OLIVER WYMAN

NOVA SCOTIA COMMERCIAL VEHICLES

OLIVER WYMAN SELECTED LOSS TREND RATES

Based on Insurance Industry Data
Through December 31, 2020

August 6, 2021

CONTENTS

1. EXECUTIVE SUMMARY

1.1. Purpose and Scope

The Nova Scotia Utility and Review Board (the Board) retained Oliver, Wyman Limited (Oliver Wyman) to determine commercial vehicle loss trend rates.

We developed our analysis using insurance industry Nova Scotia commercial vehicles loss and expense experience reported as of December 31, 2020 to the General Insurance Statistical Agency (GISA).

1.2. Actuarial Findings

In this report we present our selected past and future annual loss cost trend rates based on industry data as of December 31, 2020.

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	+4.5%	+4.5%
Property Damage	-7.0%	-7.0%
Direct Compensation Property Damage	+6.5%	+6.5%
Accident Benefits	0.0%	+0.0%
Collision	+5.0%	+3.5%
Comprehensive	+3.0%	+3.0%
Specified Perils	+3.0%	+3.0%
All Perils	+4.5%	+3.5%

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

* * * * *

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

Oliver, Wyman Limited.

Paula Elliott, FCAS, FCIA
paula.elliott@oliverwyman.com

Rajesh Sahasrabuddhe, FCAS, ACIA
rajesh.sahasrabuddhe@oliverwyman.com

Chris Schneider, ACAS, ACIA
chris.schneider@oliverwyman.com

2. LEGISLATIVE REFORMS AND GOVERNMENT ACTIONS

2.1. Minor Injury Regulations

In 2003 the Nova Scotia government introduced Automobile Insurance Tort Recovery Limitation Regulations under Section 113B of the Insurance Act which limited the pain and suffering award to $2,500 to claimants who met the "minor injury" definition introduced with the Minor Injury Regulations.

The Minor Injury Regulations were subject to a constitutional challenge and these challenges affected the bodily injury data during this period of uncertainty. The Minor Injury Regulations were ultimately upheld.

- In Hartling v. Nova Scotia, the Decision by Justice Goodfellow of the Supreme Court of Nova Scotia was released on December 15, 2009 to uphold the Minor Injury Regulation.
- Subsequently, on May 27, 2010, the Supreme Court of Canada released its Decision to refuse leave to appeal.

2.2. Bill 52 - Minor Injury Regulations Update

In 2010, the Nova Scotia government introduced Bill 52 which affected the minor injury cap on pain and suffering awards resulting from automobile accidents. The following reforms were effective April 28, 2010.

- The definition of "minor injury" was changed to be less complex and was restricted to only include strains, sprains, and whiplash-associated disorders.
- The minor injury cap on pain and suffering awards was increased from $2,500 to $7,500 and subject to an inflation index.

2.3. Fair Insurance Reforms

Based on recommendation from the 2011 independent auto insurance review, Nova Scotia introduced a package of reforms with the goal of better coverage and more choice for Nova Scotians while balancing fairness, stability and affordability.

The first phase of the reform was effective April 1, 2012 and included higher accident benefit limits as presented in Table 2.

Table 2: Change in Accident Benefit Limits

Benefit Category	Previous Benefit	New Benefit (as of April 1, 2012)
Medical and Rehabilitation Expenses	$25,000	$50,000
Funeral Expenses	$1,000	$2,500
Death Benefits		
Head of Household	$10,000	$25,000
Spouse of Head of Household	$10,000	$25,000
Dependent	$2,000	$5,000
Loss of Income	$140/week	$250/week
Principal Unpaid Housekeeper	$70/week	$100/week

The second, and final, phase of the reform was effective April 1, 2013 and included the introduction of the direct compensation split from the property damage coverage; allowing not-at-fault drivers to recover damages caused by collision from their own insurer.

3. ANALYSIS – GENERAL DISCUSSION

3.1. Introduction

In the sections that follow we present:

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

3.2. Data

The source for the exposures (number of vehicles), claim count and claim amount data that we analyze is the 2020-2 AUTO7002 Automobile Industry Exhibit (as of December 31, 2020) provided by GISA. This data includes the experience of all commercial vehicles in Nova Scotia. We refer to this data source 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 date of the accident half-year during which the event occurred.

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

- Paid Claim Amounts – claim 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 – an adjuster's estimate of the amount of future claim cost payments to be made on individual claims; a case reserve is assigned to each individual open claim.

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

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

It is important to note two points about case reserves:

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

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

We estimate the final (ultimate) number and cost[1] of all claims that arise from events that occur in the first and second half of the year (referred to as "accident half-years"[2]), separately, through to December 31, 2020 and then use those estimates to measure and select loss trend rates.

We estimate the final/ultimate claim cost by accident half-year by applying an estimate of the needed actuarial reserve for all insurance companies in aggregate (i.e., the industry), and adding that amount to the reported incurred claim amounts that insurance companies report to GISA.[3] 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 loss[4] development factors to estimate the actuarial reserve need, hence the final claim cost, for each accident half-year through December 31, 2020, separately for each of the coverages. We follow a similar approach (using claim count

[1] By "final" or "ultimate" cost we mean the amount paid by insurance companies at the time that all claims related to events that occur in a particular period have been reported and settled.

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

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

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

development factors) to estimate the final number of claims that will arise from events that have occurred by accident half-year through December 31, 2020, separately for each of the coverages.

We present our selection of loss development factors and claim count development factors and resulting implied 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.

As a result of the claim experience that has emerged and the development factors we select, our estimates of ultimate loss costs, frequencies,[6] and severities by accident year have changed from those we presented for the prior review[7]. We present these in changes in the tables below.

Table 3: Change in Estimates - Bodily Injury

	As of December 31, 2019			As of December 31, 2020		
AY	**Loss Cost**	**Severity**	**Frequency**	**Loss Cost**	**Severity**	**Frequency**
2016	$182.66	$50,515	3.62	$180.45	$49,593	3.64
2017	$207.88	$58,488	3.55	$224.61	$64,290	3.49
2018	$180.90	$54,343	3.33	$215.87	$63,514	3.40
2019	$190.03	$55,422	3.43	$191.70	$58,093	3.30
2020				$223.44	$117,159	1.91

In aggregate, for the four-year period 2016 to 2019, our estimates of ultimate loss costs have increased by 6.7%.

[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.

[7] Some of the differences in estimates are due to changes in the data provided by GISA as prior reporting errors by some individual insurers are corrected and updated by GISA.

Table 4: Change in Estimates- Property Damage

	As of December 31, 2019			As of December 31, 2020		
AY	**Loss Cost**	**Severity**	**Frequency**	**Loss Cost**	**Severity**	**Frequency**
2016	$26.47	$13,964	1.90	$23.93	$12,581	1.90
2017	$26.86	$13,182	2.04	$20.40	$9,764	2.09
2018	$58.97	$30,538	1.93	$52.17	$27,829	1.87
2019	$21.60	$14,133	1.53	$17.98	$11,750	1.53
2020				$19.85	$14,118	1.41

In aggregate, for the four-year period 2016 to 2019, our estimates of ultimate loss costs have decreased by 14.5%.[8]

Table 5: Change in Estimates - Direct Compensation Property Damage

	As of December 31, 2019			As of December 31, 2020		
AY	**Loss Cost**	**Severity**	**Frequency**	**Loss Cost**	**Severity**	**Frequency**
2016	$63.51	$6,547	9.70	$63.52	$6,548	9.70
2017	$63.90	$6,629	9.64	$64.38	$6,627	9.71
2018	$77.86	$7,309	10.65	$80.64	$7,428	10.86
2019	$80.11	$7,479	10.71	$81.64	$7,678	10.63
2020#				$51.83	$6,625	7.82

In aggregate, for the four-year period 2016 to 2019, our estimates of ultimate loss costs have increased by 1.7%.[9]

[8] Our prior report presented property damage and direct compensation property damage on a combined basis. We have retroactively selected separate property damage and direct compensation property damage loss development factors to aid in our comparison between valuations.

[9] Our prior report presented property damage and direct compensation property damage on a combined basis. We have retroactively selected separate property damage and direct compensation property damage loss development factors to aid in our comparison between valuations.

Table 5: Change in Estimates - Accident Benefits Total

	As of December 31, 2019			As of December 31, 2020		
AY	Loss Cost	Severity	Frequency	Loss Cost	Severity	Frequency
2016	$12.99	$7,490	1.73	$10.61	$6,129	1.73
2017	$27.31	$16,412	1.66	$28.61	$17,088	1.67
2018	$20.87	$11,943	1.75	$29.31	$16,651	1.76
2019	$17.29	$10,373	1.67	$14.55	$8,308	1.75
2020				$15.75	$12,614	1.25

In aggregate, for the four-year period 2016 to 2019, our estimates of ultimate loss costs have increased by 5.9%.

Table 6: Change in Estimates - Collision

	As of December 30, 2019			As of December 31, 2020		
AY	Loss Cost	Severity	Frequency	Loss Cost	Severity	Frequency
2016	$187.13	$10,382	18.02	$187.18	$10,350	18.08
2017	$184.65	$10,116	18.25	$184.63	$10,146	18.20
2018	$169.40	$9,960	17.01	$166.84	$9,818	16.99
2019	$169.22	$9,435	17.93	$157.62	$9,213	17.11
2020				$151.46	$10,521	14.40

In aggregate, for the four-year period 2016 to 2019, our estimates of ultimate loss costs have decreased by 2.0%.

Table 7: Change in Estimates - Comprehensive

	As of June 30, 2020			As of December 31, 2020		
AY	Loss Cost	Severity	Frequency	Loss Cost	Severity	Frequency
2016	$109.02	$3,152	34.58	$109.05	$3,162	34.49
2017	$114.39	$3,362	34.03	$114.65	$3,364	34.08
2018	$104.66	$3,133	33.40	$103.16	$3,092	33.36
2019	$118.78	$3,489	34.05	$113.14	$3,372	33.55
2020				$120.76	$3,853	31.35

In aggregate, for the four-year period 2016 to 2019, our estimates of ultimate loss costs have decreased by 1.5%.

3.4. Loss Trend Rates

Loss trend rates are annual rates of change that provide interested parties with an understanding of how claims costs have changed in the past and are used as a predictor of how claim costs may change in the near future. The loss trend rates are integral to calculations to determine rate level change need

indications in rate applications submitted to the Board. In rate level indication calculations, loss cost trend rates are applied to the company's recent accident year (referred to as the experience period) ultimate loss amounts to project those loss amounts to the cost levels that are anticipated during the policy period covered under a proposed rate program.

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

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

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

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

We derive indicated annual loss trend rates based on exponential regression models 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 select.

4. 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, as well as 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 E[10] for each of frequency, severity, and loss cost.

4.1. Time Period Considered

In this review, we present and consider the claim experience by accident half-year, spanning the twenty-year period from 2001-1 to 2020-2.

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

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

4.2. Weather Conditions

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

- GISA notes the July 2014 hurricane (Arthur) impact on comprehensive, all perils and specified perils.

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

- GISA notes the possible increase in the number of and claim amounts of physical damage claims since 2015-1 due to severe weather.

4.3. Reform or Level Change Parameter

The purpose of a reform parameter[11] is to isolate and, in a sense, remove the impact that reforms or other events had on the level of claim costs so that the underlying claim cost trend can be identified. The regression model we use to analyze severity, frequency, and loss cost trend patterns allows the inclusion of a level change parameter(s) to reflect the 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.[12]

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.

4.4. Data Points

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

4.5. Variability of Estimates

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

[11] We use the terms reform or level change interchangeable; but a reform parameter is associated with a known event.
[12] A t-test with a resulting p-value of less than 5% is considered significant.

period and parameters); the comparison between estimates of ultimate loss amounts from the prior review and this review are presented in Appendix C.

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

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

4.6. 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.

4.7. Future Trend Rates

In selecting future trend rates, we adjust our selected past trend rates if there is evidence of new patterns emerging. If no future trend rate is noted in the discussion below, it should be assumed that our selected future trend rate is equal to our selected past trend rate. Unless noted otherwise, future trends should apply beginning at the mid-point of the latest accident half-year considered in the model.[13]

A discussion of our selected trend rates for each coverage follows in Section 5.

4.8. Summary of Trend Rates

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

4.9. Heatmaps

In Section 5 of this report we present a graphical representations of the regression models under consideration with the use of heatmaps. We present separate heatmaps for the indicated trend rates, adjusted R-squared values, and *p*-values associated with a selected regression model over various experience time periods. The 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. However, the information presented in each heatmap is analogous to the information

[13] Typically, October 1, for the AUTO 7001, and April 1 for the AUTO 7501 data.

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 3 may also be found in Appendix E pages 6 through 8.

4.10. COVID-19

COVID-19 "stay-at-home" orders and other directives resulted in a dramatic decline in traffic. Until the directives and restrictions are lifted, we expect the pandemic to affect traffic levels[14] in varying degrees - likely through the end of 2021 or beyond.

Trend Rates

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

Therefore, we exclude the 2020-1 and 2020-2 observations from our selected models for the coverages experiencing a significant change in claim costs as a result of COVID-19. We find severity appears unaffected by COVID-19 for all coverages except bodily injury. In the case of frequency, we observe a significant decrease for all coverages except property damage-tort.

Application of Trend Rates

For those rating programs intended to be effective once COVID-19 has no impact on future claims costs, the historical loss cost data (to which these trend rates will apply to) should be adjusted to remove any impact of COVID-19.[15]

For those rating programs intended to be in effect while COVID-19 continues to impact claims costs, the historical loss cost data (to which these trend rates will apply to) should be (i) adjusted to fully remove any impact of COVID-19 and (ii) then adjusted to the degree COVID-19 is expected to impact claims costs during[16] the proposed rating program.

[14] The future effect of the pandemic on traffic is highly uncertain. There may be reduced traffic due to continued work from home flexibility or increased traffic due to reduced reliance on public transit in favour of personal vehicles.

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

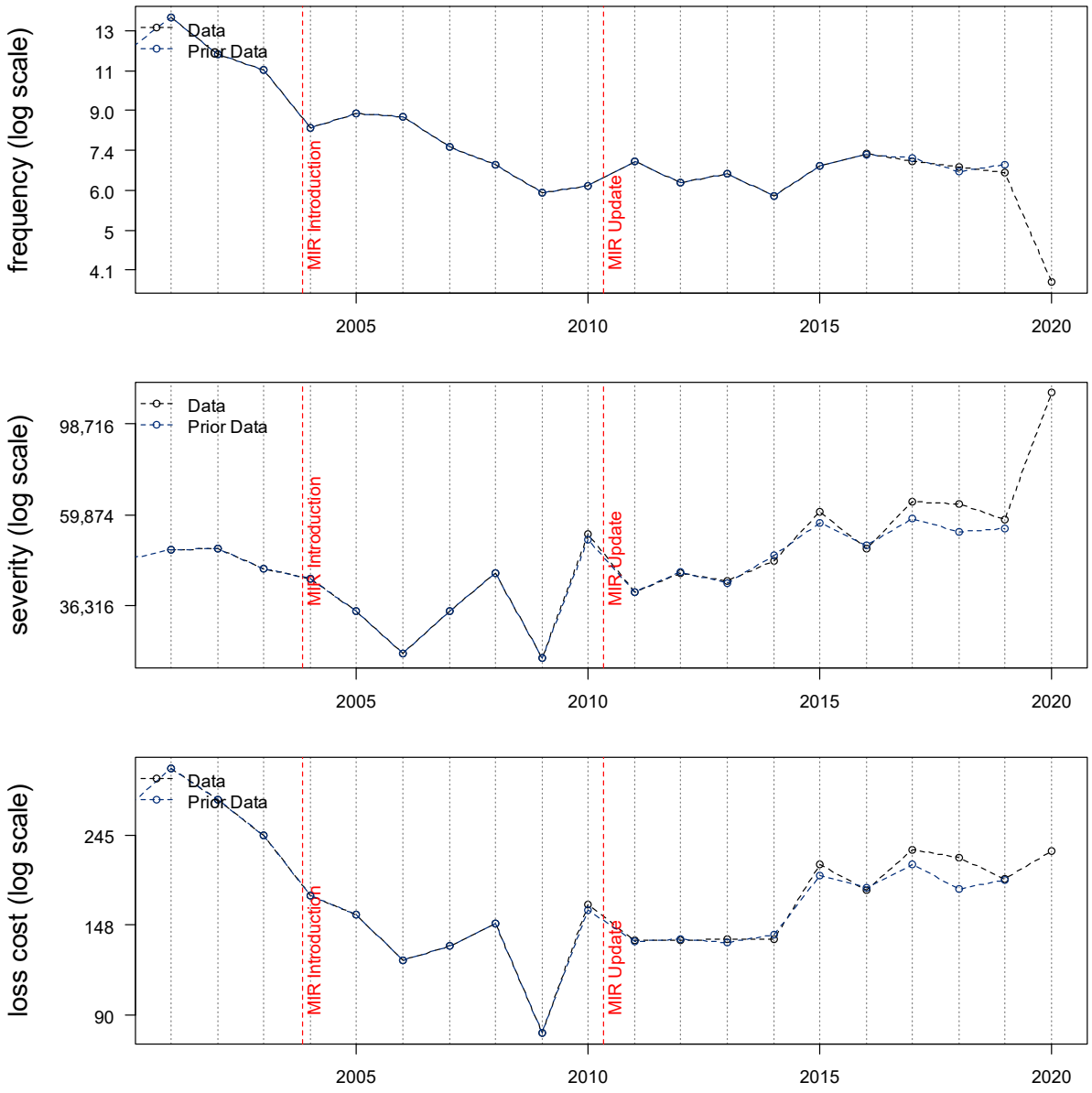
[16] This adjustment should consider what proportion of the policy year loss experience will be impacted by COVID-19.

5. OLIVER WYMAN SELECTED TREND RATES

5.1. 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 through 2020. We include a comparison to the estimated values used in our prior report and observe that the 2017 and 2018 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:

- Loss cost declined following the 2003 reforms, and other than the downward spike in 2009, appears to have remained relatively flat until 2014, after which an increasing pattern is emerging.
- Severity has generally trended upward since 2006, including sharp spikes and drops in 2008 – 2010. We observe a large increase in 2020.[17]
- Frequency exhibited a declining pattern following the 2003 reforms until 2009. Following 2009, subject to variability, frequency is relatively flat. We observe a large decrease during 2020 coincident with the COVID-19 pandemic.

An increase in the minor injury cap (from an unindexed $2,500 to an indexed $7,500) took effect on April 28, 2010. Although the introduction of Bill 52 in April 2010 would have affected the loss costs in 2010, we suggest the sharp increase in 2010 is more due to data variability than to Bill 52, as the loss cost declined over each of the next three years (although average severity levels were above pre-reform levels) .

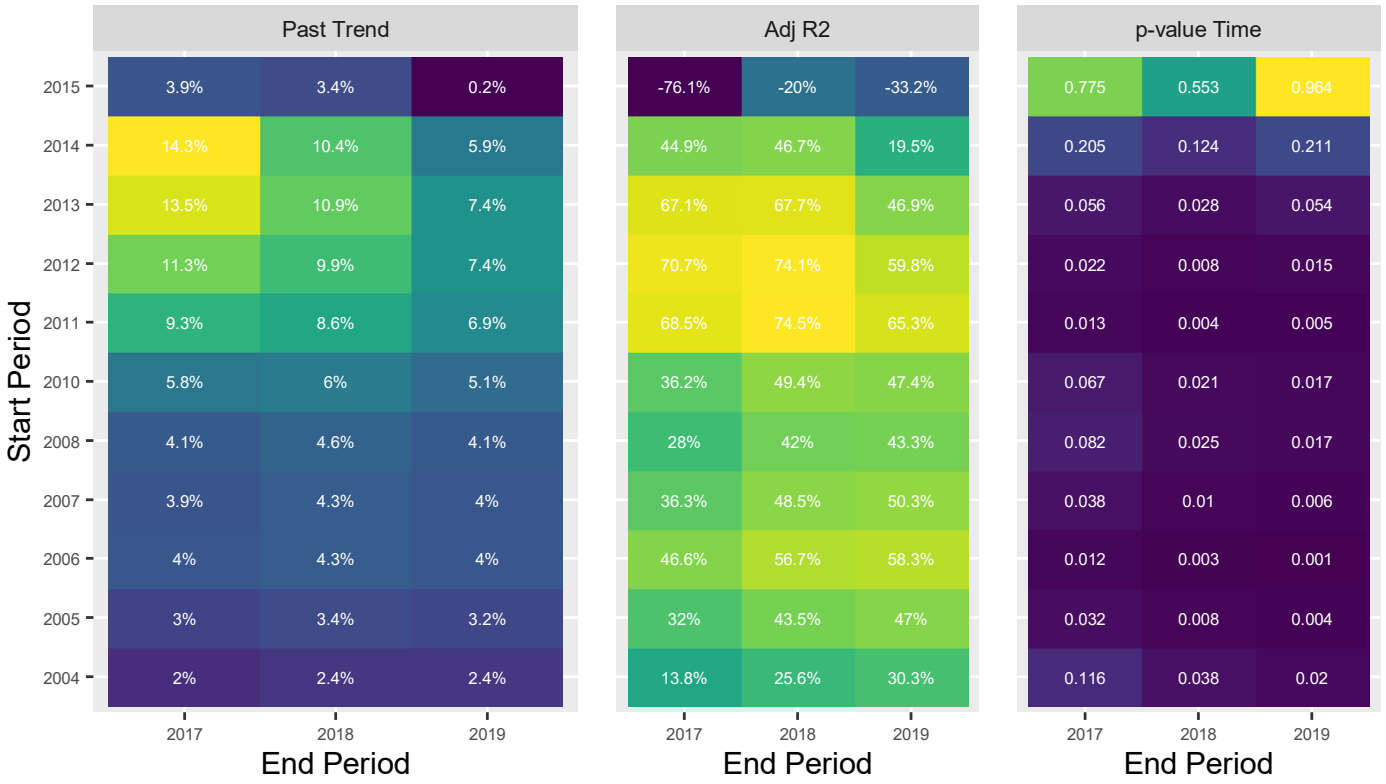
Possibly due to the low volume of data (approximately 180 claims per year since 2009) and the variability in the data (which is likely attributed to the low volume), there is no statistical evidence of Bill 52 having an impact on claim costs as is the case for private passenger vehicles. As in our prior report, we make no explicit adjustment for Bill 52. Any change in claims cost for Bill 52 is implicitly included within our measured trend rates. In addition, we consider the trend rates after the 2003 reforms were introduced, due to the apparent change in trend pattern beginning in 2004.

The estimated severity, frequency, and loss cost trends, associated adjusted R-squared values, and *p*-values, and confidence intervals over various trend measurement periods, with and without the 2009 data point, are presented in Appendix E.

[17] We note the 2020 spike in severity may be the result of the increased level of volatility associated with the low volume of claims reported. The severity may not necessarily be a direct result of the COVID-19 pandemic, since, as noted, with fewer claims there is likely additional severity volatility. In addition, the immaturity of the 2020 accident year adds significant volatility.

In Figure 2 we present a heatmap of indicated loss cost trends beginning 2004 through 2015, ending 2019, 2018 and 2017, excluding the low 2009 observation, with time included in the model. We exclude the 2020 observation to limit any potential influence of COVID-19 on the indicated loss cost trend rates.

Figure 2: Bodily Injury - Loss Cost Heatmap (Time, excluding 2009)

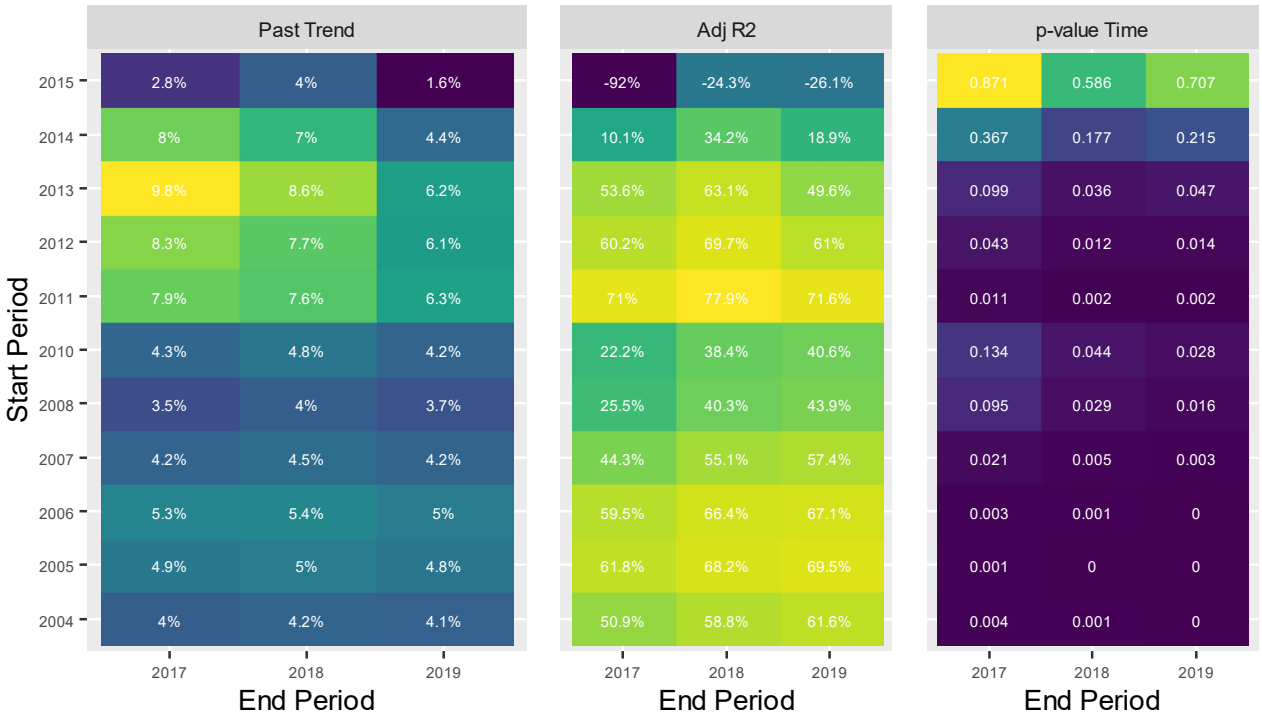


- We observe the models with experience periods beginning 2004 to 2012 and ending 2019, have indicated loss cost trend rates that range from approximately +2.5 to +7.5%, and have moderate adjusted R-squared values and significant *p*-values for time.
- We note the models with the shortest experience periods, those beginning 2013 through 2015, have *p*-values that are not significant for time.
- The models with longer experience periods ending 2017 and 2018 have similar results as those ending 2019.

Despite the noted low claim volume and data variability we consider the measured severity and frequency trend rates. The severity models generally have higher adjusted R-squared values and a narrower range of indicated trend rates.

In Figure 3 we present a heatmap of indicated severity trends beginning 2004 through 2015, ending 2019, 2018 and 2017, excluding the low 2009 observation, with time included in the model. We exclude the 2020 observation to limit any potential influence of COVID-19 on the indicated loss cost trend rates.

Figure 3: Bodily Injury - Severity Heatmap (Time, excluding 2009)



- We observe the models with experience periods beginning 2004 to 2013 and ending 2019, have indicated severity trend rates that range from approximately +3.5 to +6.5%, and have moderate adjusted R-squared values and significant *p*-values for time.
- The models with the shortest experience periods, those beginning 2014 through 2015 have *p*-values that are not significant for time.
- The models beginning 2005, 2006, 2011, and 2012 have the highest adjusted R-squared values and have indicated severity trend rates that range around +5.0% and +6.0%.
- The models with experience periods ending 2017 and 2018 have similar (but slightly higher) results as those ending 2019.

In Figure 4 we present a heatmap of indicated frequency trends beginning 2004 through 2015, ending 2017, 2018 and 2019, with time included in the model.

Figure 4: Bodily Injury - Frequency Heatmap (Time)

- We observe the models with experience periods ending 2019, have indicated frequency trend rates that range from approximately -1.0% to +1.5%, and have low adjusted R-squared values and *p*-values that are not significant for time with one exception.
- The models with experience periods ending 2017 and 2018 have similar results as those ending 2019.
- Due to the insignificant *p*-values essentially over all experience periods, we are unable to discern a frequency trend rate different than 0.0%.

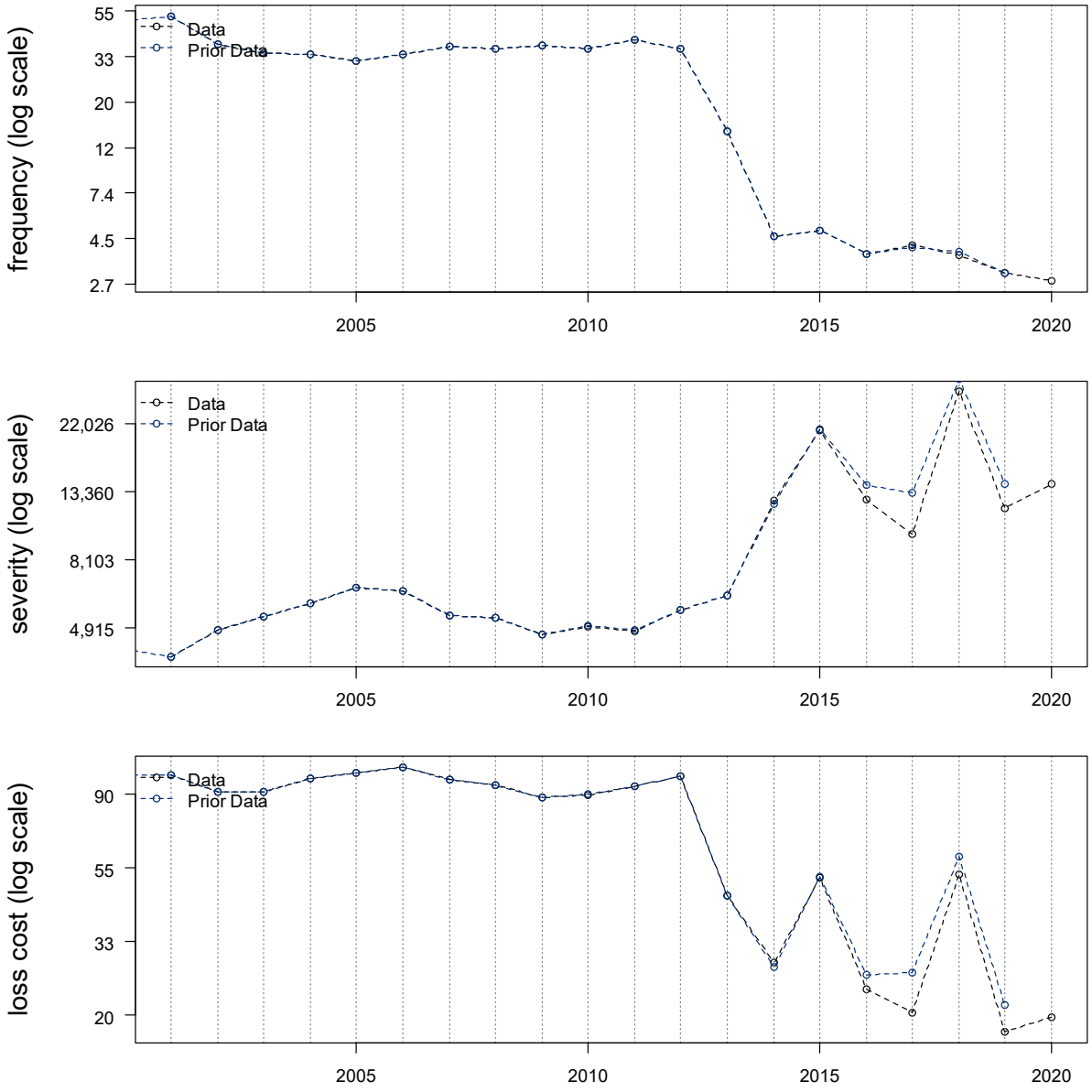
We select a loss cost trend rate of **+4.5%** (based on separate 0% frequency and +4.5% severity trend rates), the same as our prior review.

5.2. Property Damage

In Figure 5, we present our estimated loss cost (average claim cost per vehicle), average severity (average claim cost per claim), and frequency rate (average claim incidence rate) over the period 2001 through 2020. We include a comparison to the estimated values used in our prior report[18] and observe that the immature loss cost estimates have decreased.

[18] Our prior report presented property damage and direct compensation property damage on a combined basis. We have retroactively selected separate property damage and direct compensation property damage loss development factors to aid in our comparison between valuations.

Figure 5: Property Damage – Observed Loss Cost Experience



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

- Loss cost decreased significantly with the introduction of DCPD, followed by a negative but volatile trend. (In Figure 5, data prior to April 2013 includes both DCPD and property damage, and after April 2013, only property damage.)
- Since the split between DCPD and property damage, the property damage severity has a steep upward trend and increased level of volatility.
- Since the split between DCPD and property damage, the property damage frequency has a negative trend. There is no apparent impact of COVID-19.

The estimated severity, frequency, and loss cost trends, associated adjusted R-squared values, and *p*-values, and confidence intervals over various trend measurement, with and without the 2015 and 2018 observations, are presented in Appendix E.

Due to the level of severity volatility, we consider the loss cost trends as the statistical support is stronger (higher adjusted R-squared values and significant *p*-values).

In Figure 6 we present a heatmap of indicated loss cost trends beginning 2004 through 2014, ending 2020 and 2019, excluding 2015 and 2018, with time and a reform parameter at April 2013 included in the model.

Figure 6: Property Damage – Loss Cost Heatmap (Time and 4/2013 Scalar; Excluding 2015 and 2018)

- We observe the models with experience periods ending 2020 have indicated loss cost trend rates that range between approximately -3.0% to -8.0% and have high adjusted R-squared values and significant *p*-values for time. Models with shorter experience periods generally indicate loss trend rates on the lower (more negative) end of the range.
- The exclusion of the 2015 and 2018 outliers gives the view of a very good fit (very high adjusted R-square values and significant p-values). However, as shown in Appendix E, if these two observations were included in the model, the time parameter is no longer significant and the adjusted R-squared values decrease significantly. The increased level of volatility post reform increases the uncertainty of the indicated trend rates. Given the strong negative trend observed since the reform, we believe a negative trend rate is still warranted.
- The models with experience periods ending 2019 are generally more negative than those ending 2020.

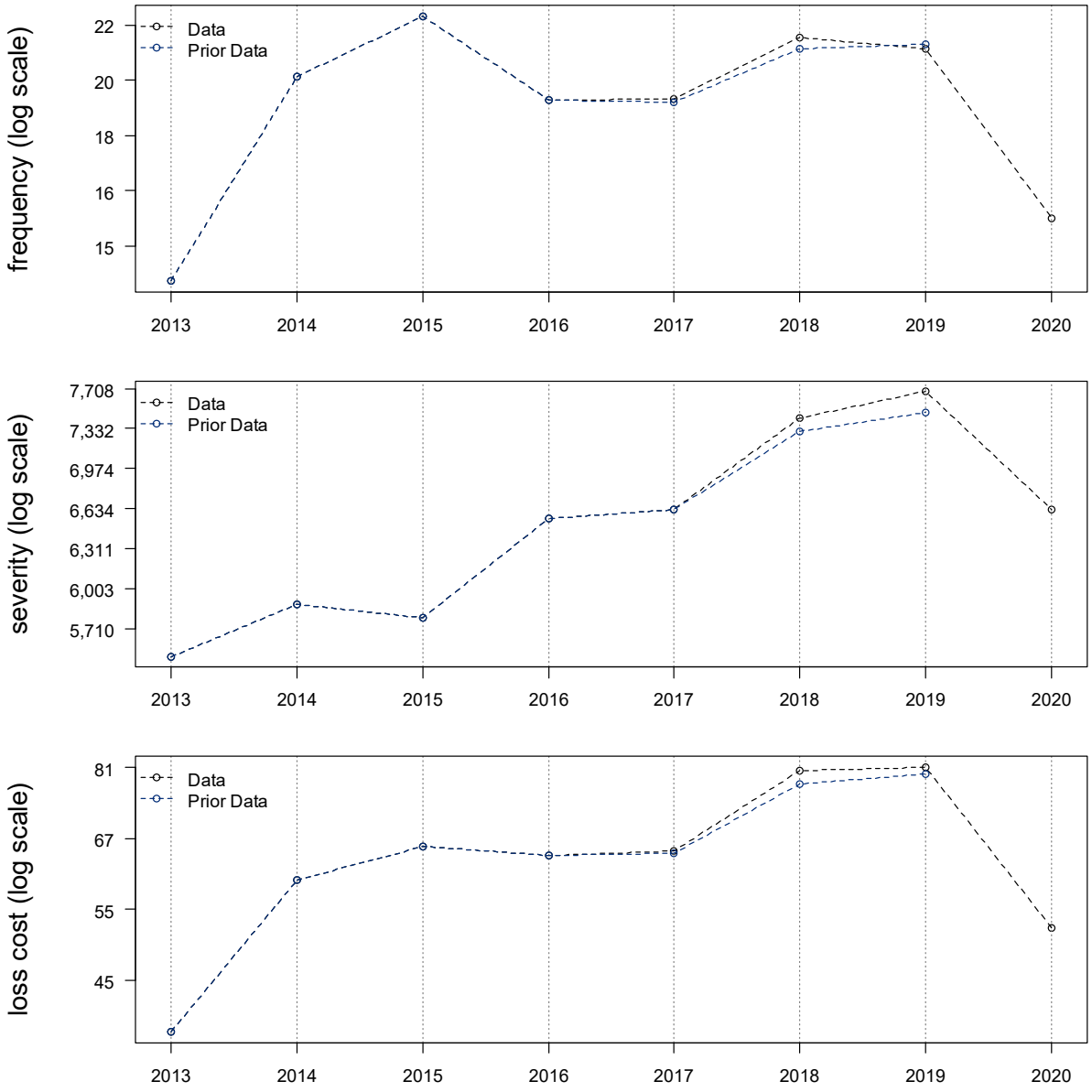
We select a loss cost trend of -7.0%, based on the models with the more recent experience periods since 2014.

5.3. Direct Compensation Property Damage

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 through 2020. We include a comparison to the estimated values used in our prior report[19] and observe that the 2018 and 2019 loss cost estimates have increased slightly.

[19] Our prior report presented property damage and direct compensation property damage on a combined basis. We have retroactively selected separate property damage and direct compensation property damage loss development factors to aid in our comparison between valuations.

Figure 7: DCPD – Observed Loss Cost Experience



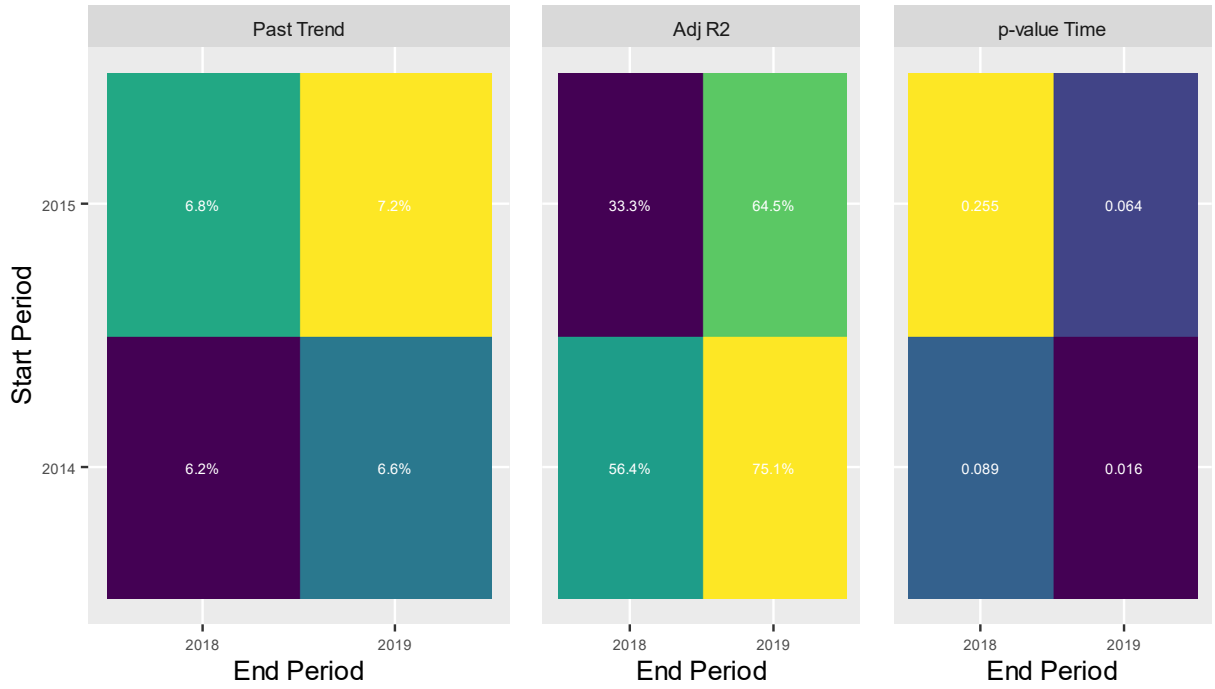
A review of the historical data points (as depicted in Figure 5) shows that subject to variability:

- Loss cost has generally exhibited an upward trend. We observe a large decrease during 2020 coincident with the COVID-19 pandemic.
- Severity has exhibited a consistent upward trend.
- Frequency has exhibited a relatively flat trend. We observe a large decrease during 2020 coincident with the COVID-19 pandemic.

The estimated severity, frequency, and loss cost trends, associated adjusted R-squared values, and *p*-values, and confidence intervals over various trend measurement are presented in Appendix E.

In Figure 8 we present a heatmap of indicated loss cost trends beginning 2014 through 2015, ending 2019 and 2018, with time included in the model.

Figure 8: DCPD – Loss Cost Heatmap (Time)

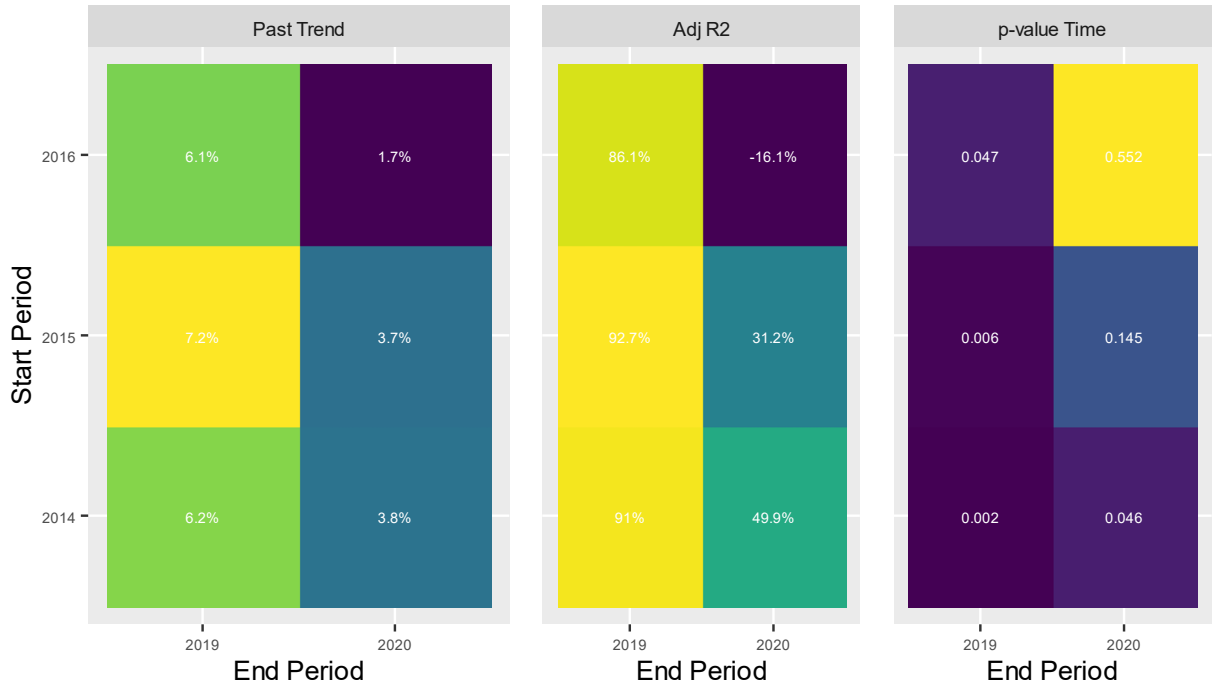


- We observe the models have indicated loss cost trend rates that range between approximately +6.0% to +7.0% and have moderate adjusted R-squared values and generally insignificant *p*-values for time.
- The models with longer experience periods ending 2018 have similar results as those ending 2019.

The loss cost data is difficult to fit (i.e., only the model beginning 2014 and ending 2019 has a *p*-value that is significant for time) due to the limited data post-reform. Given this, despite the noted low claim volume and data variability we consider the measured severity and frequency trend rates.

In Figure 9 we present a heatmap of indicated severity trends beginning 2014 through 2015, ending 2019 and 2020, with time included in the model.

Figure 9: DCPD – Severity Heatmap (Time)

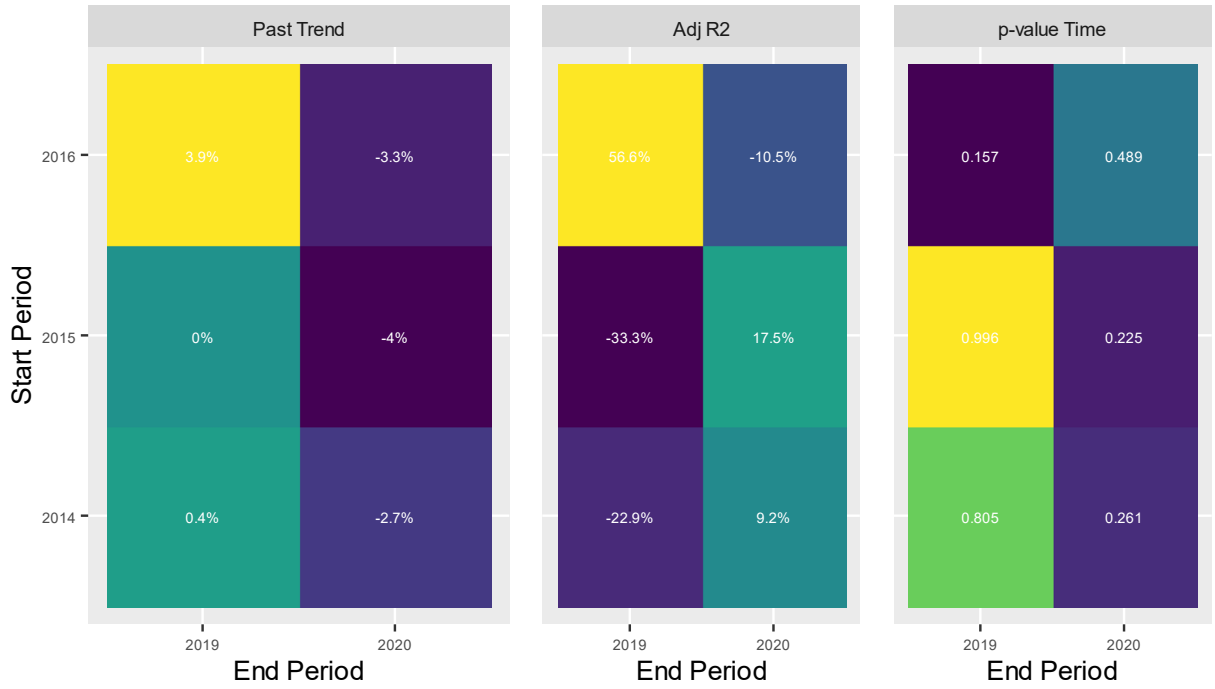


- The models with experience periods ending 2020, have indicated severity trend rates that range between approximately +2.0% and +4.0% and have low to moderate adjusted R-squared values and *p*-values that are generally not significant for time. We note these models are highly leveraged by the 2020 observation, which deviates from the expected positive trend rate.

  The models with experience periods ending 2019, have indicated severity trend rates that range between approximately +6.0% and +7.0% and have high adjusted R-squared values and *p*-values that are significant for time.

In Figure 10 we present a heatmap of indicated frequency trends beginning 2014 through 2016, ending 2019 and 2018, with time included in the model.

Figure 10: DCPD – Frequency Heatmap (Time)



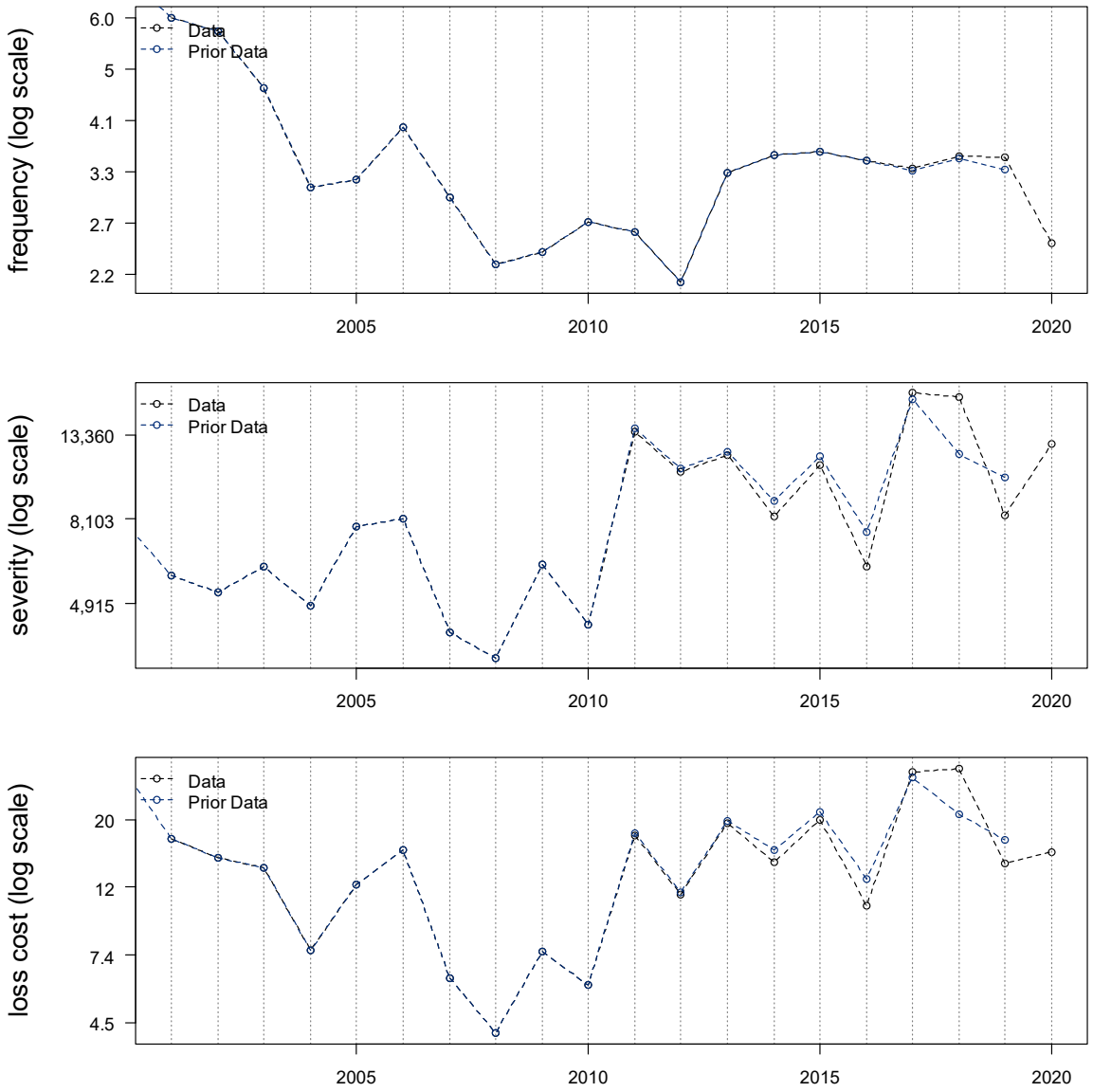
- We observe the models have very low adjusted R-squared values and insignificant *p*-values for time. Given the *p*-values for time, we are unable to discern a frequency trend rate different than +0.0%.

Consistent with the long-term loss cost and separate frequency and severity trend rate indications, we select a loss cost trend of +6.5%.

5.4. Accident Benefits

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 through 2020. We include a comparison to the estimated values used in our prior report and observe that other than the minor severity shifts up and down for the more recent accident half-years, other than the 2018 severity, the estimates have not changed significantly.

Figure 11: AB Total – Observed Loss Cost Experience



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

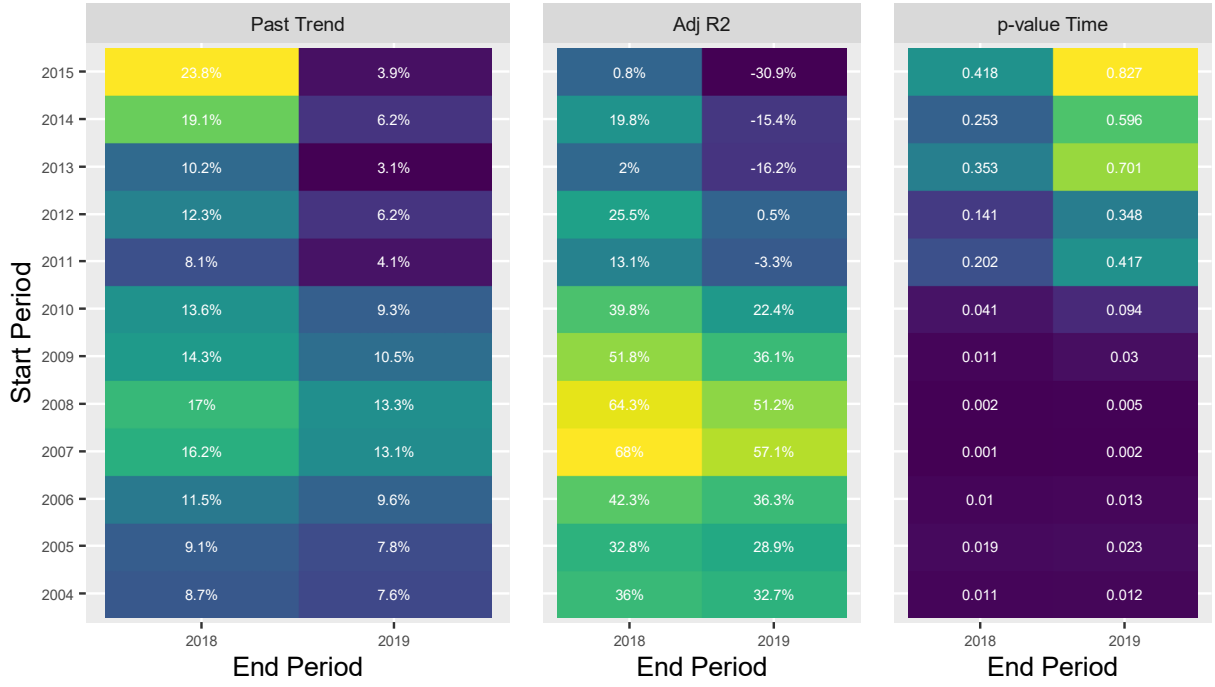
- Loss cost experienced a large increase following the 2010 reforms and has been relatively flat since.
- Severity experienced a large increase following the 2010 reforms and has been relatively flat since.
- Frequency declined through to the 2012 reforms, then lifted upward following the 2012 reforms and has been relatively flat since. We observe a large decrease during 2020 coincident with the COVID-19 pandemic.

The estimated severity, frequency, and loss cost trends, associated Adjusted R-squared values, *p*-values, and confidence intervals over these various trend measurement periods, with and without reform parameter(s), are presented in Appendix E.

Given the variability in experience, as well as the weak statistics for the April 2012 reform parameter, we continue to make no explicit reform adjustment.

In Figure 12 we present a heatmap of indicated loss cost trends beginning 2004 through 2015, ending 2018 and 2019, with a time parameter in the model.

Figure 12: AB Total – Loss Cost Heatmap (Time)



- We observe the models with experience periods beginning 2011 though 2015 (post-Bill 52) ending 2019 have indicated loss cost trend rates that range from 3.0% to +6.0% and have very low adjusted R-squared values and *p*-values that are insignificant for time.
- The models with longer experience periods generally have high trend rates, and significant *p*-values for time. However, it very likely that these trends are overstated, caused by the lack of a scalar parameter in the model. We note, selecting a location for this reform factor is problematic, as Bill 52 and the 2012 Fair Insurance reforms both likely had an impact on historic loss costs.
- The models with experience periods ending 2018 have indicated trend rates that are much larger than those ending 2019, due to the leveraging effect of differing values of the final observation in each period.

We find the model which best aligns to the historical loss cost experience has a scalar parameter at January 1, 2011. In Figure 13 we present a heatmap of indicated loss cost trends beginning 2004 through 2015, ending 2018 and 2019, with time and January 2011 scalar parameters in the model.

Figure 13: AB Total – Loss Cost Heatmap (Time and 1/2011 Scalar)

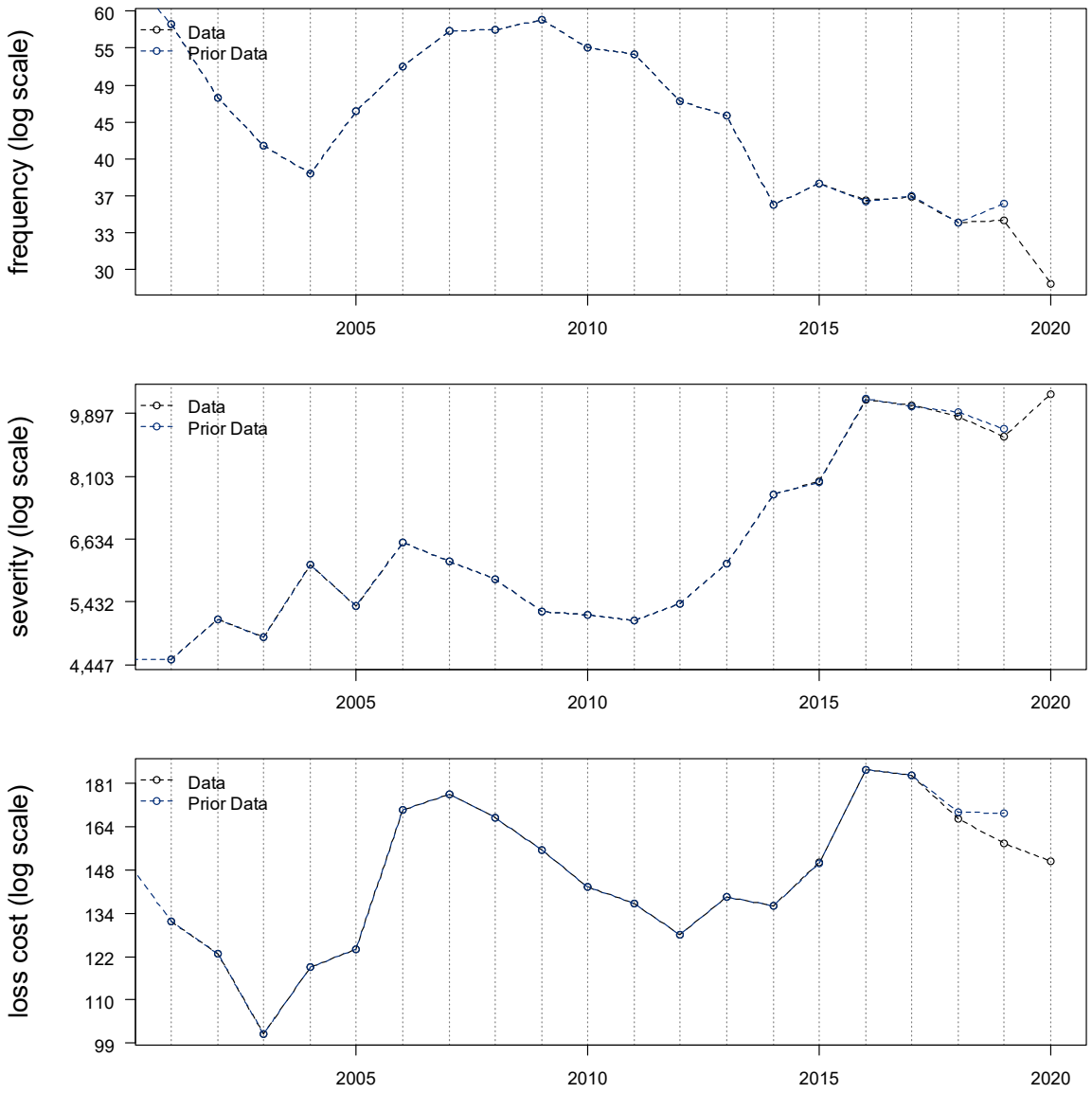
- We observe the models with experience periods beginning 2004 though 2010 ending 2019 have indicated loss cost trend rates that range from -1.0% to +4.5% and have moderate adjusted R-squared values and *p*-values that are mainly insignificant for the scalar parameter, as well as for time. The January 2011 scalar corresponds to an approximate 130% increase in loss costs.
- The models with experience periods ending 2018 have higher indicated trend rates however still insignificant p-values for time.

We select a loss cost trend rate of 0.0%, the same as our prior selection.

5.5. Collision

In Figure 14, we present our estimate of the estimated loss cost (average claim cost per vehicle), average severity (average claim cost per claim), and frequency rate (average claim incidence rate) over the period 2001 through 2020. We include a comparison to the estimated values used in our prior report and observe that the 2019 loss cost value has decreased slightly.

Figure 14: Collision – Observed Loss Cost Experience



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

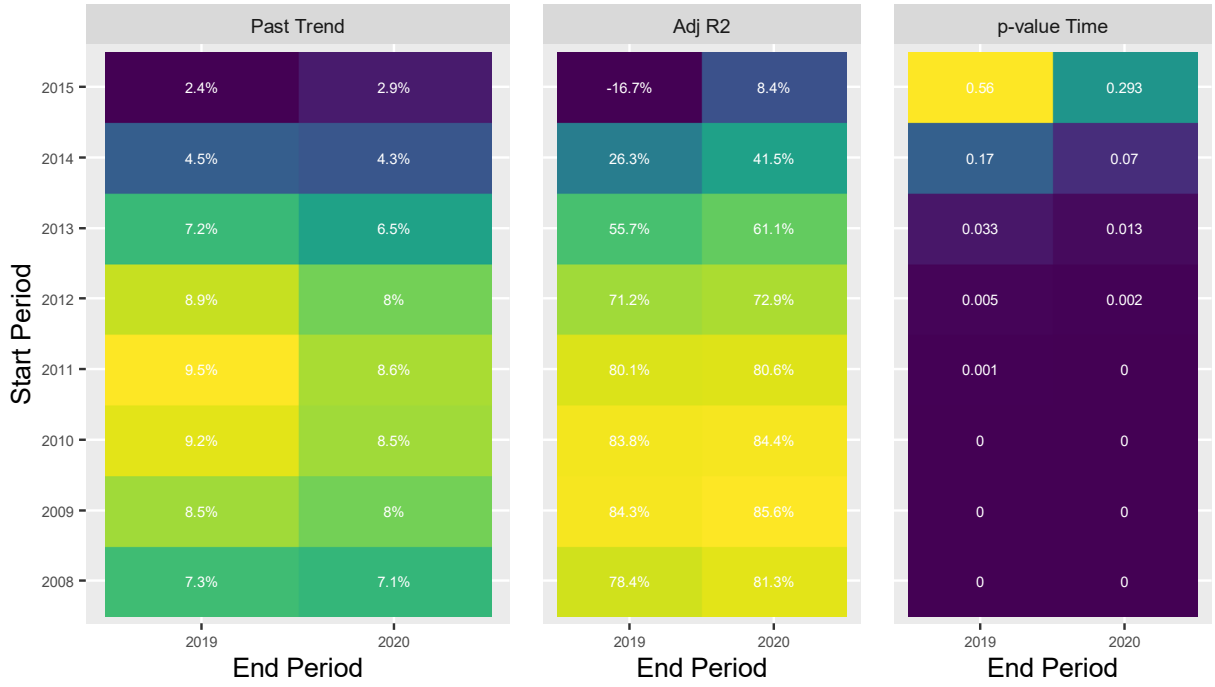
- Loss cost has exhibited both increasing and decreasing patterns, including two large consecutive increases in 2015 and 2016.
- Severity has been increasing since 2011, including relatively large increases between 2013-2016 following the introduction of DCPD. Since 2016, we observe a flat pattern.
- Frequency declined between 2009 and 2013, coinciding with introduction of DCPD, followed by a relatively flat pattern. We observe a large decrease during 2020 coincident with the COVID-19 pandemic.

The estimated severity, frequency, and loss cost trends, associated Adjusted R-squared values, *p*-values, and confidence intervals over various trend measurement periods, with and without a reform parameter at April 2013, as well as excluding the 2016 loss cost spike, are presented in Appendix E. We offer the following observations about these measured trends.

As noted in Section 2, DCPD was introduced April 1, 2013, which appears to have affected the collision claim experience. Similar to PD/DCPD, the effect the reform had on frequency and severity offset one another making it difficult to model loss costs directly. Therefore, we consider the separate frequency and severity models.

In Figure 15 we present a heatmap of indicated severity trends beginning 2008 through 2015, ending 2019 and 2020, with time included in the model. We note the April 2013 reform scalar parameter is not significant for severity.

Figure 15: Collision – Severity Heatmap (Time)

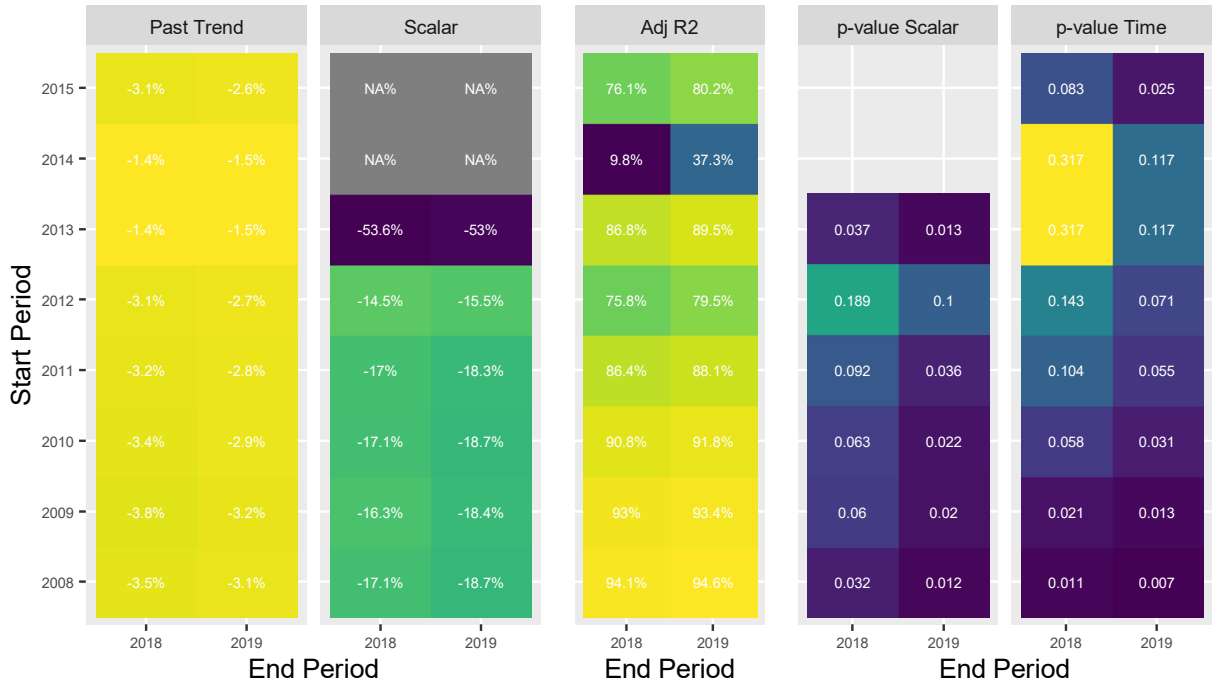


- We observe the models with experience periods beginning 2008 through 2013 and ending 2020 have indicated severity trend rates ranging between +6.5% and +8.5% and have high adjusted R-squared values and *p*-values that are significant for time.
- We note the models with shorter experience periods have *p*-values that are insignificant for time.
- The models with experience periods ending 2019 have indicated trend rates that are approximately one-half to one percentage points higher than those ending 2020.

We select an annual severity trend of +6.0%, based on the model beginning 2013 and ending 2020, and some consideration to the recent flattening.

In Figure 16 we present a heatmap of indicated frequency trends beginning 2008 through 2015, ending 2018 and 2019, with time and an April 2013 reform scalar parameter included in the model.

Figure 16: Collision – Frequency Heatmap (Time and 4/2013 Scalar)



- We observe the models with experience periods beginning 2008 and 2010 ending 2019 have indicated frequency trend rates clustering around -3.0% and have high adjusted R-squared values and *p*-values that are significant for both time and scalar parameters. The April 2013 scalar parameter corresponds to a 18% decrease in frequency.
- The models with shorter experience periods have *p*-values that are insignificant time.
- The models with experience periods ending 2018 have similar results as those ending 2019.

We select an annual frequency trend of -1.0%, based on consideration of both the models with the longest experience periods and highest adjusted R-squared values and the more recent shorter models that indicate that there is no discernable trend rate due to the insignificant *p*-values.

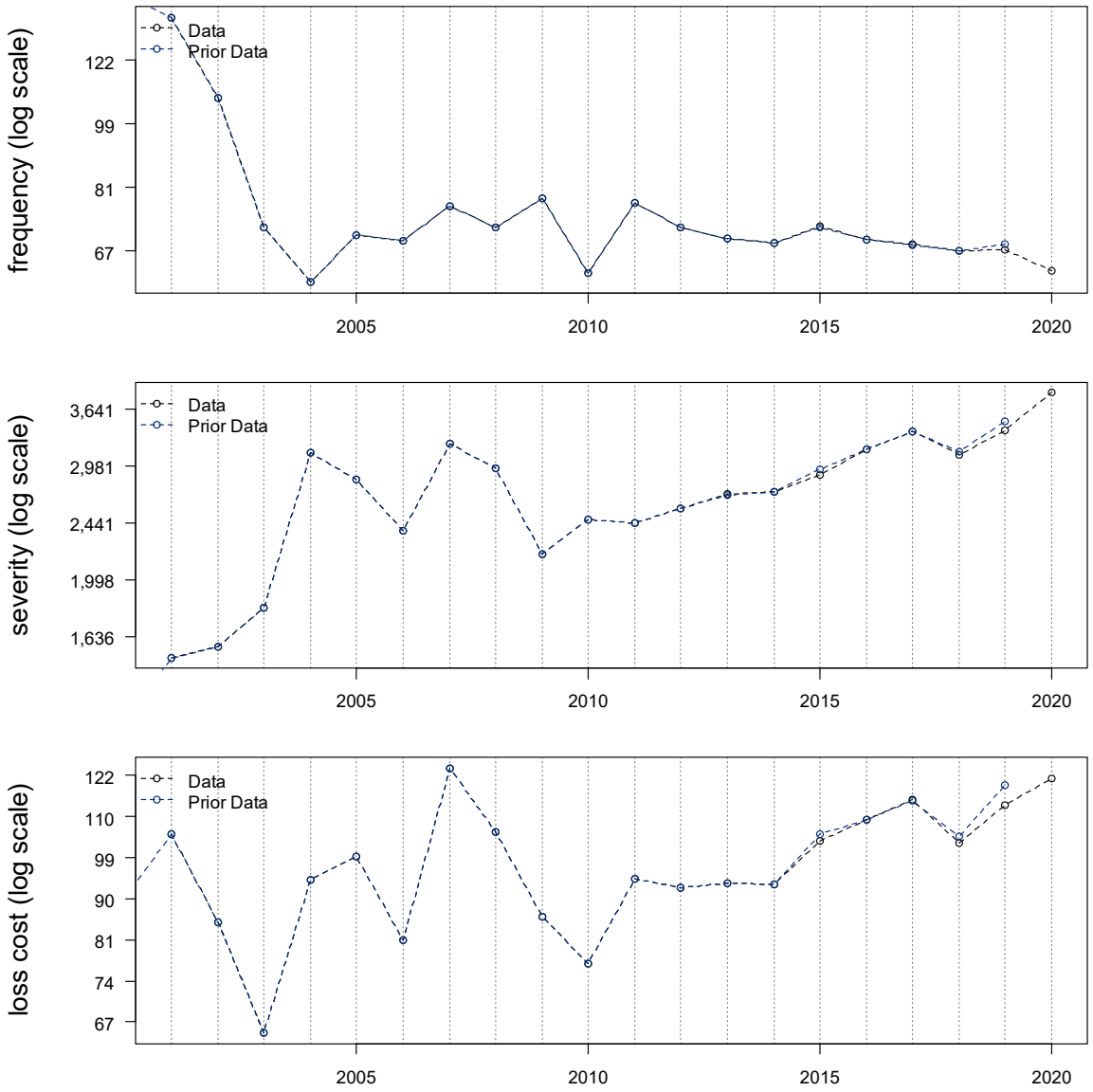
Therefore, based on our severity trend rate of +6.0% and frequency trend rate of -1.0%, we select a **past loss cost trend of +5.0% (rounded),** one percentage point lower than our prior selection.

As in our prior review, we find evidence of a lower future loss cost trend rate given the decline in the loss costs over the last four years (excluding 2020), $187, $185, 167, and $158 for 2016, 2017, 2018 and 2019, respectively. In addition, as presented in Appendix E, the loss cost trend rate for the period 2013 to 2019 is +3.5% with a low adjusted R-squared and a *p*-value slightly above our 5% threshold. We select a **future loss cost trend rate of +3.5%,** also one percentage point lower than our prior review.

5.6. Comprehensive

In Figure 17, we present our estimated loss cost (average claim cost per vehicle), average severity (average claim cost per claim), and frequency rate (average claim incidence rate) over the period 2001 through 2020. We include a comparison to the estimated values used in our prior report and observe that the estimates have not changed significantly.

Figure 17: Comprehensive – Observed Loss Cost Experience



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

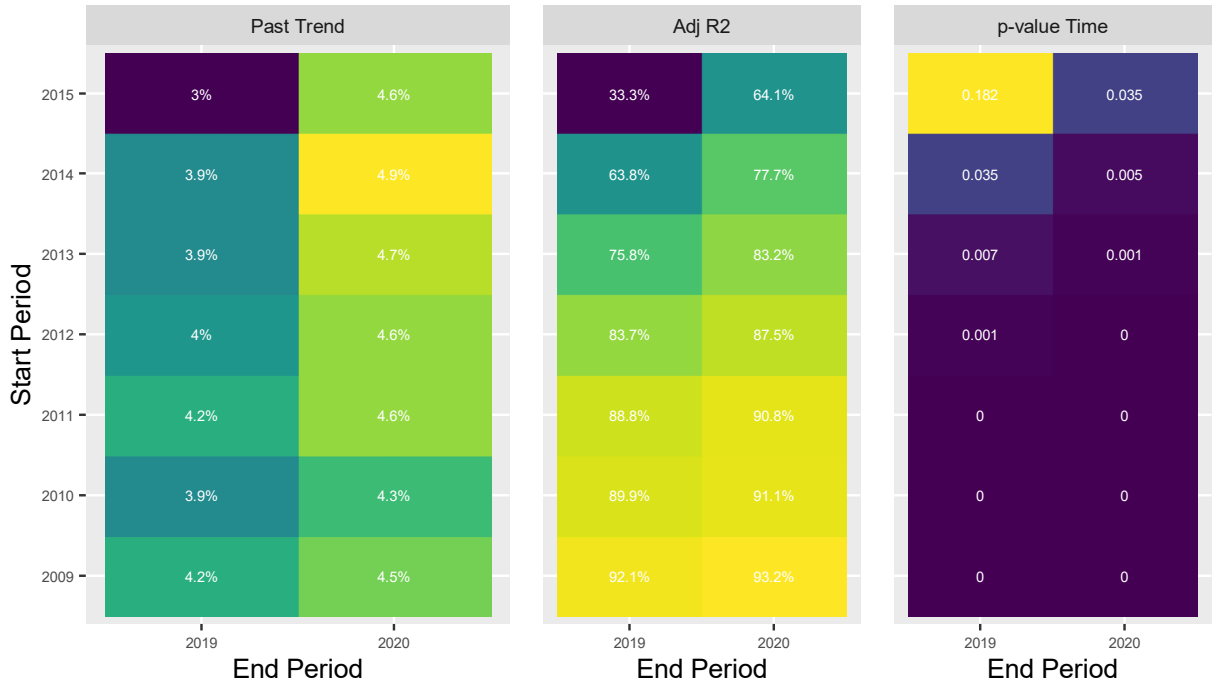
- Loss cost has been generally increasing, including an upward spike in 2007 and downward spike in 2010.

- Severity has been increasing since 2009.
- Frequency has been relatively flat (slight downward trend) since 2007, including a downward spike in 2010. There is a modest decline in 2020 that may be associated with COVID-19.

The estimated severity, frequency, and loss cost trends, associated Adjusted R-squared values, *p*-values, and confidence intervals over various trend measurement periods, including and excluding the 2007 and 2010 data points, are presented in Appendix E.

In Figure 18 we present a heatmap of indicated severity trends beginning 2009 through 2015, ending 2019 and 2020, with time included in the model.

Figure 18: Comprehensive – Severity Heatmap (Time)

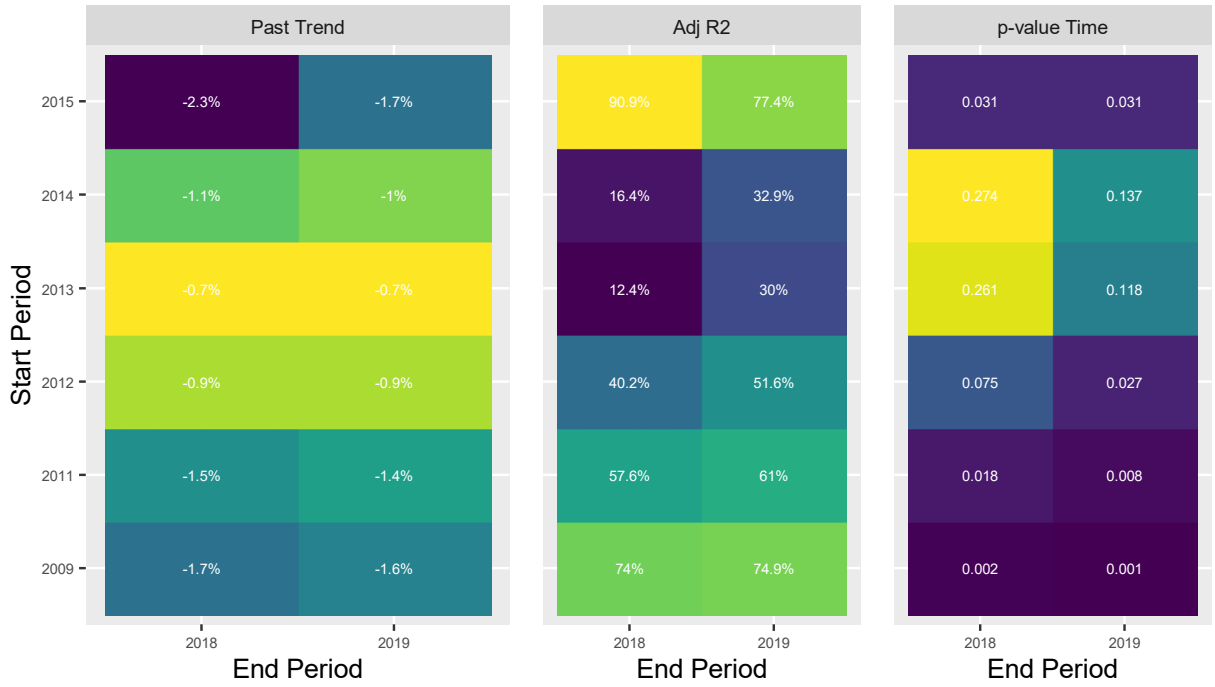


- We observe the models with experience periods ending 2020, have indicated severity trend rates that cluster around +4.5% and have high adjusted R-squared values and significant *p*-values for time.
- The models with experience periods ending 2019 have indicated trend rates that are approximately one-half percentage points lower than those ending 2020.

We select a severity trend of +4.5%, the same as our prior selection.

In Figure 19 we present a heatmap of indicated frequency trends beginning 2009 through 2015, ending 2018 and 2019, excluding the low 2010 observation and time included in the model.

Figure 19: Comprehensive – Frequency Heatmap (Time, Excluding 2010)



- We observe the models with experience periods beginning 2009 through 2012 ending 2019 have indicated frequency trend rates that generally range from approximately -1.0% to -1.5% and have moderate adjusted R-squared values and *p*-values that are significant for time.
- The models with shorter experience periods generally have *p*-values that are insignificant for time and low adjusted R-squared values.
- The models with experience periods ending 2018 have similar results as those ending 2019.

We select a frequency trend of -1.5%, the same as our prior selection.

Therefore, based on our severity trend rate of +4.5% and our frequency trend rate of -1.5%, we select a past and future loss cost trend of **+3.0% (rounded)**, the same as our prior selection.

5.7. Specified Perils

For reasons of data volume and the nature of the coverage, we select the same past and future loss cost trend rate as we do for comprehensive, +3.0%.

5.8. All Perils

For reasons of data volume and the nature of the coverage, we select the past and future loss cost trend rate based on our selected values for collision and comprehensive, **+4.5%** for the past and **+3.5%** for the future (rounded).

5.9. Summary- All Coverages

We summarize our current and prior trend analyses in Table 6 and Table 7, respectively.

Table 6: Selected Loss Cost Trends as of December 31, 2020

Coverage	Past Loss Cost	Future Loss Cost
Bodily Injury	+4.5%	+4.5%
Property Damage	-7.0%	-7.0%
Direct Compensation Property Damage	+6.5%	+6.5%
Accident Benefits	0.0%	+0.0%
Collision	+5.0%	+3.5%
Comprehensive	+3.0%	+3.0%
Specified Perils	+3.0%	+3.0%
All Perils	+4.5%	+3.5%

Table 7: Selected Loss Cost Trends as of December 31, 2019

Coverage	Past Loss Cost	Future Loss Cost
Bodily Injury	+4.5%	+4.5%
Property Damage incl DCPD	0.0%	+0.0%
Accident Benefits	0.0%	+0.0%
Collision	+6.0%	+4.5%
Comprehensive	+3.0%	+3.0%
Specified Perils	+3.0%	+3.0%
All Perils	+5.0%	+4.0%

6. DISTRIBUTION AND USE

- **Usage and Responsibility of Client** – Oliver Wyman prepared this report for the sole use of the Board 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 Board.
- **Distribution, Circulation, and Publication** - This report is not intended for general circulation or publication, nor is it to be used, quoted or distributed to others for any purpose other than those that may be set forth herein or in the written agreement pursuant to which we issued this report without the prior written consent of Oliver Wyman. Neither all nor any part of the contents of this report, any opinions expressed herein, or the firm with which this report is connected, shall be disseminated to the public through advertising media, public relations, news media, sales media, mail, direct transmittal, or any other public means of communications, without the prior written consent of Oliver Wyman.
- **Third Party Reliance and Due Diligence** – Oliver Wyman's consent to any distribution of this report (whether herein or in the written agreement pursuant to which we issued this report) to parties other than of the Board does not constitute advice by Oliver Wyman to any such third parties. Any distribution to third parties shall be solely for informational purposes and not for purposes of reliance by any such parties. Oliver Wyman assumes no liability related to third party use of this report or any actions taken or decisions made as a consequence of the results, advice or recommendations set forth herein. This report should not replace the due diligence on behalf of any such third party.

7. CONSIDERATIONS AND LIMITATIONS

- **Data Verification** – For our analysis, we relied on data and information provided by GISA without independent audit. Though we have reviewed the data for reasonableness and consistency, we have not audited or otherwise verified this data. 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 data 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.
- **Internal / External Changes** – The sources of uncertainty affecting our estimates are numerous and include factors internal and external to the client named herein. Internal factors include items such as changes in claim reserving or settlement practices. The most significant external influences include, but are not limited to, changes in the legal, social, or regulatory environment surrounding the claims process. Uncontrollable factors such as general economic conditions also contribute to the variability.
- **Uncertainty Inherent in Projections** – While this analysis complies with applicable Actuarial Standards of Practice and Statements of Principles, users of this analysis should recognize that our projections involve estimates of future events and are subject to economic and statistical variations from expected values. We have not anticipated any extraordinary changes to the legal, social, or economic environment that might affect the frequency or severity of claims. For these reasons, we do not guarantee that the emergence of actual losses will correspond to the projections in this analysis.

8. 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 9
- Property Damage: Page 10 to 16
- Direct Compensation Property Damage: 17 to 19
- Accident Benefits – Total: Pages 20 to 27
- Collision: Pages 28 to 36
- Comprehensive: Pages 37 to 45

Province of Nova Scotia

Commercial Vehicles (including Fleets)

Claim Count Development Summary
Data as of 12/31/20

(1)	(2)	(3)	(4)	(5)	(6)	(7)
	Selected Age-to-Ultimate Development Factors					
Maturity	Third Party Liability - Bodily Injury	Third Party Liability - Property Damage	Third Party Liability - Direct Compensation	Accident Benefits - Total	Collision	Comprehensive - Total
6.0	1.241	0.914	1.020	0.855	0.912	1.163
12.0	1.041	0.937	0.997	0.926	0.988	1.008
18.0	1.022	1.008	0.997	0.971	0.993	1.003
24.0	1.005	1.005	0.998	0.989	1.000	1.002
30.0	0.995	0.993	0.998	0.993	1.000	1.000
36.0	0.987	0.993	0.999	0.998	1.000	1.000
42.0	0.987	0.996	0.999	1.001	1.000	1.000
48.0	0.992	0.996	1.000	1.002	1.000	1.000
54.0	0.987	1.002	1.000	1.001	1.000	1.000
60.0	0.992	0.999	1.000	1.000	1.000	1.000
66.0	0.992	0.999	1.000	1.000	1.000	1.000
72.0	0.994	1.000	1.000	1.000	1.000	1.000
78.0	0.996	1.000	1.000	1.000	1.000	1.000
84.0	0.998	1.000	1.000	1.000	1.000	1.000
90.0	0.998	1.000	1.000	1.000	1.000	1.000
96.0	1.000	1.000	1.000	1.000	1.000	1.000
102.0	1.000	1.000	1.000	1.000	1.000	1.000
108.0	1.000	1.000	1.000	1.000	1.000	1.000
114.0	1.000	1.000	1.000	1.000	1.000	1.000
120.0	1.000	1.000	1.000	1.000	1.000	1.000
126.0	1.000	1.000	1.000	1.000	1.000	1.000
132.0	1.000	1.000	1.000	1.000	1.000	1.000
138.0	1.000	1.000	1.000	1.000	1.000	1.000
144.0	1.000	1.000	1.000	1.000	1.000	1.000
150.0	1.000	1.000	1.000	1.000	1.000	1.000
156.0	1.000	1.000	1.000	1.000	1.000	1.000
162.0	1.000	1.000	1.000	1.000	1.000	1.000
168.0	1.000	1.000	1.000	1.000	1.000	1.000
174.0	1.000	1.000	1.000	1.000	1.000	1.000
180.0	1.000	1.000	1.000	1.000	1.000	1.000
186.0	1.000	1.000	1.000	1.000	1.000	1.000
192.0	1.000	1.000	1.000	1.000	1.000	1.000
198.0	1.000	1.000	1.000	1.000	1.000	1.000
204.0	1.000	1.000	1.000	1.000	1.000	1.000
210.0	1.000	1.000	1.000	1.000	1.000	1.000
216.0	1.000	1.000	1.000	1.000	1.000	1.000
222.0	1.000	1.000	1.000	1.000	1.000	1.000
228.0	1.000	1.000	1.000	1.000	1.000	1.000
234.0	1.000	1.000	1.000	1.000	1.000	1.000
240	1.000	1.000	1.000	1.000	1.000	1.000

Province of Nova Scotia

Commercial Vehicles (including Fleets)

Claim Count Development Selections
Data as of 12/31/20

(1)	(2)	(3)	(4)	(5)	(6)	(7)
	Selected Age-to-Ultimate Development Factors					
Maturity	Third Party Liability - Bodily Injury	Third Party Liability - Property Damage	Third Party Liability - Direct Compensation	Accident Benefits - Total	Collision	Comprehensive - Total
6.0	Wght Avg: Last 6 Semesters ending in 12	Wght Avg: 6 Semester	Wght Avg: All Semesters	Wght Avg: All Semesters	Wght Avg: 6 Semester	Wght Avg: 10 Semesters
12.0	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: All Semesters	Wght Avg: All Semesters	Wght Avg: 6 Semester	Wght Avg: 10 Semesters
18.0	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: All Semesters	Wght Avg: All Semesters	Wght Avg: 6 Semester	Wght Avg: 10 Semesters
24.0	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: All Semesters	Wght Avg: All Semesters	1	Wght Avg: 10 Semesters
30.0	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: All Semesters	Wght Avg: All Semesters	1	1
36.0	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: All Semesters	Wght Avg: All Semesters	1	1
42.0	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: All Semesters	Wght Avg: All Semesters	1	1
48.0	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: All Semesters	Wght Avg: All Semesters	1	1
54.0	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: All Semesters	Wght Avg: All Semesters	1	1
60.0	Wght Avg: 6 Semester	Wght Avg: 6 Semester	1	1	1	1
66.0	Wght Avg: 6 Semester	Wght Avg: 6 Semester	1	1	1	1
72.0	Wght Avg: 6 Semester	Wght Avg: 6 Semester	1	1	1	1
78.0	Wght Avg: 6 Semester	Wght Avg: 6 Semester	1	1	1	1
84.0	Wght Avg: 6 Semester	Wght Avg: 6 Semester	1	1	1	1
90.0	Wght Avg: 6 Semester	Wght Avg: 6 Semester	1	1	1	1
96.0	Wght Avg: 6 Semester	Wght Avg: 6 Semester	1	1	1	1
102.0	Wght Avg: 6 Semester	Wght Avg: 6 Semester	1	1	1	1
108.0	Wght Avg: 6 Semester	Wght Avg: 6 Semester	1	1	1	1
114.0	Wght Avg: 6 Semester	Wght Avg: 6 Semester	1	1	1	1
120.0	Wght Avg: 6 Semester	Wght Avg: 6 Semester	1	1	1	1
126.0	Wght Avg: 6 Semester	Wght Avg: 6 Semester	1	1	1	1
132.0	Wght Avg: 6 Semester	Wght Avg: 6 Semester	1	1	1	1
138.0	Wght Avg: 6 Semester	Wght Avg: 6 Semester	1	1	1	1
144.0	Wght Avg: 6 Semester	Wght Avg: 6 Semester	1	1	1	1
150.0	Wght Avg: 6 Semester	Wght Avg: 6 Semester	1	1	1	1
156.0	Wght Avg: 6 Semester	Wght Avg: 6 Semester	1	1	1	1
162.0	Wght Avg: 6 Semester	Wght Avg: 6 Semester	1	1	1	1
168.0	Wght Avg: 6 Semester	Wght Avg: 6 Semester	1	1	1	1
174.0	Wght Avg: 6 Semester	Wght Avg: 6 Semester	1	1	1	1
180.0	Wght Avg: 6 Semester	Wght Avg: 6 Semester	1	1	1	1
186.0	Wght Avg: 6 Semester	Wght Avg: 6 Semester	1	1	1	1
192.0	Wght Avg: 6 Semester	Wght Avg: 6 Semester	1	1	1	1
198.0	Wght Avg: 6 Semester	Wght Avg: 6 Semester	1	1	1	1
204.0	Wght Avg: 6 Semester	Wght Avg: 6 Semester	1	1	1	1
210.0	1	1	1	1	1	1
216.0	1	1	1	1	1	1
222.0	1	1	1	1	1	1
228.0	1	1	1	1	1	1
234.0	1	1	1	1	1	1

Province of Nova Scotia

Commercial Vehicles (including Fleets)

Reported Incurred Claim Amount and ALAE Loss Development Summary
Data as of 12/31/20

(1)	(2)	(3)	(4)	(5)	(6)	(7)
	Selected Age-to-Ultimate Development Factors					
Maturity	Third Party Liability - Bodily Injury	Third Party Liability - Property Damage	Third Party Liability - Direct Compensation	Accident Benefits - Total	Collision	Comprehensive - Total
6.0	2.616	1.308	1.034	1.464	0.932	1.043
12.0	1.773	0.983	0.994	1.496	0.992	0.984
18.0	1.575	0.983	1.003	1.422	0.990	0.993
24.0	1.390	0.924	1.007	1.355	1.000	0.996
30.0	1.304	0.918	1.005	1.132	1.000	1.000
36.0	1.165	0.926	1.002	1.105	1.000	1.000
42.0	1.105	0.967	0.999	1.071	1.000	1.000
48.0	1.060	0.962	1.000	1.009	1.000	1.000
54.0	1.035	0.966	1.000	0.990	1.000	1.000
60.0	1.028	0.961	1.000	0.998	1.000	1.000
66.0	1.013	0.961	1.000	0.989	1.000	1.000
72.0	1.010	0.964	1.000	0.985	1.000	1.000
78.0	1.021	1.003	1.000	0.997	1.000	1.000
84.0	1.012	1.003	1.000	1.007	1.000	1.000
90.0	1.000	1.004	1.000	1.007	1.000	1.000
96.0	0.992	1.004	1.000	0.995	1.000	1.000
102.0	0.995	1.004	1.000	0.995	1.000	1.000
108.0	0.998	1.004	1.000	1.002	1.000	1.000
114.0	1.000	1.004	1.000	1.000	1.000	1.000
120.0	1.000	1.004	1.000	1.000	1.000	1.000
126.0	1.000	1.000	1.000	1.000	1.000	1.000
132.0	1.000	1.000	1.000	1.000	1.000	1.000
138.0	1.000	1.000	1.000	1.000	1.000	1.000
144.0	1.000	1.000	1.000	1.000	1.000	1.000
150.0	1.000	1.000	1.000	1.000	1.000	1.000
156.0	1.000	1.000	1.000	1.000	1.000	1.000
162.0	1.000	1.000	1.000	1.000	1.000	1.000
168.0	1.000	1.000	1.000	1.000	1.000	1.000
174.0	1.000	1.000	1.000	1.000	1.000	1.000
180.0	1.000	1.000	1.000	1.000	1.000	1.000
186.0	1.000	1.000	1.000	1.000	1.000	1.000
192.0	1.000	1.000	1.000	1.000	1.000	1.000
198.0	1.000	1.000	1.000	1.000	1.000	1.000
204.0	1.000	1.000	1.000	1.000	1.000	1.000
210.0	1.000	1.000	1.000	1.000	1.000	1.000
216.0	1.000	1.000	1.000	1.000	1.000	1.000
222.0	1.000	1.000	1.000	1.000	1.000	1.000
228.0	1.000	1.000	1.000	1.000	1.000	1.000
234.0	1.000	1.000	1.000	1.000	1.000	1.000
240	1.000	1.000	1.000	1.000	1.000	1.000

Province of Nova Scotia

Commercial Vehicles (including Fleets)

Reported Incurred Claim Amount and ALAE Loss Development Selections
Data as of 12/31/20

(1)	(2)	(3)	(4)	(5)	(6)	(7)
	Selected Age-to-Ultimate Development Factors					
Maturity	Third Party Liability - Bodily Injury	Third Party Liability - Property Damage	Third Party Liability - Direct Compensation	Accident Benefits - Total	Collision	Comprehensive - Total
6.0	Wght Avg: Last 4 Semesters ending in 12	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: All Semesters	Wght Avg: 6 Semester	Wght Avg: 10 Semesters
12.0	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester
18.0	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 10 Semesters
24.0	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: All Semesters	1	Wght Avg: 10 Semesters
30.0	Wght Avg: 10 Semesters	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: All Semesters	1	1
36.0	Wght Avg: 10 Semesters	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: All Semesters	1	1
42.0	Wght Avg: 10 Semesters	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: All Semesters	1	1
48.0	Wght Avg: 10 Semesters	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: All Semesters	1	1
54.0	Wght Avg: 10 Semesters	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: All Semesters	1	1
60.0	Wght Avg: 10 Semesters	Wght Avg: 6 Semester	1	Wght Avg: All Semesters	1	1
66.0	Wght Avg: 10 Semesters	Wght Avg: 6 Semester	1	Wght Avg: All Semesters	1	1
72.0	Wght Avg: 20 Semesters	Wght Avg: 6 Semester	1	Wght Avg: All Semesters	1	1
78.0	Wght Avg: 20 Semesters	Wght Avg: 6 Semester	1	Wght Avg: All Semesters	1	1
84.0	Wght Avg: 20 Semesters	Wght Avg: 6 Semester	1	Wght Avg: All Semesters	1	1
90.0	Wght Avg: 20 Semesters	Wght Avg: 6 Semester	1	Wght Avg: All Semesters	1	1
96.0	Wght Avg: 20 Semesters	Wght Avg: 6 Semester	1	Wght Avg: All Semesters	1	1
102.0	Wght Avg: 20 Semesters	Wght Avg: 6 Semester	1	Wght Avg: All Semesters	1	1
108.0	Wght Avg: 20 Semesters	Wght Avg: 6 Semester	1	Wght Avg: All Semesters	1	1
114.0	1	Wght Avg: 6 Semester	1	Wght Avg: All Semesters	1	1
120.0	1	Wght Avg: 6 Semester	1	1	1	1
126.0	1	Wght Avg: 6 Semester	1	1	1	1
132.0	1	Wght Avg: 6 Semester	1	1	1	1
138.0	1	Wght Avg: 6 Semester	1	1	1	1
144.0	1	Wght Avg: 6 Semester	1	1	1	1
150.0	1	Wght Avg: 6 Semester	1	1	1	1
156.0	1	Wght Avg: 6 Semester	1	1	1	1
162.0	1	Wght Avg: 6 Semester	1	1	1	1
168.0	1	Wght Avg: 6 Semester	1	1	1	1
174.0	1	Wght Avg: 6 Semester	1	1	1	1
180.0	1	Wght Avg: 6 Semester	1	1	1	1
186.0	1	Wght Avg: 6 Semester	1	1	1	1
192.0	1	Wght Avg: 6 Semester	1	1	1	1
198.0	1	Wght Avg: 6 Semester	1	1	1	1
204.0	1	Wght Avg: 6 Semester	1	1	1	1
210.0	1	1	1	1	1	1
216.0	1	1	1	1	1	1
222.0	1	1	1	1	1	1
228.0	1	1	1	1	1	1
234.0	1	1	1	1	1	1

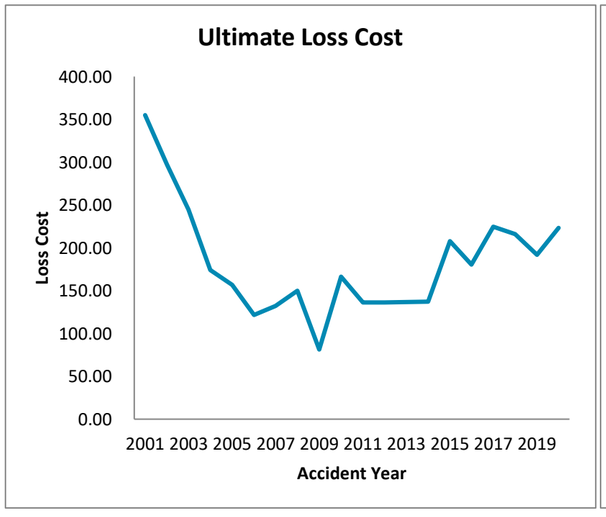
Province of Nova Scotia

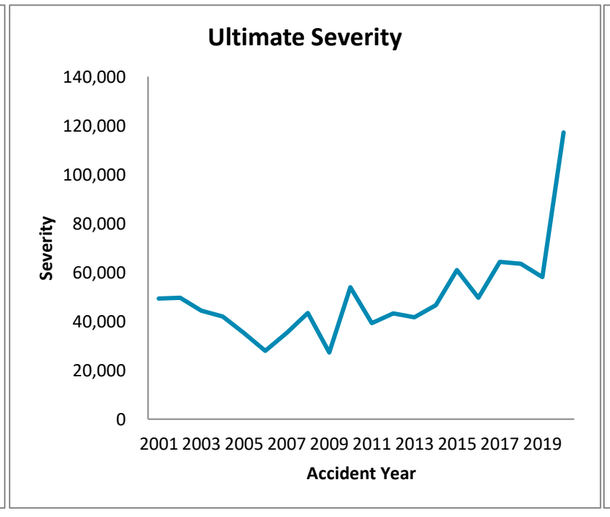
Third Party Liability - Bodily Injury

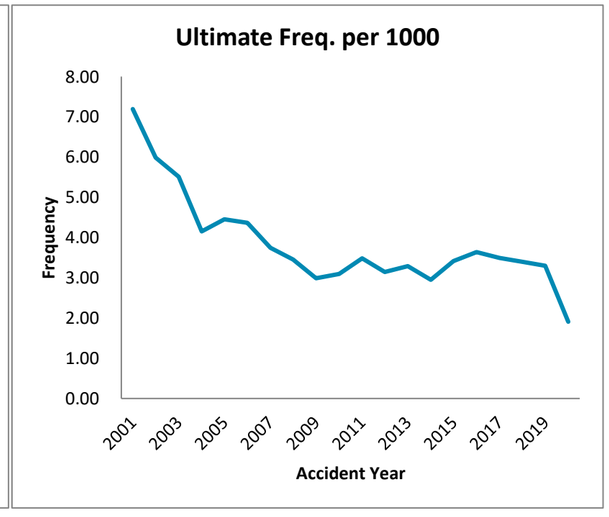
Commercial Vehicles (including Fleets)

Loss Cost Summary
Data as of 12/31/20

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
Accident Year	Maturity (in Months)	Earned Car Years	Ultimate Claim Counts	Ultimate Claims and ALAE (000)	ULAE Adjustment	Ultimate Losses & LAE (000)	Ultimate Loss Cost	% Change Accident Years	Ultimate Severity	% Change Accident Years	Ultimate Freq. per 1000	% Change Accident Years
2001	240.0	47,828	344	15,940	1.065	16,976	354.94		49,348		7.19	
2002	228.0	45,745	274	12,622	1.077	13,593	297.16	-16.3%	49,611	0.5%	5.99	-16.7%
2003	216.0	45,572	251	10,339	1.078	11,146	244.58	-17.7%	44,405	-10.5%	5.51	-8.0%
2004	204.0	47,458	197	7,254	1.140	8,270	174.25	-28.8%	41,979	-5.5%	4.15	-24.6%
2005	192.0	49,433	220	7,076	1.097	7,760	156.98	-9.9%	35,272	-16.0%	4.45	7.2%
2006	180.0	49,718	217	5,516	1.099	6,060	121.88	-22.4%	27,924	-20.8%	4.36	-1.9%
2007	168.0	50,147	188	5,991	1.105	6,620	132.00	8.3%	35,210	26.1%	3.75	-14.1%
2008	156.0	50,923	176	6,966	1.095	7,625	149.73	13.4%	43,322	23.0%	3.46	-7.8%
2009	144.0	51,253	153	3,769	1.106	4,167	81.30	-45.7%	27,233	-37.1%	2.99	-13.6%
2010	132.0	50,791	157	7,637	1.108	8,459	166.55	104.9%	53,880	97.8%	3.09	3.5%
2011	120.0	51,979	181	6,418	1.105	7,093	136.45	-18.1%	39,187	-27.3%	3.48	12.7%
2012	108.0	54,009	170	6,744	1.090	7,353	136.15	-0.2%	43,255	10.4%	3.15	-9.6%
2013	96.0	54,085	178	6,759	1.094	7,391	136.65	0.4%	41,558	-3.9%	3.29	4.5%
2014	84.0	54,463	161	6,872	1.086	7,464	137.05	0.3%	46,502	11.9%	2.95	-10.4%
2015	72.0	55,793	191	10,788	1.076	11,606	208.02	51.8%	60,856	30.9%	3.42	16.0%
2016	60.0	56,807	207	9,364	1.095	10,251	180.45	-13.3%	49,593	-18.5%	3.64	6.5%
2017	48.0	57,223	200	11,782	1.091	12,853	224.61	24.5%	64,290	29.6%	3.49	-4.0%
2018	36.0	57,762	196	11,405	1.093	12,469	215.87	-3.9%	63,514	-1.2%	3.40	-2.7%
2019	24.0	56,566	187	9,876	1.098	10,844	191.70	-11.2%	58,093	-8.5%	3.30	-2.9%
2020	12.0	49,508	94	9,923	1.115	11,062	223.44	16.6%	117,159	101.7%	1.91	-42.2%
Total		1,037,063	3,941	173,042		189,060						







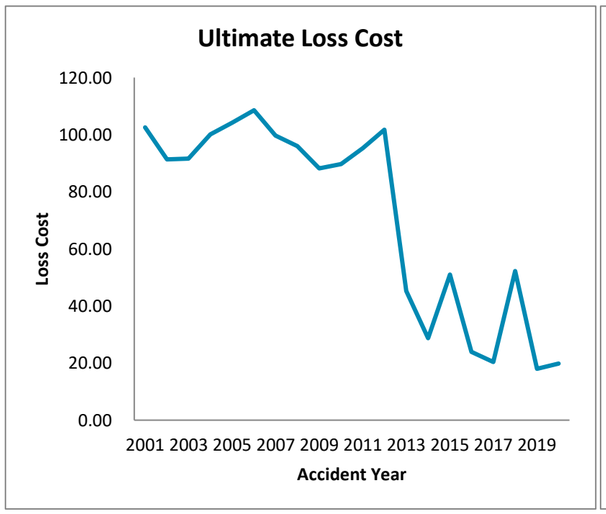
Province of Nova Scotia

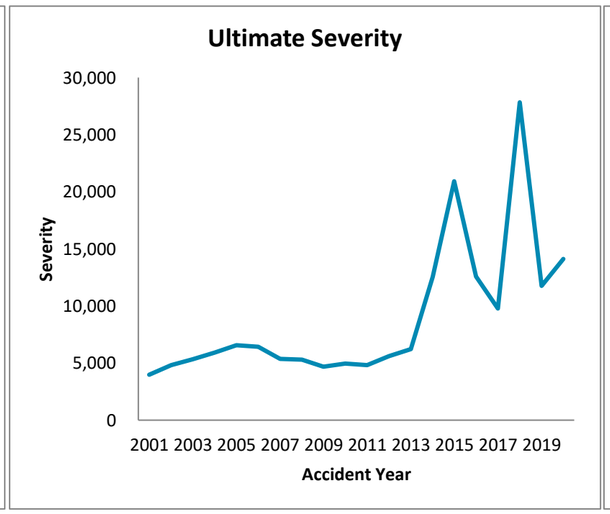
Third Party Liability - Property Damage

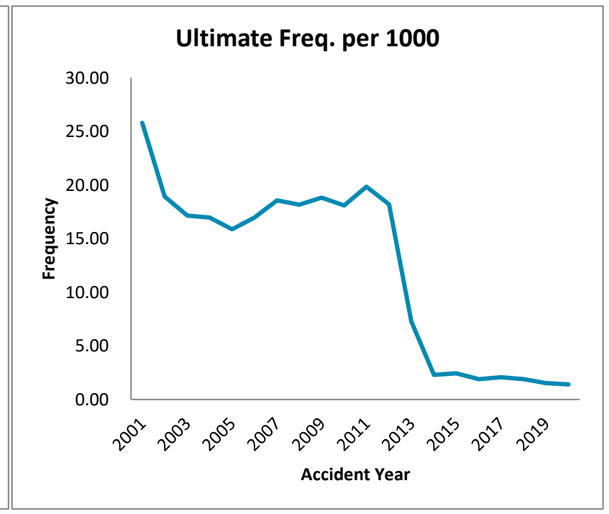
Commercial Vehicles (including Fleets)

Loss Cost Summary
Data as of 12/31/20

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
Accident Year	Maturity (in Months)	Earned Car Years	Ultimate Claim Counts	Ultimate Claims and ALAE (000)	ULAE Adjustment	Ultimate Losses & LAE (000)	Ultimate Loss Cost	% Change Accident Years	Ultimate Severity	% Change Accident Years	Ultimate Freq. per 1000	% Change Accident Years
2001	240.0	47,828	1,233	4,604	1.065	4,903	102.52		3,977		25.78	
2002	228.0	45,745	865	3,881	1.077	4,179	91.36	-10.9%	4,832	21.5%	18.91	-26.7%
2003	216.0	45,572	781	3,872	1.078	4,174	91.59	0.2%	5,344	10.6%	17.14	-9.4%
2004	204.0	47,458	805	4,167	1.140	4,750	100.10	9.3%	5,901	10.4%	16.96	-1.0%
2005	192.0	49,433	784	4,699	1.097	5,153	104.24	4.1%	6,572	11.4%	15.86	-6.5%
2006	180.0	49,718	842	4,913	1.099	5,397	108.55	4.1%	6,409	-2.5%	16.94	6.8%
2007	168.0	50,147	931	4,523	1.105	4,998	99.66	-8.2%	5,368	-16.2%	18.57	9.6%
2008	156.0	50,923	924	4,464	1.095	4,885	95.94	-3.7%	5,287	-1.5%	18.15	-2.3%
2009	144.0	51,253	964	4,089	1.106	4,520	88.20	-8.1%	4,689	-11.3%	18.81	3.7%
2010	132.0	50,791	919	4,114	1.108	4,557	89.72	1.7%	4,959	5.7%	18.09	-3.8%
2011	120.0	51,979	1,031	4,481	1.105	4,952	95.28	6.2%	4,803	-3.1%	19.83	9.6%
2012	108.0	54,009	982	5,040	1.090	5,495	101.74	6.8%	5,595	16.5%	18.18	-8.3%
2013	96.0	54,085	393	2,237	1.094	2,446	45.22	-55.6%	6,225	11.3%	7.26	-60.0%
2014	84.0	54,463	125	1,442	1.086	1,566	28.75	-36.4%	12,530	101.3%	2.29	-68.4%
2015	72.0	55,793	136	2,643	1.076	2,843	50.96	77.3%	20,920	67.0%	2.44	6.2%
2016	60.0	56,807	108	1,242	1.095	1,359	23.93	-53.0%	12,581	-39.9%	1.90	-21.9%
2017	48.0	57,223	120	1,070	1.091	1,167	20.40	-14.8%	9,764	-22.4%	2.09	9.8%
2018	36.0	57,762	108	2,756	1.093	3,013	52.17	155.8%	27,829	185.0%	1.87	-10.3%
2019	24.0	56,566	87	927	1.098	1,017	17.98	-65.5%	11,750	-57.8%	1.53	-18.4%
2020	12.0	49,508	70	881	1.115	983	19.85	10.4%	14,118	20.1%	1.41	-8.2%
Total		1,037,063	12,207	66,042		72,358						







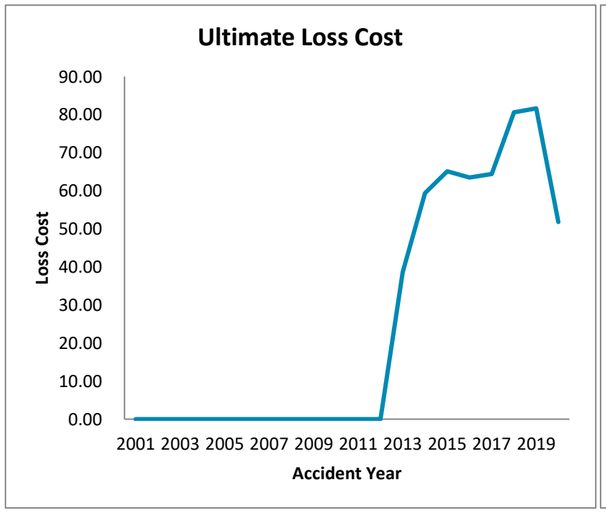
Province of Nova Scotia

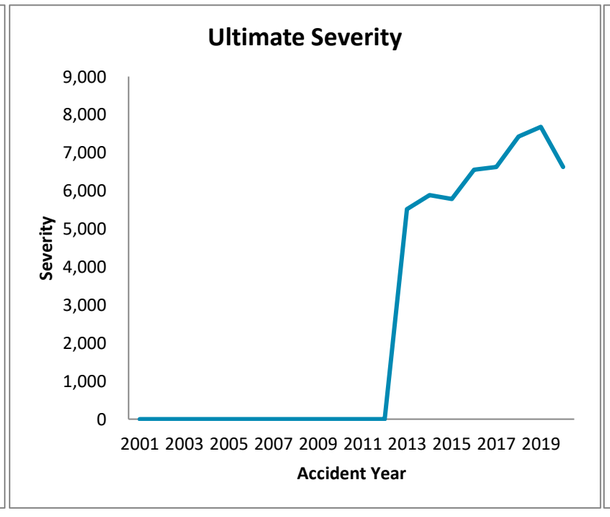
Third Party Liability - Direct Compensation

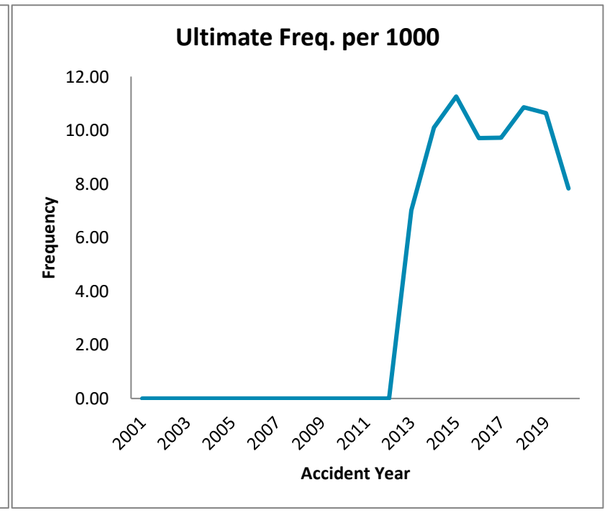
Commercial Vehicles (including Fleets)

Loss Cost Summary
Data as of 12/31/20

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
Accident Year	Maturity (in Months)	Earned Car Years	Ultimate Claim Counts	Ultimate Claims and ALAE (000)	ULAE Adjustment	Ultimate Losses & LAE (000)	Ultimate Loss Cost	% Change Accident Years	Ultimate Severity	% Change Accident Years	Ultimate Freq. per 1000	% Change Accident Years
2001	240.0	47,828	0	0	1.065	0	0.00		#DIV/0!		0.00	
2002	228.0	45,745	0	0	1.077	0	0.00	#DIV/0!	#DIV/0!	#DIV/0!	0.00	#DIV/0!
2003	216.0	45,572	0	0	1.078	0	0.00	#DIV/0!	#DIV/0!	#DIV/0!	0.00	#DIV/0!
2004	204.0	47,458	0	0	1.140	0	0.00	#DIV/0!	#DIV/0!	#DIV/0!	0.00	#DIV/0!
2005	192.0	49,433	0	0	1.097	0	0.00	#DIV/0!	#DIV/0!	#DIV/0!	0.00	#DIV/0!
2006	180.0	49,718	0	0	1.099	0	0.00	#DIV/0!	#DIV/0!	#DIV/0!	0.00	#DIV/0!
2007	168.0	50,147	0	0	1.105	0	0.00	#DIV/0!	#DIV/0!	#DIV/0!	0.00	#DIV/0!
2008	156.0	50,923	0	0	1.095	0	0.00	#DIV/0!	#DIV/0!	#DIV/0!	0.00	#DIV/0!
2009	144.0	51,253	0	0	1.106	0	0.00	#DIV/0!	#DIV/0!	#DIV/0!	0.00	#DIV/0!
2010	132.0	50,791	0	0	1.108	0	0.00	#DIV/0!	#DIV/0!	#DIV/0!	0.00	#DIV/0!
2011	120.0	51,979	0	0	1.105	0	0.00	#DIV/0!	#DIV/0!	#DIV/0!	0.00	#DIV/0!
2012	108.0	54,009	0	0	1.090	0	0.00	#DIV/0!	#DIV/0!	#DIV/0!	0.00	#DIV/0!
2013	96.0	54,085	379	1,911	1.094	2,089	38.63	#DIV/0!	5,512	#DIV/0!	7.01	#DIV/0!
2014	84.0	54,463	550	2,979	1.086	3,235	59.40	53.8%	5,882	6.7%	10.10	44.1%
2015	72.0	55,793	628	3,378	1.076	3,634	65.13	9.6%	5,786	-1.6%	11.26	11.5%
2016	60.0	56,807	551	3,296	1.095	3,608	63.52	-2.5%	6,548	13.2%	9.70	-13.8%
2017	48.0	57,223	556	3,377	1.091	3,684	64.38	1.4%	6,627	1.2%	9.71	0.1%
2018	36.0	57,762	627	4,261	1.093	4,658	80.64	25.3%	7,428	12.1%	10.86	11.8%
2019	24.0	56,566	601	4,206	1.098	4,618	81.64	1.2%	7,678	3.4%	10.63	-2.1%
2020	12.0	49,508	387	2,302	1.115	2,566	51.83	-36.5%	6,625	-13.7%	7.82	-26.4%
Total		1,037,063	4,280	25,708		28,092						







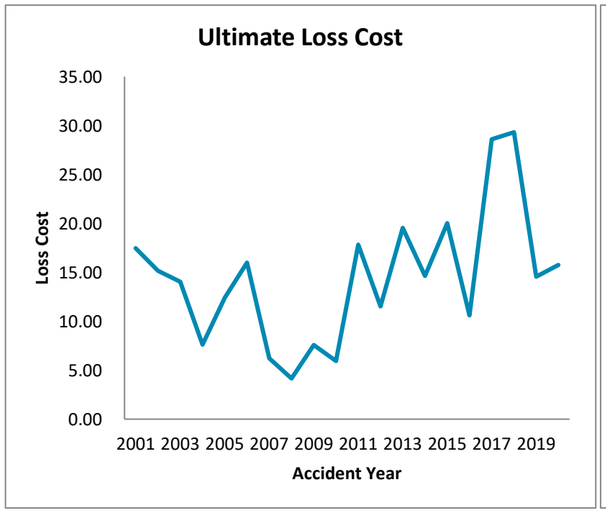
Province of Nova Scotia

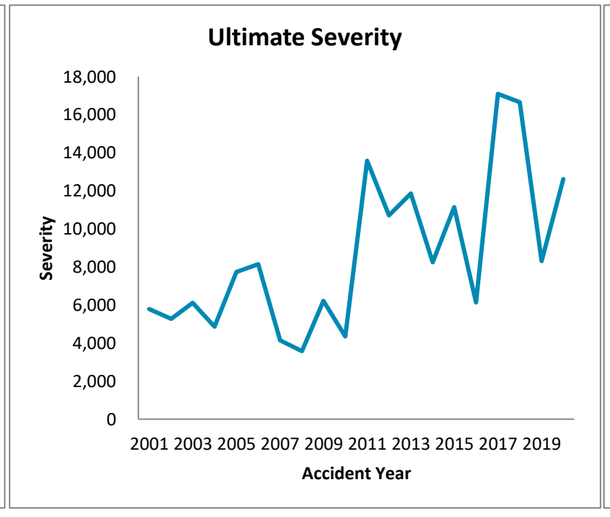
Accident Benefits - Total

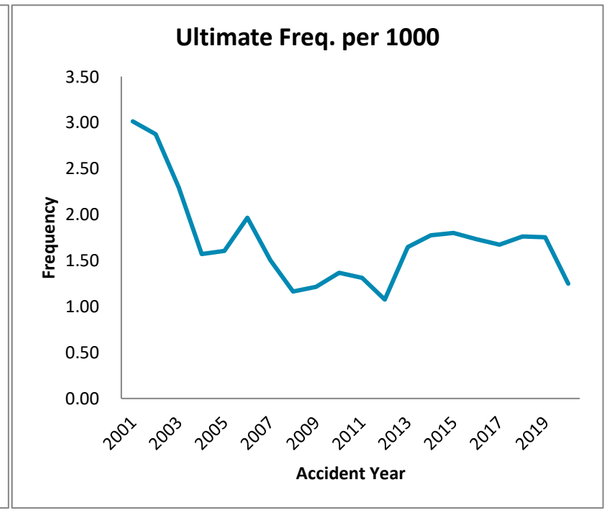
Commercial Vehicles (including Fleets)

Loss Cost Summary
Data as of 12/31/20

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
Accident Year	Maturity (in Months)	Earned Car Years	Ultimate Claim Counts	Ultimate Claims and ALAE (000)	ULAE Adjustment	Ultimate Losses & LAE (000)	Ultimate Loss Cost	% Change Accident Years	Ultimate Severity	% Change Accident Years	Ultimate Freq. per 1000	% Change Accident Years
2001	240.0	46,798	141	767	1.065	817	17.45		5,793		3.01	
2002	228.0	44,926	129	632	1.077	681	15.15	-13.2%	5,278	-8.9%	2.87	-4.7%
2003	216.0	44,877	103	584	1.078	630	14.04	-7.4%	6,115	15.9%	2.30	-20.1%
2004	204.0	46,522	73	311	1.140	355	7.63	-45.6%	4,862	-20.5%	1.57	-31.6%
2005	192.0	48,596	78	550	1.097	604	12.42	62.8%	7,738	59.2%	1.61	2.3%
2006	180.0	48,838	96	712	1.099	782	16.01	28.9%	8,144	5.2%	1.97	22.5%
2007	168.0	49,311	74	277	1.105	306	6.21	-61.2%	4,139	-49.2%	1.50	-23.7%
2008	156.0	50,730	59	193	1.095	211	4.16	-33.1%	3,573	-13.7%	1.16	-22.5%
2009	144.0	51,040	62	349	1.106	386	7.56	81.9%	6,223	74.2%	1.21	4.4%
2010	132.0	50,541	69	271	1.108	300	5.93	-21.5%	4,346	-30.2%	1.37	12.4%
2011	120.0	51,856	68	836	1.105	924	17.81	200.3%	13,585	212.6%	1.31	-3.9%
2012	108.0	53,949	58	569	1.090	621	11.51	-35.4%	10,704	-21.2%	1.08	-18.0%
2013	96.0	54,042	89	965	1.094	1,056	19.54	69.8%	11,862	10.8%	1.65	53.2%
2014	84.0	54,142	96	729	1.086	792	14.63	-25.1%	8,252	-30.4%	1.77	7.7%
2015	72.0	55,049	99	1,025	1.076	1,102	20.02	36.8%	11,134	34.9%	1.80	1.4%
2016	60.0	56,041	97	543	1.095	595	10.61	-47.0%	6,129	-45.0%	1.73	-3.7%
2017	48.0	56,856	95	1,491	1.091	1,626	28.61	169.5%	17,088	178.8%	1.67	-3.3%
2018	36.0	57,675	102	1,546	1.093	1,690	29.31	2.5%	16,651	-2.6%	1.76	5.1%
2019	24.0	56,502	99	749	1.098	822	14.55	-50.3%	8,308	-50.1%	1.75	-0.5%
2020	12.0	49,403	62	698	1.115	778	15.75	8.2%	12,614	51.8%	1.25	-28.7%
Total		1,027,694	1,748	13,798		15,077						







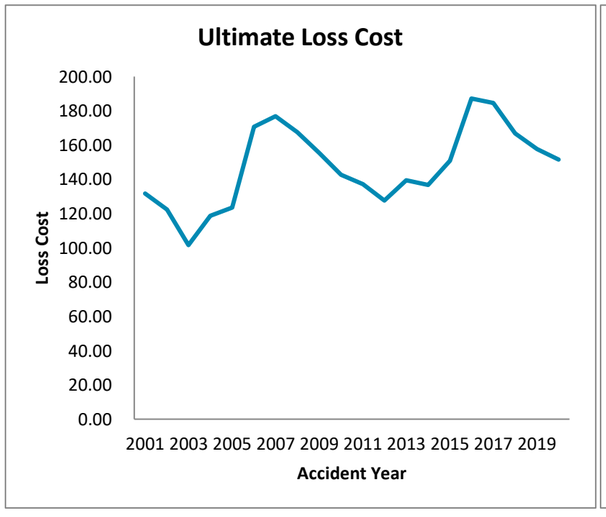
Province of Nova Scotia

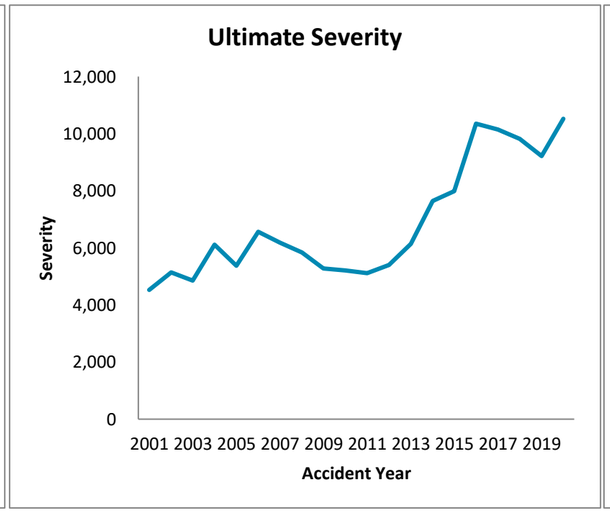
Collision

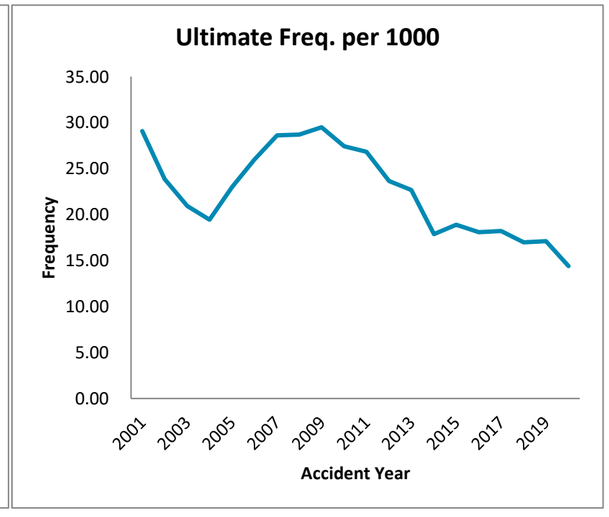
Commercial Vehicles (including Fleets)

Loss Cost Summary
Data as of 12/31/20

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
Accident Year	Maturity (in Months)	Earned Car Years	Ultimate Claim Counts	Ultimate Claims and ALAE (000)	ULAE Adjustment	Ultimate Losses & LAE (000)	Ultimate Loss Cost	% Change Accident Years	Ultimate Severity	% Change Accident Years	Ultimate Freq. per 1000	% Change Accident Years
2001	240.0	13,616	396	1,683	1.065	1,793	131.65		4,527		29.08	
2002	228.0	12,453	297	1,416	1.077	1,525	122.46	-7.0%	5,134	13.4%	23.85	-18.0%
2003	216.0	12,034	252	1,134	1.078	1,223	101.61	-17.0%	4,852	-5.5%	20.94	-12.2%
2004	204.0	12,149	236	1,264	1.140	1,441	118.60	16.7%	6,106	25.8%	19.43	-7.2%
2005	192.0	12,521	288	1,411	1.097	1,547	123.56	4.2%	5,372	-12.0%	23.00	18.4%
2006	180.0	12,975	337	2,015	1.099	2,213	170.58	38.1%	6,567	22.3%	25.97	12.9%
2007	168.0	13,663	391	2,185	1.105	2,415	176.74	3.6%	6,176	-6.0%	28.62	10.2%
2008	156.0	13,970	401	2,138	1.095	2,340	167.47	-5.2%	5,834	-5.5%	28.70	0.3%
2009	144.0	14,007	413	1,970	1.106	2,177	155.46	-7.2%	5,272	-9.6%	29.49	2.7%
2010	132.0	14,198	389	1,829	1.108	2,026	142.70	-8.2%	5,208	-1.2%	27.40	-7.1%
2011	120.0	14,457	388	1,795	1.105	1,983	137.20	-3.9%	5,112	-1.9%	26.84	-2.0%
2012	108.0	14,767	349	1,729	1.090	1,885	127.67	-6.9%	5,402	5.7%	23.63	-11.9%
2013	96.0	15,035	341	1,916	1.094	2,095	139.37	9.2%	6,145	13.8%	22.68	-4.0%
2014	84.0	15,393	275	1,937	1.086	2,103	136.65	-2.0%	7,649	24.5%	17.87	-21.2%
2015	72.0	15,874	300	2,226	1.076	2,394	150.84	10.4%	7,981	4.3%	18.90	5.8%
2016	60.0	16,367	296	2,799	1.095	3,064	187.18	24.1%	10,350	29.7%	18.08	-4.3%
2017	48.0	16,926	308	2,865	1.091	3,125	184.63	-1.4%	10,146	-2.0%	18.20	0.6%
2018	36.0	17,420	296	2,658	1.093	2,906	166.84	-9.6%	9,818	-3.2%	16.99	-6.6%
2019	24.0	17,248	295	2,476	1.098	2,718	157.62	-5.5%	9,213	-6.2%	17.11	0.7%
2020	12.0	17,033	245	2,314	1.115	2,580	151.46	-3.9%	10,521	14.2%	14.40	-15.9%
Total		292,104	6,493	39,759		43,555						







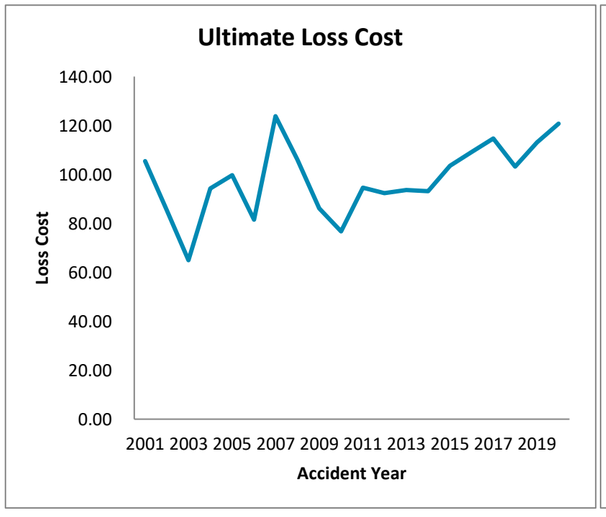
Province of Nova Scotia

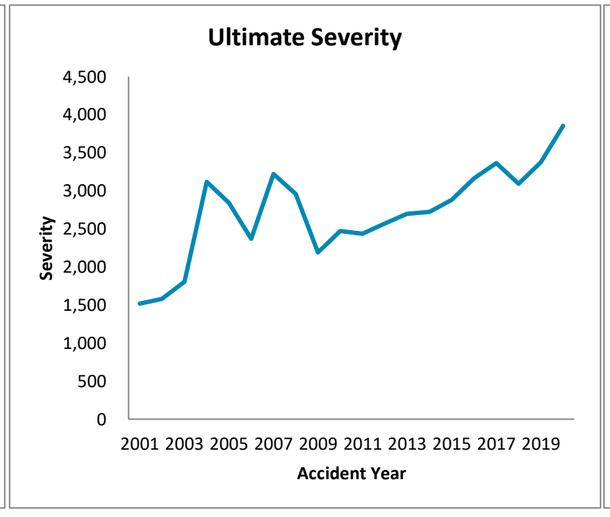
Comprehensive - Total

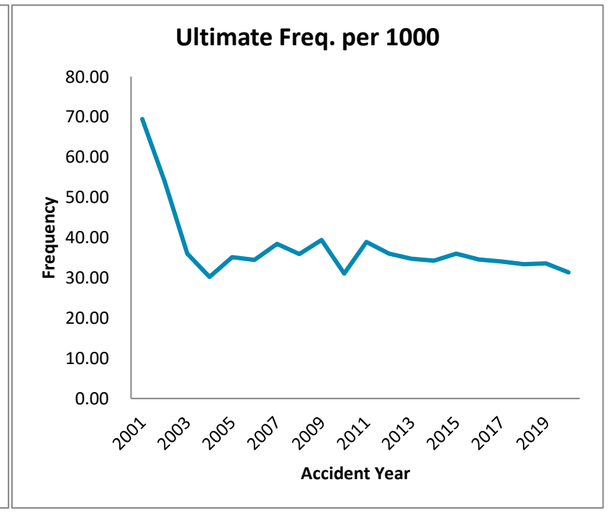
Commercial Vehicles (including Fleets)

Loss Cost Summary
Data as of 12/31/20

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
Accident Year	Maturity (in Months)	Earned Car Years	Ultimate Claim Counts	Ultimate Claims and ALAE (000)	ULAE Adjustment	Ultimate Losses & LAE (000)	Ultimate Loss Cost	% Change Accident Years	Ultimate Severity	% Change Accident Years	Ultimate Freq. per 1000	% Change Accident Years
2001	240.0	18,216	1,265	1,802	1.065	1,919	105.37		1,517		69.44	
2002	228.0	17,479	943	1,381	1.077	1,488	85.12	-19.2%	1,578	4.0%	53.95	-22.3%
2003	216.0	16,845	606	1,015	1.078	1,094	64.95	-23.7%	1,805	14.4%	35.97	-33.3%
2004	204.0	16,618	502	1,374	1.140	1,566	94.23	45.1%	3,119	72.8%	30.21	-16.0%
2005	192.0	16,664	585	1,516	1.097	1,663	99.77	5.9%	2,842	-8.9%	35.11	16.2%
2006	180.0	17,083	588	1,267	1.099	1,392	81.49	-18.3%	2,368	-16.7%	34.42	-2.0%
2007	168.0	17,627	678	1,975	1.105	2,182	123.80	51.9%	3,219	35.9%	38.46	11.7%
2008	156.0	18,020	646	1,746	1.095	1,911	106.03	-14.3%	2,958	-8.1%	35.85	-6.8%
2009	144.0	18,192	717	1,419	1.106	1,568	86.21	-18.7%	2,187	-26.1%	39.41	9.9%
2010	132.0	18,531	576	1,285	1.108	1,423	76.79	-10.9%	2,470	12.9%	31.08	-21.1%
2011	120.0	18,857	733	1,614	1.105	1,784	94.61	23.2%	2,434	-1.5%	38.87	25.1%
2012	108.0	19,235	692	1,631	1.090	1,778	92.42	-2.3%	2,569	5.5%	35.98	-7.4%
2013	96.0	19,451	675	1,664	1.094	1,820	93.56	1.2%	2,696	4.9%	34.70	-3.5%
2014	84.0	19,827	679	1,701	1.086	1,848	93.20	-0.4%	2,721	0.9%	34.25	-1.3%
2015	72.0	20,358	732	1,959	1.076	2,108	103.54	11.1%	2,880	5.8%	35.96	5.0%
2016	60.0	21,021	725	2,094	1.095	2,292	109.05	5.3%	3,162	9.8%	34.49	-4.1%
2017	48.0	21,568	735	2,267	1.091	2,473	114.65	5.1%	3,364	6.4%	34.08	-1.2%
2018	36.0	21,971	733	2,073	1.093	2,266	103.16	-10.0%	3,092	-8.1%	33.36	-2.1%
2019	24.0	21,508	722	2,216	1.098	2,433	113.14	9.7%	3,372	9.1%	33.55	0.6%
2020	12.0	20,959	657	2,271	1.115	2,531	120.76	6.7%	3,853	14.3%	31.35	-6.6%
Total		380,030	14,189	34,270		37,540						







Province of Nova Scotia

Third Party Liability - Bodily Injury

Commercial Vehicles (including Fleets)

Selected Ultimate Claim Amount and ALAE Estimate
Data as of 12/31/20

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
					(4) * (5)	Prior	(6) - (7)
			Reported Incurred Claim Amount and ALAE: Development Method				
Accident Semester	Maturity (in Months)	Paid Claim Amount and ALAE (000)	Reported Incurred Claim Amount and ALAE (000)	Selected Age-to-Ultimate Development Factors	Selected Ultimate Claim Amount and ALAE Estimate	Prior	Difference
2001.1	240.0	9,410	9,410	1.000	9,410	9,410	0
2001.2	234.0	6,530	6,530	1.000	6,530	6,530	0
2002.1	228.0	5,427	5,427	1.000	5,427	5,427	0
2002.2	222.0	7,194	7,194	1.000	7,194	7,194	0
2003.1	216.0	4,487	4,487	1.000	4,487	4,487	(0)
2003.2	210.0	5,852	5,852	1.000	5,852	5,852	0
2004.1	204.0	3,646	3,646	1.000	3,646	3,646	0
2004.2	198.0	3,608	3,608	1.000	3,608	3,608	0
2005.1	192.0	2,221	2,221	1.000	2,221	2,221	0
2005.2	186.0	4,855	4,855	1.000	4,855	4,855	0
2006.1	180.0	3,196	3,196	1.000	3,196	3,196	0
2006.2	174.0	2,291	2,321	1.000	2,321	2,319	1
2007.1	168.0	2,830	2,830	1.000	2,830	2,830	0
2007.2	162.0	3,161	3,161	1.000	3,161	3,161	0
2008.1	156.0	3,912	3,912	1.000	3,912	3,912	0
2008.2	150.0	3,054	3,054	1.000	3,054	3,054	0
2009.1	144.0	2,766	2,766	1.000	2,766	2,766	0
2009.2	138.0	1,003	1,003	1.000	1,003	1,003	0
2010.1	132.0	2,777	3,293	1.000	3,293	3,059	234
2010.2	126.0	4,344	4,344	1.000	4,344	4,344	0
2011.1	120.0	3,132	3,362	1.000	3,362	3,347	15
2011.2	114.0	3,055	3,055	1.000	3,055	3,035	20
2012.1	108.0	2,116	2,136	0.998	2,130	2,196	(66)
2012.2	102.0	3,861	4,639	0.995	4,614	4,595	19
2013.1	96.0	2,076	2,116	0.992	2,098	2,137	(39)
2013.2	90.0	2,839	4,661	1.000	4,660	4,509	151
2014.1	84.0	1,562	1,763	1.012	1,785	1,745	40
2014.2	78.0	4,451	4,982	1.021	5,088	5,312	(224)
2015.1	72.0	3,946	4,338	1.010	4,381	4,307	74
2015.2	66.0	5,242	6,326	1.013	6,407	5,813	594
2016.1	60.0	2,972	3,401	1.028	3,497	3,749	(252)
2016.2	54.0	3,963	5,668	1.035	5,868	5,730	138
2017.1	48.0	3,215	5,866	1.060	6,220	5,730	490
2017.2	42.0	2,699	5,033	1.105	5,562	5,172	390
2018.1	36.0	1,945	5,203	1.165	6,063	4,757	1,306
2018.2	30.0	1,543	4,097	1.304	5,342	5,001	341
2019.1	24.0	1,137	3,131	1.390	4,351	3,822	529
2019.2	18.0	845	3,508	1.575	5,525	6,141	(616)
2020.1	12.0	128	2,480	1.773	4,396		
2020.2	6.0	26	2,113	2.616	5,527		
Total		133,317	160,988		173,042	159,975	3,144

Province of Nova Scotia

Third Party Liability - Property Damage
Commercial Vehicles (including Fleets)

Selected Ultimate Claim Amount and ALAE Estimate
Data as of 12/31/20

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
					(4) * (5)	Prior	(6) - (7)
			Reported Incurred Claim Amount and ALAE: Development Method				
Accident Semester	Maturity (in Months)	Paid Claim Amount and ALAE (000)	Reported Incurred Claim Amount and ALAE (000)	Selected Age-to-Ultimate Development Factors	Selected Ultimate Claim Amount and ALAE Estimate	Prior	Difference
2001.1	240.0	2,152	2,152	1.000	2,152	2,152	0
2001.2	234.0	2,452	2,452	1.000	2,452	2,452	0
2002.1	228.0	1,790	1,790	1.000	1,790	1,790	0
2002.2	222.0	2,091	2,091	1.000	2,091	2,091	0
2003.1	216.0	2,117	2,117	1.000	2,117	2,117	0
2003.2	210.0	1,754	1,754	1.000	1,754	1,754	0
2004.1	204.0	1,457	1,457	1.000	1,457	1,457	0
2004.2	198.0	2,710	2,710	1.000	2,710	2,710	0
2005.1	192.0	2,910	2,910	1.000	2,910	2,910	0
2005.2	186.0	1,789	1,789	1.000	1,789	1,789	0
2006.1	180.0	3,059	3,059	1.000	3,059	3,059	0
2006.2	174.0	1,854	1,854	1.000	1,854	1,854	0
2007.1	168.0	2,091	2,091	1.000	2,091	2,091	0
2007.2	162.0	2,432	2,432	1.000	2,432	2,432	0
2008.1	156.0	2,295	2,295	1.000	2,295	2,295	0
2008.2	150.0	2,168	2,168	1.000	2,168	2,168	0
2009.1	144.0	2,056	2,056	1.000	2,056	2,056	0
2009.2	138.0	2,033	2,033	1.000	2,033	2,033	0
2010.1	132.0	1,709	1,709	1.000	1,709	1,715	(6)
2010.2	126.0	2,405	2,405	1.000	2,405	2,426	(20)
2011.1	120.0	2,206	2,218	1.004	2,226	2,229	(3)
2011.2	114.0	2,247	2,247	1.004	2,255	2,258	(3)
2012.1	108.0	2,045	2,045	1.004	2,053	2,055	(3)
2012.2	102.0	2,976	2,976	1.004	2,987	2,991	(4)
2013.1	96.0	1,776	1,776	1.004	1,783	1,785	(2)
2013.2	90.0	452	452	1.004	454	459	(5)
2014.1	84.0	849	849	1.003	852	828	24
2014.2	78.0	588	588	1.003	590	572	18
2015.1	72.0	1,930	1,930	0.964	1,860	1,878	(18)
2015.2	66.0	814	814	0.961	782	790	(8)
2016.1	60.0	454	454	0.961	437	487	(50)
2016.2	54.0	834	834	0.966	805	887	(82)
2017.1	48.0	500	500	0.962	481	522	(40)
2017.2	42.0	506	609	0.967	588	887	(298)
2018.1	36.0	1,872	1,902	0.926	1,760	2,115	(355)
2018.2	30.0	1,084	1,084	0.918	996	1,066	(70)
2019.1	24.0	494	678	0.924	627	723	(96)
2019.2	18.0	246	305	0.983	299	409	(110)
2020.1	12.0	322	574	0.983	564		
2020.2	6.0	40	243	1.308	317		
Total		65,560	66,401		66,042	66,293	(1,132)

Province of Nova Scotia

Third Party Liability - Direct Compensation
Commercial Vehicles (including Fleets)

Selected Ultimate Claim Amount and ALAE Estimate
Data as of 12/31/20

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
					(4) * (5)	Prior	(6) - (7)
			Reported Incurred Claim Amount and ALAE: Development Method				
Accident Semester	Maturity (in Months)	Paid Claim Amount and ALAE (000)	Reported Incurred Claim Amount and ALAE (000)	Selected Age-to-Ultimate Development Factors	Selected Ultimate Claim Amount and ALAE Estimate	Prior	Difference
2001.1	240.0	0	0	1.000	0	0	0
2001.2	234.0	0	0	1.000	0	0	0
2002.1	228.0	0	0	1.000	0	0	0
2002.2	222.0	0	0	1.000	0	0	0
2003.1	216.0	0	0	1.000	0	0	0
2003.2	210.0	0	0	1.000	0	0	0
2004.1	204.0	0	0	1.000	0	0	0
2004.2	198.0	0	0	1.000	0	0	0
2005.1	192.0	0	0	1.000	0	0	0
2005.2	186.0	0	0	1.000	0	0	0
2006.1	180.0	0	0	1.000	0	0	0
2006.2	174.0	0	0	1.000	0	0	0
2007.1	168.0	0	0	1.000	0	0	0
2007.2	162.0	0	0	1.000	0	0	0
2008.1	156.0	0	0	1.000	0	0	0
2008.2	150.0	0	0	1.000	0	0	0
2009.1	144.0	0	0	1.000	0	0	0
2009.2	138.0	0	0	1.000	0	0	0
2010.1	132.0	0	0	1.000	0	0	0
2010.2	126.0	0	0	1.000	0	0	0
2011.1	120.0	0	0	1.000	0	0	0
2011.2	114.0	0	0	1.000	0	0	0
2012.1	108.0	0	0	1.000	0	0	0
2012.2	102.0	0	0	1.000	0	0	0
2013.1	96.0	433	433	1.000	433	433	0
2013.2	90.0	1,477	1,477	1.000	1,477	1,477	0
2014.1	84.0	1,473	1,473	1.000	1,473	1,473	0
2014.2	78.0	1,506	1,506	1.000	1,506	1,506	0
2015.1	72.0	1,647	1,650	1.000	1,650	1,650	0
2015.2	66.0	1,727	1,727	1.000	1,727	1,727	0
2016.1	60.0	1,504	1,504	1.000	1,504	1,504	(0)
2016.2	54.0	1,792	1,792	1.000	1,792	1,792	1
2017.1	48.0	1,714	1,714	1.000	1,714	1,713	2
2017.2	42.0	1,654	1,663	0.999	1,662	1,638	24
2018.1	36.0	2,283	2,307	1.002	2,310	2,243	68
2018.2	30.0	1,939	1,940	1.005	1,950	1,957	(7)
2019.1	24.0	2,028	2,028	1.007	2,043	2,017	27
2019.2	18.0	1,916	2,156	1.003	2,163	2,184	(21)
2020.1	12.0	1,040	1,087	0.994	1,081		
2020.2	6.0	779	1,181	1.034	1,221		
Total		24,913	25,639		25,708	23,314	92

Province of Nova Scotia

Accident Benefits - Total

Commercial Vehicles (including Fleets)

Selected Ultimate Claim Amount and ALAE Estimate
Data as of 12/31/20

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
					(4) * (5)	Prior	(6) - (7)
			Reported Incurred Claim Amount and ALAE: Development Method				
Accident Semester	Maturity (in Months)	Paid Claim Amount and ALAE (000)	Reported Incurred Claim Amount and ALAE (000)	Selected Age-to-Ultimate Development Factors	Selected Ultimate Claim Amount and ALAE Estimate	Prior	Difference
2001.1	240.0	352	352	1.000	352	352	0
2001.2	234.0	415	415	1.000	415	415	0
2002.1	228.0	350	350	1.000	350	350	0
2002.2	222.0	282	282	1.000	282	282	0
2003.1	216.0	331	331	1.000	331	331	0
2003.2	210.0	253	253	1.000	253	253	0
2004.1	204.0	69	69	1.000	69	69	0
2004.2	198.0	242	242	1.000	242	242	0
2005.1	192.0	233	233	1.000	233	233	0
2005.2	186.0	317	317	1.000	317	317	0
2006.1	180.0	397	397	1.000	397	397	0
2006.2	174.0	314	314	1.000	314	314	0
2007.1	168.0	123	123	1.000	123	123	0
2007.2	162.0	154	154	1.000	154	154	0
2008.1	156.0	56	56	1.000	56	56	0
2008.2	150.0	136	136	1.000	136	136	0
2009.1	144.0	174	174	1.000	174	174	0
2009.2	138.0	175	175	1.000	175	175	0
2010.1	132.0	97	97	1.000	97	97	0
2010.2	126.0	173	173	1.000	173	174	(0)
2011.1	120.0	422	422	1.000	422	430	(8)
2011.2	114.0	414	414	1.000	414	420	(7)
2012.1	108.0	421	421	1.002	422	428	(6)
2012.2	102.0	148	148	0.995	148	152	(5)
2013.1	96.0	579	579	0.995	576	596	(19)
2013.2	90.0	386	387	1.007	389	388	1
2014.1	84.0	160	160	1.007	161	163	(2)
2014.2	78.0	570	570	0.997	568	636	(68)
2015.1	72.0	398	398	0.985	392	406	(14)
2015.2	66.0	591	640	0.989	632	675	(42)
2016.1	60.0	253	253	0.998	252	265	(12)
2016.2	54.0	294	294	0.990	291	400	(109)
2017.1	48.0	408	774	1.009	781	659	123
2017.2	42.0	356	662	1.071	709	764	(55)
2018.1	36.0	321	451	1.105	498	502	(4)
2018.2	30.0	415	926	1.132	1,048	599	449
2019.1	24.0	158	202	1.355	274	277	(3)
2019.2	18.0	175	334	1.422	475	623	(148)
2020.1	12.0	84	160	1.496	239		
2020.2	6.0	18	314	1.464	459		
Total		11,217	13,154		13,798	13,029	72

Province of Nova Scotia

Collision

Commercial Vehicles (including Fleets)

Selected Ultimate Claim Amount and ALAE Estimate
Data as of 12/31/20

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
					(4) * (5)	Prior	(6) - (7)
			Reported Incurred Claim Amount and ALAE: Development Method				
Accident Semester	Maturity (in Months)	Paid Claim Amount and ALAE (000)	Reported Incurred Claim Amount and ALAE (000)	Selected Age-to-Ultimate Development Factors	Selected Ultimate Claim Amount and ALAE Estimate	Prior	Difference
2001.1	240.0	626	626	1.000	626	626	0
2001.2	234.0	1,057	1,057	1.000	1,057	1,057	0
2002.1	228.0	723	723	1.000	723	723	0
2002.2	222.0	693	693	1.000	693	693	0
2003.1	216.0	493	493	1.000	493	493	0
2003.2	210.0	642	642	1.000	642	642	0
2004.1	204.0	603	603	1.000	603	603	0
2004.2	198.0	661	661	1.000	661	661	0
2005.1	192.0	695	695	1.000	695	695	0
2005.2	186.0	715	715	1.000	715	715	0
2006.1	180.0	987	987	1.000	987	987	0
2006.2	174.0	1,028	1,028	1.000	1,028	1,028	0
2007.1	168.0	1,208	1,208	1.000	1,208	1,208	0
2007.2	162.0	978	978	1.000	978	978	0
2008.1	156.0	1,091	1,091	1.000	1,091	1,091	0
2008.2	150.0	1,046	1,046	1.000	1,046	1,046	0
2009.1	144.0	974	974	1.000	974	974	0
2009.2	138.0	995	995	1.000	995	995	0
2010.1	132.0	759	759	1.000	759	759	0
2010.2	126.0	1,070	1,070	1.000	1,070	1,070	0
2011.1	120.0	935	935	1.000	935	935	0
2011.2	114.0	859	859	1.000	859	859	0
2012.1	108.0	924	924	1.000	924	924	0
2012.2	102.0	805	805	1.000	805	805	0
2013.1	96.0	946	946	1.000	946	946	0
2013.2	90.0	971	971	1.000	971	971	0
2014.1	84.0	1,021	1,021	1.000	1,021	1,021	0
2014.2	78.0	915	915	1.000	915	915	0
2015.1	72.0	1,140	1,140	1.000	1,140	1,135	5
2015.2	66.0	1,086	1,086	1.000	1,086	1,086	0
2016.1	60.0	1,265	1,265	1.000	1,265	1,265	0
2016.2	54.0	1,534	1,534	1.000	1,534	1,533	1
2017.1	48.0	1,403	1,403	1.000	1,403	1,403	0
2017.2	42.0	1,453	1,462	1.000	1,462	1,462	(1)
2018.1	36.0	1,530	1,530	1.000	1,530	1,584	(54)
2018.2	30.0	1,128	1,128	1.000	1,128	1,115	13
2019.1	24.0	1,347	1,348	1.000	1,348	1,362	(14)
2019.2	18.0	1,136	1,140	0.990	1,128	1,296	(167)
2020.1	12.0	1,252	1,260	0.992	1,250		
2020.2	6.0	779	1,142	0.932	1,065		
Total		39,475	39,858		39,759	37,662	(217)

Province of Nova Scotia

Comprehensive - Total

Commercial Vehicles (including Fleets)

Selected Ultimate Claim Amount and ALAE Estimate
Data as of 12/31/20

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
					(4) * (5)	Prior	(6) - (7)
			Reported Incurred Claim Amount and ALAE: Development Method				
Accident Semester	Maturity (in Months)	Paid Claim Amount and ALAE (000)	Reported Incurred Claim Amount and ALAE (000)	Selected Age-to-Ultimate Development Factors	Selected Ultimate Claim Amount and ALAE Estimate	Prior	Difference
2001.1	240.0	1,049	1,049	1.000	1,049	1,049	0
2001.2	234.0	754	754	1.000	754	754	0
2002.1	228.0	676	676	1.000	676	676	0
2002.2	222.0	705	705	1.000	705	705	0
2003.1	216.0	541	541	1.000	541	541	0
2003.2	210.0	474	474	1.000	474	474	0
2004.1	204.0	512	512	1.000	512	512	0
2004.2	198.0	862	862	1.000	862	862	0
2005.1	192.0	677	677	1.000	677	677	0
2005.2	186.0	839	839	1.000	839	839	0
2006.1	180.0	613	613	1.000	613	613	0
2006.2	174.0	654	654	1.000	654	654	0
2007.1	168.0	741	741	1.000	741	741	0
2007.2	162.0	1,234	1,234	1.000	1,234	1,234	0
2008.1	156.0	853	853	1.000	853	853	0
2008.2	150.0	892	892	1.000	892	892	0
2009.1	144.0	735	735	1.000	735	735	0
2009.2	138.0	684	684	1.000	684	684	0
2010.1	132.0	466	466	1.000	466	466	0
2010.2	126.0	818	818	1.000	818	818	0
2011.1	120.0	726	726	1.000	726	726	0
2011.2	114.0	888	888	1.000	888	888	0
2012.1	108.0	638	638	1.000	638	638	0
2012.2	102.0	992	992	1.000	992	992	0
2013.1	96.0	555	555	1.000	555	555	0
2013.2	90.0	1,109	1,109	1.000	1,109	1,107	2
2014.1	84.0	748	748	1.000	748	748	0
2014.2	78.0	954	954	1.000	954	954	0
2015.1	72.0	966	966	1.000	966	966	0
2015.2	66.0	994	994	1.000	994	1,030	(36)
2016.1	60.0	1,001	1,001	1.000	1,001	1,001	0
2016.2	54.0	1,093	1,093	1.000	1,093	1,092	1
2017.1	48.0	982	982	1.000	982	982	0
2017.2	42.0	1,285	1,285	1.000	1,285	1,280	5
2018.1	36.0	868	868	1.000	868	873	(5)
2018.2	30.0	1,204	1,205	1.000	1,205	1,230	(25)
2019.1	24.0	1,065	1,072	0.996	1,067	1,102	(35)
2019.2	18.0	1,157	1,158	0.993	1,149	1,224	(75)
2020.1	12.0	1,025	1,068	0.984	1,051		
2020.2	6.0	935	1,170	1.043	1,220		
Total		33,964	34,250		34,270	32,168	(169)

Province of Nova Scotia

Third Party Liability - Bodily Injury

Commercial Vehicles (including Fleets)

Selected Ultimate Claim Counts
Data as of 12/31/20

(1)	(2)	(3)	(4)	(5)	(6)	(7)
				(3) * (4)	Prior	(5) - (6)
		Reported Claim Counts: Development Method				
Accident Semester	Maturity (in Months)	Reported Claim Counts	Selected Age-to-Ultimate Development Factors	Selected Ultimate Claim Counts	Prior	Difference
2001.1	240.0	182	1.000	182	182	0
2001.2	234.0	162	1.000	162	162	0
2002.1	228.0	126	1.000	126	126	0
2002.2	222.0	148	1.000	148	148	0
2003.1	216.0	134	1.000	134	134	0
2003.2	210.0	117	1.000	117	117	0
2004.1	204.0	86	1.000	86	86	0
2004.2	198.0	111	1.000	111	111	0
2005.1	192.0	94	1.000	94	94	0
2005.2	186.0	126	1.000	126	126	0
2006.1	180.0	100	1.000	100	100	0
2006.2	174.0	117	1.000	117	117	0
2007.1	168.0	105	1.000	105	105	0
2007.2	162.0	83	1.000	83	83	0
2008.1	156.0	76	1.000	76	76	0
2008.2	150.0	100	1.000	100	100	0
2009.1	144.0	83	1.000	83	83	0
2009.2	138.0	70	1.000	70	70	0
2010.1	132.0	74	1.000	74	74	0
2010.2	126.0	83	1.000	83	83	0
2011.1	120.0	102	1.000	102	102	0
2011.2	114.0	79	1.000	79	79	0
2012.1	108.0	76	1.000	76	76	0
2012.2	102.0	94	1.000	94	94	0
2013.1	96.0	93	1.000	93	93	0
2013.2	90.0	85	0.998	85	85	0
2014.1	84.0	68	0.998	68	68	0
2014.2	78.0	93	0.996	93	93	0
2015.1	72.0	102	0.994	101	101	0
2015.2	66.0	90	0.992	89	89	0
2016.1	60.0	87	0.992	86	85	1
2016.2	54.0	122	0.987	120	120	(0)
2017.1	48.0	111	0.992	110	111	(1)
2017.2	42.0	91	0.987	90	92	(2)
2018.1	36.0	92	0.987	91	90	1
2018.2	30.0	106	0.995	106	106	(1)
2019.1	24.0	86	1.005	86	90	(3)
2019.2	18.0	98	1.022	100	108	(7)
2020.1	12.0	49	1.041	51		
2020.2	6.0	35	1.241	43		
Total		3,936		3,941	3,858	(12)

Province of Nova Scotia

Third Party Liability - Property Damage

Commercial Vehicles (including Fleets)

Selected Ultimate Claim Counts
Data as of 12/31/20

(1)	(2)	(3)	(4)	(5)	(6)	(7)
				(3) * (4)	Prior	(5) - (6)
		Reported Claim Counts: Development Method				
Accident Semester	Maturity (in Months)	Reported Claim Counts	Selected Age-to-Ultimate Development Factors	Selected Ultimate Claim Counts	Prior	Difference
2001.1	240.0	663	1.000	663	663	0
2001.2	234.0	570	1.000	570	570	0
2002.1	228.0	451	1.000	451	451	0
2002.2	222.0	414	1.000	414	414	0
2003.1	216.0	436	1.000	436	436	0
2003.2	210.0	345	1.000	345	345	0
2004.1	204.0	371	1.000	371	371	0
2004.2	198.0	434	1.000	434	434	0
2005.1	192.0	384	1.000	384	384	0
2005.2	186.0	400	1.000	400	400	0
2006.1	180.0	418	1.000	418	418	0
2006.2	174.0	424	1.000	424	424	0
2007.1	168.0	432	1.000	432	432	0
2007.2	162.0	499	1.000	499	499	0
2008.1	156.0	455	1.000	455	455	0
2008.2	150.0	469	1.000	469	469	0
2009.1	144.0	467	1.000	467	467	0
2009.2	138.0	497	1.000	497	497	0
2010.1	132.0	414	1.000	414	414	0
2010.2	126.0	505	1.000	505	505	0
2011.1	120.0	520	1.000	520	520	0
2011.2	114.0	511	1.000	511	511	0
2012.1	108.0	448	1.000	448	448	0
2012.2	102.0	534	1.000	534	534	0
2013.1	96.0	339	1.000	339	339	0
2013.2	90.0	54	1.000	54	54	0
2014.1	84.0	66	1.000	66	66	0
2014.2	78.0	59	1.000	59	59	0
2015.1	72.0	76	1.000	76	76	0
2015.2	66.0	60	0.999	60	60	(0)
2016.1	60.0	48	0.999	48	48	0
2016.2	54.0	60	1.002	60	60	0
2017.1	48.0	65	0.996	65	64	1
2017.2	42.0	55	0.996	55	52	2
2018.1	36.0	62	0.993	62	63	(1)
2018.2	30.0	47	0.993	47	51	(4)
2019.1	24.0	46	1.005	46	47	(1)
2019.2	18.0	40	1.008	40	41	(1)
2020.1	12.0	46	0.937	43		
2020.2	6.0	29	0.914	26		
Total		12,213		12,207	12,140	(2)

Province of Nova Scotia

Third Party Liability - Direct Compensation

Commercial Vehicles (including Fleets)

Selected Ultimate Claim Counts
Data as of 12/31/20

(1)	(2)	(3)	(4)	(5)	(6)	(7)
				(3) * (4)	Prior	(5) - (6)
		Reported Claim Counts: Development Method				
Accident Semester	Maturity (in Months)	Reported Claim Counts	Selected Age-to-Ultimate Development Factors	Selected Ultimate Claim Counts	Prior	Difference
2001.1	240.0	0	1.000	0	0	0
2001.2	234.0	0	1.000	0	0	0
2002.1	228.0	0	1.000	0	0	0
2002.2	222.0	0	1.000	0	0	0
2003.1	216.0	0	1.000	0	0	0
2003.2	210.0	0	1.000	0	0	0
2004.1	204.0	0	1.000	0	0	0
2004.2	198.0	0	1.000	0	0	0
2005.1	192.0	0	1.000	0	0	0
2005.2	186.0	0	1.000	0	0	0
2006.1	180.0	0	1.000	0	0	0
2006.2	174.0	0	1.000	0	0	0
2007.1	168.0	0	1.000	0	0	0
2007.2	162.0	0	1.000	0	0	0
2008.1	156.0	0	1.000	0	0	0
2008.2	150.0	0	1.000	0	0	0
2009.1	144.0	0	1.000	0	0	0
2009.2	138.0	0	1.000	0	0	0
2010.1	132.0	0	1.000	0	0	0
2010.2	126.0	0	1.000	0	0	0
2011.1	120.0	0	1.000	0	0	0
2011.2	114.0	0	1.000	0	0	0
2012.1	108.0	0	1.000	0	0	0
2012.2	102.0	0	1.000	0	0	0
2013.1	96.0	81	1.000	81	81	0
2013.2	90.0	298	1.000	298	298	0
2014.1	84.0	288	1.000	288	288	0
2014.2	78.0	262	1.000	262	262	0
2015.1	72.0	347	1.000	347	347	0
2015.2	66.0	281	1.000	281	281	0
2016.1	60.0	270	1.000	270	270	0
2016.2	54.0	281	1.000	281	281	0
2017.1	48.0	285	1.000	285	284	1
2017.2	42.0	271	0.999	271	268	3
2018.1	36.0	295	0.999	295	293	2
2018.2	30.0	333	0.998	332	335	(3)
2019.1	24.0	300	0.998	299	302	(2)
2019.2	18.0	303	0.997	302	315	(13)
2020.1	12.0	190	0.997	189		
2020.2	6.0	194	1.020	198		
Total		4,279		4,280	3,904	(12)

Province of Nova Scotia

Accident Benefits - Total

Commercial Vehicles (including Fleets)

Selected Ultimate Claim Counts
Data as of 12/31/20

(1)	(2)	(3)	(4)	(5)	(6)	(7)
				(3) * (4)	Prior	(5) - (6)
		Reported Claim Counts: Development Method				
Accident Semester	Maturity (in Months)	Reported Claim Counts	Selected Age-to-Ultimate Development Factors	Selected Ultimate Claim Counts	Prior	Difference
2001.1	240.0	85	1.000	85	85	0
2001.2	234.0	56	1.000	56	56	0
2002.1	228.0	60	1.000	60	60	0
2002.2	222.0	69	1.000	69	69	0
2003.1	216.0	57	1.000	57	57	0
2003.2	210.0	46	1.000	46	46	0
2004.1	204.0	24	1.000	24	24	0
2004.2	198.0	49	1.000	49	49	0
2005.1	192.0	41	1.000	41	41	0
2005.2	186.0	37	1.000	37	37	0
2006.1	180.0	53	1.000	53	53	0
2006.2	174.0	43	1.000	43	43	0
2007.1	168.0	34	1.000	34	34	0
2007.2	162.0	40	1.000	40	40	0
2008.1	156.0	21	1.000	21	21	0
2008.2	150.0	38	1.000	38	38	0
2009.1	144.0	24	1.000	24	24	0
2009.2	138.0	38	1.000	38	38	0
2010.1	132.0	27	1.000	27	27	0
2010.2	126.0	42	1.000	42	42	0
2011.1	120.0	30	1.000	30	30	0
2011.2	114.0	38	1.000	38	38	0
2012.1	108.0	29	1.000	29	29	0
2012.2	102.0	29	1.000	29	29	0
2013.1	96.0	44	1.000	44	44	0
2013.2	90.0	45	1.000	45	45	0
2014.1	84.0	40	1.000	40	40	0
2014.2	78.0	56	1.000	56	56	0
2015.1	72.0	42	1.000	42	42	0
2015.2	66.0	57	1.000	57	57	(0)
2016.1	60.0	46	1.000	46	46	(0)
2016.2	54.0	51	1.001	51	51	(0)
2017.1	48.0	49	1.002	49	49	0
2017.2	42.0	46	1.001	46	46	0
2018.1	36.0	45	0.998	45	44	1
2018.2	30.0	57	0.993	57	57	(1)
2019.1	24.0	50	0.989	49	43	7
2019.2	18.0	51	0.971	50	53	(3)
2020.1	12.0	26	0.926	24		
2020.2	6.0	44	0.855	38		
Total		1,759		1,748	1,682	5

Province of Nova Scotia

Collision

Commercial Vehicles (including Fleets)

Selected Ultimate Claim Counts
Data as of 12/31/20

(1)	(2)	(3)	(4)	(5)	(6)	(7)
				(3) * (4)	Prior	(5) - (6)
		Reported Claim Counts: Development Method				
Accident Semester	Maturity (in Months)	Reported Claim Counts	Selected Age-to-Ultimate Development Factors	Selected Ultimate Claim Counts	Prior	Difference
2001.1	240.0	201	1.000	201	201	0
2001.2	234.0	195	1.000	195	195	0
2002.1	228.0	153	1.000	153	153	0
2002.2	222.0	144	1.000	144	144	0
2003.1	216.0	131	1.000	131	131	0
2003.2	210.0	121	1.000	121	121	0
2004.1	204.0	120	1.000	120	120	0
2004.2	198.0	116	1.000	116	116	0
2005.1	192.0	145	1.000	145	145	0
2005.2	186.0	143	1.000	143	143	0
2006.1	180.0	159	1.000	159	159	0
2006.2	174.0	178	1.000	178	178	0
2007.1	168.0	188	1.000	188	188	0
2007.2	162.0	203	1.000	203	203	0
2008.1	156.0	202	1.000	202	202	0
2008.2	150.0	199	1.000	199	199	0
2009.1	144.0	205	1.000	205	205	0
2009.2	138.0	208	1.000	208	208	0
2010.1	132.0	178	1.000	178	178	0
2010.2	126.0	211	1.000	211	211	0
2011.1	120.0	198	1.000	198	198	0
2011.2	114.0	190	1.000	190	190	0
2012.1	108.0	178	1.000	178	178	0
2012.2	102.0	171	1.000	171	171	0
2013.1	96.0	187	1.000	187	187	0
2013.2	90.0	154	1.000	154	154	0
2014.1	84.0	147	1.000	147	147	0
2014.2	78.0	128	1.000	128	128	0
2015.1	72.0	171	1.000	171	171	0
2015.2	66.0	129	1.000	129	129	0
2016.1	60.0	148	1.000	148	148	0
2016.2	54.0	148	1.000	148	147	1
2017.1	48.0	167	1.000	167	167	0
2017.2	42.0	141	1.000	141	142	(1)
2018.1	36.0	168	1.000	168	168	0
2018.2	30.0	128	1.000	128	128	(0)
2019.1	24.0	154	1.000	154	155	(1)
2019.2	18.0	142	0.993	141	155	(14)
2020.1	12.0	131	0.988	129		
2020.2	6.0	127	0.912	116		
Total		6,507		6,493	6,263	(14)

Province of Nova Scotia

Comprehensive - Total

Commercial Vehicles (including Fleets)

Selected Ultimate Claim Counts
Data as of 12/31/20

(1)	(2)	(3)	(4)	(5)	(6)	(7)
				(3) * (4)	Prior	(5) - (6)
		Reported Claim Counts: Development Method				
Accident Semester	Maturity (in Months)	Reported Claim Counts	Selected Age-to-Ultimate Development Factors	Selected Ultimate Claim Counts	Prior	Difference
2001.1	240.0	726	1.000	726	726	0
2001.2	234.0	539	1.000	539	539	0
2002.1	228.0	510	1.000	510	510	0
2002.2	222.0	433	1.000	433	433	0
2003.1	216.0	343	1.000	343	343	0
2003.2	210.0	263	1.000	263	263	0
2004.1	204.0	259	1.000	259	259	0
2004.2	198.0	243	1.000	243	243	0
2005.1	192.0	289	1.000	289	289	0
2005.2	186.0	296	1.000	296	296	0
2006.1	180.0	287	1.000	287	287	0
2006.2	174.0	301	1.000	301	301	0
2007.1	168.0	319	1.000	319	319	0
2007.2	162.0	359	1.000	359	359	0
2008.1	156.0	334	1.000	334	334	0
2008.2	150.0	312	1.000	312	312	0
2009.1	144.0	367	1.000	367	367	0
2009.2	138.0	350	1.000	350	350	0
2010.1	132.0	285	1.000	285	285	0
2010.2	126.0	291	1.000	291	291	0
2011.1	120.0	342	1.000	342	342	0
2011.2	114.0	391	1.000	391	391	0
2012.1	108.0	322	1.000	322	322	0
2012.2	102.0	370	1.000	370	370	0
2013.1	96.0	314	1.000	314	314	0
2013.2	90.0	361	1.000	361	361	0
2014.1	84.0	347	1.000	347	347	0
2014.2	78.0	332	1.000	332	332	0
2015.1	72.0	395	1.000	395	395	0
2015.2	66.0	337	1.000	337	336	1
2016.1	60.0	379	1.000	379	381	(2)
2016.2	54.0	346	1.000	346	346	0
2017.1	48.0	344	1.000	344	344	0
2017.2	42.0	391	1.000	391	390	1
2018.1	36.0	362	1.000	362	363	(1)
2018.2	30.0	371	1.000	371	371	(0)
2019.1	24.0	336	1.002	337	338	(1)
2019.2	18.0	384	1.003	385	394	(9)
2020.1	12.0	307	1.008	309		
2020.2	6.0	299	1.163	348		
Total		14,136		14,189	13,543	(11)

Bodily Injury

Coverage = BI
End Trend Period = 2020
Excluded Points = NA
Parameters Included: time

Fit	Start Date	Time	Adjusted R^2	Implied Trend Rate
Loss Cost	2004	0.031 (CI = +/-0.023; p = 0.012)	0.309	+3.15%
Loss Cost	2005	0.040 (CI = +/-0.023; p = 0.003)	0.447	+4.04%
Loss Cost	2006	0.048 (CI = +/-0.024; p = 0.001)	0.555	+4.93%
Loss Cost	2007	0.051 (CI = +/-0.028; p = 0.002)	0.532	+5.21%
Loss Cost	2008	0.056 (CI = +/-0.032; p = 0.003)	0.537	+5.77%
Loss Cost	2009	0.068 (CI = +/-0.034; p = 0.001)	0.630	+7.00%
Loss Cost	2010	0.050 (CI = +/-0.031; p = 0.005)	0.558	+5.11%
Loss Cost	2011	0.063 (CI = +/-0.031; p = 0.002)	0.702	+6.54%
Loss Cost	2012	0.066 (CI = +/-0.040; p = 0.005)	0.648	+6.86%
Loss Cost	2013	0.065 (CI = +/-0.053; p = 0.024)	0.535	+6.70%
Loss Cost	2014	0.053 (CI = +/-0.070; p = 0.111)	0.313	+5.44%
Loss Cost	2015	0.014 (CI = +/-0.062; p = 0.561)	-0.136	+1.44%
Severity	2004	0.055 (CI = +/-0.023; p = 0.000)	0.598	+5.63%
Severity	2005	0.063 (CI = +/-0.024; p = 0.000)	0.669	+6.50%
Severity	2006	0.068 (CI = +/-0.027; p = 0.000)	0.676	+7.06%
Severity	2007	0.066 (CI = +/-0.031; p = 0.001)	0.612	+6.82%
Severity	2008	0.069 (CI = +/-0.036; p = 0.002)	0.578	+7.14%
Severity	2009	0.080 (CI = +/-0.040; p = 0.001)	0.630	+8.33%
Severity	2010	0.069 (CI = +/-0.046; p = 0.008)	0.514	+7.10%
Severity	2011	0.090 (CI = +/-0.045; p = 0.002)	0.688	+9.39%
Severity	2012	0.094 (CI = +/-0.058; p = 0.006)	0.636	+9.91%
Severity	2013	0.104 (CI = +/-0.075; p = 0.014)	0.602	+10.99%
Severity	2014	0.105 (CI = +/-0.106; p = 0.052)	0.477	+11.02%
Severity	2015	0.107 (CI = +/-0.161; p = 0.140)	0.322	+11.27%
Frequency	2004	-0.024 (CI = +/-0.016; p = 0.006)	0.360	-2.35%
Frequency	2005	-0.023 (CI = +/-0.018; p = 0.016)	0.302	-2.31%
Frequency	2006	-0.020 (CI = +/-0.021; p = 0.055)	0.198	-1.99%
Frequency	2007	-0.015 (CI = +/-0.023; p = 0.173)	0.078	-1.51%
Frequency	2008	-0.013 (CI = +/-0.027; p = 0.311)	0.010	-1.28%
Frequency	2009	-0.012 (CI = +/-0.032; p = 0.410)	-0.024	-1.23%
Frequency	2010	-0.019 (CI = +/-0.038; p = 0.289)	0.026	-1.86%
Frequency	2011	-0.026 (CI = +/-0.045; p = 0.218)	0.080	-2.60%
Frequency	2012	-0.028 (CI = +/-0.058; p = 0.293)	0.036	-2.77%
Frequency	2013	-0.039 (CI = +/-0.075; p = 0.248)	0.083	-3.86%
Frequency	2014	-0.052 (CI = +/-0.103; p = 0.255)	0.098	-5.03%
Frequency	2015	-0.093 (CI = +/-0.128; p = 0.114)	0.379	-8.84%

Bodily Injury

Coverage = BI
End Trend Period = 2019
Excluded Points = NA
Parameters Included: time

Fit	Start Date	Time	Adjusted R^2	Implied Trend Rate
Loss Cost	2004	0.029 (CI = +/-0.026; p = 0.035)	0.230	+2.90%
Loss Cost	2005	0.038 (CI = +/-0.027; p = 0.009)	0.373	+3.88%
Loss Cost	2006	0.048 (CI = +/-0.028; p = 0.003)	0.492	+4.88%
Loss Cost	2007	0.051 (CI = +/-0.033; p = 0.006)	0.467	+5.20%
Loss Cost	2008	0.057 (CI = +/-0.038; p = 0.008)	0.476	+5.85%
Loss Cost	2009	0.071 (CI = +/-0.041; p = 0.004)	0.588	+7.35%
Loss Cost	2010	0.050 (CI = +/-0.038; p = 0.017)	0.474	+5.12%
Loss Cost	2011	0.067 (CI = +/-0.039; p = 0.005)	0.653	+6.91%
Loss Cost	2012	0.072 (CI = +/-0.052; p = 0.015)	0.598	+7.43%
Loss Cost	2013	0.071 (CI = +/-0.073; p = 0.054)	0.469	+7.41%
Loss Cost	2014	0.057 (CI = +/-0.107; p = 0.211)	0.195	+5.91%
Loss Cost	2015	0.002 (CI = +/-0.103; p = 0.964)	-0.332	+0.16%
Severity	2004	0.043 (CI = +/-0.021; p = 0.001)	0.552	+4.38%
Severity	2005	0.051 (CI = +/-0.021; p = 0.000)	0.642	+5.18%
Severity	2006	0.055 (CI = +/-0.024; p = 0.000)	0.641	+5.61%
Severity	2007	0.050 (CI = +/-0.028; p = 0.002)	0.552	+5.10%
Severity	2008	0.050 (CI = +/-0.033; p = 0.007)	0.489	+5.16%
Severity	2009	0.060 (CI = +/-0.037; p = 0.006)	0.548	+6.17%
Severity	2010	0.041 (CI = +/-0.036; p = 0.028)	0.406	+4.23%
Severity	2011	0.061 (CI = +/-0.031; p = 0.002)	0.716	+6.30%
Severity	2012	0.059 (CI = +/-0.042; p = 0.014)	0.610	+6.07%
Severity	2013	0.060 (CI = +/-0.059; p = 0.047)	0.496	+6.20%
Severity	2014	0.043 (CI = +/-0.081; p = 0.215)	0.189	+4.38%
Severity	2015	0.015 (CI = +/-0.119; p = 0.707)	-0.261	+1.56%
Frequency	2004	-0.014 (CI = +/-0.013; p = 0.028)	0.249	-1.42%
Frequency	2005	-0.012 (CI = +/-0.014; p = 0.081)	0.156	-1.24%
Frequency	2006	-0.007 (CI = +/-0.015; p = 0.314)	0.008	-0.70%
Frequency	2007	0.001 (CI = +/-0.012; p = 0.875)	-0.088	+0.09%
Frequency	2008	0.007 (CI = +/-0.012; p = 0.261)	0.037	+0.66%
Frequency	2009	0.011 (CI = +/-0.013; p = 0.088)	0.209	+1.11%
Frequency	2010	0.008 (CI = +/-0.016; p = 0.253)	0.054	+0.85%
Frequency	2011	0.006 (CI = +/-0.020; p = 0.512)	-0.070	+0.58%
Frequency	2012	0.013 (CI = +/-0.023; p = 0.229)	0.102	+1.28%
Frequency	2013	0.011 (CI = +/-0.033; p = 0.413)	-0.035	+1.14%
Frequency	2014	0.015 (CI = +/-0.049; p = 0.460)	-0.072	+1.46%
Frequency	2015	-0.014 (CI = +/-0.034; p = 0.282)	0.152	-1.38%

Bodily Injury

Coverage = BI
End Trend Period = 2018
Excluded Points = NA
Parameters Included: time

Fit	Start Date	Time	Adjusted R^2	Implied Trend Rate
Loss Cost	2004	0.029 (CI = +/-0.030; p = 0.061)	0.186	+2.90%
Loss Cost	2005	0.040 (CI = +/-0.031; p = 0.017)	0.336	+4.03%
Loss Cost	2006	0.051 (CI = +/-0.033; p = 0.006)	0.470	+5.22%
Loss Cost	2007	0.055 (CI = +/-0.039; p = 0.010)	0.451	+5.67%
Loss Cost	2008	0.063 (CI = +/-0.045; p = 0.012)	0.473	+6.56%
Loss Cost	2009	0.082 (CI = +/-0.048; p = 0.004)	0.619	+8.56%
Loss Cost	2010	0.059 (CI = +/-0.047; p = 0.021)	0.494	+6.04%
Loss Cost	2011	0.083 (CI = +/-0.044; p = 0.004)	0.745	+8.65%
Loss Cost	2012	0.095 (CI = +/-0.057; p = 0.008)	0.741	+9.93%
Loss Cost	2013	0.104 (CI = +/-0.085; p = 0.028)	0.677	+10.92%
Loss Cost	2014	0.099 (CI = +/-0.148; p = 0.124)	0.467	+10.36%
Loss Cost	2015	0.033 (CI = +/-0.201; p = 0.553)	-0.200	+3.36%
Severity	2004	0.044 (CI = +/-0.024; p = 0.002)	0.517	+4.53%
Severity	2005	0.053 (CI = +/-0.025; p = 0.000)	0.623	+5.48%
Severity	2006	0.059 (CI = +/-0.028; p = 0.001)	0.629	+6.03%
Severity	2007	0.054 (CI = +/-0.033; p = 0.004)	0.531	+5.50%
Severity	2008	0.055 (CI = +/-0.040; p = 0.012)	0.470	+5.66%
Severity	2009	0.068 (CI = +/-0.045; p = 0.008)	0.552	+7.01%
Severity	2010	0.047 (CI = +/-0.045; p = 0.044)	0.384	+4.77%
Severity	2011	0.073 (CI = +/-0.035; p = 0.002)	0.779	+7.61%
Severity	2012	0.075 (CI = +/-0.050; p = 0.012)	0.697	+7.75%
Severity	2013	0.083 (CI = +/-0.074; p = 0.036)	0.631	+8.60%
Severity	2014	0.068 (CI = +/-0.123; p = 0.177)	0.342	+7.02%
Severity	2015	0.039 (CI = +/-0.259; p = 0.586)	-0.243	+3.95%
Frequency	2004	-0.016 (CI = +/-0.014; p = 0.034)	0.248	-1.56%
Frequency	2005	-0.014 (CI = +/-0.016; p = 0.092)	0.153	-1.37%
Frequency	2006	-0.008 (CI = +/-0.017; p = 0.346)	-0.002	-0.76%
Frequency	2007	0.002 (CI = +/-0.015; p = 0.819)	-0.094	+0.16%
Frequency	2008	0.008 (CI = +/-0.015; p = 0.223)	0.067	+0.85%
Frequency	2009	0.014 (CI = +/-0.015; p = 0.063)	0.288	+1.45%
Frequency	2010	0.012 (CI = +/-0.019; p = 0.188)	0.123	+1.20%
Frequency	2011	0.010 (CI = +/-0.026; p = 0.395)	-0.023	+0.96%
Frequency	2012	0.020 (CI = +/-0.029; p = 0.138)	0.259	+2.03%
Frequency	2013	0.021 (CI = +/-0.045; p = 0.260)	0.125	+2.13%
Frequency	2014	0.031 (CI = +/-0.074; p = 0.276)	0.161	+3.12%
Frequency	2015	-0.006 (CI = +/-0.071; p = 0.759)	-0.413	-0.58%

Bodily Injury

Coverage = BI
End Trend Period = 2017
Excluded Points = NA
Parameters Included: time

Fit	Start Date	Time	Adjusted R^2	Implied Trend Rate
Loss Cost	2004	0.024 (CI = +/-0.034; p = 0.159)	0.088	+2.40%
Loss Cost	2005	0.036 (CI = +/-0.036; p = 0.054)	0.233	+3.64%
Loss Cost	2006	0.048 (CI = +/-0.039; p = 0.020)	0.375	+4.96%
Loss Cost	2007	0.053 (CI = +/-0.047; p = 0.032)	0.353	+5.45%
Loss Cost	2008	0.063 (CI = +/-0.057; p = 0.034)	0.379	+6.48%
Loss Cost	2009	0.086 (CI = +/-0.061; p = 0.013)	0.555	+8.97%
Loss Cost	2010	0.057 (CI = +/-0.062; p = 0.067)	0.362	+5.84%
Loss Cost	2011	0.089 (CI = +/-0.061; p = 0.013)	0.685	+9.26%
Loss Cost	2012	0.107 (CI = +/-0.082; p = 0.022)	0.707	+11.32%
Loss Cost	2013	0.127 (CI = +/-0.133; p = 0.056)	0.671	+13.53%
Loss Cost	2014	0.134 (CI = +/-0.311; p = 0.205)	0.449	+14.34%
Loss Cost	2015	0.038 (CI = +/-1.324; p = 0.775)	-0.761	+3.91%
Severity	2004	0.042 (CI = +/-0.028; p = 0.006)	0.434	+4.29%
Severity	2005	0.052 (CI = +/-0.029; p = 0.002)	0.553	+5.36%
Severity	2006	0.058 (CI = +/-0.033; p = 0.003)	0.561	+5.99%
Severity	2007	0.052 (CI = +/-0.040; p = 0.016)	0.440	+5.34%
Severity	2008	0.054 (CI = +/-0.049; p = 0.037)	0.368	+5.50%
Severity	2009	0.069 (CI = +/-0.058; p = 0.025)	0.466	+7.14%
Severity	2010	0.042 (CI = +/-0.060; p = 0.134)	0.222	+4.32%
Severity	2011	0.076 (CI = +/-0.050; p = 0.011)	0.710	+7.94%
Severity	2012	0.079 (CI = +/-0.075; p = 0.043)	0.602	+8.27%
Severity	2013	0.094 (CI = +/-0.126; p = 0.099)	0.536	+9.82%
Severity	2014	0.077 (CI = +/-0.285; p = 0.367)	0.101	+7.97%
Severity	2015	0.027 (CI = +/-1.703; p = 0.871)	-0.920	+2.78%
Frequency	2004	-0.018 (CI = +/-0.016; p = 0.031)	0.278	-1.81%
Frequency	2005	-0.016 (CI = +/-0.019; p = 0.082)	0.181	-1.63%
Frequency	2006	-0.010 (CI = +/-0.020; p = 0.311)	0.012	-0.97%
Frequency	2007	0.001 (CI = +/-0.018; p = 0.907)	-0.109	+0.10%
Frequency	2008	0.009 (CI = +/-0.018; p = 0.275)	0.040	+0.93%
Frequency	2009	0.017 (CI = +/-0.019; p = 0.078)	0.289	+1.71%
Frequency	2010	0.014 (CI = +/-0.026; p = 0.215)	0.116	+1.46%
Frequency	2011	0.012 (CI = +/-0.036; p = 0.423)	-0.042	+1.22%
Frequency	2012	0.028 (CI = +/-0.041; p = 0.134)	0.335	+2.82%
Frequency	2013	0.033 (CI = +/-0.071; p = 0.231)	0.237	+3.38%
Frequency	2014	0.057 (CI = +/-0.129; p = 0.195)	0.471	+5.90%
Frequency	2015	0.011 (CI = +/-0.378; p = 0.776)	-0.762	+1.10%

Bodily Injury

Coverage = BI
End Trend Period = 2020
Excluded Points = 2009
Parameters Included: time

Fit	Start Date	Time	Adjusted R^2	Implied Trend Rate
Loss Cost	2004	0.026 (CI = +/-0.017; p = 0.006)	0.392	+2.68%
Loss Cost	2005	0.034 (CI = +/-0.017; p = 0.001)	0.548	+3.43%
Loss Cost	2006	0.040 (CI = +/-0.018; p = 0.000)	0.649	+4.13%
Loss Cost	2007	0.040 (CI = +/-0.021; p = 0.001)	0.582	+4.10%
Loss Cost	2008	0.042 (CI = +/-0.026; p = 0.005)	0.524	+4.26%
Loss Cost	2010	0.050 (CI = +/-0.031; p = 0.005)	0.558	+5.11%
Loss Cost	2011	0.063 (CI = +/-0.031; p = 0.002)	0.702	+6.54%
Loss Cost	2012	0.066 (CI = +/-0.040; p = 0.005)	0.648	+6.86%
Loss Cost	2013	0.065 (CI = +/-0.053; p = 0.024)	0.535	+6.70%
Loss Cost	2014	0.053 (CI = +/-0.070; p = 0.111)	0.313	+5.44%
Loss Cost	2015	0.014 (CI = +/-0.062; p = 0.561)	-0.136	+1.44%
Severity	2004	0.052 (CI = +/-0.022; p = 0.000)	0.621	+5.31%
Severity	2005	0.059 (CI = +/-0.023; p = 0.000)	0.681	+6.10%
Severity	2006	0.063 (CI = +/-0.026; p = 0.000)	0.671	+6.54%
Severity	2007	0.059 (CI = +/-0.031; p = 0.001)	0.583	+6.04%
Severity	2008	0.059 (CI = +/-0.037; p = 0.006)	0.505	+6.06%
Severity	2010	0.069 (CI = +/-0.046; p = 0.008)	0.514	+7.10%
Severity	2011	0.090 (CI = +/-0.045; p = 0.002)	0.688	+9.39%
Severity	2012	0.094 (CI = +/-0.058; p = 0.006)	0.636	+9.91%
Severity	2013	0.104 (CI = +/-0.075; p = 0.014)	0.602	+10.99%
Severity	2014	0.105 (CI = +/-0.106; p = 0.052)	0.477	+11.02%
Severity	2015	0.107 (CI = +/-0.161; p = 0.140)	0.322	+11.27%
Frequency	2004	-0.025 (CI = +/-0.016; p = 0.004)	0.416	-2.50%
Frequency	2005	-0.026 (CI = +/-0.018; p = 0.010)	0.366	-2.52%
Frequency	2006	-0.023 (CI = +/-0.021; p = 0.036)	0.260	-2.26%
Frequency	2007	-0.018 (CI = +/-0.024; p = 0.124)	0.129	-1.83%
Frequency	2008	-0.017 (CI = +/-0.030; p = 0.228)	0.056	-1.70%
Frequency	2010	-0.019 (CI = +/-0.038; p = 0.289)	0.026	-1.86%
Frequency	2011	-0.026 (CI = +/-0.045; p = 0.218)	0.080	-2.60%
Frequency	2012	-0.028 (CI = +/-0.058; p = 0.293)	0.036	-2.77%
Frequency	2013	-0.039 (CI = +/-0.075; p = 0.248)	0.083	-3.86%
Frequency	2014	-0.052 (CI = +/-0.103; p = 0.255)	0.098	-5.03%
Frequency	2015	-0.093 (CI = +/-0.128; p = 0.114)	0.379	-8.84%

Bodily Injury

Coverage = BI
End Trend Period = 2019
Excluded Points = 2009
Parameters Included: time

Fit	Start Date	Time	Adjusted R^2	Implied Trend Rate
Loss Cost	2004	0.024 (CI = +/-0.019; p = 0.020)	0.303	+2.43%
Loss Cost	2005	0.032 (CI = +/-0.020; p = 0.004)	0.470	+3.24%
Loss Cost	2006	0.039 (CI = +/-0.021; p = 0.001)	0.583	+4.02%
Loss Cost	2007	0.039 (CI = +/-0.025; p = 0.006)	0.503	+3.96%
Loss Cost	2008	0.040 (CI = +/-0.031; p = 0.017)	0.433	+4.11%
Loss Cost	2010	0.050 (CI = +/-0.038; p = 0.017)	0.474	+5.12%
Loss Cost	2011	0.067 (CI = +/-0.039; p = 0.005)	0.653	+6.91%
Loss Cost	2012	0.072 (CI = +/-0.052; p = 0.015)	0.598	+7.43%
Loss Cost	2013	0.071 (CI = +/-0.073; p = 0.054)	0.469	+7.41%
Loss Cost	2014	0.057 (CI = +/-0.107; p = 0.211)	0.195	+5.91%
Loss Cost	2015	0.002 (CI = +/-0.103; p = 0.964)	-0.332	+0.16%
Severity	2004	0.040 (CI = +/-0.018; p = 0.000)	0.616	+4.06%
Severity	2005	0.047 (CI = +/-0.018; p = 0.000)	0.695	+4.76%
Severity	2006	0.049 (CI = +/-0.021; p = 0.000)	0.671	+5.03%
Severity	2007	0.041 (CI = +/-0.023; p = 0.003)	0.574	+4.16%
Severity	2008	0.037 (CI = +/-0.028; p = 0.016)	0.439	+3.72%
Severity	2010	0.041 (CI = +/-0.036; p = 0.028)	0.406	+4.23%
Severity	2011	0.061 (CI = +/-0.031; p = 0.002)	0.716	+6.30%
Severity	2012	0.059 (CI = +/-0.042; p = 0.014)	0.610	+6.07%
Severity	2013	0.060 (CI = +/-0.059; p = 0.047)	0.496	+6.20%
Severity	2014	0.043 (CI = +/-0.081; p = 0.215)	0.189	+4.38%
Severity	2015	0.015 (CI = +/-0.119; p = 0.707)	-0.261	+1.56%
Frequency	2004	-0.016 (CI = +/-0.011; p = 0.010)	0.361	-1.57%
Frequency	2005	-0.015 (CI = +/-0.013; p = 0.033)	0.270	-1.45%
Frequency	2006	-0.010 (CI = +/-0.014; p = 0.154)	0.101	-0.96%
Frequency	2007	-0.002 (CI = +/-0.012; p = 0.744)	-0.088	-0.19%
Frequency	2008	0.004 (CI = +/-0.013; p = 0.540)	-0.063	+0.37%
Frequency	2010	0.008 (CI = +/-0.016; p = 0.253)	0.054	+0.85%
Frequency	2011	0.006 (CI = +/-0.020; p = 0.512)	-0.070	+0.58%
Frequency	2012	0.013 (CI = +/-0.023; p = 0.229)	0.102	+1.28%
Frequency	2013	0.011 (CI = +/-0.033; p = 0.413)	-0.035	+1.14%
Frequency	2014	0.015 (CI = +/-0.049; p = 0.460)	-0.072	+1.46%
Frequency	2015	-0.014 (CI = +/-0.034; p = 0.282)	0.152	-1.38%

Bodily Injury

Coverage = BI
End Trend Period = 2018
Excluded Points = 2009
Parameters Included: time

Fit	Start Date	Time	Adjusted R^2	Implied Trend Rate
Loss Cost	2004	0.024 (CI = +/-0.022; p = 0.038)	0.256	+2.44%
Loss Cost	2005	0.033 (CI = +/-0.023; p = 0.008)	0.435	+3.38%
Loss Cost	2006	0.042 (CI = +/-0.024; p = 0.003)	0.567	+4.30%
Loss Cost	2007	0.042 (CI = +/-0.030; p = 0.010)	0.485	+4.30%
Loss Cost	2008	0.045 (CI = +/-0.038; p = 0.025)	0.420	+4.57%
Loss Cost	2010	0.059 (CI = +/-0.047; p = 0.021)	0.494	+6.04%
Loss Cost	2011	0.083 (CI = +/-0.044; p = 0.004)	0.745	+8.65%
Loss Cost	2012	0.095 (CI = +/-0.057; p = 0.008)	0.741	+9.93%
Loss Cost	2013	0.104 (CI = +/-0.085; p = 0.028)	0.677	+10.92%
Loss Cost	2014	0.099 (CI = +/-0.148; p = 0.124)	0.467	+10.36%
Loss Cost	2015	0.033 (CI = +/-0.201; p = 0.553)	-0.200	+3.36%
Severity	2004	0.041 (CI = +/-0.020; p = 0.001)	0.588	+4.22%
Severity	2005	0.049 (CI = +/-0.021; p = 0.000)	0.682	+5.05%
Severity	2006	0.053 (CI = +/-0.025; p = 0.001)	0.664	+5.41%
Severity	2007	0.044 (CI = +/-0.027; p = 0.005)	0.551	+4.46%
Severity	2008	0.039 (CI = +/-0.034; p = 0.029)	0.403	+4.01%
Severity	2010	0.047 (CI = +/-0.045; p = 0.044)	0.384	+4.77%
Severity	2011	0.073 (CI = +/-0.035; p = 0.002)	0.779	+7.61%
Severity	2012	0.075 (CI = +/-0.050; p = 0.012)	0.697	+7.75%
Severity	2013	0.083 (CI = +/-0.074; p = 0.036)	0.631	+8.60%
Severity	2014	0.068 (CI = +/-0.123; p = 0.177)	0.342	+7.02%
Severity	2015	0.039 (CI = +/-0.259; p = 0.586)	-0.243	+3.95%
Frequency	2004	-0.017 (CI = +/-0.013; p = 0.014)	0.357	-1.71%
Frequency	2005	-0.016 (CI = +/-0.015; p = 0.041)	0.265	-1.59%
Frequency	2006	-0.011 (CI = +/-0.016; p = 0.183)	0.087	-1.05%
Frequency	2007	-0.002 (CI = +/-0.015; p = 0.825)	-0.105	-0.15%
Frequency	2008	0.005 (CI = +/-0.016; p = 0.464)	-0.047	+0.54%
Frequency	2010	0.012 (CI = +/-0.019; p = 0.188)	0.123	+1.20%
Frequency	2011	0.010 (CI = +/-0.026; p = 0.395)	-0.023	+0.96%
Frequency	2012	0.020 (CI = +/-0.029; p = 0.138)	0.259	+2.03%
Frequency	2013	0.021 (CI = +/-0.045; p = 0.260)	0.125	+2.13%
Frequency	2014	0.031 (CI = +/-0.074; p = 0.276)	0.161	+3.12%
Frequency	2015	-0.006 (CI = +/-0.071; p = 0.759)	-0.413	-0.58%

Bodily Injury

Coverage = BI
End Trend Period = 2017
Excluded Points = 2009
Parameters Included: time

Fit	Start Date	Time	Adjusted R^2	Implied Trend Rate
Loss Cost	2004	0.020 (CI = +/-0.025; p = 0.116)	0.138	+1.98%
Loss Cost	2005	0.029 (CI = +/-0.026; p = 0.032)	0.320	+2.98%
Loss Cost	2006	0.039 (CI = +/-0.028; p = 0.012)	0.466	+3.99%
Loss Cost	2007	0.038 (CI = +/-0.036; p = 0.038)	0.363	+3.91%
Loss Cost	2008	0.040 (CI = +/-0.047; p = 0.082)	0.280	+4.13%
Loss Cost	2010	0.057 (CI = +/-0.062; p = 0.067)	0.362	+5.84%
Loss Cost	2011	0.089 (CI = +/-0.061; p = 0.013)	0.685	+9.26%
Loss Cost	2012	0.107 (CI = +/-0.082; p = 0.022)	0.707	+11.32%
Loss Cost	2013	0.127 (CI = +/-0.133; p = 0.056)	0.671	+13.53%
Loss Cost	2014	0.134 (CI = +/-0.311; p = 0.205)	0.449	+14.34%
Loss Cost	2015	0.038 (CI = +/-1.324; p = 0.775)	-0.761	+3.91%
Severity	2004	0.039 (CI = +/-0.024; p = 0.004)	0.509	+4.01%
Severity	2005	0.048 (CI = +/-0.025; p = 0.001)	0.618	+4.93%
Severity	2006	0.052 (CI = +/-0.030; p = 0.003)	0.595	+5.33%
Severity	2007	0.041 (CI = +/-0.033; p = 0.021)	0.443	+4.17%
Severity	2008	0.035 (CI = +/-0.043; p = 0.095)	0.255	+3.54%
Severity	2010	0.042 (CI = +/-0.060; p = 0.134)	0.222	+4.32%
Severity	2011	0.076 (CI = +/-0.050; p = 0.011)	0.710	+7.94%
Severity	2012	0.079 (CI = +/-0.075; p = 0.043)	0.602	+8.27%
Severity	2013	0.094 (CI = +/-0.126; p = 0.099)	0.536	+9.82%
Severity	2014	0.077 (CI = +/-0.285; p = 0.367)	0.101	+7.97%
Severity	2015	0.027 (CI = +/-1.703; p = 0.871)	-0.920	+2.78%
Frequency	2004	-0.020 (CI = +/-0.015; p = 0.014)	0.386	-1.95%
Frequency	2005	-0.019 (CI = +/-0.018; p = 0.039)	0.295	-1.85%
Frequency	2006	-0.013 (CI = +/-0.019; p = 0.171)	0.109	-1.27%
Frequency	2007	-0.003 (CI = +/-0.018; p = 0.761)	-0.111	-0.25%
Frequency	2008	0.006 (CI = +/-0.020; p = 0.532)	-0.076	+0.57%
Frequency	2010	0.014 (CI = +/-0.026; p = 0.215)	0.116	+1.46%
Frequency	2011	0.012 (CI = +/-0.036; p = 0.423)	-0.042	+1.22%
Frequency	2012	0.028 (CI = +/-0.041; p = 0.134)	0.335	+2.82%
Frequency	2013	0.033 (CI = +/-0.071; p = 0.231)	0.237	+3.38%
Frequency	2014	0.057 (CI = +/-0.129; p = 0.195)	0.471	+5.90%
Frequency	2015	0.011 (CI = +/-0.378; p = 0.776)	-0.762	+1.10%

Bodily Injury

Coverage = BI
End Trend Period = 2019
Excluded Points = 2009
Parameters Included: time, scalar_level_change
Scalar Level Change Start Date = 2010-04-01

Fit	Start Date	Time	Scalar Shift	Adjusted R^2	Implied Trend Rate
Loss Cost	2004	0.048 (CI = +/-0.037; p = 0.016)	-0.264 (CI = +/-0.357; p = 0.133)	0.379	+4.89%
Loss Cost	2005	0.060 (CI = +/-0.033; p = 0.002)	-0.302 (CI = +/-0.301; p = 0.049)	0.599	+6.17%
Loss Cost	2006	0.068 (CI = +/-0.029; p = 0.000)	-0.310 (CI = +/-0.259; p = 0.023)	0.733	+7.08%
Loss Cost	2007	0.067 (CI = +/-0.032; p = 0.001)	-0.313 (CI = +/-0.276; p = 0.030)	0.681	+6.97%
Loss Cost	2008	0.066 (CI = +/-0.035; p = 0.003)	-0.322 (CI = +/-0.305; p = 0.041)	0.634	+6.87%
Loss Cost	2010	0.067 (CI = +/-0.039; p = 0.005)	-0.311 (CI = +/-0.378; p = 0.092)	0.610	+6.91%
Loss Cost	2011	0.067 (CI = +/-0.039; p = 0.005)		0.653	+6.91%
Loss Cost	2012	0.072 (CI = +/-0.052; p = 0.015)		0.598	+7.43%
Loss Cost	2013	0.071 (CI = +/-0.073; p = 0.054)		0.469	+7.41%
Loss Cost	2014	0.057 (CI = +/-0.107; p = 0.211)		0.195	+5.91%
Loss Cost	2015	0.002 (CI = +/-0.103; p = 0.964)		-0.332	+0.16%
Severity	2004	0.060 (CI = +/-0.034; p = 0.002)	-0.230 (CI = +/-0.329; p = 0.154)	0.651	+6.24%
Severity	2005	0.071 (CI = +/-0.031; p = 0.000)	-0.262 (CI = +/-0.289; p = 0.071)	0.756	+7.34%
Severity	2006	0.074 (CI = +/-0.034; p = 0.001)	-0.265 (CI = +/-0.299; p = 0.077)	0.740	+7.67%
Severity	2007	0.067 (CI = +/-0.030; p = 0.001)	-0.284 (CI = +/-0.256; p = 0.033)	0.721	+6.88%
Severity	2008	0.063 (CI = +/-0.029; p = 0.001)	-0.321 (CI = +/-0.249; p = 0.018)	0.700	+6.46%
Severity	2010	0.061 (CI = +/-0.031; p = 0.002)	-0.360 (CI = +/-0.300; p = 0.025)	0.683	+6.30%
Severity	2011	0.061 (CI = +/-0.031; p = 0.002)		0.716	+6.30%
Severity	2012	0.059 (CI = +/-0.042; p = 0.014)		0.610	+6.07%
Severity	2013	0.060 (CI = +/-0.059; p = 0.047)		0.496	+6.20%
Severity	2014	0.043 (CI = +/-0.081; p = 0.215)		0.189	+4.38%
Severity	2015	0.015 (CI = +/-0.119; p = 0.707)		-0.261	+1.56%
Frequency	2004	-0.013 (CI = +/-0.024; p = 0.269)	-0.034 (CI = +/-0.231; p = 0.751)	0.314	-1.27%
Frequency	2005	-0.011 (CI = +/-0.026; p = 0.382)	-0.040 (CI = +/-0.242; p = 0.723)	0.213	-1.09%
Frequency	2006	-0.005 (CI = +/-0.026; p = 0.650)	-0.046 (CI = +/-0.228; p = 0.665)	0.030	-0.54%
Frequency	2007	0.001 (CI = +/-0.021; p = 0.932)	-0.029 (CI = +/-0.180; p = 0.719)	-0.190	+0.08%
Frequency	2008	0.004 (CI = +/-0.020; p = 0.671)	-0.001 (CI = +/-0.171; p = 0.988)	-0.196	+0.38%
Frequency	2010	0.006 (CI = +/-0.020; p = 0.512)	0.049 (CI = +/-0.190; p = 0.564)	-0.027	+0.58%
Frequency	2011	0.006 (CI = +/-0.020; p = 0.512)		-0.070	+0.58%
Frequency	2012	0.013 (CI = +/-0.023; p = 0.229)		0.102	+1.28%
Frequency	2013	0.011 (CI = +/-0.033; p = 0.413)		-0.035	+1.14%
Frequency	2014	0.015 (CI = +/-0.049; p = 0.460)		-0.072	+1.46%
Frequency	2015	-0.014 (CI = +/-0.034; p = 0.282)		0.152	-1.38%

Property Damage

Coverage = PD
End Trend Period = 2020
Excluded Points = NA
Parameters Included: time

Fit	Start Date	Time	Adjusted R^2	Implied Trend Rate
Loss Cost	2004	-0.117 (CI = +/-0.037; p = 0.000)	0.733	-11.05%
Loss Cost	2005	-0.126 (CI = +/-0.041; p = 0.000)	0.743	-11.84%
Loss Cost	2006	-0.134 (CI = +/-0.045; p = 0.000)	0.740	-12.55%
Loss Cost	2007	-0.140 (CI = +/-0.052; p = 0.000)	0.722	-13.11%
Loss Cost	2008	-0.148 (CI = +/-0.060; p = 0.000)	0.703	-13.77%
Loss Cost	2009	-0.155 (CI = +/-0.071; p = 0.001)	0.673	-14.40%
Loss Cost	2010	-0.164 (CI = +/-0.086; p = 0.002)	0.636	-15.09%
Loss Cost	2011	-0.166 (CI = +/-0.107; p = 0.007)	0.564	-15.26%
Loss Cost	2012	-0.150 (CI = +/-0.136; p = 0.034)	0.424	-13.97%
Loss Cost	2013	-0.098 (CI = +/-0.153; p = 0.170)	0.170	-9.30%
Loss Cost	2014	-0.086 (CI = +/-0.215; p = 0.349)	0.011	-8.26%
Loss Cost	2015	-0.132 (CI = +/-0.311; p = 0.303)	0.073	-12.40%
Severity	2004	0.081 (CI = +/-0.040; p = 0.001)	0.517	+8.40%
Severity	2005	0.088 (CI = +/-0.045; p = 0.001)	0.530	+9.23%
Severity	2006	0.100 (CI = +/-0.049; p = 0.001)	0.571	+10.52%
Severity	2007	0.113 (CI = +/-0.053; p = 0.001)	0.611	+12.01%
Severity	2008	0.123 (CI = +/-0.061; p = 0.001)	0.604	+13.06%
Severity	2009	0.131 (CI = +/-0.072; p = 0.002)	0.583	+14.05%
Severity	2010	0.132 (CI = +/-0.088; p = 0.008)	0.510	+14.12%
Severity	2011	0.128 (CI = +/-0.110; p = 0.028)	0.407	+13.66%
Severity	2012	0.107 (CI = +/-0.137; p = 0.106)	0.233	+11.33%
Severity	2013	0.072 (CI = +/-0.171; p = 0.345)	0.007	+7.42%
Severity	2014	0.000 (CI = +/-0.194; p = 0.999)	-0.200	-0.01%
Severity	2015	-0.032 (CI = +/-0.288; p = 0.772)	-0.221	-3.16%
Frequency	2004	-0.198 (CI = +/-0.055; p = 0.000)	0.781	-17.95%
Frequency	2005	-0.214 (CI = +/-0.059; p = 0.000)	0.801	-19.29%
Frequency	2006	-0.234 (CI = +/-0.061; p = 0.000)	0.827	-20.87%
Frequency	2007	-0.254 (CI = +/-0.066; p = 0.000)	0.844	-22.42%
Frequency	2008	-0.271 (CI = +/-0.073; p = 0.000)	0.846	-23.74%
Frequency	2009	-0.287 (CI = +/-0.084; p = 0.000)	0.838	-24.94%
Frequency	2010	-0.296 (CI = +/-0.102; p = 0.000)	0.809	-25.59%
Frequency	2011	-0.294 (CI = +/-0.127; p = 0.001)	0.753	-25.44%
Frequency	2012	-0.258 (CI = +/-0.151; p = 0.005)	0.656	-22.73%
Frequency	2013	-0.169 (CI = +/-0.121; p = 0.014)	0.605	-15.57%
Frequency	2014	-0.086 (CI = +/-0.041; p = 0.003)	0.823	-8.26%
Frequency	2015	-0.100 (CI = +/-0.054; p = 0.007)	0.835	-9.54%

Property Damage

Coverage = PD
End Trend Period = 2020
Excluded Points = 2015,2018
Parameters Included: time

Fit	Start Date	Time	Adjusted R^2	Implied Trend Rate
Loss Cost	2004	-0.131 (CI = +/-0.036; p = 0.000)	0.817	-12.32%
Loss Cost	2005	-0.142 (CI = +/-0.038; p = 0.000)	0.838	-13.25%
Loss Cost	2006	-0.152 (CI = +/-0.041; p = 0.000)	0.849	-14.11%
Loss Cost	2007	-0.160 (CI = +/-0.046; p = 0.000)	0.846	-14.81%
Loss Cost	2008	-0.170 (CI = +/-0.052; p = 0.000)	0.844	-15.63%
Loss Cost	2009	-0.179 (CI = +/-0.061; p = 0.000)	0.834	-16.39%
Loss Cost	2010	-0.189 (CI = +/-0.073; p = 0.000)	0.818	-17.21%
Loss Cost	2011	-0.192 (CI = +/-0.094; p = 0.003)	0.773	-17.45%
Loss Cost	2012	-0.175 (CI = +/-0.122; p = 0.014)	0.678	-16.05%
Loss Cost	2013	-0.110 (CI = +/-0.078; p = 0.017)	0.741	-10.44%
Loss Cost	2014	-0.070 (CI = +/-0.060; p = 0.034)	0.762	-6.75%
Severity	2004	0.060 (CI = +/-0.030; p = 0.001)	0.555	+6.22%
Severity	2005	0.067 (CI = +/-0.033; p = 0.001)	0.584	+6.93%
Severity	2006	0.078 (CI = +/-0.034; p = 0.000)	0.664	+8.10%
Severity	2007	0.091 (CI = +/-0.035; p = 0.000)	0.750	+9.48%
Severity	2008	0.099 (CI = +/-0.038; p = 0.000)	0.768	+10.45%
Severity	2009	0.108 (CI = +/-0.044; p = 0.000)	0.774	+11.40%
Severity	2010	0.109 (CI = +/-0.055; p = 0.002)	0.726	+11.56%
Severity	2011	0.108 (CI = +/-0.070; p = 0.009)	0.651	+11.42%
Severity	2012	0.093 (CI = +/-0.089; p = 0.044)	0.508	+9.77%
Severity	2013	0.069 (CI = +/-0.116; p = 0.174)	0.256	+7.12%
Severity	2014	0.012 (CI = +/-0.102; p = 0.742)	-0.278	+1.16%
Frequency	2004	-0.192 (CI = +/-0.063; p = 0.000)	0.754	-17.46%
Frequency	2005	-0.209 (CI = +/-0.067; p = 0.000)	0.778	-18.87%
Frequency	2006	-0.230 (CI = +/-0.070; p = 0.000)	0.811	-20.54%
Frequency	2007	-0.251 (CI = +/-0.074; p = 0.000)	0.834	-22.19%
Frequency	2008	-0.269 (CI = +/-0.083; p = 0.000)	0.841	-23.61%
Frequency	2009	-0.287 (CI = +/-0.096; p = 0.000)	0.839	-24.95%
Frequency	2010	-0.298 (CI = +/-0.117; p = 0.001)	0.815	-25.79%
Frequency	2011	-0.300 (CI = +/-0.151; p = 0.003)	0.764	-25.91%
Frequency	2012	-0.268 (CI = +/-0.191; p = 0.015)	0.667	-23.52%
Frequency	2013	-0.179 (CI = +/-0.172; p = 0.044)	0.596	-16.39%
Frequency	2014	-0.081 (CI = +/-0.054; p = 0.018)	0.844	-7.82%

Property Damage

Coverage = PD
End Trend Period = 2019
Excluded Points = 2015,2018
Parameters Included: time

Fit	Start Date	Time	Adjusted R^2	Implied Trend Rate
Loss Cost	2004	-0.134 (CI = +/-0.042; p = 0.000)	0.783	-12.57%
Loss Cost	2005	-0.148 (CI = +/-0.045; p = 0.000)	0.812	-13.71%
Loss Cost	2006	-0.161 (CI = +/-0.048; p = 0.000)	0.831	-14.83%
Loss Cost	2007	-0.172 (CI = +/-0.054; p = 0.000)	0.835	-15.81%
Loss Cost	2008	-0.186 (CI = +/-0.061; p = 0.000)	0.843	-17.00%
Loss Cost	2009	-0.201 (CI = +/-0.071; p = 0.000)	0.846	-18.23%
Loss Cost	2010	-0.219 (CI = +/-0.084; p = 0.001)	0.849	-19.64%
Loss Cost	2011	-0.230 (CI = +/-0.111; p = 0.003)	0.820	-20.51%
Loss Cost	2012	-0.217 (CI = +/-0.157; p = 0.018)	0.734	-19.52%
Loss Cost	2013	-0.141 (CI = +/-0.097; p = 0.019)	0.836	-13.16%
Loss Cost	2014	-0.096 (CI = +/-0.046; p = 0.012)	0.965	-9.18%
Severity	2004	0.055 (CI = +/-0.035; p = 0.005)	0.447	+5.67%
Severity	2005	0.062 (CI = +/-0.040; p = 0.005)	0.478	+6.44%
Severity	2006	0.075 (CI = +/-0.042; p = 0.003)	0.574	+7.78%
Severity	2007	0.090 (CI = +/-0.043; p = 0.001)	0.680	+9.44%
Severity	2008	0.101 (CI = +/-0.049; p = 0.001)	0.707	+10.64%
Severity	2009	0.112 (CI = +/-0.057; p = 0.002)	0.719	+11.90%
Severity	2010	0.115 (CI = +/-0.074; p = 0.009)	0.661	+12.21%
Severity	2011	0.115 (CI = +/-0.099; p = 0.031)	0.568	+12.18%
Severity	2012	0.097 (CI = +/-0.135; p = 0.118)	0.370	+10.15%
Severity	2013	0.064 (CI = +/-0.196; p = 0.376)	0.018	+6.59%
Severity	2014	-0.022 (CI = +/-0.160; p = 0.613)	-0.275	-2.19%
Frequency	2004	-0.189 (CI = +/-0.074; p = 0.000)	0.696	-17.26%
Frequency	2005	-0.210 (CI = +/-0.080; p = 0.000)	0.727	-18.93%
Frequency	2006	-0.235 (CI = +/-0.085; p = 0.000)	0.770	-20.98%
Frequency	2007	-0.262 (CI = +/-0.091; p = 0.000)	0.805	-23.07%
Frequency	2008	-0.287 (CI = +/-0.102; p = 0.000)	0.821	-24.99%
Frequency	2009	-0.314 (CI = +/-0.118; p = 0.000)	0.829	-26.92%
Frequency	2010	-0.334 (CI = +/-0.146; p = 0.001)	0.813	-28.39%
Frequency	2011	-0.344 (CI = +/-0.195; p = 0.006)	0.766	-29.14%
Frequency	2012	-0.314 (CI = +/-0.270; p = 0.032)	0.653	-26.94%
Frequency	2013	-0.205 (CI = +/-0.281; p = 0.103)	0.522	-18.53%
Frequency	2014	-0.074 (CI = +/-0.115; p = 0.109)	0.692	-7.16%

Property Damage

Coverage = PD
End Trend Period = 2020
Excluded Points = NA
Parameters Included: time, scalar_level_change
Scalar Level Change Start Date = 2013-04-01

Fit	Start Date	Time	Scalar Shift	Adjusted R^2	Implied Trend Rate
Loss Cost	2004	-0.060 (CI = +/-0.064; p = 0.064)	-0.669 (CI = +/-0.634; p = 0.040)	0.791	-5.80%
Loss Cost	2005	-0.069 (CI = +/-0.074; p = 0.062)	-0.611 (CI = +/-0.683; p = 0.076)	0.785	-6.70%
Loss Cost	2006	-0.078 (CI = +/-0.086; p = 0.072)	-0.565 (CI = +/-0.743; p = 0.123)	0.771	-7.46%
Loss Cost	2007	-0.082 (CI = +/-0.101; p = 0.102)	-0.543 (CI = +/-0.814; p = 0.170)	0.746	-7.87%
Loss Cost	2008	-0.089 (CI = +/-0.118; p = 0.125)	-0.513 (CI = +/-0.889; p = 0.228)	0.719	-8.52%
Loss Cost	2009	-0.095 (CI = +/-0.138; p = 0.153)	-0.491 (CI = +/-0.967; p = 0.281)	0.683	-9.10%
Loss Cost	2010	-0.103 (CI = +/-0.159; p = 0.173)	-0.473 (CI = +/-1.047; p = 0.328)	0.640	-9.82%
Loss Cost	2011	-0.105 (CI = +/-0.183; p = 0.216)	-0.473 (CI = +/-1.147; p = 0.362)	0.562	-10.00%
Loss Cost	2012	-0.099 (CI = +/-0.208; p = 0.289)	-0.441 (CI = +/-1.292; p = 0.435)	0.398	-9.42%
Loss Cost	2013	-0.086 (CI = +/-0.215; p = 0.349)	-0.136 (CI = +/-1.488; p = 0.823)	0.014	-8.26%
Loss Cost	2014	-0.086 (CI = +/-0.215; p = 0.349)		0.011	-8.26%
Loss Cost	2015	-0.132 (CI = +/-0.311; p = 0.303)		0.073	-12.40%
Severity	2004	-0.011 (CI = +/-0.052; p = 0.656)	1.070 (CI = +/-0.520; p = 0.001)	0.783	-1.10%
Severity	2005	-0.010 (CI = +/-0.061; p = 0.720)	1.065 (CI = +/-0.569; p = 0.001)	0.776	-1.03%
Severity	2006	-0.002 (CI = +/-0.071; p = 0.960)	1.017 (CI = +/-0.615; p = 0.004)	0.776	-0.17%
Severity	2007	0.010 (CI = +/-0.082; p = 0.786)	0.957 (CI = +/-0.660; p = 0.009)	0.779	+1.04%
Severity	2008	0.014 (CI = +/-0.096; p = 0.745)	0.939 (CI = +/-0.722; p = 0.016)	0.764	+1.45%
Severity	2009	0.018 (CI = +/-0.112; p = 0.725)	0.927 (CI = +/-0.787; p = 0.026)	0.741	+1.82%
Severity	2010	0.013 (CI = +/-0.130; p = 0.829)	0.939 (CI = +/-0.854; p = 0.035)	0.695	+1.27%
Severity	2011	0.009 (CI = +/-0.149; p = 0.895)	0.939 (CI = +/-0.933; p = 0.049)	0.625	+0.86%
Severity	2012	0.002 (CI = +/-0.168; p = 0.980)	0.905 (CI = +/-1.044; p = 0.078)	0.489	+0.18%
Severity	2013	0.000 (CI = +/-0.194; p = 0.999)	0.860 (CI = +/-1.347; p = 0.162)	0.225	-0.01%
Severity	2014	0.000 (CI = +/-0.194; p = 0.999)		-0.200	-0.01%
Severity	2015	-0.032 (CI = +/-0.288; p = 0.772)		-0.221	-3.16%
Frequency	2004	-0.049 (CI = +/-0.047; p = 0.044)	-1.739 (CI = +/-0.470; p = 0.000)	0.957	-4.75%
Frequency	2005	-0.059 (CI = +/-0.054; p = 0.033)	-1.676 (CI = +/-0.498; p = 0.000)	0.958	-5.73%
Frequency	2006	-0.076 (CI = +/-0.058; p = 0.015)	-1.582 (CI = +/-0.507; p = 0.000)	0.961	-7.31%
Frequency	2007	-0.092 (CI = +/-0.065; p = 0.009)	-1.500 (CI = +/-0.520; p = 0.000)	0.963	-8.82%
Frequency	2008	-0.103 (CI = +/-0.074; p = 0.011)	-1.452 (CI = +/-0.554; p = 0.000)	0.961	-9.83%
Frequency	2009	-0.113 (CI = +/-0.084; p = 0.014)	-1.417 (CI = +/-0.592; p = 0.000)	0.958	-10.73%
Frequency	2010	-0.116 (CI = +/-0.098; p = 0.026)	-1.412 (CI = +/-0.643; p = 0.001)	0.949	-10.95%
Frequency	2011	-0.114 (CI = +/-0.112; p = 0.048)	-1.412 (CI = +/-0.704; p = 0.002)	0.933	-10.77%
Frequency	2012	-0.101 (CI = +/-0.115; p = 0.075)	-1.346 (CI = +/-0.712; p = 0.004)	0.912	-9.59%
Frequency	2013	-0.086 (CI = +/-0.041; p = 0.003)	-0.996 (CI = +/-0.285; p = 0.000)	0.972	-8.26%
Frequency	2014	-0.086 (CI = +/-0.041; p = 0.003)		0.823	-8.26%
Frequency	2015	-0.100 (CI = +/-0.054; p = 0.007)		0.835	-9.54%

Property Damage

Coverage = PD
End Trend Period = 2019
Excluded Points = NA
Parameters Included: time, scalar_level_change
Scalar Level Change Start Date = 2013-04-01

Fit	Start Date	Time	Scalar Shift	Adjusted R^2	Implied Trend Rate
Loss Cost	2004	-0.054 (CI = +/-0.069; p = 0.115)	-0.688 (CI = +/-0.658; p = 0.042)	0.757	-5.26%
Loss Cost	2005	-0.063 (CI = +/-0.082; p = 0.116)	-0.634 (CI = +/-0.719; p = 0.079)	0.749	-6.14%
Loss Cost	2006	-0.071 (CI = +/-0.098; p = 0.137)	-0.592 (CI = +/-0.795; p = 0.129)	0.732	-6.87%
Loss Cost	2007	-0.075 (CI = +/-0.118; p = 0.191)	-0.575 (CI = +/-0.888; p = 0.180)	0.702	-7.19%
Loss Cost	2008	-0.082 (CI = +/-0.144; p = 0.232)	-0.545 (CI = +/-0.994; p = 0.246)	0.669	-7.83%
Loss Cost	2009	-0.088 (CI = +/-0.175; p = 0.279)	-0.521 (CI = +/-1.113; p = 0.312)	0.626	-8.45%
Loss Cost	2010	-0.098 (CI = +/-0.211; p = 0.308)	-0.493 (CI = +/-1.239; p = 0.378)	0.575	-9.36%
Loss Cost	2011	-0.101 (CI = +/-0.254; p = 0.369)	-0.490 (CI = +/-1.389; p = 0.421)	0.481	-9.57%
Loss Cost	2012	-0.090 (CI = +/-0.301; p = 0.476)	-0.469 (CI = +/-1.591; p = 0.483)	0.285	-8.62%
Loss Cost	2013	-0.070 (CI = +/-0.326; p = 0.585)	-0.181 (CI = +/-1.863; p = 0.801)	-0.202	-6.72%
Loss Cost	2014	-0.070 (CI = +/-0.326; p = 0.585)		-0.149	-6.72%
Loss Cost	2015	-0.130 (CI = +/-0.545; p = 0.502)		-0.117	-12.22%
Severity	2004	-0.011 (CI = +/-0.057; p = 0.691)	1.069 (CI = +/-0.547; p = 0.001)	0.767	-1.08%
Severity	2005	-0.010 (CI = +/-0.068; p = 0.757)	1.064 (CI = +/-0.604; p = 0.002)	0.759	-0.99%
Severity	2006	0.000 (CI = +/-0.081; p = 0.991)	1.008 (CI = +/-0.662; p = 0.006)	0.761	+0.04%
Severity	2007	0.016 (CI = +/-0.096; p = 0.720)	0.933 (CI = +/-0.721; p = 0.016)	0.766	+1.60%
Severity	2008	0.023 (CI = +/-0.117; p = 0.669)	0.903 (CI = +/-0.805; p = 0.032)	0.750	+2.31%
Severity	2009	0.030 (CI = +/-0.142; p = 0.637)	0.876 (CI = +/-0.900; p = 0.055)	0.728	+3.06%
Severity	2010	0.025 (CI = +/-0.171; p = 0.742)	0.891 (CI = +/-1.005; p = 0.074)	0.679	+2.51%
Severity	2011	0.021 (CI = +/-0.205; p = 0.815)	0.896 (CI = +/-1.125; p = 0.099)	0.605	+2.07%
Severity	2012	0.011 (CI = +/-0.243; p = 0.914)	0.877 (CI = +/-1.284; p = 0.140)	0.458	+1.08%
Severity	2013	0.008 (CI = +/-0.296; p = 0.944)	0.838 (CI = +/-1.694; p = 0.241)	0.170	+0.81%
Severity	2014	0.008 (CI = +/-0.296; p = 0.944)		-0.248	+0.81%
Severity	2015	-0.036 (CI = +/-0.504; p = 0.835)		-0.311	-3.53%
Frequency	2004	-0.043 (CI = +/-0.051; p = 0.089)	-1.756 (CI = +/-0.484; p = 0.000)	0.953	-4.23%
Frequency	2005	-0.053 (CI = +/-0.059; p = 0.072)	-1.697 (CI = +/-0.521; p = 0.000)	0.952	-5.20%
Frequency	2006	-0.072 (CI = +/-0.067; p = 0.037)	-1.600 (CI = +/-0.542; p = 0.000)	0.956	-6.91%
Frequency	2007	-0.090 (CI = +/-0.076; p = 0.024)	-1.508 (CI = +/-0.570; p = 0.000)	0.958	-8.65%
Frequency	2008	-0.104 (CI = +/-0.090; p = 0.028)	-1.448 (CI = +/-0.622; p = 0.001)	0.956	-9.91%
Frequency	2009	-0.118 (CI = +/-0.107; p = 0.034)	-1.397 (CI = +/-0.680; p = 0.001)	0.952	-11.17%
Frequency	2010	-0.123 (CI = +/-0.129; p = 0.059)	-1.384 (CI = +/-0.759; p = 0.004)	0.942	-11.59%
Frequency	2011	-0.121 (CI = +/-0.155; p = 0.105)	-1.386 (CI = +/-0.851; p = 0.007)	0.924	-11.41%
Frequency	2012	-0.101 (CI = +/-0.166; p = 0.179)	-1.346 (CI = +/-0.879; p = 0.011)	0.898	-9.60%
Frequency	2013	-0.078 (CI = +/-0.060; p = 0.023)	-1.019 (CI = +/-0.342; p = 0.001)	0.969	-7.47%
Frequency	2014	-0.078 (CI = +/-0.060; p = 0.023)		0.705	-7.47%
Frequency	2015	-0.094 (CI = +/-0.094; p = 0.049)		0.699	-9.01%

Property Damage

Coverage = PD
End Trend Period = 2020
Excluded Points = 2015,2018
Parameters Included: time, scalar_level_change
Scalar Level Change Start Date = 2013-04-01

Fit	Start Date	Time	Scalar Shift	Adjusted R^2	Implied Trend Rate
Loss Cost	2004	-0.055 (CI = +/-0.038; p = 0.009)	-0.944 (CI = +/-0.398; p = 0.000)	0.939	-5.34%
Loss Cost	2005	-0.064 (CI = +/-0.044; p = 0.008)	-0.888 (CI = +/-0.423; p = 0.001)	0.940	-6.18%
Loss Cost	2006	-0.071 (CI = +/-0.051; p = 0.012)	-0.845 (CI = +/-0.461; p = 0.002)	0.937	-6.86%
Loss Cost	2007	-0.074 (CI = +/-0.062; p = 0.024)	-0.828 (CI = +/-0.516; p = 0.005)	0.930	-7.15%
Loss Cost	2008	-0.080 (CI = +/-0.075; p = 0.038)	-0.800 (CI = +/-0.576; p = 0.013)	0.923	-7.70%
Loss Cost	2009	-0.085 (CI = +/-0.090; p = 0.059)	-0.778 (CI = +/-0.645; p = 0.025)	0.912	-8.19%
Loss Cost	2010	-0.093 (CI = +/-0.107; p = 0.078)	-0.756 (CI = +/-0.720; p = 0.042)	0.899	-8.89%
Loss Cost	2011	-0.094 (CI = +/-0.131; p = 0.123)	-0.755 (CI = +/-0.830; p = 0.066)	0.870	-9.00%
Loss Cost	2012	-0.086 (CI = +/-0.156; p = 0.201)	-0.729 (CI = +/-0.964; p = 0.104)	0.809	-8.22%
Loss Cost	2013	-0.070 (CI = +/-0.060; p = 0.034)	-0.433 (CI = +/-0.401; p = 0.041)	0.930	-6.75%
Loss Cost	2014	-0.070 (CI = +/-0.060; p = 0.034)		0.762	-6.75%
Severity	2004	-0.009 (CI = +/-0.027; p = 0.479)	0.857 (CI = +/-0.281; p = 0.000)	0.897	-0.91%
Severity	2005	-0.008 (CI = +/-0.032; p = 0.604)	0.848 (CI = +/-0.311; p = 0.000)	0.894	-0.78%
Severity	2006	0.002 (CI = +/-0.036; p = 0.888)	0.789 (CI = +/-0.319; p = 0.000)	0.908	+0.23%
Severity	2007	0.017 (CI = +/-0.036; p = 0.325)	0.711 (CI = +/-0.301; p = 0.000)	0.933	+1.68%
Severity	2008	0.023 (CI = +/-0.042; p = 0.250)	0.682 (CI = +/-0.328; p = 0.001)	0.933	+2.31%
Severity	2009	0.029 (CI = +/-0.050; p = 0.213)	0.657 (CI = +/-0.359; p = 0.003)	0.930	+2.94%
Severity	2010	0.024 (CI = +/-0.060; p = 0.353)	0.670 (CI = +/-0.400; p = 0.006)	0.916	+2.48%
Severity	2011	0.021 (CI = +/-0.072; p = 0.484)	0.674 (CI = +/-0.455; p = 0.012)	0.893	+2.13%
Severity	2012	0.014 (CI = +/-0.079; p = 0.656)	0.651 (CI = +/-0.487; p = 0.021)	0.861	+1.37%
Severity	2013	0.012 (CI = +/-0.102; p = 0.742)	0.613 (CI = +/-0.684; p = 0.065)	0.732	+1.16%
Severity	2014	0.012 (CI = +/-0.102; p = 0.742)		-0.278	+1.16%
Frequency	2004	-0.046 (CI = +/-0.052; p = 0.079)	-1.801 (CI = +/-0.538; p = 0.000)	0.951	-4.47%
Frequency	2005	-0.056 (CI = +/-0.060; p = 0.065)	-1.736 (CI = +/-0.579; p = 0.000)	0.951	-5.45%
Frequency	2006	-0.073 (CI = +/-0.067; p = 0.035)	-1.633 (CI = +/-0.601; p = 0.000)	0.955	-7.08%
Frequency	2007	-0.091 (CI = +/-0.076; p = 0.024)	-1.539 (CI = +/-0.632; p = 0.000)	0.958	-8.68%
Frequency	2008	-0.103 (CI = +/-0.090; p = 0.029)	-1.481 (CI = +/-0.692; p = 0.001)	0.956	-9.79%
Frequency	2009	-0.114 (CI = +/-0.106; p = 0.038)	-1.435 (CI = +/-0.763; p = 0.003)	0.952	-10.82%
Frequency	2010	-0.118 (CI = +/-0.129; p = 0.067)	-1.426 (CI = +/-0.864; p = 0.007)	0.942	-11.09%
Frequency	2011	-0.115 (CI = +/-0.157; p = 0.117)	-1.429 (CI = +/-0.994; p = 0.014)	0.924	-10.90%
Frequency	2012	-0.099 (CI = +/-0.173; p = 0.186)	-1.379 (CI = +/-1.072; p = 0.023)	0.901	-9.46%
Frequency	2013	-0.081 (CI = +/-0.054; p = 0.018)	-1.046 (CI = +/-0.366; p = 0.003)	0.981	-7.82%
Frequency	2014	-0.081 (CI = +/-0.054; p = 0.018)		0.844	-7.82%

Property Damage

Coverage = PD
End Trend Period = 2019
Excluded Points = 2015,2018
Parameters Included: time, scalar_level_change
Scalar Level Change Start Date = 2013-04-01

Fit	Start Date	Time	Scalar Shift	Adjusted R^2	Implied Trend Rate
Loss Cost	2004	-0.057 (CI = +/-0.042; p = 0.013)	-0.942 (CI = +/-0.418; p = 0.000)	0.927	-5.54%
Loss Cost	2005	-0.068 (CI = +/-0.049; p = 0.012)	-0.879 (CI = +/-0.445; p = 0.001)	0.930	-6.55%
Loss Cost	2006	-0.078 (CI = +/-0.058; p = 0.015)	-0.825 (CI = +/-0.488; p = 0.004)	0.929	-7.47%
Loss Cost	2007	-0.084 (CI = +/-0.073; p = 0.029)	-0.794 (CI = +/-0.554; p = 0.011)	0.921	-8.02%
Loss Cost	2008	-0.095 (CI = +/-0.090; p = 0.042)	-0.744 (CI = +/-0.629; p = 0.027)	0.915	-9.04%
Loss Cost	2009	-0.107 (CI = +/-0.113; p = 0.060)	-0.695 (CI = +/-0.722; p = 0.057)	0.907	-10.15%
Loss Cost	2010	-0.125 (CI = +/-0.141; p = 0.071)	-0.638 (CI = +/-0.820; p = 0.102)	0.899	-11.74%
Loss Cost	2011	-0.133 (CI = +/-0.184; p = 0.115)	-0.621 (CI = +/-0.990; p = 0.157)	0.872	-12.47%
Loss Cost	2012	-0.123 (CI = +/-0.249; p = 0.215)	-0.616 (CI = +/-1.275; p = 0.222)	0.801	-11.56%
Loss Cost	2013	-0.096 (CI = +/-0.046; p = 0.012)	-0.365 (CI = +/-0.243; p = 0.023)	0.989	-9.18%
Loss Cost	2014	-0.096 (CI = +/-0.046; p = 0.012)		0.965	-9.18%
Severity	2004	-0.016 (CI = +/-0.026; p = 0.213)	0.864 (CI = +/-0.260; p = 0.000)	0.897	-1.57%
Severity	2005	-0.016 (CI = +/-0.032; p = 0.279)	0.868 (CI = +/-0.290; p = 0.000)	0.894	-1.63%
Severity	2006	-0.007 (CI = +/-0.037; p = 0.665)	0.818 (CI = +/-0.308; p = 0.000)	0.906	-0.73%
Severity	2007	0.007 (CI = +/-0.040; p = 0.688)	0.745 (CI = +/-0.304; p = 0.000)	0.928	+0.72%
Severity	2008	0.012 (CI = +/-0.050; p = 0.583)	0.723 (CI = +/-0.348; p = 0.002)	0.925	+1.22%
Severity	2009	0.017 (CI = +/-0.063; p = 0.526)	0.702 (CI = +/-0.403; p = 0.005)	0.919	+1.76%
Severity	2010	0.007 (CI = +/-0.078; p = 0.822)	0.734 (CI = +/-0.457; p = 0.009)	0.908	+0.73%
Severity	2011	-0.002 (CI = +/-0.099; p = 0.961)	0.752 (CI = +/-0.533; p = 0.017)	0.888	-0.19%
Severity	2012	-0.017 (CI = +/-0.105; p = 0.635)	0.745 (CI = +/-0.536; p = 0.022)	0.888	-1.72%
Severity	2013	-0.022 (CI = +/-0.160; p = 0.613)	0.699 (CI = +/-0.855; p = 0.072)	0.795	-2.19%
Severity	2014	-0.022 (CI = +/-0.160; p = 0.613)		-0.275	-2.19%
Frequency	2004	-0.041 (CI = +/-0.057; p = 0.138)	-1.806 (CI = +/-0.559; p = 0.000)	0.941	-4.03%
Frequency	2005	-0.051 (CI = +/-0.067; p = 0.120)	-1.747 (CI = +/-0.611; p = 0.000)	0.941	-5.00%
Frequency	2006	-0.070 (CI = +/-0.078; p = 0.071)	-1.643 (CI = +/-0.648; p = 0.000)	0.945	-6.79%
Frequency	2007	-0.091 (CI = +/-0.091; p = 0.051)	-1.539 (CI = +/-0.698; p = 0.001)	0.948	-8.68%
Frequency	2008	-0.107 (CI = +/-0.113; p = 0.060)	-1.467 (CI = +/-0.787; p = 0.003)	0.946	-10.13%
Frequency	2009	-0.124 (CI = +/-0.141; p = 0.073)	-1.397 (CI = +/-0.896; p = 0.009)	0.942	-11.70%
Frequency	2010	-0.132 (CI = +/-0.182; p = 0.121)	-1.372 (CI = +/-1.061; p = 0.021)	0.930	-12.37%
Frequency	2011	-0.131 (CI = +/-0.241; p = 0.204)	-1.374 (CI = +/-1.296; p = 0.042)	0.908	-12.31%
Frequency	2012	-0.105 (CI = +/-0.300; p = 0.345)	-1.361 (CI = +/-1.536; p = 0.067)	0.873	-10.01%
Frequency	2013	-0.074 (CI = +/-0.115; p = 0.109)	-1.064 (CI = +/-0.613; p = 0.017)	0.975	-7.16%
Frequency	2014	-0.074 (CI = +/-0.115; p = 0.109)		0.692	-7.16%

Direct Compensation Property Damage

Coverage = DC
End Trend Period = 2020
Excluded Points = NA
Parameters Included: time

Fit	Start Date	Time	Adjusted R^2	Implied Trend Rate
Loss Cost	2014	0.010 (CI = +/-0.085; p = 0.774)	-0.178	+1.01%
Loss Cost	2015	-0.005 (CI = +/-0.126; p = 0.923)	-0.247	-0.47%
Loss Cost	2016	-0.017 (CI = +/-0.218; p = 0.821)	-0.307	-1.68%
Severity	2014	0.037 (CI = +/-0.036; p = 0.046)	0.499	+3.82%
Severity	2015	0.036 (CI = +/-0.056; p = 0.145)	0.312	+3.69%
Severity	2016	0.017 (CI = +/-0.081; p = 0.552)	-0.161	+1.72%
Frequency	2014	-0.027 (CI = +/-0.056; p = 0.261)	0.092	-2.70%
Frequency	2015	-0.041 (CI = +/-0.079; p = 0.225)	0.175	-4.01%
Frequency	2016	-0.034 (CI = +/-0.137; p = 0.489)	-0.105	-3.34%

Direct Compensation Property Damage

Coverage = DC
End Trend Period = 2019
Excluded Points = NA
Parameters Included: time

Fit	Start Date	Time	Adjusted R^2	Implied Trend Rate
Loss Cost	2014	0.064 (CI = +/-0.044; p = 0.016)	0.751	+6.62%
Loss Cost	2015	0.069 (CI = +/-0.076; p = 0.064)	0.645	+7.15%
Loss Cost	2016	0.098 (CI = +/-0.129; p = 0.083)	0.762	+10.28%
Severity	2014	0.060 (CI = +/-0.023; p = 0.002)	0.910	+6.16%
Severity	2015	0.069 (CI = +/-0.031; p = 0.006)	0.927	+7.16%
Severity	2016	0.059 (CI = +/-0.058; p = 0.047)	0.861	+6.09%
Frequency	2014	0.004 (CI = +/-0.045; p = 0.805)	-0.229	+0.43%
Frequency	2015	0.000 (CI = +/-0.078; p = 0.996)	-0.333	-0.01%
Frequency	2016	0.039 (CI = +/-0.075; p = 0.157)	0.566	+3.94%

Direct Compensation Property Damage

Coverage = DC
End Trend Period = 2018
Excluded Points = NA
Parameters Included: time

Fit	Start Date	Time	Adjusted R^2	Implied Trend Rate
Loss Cost	2014	0.060 (CI = +/-0.077; p = 0.089)	0.564	+6.18%
Loss Cost	2015	0.065 (CI = +/-0.178; p = 0.255)	0.333	+6.76%
Loss Cost	2016	0.119 (CI = +/-0.777; p = 0.301)	0.584	+12.68%
Severity	2014	0.060 (CI = +/-0.040; p = 0.018)	0.843	+6.21%
Severity	2015	0.076 (CI = +/-0.065; p = 0.038)	0.889	+7.91%
Severity	2016	0.063 (CI = +/-0.374; p = 0.278)	0.641	+6.51%
Frequency	2014	0.000 (CI = +/-0.078; p = 0.992)	-0.333	-0.03%
Frequency	2015	-0.011 (CI = +/-0.177; p = 0.819)	-0.451	-1.06%
Frequency	2016	0.056 (CI = +/-0.403; p = 0.326)	0.519	+5.79%

Accident Benefits

Coverage = AB Total
End Trend Period = 2020
Excluded Points = NA
Parameters Included: time

Fit	Start Date	Time	Adjusted R^2	Implied Trend Rate
Loss Cost	2004	0.066 (CI = +/-0.048; p = 0.011)	0.314	+6.78%
Loss Cost	2005	0.066 (CI = +/-0.055; p = 0.022)	0.274	+6.87%
Loss Cost	2006	0.080 (CI = +/-0.061; p = 0.014)	0.334	+8.29%
Loss Cost	2007	0.105 (CI = +/-0.060; p = 0.002)	0.510	+11.10%
Loss Cost	2008	0.104 (CI = +/-0.071; p = 0.008)	0.440	+10.97%
Loss Cost	2009	0.079 (CI = +/-0.076; p = 0.043)	0.285	+8.25%
Loss Cost	2010	0.067 (CI = +/-0.091; p = 0.131)	0.149	+6.88%
Loss Cost	2011	0.024 (CI = +/-0.089; p = 0.555)	-0.074	+2.42%
Loss Cost	2012	0.035 (CI = +/-0.113; p = 0.485)	-0.060	+3.60%
Loss Cost	2013	0.007 (CI = +/-0.142; p = 0.906)	-0.164	+0.72%
Loss Cost	2014	0.021 (CI = +/-0.199; p = 0.793)	-0.182	+2.16%
Loss Cost	2015	-0.006 (CI = +/-0.297; p = 0.955)	-0.249	-0.65%
Severity	2004	0.060 (CI = +/-0.041; p = 0.007)	0.350	+6.20%
Severity	2005	0.059 (CI = +/-0.047; p = 0.018)	0.293	+6.09%
Severity	2006	0.069 (CI = +/-0.052; p = 0.014)	0.337	+7.16%
Severity	2007	0.083 (CI = +/-0.057; p = 0.008)	0.411	+8.71%
Severity	2008	0.076 (CI = +/-0.067; p = 0.029)	0.308	+7.93%
Severity	2009	0.055 (CI = +/-0.073; p = 0.125)	0.141	+5.64%
Severity	2010	0.047 (CI = +/-0.088; p = 0.263)	0.041	+4.76%
Severity	2011	0.005 (CI = +/-0.087; p = 0.896)	-0.122	+0.51%
Severity	2012	0.024 (CI = +/-0.107; p = 0.617)	-0.100	+2.40%
Severity	2013	0.032 (CI = +/-0.142; p = 0.600)	-0.110	+3.26%
Severity	2014	0.060 (CI = +/-0.192; p = 0.457)	-0.062	+6.21%
Severity	2015	0.043 (CI = +/-0.291; p = 0.702)	-0.199	+4.41%
Frequency	2004	0.005 (CI = +/-0.019; p = 0.561)	-0.042	+0.54%
Frequency	2005	0.007 (CI = +/-0.022; p = 0.484)	-0.033	+0.73%
Frequency	2006	0.011 (CI = +/-0.025; p = 0.372)	-0.011	+1.06%
Frequency	2007	0.022 (CI = +/-0.024; p = 0.069)	0.188	+2.20%
Frequency	2008	0.028 (CI = +/-0.026; p = 0.042)	0.265	+2.81%
Frequency	2009	0.024 (CI = +/-0.031; p = 0.113)	0.156	+2.47%
Frequency	2010	0.020 (CI = +/-0.038; p = 0.259)	0.043	+2.02%
Frequency	2011	0.019 (CI = +/-0.047; p = 0.382)	-0.016	+1.90%
Frequency	2012	0.012 (CI = +/-0.059; p = 0.655)	-0.108	+1.17%
Frequency	2013	-0.025 (CI = +/-0.042; p = 0.195)	0.138	-2.46%
Frequency	2014	-0.039 (CI = +/-0.052; p = 0.114)	0.308	-3.81%
Frequency	2015	-0.050 (CI = +/-0.076; p = 0.143)	0.316	-4.84%

Accident Benefits

Coverage = AB Total
End Trend Period = 2019
Excluded Points = NA
Parameters Included: time

Fit	Start Date	Time	Adjusted R^2	Implied Trend Rate
Loss Cost	2004	0.073 (CI = +/-0.054; p = 0.012)	0.327	+7.55%
Loss Cost	2005	0.075 (CI = +/-0.062; p = 0.023)	0.289	+7.77%
Loss Cost	2006	0.091 (CI = +/-0.069; p = 0.013)	0.363	+9.57%
Loss Cost	2007	0.123 (CI = +/-0.066; p = 0.002)	0.571	+13.11%
Loss Cost	2008	0.125 (CI = +/-0.079; p = 0.005)	0.512	+13.33%
Loss Cost	2009	0.100 (CI = +/-0.087; p = 0.030)	0.361	+10.47%
Loss Cost	2010	0.088 (CI = +/-0.108; p = 0.094)	0.224	+9.25%
Loss Cost	2011	0.041 (CI = +/-0.111; p = 0.417)	-0.033	+4.15%
Loss Cost	2012	0.060 (CI = +/-0.144; p = 0.348)	0.005	+6.19%
Loss Cost	2013	0.031 (CI = +/-0.195; p = 0.701)	-0.162	+3.13%
Loss Cost	2014	0.060 (CI = +/-0.290; p = 0.596)	-0.154	+6.21%
Loss Cost	2015	0.038 (CI = +/-0.504; p = 0.827)	-0.309	+3.85%
Severity	2004	0.062 (CI = +/-0.047; p = 0.014)	0.313	+6.34%
Severity	2005	0.060 (CI = +/-0.054; p = 0.032)	0.255	+6.23%
Severity	2006	0.072 (CI = +/-0.061; p = 0.024)	0.304	+7.49%
Severity	2007	0.090 (CI = +/-0.067; p = 0.013)	0.389	+9.36%
Severity	2008	0.082 (CI = +/-0.080; p = 0.044)	0.281	+8.56%
Severity	2009	0.058 (CI = +/-0.089; p = 0.178)	0.102	+5.92%
Severity	2010	0.048 (CI = +/-0.110; p = 0.344)	0.001	+4.91%
Severity	2011	-0.003 (CI = +/-0.111; p = 0.943)	-0.142	-0.35%
Severity	2012	0.018 (CI = +/-0.143; p = 0.768)	-0.148	+1.81%
Severity	2013	0.027 (CI = +/-0.200; p = 0.740)	-0.171	+2.77%
Severity	2014	0.065 (CI = +/-0.294; p = 0.573)	-0.143	+6.69%
Severity	2015	0.041 (CI = +/-0.510; p = 0.813)	-0.304	+4.22%
Frequency	2004	0.011 (CI = +/-0.020; p = 0.253)	0.027	+1.14%
Frequency	2005	0.014 (CI = +/-0.023; p = 0.201)	0.055	+1.44%
Frequency	2006	0.019 (CI = +/-0.026; p = 0.132)	0.111	+1.94%
Frequency	2007	0.034 (CI = +/-0.022; p = 0.006)	0.473	+3.42%
Frequency	2008	0.043 (CI = +/-0.022; p = 0.001)	0.627	+4.39%
Frequency	2009	0.042 (CI = +/-0.026; p = 0.006)	0.544	+4.29%
Frequency	2010	0.041 (CI = +/-0.033; p = 0.022)	0.440	+4.13%
Frequency	2011	0.044 (CI = +/-0.042; p = 0.041)	0.395	+4.51%
Frequency	2012	0.042 (CI = +/-0.056; p = 0.114)	0.257	+4.30%
Frequency	2013	0.004 (CI = +/-0.016; p = 0.603)	-0.130	+0.35%
Frequency	2014	-0.005 (CI = +/-0.017; p = 0.504)	-0.102	-0.45%
Frequency	2015	-0.004 (CI = +/-0.030; p = 0.727)	-0.271	-0.36%

Accident Benefits

Coverage = AB Total
End Trend Period = 2018
Excluded Points = NA
Parameters Included: time

Fit	Start Date	Time	Adjusted R^2	Implied Trend Rate
Loss Cost	2004	0.084 (CI = +/-0.061; p = 0.011)	0.360	+8.71%
Loss Cost	2005	0.088 (CI = +/-0.070; p = 0.019)	0.328	+9.15%
Loss Cost	2006	0.109 (CI = +/-0.077; p = 0.010)	0.423	+11.52%
Loss Cost	2007	0.150 (CI = +/-0.068; p = 0.001)	0.680	+16.15%
Loss Cost	2008	0.157 (CI = +/-0.082; p = 0.002)	0.643	+17.04%
Loss Cost	2009	0.133 (CI = +/-0.094; p = 0.011)	0.518	+14.26%
Loss Cost	2010	0.128 (CI = +/-0.121; p = 0.041)	0.398	+13.64%
Loss Cost	2011	0.078 (CI = +/-0.133; p = 0.202)	0.131	+8.07%
Loss Cost	2012	0.116 (CI = +/-0.170; p = 0.141)	0.255	+12.29%
Loss Cost	2013	0.097 (CI = +/-0.257; p = 0.353)	0.020	+10.22%
Loss Cost	2014	0.175 (CI = +/-0.394; p = 0.253)	0.198	+19.08%
Loss Cost	2015	0.213 (CI = +/-0.908; p = 0.418)	0.008	+23.79%
Severity	2004	0.074 (CI = +/-0.051; p = 0.009)	0.379	+7.64%
Severity	2005	0.074 (CI = +/-0.060; p = 0.019)	0.326	+7.71%
Severity	2006	0.090 (CI = +/-0.067; p = 0.012)	0.397	+9.45%
Severity	2007	0.114 (CI = +/-0.071; p = 0.005)	0.516	+12.07%
Severity	2008	0.110 (CI = +/-0.087; p = 0.018)	0.421	+11.64%
Severity	2009	0.086 (CI = +/-0.101; p = 0.084)	0.243	+9.00%
Severity	2010	0.081 (CI = +/-0.129; p = 0.180)	0.132	+8.48%
Severity	2011	0.025 (CI = +/-0.139; p = 0.677)	-0.131	+2.51%
Severity	2012	0.063 (CI = +/-0.180; p = 0.411)	-0.034	+6.48%
Severity	2013	0.094 (CI = +/-0.266; p = 0.383)	-0.008	+9.83%
Severity	2014	0.183 (CI = +/-0.392; p = 0.234)	0.233	+20.11%
Severity	2015	0.223 (CI = +/-0.902; p = 0.398)	0.043	+25.02%
Frequency	2004	0.010 (CI = +/-0.023; p = 0.374)	-0.011	+1.00%
Frequency	2005	0.013 (CI = +/-0.027; p = 0.301)	0.013	+1.33%
Frequency	2006	0.019 (CI = +/-0.030; p = 0.204)	0.064	+1.89%
Frequency	2007	0.036 (CI = +/-0.026; p = 0.011)	0.439	+3.64%
Frequency	2008	0.047 (CI = +/-0.026; p = 0.002)	0.622	+4.84%
Frequency	2009	0.047 (CI = +/-0.032; p = 0.009)	0.540	+4.82%
Frequency	2010	0.047 (CI = +/-0.041; p = 0.032)	0.436	+4.76%
Frequency	2011	0.053 (CI = +/-0.054; p = 0.052)	0.408	+5.43%
Frequency	2012	0.053 (CI = +/-0.075; p = 0.130)	0.275	+5.46%
Frequency	2013	0.003 (CI = +/-0.025; p = 0.719)	-0.205	+0.35%
Frequency	2014	-0.009 (CI = +/-0.028; p = 0.394)	-0.004	-0.86%
Frequency	2015	-0.010 (CI = +/-0.065; p = 0.580)	-0.235	-0.98%

Accident Benefits

Coverage = AB Total
End Trend Period = 2020
Excluded Points = NA
Parameters Included: time, scalar_level_change
Scalar Level Change Start Date = 2011-01-01

Fit	Start Date	Time	Scalar Shift	Adjusted R^2	Implied Trend Rate
Loss Cost	2004	0.019 (CI = +/-0.096; p = 0.681)	0.530 (CI = +/-0.942; p = 0.247)	0.335	+1.89%
Loss Cost	2005	0.016 (CI = +/-0.108; p = 0.753)	0.544 (CI = +/-1.003; p = 0.263)	0.293	+1.62%
Loss Cost	2006	0.034 (CI = +/-0.116; p = 0.539)	0.476 (CI = +/-1.026; p = 0.332)	0.336	+3.43%
Loss Cost	2007	0.065 (CI = +/-0.110; p = 0.217)	0.402 (CI = +/-0.925; p = 0.359)	0.506	+6.77%
Loss Cost	2008	0.064 (CI = +/-0.121; p = 0.264)	0.402 (CI = +/-0.982; p = 0.383)	0.431	+6.64%
Loss Cost	2009	0.048 (CI = +/-0.120; p = 0.388)	0.331 (CI = +/-0.955; p = 0.452)	0.256	+4.92%
Loss Cost	2010	0.044 (CI = +/-0.129; p = 0.455)	0.274 (CI = +/-1.061; p = 0.568)	0.083	+4.51%
Loss Cost	2011	0.035 (CI = +/-0.113; p = 0.485)	-0.209 (CI = +/-1.084; p = 0.662)	-0.192	+3.60%
Loss Cost	2012	0.035 (CI = +/-0.113; p = 0.485)		-0.060	+3.60%
Loss Cost	2013	0.007 (CI = +/-0.142; p = 0.906)		-0.164	+0.72%
Loss Cost	2014	0.021 (CI = +/-0.199; p = 0.793)		-0.182	+2.16%
Loss Cost	2015	-0.006 (CI = +/-0.297; p = 0.955)		-0.249	-0.65%
Severity	2004	0.030 (CI = +/-0.084; p = 0.450)	0.338 (CI = +/-0.823; p = 0.393)	0.341	+3.08%
Severity	2005	0.026 (CI = +/-0.094; p = 0.565)	0.361 (CI = +/-0.874; p = 0.389)	0.283	+2.60%
Severity	2006	0.039 (CI = +/-0.102; p = 0.418)	0.309 (CI = +/-0.901; p = 0.470)	0.314	+4.01%
Severity	2007	0.057 (CI = +/-0.107; p = 0.265)	0.267 (CI = +/-0.900; p = 0.527)	0.381	+5.87%
Severity	2008	0.050 (CI = +/-0.116; p = 0.362)	0.267 (CI = +/-0.944; p = 0.542)	0.267	+5.12%
Severity	2009	0.036 (CI = +/-0.117; p = 0.510)	0.205 (CI = +/-0.933; p = 0.631)	0.071	+3.61%
Severity	2010	0.033 (CI = +/-0.127; p = 0.568)	0.167 (CI = +/-1.045; p = 0.722)	-0.061	+3.34%
Severity	2011	0.024 (CI = +/-0.107; p = 0.617)	-0.341 (CI = +/-1.024; p = 0.458)	-0.179	+2.40%
Severity	2012	0.024 (CI = +/-0.107; p = 0.617)		-0.100	+2.40%
Severity	2013	0.032 (CI = +/-0.142; p = 0.600)		-0.110	+3.26%
Severity	2014	0.060 (CI = +/-0.192; p = 0.457)		-0.062	+6.21%
Severity	2015	0.043 (CI = +/-0.291; p = 0.702)		-0.199	+4.41%
Frequency	2004	-0.012 (CI = +/-0.038; p = 0.528)	0.192 (CI = +/-0.378; p = 0.293)	-0.029	-1.15%
Frequency	2005	-0.010 (CI = +/-0.043; p = 0.638)	0.183 (CI = +/-0.401; p = 0.343)	-0.036	-0.96%
Frequency	2006	-0.006 (CI = +/-0.048; p = 0.803)	0.167 (CI = +/-0.421; p = 0.403)	-0.030	-0.56%
Frequency	2007	0.008 (CI = +/-0.044; p = 0.680)	0.135 (CI = +/-0.368; p = 0.438)	0.163	+0.85%
Frequency	2008	0.014 (CI = +/-0.046; p = 0.497)	0.135 (CI = +/-0.369; p = 0.435)	0.241	+1.45%
Frequency	2009	0.013 (CI = +/-0.049; p = 0.581)	0.126 (CI = +/-0.394; p = 0.487)	0.114	+1.26%
Frequency	2010	0.011 (CI = +/-0.054; p = 0.643)	0.108 (CI = +/-0.440; p = 0.589)	-0.035	+1.13%
Frequency	2011	0.012 (CI = +/-0.059; p = 0.655)	0.131 (CI = +/-0.565; p = 0.600)	-0.113	+1.17%
Frequency	2012	0.012 (CI = +/-0.059; p = 0.655)		-0.108	+1.17%
Frequency	2013	-0.025 (CI = +/-0.042; p = 0.195)		0.138	-2.46%
Frequency	2014	-0.039 (CI = +/-0.052; p = 0.114)		0.308	-3.81%
Frequency	2015	-0.050 (CI = +/-0.076; p = 0.143)		0.316	-4.84%

Accident Benefits

Coverage = AB Total
End Trend Period = 2019
Excluded Points = NA
Parameters Included: time, scalar_level_change
Scalar Level Change Start Date = 2011-01-01

Fit	Start Date	Time	Scalar Shift	Adjusted R^2	Implied Trend Rate
Loss Cost	2004	0.028 (CI = +/-0.110; p = 0.596)	0.480 (CI = +/-1.012; p = 0.324)	0.329	+2.80%
Loss Cost	2005	0.026 (CI = +/-0.126; p = 0.662)	0.488 (CI = +/-1.093; p = 0.349)	0.286	+2.63%
Loss Cost	2006	0.051 (CI = +/-0.138; p = 0.435)	0.385 (CI = +/-1.125; p = 0.467)	0.340	+5.21%
Loss Cost	2007	0.096 (CI = +/-0.129; p = 0.128)	0.248 (CI = +/-0.990; p = 0.589)	0.543	+10.07%
Loss Cost	2008	0.098 (CI = +/-0.145; p = 0.162)	0.246 (CI = +/-1.060; p = 0.612)	0.474	+10.25%
Loss Cost	2009	0.077 (CI = +/-0.147; p = 0.263)	0.208 (CI = +/-1.046; p = 0.659)	0.300	+7.99%
Loss Cost	2010	0.072 (CI = +/-0.163; p = 0.329)	0.166 (CI = +/-1.170; p = 0.746)	0.128	+7.50%
Loss Cost	2011	0.060 (CI = +/-0.144; p = 0.348)	-0.292 (CI = +/-1.186; p = 0.569)	-0.136	+6.19%
Loss Cost	2012	0.060 (CI = +/-0.144; p = 0.348)		0.005	+6.19%
Loss Cost	2013	0.031 (CI = +/-0.195; p = 0.701)		-0.162	+3.13%
Loss Cost	2014	0.060 (CI = +/-0.290; p = 0.596)		-0.154	+6.21%
Loss Cost	2015	0.038 (CI = +/-0.504; p = 0.827)		-0.309	+3.85%
Severity	2004	0.029 (CI = +/-0.097; p = 0.529)	0.346 (CI = +/-0.890; p = 0.416)	0.298	+2.94%
Severity	2005	0.023 (CI = +/-0.111; p = 0.662)	0.377 (CI = +/-0.958; p = 0.408)	0.240	+2.30%
Severity	2006	0.040 (CI = +/-0.123; p = 0.489)	0.305 (CI = +/-1.002; p = 0.517)	0.271	+4.09%
Severity	2007	0.064 (CI = +/-0.131; p = 0.304)	0.232 (CI = +/-1.011; p = 0.620)	0.345	+6.61%
Severity	2008	0.055 (CI = +/-0.146; p = 0.418)	0.244 (CI = +/-1.071; p = 0.619)	0.224	+5.64%
Severity	2009	0.035 (CI = +/-0.150; p = 0.607)	0.208 (CI = +/-1.067; p = 0.666)	0.015	+3.55%
Severity	2010	0.031 (CI = +/-0.167; p = 0.672)	0.173 (CI = +/-1.197; p = 0.742)	-0.123	+3.16%
Severity	2011	0.018 (CI = +/-0.143; p = 0.768)	-0.322 (CI = +/-1.171; p = 0.527)	-0.239	+1.81%
Severity	2012	0.018 (CI = +/-0.143; p = 0.768)		-0.148	+1.81%
Severity	2013	0.027 (CI = +/-0.200; p = 0.740)		-0.171	+2.77%
Severity	2014	0.065 (CI = +/-0.294; p = 0.573)		-0.143	+6.69%
Severity	2015	0.041 (CI = +/-0.510; p = 0.813)		-0.304	+4.22%
Frequency	2004	-0.001 (CI = +/-0.042; p = 0.946)	0.134 (CI = +/-0.386; p = 0.466)	-0.004	-0.13%
Frequency	2005	0.003 (CI = +/-0.048; p = 0.886)	0.112 (CI = +/-0.412; p = 0.566)	0.005	+0.32%
Frequency	2006	0.011 (CI = +/-0.053; p = 0.664)	0.080 (CI = +/-0.431; p = 0.690)	0.044	+1.08%
Frequency	2007	0.032 (CI = +/-0.043; p = 0.128)	0.016 (CI = +/-0.330; p = 0.917)	0.421	+3.25%
Frequency	2008	0.043 (CI = +/-0.040; p = 0.041)	0.002 (CI = +/-0.296; p = 0.990)	0.585	+4.37%
Frequency	2009	0.042 (CI = +/-0.045; p = 0.064)	0.000 (CI = +/-0.321; p = 0.998)	0.487	+4.29%
Frequency	2010	0.041 (CI = +/-0.050; p = 0.094)	-0.007 (CI = +/-0.361; p = 0.965)	0.360	+4.20%
Frequency	2011	0.042 (CI = +/-0.056; p = 0.114)	0.029 (CI = +/-0.458; p = 0.880)	0.297	+4.30%
Frequency	2012	0.042 (CI = +/-0.056; p = 0.114)		0.257	+4.30%
Frequency	2013	0.004 (CI = +/-0.016; p = 0.603)		-0.130	+0.35%
Frequency	2014	-0.005 (CI = +/-0.017; p = 0.504)		-0.102	-0.45%
Frequency	2015	-0.004 (CI = +/-0.030; p = 0.727)		-0.271	-0.36%

Accident Benefits

Coverage = AB Total
End Trend Period = 2018
Excluded Points = NA
Parameters Included: time, scalar_level_change
Scalar Level Change Start Date = 2011-01-01

Fit	Start Date	Time	Scalar Shift	Adjusted R^2	Implied Trend Rate
Loss Cost	2004	0.043 (CI = +/-0.124; p = 0.460)	0.401 (CI = +/-1.073; p = 0.431)	0.343	+4.44%
Loss Cost	2005	0.045 (CI = +/-0.146; p = 0.509)	0.392 (CI = +/-1.178; p = 0.480)	0.301	+4.64%
Loss Cost	2006	0.082 (CI = +/-0.161; p = 0.282)	0.232 (CI = +/-1.210; p = 0.679)	0.377	+8.58%
Loss Cost	2007	0.150 (CI = +/-0.140; p = 0.039)	-0.004 (CI = +/-0.983; p = 0.993)	0.644	+16.21%
Loss Cost	2008	0.161 (CI = +/-0.161; p = 0.050)	-0.027 (CI = +/-1.060; p = 0.954)	0.598	+17.45%
Loss Cost	2009	0.137 (CI = +/-0.171; p = 0.101)	-0.027 (CI = +/-1.072; p = 0.953)	0.449	+14.66%
Loss Cost	2010	0.133 (CI = +/-0.195; p = 0.147)	-0.045 (CI = +/-1.214; p = 0.930)	0.299	+14.25%
Loss Cost	2011	0.116 (CI = +/-0.170; p = 0.141)	-0.460 (CI = +/-1.181; p = 0.363)	0.131	+12.29%
Loss Cost	2012	0.116 (CI = +/-0.170; p = 0.141)		0.255	+12.29%
Loss Cost	2013	0.097 (CI = +/-0.257; p = 0.353)		0.020	+10.22%
Loss Cost	2014	0.175 (CI = +/-0.394; p = 0.253)		0.198	+19.08%
Loss Cost	2015	0.213 (CI = +/-0.908; p = 0.418)		0.008	+23.79%
Severity	2004	0.049 (CI = +/-0.107; p = 0.336)	0.245 (CI = +/-0.923; p = 0.573)	0.346	+5.03%
Severity	2005	0.046 (CI = +/-0.126; p = 0.434)	0.259 (CI = +/-1.013; p = 0.585)	0.285	+4.75%
Severity	2006	0.074 (CI = +/-0.141; p = 0.266)	0.137 (CI = +/-1.057; p = 0.778)	0.342	+7.73%
Severity	2007	0.114 (CI = +/-0.148; p = 0.115)	0.000 (CI = +/-1.034; p = 1.000)	0.463	+12.07%
Severity	2008	0.109 (CI = +/-0.171; p = 0.181)	0.012 (CI = +/-1.123; p = 0.981)	0.349	+11.47%
Severity	2009	0.085 (CI = +/-0.183; p = 0.311)	0.012 (CI = +/-1.149; p = 0.981)	0.135	+8.83%
Severity	2010	0.082 (CI = +/-0.210; p = 0.377)	-0.003 (CI = +/-1.303; p = 0.996)	-0.013	+8.51%
Severity	2011	0.063 (CI = +/-0.180; p = 0.411)	-0.456 (CI = +/-1.247; p = 0.390)	-0.153	+6.48%
Severity	2012	0.063 (CI = +/-0.180; p = 0.411)		-0.034	+6.48%
Severity	2013	0.094 (CI = +/-0.266; p = 0.383)		-0.008	+9.83%
Severity	2014	0.183 (CI = +/-0.392; p = 0.234)		0.233	+20.11%
Severity	2015	0.223 (CI = +/-0.902; p = 0.398)		0.043	+25.02%
Frequency	2004	-0.006 (CI = +/-0.048; p = 0.801)	0.156 (CI = +/-0.412; p = 0.427)	-0.037	-0.56%
Frequency	2005	-0.001 (CI = +/-0.056; p = 0.968)	0.133 (CI = +/-0.450; p = 0.529)	-0.037	-0.11%
Frequency	2006	0.008 (CI = +/-0.064; p = 0.791)	0.094 (CI = +/-0.481; p = 0.672)	-0.010	+0.78%
Frequency	2007	0.036 (CI = +/-0.053; p = 0.158)	-0.004 (CI = +/-0.373; p = 0.980)	0.377	+3.69%
Frequency	2008	0.052 (CI = +/-0.050; p = 0.043)	-0.040 (CI = +/-0.330; p = 0.789)	0.579	+5.37%
Frequency	2009	0.052 (CI = +/-0.058; p = 0.070)	-0.040 (CI = +/-0.362; p = 0.803)	0.480	+5.35%
Frequency	2010	0.052 (CI = +/-0.066; p = 0.106)	-0.043 (CI = +/-0.411; p = 0.807)	0.349	+5.28%
Frequency	2011	0.053 (CI = +/-0.075; p = 0.130)	-0.004 (CI = +/-0.523; p = 0.987)	0.290	+5.46%
Frequency	2012	0.053 (CI = +/-0.075; p = 0.130)		0.275	+5.46%
Frequency	2013	0.003 (CI = +/-0.025; p = 0.719)		-0.205	+0.35%
Frequency	2014	-0.009 (CI = +/-0.028; p = 0.394)		-0.004	-0.86%
Frequency	2015	-0.010 (CI = +/-0.065; p = 0.580)		-0.235	-0.98%

Accident Benefits

Coverage = AB Total
End Trend Period = 2019
Excluded Points = NA
Parameters Included: time, scalar_level_change
Scalar Level Change Start Date = 2010-04-28

Fit	Start Date	Time	Scalar Shift	Adjusted R^2	Implied Trend Rate
Loss Cost	2004	-0.007 (CI = +/-0.097; p = 0.870)	0.867 (CI = +/-0.897; p = 0.057)	0.457	-0.75%
Loss Cost	2005	-0.009 (CI = +/-0.108; p = 0.851)	0.874 (CI = +/-0.952; p = 0.068)	0.423	-0.95%
Loss Cost	2006	0.009 (CI = +/-0.113; p = 0.860)	0.830 (CI = +/-0.950; p = 0.081)	0.481	+0.93%
Loss Cost	2007	0.041 (CI = +/-0.092; p = 0.343)	0.830 (CI = +/-0.745; p = 0.032)	0.708	+4.19%
Loss Cost	2008	0.045 (CI = +/-0.100; p = 0.334)	0.848 (CI = +/-0.795; p = 0.039)	0.670	+4.61%
Loss Cost	2009	0.038 (CI = +/-0.103; p = 0.417)	0.749 (CI = +/-0.847; p = 0.076)	0.527	+3.90%
Loss Cost	2010	0.041 (CI = +/-0.111; p = 0.417)	0.877 (CI = +/-1.066; p = 0.093)	0.425	+4.15%
Loss Cost	2011	0.041 (CI = +/-0.111; p = 0.417)		-0.033	+4.15%
Loss Cost	2012	0.060 (CI = +/-0.144; p = 0.348)		0.005	+6.19%
Loss Cost	2013	0.031 (CI = +/-0.195; p = 0.701)		-0.162	+3.13%
Loss Cost	2014	0.060 (CI = +/-0.290; p = 0.596)		-0.154	+6.21%
Loss Cost	2015	0.038 (CI = +/-0.504; p = 0.827)		-0.309	+3.85%
Severity	2004	-0.021 (CI = +/-0.078; p = 0.581)	0.885 (CI = +/-0.727; p = 0.021)	0.517	-2.03%
Severity	2005	-0.027 (CI = +/-0.087; p = 0.503)	0.912 (CI = +/-0.764; p = 0.023)	0.484	-2.71%
Severity	2006	-0.015 (CI = +/-0.092; p = 0.726)	0.883 (CI = +/-0.778; p = 0.030)	0.516	-1.50%
Severity	2007	0.002 (CI = +/-0.091; p = 0.959)	0.883 (CI = +/-0.739; p = 0.024)	0.607	+0.22%
Severity	2008	0.000 (CI = +/-0.099; p = 0.996)	0.873 (CI = +/-0.793; p = 0.034)	0.527	-0.02%
Severity	2009	-0.006 (CI = +/-0.104; p = 0.890)	0.782 (CI = +/-0.852; p = 0.067)	0.352	-0.64%
Severity	2010	-0.003 (CI = +/-0.111; p = 0.943)	0.943 (CI = +/-1.059; p = 0.073)	0.301	-0.35%
Severity	2011	-0.003 (CI = +/-0.111; p = 0.943)		-0.142	-0.35%
Severity	2012	0.018 (CI = +/-0.143; p = 0.768)		-0.148	+1.81%
Severity	2013	0.027 (CI = +/-0.200; p = 0.740)		-0.171	+2.77%
Severity	2014	0.065 (CI = +/-0.294; p = 0.573)		-0.143	+6.69%
Severity	2015	0.041 (CI = +/-0.510; p = 0.813)		-0.304	+4.22%
Frequency	2004	0.013 (CI = +/-0.042; p = 0.512)	-0.019 (CI = +/-0.388; p = 0.918)	-0.047	+1.31%
Frequency	2005	0.018 (CI = +/-0.046; p = 0.409)	-0.038 (CI = +/-0.404; p = 0.843)	-0.020	+1.81%
Frequency	2006	0.024 (CI = +/-0.049; p = 0.297)	-0.053 (CI = +/-0.412; p = 0.784)	0.037	+2.47%
Frequency	2007	0.039 (CI = +/-0.038; p = 0.046)	-0.053 (CI = +/-0.309; p = 0.713)	0.429	+3.96%
Frequency	2008	0.045 (CI = +/-0.035; p = 0.017)	-0.025 (CI = +/-0.280; p = 0.846)	0.587	+4.63%
Frequency	2009	0.045 (CI = +/-0.038; p = 0.028)	-0.033 (CI = +/-0.315; p = 0.815)	0.491	+4.57%
Frequency	2010	0.044 (CI = +/-0.042; p = 0.041)	-0.066 (CI = +/-0.401; p = 0.708)	0.373	+4.51%
Frequency	2011	0.044 (CI = +/-0.042; p = 0.041)		0.395	+4.51%
Frequency	2012	0.042 (CI = +/-0.056; p = 0.114)		0.257	+4.30%
Frequency	2013	0.004 (CI = +/-0.016; p = 0.603)		-0.130	+0.35%
Frequency	2014	-0.005 (CI = +/-0.017; p = 0.504)		-0.102	-0.45%
Frequency	2015	-0.004 (CI = +/-0.030; p = 0.727)		-0.271	-0.36%

Accident Benefits

Coverage = AB Total
End Trend Period = 2019
Excluded Points = NA
Parameters Included: time, scalar_level_change
Scalar Level Change Start Date = 2012-04-01

Fit	Start Date	Time	Scalar Shift	Adjusted R^2	Implied Trend Rate
Loss Cost	2004	0.020 (CI = +/-0.105; p = 0.682)	0.565 (CI = +/-0.979; p = 0.235)	0.352	+2.07%
Loss Cost	2005	0.016 (CI = +/-0.124; p = 0.788)	0.592 (CI = +/-1.073; p = 0.253)	0.313	+1.57%
Loss Cost	2006	0.042 (CI = +/-0.141; p = 0.528)	0.461 (CI = +/-1.136; p = 0.390)	0.353	+4.26%
Loss Cost	2007	0.098 (CI = +/-0.138; p = 0.145)	0.217 (CI = +/-1.037; p = 0.652)	0.538	+10.32%
Loss Cost	2008	0.099 (CI = +/-0.162; p = 0.200)	0.214 (CI = +/-1.133; p = 0.679)	0.468	+10.39%
Loss Cost	2009	0.062 (CI = +/-0.168; p = 0.421)	0.296 (CI = +/-1.107; p = 0.555)	0.314	+6.39%
Loss Cost	2010	0.051 (CI = +/-0.191; p = 0.549)	0.296 (CI = +/-1.196; p = 0.577)	0.155	+5.22%
Loss Cost	2011	0.023 (CI = +/-0.179; p = 0.767)	0.154 (CI = +/-1.111; p = 0.745)	-0.182	+2.29%
Loss Cost	2012	0.031 (CI = +/-0.195; p = 0.701)	0.351 (CI = +/-1.351; p = 0.533)	-0.096	+3.13%
Loss Cost	2013	0.031 (CI = +/-0.195; p = 0.701)		-0.162	+3.13%
Loss Cost	2014	0.060 (CI = +/-0.290; p = 0.596)		-0.154	+6.21%
Loss Cost	2015	0.038 (CI = +/-0.504; p = 0.827)		-0.309	+3.85%
Severity	2004	0.054 (CI = +/-0.097; p = 0.248)	0.080 (CI = +/-0.899; p = 0.850)	0.262	+5.56%
Severity	2005	0.050 (CI = +/-0.114; p = 0.353)	0.100 (CI = +/-0.985; p = 0.828)	0.196	+5.17%
Severity	2006	0.074 (CI = +/-0.129; p = 0.233)	-0.019 (CI = +/-1.043; p = 0.969)	0.241	+7.71%
Severity	2007	0.109 (CI = +/-0.141; p = 0.117)	-0.170 (CI = +/-1.062; p = 0.729)	0.336	+11.53%
Severity	2008	0.098 (CI = +/-0.164; p = 0.209)	-0.133 (CI = +/-1.152; p = 0.800)	0.207	+10.34%
Severity	2009	0.065 (CI = +/-0.176; p = 0.417)	-0.059 (CI = +/-1.154; p = 0.909)	-0.008	+6.72%
Severity	2010	0.056 (CI = +/-0.200; p = 0.532)	-0.059 (CI = +/-1.252; p = 0.914)	-0.139	+5.71%
Severity	2011	0.023 (CI = +/-0.176; p = 0.764)	-0.224 (CI = +/-1.092; p = 0.634)	-0.279	+2.29%
Severity	2012	0.027 (CI = +/-0.200; p = 0.740)	-0.112 (CI = +/-1.386; p = 0.844)	-0.366	+2.77%
Severity	2013	0.027 (CI = +/-0.200; p = 0.740)		-0.171	+2.77%
Severity	2014	0.065 (CI = +/-0.294; p = 0.573)		-0.143	+6.69%
Severity	2015	0.041 (CI = +/-0.510; p = 0.813)		-0.304	+4.22%
Frequency	2004	-0.034 (CI = +/-0.028; p = 0.021)	0.485 (CI = +/-0.257; p = 0.001)	0.541	-3.31%
Frequency	2005	-0.035 (CI = +/-0.032; p = 0.038)	0.491 (CI = +/-0.281; p = 0.003)	0.536	-3.42%
Frequency	2006	-0.033 (CI = +/-0.038; p = 0.088)	0.480 (CI = +/-0.308; p = 0.006)	0.531	-3.20%
Frequency	2007	-0.011 (CI = +/-0.028; p = 0.407)	0.386 (CI = +/-0.211; p = 0.002)	0.783	-1.08%
Frequency	2008	0.000 (CI = +/-0.025; p = 0.966)	0.347 (CI = +/-0.176; p = 0.002)	0.871	+0.05%
Frequency	2009	-0.003 (CI = +/-0.028; p = 0.801)	0.355 (CI = +/-0.184; p = 0.002)	0.852	-0.32%
Frequency	2010	-0.005 (CI = +/-0.032; p = 0.740)	0.355 (CI = +/-0.200; p = 0.004)	0.818	-0.46%
Frequency	2011	0.000 (CI = +/-0.030; p = 1.000)	0.378 (CI = +/-0.187; p = 0.003)	0.861	0.00%
Frequency	2012	0.004 (CI = +/-0.016; p = 0.603)	0.463 (CI = +/-0.114; p = 0.000)	0.961	+0.35%
Frequency	2013	0.004 (CI = +/-0.016; p = 0.603)		-0.130	+0.35%
Frequency	2014	-0.005 (CI = +/-0.017; p = 0.504)		-0.102	-0.45%
Frequency	2015	-0.004 (CI = +/-0.030; p = 0.727)		-0.271	-0.36%

Collision

Coverage = CL
End Trend Period = 2020
Excluded Points = NA
Parameters Included: time

Fit	Start Date	Time	Adjusted R^2	Implied Trend Rate
Loss Cost	2004	0.010 (CI = +/-0.014; p = 0.154)	0.073	+0.99%
Loss Cost	2005	0.006 (CI = +/-0.015; p = 0.421)	-0.021	+0.58%
Loss Cost	2006	0.001 (CI = +/-0.016; p = 0.915)	-0.076	+0.08%
Loss Cost	2007	0.004 (CI = +/-0.018; p = 0.634)	-0.062	+0.40%
Loss Cost	2008	0.010 (CI = +/-0.019; p = 0.264)	0.031	+1.01%
Loss Cost	2009	0.017 (CI = +/-0.020; p = 0.091)	0.186	+1.69%
Loss Cost	2010	0.023 (CI = +/-0.022; p = 0.045)	0.307	+2.33%
Loss Cost	2011	0.027 (CI = +/-0.027; p = 0.055)	0.309	+2.69%
Loss Cost	2012	0.028 (CI = +/-0.035; p = 0.105)	0.235	+2.79%
Loss Cost	2013	0.019 (CI = +/-0.044; p = 0.335)	0.014	+1.90%
Loss Cost	2014	0.010 (CI = +/-0.060; p = 0.682)	-0.156	+1.01%
Loss Cost	2015	-0.017 (CI = +/-0.067; p = 0.520)	-0.112	-1.69%
Severity	2004	0.043 (CI = +/-0.017; p = 0.000)	0.622	+4.39%
Severity	2005	0.048 (CI = +/-0.019; p = 0.000)	0.667	+4.94%
Severity	2006	0.051 (CI = +/-0.021; p = 0.000)	0.652	+5.21%
Severity	2007	0.060 (CI = +/-0.021; p = 0.000)	0.744	+6.14%
Severity	2008	0.069 (CI = +/-0.021; p = 0.000)	0.813	+7.10%
Severity	2009	0.077 (CI = +/-0.021; p = 0.000)	0.856	+8.02%
Severity	2010	0.082 (CI = +/-0.025; p = 0.000)	0.844	+8.50%
Severity	2011	0.083 (CI = +/-0.031; p = 0.000)	0.806	+8.65%
Severity	2012	0.077 (CI = +/-0.038; p = 0.002)	0.729	+8.01%
Severity	2013	0.063 (CI = +/-0.045; p = 0.013)	0.611	+6.51%
Severity	2014	0.043 (CI = +/-0.048; p = 0.070)	0.415	+4.34%
Severity	2015	0.029 (CI = +/-0.066; p = 0.293)	0.084	+2.90%
Frequency	2004	-0.033 (CI = +/-0.016; p = 0.001)	0.519	-3.25%
Frequency	2005	-0.042 (CI = +/-0.013; p = 0.000)	0.749	-4.15%
Frequency	2006	-0.050 (CI = +/-0.011; p = 0.000)	0.870	-4.88%
Frequency	2007	-0.056 (CI = +/-0.010; p = 0.000)	0.919	-5.42%
Frequency	2008	-0.059 (CI = +/-0.011; p = 0.000)	0.920	-5.69%
Frequency	2009	-0.060 (CI = +/-0.013; p = 0.000)	0.909	-5.85%
Frequency	2010	-0.059 (CI = +/-0.015; p = 0.000)	0.880	-5.68%
Frequency	2011	-0.056 (CI = +/-0.019; p = 0.000)	0.838	-5.48%
Frequency	2012	-0.049 (CI = +/-0.021; p = 0.001)	0.788	-4.82%
Frequency	2013	-0.044 (CI = +/-0.027; p = 0.007)	0.691	-4.32%
Frequency	2014	-0.032 (CI = +/-0.029; p = 0.035)	0.545	-3.19%
Frequency	2015	-0.046 (CI = +/-0.033; p = 0.019)	0.730	-4.46%

Collision

Coverage = CL
End Trend Period = 2019
Excluded Points = NA
Parameters Included: time

Fit	Start Date	Time	Adjusted R^2	Implied Trend Rate
Loss Cost	2004	0.012 (CI = +/-0.016; p = 0.130)	0.095	+1.19%
Loss Cost	2005	0.007 (CI = +/-0.017; p = 0.365)	-0.009	+0.74%
Loss Cost	2006	0.002 (CI = +/-0.018; p = 0.823)	-0.079	+0.19%
Loss Cost	2007	0.006 (CI = +/-0.021; p = 0.550)	-0.054	+0.58%
Loss Cost	2008	0.013 (CI = +/-0.022; p = 0.206)	0.070	+1.34%
Loss Cost	2009	0.022 (CI = +/-0.023; p = 0.057)	0.272	+2.23%
Loss Cost	2010	0.031 (CI = +/-0.025; p = 0.021)	0.445	+3.13%
Loss Cost	2011	0.037 (CI = +/-0.030; p = 0.022)	0.488	+3.79%
Loss Cost	2012	0.042 (CI = +/-0.039; p = 0.041)	0.450	+4.25%
Loss Cost	2013	0.035 (CI = +/-0.054; p = 0.157)	0.228	+3.53%
Loss Cost	2014	0.029 (CI = +/-0.081; p = 0.380)	-0.006	+2.91%
Loss Cost	2015	-0.003 (CI = +/-0.110; p = 0.943)	-0.331	-0.27%
Severity	2004	0.041 (CI = +/-0.020; p = 0.001)	0.558	+4.21%
Severity	2005	0.047 (CI = +/-0.021; p = 0.000)	0.608	+4.81%
Severity	2006	0.050 (CI = +/-0.024; p = 0.001)	0.590	+5.11%
Severity	2007	0.060 (CI = +/-0.025; p = 0.000)	0.699	+6.18%
Severity	2008	0.071 (CI = +/-0.025; p = 0.000)	0.784	+7.32%
Severity	2009	0.081 (CI = +/-0.025; p = 0.000)	0.843	+8.47%
Severity	2010	0.088 (CI = +/-0.029; p = 0.000)	0.838	+9.16%
Severity	2011	0.091 (CI = +/-0.037; p = 0.001)	0.801	+9.52%
Severity	2012	0.086 (CI = +/-0.049; p = 0.005)	0.712	+8.93%
Severity	2013	0.070 (CI = +/-0.061; p = 0.033)	0.557	+7.23%
Severity	2014	0.044 (CI = +/-0.073; p = 0.170)	0.263	+4.47%
Severity	2015	0.023 (CI = +/-0.114; p = 0.560)	-0.167	+2.37%
Frequency	2004	-0.029 (CI = +/-0.018; p = 0.004)	0.427	-2.90%
Frequency	2005	-0.040 (CI = +/-0.015; p = 0.000)	0.693	-3.88%
Frequency	2006	-0.048 (CI = +/-0.013; p = 0.000)	0.840	-4.68%
Frequency	2007	-0.054 (CI = +/-0.012; p = 0.000)	0.899	-5.28%
Frequency	2008	-0.057 (CI = +/-0.013; p = 0.000)	0.898	-5.57%
Frequency	2009	-0.059 (CI = +/-0.016; p = 0.000)	0.880	-5.75%
Frequency	2010	-0.057 (CI = +/-0.019; p = 0.000)	0.839	-5.52%
Frequency	2011	-0.054 (CI = +/-0.024; p = 0.001)	0.775	-5.22%
Frequency	2012	-0.044 (CI = +/-0.026; p = 0.007)	0.691	-4.30%
Frequency	2013	-0.035 (CI = +/-0.033; p = 0.040)	0.524	-3.45%
Frequency	2014	-0.015 (CI = +/-0.021; p = 0.117)	0.373	-1.50%
Frequency	2015	-0.026 (CI = +/-0.020; p = 0.025)	0.802	-2.58%

Collision

Coverage = CL
End Trend Period = 2018
Excluded Points = NA
Parameters Included: time

Fit	Start Date	Time	Adjusted R^2	Implied Trend Rate
Loss Cost	2004	0.013 (CI = +/-0.018; p = 0.139)	0.096	+1.33%
Loss Cost	2005	0.008 (CI = +/-0.020; p = 0.380)	-0.013	+0.83%
Loss Cost	2006	0.002 (CI = +/-0.021; p = 0.839)	-0.087	+0.20%
Loss Cost	2007	0.007 (CI = +/-0.025; p = 0.563)	-0.062	+0.67%
Loss Cost	2008	0.016 (CI = +/-0.026; p = 0.209)	0.077	+1.59%
Loss Cost	2009	0.027 (CI = +/-0.027; p = 0.052)	0.318	+2.75%
Loss Cost	2010	0.039 (CI = +/-0.028; p = 0.014)	0.549	+4.01%
Loss Cost	2011	0.050 (CI = +/-0.033; p = 0.010)	0.651	+5.12%
Loss Cost	2012	0.060 (CI = +/-0.041; p = 0.014)	0.682	+6.18%
Loss Cost	2013	0.058 (CI = +/-0.063; p = 0.064)	0.522	+5.94%
Loss Cost	2014	0.060 (CI = +/-0.110; p = 0.181)	0.335	+6.20%
Loss Cost	2015	0.029 (CI = +/-0.220; p = 0.629)	-0.294	+2.93%
Severity	2004	0.041 (CI = +/-0.023; p = 0.002)	0.506	+4.23%
Severity	2005	0.048 (CI = +/-0.025; p = 0.001)	0.565	+4.93%
Severity	2006	0.052 (CI = +/-0.029; p = 0.002)	0.549	+5.29%
Severity	2007	0.064 (CI = +/-0.029; p = 0.001)	0.680	+6.60%
Severity	2008	0.077 (CI = +/-0.028; p = 0.000)	0.792	+8.05%
Severity	2009	0.092 (CI = +/-0.026; p = 0.000)	0.881	+9.64%
Severity	2010	0.103 (CI = +/-0.028; p = 0.000)	0.904	+10.80%
Severity	2011	0.111 (CI = +/-0.034; p = 0.000)	0.901	+11.74%
Severity	2012	0.111 (CI = +/-0.048; p = 0.002)	0.853	+11.70%
Severity	2013	0.099 (CI = +/-0.067; p = 0.015)	0.757	+10.36%
Severity	2014	0.074 (CI = +/-0.095; p = 0.090)	0.560	+7.67%
Severity	2015	0.060 (CI = +/-0.215; p = 0.352)	0.130	+6.20%
Frequency	2004	-0.028 (CI = +/-0.021; p = 0.012)	0.352	-2.78%
Frequency	2005	-0.040 (CI = +/-0.017; p = 0.000)	0.646	-3.90%
Frequency	2006	-0.050 (CI = +/-0.015; p = 0.000)	0.820	-4.83%
Frequency	2007	-0.057 (CI = +/-0.013; p = 0.000)	0.897	-5.57%
Frequency	2008	-0.062 (CI = +/-0.014; p = 0.000)	0.904	-5.98%
Frequency	2009	-0.065 (CI = +/-0.017; p = 0.000)	0.895	-6.28%
Frequency	2010	-0.063 (CI = +/-0.022; p = 0.000)	0.853	-6.13%
Frequency	2011	-0.061 (CI = +/-0.029; p = 0.002)	0.788	-5.92%
Frequency	2012	-0.051 (CI = +/-0.035; p = 0.013)	0.685	-4.94%
Frequency	2013	-0.041 (CI = +/-0.048; p = 0.078)	0.476	-4.01%
Frequency	2014	-0.014 (CI = +/-0.037; p = 0.317)	0.098	-1.37%
Frequency	2015	-0.031 (CI = +/-0.041; p = 0.083)	0.761	-3.08%

Collision

Coverage = CL
End Trend Period = 2020
Excluded Points = 2016
Parameters Included: time

Fit	Start Date	Time	Adjusted R^2	Implied Trend Rate
Loss Cost	2004	0.008 (CI = +/-0.014; p = 0.240)	0.033	+0.80%
Loss Cost	2005	0.004 (CI = +/-0.015; p = 0.591)	-0.052	+0.37%
Loss Cost	2006	-0.001 (CI = +/-0.015; p = 0.847)	-0.080	-0.14%
Loss Cost	2007	0.002 (CI = +/-0.017; p = 0.823)	-0.086	+0.18%
Loss Cost	2008	0.008 (CI = +/-0.018; p = 0.342)	0.000	+0.79%
Loss Cost	2009	0.015 (CI = +/-0.018; p = 0.095)	0.199	+1.48%
Loss Cost	2010	0.021 (CI = +/-0.019; p = 0.032)	0.388	+2.14%
Loss Cost	2011	0.025 (CI = +/-0.023; p = 0.033)	0.430	+2.56%
Loss Cost	2012	0.028 (CI = +/-0.029; p = 0.060)	0.383	+2.79%
Loss Cost	2013	0.021 (CI = +/-0.038; p = 0.210)	0.150	+2.15%
Loss Cost	2014	0.017 (CI = +/-0.056; p = 0.451)	-0.065	+1.71%
Loss Cost	2015	-0.005 (CI = +/-0.080; p = 0.844)	-0.313	-0.54%
Severity	2004	0.041 (CI = +/-0.017; p = 0.000)	0.617	+4.13%
Severity	2005	0.046 (CI = +/-0.018; p = 0.000)	0.668	+4.68%
Severity	2006	0.048 (CI = +/-0.021; p = 0.000)	0.655	+4.94%
Severity	2007	0.057 (CI = +/-0.020; p = 0.000)	0.762	+5.87%
Severity	2008	0.066 (CI = +/-0.019; p = 0.000)	0.845	+6.82%
Severity	2009	0.075 (CI = +/-0.018; p = 0.000)	0.901	+7.75%
Severity	2010	0.079 (CI = +/-0.020; p = 0.000)	0.901	+8.26%
Severity	2011	0.081 (CI = +/-0.025; p = 0.000)	0.879	+8.49%
Severity	2012	0.077 (CI = +/-0.032; p = 0.001)	0.831	+8.01%
Severity	2013	0.066 (CI = +/-0.037; p = 0.006)	0.770	+6.78%
Severity	2014	0.049 (CI = +/-0.039; p = 0.026)	0.684	+5.02%
Severity	2015	0.043 (CI = +/-0.068; p = 0.141)	0.424	+4.34%
Frequency	2004	-0.033 (CI = +/-0.017; p = 0.001)	0.499	-3.20%
Frequency	2005	-0.042 (CI = +/-0.014; p = 0.000)	0.737	-4.11%
Frequency	2006	-0.050 (CI = +/-0.012; p = 0.000)	0.865	-4.84%
Frequency	2007	-0.055 (CI = +/-0.011; p = 0.000)	0.917	-5.38%
Frequency	2008	-0.058 (CI = +/-0.012; p = 0.000)	0.919	-5.65%
Frequency	2009	-0.060 (CI = +/-0.014; p = 0.000)	0.907	-5.82%
Frequency	2010	-0.058 (CI = +/-0.016; p = 0.000)	0.879	-5.65%
Frequency	2011	-0.056 (CI = +/-0.020; p = 0.000)	0.837	-5.46%
Frequency	2012	-0.049 (CI = +/-0.023; p = 0.002)	0.786	-4.82%
Frequency	2013	-0.044 (CI = +/-0.031; p = 0.014)	0.683	-4.34%
Frequency	2014	-0.032 (CI = +/-0.036; p = 0.069)	0.506	-3.15%
Frequency	2015	-0.048 (CI = +/-0.047; p = 0.047)	0.709	-4.68%

Collision

Coverage = CL
End Trend Period = 2019
Excluded Points = 2016
Parameters Included: time

Fit	Start Date	Time	Adjusted R^2	Implied Trend Rate
Loss Cost	2004	0.009 (CI = +/-0.016; p = 0.227)	0.041	+0.95%
Loss Cost	2005	0.005 (CI = +/-0.017; p = 0.563)	-0.052	+0.47%
Loss Cost	2006	-0.001 (CI = +/-0.018; p = 0.889)	-0.089	-0.12%
Loss Cost	2007	0.003 (CI = +/-0.020; p = 0.784)	-0.091	+0.26%
Loss Cost	2008	0.010 (CI = +/-0.021; p = 0.313)	0.014	+1.00%
Loss Cost	2009	0.019 (CI = +/-0.021; p = 0.077)	0.258	+1.89%
Loss Cost	2010	0.027 (CI = +/-0.021; p = 0.019)	0.505	+2.78%
Loss Cost	2011	0.034 (CI = +/-0.025; p = 0.015)	0.596	+3.47%
Loss Cost	2012	0.039 (CI = +/-0.032; p = 0.025)	0.598	+4.01%
Loss Cost	2013	0.035 (CI = +/-0.046; p = 0.104)	0.405	+3.53%
Loss Cost	2014	0.034 (CI = +/-0.077; p = 0.257)	0.192	+3.46%
Loss Cost	2015	0.012 (CI = +/-0.151; p = 0.772)	-0.422	+1.17%
Severity	2004	0.038 (CI = +/-0.020; p = 0.001)	0.535	+3.84%
Severity	2005	0.043 (CI = +/-0.021; p = 0.001)	0.594	+4.43%
Severity	2006	0.046 (CI = +/-0.024; p = 0.002)	0.575	+4.70%
Severity	2007	0.056 (CI = +/-0.024; p = 0.000)	0.704	+5.76%
Severity	2008	0.067 (CI = +/-0.023; p = 0.000)	0.807	+6.88%
Severity	2009	0.077 (CI = +/-0.022; p = 0.000)	0.881	+8.02%
Severity	2010	0.083 (CI = +/-0.025; p = 0.000)	0.887	+8.71%
Severity	2011	0.087 (CI = +/-0.031; p = 0.001)	0.865	+9.10%
Severity	2012	0.083 (CI = +/-0.042; p = 0.004)	0.805	+8.64%
Severity	2013	0.070 (CI = +/-0.053; p = 0.022)	0.710	+7.23%
Severity	2014	0.049 (CI = +/-0.065; p = 0.097)	0.539	+5.01%
Severity	2015	0.040 (CI = +/-0.146; p = 0.364)	0.108	+4.04%
Frequency	2004	-0.028 (CI = +/-0.019; p = 0.008)	0.391	-2.79%
Frequency	2005	-0.039 (CI = +/-0.016; p = 0.000)	0.671	-3.79%
Frequency	2006	-0.047 (CI = +/-0.013; p = 0.000)	0.829	-4.60%
Frequency	2007	-0.053 (CI = +/-0.012; p = 0.000)	0.893	-5.21%
Frequency	2008	-0.057 (CI = +/-0.014; p = 0.000)	0.893	-5.50%
Frequency	2009	-0.058 (CI = +/-0.017; p = 0.000)	0.875	-5.68%
Frequency	2010	-0.056 (CI = +/-0.021; p = 0.000)	0.833	-5.45%
Frequency	2011	-0.053 (CI = +/-0.026; p = 0.003)	0.769	-5.16%
Frequency	2012	-0.044 (CI = +/-0.030; p = 0.013)	0.684	-4.26%
Frequency	2013	-0.035 (CI = +/-0.039; p = 0.067)	0.511	-3.45%
Frequency	2014	-0.015 (CI = +/-0.028; p = 0.188)	0.320	-1.48%
Frequency	2015	-0.028 (CI = +/-0.032; p = 0.064)	0.814	-2.76%

Collision

Coverage = CL
End Trend Period = 2018
Excluded Points = 2016
Parameters Included: time

Fit	Start Date	Time	Adjusted R^2	Implied Trend Rate
Loss Cost	2004	0.010 (CI = +/-0.019; p = 0.271)	0.025	+1.01%
Loss Cost	2005	0.004 (CI = +/-0.020; p = 0.638)	-0.068	+0.45%
Loss Cost	2006	-0.003 (CI = +/-0.022; p = 0.797)	-0.092	-0.25%
Loss Cost	2007	0.002 (CI = +/-0.025; p = 0.879)	-0.108	+0.17%
Loss Cost	2008	0.011 (CI = +/-0.027; p = 0.379)	-0.015	+1.08%
Loss Cost	2009	0.022 (CI = +/-0.027; p = 0.097)	0.251	+2.21%
Loss Cost	2010	0.034 (CI = +/-0.026; p = 0.020)	0.560	+3.45%
Loss Cost	2011	0.044 (CI = +/-0.028; p = 0.010)	0.717	+4.53%
Loss Cost	2012	0.054 (CI = +/-0.033; p = 0.011)	0.796	+5.58%
Loss Cost	2013	0.053 (CI = +/-0.055; p = 0.054)	0.679	+5.46%
Loss Cost	2014	0.060 (CI = +/-0.115; p = 0.153)	0.577	+6.20%
Loss Cost	2015	0.043 (CI = +/-0.636; p = 0.547)	-0.146	+4.42%
Severity	2004	0.036 (CI = +/-0.023; p = 0.005)	0.454	+3.72%
Severity	2005	0.043 (CI = +/-0.025; p = 0.003)	0.522	+4.39%
Severity	2006	0.046 (CI = +/-0.029; p = 0.006)	0.502	+4.71%
Severity	2007	0.058 (CI = +/-0.029; p = 0.002)	0.657	+6.00%
Severity	2008	0.072 (CI = +/-0.028; p = 0.000)	0.793	+7.44%
Severity	2009	0.086 (CI = +/-0.024; p = 0.000)	0.902	+9.00%
Severity	2010	0.096 (CI = +/-0.023; p = 0.000)	0.935	+10.13%
Severity	2011	0.105 (CI = +/-0.027; p = 0.000)	0.943	+11.03%
Severity	2012	0.104 (CI = +/-0.039; p = 0.002)	0.915	+10.98%
Severity	2013	0.094 (CI = +/-0.056; p = 0.013)	0.872	+9.81%
Severity	2014	0.074 (CI = +/-0.079; p = 0.056)	0.836	+7.67%
Severity	2015	0.076 (CI = +/-0.481; p = 0.293)	0.606	+7.93%
Frequency	2004	-0.026 (CI = +/-0.023; p = 0.026)	0.297	-2.61%
Frequency	2005	-0.038 (CI = +/-0.019; p = 0.001)	0.608	-3.77%
Frequency	2006	-0.049 (CI = +/-0.016; p = 0.000)	0.799	-4.74%
Frequency	2007	-0.057 (CI = +/-0.014; p = 0.000)	0.885	-5.50%
Frequency	2008	-0.061 (CI = +/-0.016; p = 0.000)	0.893	-5.92%
Frequency	2009	-0.064 (CI = +/-0.019; p = 0.000)	0.883	-6.23%
Frequency	2010	-0.063 (CI = +/-0.025; p = 0.001)	0.838	-6.07%
Frequency	2011	-0.060 (CI = +/-0.034; p = 0.006)	0.768	-5.86%
Frequency	2012	-0.050 (CI = +/-0.043; p = 0.031)	0.658	-4.87%
Frequency	2013	-0.040 (CI = +/-0.064; p = 0.138)	0.431	-3.97%
Frequency	2014	-0.014 (CI = +/-0.061; p = 0.430)	-0.012	-1.37%
Frequency	2015	-0.033 (CI = +/-0.156; p = 0.226)	0.759	-3.26%

Collision

Coverage = CL
End Trend Period = 2020
Excluded Points = NA
Parameters Included: time, scalar_level_change
Scalar Level Change Start Date = 2013-04-01

Fit	Start Date	Time	Scalar Shift	Adjusted R^2	Implied Trend Rate
Loss Cost	2004	0.002 (CI = +/-0.028; p = 0.879)	0.092 (CI = +/-0.275; p = 0.484)	0.042	+0.20%
Loss Cost	2005	-0.009 (CI = +/-0.029; p = 0.524)	0.157 (CI = +/-0.269; p = 0.230)	0.020	-0.87%
Loss Cost	2006	-0.023 (CI = +/-0.028; p = 0.106)	0.234 (CI = +/-0.244; p = 0.059)	0.145	-2.23%
Loss Cost	2007	-0.020 (CI = +/-0.033; p = 0.217)	0.219 (CI = +/-0.266; p = 0.097)	0.108	-1.94%
Loss Cost	2008	-0.011 (CI = +/-0.036; p = 0.519)	0.181 (CI = +/-0.271; p = 0.168)	0.127	-1.08%
Loss Cost	2009	-0.001 (CI = +/-0.038; p = 0.942)	0.148 (CI = +/-0.268; p = 0.245)	0.228	-0.13%
Loss Cost	2010	0.006 (CI = +/-0.041; p = 0.730)	0.131 (CI = +/-0.270; p = 0.296)	0.326	+0.64%
Loss Cost	2011	0.010 (CI = +/-0.046; p = 0.626)	0.131 (CI = +/-0.288; p = 0.319)	0.322	+1.00%
Loss Cost	2012	0.011 (CI = +/-0.052; p = 0.613)	0.138 (CI = +/-0.325; p = 0.337)	0.244	+1.15%
Loss Cost	2013	0.010 (CI = +/-0.060; p = 0.682)	0.106 (CI = +/-0.413; p = 0.539)	-0.089	+1.01%
Loss Cost	2014	0.010 (CI = +/-0.060; p = 0.682)		-0.156	+1.01%
Loss Cost	2015	-0.017 (CI = +/-0.067; p = 0.520)		-0.112	-1.69%
Severity	2004	0.003 (CI = +/-0.022; p = 0.794)	0.468 (CI = +/-0.222; p = 0.000)	0.835	+0.28%
Severity	2005	0.007 (CI = +/-0.025; p = 0.541)	0.440 (CI = +/-0.236; p = 0.001)	0.840	+0.74%
Severity	2006	0.006 (CI = +/-0.030; p = 0.670)	0.448 (CI = +/-0.259; p = 0.003)	0.827	+0.60%
Severity	2007	0.018 (CI = +/-0.031; p = 0.230)	0.389 (CI = +/-0.247; p = 0.005)	0.867	+1.79%
Severity	2008	0.030 (CI = +/-0.030; p = 0.056)	0.338 (CI = +/-0.229; p = 0.008)	0.901	+3.01%
Severity	2009	0.040 (CI = +/-0.030; p = 0.013)	0.300 (CI = +/-0.207; p = 0.010)	0.927	+4.12%
Severity	2010	0.044 (CI = +/-0.033; p = 0.015)	0.292 (CI = +/-0.217; p = 0.015)	0.920	+4.54%
Severity	2011	0.046 (CI = +/-0.038; p = 0.024)	0.292 (CI = +/-0.237; p = 0.023)	0.899	+4.69%
Severity	2012	0.044 (CI = +/-0.043; p = 0.045)	0.283 (CI = +/-0.265; p = 0.040)	0.852	+4.50%
Severity	2013	0.043 (CI = +/-0.048; p = 0.070)	0.246 (CI = +/-0.330; p = 0.114)	0.731	+4.34%
Severity	2014	0.043 (CI = +/-0.048; p = 0.070)		0.415	+4.34%
Severity	2015	0.029 (CI = +/-0.066; p = 0.293)		0.084	+2.90%
Frequency	2004	-0.001 (CI = +/-0.025; p = 0.947)	-0.376 (CI = +/-0.248; p = 0.006)	0.707	-0.08%
Frequency	2005	-0.016 (CI = +/-0.021; p = 0.116)	-0.283 (CI = +/-0.193; p = 0.007)	0.847	-1.60%
Frequency	2006	-0.029 (CI = +/-0.017; p = 0.004)	-0.214 (CI = +/-0.150; p = 0.009)	0.922	-2.82%
Frequency	2007	-0.037 (CI = +/-0.016; p = 0.000)	-0.170 (CI = +/-0.127; p = 0.013)	0.951	-3.66%
Frequency	2008	-0.040 (CI = +/-0.018; p = 0.001)	-0.157 (CI = +/-0.134; p = 0.026)	0.948	-3.96%
Frequency	2009	-0.042 (CI = +/-0.021; p = 0.001)	-0.153 (CI = +/-0.146; p = 0.042)	0.938	-4.08%
Frequency	2010	-0.038 (CI = +/-0.023; p = 0.005)	-0.161 (CI = +/-0.150; p = 0.039)	0.924	-3.74%
Frequency	2011	-0.036 (CI = +/-0.025; p = 0.012)	-0.161 (CI = +/-0.159; p = 0.049)	0.898	-3.53%
Frequency	2012	-0.033 (CI = +/-0.025; p = 0.019)	-0.144 (CI = +/-0.156; p = 0.065)	0.866	-3.21%
Frequency	2013	-0.032 (CI = +/-0.029; p = 0.035)	-0.141 (CI = +/-0.202; p = 0.134)	0.773	-3.19%
Frequency	2014	-0.032 (CI = +/-0.029; p = 0.035)		0.545	-3.19%
Frequency	2015	-0.046 (CI = +/-0.033; p = 0.019)		0.730	-4.46%

Collision

Coverage = CL
End Trend Period = 2019
Excluded Points = NA
Parameters Included: time, scalar_level_change
Scalar Level Change Start Date = 2013-04-01

Fit	Start Date	Time	Scalar Shift	Adjusted R^2	Implied Trend Rate
Loss Cost	2004	0.004 (CI = +/-0.030; p = 0.756)	0.084 (CI = +/-0.285; p = 0.535)	0.055	+0.44%
Loss Cost	2005	-0.007 (CI = +/-0.032; p = 0.639)	0.151 (CI = +/-0.285; p = 0.271)	0.017	-0.71%
Loss Cost	2006	-0.023 (CI = +/-0.032; p = 0.147)	0.235 (CI = +/-0.263; p = 0.075)	0.130	-2.26%
Loss Cost	2007	-0.019 (CI = +/-0.039; p = 0.293)	0.218 (CI = +/-0.291; p = 0.127)	0.092	-1.91%
Loss Cost	2008	-0.008 (CI = +/-0.044; p = 0.696)	0.168 (CI = +/-0.302; p = 0.241)	0.121	-0.78%
Loss Cost	2009	0.006 (CI = +/-0.047; p = 0.769)	0.116 (CI = +/-0.300; p = 0.399)	0.255	+0.63%
Loss Cost	2010	0.019 (CI = +/-0.051; p = 0.402)	0.081 (CI = +/-0.297; p = 0.540)	0.402	+1.93%
Loss Cost	2011	0.027 (CI = +/-0.057; p = 0.301)	0.072 (CI = +/-0.314; p = 0.597)	0.433	+2.69%
Loss Cost	2012	0.030 (CI = +/-0.067; p = 0.296)	0.079 (CI = +/-0.353; p = 0.590)	0.381	+3.07%
Loss Cost	2013	0.029 (CI = +/-0.081; p = 0.380)	0.056 (CI = +/-0.461; p = 0.752)	0.061	+2.91%
Loss Cost	2014	0.029 (CI = +/-0.081; p = 0.380)		-0.006	+2.91%
Loss Cost	2015	-0.003 (CI = +/-0.110; p = 0.943)		-0.331	-0.27%
Severity	2004	-0.001 (CI = +/-0.023; p = 0.915)	0.481 (CI = +/-0.222; p = 0.000)	0.823	-0.12%
Severity	2005	0.003 (CI = +/-0.027; p = 0.819)	0.457 (CI = +/-0.240; p = 0.001)	0.825	+0.29%
Severity	2006	0.000 (CI = +/-0.033; p = 0.995)	0.473 (CI = +/-0.265; p = 0.002)	0.814	-0.01%
Severity	2007	0.012 (CI = +/-0.035; p = 0.448)	0.412 (CI = +/-0.263; p = 0.006)	0.850	+1.25%
Severity	2008	0.026 (CI = +/-0.037; p = 0.140)	0.352 (CI = +/-0.254; p = 0.012)	0.885	+2.67%
Severity	2009	0.040 (CI = +/-0.038; p = 0.039)	0.301 (CI = +/-0.239; p = 0.020)	0.914	+4.11%
Severity	2010	0.046 (CI = +/-0.044; p = 0.041)	0.284 (CI = +/-0.257; p = 0.035)	0.906	+4.74%
Severity	2011	0.049 (CI = +/-0.052; p = 0.062)	0.281 (CI = +/-0.286; p = 0.053)	0.882	+4.99%
Severity	2012	0.046 (CI = +/-0.062; p = 0.112)	0.276 (CI = +/-0.326; p = 0.081)	0.823	+4.72%
Severity	2013	0.044 (CI = +/-0.073; p = 0.170)	0.243 (CI = +/-0.416; p = 0.180)	0.666	+4.47%
Severity	2014	0.044 (CI = +/-0.073; p = 0.170)		0.263	+4.47%
Severity	2015	0.023 (CI = +/-0.114; p = 0.560)		-0.167	+2.37%
Frequency	2004	0.006 (CI = +/-0.024; p = 0.630)	-0.397 (CI = +/-0.232; p = 0.003)	0.699	+0.56%
Frequency	2005	-0.010 (CI = +/-0.020; p = 0.303)	-0.306 (CI = +/-0.180; p = 0.003)	0.845	-1.00%
Frequency	2006	-0.023 (CI = +/-0.017; p = 0.014)	-0.238 (CI = +/-0.140; p = 0.003)	0.923	-2.25%
Frequency	2007	-0.032 (CI = +/-0.016; p = 0.001)	-0.195 (CI = +/-0.122; p = 0.005)	0.951	-3.13%
Frequency	2008	-0.034 (CI = +/-0.019; p = 0.003)	-0.184 (CI = +/-0.134; p = 0.013)	0.945	-3.36%
Frequency	2009	-0.034 (CI = +/-0.024; p = 0.011)	-0.184 (CI = +/-0.151; p = 0.022)	0.933	-3.35%
Frequency	2010	-0.027 (CI = +/-0.025; p = 0.036)	-0.203 (CI = +/-0.146; p = 0.013)	0.928	-2.68%
Frequency	2011	-0.022 (CI = +/-0.027; p = 0.087)	-0.210 (CI = +/-0.146; p = 0.012)	0.914	-2.20%
Frequency	2012	-0.016 (CI = +/-0.018; p = 0.072)	-0.197 (CI = +/-0.095; p = 0.003)	0.945	-1.57%
Frequency	2013	-0.015 (CI = +/-0.021; p = 0.117)	-0.187 (CI = +/-0.120; p = 0.013)	0.895	-1.50%
Frequency	2014	-0.015 (CI = +/-0.021; p = 0.117)		0.373	-1.50%
Frequency	2015	-0.026 (CI = +/-0.020; p = 0.025)		0.802	-2.58%

Collision

Coverage = CL
End Trend Period = 2018
Excluded Points = NA
Parameters Included: time, scalar_level_change
Scalar Level Change Start Date = 2013-04-01

Fit	Start Date	Time	Scalar Shift	Adjusted R^2	Implied Trend Rate
Loss Cost	2004	0.006 (CI = +/-0.033; p = 0.703)	0.082 (CI = +/-0.298; p = 0.559)	0.049	+0.59%
Loss Cost	2005	-0.006 (CI = +/-0.036; p = 0.698)	0.149 (CI = +/-0.301; p = 0.299)	0.003	-0.64%
Loss Cost	2006	-0.024 (CI = +/-0.037; p = 0.170)	0.239 (CI = +/-0.281; p = 0.087)	0.121	-2.40%
Loss Cost	2007	-0.020 (CI = +/-0.045; p = 0.334)	0.222 (CI = +/-0.318; p = 0.149)	0.076	-2.03%
Loss Cost	2008	-0.006 (CI = +/-0.053; p = 0.793)	0.162 (CI = +/-0.339; p = 0.302)	0.098	-0.63%
Loss Cost	2009	0.014 (CI = +/-0.060; p = 0.606)	0.089 (CI = +/-0.342; p = 0.556)	0.260	+1.37%
Loss Cost	2010	0.035 (CI = +/-0.063; p = 0.221)	0.024 (CI = +/-0.329; p = 0.864)	0.476	+3.60%
Loss Cost	2011	0.051 (CI = +/-0.070; p = 0.118)	-0.008 (CI = +/-0.332; p = 0.952)	0.581	+5.28%
Loss Cost	2012	0.061 (CI = +/-0.082; p = 0.105)	-0.008 (CI = +/-0.361; p = 0.953)	0.603	+6.34%
Loss Cost	2013	0.060 (CI = +/-0.110; p = 0.181)	-0.017 (CI = +/-0.505; p = 0.920)	0.365	+6.20%
Loss Cost	2014	0.060 (CI = +/-0.110; p = 0.181)		0.335	+6.20%
Loss Cost	2015	0.029 (CI = +/-0.220; p = 0.629)		-0.294	+2.93%
Severity	2004	-0.002 (CI = +/-0.025; p = 0.896)	0.481 (CI = +/-0.233; p = 0.001)	0.801	-0.16%
Severity	2005	0.003 (CI = +/-0.030; p = 0.839)	0.457 (CI = +/-0.255; p = 0.002)	0.804	+0.29%
Severity	2006	-0.001 (CI = +/-0.037; p = 0.971)	0.475 (CI = +/-0.284; p = 0.004)	0.792	-0.06%
Severity	2007	0.014 (CI = +/-0.041; p = 0.453)	0.406 (CI = +/-0.287; p = 0.011)	0.834	+1.43%
Severity	2008	0.033 (CI = +/-0.044; p = 0.123)	0.329 (CI = +/-0.277; p = 0.025)	0.879	+3.31%
Severity	2009	0.054 (CI = +/-0.042; p = 0.019)	0.250 (CI = +/-0.242; p = 0.045)	0.927	+5.56%
Severity	2010	0.068 (CI = +/-0.047; p = 0.013)	0.209 (CI = +/-0.245; p = 0.082)	0.935	+7.00%
Severity	2011	0.077 (CI = +/-0.056; p = 0.017)	0.191 (CI = +/-0.264; p = 0.123)	0.930	+8.00%
Severity	2012	0.077 (CI = +/-0.072; p = 0.042)	0.191 (CI = +/-0.319; p = 0.172)	0.891	+7.96%
Severity	2013	0.074 (CI = +/-0.095; p = 0.090)	0.173 (CI = +/-0.437; p = 0.298)	0.788	+7.67%
Severity	2014	0.074 (CI = +/-0.095; p = 0.090)		0.560	+7.67%
Severity	2015	0.060 (CI = +/-0.215; p = 0.352)		0.130	+6.20%
Frequency	2004	0.007 (CI = +/-0.026; p = 0.551)	-0.399 (CI = +/-0.241; p = 0.004)	0.664	+0.74%
Frequency	2005	-0.009 (CI = +/-0.023; p = 0.383)	-0.308 (CI = +/-0.190; p = 0.004)	0.821	-0.93%
Frequency	2006	-0.024 (CI = +/-0.019; p = 0.022)	-0.236 (CI = +/-0.149; p = 0.006)	0.911	-2.33%
Frequency	2007	-0.035 (CI = +/-0.018; p = 0.002)	-0.184 (CI = +/-0.128; p = 0.010)	0.948	-3.41%
Frequency	2008	-0.039 (CI = +/-0.022; p = 0.004)	-0.167 (CI = +/-0.141; p = 0.026)	0.944	-3.81%
Frequency	2009	-0.041 (CI = +/-0.028; p = 0.012)	-0.161 (CI = +/-0.163; p = 0.053)	0.932	-3.97%
Frequency	2010	-0.032 (CI = +/-0.033; p = 0.053)	-0.185 (CI = +/-0.171; p = 0.038)	0.921	-3.18%
Frequency	2011	-0.026 (CI = +/-0.039; p = 0.149)	-0.199 (CI = +/-0.182; p = 0.038)	0.901	-2.52%
Frequency	2012	-0.015 (CI = +/-0.028; p = 0.212)	-0.199 (CI = +/-0.125; p = 0.012)	0.933	-1.50%
Frequency	2013	-0.014 (CI = +/-0.037; p = 0.317)	-0.190 (CI = +/-0.168; p = 0.037)	0.868	-1.37%
Frequency	2014	-0.014 (CI = +/-0.037; p = 0.317)		0.098	-1.37%
Frequency	2015	-0.031 (CI = +/-0.041; p = 0.083)		0.761	-3.08%

Comprehensive

Coverage = CM
End Trend Period = 2020
Excluded Points = NA
Parameters Included: time

Fit	Start Date	Time	Adjusted R^2	Implied Trend Rate
Loss Cost	2004	0.012 (CI = +/-0.013; p = 0.064)	0.158	+1.22%
Loss Cost	2005	0.013 (CI = +/-0.015; p = 0.075)	0.153	+1.32%
Loss Cost	2006	0.016 (CI = +/-0.016; p = 0.056)	0.195	+1.60%
Loss Cost	2007	0.013 (CI = +/-0.019; p = 0.157)	0.090	+1.30%
Loss Cost	2008	0.024 (CI = +/-0.015; p = 0.005)	0.491	+2.41%
Loss Cost	2009	0.033 (CI = +/-0.011; p = 0.000)	0.807	+3.36%
Loss Cost	2010	0.035 (CI = +/-0.013; p = 0.000)	0.795	+3.58%
Loss Cost	2011	0.029 (CI = +/-0.012; p = 0.001)	0.768	+2.94%
Loss Cost	2012	0.032 (CI = +/-0.014; p = 0.001)	0.777	+3.29%
Loss Cost	2013	0.033 (CI = +/-0.019; p = 0.005)	0.713	+3.38%
Loss Cost	2014	0.032 (CI = +/-0.027; p = 0.027)	0.589	+3.26%
Loss Cost	2015	0.022 (CI = +/-0.034; p = 0.143)	0.315	+2.24%
Severity	2004	0.015 (CI = +/-0.014; p = 0.037)	0.208	+1.51%
Severity	2005	0.020 (CI = +/-0.014; p = 0.009)	0.350	+2.02%
Severity	2006	0.024 (CI = +/-0.015; p = 0.005)	0.432	+2.45%
Severity	2007	0.024 (CI = +/-0.018; p = 0.014)	0.360	+2.38%
Severity	2008	0.034 (CI = +/-0.015; p = 0.000)	0.662	+3.41%
Severity	2009	0.044 (CI = +/-0.008; p = 0.000)	0.932	+4.50%
Severity	2010	0.043 (CI = +/-0.009; p = 0.000)	0.911	+4.34%
Severity	2011	0.045 (CI = +/-0.011; p = 0.000)	0.908	+4.62%
Severity	2012	0.045 (CI = +/-0.014; p = 0.000)	0.875	+4.61%
Severity	2013	0.046 (CI = +/-0.019; p = 0.001)	0.832	+4.69%
Severity	2014	0.048 (CI = +/-0.026; p = 0.005)	0.777	+4.89%
Severity	2015	0.045 (CI = +/-0.039; p = 0.035)	0.641	+4.57%
Frequency	2004	-0.003 (CI = +/-0.008; p = 0.456)	-0.027	-0.28%
Frequency	2005	-0.007 (CI = +/-0.007; p = 0.057)	0.181	-0.69%
Frequency	2006	-0.008 (CI = +/-0.008; p = 0.043)	0.224	-0.82%
Frequency	2007	-0.011 (CI = +/-0.009; p = 0.018)	0.331	-1.06%
Frequency	2008	-0.010 (CI = +/-0.010; p = 0.055)	0.231	-0.97%
Frequency	2009	-0.011 (CI = +/-0.012; p = 0.065)	0.231	-1.09%
Frequency	2010	-0.007 (CI = +/-0.013; p = 0.242)	0.054	-0.73%
Frequency	2011	-0.016 (CI = +/-0.008; p = 0.001)	0.720	-1.61%
Frequency	2012	-0.013 (CI = +/-0.008; p = 0.006)	0.643	-1.26%
Frequency	2013	-0.013 (CI = +/-0.010; p = 0.024)	0.536	-1.24%
Frequency	2014	-0.016 (CI = +/-0.013; p = 0.027)	0.590	-1.55%
Frequency	2015	-0.023 (CI = +/-0.012; p = 0.006)	0.843	-2.23%

Comprehensive

Coverage = CM
End Trend Period = 2019
Excluded Points = NA
Parameters Included: time

Fit	Start Date	Time	Adjusted R^2	Implied Trend Rate
Loss Cost	2004	0.010 (CI = +/-0.014; p = 0.169)	0.068	+0.97%
Loss Cost	2005	0.011 (CI = +/-0.016; p = 0.190)	0.061	+1.06%
Loss Cost	2006	0.013 (CI = +/-0.019; p = 0.146)	0.098	+1.34%
Loss Cost	2007	0.009 (CI = +/-0.021; p = 0.354)	-0.005	+0.94%
Loss Cost	2008	0.022 (CI = +/-0.017; p = 0.020)	0.378	+2.19%
Loss Cost	2009	0.032 (CI = +/-0.013; p = 0.000)	0.752	+3.28%
Loss Cost	2010	0.035 (CI = +/-0.016; p = 0.001)	0.734	+3.54%
Loss Cost	2011	0.027 (CI = +/-0.015; p = 0.004)	0.678	+2.72%
Loss Cost	2012	0.031 (CI = +/-0.019; p = 0.007)	0.682	+3.12%
Loss Cost	2013	0.031 (CI = +/-0.026; p = 0.029)	0.579	+3.17%
Loss Cost	2014	0.029 (CI = +/-0.040; p = 0.116)	0.375	+2.92%
Loss Cost	2015	0.012 (CI = +/-0.052; p = 0.512)	-0.126	+1.23%
Severity	2004	0.011 (CI = +/-0.015; p = 0.145)	0.084	+1.06%
Severity	2005	0.016 (CI = +/-0.015; p = 0.044)	0.222	+1.59%
Severity	2006	0.020 (CI = +/-0.017; p = 0.023)	0.306	+2.01%
Severity	2007	0.018 (CI = +/-0.020; p = 0.062)	0.216	+1.86%
Severity	2008	0.029 (CI = +/-0.017; p = 0.003)	0.566	+2.97%
Severity	2009	0.041 (CI = +/-0.009; p = 0.000)	0.921	+4.19%
Severity	2010	0.039 (CI = +/-0.010; p = 0.000)	0.899	+3.93%
Severity	2011	0.041 (CI = +/-0.012; p = 0.000)	0.888	+4.17%
Severity	2012	0.040 (CI = +/-0.016; p = 0.001)	0.837	+4.03%
Severity	2013	0.039 (CI = +/-0.022; p = 0.007)	0.758	+3.94%
Severity	2014	0.039 (CI = +/-0.034; p = 0.035)	0.638	+3.93%
Severity	2015	0.029 (CI = +/-0.054; p = 0.182)	0.333	+2.98%
Frequency	2004	-0.001 (CI = +/-0.009; p = 0.828)	-0.068	-0.09%
Frequency	2005	-0.005 (CI = +/-0.008; p = 0.174)	0.071	-0.52%
Frequency	2006	-0.007 (CI = +/-0.009; p = 0.135)	0.107	-0.65%
Frequency	2007	-0.009 (CI = +/-0.010; p = 0.066)	0.209	-0.90%
Frequency	2008	-0.008 (CI = +/-0.012; p = 0.169)	0.099	-0.77%
Frequency	2009	-0.009 (CI = +/-0.014; p = 0.189)	0.093	-0.87%
Frequency	2010	-0.004 (CI = +/-0.015; p = 0.588)	-0.082	-0.38%
Frequency	2011	-0.014 (CI = +/-0.009; p = 0.008)	0.610	-1.40%
Frequency	2012	-0.009 (CI = +/-0.007; p = 0.027)	0.516	-0.88%
Frequency	2013	-0.007 (CI = +/-0.010; p = 0.118)	0.300	-0.74%
Frequency	2014	-0.010 (CI = +/-0.014; p = 0.137)	0.329	-0.96%
Frequency	2015	-0.017 (CI = +/-0.014; p = 0.031)	0.774	-1.70%

Comprehensive

Coverage = CM
End Trend Period = 2018
Excluded Points = NA
Parameters Included: time

Fit	Start Date	Time	Adjusted R^2	Implied Trend Rate
Loss Cost	2004	0.008 (CI = +/-0.016; p = 0.322)	0.004	+0.78%
Loss Cost	2005	0.008 (CI = +/-0.019; p = 0.350)	-0.004	+0.85%
Loss Cost	2006	0.011 (CI = +/-0.022; p = 0.277)	0.025	+1.14%
Loss Cost	2007	0.006 (CI = +/-0.025; p = 0.587)	-0.066	+0.63%
Loss Cost	2008	0.020 (CI = +/-0.021; p = 0.057)	0.274	+2.06%
Loss Cost	2009	0.033 (CI = +/-0.016; p = 0.002)	0.702	+3.37%
Loss Cost	2010	0.036 (CI = +/-0.020; p = 0.004)	0.687	+3.72%
Loss Cost	2011	0.027 (CI = +/-0.020; p = 0.017)	0.580	+2.71%
Loss Cost	2012	0.032 (CI = +/-0.026; p = 0.026)	0.592	+3.24%
Loss Cost	2013	0.033 (CI = +/-0.040; p = 0.083)	0.461	+3.38%
Loss Cost	2014	0.031 (CI = +/-0.070; p = 0.259)	0.189	+3.10%
Loss Cost	2015	0.004 (CI = +/-0.117; p = 0.899)	-0.485	+0.39%
Severity	2004	0.008 (CI = +/-0.016; p = 0.329)	0.002	+0.77%
Severity	2005	0.013 (CI = +/-0.017; p = 0.123)	0.119	+1.33%
Severity	2006	0.018 (CI = +/-0.019; p = 0.071)	0.200	+1.78%
Severity	2007	0.016 (CI = +/-0.023; p = 0.163)	0.103	+1.57%
Severity	2008	0.028 (CI = +/-0.020; p = 0.012)	0.468	+2.84%
Severity	2009	0.042 (CI = +/-0.011; p = 0.000)	0.903	+4.29%
Severity	2010	0.039 (CI = +/-0.013; p = 0.000)	0.868	+3.99%
Severity	2011	0.042 (CI = +/-0.016; p = 0.001)	0.856	+4.33%
Severity	2012	0.041 (CI = +/-0.022; p = 0.005)	0.783	+4.19%
Severity	2013	0.040 (CI = +/-0.034; p = 0.030)	0.666	+4.13%
Severity	2014	0.041 (CI = +/-0.059; p = 0.114)	0.492	+4.20%
Severity	2015	0.028 (CI = +/-0.126; p = 0.446)	-0.039	+2.80%
Frequency	2004	0.000 (CI = +/-0.010; p = 0.993)	-0.077	+0.00%
Frequency	2005	-0.005 (CI = +/-0.009; p = 0.273)	0.024	-0.48%
Frequency	2006	-0.006 (CI = +/-0.010; p = 0.215)	0.058	-0.63%
Frequency	2007	-0.009 (CI = +/-0.012; p = 0.110)	0.159	-0.92%
Frequency	2008	-0.008 (CI = +/-0.014; p = 0.254)	0.046	-0.76%
Frequency	2009	-0.009 (CI = +/-0.017; p = 0.273)	0.041	-0.89%
Frequency	2010	-0.003 (CI = +/-0.020; p = 0.757)	-0.126	-0.27%
Frequency	2011	-0.016 (CI = +/-0.012; p = 0.018)	0.576	-1.55%
Frequency	2012	-0.009 (CI = +/-0.010; p = 0.075)	0.402	-0.91%
Frequency	2013	-0.007 (CI = +/-0.015; p = 0.261)	0.124	-0.72%
Frequency	2014	-0.011 (CI = +/-0.025; p = 0.274)	0.164	-1.05%
Frequency	2015	-0.024 (CI = +/-0.018; p = 0.031)	0.909	-2.34%

Comprehensive

Coverage = CM
End Trend Period = 2020
Excluded Points = 2007
Parameters Included: time

Fit	Start Date	Time	Adjusted R^2	Implied Trend Rate
Loss Cost	2004	0.016 (CI = +/-0.011; p = 0.007)	0.375	+1.61%
Loss Cost	2005	0.019 (CI = +/-0.012; p = 0.005)	0.419	+1.88%
Loss Cost	2006	0.024 (CI = +/-0.012; p = 0.001)	0.577	+2.45%
Loss Cost	2008	0.024 (CI = +/-0.015; p = 0.005)	0.491	+2.41%
Loss Cost	2009	0.033 (CI = +/-0.011; p = 0.000)	0.807	+3.36%
Loss Cost	2010	0.035 (CI = +/-0.013; p = 0.000)	0.795	+3.58%
Loss Cost	2011	0.029 (CI = +/-0.012; p = 0.001)	0.768	+2.94%
Loss Cost	2012	0.032 (CI = +/-0.014; p = 0.001)	0.777	+3.29%
Loss Cost	2013	0.033 (CI = +/-0.019; p = 0.005)	0.713	+3.38%
Loss Cost	2014	0.032 (CI = +/-0.027; p = 0.027)	0.589	+3.26%
Loss Cost	2015	0.022 (CI = +/-0.034; p = 0.143)	0.315	+2.24%
Severity	2004	0.018 (CI = +/-0.014; p = 0.016)	0.301	+1.77%
Severity	2005	0.024 (CI = +/-0.013; p = 0.001)	0.519	+2.47%
Severity	2006	0.031 (CI = +/-0.013; p = 0.000)	0.687	+3.17%
Severity	2008	0.034 (CI = +/-0.015; p = 0.000)	0.662	+3.41%
Severity	2009	0.044 (CI = +/-0.008; p = 0.000)	0.932	+4.50%
Severity	2010	0.043 (CI = +/-0.009; p = 0.000)	0.911	+4.34%
Severity	2011	0.045 (CI = +/-0.011; p = 0.000)	0.908	+4.62%
Severity	2012	0.045 (CI = +/-0.014; p = 0.000)	0.875	+4.61%
Severity	2013	0.046 (CI = +/-0.019; p = 0.001)	0.832	+4.69%
Severity	2014	0.048 (CI = +/-0.026; p = 0.005)	0.777	+4.89%
Severity	2015	0.045 (CI = +/-0.039; p = 0.035)	0.641	+4.57%
Frequency	2004	-0.002 (CI = +/-0.008; p = 0.676)	-0.058	-0.16%
Frequency	2005	-0.006 (CI = +/-0.008; p = 0.120)	0.113	-0.58%
Frequency	2006	-0.007 (CI = +/-0.009; p = 0.105)	0.138	-0.70%
Frequency	2008	-0.010 (CI = +/-0.010; p = 0.055)	0.231	-0.97%
Frequency	2009	-0.011 (CI = +/-0.012; p = 0.065)	0.231	-1.09%
Frequency	2010	-0.007 (CI = +/-0.013; p = 0.242)	0.054	-0.73%
Frequency	2011	-0.016 (CI = +/-0.008; p = 0.001)	0.720	-1.61%
Frequency	2012	-0.013 (CI = +/-0.008; p = 0.006)	0.643	-1.26%
Frequency	2013	-0.013 (CI = +/-0.010; p = 0.024)	0.536	-1.24%
Frequency	2014	-0.016 (CI = +/-0.013; p = 0.027)	0.590	-1.55%
Frequency	2015	-0.023 (CI = +/-0.012; p = 0.006)	0.843	-2.23%

Comprehensive

Coverage = CM
End Trend Period = 2019
Excluded Points = 2007
Parameters Included: time

Fit	Start Date	Time	Adjusted R^2	Implied Trend Rate
Loss Cost	2004	0.014 (CI = +/-0.012; p = 0.027)	0.271	+1.39%
Loss Cost	2005	0.016 (CI = +/-0.014; p = 0.022)	0.314	+1.66%
Loss Cost	2006	0.022 (CI = +/-0.014; p = 0.005)	0.488	+2.28%
Loss Cost	2008	0.022 (CI = +/-0.017; p = 0.020)	0.378	+2.19%
Loss Cost	2009	0.032 (CI = +/-0.013; p = 0.000)	0.752	+3.28%
Loss Cost	2010	0.035 (CI = +/-0.016; p = 0.001)	0.734	+3.54%
Loss Cost	2011	0.027 (CI = +/-0.015; p = 0.004)	0.678	+2.72%
Loss Cost	2012	0.031 (CI = +/-0.019; p = 0.007)	0.682	+3.12%
Loss Cost	2013	0.031 (CI = +/-0.026; p = 0.029)	0.579	+3.17%
Loss Cost	2014	0.029 (CI = +/-0.040; p = 0.116)	0.375	+2.92%
Loss Cost	2015	0.012 (CI = +/-0.052; p = 0.512)	-0.126	+1.23%
Severity	2004	0.013 (CI = +/-0.014; p = 0.069)	0.173	+1.34%
Severity	2005	0.020 (CI = +/-0.014; p = 0.008)	0.412	+2.06%
Severity	2006	0.027 (CI = +/-0.014; p = 0.001)	0.611	+2.79%
Severity	2008	0.029 (CI = +/-0.017; p = 0.003)	0.566	+2.97%
Severity	2009	0.041 (CI = +/-0.009; p = 0.000)	0.921	+4.19%
Severity	2010	0.039 (CI = +/-0.010; p = 0.000)	0.899	+3.93%
Severity	2011	0.041 (CI = +/-0.012; p = 0.000)	0.888	+4.17%
Severity	2012	0.040 (CI = +/-0.016; p = 0.001)	0.837	+4.03%
Severity	2013	0.039 (CI = +/-0.022; p = 0.007)	0.758	+3.94%
Severity	2014	0.039 (CI = +/-0.034; p = 0.035)	0.638	+3.93%
Severity	2015	0.029 (CI = +/-0.054; p = 0.182)	0.333	+2.98%
Frequency	2004	0.001 (CI = +/-0.009; p = 0.901)	-0.076	+0.05%
Frequency	2005	-0.004 (CI = +/-0.008; p = 0.320)	0.006	-0.39%
Frequency	2006	-0.005 (CI = +/-0.010; p = 0.286)	0.021	-0.50%
Frequency	2008	-0.008 (CI = +/-0.012; p = 0.169)	0.099	-0.77%
Frequency	2009	-0.009 (CI = +/-0.014; p = 0.189)	0.093	-0.87%
Frequency	2010	-0.004 (CI = +/-0.015; p = 0.588)	-0.082	-0.38%
Frequency	2011	-0.014 (CI = +/-0.009; p = 0.008)	0.610	-1.40%
Frequency	2012	-0.009 (CI = +/-0.007; p = 0.027)	0.516	-0.88%
Frequency	2013	-0.007 (CI = +/-0.010; p = 0.118)	0.300	-0.74%
Frequency	2014	-0.010 (CI = +/-0.014; p = 0.137)	0.329	-0.96%
Frequency	2015	-0.017 (CI = +/-0.014; p = 0.031)	0.774	-1.70%

Comprehensive

Coverage = CM
End Trend Period = 2018
Excluded Points = 2007
Parameters Included: time

Fit	Start Date	Time	Adjusted R^2	Implied Trend Rate
Loss Cost	2004	0.012 (CI = +/-0.014; p = 0.075)	0.177	+1.22%
Loss Cost	2005	0.015 (CI = +/-0.016; p = 0.061)	0.218	+1.50%
Loss Cost	2006	0.022 (CI = +/-0.017; p = 0.016)	0.402	+2.19%
Loss Cost	2008	0.020 (CI = +/-0.021; p = 0.057)	0.274	+2.06%
Loss Cost	2009	0.033 (CI = +/-0.016; p = 0.002)	0.702	+3.37%
Loss Cost	2010	0.036 (CI = +/-0.020; p = 0.004)	0.687	+3.72%
Loss Cost	2011	0.027 (CI = +/-0.020; p = 0.017)	0.580	+2.71%
Loss Cost	2012	0.032 (CI = +/-0.026; p = 0.026)	0.592	+3.24%
Loss Cost	2013	0.033 (CI = +/-0.040; p = 0.083)	0.461	+3.38%
Loss Cost	2014	0.031 (CI = +/-0.070; p = 0.259)	0.189	+3.10%
Loss Cost	2015	0.004 (CI = +/-0.117; p = 0.899)	-0.485	+0.39%
Severity	2004	0.011 (CI = +/-0.016; p = 0.181)	0.072	+1.06%
Severity	2005	0.018 (CI = +/-0.016; p = 0.029)	0.306	+1.84%
Severity	2006	0.026 (CI = +/-0.016; p = 0.005)	0.526	+2.65%
Severity	2008	0.028 (CI = +/-0.020; p = 0.012)	0.468	+2.84%
Severity	2009	0.042 (CI = +/-0.011; p = 0.000)	0.903	+4.29%
Severity	2010	0.039 (CI = +/-0.013; p = 0.000)	0.868	+3.99%
Severity	2011	0.042 (CI = +/-0.016; p = 0.001)	0.856	+4.33%
Severity	2012	0.041 (CI = +/-0.022; p = 0.005)	0.783	+4.19%
Severity	2013	0.040 (CI = +/-0.034; p = 0.030)	0.666	+4.13%
Severity	2014	0.041 (CI = +/-0.059; p = 0.114)	0.492	+4.20%
Severity	2015	0.028 (CI = +/-0.126; p = 0.446)	-0.039	+2.80%
Frequency	2004	0.002 (CI = +/-0.010; p = 0.734)	-0.073	+0.16%
Frequency	2005	-0.003 (CI = +/-0.010; p = 0.461)	-0.036	-0.33%
Frequency	2006	-0.004 (CI = +/-0.012; p = 0.413)	-0.025	-0.44%
Frequency	2008	-0.008 (CI = +/-0.014; p = 0.254)	0.046	-0.76%
Frequency	2009	-0.009 (CI = +/-0.017; p = 0.273)	0.041	-0.89%
Frequency	2010	-0.003 (CI = +/-0.020; p = 0.757)	-0.126	-0.27%
Frequency	2011	-0.016 (CI = +/-0.012; p = 0.018)	0.576	-1.55%
Frequency	2012	-0.009 (CI = +/-0.010; p = 0.075)	0.402	-0.91%
Frequency	2013	-0.007 (CI = +/-0.015; p = 0.261)	0.124	-0.72%
Frequency	2014	-0.011 (CI = +/-0.025; p = 0.274)	0.164	-1.05%
Frequency	2015	-0.024 (CI = +/-0.018; p = 0.031)	0.909	-2.34%

Comprehensive

Coverage = CM
End Trend Period = 2020
Excluded Points = 2010
Parameters Included: time

Fit	Start Date	Time	Adjusted R^2	Implied Trend Rate
Loss Cost	2004	0.011 (CI = +/-0.012; p = 0.064)	0.169	+1.09%
Loss Cost	2005	0.011 (CI = +/-0.013; p = 0.089)	0.145	+1.14%
Loss Cost	2006	0.013 (CI = +/-0.015; p = 0.080)	0.170	+1.34%
Loss Cost	2007	0.009 (CI = +/-0.017; p = 0.273)	0.027	+0.88%
Loss Cost	2008	0.019 (CI = +/-0.013; p = 0.008)	0.474	+1.96%
Loss Cost	2009	0.029 (CI = +/-0.009; p = 0.000)	0.829	+2.90%
Loss Cost	2011	0.029 (CI = +/-0.012; p = 0.001)	0.768	+2.94%
Loss Cost	2012	0.032 (CI = +/-0.014; p = 0.001)	0.777	+3.29%
Loss Cost	2013	0.033 (CI = +/-0.019; p = 0.005)	0.713	+3.38%
Loss Cost	2014	0.032 (CI = +/-0.027; p = 0.027)	0.589	+3.26%
Loss Cost	2015	0.022 (CI = +/-0.034; p = 0.143)	0.315	+2.24%
Severity	2004	0.014 (CI = +/-0.014; p = 0.048)	0.197	+1.44%
Severity	2005	0.019 (CI = +/-0.015; p = 0.014)	0.334	+1.94%
Severity	2006	0.023 (CI = +/-0.016; p = 0.008)	0.408	+2.36%
Severity	2007	0.022 (CI = +/-0.019; p = 0.026)	0.319	+2.25%
Severity	2008	0.033 (CI = +/-0.017; p = 0.001)	0.630	+3.36%
Severity	2009	0.046 (CI = +/-0.008; p = 0.000)	0.938	+4.71%
Severity	2011	0.045 (CI = +/-0.011; p = 0.000)	0.908	+4.62%
Severity	2012	0.045 (CI = +/-0.014; p = 0.000)	0.875	+4.61%
Severity	2013	0.046 (CI = +/-0.019; p = 0.001)	0.832	+4.69%
Severity	2014	0.048 (CI = +/-0.026; p = 0.005)	0.777	+4.89%
Severity	2015	0.045 (CI = +/-0.039; p = 0.035)	0.641	+4.57%
Frequency	2004	-0.003 (CI = +/-0.008; p = 0.345)	-0.003	-0.35%
Frequency	2005	-0.008 (CI = +/-0.006; p = 0.012)	0.350	-0.79%
Frequency	2006	-0.010 (CI = +/-0.006; p = 0.005)	0.461	-0.99%
Frequency	2007	-0.013 (CI = +/-0.005; p = 0.000)	0.711	-1.33%
Frequency	2008	-0.014 (CI = +/-0.006; p = 0.001)	0.659	-1.36%
Frequency	2009	-0.017 (CI = +/-0.006; p = 0.000)	0.810	-1.73%
Frequency	2011	-0.016 (CI = +/-0.008; p = 0.001)	0.720	-1.61%
Frequency	2012	-0.013 (CI = +/-0.008; p = 0.006)	0.643	-1.26%
Frequency	2013	-0.013 (CI = +/-0.010; p = 0.024)	0.536	-1.24%
Frequency	2014	-0.016 (CI = +/-0.013; p = 0.027)	0.590	-1.55%
Frequency	2015	-0.023 (CI = +/-0.012; p = 0.006)	0.843	-2.23%

Comprehensive

Coverage = CM
End Trend Period = 2019
Excluded Points = 2010
Parameters Included: time

Fit	Start Date	Time	Adjusted R^2	Implied Trend Rate
Loss Cost	2004	0.009 (CI = +/-0.013; p = 0.171)	0.073	+0.86%
Loss Cost	2005	0.009 (CI = +/-0.015; p = 0.224)	0.047	+0.88%
Loss Cost	2006	0.011 (CI = +/-0.017; p = 0.200)	0.067	+1.08%
Loss Cost	2007	0.005 (CI = +/-0.019; p = 0.575)	-0.064	+0.49%
Loss Cost	2008	0.017 (CI = +/-0.015; p = 0.035)	0.342	+1.67%
Loss Cost	2009	0.027 (CI = +/-0.011; p = 0.000)	0.774	+2.74%
Loss Cost	2011	0.027 (CI = +/-0.015; p = 0.004)	0.678	+2.72%
Loss Cost	2012	0.031 (CI = +/-0.019; p = 0.007)	0.682	+3.12%
Loss Cost	2013	0.031 (CI = +/-0.026; p = 0.029)	0.579	+3.17%
Loss Cost	2014	0.029 (CI = +/-0.040; p = 0.116)	0.375	+2.92%
Loss Cost	2015	0.012 (CI = +/-0.052; p = 0.512)	-0.126	+1.23%
Severity	2004	0.010 (CI = +/-0.015; p = 0.170)	0.074	+1.01%
Severity	2005	0.015 (CI = +/-0.016; p = 0.059)	0.205	+1.51%
Severity	2006	0.019 (CI = +/-0.018; p = 0.036)	0.280	+1.92%
Severity	2007	0.017 (CI = +/-0.021; p = 0.101)	0.171	+1.71%
Severity	2008	0.029 (CI = +/-0.019; p = 0.007)	0.525	+2.90%
Severity	2009	0.043 (CI = +/-0.009; p = 0.000)	0.928	+4.40%
Severity	2011	0.041 (CI = +/-0.012; p = 0.000)	0.888	+4.17%
Severity	2012	0.040 (CI = +/-0.016; p = 0.001)	0.837	+4.03%
Severity	2013	0.039 (CI = +/-0.022; p = 0.007)	0.758	+3.94%
Severity	2014	0.039 (CI = +/-0.034; p = 0.035)	0.638	+3.93%
Severity	2015	0.029 (CI = +/-0.054; p = 0.182)	0.333	+2.98%
Frequency	2004	-0.001 (CI = +/-0.008; p = 0.707)	-0.065	-0.14%
Frequency	2005	-0.006 (CI = +/-0.006; p = 0.051)	0.222	-0.62%
Frequency	2006	-0.008 (CI = +/-0.007; p = 0.021)	0.340	-0.82%
Frequency	2007	-0.012 (CI = +/-0.006; p = 0.001)	0.638	-1.19%
Frequency	2008	-0.012 (CI = +/-0.007; p = 0.005)	0.562	-1.20%
Frequency	2009	-0.016 (CI = +/-0.007; p = 0.001)	0.749	-1.60%
Frequency	2011	-0.014 (CI = +/-0.009; p = 0.008)	0.610	-1.40%
Frequency	2012	-0.009 (CI = +/-0.007; p = 0.027)	0.516	-0.88%
Frequency	2013	-0.007 (CI = +/-0.010; p = 0.118)	0.300	-0.74%
Frequency	2014	-0.010 (CI = +/-0.014; p = 0.137)	0.329	-0.96%
Frequency	2015	-0.017 (CI = +/-0.014; p = 0.031)	0.774	-1.70%

Comprehensive

Coverage = CM
End Trend Period = 2018
Excluded Points = 2010
Parameters Included: time

Fit	Start Date	Time	Adjusted R^2	Implied Trend Rate
Loss Cost	2004	0.007 (CI = +/-0.015; p = 0.324)	0.005	+0.69%
Loss Cost	2005	0.007 (CI = +/-0.017; p = 0.399)	-0.020	+0.68%
Loss Cost	2006	0.009 (CI = +/-0.020; p = 0.358)	-0.007	+0.88%
Loss Cost	2007	0.002 (CI = +/-0.022; p = 0.878)	-0.108	+0.15%
Loss Cost	2008	0.015 (CI = +/-0.018; p = 0.100)	0.214	+1.48%
Loss Cost	2009	0.027 (CI = +/-0.014; p = 0.003)	0.712	+2.74%
Loss Cost	2011	0.027 (CI = +/-0.020; p = 0.017)	0.580	+2.71%
Loss Cost	2012	0.032 (CI = +/-0.026; p = 0.026)	0.592	+3.24%
Loss Cost	2013	0.033 (CI = +/-0.040; p = 0.083)	0.461	+3.38%
Loss Cost	2014	0.031 (CI = +/-0.070; p = 0.259)	0.189	+3.10%
Loss Cost	2015	0.004 (CI = +/-0.117; p = 0.899)	-0.485	+0.39%
Severity	2004	0.007 (CI = +/-0.017; p = 0.361)	-0.008	+0.73%
Severity	2005	0.013 (CI = +/-0.018; p = 0.151)	0.103	+1.27%
Severity	2006	0.017 (CI = +/-0.020; p = 0.098)	0.175	+1.69%
Severity	2007	0.014 (CI = +/-0.025; p = 0.234)	0.059	+1.40%
Severity	2008	0.027 (CI = +/-0.023; p = 0.025)	0.421	+2.75%
Severity	2009	0.045 (CI = +/-0.011; p = 0.000)	0.914	+4.56%
Severity	2011	0.042 (CI = +/-0.016; p = 0.001)	0.856	+4.33%
Severity	2012	0.041 (CI = +/-0.022; p = 0.005)	0.783	+4.19%
Severity	2013	0.040 (CI = +/-0.034; p = 0.030)	0.666	+4.13%
Severity	2014	0.041 (CI = +/-0.059; p = 0.114)	0.492	+4.20%
Severity	2015	0.028 (CI = +/-0.126; p = 0.446)	-0.039	+2.80%
Frequency	2004	0.000 (CI = +/-0.009; p = 0.925)	-0.082	-0.04%
Frequency	2005	-0.006 (CI = +/-0.007; p = 0.110)	0.144	-0.58%
Frequency	2006	-0.008 (CI = +/-0.008; p = 0.051)	0.264	-0.80%
Frequency	2007	-0.012 (CI = +/-0.007; p = 0.003)	0.590	-1.23%
Frequency	2008	-0.012 (CI = +/-0.009; p = 0.013)	0.506	-1.24%
Frequency	2009	-0.018 (CI = +/-0.009; p = 0.002)	0.740	-1.74%
Frequency	2011	-0.016 (CI = +/-0.012; p = 0.018)	0.576	-1.55%
Frequency	2012	-0.009 (CI = +/-0.010; p = 0.075)	0.402	-0.91%
Frequency	2013	-0.007 (CI = +/-0.015; p = 0.261)	0.124	-0.72%
Frequency	2014	-0.011 (CI = +/-0.025; p = 0.274)	0.164	-1.05%
Frequency	2015	-0.024 (CI = +/-0.018; p = 0.031)	0.909	-2.34%

Oliver Wyman
120 Bremner Boulevard
Suite 800
Toronto, ON M5J 0A8

Oliver Wyman
Three Logan Square
1717 Arch Street, Suite 1100
Philadelphia, PA 19103