.030	+1.64%
Loss Cost	2008.1	0.021 (CI = +/-0.035; p = 0.224)	-0.033 (CI = +/-0.241; p = 0.781)	-0.013	+2.12%
Loss Cost	2008.2	0.031 (CI = +/-0.036; p = 0.088)	-0.070 (CI = +/-0.237; p = 0.547)	0.067	+3.12%
Loss Cost	2009.1	0.033 (CI = +/-0.039; p = 0.097)	-0.062 (CI = +/-0.250; p = 0.611)	0.066	+3.33%
Loss Cost	2009.2	0.037 (CI = +/-0.043; p = 0.089)	-0.076 (CI = +/-0.261; p = 0.549)	0.075	+3.75%
Loss Cost	2010.1	0.027 (CI = +/-0.046; p = 0.235)	-0.111 (CI = +/-0.266; p = 0.392)	0.026	+2.73%
Loss Cost	2010.2	0.042 (CI = +/-0.046; p = 0.070)	-0.160 (CI = +/-0.254; p = 0.201)	0.165	+4.33%
Loss Cost	2011.1	0.033 (CI = +/-0.051; p = 0.181)	-0.188 (CI = +/-0.264; p = 0.149)	0.138	+3.40%
Loss Cost	2011.2	0.042 (CI = +/-0.056; p = 0.130)	-0.213 (CI = +/-0.275; p = 0.120)	0.173	+4.29%
Loss Cost	2012.1	0.058 (CI = +/-0.060; p = 0.057)	-0.167 (CI = +/-0.278; p = 0.217)	0.239	+6.00%
Loss Cost	2012.2	0.038 (CI = +/-0.062; p = 0.207)	-0.115 (CI = +/-0.267; p = 0.365)	0.045	+3.85%
Loss Cost	2013.1	0.043 (CI = +/-0.072; p = 0.216)	-0.102 (CI = +/-0.292; p = 0.458)	0.045	+4.41%
Loss Cost	2013.2	0.032 (CI = +/-0.083; p = 0.414)	-0.077 (CI = +/-0.312; p = 0.593)	-0.088	+3.23%
Loss Cost	2014.1	0.021 (CI = +/-0.100; p = 0.643)	-0.100 (CI = +/-0.346; p = 0.528)	-0.126	+2.15%
Loss Cost	2014.2	0.002 (CI = +/-0.117; p = 0.965)	-0.065 (CI = +/-0.373; p = 0.696)	-0.225	+0.23%
Loss Cost	2015.1	-0.004 (CI = +/-0.151; p = 0.956)	-0.076 (CI = +/-0.433; p = 0.689)	-0.254	-0.37%
Loss Cost	2015.2	-0.061 (CI = +/-0.157; p = 0.375)	0.010 (CI = +/-0.407; p = 0.953)	-0.156	-5.95%
Severity	2002.1	0.045 (CI = +/-0.018; p = 0.000)	-0.344 (CI = +/-0.185; p = 0.001)	0.537	+4.59%
Severity	2002.2	0.042 (CI = +/-0.019; p = 0.000)	-0.329 (CI = +/-0.188; p = 0.001)	0.488	+4.33%
Severity	2003.1	0.039 (CI = +/-0.019; p = 0.000)	-0.352 (CI = +/-0.188; p = 0.001)	0.485	+3.93%
Severity	2003.2	0.038 (CI = +/-0.020; p = 0.001)	-0.348 (CI = +/-0.194; p = 0.001)	0.447	+3.87%
Severity	2004.1	0.034 (CI = +/-0.021; p = 0.003)	-0.368 (CI = +/-0.196; p = 0.001)	0.447	+3.49%
Severity	2004.2	0.030 (CI = +/-0.022; p = 0.009)	-0.346 (CI = +/-0.197; p = 0.001)	0.385	+3.04%
Severity	2005.1	0.034 (CI = +/-0.023; p = 0.005)	-0.323 (CI = +/-0.198; p = 0.002)	0.408	+3.51%
Severity	2005.2	0.029 (CI = +/-0.024; p = 0.017)	-0.298 (CI = +/-0.197; p = 0.005)	0.335	+2.97%
Severity	2006.1	0.035 (CI = +/-0.024; p = 0.006)	-0.268 (CI = +/-0.196; p = 0.009)	0.373	+3.59%
Severity	2006.2	0.032 (CI = +/-0.026; p = 0.016)	-0.255 (CI = +/-0.202; p = 0.015)	0.307	+3.29%
Severity	2007.1	0.035 (CI = +/-0.028; p = 0.015)	-0.242 (CI = +/-0.209; p = 0.025)	0.316	+3.60%
Severity	2007.2	0.033 (CI = +/-0.030; p = 0.031)	-0.233 (CI = +/-0.217; p = 0.036)	0.256	+3.39%
Severity	2008.1	0.040 (CI = +/-0.032; p = 0.016)	-0.205 (CI = +/-0.219; p = 0.065)	0.292	+4.09%
Severity	2008.2	0.050 (CI = +/-0.032; p = 0.004)	-0.242 (CI = +/-0.212; p = 0.027)	0.393	+5.10%
Severity	2009.1	0.053 (CI = +/-0.035; p = 0.005)	-0.228 (CI = +/-0.221; p = 0.044)	0.402	+5.49%
Severity	2009.2	0.059 (CI = +/-0.038; p = 0.004)	-0.246 (CI = +/-0.229; p = 0.037)	0.406	+6.03%
Severity	2010.1	0.050 (CI = +/-0.041; p = 0.019)	-0.276 (CI = +/-0.234; p = 0.023)	0.391	+5.12%
Severity	2010.2	0.069 (CI = +/-0.036; p = 0.001)	-0.337 (CI = +/-0.197; p = 0.002)	0.606	+7.15%
Severity	2011.1	0.062 (CI = +/-0.039; p = 0.004)	-0.360 (CI = +/-0.204; p = 0.002)	0.604	+6.38%
Severity	2011.2	0.063 (CI = +/-0.044; p = 0.008)	-0.364 (CI = +/-0.218; p = 0.003)	0.558	+6.55%
Severity	2012.1	0.077 (CI = +/-0.047; p = 0.004)	-0.325 (CI = +/-0.218; p = 0.007)	0.613	+8.04%
Severity	2012.2	0.058 (CI = +/-0.046; p = 0.017)	-0.277 (CI = +/-0.198; p = 0.010)	0.518	+6.01%
Severity	2013.1	0.064 (CI = +/-0.053; p = 0.023)	-0.263 (CI = +/-0.215; p = 0.021)	0.524	+6.62%
Severity	2013.2	0.062 (CI = +/-0.063; p = 0.053)	-0.257 (CI = +/-0.235; p = 0.035)	0.423	+6.36%
Severity	2014.1	0.055 (CI = +/-0.076; p = 0.132)	-0.271 (CI = +/-0.261; p = 0.044)	0.407	+5.70%
Severity	2014.2	0.044 (CI = +/-0.090; p = 0.293)	-0.250 (CI = +/-0.286; p = 0.079)	0.249	+4.50%
Severity	2015.1	0.046 (CI = +/-0.116; p = 0.383)	-0.247 (CI = +/-0.333; p = 0.123)	0.228	+4.67%
Severity	2015.2	-0.002 (CI = +/-0.116; p = 0.969)	-0.176 (CI = +/-0.300; p = 0.202)	0.007	-0.19%
Frequency	2002.1	-0.012 (CI = +/-0.008; p = 0.005)	0.196 (CI = +/-0.083; p = 0.000)	0.479	-1.18%
Frequency	2002.2	-0.008 (CI = +/-0.007; p = 0.022)	0.175 (CI = +/-0.071; p = 0.000)	0.459	-0.83%
Frequency	2003.1	-0.006 (CI = +/-0.007; p = 0.079)	0.187 (CI = +/-0.070; p = 0.000)	0.497	-0.63%
Frequency	2003.2	-0.006 (CI = +/-0.008; p = 0.111)	0.186 (CI = +/-0.072; p = 0.000)	0.473	-0.60%
Frequency	2004.1	-0.006 (CI = +/-0.008; p = 0.119)	0.184 (CI = +/-0.074; p = 0.000)	0.469	-0.63%
Frequency	2004.2	-0.006 (CI = +/-0.009; p = 0.142)	0.185 (CI = +/-0.077; p = 0.000)	0.450	-0.63%
Frequency	2005.1	-0.009 (CI = +/-0.009; p = 0.056)	0.173 (CI = +/-0.076; p = 0.000)	0.464	-0.85%
Frequency	2005.2	-0.009 (CI = +/-0.009; p = 0.053)	0.177 (CI = +/-0.078; p = 0.000)	0.457	-0.92%
Frequency	2006.1	-0.011 (CI = +/-0.010; p = 0.040)	0.170 (CI = +/-0.081; p = 0.000)	0.460	-1.05%
Frequency	2006.2	-0.011 (CI = +/-0.011; p = 0.037)	0.174 (CI = +/-0.083; p = 0.000)	0.453	-1.13%
Frequency	2007.1	-0.013 (CI = +/-0.011; p = 0.023)	0.166 (CI = +/-0.085; p = 0.001)	0.464	-1.33%
Frequency	2007.2	-0.017 (CI = +/-0.011; p = 0.005)	0.181 (CI = +/-0.081; p = 0.000)	0.549	-1.69%
Frequency	2008.1	-0.019 (CI = +/-0.012; p = 0.003)	0.173 (CI = +/-0.083; p = 0.000)	0.564	-1.88%
Frequency	2008.2	-0.019 (CI = +/-0.013; p = 0.007)	0.173 (CI = +/-0.087; p = 0.001)	0.525	-1.89%
Frequency	2009.1	-0.021 (CI = +/-0.014; p = 0.007)	0.166 (CI = +/-0.091; p = 0.001)	0.532	-2.05%
Frequency	2009.2	-0.022 (CI = +/-0.016; p = 0.010)	0.170 (CI = +/-0.095; p = 0.001)	0.506	-2.15%
Frequency	2010.1	-0.023 (CI = +/-0.017; p = 0.013)	0.166 (CI = +/-0.101; p = 0.003)	0.508	-2.28%
Frequency	2010.2	-0.027 (CI = +/-0.019; p = 0.008)	0.177 (CI = +/-0.103; p = 0.002)	0.530	-2.63%
Frequency	2011.1	-0.028 (CI = +/-0.021; p = 0.012)	0.171 (CI = +/-0.109; p = 0.005)	0.533	-2.80%
Frequency	2011.2	-0.021 (CI = +/-0.021; p = 0.051)	0.152 (CI = +/-0.106; p = 0.008)	0.430	-2.12%
Frequency	2012.1	-0.019 (CI = +/-0.025; p = 0.116)	0.158 (CI = +/-0.113; p = 0.010)	0.428	-1.89%
Frequency	2012.2	-0.021 (CI = +/-0.028; p = 0.136)	0.162 (CI = +/-0.122; p = 0.013)	0.390	-2.04%
Frequency	2013.1	-0.021 (CI = +/-0.033; p = 0.191)	0.161 (CI = +/-0.134; p = 0.023)	0.382	-2.08%
Frequency	2013.2	-0.030 (CI = +/-0.036; p = 0.098)	0.180 (CI = +/-0.136; p = 0.015)	0.454	-2.94%
Frequency	2014.1	-0.034 (CI = +/-0.044; p = 0.112)	0.171 (CI = +/-0.151; p = 0.031)	0.454	-3.36%
Frequency	2014.2	-0.042 (CI = +/-0.052; p = 0.100)	0.185 (CI = +/-0.164; p = 0.032)	0.449	-4.09%
Frequency	2015.1	-0.049 (CI = +/-0.065; p = 0.117)	0.171 (CI = +/-0.188; p = 0.068)	0.453	-4.81%
Frequency	2015.2	-0.059 (CI = +/-0.082; p = 0.126)	0.186 (CI = +/-0.212; p = 0.076)	0.418	-5.77%

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	2002.1	0.036 (CI = +/-0.019; p = 0.000)	-0.168 (CI = +/-0.188; p = 0.078)	0.337	+3.71%
Loss Cost	2002.2	0.038 (CI = +/-0.020; p = 0.000)	-0.177 (CI = +/-0.193; p = 0.072)	0.329	+3.86%
Loss Cost	2003.1	0.036 (CI = +/-0.021; p = 0.001)	-0.186 (CI = +/-0.198; p = 0.065)	0.308	+3.68%
Loss Cost	2003.2	0.036 (CI = +/-0.022; p = 0.002)	-0.186 (CI = +/-0.205; p = 0.074)	0.277	+3.69%
Loss Cost	2004.1	0.032 (CI = +/-0.023; p = 0.008)	-0.206 (CI = +/-0.208; p = 0.051)	0.255	+3.28%
Loss Cost	2004.2	0.028 (CI = +/-0.024; p = 0.026)	-0.184 (CI = +/-0.210; p = 0.084)	0.180	+2.84%
Loss Cost	2005.1	0.030 (CI = +/-0.026; p = 0.022)	-0.172 (CI = +/-0.216; p = 0.115)	0.190	+3.10%
Loss Cost	2005.2	0.024 (CI = +/-0.027; p = 0.072)	-0.142 (CI = +/-0.216; p = 0.187)	0.102	+2.47%
Loss Cost	2006.1	0.029 (CI = +/-0.028; p = 0.040)	-0.119 (CI = +/-0.218; p = 0.271)	0.133	+2.99%
Loss Cost	2006.2	0.026 (CI = +/-0.030; p = 0.089)	-0.103 (CI = +/-0.225; p = 0.356)	0.068	+2.61%
Loss Cost	2007.1	0.027 (CI = +/-0.033; p = 0.098)	-0.097 (CI = +/-0.235; p = 0.400)	0.067	+2.75%
Loss Cost	2007.2	0.021 (CI = +/-0.035; p = 0.217)	-0.073 (CI = +/-0.241; p = 0.535)	-0.004	+2.15%
Loss Cost	2008.1	0.026 (CI = +/-0.037; p = 0.156)	-0.053 (CI = +/-0.248; p = 0.658)	0.017	+2.68%
Loss Cost	2008.2	0.038 (CI = +/-0.038; p = 0.049)	-0.099 (CI = +/-0.242; p = 0.401)	0.122	+3.91%
Loss Cost	2009.1	0.041 (CI = +/-0.042; p = 0.055)	-0.090 (CI = +/-0.254; p = 0.465)	0.122	+4.18%
Loss Cost	2009.2	0.047 (CI = +/-0.046; p = 0.045)	-0.112 (CI = +/-0.265; p = 0.387)	0.142	+4.82%
Loss Cost	2010.1	0.037 (CI = +/-0.049; p = 0.129)	-0.143 (CI = +/-0.270; p = 0.278)	0.092	+3.78%
Loss Cost	2010.2	0.057 (CI = +/-0.048; p = 0.022)	-0.207 (CI = +/-0.249; p = 0.097)	0.287	+5.91%
Loss Cost	2011.1	0.049 (CI = +/-0.053; p = 0.067)	-0.232 (CI = +/-0.259; p = 0.075)	0.260	+5.00%
Loss Cost	2011.2	0.063 (CI = +/-0.058; p = 0.035)	-0.271 (CI = +/-0.265; p = 0.046)	0.329	+6.45%
Loss Cost	2012.1	0.081 (CI = +/-0.060; p = 0.012)	-0.224 (CI = +/-0.258; p = 0.083)	0.426	+8.46%
Loss Cost	2012.2	0.061 (CI = +/-0.064; p = 0.058)	-0.174 (CI = +/-0.257; p = 0.164)	0.236	+6.32%
Loss Cost	2013.1	0.069 (CI = +/-0.074; p = 0.065)	-0.158 (CI = +/-0.278; p = 0.235)	0.245	+7.14%
Loss Cost	2013.2	0.062 (CI = +/-0.090; p = 0.153)	-0.143 (CI = +/-0.310; p = 0.325)	0.092	+6.39%
Loss Cost	2014.1	0.053 (CI = +/-0.108; p = 0.291)	-0.159 (CI = +/-0.344; p = 0.319)	0.039	+5.46%
Loss Cost	2014.2	0.039 (CI = +/-0.137; p = 0.523)	-0.133 (CI = +/-0.394; p = 0.452)	-0.135	+3.98%
Loss Cost	2015.1	0.037 (CI = +/-0.177; p = 0.632)	-0.137 (CI = +/-0.460; p = 0.495)	-0.179	+3.72%
Loss Cost	2015.2	-0.030 (CI = +/-0.212; p = 0.732)	-0.037 (CI = +/-0.485; p = 0.852)	-0.343	-2.94%
Severity	2002.1	0.048 (CI = +/-0.018; p = 0.000)	-0.361 (CI = +/-0.187; p = 0.000)	0.549	+4.90%
Severity	2002.2	0.045 (CI = +/-0.019; p = 0.000)	-0.347 (CI = +/-0.190; p = 0.001)	0.499	+4.64%
Severity	2003.1	0.042 (CI = +/-0.020; p = 0.000)	-0.368 (CI = +/-0.191; p = 0.000)	0.496	+4.24%
Severity	2003.2	0.041 (CI = +/-0.021; p = 0.000)	-0.366 (CI = +/-0.197; p = 0.001)	0.459	+4.20%
Severity	2004.1	0.037 (CI = +/-0.022; p = 0.002)	-0.385 (CI = +/-0.200; p = 0.000)	0.459	+3.82%
Severity	2004.2	0.033 (CI = +/-0.023; p = 0.007)	-0.362 (CI = +/-0.201; p = 0.001)	0.395	+3.36%
Severity	2005.1	0.038 (CI = +/-0.024; p = 0.003)	-0.339 (CI = +/-0.202; p = 0.002)	0.419	+3.85%
Severity	2005.2	0.032 (CI = +/-0.025; p = 0.014)	-0.313 (CI = +/-0.203; p = 0.004)	0.343	+3.29%
Severity	2006.1	0.039 (CI = +/-0.026; p = 0.005)	-0.284 (CI = +/-0.201; p = 0.007)	0.384	+3.95%
Severity	2006.2	0.036 (CI = +/-0.028; p = 0.013)	-0.271 (CI = +/-0.208; p = 0.013)	0.316	+3.65%
Severity	2007.1	0.039 (CI = +/-0.030; p = 0.012)	-0.258 (CI = +/-0.215; p = 0.021)	0.327	+3.99%
Severity	2007.2	0.037 (CI = +/-0.032; p = 0.026)	-0.250 (CI = +/-0.225; p = 0.031)	0.266	+3.81%
Severity	2008.1	0.045 (CI = +/-0.034; p = 0.013)	-0.222 (CI = +/-0.226; p = 0.053)	0.305	+4.56%
Severity	2008.2	0.056 (CI = +/-0.034; p = 0.003)	-0.268 (CI = +/-0.217; p = 0.018)	0.422	+5.80%
Severity	2009.1	0.061 (CI = +/-0.037; p = 0.003)	-0.253 (CI = +/-0.225; p = 0.030)	0.434	+6.25%
Severity	2009.2	0.068 (CI = +/-0.040; p = 0.002)	-0.278 (CI = +/-0.233; p = 0.022)	0.449	+7.01%
Severity	2010.1	0.059 (CI = +/-0.043; p = 0.010)	-0.305 (CI = +/-0.237; p = 0.015)	0.435	+6.09%
Severity	2010.2	0.084 (CI = +/-0.035; p = 0.000)	-0.383 (CI = +/-0.183; p = 0.000)	0.698	+8.71%
Severity	2011.1	0.077 (CI = +/-0.039; p = 0.001)	-0.402 (CI = +/-0.190; p = 0.000)	0.697	+7.98%
Severity	2011.2	0.082 (CI = +/-0.044; p = 0.001)	-0.417 (CI = +/-0.202; p = 0.001)	0.671	+8.54%
Severity	2012.1	0.098 (CI = +/-0.044; p = 0.000)	-0.376 (CI = +/-0.190; p = 0.001)	0.741	+10.30%
Severity	2012.2	0.079 (CI = +/-0.044; p = 0.002)	-0.330 (CI = +/-0.177; p = 0.002)	0.675	+8.27%
Severity	2013.1	0.087 (CI = +/-0.050; p = 0.003)	-0.313 (CI = +/-0.188; p = 0.004)	0.690	+9.12%
Severity	2013.2	0.091 (CI = +/-0.061; p = 0.008)	-0.321 (CI = +/-0.210; p = 0.007)	0.625	+9.52%
Severity	2014.1	0.087 (CI = +/-0.074; p = 0.027)	-0.328 (CI = +/-0.235; p = 0.012)	0.611	+9.07%
Severity	2014.2	0.083 (CI = +/-0.095; p = 0.078)	-0.321 (CI = +/-0.272; p = 0.027)	0.481	+8.65%
Severity	2015.1	0.089 (CI = +/-0.122; p = 0.124)	-0.312 (CI = +/-0.317; p = 0.052)	0.467	+9.31%
Severity	2015.2	0.039 (CI = +/-0.141; p = 0.503)	-0.238 (CI = +/-0.322; p = 0.116)	0.196	+4.02%
Frequency	2002.1	-0.011 (CI = +/-0.008; p = 0.009)	0.193 (CI = +/-0.085; p = 0.000)	0.444	-1.13%
Frequency	2002.2	-0.007 (CI = +/-0.007; p = 0.050)	0.170 (CI = +/-0.073; p = 0.000)	0.420	-0.74%
Frequency	2003.1	-0.005 (CI = +/-0.007; p = 0.153)	0.182 (CI = +/-0.071; p = 0.000)	0.464	-0.53%
Frequency	2003.2	-0.005 (CI = +/-0.008; p = 0.211)	0.180 (CI = +/-0.073; p = 0.000)	0.440	-0.49%
Frequency	2004.1	-0.005 (CI = +/-0.008; p = 0.219)	0.179 (CI = +/-0.076; p = 0.000)	0.434	-0.52%
Frequency	2004.2	-0.005 (CI = +/-0.009; p = 0.259)	0.178 (CI = +/-0.078; p = 0.000)	0.414	-0.51%
Frequency	2005.1	-0.007 (CI = +/-0.009; p = 0.116)	0.167 (CI = +/-0.078; p = 0.000)	0.420	-0.73%
Frequency	2005.2	-0.008 (CI = +/-0.010; p = 0.112)	0.170 (CI = +/-0.081; p = 0.000)	0.412	-0.79%
Frequency	2006.1	-0.009 (CI = +/-0.011; p = 0.085)	0.165 (CI = +/-0.083; p = 0.000)	0.411	-0.92%
Frequency	2006.2	-0.010 (CI = +/-0.011; p = 0.082)	0.169 (CI = +/-0.086; p = 0.000)	0.402	-1.00%
Frequency	2007.1	-0.012 (CI = +/-0.012; p = 0.052)	0.160 (CI = +/-0.088; p = 0.001)	0.409	-1.20%
Frequency	2007.2	-0.016 (CI = +/-0.012; p = 0.013)	0.177 (CI = +/-0.085; p = 0.000)	0.497	-1.59%
Frequency	2008.1	-0.018 (CI = +/-0.013; p = 0.009)	0.169 (CI = +/-0.087; p = 0.001)	0.510	-1.80%
Frequency	2008.2	-0.018 (CI = +/-0.014; p = 0.017)	0.169 (CI = +/-0.091; p = 0.001)	0.465	-1.79%
Frequency	2009.1	-0.020 (CI = +/-0.016; p = 0.017)	0.163 (CI = +/-0.095; p = 0.002)	0.471	-1.95%
Frequency	2009.2	-0.021 (CI = +/-0.018; p = 0.023)	0.167 (CI = +/-0.101; p = 0.003)	0.441	-2.05%
Frequency	2010.1	-0.022 (CI = +/-0.019; p = 0.029)	0.162 (CI = +/-0.106; p = 0.005)	0.442	-2.18%
Frequency	2010.2	-0.026 (CI = +/-0.021; p = 0.019)	0.175 (CI = +/-0.110; p = 0.004)	0.466	-2.58%
Frequency	2011.1	-0.028 (CI = +/-0.024; p = 0.025)	0.170 (CI = +/-0.117; p = 0.008)	0.468	-2.75%
Frequency	2011.2	-0.019 (CI = +/-0.025; p = 0.112)	0.146 (CI = +/-0.113; p = 0.016)	0.340	-1.92%
Frequency	2012.1	-0.017 (CI = +/-0.028; p = 0.215)	0.152 (CI = +/-0.121; p = 0.018)	0.340	-1.67%
Frequency	2012.2	-0.018 (CI = +/-0.033; p = 0.252)	0.156 (CI = +/-0.133; p = 0.026)	0.295	-1.80%
Frequency	2013.1	-0.018 (CI = +/-0.039; p = 0.318)	0.155 (CI = +/-0.146; p = 0.039)	0.283	-1.81%
Frequency	2013.2	-0.029 (CI = +/-0.044; p = 0.173)	0.178 (CI = +/-0.153; p = 0.027)	0.359	-2.86%
Frequency	2014.1	-0.034 (CI = +/-0.053; p = 0.185)	0.170 (CI = +/-0.170; p = 0.050)	0.352	-3.31%
Frequency	2014.2	-0.044 (CI = +/-0.066; p = 0.162)	0.188 (CI = +/-0.191; p = 0.052)	0.349	-4.29%
Frequency	2015.1	-0.052 (CI = +/-0.084; p = 0.177)	0.176 (CI = +/-0.218; p = 0.097)	0.345	-5.11%
Frequency	2015.2	-0.069 (CI = +/-0.114; p = 0.178)	0.201 (CI = +/-0.260; p = 0.104)	0.319	-6.69%

Comprehensive

Coverage = CM
End Trend Period = 2021.1
Excluded Points = NA
Parameters Included: time

Fit	Start Date	Time	Implied Trend	
			Adjusted R ²	Rate
Loss Cost	2002.1	0.024 (CI = +/-0.017; p = 0.006)	0.166	+2.45%
Loss Cost	2002.2	0.024 (CI = +/-0.018; p = 0.009)	0.151	+2.43%
Loss Cost	2003.1	0.023 (CI = +/-0.019; p = 0.018)	0.125	+2.29%
Loss Cost	2003.2	0.021 (CI = +/-0.020; p = 0.035)	0.098	+2.14%
Loss Cost	2004.1	0.018 (CI = +/-0.020; p = 0.079)	0.063	+1.83%
Loss Cost	2004.2	0.013 (CI = +/-0.021; p = 0.209)	0.019	+1.32%
Loss Cost	2005.1	0.015 (CI = +/-0.022; p = 0.168)	0.030	+1.53%
Loss Cost	2005.2	0.009 (CI = +/-0.022; p = 0.420)	-0.011	+0.88%
Loss Cost	2006.1	0.013 (CI = +/-0.023; p = 0.273)	0.008	+1.26%
Loss Cost	2006.2	0.008 (CI = +/-0.024; p = 0.495)	-0.018	+0.81%
Loss Cost	2007.1	0.009 (CI = +/-0.026; p = 0.497)	-0.019	+0.87%
Loss Cost	2007.2	0.003 (CI = +/-0.027; p = 0.843)	-0.037	+0.26%
Loss Cost	2008.1	0.006 (CI = +/-0.028; p = 0.689)	-0.033	+0.56%
Loss Cost	2008.2	0.012 (CI = +/-0.030; p = 0.425)	-0.014	+1.18%
Loss Cost	2009.1	0.012 (CI = +/-0.032; p = 0.432)	-0.015	+1.25%
Loss Cost	2009.2	0.013 (CI = +/-0.035; p = 0.440)	-0.017	+1.34%
Loss Cost	2010.1	0.005 (CI = +/-0.037; p = 0.775)	-0.043	+0.52%
Loss Cost	2010.2	0.013 (CI = +/-0.039; p = 0.482)	-0.024	+1.35%
Loss Cost	2011.1	0.007 (CI = +/-0.042; p = 0.739)	-0.046	+0.68%
Loss Cost	2011.2	0.008 (CI = +/-0.047; p = 0.736)	-0.049	+0.77%
Loss Cost	2012.1	0.018 (CI = +/-0.050; p = 0.450)	-0.023	+1.86%
Loss Cost	2012.2	-0.003 (CI = +/-0.048; p = 0.901)	-0.061	-0.29%
Loss Cost	2013.1	-0.002 (CI = +/-0.055; p = 0.953)	-0.066	-0.15%
Loss Cost	2013.2	-0.016 (CI = +/-0.059; p = 0.558)	-0.045	-1.63%
Loss Cost	2014.1	-0.026 (CI = +/-0.066; p = 0.407)	-0.019	-2.59%
Loss Cost	2014.2	-0.047 (CI = +/-0.071; p = 0.176)	0.076	-4.57%
Loss Cost	2015.1	-0.054 (CI = +/-0.083; p = 0.178)	0.082	-5.28%
Loss Cost	2015.2	-0.096 (CI = +/-0.076; p = 0.019)	0.385	-9.16%
Severity	2002.1	0.041 (CI = +/-0.018; p = 0.000)	0.344	+4.18%
Severity	2002.2	0.037 (CI = +/-0.019; p = 0.000)	0.295	+3.79%
Severity	2003.1	0.035 (CI = +/-0.019; p = 0.001)	0.258	+3.59%
Severity	2003.2	0.033 (CI = +/-0.020; p = 0.002)	0.218	+3.35%
Severity	2004.1	0.031 (CI = +/-0.022; p = 0.006)	0.186	+3.19%
Severity	2004.2	0.026 (CI = +/-0.022; p = 0.022)	0.127	+2.61%
Severity	2005.1	0.031 (CI = +/-0.022; p = 0.008)	0.181	+3.15%
Severity	2005.2	0.025 (CI = +/-0.022; p = 0.032)	0.116	+2.49%
Severity	2006.1	0.031 (CI = +/-0.022; p = 0.009)	0.187	+3.13%
Severity	2006.2	0.026 (CI = +/-0.023; p = 0.028)	0.131	+2.68%
Severity	2007.1	0.030 (CI = +/-0.025; p = 0.018)	0.159	+3.06%
Severity	2007.2	0.026 (CI = +/-0.026; p = 0.048)	0.109	+2.67%
Severity	2008.1	0.033 (CI = +/-0.027; p = 0.019)	0.170	+3.34%
Severity	2008.2	0.038 (CI = +/-0.028; p = 0.011)	0.210	+3.87%
Severity	2009.1	0.042 (CI = +/-0.030; p = 0.009)	0.233	+4.31%
Severity	2009.2	0.043 (CI = +/-0.033; p = 0.014)	0.212	+4.37%
Severity	2010.1	0.038 (CI = +/-0.036; p = 0.037)	0.152	+3.88%
Severity	2010.2	0.048 (CI = +/-0.037; p = 0.014)	0.229	+4.89%
Severity	2011.1	0.045 (CI = +/-0.041; p = 0.031)	0.182	+4.64%
Severity	2011.2	0.040 (CI = +/-0.045; p = 0.078)	0.116	+4.04%
Severity	2012.1	0.052 (CI = +/-0.047; p = 0.030)	0.204	+5.37%
Severity	2012.2	0.031 (CI = +/-0.043; p = 0.151)	0.069	+3.11%
Severity	2013.1	0.037 (CI = +/-0.048; p = 0.123)	0.095	+3.75%
Severity	2013.2	0.026 (CI = +/-0.053; p = 0.310)	0.007	+2.61%
Severity	2014.1	0.025 (CI = +/-0.060; p = 0.396)	-0.017	+2.49%
Severity	2014.2	0.005 (CI = +/-0.065; p = 0.862)	-0.080	+0.53%
Severity	2015.1	0.009 (CI = +/-0.076; p = 0.792)	-0.084	+0.94%
Severity	2015.2	-0.032 (CI = +/-0.065; p = 0.292)	0.021	-3.20%
Frequency	2002.1	-0.017 (CI = +/-0.009; p = 0.001)	0.250	-1.66%
Frequency	2002.2	-0.013 (CI = +/-0.009; p = 0.004)	0.189	-1.31%
Frequency	2003.1	-0.013 (CI = +/-0.009; p = 0.008)	0.160	-1.25%
Frequency	2003.2	-0.012 (CI = +/-0.010; p = 0.017)	0.131	-1.17%
Frequency	2004.1	-0.013 (CI = +/-0.010; p = 0.011)	0.156	-1.31%
Frequency	2004.2	-0.013 (CI = +/-0.011; p = 0.020)	0.131	-1.26%
Frequency	2005.1	-0.016 (CI = +/-0.011; p = 0.005)	0.207	-1.57%
Frequency	2005.2	-0.016 (CI = +/-0.011; p = 0.007)	0.189	-1.57%
Frequency	2006.1	-0.018 (CI = +/-0.012; p = 0.003)	0.239	-1.81%
Frequency	2006.2	-0.018 (CI = +/-0.012; p = 0.005)	0.220	-1.82%
Frequency	2007.1	-0.022 (CI = +/-0.013; p = 0.002)	0.285	-2.13%
Frequency	2007.2	-0.024 (CI = +/-0.013; p = 0.001)	0.313	-2.35%
Frequency	2008.1	-0.027 (CI = +/-0.014; p = 0.000)	0.376	-2.69%
Frequency	2008.2	-0.026 (CI = +/-0.015; p = 0.001)	0.332	-2.60%
Frequency	2009.1	-0.030 (CI = +/-0.015; p = 0.001)	0.380	-2.93%
Frequency	2009.2	-0.029 (CI = +/-0.017; p = 0.002)	0.344	-2.90%
Frequency	2010.1	-0.033 (CI = +/-0.018; p = 0.001)	0.382	-3.24%
Frequency	2010.2	-0.034 (CI = +/-0.020; p = 0.002)	0.371	-3.37%
Frequency	2011.1	-0.039 (CI = +/-0.021; p = 0.001)	0.411	-3.78%
Frequency	2011.2	-0.032 (CI = +/-0.021; p = 0.006)	0.318	-3.14%
Frequency	2012.1	-0.034 (CI = +/-0.024; p = 0.008)	0.311	-3.34%
Frequency	2012.2	-0.033 (CI = +/-0.027; p = 0.017)	0.264	-3.29%
Frequency	2013.1	-0.038 (CI = +/-0.029; p = 0.014)	0.297	-3.76%
Frequency	2013.2	-0.042 (CI = +/-0.033; p = 0.016)	0.302	-4.13%
Frequency	2014.1	-0.051 (CI = +/-0.036; p = 0.009)	0.371	-4.95%
Frequency	2014.2	-0.052 (CI = +/-0.042; p = 0.019)	0.327	-5.07%
Frequency	2015.1	-0.064 (CI = +/-0.046; p = 0.012)	0.402	-6.16%
Frequency	2015.2	-0.064 (CI = +/-0.056; p = 0.029)	0.333	-6.17%

All Perils

Coverage = AP
End Trend Period = 2021.1
Excluded Points = NA
Parameters Included: time, seasonality

Fit	Start Date	Time			Adjusted R^2	Implied Trend
		Time	Seasonality	Rate		
Loss Cost	2003.1	0.006 (CI = +/-0.017; p = 0.476)	-0.192 (CI = +/-0.187; p = 0.045)	0.074	+0.62%	
Loss Cost	2003.2	0.011 (CI = +/-0.018; p = 0.221)	-0.220 (CI = +/-0.183; p = 0.020)	0.131	+1.09%	
Loss Cost	2004.1	0.011 (CI = +/-0.019; p = 0.220)	-0.216 (CI = +/-0.188; p = 0.026)	0.129	+1.15%	
Loss Cost	2004.2	0.012 (CI = +/-0.020; p = 0.209)	-0.222 (CI = +/-0.194; p = 0.026)	0.127	+1.25%	
Loss Cost	2005.1	0.016 (CI = +/-0.021; p = 0.135)	-0.205 (CI = +/-0.197; p = 0.042)	0.132	+1.57%	
Loss Cost	2005.2	0.015 (CI = +/-0.022; p = 0.166)	-0.204 (CI = +/-0.204; p = 0.050)	0.112	+1.54%	
Loss Cost	2006.1	0.014 (CI = +/-0.023; p = 0.235)	-0.211 (CI = +/-0.210; p = 0.049)	0.110	+1.40%	
Loss Cost	2006.2	0.013 (CI = +/-0.025; p = 0.307)	-0.205 (CI = +/-0.218; p = 0.064)	0.083	+1.29%	
Loss Cost	2007.1	0.015 (CI = +/-0.027; p = 0.272)	-0.196 (CI = +/-0.225; p = 0.085)	0.081	+1.48%	
Loss Cost	2007.2	0.010 (CI = +/-0.028; p = 0.467)	-0.175 (CI = +/-0.230; p = 0.130)	0.031	+1.03%	
Loss Cost	2008.1	0.011 (CI = +/-0.031; p = 0.465)	-0.171 (CI = +/-0.239; p = 0.153)	0.027	+1.11%	
Loss Cost	2008.2	0.012 (CI = +/-0.033; p = 0.451)	-0.177 (CI = +/-0.249; p = 0.156)	0.024	+1.24%	
Loss Cost	2009.1	0.012 (CI = +/-0.036; p = 0.501)	-0.179 (CI = +/-0.260; p = 0.168)	0.020	+1.20%	
Loss Cost	2009.2	0.020 (CI = +/-0.038; p = 0.280)	-0.213 (CI = +/-0.262; p = 0.106)	0.074	+2.04%	
Loss Cost	2010.1	0.019 (CI = +/-0.041; p = 0.344)	-0.217 (CI = +/-0.275; p = 0.115)	0.070	+1.94%	
Loss Cost	2010.2	0.013 (CI = +/-0.045; p = 0.561)	-0.192 (CI = +/-0.285; p = 0.174)	0.011	+1.28%	
Loss Cost	2011.1	0.004 (CI = +/-0.048; p = 0.868)	-0.223 (CI = +/-0.290; p = 0.124)	0.031	+0.38%	
Loss Cost	2011.2	-0.001 (CI = +/-0.053; p = 0.984)	-0.208 (CI = +/-0.306; p = 0.170)	0.004	-0.05%	
Loss Cost	2012.1	-0.008 (CI = +/-0.058; p = 0.771)	-0.232 (CI = +/-0.319; p = 0.143)	0.025	-0.81%	
Loss Cost	2012.2	-0.009 (CI = +/-0.066; p = 0.770)	-0.228 (CI = +/-0.341; p = 0.174)	0.013	-0.92%	
Loss Cost	2013.1	-0.001 (CI = +/-0.073; p = 0.969)	-0.206 (CI = +/-0.360; p = 0.240)	-0.032	-0.13%	
Loss Cost	2013.2	-0.028 (CI = +/-0.075; p = 0.435)	-0.130 (CI = +/-0.348; p = 0.433)	-0.037	-2.77%	
Loss Cost	2014.1	-0.047 (CI = +/-0.082; p = 0.231)	-0.178 (CI = +/-0.353; p = 0.294)	0.054	-4.62%	
Loss Cost	2014.2	-0.052 (CI = +/-0.096; p = 0.261)	-0.167 (CI = +/-0.387; p = 0.363)	0.046	-5.04%	
Loss Cost	2015.1	-0.030 (CI = +/-0.108; p = 0.544)	-0.121 (CI = +/-0.404; p = 0.521)	-0.107	-2.99%	
Loss Cost	2015.2	-0.062 (CI = +/-0.122; p = 0.280)	-0.053 (CI = +/-0.420; p = 0.784)	-0.045	-5.99%	
Severity	2003.1	0.016 (CI = +/-0.017; p = 0.063)	-0.114 (CI = +/-0.184; p = 0.215)	0.084	+1.64%	
Severity	2003.2	0.022 (CI = +/-0.017; p = 0.014)	-0.147 (CI = +/-0.177; p = 0.099)	0.170	+2.19%	
Severity	2004.1	0.023 (CI = +/-0.018; p = 0.013)	-0.138 (CI = +/-0.181; p = 0.130)	0.179	+2.35%	
Severity	2004.2	0.026 (CI = +/-0.019; p = 0.008)	-0.155 (CI = +/-0.183; p = 0.094)	0.208	+2.65%	
Severity	2005.1	0.029 (CI = +/-0.020; p = 0.005)	-0.141 (CI = +/-0.186; p = 0.134)	0.228	+2.92%	
Severity	2005.2	0.033 (CI = +/-0.020; p = 0.003)	-0.162 (CI = +/-0.187; p = 0.087)	0.270	+3.33%	
Severity	2006.1	0.034 (CI = +/-0.022; p = 0.004)	-0.158 (CI = +/-0.194; p = 0.105)	0.267	+3.42%	
Severity	2006.2	0.034 (CI = +/-0.023; p = 0.005)	-0.162 (CI = +/-0.201; p = 0.109)	0.245	+3.49%	
Severity	2007.1	0.038 (CI = +/-0.025; p = 0.004)	-0.147 (CI = +/-0.205; p = 0.154)	0.265	+3.83%	
Severity	2007.2	0.035 (CI = +/-0.026; p = 0.011)	-0.133 (CI = +/-0.212; p = 0.206)	0.201	+3.55%	
Severity	2008.1	0.036 (CI = +/-0.028; p = 0.015)	-0.130 (CI = +/-0.220; p = 0.236)	0.194	+3.63%	
Severity	2008.2	0.037 (CI = +/-0.031; p = 0.020)	-0.136 (CI = +/-0.230; p = 0.232)	0.178	+3.78%	
Severity	2009.1	0.039 (CI = +/-0.033; p = 0.022)	-0.128 (CI = +/-0.239; p = 0.280)	0.180	+4.00%	
Severity	2009.2	0.048 (CI = +/-0.034; p = 0.009)	-0.164 (CI = +/-0.238; p = 0.167)	0.256	+4.91%	
Severity	2010.1	0.047 (CI = +/-0.038; p = 0.016)	-0.166 (CI = +/-0.249; p = 0.181)	0.238	+4.86%	
Severity	2010.2	0.042 (CI = +/-0.041; p = 0.044)	-0.145 (CI = +/-0.259; p = 0.255)	0.149	+4.31%	
Severity	2011.1	0.030 (CI = +/-0.042; p = 0.145)	-0.187 (CI = +/-0.254; p = 0.140)	0.119	+3.08%	
Severity	2011.2	0.023 (CI = +/-0.046; p = 0.303)	-0.161 (CI = +/-0.263; p = 0.215)	0.029	+2.33%	
Severity	2012.1	0.017 (CI = +/-0.050; p = 0.475)	-0.179 (CI = +/-0.276; p = 0.188)	0.023	+1.75%	
Severity	2012.2	0.022 (CI = +/-0.056; p = 0.411)	-0.195 (CI = +/-0.293; p = 0.177)	0.029	+2.26%	
Severity	2013.1	0.026 (CI = +/-0.064; p = 0.391)	-0.184 (CI = +/-0.312; p = 0.227)	0.023	+2.66%	
Severity	2013.2	0.008 (CI = +/-0.068; p = 0.814)	-0.131 (CI = +/-0.314; p = 0.384)	-0.085	+0.76%	
Severity	2014.1	-0.010 (CI = +/-0.074; p = 0.779)	-0.174 (CI = +/-0.319; p = 0.258)	-0.038	-0.97%	
Severity	2014.2	-0.020 (CI = +/-0.085; p = 0.608)	-0.147 (CI = +/-0.344; p = 0.368)	-0.057	-2.03%	
Severity	2015.1	-0.003 (CI = +/-0.097; p = 0.938)	-0.110 (CI = +/-0.363; p = 0.514)	-0.147	-0.34%	
Severity	2015.2	-0.036 (CI = +/-0.107; p = 0.468)	-0.040 (CI = +/-0.368; p = 0.810)	-0.133	-3.51%	
Frequency	2003.1	-0.010 (CI = +/-0.007; p = 0.009)	-0.077 (CI = +/-0.079; p = 0.054)	0.213	-1.00%	
Frequency	2003.2	-0.011 (CI = +/-0.008; p = 0.008)	-0.073 (CI = +/-0.080; p = 0.075)	0.222	-1.08%	
Frequency	2004.1	-0.012 (CI = +/-0.008; p = 0.006)	-0.078 (CI = +/-0.082; p = 0.061)	0.235	-1.17%	
Frequency	2004.2	-0.014 (CI = +/-0.008; p = 0.002)	-0.067 (CI = +/-0.081; p = 0.104)	0.279	-1.36%	
Frequency	2005.1	-0.013 (CI = +/-0.009; p = 0.004)	-0.064 (CI = +/-0.084; p = 0.127)	0.237	-1.32%	
Frequency	2005.2	-0.017 (CI = +/-0.008; p = 0.000)	-0.041 (CI = +/-0.072; p = 0.248)	0.404	-1.73%	
Frequency	2006.1	-0.020 (CI = +/-0.008; p = 0.000)	-0.053 (CI = +/-0.070; p = 0.130)	0.476	-1.95%	
Frequency	2006.2	-0.022 (CI = +/-0.008; p = 0.000)	-0.043 (CI = +/-0.069; p = 0.210)	0.518	-2.13%	
Frequency	2007.1	-0.023 (CI = +/-0.008; p = 0.000)	-0.050 (CI = +/-0.070; p = 0.157)	0.530	-2.26%	
Frequency	2007.2	-0.025 (CI = +/-0.009; p = 0.000)	-0.041 (CI = +/-0.071; p = 0.242)	0.557	-2.44%	
Frequency	2008.1	-0.025 (CI = +/-0.009; p = 0.000)	-0.041 (CI = +/-0.074; p = 0.260)	0.521	-2.43%	
Frequency	2008.2	-0.025 (CI = +/-0.010; p = 0.000)	-0.041 (CI = +/-0.077; p = 0.287)	0.499	-2.45%	
Frequency	2009.1	-0.027 (CI = +/-0.011; p = 0.000)	-0.051 (CI = +/-0.077; p = 0.180)	0.542	-2.69%	
Frequency	2009.2	-0.028 (CI = +/-0.012; p = 0.000)	-0.050 (CI = +/-0.080; p = 0.214)	0.524	-2.73%	
Frequency	2010.1	-0.028 (CI = +/-0.013; p = 0.000)	-0.051 (CI = +/-0.084; p = 0.217)	0.491	-2.78%	
Frequency	2010.2	-0.029 (CI = +/-0.014; p = 0.000)	-0.046 (CI = +/-0.088; p = 0.283)	0.487	-2.90%	
Frequency	2011.1	-0.027 (CI = +/-0.015; p = 0.001)	-0.036 (CI = +/-0.089; p = 0.405)	0.395	-2.62%	
Frequency	2011.2	-0.023 (CI = +/-0.016; p = 0.006)	-0.047 (CI = +/-0.092; p = 0.296)	0.334	-2.32%	
Frequency	2012.1	-0.025 (CI = +/-0.018; p = 0.007)	-0.053 (CI = +/-0.096; p = 0.258)	0.330	-2.51%	
Frequency	2012.2	-0.032 (CI = +/-0.018; p = 0.002)	-0.034 (CI = +/-0.093; p = 0.451)	0.441	-3.11%	
Frequency	2013.1	-0.028 (CI = +/-0.019; p = 0.009)	-0.022 (CI = +/-0.095; p = 0.620)	0.322	-2.72%	
Frequency	2013.2	-0.036 (CI = +/-0.019; p = 0.001)	0.001 (CI = +/-0.088; p = 0.989)	0.493	-3.51%	
Frequency	2014.1	-0.038 (CI = +/-0.022; p = 0.003)	-0.004 (CI = +/-0.094; p = 0.925)	0.466	-3.69%	
Frequency	2014.2	-0.031 (CI = +/-0.024; p = 0.015)	-0.020 (CI = +/-0.096; p = 0.657)	0.350	-3.08%	
Frequency	2015.1	-0.027 (CI = +/-0.027; p = 0.052)	-0.010 (CI = +/-0.102; p = 0.824)	0.196	-2.65%	
Frequency	2015.2	-0.026 (CI = +/-0.033; p = 0.109)	-0.012 (CI = +/-0.114; p = 0.814)	0.115	-2.57%	

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	2003.1	0.011	(CI = +/-0.017; p = 0.175)	-0.249	(CI = +/-0.170; p = 0.006)	0.205	+1.16%	
Loss Cost	2003.2	0.017	(CI = +/-0.016; p = 0.039)	-0.283	(CI = +/-0.161; p = 0.001)	0.309	+1.75%	
Loss Cost	2004.1	0.018	(CI = +/-0.017; p = 0.042)	-0.278	(CI = +/-0.166; p = 0.002)	0.308	+1.83%	
Loss Cost	2004.2	0.020	(CI = +/-0.018; p = 0.034)	-0.289	(CI = +/-0.170; p = 0.002)	0.315	+2.03%	
Loss Cost	2005.1	0.024	(CI = +/-0.019; p = 0.017)	-0.271	(CI = +/-0.171; p = 0.003)	0.332	+2.39%	
Loss Cost	2005.2	0.024	(CI = +/-0.020; p = 0.021)	-0.275	(CI = +/-0.177; p = 0.004)	0.313	+2.47%	
Loss Cost	2006.1	0.023	(CI = +/-0.022; p = 0.041)	-0.282	(CI = +/-0.183; p = 0.004)	0.311	+2.32%	
Loss Cost	2006.2	0.023	(CI = +/-0.024; p = 0.057)	-0.282	(CI = +/-0.191; p = 0.005)	0.281	+2.32%	
Loss Cost	2007.1	0.025	(CI = +/-0.025; p = 0.051)	-0.271	(CI = +/-0.197; p = 0.009)	0.284	+2.55%	
Loss Cost	2007.2	0.022	(CI = +/-0.027; p = 0.113)	-0.255	(CI = +/-0.203; p = 0.016)	0.217	+2.18%	
Loss Cost	2008.1	0.023	(CI = +/-0.029; p = 0.122)	-0.250	(CI = +/-0.211; p = 0.023)	0.216	+2.29%	
Loss Cost	2008.2	0.026	(CI = +/-0.032; p = 0.101)	-0.265	(CI = +/-0.220; p = 0.021)	0.224	+2.65%	
Loss Cost	2009.1	0.026	(CI = +/-0.035; p = 0.135)	-0.266	(CI = +/-0.230; p = 0.026)	0.220	+2.62%	
Loss Cost	2009.2	0.038	(CI = +/-0.034; p = 0.031)	-0.313	(CI = +/-0.219; p = 0.007)	0.352	+3.91%	
Loss Cost	2010.1	0.038	(CI = +/-0.038; p = 0.052)	-0.316	(CI = +/-0.230; p = 0.010)	0.347	+3.83%	
Loss Cost	2010.2	0.033	(CI = +/-0.042; p = 0.113)	-0.301	(CI = +/-0.242; p = 0.018)	0.268	+3.38%	
Loss Cost	2011.1	0.023	(CI = +/-0.044; p = 0.293)	-0.334	(CI = +/-0.243; p = 0.010)	0.298	+2.30%	
Loss Cost	2011.2	0.022	(CI = +/-0.050; p = 0.368)	-0.331	(CI = +/-0.260; p = 0.016)	0.254	+2.21%	
Loss Cost	2012.1	0.012	(CI = +/-0.055; p = 0.635)	-0.357	(CI = +/-0.269; p = 0.013)	0.284	+1.25%	
Loss Cost	2012.2	0.017	(CI = +/-0.063; p = 0.569)	-0.371	(CI = +/-0.290; p = 0.016)	0.276	+1.72%	
Loss Cost	2013.1	0.027	(CI = +/-0.071; p = 0.421)	-0.346	(CI = +/-0.306; p = 0.030)	0.254	+2.74%	
Loss Cost	2013.2	0.001	(CI = +/-0.073; p = 0.988)	-0.279	(CI = +/-0.296; p = 0.062)	0.154	+0.05%	
Loss Cost	2014.1	-0.026	(CI = +/-0.075; p = 0.457)	-0.337	(CI = +/-0.281; p = 0.024)	0.322	-2.57%	
Loss Cost	2014.2	-0.021	(CI = +/-0.091; p = 0.614)	-0.348	(CI = +/-0.315; p = 0.034)	0.314	-2.08%	
Loss Cost	2015.1	0.006	(CI = +/-0.101; p = 0.897)	-0.298	(CI = +/-0.319; p = 0.063)	0.210	+0.58%	
Loss Cost	2015.2	-0.021	(CI = +/-0.121; p = 0.696)	-0.249	(CI = +/-0.348; p = 0.134)	0.134	-2.06%	
Severity	2003.1	0.020	(CI = +/-0.018; p = 0.032)	-0.152	(CI = +/-0.183; p = 0.100)	0.147	+2.01%	
Severity	2003.2	0.026	(CI = +/-0.018; p = 0.004)	-0.190	(CI = +/-0.172; p = 0.031)	0.264	+2.67%	
Severity	2004.1	0.028	(CI = +/-0.018; p = 0.004)	-0.180	(CI = +/-0.176; p = 0.045)	0.274	+2.86%	
Severity	2004.2	0.032	(CI = +/-0.019; p = 0.002)	-0.201	(CI = +/-0.176; p = 0.027)	0.318	+3.26%	
Severity	2005.1	0.035	(CI = +/-0.020; p = 0.001)	-0.185	(CI = +/-0.179; p = 0.043)	0.341	+3.59%	
Severity	2005.2	0.041	(CI = +/-0.020; p = 0.000)	-0.213	(CI = +/-0.176; p = 0.020)	0.404	+4.14%	
Severity	2006.1	0.042	(CI = +/-0.022; p = 0.001)	-0.207	(CI = +/-0.182; p = 0.028)	0.403	+4.26%	
Severity	2006.2	0.044	(CI = +/-0.023; p = 0.001)	-0.216	(CI = +/-0.189; p = 0.027)	0.389	+4.45%	
Severity	2007.1	0.048	(CI = +/-0.025; p = 0.001)	-0.198	(CI = +/-0.192; p = 0.044)	0.414	+4.87%	
Severity	2007.2	0.046	(CI = +/-0.027; p = 0.002)	-0.190	(CI = +/-0.200; p = 0.062)	0.352	+4.68%	
Severity	2008.1	0.047	(CI = +/-0.029; p = 0.003)	-0.185	(CI = +/-0.208; p = 0.080)	0.347	+4.81%	
Severity	2008.2	0.050	(CI = +/-0.031; p = 0.003)	-0.198	(CI = +/-0.217; p = 0.071)	0.342	+5.16%	
Severity	2009.1	0.053	(CI = +/-0.034; p = 0.004)	-0.187	(CI = +/-0.225; p = 0.099)	0.348	+5.47%	
Severity	2009.2	0.066	(CI = +/-0.034; p = 0.001)	-0.235	(CI = +/-0.213; p = 0.032)	0.475	+6.82%	
Severity	2010.1	0.066	(CI = +/-0.037; p = 0.001)	-0.235	(CI = +/-0.224; p = 0.041)	0.460	+6.84%	
Severity	2010.2	0.063	(CI = +/-0.041; p = 0.005)	-0.223	(CI = +/-0.236; p = 0.063)	0.376	+6.49%	
Severity	2011.1	0.049	(CI = +/-0.041; p = 0.022)	-0.266	(CI = +/-0.227; p = 0.025)	0.370	+5.07%	
Severity	2011.2	0.044	(CI = +/-0.046; p = 0.060)	-0.249	(CI = +/-0.240; p = 0.043)	0.268	+4.51%	
Severity	2012.1	0.038	(CI = +/-0.051; p = 0.137)	-0.267	(CI = +/-0.252; p = 0.040)	0.261	+3.85%	
Severity	2012.2	0.049	(CI = +/-0.057; p = 0.083)	-0.300	(CI = +/-0.262; p = 0.028)	0.310	+5.06%	
Severity	2013.1	0.055	(CI = +/-0.065; p = 0.087)	-0.285	(CI = +/-0.280; p = 0.047)	0.313	+5.69%	
Severity	2013.2	0.039	(CI = +/-0.072; p = 0.264)	-0.243	(CI = +/-0.291; p = 0.093)	0.150	+3.94%	
Severity	2014.1	0.016	(CI = +/-0.077; p = 0.644)	-0.291	(CI = +/-0.289; p = 0.049)	0.214	+1.66%	
Severity	2014.2	0.012	(CI = +/-0.094; p = 0.782)	-0.281	(CI = +/-0.323; p = 0.081)	0.145	+1.19%	
Severity	2015.1	0.035	(CI = +/-0.106; p = 0.465)	-0.238	(CI = +/-0.338; p = 0.144)	0.108	+3.60%	
Severity	2015.2	0.005	(CI = +/-0.127; p = 0.927)	-0.182	(CI = +/-0.364; p = 0.275)	-0.070	+0.51%	
Frequency	2003.1	-0.008	(CI = +/-0.008; p = 0.030)	-0.096	(CI = +/-0.076; p = 0.015)	0.223	-0.84%	
Frequency	2003.2	-0.009	(CI = +/-0.008; p = 0.028)	-0.093	(CI = +/-0.079; p = 0.022)	0.227	-0.90%	
Frequency	2004.1	-0.010	(CI = +/-0.008; p = 0.020)	-0.099	(CI = +/-0.080; p = 0.018)	0.244	-1.00%	
Frequency	2004.2	-0.012	(CI = +/-0.009; p = 0.008)	-0.088	(CI = +/-0.080; p = 0.032)	0.279	-1.20%	
Frequency	2005.1	-0.012	(CI = +/-0.009; p = 0.015)	-0.085	(CI = +/-0.082; p = 0.042)	0.235	-1.15%	
Frequency	2005.2	-0.016	(CI = +/-0.008; p = 0.000)	-0.062	(CI = +/-0.070; p = 0.078)	0.398	-1.60%	
Frequency	2006.1	-0.019	(CI = +/-0.008; p = 0.000)	-0.075	(CI = +/-0.066; p = 0.028)	0.492	-1.86%	
Frequency	2006.2	-0.021	(CI = +/-0.008; p = 0.000)	-0.065	(CI = +/-0.066; p = 0.052)	0.533	-2.05%	
Frequency	2007.1	-0.022	(CI = +/-0.009; p = 0.000)	-0.073	(CI = +/-0.066; p = 0.032)	0.556	-2.21%	
Frequency	2007.2	-0.024	(CI = +/-0.009; p = 0.000)	-0.065	(CI = +/-0.067; p = 0.057)	0.582	-2.39%	
Frequency	2008.1	-0.024	(CI = +/-0.010; p = 0.000)	-0.066	(CI = +/-0.070; p = 0.065)	0.545	-2.40%	
Frequency	2008.2	-0.024	(CI = +/-0.011; p = 0.000)	-0.066	(CI = +/-0.073; p = 0.075)	0.525	-2.39%	
Frequency	2009.1	-0.027	(CI = +/-0.011; p = 0.000)	-0.079	(CI = +/-0.071; p = 0.032)	0.592	-2.71%	
Frequency	2009.2	-0.028	(CI = +/-0.012; p = 0.000)	-0.078	(CI = +/-0.075; p = 0.042)	0.575	-2.72%	
Frequency	2010.1	-0.029	(CI = +/-0.013; p = 0.000)	-0.081	(CI = +/-0.079; p = 0.043)	0.547	-2.81%	
Frequency	2010.2	-0.030	(CI = +/-0.014; p = 0.000)	-0.077	(CI = +/-0.083; p = 0.065)	0.543	-2.93%	
Frequency	2011.1	-0.027	(CI = +/-0.015; p = 0.002)	-0.068	(CI = +/-0.085; p = 0.108)	0.443	-2.63%	
Frequency	2011.2	-0.022	(CI = +/-0.016; p = 0.011)	-0.082	(CI = +/-0.085; p = 0.058)	0.412	-2.21%	
Frequency	2012.1	-0.025	(CI = +/-0.018; p = 0.009)	-0.091	(CI = +/-0.088; p = 0.044)	0.431	-2.51%	
Frequency	2012.2	-0.032	(CI = +/-0.018; p = 0.002)	-0.071	(CI = +/-0.083; p = 0.090)	0.547	-3.18%	
Frequency	2013.1	-0.028	(CI = +/-0.020; p = 0.009)	-0.061	(CI = +/-0.086; p = 0.150)	0.418	-2.80%	
Frequency	2013.2	-0.038	(CI = +/-0.018; p = 0.001)	-0.036	(CI = +/-0.074; p = 0.304)	0.623	-3.74%	
Frequency	2014.1	-0.042	(CI = +/-0.020; p = 0.001)	-0.046	(CI = +/-0.077; p = 0.214)	0.637	-4.16%	
Frequency	2014.2	-0.033	(CI = +/-0.020; p = 0.005)	-0.067	(CI = +/-0.069; p = 0.056)	0.639	-3.23%	
Frequency	2015.1	-0.030	(CI = +/-0.024; p = 0.020)	-0.061	(CI = +/-0.075; p = 0.099)	0.495	-2.91%	
Frequency	2015.2	-0.026	(CI = +/-0.030; p = 0.078)	-0.067	(CI = +/-0.085; p = 0.104)	0.450	-2.56%	

All Perils

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

Fit	Start Date	Time			Adjusted R^2	Implied Trend
		Time	Seasonality	Rate		
Loss Cost	2003.1	0.008 (CI = +/-0.017; p = 0.373)	-0.271 (CI = +/-0.170; p = 0.003)	0.229	+0.77%	
Loss Cost	2003.2	0.014 (CI = +/-0.017; p = 0.109)	-0.304 (CI = +/-0.159; p = 0.001)	0.331	+1.36%	
Loss Cost	2004.1	0.014 (CI = +/-0.018; p = 0.119)	-0.301 (CI = +/-0.165; p = 0.001)	0.329	+1.41%	
Loss Cost	2004.2	0.016 (CI = +/-0.019; p = 0.096)	-0.311 (CI = +/-0.169; p = 0.001)	0.335	+1.60%	
Loss Cost	2005.1	0.019 (CI = +/-0.020; p = 0.054)	-0.292 (CI = +/-0.171; p = 0.002)	0.343	+1.96%	
Loss Cost	2005.2	0.020 (CI = +/-0.021; p = 0.062)	-0.296 (CI = +/-0.178; p = 0.002)	0.325	+2.03%	
Loss Cost	2006.1	0.018 (CI = +/-0.023; p = 0.117)	-0.306 (CI = +/-0.184; p = 0.002)	0.328	+1.81%	
Loss Cost	2006.2	0.018 (CI = +/-0.025; p = 0.149)	-0.305 (CI = +/-0.191; p = 0.003)	0.299	+1.79%	
Loss Cost	2007.1	0.020 (CI = +/-0.026; p = 0.138)	-0.296 (CI = +/-0.199; p = 0.005)	0.297	+1.99%	
Loss Cost	2007.2	0.016 (CI = +/-0.028; p = 0.262)	-0.279 (CI = +/-0.204; p = 0.009)	0.236	+1.58%	
Loss Cost	2008.1	0.016 (CI = +/-0.031; p = 0.290)	-0.277 (CI = +/-0.214; p = 0.013)	0.232	+1.63%	
Loss Cost	2008.2	0.019 (CI = +/-0.033; p = 0.239)	-0.290 (CI = +/-0.222; p = 0.013)	0.239	+1.96%	
Loss Cost	2009.1	0.018 (CI = +/-0.037; p = 0.316)	-0.295 (CI = +/-0.234; p = 0.016)	0.237	+1.83%	
Loss Cost	2009.2	0.031 (CI = +/-0.037; p = 0.093)	-0.340 (CI = +/-0.221; p = 0.005)	0.366	+3.13%	
Loss Cost	2010.1	0.029 (CI = +/-0.041; p = 0.154)	-0.347 (CI = +/-0.234; p = 0.006)	0.364	+2.92%	
Loss Cost	2010.2	0.024 (CI = +/-0.045; p = 0.279)	-0.331 (CI = +/-0.245; p = 0.011)	0.292	+2.39%	
Loss Cost	2011.1	0.009 (CI = +/-0.047; p = 0.673)	-0.376 (CI = +/-0.242; p = 0.005)	0.360	+0.94%	
Loss Cost	2011.2	0.008 (CI = +/-0.053; p = 0.760)	-0.371 (CI = +/-0.258; p = 0.008)	0.322	+0.77%	
Loss Cost	2012.1	-0.007 (CI = +/-0.057; p = 0.800)	-0.412 (CI = +/-0.263; p = 0.005)	0.388	-0.68%	
Loss Cost	2012.2	-0.003 (CI = +/-0.065; p = 0.917)	-0.421 (CI = +/-0.283; p = 0.007)	0.379	-0.32%	
Loss Cost	2013.1	0.004 (CI = +/-0.076; p = 0.904)	-0.402 (CI = +/-0.307; p = 0.015)	0.335	+0.43%	
Loss Cost	2013.2	-0.026 (CI = +/-0.075; p = 0.457)	-0.337 (CI = +/-0.281; p = 0.024)	0.323	-2.57%	
Loss Cost	2014.1	-0.068 (CI = +/-0.063; p = 0.035)	-0.429 (CI = +/-0.216; p = 0.002)	0.662	-6.62%	
Loss Cost	2014.2	-0.067 (CI = +/-0.076; p = 0.078)	-0.432 (CI = +/-0.243; p = 0.003)	0.654	-6.48%	
Loss Cost	2015.1	-0.047 (CI = +/-0.092; p = 0.265)	-0.395 (CI = +/-0.265; p = 0.010)	0.546	-4.61%	
Loss Cost	2015.2	-0.083 (CI = +/-0.096; p = 0.078)	-0.342 (CI = +/-0.248; p = 0.015)	0.634	-7.94%	
Severity	2003.1	0.016 (CI = +/-0.018; p = 0.097)	-0.178 (CI = +/-0.181; p = 0.054)	0.138	+1.57%	
Severity	2003.2	0.022 (CI = +/-0.018; p = 0.017)	-0.214 (CI = +/-0.169; p = 0.015)	0.257	+2.23%	
Severity	2004.1	0.024 (CI = +/-0.019; p = 0.016)	-0.205 (CI = +/-0.174; p = 0.023)	0.263	+2.39%	
Severity	2004.2	0.028 (CI = +/-0.020; p = 0.007)	-0.225 (CI = +/-0.175; p = 0.013)	0.308	+2.79%	
Severity	2005.1	0.031 (CI = +/-0.021; p = 0.005)	-0.210 (CI = +/-0.178; p = 0.023)	0.325	+3.10%	
Severity	2005.2	0.036 (CI = +/-0.021; p = 0.002)	-0.235 (CI = +/-0.175; p = 0.010)	0.391	+3.65%	
Severity	2006.1	0.037 (CI = +/-0.023; p = 0.003)	-0.232 (CI = +/-0.182; p = 0.015)	0.388	+3.72%	
Severity	2006.2	0.038 (CI = +/-0.024; p = 0.003)	-0.240 (CI = +/-0.189; p = 0.015)	0.374	+3.91%	
Severity	2007.1	0.042 (CI = +/-0.026; p = 0.003)	-0.223 (CI = +/-0.194; p = 0.026)	0.393	+4.31%	
Severity	2007.2	0.040 (CI = +/-0.028; p = 0.007)	-0.214 (CI = +/-0.201; p = 0.039)	0.328	+4.08%	
Severity	2008.1	0.041 (CI = +/-0.031; p = 0.011)	-0.211 (CI = +/-0.211; p = 0.050)	0.322	+4.16%	
Severity	2008.2	0.044 (CI = +/-0.033; p = 0.012)	-0.223 (CI = +/-0.219; p = 0.047)	0.316	+4.49%	
Severity	2009.1	0.046 (CI = +/-0.036; p = 0.015)	-0.214 (CI = +/-0.231; p = 0.067)	0.318	+4.75%	
Severity	2009.2	0.059 (CI = +/-0.036; p = 0.003)	-0.259 (CI = +/-0.217; p = 0.022)	0.451	+6.11%	
Severity	2010.1	0.058 (CI = +/-0.040; p = 0.007)	-0.262 (CI = +/-0.230; p = 0.028)	0.437	+6.02%	
Severity	2010.2	0.055 (CI = +/-0.044; p = 0.018)	-0.249 (CI = +/-0.242; p = 0.044)	0.350	+5.61%	
Severity	2011.1	0.037 (CI = +/-0.044; p = 0.090)	-0.305 (CI = +/-0.226; p = 0.012)	0.386	+3.78%	
Severity	2011.2	0.031 (CI = +/-0.048; p = 0.194)	-0.287 (CI = +/-0.237; p = 0.021)	0.292	+3.12%	
Severity	2012.1	0.020 (CI = +/-0.054; p = 0.431)	-0.317 (CI = +/-0.247; p = 0.016)	0.316	+2.04%	
Severity	2012.2	0.031 (CI = +/-0.059; p = 0.271)	-0.345 (CI = +/-0.256; p = 0.013)	0.362	+3.18%	
Severity	2013.1	0.034 (CI = +/-0.070; p = 0.302)	-0.338 (CI = +/-0.281; p = 0.023)	0.351	+3.49%	
Severity	2013.2	0.015 (CI = +/-0.076; p = 0.675)	-0.295 (CI = +/-0.284; p = 0.043)	0.229	+1.48%	
Severity	2014.1	-0.021 (CI = +/-0.073; p = 0.524)	-0.373 (CI = +/-0.251; p = 0.008)	0.458	-2.11%	
Severity	2014.2	-0.030 (CI = +/-0.088; p = 0.454)	-0.357 (CI = +/-0.278; p = 0.018)	0.425	-2.94%	
Severity	2015.1	-0.013 (CI = +/-0.109; p = 0.785)	-0.327 (CI = +/-0.313; p = 0.043)	0.314	-1.30%	
Severity	2015.2	-0.052 (CI = +/-0.117; p = 0.316)	-0.268 (CI = +/-0.303; p = 0.074)	0.326	-5.08%	
Frequency	2003.1	-0.008 (CI = +/-0.008; p = 0.054)	-0.093 (CI = +/-0.079; p = 0.022)	0.183	-0.78%	
Frequency	2003.2	-0.009 (CI = +/-0.008; p = 0.049)	-0.090 (CI = +/-0.081; p = 0.031)	0.187	-0.85%	
Frequency	2004.1	-0.010 (CI = +/-0.009; p = 0.036)	-0.096 (CI = +/-0.083; p = 0.025)	0.203	-0.96%	
Frequency	2004.2	-0.012 (CI = +/-0.009; p = 0.015)	-0.086 (CI = +/-0.082; p = 0.042)	0.236	-1.16%	
Frequency	2005.1	-0.011 (CI = +/-0.010; p = 0.029)	-0.083 (CI = +/-0.085; p = 0.057)	0.190	-1.10%	
Frequency	2005.2	-0.016 (CI = +/-0.009; p = 0.001)	-0.060 (CI = +/-0.072; p = 0.097)	0.350	-1.56%	
Frequency	2006.1	-0.019 (CI = +/-0.009; p = 0.000)	-0.074 (CI = +/-0.069; p = 0.036)	0.449	-1.84%	
Frequency	2006.2	-0.021 (CI = +/-0.009; p = 0.000)	-0.065 (CI = +/-0.069; p = 0.061)	0.493	-2.04%	
Frequency	2007.1	-0.022 (CI = +/-0.009; p = 0.000)	-0.074 (CI = +/-0.069; p = 0.038)	0.518	-2.22%	
Frequency	2007.2	-0.024 (CI = +/-0.010; p = 0.000)	-0.066 (CI = +/-0.070; p = 0.064)	0.547	-2.41%	
Frequency	2008.1	-0.025 (CI = +/-0.011; p = 0.000)	-0.067 (CI = +/-0.073; p = 0.073)	0.507	-2.43%	
Frequency	2008.2	-0.024 (CI = +/-0.012; p = 0.000)	-0.067 (CI = +/-0.077; p = 0.084)	0.485	-2.42%	
Frequency	2009.1	-0.028 (CI = +/-0.012; p = 0.000)	-0.082 (CI = +/-0.075; p = 0.034)	0.561	-2.79%	
Frequency	2009.2	-0.028 (CI = +/-0.013; p = 0.000)	-0.081 (CI = +/-0.079; p = 0.044)	0.544	-2.80%	
Frequency	2010.1	-0.030 (CI = +/-0.014; p = 0.000)	-0.086 (CI = +/-0.083; p = 0.044)	0.516	-2.93%	
Frequency	2010.2	-0.031 (CI = +/-0.016; p = 0.001)	-0.081 (CI = +/-0.087; p = 0.065)	0.513	-3.05%	
Frequency	2011.1	-0.028 (CI = +/-0.017; p = 0.004)	-0.071 (CI = +/-0.090; p = 0.115)	0.399	-2.73%	
Frequency	2011.2	-0.023 (CI = +/-0.018; p = 0.018)	-0.084 (CI = +/-0.091; p = 0.067)	0.363	-2.28%	
Frequency	2012.1	-0.027 (CI = +/-0.021; p = 0.014)	-0.095 (CI = +/-0.095; p = 0.049)	0.390	-2.66%	
Frequency	2012.2	-0.035 (CI = +/-0.021; p = 0.003)	-0.076 (CI = +/-0.089; p = 0.086)	0.516	-3.39%	
Frequency	2013.1	-0.030 (CI = +/-0.023; p = 0.016)	-0.065 (CI = +/-0.094; p = 0.156)	0.364	-2.96%	
Frequency	2013.2	-0.041 (CI = +/-0.021; p = 0.002)	-0.042 (CI = +/-0.080; p = 0.269)	0.593	-3.99%	
Frequency	2014.1	-0.047 (CI = +/-0.024; p = 0.002)	-0.056 (CI = +/-0.083; p = 0.160)	0.629	-4.60%	
Frequency	2014.2	-0.037 (CI = +/-0.023; p = 0.006)	-0.074 (CI = +/-0.074; p = 0.048)	0.630	-3.64%	
Frequency	2015.1	-0.034 (CI = +/-0.029; p = 0.029)	-0.069 (CI = +/-0.084; p = 0.094)	0.462	-3.35%	
Frequency	2015.2	-0.031 (CI = +/-0.037; p = 0.091)	-0.074 (CI = +/-0.097; p = 0.109)	0.411	-3.01%	

All Perils

Coverage = AP
End Trend Period = 2021.1
Excluded Points = NA
Parameters Included: time

Fit	Start Date	Time	Adjusted R ²	Implied Trend
				Rate
Loss Cost	2003.1	0.006 (CI = +/-0.018; p = 0.496)	-0.015	+0.62%
Loss Cost	2003.2	0.010 (CI = +/-0.019; p = 0.298)	0.003	+0.98%
Loss Cost	2004.1	0.011 (CI = +/-0.020; p = 0.249)	0.011	+1.15%
Loss Cost	2004.2	0.011 (CI = +/-0.021; p = 0.283)	0.006	+1.14%
Loss Cost	2005.1	0.016 (CI = +/-0.022; p = 0.156)	0.034	+1.57%
Loss Cost	2005.2	0.014 (CI = +/-0.023; p = 0.222)	0.018	+1.42%
Loss Cost	2006.1	0.014 (CI = +/-0.025; p = 0.259)	0.011	+1.40%
Loss Cost	2006.2	0.011 (CI = +/-0.026; p = 0.381)	-0.007	+1.15%
Loss Cost	2007.1	0.015 (CI = +/-0.028; p = 0.290)	0.006	+1.48%
Loss Cost	2007.2	0.009 (CI = +/-0.029; p = 0.537)	-0.023	+0.89%
Loss Cost	2008.1	0.011 (CI = +/-0.031; p = 0.475)	-0.019	+1.11%
Loss Cost	2008.2	0.011 (CI = +/-0.034; p = 0.518)	-0.023	+1.08%
Loss Cost	2009.1	0.012 (CI = +/-0.037; p = 0.510)	-0.024	+1.20%
Loss Cost	2009.2	0.018 (CI = +/-0.039; p = 0.352)	-0.004	+1.82%
Loss Cost	2010.1	0.019 (CI = +/-0.043; p = 0.362)	-0.006	+1.94%
Loss Cost	2010.2	0.010 (CI = +/-0.046; p = 0.643)	-0.038	+1.04%
Loss Cost	2011.1	0.004 (CI = +/-0.050; p = 0.874)	-0.051	+0.38%
Loss Cost	2011.2	-0.004 (CI = +/-0.054; p = 0.890)	-0.054	-0.36%
Loss Cost	2012.1	-0.008 (CI = +/-0.060; p = 0.779)	-0.054	-0.81%
Loss Cost	2012.2	-0.013 (CI = +/-0.067; p = 0.677)	-0.051	-1.34%
Loss Cost	2013.1	-0.001 (CI = +/-0.074; p = 0.970)	-0.067	-0.13%
Loss Cost	2013.2	-0.031 (CI = +/-0.074; p = 0.378)	-0.012	-3.07%
Loss Cost	2014.1	-0.047 (CI = +/-0.082; p = 0.233)	0.039	-4.62%
Loss Cost	2014.2	-0.057 (CI = +/-0.094; p = 0.212)	0.054	-5.53%
Loss Cost	2015.1	-0.030 (CI = +/-0.104; p = 0.532)	-0.051	-2.99%
Loss Cost	2015.2	-0.064 (CI = +/-0.113; p = 0.236)	0.051	-6.20%
Severity	2003.1	0.016 (CI = +/-0.017; p = 0.065)	0.068	+1.64%
Severity	2003.2	0.021 (CI = +/-0.017; p = 0.020)	0.124	+2.12%
Severity	2004.1	0.023 (CI = +/-0.018; p = 0.014)	0.143	+2.35%
Severity	2004.2	0.025 (CI = +/-0.019; p = 0.011)	0.159	+2.57%
Severity	2005.1	0.029 (CI = +/-0.020; p = 0.006)	0.193	+2.92%
Severity	2005.2	0.032 (CI = +/-0.021; p = 0.004)	0.218	+3.23%
Severity	2006.1	0.034 (CI = +/-0.022; p = 0.004)	0.221	+3.42%
Severity	2006.2	0.033 (CI = +/-0.024; p = 0.008)	0.198	+3.38%
Severity	2007.1	0.038 (CI = +/-0.025; p = 0.005)	0.233	+3.83%
Severity	2007.2	0.034 (CI = +/-0.026; p = 0.014)	0.180	+3.44%
Severity	2008.1	0.036 (CI = +/-0.028; p = 0.016)	0.179	+3.63%
Severity	2008.2	0.036 (CI = +/-0.031; p = 0.024)	0.161	+3.66%
Severity	2009.1	0.039 (CI = +/-0.033; p = 0.023)	0.172	+4.00%
Severity	2009.2	0.046 (CI = +/-0.035; p = 0.012)	0.220	+4.73%
Severity	2010.1	0.047 (CI = +/-0.038; p = 0.017)	0.204	+4.86%
Severity	2010.2	0.040 (CI = +/-0.041; p = 0.053)	0.133	+4.12%
Severity	2011.1	0.030 (CI = +/-0.043; p = 0.158)	0.055	+3.08%
Severity	2011.2	0.021 (CI = +/-0.046; p = 0.361)	-0.007	+2.08%
Severity	2012.1	0.017 (CI = +/-0.051; p = 0.486)	-0.028	+1.75%
Severity	2012.2	0.019 (CI = +/-0.058; p = 0.500)	-0.032	+1.89%
Severity	2013.1	0.026 (CI = +/-0.064; p = 0.399)	-0.016	+2.66%
Severity	2013.2	0.004 (CI = +/-0.067; p = 0.888)	-0.070	+0.45%
Severity	2014.1	-0.010 (CI = +/-0.074; p = 0.782)	-0.070	-0.97%
Severity	2014.2	-0.025 (CI = +/-0.084; p = 0.527)	-0.046	-2.47%
Severity	2015.1	-0.003 (CI = +/-0.093; p = 0.937)	-0.090	-0.34%
Severity	2015.2	-0.037 (CI = +/-0.099; p = 0.419)	-0.027	-3.67%
Frequency	2003.1	-0.010 (CI = +/-0.008; p = 0.011)	0.145	-1.00%
Frequency	2003.2	-0.011 (CI = +/-0.008; p = 0.008)	0.167	-1.11%
Frequency	2004.1	-0.012 (CI = +/-0.008; p = 0.008)	0.171	-1.17%
Frequency	2004.2	-0.014 (CI = +/-0.008; p = 0.002)	0.238	-1.39%
Frequency	2005.1	-0.013 (CI = +/-0.009; p = 0.005)	0.201	-1.32%
Frequency	2005.2	-0.018 (CI = +/-0.008; p = 0.000)	0.396	-1.75%
Frequency	2006.1	-0.020 (CI = +/-0.008; p = 0.000)	0.450	-1.95%
Frequency	2006.2	-0.022 (CI = +/-0.008; p = 0.000)	0.507	-2.16%
Frequency	2007.1	-0.023 (CI = +/-0.009; p = 0.000)	0.510	-2.26%
Frequency	2007.2	-0.025 (CI = +/-0.009; p = 0.000)	0.549	-2.47%
Frequency	2008.1	-0.025 (CI = +/-0.010; p = 0.000)	0.514	-2.43%
Frequency	2008.2	-0.025 (CI = +/-0.010; p = 0.000)	0.495	-2.48%
Frequency	2009.1	-0.027 (CI = +/-0.011; p = 0.000)	0.524	-2.69%
Frequency	2009.2	-0.028 (CI = +/-0.012; p = 0.000)	0.511	-2.78%
Frequency	2010.1	-0.028 (CI = +/-0.013; p = 0.000)	0.476	-2.78%
Frequency	2010.2	-0.030 (CI = +/-0.014; p = 0.000)	0.481	-2.96%
Frequency	2011.1	-0.027 (CI = +/-0.015; p = 0.001)	0.404	-2.62%
Frequency	2011.2	-0.024 (CI = +/-0.016; p = 0.005)	0.328	-2.39%
Frequency	2012.1	-0.025 (CI = +/-0.018; p = 0.007)	0.315	-2.51%
Frequency	2012.2	-0.032 (CI = +/-0.018; p = 0.001)	0.455	-3.17%
Frequency	2013.1	-0.028 (CI = +/-0.019; p = 0.007)	0.356	-2.72%
Frequency	2013.2	-0.036 (CI = +/-0.018; p = 0.001)	0.529	-3.51%
Frequency	2014.1	-0.038 (CI = +/-0.021; p = 0.002)	0.507	-3.69%
Frequency	2014.2	-0.032 (CI = +/-0.023; p = 0.010)	0.393	-3.14%
Frequency	2015.1	-0.027 (CI = +/-0.026; p = 0.041)	0.265	-2.65%
Frequency	2015.2	-0.027 (CI = +/-0.031; p = 0.083)	0.198	-2.62%

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	2003.1	0.011 (CI = +/-0.019; p = 0.221)	0.016	+1.16%
Loss Cost	2003.2	0.016 (CI = +/-0.019; p = 0.102)	0.053	+1.60%
Loss Cost	2004.1	0.018 (CI = +/-0.020; p = 0.077)	0.068	+1.83%
Loss Cost	2004.2	0.018 (CI = +/-0.022; p = 0.091)	0.062	+1.85%
Loss Cost	2005.1	0.024 (CI = +/-0.022; p = 0.036)	0.113	+2.39%
Loss Cost	2005.2	0.023 (CI = +/-0.024; p = 0.059)	0.090	+2.28%
Loss Cost	2006.1	0.023 (CI = +/-0.025; p = 0.073)	0.081	+2.32%
Loss Cost	2006.2	0.021 (CI = +/-0.027; p = 0.127)	0.052	+2.09%
Loss Cost	2007.1	0.025 (CI = +/-0.029; p = 0.081)	0.081	+2.55%
Loss Cost	2007.2	0.019 (CI = +/-0.030; p = 0.197)	0.030	+1.95%
Loss Cost	2008.1	0.023 (CI = +/-0.032; p = 0.159)	0.044	+2.29%
Loss Cost	2008.2	0.023 (CI = +/-0.035; p = 0.181)	0.038	+2.37%
Loss Cost	2009.1	0.026 (CI = +/-0.038; p = 0.175)	0.042	+2.62%
Loss Cost	2009.2	0.034 (CI = +/-0.041; p = 0.091)	0.093	+3.51%
Loss Cost	2010.1	0.038 (CI = +/-0.045; p = 0.093)	0.096	+3.83%
Loss Cost	2010.2	0.029 (CI = +/-0.048; p = 0.225)	0.030	+2.91%
Loss Cost	2011.1	0.023 (CI = +/-0.053; p = 0.377)	-0.010	+2.30%
Loss Cost	2011.2	0.016 (CI = +/-0.059; p = 0.579)	-0.042	+1.58%
Loss Cost	2012.1	0.012 (CI = +/-0.066; p = 0.695)	-0.055	+1.25%
Loss Cost	2012.2	0.008 (CI = +/-0.075; p = 0.817)	-0.067	+0.83%
Loss Cost	2013.1	0.027 (CI = +/-0.083; p = 0.492)	-0.037	+2.74%
Loss Cost	2013.2	-0.008 (CI = +/-0.082; p = 0.833)	-0.079	-0.80%
Loss Cost	2014.1	-0.026 (CI = +/-0.092; p = 0.548)	-0.054	-2.57%
Loss Cost	2014.2	-0.036 (CI = +/-0.110; p = 0.486)	-0.045	-3.50%
Loss Cost	2015.1	0.006 (CI = +/-0.117; p = 0.913)	-0.110	+0.58%
Loss Cost	2015.2	-0.036 (CI = +/-0.129; p = 0.539)	-0.070	-3.53%
Severity	2003.1	0.020 (CI = +/-0.019; p = 0.037)	0.099	+2.01%
Severity	2003.2	0.025 (CI = +/-0.019; p = 0.009)	0.170	+2.57%
Severity	2004.1	0.028 (CI = +/-0.019; p = 0.006)	0.195	+2.86%
Severity	2004.2	0.031 (CI = +/-0.020; p = 0.004)	0.217	+3.14%
Severity	2005.1	0.035 (CI = +/-0.021; p = 0.002)	0.262	+3.59%
Severity	2005.2	0.039 (CI = +/-0.022; p = 0.001)	0.296	+3.99%
Severity	2006.1	0.042 (CI = +/-0.023; p = 0.001)	0.305	+4.26%
Severity	2006.2	0.042 (CI = +/-0.025; p = 0.002)	0.282	+4.28%
Severity	2007.1	0.048 (CI = +/-0.026; p = 0.001)	0.331	+4.87%
Severity	2007.2	0.044 (CI = +/-0.028; p = 0.004)	0.274	+4.50%
Severity	2008.1	0.047 (CI = +/-0.030; p = 0.004)	0.280	+4.81%
Severity	2008.2	0.048 (CI = +/-0.033; p = 0.006)	0.264	+4.94%
Severity	2009.1	0.053 (CI = +/-0.035; p = 0.005)	0.286	+5.47%
Severity	2009.2	0.063 (CI = +/-0.037; p = 0.002)	0.360	+6.50%
Severity	2010.1	0.066 (CI = +/-0.040; p = 0.003)	0.350	+6.84%
Severity	2010.2	0.060 (CI = +/-0.044; p = 0.011)	0.273	+6.14%
Severity	2011.1	0.049 (CI = +/-0.047; p = 0.040)	0.179	+5.07%
Severity	2011.2	0.040 (CI = +/-0.051; p = 0.120)	0.090	+4.03%
Severity	2012.1	0.038 (CI = +/-0.058; p = 0.183)	0.056	+3.85%
Severity	2012.2	0.042 (CI = +/-0.066; p = 0.188)	0.058	+4.32%
Severity	2013.1	0.055 (CI = +/-0.073; p = 0.126)	0.107	+5.69%
Severity	2013.2	0.031 (CI = +/-0.078; p = 0.399)	-0.018	+3.16%
Severity	2014.1	0.016 (CI = +/-0.089; p = 0.692)	-0.075	+1.66%
Severity	2014.2	0.000 (CI = +/-0.104; p = 1.000)	-0.100	+0.00%
Severity	2015.1	0.035 (CI = +/-0.113; p = 0.498)	-0.053	+3.60%
Severity	2015.2	-0.006 (CI = +/-0.125; p = 0.915)	-0.123	-0.60%
Frequency	2003.1	-0.008 (CI = +/-0.008; p = 0.044)	0.090	-0.84%
Frequency	2003.2	-0.010 (CI = +/-0.009; p = 0.030)	0.111	-0.95%
Frequency	2004.1	-0.010 (CI = +/-0.009; p = 0.031)	0.114	-1.00%
Frequency	2004.2	-0.013 (CI = +/-0.009; p = 0.009)	0.181	-1.25%
Frequency	2005.1	-0.012 (CI = +/-0.010; p = 0.021)	0.142	-1.15%
Frequency	2005.2	-0.017 (CI = +/-0.008; p = 0.000)	0.348	-1.64%
Frequency	2006.1	-0.019 (CI = +/-0.009; p = 0.000)	0.410	-1.86%
Frequency	2006.2	-0.021 (CI = +/-0.009; p = 0.000)	0.476	-2.10%
Frequency	2007.1	-0.022 (CI = +/-0.009; p = 0.000)	0.482	-2.21%
Frequency	2007.2	-0.025 (CI = +/-0.009; p = 0.000)	0.530	-2.44%
Frequency	2008.1	-0.024 (CI = +/-0.010; p = 0.000)	0.491	-2.40%
Frequency	2008.2	-0.025 (CI = +/-0.011; p = 0.000)	0.471	-2.46%
Frequency	2009.1	-0.027 (CI = +/-0.012; p = 0.000)	0.508	-2.71%
Frequency	2009.2	-0.029 (CI = +/-0.013; p = 0.000)	0.496	-2.81%
Frequency	2010.1	-0.029 (CI = +/-0.014; p = 0.000)	0.458	-2.81%
Frequency	2010.2	-0.031 (CI = +/-0.015; p = 0.001)	0.470	-3.04%
Frequency	2011.1	-0.027 (CI = +/-0.016; p = 0.003)	0.382	-2.63%
Frequency	2011.2	-0.024 (CI = +/-0.018; p = 0.012)	0.294	-2.35%
Frequency	2012.1	-0.025 (CI = +/-0.020; p = 0.016)	0.284	-2.51%
Frequency	2012.2	-0.034 (CI = +/-0.019; p = 0.002)	0.470	-3.35%
Frequency	2013.1	-0.028 (CI = +/-0.021; p = 0.011)	0.356	-2.80%
Frequency	2013.2	-0.039 (CI = +/-0.018; p = 0.001)	0.618	-3.85%
Frequency	2014.1	-0.042 (CI = +/-0.021; p = 0.001)	0.612	-4.16%
Frequency	2014.2	-0.036 (CI = +/-0.023; p = 0.006)	0.503	-3.50%
Frequency	2015.1	-0.030 (CI = +/-0.026; p = 0.031)	0.356	-2.91%
Frequency	2015.2	-0.030 (CI = +/-0.033; p = 0.067)	0.279	-2.95%

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	2003.1	0.009 (CI = +/-0.020; p = 0.355)	-0.004	+0.91%
Loss Cost	2003.2	0.014 (CI = +/-0.020; p = 0.181)	0.027	+1.36%
Loss Cost	2004.1	0.016 (CI = +/-0.021; p = 0.141)	0.040	+1.59%
Loss Cost	2004.2	0.016 (CI = +/-0.023; p = 0.163)	0.034	+1.60%
Loss Cost	2005.1	0.021 (CI = +/-0.023; p = 0.071)	0.080	+2.16%
Loss Cost	2005.2	0.020 (CI = +/-0.025; p = 0.111)	0.058	+2.03%
Loss Cost	2006.1	0.020 (CI = +/-0.027; p = 0.134)	0.049	+2.05%
Loss Cost	2006.2	0.018 (CI = +/-0.029; p = 0.218)	0.022	+1.79%
Loss Cost	2007.1	0.022 (CI = +/-0.031; p = 0.147)	0.048	+2.26%
Loss Cost	2007.2	0.016 (CI = +/-0.032; p = 0.325)	0.000	+1.58%
Loss Cost	2008.1	0.019 (CI = +/-0.035; p = 0.269)	0.012	+1.92%
Loss Cost	2008.2	0.019 (CI = +/-0.038; p = 0.300)	0.006	+1.96%
Loss Cost	2009.1	0.022 (CI = +/-0.042; p = 0.289)	0.009	+2.20%
Loss Cost	2009.2	0.031 (CI = +/-0.044; p = 0.163)	0.053	+3.13%
Loss Cost	2010.1	0.034 (CI = +/-0.049; p = 0.164)	0.055	+3.46%
Loss Cost	2010.2	0.024 (CI = +/-0.053; p = 0.361)	-0.007	+2.39%
Loss Cost	2011.1	0.016 (CI = +/-0.059; p = 0.563)	-0.040	+1.65%
Loss Cost	2011.2	0.008 (CI = +/-0.065; p = 0.807)	-0.062	+0.77%
Loss Cost	2012.1	0.003 (CI = +/-0.074; p = 0.935)	-0.071	+0.29%
Loss Cost	2012.2	-0.003 (CI = +/-0.085; p = 0.937)	-0.076	-0.32%
Loss Cost	2013.1	0.017 (CI = +/-0.095; p = 0.709)	-0.070	+1.68%
Loss Cost	2013.2	-0.026 (CI = +/-0.092; p = 0.548)	-0.054	-2.57%
Loss Cost	2014.1	-0.051 (CI = +/-0.104; p = 0.306)	0.015	-4.92%
Loss Cost	2014.2	-0.067 (CI = +/-0.125; p = 0.255)	0.046	-6.48%
Loss Cost	2015.1	-0.023 (CI = +/-0.138; p = 0.708)	-0.104	-2.29%
Loss Cost	2015.2	-0.083 (CI = +/-0.145; p = 0.221)	0.092	-7.94%
Severity	2003.1	0.016 (CI = +/-0.019; p = 0.092)	0.058	+1.66%
Severity	2003.2	0.022 (CI = +/-0.019; p = 0.026)	0.122	+2.23%
Severity	2004.1	0.025 (CI = +/-0.020; p = 0.018)	0.145	+2.52%
Severity	2004.2	0.028 (CI = +/-0.021; p = 0.013)	0.165	+2.79%
Severity	2005.1	0.032 (CI = +/-0.022; p = 0.006)	0.209	+3.24%
Severity	2005.2	0.036 (CI = +/-0.023; p = 0.004)	0.242	+3.65%
Severity	2006.1	0.038 (CI = +/-0.025; p = 0.004)	0.250	+3.91%
Severity	2006.2	0.038 (CI = +/-0.027; p = 0.007)	0.227	+3.91%
Severity	2007.1	0.044 (CI = +/-0.028; p = 0.003)	0.275	+4.51%
Severity	2007.2	0.040 (CI = +/-0.030; p = 0.011)	0.215	+4.08%
Severity	2008.1	0.043 (CI = +/-0.033; p = 0.012)	0.220	+4.39%
Severity	2008.2	0.044 (CI = +/-0.036; p = 0.018)	0.203	+4.49%
Severity	2009.1	0.049 (CI = +/-0.039; p = 0.015)	0.224	+5.03%
Severity	2009.2	0.059 (CI = +/-0.040; p = 0.006)	0.298	+6.11%
Severity	2010.1	0.062 (CI = +/-0.044; p = 0.009)	0.288	+6.44%
Severity	2010.2	0.055 (CI = +/-0.049; p = 0.030)	0.205	+5.61%
Severity	2011.1	0.043 (CI = +/-0.052; p = 0.101)	0.107	+4.37%
Severity	2011.2	0.031 (CI = +/-0.056; p = 0.264)	0.021	+3.12%
Severity	2012.1	0.028 (CI = +/-0.064; p = 0.373)	-0.010	+2.80%
Severity	2012.2	0.031 (CI = +/-0.074; p = 0.376)	-0.012	+3.18%
Severity	2013.1	0.045 (CI = +/-0.084; p = 0.268)	0.026	+4.57%
Severity	2013.2	0.015 (CI = +/-0.088; p = 0.722)	-0.078	+1.48%
Severity	2014.1	-0.006 (CI = +/-0.101; p = 0.902)	-0.098	-0.57%
Severity	2014.2	-0.030 (CI = +/-0.117; p = 0.579)	-0.072	-2.94%
Severity	2015.1	0.007 (CI = +/-0.134; p = 0.910)	-0.123	+6.68%
Severity	2015.2	-0.052 (CI = +/-0.139; p = 0.405)	-0.028	-5.08%
Frequency	2003.1	-0.007 (CI = +/-0.009; p = 0.089)	0.059	-0.74%
Frequency	2003.2	-0.009 (CI = +/-0.009; p = 0.064)	0.078	-0.85%
Frequency	2004.1	-0.009 (CI = +/-0.010; p = 0.063)	0.081	-0.90%
Frequency	2004.2	-0.012 (CI = +/-0.010; p = 0.021)	0.143	-1.16%
Frequency	2005.1	-0.011 (CI = +/-0.010; p = 0.046)	0.104	-1.05%
Frequency	2005.2	-0.016 (CI = +/-0.009; p = 0.001)	0.303	-1.56%
Frequency	2006.1	-0.018 (CI = +/-0.009; p = 0.000)	0.366	-1.79%
Frequency	2006.2	-0.021 (CI = +/-0.009; p = 0.000)	0.435	-2.04%
Frequency	2007.1	-0.022 (CI = +/-0.010; p = 0.000)	0.441	-2.16%
Frequency	2007.2	-0.024 (CI = +/-0.010; p = 0.000)	0.491	-2.41%
Frequency	2008.1	-0.024 (CI = +/-0.011; p = 0.000)	0.449	-2.36%
Frequency	2008.2	-0.024 (CI = +/-0.012; p = 0.000)	0.428	-2.42%
Frequency	2009.1	-0.027 (CI = +/-0.013; p = 0.000)	0.468	-2.69%
Frequency	2009.2	-0.028 (CI = +/-0.014; p = 0.000)	0.456	-2.80%
Frequency	2010.1	-0.028 (CI = +/-0.016; p = 0.001)	0.416	-2.80%
Frequency	2010.2	-0.031 (CI = +/-0.017; p = 0.001)	0.429	-3.05%
Frequency	2011.1	-0.026 (CI = +/-0.018; p = 0.007)	0.332	-2.60%
Frequency	2011.2	-0.023 (CI = +/-0.020; p = 0.027)	0.238	-2.28%
Frequency	2012.1	-0.025 (CI = +/-0.023; p = 0.035)	0.228	-2.44%
Frequency	2012.2	-0.035 (CI = +/-0.022; p = 0.005)	0.423	-3.39%
Frequency	2013.1	-0.028 (CI = +/-0.024; p = 0.026)	0.294	-2.77%
Frequency	2013.2	-0.041 (CI = +/-0.021; p = 0.002)	0.580	-3.99%
Frequency	2014.1	-0.045 (CI = +/-0.025; p = 0.002)	0.579	-4.38%
Frequency	2014.2	-0.037 (CI = +/-0.028; p = 0.014)	0.448	-3.64%
Frequency	2015.1	-0.030 (CI = +/-0.033; p = 0.067)	0.278	-2.95%
Frequency	2015.2	-0.031 (CI = +/-0.042; p = 0.129)	0.197	-3.01%

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	2003.1	0.010 (CI = +/-0.021; p = 0.315)	0.001	+1.05%
Loss Cost	2003.2	0.015 (CI = +/-0.021; p = 0.155)	0.035	+1.54%
Loss Cost	2004.1	0.018 (CI = +/-0.023; p = 0.118)	0.050	+1.80%
Loss Cost	2004.2	0.018 (CI = +/-0.024; p = 0.138)	0.044	+1.82%
Loss Cost	2005.1	0.024 (CI = +/-0.025; p = 0.057)	0.095	+2.44%
Loss Cost	2005.2	0.023 (CI = +/-0.027; p = 0.090)	0.072	+2.32%
Loss Cost	2006.1	0.023 (CI = +/-0.029; p = 0.108)	0.064	+2.36%
Loss Cost	2006.2	0.021 (CI = +/-0.031; p = 0.179)	0.035	+2.10%
Loss Cost	2007.1	0.026 (CI = +/-0.033; p = 0.116)	0.065	+2.64%
Loss Cost	2007.2	0.019 (CI = +/-0.035; p = 0.267)	0.013	+1.93%
Loss Cost	2008.1	0.023 (CI = +/-0.038; p = 0.217)	0.027	+2.34%
Loss Cost	2008.2	0.024 (CI = +/-0.041; p = 0.242)	0.021	+2.42%
Loss Cost	2009.1	0.027 (CI = +/-0.046; p = 0.230)	0.026	+2.74%
Loss Cost	2009.2	0.038 (CI = +/-0.049; p = 0.121)	0.080	+3.83%
Loss Cost	2010.1	0.042 (CI = +/-0.054; p = 0.120)	0.085	+4.26%
Loss Cost	2010.2	0.031 (CI = +/-0.059; p = 0.278)	0.015	+3.16%
Loss Cost	2011.1	0.024 (CI = +/-0.066; p = 0.450)	-0.026	+2.42%
Loss Cost	2011.2	0.015 (CI = +/-0.074; p = 0.670)	-0.057	+1.51%
Loss Cost	2012.1	0.011 (CI = +/-0.085; p = 0.792)	-0.071	+1.06%
Loss Cost	2012.2	0.005 (CI = +/-0.099; p = 0.918)	-0.082	+0.48%
Loss Cost	2013.1	0.029 (CI = +/-0.110; p = 0.572)	-0.058	+2.97%
Loss Cost	2013.2	-0.019 (CI = +/-0.110; p = 0.710)	-0.084	-1.87%
Loss Cost	2014.1	-0.047 (CI = +/-0.127; p = 0.426)	-0.031	-4.58%
Loss Cost	2014.2	-0.066 (CI = +/-0.155; p = 0.355)	-0.004	-6.40%
Loss Cost	2015.1	-0.011 (CI = +/-0.176; p = 0.884)	-0.139	-1.12%
Loss Cost	2015.2	-0.084 (CI = +/-0.194; p = 0.329)	0.018	-8.09%
Severity	2003.1	0.017 (CI = +/-0.021; p = 0.101)	0.055	+1.72%
Severity	2003.2	0.023 (CI = +/-0.021; p = 0.029)	0.120	+2.33%
Severity	2004.1	0.026 (CI = +/-0.022; p = 0.020)	0.145	+2.64%
Severity	2004.2	0.029 (CI = +/-0.023; p = 0.015)	0.166	+2.95%
Severity	2005.1	0.034 (CI = +/-0.024; p = 0.007)	0.212	+3.44%
Severity	2005.2	0.038 (CI = +/-0.025; p = 0.004)	0.248	+3.89%
Severity	2006.1	0.041 (CI = +/-0.027; p = 0.004)	0.258	+4.19%
Severity	2006.2	0.041 (CI = +/-0.029; p = 0.007)	0.236	+4.21%
Severity	2007.1	0.048 (CI = +/-0.030; p = 0.003)	0.289	+4.89%
Severity	2007.2	0.044 (CI = +/-0.032; p = 0.011)	0.228	+4.46%
Severity	2008.1	0.047 (CI = +/-0.035; p = 0.011)	0.235	+4.82%
Severity	2008.2	0.049 (CI = +/-0.039; p = 0.016)	0.219	+4.98%
Severity	2009.1	0.055 (CI = +/-0.042; p = 0.013)	0.245	+5.62%
Severity	2009.2	0.067 (CI = +/-0.044; p = 0.005)	0.329	+6.89%
Severity	2010.1	0.071 (CI = +/-0.048; p = 0.007)	0.323	+7.35%
Severity	2010.2	0.063 (CI = +/-0.053; p = 0.023)	0.239	+6.52%
Severity	2011.1	0.051 (CI = +/-0.058; p = 0.080)	0.136	+5.22%
Severity	2011.2	0.038 (CI = +/-0.064; p = 0.216)	0.043	+3.91%
Severity	2012.1	0.036 (CI = +/-0.073; p = 0.308)	0.009	+3.66%
Severity	2012.2	0.041 (CI = +/-0.085; p = 0.307)	0.011	+4.24%
Severity	2013.1	0.059 (CI = +/-0.097; p = 0.208)	0.062	+6.05%
Severity	2013.2	0.026 (CI = +/-0.104; p = 0.593)	-0.068	+2.62%
Severity	2014.1	0.004 (CI = +/-0.122; p = 0.948)	-0.111	+0.36%
Severity	2014.2	-0.024 (CI = +/-0.146; p = 0.717)	-0.105	-2.35%
Severity	2015.1	0.023 (CI = +/-0.170; p = 0.753)	-0.126	+2.37%
Severity	2015.2	-0.048 (CI = +/-0.186; p = 0.555)	-0.095	-4.64%
Frequency	2003.1	-0.007 (CI = +/-0.009; p = 0.149)	0.036	-0.66%
Frequency	2003.2	-0.008 (CI = +/-0.010; p = 0.109)	0.053	-0.77%
Frequency	2004.1	-0.008 (CI = +/-0.010; p = 0.109)	0.055	-0.82%
Frequency	2004.2	-0.011 (CI = +/-0.010; p = 0.039)	0.113	-1.09%
Frequency	2005.1	-0.010 (CI = +/-0.011; p = 0.081)	0.075	-0.97%
Frequency	2005.2	-0.015 (CI = +/-0.010; p = 0.003)	0.266	-1.51%
Frequency	2006.1	-0.018 (CI = +/-0.010; p = 0.001)	0.330	-1.76%
Frequency	2006.2	-0.020 (CI = +/-0.010; p = 0.000)	0.401	-2.03%
Frequency	2007.1	-0.022 (CI = +/-0.011; p = 0.000)	0.408	-2.15%
Frequency	2007.2	-0.025 (CI = +/-0.011; p = 0.000)	0.462	-2.42%
Frequency	2008.1	-0.024 (CI = +/-0.012; p = 0.001)	0.417	-2.37%
Frequency	2008.2	-0.025 (CI = +/-0.013; p = 0.001)	0.396	-2.44%
Frequency	2009.1	-0.028 (CI = +/-0.014; p = 0.001)	0.440	-2.73%
Frequency	2009.2	-0.029 (CI = +/-0.016; p = 0.001)	0.428	-2.87%
Frequency	2010.1	-0.029 (CI = +/-0.017; p = 0.003)	0.388	-2.87%
Frequency	2010.2	-0.032 (CI = +/-0.019; p = 0.003)	0.405	-3.16%
Frequency	2011.1	-0.027 (CI = +/-0.021; p = 0.013)	0.300	-2.66%
Frequency	2011.2	-0.023 (CI = +/-0.023; p = 0.046)	0.202	-2.31%
Frequency	2012.1	-0.025 (CI = +/-0.026; p = 0.057)	0.194	-2.50%
Frequency	2012.2	-0.037 (CI = +/-0.026; p = 0.009)	0.401	-3.61%
Frequency	2013.1	-0.030 (CI = +/-0.028; p = 0.043)	0.262	-2.91%
Frequency	2013.2	-0.045 (CI = +/-0.025; p = 0.002)	0.578	-4.38%
Frequency	2014.1	-0.050 (CI = +/-0.029; p = 0.003)	0.593	-4.92%
Frequency	2014.2	-0.042 (CI = +/-0.034; p = 0.020)	0.452	-4.14%
Frequency	2015.1	-0.035 (CI = +/-0.041; p = 0.087)	0.271	-3.41%
Frequency	2015.2	-0.037 (CI = +/-0.055; p = 0.152)	0.195	-3.62%

Province of Newfoundland
Private Passengers Vehicles (Excluding Farmers)

COVID-19 Effect on Claims Cost
Data as of 6/30/21

(1) Coverage	(2) See Report			(3) See Report			(4) (2) + (3)			(5) exp(4) - 1		
	Frequency COVID-19 Coefficient			Severity COVID-19 Coefficient			Loss Cost COVID-19 Coefficient			COVID-19 Effect on Claims Cost		
	2020-1	2020-2	2021-1	2020-1	2020-2	2021-1	2020-1	2020-2	2021-1	2020-1	2020-2	2021-1
BI	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0%	0%	0%
PD	-0.36	-0.35	-0.45	0.00	0.00	0.00	-0.36	-0.35	-0.45	-30%	-29%	-36%
AB Total	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0%	0%	0%
CL	-0.12	-0.31	-0.65	0.00	0.00	0.00	-0.12	-0.31	-0.65	-11%	-27%	-48%
CM	-0.41	-0.02	-0.18	0.00	0.00	0.00	-0.41	-0.02	-0.18	-34%	-2%	-17%
AP	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0%	0%	0%

Note

Coefficients in grey are statistically insignificant (p-value >.05)

Bodily Injury

Coverage = BI
End Trend Period = 2021.1
Excluded Points = NA
Parameters Included: time, COVID202001, COVID202002, COVID202101

Fit	Start Date	Time	COVID202001	COVID202002	COVID202101	Adjusted R ²	Implied Trend Rate
Loss Cost	2005.1	0.000 (CI = +/-0.019; p = 0.980)	-0.019 (CI = +/-0.469; p = 0.934)	-0.322 (CI = +/-0.472; p = 0.173)	-0.376 (CI = +/-0.475; p = 0.116)	0.032	-0.02%
Loss Cost	2005.2	-0.006 (CI = +/-0.018; p = 0.504)	0.011 (CI = +/-0.445; p = 0.959)	-0.289 (CI = +/-0.448; p = 0.197)	-0.340 (CI = +/-0.451; p = 0.133)	0.076	-0.61%
Loss Cost	2006.1	-0.007 (CI = +/-0.020; p = 0.472)	0.016 (CI = +/-0.454; p = 0.943)	-0.284 (CI = +/-0.458; p = 0.214)	-0.334 (CI = +/-0.461; p = 0.148)	0.075	-0.70%
Loss Cost	2006.2	-0.011 (CI = +/-0.021; p = 0.307)	0.033 (CI = +/-0.455; p = 0.882)	-0.265 (CI = +/-0.458; p = 0.245)	-0.314 (CI = +/-0.462; p = 0.174)	0.100	-1.05%
Loss Cost	2007.1	-0.008 (CI = +/-0.022; p = 0.449)	0.023 (CI = +/-0.463; p = 0.920)	-0.276 (CI = +/-0.467; p = 0.234)	-0.326 (CI = +/-0.471; p = 0.165)	0.076	-0.83%
Loss Cost	2007.2	-0.017 (CI = +/-0.022; p = 0.116)	0.062 (CI = +/-0.422; p = 0.765)	-0.233 (CI = +/-0.425; p = 0.269)	-0.278 (CI = +/-0.429; p = 0.193)	0.187	-1.69%
Loss Cost	2008.1	-0.013 (CI = +/-0.023; p = 0.259)	0.043 (CI = +/-0.421; p = 0.833)	-0.253 (CI = +/-0.425; p = 0.230)	-0.301 (CI = +/-0.430; p = 0.160)	0.147	-1.27%
Loss Cost	2008.2	-0.015 (CI = +/-0.025; p = 0.210)	0.054 (CI = +/-0.430; p = 0.796)	-0.241 (CI = +/-0.434; p = 0.262)	-0.288 (CI = +/-0.439; p = 0.188)	0.156	-1.53%
Loss Cost	2009.1	-0.013 (CI = +/-0.027; p = 0.325)	0.045 (CI = +/-0.441; p = 0.833)	-0.251 (CI = +/-0.446; p = 0.253)	-0.299 (CI = +/-0.451; p = 0.182)	0.125	-1.30%
Loss Cost	2009.2	-0.020 (CI = +/-0.028; p = 0.148)	0.073 (CI = +/-0.431; p = 0.727)	-0.220 (CI = +/-0.437; p = 0.305)	-0.264 (CI = +/-0.442; p = 0.227)	0.190	-2.02%
Loss Cost	2010.1	-0.017 (CI = +/-0.031; p = 0.276)	0.059 (CI = +/-0.441; p = 0.782)	-0.236 (CI = +/-0.447; p = 0.282)	-0.282 (CI = +/-0.453; p = 0.208)	0.146	-1.64%
Loss Cost	2010.2	-0.022 (CI = +/-0.034; p = 0.184)	0.078 (CI = +/-0.447; p = 0.716)	-0.213 (CI = +/-0.453; p = 0.334)	-0.257 (CI = +/-0.461; p = 0.256)	0.175	-2.19%
Loss Cost	2011.1	-0.026 (CI = +/-0.038; p = 0.157)	0.092 (CI = +/-0.460; p = 0.677)	-0.198 (CI = +/-0.468; p = 0.384)	-0.239 (CI = +/-0.476; p = 0.303)	0.183	-2.59%
Loss Cost	2011.2	-0.037 (CI = +/-0.040; p = 0.069)	0.125 (CI = +/-0.452; p = 0.563)	-0.159 (CI = +/-0.470; p = 0.472)	-0.195 (CI = +/-0.469; p = 0.389)	0.262	-3.61%
Loss Cost	2012.1	-0.044 (CI = +/-0.044; p = 0.049)	0.149 (CI = +/-0.460; p = 0.500)	-0.132 (CI = +/-0.460; p = 0.556)	-0.164 (CI = +/-0.480; p = 0.475)	0.293	-4.35%
Loss Cost	2012.2	-0.060 (CI = +/-0.046; p = 0.014)	0.193 (CI = +/-0.435; p = 0.355)	-0.080 (CI = +/-0.445; p = 0.706)	-0.104 (CI = +/-0.456; p = 0.631)	0.418	-8.85%
Loss Cost	2013.1	-0.084 (CI = +/-0.017; p = 0.001)	0.257 (CI = +/-0.350; p = 0.136)	-0.004 (CI = +/-0.359; p = 0.980)	-0.016 (CI = +/-0.369; p = 0.925)	0.653	-8.07%
Loss Cost	2013.2	-0.089 (CI = +/-0.047; p = 0.002)	0.268 (CI = +/-0.369; p = 0.139)	0.009 (CI = +/-0.381; p = 0.959)	-0.001 (CI = +/-0.393; p = 0.996)	0.621	-8.47%
Loss Cost	2014.1	-0.076 (CI = +/-0.053; p = 0.010)	0.240 (CI = +/-0.375; p = 0.185)	-0.025 (CI = +/-0.388; p = 0.888)	-0.041 (CI = +/-0.403; p = 0.825)	0.531	-7.36%
Loss Cost	2014.2	-0.063 (CI = +/-0.061; p = 0.047)	0.210 (CI = +/-0.384; p = 0.248)	-0.062 (CI = +/-0.400; p = 0.733)	-0.085 (CI = +/-0.417; p = 0.655)	0.422	-6.06%
Loss Cost	2015.1	-0.065 (CI = +/-0.077; p = 0.084)	0.215 (CI = +/-0.421; p = 0.272)	-0.055 (CI = +/-0.442; p = 0.782)	-0.076 (CI = +/-0.464; p = 0.715)	0.355	-6.34%
Loss Cost	2015.2	-0.052 (CI = +/-0.096; p = 0.239)	0.191 (CI = +/-0.458; p = 0.357)	-0.086 (CI = +/-0.485; p = 0.688)	-0.114 (CI = +/-0.515; p = 0.616)	0.214	-5.08%
Severity	2005.1	0.046 (CI = +/-0.015; p = 0.000)	0.017 (CI = +/-0.369; p = 0.924)	-0.240 (CI = +/-0.371; p = 0.195)	-0.385 (CI = +/-0.373; p = 0.044)	0.569	+4.66%
Severity	2005.2	0.042 (CI = +/-0.015; p = 0.000)	0.036 (CI = +/-0.360; p = 0.838)	-0.220 (CI = +/-0.362; p = 0.224)	-0.362 (CI = +/-0.365; p = 0.051)	0.523	+4.27%
Severity	2006.1	0.040 (CI = +/-0.016; p = 0.000)	0.037 (CI = +/-0.368; p = 0.837)	-0.218 (CI = +/-0.371; p = 0.237)	-0.361 (CI = +/-0.373; p = 0.058)	0.489	+4.25%
Severity	2006.2	0.042 (CI = +/-0.017; p = 0.000)	0.044 (CI = +/-0.375; p = 0.813)	-0.211 (CI = +/-0.378; p = 0.261)	-0.353 (CI = +/-0.381; p = 0.061)	0.443	+4.11%
Severity	2007.1	0.046 (CI = +/-0.017; p = 0.000)	0.016 (CI = +/-0.352; p = 0.924)	-0.241 (CI = +/-0.355; p = 0.173)	-0.386 (CI = +/-0.358; p = 0.036)	0.530	+4.72%
Severity	2007.2	0.041 (CI = +/-0.017; p = 0.000)	0.039 (CI = +/-0.339; p = 0.816)	-0.217 (CI = +/-0.342; p = 0.203)	-0.359 (CI = +/-0.346; p = 0.042)	0.473	+4.21%
Severity	2008.1	0.046 (CI = +/-0.018; p = 0.000)	0.019 (CI = +/-0.332; p = 0.906)	-0.238 (CI = +/-0.335; p = 0.155)	-0.383 (CI = +/-0.339; p = 0.029)	0.518	+4.77%
Severity	2008.2	0.044 (CI = +/-0.020; p = 0.000)	0.026 (CI = +/-0.340; p = 0.875)	-0.231 (CI = +/-0.344; p = 0.177)	-0.375 (CI = +/-0.348; p = 0.036)	0.465	+4.50%
Severity	2009.1	0.049 (CI = +/-0.020; p = 0.000)	0.005 (CI = +/-0.333; p = 0.974)	-0.254 (CI = +/-0.337; p = 0.131)	-0.401 (CI = +/-0.341; p = 0.023)	0.513	+5.05%
Severity	2009.2	0.045 (CI = +/-0.022; p = 0.000)	0.021 (CI = +/-0.334; p = 0.897)	-0.236 (CI = +/-0.338; p = 0.160)	-0.381 (CI = +/-0.342; p = 0.031)	0.444	+4.62%
Severity	2010.1	0.048 (CI = +/-0.024; p = 0.001)	0.011 (CI = +/-0.342; p = 0.946)	-0.248 (CI = +/-0.347; p = 0.151)	-0.393 (CI = +/-0.352; p = 0.030)	0.435	+4.90%
Severity	2010.2	0.050 (CI = +/-0.027; p = 0.001)	0.004 (CI = +/-0.354; p = 0.980)	-0.255 (CI = +/-0.359; p = 0.152)	-0.402 (CI = +/-0.365; p = 0.033)	0.411	+5.10%
Severity	2011.1	0.049 (CI = +/-0.030; p = 0.003)	0.007 (CI = +/-0.368; p = 0.967)	-0.252 (CI = +/-0.374; p = 0.173)	-0.398 (CI = +/-0.381; p = 0.041)	0.351	+5.01%
Severity	2011.2	0.043 (CI = +/-0.033; p = 0.014)	0.026 (CI = +/-0.373; p = 0.883)	-0.230 (CI = +/-0.380; p = 0.216)	-0.373 (CI = +/-0.387; p = 0.058)	0.254	+4.39%
Severity	2012.1	0.034 (CI = +/-0.036; p = 0.058)	0.052 (CI = +/-0.370; p = 0.766)	-0.200 (CI = +/-0.378; p = 0.276)	-0.338 (CI = +/-0.386; p = 0.081)	0.146	+3.48%
Severity	2012.2	0.030 (CI = +/-0.041; p = 0.133)	0.064 (CI = +/-0.386; p = 0.726)	-0.186 (CI = +/-0.395; p = 0.328)	-0.323 (CI = +/-0.404; p = 0.109)	0.069	+3.05%
Severity	2013.1	0.010 (CI = +/-0.037; p = 0.569)	0.118 (CI = +/-0.321; p = 0.440)	-0.122 (CI = +/-0.329; p = 0.435)	-0.249 (CI = +/-0.339; p = 0.135)	0.036	+1.00%
Severity	2013.2	0.000 (CI = +/-0.041; p = 0.985)	0.143 (CI = +/-0.320; p = 0.346)	-0.091 (CI = +/-0.330; p = 0.556)	-0.213 (CI = +/-0.341; p = 0.197)	0.041	-0.04%
Severity	2014.1	0.007 (CI = +/-0.048; p = 0.751)	0.126 (CI = +/-0.335; p = 0.421)	-0.112 (CI = +/-0.337; p = 0.489)	-0.237 (CI = +/-0.360; p = 0.173)	0.031	+0.70%
Severity	2014.2	0.008 (CI = +/-0.058; p = 0.750)	0.123 (CI = +/-0.364; p = 0.463)	-0.116 (CI = +/-0.378; p = 0.506)	-0.242 (CI = +/-0.395; p = 0.199)	0.002	+0.85%
Severity	2015.1	0.001 (CI = +/-0.072; p = 0.979)	0.138 (CI = +/-0.394; p = 0.441)	-0.097 (CI = +/-0.413; p = 0.603)	-0.219 (CI = +/-0.434; p = 0.278)	-0.028	+0.09%
Severity	2015.2	0.003 (CI = +/-0.092; p = 0.934)	0.134 (CI = +/-0.440; p = 0.496)	-0.103 (CI = +/-0.466; p = 0.619)	-0.226 (CI = +/-0.494; p = 0.316)	-0.078	+0.33%
Frequency	2005.1	-0.046 (CI = +/-0.012; p = 0.000)	-0.036 (CI = +/-0.302; p = 0.807)	-0.082 (CI = +/-0.304; p = 0.586)	0.009 (CI = +/-0.306; p = 0.954)	0.720	-4.47%
Frequency	2005.2	-0.048 (CI = +/-0.012; p = 0.000)	-0.025 (CI = +/-0.301; p = 0.866)	-0.069 (CI = +/-0.303; p = 0.643)	0.022 (CI = +/-0.305; p = 0.882)	0.726	-4.68%
Frequency	2006.1	-0.049 (CI = +/-0.013; p = 0.000)	-0.021 (CI = +/-0.307; p = 0.888)	-0.065 (CI = +/-0.310; p = 0.668)	0.027 (CI = +/-0.312; p = 0.862)	0.711	-4.75%
Frequency	2006.2	-0.051 (CI = +/-0.014; p = 0.000)	-0.011 (CI = +/-0.309; p = 0.944)	-0.054 (CI = +/-0.311; p = 0.726)	0.039 (CI = +/-0.314; p = 0.798)	0.712	-4.96%
Frequency	2007.1	-0.055 (CI = +/-0.015; p = 0.000)	0.006 (CI = +/-0.302; p = 0.966)	-0.035 (CI = +/-0.304; p = 0.816)	0.060 (CI = +/-0.307; p = 0.690)	0.733	-5.31%
Frequency	2007.2	-0.058 (CI = +/-0.015; p = 0.000)	0.023 (CI = +/-0.295; p = 0.872)	-0.016 (CI = +/-0.298; p = 0.913)	0.081 (CI = +/-0.300; p = 0.584)	0.752	-5.66%
Frequency	2008.1	-0.058 (CI = +/-0.016; p = 0.000)	0.024 (CI = +/-0.303; p = 0.871)	-0.015 (CI = +/-0.306; p = 0.920)	0.082 (CI = +/-0.309; p = 0.589)	0.728	-5.68%
Frequency	2008.2	-0.059 (CI = +/-0.018; p = 0.000)	0.028 (CI = +/-0.312; p = 0.852)	-0.010 (CI = +/-0.315; p = 0.947)	0.087 (CI = +/-0.318; p = 0.576)	0.708	-5.77%
Frequency	2009.1	-0.062 (CI = +/-0.019; p = 0.000)	0.040 (CI = +/-0.315; p = 0.795)	0.003 (CI = +/-0.319; p = 0.986)	0.102 (CI = +/-0.323; p = 0.519)	0.705	-6.05%
Frequency	2009.2	-0.066 (CI = +/-0.021; p = 0.000)	0.052 (CI = +/-0.320; p = 0.737)	0.017 (CI = +/-0.324; p = 0.915)	0.117 (CI = +/-0.328; p = 0.464)	0.701	-6.35%
Frequency	2010.1	-0.064 (CI = +/-0.023; p = 0.000)	0.048 (CI = +/-0.330; p = 0.764)	0.012 (CI = +/-0.335; p = 0.942)	0.112 (CI = +/-0.340; p = 0.499)	0.660	-6.24%
Frequency	2010.2	-0.072 (CI = +/-0.024; p = 0.000)	0.074 (CI = +/-0.315; p = 0.626)	0.042 (CI = +/-0.320; p = 0.786)	0.145 (CI = +/-0.325; p = 0.359)	0.705	-6.94%
Frequency	2011.1	-0.075 (CI = +/-0.026; p = 0.000)	0.085 (CI = +/-0.324; p = 0.587)	0.054 (CI = +/-0.329; p = 0.732)	0.159 (CI = +/-0.335; p = 0.329)	0.689	-7.24%
Frequency	2011.2	-0.080 (CI = +/-0.029; p = 0.000)	0.099 (CI = +/-0.331; p = 0.533)	0.071 (CI = +/-0.337; p = 0.661)	0.178 (CI = +/-0.344; p = 0.287)	0.680	-7.66%
Frequency	2012.1	-0.079 (CI = +/-0.033; p = 0.000)	0.096 (CI = +/-0.347; p = 0.561)	0.067 (CI = +/-0.354; p = 0.689)	0.174 (CI = +/-0.362; p = 0.319)	0.626	-7.57%
Frequency	2012.2	-0.090 (CI = +/-0.035; p = 0.000)	0.129 (CI = +/-0.330; p = 0.413)	0.106 (CI = +/-0.337; p = 0.509)	0.219 (CI = +/-0.346; p = 0.195)	0.685	-8.64%
Frequency	2013.1	-0.094 (CI = +/-0.040; p = 0.000)	0.139 (CI = +/-0.346; p = 0.398)	0.118 (CI = +/-0.355; p = 0.483)	0.233 (CI = +/-0.365; p = 0.191)	0.650	-8.98%
Frequency	2013.2	-0.088 (CI = +/-0.046; p = 0.002)	0.124 (CI = +/-0.363; p = 0.466)	0.100 (CI = +/-0.374; p = 0.567)	0.212 (CI = +/-0.386; p = 0.252)	0.557	-8.44%
Frequency	2014.1	-0.083 (CI = +/-0.055; p = 0.007)	0.113 (CI = +/-0.386; p = 0.528)	0.087 (CI = +/-0.400; p = 0.639)	0.196 (CI = +/-0.415; p = 0.317)	0.443	-8.00%
Frequency	2014.2	-0.071 (CI = +/-0.064; p = 0.034)	0.086 (CI = +/-0.401; p = 0.638)	0.054 (CI = +/-0.418; p = 0.778)	0.157 (CI = +/-0.436; p = 0.437)	0.268	-8.85%
Frequency	2015.1	-0.066 (CI = +/-0.080; p = 0.092)	0.077 (CI = +/-0.439; p = 0.696)	0.042 (CI = +/-0.461; p = 0.838)	0.143 (CI = +/-0.484; p = 0.516)	0.100	-6.42%
Frequency	2015.2	-0.055 (CI = +/-0.101; p = 0.235)	0.057 (CI = +/-0.483; p = 0.788)	0.017 (CI = +/-0.511; p = 0.941)	0.112 (CI = +/-0.543; p = 0.641)	-0.134	-5.39%

Property Damage

Coverage = Total PD
End Trend Period = 2021.1
Excluded Points = NA
Parameters Included: time, seasonality, COVID202001, COVID202002, COVID202101

Fit	Start Date	Time	Seasonality	COVID202001	COVID202002	COVID202101	Adjusted R^2	Implied Trend Rate
Loss Cost	2003.1	0.011 (CI = +/-0.014; p = 0.124)	0.055 (CI = +/-0.138; p = 0.413)	-0.557 (CI = +/-0.427; p = 0.012)	-0.536 (CI = +/-0.427; p = 0.016)	-0.230 (CI = +/-0.431; p = 0.285)	0.187	+1.08%
Loss Cost	2003.2	0.015 (CI = +/-0.014; p = 0.032)	0.032 (CI = +/-0.130; p = 0.621)	-0.569 (CI = +/-0.403; p = 0.007)	-0.574 (CI = +/-0.404; p = 0.007)	-0.247 (CI = +/-0.407; p = 0.224)	0.244	+1.52%
Loss Cost	2004.1	0.017 (CI = +/-0.014; p = 0.022)	0.043 (CI = +/-0.133; p = 0.516)	-0.586 (CI = +/-0.406; p = 0.006)	-0.581 (CI = +/-0.406; p = 0.007)	-0.266 (CI = +/-0.411; p = 0.196)	0.261	+1.72%
Loss Cost	2004.2	0.017 (CI = +/-0.015; p = 0.034)	0.044 (CI = +/-0.138; p = 0.515)	-0.585 (CI = +/-0.414; p = 0.007)	-0.578 (CI = +/-0.416; p = 0.008)	-0.265 (CI = +/-0.419; p = 0.206)	0.252	+1.68%
Loss Cost	2005.1	0.015 (CI = +/-0.016; p = 0.063)	0.038 (CI = +/-0.142; p = 0.587)	-0.576 (CI = +/-0.422; p = 0.009)	-0.574 (CI = +/-0.422; p = 0.010)	-0.254 (CI = +/-0.428; p = 0.234)	0.233	+1.56%
Loss Cost	2005.2	0.013 (CI = +/-0.017; p = 0.144)	0.052 (CI = +/-0.144; p = 0.463)	-0.568 (CI = +/-0.421; p = 0.010)	-0.551 (CI = +/-0.423; p = 0.013)	-0.243 (CI = +/-0.427; p = 0.252)	0.229	+1.27%
Loss Cost	2006.1	0.013 (CI = +/-0.019; p = 0.151)	0.056 (CI = +/-0.150; p = 0.451)	-0.573 (CI = +/-0.432; p = 0.011)	-0.554 (CI = +/-0.432; p = 0.014)	-0.249 (CI = +/-0.438; p = 0.252)	0.225	+1.34%
Loss Cost	2006.2	0.013 (CI = +/-0.020; p = 0.197)	0.058 (CI = +/-0.156; p = 0.451)	-0.572 (CI = +/-0.442; p = 0.013)	-0.550 (CI = +/-0.444; p = 0.017)	-0.248 (CI = +/-0.449; p = 0.266)	0.219	+1.29%
Loss Cost	2007.1	0.009 (CI = +/-0.021; p = 0.389)	0.040 (CI = +/-0.158; p = 0.604)	-0.545 (CI = +/-0.443; p = 0.018)	-0.538 (CI = +/-0.443; p = 0.019)	-0.216 (CI = +/-0.450; p = 0.330)	0.211	+0.90%
Loss Cost	2007.2	0.009 (CI = +/-0.023; p = 0.406)	0.039 (CI = +/-0.165; p = 0.632)	-0.546 (CI = +/-0.454; p = 0.021)	-0.541 (CI = +/-0.457; p = 0.022)	-0.218 (CI = +/-0.462; p = 0.339)	0.205	+0.94%
Loss Cost	2008.1	0.008 (CI = +/-0.025; p = 0.489)	0.035 (CI = +/-0.173; p = 0.679)	-0.540 (CI = +/-0.469; p = 0.026)	-0.539 (CI = +/-0.469; p = 0.026)	-0.211 (CI = +/-0.478; p = 0.369)	0.196	+0.85%
Loss Cost	2008.2	0.012 (CI = +/-0.027; p = 0.362)	0.021 (CI = +/-0.178; p = 0.806)	-0.548 (CI = +/-0.475; p = 0.026)	-0.562 (CI = +/-0.478; p = 0.024)	-0.223 (CI = +/-0.484; p = 0.349)	0.198	+1.21%
Loss Cost	2009.1	0.011 (CI = +/-0.048; p = 0.465)	0.016 (CI = +/-0.188; p = 0.863)	-0.539 (CI = +/-0.492; p = 0.033)	-0.558 (CI = +/-0.492; p = 0.028)	-0.212 (CI = +/-0.503; p = 0.388)	0.188	+1.06%
Loss Cost	2009.2	0.002 (CI = +/-0.030; p = 0.909)	0.047 (CI = +/-0.183; p = 0.598)	-0.521 (CI = +/-0.469; p = 0.031)	-0.504 (CI = +/-0.473; p = 0.038)	-0.186 (CI = +/-0.481; p = 0.428)	0.238	+0.17%
Loss Cost	2010.1	0.006 (CI = +/-0.033; p = 0.690)	0.063 (CI = +/-0.191; p = 0.494)	-0.547 (CI = +/-0.481; p = 0.028)	-0.516 (CI = +/-0.481; p = 0.037)	-0.216 (CI = +/-0.495; p = 0.370)	0.239	+0.64%
Loss Cost	2010.2	0.003 (CI = +/-0.036; p = 0.873)	0.074 (CI = +/-0.200; p = 0.442)	-0.540 (CI = +/-0.494; p = 0.034)	-0.497 (CI = +/-0.499; p = 0.051)	-0.206 (CI = +/-0.509; p = 0.404)	0.241	+0.28%
Loss Cost	2011.1	-0.005 (CI = +/-0.040; p = 0.809)	0.051 (CI = +/-0.208; p = 0.608)	-0.503 (CI = +/-0.503; p = 0.050)	-0.479 (CI = +/-0.503; p = 0.050)	-0.161 (CI = +/-0.521; p = 0.519)	0.257	-0.46%
Loss Cost	2011.2	-0.005 (CI = +/-0.045; p = 0.812)	0.052 (CI = +/-0.222; p = 0.620)	-0.503 (CI = +/-0.525; p = 0.059)	-0.477 (CI = +/-0.532; p = 0.075)	-0.160 (CI = +/-0.544; p = 0.538)	0.238	-0.51%
Loss Cost	2012.1	-0.020 (CI = +/-0.048; p = 0.382)	0.010 (CI = +/-0.219; p = 0.920)	-0.436 (CI = +/-0.510; p = 0.087)	-0.445 (CI = +/-0.510; p = 0.082)	-0.079 (CI = +/-0.531; p = 0.754)	0.320	-1.97%
Loss Cost	2012.2	-0.035 (CI = +/-0.049; p = 0.146)	0.049 (CI = +/-0.214; p = 0.629)	-0.413 (CI = +/-0.484; p = 0.088)	-0.376 (CI = +/-0.491; p = 0.121)	-0.041 (CI = +/-0.506; p = 0.864)	0.424	-3.46%
Loss Cost	2013.1	-0.053 (CI = +/-0.052; p = 0.047)	0.005 (CI = +/-0.210; p = 0.963)	-0.342 (CI = +/-0.465; p = 0.134)	-0.341 (CI = +/-0.465; p = 0.135)	0.048 (CI = +/-0.491; p = 0.834)	0.526	-5.15%
Loss Cost	2013.2	-0.055 (CI = +/-0.061; p = 0.074)	0.009 (CI = +/-0.230; p = 0.935)	-0.340 (CI = +/-0.495; p = 0.157)	-0.333 (CI = +/-0.505; p = 0.172)	0.052 (CI = +/-0.524; p = 0.829)	0.486	-5.33%
Loss Cost	2014.1	-0.057 (CI = +/-0.076; p = 0.116)	0.003 (CI = +/-0.257; p = 0.981)	-0.331 (CI = +/-0.543; p = 0.202)	-0.328 (CI = +/-0.543; p = 0.205)	0.064 (CI = +/-0.583; p = 0.809)	0.441	-5.58%
Loss Cost	2014.2	-0.026 (CI = +/-0.072; p = 0.430)	-0.055 (CI = +/-0.229; p = 0.598)	-0.367 (CI = +/-0.468; p = 0.108)	-0.438 (CI = +/-0.481; p = 0.069)	-0.004 (CI = +/-0.506; p = 0.986)	0.462	-2.57%
Loss Cost	2015.1	0.013 (CI = +/-0.065; p = 0.660)	0.013 (CI = +/-0.187; p = 0.843)	-0.483 (CI = +/-0.374; p = 0.018)	-0.503 (CI = +/-0.374; p = 0.016)	-0.159 (CI = +/-0.412; p = 0.393)	0.600	+1.27%
Loss Cost	2015.2	0.026 (CI = +/-0.080; p = 0.450)	-0.004 (CI = +/-0.207; p = 0.963)	-0.497 (CI = +/-0.398; p = 0.022)	-0.543 (CI = +/-0.414; p = 0.018)	-0.186 (CI = +/-0.443; p = 0.344)	0.599	+2.66%
Severity	2003.1	0.031 (CI = +/-0.010; p = 0.000)	-0.063 (CI = +/-0.100; p = 0.210)	-0.106 (CI = +/-0.314; p = 0.498)	-0.090 (CI = +/-0.314; p = 0.566)	0.329 (CI = +/-0.318; p = 0.043)	0.607	+3.15%
Severity	2003.2	0.032 (CI = +/-0.011; p = 0.000)	-0.066 (CI = +/-0.103; p = 0.200)	-0.108 (CI = +/-0.319; p = 0.496)	-0.095 (CI = +/-0.320; p = 0.549)	0.326 (CI = +/-0.323; p = 0.048)	0.593	+3.22%
Severity	2004.1	0.033 (CI = +/-0.011; p = 0.000)	-0.059 (CI = +/-0.106; p = 0.261)	-0.118 (CI = +/-0.323; p = 0.460)	-0.100 (CI = +/-0.323; p = 0.534)	0.314 (CI = +/-0.327; p = 0.059)	0.594	+3.35%
Severity	2004.2	0.033 (CI = +/-0.012; p = 0.000)	-0.062 (CI = +/-0.109; p = 0.255)	-0.120 (CI = +/-0.329; p = 0.462)	-0.104 (CI = +/-0.331; p = 0.524)	0.312 (CI = +/-0.333; p = 0.065)	0.575	+3.40%
Severity	2005.1	0.036 (CI = +/-0.013; p = 0.000)	-0.050 (CI = +/-0.111; p = 0.363)	-0.139 (CI = +/-0.329; p = 0.394)	-0.112 (CI = +/-0.329; p = 0.491)	0.291 (CI = +/-0.333; p = 0.084)	0.593	+3.65%
Severity	2005.2	0.035 (CI = +/-0.014; p = 0.000)	-0.047 (CI = +/-0.115; p = 0.403)	-0.137 (CI = +/-0.335; p = 0.407)	-0.108 (CI = +/-0.337; p = 0.516)	0.293 (CI = +/-0.340; p = 0.088)	0.559	+3.60%
Severity	2006.1	0.037 (CI = +/-0.015; p = 0.000)	-0.038 (CI = +/-0.118; p = 0.513)	-0.152 (CI = +/-0.339; p = 0.365)	-0.114 (CI = +/-0.339; p = 0.495)	0.276 (CI = +/-0.344; p = 0.111)	0.565	+3.80%
Severity	2006.2	0.038 (CI = +/-0.016; p = 0.000)	-0.041 (CI = +/-0.122; p = 0.495)	-0.154 (CI = +/-0.347; p = 0.369)	-0.119 (CI = +/-0.349; p = 0.487)	0.273 (CI = +/-0.352; p = 0.122)	0.543	+3.87%
Severity	2007.1	0.035 (CI = +/-0.017; p = 0.000)	-0.053 (CI = +/-0.125; p = 0.387)	-0.135 (CI = +/-0.350; p = 0.433)	-0.111 (CI = +/-0.350; p = 0.517)	0.295 (CI = +/-0.356; p = 0.099)	0.506	+3.59%
Severity	2007.2	0.036 (CI = +/-0.018; p = 0.000)	-0.056 (CI = +/-0.130; p = 0.380)	-0.137 (CI = +/-0.358; p = 0.437)	-0.116 (CI = +/-0.360; p = 0.510)	0.293 (CI = +/-0.364; p = 0.110)	0.480	+3.57%
Severity	2008.1	0.036 (CI = +/-0.020; p = 0.001)	-0.057 (CI = +/-0.137; p = 0.393)	-0.135 (CI = +/-0.370; p = 0.457)	-0.115 (CI = +/-0.370; p = 0.524)	0.295 (CI = +/-0.377; p = 0.119)	0.453	+3.64%
Severity	2008.2	0.043 (CI = +/-0.019; p = 0.000)	-0.085 (CI = +/-0.127; p = 0.181)	-0.150 (CI = +/-0.339; p = 0.365)	-0.162 (CI = +/-0.341; p = 0.334)	0.272 (CI = +/-0.346; p = 0.117)	0.562	+4.38%
Severity	2009.1	0.045 (CI = +/-0.021; p = 0.000)	-0.078 (CI = +/-0.134; p = 0.237)	-0.161 (CI = +/-0.350; p = 0.347)	-0.167 (CI = +/-0.350; p = 0.331)	0.260 (CI = +/-0.358; p = 0.145)	0.553	+4.57%
Severity	2009.2	0.045 (CI = +/-0.021; p = 0.001)	-0.073 (CI = +/-0.140; p = 0.290)	-0.158 (CI = +/-0.360; p = 0.368)	-0.158 (CI = +/-0.363; p = 0.373)	0.264 (CI = +/-0.363; p = 0.149)	0.496	+4.11%
Severity	2010.1	0.049 (CI = +/-0.025; p = 0.001)	-0.054 (CI = +/-0.143; p = 0.435)	-0.187 (CI = +/-0.360; p = 0.288)	-0.171 (CI = +/-0.360; p = 0.331)	0.229 (CI = +/-0.371; p = 0.209)	0.528	+4.97%
Severity	2010.2	0.052 (CI = +/-0.027; p = 0.001)	-0.065 (CI = +/-0.149; p = 0.366)	-0.194 (CI = +/-0.367; p = 0.280)	-0.191 (CI = +/-0.371; p = 0.293)	0.219 (CI = +/-0.384; p = 0.237)	0.521	+5.34%
Severity	2011.1	0.049 (CI = +/-0.031; p = 0.004)	-0.073 (CI = +/-0.158; p = 0.339)	-0.181 (CI = +/-0.384; p = 0.331)	-0.185 (CI = +/-0.384; p = 0.322)	0.235 (CI = +/-0.397; p = 0.227)	0.473	+5.07%
Severity	2011.2	0.051 (CI = +/-0.034; p = 0.007)	-0.077 (CI = +/-0.169; p = 0.348)	-0.183 (CI = +/-0.400; p = 0.343)	-0.190 (CI = +/-0.405; p = 0.331)	0.232 (CI = +/-0.414; p = 0.250)	0.425	+5.19%
Severity	2012.1	0.038 (CI = +/-0.036; p = 0.037)	-0.111 (CI = +/-0.164; p = 0.167)	-0.128 (CI = +/-0.381; p = 0.482)	-0.164 (CI = +/-0.381; p = 0.371)	0.299 (CI = +/-0.398; p = 0.128)	0.395	+3.91%
Severity	2012.2	0.033 (CI = +/-0.040; p = 0.095)	-0.099 (CI = +/-0.174; p = 0.239)	-0.120 (CI = +/-0.394; p = 0.518)	-0.141 (CI = +/-0.400; p = 0.456)	0.312 (CI = +/-0.412; p = 0.125)	0.296	+3.40%
Severity	2013.1	0.020 (CI = +/-0.043; p = 0.333)	-0.133 (CI = +/-0.173; p = 0.118)	-0.066 (CI = +/-0.384; p = 0.713)	-0.114 (CI = +/-0.384; p = 0.526)	0.380 (CI = +/-0.405; p = 0.063)	0.304	+2.00%
Severity	2013.2	0.019 (CI = +/-0.051; p = 0.411)	-0.132 (CI = +/-0.190; p = 0.151)	-0.065 (CI = +/-0.408; p = 0.729)	-0.113 (CI = +/-0.417; p = 0.560)	0.381 (CI = +/-0.433; p = 0.078)	0.242	+1.96%
Severity	2014.1	0.015 (CI = +/-0.061; p = 0.585)	-0.141 (CI = +/-0.212; p = 0.165)	-0.051 (CI = +/-0.447; p = 0.802)	-0.105 (CI = +/-0.447; p = 0.607)	0.399 (CI = +/-0.479; p = 0.092)	0.216	+1.55%
Severity	2014.2	0.032 (CI = +/-0.069; p = 0.311)	-0.172 (CI = +/-0.218; p = 0.106)	-0.071 (CI = +/-0.445; p = 0.724)	-0.164 (CI = +/-0.457; p = 0.431)	0.363 (CI = +/-0.481; p = 0.120)	0.309	+3.27%
Severity	2015.1	0.072 (CI = +/-0.056; p = 0.019)	-0.099 (CI = +/-0.161; p = 0.189)	-0.190 (CI = +/-0.322; p = 0.206)	-0.231 (CI = +/-0.322; p = 0.135)	0.203 (CI = +/-0.355; p = 0.218)	0.660	+7.46%
Severity	2015.2	0.082 (CI = +/-0.070; p = 0.028)	-0.114 (CI = +/-0.181; p = 0.173)	-0.200 (CI = +/-0.348; p = 0.209)	-0.261 (CI = +/-0.362; p = 0.128)	0.183 (CI = +/-0.388; p = 0.291)	0.630	+8.55%
Frequency	2003.1	-0.020 (CI = +/-0.010; p = 0.000)	0.118 (CI = +/-0.099; p = 0.021)	-0.451 (CI = +/-0.310; p = 0.006)	-0.446 (CI = +/-0.310; p = 0.006)	-0.559 (CI = +/-0.314; p = 0.001)	0.685	-2.01%
Frequency	2003.2	-0.017 (CI = +/-0.010; p = 0.001)	0.098 (CI = +/-0.092; p = 0.037)	-0.462 (CI = +/-0.284; p = 0.002)	-0.479 (CI = +/-0.285; p = 0.002)	-0.573 (CI = +/-0.287; p = 0.000)	0.695	-1.65%
Frequency	2004.1	-0.016 (CI = +/-0.010; p = 0.004)	0.102 (CI = +/-0.095; p = 0.036)	-0.468 (CI = +/-0.289; p = 0.003)	-0.481 (CI = +/-0.289; p = 0.002)	-0.580 (CI = +/-0.293; p = 0.000)	0.689	-1.58%
Frequency	2004.2	-0.017 (CI = +/-0.011; p = 0.004)	0.106 (CI = +/-0.098; p = 0.034)	-0.465 (CI = +/-0.294; p = 0.003)	-0.474 (CI = +/-0.295; p = 0.003)	-0.577 (CI = +/-0.297; p = 0.000)	0.686	-1.66%
Frequency	2005.1	-0.020 (CI = +/-0.011; p = 0.001)	0.088 (CI = +/-0.093; p = 0.064)	-0.437 (CI = +/-0.278; p = 0.003)	-0.463 (CI = +/-0.278; p = 0.002)	-0.545 (CI = +/-0.281; p = 0.000)	0.729	-2.01%
Frequency	2005.2	-0.023 (CI = +/-0.011; p = 0.000)	0.100 (CI = +/-0.093; p = 0.037)	-0.430 (CI = +/-0.273; p = 0.003)	-0.443 (CI = +/-0.274; p = 0.003)	-0.536 (CI = +/-0.277; p = 0.000)	0.746	-2.25%
Frequency	2006.1	-0.024 (CI = +/-0.012; p = 0.000)	0.094 (CI = +/-0.096; p = 0.056)	-0.421 (CI = +/-0.278; p = 0.005)	-0.439 (CI = +/-0.278; p = 0.003)	-0.525 (CI = +/-0.282; p = 0.001)	0.748	-2.37%
Frequency	2006.2	-0.025 (CI = +/-0.013; p = 0.000)	0.099 (CI = +/-0.099; p = 0.051)	-0.418 (CI = +/-0.282; p = 0.005)	-0.431 (CI = +/-0.284; p = 0.005)	-0.521 (CI = +/-0.287; p = 0.001)	0.744	-2.48%
Frequency	2007.1	-0.026 (CI = +/-0.014; p = 0.001)	0.093 (CI = +/-0.103; p = 0.074)	-0.410 (CI = +/-0.289; p = 0.007)	-0.427 (CI = +/-0.289; p = 0.006)	-0.512 (CI = +/-0.294; p = 0.002)	0.743	-2.60%
Frequency	2007.2	-0.027 (CI = +/-0.015; p = 0.001)	0.095 (CI = +/-0.108; p = 0.082)	-0.409 (CI = +/-0.296; p = 0.009)	-0.425 (CI = +/-0.298; p = 0.007)	-0.510 (CI = +/-0.302; p = 0.002)	0.731	-2.63%
Frequency	2008.1	-0.027 (CI = +/-0.016; p = 0.002)	0.092 (CI = +/-0.113; p = 0.104)	-0.405 (CI = +/-0.306; p = 0.012)	-0.423 (CI = +/-0.306; p = 0.009)	-0.506 (CI = +/-0.312; p = 0.003)	0.725	-2.69%
Frequency	2008.2	-0.031 (CI = +/-0.017; p = 0.001)	0.106 (CI = +/-0.114; p = 0.066)	-0.397 (CI = +/-0.303; p = 0.013)	-0.400 (CI = +/-0.305; p = 0.013)	-0.495 (CI = +/-0.309; p = 0.003)	0.741	-3.04%
Frequency	2009.1	-0.034 (CI = +/-0.018; p = 0.001)	0.094 (CI = +/-0.117; p = 0.110)	-0.378 (CI = +/-0.306; p = 0.018)	-0.391 (CI = +/-0.306; p = 0.015)	-0.472 (CI = +/-0.313; p = 0.005)	0.751	-3.35%
Frequency	2009.2	-0.041 (CI = +/-0.017; p = 0.000)	0.120 (CI = +/-0.106; p = 0.029)	-0.363 (CI = +/-0.272; p = 0.012)	-0.347 (CI = +/-0.274; p = 0.016)	-0.450 (CI = +/-0.278; p = 0.003)	0.814	-4.06%
Frequency	2010.1	-0.042 (CI = +/-0.019; p = 0.000)	0.117 (CI = +/-0.112; p = 0.042)	-0.360 (CI = +/-0.283; p = 0.016)	-0.345 (CI = +/-0.283; p = 0.020)	-0.445 (CI = +/-0.291; p = 0.005)	0.806	-4.13%
Frequency								

Accident Benefits Total

Coverage = AB Total

End Trend Period = 2021.1

Excluded Points = NA

Parameters Included: time, COVID202001, COVID202002, COVID202101

Fit	Start Date	Time				Adjusted R^2	Implied Trend Rate
			COVID202001	COVID202002	COVID202101		
Loss Cost	2003.1	0.028 (CI = +/-0.037; p = 0.132)	0.031 (CI = +/-1.132; p = 0.956)	-0.653 (CI = +/-1.137; p = 0.251)	0.137 (CI = +/-1.143; p = 0.809)	-0.005	+2.87%
Loss Cost	2003.2	0.042 (CI = +/-0.036; p = 0.021)	-0.051 (CI = +/-1.034; p = 0.920)	-0.742 (CI = +/-1.039; p = 0.155)	0.041 (CI = +/-1.045; p = 0.937)	0.096	+4.33%
Loss Cost	2004.1	0.046 (CI = +/-0.038; p = 0.019)	-0.070 (CI = +/-1.048; p = 0.893)	-0.762 (CI = +/-1.054; p = 0.150)	0.019 (CI = +/-1.060; p = 0.971)	0.102	+4.67%
Loss Cost	2004.2	0.057 (CI = +/-0.038; p = 0.004)	-0.132 (CI = +/-1.001; p = 0.789)	-0.830 (CI = +/-1.007; p = 0.103)	-0.054 (CI = +/-1.013; p = 0.913)	0.186	+5.86%
Loss Cost	2005.1	0.063 (CI = +/-0.040; p = 0.003)	-0.167 (CI = +/-1.001; p = 0.735)	-0.868 (CI = +/-1.007; p = 0.088)	-0.096 (CI = +/-1.014; p = 0.847)	0.217	+6.56%
Loss Cost	2005.2	0.076 (CI = +/-0.040; p = 0.001)	-0.229 (CI = +/-0.954; p = 0.626)	-0.937 (CI = +/-0.960; p = 0.055)	-0.171 (CI = +/-0.967; p = 0.720)	0.306	+7.85%
Loss Cost	2006.1	0.075 (CI = +/-0.043; p = 0.001)	-0.226 (CI = +/-0.976; p = 0.638)	-0.933 (CI = +/-0.983; p = 0.062)	-0.167 (CI = +/-0.990; p = 0.732)	0.273	+7.78%
Loss Cost	2006.2	0.075 (CI = +/-0.046; p = 0.003)	-0.225 (CI = +/-1.000; p = 0.646)	-0.932 (CI = +/-1.007; p = 0.068)	-0.166 (CI = +/-1.015; p = 0.740)	0.242	+7.76%
Loss Cost	2007.1	0.075 (CI = +/-0.050; p = 0.005)	-0.226 (CI = +/-1.025; p = 0.654)	-0.933 (CI = +/-1.034; p = 0.075)	-0.166 (CI = +/-1.043; p = 0.745)	0.212	+7.77%
Loss Cost	2007.2	0.069 (CI = +/-0.053; p = 0.014)	-0.199 (CI = +/-1.042; p = 0.697)	-0.903 (CI = +/-1.051; p = 0.089)	-0.133 (CI = +/-1.061; p = 0.797)	0.153	+7.13%
Loss Cost	2008.1	0.073 (CI = +/-0.058; p = 0.016)	-0.217 (CI = +/-1.067; p = 0.678)	-0.923 (CI = +/-1.077; p = 0.089)	-0.155 (CI = +/-1.088; p = 0.770)	0.148	+7.57%
Loss Cost	2008.2	0.071 (CI = +/-0.063; p = 0.029)	-0.210 (CI = +/-1.098; p = 0.694)	-0.916 (CI = +/-1.110; p = 0.101)	-0.148 (CI = +/-1.122; p = 0.787)	0.110	+7.41%
Loss Cost	2009.1	0.065 (CI = +/-0.069; p = 0.063)	-0.185 (CI = +/-1.125; p = 0.735)	-0.888 (CI = +/-1.138; p = 0.119)	-0.116 (CI = +/-1.151; p = 0.835)	0.055	+6.74%
Loss Cost	2009.2	0.073 (CI = +/-0.076; p = 0.058)	-0.215 (CI = +/-1.152; p = 0.700)	-0.922 (CI = +/-1.166; p = 0.115)	-0.154 (CI = +/-1.181; p = 0.788)	0.064	+7.58%
Loss Cost	2010.1	0.060 (CI = +/-0.082; p = 0.140)	-0.169 (CI = +/-1.169; p = 0.765)	-0.869 (CI = +/-1.185; p = 0.141)	-0.095 (CI = +/-1.202; p = 0.870)	-0.007	+6.23%
Loss Cost	2010.2	0.028 (CI = +/-0.101; p = 0.470)	-0.057 (CI = +/-1.069; p = 0.912)	-0.740 (CI = +/-1.085; p = 0.168)	0.049 (CI = +/-1.102; p = 0.926)	-0.081	+2.87%
Loss Cost	2011.1	0.020 (CI = +/-0.090; p = 0.638)	-0.030 (CI = +/-1.105; p = 0.954)	-0.710 (CI = +/-1.124; p = 0.199)	0.084 (CI = +/-1.143; p = 0.879)	-0.107	+2.06%
Loss Cost	2011.2	-0.017 (CI = +/-0.088; p = 0.688)	0.088 (CI = +/-0.996; p = 0.853)	-0.573 (CI = +/-1.014; p = 0.247)	0.239 (CI = +/-1.034; p = 0.629)	-0.073	-1.68%
Loss Cost	2012.1	-0.034 (CI = +/-0.098; p = 0.473)	0.138 (CI = +/-1.016; p = 0.775)	-0.515 (CI = +/-1.037; p = 0.305)	0.306 (CI = +/-1.059; p = 0.546)	-0.050	-3.30%
Loss Cost	2012.2	-0.010 (CI = +/-0.107; p = 0.846)	0.070 (CI = +/-1.020; p = 0.884)	-0.594 (CI = +/-1.043; p = 0.241)	0.215 (CI = +/-1.070; p = 0.672)	-0.096	-0.98%
Loss Cost	2013.1	-0.028 (CI = +/-0.122; p = 0.625)	0.119 (CI = +/-1.056; p = 0.810)	-0.536 (CI = +/-1.084; p = 0.302)	0.282 (CI = +/-1.114; p = 0.592)	-0.088	-2.77%
Loss Cost	2013.2	-0.015 (CI = +/-0.142; p = 0.826)	0.085 (CI = +/-1.115; p = 0.869)	-0.577 (CI = +/-1.148; p = 0.292)	0.234 (CI = +/-1.185; p = 0.672)	-0.131	-1.45%
Loss Cost	2014.1	-0.025 (CI = +/-0.170; p = 0.750)	0.110 (CI = +/-1.193; p = 0.842)	-0.547 (CI = +/-1.234; p = 0.346)	0.269 (CI = +/-1.280; p = 0.649)	-0.152	-2.47%
Loss Cost	2014.2	0.033 (CI = +/-0.186; p = 0.699)	-0.016 (CI = +/-1.163; p = 0.976)	-0.702 (CI = +/-1.211; p = 0.222)	0.086 (CI = +/-1.263; p = 0.881)	-0.154	+3.34%
Loss Cost	2015.1	-0.030 (CI = +/-0.209; p = 0.751)	0.110 (CI = +/-1.149; p = 0.831)	-0.545 (CI = +/-1.205; p = 0.327)	0.274 (CI = +/-1.267; p = 0.632)	-0.131	-2.93%
Loss Cost	2015.2	-0.021 (CI = +/-0.268; p = 0.861)	0.093 (CI = +/-1.284; p = 0.869)	-0.567 (CI = +/-1.359; p = 0.357)	0.248 (CI = +/-1.442; p = 0.697)	-0.199	-2.03%
Severity	2003.1	0.051 (CI = +/-0.030; p = 0.002)	0.229 (CI = +/-0.920; p = 0.616)	-0.230 (CI = +/-0.925; p = 0.616)	-0.014 (CI = +/-0.929; p = 0.975)	0.239	+5.19%
Severity	2003.2	0.060 (CI = +/-0.030; p = 0.000)	0.173 (CI = +/-0.871; p = 0.688)	-0.290 (CI = +/-0.876; p = 0.504)	-0.079 (CI = +/-0.881; p = 0.855)	0.328	+6.20%
Severity	2004.1	0.064 (CI = +/-0.032; p = 0.000)	0.154 (CI = +/-0.881; p = 0.723)	-0.311 (CI = +/-0.886; p = 0.479)	-0.102 (CI = +/-0.891; p = 0.817)	0.333	+6.56%
Severity	2004.2	0.073 (CI = +/-0.032; p = 0.000)	0.102 (CI = +/-0.841; p = 0.806)	-0.368 (CI = +/-0.846; p = 0.381)	-0.164 (CI = +/-0.851; p = 0.697)	0.411	+7.57%
Severity	2005.1	0.078 (CI = +/-0.033; p = 0.000)	0.073 (CI = +/-0.860; p = 0.860)	-0.400 (CI = +/-0.842; p = 0.342)	-0.198 (CI = +/-0.852; p = 0.637)	0.430	+8.16%
Severity	2005.2	0.085 (CI = +/-0.035; p = 0.000)	0.039 (CI = +/-0.836; p = 0.924)	-0.437 (CI = +/-0.842; p = 0.296)	-0.239 (CI = +/-0.848; p = 0.569)	0.456	+8.87%
Severity	2006.1	0.086 (CI = +/-0.037; p = 0.000)	0.033 (CI = +/-0.855; p = 0.937)	-0.443 (CI = +/-0.861; p = 0.300)	-0.245 (CI = +/-0.868; p = 0.566)	0.432	+9.00%
Severity	2006.2	0.085 (CI = +/-0.040; p = 0.000)	0.038 (CI = +/-0.876; p = 0.929)	-0.438 (CI = +/-0.882; p = 0.317)	-0.240 (CI = +/-0.889; p = 0.584)	0.392	+8.89%
Severity	2007.1	0.090 (CI = +/-0.043; p = 0.000)	0.015 (CI = +/-0.888; p = 0.973)	-0.464 (CI = +/-0.896; p = 0.296)	-0.268 (CI = +/-0.903; p = 0.546)	0.393	+9.43%
Severity	2007.2	0.085 (CI = +/-0.046; p = 0.001)	0.040 (CI = +/-0.901; p = 0.928)	-0.436 (CI = +/-0.909; p = 0.332)	-0.237 (CI = +/-0.918; p = 0.598)	0.330	+8.83%
Severity	2008.1	0.087 (CI = +/-0.050; p = 0.002)	0.031 (CI = +/-0.925; p = 0.946)	-0.446 (CI = +/-0.934; p = 0.333)	-0.249 (CI = +/-0.944; p = 0.590)	0.305	+9.06%
Severity	2008.2	0.083 (CI = +/-0.055; p = 0.005)	0.045 (CI = +/-0.950; p = 0.923)	-0.431 (CI = +/-0.960; p = 0.362)	-0.231 (CI = +/-0.971; p = 0.625)	0.247	+8.69%
Severity	2009.1	0.074 (CI = +/-0.059; p = 0.017)	0.082 (CI = +/-0.959; p = 0.860)	-0.388 (CI = +/-0.970; p = 0.414)	-0.184 (CI = +/-0.982; p = 0.700)	0.164	+7.67%
Severity	2009.2	0.081 (CI = +/-0.065; p = 0.017)	0.057 (CI = +/-0.982; p = 0.905)	-0.417 (CI = +/-0.994; p = 0.391)	-0.217 (CI = +/-1.007; p = 0.658)	0.166	+8.40%
Severity	2010.1	0.080 (CI = +/-0.072; p = 0.031)	0.059 (CI = +/-1.018; p = 0.904)	-0.414 (CI = +/-1.031; p = 0.410)	-0.213 (CI = +/-1.046; p = 0.674)	0.119	+8.32%
Severity	2010.2	0.063 (CI = +/-0.077; p = 0.101)	0.119 (CI = +/-1.012; p = 0.808)	-0.346 (CI = +/-1.027; p = 0.487)	-0.137 (CI = +/-1.044; p = 0.785)	0.010	+6.50%
Severity	2011.1	0.056 (CI = +/-0.085; p = 0.186)	0.143 (CI = +/-1.047; p = 0.776)	-0.319 (CI = +/-1.065; p = 0.535)	-0.106 (CI = +/-1.083; p = 0.839)	-0.058	+5.73%
Severity	2011.2	0.040 (CI = +/-0.094; p = 0.376)	0.192 (CI = +/-1.067; p = 0.707)	-0.262 (CI = +/-1.087; p = 0.615)	-0.041 (CI = +/-1.108; p = 0.938)	-0.141	+4.11%
Severity	2012.1	0.017 (CI = +/-0.102; p = 0.733)	0.263 (CI = +/-1.064; p = 0.605)	-0.179 (CI = +/-1.086; p = 0.729)	0.054 (CI = +/-1.110; p = 0.919)	-0.215	+1.67%
Severity	2012.2	0.055 (CI = +/-0.104; p = 0.276)	0.154 (CI = +/-0.993; p = 0.743)	-0.307 (CI = +/-1.016; p = 0.526)	-0.093 (CI = +/-1.041; p = 0.849)	-0.112	+5.64%
Severity	2013.1	0.034 (CI = +/-0.118; p = 0.541)	0.210 (CI = +/-1.019; p = 0.661)	-0.241 (CI = +/-1.045; p = 0.625)	-0.017 (CI = +/-1.075; p = 0.974)	-0.211	+3.46%
Severity	2013.2	0.022 (CI = +/-0.138; p = 0.733)	0.240 (CI = +/-1.107; p = 0.633)	-0.204 (CI = +/-1.109; p = 0.693)	0.026 (CI = +/-1.145; p = 0.961)	-0.270	+2.21%
Severity	2014.1	-0.009 (CI = +/-0.158; p = 0.905)	0.312 (CI = +/-1.110; p = 0.546)	-0.118 (CI = +/-1.149; p = 0.824)	0.128 (CI = +/-1.192; p = 0.816)	-0.319	-0.86%
Severity	2014.2	0.068 (CI = +/-0.151; p = 0.335)	0.146 (CI = +/-0.943; p = 0.735)	-0.322 (CI = +/-0.981; p = 0.477)	-0.115 (CI = +/-1.024; p = 0.805)	-0.162	+7.02%
Severity	2015.1	0.010 (CI = +/-0.163; p = 0.891)	0.261 (CI = +/-0.897; p = 0.521)	-0.177 (CI = +/-0.989; p = 0.675)	0.059 (CI = +/-0.989; p = 0.895)	-0.322	+1.01%
Severity	2015.2	-0.003 (CI = +/-0.208; p = 0.971)	0.286 (CI = +/-0.998; p = 0.520)	-0.146 (CI = +/-1.056; p = 0.753)	0.097 (CI = +/-1.121; p = 0.844)	-0.392	-0.33%
Frequency	2003.1	-0.022 (CI = +/-0.018; p = 0.016)	-0.198 (CI = +/-0.538; p = 0.458)	-0.423 (CI = +/-0.541; p = 0.121)	0.151 (CI = +/-0.544; p = 0.576)	0.233	-2.20%
Frequency	2003.2	-0.018 (CI = +/-0.018; p = 0.054)	-0.225 (CI = +/-0.524; p = 0.388)	-0.452 (CI = +/-0.526; p = 0.090)	0.120 (CI = +/-0.529; p = 0.647)	0.193	-1.76%
Frequency	2004.1	-0.018 (CI = +/-0.019; p = 0.067)	-0.224 (CI = +/-0.534; p = 0.398)	-0.451 (CI = +/-0.537; p = 0.096)	0.121 (CI = +/-0.540; p = 0.651)	0.181	-1.77%
Frequency	2004.2	-0.016 (CI = +/-0.020; p = 0.118)	-0.234 (CI = +/-0.542; p = 0.384)	-0.462 (CI = +/-0.545; p = 0.093)	0.109 (CI = +/-0.548; p = 0.687)	0.155	-1.59%
Frequency	2005.1	-0.015 (CI = +/-0.022; p = 0.171)	-0.240 (CI = +/-0.552; p = 0.381)	-0.469 (CI = +/-0.555; p = 0.095)	0.102 (CI = +/-0.559; p = 0.711)	0.136	-1.48%
Frequency	2005.2	-0.009 (CI = +/-0.022; p = 0.395)	-0.269 (CI = +/-0.538; p = 0.315)	-0.500 (CI = +/-0.542; p = 0.069)	0.068 (CI = +/-0.546; p = 0.800)	0.107	-0.94%
Frequency	2006.1	-0.011 (CI = +/-0.024; p = 0.343)	-0.259 (CI = +/-0.548; p = 0.340)	-0.490 (CI = +/-0.552; p = 0.080)	0.079 (CI = +/-0.556; p = 0.773)	0.111	-1.12%
Frequency	2006.2	-0.010 (CI = +/-0.026; p = 0.415)	-0.264 (CI = +/-0.561; p = 0.342)	-0.495 (CI = +/-0.565; p = 0.084)	0.074 (CI = +/-0.570; p = 0.792)	0.097	-1.03%
Frequency	2007.1	-0.015 (CI = +/-0.027; p = 0.256)	-0.241 (CI = +/-0.560; p = 0.384)	-0.469 (CI = +/-0.565; p = 0.099)	0.102 (CI = +/-0.570; p = 0.716)	0.126	-1.52%
Frequency	2007.2	-0.016 (CI = +/-0.030; p = 0.281)	-0.239 (CI = +/-0.575; p = 0.400)	-0.467 (CI = +/-0.580; p = 0.110)	0.104 (CI = +/-0.586; p = 0.716)	0.116	-1.56%
Frequency	2008.1	-0.014 (CI = +/-0.032; p = 0.385)	-0.248 (CI = +/-0.590; p = 0.393)	-0.477 (CI = +/-0.595; p = 0.111)	0.093 (CI = +/-0.601; p = 0.751)	0.093	-1.36%
Frequency	2008.2	-0.012 (CI = +/-0.035; p = 0.488)	-0.255 (CI = +/-0.606; p = 0.391)	-0.485 (CI = +/-0.612; p = 0.114)	0.084 (CI = +/-0.619; p = 0.781)	0.073	-1.18%
Frequency	2009.1	-0.009 (CI = +/-0.038; p = 0.639)	-0.268 (CI = +/-0.621; p = 0.380)	-0.499 (CI = +/-0.628; p = 0.113)	0.068 (CI = +/-0.636; p = 0.825)	0.052	-0.87%
Frequency	2009.2	-0.008 (CI = +/-0.042; p = 0.712)	-0.272 (CI = +/-0.642; p = 0.386)	-0.504 (CI = +/-0.650; p = 0.121)	0.062 (CI = +/-0.658; p = 0.845)	0.037	-0.75%
Frequency	2010.1	-0.019 (CI = +/-0.044; p = 0.365)	-0.229 (CI = +/-0.625; p = 0.452)	-0.455 (CI = +/-0.634; p = 0.149)	0.118 (CI = +/-0.643; p = 0.704)	0.094	-1.93%
Frequency	2010.2	-0.035 (CI = +/-0.045; p = 0.119)	-0.175 (CI = +/-0.589; p = 0.539)	-0.394 (CI = +/-0.598; p = 0.182)	0.186 (CI = +/-0.608; p = 0.526)	0.203	-3.40%
Frequency	2011.1	-0.035 (CI = +/-0.050; p = 0.154)	-0.173 (CI = +/-0.614; p = 0.558)	-0.392 (CI = +/-0.624; p = 0.202)	0.189 (CI = +/-0.635; p = 0.536)	0.176	-3.47%
Frequency	2011.2	-0.057 (CI = +/-0.048; p = 0.022)	-0.104 (CI = +/-0.542; p = 0.689)	-0.311 (CI = +/-0.552; p = 0.248)	0.280 (CI = +/-0.562; p = 0.305)	0.368	-5.56%
Frequency	2012.1	-0.050 (CI = +/-0.054; p = 0.065)	-0.125 (CI = +/-0.559; p = 0.639)	-0.336 (CI = +/-0.570; p = 0.227)	0.252 (CI = +/-0.583; p = 0.369)	0.295	-4.89%
Frequency	2012.2	-0.065 (CI = +/-0.058; p = 0.032)	-0.084 (CI = +/-0.554; p = 0.749)	-0.287 (CI = +/-0.567; p = 0.294)	0.308 (CI = +/-0.581; p = 0.274)	0.363	-6.27%
Frequency	2013.1	-0.062 (CI = +/-0.068; p = 0.069)	-0.091 (CI = +/-0.586; p = 0.742)	-0.296 (CI = +/-0.602; p = 0.305)	0.298 (CI = +/-0.619; p = 0.313)	0.297	-6.02%
Frequency	201						

Collision

Coverage = CL
End Trend Period = 2021.1
Excluded Points = 2018.2
Parameters Included: time, COVID202001, COVID202002, COVID202101

Fit	Start Date	Time				Adjusted R ²	Implied Trend
			COVID202001	COVID202002	COVID202101		Rate
Loss Cost	2003.1	0.017 (CI = +/-0.017; p = 0.049)	-0.341 (CI = +/-0.492; p = 0.168)	-0.302 (CI = +/-0.494; p = 0.222)	-0.515 (CI = +/-0.497; p = 0.043)	0.089	+1.69%
Loss Cost	2003.2	0.016 (CI = +/-0.018; p = 0.082)	-0.334 (CI = +/-0.500; p = 0.183)	-0.295 (CI = +/-0.503; p = 0.240)	-0.507 (CI = +/-0.505; p = 0.049)	0.070	+1.57%
Loss Cost	2004.1	0.017 (CI = +/-0.019; p = 0.082)	-0.340 (CI = +/-0.509; p = 0.183)	-0.301 (CI = +/-0.512; p = 0.238)	-0.514 (CI = +/-0.515; p = 0.050)	0.070	+1.68%
Loss Cost	2004.2	0.015 (CI = +/-0.020; p = 0.145)	-0.328 (CI = +/-0.516; p = 0.203)	-0.289 (CI = +/-0.519; p = 0.264)	-0.501 (CI = +/-0.523; p = 0.060)	0.049	+1.48%
Loss Cost	2005.1	0.009 (CI = +/-0.020; p = 0.367)	-0.297 (CI = +/-0.497; p = 0.231)	-0.255 (CI = +/-0.501; p = 0.305)	-0.464 (CI = +/-0.504; p = 0.070)	0.030	+0.91%
Loss Cost	2005.2	0.008 (CI = +/-0.022; p = 0.444)	-0.293 (CI = +/-0.508; p = 0.247)	-0.250 (CI = +/-0.512; p = 0.325)	-0.459 (CI = +/-0.516; p = 0.079)	0.023	+0.83%
Loss Cost	2006.1	0.009 (CI = +/-0.023; p = 0.442)	-0.296 (CI = +/-0.521; p = 0.252)	-0.254 (CI = +/-0.525; p = 0.329)	-0.463 (CI = +/-0.529; p = 0.083)	0.019	+0.89%
Loss Cost	2006.2	0.008 (CI = +/-0.025; p = 0.516)	-0.292 (CI = +/-0.534; p = 0.270)	-0.249 (CI = +/-0.538; p = 0.348)	-0.458 (CI = +/-0.543; p = 0.094)	0.011	+0.81%
Loss Cost	2007.1	0.002 (CI = +/-0.026; p = 0.869)	-0.263 (CI = +/-0.526; p = 0.312)	-0.217 (CI = +/-0.530; p = 0.406)	-0.423 (CI = +/-0.535; p = 0.116)	0.016	+0.21%
Loss Cost	2007.2	-0.003 (CI = +/-0.028; p = 0.844)	-0.240 (CI = +/-0.527; p = 0.355)	-0.192 (CI = +/-0.532; p = 0.462)	-0.396 (CI = +/-0.538; p = 0.142)	0.028	-0.27%
Loss Cost	2008.1	0.003 (CI = +/-0.030; p = 0.856)	-0.264 (CI = +/-0.529; p = 0.310)	-0.219 (CI = +/-0.534; p = 0.404)	-0.425 (CI = +/-0.540; p = 0.117)	0.018	+0.26%
Loss Cost	2008.2	0.011 (CI = +/-0.031; p = 0.468)	-0.300 (CI = +/-0.514; p = 0.236)	-0.259 (CI = +/-0.519; p = 0.311)	-0.469 (CI = +/-0.526; p = 0.077)	0.035	+1.09%
Loss Cost	2009.1	0.029 (CI = +/-0.024; p = 0.022)	-0.375 (CI = +/-0.376; p = 0.050)	-0.342 (CI = +/-0.381; p = 0.075)	-0.562 (CI = +/-0.386; p = 0.007)	0.280	+2.90%
Loss Cost	2009.2	0.031 (CI = +/-0.026; p = 0.022)	-0.386 (CI = +/-0.386; p = 0.050)	-0.355 (CI = +/-0.391; p = 0.073)	-0.575 (CI = +/-0.397; p = 0.007)	0.287	+3.17%
Loss Cost	2010.1	0.035 (CI = +/-0.029; p = 0.018)	-0.402 (CI = +/-0.393; p = 0.045)	-0.373 (CI = +/-0.399; p = 0.065)	-0.595 (CI = +/-0.405; p = 0.006)	0.307	+3.61%
Loss Cost	2010.2	0.038 (CI = +/-0.032; p = 0.023)	-0.411 (CI = +/-0.407; p = 0.048)	-0.383 (CI = +/-0.414; p = 0.068)	-0.606 (CI = +/-0.421; p = 0.008)	0.303	+3.85%
Loss Cost	2011.1	0.043 (CI = +/-0.035; p = 0.020)	-0.429 (CI = +/-0.417; p = 0.045)	-0.403 (CI = +/-0.420; p = 0.061)	-0.629 (CI = +/-0.433; p = 0.007)	0.322	+4.37%
Loss Cost	2011.2	0.042 (CI = +/-0.040; p = 0.041)	-0.426 (CI = +/-0.438; p = 0.056)	-0.400 (CI = +/-0.447; p = 0.075)	-0.626 (CI = +/-0.456; p = 0.011)	0.291	+4.29%
Loss Cost	2012.1	0.049 (CI = +/-0.045; p = 0.034)	-0.448 (CI = +/-0.450; p = 0.051)	-0.425 (CI = +/-0.460; p = 0.067)	-0.654 (CI = +/-0.471; p = 0.010)	0.314	+5.01%
Loss Cost	2012.2	0.049 (CI = +/-0.052; p = 0.061)	-0.448 (CI = +/-0.477; p = 0.063)	-0.426 (CI = +/-0.489; p = 0.082)	-0.655 (CI = +/-0.482; p = 0.015)	0.285	+5.02%
Loss Cost	2013.1	0.038 (CI = +/-0.058; p = 0.181)	-0.416 (CI = +/-0.487; p = 0.087)	-0.388 (CI = +/-0.501; p = 0.116)	-0.611 (CI = +/-0.516; p = 0.024)	0.253	+3.83%
Loss Cost	2013.2	0.031 (CI = +/-0.068; p = 0.329)	-0.399 (CI = +/-0.518; p = 0.116)	-0.368 (CI = +/-0.535; p = 0.156)	-0.588 (CI = +/-0.553; p = 0.039)	0.228	+3.18%
Loss Cost	2014.1	0.050 (CI = +/-0.076; p = 0.170)	-0.445 (CI = +/-0.521; p = 0.085)	-0.424 (CI = +/-0.541; p = 0.110)	-0.653 (CI = +/-0.562; p = 0.027)	0.283	+5.13%
Loss Cost	2014.2	0.033 (CI = +/-0.089; p = 0.414)	-0.407 (CI = +/-0.544; p = 0.123)	-0.377 (CI = +/-0.568; p = 0.165)	-0.598 (CI = +/-0.595; p = 0.049)	0.273	+3.38%
Loss Cost	2015.1	-0.002 (CI = +/-0.093; p = 0.968)	-0.334 (CI = +/-0.503; p = 0.160)	-0.287 (CI = +/-0.529; p = 0.241)	-0.491 (CI = +/-0.558; p = 0.076)	0.412	-0.17%
Loss Cost	2015.2	0.009 (CI = +/-0.119; p = 0.864)	-0.354 (CI = +/-0.567; p = 0.177)	-0.312 (CI = +/-0.602; p = 0.252)	-0.521 (CI = +/-0.641; p = 0.094)	0.362	+0.87%
Severity	2003.1	0.025 (CI = +/-0.018; p = 0.008)	-0.041 (CI = +/-0.523; p = 0.875)	0.206 (CI = +/-0.526; p = 0.430)	0.353 (CI = +/-0.529; p = 0.183)	0.276	+2.49%
Severity	2003.2	0.022 (CI = +/-0.019; p = 0.022)	-0.025 (CI = +/-0.525; p = 0.923)	0.223 (CI = +/-0.528; p = 0.396)	0.371 (CI = +/-0.531; p = 0.164)	0.238	+2.23%
Severity	2004.1	0.025 (CI = +/-0.019; p = 0.013)	-0.043 (CI = +/-0.526; p = 0.867)	0.203 (CI = +/-0.529; p = 0.439)	0.350 (CI = +/-0.532; p = 0.189)	0.265	+2.54%
Severity	2004.2	0.021 (CI = +/-0.020; p = 0.041)	-0.021 (CI = +/-0.521; p = 0.936)	0.228 (CI = +/-0.524; p = 0.381)	0.377 (CI = +/-0.528; p = 0.155)	0.222	+2.14%
Severity	2005.1	0.025 (CI = +/-0.021; p = 0.020)	-0.044 (CI = +/-0.516; p = 0.863)	0.203 (CI = +/-0.520; p = 0.431)	0.349 (CI = +/-0.523; p = 0.182)	0.262	+2.56%
Severity	2005.2	0.029 (CI = +/-0.022; p = 0.013)	-0.063 (CI = +/-0.518; p = 0.805)	0.182 (CI = +/-0.521; p = 0.480)	0.326 (CI = +/-0.525; p = 0.213)	0.289	+2.93%
Severity	2006.1	0.032 (CI = +/-0.024; p = 0.010)	-0.078 (CI = +/-0.524; p = 0.761)	0.165 (CI = +/-0.528; p = 0.526)	0.308 (CI = +/-0.532; p = 0.244)	0.302	+3.23%
Severity	2006.2	0.036 (CI = +/-0.025; p = 0.006)	-0.101 (CI = +/-0.523; p = 0.694)	0.140 (CI = +/-0.527; p = 0.589)	0.281 (CI = +/-0.532; p = 0.287)	0.335	+3.69%
Severity	2007.1	0.038 (CI = +/-0.027; p = 0.007)	-0.112 (CI = +/-0.534; p = 0.670)	0.128 (CI = +/-0.539; p = 0.627)	0.268 (CI = +/-0.544; p = 0.319)	0.331	+3.92%
Severity	2007.2	0.034 (CI = +/-0.028; p = 0.022)	-0.089 (CI = +/-0.537; p = 0.734)	0.153 (CI = +/-0.547; p = 0.564)	0.295 (CI = +/-0.547; p = 0.275)	0.275	+3.42%
Severity	2008.1	0.037 (CI = +/-0.031; p = 0.021)	-0.103 (CI = +/-0.548; p = 0.699)	0.137 (CI = +/-0.554; p = 0.611)	0.278 (CI = +/-0.560; p = 0.313)	0.279	+3.75%
Severity	2008.2	0.045 (CI = +/-0.032; p = 0.008)	-0.140 (CI = +/-0.533; p = 0.589)	0.096 (CI = +/-0.539; p = 0.714)	0.233 (CI = +/-0.546; p = 0.384)	0.352	+4.63%
Severity	2009.1	0.062 (CI = +/-0.026; p = 0.000)	-0.212 (CI = +/-0.416; p = 0.300)	0.016 (CI = +/-0.422; p = 0.938)	0.144 (CI = +/-0.427; p = 0.489)	0.603	+6.42%
Severity	2009.2	0.067 (CI = +/-0.029; p = 0.000)	-0.229 (CI = +/-0.423; p = 0.270)	-0.004 (CI = +/-0.429; p = 0.986)	0.122 (CI = +/-0.435; p = 0.562)	0.604	+6.88%
Severity	2010.1	0.070 (CI = +/-0.032; p = 0.000)	-0.244 (CI = +/-0.434; p = 0.252)	-0.020 (CI = +/-0.440; p = 0.926)	0.104 (CI = +/-0.447; p = 0.629)	0.595	+7.27%
Severity	2010.2	0.076 (CI = +/-0.034; p = 0.000)	-0.264 (CI = +/-0.441; p = 0.223)	-0.043 (CI = +/-0.449; p = 0.842)	0.078 (CI = +/-0.456; p = 0.721)	0.598	+7.87%
Severity	2011.1	0.087 (CI = +/-0.036; p = 0.000)	-0.303 (CI = +/-0.423; p = 0.148)	-0.087 (CI = +/-0.431; p = 0.672)	0.029 (CI = +/-0.439; p = 0.891)	0.655	+9.06%
Severity	2011.2	0.090 (CI = +/-0.040; p = 0.000)	-0.315 (CI = +/-0.440; p = 0.147)	-0.101 (CI = +/-0.427; p = 0.637)	0.013 (CI = +/-0.459; p = 0.952)	0.631	+9.45%
Severity	2012.1	0.094 (CI = +/-0.046; p = 0.001)	-0.327 (CI = +/-0.460; p = 0.149)	-0.115 (CI = +/-0.471; p = 0.606)	-0.003 (CI = +/-0.482; p = 0.989)	0.602	+9.88%
Severity	2012.2	0.099 (CI = +/-0.052; p = 0.001)	-0.340 (CI = +/-0.484; p = 0.151)	-0.131 (CI = +/-0.496; p = 0.577)	-0.021 (CI = +/-0.510; p = 0.930)	0.570	+10.37%
Severity	2013.1	0.088 (CI = +/-0.059; p = 0.007)	-0.310 (CI = +/-0.497; p = 0.197)	-0.095 (CI = +/-0.511; p = 0.691)	0.021 (CI = +/-0.527; p = 0.933)	0.475	+9.18%
Severity	2013.2	0.081 (CI = +/-0.069; p = 0.027)	-0.291 (CI = +/-0.527; p = 0.247)	-0.072 (CI = +/-0.544; p = 0.773)	0.047 (CI = +/-0.563; p = 0.858)	0.370	+8.40%
Severity	2014.1	0.098 (CI = +/-0.079; p = 0.020)	-0.333 (CI = +/-0.539; p = 0.196)	-0.122 (CI = +/-0.560; p = 0.633)	-0.012 (CI = +/-0.582; p = 0.964)	0.415	+10.25%
Severity	2014.2	0.080 (CI = +/-0.092; p = 0.080)	-0.292 (CI = +/-0.562; p = 0.265)	-0.073 (CI = +/-0.587; p = 0.782)	0.046 (CI = +/-0.615; p = 0.866)	0.261	+8.30%
Severity	2015.1	0.044 (CI = +/-0.097; p = 0.314)	-0.218 (CI = +/-0.524; p = 0.357)	0.019 (CI = +/-0.551; p = 0.939)	0.155 (CI = +/-0.581; p = 0.574)	0.106	+4.54%
Severity	2015.2	0.066 (CI = +/-0.119; p = 0.226)	-0.259 (CI = +/-0.566; p = 0.306)	-0.032 (CI = +/-0.601; p = 0.899)	0.094 (CI = +/-0.639; p = 0.732)	0.153	+6.79%
Frequency	2003.1	-0.008 (CI = +/-0.014; p = 0.264)	-0.300 (CI = +/-0.415; p = 0.150)	-0.508 (CI = +/-0.417; p = 0.019)	-0.868 (CI = +/-0.419; p = 0.000)	0.479	-0.78%
Frequency	2003.2	-0.006 (CI = +/-0.015; p = 0.386)	-0.309 (CI = +/-0.420; p = 0.144)	-0.518 (CI = +/-0.422; p = 0.018)	-0.878 (CI = +/-0.425; p = 0.000)	0.473	-0.64%
Frequency	2004.1	-0.008 (CI = +/-0.016; p = 0.277)	-0.296 (CI = +/-0.423; p = 0.162)	-0.504 (CI = +/-0.425; p = 0.022)	-0.864 (CI = +/-0.428; p = 0.000)	0.484	-0.85%
Frequency	2004.2	-0.006 (CI = +/-0.017; p = 0.429)	-0.308 (CI = +/-0.427; p = 0.151)	-0.517 (CI = +/-0.430; p = 0.020)	-0.878 (CI = +/-0.433; p = 0.000)	0.478	-0.65%
Frequency	2005.1	-0.016 (CI = +/-0.013; p = 0.014)	-0.253 (CI = +/-0.311; p = 0.106)	-0.458 (CI = +/-0.313; p = 0.006)	-0.813 (CI = +/-0.315; p = 0.000)	0.689	-1.61%
Frequency	2005.2	-0.021 (CI = +/-0.012; p = 0.002)	-0.230 (CI = +/-0.290; p = 0.115)	-0.432 (CI = +/-0.292; p = 0.005)	-0.785 (CI = +/-0.294; p = 0.000)	0.739	-2.04%
Frequency	2006.1	-0.023 (CI = +/-0.013; p = 0.001)	-0.218 (CI = +/-0.289; p = 0.134)	-0.419 (CI = +/-0.292; p = 0.007)	-0.771 (CI = +/-0.294; p = 0.000)	0.750	-2.26%
Frequency	2006.2	-0.028 (CI = +/-0.012; p = 0.000)	-0.191 (CI = +/-0.259; p = 0.141)	-0.389 (CI = +/-0.261; p = 0.005)	-0.739 (CI = +/-0.264; p = 0.000)	0.808	-2.78%
Frequency	2007.1	-0.036 (CI = +/-0.008; p = 0.000)	-0.151 (CI = +/-0.161; p = 0.065)	-0.345 (CI = +/-0.163; p = 0.000)	-0.691 (CI = +/-0.164; p = 0.000)	0.928	-3.56%
Frequency	2007.2	-0.036 (CI = +/-0.009; p = 0.000)	-0.151 (CI = +/-0.166; p = 0.072)	-0.345 (CI = +/-0.168; p = 0.000)	-0.691 (CI = +/-0.169; p = 0.000)	0.924	-3.57%
Frequency	2008.1	-0.034 (CI = +/-0.009; p = 0.000)	-0.161 (CI = +/-0.163; p = 0.053)	-0.356 (CI = +/-0.165; p = 0.000)	-0.703 (CI = +/-0.167; p = 0.000)	0.924	-3.36%
Frequency	2008.2	-0.034 (CI = +/-0.010; p = 0.000)	-0.160 (CI = +/-0.168; p = 0.061)	-0.355 (CI = +/-0.170; p = 0.000)	-0.702 (CI = +/-0.172; p = 0.000)	0.920	-3.38%
Frequency	2009.1	-0.034 (CI = +/-0.011; p = 0.000)	-0.163 (CI = +/-0.174; p = 0.064)	-0.358 (CI = +/-0.176; p = 0.000)	-0.705 (CI = +/-0.178; p = 0.000)	0.916	-3.31%
Frequency	2009.2	-0.035 (CI = +/-0.012; p = 0.000)	-0.157 (CI = +/-0.177; p = 0.080)	-0.351 (CI = +/-0.179; p = 0.001)	-0.697 (CI = +/-0.182; p = 0.000)	0.915	-3.47%
Frequency	2010.1	-0.035 (CI = +/-0.013; p = 0.000)	-0.158 (CI = +/-0.184; p = 0.086)	-0.353 (CI = +/-0.186; p = 0.001)	-0.700 (CI = +/-0.189; p = 0.000)	0.910	-3.42%
Frequency	2010.2	-0.038 (CI = +/-0.014; p = 0.000)	-0.147 (CI = +/-0.183; p = 0.108)	-0.340 (CI = +/-0.185; p = 0.001)	-0.685 (CI = +/-0.189; p = 0.000)	0.916	-3.73%
Frequency	2011.1	-0.044 (CI = +/-0.014; p = 0.000)	-0.126 (CI = +/-0.163; p = 0.121)	-0.316 (CI = +/-0.166; p = 0.001)	-0.658 (CI = +/-0.169; p = 0.000)	0.937	-4.30%
Frequency	2011.2	-0.048 (CI = +/-0.014; p = 0.000)	-0.111 (CI = +/-0.156; p = 0.150)	-0.299 (CI = +/-0.165; p = 0.001)	-0.639 (CI = +/-0.163; p = 0.000)	0.946	-4.17%
Frequency	2012.1	-0.045 (CI = +/-0.016; p = 0.000)	-0.120 (CI = +/-0.159; p = 0.125)	-0.310 (CI = +/-0.162; p = 0.001)	-0.651 (CI = +/-0.166; p = 0.000)	0.944	-4.43%
Frequency	2012.2	-0.050 (CI = +/-0.017; p = 0.000)	-0.107 (CI = +/-0.157; p = 0.162)	-0.295 (CI = +/-0.161; p = 0.002)	-0.634 (CI = +/-0.165; p = 0.000)	0.949	-4.85%
Frequency	2013.1	-0.050 (CI = +/-0.020; p = 0.000)	-0.106 (CI = +/-0.167; p = 0.191)	-0.293 (CI = +/-0.172; p = 0.003)	-0.632 (CI = +/-0.177; p = 0.000)	0.944	-4.70%
Frequency	2013.2	-0.049 (CI = +/-0.024; p = 0.001)	-0.108 (CI = +/-0.179; p = 0.209)	-0.296 (CI = +/-0.185; p = 0.005)	-0.635 (CI = +/-0.192; p = 0.000)	0.939	-4.82%
Frequency	2014.1	-0.048 (CI = +/-0.028; p = 0.004)	-0.113 (CI = +/-0.194; p = 0.220)	-0.301 (CI = +/-0.201; p = 0.008)	-0.641 (CI = +/-0.209; p = 0.000)	0.932	-4.64%
Frequency	2014.2	-0.047 (CI = +/-0.035; p = 0.015)	-0.115 (CI = +/-0.212; p = 0.247)	-0.304 (CI = +/-0.222; p = 0.013)	-0.645 (CI = +/-0.232; p = 0.000)	0.925	-4.55%
Frequency	2015.1	-0.046 (CI = +/-0.044; p = 0.042)	-0.116 (CI = +/-0.237; p = 0.285)	-0.305 (CI = +/-0.250; p = 0.023)	-0.646 (CI = +/-0.263; p = 0.001)	0.916	-4.50%
Frequency	2015.2	-0.057 (CI = +/-0.053; p = 0.039)	-0.095 (CI = +/-0.252; p = 0.390)	-0.279 (CI = +/-0.267; p = 0.043)	-0.614 (CI = +/-0.284; p = 0.002)	0.920	-5.54%

Comprehensive

Coverage = CM
End Trend Period = 2021.1
Excluded Points = NA
Parameters included: time, seasonality, COVID202001, COVID202002, COVID202101

Fit	Start Date	Time	Seasonality	COVID202001	COVID202002	COVID202101	Adjusted R ²	Implied Trend Rate
Loss Cost	2003.1	0.032 (CI = +/-0.020; p = 0.003)	-0.164 (CI = +/-0.198; p = 0.100)	-0.356 (CI = +/-0.620; p = 0.251)	-0.511 (CI = +/-0.620; p = 0.103)	-0.319 (CI = +/-0.626; p = 0.307)	0.212	+3.28%
Loss Cost	2003.2	0.032 (CI = +/-0.021; p = 0.005)	-0.162 (CI = +/-0.204; p = 0.115)	-0.355 (CI = +/-0.631; p = 0.260)	-0.508 (CI = +/-0.633; p = 0.112)	-0.318 (CI = +/-0.637; p = 0.317)	0.177	+3.24%
Loss Cost	2004.1	0.028 (CI = +/-0.022; p = 0.016)	-0.184 (CI = +/-0.206; p = 0.079)	-0.322 (CI = +/-0.630; p = 0.305)	-0.494 (CI = +/-0.630; p = 0.120)	-0.281 (CI = +/-0.637; p = 0.376)	0.154	+2.84%
Loss Cost	2004.2	0.024 (CI = +/-0.023; p = 0.046)	-0.161 (CI = +/-0.207; p = 0.122)	-0.309 (CI = +/-0.624; p = 0.319)	-0.457 (CI = +/-0.627; p = 0.146)	-0.264 (CI = +/-0.632; p = 0.399)	0.082	+2.39%
Loss Cost	2005.1	0.026 (CI = +/-0.025; p = 0.040)	-0.150 (CI = +/-0.214; p = 0.163)	-0.328 (CI = +/-0.635; p = 0.300)	-0.465 (CI = +/-0.635; p = 0.145)	-0.284 (CI = +/-0.644; p = 0.372)	0.088	+2.63%
Loss Cost	2005.2	0.020 (CI = +/-0.025; p = 0.117)	-0.121 (CI = +/-0.212; p = 0.252)	-0.312 (CI = +/-0.620; p = 0.311)	-0.417 (CI = +/-0.623; p = 0.180)	-0.263 (CI = +/-0.629; p = 0.398)	0.011	+2.02%
Loss Cost	2006.1	0.025 (CI = +/-0.027; p = 0.067)	-0.098 (CI = +/-0.215; p = 0.357)	-0.347 (CI = +/-0.621; p = 0.260)	-0.432 (CI = +/-0.621; p = 0.164)	-0.303 (CI = +/-0.630; p = 0.332)	0.033	+2.51%
Loss Cost	2006.2	0.021 (CI = +/-0.028; p = 0.139)	-0.081 (CI = +/-0.220; p = 0.456)	-0.338 (CI = +/-0.626; p = 0.276)	-0.404 (CI = +/-0.629; p = 0.198)	-0.290 (CI = +/-0.636; p = 0.356)	-0.022	+2.12%
Loss Cost	2007.1	0.022 (CI = +/-0.031; p = 0.151)	-0.076 (CI = +/-0.230; p = 0.501)	-0.345 (CI = +/-0.644; p = 0.279)	-0.407 (CI = +/-0.644; p = 0.204)	-0.298 (CI = +/-0.655; p = 0.356)	-0.028	+2.23%
Loss Cost	2007.2	0.016 (CI = +/-0.032; p = 0.307)	-0.052 (CI = +/-0.234; p = 0.647)	-0.332 (CI = +/-0.643; p = 0.296)	-0.367 (CI = +/-0.647; p = 0.252)	-0.279 (CI = +/-0.654; p = 0.385)	-0.080	+1.64%
Loss Cost	2008.1	0.021 (CI = +/-0.035; p = 0.224)	-0.033 (CI = +/-0.241; p = 0.781)	-0.363 (CI = +/-0.654; p = 0.262)	-0.381 (CI = +/-0.654; p = 0.240)	-0.315 (CI = +/-0.667; p = 0.338)	-0.070	+2.12%
Loss Cost	2008.2	0.031 (CI = +/-0.036; p = 0.088)	-0.070 (CI = +/-0.237; p = 0.547)	-0.384 (CI = +/-0.631; p = 0.219)	-0.443 (CI = +/-0.636; p = 0.161)	-0.345 (CI = +/-0.644; p = 0.277)	0.004	+3.12%
Loss Cost	2009.1	0.030 (CI = +/-0.039; p = 0.097)	-0.062 (CI = +/-0.250; p = 0.611)	-0.396 (CI = +/-0.654; p = 0.220)	-0.449 (CI = +/-0.654; p = 0.167)	-0.360 (CI = +/-0.669; p = 0.274)	-0.002	+3.33%
Loss Cost	2009.2	0.037 (CI = +/-0.043; p = 0.089)	-0.076 (CI = +/-0.261; p = 0.549)	-0.404 (CI = +/-0.669; p = 0.220)	-0.473 (CI = +/-0.674; p = 0.158)	-0.372 (CI = +/-0.685; p = 0.269)	0.004	+3.75%
Loss Cost	2010.1	0.027 (CI = +/-0.046; p = 0.235)	-0.111 (CI = +/-0.266; p = 0.392)	-0.350 (CI = +/-0.670; p = 0.286)	-0.449 (CI = +/-0.670; p = 0.176)	-0.308 (CI = +/-0.689; p = 0.360)	-0.032	+2.73%
Loss Cost	2010.2	0.042 (CI = +/-0.046; p = 0.070)	-0.160 (CI = +/-0.254; p = 0.201)	-0.378 (CI = +/-0.626; p = 0.219)	-0.534 (CI = +/-0.633; p = 0.093)	-0.352 (CI = +/-0.645; p = 0.265)	0.103	+4.33%
Loss Cost	2011.1	0.021 (CI = +/-0.051; p = 0.181)	-0.188 (CI = +/-0.264; p = 0.149)	-0.333 (CI = +/-0.640; p = 0.285)	-0.513 (CI = +/-0.640; p = 0.108)	-0.298 (CI = +/-0.662; p = 0.353)	0.086	+3.40%
Loss Cost	2011.2	0.042 (CI = +/-0.056; p = 0.130)	-0.213 (CI = +/-0.275; p = 0.120)	-0.348 (CI = +/-0.651; p = 0.271)	-0.556 (CI = +/-0.659; p = 0.092)	-0.321 (CI = +/-0.675; p = 0.326)	0.115	+4.29%
Loss Cost	2012.1	0.030 (CI = +/-0.062; p = 0.057)	-0.167 (CI = +/-0.278; p = 0.217)	-0.420 (CI = +/-0.645; p = 0.183)	-0.591 (CI = +/-0.645; p = 0.070)	-0.410 (CI = +/-0.673; p = 0.211)	0.170	+6.00%
Loss Cost	2012.2	0.038 (CI = +/-0.062; p = 0.207)	-0.115 (CI = +/-0.267; p = 0.365)	-0.390 (CI = +/-0.604; p = 0.185)	-0.499 (CI = +/-0.614; p = 0.102)	-0.358 (CI = +/-0.632; p = 0.240)	0.052	+3.85%
Loss Cost	2013.1	0.043 (CI = +/-0.072; p = 0.216)	-0.102 (CI = +/-0.292; p = 0.458)	-0.411 (CI = +/-0.627; p = 0.189)	-0.510 (CI = +/-0.647; p = 0.111)	-0.385 (CI = +/-0.682; p = 0.240)	0.036	+4.41%
Loss Cost	2013.2	0.032 (CI = +/-0.083; p = 0.414)	-0.077 (CI = +/-0.312; p = 0.593)	-0.396 (CI = +/-0.672; p = 0.218)	-0.464 (CI = +/-0.686; p = 0.162)	-0.359 (CI = +/-0.712; p = 0.288)	-0.040	+3.23%
Loss Cost	2014.1	0.021 (CI = +/-0.100; p = 0.643)	-0.100 (CI = +/-0.346; p = 0.528)	-0.359 (CI = +/-0.729; p = 0.294)	-0.445 (CI = +/-0.729; p = 0.201)	-0.311 (CI = +/-0.782; p = 0.391)	-0.065	+2.15%
Loss Cost	2014.2	0.002 (CI = +/-0.117; p = 0.965)	-0.065 (CI = +/-0.373; p = 0.696)	-0.337 (CI = +/-0.761; p = 0.337)	-0.378 (CI = +/-0.782; p = 0.297)	-0.270 (CI = +/-0.822; p = 0.470)	-0.093	+0.23%
Loss Cost	2015.1	-0.004 (CI = +/-0.151; p = 0.956)	-0.076 (CI = +/-0.433; p = 0.689)	-0.319 (CI = +/-0.865; p = 0.412)	-0.369 (CI = +/-0.865; p = 0.347)	-0.247 (CI = +/-0.953; p = 0.560)	-0.152	-0.37%
Loss Cost	2015.2	-0.061 (CI = +/-0.157; p = 0.375)	0.010 (CI = +/-0.407; p = 0.953)	-0.262 (CI = +/-0.783; p = 0.445)	-0.196 (CI = +/-0.814; p = 0.578)	-0.131 (CI = +/-0.872; p = 0.725)	0.098	-5.95%
Severity	2003.1	0.039 (CI = +/-0.019; p = 0.000)	-0.352 (CI = +/-0.188; p = 0.001)	0.109 (CI = +/-0.589; p = 0.709)	-0.436 (CI = +/-0.589; p = 0.141)	-0.070 (CI = +/-0.595; p = 0.811)	0.449	+3.93%
Severity	2003.2	0.038 (CI = +/-0.020; p = 0.001)	-0.348 (CI = +/-0.194; p = 0.001)	0.111 (CI = +/-0.600; p = 0.709)	-0.431 (CI = +/-0.602; p = 0.154)	-0.068 (CI = +/-0.606; p = 0.820)	0.406	+3.87%
Severity	2004.1	0.034 (CI = +/-0.021; p = 0.003)	-0.368 (CI = +/-0.196; p = 0.001)	0.142 (CI = +/-0.600; p = 0.632)	-0.418 (CI = +/-0.600; p = 0.164)	-0.033 (CI = +/-0.606; p = 0.911)	0.403	+3.49%
Severity	2004.2	0.030 (CI = +/-0.022; p = 0.009)	-0.346 (CI = +/-0.197; p = 0.001)	0.154 (CI = +/-0.592; p = 0.599)	-0.382 (CI = +/-0.595; p = 0.199)	-0.017 (CI = +/-0.599; p = 0.954)	0.333	+3.04%
Severity	2005.1	0.034 (CI = +/-0.023; p = 0.005)	-0.323 (CI = +/-0.198; p = 0.002)	0.118 (CI = +/-0.589; p = 0.684)	-0.396 (CI = +/-0.589; p = 0.179)	-0.057 (CI = +/-0.597; p = 0.845)	0.357	+3.51%
Severity	2005.2	0.029 (CI = +/-0.024; p = 0.017)	-0.298 (CI = +/-0.197; p = 0.005)	0.132 (CI = +/-0.578; p = 0.643)	-0.355 (CI = +/-0.580; p = 0.220)	-0.038 (CI = +/-0.585; p = 0.894)	0.274	+2.97%
Severity	2006.1	0.035 (CI = +/-0.024; p = 0.006)	-0.268 (CI = +/-0.196; p = 0.009)	0.087 (CI = +/-0.566; p = 0.755)	-0.374 (CI = +/-0.566; p = 0.186)	-0.089 (CI = +/-0.574; p = 0.751)	0.315	+3.59%
Severity	2006.2	0.025 (CI = +/-0.026; p = 0.016)	-0.255 (CI = +/-0.202; p = 0.015)	0.094 (CI = +/-0.572; p = 0.737)	-0.352 (CI = +/-0.575; p = 0.219)	-0.079 (CI = +/-0.581; p = 0.781)	0.238	+3.29%
Severity	2007.1	0.035 (CI = +/-0.028; p = 0.015)	-0.242 (CI = +/-0.209; p = 0.025)	0.073 (CI = +/-0.584; p = 0.798)	-0.361 (CI = +/-0.584; p = 0.214)	-0.103 (CI = +/-0.594; p = 0.722)	0.246	+3.60%
Severity	2007.2	0.033 (CI = +/-0.030; p = 0.031)	-0.233 (CI = +/-0.217; p = 0.036)	0.078 (CI = +/-0.597; p = 0.790)	-0.347 (CI = +/-0.600; p = 0.244)	-0.096 (CI = +/-0.607; p = 0.745)	0.174	+3.39%
Severity	2008.1	0.040 (CI = +/-0.032; p = 0.016)	-0.205 (CI = +/-0.219; p = 0.065)	0.034 (CI = +/-0.594; p = 0.906)	-0.366 (CI = +/-0.594; p = 0.214)	-0.147 (CI = +/-0.606; p = 0.619)	0.212	+4.09%
Severity	2008.2	0.050 (CI = +/-0.032; p = 0.004)	-0.242 (CI = +/-0.212; p = 0.027)	0.013 (CI = +/-0.564; p = 0.962)	-0.429 (CI = +/-0.568; p = 0.131)	-0.178 (CI = +/-0.576; p = 0.527)	0.321	+5.10%
Severity	2009.1	0.053 (CI = +/-0.035; p = 0.005)	-0.228 (CI = +/-0.221; p = 0.044)	-0.009 (CI = +/-0.580; p = 0.973)	-0.439 (CI = +/-0.580; p = 0.130)	-0.204 (CI = +/-0.593; p = 0.481)	0.327	+5.49%
Severity	2009.2	0.059 (CI = +/-0.038; p = 0.004)	-0.246 (CI = +/-0.229; p = 0.037)	-0.020 (CI = +/-0.588; p = 0.945)	-0.449 (CI = +/-0.593; p = 0.114)	-0.219 (CI = +/-0.603; p = 0.455)	0.326	+6.03%
Severity	2010.1	0.050 (CI = +/-0.041; p = 0.019)	-0.276 (CI = +/-0.234; p = 0.023)	0.028 (CI = +/-0.590; p = 0.922)	-0.448 (CI = +/-0.590; p = 0.128)	-0.163 (CI = +/-0.607; p = 0.578)	0.303	+5.12%
Severity	2010.2	0.069 (CI = +/-0.036; p = 0.001)	-0.337 (CI = +/-0.197; p = 0.002)	-0.007 (CI = +/-0.487; p = 0.976)	-0.553 (CI = +/-0.491; p = 0.030)	-0.217 (CI = +/-0.501; p = 0.372)	0.547	+7.15%
Severity	2011.1	0.062 (CI = +/-0.039; p = 0.004)	-0.360 (CI = +/-0.204; p = 0.002)	0.029 (CI = +/-0.496; p = 0.902)	-0.536 (CI = +/-0.496; p = 0.036)	-0.174 (CI = +/-0.513; p = 0.482)	0.539	+6.38%
Severity	2011.2	0.063 (CI = +/-0.044; p = 0.008)	-0.364 (CI = +/-0.218; p = 0.003)	0.026 (CI = +/-0.517; p = 0.914)	-0.544 (CI = +/-0.523; p = 0.042)	-0.178 (CI = +/-0.535; p = 0.488)	0.481	+6.55%
Severity	2012.1	0.077 (CI = +/-0.047; p = 0.004)	-0.325 (CI = +/-0.218; p = 0.007)	-0.036 (CI = +/-0.506; p = 0.879)	-0.574 (CI = +/-0.506; p = 0.029)	-0.255 (CI = +/-0.527; p = 0.316)	0.541	+8.04%
Severity	2012.2	0.062 (CI = +/-0.046; p = 0.017)	-0.277 (CI = +/-0.198; p = 0.010)	-0.008 (CI = +/-0.448; p = 0.970)	-0.489 (CI = +/-0.455; p = 0.037)	-0.207 (CI = +/-0.468; p = 0.354)	0.427	+6.01%
Severity	2013.1	0.064 (CI = +/-0.053; p = 0.023)	-0.263 (CI = +/-0.215; p = 0.021)	-0.031 (CI = +/-0.476; p = 0.889)	-0.500 (CI = +/-0.476; p = 0.041)	-0.236 (CI = +/-0.502; p = 0.323)	0.427	+6.62%
Severity	2013.2	0.057 (CI = +/-0.036; p = 0.053)	-0.257 (CI = +/-0.235; p = 0.035)	-0.028 (CI = +/-0.506; p = 0.906)	-0.490 (CI = +/-0.516; p = 0.060)	-0.230 (CI = +/-0.536; p = 0.361)	0.301	+6.26%
Severity	2014.1	0.055 (CI = +/-0.076; p = 0.132)	-0.271 (CI = +/-0.261; p = 0.044)	-0.006 (CI = +/-0.552; p = 0.982)	-0.479 (CI = +/-0.552; p = 0.081)	-0.202 (CI = +/-0.592; p = 0.460)	0.273	+5.70%
Severity	2014.2	0.044 (CI = +/-0.090; p = 0.293)	-0.250 (CI = +/-0.286; p = 0.079)	0.007 (CI = +/-0.584; p = 0.977)	-0.439 (CI = +/-0.600; p = 0.130)	-0.177 (CI = +/-0.631; p = 0.535)	0.092	+4.50%
Severity	2015.1	0.046 (CI = +/-0.116; p = 0.383)	-0.247 (CI = +/-0.333; p = 0.123)	0.003 (CI = +/-0.666; p = 0.993)	-0.442 (CI = +/-0.666; p = 0.161)	-0.184 (CI = +/-0.733; p = 0.572)	0.040	+4.67%
Severity	2015.2	-0.002 (CI = +/-0.116; p = 0.969)	-0.176 (CI = +/-0.300; p = 0.202)	0.050 (CI = +/-0.578; p = 0.839)	-0.299 (CI = +/-0.600; p = 0.269)	-0.089 (CI = +/-0.643; p = 0.747)	-0.075	-0.19%
Frequency	2003.1	-0.006 (CI = +/-0.007; p = 0.079)	0.187 (CI = +/-0.070; p = 0.000)	-0.465 (CI = +/-0.218; p = 0.000)	-0.074 (CI = +/-0.218; p = 0.491)	-0.248 (CI = +/-0.220; p = 0.028)	0.608	-0.63%
Frequency	2003.2	-0.006 (CI = +/-0.008; p = 0.111)	0.186 (CI = +/-0.072; p = 0.000)	-0.465 (CI = +/-0.222; p = 0.000)	-0.077 (CI = +/-0.222; p = 0.486)	-0.250 (CI = +/-0.224; p = 0.030)	0.590	-0.60%
Frequency	2004.1	-0.006 (CI = +/-0.008; p = 0.119)	0.184 (CI = +/-0.074; p = 0.000)	-0.463 (CI = +/-0.226; p = 0.000)	-0.076 (CI = +/-0.226; p = 0.499)	-0.247 (CI = +/-0.229; p = 0.035)	0.588	-0.63%
Frequency	2004.2	-0.006 (CI = +/-0.009; p = 0.142)	0.185 (CI = +/-0.077; p = 0.000)	-0.463 (CI = +/-0.231; p = 0.000)	-0.076 (CI = +/-0.232; p = 0.509)	-0.247 (CI = +/-0.234; p = 0.039)	0.572	-0.63%
Frequency	2005.1	-0.009 (CI = +/-0.009; p = 0.056)	0.173 (CI = +/-0.076; p = 0.000)	-0.446 (CI = +/-0.226; p = 0.000)	-0.068 (CI = +/-0.226; p = 0.539)	-0.227 (CI = +/-0.228; p = 0.051)	0.595	-0.85%
Frequency	2005.2	-0.009 (CI = +/-0.009; p = 0.053)	0.177 (CI = +/-0.078; p = 0.000)	-0.444 (CI = +/-0.229; p = 0.000)	-0.063 (CI = +/-0.230; p = 0.580)	-0.225 (CI = +/-0.232; p = 0.057)	0.588	-0.92%
Frequency	2006.1	-0.011 (CI = +/-0.010; p = 0.040)	0.170 (CI = +/-0.081; p = 0.000)	-0.434 (CI = +/-0.232; p = 0.001)	-0.059 (CI = +/-0.232; p = 0.608)	-0.214 (CI = +/-0.236; p = 0.074)	0.594	-1.05%
Frequency	2006.2	-0.011 (CI = +/-0.011; p = 0.037)	0.174 (CI = +/-0.083; p = 0.000)	-0.432 (CI = +/-0.236; p = 0.001)	-0.052 (CI = +/-0.238; p = 0.656)	-0.211 (CI = +/-0.240; p = 0.083)	0.586	-1.13%
Frequency	2007.1	-0.013 (CI = +/-0.011; p = 0.023)	0.166 (CI = +/-0.085; p = 0.001)	-0.418 (CI = +/-0.238; p = 0.001)	-0.046 (CI = +/-0.238; p = 0.692)	-0.195 (CI = +/-0.242; p = 0.109)	0.599	-1.33%
Frequency	2007.2	-0.017 (CI = +/-0.011; p = 0.005)	0.181 (CI = +/-0.081; p = 0.000)	-0.410 (CI = +/-0.223; p = 0.001)	-0.021 (CI = +/-0.225; p = 0.851)	-0.183 (CI = +/-0.227; p = 0.109)	0.661	-1.69%
Frequency	2008.1	-0.019 (CI = +/-0.012; p = 0.003)	0.173 (CI = +/-0.083; p = 0.000)	-0.397 (CI = +/-0.225; p = 0.001)	-0.015 (CI = +/-0.225; p =			

All Perils

Coverage = AP
End Trend Period = 2021.1
Excluded Points = NA
Parameters Included: time, COVID202001, COVID202002, COVID202101

Fit	Start Date	Time	COVID202001			COVID202002			COVID202101			Implied Trend	
			Adjusted R ²	Rate	Rate	Rate	Rate	Rate	Rate	Rate	Rate		
Loss Cost	2003.1	0.009 (CI = +/-0.020; p = 0.355)	0.255 (CI = +/-0.596; p = 0.390)	-0.698 (CI = +/-0.599; p = 0.024)	0.096 (CI = +/-0.602; p = 0.747)	0.094	+0.91%						
Loss Cost	2003.2	0.014 (CI = +/-0.020; p = 0.181)	0.229 (CI = +/-0.585; p = 0.432)	-0.726 (CI = +/-0.589; p = 0.017)	0.066 (CI = +/-0.592; p = 0.822)	0.125	+1.36%						
Loss Cost	2004.1	0.016 (CI = +/-0.021; p = 0.141)	0.216 (CI = +/-0.592; p = 0.462)	-0.740 (CI = +/-0.595; p = 0.016)	0.051 (CI = +/-0.599; p = 0.864)	0.135	+1.59%						
Loss Cost	2004.2	0.016 (CI = +/-0.023; p = 0.163)	0.215 (CI = +/-0.604; p = 0.472)	-0.741 (CI = +/-0.608; p = 0.019)	0.050 (CI = +/-0.611; p = 0.869)	0.128	+1.60%						
Loss Cost	2005.1	0.021 (CI = +/-0.023; p = 0.071)	0.186 (CI = +/-0.592; p = 0.525)	-0.773 (CI = +/-0.595; p = 0.013)	0.015 (CI = +/-0.599; p = 0.959)	0.172	+2.16%						
Loss Cost	2005.2	0.020 (CI = +/-0.025; p = 0.111)	0.193 (CI = +/-0.604; p = 0.518)	-0.766 (CI = +/-0.608; p = 0.015)	0.023 (CI = +/-0.612; p = 0.939)	0.153	+2.03%						
Loss Cost	2006.1	0.020 (CI = +/-0.027; p = 0.134)	0.192 (CI = +/-0.618; p = 0.529)	-0.767 (CI = +/-0.622; p = 0.018)	0.022 (CI = +/-0.627; p = 0.943)	0.144	+2.05%						
Loss Cost	2006.2	0.018 (CI = +/-0.029; p = 0.218)	0.204 (CI = +/-0.629; p = 0.509)	-0.753 (CI = +/-0.633; p = 0.022)	0.037 (CI = +/-0.638; p = 0.906)	0.124	+1.79%						
Loss Cost	2007.1	0.022 (CI = +/-0.031; p = 0.147)	0.183 (CI = +/-0.633; p = 0.557)	-0.777 (CI = +/-0.638; p = 0.019)	0.011 (CI = +/-0.644; p = 0.972)	0.144	+2.26%						
Loss Cost	2007.2	0.016 (CI = +/-0.032; p = 0.325)	0.213 (CI = +/-0.628; p = 0.490)	-0.743 (CI = +/-0.633; p = 0.023)	0.048 (CI = +/-0.639; p = 0.879)	0.121	+1.58%						
Loss Cost	2008.1	0.019 (CI = +/-0.035; p = 0.269)	0.198 (CI = +/-0.641; p = 0.528)	-0.760 (CI = +/-0.647; p = 0.023)	0.030 (CI = +/-0.653; p = 0.926)	0.127	+1.92%						
Loss Cost	2008.2	0.019 (CI = +/-0.038; p = 0.300)	0.196 (CI = +/-0.660; p = 0.543)	-0.762 (CI = +/-0.667; p = 0.027)	0.027 (CI = +/-0.674; p = 0.933)	0.118	+1.96%						
Loss Cost	2009.1	0.022 (CI = +/-0.042; p = 0.289)	0.187 (CI = +/-0.679; p = 0.572)	-0.772 (CI = +/-0.687; p = 0.029)	0.016 (CI = +/-0.695; p = 0.963)	0.116	+2.20%						
Loss Cost	2009.2	0.031 (CI = +/-0.044; p = 0.163)	0.152 (CI = +/-0.677; p = 0.643)	-0.811 (CI = +/-0.686; p = 0.023)	-0.028 (CI = +/-0.695; p = 0.933)	0.153	+3.13%						
Loss Cost	2010.1	0.034 (CI = +/-0.049; p = 0.164)	0.141 (CI = +/-0.699; p = 0.677)	-0.824 (CI = +/-0.709; p = 0.025)	-0.043 (CI = +/-0.719; p = 0.902)	0.150	+3.46%						
Loss Cost	2010.2	0.024 (CI = +/-0.053; p = 0.361)	0.177 (CI = +/-0.702; p = 0.602)	-0.783 (CI = +/-0.713; p = 0.033)	0.004 (CI = +/-0.724; p = 0.991)	0.117	+2.39%						
Loss Cost	2011.1	0.016 (CI = +/-0.059; p = 0.563)	0.201 (CI = +/-0.721; p = 0.562)	-0.755 (CI = +/-0.721; p = 0.044)	0.035 (CI = +/-0.747; p = 0.921)	0.097	+1.65%						
Loss Cost	2011.2	0.008 (CI = +/-0.065; p = 0.807)	0.229 (CI = +/-0.741; p = 0.520)	-0.723 (CI = +/-0.755; p = 0.059)	0.072 (CI = +/-0.769; p = 0.845)	0.084	+0.77%						
Loss Cost	2012.1	0.003 (CI = +/-0.074; p = 0.935)	0.243 (CI = +/-0.774; p = 0.511)	-0.707 (CI = +/-0.790; p = 0.076)	0.091 (CI = +/-0.807; p = 0.813)	0.072	+0.29%						
Loss Cost	2012.2	-0.003 (CI = +/-0.085; p = 0.937)	0.260 (CI = +/-0.811; p = 0.500)	-0.686 (CI = +/-0.833; p = 0.097)	0.114 (CI = +/-0.851; p = 0.777)	0.061	-0.32%						
Loss Cost	2013.1	0.017 (CI = +/-0.095; p = 0.709)	0.207 (CI = +/-0.822; p = 0.593)	-0.749 (CI = +/-0.844; p = 0.077)	0.041 (CI = +/-0.868; p = 0.919)	0.068	+1.68%						
Loss Cost	2013.2	-0.026 (CI = +/-0.092; p = 0.548)	0.314 (CI = +/-0.822; p = 0.359)	-0.621 (CI = +/-0.796; p = 0.094)	0.191 (CI = +/-0.769; p = 0.596)	0.189	-2.57%						
Loss Cost	2014.1	-0.051 (CI = +/-0.104; p = 0.306)	0.371 (CI = +/-0.732; p = 0.285)	-0.552 (CI = +/-0.757; p = 0.135)	0.272 (CI = +/-0.785; p = 0.458)	0.247	-4.92%						
Loss Cost	2014.2	-0.067 (CI = +/-0.125; p = 0.255)	0.407 (CI = +/-0.778; p = 0.267)	-0.508 (CI = +/-0.809; p = 0.189)	0.324 (CI = +/-0.844; p = 0.408)	0.255	-6.48%						
Loss Cost	2015.1	-0.023 (CI = +/-0.138; p = 0.708)	0.319 (CI = +/-0.760; p = 0.361)	-0.617 (CI = +/-0.796; p = 0.112)	0.193 (CI = +/-0.837; p = 0.609)	0.229	-2.29%						
Loss Cost	2015.2	-0.083 (CI = +/-0.145; p = 0.221)	0.428 (CI = +/-0.696; p = 0.189)	-0.478 (CI = +/-0.737; p = 0.169)	0.362 (CI = +/-0.782; p = 0.311)	0.415	-7.94%						
Severity	2003.1	0.016 (CI = +/-0.019; p = 0.092)	0.361 (CI = +/-0.585; p = 0.217)	-0.455 (CI = +/-0.588; p = 0.124)	0.085 (CI = +/-0.591; p = 0.770)	0.111	+1.66%						
Severity	2003.2	0.022 (CI = +/-0.019; p = 0.026)	0.329 (CI = +/-0.560; p = 0.241)	-0.491 (CI = +/-0.563; p = 0.085)	0.047 (CI = +/-0.566; p = 0.866)	0.178	+2.23%						
Severity	2004.1	0.025 (CI = +/-0.020; p = 0.018)	0.313 (CI = +/-0.563; p = 0.265)	-0.508 (CI = +/-0.566; p = 0.077)	0.029 (CI = +/-0.569; p = 0.919)	0.198	+2.52%						
Severity	2004.2	0.028 (CI = +/-0.021; p = 0.013)	0.298 (CI = +/-0.568; p = 0.292)	-0.524 (CI = +/-0.571; p = 0.070)	0.011 (CI = +/-0.574; p = 0.969)	0.215	+2.79%						
Severity	2005.1	0.032 (CI = +/-0.022; p = 0.006)	0.275 (CI = +/-0.563; p = 0.326)	-0.550 (CI = +/-0.566; p = 0.057)	-0.017 (CI = +/-0.570; p = 0.953)	0.255	+3.24%						
Severity	2005.2	0.036 (CI = +/-0.023; p = 0.004)	0.255 (CI = +/-0.563; p = 0.361)	-0.572 (CI = +/-0.566; p = 0.048)	-0.041 (CI = +/-0.570; p = 0.884)	0.284	+3.65%						
Severity	2006.1	0.038 (CI = +/-0.025; p = 0.004)	0.242 (CI = +/-0.571; p = 0.392)	-0.586 (CI = +/-0.575; p = 0.046)	-0.056 (CI = +/-0.579; p = 0.845)	0.289	+3.91%						
Severity	2006.2	0.038 (CI = +/-0.027; p = 0.007)	0.242 (CI = +/-0.585; p = 0.402)	-0.586 (CI = +/-0.589; p = 0.051)	-0.056 (CI = +/-0.594; p = 0.848)	0.265	+3.91%						
Severity	2007.1	0.044 (CI = +/-0.028; p = 0.003)	0.215 (CI = +/-0.580; p = 0.452)	-0.616 (CI = +/-0.584; p = 0.040)	-0.089 (CI = +/-0.590; p = 0.759)	0.309	+4.51%						
Severity	2007.2	0.040 (CI = +/-0.030; p = 0.011)	0.233 (CI = +/-0.586; p = 0.418)	-0.595 (CI = +/-0.591; p = 0.049)	-0.066 (CI = +/-0.597; p = 0.821)	0.256	+4.08%						
Severity	2008.1	0.043 (CI = +/-0.033; p = 0.012)	0.221 (CI = +/-0.599; p = 0.452)	-0.609 (CI = +/-0.604; p = 0.048)	-0.082 (CI = +/-0.611; p = 0.784)	0.256	+4.39%						
Severity	2008.2	0.044 (CI = +/-0.036; p = 0.018)	0.217 (CI = +/-0.616; p = 0.473)	-0.614 (CI = +/-0.623; p = 0.053)	-0.087 (CI = +/-0.629; p = 0.777)	0.237	+4.49%						
Severity	2009.1	0.049 (CI = +/-0.039; p = 0.015)	0.196 (CI = +/-0.626; p = 0.521)	-0.637 (CI = +/-0.633; p = 0.049)	-0.112 (CI = +/-0.641; p = 0.719)	0.252	+5.03%						
Severity	2009.2	0.059 (CI = +/-0.040; p = 0.006)	0.157 (CI = +/-0.613; p = 0.598)	-0.681 (CI = +/-0.621; p = 0.033)	-0.162 (CI = +/-0.629; p = 0.596)	0.321	+6.11%						
Severity	2010.1	0.062 (CI = +/-0.044; p = 0.009)	0.146 (CI = +/-0.632; p = 0.635)	-0.694 (CI = +/-0.646; p = 0.035)	-0.176 (CI = +/-0.650; p = 0.576)	0.307	+6.44%						
Severity	2010.2	0.055 (CI = +/-0.049; p = 0.030)	0.173 (CI = +/-0.642; p = 0.578)	-0.663 (CI = +/-0.651; p = 0.046)	-0.141 (CI = +/-0.662; p = 0.658)	0.235	+5.61%						
Severity	2011.1	0.043 (CI = +/-0.052; p = 0.101)	0.212 (CI = +/-0.638; p = 0.491)	-0.617 (CI = +/-0.649; p = 0.061)	-0.090 (CI = +/-0.660; p = 0.777)	0.161	+4.37%						
Severity	2011.2	0.031 (CI = +/-0.056; p = 0.264)	0.250 (CI = +/-0.640; p = 0.417)	-0.573 (CI = +/-0.633; p = 0.080)	-0.040 (CI = +/-0.664; p = 0.900)	0.101	+3.12%						
Severity	2012.1	0.028 (CI = +/-0.064; p = 0.373)	0.260 (CI = +/-0.669; p = 0.419)	-0.563 (CI = +/-0.683; p = 0.099)	-0.027 (CI = +/-0.698; p = 0.934)	0.069	+2.80%						
Severity	2012.2	0.031 (CI = +/-0.074; p = 0.376)	0.249 (CI = +/-0.703; p = 0.458)	-0.575 (CI = +/-0.720; p = 0.108)	-0.042 (CI = +/-0.737; p = 0.905)	0.056	+3.18%						
Severity	2013.1	0.045 (CI = +/-0.084; p = 0.268)	0.214 (CI = +/-0.726; p = 0.533)	-0.617 (CI = +/-0.745; p = 0.096)	-0.091 (CI = +/-0.766; p = 0.801)	0.081	+4.57%						
Severity	2013.2	0.015 (CI = +/-0.088; p = 0.722)	0.289 (CI = +/-0.691; p = 0.377)	-0.527 (CI = +/-0.711; p = 0.131)	0.015 (CI = +/-0.734; p = 0.966)	0.051	+1.48%						
Severity	2014.1	-0.006 (CI = +/-0.101; p = 0.902)	0.336 (CI = +/-0.709; p = 0.316)	-0.469 (CI = +/-0.734; p = 0.185)	0.082 (CI = +/-0.761; p = 0.814)	0.048	-0.57%						
Severity	2014.2	-0.030 (CI = +/-0.117; p = 0.579)	0.389 (CI = +/-0.733; p = 0.261)	-0.405 (CI = +/-0.763; p = 0.260)	0.159 (CI = +/-0.796; p = 0.662)	0.074	-2.94%						
Severity	2015.1	0.007 (CI = +/-0.134; p = 0.910)	0.315 (CI = +/-0.736; p = 0.352)	-0.496 (CI = +/-0.776; p = 0.176)	0.049 (CI = +/-0.811; p = 0.892)	0.073	+0.68%						
Severity	2015.2	-0.052 (CI = +/-0.139; p = 0.405)	0.423 (CI = +/-0.667; p = 0.177)	-0.359 (CI = +/-0.706; p = 0.268)	0.216 (CI = +/-0.749; p = 0.517)	0.242	-5.08%						
Frequency	2003.1	-0.007 (CI = +/-0.009; p = 0.089)	-0.107 (CI = +/-0.260; p = 0.411)	-0.243 (CI = +/-0.262; p = 0.068)	0.011 (CI = +/-0.263; p = 0.934)	0.172	-0.74%						
Frequency	2003.2	-0.009 (CI = +/-0.009; p = 0.064)	-0.100 (CI = +/-0.262; p = 0.442)	-0.236 (CI = +/-0.263; p = 0.078)	0.018 (CI = +/-0.265; p = 0.888)	0.188	-0.85%						
Frequency	2004.1	-0.009 (CI = +/-0.010; p = 0.063)	-0.097 (CI = +/-0.267; p = 0.464)	-0.232 (CI = +/-0.268; p = 0.087)	0.022 (CI = +/-0.270; p = 0.868)	0.187	-0.90%						
Frequency	2004.2	-0.012 (CI = +/-0.010; p = 0.021)	-0.083 (CI = +/-0.258; p = 0.517)	-0.217 (CI = +/-0.260; p = 0.098)	0.039 (CI = +/-0.261; p = 0.763)	0.249	-1.16%						
Frequency	2005.1	-0.011 (CI = +/-0.010; p = 0.046)	-0.089 (CI = +/-0.261; p = 0.493)	-0.223 (CI = +/-0.263; p = 0.093)	0.032 (CI = +/-0.265; p = 0.807)	0.215	-1.05%						
Frequency	2005.2	-0.016 (CI = +/-0.009; p = 0.001)	-0.062 (CI = +/-0.215; p = 0.560)	-0.194 (CI = +/-0.216; p = 0.077)	0.064 (CI = +/-0.217; p = 0.551)	0.423	-1.56%						
Frequency	2006.1	-0.018 (CI = +/-0.009; p = 0.000)	-0.050 (CI = +/-0.209; p = 0.625)	-0.181 (CI = +/-0.210; p = 0.089)	0.078 (CI = +/-0.212; p = 0.457)	0.474	-1.79%						
Frequency	2006.2	-0.021 (CI = +/-0.009; p = 0.000)	-0.038 (CI = +/-0.202; p = 0.703)	-0.167 (CI = +/-0.203; p = 0.102)	0.093 (CI = +/-0.205; p = 0.360)	0.531	-2.04%						
Frequency	2007.1	-0.022 (CI = +/-0.010; p = 0.000)	-0.032 (CI = +/-0.204; p = 0.749)	-0.161 (CI = +/-0.206; p = 0.120)	0.100 (CI = +/-0.208; p = 0.332)	0.532	-2.16%						
Frequency	2007.2	-0.024 (CI = +/-0.010; p = 0.000)	-0.021 (CI = +/-0.200; p = 0.832)	-0.148 (CI = +/-0.202; p = 0.142)	0.114 (CI = +/-0.203; p = 0.260)	0.572	-2.41%						
Frequency	2008.1	-0.024 (CI = +/-0.011; p = 0.000)	-0.023 (CI = +/-0.205; p = 0.820)	-0.151 (CI = +/-0.207; p = 0.146)	0.111 (CI = +/-0.209; p = 0.283)	0.537	-2.36%						
Frequency	2008.2	-0.024 (CI = +/-0.012; p = 0.000)	-0.020 (CI = +/-0.211; p = 0.843)	-0.148 (CI = +/-0.213; p = 0.164)	0.114 (CI = +/-0.215; p = 0.283)	0.516	-2.42%						
Frequency	2009.1	-0.027 (CI = +/-0.013; p = 0.000)	-0.009 (CI = +/-0.209; p = 0.927)	-0.135 (CI = +/-0.212; p = 0.197)	0.128 (CI = +/-0.214; p = 0.227)	0.546	-2.69%						
Frequency	2009.2	-0.028 (CI = +/-0.014; p = 0.000)	-0.005 (CI = +/-0.215; p = 0.964)	-0.130 (CI = +/-0.218; p = 0.226)	0.134 (CI = +/-0.221; p = 0.220)	0.531	-2.80%						
Frequency	2010.1	-0.028 (CI = +/-0.016; p = 0.001)	-0.005 (CI = +/-0.223; p = 0.965)	-0.130 (CI = +/-0.226; p = 0.241)	0.134 (CI = +/-0.229; p = 0.236)	0.494	-2.80%						
Frequency	2010.2	-0.031 (CI = +/-0.017; p = 0.001)	0.004 (CI = +/-0.227; p = 0.969)	-0.120 (CI = +/-0.230; p = 0.287)	0.145 (CI = +/-0.234; p = 0.208)	0.500	-3.05%						
Frequency	2011.1	-0.026 (CI = +/-0.018; p = 0.007)	-0.011 (CI = +/-0.223; p = 0.916)	-0.138 (CI = +/-0.227; p = 0.216)	0.125 (CI = +/-0.231; p = 0.267)	0.431	-2.60%						
Frequency	2011.2	-0.023 (CI = +/-0.020; p = 0.027)	-0.022 (CI = +/-0.227; p = 0.842)	-0.150 (CI = +/-0.231; p = 0.188)	0.111 (CI = +/-0.236; p = 0.330)	0.359	-2.28%						
Frequency	2012.1	-0.025 (CI = +/-0.023; p = 0.035)	-0.017 (CI = +/-0.237; p = 0.883)	-0.144 (CI = +/-0.242; p = 0.223)	0.118 (CI = +/-0.247; p = 0.323)	0.340	-2.44%						
Frequency	2012.2	-0.035 (CI = +/-0.022; p = 0.005)	0.011 (CI = +/-0.212; p = 0.911)	-0.111 (CI = +/-0.216; p = 0.286)	0.156 (CI = +/-0.222; p = 0.154)	0.512	-3.39%						
Frequency	2013.1	-0.028 (CI = +/-0.024; p = 0.026)	-0.006 (CI = +/-0.209; p = 0.950)	-0.132 (CI = +/-0.214; p = 0.205)	0.132 (CI = +/-0.220; p = 0.217)	0.432	-2.77%						
Frequency	2013.2	-0.041 (CI = +/-0.021; p = 0.002)	0.025 (CI = +/-0.167; p = 0.744)	-0.094 (CI = +/-0.172; p = 0.255)	0.176 (CI = +/-0.178; p = 0.052)	0.667	-3.99%						
Frequency	2014.1	-0.045 (CI = +/-0.025; p = 0.002)	0.035 (CI = +/-0.174; p = 0.664)	-0.082 (CI = +/-0.180; p = 0.333)	0.190 (CI = +/-0.187; p = 0.047)	0.659	-3.88%						
Frequency	2014.2	-0.037 (CI = +/-0.028; p = 0.014)	0.018 (CI = +/-0.173; p = 0.816)	-0.103 (CI = +/-0.181; p = 0.229)	0.165 (CI = +/-0.188; p = 0.078)	0.590	-3.64%						
Frequency	2015.1	-0.030 (CI = +/-0.033; p = 0.067)	0.004 (CI = +/-0.180; p = 0.960)	-0.121 (CI = +/-0.188; p = 0.178)	0.144 (CI = +/-0.198; p = 0.132)	0.508	-2.95%						
Frequency	2015.2	-0.031 (CI = +/-0.042; p = 0.129)	0.005 (CI = +/-0.201; p = 0.954)	-0.119 (CI = +/-0.213; p = 0.226)	0.146 (CI = +/-0.226; p = 0.171)	0.442	-3.01%						



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