

NOVA SCOTIA COMMERCIAL VEHICLES OLIVER WYMAN SELECTED LOSS TREND RATES

Based on Insurance Industry Data
Through December 31, 2022

August 21, 2023

CONTENTS

1.	Executive Summary	1
1.1.	Purpose and Scope.....	1
1.2.	Actuarial Findings.....	1
2.	Legislative Reforms and Government Actions.....	3
2.1.	Minor Injury Regulations	3
2.2.	Bill 52 - Minor Injury Regulations Update.....	3
2.3.	Fair Insurance Reforms	3
3.	Analysis – General discussion	5
3.1.	Data	5
3.2.	Estimating Ultimate Claim Counts and Ultimate Claim Amounts by Accident Half-Year – General Approach	6
3.3.	Selection of Claim Count and Claim Amount Development Factors	7
3.4.	Selection of Ultimate Loss Costs, Frequencies, and Severities	7
4.	Loss Trend Rate Considerations	10
4.1.	Introduction	10
4.2.	Past Trend – Model Considerations.....	10
4.3.	Future Trend Considerations	18
5.	Oliver Wyman Selected Trend Rates	21
5.1.	Bodily Injury	21
5.2.	Property Damage	24
5.3.	Direct Compensation Property Damage	29
5.4.	Accident Benefits	31
5.5.	Collision.....	34
5.6.	Comprehensive	38
5.7.	Specified Perils	41
5.8.	All Perils.....	41
5.9.	Summary- All Coverages	42
6.	Impact of COVID-19	43
6.1.	Ratemaking Considerations of the COVID-19 Pandemic	43
6.2.	“New Normal” Frequency Level (COVID-19 & Reform Impact)	43
7.	Distribution and Use	46
8.	Considerations and Limitations.....	47

9. Appendices48

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 benchmark commercial vehicle loss trend rates.

We developed our analysis using insurance industry (industry) Nova Scotia commercial vehicles loss and expense experience as of December 31, 2022 reported to the General Insurance Statistical Agency (GISA).

1.2. Actuarial Findings

We present our selected annual loss cost trend rates in Table 1.

The selected trends include the impact of changes in cost through the trend date. The trend date is the mid-point of the latest accident year considered in the models that support the selected loss trend rates. In the absence of a significant change in experience, we find it reasonable to assume the past loss trend will persist into the future resulting in equivalent past and future trend rates.

Particularly during this period of inflation rate changes, to the extent that an insurer finds it reasonable for the future trend rate to be different than the past trend rate, we recommend the insurer fully explain and provide support based on the most recent data available at the time of filing.

Table 1: Selected Loss Cost Trends

Coverage	Past Loss Cost	Trend Date
Bodily Injury	+7.0%	July 2022
Property Damage	-4.0%	July 2022
Direct Compensation Property Damage	+5.0%	July 2022
Accident Benefits	+1.0%	July 2022
Collision	+3.0%	July 2022
Comprehensive	+4.5%	July 2022
Specified Perils	+4.5%	July 2022
All Perils	+3.5%	July 2022

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 applicable Standards of Practice issued by the Canadian Institute of Actuaries.

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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.

On December 15, 2009, Justice Goodfellow of the Supreme Court of Nova Scotia released the Decision in *Hartling v. Nova Scotia*, upholding 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 property damage coverage; allowing not-at-fault drivers to recover damages caused by collision from their own insurer.

3. Analysis – General discussion

3.1. Data

The source for the exposures (number of vehicles), claim count and claim amount data that we analyze is the 2022-2 AUTO7002 Automobile Industry Exhibit (as of December 31, 2022) 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:

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

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

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

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

We estimate the final (ultimate) number and cost¹ 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, 2022. We aggregate these estimates by accident year, and these are used to measure and select the loss trend rates that we recommend in Section 5 of this report.

We estimate the final/ultimate claim cost by accident half-year by estimating 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 loss⁴ development factors to estimate the actuarial reserve need, and hence the final claim cost, for each accident half-year through December 31, 2022, separately for each of the coverages.

We follow a similar approach (using claim count development factors) to estimate the final number of claims that will arise from events that have occurred by accident half-year through December 31, 2022, separately for each of the coverages.

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).

3.3. Selection of Claim Count and Claim Amount Development Factors

Our selected cumulative factors and basis for selection (e.g., weighted average of the last six development factors) are presented in Appendix A. The summary of our selected factors, estimated ultimate losses and claim counts, as well as a comparison to the selections made in our prior review are presented in Appendices C and D.

In Section 3.4 we present a comparison of our current and prior estimates of the ultimate loss cost, frequency, and severity for each of the last five years for each coverage.

Due to the COVID-19 pandemic, there is additional uncertainty associated with the estimates for the 2020, 2021, and 2022 accident year periods.

3.4. Selection of Ultimate Loss Costs, Frequencies, and Severities

The selection of development factors influences the selected loss trend rates.⁵ As a result of the emerged claim experience 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. We present those changes in the following tables.

Table 3: Change in Estimates - Bodily Injury

AY	As of December 31, 2021			As of December 31, 2022		
	Loss Cost	Severity	Frequency	Loss Cost	Severity	Frequency
2018	\$231.50	\$65,945	3.51	\$237.59	\$69,404	3.42
2019	\$222.84	\$63,690	3.50	\$210.02	\$60,924	3.45
2020	\$253.07	\$125,451	2.02	\$242.26	\$121,616	1.99
2021	\$195.85	\$68,046	2.88	\$228.64	\$78,434	2.92
2022				\$234.86	\$99,708	2.36

In aggregate, for the four-year period 2018 to 2021, our estimates of ultimate loss costs have increased by 1.7%.

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.

Table 4: Change in Estimates- Property Damage

AY	As of December 31, 2021			As of December 31, 2022		
	Loss Cost	Severity	Frequency	Loss Cost	Severity	Frequency
2018	\$56.82	\$30,667	1.85	\$62.16	\$32,660	1.90
2019	\$16.29	\$11,281	1.44	\$17.73	\$12,070	1.47
2020	\$14.87	\$11,049	1.35	\$16.39	\$12,042	1.36
2021	\$36.15	\$29,039	1.24	\$29.74	\$24,093	1.23
2022				\$21.74	\$17,120	1.27

In aggregate, for the four-year period 2018 to 2021, our estimates of ultimate loss costs have increased by 1.5%.

Table 5: Change in Estimates - Direct Compensation Property Damage

AY	As of December 31, 2021			As of December 31, 2022		
	Loss Cost	Severity	Frequency	Loss Cost	Severity	Frequency
2018	\$80.50	\$7,405	10.87	\$80.49	\$7,371	10.92
2019	\$82.40	\$7,706	10.69	\$83.44	\$7,713	10.82
2020	\$52.38	\$6,708	7.81	\$53.07	\$6,665	7.96
2021	\$67.08	\$7,055	9.51	\$70.59	\$7,233	9.76
2022				\$85.08	\$9,662	8.81

In aggregate, for the four-year period 2018 to 2021, our estimates of ultimate loss costs have increased by 1.9%.

Table 5: Change in Estimates - Accident Benefits Total

AY	As of December 31, 2021			As of December 31, 2022		
	Loss Cost	Severity	Frequency	Loss Cost	Severity	Frequency
2018	\$34.14	\$19,060	1.79	\$35.75	\$19,446	1.84
2019	\$11.34	\$6,558	1.73	\$11.88	\$6,491	1.83
2020	\$18.46	\$14,932	1.24	\$24.18	\$18,472	1.31
2021	\$23.81	\$14,806	1.61	\$16.17	\$9,422	1.72
2022				\$23.69	\$13,987	1.69

In aggregate, for the four-year period 2018 to 2021, our estimates of ultimate loss costs have increased by 0.3%.

Table 6: Change in Estimates - Collision

AY	As of December 31, 2021			As of December 31, 2022		
	Loss Cost	Severity	Frequency	Loss Cost	Severity	Frequency
2018	\$168.43	\$9,912	16.99	\$169.02	\$9,946	16.99
2019	\$158.87	\$9,253	17.17	\$158.91	\$9,253	17.17
2020	\$156.99	\$10,755	14.60	\$157.62	\$10,794	14.60
2021	\$180.12	\$11,403	15.80	\$165.13	\$10,256	16.10
2022				\$180.95	\$10,194	17.75

In aggregate, for the four-year period 2018 to 2021, our estimates of ultimate loss costs have decreased by 2.1%.

Table 7: Change in Estimates - Comprehensive

AY	As of December 31, 2021			As of December 31, 2022		
	Loss Cost	Severity	Frequency	Loss Cost	Severity	Frequency
2018	\$103.02	\$3,088	33.36	\$103.05	\$3,088	33.37
2019	\$113.58	\$3,397	33.44	\$113.71	\$3,398	33.46
2020	\$125.07	\$4,045	30.92	\$125.30	\$4,076	30.74
2021	\$125.18	\$4,241	29.52	\$129.26	\$4,424	29.21
2022				\$165.64	\$4,169	39.73

In aggregate, for the four-year period 2018 to 2021, our estimates of ultimate loss costs have increased by 1.0%.

4. Loss Trend Rate Considerations

4.1. Introduction

Loss trend rates are factors that are used in the determination of rate level indications. They are applied to the ultimate incurred losses during the experience period⁷ to adjust those losses to the cost levels that are anticipated during the policy period covered under the proposed rate program.

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

Therefore, past trend rates should reflect the cost level changes that occurred during the experience period. Future trend rates should consider those changes as well as the likelihood that those patterns may change.

4.2. Past Trend – Model Considerations

We take a data-based approach to estimate an appropriate past loss trend rate for each coverage; i.e., we consider the observed trend patterns based on our estimates of the Industry Nova Scotia ultimate claim frequency, claim severity and loss cost⁸ by accident year that we derive (as we discuss in Section 3.4) and the results of regression analyses we perform. The regression models we consider include various parameters that could have an impact on losses over time, such as time (i.e., trend) parameters and scalar/level⁹ change parameter to reflect changes in the cost level.

The identification of the underlying trend patterns over the historical period is challenging because factors such as statistical fluctuation in the data points, changes in the underlying exposure, the impact of the COVID-19 pandemic, changes in the economic environment, abnormal weather conditions, etc., can make the underlying trend patterns difficult to discern. For this reason, we take a holistic approach to modeling and consider several models with varying parameters and accident periods to identify the underlying trends that occurred. We discuss additional considerations in developing a past loss trend rate in more detail below. In Section 5 of this report we present support for the past loss trend rate we select based on our review of the data and models presented for each coverage.

Time Period

In this review, we present and consider the claim experience by accident year, spanning the twenty-year period from 2003 to 2022. For each coverage, we consider models starting and ending at various time periods and excluding certain data points to improve our understanding of the sensitivity of the

⁷ We refer to the accident year loss amounts considered in an insurer’s rate indications as the “experience period” data.

Although the number of years in the experience period varies by insurer depending upon size/credibility, it is most common for insurers to consider 5 years of experience in developing rate indications.

⁸ Our severity and loss cost estimates include allocated loss adjustment expenses and a provision for the unallocated loss adjustment expenses (ULAE) based on ULAE factors provided by GISA.

⁹ We use “scalar” and “level change” interchangeably throughout this report.

calculated loss trend rates. We consider models over time periods that are longer than the experience period as a means of increasing the stability/reliability of the data being analyzed and to assess changes in trend patterns that may have occurred in the past.

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

Weather / Unemployment

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

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

We do not include a variable in the model to control for historical weather events.

We also do not typically consider economic variables such as unemployment due to the difficulty of forecasting future values for these parameters.

Reforms and Level Changes

The purpose of a reform parameter¹⁰ is to isolate and, in a sense, remove the impact that reforms or other events had on the level of claim costs so that the underlying claim cost trend can be identified. The regression models we use to analyze severity, frequency, and loss cost trend patterns allow the inclusion of a level change parameter(s) to reflect the effect that reforms or other events have had on claim counts and amounts.

Distinct from an unusual data point that might be considered an outlier (where, for example, an upward spike is followed by a decline), or a change in trend rate pattern, the reform parameter identifies a sustained shift up (or down) in loss cost, severity, or frequency coincident with the implementation of a reform. We determine the statistical significance of a level change based on the *p*-values from *t*-tests for parameter significance.¹¹

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.

Statistical Results

We consider the statistical results of the regression models that we present.

With respect to the Adjusted R-squared, we generally refer to values of 80% and greater as “high,” values between 40% and 80% as “moderate,” and values less than 40% as “low.”

¹⁰ We use the terms reform or level change interchangeable; but a reform parameter is associated with a known event.

¹¹ A *t*-test with a resulting *p*-value of less than 5% is considered significant.

- We consider p -values less than 5% to be statistically “significant.”
- The confidence interval presented corresponds to a 95% probability level range.

Other Considerations

In selecting past loss trend rates, we also consider:

- variance in results (i.e., changes in trends) based on different historical time periods;
- relationship of frequency and severity trend patterns; and
- uncertainty in the estimated values.

We discuss the issue of inflation in the context of the past and future trend rate below.

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

Summary of Trend Rates

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

The summary of our trend rates based on industry data as of December 31, 2022, as presented in Table 1, are based on our assessment and holistic view of the statistical tests, historical data (changes in patterns and spikes) and parsimony of many regression models.

In Section 5 we discuss the basis for the trend rates we present in Table 1. Due to the many models that we consider, we do not discuss all of the models presented in Appendix E.

Heatmaps

In Section 5 of this report we present graphical representations of the regression models under consideration with the use of heatmaps. We present separate heatmaps for the indicated trend rates, adjusted R-squared values, and p -values associated with a selected regression model over various experience time periods. The 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 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 8 may also be found in Appendix E, pages 1 and 2.

COVID-19

As described in our prior reports, we find the traffic volume and claims cost¹² during 2020 through 2022-1 were lower than pre-pandemic levels due to various “stay-at-home” orders and other directives that were put in place during the COVID-19 pandemic.

¹² We find frequency, but not severity has been affected by the COVID-19 pandemic.

The trend rates that we present in this report are intended to measure the rate of change in loss cost experience **without influence** of the COVID-19 pandemic. Therefore, we exclude the observations from our regression models for the coverages that experienced a significant reduction in claims frequency coincident with COVID-19 pandemic.

In May, 2023, the World Health Organization determined that COVID-19 no longer constitutes a public health emergency. We find the start of the “new-normal” (or post pandemic period) likely began prior to this announcement. In general, there has been a gradual increase in traffic levels since the early days of the pandemic as more individuals returned to the workplace. At this point in time, it appears that the current hybrid work environment and reduced commuting traffic is likely to continue. Although it is difficult to identify an exact point in time when the “new normal,” post pandemic period began, we consider the 2022-2 period to be the *potential* starting point. While we continue to observe a decline in 2022-2 frequency compared to the pre-pandemic period, the degree of the decline has moderated compared to the pandemic period. Additionally, as shown in Figure 1, the total amount of time Canadians spent at home stabilized and returned to near pre-pandemic levels during the second half of 2022. As 2022-2 represents a potential new post-pandemic frequency level for the industry, insurers could consider whether the reduction between 2019-2 and 2022-2 is likely to persist into the future.

We further discuss how insurers could consider the impact of COVID-19 during the prospective period in Section 4.3.

Figure 1: Google Mobility Data



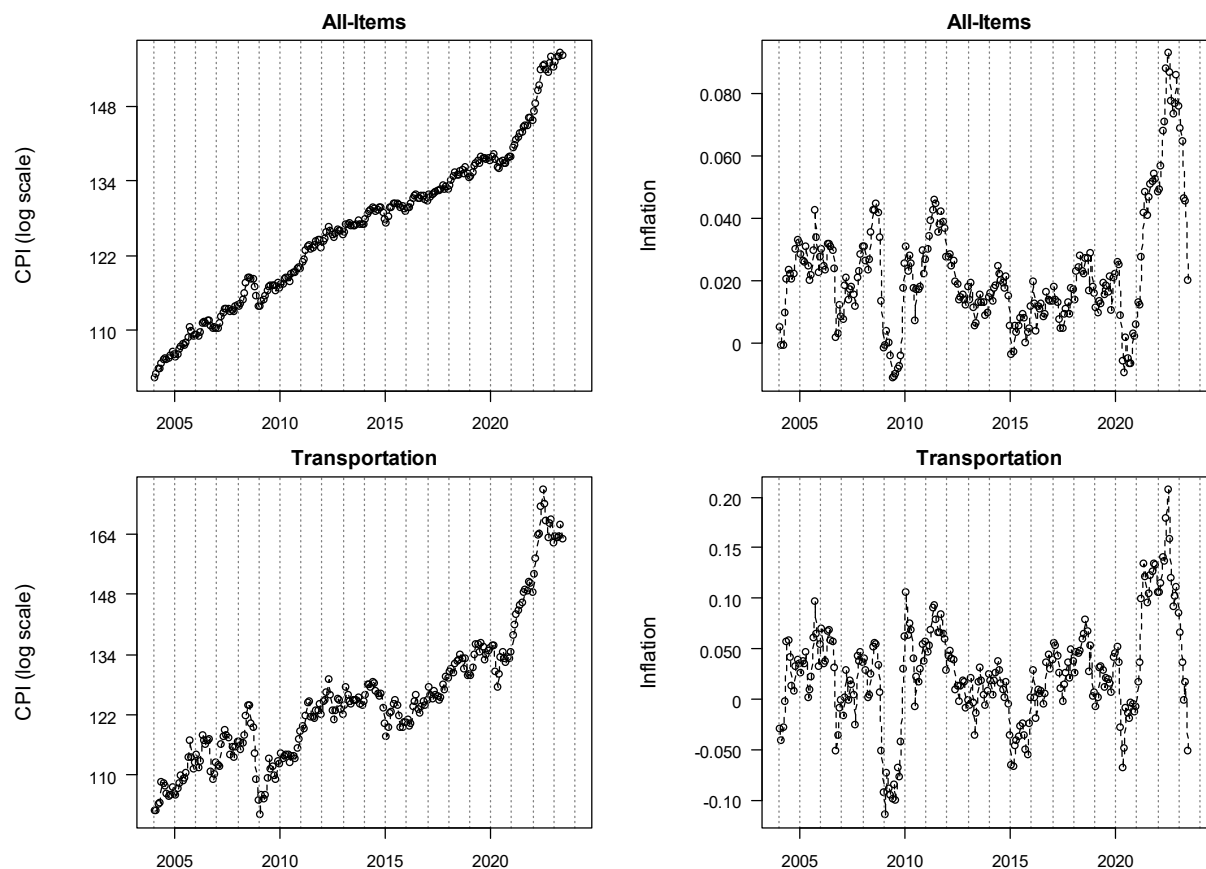
Source: Google COVID-19 Community Mobility Trends - Last updated 21 October 2022
OurWorldInData.org/coronavirus • CC BY
Note: It's not recommended to compare levels across countries; local differences in categories could be misleading.

Inflation

Supply chain issues and pent-up consumer demand during the pandemic era resulted in an increase in inflation which has led to increased claim costs.¹³ In the following figures we present the monthly consumer price index (left panel) and year-over year percentage change (right panel)¹⁴ over the last 20 years in Nova Scotia, separately, for:

- All-Items
- Transportation
- Purchase of passenger vehicles
- Rental of passenger vehicles
- Passenger vehicle parts, maintenance, and repair
- Health care.

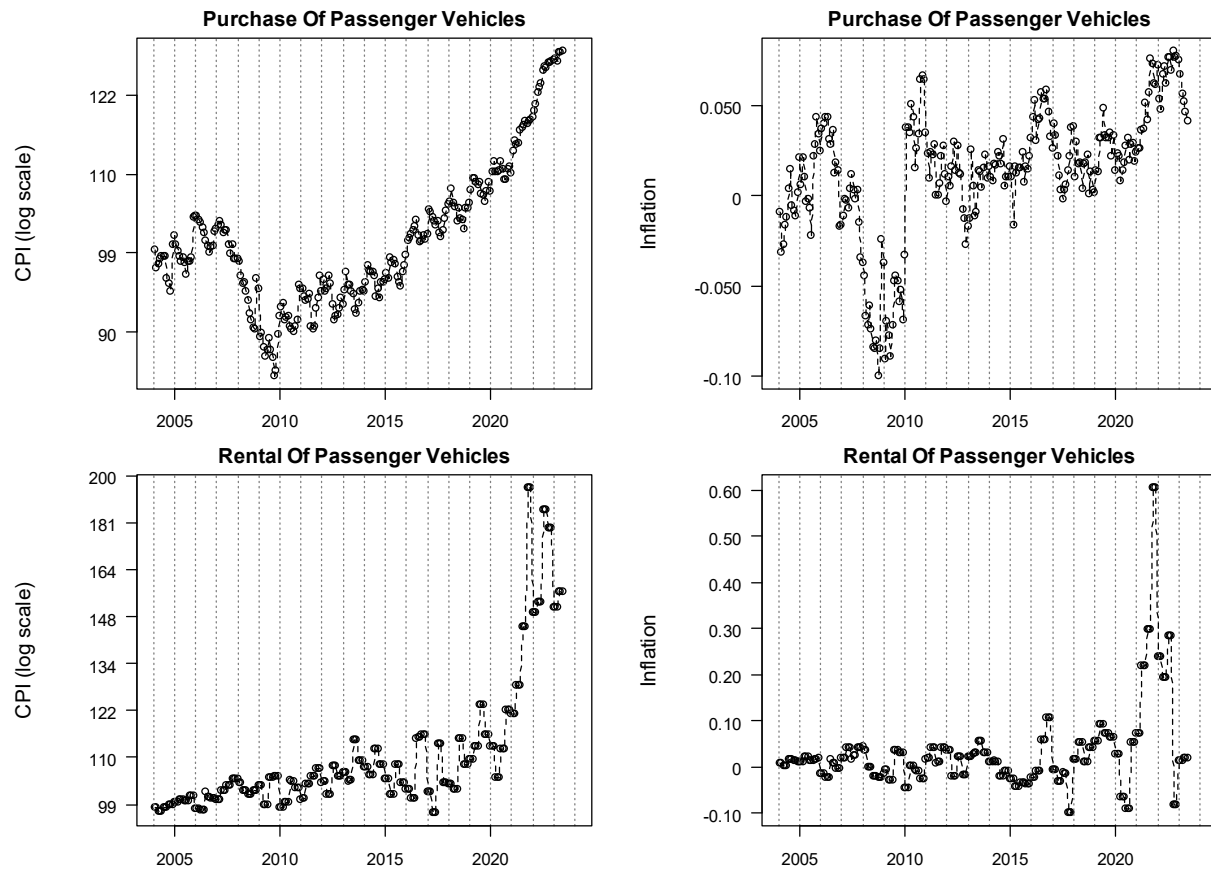
Figure 2: Consumer Price Index – All Items & Transportation



¹³ This increase is evident in the severity levels for some coverages beginning 2021-2.

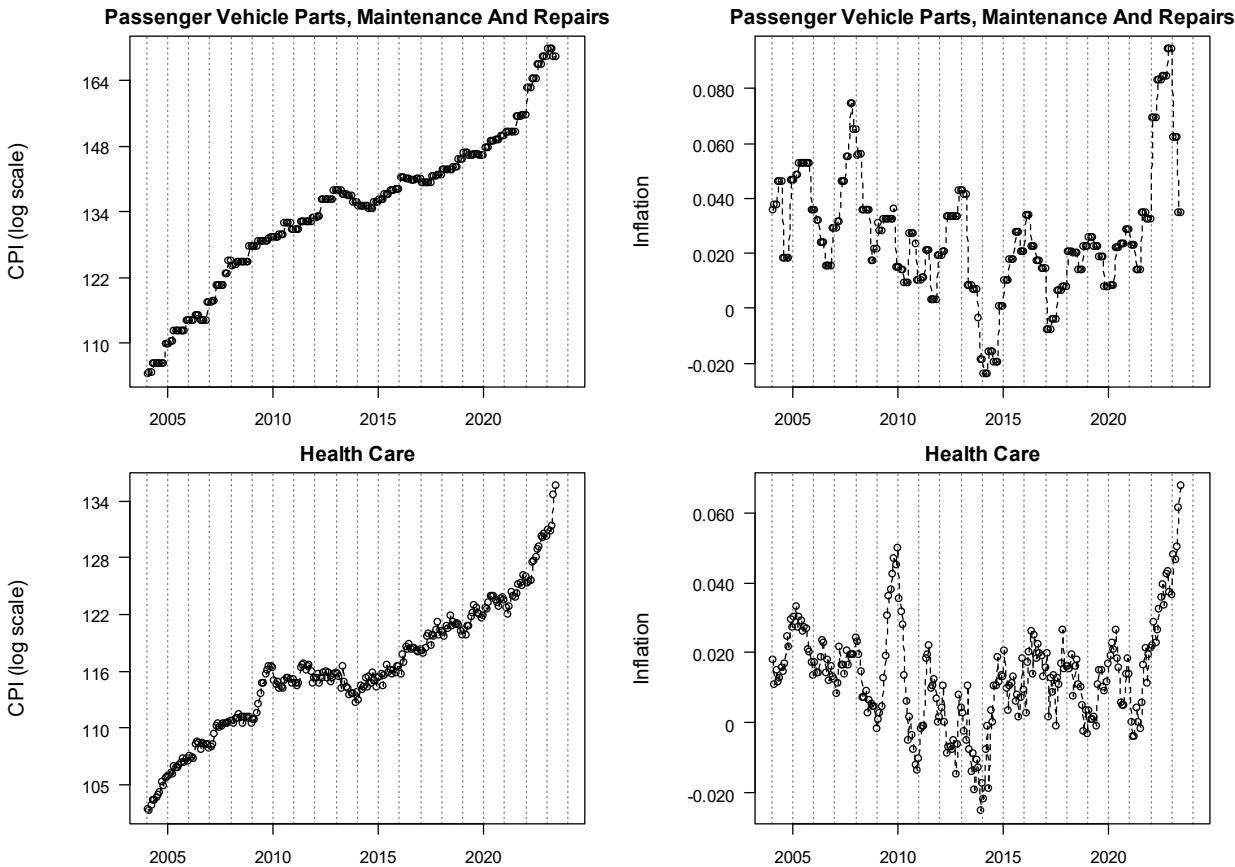
¹⁴ As measured by the 12-month change in CPI.

Figure 3¹⁵: Consumer Price Index – Purchase & Rental of Passenger Vehicles



¹⁵ Rental of passenger vehicles data is Canada-wide data, not Nova Scotia-only data.

Figure 4: Consumer Price Index – Passenger Vehicle Parts, Maintenance, and Repair & Healthcare



A review of the historical data points (as presented in the figures above) shows that subject to variability:

- Inflationary pressures on physical damage coverages (such as vehicle purchase, rentals and passenger vehicle parts, maintenance and repair costs) have resulted in the highest inflation levels in the last 20 years. The inflationary rise, which began in the second half of 2021, appears to be showing signs of moderation in early 2023.
- Inflationary pressures on Health Care costs appear to have lagged behind the physical damage coverages, with a more modest rise beginning later in 2022.

As shown in Figure 5, the 2021-2 through 2022-2 DCPD severity has risen steeply, deviating from historical patterns. These higher claims severities are likely due, at least in part, to the recent inflationary environment for vehicle parts, maintenance and repair costs which produces larger claim costs for physical damage coverages¹⁶ since more costly repairs will increase the total amount needed to

¹⁶ We define physical damage coverages as those that pertain to property physical damage. This includes property damage tort, DCPD, collision, comprehensive, all perils, and specified perils. We do not include specified perils in Figure 5 due to additional volatility associated with these coverages.

settle claims. While vehicle parts and repair costs are a large proportion of the cost to settle claims, higher new or used vehicle costs, labour rates, and vehicle rental rates likely also influenced the cost to settle claims during this time.

We do not observe a significant change in the historical severity trend for other coverages coincident with the 2021-2 inflation increase. A change in severity coincident with the inflation change is not obvious for bodily injury, accident benefits, collision, comprehensive, or all perils coverages.

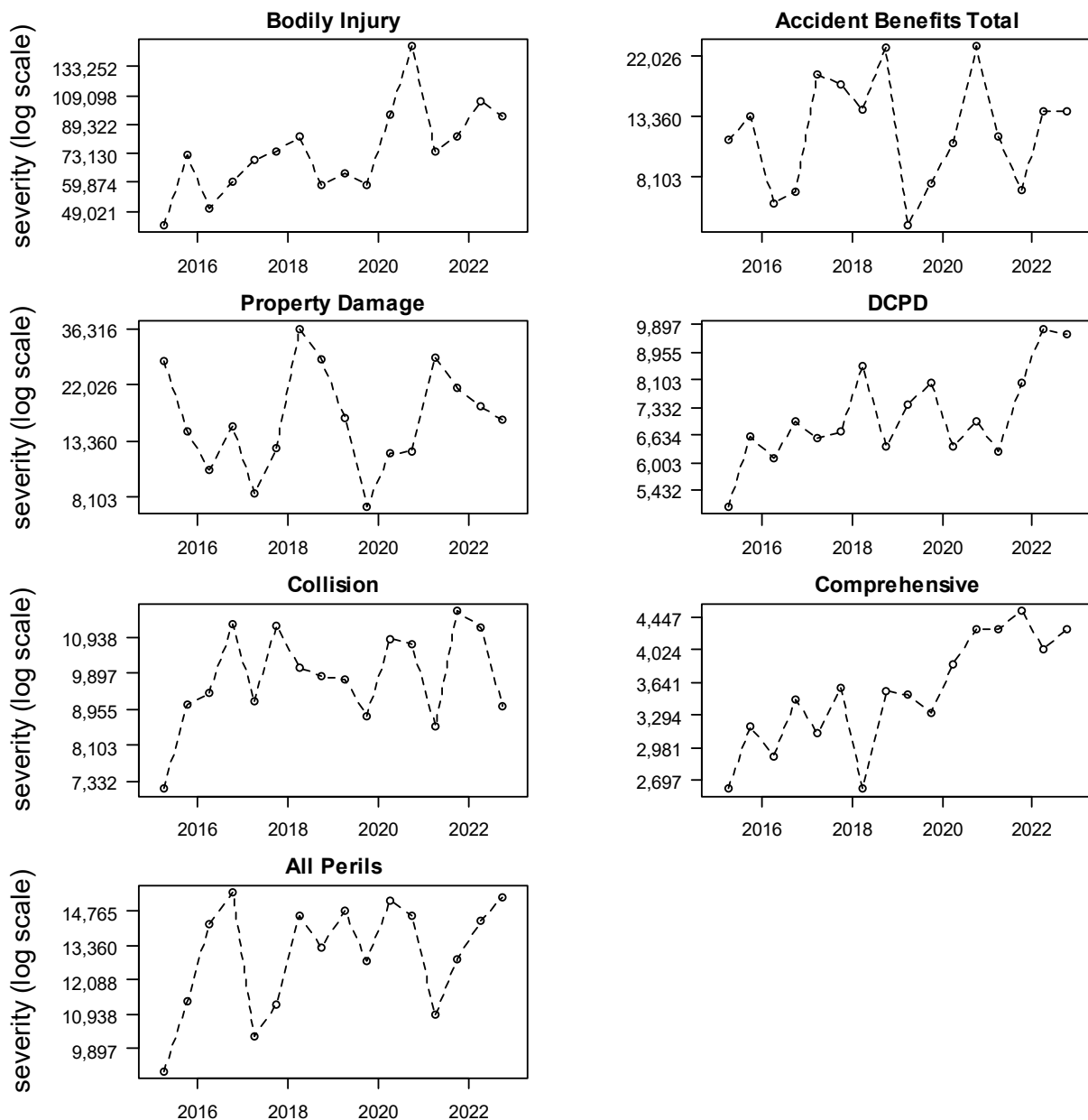
As described in Section 4.2, we take a holistic data-based approach to estimate the underlying past trend rate for each coverage. More specifically, we include an additional scalar parameter in the model to isolate and quantify the change in severity level to the extent that the change is apparent and statistically significant for a specific coverage. Although inflation is commonly considered a compounding calendar year effect, we find a scalar parameter to be the most effective tool for measuring the historical impact of inflation on claims costs in these circumstances for the following reasons:

- The loss cost trend rate is not equal to the CPI, but instead correlated with it. Other social and economic factors influence the difference between the measured loss cost trend rate and the CPI.
- We recognize an alternative approach would be to include an additional parameter in the model, rather than the proposed scalar. Although this may better align with the compounding effect of inflation, we find assuming the high inflationary environment (and implied higher severity trend) will persist into the future period may not be reasonable.¹⁷
- The Government of Canada has been raising interest rates to curb the inflation surge and reduce inflation to pre-pandemic levels. The timing of the interest rate peak and subsequent decline will affect the timing of a return to lower inflation levels. Managing the relationship of the interest rate changes over time to curb inflation is a challenge for the government; and as a result, a challenge for the insurance industry.
- Assuming the higher interest rates cause the inflation surge to subside, then higher loss trend rates should also subside. As shown in Figure 2 through Figure 4 above, there is early evidence that inflation is beginning to moderate in 2023 for the primary physical damage claims cost components.

We further discuss the expected inflationary impact on future loss trend in Section 4.3 below.

¹⁷ Forecasting changes to the future inflation level for a parameter is also challenging.

Figure 5: Historical Severity by Coverage



4.3. Future Trend Considerations

The selection of an appropriate future loss trend rate is more difficult as it involves an additional layer of complexity. Future loss trend rates should consider both the cost level changes that occurred in the past (i.e., past trend) and the likelihood that those patterns may change. In the absence of a significant change in experience over the recent accident periods, we find it is most reasonable to assume the past loss trend will persist into the future resulting in equivalent past and future trend rates. If appropriate, we adjust our selected past trend rates considering the changes that have occurred over the recent past if there is evidence of new patterns emerging.

The recent rise in inflation that began in late 2021 affects the past loss cost levels; and any stabilization, moderation or increase in future inflation will affect future loss cost levels. For the future trend period, which is the mid-point of the latest accident year (July 1, 2022, in this review unless noted otherwise) to the average accident date of the proposed rate program, insurers should consider the potential changes to the inflation rate over that same future projection period. We discuss the issue of inflation in the context of the trend rates below.

Post COVID-19 “New Normal”

Insurers should consider the degree to which the post-pandemic “new-normal” is expected to impact claims cost during the proposed rate program. An adjustment applicable to all historical accident years will likely be necessary to reflect the reduction in claims frequency expected as a result of the general shift toward a hybrid workplace.¹⁸ As noted above, we view 2022-2 as the (possible) beginning of the “new-normal” post pandemic period and may serve as an early indicator to the expected reduction in frequency during the proposed rating program. When estimating this adjustment consideration should be given to the most recent experience available at the time of filing. For example, monthly claims frequency data may give important insight into consumer driving habits.

To aid the Board in reviewing an insurer’s assumptions regarding the “new normal” frequency level, we quantify the reduction in the trended industry claims frequency between 2019-2 and 2022-2 for all coverages in Section 6.2 of this report. Under the presumption that the 2022-2 frequency level is a reasonable starting point for the new normal, these estimates may represent an appropriate expectation for the prospective period.

Inflation

Insurers project the experience period data included in their rate applications to the average cost level expected during the prospective rate program period. As described in Section 4.2, the high inflationary environment beginning in late 2021 has resulted in a large increase in accident year claim costs. The trend models we present implicitly consider the impact of inflation up to December 31, 2022 via an additional scalar parameter that is included in the model if significant. In selecting the future trend rate, an insurer will consider if inflation is stabilizing, falling or rising, and modify/adjust the past trend rates for the prospective period.

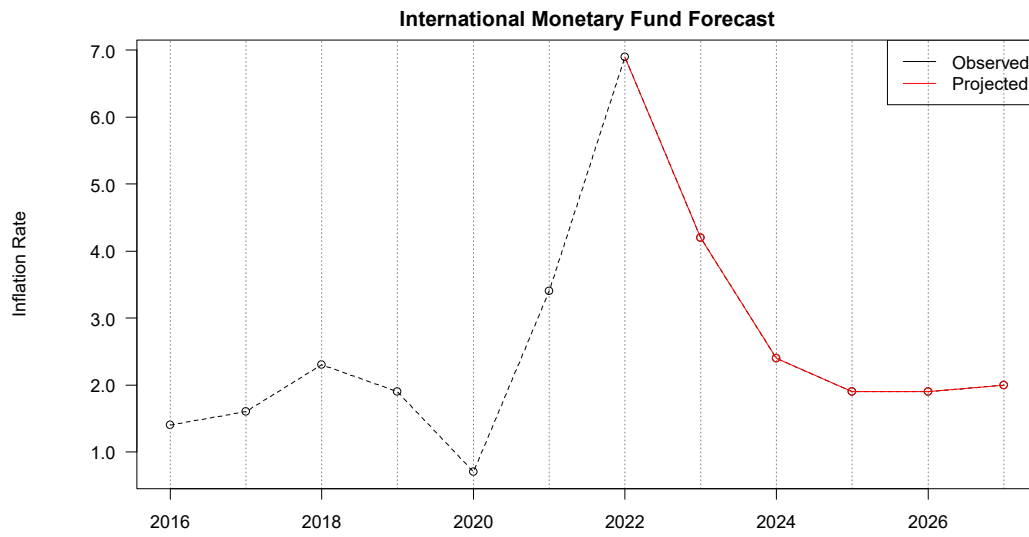
In Figure 6¹⁹ we present the International Monetary Fund’s (IMF) forecast of future inflation, as measured by all items CPI in Canada. As shown in Figure 6, the IMF expects inflation to decrease in 2023 but remain above the Government’s target range, followed by a further decrease in 2024. The forecasted decline for 2023 is evident in the reported CPI data as of May 2023.

In addition to the impact of inflation on claims costs (and trend rates), inflation is impacting the interest rate environment. Additional investment income resulting from higher bond yields due to rising interest rates is an additional consideration for rate indication models

¹⁸ Historical experience period loss data should be first adjusted to remove the impact of COVID-19; and then adjusted to the “new-normal” post-pandemic level.

¹⁹ <https://www.imf.org/en/Countries/CAN>

Figure 6: IMF Forecasted Inflation

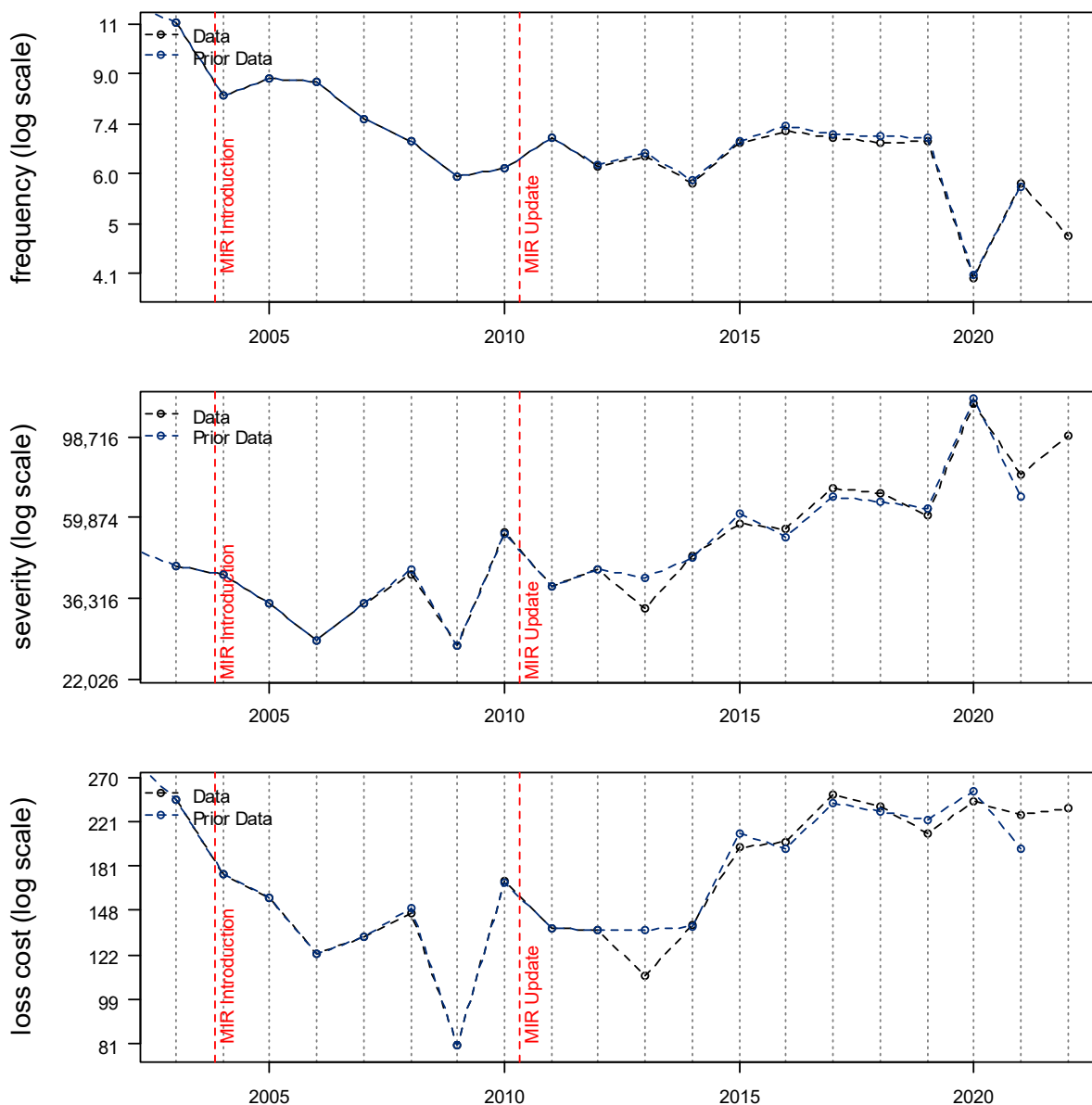


5. Oliver Wyman Selected Trend Rates

5.1. Bodily Injury

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 2003 through 2022. We include a comparison to the estimated values used in our prior report and observe small deviations in our severity and loss cost estimates.

Figure 7: Bodily Injury – Observed Loss Cost Experience



A review of the historical data points (as depicted in Figure 7) 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 emerged over 2014 to 2016, followed by a relatively flat pattern.
- Severity has generally trended upward since 2006, including sharp spikes and drops in 2008 – 2010, and 2020.²⁰
- Frequency exhibited a declining pattern following the 2003 reforms until 2009. Following 2009, subject to variability, frequency is relatively flat. Coincident with the COVID-19 pandemic, we observe a large decrease during 2020, with 2021 and 2022 higher than 2020, but remaining below pre-pandemic levels.

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, then was relatively flat over each of the next three years (although average severity levels were above pre-reform levels).

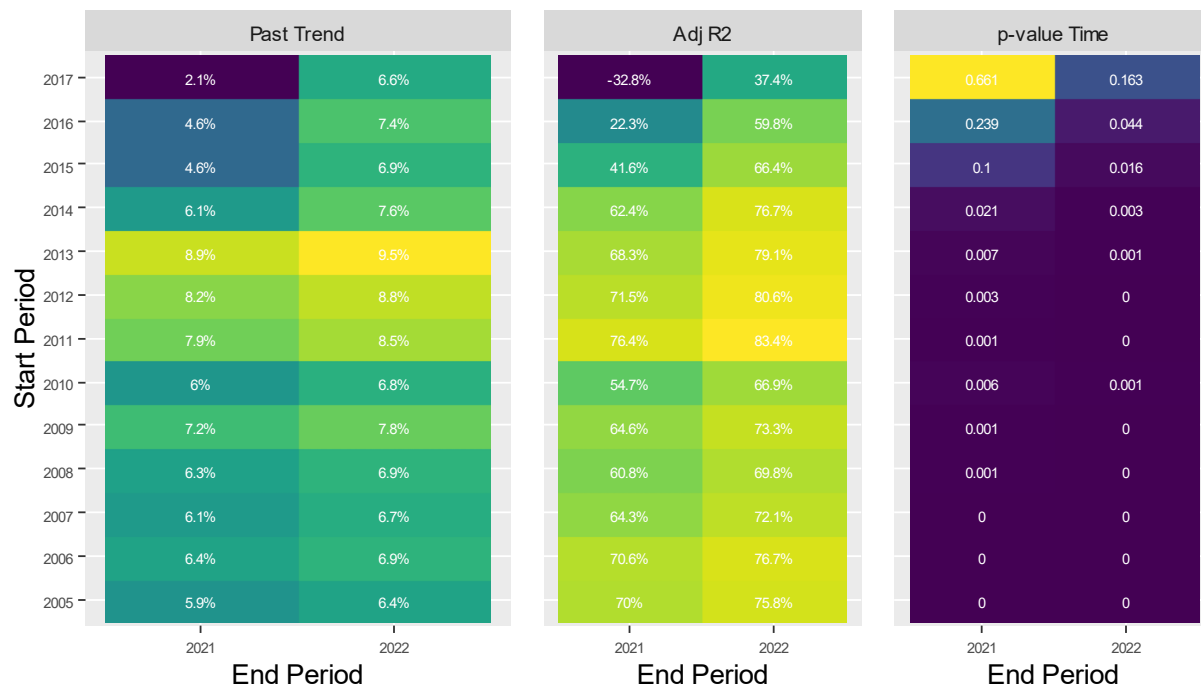
Possibly due to the low volume of data (approximately 180 claims per year since 2009) and the variability in the data (which is likely attributed to the low volume), there is no statistical evidence of Bill 52 having an impact on commercial vehicle claim costs - unlike the case for private passenger 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.

In Figure 8 we present a heatmap of indicated severity trends beginning 2005 through 2017, ending 2021 and 2022, excluding 2020, with time included in the model.

²⁰ 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.

Figure 8: Bodily Injury – Severity Heatmap (Time, excluding 2020)



- We observe the models beginning 2005 through 2015, ending 2021, have indicated severity trend rates ranging between +4.5% and +8.0% and have moderate adjusted R-squared values and *p*-values that are significant for time. Those ending 2022 are a 0.5 to 2.5 points higher.

We select an annual severity trend of +7.0%, giving consideration to the higher trend rates ending 2022 and the generally more stable pattern since 2015.

In Figure 9 we present a heatmap of indicated frequency trends beginning 2004 through 2016, ending 2018 and 2019, with time included in the model.

Figure 9: Bodily Injury – Frequency Heatmap (Time)



- We observe the models beginning 2004 to 2016 have indicated frequency trend rates ranging between -2.0% and +2.0% and have low adjusted R-squared values and *p*-values that are generally insignificant for time.

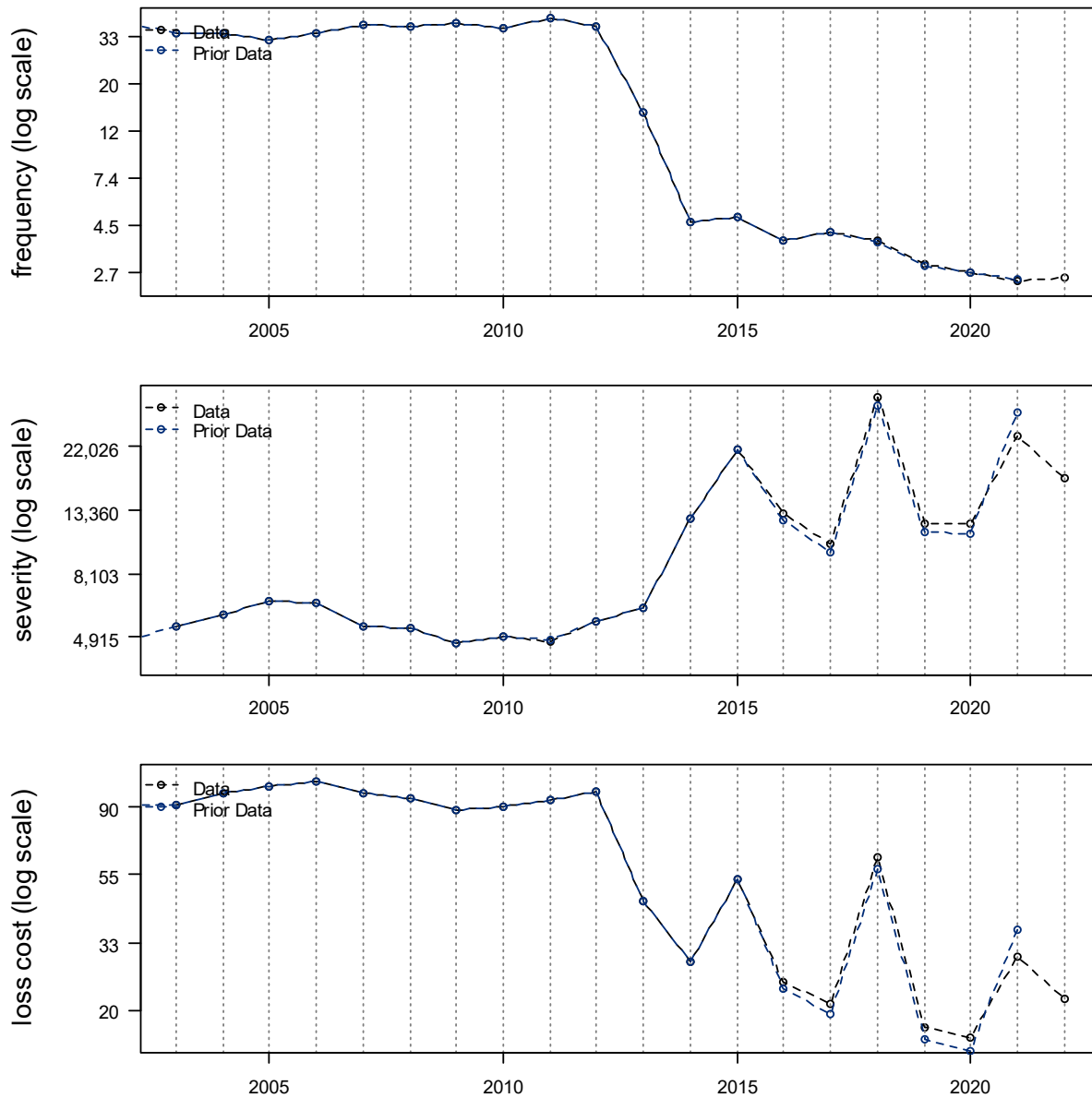
We select an annual frequency trend of 0.0%, as we find frequency has remained relatively flat since the reform, with no discernable trend rate (as implied by the insignificant *p*-values).

Therefore, we select a loss cost trend rate of +7.0%, based on our combined severity and frequency trend rates, two percentage points higher than our prior review.

5.2. Property Damage

In Figure 10, we present our estimated loss cost (average claim cost per vehicle), average severity (average claim cost per claim), and frequency rate (average claim incidence rate) over the period 2003 through 2022. We include a comparison to the estimated values used in our prior report and observe small variations in the 2016 through 2021 estimates.

Figure 10: Property Damage – Observed Loss Cost Experience



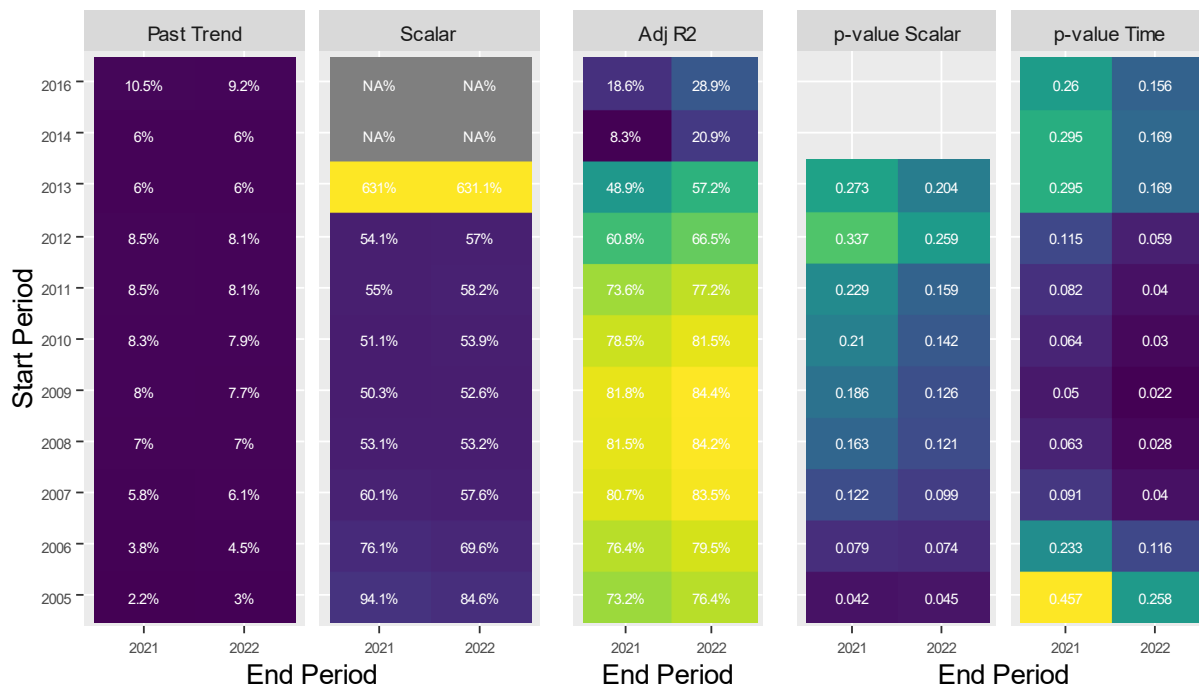
A review of the historical data points (as depicted in Figure 10) shows that subject to variability:

- Since the split between DCPD and property damage, the loss cost decreased significantly followed by a negative but volatile trend. (In Figure 10, data prior to April 2013 includes claims that would now be covered under DCPD, 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 obvious 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.

In Figure 21 we present a heatmap of indicated severity trends beginning 2005 through 2016, ending 2021 and 2022, excluding 2015 and 2018, with time and a reform parameter at April, 2013 included in the model.

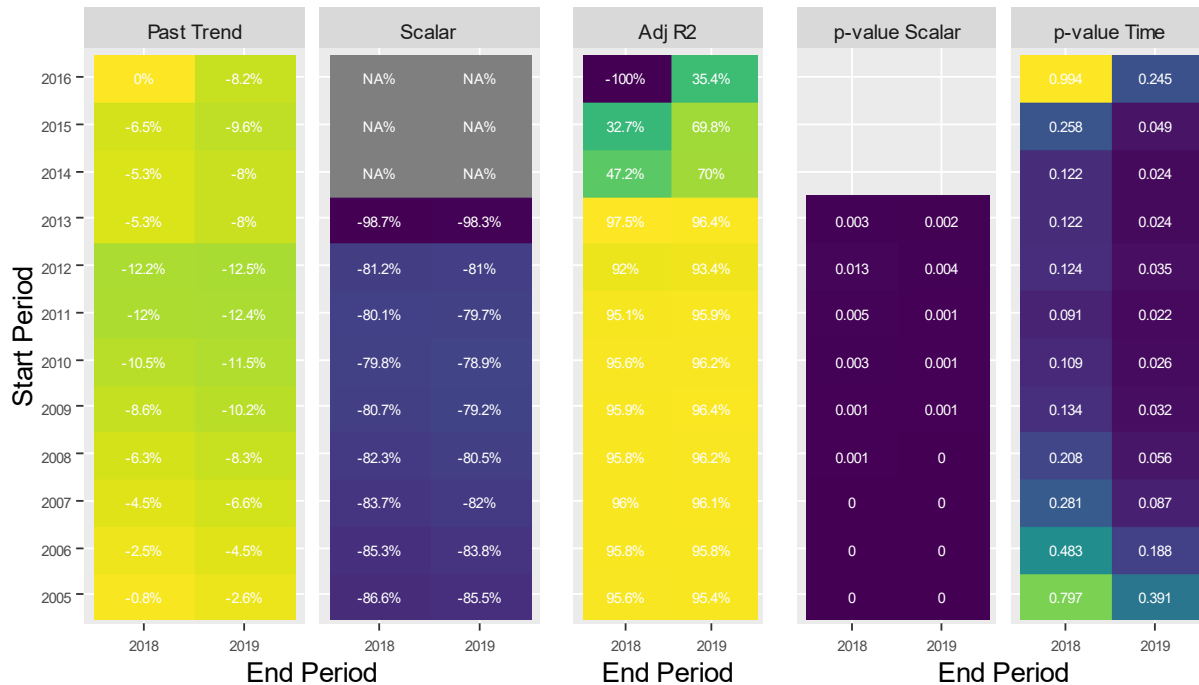
Figure 11: Property Damage – Severity Heatmap (Time, 2013 Scalar; Excluding 2015 and 2018)



- We observe the models with experience periods beginning 2007 through 2011 ending in 2022 have indicated severity trend rates generally ranging between +6.0% and +8.0% and have high adjusted R-squared values and p -values that are significant for time.

In Figure 22 we present a heatmap of indicated frequency trends beginning 2005 through 2016, ending 2018 and 2019, with time and a reform parameter at April, 2013 included in the model.

Figure 12: Property Damage – Frequency Heatmap (Time)



- We observe the models with experience periods beginning 2009 to 2012 have indicated frequency trend rates ranging between -10.0% and -12.5% and have high adjusted R-squared values and p -values that are significant for time
- The models with experience periods ending 2018 have trend rates that are lower than those ending 2019, with p -values that are insignificant for time

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 lower p -values).

In Figure 13 we present a heatmap of indicated loss cost trends beginning 2005 through 2016, ending 2022, 2021, and 2020, excluding 2015 and 2018, with time and a reform parameter at April, 2013 included in the model.

Figure 13: Property Damage – Loss Cost Heatmap (Time and 4/2013 Scalar; Excluding 2015 and 2018)



- We observe the models ending 2021 and 2022 have insignificant p -values for time.
- We observe the models beginning 2005 through 2008 and ending 2020, have indicated loss cost trend rates that range between approximately -5.0% to -7.5% and have high adjusted R-squared values and significant p -values for time. Models with shorter trend periods generally indicate lower (more negative) loss trend rates.

We note the model ending 2020 with exclusion of the 2015 and 2018 as outliers results in a very good fit (very high adjusted R-square values and significant p -values). However, these data exclusion may introduce downward bias to the indicated trend rate as they all serve to decrease the trend indication. As shown in Appendix E, if these observations were included in the model, the time parameter is no longer significant for the models ending 2020 and the adjusted R-squared values decrease significantly. The increased level of volatility post reform increases the uncertainty of the indicated trend rates. Despite this we believe a (small) negative trend rate is still warranted for the following reasons:

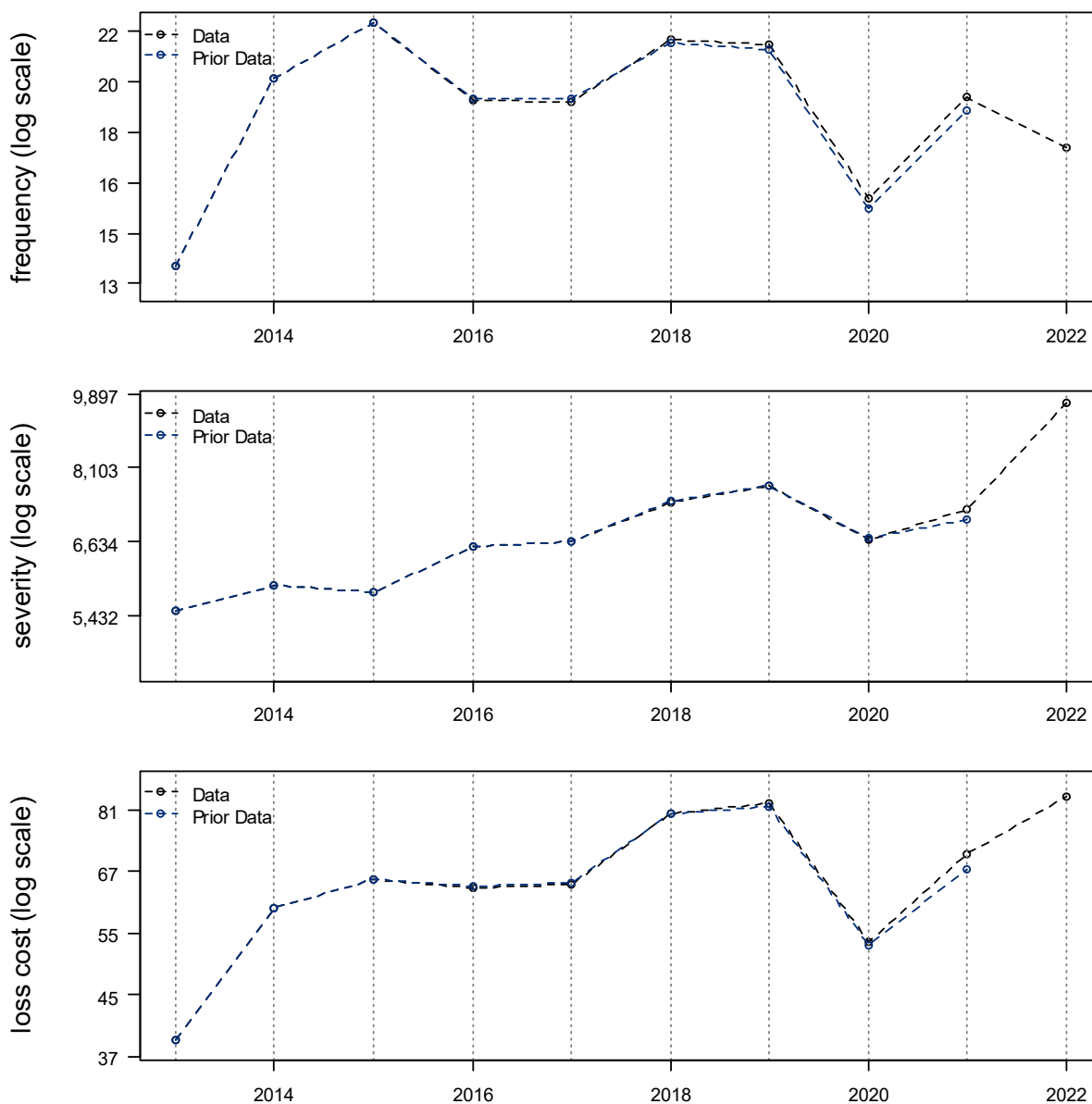
- The loss cost models we consider most reasonable have a large negative trend indication.
- As shown in Appendix E, there is a strong negative frequency trend since the introduction of the reform, while severity is generally flat but dominated by variance.

We select a loss cost trend of -4.0%, considering the models with longer trend periods and the flatter trend that appears to be emerging more recently, 3 percentage points higher than our prior review.

5.3. Direct Compensation Property Damage

In Figure 14, we present our estimated loss cost (average claim cost per vehicle), average severity (average claim cost per claim), and frequency rate (average claim incidence rate) over the period 2013 through 2022. We include a comparison to the estimated values used in our prior report and observe that the estimates for 2021 have increased slightly.

Figure 14: DCPD – Observed Loss Cost Experience



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

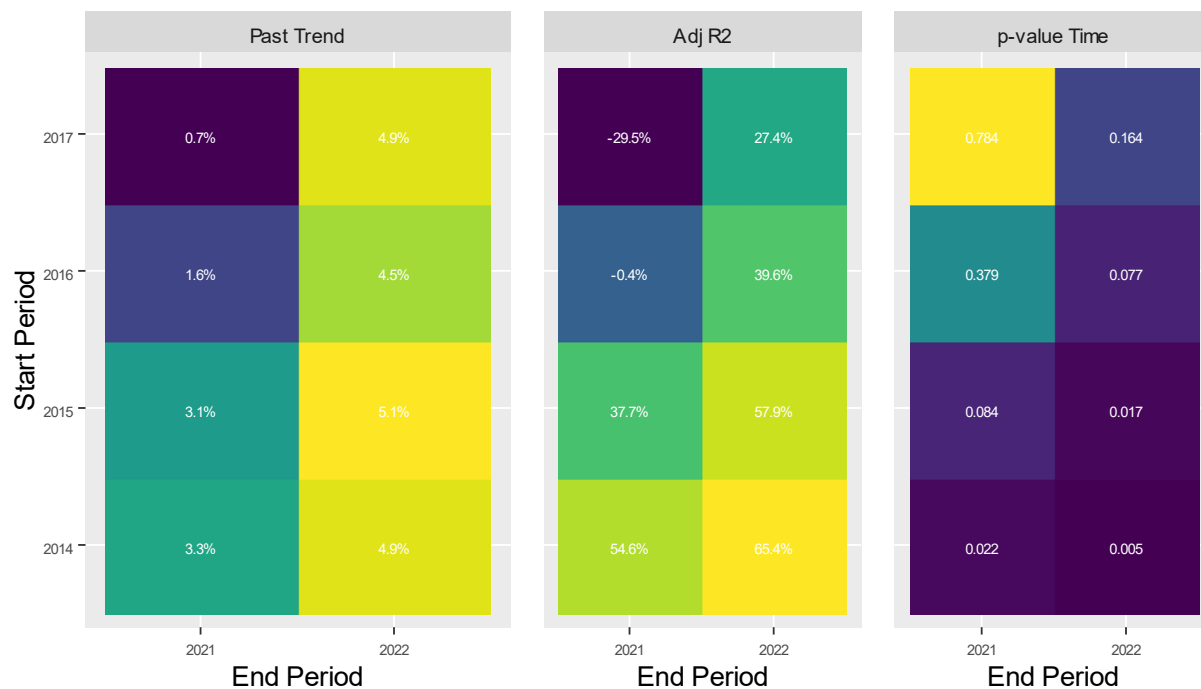
- Loss cost has generally exhibited an upward trend. We observe a large decrease during 2020 coincident with the COVID-19 pandemic. 2021 remained below pre-pandemic levels; 2022 returned to pre-pandemic levels.
- Excluding a relatively large decrease in 2020, severity has generally exhibited an upward trend.
- Frequency has exhibited a relatively flat trend. We observe a large decrease during 2020 and a moderate decrease during 2021 and 2022 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.

As presented in Appendix E, due to the noted low claim volume and data variability the measured severity and frequency trend rates have poor statistical fits.

In Figure 15 we present a heatmap of indicated severity trends beginning 2014 through 2017, ending 2021 and 2022, with time included in the model.

Figure 15: DCPD – Severity Heatmap (Time)

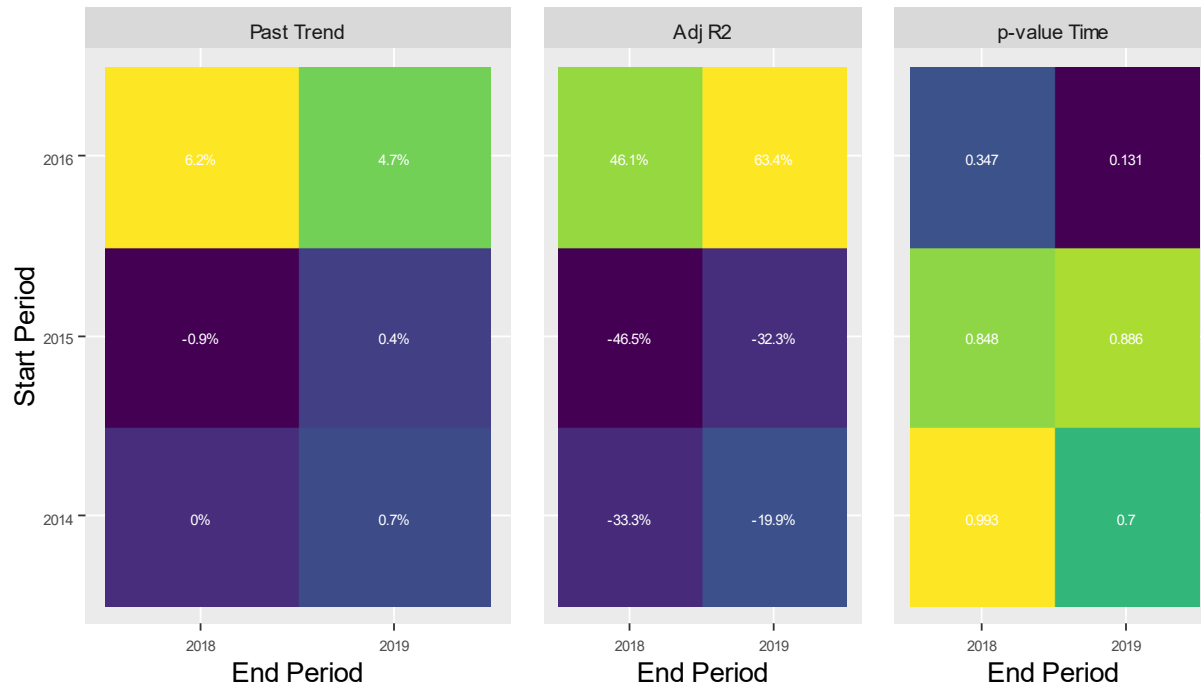


- We observe the models ending 2022 have indicated severity trend rates ranging between +4.5% and +5.5% and have moderate adjusted R-squared values and *p*-values that vary in significance for time.
- The models ending 2021 have trend rates lower than those ending 2022 with weaker statistical fits.

We select an annual severity trend of +5.0%.

In Figure 16 we present a heatmap of indicated frequency trends beginning 2014 through 2016, ending 2018 and 2019, with time included in the model.

Figure 16: DCPD – Frequency Heatmap (Time)



- We observe the models beginning 2014 to 2015 have indicated frequency trend rates ranging between -1.0% and +1.0% and have low adjusted R-squared values and *p*-values that are not significant for time.

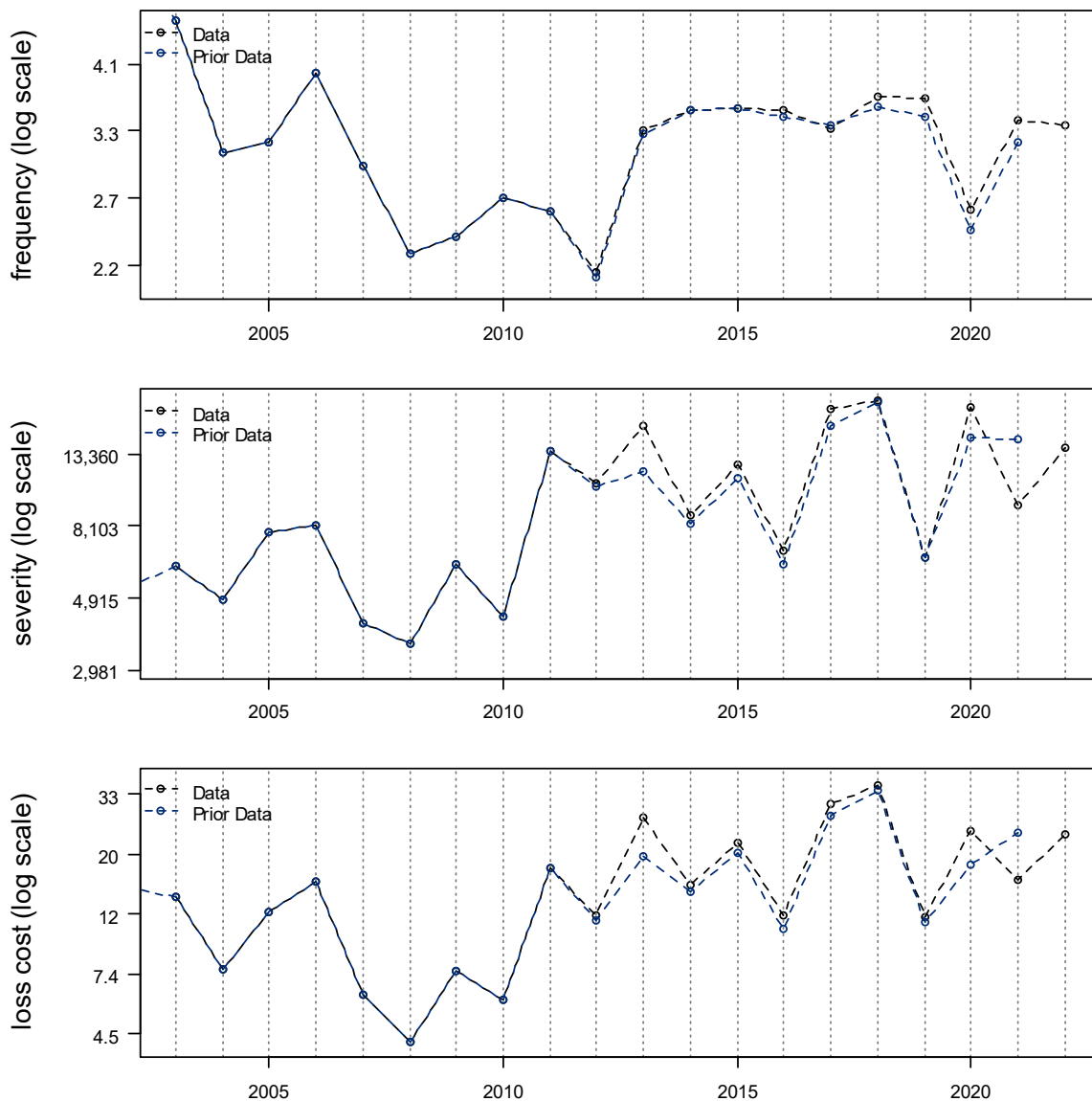
We select an annual frequency trend of +0.0%.

Therefore, we select a past loss cost trend rate of +5.0% based on the separate frequency and severity models, one and half percentage points less than our prior selection.

5.4. Accident Benefits

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 2003 through 2022. We include a comparison to the estimated values used in our prior report and observe minor severity shifts and frequency increases for the more recent accident years, and a larger increase in the severity estimate for 2013.

Figure 17: Accident Benefits Total – Observed Loss Cost Experience



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

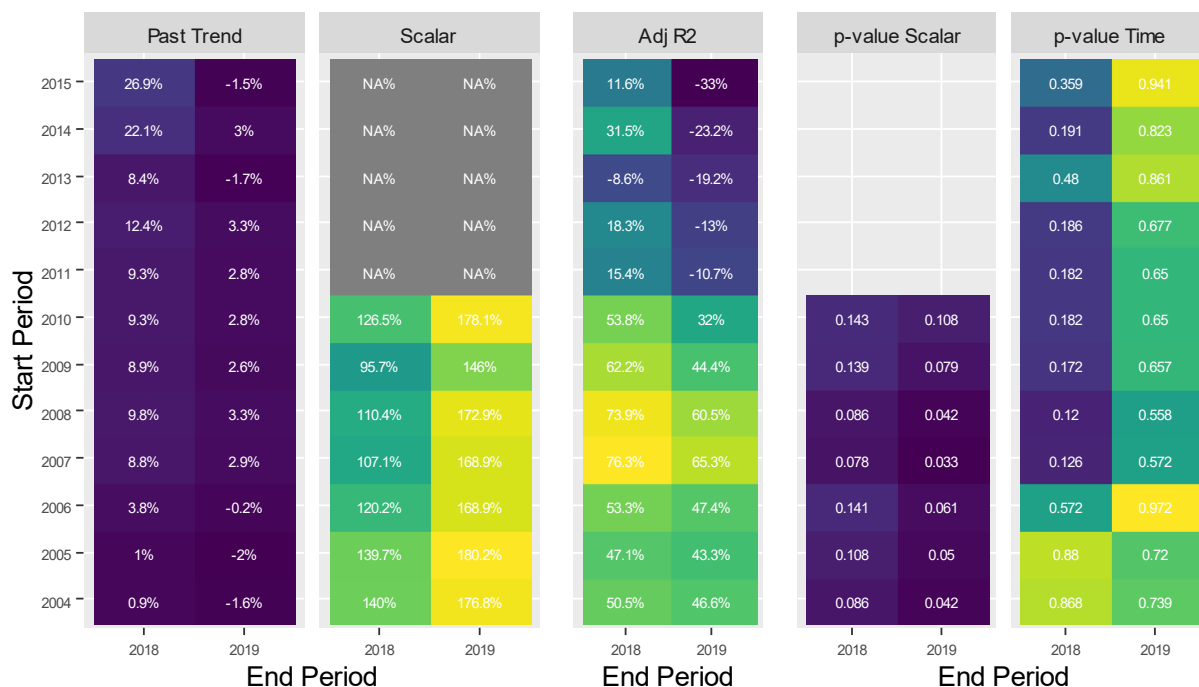
- Loss cost experienced a large increase following the 2010 reforms and has been relatively flat since.
- Severity experienced a large increase following the 2010 reforms and has been relatively flat since.
- Frequency declined through to the 2012 reforms, then lifted upward following the 2012 reforms and has been relatively flat since. We observe a large decrease during 2020 coincident with the COVID-19 pandemic. Frequency for 2021 and 2022 is near pre-pandemic levels.

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. We find the model which best aligns to the historical loss cost experience has a scalar parameter at January 1, 2011.

In Figure 18 we present a heatmap of indicated loss cost trends beginning 2004 through 2015, ending 2018 and 2019, with time and a January 2011 scalar parameter in the model.

Figure 18: AB Total – Loss Cost Heatmap (Time and 1/2011 Scalar)

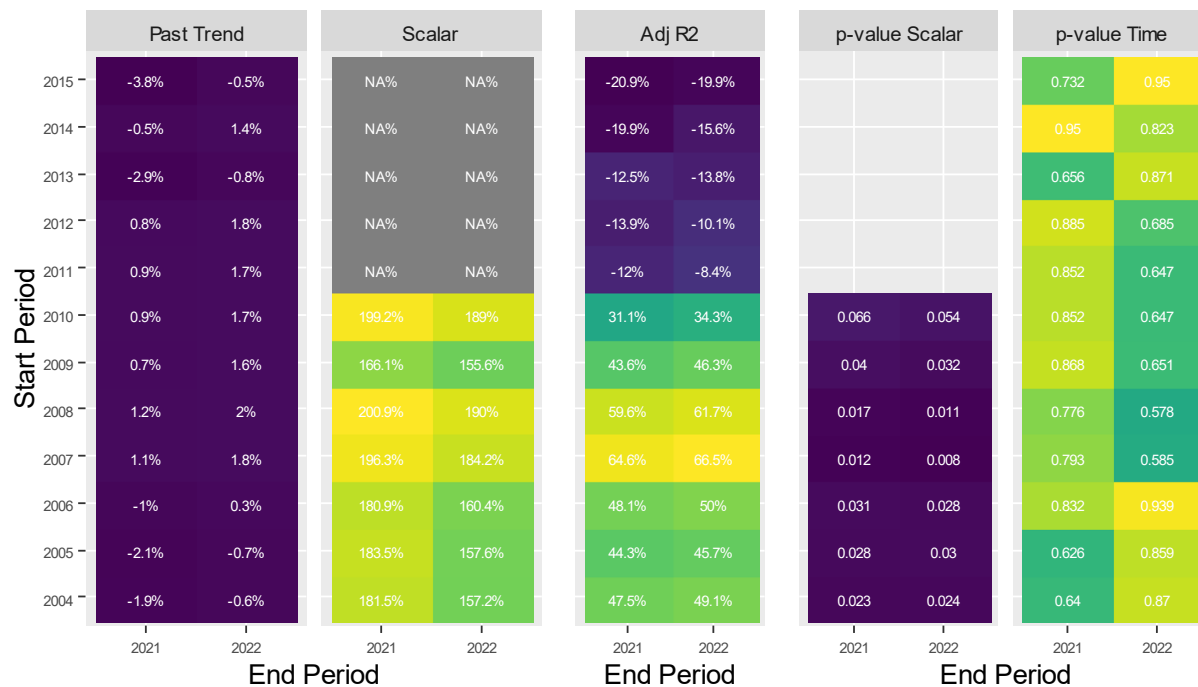


- We observe the models beginning 2004 though 2010 ending 2019 have indicated loss cost trend rates that range from -2.0% to +3.5% and have moderate adjusted R-squared values and *p*-values that are mainly significant for the scalar parameter, but insignificant for time. The January 2011 scalar corresponds to an approximate 170% increase in loss costs.
- The models ending 2018 have higher indicated trend rates however still insignificant *p*-values for time.

As the 2021 and 2022 accident benefits frequency is relatively consistent with pre-pandemic levels, we also consider models ending 2021 and 2022.

In Figure 19 we present a heatmap of indicated loss cost trends beginning 2004 through 2015, ending 2021 and 2022, excluding 2020, with time and a January 2011 scalar parameter in the model.

Figure 19: AB Total – Loss Cost Heatmap (Time and 1/2011 Scalar, excluding 2020)



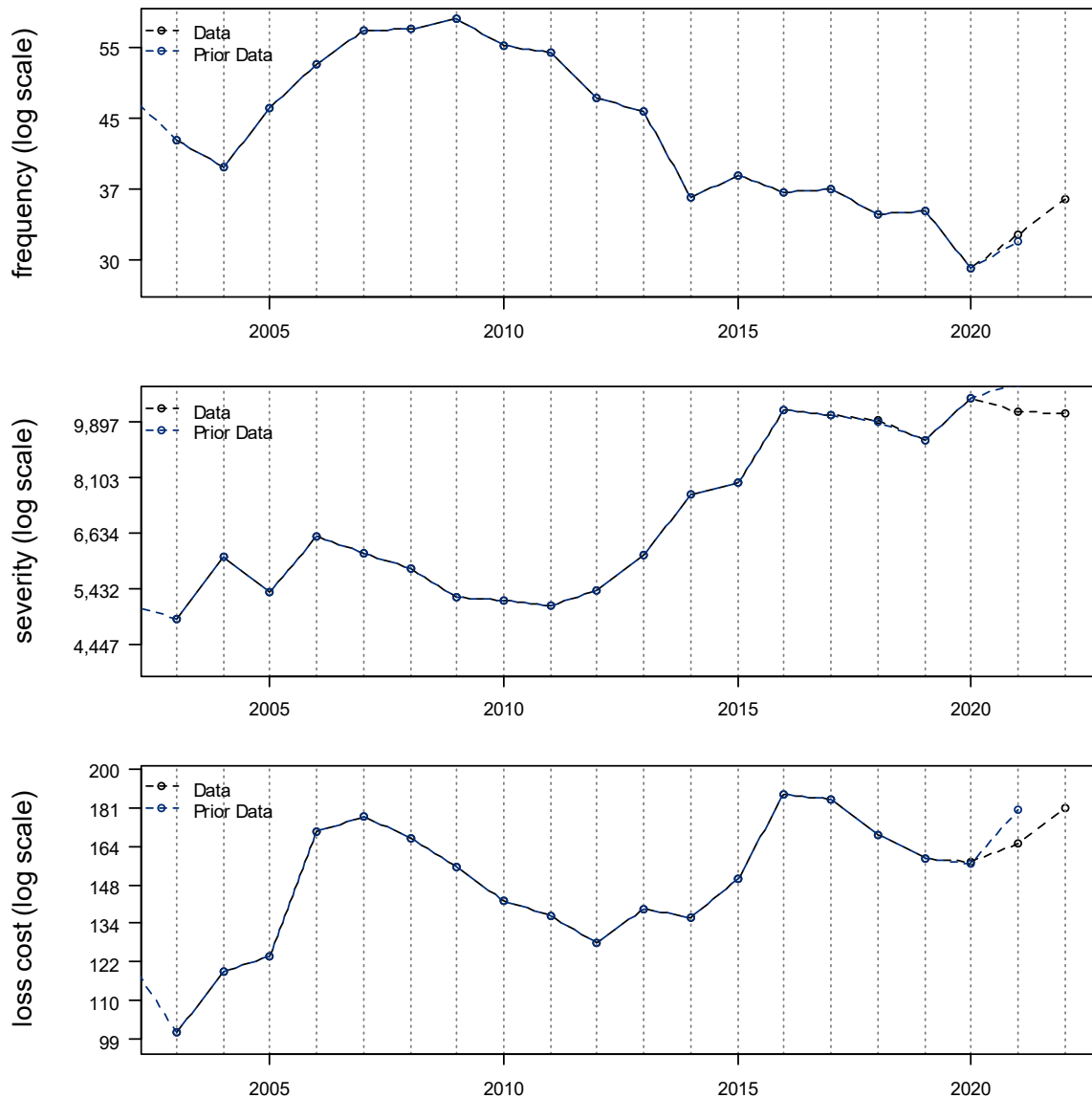
- We observe the models beginning 2004 though 2010 ending 2022 have indicated loss cost trend rates that range from -1.0% to +2.0% and have moderate adjusted R-squared values and p -values that are mainly significant for the scalar parameter, but insignificant for time. The January 2011 scalar corresponds to an approximate 160% increase in loss costs.

We select a loss cost trend rate of +1.0%, the same as our prior selection. We select a small positive trend, despite the insignificant p -values, considering the positive trend rate indications and the recent rise in the 2022 loss cost since 2019.

5.5. Collision

In Figure 20, 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 2003 through 2022. We include a comparison to the estimated values used in our prior report and observe that the 2021 severity and loss cost estimates have decreased slightly.

Figure 20: Collision – Observed Loss Cost Experience



A review of the historical data points (as depicted in Figure 20) shows that subject to variability:

- Loss cost has exhibited both increasing and decreasing patterns, including two large consecutive increases in 2015 and 2016.
- Severity began increasing in 2011, including relatively large increases between 2013-2016 following the introduction of DCPD. Since 2016, the increasing pattern has flattened.
- Frequency declined between 2009 and 2014, coinciding with introduction of DCPD, followed by a less steeply declining pattern through 2019. We observe a large decrease during 2020 and a moderate decrease during 2021 coincident with the COVID-19 pandemic, with 2022 returning to pre-pandemic levels.

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. The effect the reform had on frequency and severity offset one another making it inappropriate to model loss costs directly. Therefore, we consider the separate frequency and severity models.

In Figure 21 we present a heatmap of indicated severity trends beginning 2009 through 2017, ending 2021 and 2022, with time included in the model.

Figure 21: Collision – Severity Heatmap (Time)

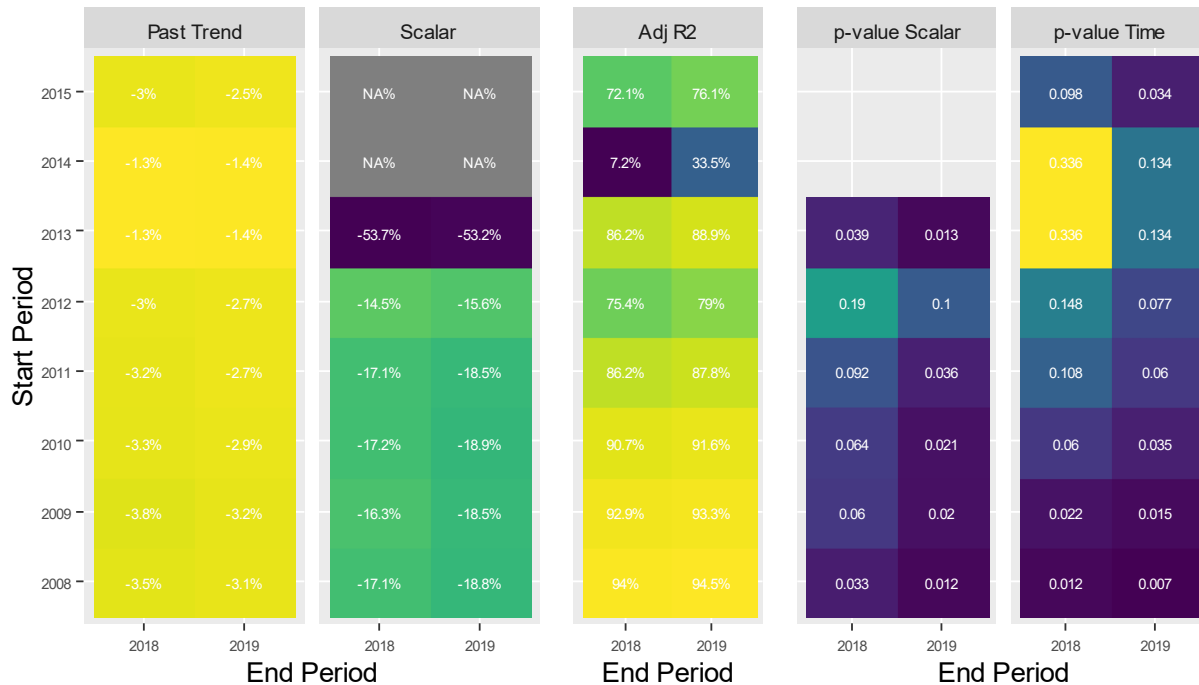


- We observe the models beginning 2009 through 2014 have indicated severity trend rates ranging between +3.0% and +8.0% and have moderate to high adjusted R-squared values and *p*-values that are significant for time.
- The models with shorter trend periods (beginning 2015 and later) have lower trend rates, ranging from 0.0% to +4.0%, with generally insignificant *p*-values for time and low to moderate adjusted R-squared values.

We select an annual severity trend of + 5.0%, based on the model beginning 2013. This selection is further supported by the models over a longer time period that include an April 2013 reform scalar parameter, as shown in Appendix E.

In Figure 22 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 22: Collision – Frequency Heatmap (Time and 4/2013 Scalar)

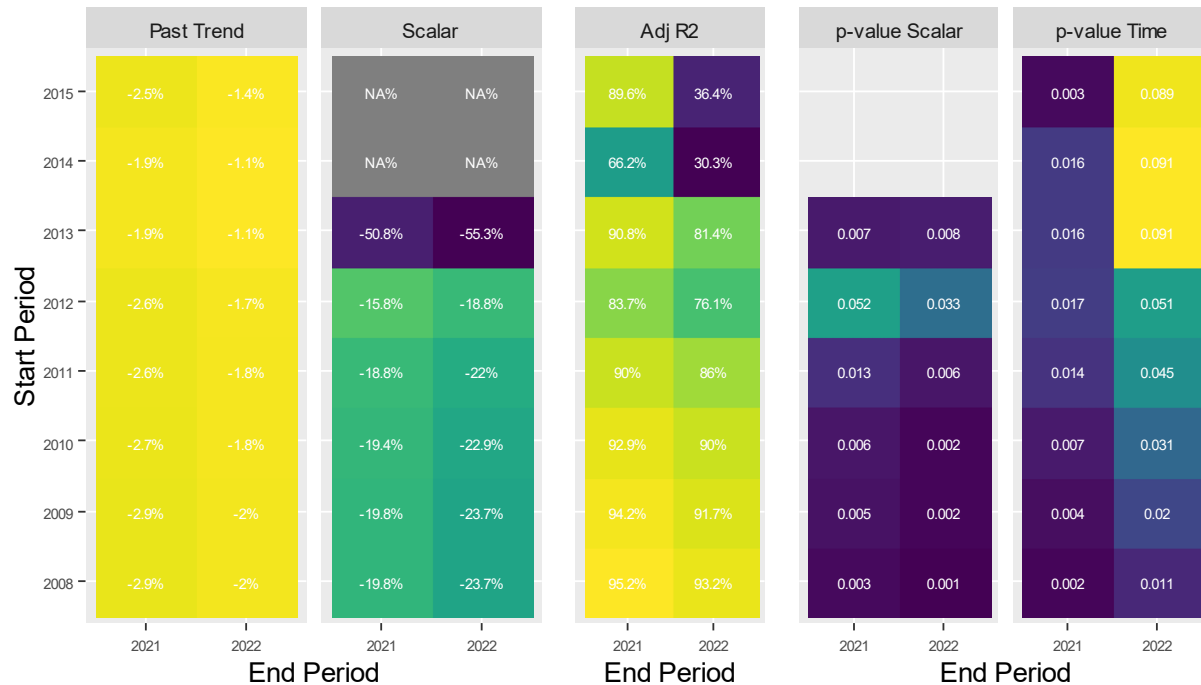


- We observe the models beginning between 2008 and 2010 ending 2019 have indicated frequency trend rates clustering around -3.0% and have high adjusted R-squared values and p -values that are significant for both time and scalar parameters. The April 2013 scalar parameter corresponds to a 18.5% decrease in frequency.
- The models with shorter trend periods have p -values that are generally insignificant for time and lower adjusted R-squared values.
- The models ending 2018 have similar, but lower, trend indications than those ending 2019.

As the 2021 and 2022 collision frequency is relatively consistent with pre-pandemic levels, we also consider frequency models ending 2021 and 2022.

In Figure 23 we present a heatmap of indicated frequency trends beginning 2008 through 2015, ending 2021 and 2022, excluding 2020, with time and an April 2013 reform scalar parameter included in the model.

Figure 23: Collision – Frequency Heatmap (Time and 4/2013 Scalar, excluding 2020)



- We observe the models beginning between 2008 and 2011 ending 2022 have indicated frequency trend rates clustering around -2.0% 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 23.0% decrease in frequency.

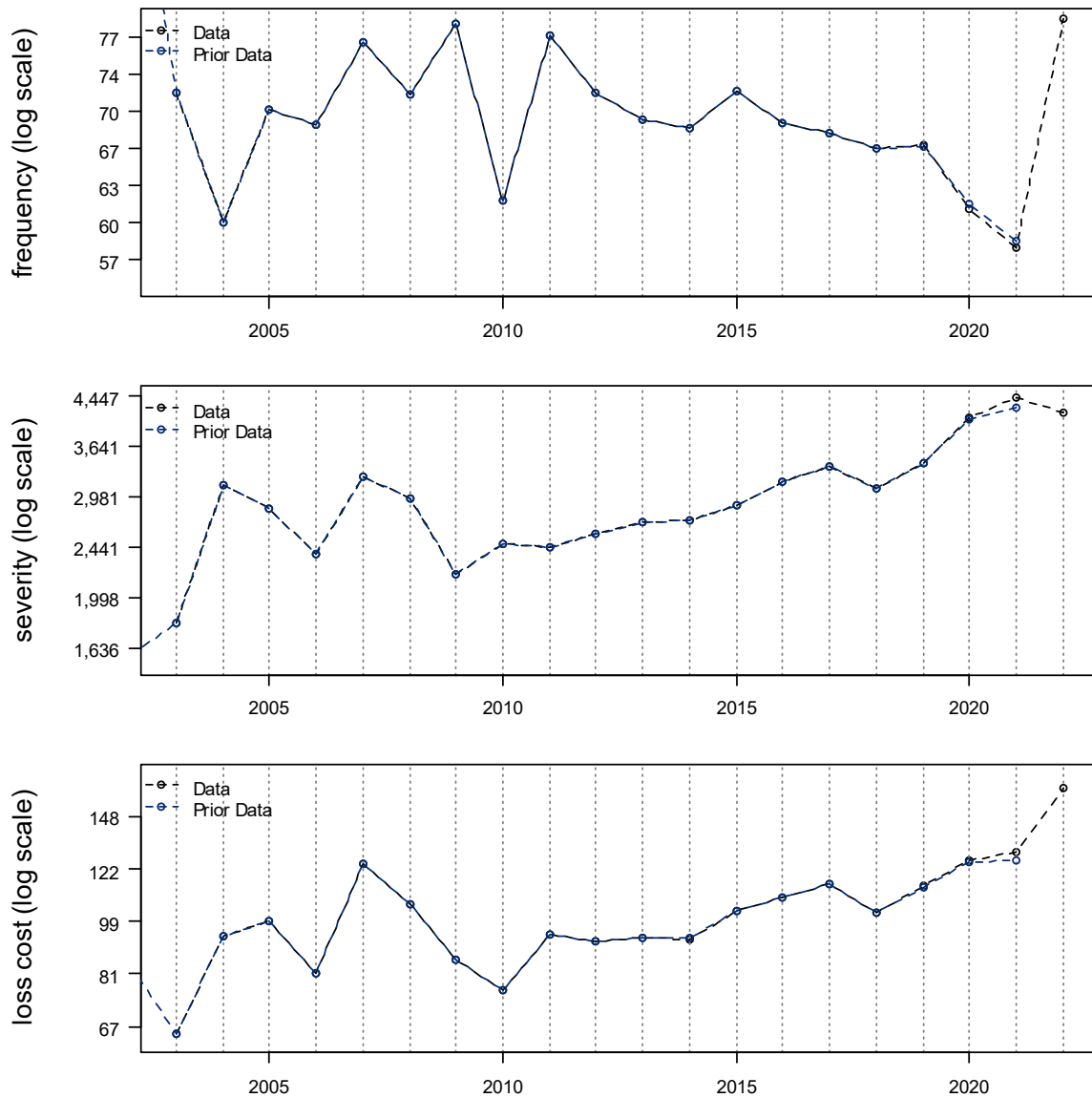
We select an annual frequency trend of -2.0%, based on consideration of both the models with the longest trend periods and highest adjusted R-squared values.

Therefore, based on our severity trend rate of +5.0% and frequency trend rate of -2.0%, we select a **past loss cost trend of +3.0% (rounded)**, the same as our prior selection.

5.6. Comprehensive

In Figure 24, 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 2003 through 2022. We include a comparison to the estimated values used in our prior report and observe that the estimates have not changed significantly.

Figure 24: Comprehensive – Observed Loss Cost Experience



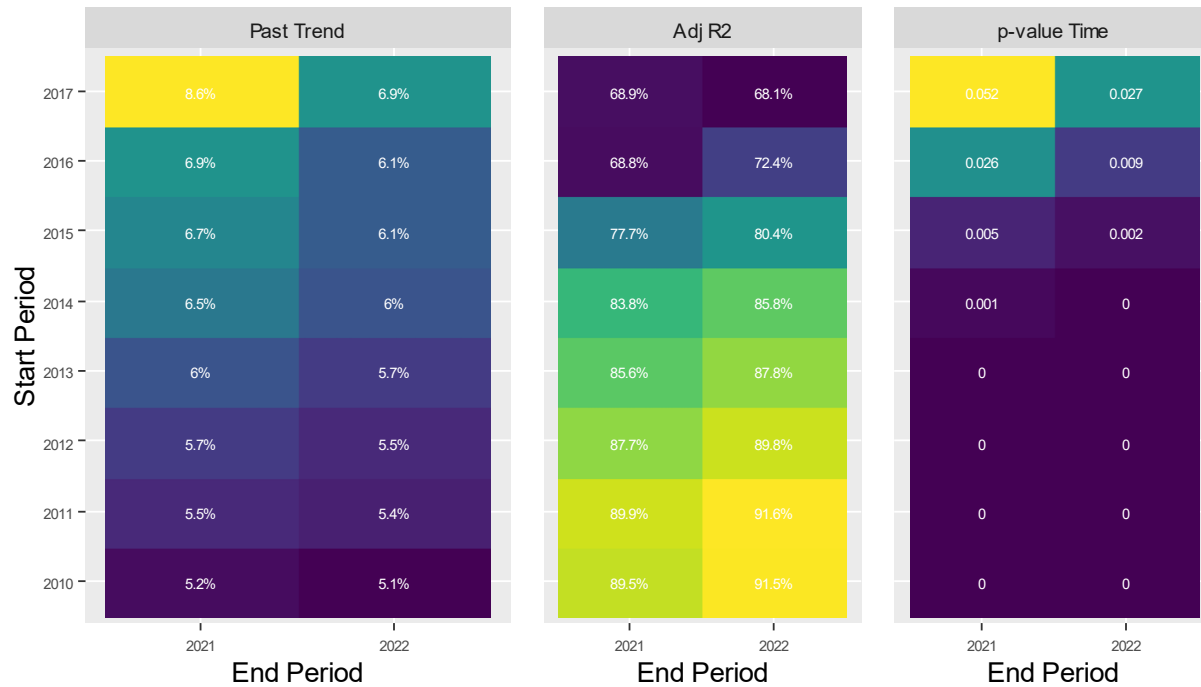
A review of the historical data points (as depicted in Figure 24) shows that subject to variability:

- Loss cost has been generally increasing since 2011, including a large rise in 2022.
- 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 and 2021 that may or may not be associated with COVID-19 and a very steep rise in 2022 due to a number of weather-related events (particularly, Hurricane Fiona).

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 25 we present a heatmap of indicated severity trends beginning 2010 through 2017, ending 2021 and 2022, with time included in the model.

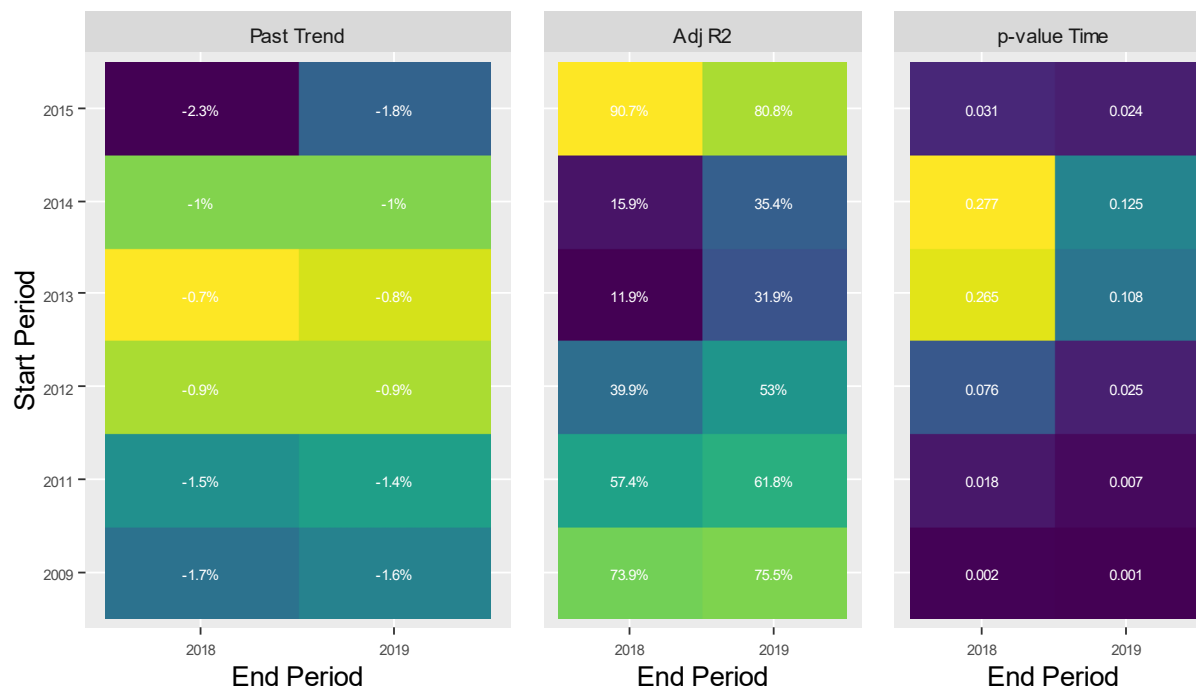
Figure 25: Comprehensive – Severity Heatmap (Time)



- We observe the models ending 2022, have indicated severity trend rates that cluster around +5.0% to +7.0% and have high adjusted R-squared values and significant p -values for time.
 - The models ending 2021 have indicated trend rates that are slightly higher than those ending 2022.
- We select a severity trend of +6.0%, one point higher than our prior selection, giving more consideration to the steeper trends since 2017.

In Figure 26 we present a heatmap of indicated frequency trends beginning 2009 through 2015, ending 2018 and 2019, excluding the low 2010 observation, with time included in the model.

Figure 26: Comprehensive – Frequency Heatmap (Time, Excluding 2010)



- We observe the models 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 trend periods generally have p -values that are insignificant for time and low adjusted R-squared values.
- The models 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 +6.0% and our frequency trend rate of -1.5%, we select a past loss cost trend of **+4.5% (rounded)**, one point higher than our prior selection.

5.7. Specified Perils

For reasons of data volume and the nature of the coverage, we select the same past loss cost trend rate as we do for comprehensive, +4.5%.

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, **+3.5%** for the past and future (rounded).

5.9. Summary- All Coverages

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

Table 6: Selected Loss Cost Trends

Coverage	As of December 31, 2021	As of December 31, 2022***
Bodily Injury	+5.0%*	+7.0%
Property Damage	-7.0%**	-4.0%
Direct Compensation Property Damage	+6.5%*	+5.0%
Accident Benefits	+1.0%*	+1.0%
Collision	+3.0%**	+3.0%
Comprehensive	+3.5%**	+4.5%
Specified Perils	+3.5%**	+4.5%
All Perils	+3.0%**	+3.5%

* Based on regression models fit to data through 2019 accident year (July 2019 trend date)

** Based on regression models fit to data through 2021 accident year (July 2021 trend date)

*** Based on regression models fit to data through 2022 accident year (July 2022 trend date)

6. Impact of COVID-19

6.1. Ratemaking Considerations of the COVID-19 Pandemic

We find the traffic volume and claims cost²¹ during 2020 through 2022-1 were lower than pre-pandemic levels due to various “stay-at-home” orders and other directives that were put in place during the COVID-19 pandemic.

As discussed in Section 4.2, to isolate the impact of COVID-19 from the loss trend rate, we excluded the pandemic-impacted data observations from the models where a significant decrease in frequency was present. This approach does not quantify the impact of COVID-19; instead, it excludes the impact on the measured trend rate.

The historical loss cost data (to which these trend rates will apply to) should be adjusted to remove any impact of the COVID-19 pandemic.

As a second step, historical data should then be adjusted to the degree COVID-19 (or a post-COVID-19 era) is expected to impact claims costs during the proposed rating program. We discuss this concept in the next section.

6.2. “New Normal” Frequency Level (COVID-19 & Reform Impact)

Insurers should consider the degree to which the post-pandemic “new-normal” is expected to impact claims cost during the proposed rate program. An adjustment applicable to all historical accident years may be needed to reflect the reduction in claims frequency expected as a result of the general shift toward a hybrid workplace.

As we consider 2022-2 to be a potential starting point for the “new normal” post-pandemic frequency level we quantify the observed reduction in claims frequency in 2022-2 relative to projected claims frequency implied by our trend analyses presented in Section 5.

In the following figures we project the 2015-2019 accident year period and 2022-2 accident half-year frequency to the average accident date during the prospective period²² and present the observed change in frequency level for each major coverage²³ that was impacted by the pandemic. Under the presumption that the 2022-2 frequency level is a reasonable starting point for the new normal, these estimates may represent an appropriate expectation for frequency levels during the prospective period.

²¹ We find frequency, but not severity has been affected by the COVID-19 pandemic.

²² We assume an average policy year of April 1, 2024 to March 1, 2025 and an average accident date of April 1, 2025.

²³ We exclude comprehensive from this analysis as we do not expect the frequency level to differ from pre-pandemic levels as it is not a “moving” coverage.

Figure 27: Bodily Injury – 2022-2 Frequency Level

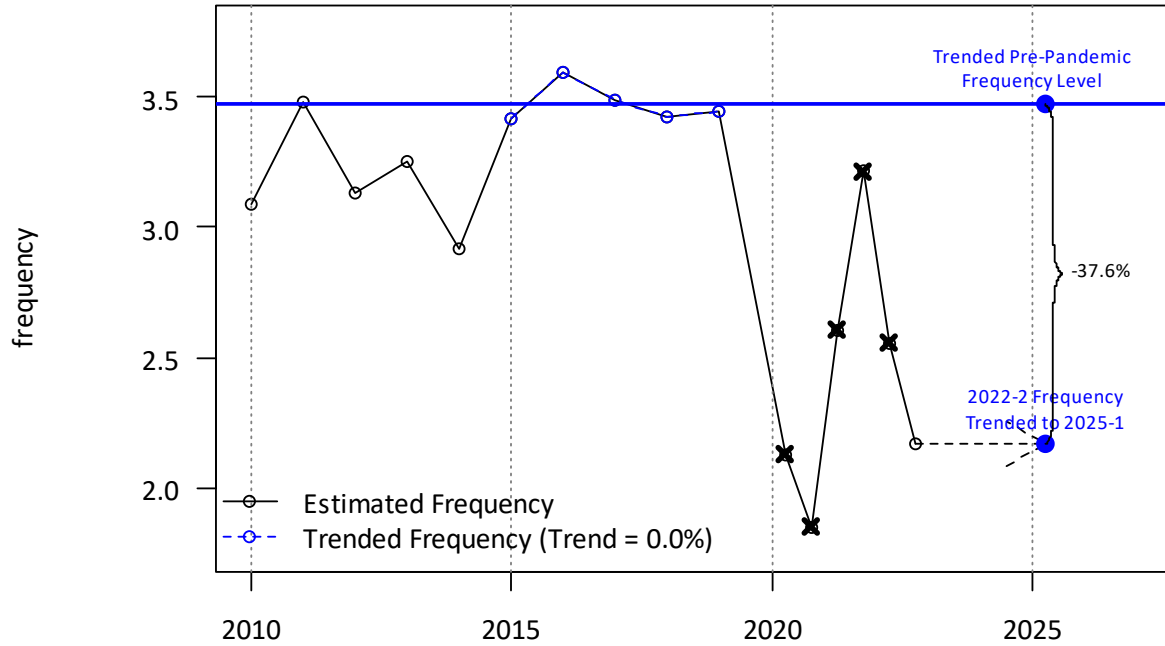


Figure 28: DCPD – 2022-2 Frequency Level

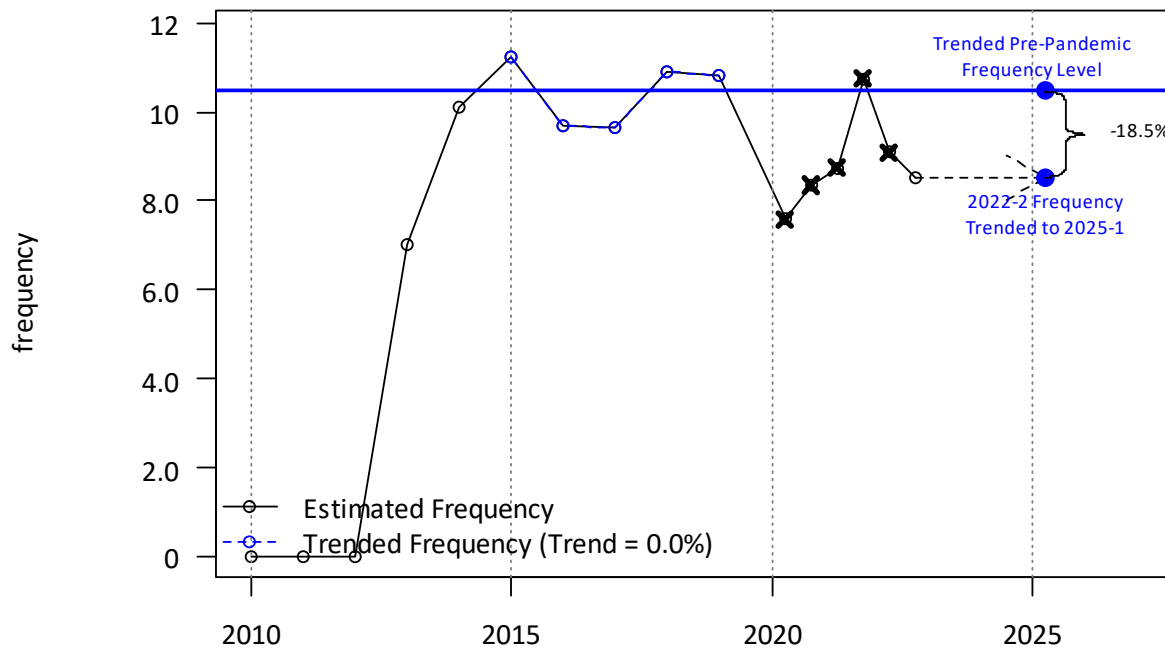


Figure 29: Accident Benefits – 2022-2 Frequency Level

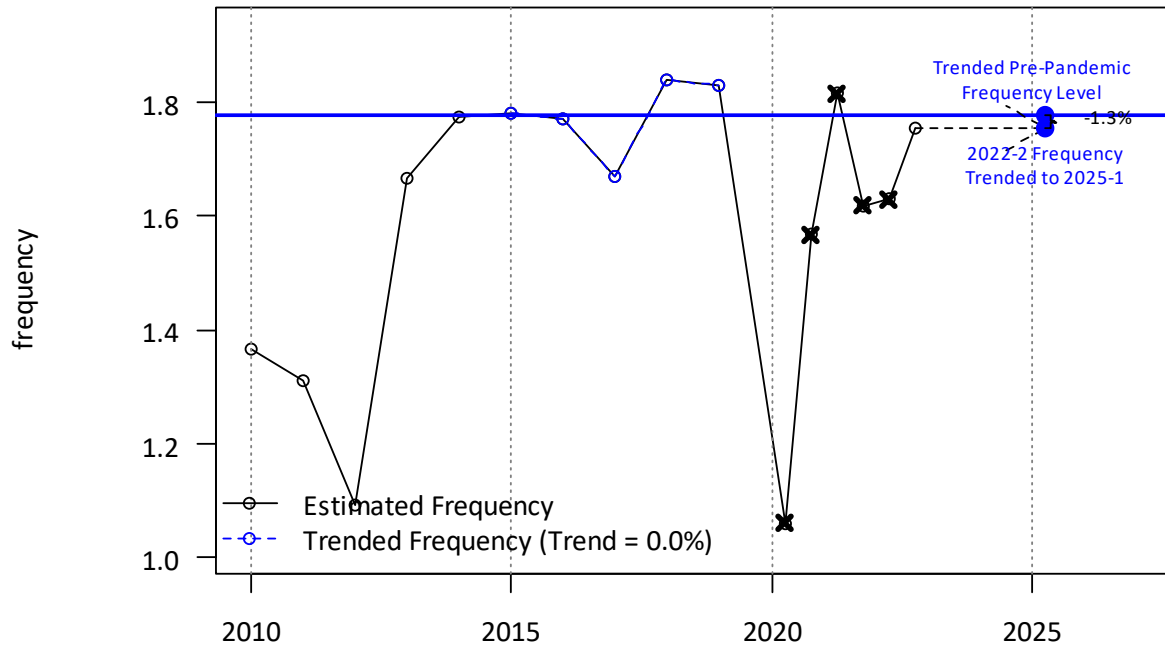
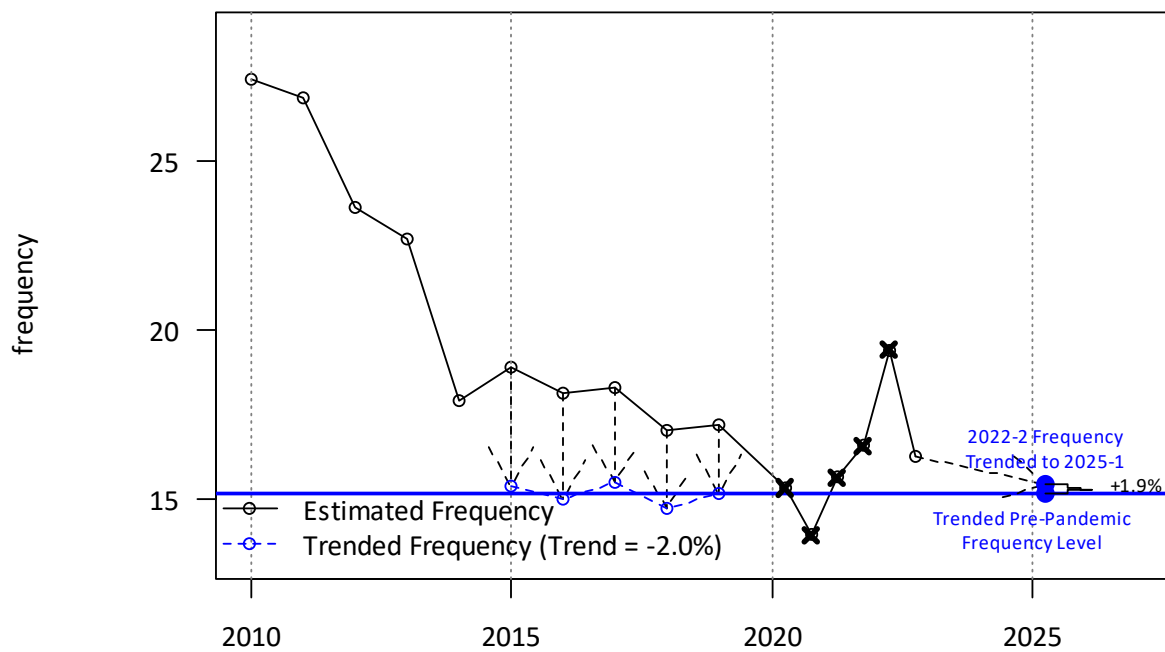


Figure 30: Collision – 2022-2 Frequency Level



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- **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.
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8. 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.

9. Appendices

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

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

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

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

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

- Bodily Injury: Pages 1 to 11
- Property Damage: Page 12 to 19
- Direct Compensation Property Damage: 20 to 22
- Accident Benefits – Total: Pages 23 to 31
- Collision: Pages 32 to 41
- Comprehensive: Pages 42 to 50

Province of Nova Scotia
Commercial Vehicles (including Fleets)

Claim Count Development Selections
Data as of 12/31/22

(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: 10 Semesters	Wght Avg: 6 Semester	Wght Avg: All Semesters	Wght Avg: All Semesters	Wght Avg: 6 Semester	Wght Avg: 10 Semesters
18.0	Wght Avg: 10 Semesters	Wght Avg: 6 Semester	Wght Avg: All Semesters	Wght Avg: All Semesters	Wght Avg: 6 Semester	Wght Avg: 10 Semesters
24.0	Wght Avg: 10 Semesters	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)

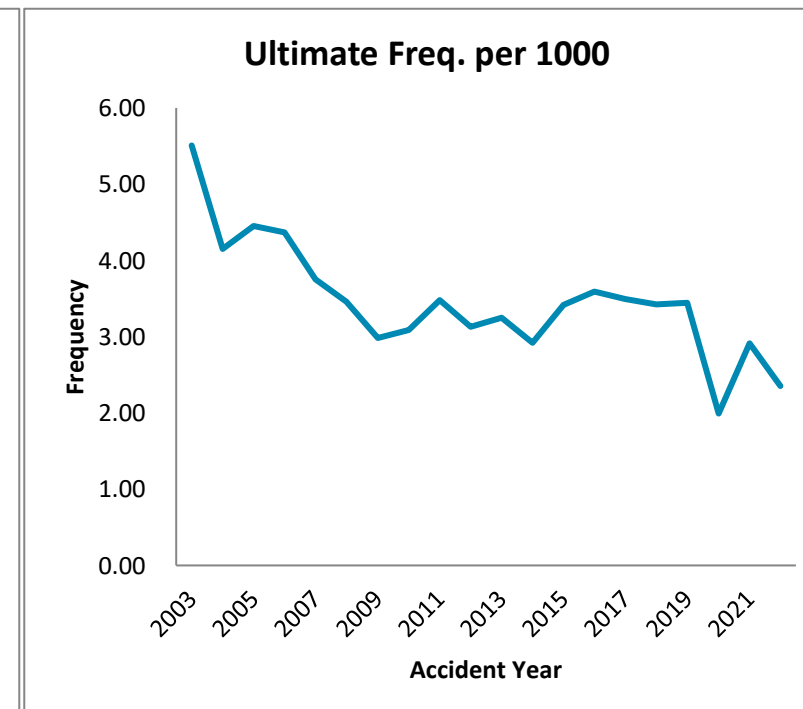
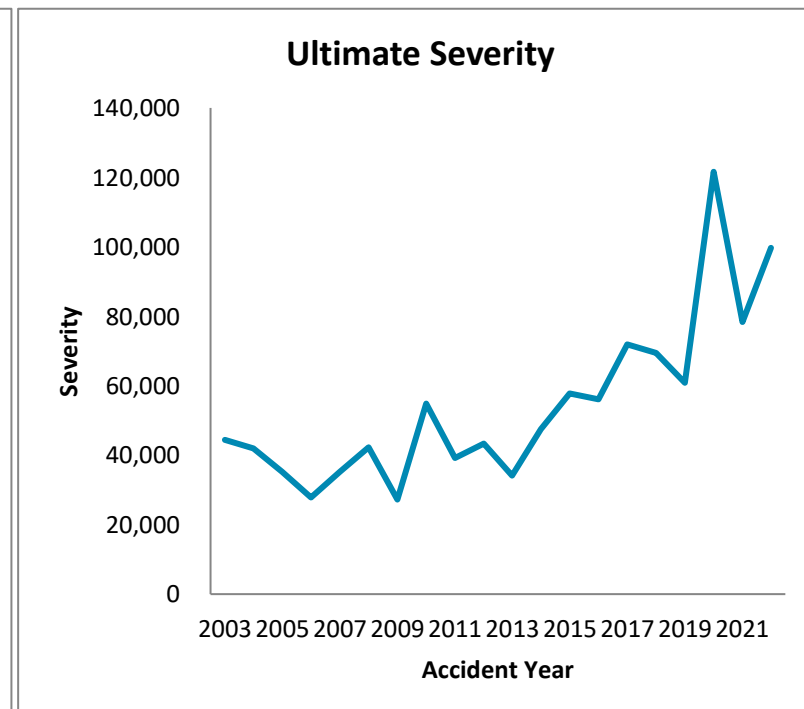
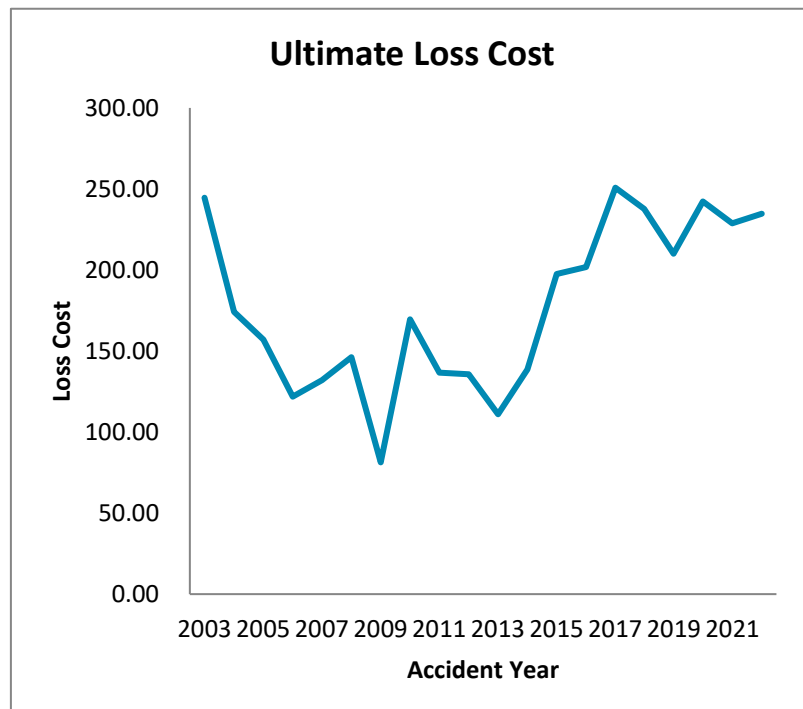
Reported Incurred Claim Amount and ALAE Loss Development Selections
Data as of 12/31/22

(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: 10 Semesters	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: All Semesters	Wght Avg: 6 Semester	Wght Avg: 10 Semesters
12.0	Wght Avg: 10 Semesters	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 10 Semesters	Wght Avg: 10 Semesters
18.0	Wght Avg: 10 Semesters	Wght Avg: 4 Semester	Wght Avg: 6 Semester	Wght Avg: 20 Semesters	Wght Avg: 6 Semester	Wght Avg: 10 Semesters
24.0	Wght Avg: 10 Semesters	Avg: 6 Semesters ex hi/lo	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	Wght Avg: 10 Semesters
36.0	Wght Avg: 10 Semesters	Avg: 6 Semesters ex hi/lo	Wght Avg: 6 Semester	Wght Avg: 6 Semester	1	1
42.0	Wght Avg: 10 Semesters	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Avg: All Semester ex hi/lo	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	Avg: All Semester ex hi/lo	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 12/31/22

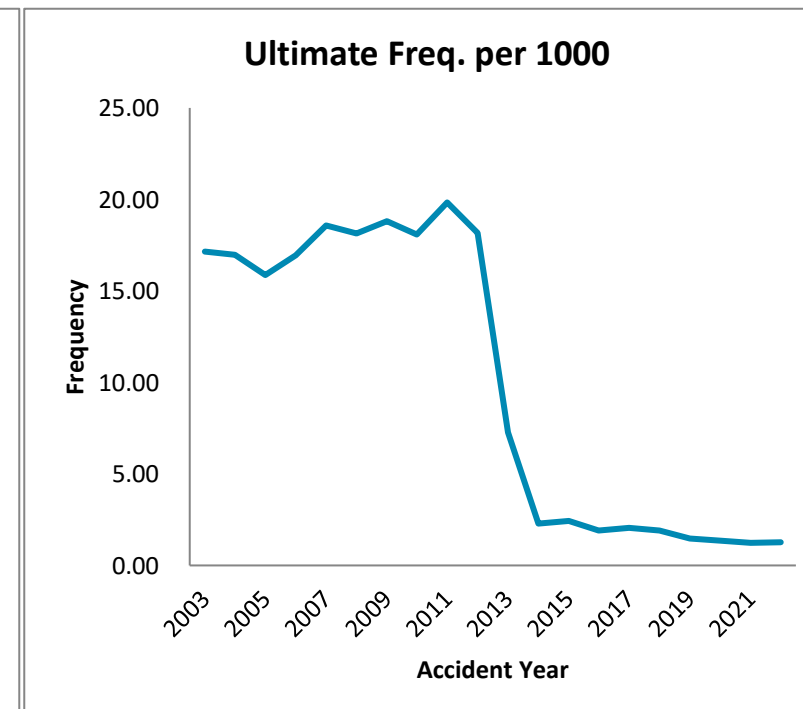
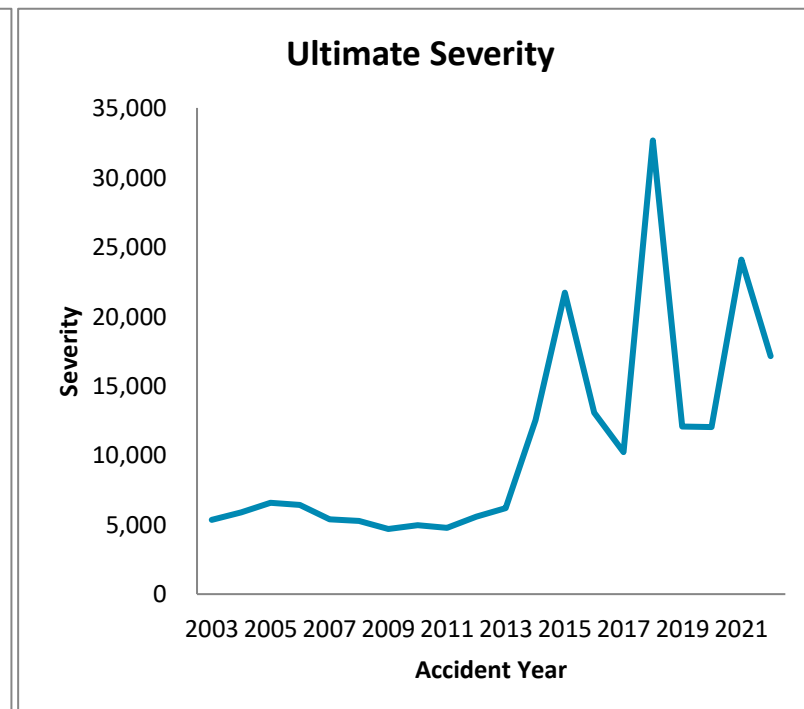
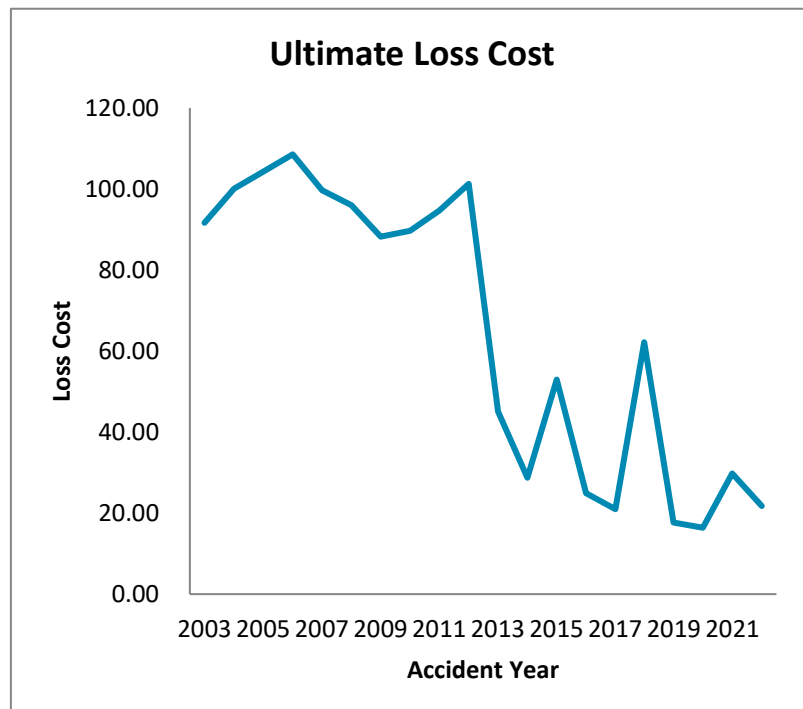
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Accident Year	Maturity (in Months)	Earned Car Years	Ultimate Claim Counts	Ultimate Claims and ALAE (000)	ULAE Adjustment	Ultimate Losses & LAE (000)	Ultimate Loss Cost	% Change Accident Years	Ultimate Severity	% Change Accident Years	Ultimate Freq. per 1000	% Change Accident Years
2003	240.0	45,572	251	10,339	1.078	11,146	244.58		44,405		5.51	
2004	228.0	47,458	197	7,254	1.140	8,270	174.25	-28.8%	41,979	-5.5%	4.15	-24.6%
2005	216.0	49,433	220	7,076	1.097	7,760	156.98	-9.9%	35,272	-16.0%	4.45	7.2%
2006	204.0	49,718	217	5,512	1.099	6,055	121.80	-22.4%	27,905	-20.9%	4.36	-1.9%
2007	192.0	50,147	188	5,991	1.105	6,620	132.00	8.4%	35,210	26.2%	3.75	-14.1%
2008	180.0	50,923	176	6,808	1.095	7,451	146.33	10.9%	42,337	20.2%	3.46	-7.8%
2009	168.0	51,253	153	3,769	1.106	4,167	81.30	-44.4%	27,233	-35.7%	2.99	-13.6%
2010	156.0	50,791	157	7,769	1.108	8,606	169.43	108.4%	54,813	101.3%	3.09	3.5%
2011	144.0	51,979	181	6,426	1.105	7,102	136.63	-19.4%	39,236	-28.4%	3.48	12.7%
2012	132.0	54,009	169	6,727	1.090	7,334	135.79	-0.6%	43,396	10.6%	3.13	-10.1%
2013	120.0	54,085	176	5,483	1.094	5,996	110.86	-18.4%	34,097	-21.4%	3.25	3.9%
2014	108.0	54,463	159	6,954	1.086	7,552	138.67	25.1%	47,492	39.3%	2.92	-10.2%
2015	96.0	55,793	190	10,241	1.076	11,018	197.48	42.4%	57,836	21.8%	3.41	16.9%
2016	84.0	56,699	204	10,449	1.095	11,439	201.75	2.2%	56,156	-2.9%	3.59	5.2%
2017	72.0	56,668	198	13,028	1.091	14,212	250.80	24.3%	71,851	27.9%	3.49	-2.8%
2018	60.0	56,674	194	12,316	1.093	13,465	237.59	-5.3%	69,404	-3.4%	3.42	-1.9%
2019	48.0	55,427	191	10,602	1.098	11,641	210.02	-11.6%	60,924	-12.2%	3.45	0.7%
2020	36.0	48,083	96	10,449	1.115	11,648	242.26	15.3%	121,616	99.6%	1.99	-42.2%
2021	24.0	48,825	142	9,917	1.126	11,163	228.64	-5.6%	78,434	-35.5%	2.92	46.3%
2022	12.0	50,717	119	10,650	1.118	11,911	234.86	2.7%	99,708	27.1%	2.36	-19.2%
Total		1,038,716	3,579	167,762		184,555						



Province of Nova Scotia
Third Party Liability - Property Damage
Commercial Vehicles (including Fleets)

Loss Cost Summary
Data as of 12/31/22

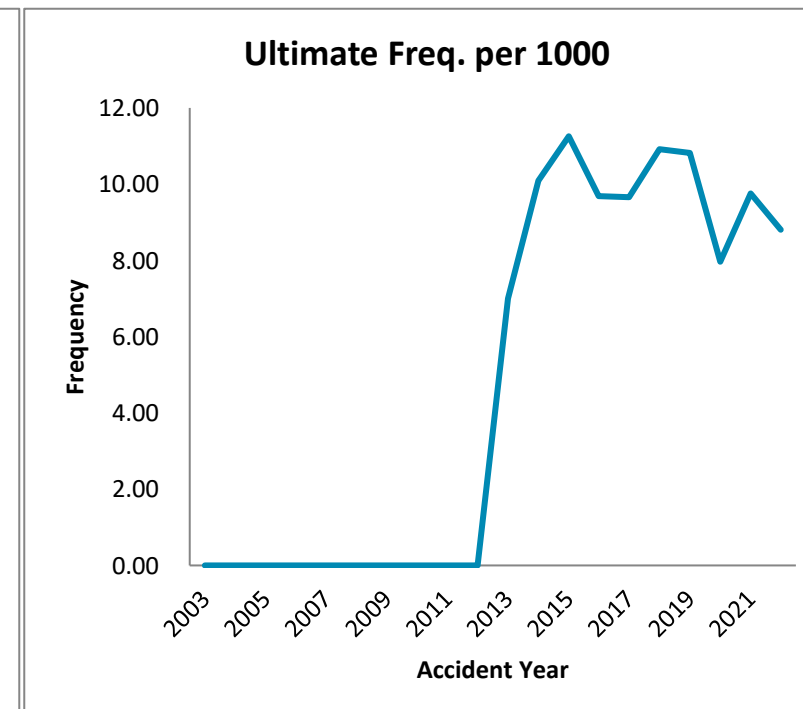
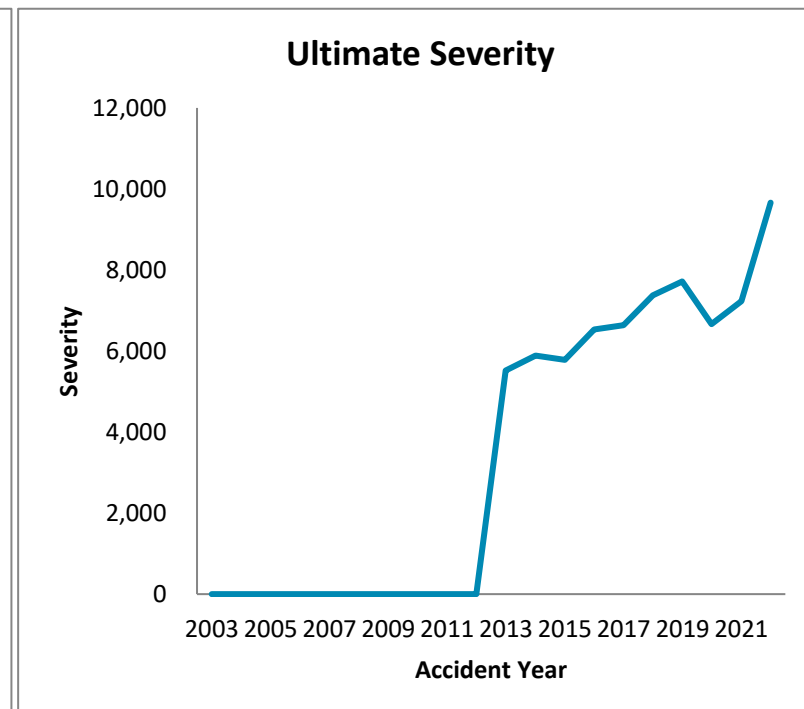
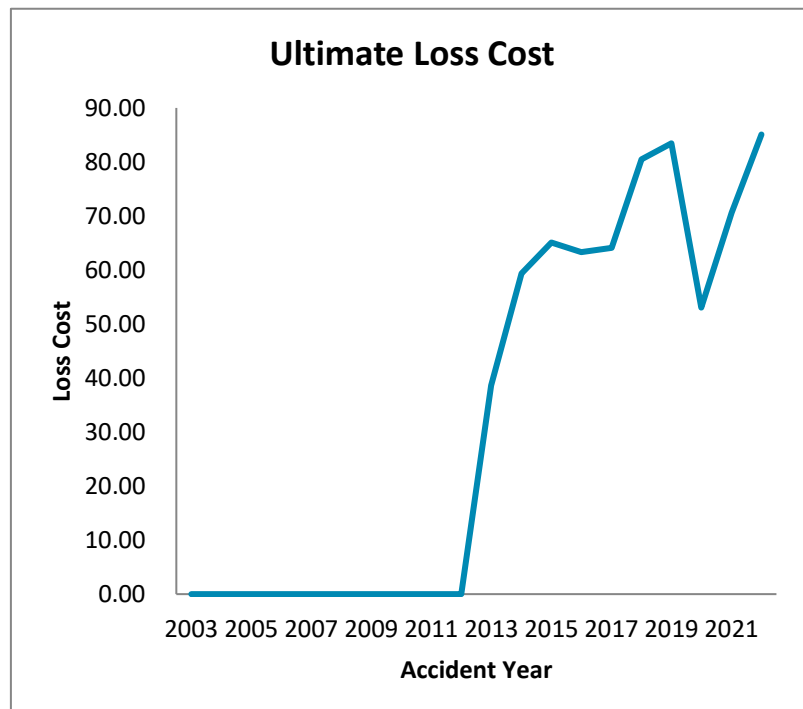
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
Accident Year	Maturity (in Months)	Earned Car Years	Ultimate Claim Counts	Ultimate Claims and ALAE (000)	ULAE Adjustment	Ultimate Losses & LAE (000)	Ultimate Loss Cost	% Change Accident Years	Ultimate Severity	% Change Accident Years	Ultimate Freq. per 1000	% Change Accident Years
2003	240.0	45,572	781	3,872	1.078	4,174	91.59		5,344		17.14	
2004	228.0	47,458	805	4,167	1.140	4,750	100.10	9.3%	5,901	10.4%	16.96	-1.0%
2005	216.0	49,433	784	4,699	1.097	5,153	104.24	4.1%	6,572	11.4%	15.86	-6.5%
2006	204.0	49,718	842	4,913	1.099	5,397	108.55	4.1%	6,409	-2.5%	16.94	6.8%
2007	192.0	50,147	931	4,523	1.105	4,998	99.66	-8.2%	5,368	-16.2%	18.57	9.6%
2008	180.0	50,923	924	4,464	1.095	4,885	95.94	-3.7%	5,287	-1.5%	18.15	-2.3%
2009	168.0	51,253	964	4,089	1.106	4,520	88.20	-8.1%	4,689	-11.3%	18.81	3.7%
2010	156.0	50,791	919	4,114	1.108	4,557	89.72	1.7%	4,959	5.7%	18.09	-3.8%
2011	144.0	51,979	1,031	4,453	1.105	4,921	94.68	5.5%	4,773	-3.7%	19.83	9.6%
2012	132.0	54,009	982	5,016	1.090	5,469	101.27	7.0%	5,570	16.7%	18.18	-8.3%
2013	120.0	54,085	393	2,226	1.094	2,434	45.01	-55.6%	6,194	11.2%	7.27	-60.0%
2014	108.0	54,463	125	1,443	1.086	1,567	28.78	-36.1%	12,539	102.4%	2.30	-68.4%
2015	96.0	55,793	136	2,743	1.076	2,951	52.90	83.8%	21,701	73.1%	2.44	6.2%
2016	84.0	56,699	108	1,289	1.095	1,411	24.89	-53.0%	13,065	-39.8%	1.90	-21.9%
2017	72.0	56,668	116	1,087	1.091	1,185	20.92	-15.9%	10,218	-21.8%	2.05	7.5%
2018	60.0	56,674	108	3,222	1.093	3,523	62.16	197.2%	32,660	219.6%	1.90	-7.0%
2019	48.0	55,427	81	895	1.098	982	17.73	-71.5%	12,070	-63.0%	1.47	-22.8%
2020	36.0	48,083	65	707	1.115	788	16.39	-7.5%	12,042	-0.2%	1.36	-7.3%
2021	24.0	48,825	60	1,290	1.126	1,452	29.74	81.5%	24,093	100.1%	1.23	-9.3%
2022	12.0	50,717	64	986	1.118	1,103	21.74	-26.9%	17,120	-28.9%	1.27	2.9%
Total		1,038,716	10,220	60,198		66,222						



Province of Nova Scotia
Third Party Liability - Direct Compensation
Commercial Vehicles (including Fleets)

Loss Cost Summary
Data as of 12/31/22

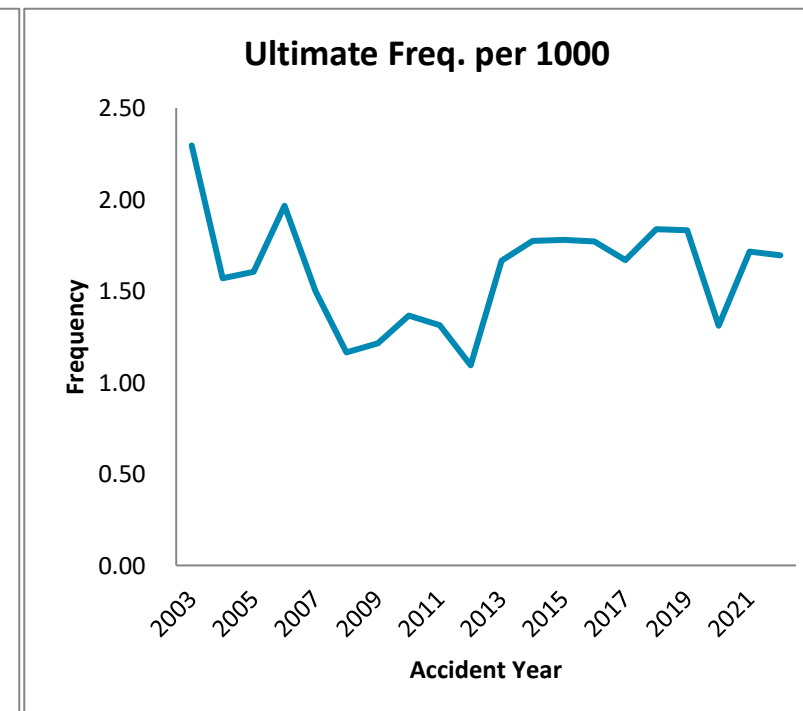
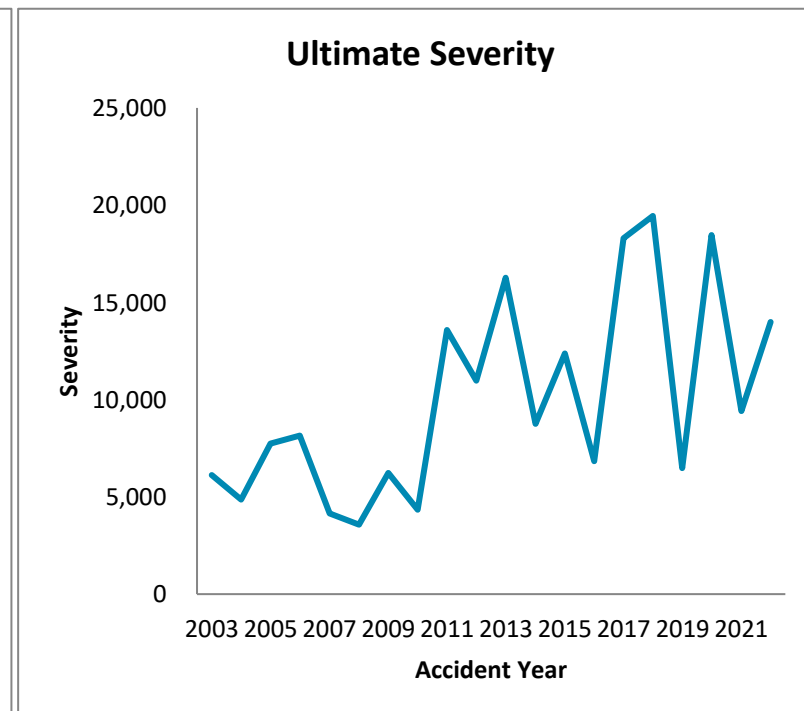
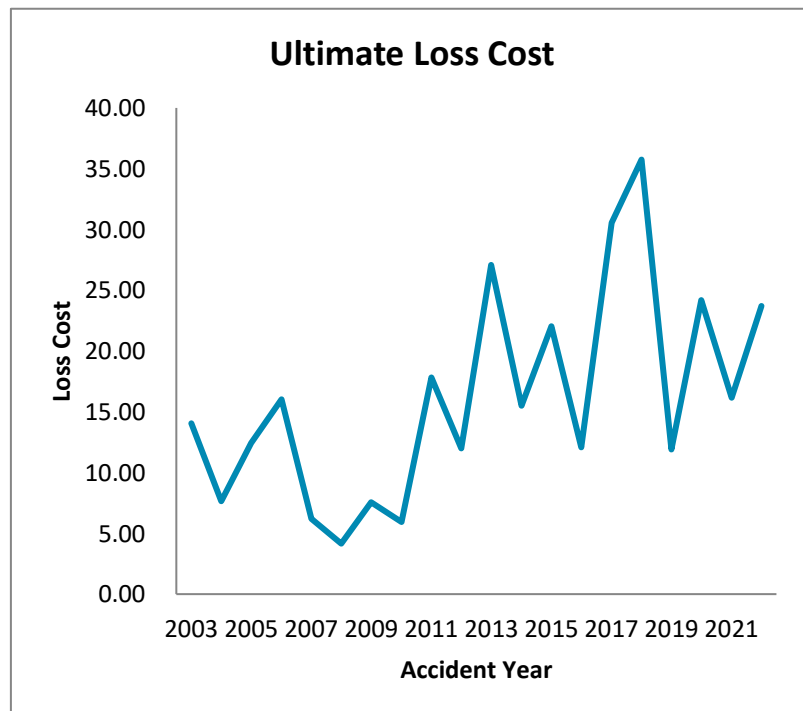
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
Accident Year	Maturity (in Months)	Earned Car Years	Ultimate Claim Counts	Ultimate Claims and ALAE (000)	ULAE Adjustment	Ultimate Losses & LAE (000)	Ultimate Loss Cost	% Change Accident Years	Ultimate Severity	% Change Accident Years	Ultimate Freq. per 1000	% Change Accident Years
2003	240.0	45,572	0	0	1.078	0	0.00		#DIV/0!		0.00	
2004	228.0	47,458	0	0	1.140	0	0.00	#DIV/0!	#DIV/0!	#DIV/0!	0.00	#DIV/0!
2005	216.0	49,433	0	0	1.097	0	0.00	#DIV/0!	#DIV/0!	#DIV/0!	0.00	#DIV/0!
2006	204.0	49,718	0	0	1.099	0	0.00	#DIV/0!	#DIV/0!	#DIV/0!	0.00	#DIV/0!
2007	192.0	50,147	0	0	1.105	0	0.00	#DIV/0!	#DIV/0!	#DIV/0!	0.00	#DIV/0!
2008	180.0	50,923	0	0	1.095	0	0.00	#DIV/0!	#DIV/0!	#DIV/0!	0.00	#DIV/0!
2009	168.0	51,253	0	0	1.106	0	0.00	#DIV/0!	#DIV/0!	#DIV/0!	0.00	#DIV/0!
2010	156.0	50,791	0	0	1.108	0	0.00	#DIV/0!	#DIV/0!	#DIV/0!	0.00	#DIV/0!
2011	144.0	51,979	0	0	1.105	0	0.00	#DIV/0!	#DIV/0!	#DIV/0!	0.00	#DIV/0!
2012	132.0	54,009	0	0	1.090	0	0.00	#DIV/0!	#DIV/0!	#DIV/0!	0.00	#DIV/0!
2013	120.0	54,085	379	1,911	1.094	2,089	38.63	#DIV/0!	5,512	#DIV/0!	7.01	#DIV/0!
2014	108.0	54,463	550	2,979	1.086	3,235	59.40	53.8%	5,882	6.7%	10.10	44.1%
2015	96.0	55,793	628	3,375	1.076	3,630	65.07	9.5%	5,781	-1.7%	11.26	11.5%
2016	84.0	56,699	549	3,278	1.095	3,589	63.30	-2.7%	6,537	13.1%	9.68	-14.0%
2017	72.0	56,668	547	3,329	1.091	3,632	64.09	1.3%	6,639	1.6%	9.65	-0.3%
2018	60.0	56,674	619	4,172	1.093	4,561	80.49	25.6%	7,371	11.0%	10.92	13.1%
2019	48.0	55,427	600	4,212	1.098	4,625	83.44	3.7%	7,713	4.6%	10.82	-0.9%
2020	36.0	48,083	383	2,289	1.115	2,552	53.07	-36.4%	6,665	-13.6%	7.96	-26.4%
2021	24.0	48,825	477	3,062	1.126	3,447	70.59	33.0%	7,233	8.5%	9.76	22.6%
2022	12.0	50,717	447	3,858	1.118	4,315	85.08	20.5%	9,662	33.6%	8.81	-9.8%
Total		1,038,716	5,177	32,465		35,675						



Province of Nova Scotia
Accident Benefits - Total
Commercial Vehicles (including Fleets)

Loss Cost Summary
Data as of 12/31/22

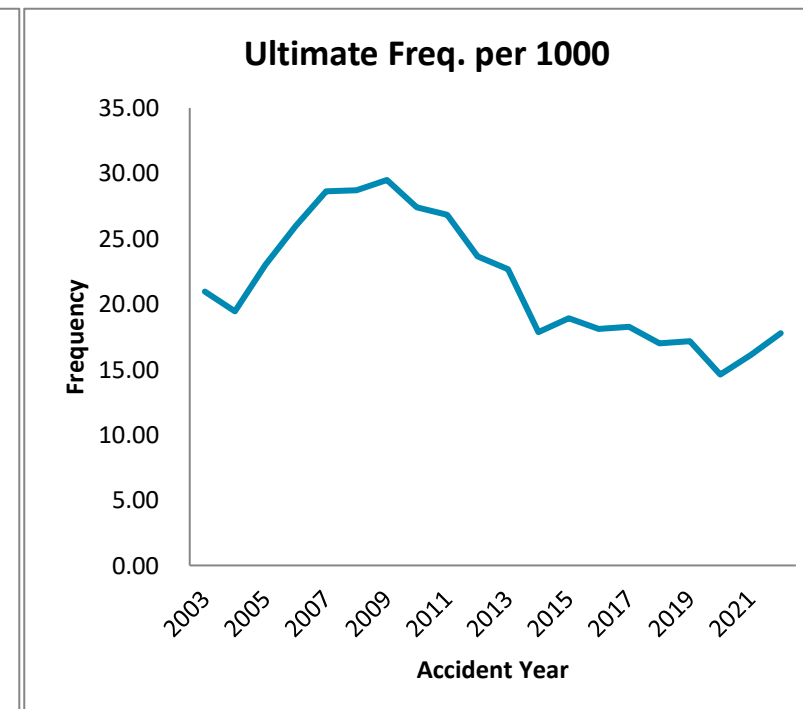
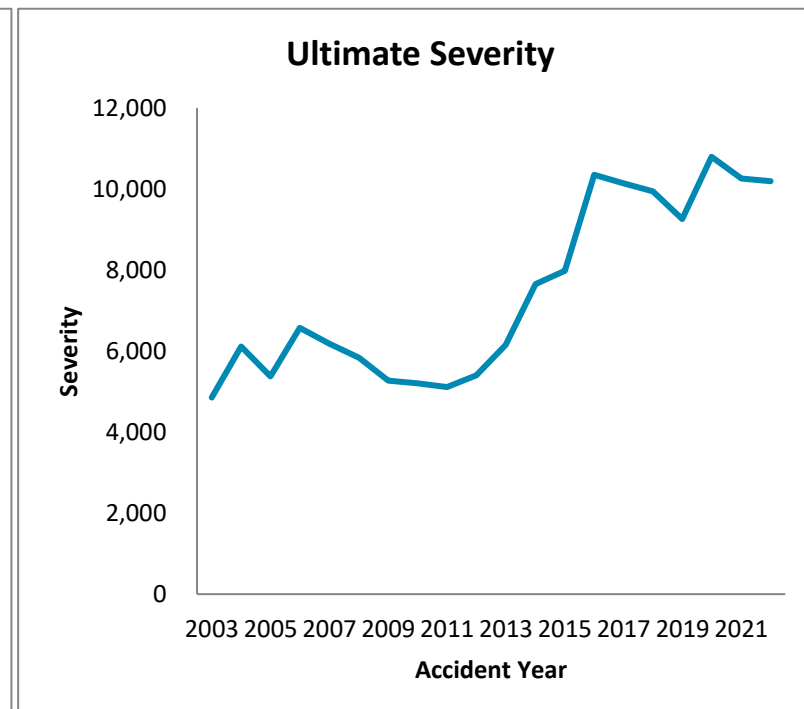
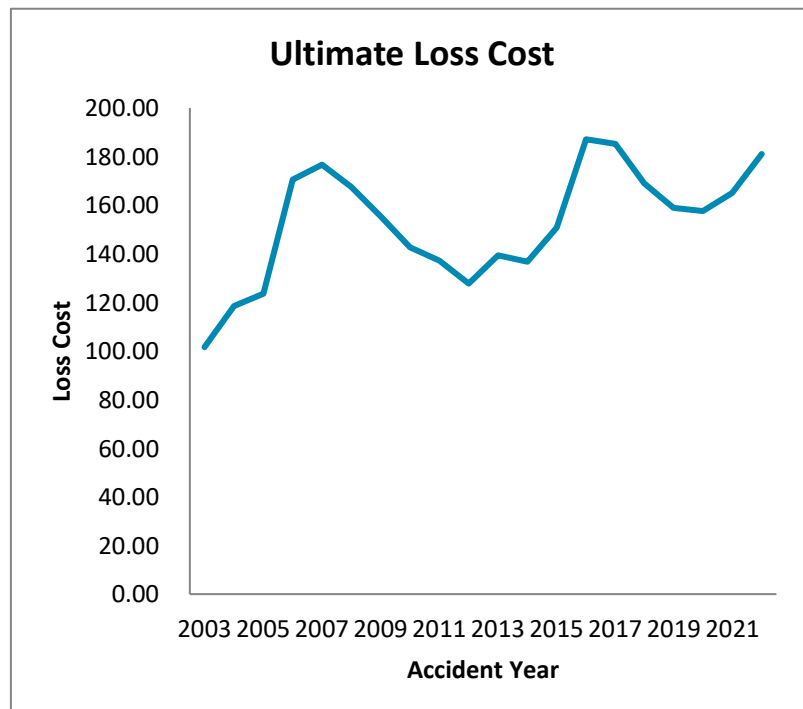
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
Accident Year	Maturity (in Months)	Earned Car Years	Ultimate Claim Counts	Ultimate Claims and ALAE (000)	ULAE Adjustment	Ultimate Losses & LAE (000)	Ultimate Loss Cost	% Change Accident Years	Ultimate Severity	% Change Accident Years	Ultimate Freq. per 1000	% Change Accident Years
2003	240.0	44,877	103	584	1.078	630	14.04		6,115		2.30	
2004	228.0	46,522	73	311	1.140	355	7.63	-45.6%	4,862	-20.5%	1.57	-31.6%
2005	216.0	48,596	78	550	1.097	604	12.42	62.8%	7,738	59.2%	1.61	2.3%
2006	204.0	48,838	96	712	1.099	782	16.01	28.9%	8,144	5.2%	1.97	22.5%
2007	192.0	49,311	74	277	1.105	306	6.21	-61.2%	4,139	-49.2%	1.50	-23.7%
2008	180.0	50,730	59	193	1.095	211	4.16	-33.1%	3,573	-13.7%	1.16	-22.5%
2009	168.0	51,040	62	349	1.106	386	7.56	81.9%	6,223	74.2%	1.21	4.4%
2010	156.0	50,541	69	271	1.108	300	5.93	-21.5%	4,346	-30.2%	1.37	12.4%
2011	144.0	51,856	68	836	1.105	924	17.82	200.3%	13,586	212.6%	1.31	-3.9%
2012	132.0	53,949	59	594	1.090	648	12.01	-32.6%	10,979	-19.2%	1.09	-16.6%
2013	120.0	54,042	90	1,338	1.094	1,463	27.08	125.5%	16,260	48.1%	1.67	52.3%
2014	108.0	54,142	96	774	1.086	840	15.52	-42.7%	8,753	-46.2%	1.77	6.5%
2015	96.0	55,049	98	1,127	1.076	1,213	22.03	41.9%	12,373	41.4%	1.78	0.4%
2016	84.0	55,919	99	618	1.095	676	12.09	-45.1%	6,831	-44.8%	1.77	-0.6%
2017	72.0	56,314	94	1,577	1.091	1,721	30.56	152.7%	18,307	168.0%	1.67	-5.7%
2018	60.0	56,594	104	1,851	1.093	2,023	35.75	17.0%	19,446	6.2%	1.84	10.1%
2019	48.0	55,393	101	599	1.098	658	11.88	-66.8%	6,491	-66.6%	1.83	-0.4%
2020	36.0	48,002	63	1,041	1.115	1,161	24.18	103.6%	18,472	184.6%	1.31	-28.5%
2021	24.0	48,755	84	700	1.126	788	16.17	-33.1%	9,422	-49.0%	1.72	31.1%
2022	12.0	50,668	86	1,073	1.118	1,201	23.69	46.5%	13,987	48.5%	1.69	-1.3%
Total		1,031,138	1,656	15,377		16,889						



Province of Nova Scotia
Collision
Commercial Vehicles (including Fleets)

Loss Cost Summary
Data as of 12/31/22

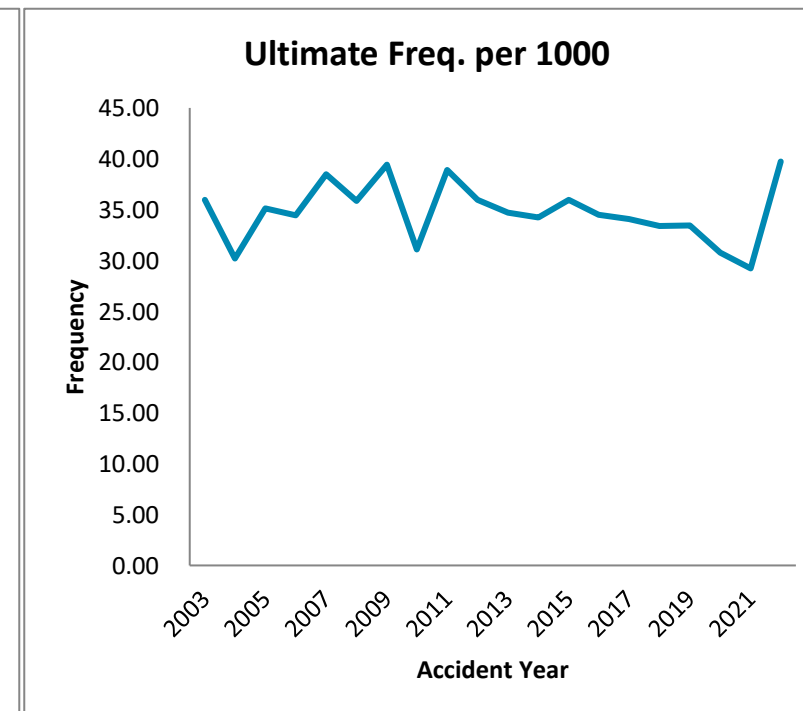
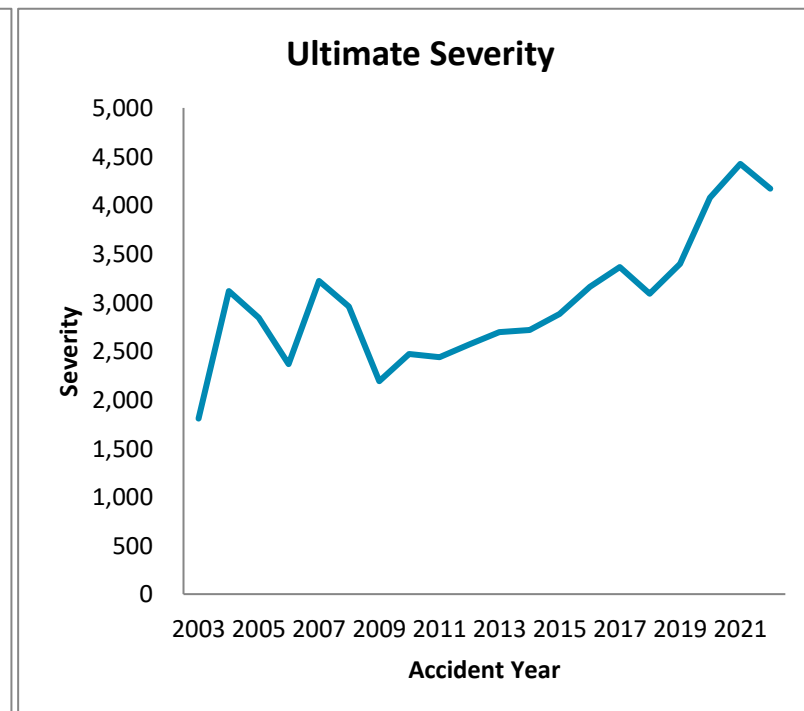
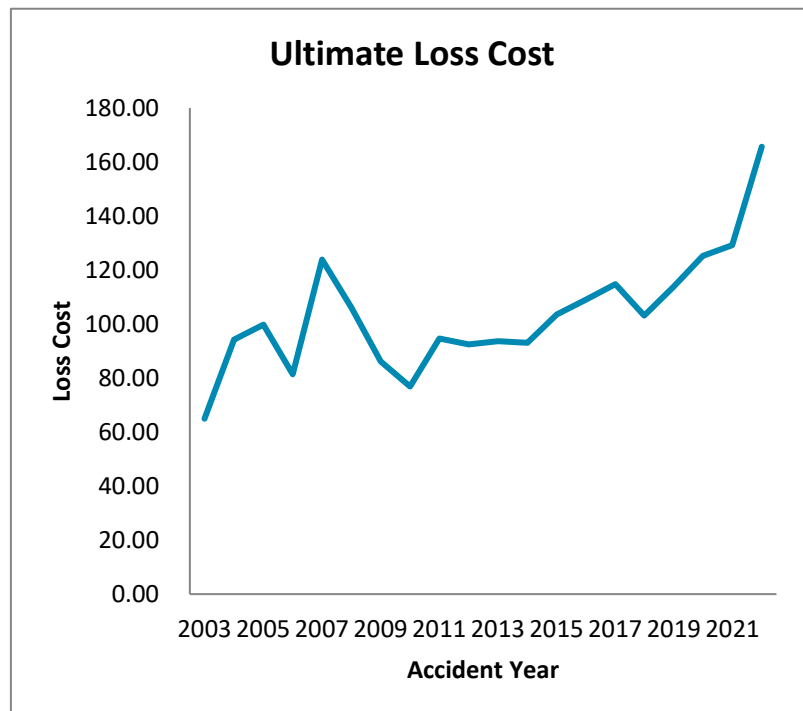
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
Accident Year	Maturity (in Months)	Earned Car Years	Ultimate Claim Counts	Ultimate Claims and ALAE (000)	ULAE Adjustment	Ultimate Losses & LAE (000)	Ultimate Loss Cost	% Change Accident Years	Ultimate Severity	% Change Accident Years	Ultimate Freq. per 1000	% Change Accident Years
2003	240.0	12,034	252	1,134	1.078	1,223	101.61		4,852		20.94	
2004	228.0	12,149	236	1,264	1.140	1,441	118.60	16.7%	6,106	25.8%	19.43	-7.2%
2005	216.0	12,521	288	1,411	1.097	1,547	123.56	4.2%	5,372	-12.0%	23.00	18.4%
2006	204.0	12,975	337	2,015	1.099	2,213	170.58	38.1%	6,567	22.3%	25.97	12.9%
2007	192.0	13,663	391	2,185	1.105	2,415	176.74	3.6%	6,176	-6.0%	28.62	10.2%
2008	180.0	13,970	401	2,138	1.095	2,340	167.47	-5.2%	5,834	-5.5%	28.70	0.3%
2009	168.0	14,007	413	1,970	1.106	2,177	155.46	-7.2%	5,272	-9.6%	29.49	2.7%
2010	156.0	14,198	389	1,829	1.108	2,026	142.70	-8.2%	5,208	-1.2%	27.40	-7.1%
2011	144.0	14,457	388	1,795	1.105	1,983	137.20	-3.9%	5,112	-1.9%	26.84	-2.0%
2012	132.0	14,767	349	1,729	1.090	1,885	127.67	-6.9%	5,402	5.7%	23.63	-11.9%
2013	120.0	15,035	341	1,916	1.094	2,095	139.37	9.2%	6,145	13.8%	22.68	-4.0%
2014	108.0	15,393	275	1,937	1.086	2,103	136.64	-2.0%	7,648	24.5%	17.87	-21.2%
2015	96.0	15,874	300	2,226	1.076	2,394	150.84	10.4%	7,981	4.4%	18.90	5.8%
2016	84.0	16,367	296	2,797	1.095	3,062	187.10	24.0%	10,346	29.6%	18.08	-4.3%
2017	72.0	16,926	309	2,872	1.091	3,133	185.11	-1.1%	10,140	-2.0%	18.26	0.9%
2018	60.0	17,417	296	2,693	1.093	2,944	169.02	-8.7%	9,946	-1.9%	16.99	-6.9%
2019	48.0	17,236	296	2,494	1.098	2,739	158.91	-6.0%	9,253	-7.0%	17.17	1.1%
2020	36.0	16,915	247	2,392	1.115	2,666	157.62	-0.8%	10,794	16.7%	14.60	-15.0%
2021	24.0	17,938	289	2,631	1.126	2,962	165.13	4.8%	10,256	-5.0%	16.10	10.3%
2022	12.0	19,342	343	3,130	1.118	3,500	180.95	9.6%	10,194	-0.6%	17.75	10.2%
Total		303,184	6,436	42,557		46,850						



Province of Nova Scotia
Comprehensive - Total
Commercial Vehicles (including Fleets)

Loss Cost Summary
Data as of 12/31/22

(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
2003	240.0	16,845	606	1,015	1.078	1,094	64.95		1,805		35.97	
2004	228.0	16,618	502	1,374	1.140	1,566	94.23	45.1%	3,119	72.8%	30.21	-16.0%
2005	216.0	16,664	585	1,516	1.097	1,663	99.77	5.9%	2,842	-8.9%	35.11	16.2%
2006	204.0	17,083	588	1,267	1.099	1,392	81.49	-18.3%	2,368	-16.7%	34.42	-2.0%
2007	192.0	17,627	678	1,975	1.105	2,182	123.80	51.9%	3,219	35.9%	38.46	11.7%
2008	180.0	18,020	646	1,746	1.095	1,911	106.03	-14.3%	2,958	-8.1%	35.85	-6.8%
2009	168.0	18,192	717	1,419	1.106	1,568	86.21	-18.7%	2,187	-26.1%	39.41	9.9%
2010	156.0	18,531	576	1,285	1.108	1,423	76.79	-10.9%	2,470	12.9%	31.08	-21.1%
2011	144.0	18,857	733	1,614	1.105	1,784	94.61	23.2%	2,434	-1.5%	38.87	25.1%
2012	132.0	19,235	692	1,631	1.090	1,778	92.42	-2.3%	2,569	5.5%	35.98	-7.4%
2013	120.0	19,451	675	1,665	1.094	1,820	93.59	1.3%	2,697	5.0%	34.70	-3.5%
2014	108.0	19,827	679	1,698	1.086	1,844	93.00	-0.6%	2,716	0.7%	34.25	-1.3%
2015	96.0	20,358	732	1,959	1.076	2,108	103.54	11.3%	2,880	6.0%	35.96	5.0%
2016	84.0	21,021	725	2,094	1.095	2,292	109.05	5.3%	3,162	9.8%	34.49	-4.1%
2017	72.0	21,560	735	2,267	1.091	2,473	114.70	5.2%	3,364	6.4%	34.09	-1.2%
2018	60.0	21,963	733	2,070	1.093	2,263	103.05	-10.2%	3,088	-8.2%	33.37	-2.1%
2019	48.0	21,487	719	2,225	1.098	2,443	113.71	10.3%	3,398	10.1%	33.46	0.3%
2020	36.0	20,817	640	2,340	1.115	2,608	125.30	10.2%	4,076	19.9%	30.74	-8.1%
2021	24.0	21,652	633	2,486	1.126	2,799	129.26	3.2%	4,424	8.6%	29.21	-5.0%
2022	12.0	23,077	917	3,418	1.118	3,822	165.64	28.1%	4,169	-5.8%	39.73	36.0%
Total		388,884	13,510	37,063		40,834						



Province of Nova Scotia
Third Party Liability - Bodily Injury
Commercial Vehicles (including Fleets)

Selected Ultimate Claim Amount and ALAE Estimate
Data as of 12/31/22

(1)	(2)	(3)	(4)	(5)	(6) (4) * (5)	(7) Prior	(8) (6) - (7)
Accident Semester	Maturity (in Months)	Paid Claim Amount and ALAE (000)	Reported Incurred Claim Amount and ALAE: Development Method			Prior	Difference
			Reported Incurred Claim Amount and ALAE (000)	Selected Age-to-Ultimate Development Factors	Selected Ultimate Claim Amount and ALAE Estimate		
2003.1	240.0	4,487	4,487	1.000	4,487	4,487	0
2003.2	234.0	5,852	5,852	1.000	5,852	5,852	0
2004.1	228.0	3,646	3,646	1.000	3,646	3,646	0
2004.2	222.0	3,608	3,608	1.000	3,608	3,608	0
2005.1	216.0	2,221	2,221	1.000	2,221	2,221	0
2005.2	210.0	4,855	4,855	1.000	4,855	4,855	0
2006.1	204.0	3,196	3,196	1.000	3,196	3,196	0
2006.2	198.0	2,317	2,317	1.000	2,317	2,322	(5)
2007.1	192.0	2,830	2,830	1.000	2,830	2,830	0
2007.2	186.0	3,161	3,161	1.000	3,161	3,161	0
2008.1	180.0	3,753	3,753	1.000	3,753	3,912	(158)
2008.2	174.0	3,054	3,054	1.000	3,054	3,054	0
2009.1	168.0	2,766	2,766	1.000	2,766	2,766	0
2009.2	162.0	1,003	1,003	1.000	1,003	1,003	0
2010.1	156.0	2,882	3,425	1.000	3,425	3,374	51
2010.2	150.0	4,344	4,344	1.000	4,344	4,344	0
2011.1	144.0	3,370	3,370	1.000	3,370	3,370	0
2011.2	138.0	3,055	3,055	1.000	3,055	3,055	0
2012.1	132.0	2,117	2,137	1.000	2,137	2,137	0
2012.2	126.0	4,107	4,590	1.000	4,590	4,621	(32)
2013.1	120.0	2,120	2,120	1.000	2,120	2,113	7
2013.2	114.0	2,960	3,363	1.000	3,363	4,623	(1,260)
2014.1	108.0	1,731	1,940	0.991	1,922	1,839	84
2014.2	102.0	4,776	5,185	0.970	5,031	5,062	(31)
2015.1	96.0	4,031	4,345	0.966	4,198	4,432	(233)
2015.2	90.0	5,998	6,173	0.979	6,043	6,473	(430)
2016.1	84.0	3,541	3,831	0.991	3,795	3,828	(33)
2016.2	78.0	4,878	6,661	0.999	6,654	6,311	343
2017.1	72.0	5,276	6,895	1.019	7,026	6,737	288
2017.2	66.0	4,499	5,807	1.034	6,002	5,883	120
2018.1	60.0	4,381	6,134	1.083	6,644	6,155	489
2018.2	54.0	3,429	5,249	1.081	5,672	6,065	(393)
2019.1	48.0	2,032	4,554	1.119	5,094	5,316	(222)
2019.2	42.0	3,181	4,743	1.161	5,507	6,150	(642)
2020.1	36.0	894	3,669	1.220	4,476	4,335	142
2020.2	30.0	2,799	4,395	1.359	5,973	6,829	(856)
2021.1	24.0	620	2,751	1.501	4,130	2,873	1,257
2021.2	18.0	397	3,423	1.690	5,787	5,668	119
2022.1	12.0	269	3,124	1.883	5,884		
2022.2	6.0	9	1,755	2.715	4,766		
Total		124,449	153,792		167,762	158,506	(1,395)

Province of Nova Scotia
Third Party Liability - Property Damage
Commercial Vehicles (including Fleets)

Selected Ultimate Claim Amount and ALAE Estimate
Data as of 12/31/22

(1)	(2)	(3)	(4)	(5)	(6) (4) * (5)	(7) Prior	(8) (6) - (7)
Accident Semester	Maturity (in Months)	Paid Claim Amount and ALAE (000)	Reported Incurred Claim Amount and ALAE: Development Method			Prior	Difference
			Reported Incurred Claim Amount and ALAE (000)	Selected Age-to-Ultimate Development Factors	Selected Ultimate Claim Amount and ALAE Estimate		
2003.1	240.0	2,117	2,117	1.000	2,117	2,117	0
2003.2	234.0	1,754	1,754	1.000	1,754	1,754	0
2004.1	228.0	1,457	1,457	1.000	1,457	1,457	0
2004.2	222.0	2,710	2,710	1.000	2,710	2,710	0
2005.1	216.0	2,910	2,910	1.000	2,910	2,910	0
2005.2	210.0	1,789	1,789	1.000	1,789	1,789	0
2006.1	204.0	3,059	3,059	1.000	3,059	3,059	0
2006.2	198.0	1,854	1,854	1.000	1,854	1,854	0
2007.1	192.0	2,091	2,091	1.000	2,091	2,091	0
2007.2	186.0	2,432	2,432	1.000	2,432	2,432	0
2008.1	180.0	2,295	2,295	1.000	2,295	2,295	0
2008.2	174.0	2,168	2,168	1.000	2,168	2,168	0
2009.1	168.0	2,056	2,056	1.000	2,056	2,056	0
2009.2	162.0	2,033	2,033	1.000	2,033	2,033	0
2010.1	156.0	1,709	1,709	1.000	1,709	1,709	0
2010.2	150.0	2,405	2,405	1.000	2,405	2,405	0
2011.1	144.0	2,206	2,206	1.000	2,206	2,218	(12)
2011.2	138.0	2,247	2,247	1.000	2,247	2,247	0
2012.1	132.0	2,045	2,045	0.999	2,043	2,045	(2)
2012.2	126.0	2,976	2,976	0.999	2,973	2,976	(3)
2013.1	120.0	1,776	1,776	0.999	1,775	1,776	(2)
2013.2	114.0	452	452	0.999	452	452	(0)
2014.1	108.0	856	856	0.999	856	849	7
2014.2	102.0	588	588	0.999	587	588	(1)
2015.1	96.0	1,930	1,930	1.000	1,930	1,929	1
2015.2	90.0	814	814	1.000	814	813	0
2016.1	84.0	454	454	0.999	454	430	24
2016.2	78.0	836	836	0.999	835	786	49
2017.1	72.0	500	500	0.999	499	471	28
2017.2	66.0	587	587	1.000	587	559	29
2018.1	60.0	1,948	2,030	1.000	2,030	1,881	148
2018.2	54.0	1,145	1,193	1.000	1,192	1,118	74
2019.1	48.0	633	633	1.001	634	593	41
2019.2	42.0	256	260	1.003	261	245	16
2020.1	36.0	426	426	1.007	429	415	14
2020.2	30.0	270	275	1.011	278	241	38
2021.1	24.0	539	624	0.983	613	755	(142)
2021.2	18.0	298	670	1.011	677	822	(145)
2022.1	12.0	184	557	0.904	504		
2022.2	6.0	22	461	1.046	482		
Total		58,828	60,236		60,198	59,048	164

Province of Nova Scotia
Third Party Liability - Direct Compensation
Commercial Vehicles (including Fleets)

Selected Ultimate Claim Amount and ALAE Estimate
Data as of 12/31/22

(1)	(2)	(3)	(4)	(5)	(6) (4) * (5)	(7) Prior	(8) (6) - (7)
Accident Semester	Maturity (in Months)	Paid Claim Amount and ALAE (000)	Reported Incurred Claim Amount and ALAE: Development Method			Prior	Difference
			Reported Incurred Claim Amount and ALAE (000)	Selected Age-to-Ultimate Development Factors	Selected Ultimate Claim Amount and ALAE Estimate		
2003.1	240.0	0	0	1.000	0	0	0
2003.2	234.0	0	0	1.000	0	0	0
2004.1	228.0	0	0	1.000	0	0	0
2004.2	222.0	0	0	1.000	0	0	0
2005.1	216.0	0	0	1.000	0	0	0
2005.2	210.0	0	0	1.000	0	0	0
2006.1	204.0	0	0	1.000	0	0	0
2006.2	198.0	0	0	1.000	0	0	0
2007.1	192.0	0	0	1.000	0	0	0
2007.2	186.0	0	0	1.000	0	0	0
2008.1	180.0	0	0	1.000	0	0	0
2008.2	174.0	0	0	1.000	0	0	0
2009.1	168.0	0	0	1.000	0	0	0
2009.2	162.0	0	0	1.000	0	0	0
2010.1	156.0	0	0	1.000	0	0	0
2010.2	150.0	0	0	1.000	0	0	0
2011.1	144.0	0	0	1.000	0	0	0
2011.2	138.0	0	0	1.000	0	0	0
2012.1	132.0	0	0	1.000	0	0	0
2012.2	126.0	0	0	1.000	0	0	0
2013.1	120.0	433	433	1.000	433	433	0
2013.2	114.0	1,477	1,477	1.000	1,477	1,477	0
2014.1	108.0	1,473	1,473	1.000	1,473	1,473	0
2014.2	102.0	1,506	1,506	1.000	1,506	1,506	0
2015.1	96.0	1,647	1,647	1.000	1,647	1,647	0
2015.2	90.0	1,727	1,727	1.000	1,727	1,727	0
2016.1	84.0	1,504	1,504	1.000	1,504	1,504	0
2016.2	78.0	1,775	1,775	1.000	1,775	1,792	(18)
2017.1	72.0	1,674	1,675	1.000	1,675	1,707	(32)
2017.2	66.0	1,645	1,654	1.000	1,654	1,662	(8)
2018.1	60.0	2,244	2,244	1.000	2,244	2,312	(68)
2018.2	54.0	1,929	1,929	0.999	1,928	1,937	(9)
2019.1	48.0	2,015	2,015	1.000	2,014	2,024	(10)
2019.2	42.0	2,200	2,200	0.999	2,198	2,216	(18)
2020.1	36.0	1,057	1,057	1.003	1,060	1,059	1
2020.2	30.0	1,217	1,217	1.010	1,229	1,252	(23)
2021.1	24.0	1,154	1,155	1.012	1,168	1,165	3
2021.2	18.0	1,841	1,871	1.012	1,894	1,760	134
2022.1	12.0	1,688	1,947	1.004	1,954		
2022.2	6.0	984	1,810	1.052	1,905		
Total		31,190	32,316		32,465	28,654	(47)

Province of Nova Scotia
Accident Benefits - Total
Commercial Vehicles (including Fleets)

Selected Ultimate Claim Amount and ALAE Estimate
Data as of 12/31/22

(1)	(2)	(3)	(4)	(5)	(6) (4) * (5)	(7) Prior	(8) (6) - (7)
Accident Semester	Maturity (in Months)	Paid Claim Amount and ALAE (000)	Reported Incurred Claim Amount and ALAE: Development Method			Prior	Difference
			Reported Incurred Claim Amount and ALAE (000)	Selected Age-to-Ultimate Development Factors	Selected Ultimate Claim Amount and ALAE Estimate		
2003.1	240.0	331	331	1.000	331	331	0
2003.2	234.0	253	253	1.000	253	253	0
2004.1	228.0	69	69	1.000	69	69	0
2004.2	222.0	242	242	1.000	242	242	0
2005.1	216.0	233	233	1.000	233	233	0
2005.2	210.0	317	317	1.000	317	317	0
2006.1	204.0	397	397	1.000	397	397	0
2006.2	198.0	314	314	1.000	314	314	0
2007.1	192.0	123	123	1.000	123	123	0
2007.2	186.0	154	154	1.000	154	154	0
2008.1	180.0	56	56	1.000	56	56	0
2008.2	174.0	136	136	1.000	136	136	0
2009.1	168.0	174	174	1.000	174	174	0
2009.2	162.0	175	175	1.000	175	175	0
2010.1	156.0	97	97	1.000	97	97	0
2010.2	150.0	173	173	1.000	173	173	0
2011.1	144.0	422	422	1.000	422	422	0
2011.2	138.0	414	414	1.000	414	414	0
2012.1	132.0	423	446	1.000	446	421	25
2012.2	126.0	148	148	1.000	148	148	0
2013.1	120.0	579	579	1.000	579	580	(1)
2013.2	114.0	749	759	1.000	759	387	372
2014.1	108.0	160	160	1.067	171	159	12
2014.2	102.0	570	570	1.058	603	573	30
2015.1	96.0	397	397	1.059	421	400	21
2015.2	90.0	605	660	1.071	706	635	71
2016.1	84.0	253	253	1.075	272	253	19
2016.2	78.0	322	322	1.075	346	295	51
2017.1	72.0	585	791	1.080	855	776	79
2017.2	66.0	439	667	1.084	723	665	58
2018.1	60.0	561	570	1.077	613	625	(12)
2018.2	54.0	618	1,158	1.068	1,237	1,175	63
2019.1	48.0	198	239	1.078	258	220	38
2019.2	42.0	253	300	1.138	341	363	(22)
2020.1	36.0	163	209	1.196	250	222	28
2020.2	30.0	369	647	1.224	792	591	201
2021.1	24.0	220	298	1.485	443	522	(79)
2021.2	18.0	118	166	1.549	258	515	(258)
2022.1	12.0	130	342	1.474	504		
2022.2	6.0	57	405	1.405	569		
Total		12,002	14,170		15,377	13,606	697

Province of Nova Scotia
Collision
Commercial Vehicles (including Fleets)

Selected Ultimate Claim Amount and ALAE Estimate
Data as of 12/31/22

(1)	(2)	(3)	(4)	(5)	(6) (4) * (5)	(7) Prior	(8) (6) - (7)
Accident Semester	Maturity (in Months)	Paid Claim Amount and ALAE (000)	Reported Incurred Claim Amount and ALAE: Development Method			Prior	Difference
			Reported Incurred Claim Amount and ALAE (000)	Selected Age-to-Ultimate Development Factors	Selected Ultimate Claim Amount and ALAE Estimate		
2003.1	240.0	493	493	1.000	493	493	0
2003.2	234.0	642	642	1.000	642	642	0
2004.1	228.0	603	603	1.000	603	603	0
2004.2	222.0	661	661	1.000	661	661	0
2005.1	216.0	695	695	1.000	695	695	0
2005.2	210.0	715	715	1.000	715	715	0
2006.1	204.0	987	987	1.000	987	987	0
2006.2	198.0	1,028	1,028	1.000	1,028	1,028	0
2007.1	192.0	1,208	1,208	1.000	1,208	1,208	0
2007.2	186.0	978	978	1.000	978	978	0
2008.1	180.0	1,091	1,091	1.000	1,091	1,091	0
2008.2	174.0	1,046	1,046	1.000	1,046	1,046	0
2009.1	168.0	974	974	1.000	974	974	0
2009.2	162.0	995	995	1.000	995	995	0
2010.1	156.0	759	759	1.000	759	759	0
2010.2	150.0	1,070	1,070	1.000	1,070	1,070	0
2011.1	144.0	935	935	1.000	935	935	0
2011.2	138.0	859	859	1.000	859	859	0
2012.1	132.0	924	924	1.000	924	924	0
2012.2	126.0	805	805	1.000	805	805	0
2013.1	120.0	946	946	1.000	946	946	0
2013.2	114.0	971	971	1.000	971	971	0
2014.1	108.0	1,021	1,021	1.000	1,021	1,021	0
2014.2	102.0	915	915	1.000	915	915	0
2015.1	96.0	1,140	1,140	1.000	1,140	1,140	0
2015.2	90.0	1,086	1,086	1.000	1,086	1,086	0
2016.1	84.0	1,264	1,264	1.000	1,264	1,264	0
2016.2	78.0	1,534	1,534	1.000	1,534	1,534	0
2017.1	72.0	1,410	1,411	1.000	1,411	1,411	0
2017.2	66.0	1,453	1,462	1.000	1,462	1,462	0
2018.1	60.0	1,546	1,546	1.000	1,546	1,545	1
2018.2	54.0	1,146	1,147	1.000	1,147	1,139	8
2019.1	48.0	1,353	1,353	1.000	1,353	1,353	0
2019.2	42.0	1,141	1,141	1.000	1,141	1,141	0
2020.1	36.0	1,249	1,249	1.000	1,249	1,255	(7)
2020.2	30.0	1,143	1,143	1.000	1,143	1,128	15
2021.1	24.0	1,024	1,032	1.000	1,032	1,049	(17)
2021.2	18.0	1,589	1,610	0.993	1,599	1,820	(221)
2022.1	12.0	1,668	1,858	0.982	1,824		
2022.2	6.0	790	1,456	0.897	1,305		
Total		41,859	42,753		42,557	39,648	(220)

Province of Nova Scotia
Comprehensive - Total
Commercial Vehicles (including Fleets)

Selected Ultimate Claim Amount and ALAE Estimate
Data as of 12/31/22

(1)	(2)	(3)	(4)	(5)	(6) (4) * (5)	(7) Prior	(8) (6) - (7)
Accident Semester	Maturity (in Months)	Paid Claim Amount and ALAE (000)	Reported Incurred Claim Amount and ALAE: Development Method			Prior	Difference
			Reported Incurred Claim Amount and ALAE (000)	Selected Age-to-Ultimate Development Factors	Selected Ultimate Claim Amount and ALAE Estimate		
2003.1	240.0	541	541	1.000	541	541	0
2003.2	234.0	474	474	1.000	474	474	0
2004.1	228.0	512	512	1.000	512	512	0
2004.2	222.0	862	862	1.000	862	862	0
2005.1	216.0	677	677	1.000	677	677	0
2005.2	210.0	839	839	1.000	839	839	0
2006.1	204.0	613	613	1.000	613	613	0
2006.2	198.0	654	654	1.000	654	654	0
2007.1	192.0	741	741	1.000	741	741	0
2007.2	186.0	1,234	1,234	1.000	1,234	1,234	0
2008.1	180.0	853	853	1.000	853	853	0
2008.2	174.0	892	892	1.000	892	892	0
2009.1	168.0	735	735	1.000	735	735	0
2009.2	162.0	684	684	1.000	684	684	0
2010.1	156.0	466	466	1.000	466	466	0
2010.2	150.0	818	818	1.000	818	818	0
2011.1	144.0	726	726	1.000	726	726	0
2011.2	138.0	888	888	1.000	888	888	0
2012.1	132.0	638	638	1.000	638	638	0
2012.2	126.0	992	992	1.000	992	992	0
2013.1	120.0	555	555	1.000	555	555	0
2013.2	114.0	1,109	1,109	1.000	1,109	1,109	0
2014.1	108.0	748	748	1.000	748	748	0
2014.2	102.0	950	950	1.000	950	954	(4)
2015.1	96.0	966	966	1.000	966	966	0
2015.2	90.0	994	994	1.000	994	994	0
2016.1	84.0	1,001	1,001	1.000	1,001	1,001	0
2016.2	78.0	1,093	1,093	1.000	1,093	1,093	0
2017.1	72.0	982	982	1.000	982	982	0
2017.2	66.0	1,285	1,285	1.000	1,285	1,285	0
2018.1	60.0	868	868	1.000	868	868	0
2018.2	54.0	1,202	1,202	1.000	1,202	1,202	0
2019.1	48.0	1,064	1,064	1.000	1,064	1,064	0
2019.2	42.0	1,161	1,161	1.000	1,161	1,160	1
2020.1	36.0	1,062	1,065	1.000	1,065	1,064	0
2020.2	30.0	1,276	1,276	0.999	1,275	1,273	3
2021.1	24.0	1,080	1,080	0.994	1,074	1,070	4
2021.2	18.0	1,423	1,424	0.992	1,413	1,339	74
2022.1	12.0	1,402	1,516	0.992	1,504		
2022.2	6.0	1,048	1,802	1.062	1,914		
Total		36,109	36,982		37,063	33,567	79

Province of Nova Scotia
Third Party Liability - Bodily Injury
Commercial Vehicles (including Fleets)

Selected Ultimate Claim Counts
Data as of 12/31/22

(1)	(2)	(3)	(4)	(5) (3) * (4)	(6) Prior	(7) (5) - (6)
Reported Claim Counts: Development Method						
Accident Semester	Maturity (in Months)	Reported Claim Counts	Selected Age-to-Ultimate Development Factors	Selected Ultimate Claim Counts	Prior	Difference
2003.1	240.0	134	1.000	134	134	0
2003.2	234.0	117	1.000	117	117	0
2004.1	228.0	86	1.000	86	86	0
2004.2	222.0	111	1.000	111	111	0
2005.1	216.0	94	1.000	94	94	0
2005.2	210.0	126	1.000	126	126	0
2006.1	204.0	100	1.000	100	100	0
2006.2	198.0	117	1.000	117	117	0
2007.1	192.0	105	1.000	105	105	0
2007.2	186.0	83	1.000	83	83	0
2008.1	180.0	76	1.000	76	76	0
2008.2	174.0	100	1.000	100	100	0
2009.1	168.0	83	1.000	83	83	0
2009.2	162.0	70	1.000	70	70	0
2010.1	156.0	74	1.000	74	74	0
2010.2	150.0	83	1.000	83	83	0
2011.1	144.0	102	1.000	102	102	0
2011.2	138.0	79	1.000	79	79	0
2012.1	132.0	76	1.000	76	76	0
2012.2	126.0	93	1.000	93	94	(1)
2013.1	120.0	93	1.000	93	93	0
2013.2	114.0	83	0.998	83	85	(2)
2014.1	108.0	67	0.996	67	68	(1)
2014.2	102.0	93	0.992	92	93	(1)
2015.1	96.0	102	0.992	101	102	(1)
2015.2	90.0	90	0.992	89	90	(1)
2016.1	84.0	84	0.992	83	87	(3)
2016.2	78.0	122	0.987	120	122	(1)
2017.1	72.0	111	0.988	110	112	(2)
2017.2	66.0	89	0.990	88	91	(3)
2018.1	60.0	90	0.987	89	93	(5)
2018.2	54.0	107	0.983	105	109	(4)
2019.1	48.0	89	0.985	88	90	(2)
2019.2	42.0	105	0.985	103	108	(4)
2020.1	36.0	53	0.985	52	52	0
2020.2	30.0	44	0.990	44	47	(4)
2021.1	24.0	62	1.013	63	65	(2)
2021.2	18.0	77	1.033	80	77	3
2022.1	12.0	60	1.048	63		
2022.2	6.0	44	1.285	57		
Total		3,574		3,579	3,493	(34)

Province of Nova Scotia
Third Party Liability - Property Damage
Commercial Vehicles (including Fleets)

Selected Ultimate Claim Counts
Data as of 12/31/22

(1)	(2)	(3)	(4)	(5) (3) * (4)	(6) Prior	(7) (5) - (6)
Reported Claim Counts: Development Method						
Accident Semester	Maturity (in Months)	Reported Claim Counts	Selected Age-to-Ultimate Development Factors	Selected Ultimate Claim Counts	Prior	Difference
2003.1	240.0	436	1.000	436	436	0
2003.2	234.0	345	1.000	345	345	0
2004.1	228.0	371	1.000	371	371	0
2004.2	222.0	434	1.000	434	434	0
2005.1	216.0	384	1.000	384	384	0
2005.2	210.0	400	1.000	400	400	0
2006.1	204.0	418	1.000	418	418	0
2006.2	198.0	424	1.000	424	424	0
2007.1	192.0	432	1.000	432	432	0
2007.2	186.0	499	1.000	499	499	0
2008.1	180.0	455	1.000	455	455	0
2008.2	174.0	469	1.000	469	469	0
2009.1	168.0	467	1.000	467	467	0
2009.2	162.0	497	1.000	497	497	0
2010.1	156.0	414	1.000	414	414	0
2010.2	150.0	505	1.000	505	505	0
2011.1	144.0	520	1.000	520	520	0
2011.2	138.0	511	1.000	511	511	0
2012.1	132.0	448	1.000	448	448	0
2012.2	126.0	534	1.000	534	534	0
2013.1	120.0	339	1.000	339	339	0
2013.2	114.0	54	1.000	54	54	0
2014.1	108.0	66	1.000	66	66	0
2014.2	102.0	59	1.000	59	59	0
2015.1	96.0	76	1.000	76	76	0
2015.2	90.0	60	1.000	60	60	0
2016.1	84.0	48	1.000	48	48	0
2016.2	78.0	60	1.000	60	60	0
2017.1	72.0	65	1.000	65	65	0
2017.2	66.0	51	1.000	51	53	(2)
2018.1	60.0	61	1.000	61	60	1
2018.2	54.0	47	0.997	47	46	0
2019.1	48.0	43	0.994	43	42	0
2019.2	42.0	39	0.991	39	39	(1)
2020.1	36.0	40	0.994	40	40	(0)
2020.2	30.0	26	0.987	26	26	(0)
2021.1	24.0	25	0.980	24	26	(1)
2021.2	18.0	37	0.967	36	36	0
2022.1	12.0	35	0.885	31		
2022.2	6.0	39	0.858	33		
Total		10,233		10,220	10,158	(2)

Province of Nova Scotia
Third Party Liability - Direct Compensation
Commercial Vehicles (including Fleets)

Selected Ultimate Claim Counts
Data as of 12/31/22

(1)	(2)	(3)	(4)	(5) (3) * (4)	(6) Prior	(7) (5) - (6)
Reported Claim Counts: Development Method						
Accident Semester	Maturity (in Months)	Reported Claim Counts	Selected Age-to-Ultimate Development Factors	Selected Ultimate Claim Counts	Prior	Difference
2003.1	240.0	0	1.000	0	0	0
2003.2	234.0	0	1.000	0	0	0
2004.1	228.0	0	1.000	0	0	0
2004.2	222.0	0	1.000	0	0	0
2005.1	216.0	0	1.000	0	0	0
2005.2	210.0	0	1.000	0	0	0
2006.1	204.0	0	1.000	0	0	0
2006.2	198.0	0	1.000	0	0	0
2007.1	192.0	0	1.000	0	0	0
2007.2	186.0	0	1.000	0	0	0
2008.1	180.0	0	1.000	0	0	0
2008.2	174.0	0	1.000	0	0	0
2009.1	168.0	0	1.000	0	0	0
2009.2	162.0	0	1.000	0	0	0
2010.1	156.0	0	1.000	0	0	0
2010.2	150.0	0	1.000	0	0	0
2011.1	144.0	0	1.000	0	0	0
2011.2	138.0	0	1.000	0	0	0
2012.1	132.0	0	1.000	0	0	0
2012.2	126.0	0	1.000	0	0	0
2013.1	120.0	81	1.000	81	81	0
2013.2	114.0	298	1.000	298	298	0
2014.1	108.0	288	1.000	288	288	0
2014.2	102.0	262	1.000	262	262	0
2015.1	96.0	347	1.000	347	347	0
2015.2	90.0	281	1.000	281	281	0
2016.1	84.0	270	1.000	270	270	0
2016.2	78.0	279	1.000	279	281	(2)
2017.1	72.0	279	1.000	279	284	(5)
2017.2	66.0	268	1.000	268	271	(3)
2018.1	60.0	288	1.000	288	295	(7)
2018.2	54.0	331	0.999	331	333	(2)
2019.1	48.0	299	0.999	299	300	(1)
2019.2	42.0	301	0.999	301	304	(4)
2020.1	36.0	186	1.000	186	185	1
2020.2	30.0	197	0.999	197	199	(3)
2021.1	24.0	211	0.999	211	208	3
2021.2	18.0	266	0.999	266	259	7
2022.1	12.0	226	0.991	224		
2022.2	6.0	217	1.026	223		
Total		5,175		5,177	4,745	(14)

Province of Nova Scotia
Accident Benefits - Total
Commercial Vehicles (including Fleets)

Selected Ultimate Claim Counts
Data as of 12/31/22

(1)	(2)	(3)	(4)	(5) (3) * (4)	(6) Prior	(7) (5) - (6)
Reported Claim Counts: Development Method						
Accident Semester	Maturity (in Months)	Reported Claim Counts	Selected Age-to-Ultimate Development Factors	Selected Ultimate Claim Counts	Prior	Difference
2003.1	240.0	57	1.000	57	57	0
2003.2	234.0	46	1.000	46	46	0
2004.1	228.0	24	1.000	24	24	0
2004.2	222.0	49	1.000	49	49	0
2005.1	216.0	41	1.000	41	41	0
2005.2	210.0	37	1.000	37	37	0
2006.1	204.0	53	1.000	53	53	0
2006.2	198.0	43	1.000	43	43	0
2007.1	192.0	34	1.000	34	34	0
2007.2	186.0	40	1.000	40	40	0
2008.1	180.0	21	1.000	21	21	0
2008.2	174.0	38	1.000	38	38	0
2009.1	168.0	24	1.000	24	24	0
2009.2	162.0	38	1.000	38	38	0
2010.1	156.0	27	1.000	27	27	0
2010.2	150.0	42	1.000	42	42	0
2011.1	144.0	30	1.000	30	30	0
2011.2	138.0	38	1.000	38	38	0
2012.1	132.0	30	1.000	30	29	1
2012.2	126.0	29	1.000	29	29	0
2013.1	120.0	44	1.000	44	44	0
2013.2	114.0	46	1.000	46	45	1
2014.1	108.0	40	1.000	40	40	0
2014.2	102.0	56	1.000	56	56	0
2015.1	96.0	41	1.000	41	41	0
2015.2	90.0	57	1.000	57	57	0
2016.1	84.0	46	1.000	46	46	0
2016.2	78.0	53	1.000	53	51	2
2017.1	72.0	49	1.000	49	49	0
2017.2	66.0	45	1.000	45	47	(2)
2018.1	60.0	47	1.000	47	45	2
2018.2	54.0	57	1.001	57	58	(1)
2019.1	48.0	52	1.004	52	49	3
2019.2	42.0	49	1.004	49	49	1
2020.1	36.0	26	1.000	26	27	(1)
2020.2	30.0	37	0.996	37	34	3
2021.1	24.0	44	0.993	44	41	3
2021.2	18.0	41	0.974	40	38	2
2022.1	12.0	43	0.932	40		
2022.2	6.0	54	0.847	46		
Total		1,668		1,656	1,556	14

Province of Nova Scotia
Collision
Commercial Vehicles (including Fleets)

Selected Ultimate Claim Counts
Data as of 12/31/22

(1)	(2)	(3)	(4)	(5) (3) * (4)	(6) Prior	(7) (5) - (6)
Reported Claim Counts: Development Method						
Accident Semester	Maturity (in Months)	Reported Claim Counts	Selected Age-to-Ultimate Development Factors	Selected Ultimate Claim Counts	Prior	Difference
2003.1	240.0	131	1.000	131	131	0
2003.2	234.0	121	1.000	121	121	0
2004.1	228.0	120	1.000	120	120	0
2004.2	222.0	116	1.000	116	116	0
2005.1	216.0	145	1.000	145	145	0
2005.2	210.0	143	1.000	143	143	0
2006.1	204.0	159	1.000	159	159	0
2006.2	198.0	178	1.000	178	178	0
2007.1	192.0	188	1.000	188	188	0
2007.2	186.0	203	1.000	203	203	0
2008.1	180.0	202	1.000	202	202	0
2008.2	174.0	199	1.000	199	199	0
2009.1	168.0	205	1.000	205	205	0
2009.2	162.0	208	1.000	208	208	0
2010.1	156.0	178	1.000	178	178	0
2010.2	150.0	211	1.000	211	211	0
2011.1	144.0	198	1.000	198	198	0
2011.2	138.0	190	1.000	190	190	0
2012.1	132.0	178	1.000	178	178	0
2012.2	126.0	171	1.000	171	171	0
2013.1	120.0	187	1.000	187	187	0
2013.2	114.0	154	1.000	154	154	0
2014.1	108.0	147	1.000	147	147	0
2014.2	102.0	128	1.000	128	128	0
2015.1	96.0	171	1.000	171	171	0
2015.2	90.0	129	1.000	129	129	0
2016.1	84.0	148	1.000	148	148	0
2016.2	78.0	148	1.000	148	148	0
2017.1	72.0	168	1.000	168	168	0
2017.2	66.0	141	1.000	141	141	0
2018.1	60.0	168	1.000	168	168	0
2018.2	54.0	128	1.000	128	128	0
2019.1	48.0	153	1.000	153	153	0
2019.2	42.0	143	1.000	143	143	0
2020.1	36.0	128	1.000	128	129	(1)
2020.2	30.0	119	1.000	119	118	1
2021.1	24.0	136	1.000	136	137	(1)
2021.2	18.0	153	0.999	153	146	7
2022.1	12.0	184	0.987	182		
2022.2	6.0	175	0.924	162		
Total		6,452		6,436	6,087	6

Province of Nova Scotia
Comprehensive - Total
Commercial Vehicles (including Fleets)

Selected Ultimate Claim Counts
Data as of 12/31/22

(1)	(2)	(3)	(4)	(5) (3) * (4)	(6) Prior	(7) (5) - (6)
Reported Claim Counts: Development Method						
Accident Semester	Maturity (in Months)	Reported Claim Counts	Selected Age-to-Ultimate Development Factors	Selected Ultimate Claim Counts	Prior	Difference
2003.1	240.0	343	1.000	343	343	0
2003.2	234.0	263	1.000	263	263	0
2004.1	228.0	259	1.000	259	259	0
2004.2	222.0	243	1.000	243	243	0
2005.1	216.0	289	1.000	289	289	0
2005.2	210.0	296	1.000	296	296	0
2006.1	204.0	287	1.000	287	287	0
2006.2	198.0	301	1.000	301	301	0
2007.1	192.0	319	1.000	319	319	0
2007.2	186.0	359	1.000	359	359	0
2008.1	180.0	334	1.000	334	334	0
2008.2	174.0	312	1.000	312	312	0
2009.1	168.0	367	1.000	367	367	0
2009.2	162.0	350	1.000	350	350	0
2010.1	156.0	285	1.000	285	285	0
2010.2	150.0	291	1.000	291	291	0
2011.1	144.0	342	1.000	342	342	0
2011.2	138.0	391	1.000	391	391	0
2012.1	132.0	322	1.000	322	322	0
2012.2	126.0	370	1.000	370	370	0
2013.1	120.0	314	1.000	314	314	0
2013.2	114.0	361	1.000	361	361	0
2014.1	108.0	347	1.000	347	347	0
2014.2	102.0	332	1.000	332	332	0
2015.1	96.0	395	1.000	395	395	0
2015.2	90.0	337	1.000	337	337	0
2016.1	84.0	379	1.000	379	379	0
2016.2	78.0	346	1.000	346	346	0
2017.1	72.0	344	1.000	344	344	0
2017.2	66.0	391	1.000	391	391	0
2018.1	60.0	362	1.000	362	362	0
2018.2	54.0	371	1.000	371	371	0
2019.1	48.0	334	1.000	334	334	0
2019.2	42.0	385	1.000	385	385	0
2020.1	36.0	309	1.000	309	310	(1)
2020.2	30.0	331	1.000	331	334	(3)
2021.1	24.0	282	1.001	282	284	(2)
2021.2	18.0	350	1.001	350	355	(4)
2022.1	12.0	414	1.007	417		
2022.2	6.0	431	1.160	500		
Total		13,438		13,510	12,604	(11)

Bodily Injury

Coverage = BI

End Trend Period = 2022

Excluded Points = 2020

Parameters Included: time

Fit	Start Date	Time	Implied Trend	
			Adjusted R ²	Rate
Loss Cost	2005	0.044 (CI = +/-0.023; p = 0.001)	0.504	+4.50%
Loss Cost	2006	0.051 (CI = +/-0.023; p = 0.000)	0.590	+5.28%
Loss Cost	2007	0.054 (CI = +/-0.026; p = 0.001)	0.572	+5.56%
Loss Cost	2008	0.059 (CI = +/-0.030; p = 0.001)	0.577	+6.06%
Loss Cost	2009	0.067 (CI = +/-0.032; p = 0.001)	0.629	+6.98%
Loss Cost	2010	0.054 (CI = +/-0.032; p = 0.004)	0.549	+5.57%
Loss Cost	2011	0.066 (CI = +/-0.034; p = 0.002)	0.648	+6.78%
Loss Cost	2012	0.068 (CI = +/-0.041; p = 0.005)	0.602	+7.07%
Loss Cost	2013	0.068 (CI = +/-0.052; p = 0.018)	0.517	+7.03%
Loss Cost	2014	0.044 (CI = +/-0.050; p = 0.072)	0.348	+4.50%
Loss Cost	2015	0.017 (CI = +/-0.036; p = 0.270)	0.082	+1.73%
Loss Cost	2016	0.008 (CI = +/-0.047; p = 0.651)	-0.180	+0.84%
Loss Cost	2017	-0.010 (CI = +/-0.055; p = 0.601)	-0.198	-1.00%
Severity	2005	0.062 (CI = +/-0.019; p = 0.000)	0.758	+6.41%
Severity	2006	0.066 (CI = +/-0.020; p = 0.000)	0.767	+6.87%
Severity	2007	0.065 (CI = +/-0.023; p = 0.000)	0.721	+6.68%
Severity	2008	0.067 (CI = +/-0.026; p = 0.000)	0.698	+6.94%
Severity	2009	0.075 (CI = +/-0.028; p = 0.000)	0.733	+7.77%
Severity	2010	0.066 (CI = +/-0.030; p = 0.001)	0.669	+6.82%
Severity	2011	0.082 (CI = +/-0.026; p = 0.000)	0.834	+8.54%
Severity	2012	0.085 (CI = +/-0.032; p = 0.000)	0.806	+8.84%
Severity	2013	0.091 (CI = +/-0.038; p = 0.001)	0.791	+9.48%
Severity	2014	0.073 (CI = +/-0.036; p = 0.003)	0.767	+7.56%
Severity	2015	0.067 (CI = +/-0.048; p = 0.016)	0.664	+6.88%
Severity	2016	0.072 (CI = +/-0.069; p = 0.044)	0.598	+7.45%
Severity	2017	0.064 (CI = +/-0.111; p = 0.163)	0.374	+6.65%
Frequency	2005	-0.018 (CI = +/-0.012; p = 0.006)	0.361	-1.80%
Frequency	2006	-0.015 (CI = +/-0.013; p = 0.028)	0.251	-1.49%
Frequency	2007	-0.011 (CI = +/-0.013; p = 0.117)	0.115	-1.04%
Frequency	2008	-0.008 (CI = +/-0.015; p = 0.262)	0.029	-0.82%
Frequency	2009	-0.007 (CI = +/-0.018; p = 0.381)	-0.014	-0.74%
Frequency	2010	-0.012 (CI = +/-0.020; p = 0.221)	0.060	-1.16%
Frequency	2011	-0.016 (CI = +/-0.023; p = 0.140)	0.139	-1.62%
Frequency	2012	-0.016 (CI = +/-0.028; p = 0.217)	0.081	-1.62%
Frequency	2013	-0.023 (CI = +/-0.034; p = 0.157)	0.159	-2.24%
Frequency	2014	-0.029 (CI = +/-0.042; p = 0.147)	0.202	-2.84%
Frequency	2015	-0.049 (CI = +/-0.037; p = 0.019)	0.637	-4.82%
Frequency	2016	-0.063 (CI = +/-0.042; p = 0.014)	0.765	-6.15%
Frequency	2017	-0.074 (CI = +/-0.062; p = 0.031)	0.775	-7.16%

Bodily Injury

Coverage = BI

End Trend Period = 2021

Excluded Points = 2020

Parameters Included: time

Fit	Start Date	Time	Implied Trend	
			Adjusted R ²	Rate
Loss Cost	2005	0.045 (CI = +/-0.026; p = 0.003)	0.453	+4.56%
Loss Cost	2006	0.053 (CI = +/-0.027; p = 0.001)	0.551	+5.49%
Loss Cost	2007	0.057 (CI = +/-0.031; p = 0.002)	0.536	+5.86%
Loss Cost	2008	0.063 (CI = +/-0.035; p = 0.002)	0.548	+6.51%
Loss Cost	2009	0.074 (CI = +/-0.038; p = 0.001)	0.620	+7.72%
Loss Cost	2010	0.059 (CI = +/-0.039; p = 0.008)	0.517	+6.10%
Loss Cost	2011	0.075 (CI = +/-0.041; p = 0.003)	0.650	+7.75%
Loss Cost	2012	0.080 (CI = +/-0.051; p = 0.007)	0.618	+8.37%
Loss Cost	2013	0.083 (CI = +/-0.067; p = 0.023)	0.542	+8.65%
Loss Cost	2014	0.054 (CI = +/-0.069; p = 0.100)	0.337	+5.57%
Loss Cost	2015	0.019 (CI = +/-0.056; p = 0.404)	-0.027	+1.89%
Loss Cost	2016	0.006 (CI = +/-0.084; p = 0.836)	-0.311	+0.60%
Loss Cost	2017	-0.024 (CI = +/-0.111; p = 0.446)	-0.039	-2.39%
Severity	2005	0.058 (CI = +/-0.021; p = 0.000)	0.700	+5.94%
Severity	2006	0.062 (CI = +/-0.023; p = 0.000)	0.706	+6.41%
Severity	2007	0.059 (CI = +/-0.026; p = 0.000)	0.643	+6.11%
Severity	2008	0.061 (CI = +/-0.031; p = 0.001)	0.608	+6.33%
Severity	2009	0.070 (CI = +/-0.034; p = 0.001)	0.646	+7.24%
Severity	2010	0.058 (CI = +/-0.036; p = 0.006)	0.547	+5.95%
Severity	2011	0.076 (CI = +/-0.032; p = 0.001)	0.764	+7.94%
Severity	2012	0.079 (CI = +/-0.041; p = 0.003)	0.715	+8.19%
Severity	2013	0.085 (CI = +/-0.052; p = 0.007)	0.683	+8.87%
Severity	2014	0.059 (CI = +/-0.046; p = 0.021)	0.624	+6.06%
Severity	2015	0.045 (CI = +/-0.059; p = 0.100)	0.416	+4.60%
Severity	2016	0.045 (CI = +/-0.097; p = 0.239)	0.223	+4.58%
Severity	2017	0.021 (CI = +/-0.176; p = 0.661)	-0.328	+2.10%
Frequency	2005	-0.013 (CI = +/-0.012; p = 0.041)	0.214	-1.30%
Frequency	2006	-0.009 (CI = +/-0.013; p = 0.168)	0.075	-0.86%
Frequency	2007	-0.002 (CI = +/-0.012; p = 0.662)	-0.065	-0.24%
Frequency	2008	0.002 (CI = +/-0.012; p = 0.770)	-0.082	+0.17%
Frequency	2009	0.004 (CI = +/-0.014; p = 0.489)	-0.046	+0.45%
Frequency	2010	0.001 (CI = +/-0.016; p = 0.849)	-0.106	+0.14%
Frequency	2011	-0.002 (CI = +/-0.019; p = 0.837)	-0.119	-0.18%
Frequency	2012	0.002 (CI = +/-0.023; p = 0.871)	-0.138	+0.17%
Frequency	2013	-0.002 (CI = +/-0.030; p = 0.875)	-0.161	-0.20%
Frequency	2014	-0.005 (CI = +/-0.041; p = 0.786)	-0.181	-0.46%
Frequency	2015	-0.026 (CI = +/-0.030; p = 0.074)	0.488	-2.59%
Frequency	2016	-0.039 (CI = +/-0.033; p = 0.034)	0.762	-3.80%
Frequency	2017	-0.045 (CI = +/-0.065; p = 0.097)	0.723	-4.40%

Bodily Injury

Coverage = BI

End Trend Period = 2022

Excluded Points = NA

Parameters Included: time

Fit	Start Date	Time	Implied Trend	
			Adjusted R ²	Rate
Loss Cost	2005	0.045 (CI = +/-0.021; p = 0.000)	0.544	+4.63%
Loss Cost	2006	0.052 (CI = +/-0.021; p = 0.000)	0.624	+5.39%
Loss Cost	2007	0.055 (CI = +/-0.024; p = 0.000)	0.607	+5.67%
Loss Cost	2008	0.060 (CI = +/-0.027; p = 0.000)	0.611	+6.15%
Loss Cost	2009	0.068 (CI = +/-0.029; p = 0.000)	0.659	+7.03%
Loss Cost	2010	0.055 (CI = +/-0.029; p = 0.001)	0.588	+5.70%
Loss Cost	2011	0.066 (CI = +/-0.030; p = 0.001)	0.679	+6.86%
Loss Cost	2012	0.069 (CI = +/-0.036; p = 0.002)	0.635	+7.15%
Loss Cost	2013	0.069 (CI = +/-0.045; p = 0.008)	0.554	+7.12%
Loss Cost	2014	0.046 (CI = +/-0.043; p = 0.040)	0.399	+4.67%
Loss Cost	2015	0.019 (CI = +/-0.031; p = 0.181)	0.156	+1.94%
Loss Cost	2016	0.010 (CI = +/-0.040; p = 0.535)	-0.102	+1.04%
Loss Cost	2017	-0.009 (CI = +/-0.043; p = 0.612)	-0.163	-0.86%
Severity	2005	0.069 (CI = +/-0.020; p = 0.000)	0.750	+7.11%
Severity	2006	0.073 (CI = +/-0.022; p = 0.000)	0.758	+7.62%
Severity	2007	0.072 (CI = +/-0.025; p = 0.000)	0.716	+7.51%
Severity	2008	0.076 (CI = +/-0.028; p = 0.000)	0.696	+7.85%
Severity	2009	0.084 (CI = +/-0.031; p = 0.000)	0.724	+8.74%
Severity	2010	0.076 (CI = +/-0.035; p = 0.001)	0.653	+7.93%
Severity	2011	0.093 (CI = +/-0.033; p = 0.000)	0.776	+9.72%
Severity	2012	0.097 (CI = +/-0.040; p = 0.000)	0.744	+10.14%
Severity	2013	0.104 (CI = +/-0.049; p = 0.001)	0.721	+10.92%
Severity	2014	0.088 (CI = +/-0.056; p = 0.008)	0.613	+9.16%
Severity	2015	0.083 (CI = +/-0.074; p = 0.035)	0.477	+8.60%
Severity	2016	0.088 (CI = +/-0.104; p = 0.083)	0.381	+9.18%
Severity	2017	0.077 (CI = +/-0.157; p = 0.246)	0.145	+8.01%
Frequency	2005	-0.023 (CI = +/-0.014; p = 0.003)	0.397	-2.32%
Frequency	2006	-0.021 (CI = +/-0.016; p = 0.012)	0.306	-2.07%
Frequency	2007	-0.017 (CI = +/-0.017; p = 0.049)	0.196	-1.72%
Frequency	2008	-0.016 (CI = +/-0.020; p = 0.106)	0.126	-1.58%
Frequency	2009	-0.016 (CI = +/-0.023; p = 0.157)	0.089	-1.58%
Frequency	2010	-0.021 (CI = +/-0.026; p = 0.104)	0.151	-2.07%
Frequency	2011	-0.026 (CI = +/-0.030; p = 0.078)	0.205	-2.61%
Frequency	2012	-0.028 (CI = +/-0.037; p = 0.123)	0.160	-2.72%
Frequency	2013	-0.035 (CI = +/-0.044; p = 0.106)	0.205	-3.42%
Frequency	2014	-0.042 (CI = +/-0.055; p = 0.115)	0.218	-4.12%
Frequency	2015	-0.063 (CI = +/-0.063; p = 0.049)	0.419	-6.14%
Frequency	2016	-0.077 (CI = +/-0.084; p = 0.065)	0.433	-7.45%
Frequency	2017	-0.086 (CI = +/-0.127; p = 0.135)	0.332	-8.21%

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	2005	0.045 (CI = +/-0.031; p = 0.008)	0.391	+4.60%
Loss Cost	2006	0.056 (CI = +/-0.032; p = 0.003)	0.504	+5.73%
Loss Cost	2007	0.060 (CI = +/-0.037; p = 0.004)	0.493	+6.23%
Loss Cost	2008	0.069 (CI = +/-0.043; p = 0.005)	0.516	+7.12%
Loss Cost	2009	0.084 (CI = +/-0.046; p = 0.003)	0.616	+8.81%
Loss Cost	2010	0.067 (CI = +/-0.050; p = 0.015)	0.485	+6.91%
Loss Cost	2011	0.090 (CI = +/-0.050; p = 0.004)	0.677	+9.43%
Loss Cost	2012	0.103 (CI = +/-0.063; p = 0.007)	0.681	+10.86%
Loss Cost	2013	0.115 (CI = +/-0.086; p = 0.018)	0.648	+12.24%
Loss Cost	2014	0.081 (CI = +/-0.105; p = 0.099)	0.419	+8.48%
Loss Cost	2015	0.029 (CI = +/-0.110; p = 0.468)	-0.085	+2.91%
Loss Cost	2016	0.007 (CI = +/-0.240; p = 0.916)	-0.489	+0.67%
Loss Cost	2017	-0.089 (CI = +/-0.254; p = 0.141)	0.903	-8.49%
Severity	2005	0.057 (CI = +/-0.024; p = 0.000)	0.635	+5.81%
Severity	2006	0.062 (CI = +/-0.027; p = 0.000)	0.642	+6.36%
Severity	2007	0.058 (CI = +/-0.032; p = 0.002)	0.560	+5.99%
Severity	2008	0.061 (CI = +/-0.038; p = 0.005)	0.515	+6.24%
Severity	2009	0.071 (CI = +/-0.043; p = 0.005)	0.565	+7.38%
Severity	2010	0.056 (CI = +/-0.047; p = 0.027)	0.413	+5.71%
Severity	2011	0.080 (CI = +/-0.043; p = 0.003)	0.697	+8.38%
Severity	2012	0.085 (CI = +/-0.057; p = 0.011)	0.637	+8.87%
Severity	2013	0.097 (CI = +/-0.077; p = 0.023)	0.614	+10.19%
Severity	2014	0.058 (CI = +/-0.078; p = 0.106)	0.399	+6.00%
Severity	2015	0.032 (CI = +/-0.114; p = 0.442)	-0.058	+3.21%
Severity	2016	0.021 (CI = +/-0.262; p = 0.764)	-0.416	+2.12%
Severity	2017	-0.082 (CI = +/-0.351; p = 0.206)	0.798	-7.92%
Frequency	2005	-0.012 (CI = +/-0.015; p = 0.111)	0.121	-1.15%
Frequency	2006	-0.006 (CI = +/-0.015; p = 0.406)	-0.020	-0.59%
Frequency	2007	0.002 (CI = +/-0.013; p = 0.698)	-0.075	+0.23%
Frequency	2008	0.008 (CI = +/-0.012; p = 0.160)	0.106	+0.83%
Frequency	2009	0.013 (CI = +/-0.013; p = 0.040)	0.321	+1.34%
Frequency	2010	0.011 (CI = +/-0.015; p = 0.128)	0.174	+1.14%
Frequency	2011	0.010 (CI = +/-0.019; p = 0.280)	0.044	+0.97%
Frequency	2012	0.018 (CI = +/-0.021; p = 0.079)	0.332	+1.83%
Frequency	2013	0.018 (CI = +/-0.030; p = 0.170)	0.207	+1.86%
Frequency	2014	0.023 (CI = +/-0.044; p = 0.217)	0.186	+2.34%
Frequency	2015	-0.003 (CI = +/-0.024; p = 0.720)	-0.268	-0.29%
Frequency	2016	-0.014 (CI = +/-0.025; p = 0.132)	0.631	-1.42%
Frequency	2017	-0.006 (CI = +/-0.097; p = 0.564)	-0.200	-0.62%

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	2005	0.045 (CI = +/-0.036; p = 0.017)	0.337	+4.64%
Loss Cost	2006	0.058 (CI = +/-0.038; p = 0.006)	0.463	+5.97%
Loss Cost	2007	0.064 (CI = +/-0.044; p = 0.009)	0.457	+6.60%
Loss Cost	2008	0.075 (CI = +/-0.052; p = 0.010)	0.493	+7.75%
Loss Cost	2009	0.095 (CI = +/-0.055; p = 0.004)	0.623	+9.98%
Loss Cost	2010	0.076 (CI = +/-0.062; p = 0.024)	0.474	+7.87%
Loss Cost	2011	0.108 (CI = +/-0.059; p = 0.004)	0.734	+11.43%
Loss Cost	2012	0.132 (CI = +/-0.069; p = 0.004)	0.796	+14.07%
Loss Cost	2013	0.160 (CI = +/-0.082; p = 0.006)	0.850	+17.39%
Loss Cost	2014	0.132 (CI = +/-0.119; p = 0.039)	0.740	+14.06%
Loss Cost	2015	0.077 (CI = +/-0.151; p = 0.159)	0.560	+8.03%
Loss Cost	2016	0.082 (CI = +/-0.997; p = 0.487)	0.041	+8.52%
Loss Cost	2017	-0.054 (CI = +/-NaN; p = NaN)	NaN	-5.27%
Severity	2005	0.059 (CI = +/-0.028; p = 0.001)	0.612	+6.12%
Severity	2006	0.066 (CI = +/-0.032; p = 0.001)	0.627	+6.81%
Severity	2007	0.063 (CI = +/-0.037; p = 0.004)	0.539	+6.46%
Severity	2008	0.066 (CI = +/-0.045; p = 0.009)	0.499	+6.85%
Severity	2009	0.081 (CI = +/-0.051; p = 0.007)	0.572	+8.39%
Severity	2010	0.063 (CI = +/-0.059; p = 0.039)	0.403	+6.54%
Severity	2011	0.098 (CI = +/-0.048; p = 0.003)	0.770	+10.26%
Severity	2012	0.110 (CI = +/-0.064; p = 0.007)	0.754	+11.58%
Severity	2013	0.136 (CI = +/-0.077; p = 0.008)	0.823	+14.59%
Severity	2014	0.098 (CI = +/-0.080; p = 0.030)	0.780	+10.25%
Severity	2015	0.079 (CI = +/-0.170; p = 0.182)	0.505	+8.26%
Severity	2016	0.106 (CI = +/-1.031; p = 0.416)	0.260	+11.17%
Severity	2017	-0.035 (CI = +/-NaN; p = NaN)	NaN	-3.41%
Frequency	2005	-0.014 (CI = +/-0.017; p = 0.089)	0.157	-1.40%
Frequency	2006	-0.008 (CI = +/-0.017; p = 0.335)	0.001	-0.79%
Frequency	2007	0.001 (CI = +/-0.015; p = 0.844)	-0.096	+0.14%
Frequency	2008	0.008 (CI = +/-0.015; p = 0.233)	0.060	+0.84%
Frequency	2009	0.015 (CI = +/-0.016; p = 0.063)	0.288	+1.46%
Frequency	2010	0.012 (CI = +/-0.020; p = 0.180)	0.132	+1.24%
Frequency	2011	0.011 (CI = +/-0.026; p = 0.361)	-0.003	+1.06%
Frequency	2012	0.022 (CI = +/-0.028; p = 0.102)	0.332	+2.24%
Frequency	2013	0.024 (CI = +/-0.043; p = 0.196)	0.219	+2.44%
Frequency	2014	0.034 (CI = +/-0.070; p = 0.222)	0.254	+3.46%
Frequency	2015	-0.002 (CI = +/-0.055; p = 0.884)	-0.480	-0.21%
Frequency	2016	-0.024 (CI = +/-0.034; p = 0.071)	0.975	-2.39%
Frequency	2017	-0.019 (CI = +/-NaN; p = NaN)	NaN	-1.93%

Bodily Injury

Coverage = BI

End Trend Period = 2022

Excluded Points = 2009

Parameters Included: time

Fit	Start Date	Time	Adjusted R ²	Implied Trend Rate
Loss Cost	2005	0.040 (CI = +/-0.017; p = 0.000)	0.593	+4.08%
Loss Cost	2006	0.046 (CI = +/-0.018; p = 0.000)	0.661	+4.72%
Loss Cost	2007	0.047 (CI = +/-0.021; p = 0.000)	0.615	+4.79%
Loss Cost	2008	0.049 (CI = +/-0.025; p = 0.001)	0.580	+5.03%
Loss Cost	2010	0.055 (CI = +/-0.029; p = 0.001)	0.588	+5.70%
Loss Cost	2011	0.066 (CI = +/-0.030; p = 0.001)	0.679	+6.86%
Loss Cost	2012	0.069 (CI = +/-0.036; p = 0.002)	0.635	+7.15%
Loss Cost	2013	0.069 (CI = +/-0.045; p = 0.008)	0.554	+7.12%
Loss Cost	2014	0.046 (CI = +/-0.043; p = 0.040)	0.399	+4.67%
Loss Cost	2015	0.019 (CI = +/-0.031; p = 0.181)	0.156	+1.94%
Loss Cost	2016	0.010 (CI = +/-0.040; p = 0.535)	-0.102	+1.04%
Loss Cost	2017	-0.009 (CI = +/-0.043; p = 0.612)	-0.163	-0.86%
Severity	2005	0.065 (CI = +/-0.020; p = 0.000)	0.755	+6.76%
Severity	2006	0.069 (CI = +/-0.022; p = 0.000)	0.752	+7.19%
Severity	2007	0.067 (CI = +/-0.025; p = 0.000)	0.695	+6.91%
Severity	2008	0.068 (CI = +/-0.030; p = 0.000)	0.650	+7.09%
Severity	2010	0.076 (CI = +/-0.035; p = 0.001)	0.653	+7.93%
Severity	2011	0.093 (CI = +/-0.033; p = 0.000)	0.776	+9.72%
Severity	2012	0.097 (CI = +/-0.040; p = 0.000)	0.744	+10.14%
Severity	2013	0.104 (CI = +/-0.049; p = 0.001)	0.721	+10.92%
Severity	2014	0.088 (CI = +/-0.056; p = 0.008)	0.613	+9.16%
Severity	2015	0.083 (CI = +/-0.074; p = 0.035)	0.477	+8.60%
Severity	2016	0.088 (CI = +/-0.104; p = 0.083)	0.381	+9.18%
Severity	2017	0.077 (CI = +/-0.157; p = 0.246)	0.145	+8.01%
Frequency	2005	-0.025 (CI = +/-0.014; p = 0.002)	0.458	-2.51%
Frequency	2006	-0.023 (CI = +/-0.016; p = 0.008)	0.367	-2.31%
Frequency	2007	-0.020 (CI = +/-0.018; p = 0.033)	0.251	-1.98%
Frequency	2008	-0.019 (CI = +/-0.021; p = 0.073)	0.180	-1.92%
Frequency	2010	-0.021 (CI = +/-0.026; p = 0.104)	0.151	-2.07%
Frequency	2011	-0.026 (CI = +/-0.030; p = 0.078)	0.205	-2.61%
Frequency	2012	-0.028 (CI = +/-0.037; p = 0.123)	0.160	-2.72%
Frequency	2013	-0.035 (CI = +/-0.044; p = 0.106)	0.205	-3.42%
Frequency	2014	-0.042 (CI = +/-0.055; p = 0.115)	0.218	-4.12%
Frequency	2015	-0.063 (CI = +/-0.063; p = 0.049)	0.419	-6.14%
Frequency	2016	-0.077 (CI = +/-0.084; p = 0.065)	0.433	-7.45%
Frequency	2017	-0.086 (CI = +/-0.127; p = 0.135)	0.332	-8.21%

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	2005	0.045 (CI = +/-0.031; p = 0.008)	0.391	+4.60%
Loss Cost	2006	0.056 (CI = +/-0.032; p = 0.003)	0.504	+5.73%
Loss Cost	2007	0.060 (CI = +/-0.037; p = 0.004)	0.493	+6.23%
Loss Cost	2008	0.069 (CI = +/-0.043; p = 0.005)	0.516	+7.12%
Loss Cost	2009	0.084 (CI = +/-0.046; p = 0.003)	0.616	+8.81%
Loss Cost	2010	0.067 (CI = +/-0.050; p = 0.015)	0.485	+6.91%
Loss Cost	2011	0.090 (CI = +/-0.050; p = 0.004)	0.677	+9.43%
Loss Cost	2012	0.103 (CI = +/-0.063; p = 0.007)	0.681	+10.86%
Loss Cost	2013	0.115 (CI = +/-0.086; p = 0.018)	0.648	+12.24%
Loss Cost	2014	0.081 (CI = +/-0.105; p = 0.099)	0.419	+8.48%
Loss Cost	2015	0.029 (CI = +/-0.110; p = 0.468)	-0.085	+2.91%
Loss Cost	2016	0.007 (CI = +/-0.240; p = 0.916)	-0.489	+0.67%
Loss Cost	2017	-0.089 (CI = +/-0.254; p = 0.141)	0.903	-8.49%
Severity	2005	0.057 (CI = +/-0.024; p = 0.000)	0.635	+5.81%
Severity	2006	0.062 (CI = +/-0.027; p = 0.000)	0.642	+6.36%
Severity	2007	0.058 (CI = +/-0.032; p = 0.002)	0.560	+5.99%
Severity	2008	0.061 (CI = +/-0.038; p = 0.005)	0.515	+6.24%
Severity	2009	0.071 (CI = +/-0.043; p = 0.005)	0.565	+7.38%
Severity	2010	0.056 (CI = +/-0.047; p = 0.027)	0.413	+5.71%
Severity	2011	0.080 (CI = +/-0.043; p = 0.003)	0.697	+8.38%
Severity	2012	0.085 (CI = +/-0.057; p = 0.011)	0.637	+8.87%
Severity	2013	0.097 (CI = +/-0.077; p = 0.023)	0.614	+10.19%
Severity	2014	0.058 (CI = +/-0.078; p = 0.106)	0.399	+6.00%
Severity	2015	0.032 (CI = +/-0.114; p = 0.442)	-0.058	+3.21%
Severity	2016	0.021 (CI = +/-0.262; p = 0.764)	-0.416	+2.12%
Severity	2017	-0.082 (CI = +/-0.351; p = 0.206)	0.798	-7.92%
Frequency	2005	-0.012 (CI = +/-0.015; p = 0.111)	0.121	-1.15%
Frequency	2006	-0.006 (CI = +/-0.015; p = 0.406)	-0.020	-0.59%
Frequency	2007	0.002 (CI = +/-0.013; p = 0.698)	-0.075	+0.23%
Frequency	2008	0.008 (CI = +/-0.012; p = 0.160)	0.106	+0.83%
Frequency	2009	0.013 (CI = +/-0.013; p = 0.040)	0.321	+1.34%
Frequency	2010	0.011 (CI = +/-0.015; p = 0.128)	0.174	+1.14%
Frequency	2011	0.010 (CI = +/-0.019; p = 0.280)	0.044	+0.97%
Frequency	2012	0.018 (CI = +/-0.021; p = 0.079)	0.332	+1.83%
Frequency	2013	0.018 (CI = +/-0.030; p = 0.170)	0.207	+1.86%
Frequency	2014	0.023 (CI = +/-0.044; p = 0.217)	0.186	+2.34%
Frequency	2015	-0.003 (CI = +/-0.024; p = 0.720)	-0.268	-0.29%
Frequency	2016	-0.014 (CI = +/-0.025; p = 0.132)	0.631	-1.42%
Frequency	2017	-0.006 (CI = +/-0.097; p = 0.564)	-0.200	-0.62%

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	2005	0.039 (CI = +/-0.026; p = 0.006)	0.434	+3.97%
Loss Cost	2006	0.048 (CI = +/-0.027; p = 0.003)	0.534	+4.90%
Loss Cost	2007	0.049 (CI = +/-0.033; p = 0.008)	0.476	+5.06%
Loss Cost	2008	0.054 (CI = +/-0.041; p = 0.015)	0.440	+5.53%
Loss Cost	2010	0.067 (CI = +/-0.050; p = 0.015)	0.485	+6.91%
Loss Cost	2011	0.090 (CI = +/-0.050; p = 0.004)	0.677	+9.43%
Loss Cost	2012	0.103 (CI = +/-0.063; p = 0.007)	0.681	+10.86%
Loss Cost	2013	0.115 (CI = +/-0.086; p = 0.018)	0.648	+12.24%
Loss Cost	2014	0.081 (CI = +/-0.105; p = 0.099)	0.419	+8.48%
Loss Cost	2015	0.029 (CI = +/-0.110; p = 0.468)	-0.085	+2.91%
Loss Cost	2016	0.007 (CI = +/-0.240; p = 0.916)	-0.489	+0.67%
Loss Cost	2017	-0.089 (CI = +/-0.254; p = 0.141)	0.903	-8.49%
Severity	2005	0.053 (CI = +/-0.022; p = 0.000)	0.662	+5.40%
Severity	2006	0.056 (CI = +/-0.026; p = 0.001)	0.648	+5.80%
Severity	2007	0.050 (CI = +/-0.030; p = 0.004)	0.540	+5.09%
Severity	2008	0.048 (CI = +/-0.037; p = 0.017)	0.433	+4.92%
Severity	2010	0.056 (CI = +/-0.047; p = 0.027)	0.413	+5.71%
Severity	2011	0.080 (CI = +/-0.043; p = 0.003)	0.697	+8.38%
Severity	2012	0.085 (CI = +/-0.057; p = 0.011)	0.637	+8.87%
Severity	2013	0.097 (CI = +/-0.077; p = 0.023)	0.614	+10.19%
Severity	2014	0.058 (CI = +/-0.078; p = 0.106)	0.399	+6.00%
Severity	2015	0.032 (CI = +/-0.114; p = 0.442)	-0.058	+3.21%
Severity	2016	0.021 (CI = +/-0.262; p = 0.764)	-0.416	+2.12%
Severity	2017	-0.082 (CI = +/-0.351; p = 0.206)	0.798	-7.92%
Frequency	2005	-0.014 (CI = +/-0.014; p = 0.051)	0.222	-1.36%
Frequency	2006	-0.009 (CI = +/-0.014; p = 0.221)	0.054	-0.85%
Frequency	2007	0.000 (CI = +/-0.013; p = 0.950)	-0.100	-0.04%
Frequency	2008	0.006 (CI = +/-0.013; p = 0.355)	-0.005	+0.57%
Frequency	2010	0.011 (CI = +/-0.015; p = 0.128)	0.174	+1.14%
Frequency	2011	0.010 (CI = +/-0.019; p = 0.280)	0.044	+0.97%
Frequency	2012	0.018 (CI = +/-0.021; p = 0.079)	0.332	+1.83%
Frequency	2013	0.018 (CI = +/-0.030; p = 0.170)	0.207	+1.86%
Frequency	2014	0.023 (CI = +/-0.044; p = 0.217)	0.186	+2.34%
Frequency	2015	-0.003 (CI = +/-0.024; p = 0.720)	-0.268	-0.29%
Frequency	2016	-0.014 (CI = +/-0.025; p = 0.132)	0.631	-1.42%
Frequency	2017	-0.006 (CI = +/-0.097; p = 0.564)	-0.200	-0.62%

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	2005	0.039 (CI = +/-0.030; p = 0.015)	0.378	+3.99%
Loss Cost	2006	0.050 (CI = +/-0.032; p = 0.007)	0.492	+5.08%
Loss Cost	2007	0.052 (CI = +/-0.040; p = 0.017)	0.433	+5.30%
Loss Cost	2008	0.058 (CI = +/-0.050; p = 0.029)	0.402	+5.94%
Loss Cost	2010	0.076 (CI = +/-0.062; p = 0.024)	0.474	+7.87%
Loss Cost	2011	0.108 (CI = +/-0.059; p = 0.004)	0.734	+11.43%
Loss Cost	2012	0.132 (CI = +/-0.069; p = 0.004)	0.796	+14.07%
Loss Cost	2013	0.160 (CI = +/-0.082; p = 0.006)	0.850	+17.39%
Loss Cost	2014	0.132 (CI = +/-0.119; p = 0.039)	0.740	+14.06%
Loss Cost	2015	0.077 (CI = +/-0.151; p = 0.159)	0.560	+8.03%
Loss Cost	2016	0.082 (CI = +/-0.997; p = 0.487)	0.041	+8.52%
Loss Cost	2017	-0.054 (CI = +/-NaN; p = NaN)	NaN	-5.27%
Severity	2005	0.055 (CI = +/-0.026; p = 0.001)	0.644	+5.70%
Severity	2006	0.060 (CI = +/-0.030; p = 0.001)	0.636	+6.22%
Severity	2007	0.053 (CI = +/-0.035; p = 0.008)	0.516	+5.48%
Severity	2008	0.052 (CI = +/-0.045; p = 0.028)	0.405	+5.37%
Severity	2010	0.063 (CI = +/-0.059; p = 0.039)	0.403	+6.54%
Severity	2011	0.098 (CI = +/-0.048; p = 0.003)	0.770	+10.26%
Severity	2012	0.110 (CI = +/-0.064; p = 0.007)	0.754	+11.58%
Severity	2013	0.136 (CI = +/-0.077; p = 0.008)	0.823	+14.59%
Severity	2014	0.098 (CI = +/-0.080; p = 0.030)	0.780	+10.25%
Severity	2015	0.079 (CI = +/-0.170; p = 0.182)	0.505	+8.26%
Severity	2016	0.106 (CI = +/-1.031; p = 0.416)	0.260	+11.17%
Severity	2017	-0.035 (CI = +/-NaN; p = NaN)	NaN	-3.41%
Frequency	2005	-0.016 (CI = +/-0.016; p = 0.041)	0.266	-1.62%
Frequency	2006	-0.011 (CI = +/-0.017; p = 0.181)	0.088	-1.07%
Frequency	2007	-0.002 (CI = +/-0.015; p = 0.813)	-0.104	-0.16%
Frequency	2008	0.005 (CI = +/-0.016; p = 0.471)	-0.050	+0.54%
Frequency	2010	0.012 (CI = +/-0.020; p = 0.180)	0.132	+1.24%
Frequency	2011	0.011 (CI = +/-0.026; p = 0.361)	-0.003	+1.06%
Frequency	2012	0.022 (CI = +/-0.028; p = 0.102)	0.332	+2.24%
Frequency	2013	0.024 (CI = +/-0.043; p = 0.196)	0.219	+2.44%
Frequency	2014	0.034 (CI = +/-0.070; p = 0.222)	0.254	+3.46%
Frequency	2015	-0.002 (CI = +/-0.055; p = 0.884)	-0.480	-0.21%
Frequency	2016	-0.024 (CI = +/-0.034; p = 0.071)	0.975	-2.39%
Frequency	2017	-0.019 (CI = +/-NaN; p = NaN)	NaN	-1.93%

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	2005	0.033 (CI = +/-0.034; p = 0.055)	0.252	+3.38%
Loss Cost	2006	0.044 (CI = +/-0.038; p = 0.027)	0.374	+4.53%
Loss Cost	2007	0.046 (CI = +/-0.048; p = 0.059)	0.299	+4.67%
Loss Cost	2008	0.051 (CI = +/-0.063; p = 0.094)	0.256	+5.26%
Loss Cost	2010	0.072 (CI = +/-0.083; p = 0.079)	0.332	+7.46%
Loss Cost	2011	0.114 (CI = +/-0.082; p = 0.016)	0.662	+12.07%
Loss Cost	2012	0.149 (CI = +/-0.097; p = 0.013)	0.775	+16.08%
Loss Cost	2013	0.201 (CI = +/-0.088; p = 0.005)	0.928	+22.23%
Loss Cost	2014	0.180 (CI = +/-0.185; p = 0.053)	0.846	+19.71%
Loss Cost	2015	0.120 (CI = +/-0.720; p = 0.282)	0.633	+12.70%
Loss Cost	2016	0.218 (CI = +/-NaN; p = NaN)	NaN	+24.31%
Loss Cost	2017	NA (CI = +/-NA; p = NA)	0.000	NA%
Severity	2005	0.053 (CI = +/-0.030; p = 0.003)	0.565	+5.41%
Severity	2006	0.058 (CI = +/-0.036; p = 0.005)	0.553	+5.95%
Severity	2007	0.049 (CI = +/-0.043; p = 0.030)	0.397	+5.01%
Severity	2008	0.046 (CI = +/-0.056; p = 0.093)	0.257	+4.74%
Severity	2010	0.058 (CI = +/-0.079; p = 0.120)	0.246	+5.98%
Severity	2011	0.102 (CI = +/-0.068; p = 0.012)	0.701	+10.75%
Severity	2012	0.120 (CI = +/-0.095; p = 0.024)	0.697	+12.80%
Severity	2013	0.166 (CI = +/-0.106; p = 0.015)	0.857	+18.04%
Severity	2014	0.121 (CI = +/-0.157; p = 0.079)	0.771	+12.89%
Severity	2015	0.108 (CI = +/-1.012; p = 0.403)	0.299	+11.46%
Severity	2016	0.246 (CI = +/-NaN; p = NaN)	NaN	+27.95%
Severity	2017	NA (CI = +/-NA; p = NA)	0.000	NA%
Frequency	2005	-0.019 (CI = +/-0.018; p = 0.034)	0.312	-1.92%
Frequency	2006	-0.014 (CI = +/-0.020; p = 0.152)	0.126	-1.35%
Frequency	2007	-0.003 (CI = +/-0.019; p = 0.696)	-0.102	-0.33%
Frequency	2008	0.005 (CI = +/-0.021; p = 0.594)	-0.094	+0.49%
Frequency	2010	0.014 (CI = +/-0.026; p = 0.242)	0.089	+1.39%
Frequency	2011	0.012 (CI = +/-0.037; p = 0.442)	-0.053	+1.19%
Frequency	2012	0.029 (CI = +/-0.041; p = 0.124)	0.358	+2.91%
Frequency	2013	0.035 (CI = +/-0.069; p = 0.207)	0.282	+3.56%
Frequency	2014	0.059 (CI = +/-0.126; p = 0.184)	0.499	+6.04%
Frequency	2015	0.011 (CI = +/-0.292; p = 0.715)	-0.626	+1.11%
Frequency	2016	-0.029 (CI = +/-NaN; p = NaN)	NaN	-2.84%
Frequency	2017	NA (CI = +/-NA; p = NA)	0.000	NA%

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	2005	0.072 (CI = +/-0.045; p = 0.005)	-0.385 (CI = +/-0.446; p = 0.084)	0.534	+7.49%
Loss Cost	2006	0.078 (CI = +/-0.044; p = 0.003)	-0.356 (CI = +/-0.427; p = 0.093)	0.619	+8.08%
Loss Cost	2007	0.077 (CI = +/-0.047; p = 0.005)	-0.367 (CI = +/-0.471; p = 0.112)	0.567	+8.02%
Loss Cost	2008	0.077 (CI = +/-0.051; p = 0.008)	-0.408 (CI = +/-0.579; p = 0.143)	0.527	+8.00%
Loss Cost	2010	0.090 (CI = +/-0.050; p = 0.004)	-1.727 (CI = +/-1.955; p = 0.075)	0.637	+9.43%
Loss Cost	2011	0.090 (CI = +/-0.050; p = 0.004)	NA (CI = +/-NA; p = NA)	0.677	+9.43%
Loss Cost	2012	0.103 (CI = +/-0.063; p = 0.007)	NA (CI = +/-NA; p = NA)	0.681	+10.86%
Loss Cost	2013	0.115 (CI = +/-0.086; p = 0.018)	NA (CI = +/-NA; p = NA)	0.648	+12.24%
Loss Cost	2014	0.081 (CI = +/-0.105; p = 0.099)	NA (CI = +/-NA; p = NA)	0.419	+8.48%
Loss Cost	2015	0.029 (CI = +/-0.110; p = 0.468)	NA (CI = +/-NA; p = NA)	-0.085	+2.91%
Loss Cost	2016	0.007 (CI = +/-0.240; p = 0.916)	NA (CI = +/-NA; p = NA)	-0.489	+0.67%
Loss Cost	2017	-0.089 (CI = +/-0.254; p = 0.141)	NA (CI = +/-NA; p = NA)	0.903	-8.49%
Severity	2005	0.066 (CI = +/-0.044; p = 0.007)	-0.155 (CI = +/-0.435; p = 0.450)	0.651	+6.82%
Severity	2006	0.068 (CI = +/-0.047; p = 0.009)	-0.143 (CI = +/-0.456; p = 0.501)	0.631	+7.07%
Severity	2007	0.065 (CI = +/-0.046; p = 0.011)	-0.208 (CI = +/-0.464; p = 0.338)	0.541	+6.76%
Severity	2008	0.065 (CI = +/-0.048; p = 0.015)	-0.298 (CI = +/-0.554; p = 0.250)	0.465	+6.72%
Severity	2010	0.080 (CI = +/-0.043; p = 0.003)	-1.850 (CI = +/-1.673; p = 0.035)	0.661	+8.38%
Severity	2011	0.080 (CI = +/-0.043; p = 0.003)	NA (CI = +/-NA; p = NA)	0.697	+8.38%
Severity	2012	0.085 (CI = +/-0.057; p = 0.011)	NA (CI = +/-NA; p = NA)	0.637	+8.87%
Severity	2013	0.097 (CI = +/-0.077; p = 0.023)	NA (CI = +/-NA; p = NA)	0.614	+10.19%
Severity	2014	0.058 (CI = +/-0.078; p = 0.106)	NA (CI = +/-NA; p = NA)	0.399	+6.00%
Severity	2015	0.032 (CI = +/-0.114; p = 0.442)	NA (CI = +/-NA; p = NA)	-0.058	+3.21%
Severity	2016	0.021 (CI = +/-0.262; p = 0.764)	NA (CI = +/-NA; p = NA)	-0.416	+2.12%
Severity	2017	-0.082 (CI = +/-0.351; p = 0.206)	NA (CI = +/-NA; p = NA)	0.798	-7.92%
Frequency	2005	0.006 (CI = +/-0.023; p = 0.570)	-0.230 (CI = +/-0.230; p = 0.050)	0.411	+0.62%
Frequency	2006	0.009 (CI = +/-0.022; p = 0.362)	-0.213 (CI = +/-0.213; p = 0.050)	0.304	+0.94%
Frequency	2007	0.012 (CI = +/-0.017; p = 0.158)	-0.160 (CI = +/-0.173; p = 0.066)	0.177	+1.18%
Frequency	2008	0.012 (CI = +/-0.017; p = 0.147)	-0.110 (CI = +/-0.197; p = 0.235)	0.063	+1.20%
Frequency	2010	0.010 (CI = +/-0.019; p = 0.280)	0.123 (CI = +/-0.755; p = 0.712)	0.075	+0.97%
Frequency	2011	0.010 (CI = +/-0.019; p = 0.280)	NA (CI = +/-NA; p = NA)	0.044	+0.97%
Frequency	2012	0.018 (CI = +/-0.021; p = 0.079)	NA (CI = +/-NA; p = NA)	0.332	+1.83%
Frequency	2013	0.018 (CI = +/-0.030; p = 0.170)	NA (CI = +/-NA; p = NA)	0.207	+1.86%
Frequency	2014	0.023 (CI = +/-0.044; p = 0.217)	NA (CI = +/-NA; p = NA)	0.186	+2.34%
Frequency	2015	-0.003 (CI = +/-0.024; p = 0.720)	NA (CI = +/-NA; p = NA)	-0.268	-0.29%
Frequency	2016	-0.014 (CI = +/-0.025; p = 0.132)	NA (CI = +/-NA; p = NA)	0.631	-1.42%
Frequency	2017	-0.006 (CI = +/-0.097; p = 0.564)	NA (CI = +/-NA; p = NA)	-0.200	-0.62%

Property Damage

Coverage = PD

End Trend Period = 2022

Excluded Points = NA

Parameters Included: time

Fit	Start Date	Time	Adjusted R ²	Implied Trend
				Rate
Loss Cost	2005	-0.114 (CI = +/-0.036; p = 0.000)	0.725	-10.78%
Loss Cost	2006	-0.119 (CI = +/-0.040; p = 0.000)	0.712	-11.23%
Loss Cost	2007	-0.122 (CI = +/-0.045; p = 0.000)	0.685	-11.51%
Loss Cost	2008	-0.126 (CI = +/-0.052; p = 0.000)	0.655	-11.83%
Loss Cost	2009	-0.128 (CI = +/-0.060; p = 0.001)	0.613	-12.05%
Loss Cost	2010	-0.131 (CI = +/-0.071; p = 0.002)	0.562	-12.24%
Loss Cost	2011	-0.127 (CI = +/-0.085; p = 0.007)	0.480	-11.95%
Loss Cost	2012	-0.112 (CI = +/-0.101; p = 0.033)	0.347	-10.59%
Loss Cost	2013	-0.073 (CI = +/-0.109; p = 0.159)	0.136	-7.08%
Loss Cost	2014	-0.064 (CI = +/-0.139; p = 0.312)	0.023	-6.22%
Loss Cost	2015	-0.087 (CI = +/-0.181; p = 0.284)	0.052	-8.35%
Loss Cost	2016	-0.037 (CI = +/-0.235; p = 0.703)	-0.162	-3.63%
Loss Cost	2017	-0.060 (CI = +/-0.355; p = 0.664)	-0.185	-5.82%
Severity	2005	0.091 (CI = +/-0.038; p = 0.000)	0.588	+9.51%
Severity	2006	0.100 (CI = +/-0.041; p = 0.000)	0.614	+10.52%
Severity	2007	0.110 (CI = +/-0.045; p = 0.000)	0.636	+11.62%
Severity	2008	0.116 (CI = +/-0.051; p = 0.000)	0.621	+12.32%
Severity	2009	0.121 (CI = +/-0.059; p = 0.001)	0.591	+12.89%
Severity	2010	0.120 (CI = +/-0.070; p = 0.003)	0.523	+12.71%
Severity	2011	0.114 (CI = +/-0.083; p = 0.012)	0.430	+12.10%
Severity	2012	0.097 (CI = +/-0.098; p = 0.052)	0.286	+10.19%
Severity	2013	0.071 (CI = +/-0.115; p = 0.192)	0.102	+7.35%
Severity	2014	0.026 (CI = +/-0.126; p = 0.640)	-0.105	+2.64%
Severity	2015	0.011 (CI = +/-0.166; p = 0.880)	-0.162	+1.07%
Severity	2016	0.055 (CI = +/-0.217; p = 0.547)	-0.108	+5.61%
Severity	2017	0.048 (CI = +/-0.331; p = 0.711)	-0.202	+4.87%
Frequency	2005	-0.205 (CI = +/-0.046; p = 0.000)	0.836	-18.53%
Frequency	2006	-0.219 (CI = +/-0.049; p = 0.000)	0.850	-19.68%
Frequency	2007	-0.232 (CI = +/-0.052; p = 0.000)	0.856	-20.73%
Frequency	2008	-0.242 (CI = +/-0.059; p = 0.000)	0.848	-21.51%
Frequency	2009	-0.250 (CI = +/-0.068; p = 0.000)	0.831	-22.09%
Frequency	2010	-0.250 (CI = +/-0.080; p = 0.000)	0.796	-22.14%
Frequency	2011	-0.242 (CI = +/-0.095; p = 0.000)	0.740	-21.46%
Frequency	2012	-0.209 (CI = +/-0.103; p = 0.001)	0.665	-18.85%
Frequency	2013	-0.144 (CI = +/-0.075; p = 0.002)	0.677	-13.44%
Frequency	2014	-0.090 (CI = +/-0.026; p = 0.000)	0.895	-8.63%
Frequency	2015	-0.098 (CI = +/-0.031; p = 0.000)	0.892	-9.32%
Frequency	2016	-0.092 (CI = +/-0.042; p = 0.003)	0.833	-8.75%
Frequency	2017	-0.108 (CI = +/-0.053; p = 0.005)	0.858	-10.19%

Property Damage

Coverage = PD

End Trend Period = 2022

Excluded Points = 2015,2018

Parameters Included: time

Fit	Start Date	Time	Adjusted R ²	Implied Trend Rate
Loss Cost	2005	-0.123 (CI = +/-0.033; p = 0.000)	0.808	-11.56%
Loss Cost	2006	-0.128 (CI = +/-0.036; p = 0.000)	0.802	-12.03%
Loss Cost	2007	-0.132 (CI = +/-0.041; p = 0.000)	0.783	-12.32%
Loss Cost	2008	-0.135 (CI = +/-0.048; p = 0.000)	0.759	-12.63%
Loss Cost	2009	-0.137 (CI = +/-0.056; p = 0.000)	0.724	-12.82%
Loss Cost	2010	-0.138 (CI = +/-0.067; p = 0.001)	0.677	-12.93%
Loss Cost	2011	-0.133 (CI = +/-0.081; p = 0.005)	0.597	-12.47%
Loss Cost	2012	-0.113 (CI = +/-0.095; p = 0.027)	0.461	-10.69%
Loss Cost	2013	-0.061 (CI = +/-0.078; p = 0.105)	0.274	-5.90%
Loss Cost	2014	-0.026 (CI = +/-0.086; p = 0.481)	-0.075	-2.52%
Loss Cost	2016	0.001 (CI = +/-0.131; p = 0.983)	-0.250	+0.11%
Loss Cost	2017	0.040 (CI = +/-0.207; p = 0.584)	-0.185	+4.07%
Severity	2005	0.079 (CI = +/-0.028; p = 0.000)	0.697	+8.24%
Severity	2006	0.088 (CI = +/-0.029; p = 0.000)	0.751	+9.24%
Severity	2007	0.099 (CI = +/-0.029; p = 0.000)	0.805	+10.38%
Severity	2008	0.106 (CI = +/-0.032; p = 0.000)	0.815	+11.17%
Severity	2009	0.113 (CI = +/-0.036; p = 0.000)	0.815	+11.92%
Severity	2010	0.114 (CI = +/-0.043; p = 0.000)	0.781	+12.07%
Severity	2011	0.114 (CI = +/-0.052; p = 0.001)	0.730	+12.02%
Severity	2012	0.104 (CI = +/-0.063; p = 0.006)	0.638	+10.95%
Severity	2013	0.089 (CI = +/-0.078; p = 0.032)	0.491	+9.34%
Severity	2014	0.058 (CI = +/-0.093; p = 0.169)	0.209	+6.00%
Severity	2016	0.088 (CI = +/-0.140; p = 0.156)	0.289	+9.22%
Severity	2017	0.139 (CI = +/-0.207; p = 0.121)	0.474	+14.97%
Frequency	2005	-0.202 (CI = +/-0.050; p = 0.000)	0.833	-18.29%
Frequency	2006	-0.217 (CI = +/-0.052; p = 0.000)	0.851	-19.47%
Frequency	2007	-0.230 (CI = +/-0.056; p = 0.000)	0.861	-20.57%
Frequency	2008	-0.241 (CI = +/-0.062; p = 0.000)	0.857	-21.41%
Frequency	2009	-0.250 (CI = +/-0.072; p = 0.000)	0.844	-22.10%
Frequency	2010	-0.252 (CI = +/-0.085; p = 0.000)	0.814	-22.31%
Frequency	2011	-0.247 (CI = +/-0.104; p = 0.001)	0.763	-21.86%
Frequency	2012	-0.217 (CI = +/-0.119; p = 0.004)	0.686	-19.50%
Frequency	2013	-0.150 (CI = +/-0.094; p = 0.008)	0.673	-13.93%
Frequency	2014	-0.084 (CI = +/-0.026; p = 0.000)	0.918	-8.04%
Frequency	2016	-0.087 (CI = +/-0.042; p = 0.005)	0.863	-8.34%
Frequency	2017	-0.100 (CI = +/-0.067; p = 0.018)	0.841	-9.48%

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	2005	-0.147 (CI = +/-0.044; p = 0.000)	0.816	-13.63%
Loss Cost	2006	-0.159 (CI = +/-0.047; p = 0.000)	0.835	-14.74%
Loss Cost	2007	-0.171 (CI = +/-0.053; p = 0.000)	0.839	-15.71%
Loss Cost	2008	-0.185 (CI = +/-0.060; p = 0.000)	0.847	-16.89%
Loss Cost	2009	-0.200 (CI = +/-0.069; p = 0.000)	0.850	-18.10%
Loss Cost	2010	-0.217 (CI = +/-0.082; p = 0.001)	0.853	-19.51%
Loss Cost	2011	-0.228 (CI = +/-0.108; p = 0.003)	0.825	-20.36%
Loss Cost	2012	-0.216 (CI = +/-0.153; p = 0.017)	0.741	-19.41%
Loss Cost	2013	-0.141 (CI = +/-0.090; p = 0.015)	0.858	-13.15%
Loss Cost	2014	-0.100 (CI = +/-0.046; p = 0.011)	0.967	-9.51%
Loss Cost	2016	-0.109 (CI = +/-0.286; p = 0.130)	0.918	-10.31%
Loss Cost	2017	-0.083 (CI = +/-NaN; p = NaN)	NaN	-7.94%
Severity	2005	0.065 (CI = +/-0.040; p = 0.005)	0.490	+6.73%
Severity	2006	0.078 (CI = +/-0.043; p = 0.002)	0.585	+8.12%
Severity	2007	0.094 (CI = +/-0.044; p = 0.001)	0.691	+9.83%
Severity	2008	0.105 (CI = +/-0.050; p = 0.001)	0.719	+11.10%
Severity	2009	0.117 (CI = +/-0.058; p = 0.002)	0.735	+12.44%
Severity	2010	0.121 (CI = +/-0.074; p = 0.007)	0.682	+12.84%
Severity	2011	0.121 (CI = +/-0.099; p = 0.026)	0.597	+12.91%
Severity	2012	0.104 (CI = +/-0.136; p = 0.102)	0.410	+10.92%
Severity	2013	0.071 (CI = +/-0.197; p = 0.337)	0.070	+7.34%
Severity	2014	-0.017 (CI = +/-0.149; p = 0.676)	-0.342	-1.67%
Severity	2016	-0.011 (CI = +/-1.034; p = 0.916)	-0.966	-1.07%
Severity	2017	0.083 (CI = +/-NaN; p = NaN)	NaN	+8.68%
Frequency	2005	-0.212 (CI = +/-0.081; p = 0.000)	0.730	-19.08%
Frequency	2006	-0.238 (CI = +/-0.085; p = 0.000)	0.774	-21.15%
Frequency	2007	-0.265 (CI = +/-0.091; p = 0.000)	0.808	-23.26%
Frequency	2008	-0.290 (CI = +/-0.101; p = 0.000)	0.825	-25.20%
Frequency	2009	-0.317 (CI = +/-0.116; p = 0.000)	0.835	-27.17%
Frequency	2010	-0.338 (CI = +/-0.144; p = 0.001)	0.821	-28.67%
Frequency	2011	-0.349 (CI = +/-0.192; p = 0.005)	0.777	-29.47%
Frequency	2012	-0.319 (CI = +/-0.266; p = 0.029)	0.668	-27.34%
Frequency	2013	-0.212 (CI = +/-0.277; p = 0.093)	0.551	-19.09%
Frequency	2014	-0.083 (CI = +/-0.113; p = 0.087)	0.752	-7.97%
Frequency	2016	-0.098 (CI = +/-0.748; p = 0.344)	0.469	-9.34%
Frequency	2017	-0.166 (CI = +/-NaN; p = NaN)	NaN	-15.30%

Property Damage

Coverage = PD

End Trend Period = 2022

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	2005	-0.045 (CI = +/-0.066; p = 0.161)	-0.829 (CI = +/-0.698; p = 0.023)	0.794	-4.44%
Loss Cost	2006	-0.049 (CI = +/-0.073; p = 0.168)	-0.808 (CI = +/-0.737; p = 0.034)	0.779	-4.81%
Loss Cost	2007	-0.051 (CI = +/-0.080; p = 0.196)	-0.803 (CI = +/-0.777; p = 0.044)	0.755	-4.94%
Loss Cost	2008	-0.053 (CI = +/-0.088; p = 0.208)	-0.796 (CI = +/-0.816; p = 0.055)	0.728	-5.21%
Loss Cost	2009	-0.056 (CI = +/-0.095; p = 0.219)	-0.797 (CI = +/-0.858; p = 0.066)	0.694	-5.46%
Loss Cost	2010	-0.060 (CI = +/-0.101; p = 0.219)	-0.820 (CI = +/-0.911; p = 0.073)	0.656	-5.79%
Loss Cost	2011	-0.061 (CI = +/-0.108; p = 0.231)	-0.866 (CI = +/-1.011; p = 0.085)	0.592	-5.96%
Loss Cost	2012	-0.062 (CI = +/-0.117; p = 0.258)	-0.924 (CI = +/-1.277; p = 0.134)	0.455	-5.98%
Loss Cost	2013	-0.064 (CI = +/-0.139; p = 0.312)	-0.682 (CI = +/-5.389; p = 0.773)	0.025	-6.22%
Loss Cost	2014	-0.064 (CI = +/-0.139; p = 0.312)	NA (CI = +/-NA; p = NA)	0.023	-6.22%
Loss Cost	2015	-0.087 (CI = +/-0.181; p = 0.284)	NA (CI = +/-NA; p = NA)	0.052	-8.35%
Loss Cost	2016	-0.037 (CI = +/-0.235; p = 0.703)	NA (CI = +/-NA; p = NA)	-0.162	-3.63%
Loss Cost	2017	-0.060 (CI = +/-0.355; p = 0.664)	NA (CI = +/-NA; p = NA)	-0.185	-5.82%
Severity	2005	0.016 (CI = +/-0.070; p = 0.628)	0.902 (CI = +/-0.744; p = 0.021)	0.696	+1.64%
Severity	2006	0.027 (CI = +/-0.076; p = 0.453)	0.842 (CI = +/-0.768; p = 0.034)	0.703	+2.76%
Severity	2007	0.039 (CI = +/-0.081; p = 0.314)	0.793 (CI = +/-0.782; p = 0.047)	0.714	+3.99%
Severity	2008	0.045 (CI = +/-0.087; p = 0.280)	0.779 (CI = +/-0.812; p = 0.059)	0.699	+4.64%
Severity	2009	0.050 (CI = +/-0.094; p = 0.261)	0.782 (CI = +/-0.847; p = 0.067)	0.676	+5.17%
Severity	2010	0.051 (CI = +/-0.101; p = 0.282)	0.789 (CI = +/-0.907; p = 0.081)	0.619	+5.28%
Severity	2011	0.052 (CI = +/-0.108; p = 0.302)	0.813 (CI = +/-1.011; p = 0.102)	0.537	+5.38%
Severity	2012	0.052 (CI = +/-0.117; p = 0.332)	0.818 (CI = +/-1.281; p = 0.179)	0.368	+5.38%
Severity	2013	0.026 (CI = +/-0.126; p = 0.640)	3.327 (CI = +/-4.884; p = 0.151)	0.251	+2.64%
Severity	2014	0.026 (CI = +/-0.126; p = 0.640)	NA (CI = +/-NA; p = NA)	-0.105	+2.64%
Severity	2015	0.011 (CI = +/-0.166; p = 0.880)	NA (CI = +/-NA; p = NA)	-0.162	+1.07%
Severity	2016	0.055 (CI = +/-0.217; p = 0.547)	NA (CI = +/-NA; p = NA)	-0.108	+5.61%
Severity	2017	0.048 (CI = +/-0.331; p = 0.711)	NA (CI = +/-NA; p = NA)	-0.202	+4.87%
Frequency	2005	-0.062 (CI = +/-0.049; p = 0.017)	-1.730 (CI = +/-0.518; p = 0.000)	0.960	-5.98%
Frequency	2006	-0.077 (CI = +/-0.048; p = 0.004)	-1.650 (CI = +/-0.490; p = 0.000)	0.966	-7.37%
Frequency	2007	-0.090 (CI = +/-0.047; p = 0.001)	-1.596 (CI = +/-0.460; p = 0.000)	0.971	-8.58%
Frequency	2008	-0.099 (CI = +/-0.048; p = 0.001)	-1.574 (CI = +/-0.446; p = 0.000)	0.972	-9.41%
Frequency	2009	-0.107 (CI = +/-0.047; p = 0.000)	-1.579 (CI = +/-0.427; p = 0.000)	0.974	-10.11%
Frequency	2010	-0.111 (CI = +/-0.048; p = 0.000)	-1.609 (CI = +/-0.428; p = 0.000)	0.972	-10.51%
Frequency	2011	-0.114 (CI = +/-0.047; p = 0.000)	-1.680 (CI = +/-0.441; p = 0.000)	0.969	-10.76%
Frequency	2012	-0.114 (CI = +/-0.050; p = 0.001)	-1.742 (CI = +/-0.550; p = 0.000)	0.951	-10.78%
Frequency	2013	-0.090 (CI = +/-0.026; p = 0.000)	-4.009 (CI = +/-0.991; p = 0.000)	0.974	-8.63%
Frequency	2014	-0.090 (CI = +/-0.026; p = 0.000)	NA (CI = +/-NA; p = NA)	0.895	-8.63%
Frequency	2015	-0.098 (CI = +/-0.031; p = 0.000)	NA (CI = +/-NA; p = NA)	0.892	-9.32%
Frequency	2016	-0.092 (CI = +/-0.042; p = 0.003)	NA (CI = +/-NA; p = NA)	0.833	-8.75%
Frequency	2017	-0.108 (CI = +/-0.053; p = 0.005)	NA (CI = +/-NA; p = NA)	0.858	-10.19%

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	2005	-0.030 (CI = +/-0.091; p = 0.490)	-0.908 (CI = +/-0.808; p = 0.031)	0.748	-2.92%
Loss Cost	2006	-0.033 (CI = +/-0.108; p = 0.519)	-0.890 (CI = +/-0.898; p = 0.052)	0.729	-3.23%
Loss Cost	2007	-0.031 (CI = +/-0.129; p = 0.601)	-0.898 (CI = +/-0.999; p = 0.073)	0.700	-3.09%
Loss Cost	2008	-0.034 (CI = +/-0.154; p = 0.627)	-0.886 (CI = +/-1.105; p = 0.103)	0.667	-3.36%
Loss Cost	2009	-0.039 (CI = +/-0.180; p = 0.634)	-0.872 (CI = +/-1.212; p = 0.136)	0.624	-3.78%
Loss Cost	2010	-0.048 (CI = +/-0.206; p = 0.602)	-0.862 (CI = +/-1.320; p = 0.166)	0.579	-4.65%
Loss Cost	2011	-0.053 (CI = +/-0.234; p = 0.596)	-0.886 (CI = +/-1.479; p = 0.193)	0.500	-5.20%
Loss Cost	2012	-0.055 (CI = +/-0.269; p = 0.624)	-0.935 (CI = +/-1.873; p = 0.256)	0.321	-5.32%
Loss Cost	2013	-0.060 (CI = +/-0.368; p = 0.672)	-0.665 (CI = +/-8.496; p = 0.839)	-0.304	-5.86%
Loss Cost	2014	-0.060 (CI = +/-0.368; p = 0.672)	NA (CI = +/-NA; p = NA)	-0.188	-5.86%
Loss Cost	2015	-0.127 (CI = +/-0.616; p = 0.558)	NA (CI = +/-NA; p = NA)	-0.166	-11.94%
Loss Cost	2016	0.007 (CI = +/-1.321; p = 0.984)	NA (CI = +/-NA; p = NA)	-0.500	+0.72%
Loss Cost	2017	-0.083 (CI = +/-8.597; p = 0.923)	NA (CI = +/-NA; p = NA)	-0.971	-7.94%
Severity	2005	-0.003 (CI = +/-0.098; p = 0.947)	1.024 (CI = +/-0.871; p = 0.025)	0.654	-0.30%
Severity	2006	0.014 (CI = +/-0.114; p = 0.799)	0.931 (CI = +/-0.949; p = 0.054)	0.660	+1.37%
Severity	2007	0.037 (CI = +/-0.132; p = 0.547)	0.815 (CI = +/-1.019; p = 0.105)	0.673	+3.76%
Severity	2008	0.053 (CI = +/-0.154; p = 0.460)	0.748 (CI = +/-1.110; p = 0.162)	0.659	+5.40%
Severity	2009	0.069 (CI = +/-0.178; p = 0.399)	0.698 (CI = +/-1.198; p = 0.216)	0.640	+7.11%
Severity	2010	0.074 (CI = +/-0.205; p = 0.420)	0.692 (CI = +/-1.311; p = 0.252)	0.578	+7.70%
Severity	2011	0.079 (CI = +/-0.233; p = 0.439)	0.711 (CI = +/-1.472; p = 0.282)	0.489	+8.20%
Severity	2012	0.079 (CI = +/-0.269; p = 0.483)	0.723 (CI = +/-1.870; p = 0.366)	0.289	+8.24%
Severity	2013	0.023 (CI = +/-0.327; p = 0.857)	3.412 (CI = +/-7.555; p = 0.278)	0.148	+2.28%
Severity	2014	0.023 (CI = +/-0.327; p = 0.857)	NA (CI = +/-NA; p = NA)	-0.239	+2.28%
Severity	2015	-0.026 (CI = +/-0.556; p = 0.892)	NA (CI = +/-NA; p = NA)	-0.324	-2.54%
Severity	2016	0.092 (CI = +/-1.199; p = 0.772)	NA (CI = +/-NA; p = NA)	-0.422	+9.68%
Severity	2017	0.083 (CI = +/-7.913; p = 0.915)	NA (CI = +/-NA; p = NA)	-0.965	+8.68%
Frequency	2005	-0.027 (CI = +/-0.065; p = 0.391)	-1.932 (CI = +/-0.581; p = 0.000)	0.954	-2.62%
Frequency	2006	-0.046 (CI = +/-0.073; p = 0.188)	-1.822 (CI = +/-0.603; p = 0.000)	0.958	-4.53%
Frequency	2007	-0.068 (CI = +/-0.080; p = 0.087)	-1.712 (CI = +/-0.619; p = 0.000)	0.961	-6.60%
Frequency	2008	-0.087 (CI = +/-0.090; p = 0.056)	-1.634 (CI = +/-0.644; p = 0.000)	0.962	-8.31%
Frequency	2009	-0.107 (CI = +/-0.096; p = 0.032)	-1.571 (CI = +/-0.645; p = 0.001)	0.964	-10.17%
Frequency	2010	-0.122 (CI = +/-0.102; p = 0.026)	-1.555 (CI = +/-0.657; p = 0.001)	0.962	-11.46%
Frequency	2011	-0.132 (CI = +/-0.106; p = 0.022)	-1.597 (CI = +/-0.670; p = 0.001)	0.959	-12.39%
Frequency	2012	-0.134 (CI = +/-0.120; p = 0.035)	-1.659 (CI = +/-0.835; p = 0.004)	0.934	-12.52%
Frequency	2013	-0.083 (CI = +/-0.065; p = 0.024)	-4.076 (CI = +/-1.497; p = 0.002)	0.964	-7.96%
Frequency	2014	-0.083 (CI = +/-0.065; p = 0.024)	NA (CI = +/-NA; p = NA)	0.700	-7.96%
Frequency	2015	-0.101 (CI = +/-0.101; p = 0.049)	NA (CI = +/-NA; p = NA)	0.698	-9.64%
Frequency	2016	-0.085 (CI = +/-0.226; p = 0.245)	NA (CI = +/-NA; p = NA)	0.354	-8.18%
Frequency	2017	-0.166 (CI = +/-0.684; p = 0.200)	NA (CI = +/-NA; p = NA)	0.810	-15.30%

Property Damage

Coverage = PD

End Trend Period = 2022

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	2005	-0.028 (CI = +/-0.037; p = 0.118)	-1.173 (CI = +/-0.401; p = 0.000)	0.949	-2.79%
Loss Cost	2006	-0.030 (CI = +/-0.041; p = 0.136)	-1.163 (CI = +/-0.429; p = 0.000)	0.945	-2.97%
Loss Cost	2007	-0.029 (CI = +/-0.046; p = 0.188)	-1.166 (CI = +/-0.459; p = 0.000)	0.938	-2.89%
Loss Cost	2008	-0.031 (CI = +/-0.051; p = 0.210)	-1.162 (CI = +/-0.489; p = 0.000)	0.930	-3.02%
Loss Cost	2009	-0.032 (CI = +/-0.056; p = 0.224)	-1.161 (CI = +/-0.521; p = 0.001)	0.920	-3.19%
Loss Cost	2010	-0.036 (CI = +/-0.060; p = 0.208)	-1.177 (CI = +/-0.551; p = 0.001)	0.910	-3.50%
Loss Cost	2011	-0.038 (CI = +/-0.065; p = 0.211)	-1.218 (CI = +/-0.609; p = 0.002)	0.890	-3.69%
Loss Cost	2012	-0.038 (CI = +/-0.071; p = 0.240)	-1.289 (CI = +/-0.771; p = 0.006)	0.834	-3.71%
Loss Cost	2013	-0.026 (CI = +/-0.086; p = 0.481)	-2.265 (CI = +/-3.239; p = 0.132)	0.470	-2.52%
Loss Cost	2014	-0.026 (CI = +/-0.086; p = 0.481)	NA (CI = +/-NA; p = NA)	-0.075	-2.52%
Loss Cost	2016	0.001 (CI = +/-0.131; p = 0.983)	NA (CI = +/-NA; p = NA)	-0.250	+0.11%
Loss Cost	2017	0.040 (CI = +/-0.207; p = 0.584)	NA (CI = +/-NA; p = NA)	-0.185	+4.07%
Severity	2005	0.030 (CI = +/-0.054; p = 0.258)	0.613 (CI = +/-0.597; p = 0.045)	0.764	+3.02%
Severity	2006	0.044 (CI = +/-0.056; p = 0.116)	0.528 (CI = +/-0.589; p = 0.074)	0.795	+4.48%
Severity	2007	0.059 (CI = +/-0.056; p = 0.040)	0.455 (CI = +/-0.556; p = 0.099)	0.835	+6.07%
Severity	2008	0.068 (CI = +/-0.058; p = 0.028)	0.426 (CI = +/-0.560; p = 0.121)	0.842	+6.99%
Severity	2009	0.074 (CI = +/-0.061; p = 0.022)	0.422 (CI = +/-0.567; p = 0.126)	0.844	+7.73%
Severity	2010	0.076 (CI = +/-0.067; p = 0.030)	0.431 (CI = +/-0.611; p = 0.142)	0.815	+7.93%
Severity	2011	0.078 (CI = +/-0.073; p = 0.040)	0.458 (CI = +/-0.687; p = 0.159)	0.772	+8.06%
Severity	2012	0.078 (CI = +/-0.081; p = 0.059)	0.451 (CI = +/-0.885; p = 0.259)	0.665	+8.06%
Severity	2013	0.058 (CI = +/-0.093; p = 0.169)	1.989 (CI = +/-3.501; p = 0.204)	0.572	+6.00%
Severity	2014	0.058 (CI = +/-0.093; p = 0.169)	NA (CI = +/-NA; p = NA)	0.209	+6.00%
Severity	2016	0.088 (CI = +/-0.140; p = 0.156)	NA (CI = +/-NA; p = NA)	0.289	+9.22%
Severity	2017	0.139 (CI = +/-0.207; p = 0.121)	NA (CI = +/-NA; p = NA)	0.474	+14.97%
Frequency	2005	-0.058 (CI = +/-0.055; p = 0.039)	-1.786 (CI = +/-0.600; p = 0.000)	0.957	-5.65%
Frequency	2006	-0.074 (CI = +/-0.055; p = 0.013)	-1.691 (CI = +/-0.578; p = 0.000)	0.963	-7.13%
Frequency	2007	-0.088 (CI = +/-0.055; p = 0.005)	-1.621 (CI = +/-0.551; p = 0.000)	0.968	-8.45%
Frequency	2008	-0.098 (CI = +/-0.057; p = 0.003)	-1.589 (CI = +/-0.542; p = 0.000)	0.970	-9.36%
Frequency	2009	-0.107 (CI = +/-0.057; p = 0.002)	-1.583 (CI = +/-0.525; p = 0.000)	0.972	-10.14%
Frequency	2010	-0.112 (CI = +/-0.058; p = 0.002)	-1.608 (CI = +/-0.533; p = 0.000)	0.970	-10.59%
Frequency	2011	-0.115 (CI = +/-0.059; p = 0.002)	-1.677 (CI = +/-0.556; p = 0.000)	0.967	-10.87%
Frequency	2012	-0.115 (CI = +/-0.065; p = 0.005)	-1.740 (CI = +/-0.705; p = 0.001)	0.948	-10.89%
Frequency	2013	-0.084 (CI = +/-0.026; p = 0.000)	-4.254 (CI = +/-0.981; p = 0.000)	0.985	-8.04%
Frequency	2014	-0.084 (CI = +/-0.026; p = 0.000)	NA (CI = +/-NA; p = NA)	0.918	-8.04%
Frequency	2016	-0.087 (CI = +/-0.042; p = 0.005)	NA (CI = +/-NA; p = NA)	0.863	-8.34%
Frequency	2017	-0.100 (CI = +/-0.067; p = 0.018)	NA (CI = +/-NA; p = NA)	0.841	-9.48%

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	2005	-0.042 (CI = +/-0.037; p = 0.033)	-1.090 (CI = +/-0.337; p = 0.000)	0.967	-4.07%
Loss Cost	2006	-0.049 (CI = +/-0.044; p = 0.033)	-1.045 (CI = +/-0.369; p = 0.000)	0.967	-4.82%
Loss Cost	2007	-0.054 (CI = +/-0.054; p = 0.053)	-1.024 (CI = +/-0.418; p = 0.000)	0.964	-5.21%
Loss Cost	2008	-0.064 (CI = +/-0.064; p = 0.051)	-0.979 (CI = +/-0.457; p = 0.001)	0.963	-6.18%
Loss Cost	2009	-0.077 (CI = +/-0.073; p = 0.043)	-0.934 (CI = +/-0.484; p = 0.003)	0.963	-7.37%
Loss Cost	2010	-0.094 (CI = +/-0.068; p = 0.016)	-0.902 (CI = +/-0.422; p = 0.003)	0.975	-9.00%
Loss Cost	2011	-0.106 (CI = +/-0.051; p = 0.005)	-0.929 (CI = +/-0.312; p = 0.001)	0.988	-10.03%
Loss Cost	2012	-0.108 (CI = +/-0.035; p = 0.002)	-1.010 (CI = +/-0.232; p = 0.001)	0.995	-10.28%
Loss Cost	2013	-0.100 (CI = +/-0.046; p = 0.011)	-1.355 (CI = +/-0.988; p = 0.028)	0.988	-9.51%
Loss Cost	2014	-0.100 (CI = +/-0.046; p = 0.011)	NA (CI = +/-NA; p = NA)	0.967	-9.51%
Loss Cost	2016	-0.109 (CI = +/-0.286; p = 0.130)	NA (CI = +/-NA; p = NA)	0.918	-10.31%
Loss Cost	2017	-0.083 (CI = +/-NaN; p = NaN)	NA (CI = +/-NA; p = NA)	NaN	-7.94%
Severity	2005	-0.019 (CI = +/-0.052; p = 0.425)	0.877 (CI = +/-0.466; p = 0.002)	0.797	-1.92%
Severity	2006	-0.007 (CI = +/-0.061; p = 0.808)	0.806 (CI = +/-0.504; p = 0.006)	0.812	-0.67%
Severity	2007	0.013 (CI = +/-0.067; p = 0.667)	0.705 (CI = +/-0.516; p = 0.014)	0.845	+1.31%
Severity	2008	0.024 (CI = +/-0.080; p = 0.500)	0.656 (CI = +/-0.570; p = 0.030)	0.844	+2.44%
Severity	2009	0.037 (CI = +/-0.094; p = 0.379)	0.613 (CI = +/-0.623; p = 0.053)	0.842	+3.72%
Severity	2010	0.038 (CI = +/-0.115; p = 0.438)	0.610 (CI = +/-0.720; p = 0.081)	0.804	+3.85%
Severity	2011	0.040 (CI = +/-0.143; p = 0.475)	0.616 (CI = +/-0.868; p = 0.120)	0.744	+4.13%
Severity	2012	0.040 (CI = +/-0.189; p = 0.550)	0.600 (CI = +/-1.245; p = 0.223)	0.559	+4.07%
Severity	2013	-0.017 (CI = +/-0.149; p = 0.676)	2.886 (CI = +/-3.218; p = 0.061)	0.835	-1.67%
Severity	2014	-0.017 (CI = +/-0.149; p = 0.676)	NA (CI = +/-NA; p = NA)	-0.342	-1.67%
Severity	2016	-0.011 (CI = +/-1.034; p = 0.916)	NA (CI = +/-NA; p = NA)	-0.966	-1.07%
Severity	2017	0.083 (CI = +/-NaN; p = NaN)	NA (CI = +/-NA; p = NA)	NaN	+8.68%
Frequency	2005	-0.022 (CI = +/-0.075; p = 0.525)	-1.967 (CI = +/-0.674; p = 0.000)	0.943	-2.19%
Frequency	2006	-0.043 (CI = +/-0.086; p = 0.293)	-1.851 (CI = +/-0.719; p = 0.000)	0.947	-4.18%
Frequency	2007	-0.067 (CI = +/-0.099; p = 0.160)	-1.729 (CI = +/-0.761; p = 0.001)	0.951	-6.44%
Frequency	2008	-0.088 (CI = +/-0.115; p = 0.114)	-1.634 (CI = +/-0.820; p = 0.002)	0.952	-8.42%
Frequency	2009	-0.113 (CI = +/-0.128; p = 0.074)	-1.547 (CI = +/-0.851; p = 0.004)	0.955	-10.70%
Frequency	2010	-0.132 (CI = +/-0.144; p = 0.065)	-1.513 (CI = +/-0.902; p = 0.008)	0.954	-12.37%
Frequency	2011	-0.146 (CI = +/-0.160; p = 0.064)	-1.545 (CI = +/-0.972; p = 0.012)	0.952	-13.60%
Frequency	2012	-0.148 (CI = +/-0.207; p = 0.107)	-1.610 (CI = +/-1.364; p = 0.033)	0.923	-13.78%
Frequency	2013	-0.083 (CI = +/-0.113; p = 0.087)	-4.240 (CI = +/-2.432; p = 0.017)	0.977	-7.97%
Frequency	2014	-0.083 (CI = +/-0.113; p = 0.087)	NA (CI = +/-NA; p = NA)	0.752	-7.97%
Frequency	2016	-0.098 (CI = +/-0.748; p = 0.344)	NA (CI = +/-NA; p = NA)	0.469	-9.34%
Frequency	2017	-0.166 (CI = +/-NaN; p = NaN)	NA (CI = +/-NA; p = NA)	NaN	-15.30%

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	2005	-0.030 (CI = +/-0.091; p = 0.490)	-0.908 (CI = +/-0.808; p = 0.031)	0.748	-2.92%
Loss Cost	2006	-0.033 (CI = +/-0.108; p = 0.519)	-0.890 (CI = +/-0.898; p = 0.052)	0.729	-3.23%
Loss Cost	2007	-0.031 (CI = +/-0.129; p = 0.601)	-0.898 (CI = +/-0.999; p = 0.073)	0.700	-3.09%
Loss Cost	2008	-0.034 (CI = +/-0.154; p = 0.627)	-0.886 (CI = +/-1.105; p = 0.103)	0.667	-3.36%
Loss Cost	2009	-0.039 (CI = +/-0.180; p = 0.634)	-0.872 (CI = +/-1.212; p = 0.136)	0.624	-3.78%
Loss Cost	2010	-0.048 (CI = +/-0.206; p = 0.602)	-0.862 (CI = +/-1.320; p = 0.166)	0.579	-4.65%
Loss Cost	2011	-0.053 (CI = +/-0.234; p = 0.596)	-0.886 (CI = +/-1.479; p = 0.193)	0.500	-5.20%
Loss Cost	2012	-0.055 (CI = +/-0.269; p = 0.624)	-0.935 (CI = +/-1.873; p = 0.256)	0.321	-5.32%
Loss Cost	2013	-0.060 (CI = +/-0.368; p = 0.672)	-0.665 (CI = +/-8.496; p = 0.839)	-0.304	-5.86%
Loss Cost	2014	-0.060 (CI = +/-0.368; p = 0.672)	NA (CI = +/-NA; p = NA)	-0.188	-5.86%
Loss Cost	2015	-0.127 (CI = +/-0.616; p = 0.558)	NA (CI = +/-NA; p = NA)	-0.166	-11.94%
Loss Cost	2016	0.007 (CI = +/-1.321; p = 0.984)	NA (CI = +/-NA; p = NA)	-0.500	+0.72%
Loss Cost	2017	-0.083 (CI = +/-8.597; p = 0.923)	NA (CI = +/-NA; p = NA)	-0.971	-7.94%
Severity	2005	-0.003 (CI = +/-0.098; p = 0.947)	1.024 (CI = +/-0.871; p = 0.025)	0.654	-0.30%
Severity	2006	0.014 (CI = +/-0.114; p = 0.799)	0.931 (CI = +/-0.949; p = 0.054)	0.660	+1.37%
Severity	2007	0.037 (CI = +/-0.132; p = 0.547)	0.815 (CI = +/-1.019; p = 0.105)	0.673	+3.76%
Severity	2008	0.053 (CI = +/-0.154; p = 0.460)	0.748 (CI = +/-1.110; p = 0.162)	0.659	+5.40%
Severity	2009	0.069 (CI = +/-0.178; p = 0.399)	0.698 (CI = +/-1.198; p = 0.216)	0.640	+7.11%
Severity	2010	0.074 (CI = +/-0.205; p = 0.420)	0.692 (CI = +/-1.311; p = 0.252)	0.578	+7.70%
Severity	2011	0.079 (CI = +/-0.233; p = 0.439)	0.711 (CI = +/-1.472; p = 0.282)	0.489	+8.20%
Severity	2012	0.079 (CI = +/-0.269; p = 0.483)	0.723 (CI = +/-1.870; p = 0.366)	0.289	+8.24%
Severity	2013	0.023 (CI = +/-0.327; p = 0.857)	3.412 (CI = +/-7.555; p = 0.278)	0.148	+2.28%
Severity	2014	0.023 (CI = +/-0.327; p = 0.857)	NA (CI = +/-NA; p = NA)	-0.239	+2.28%
Severity	2015	-0.026 (CI = +/-0.556; p = 0.892)	NA (CI = +/-NA; p = NA)	-0.324	-2.54%
Severity	2016	0.092 (CI = +/-1.199; p = 0.772)	NA (CI = +/-NA; p = NA)	-0.422	+9.68%
Severity	2017	0.083 (CI = +/-7.913; p = 0.915)	NA (CI = +/-NA; p = NA)	-0.965	+8.68%
Frequency	2005	-0.027 (CI = +/-0.065; p = 0.391)	-1.932 (CI = +/-0.581; p = 0.000)	0.954	-2.62%
Frequency	2006	-0.046 (CI = +/-0.073; p = 0.188)	-1.822 (CI = +/-0.603; p = 0.000)	0.958	-4.53%
Frequency	2007	-0.068 (CI = +/-0.080; p = 0.087)	-1.712 (CI = +/-0.619; p = 0.000)	0.961	-6.60%
Frequency	2008	-0.087 (CI = +/-0.090; p = 0.056)	-1.634 (CI = +/-0.644; p = 0.000)	0.962	-8.31%
Frequency	2009	-0.107 (CI = +/-0.096; p = 0.032)	-1.571 (CI = +/-0.645; p = 0.001)	0.964	-10.17%
Frequency	2010	-0.122 (CI = +/-0.102; p = 0.026)	-1.555 (CI = +/-0.657; p = 0.001)	0.962	-11.46%
Frequency	2011	-0.132 (CI = +/-0.106; p = 0.022)	-1.597 (CI = +/-0.670; p = 0.001)	0.959	-12.39%
Frequency	2012	-0.134 (CI = +/-0.120; p = 0.035)	-1.659 (CI = +/-0.835; p = 0.004)	0.934	-12.52%
Frequency	2013	-0.083 (CI = +/-0.065; p = 0.024)	-4.076 (CI = +/-1.497; p = 0.002)	0.964	-7.96%
Frequency	2014	-0.083 (CI = +/-0.065; p = 0.024)	NA (CI = +/-NA; p = NA)	0.700	-7.96%
Frequency	2015	-0.101 (CI = +/-0.101; p = 0.049)	NA (CI = +/-NA; p = NA)	0.698	-9.64%
Frequency	2016	-0.085 (CI = +/-0.226; p = 0.245)	NA (CI = +/-NA; p = NA)	0.354	-8.18%
Frequency	2017	-0.166 (CI = +/-0.684; p = 0.200)	NA (CI = +/-NA; p = NA)	0.810	-15.30%

Direct Compensation Property Damage

Coverage = DC

End Trend Period = 2022

Excluded Points = NA

Parameters Included: time

Fit	Start Date	Time	Adjusted R²	Implied Trend Rate
Loss Cost	2015	0.023 (CI = +/-0.063; p = 0.415)	-0.035	+2.28%
Loss Cost	2016	0.024 (CI = +/-0.089; p = 0.523)	-0.096	+2.40%
Loss Cost	2017	0.016 (CI = +/-0.135; p = 0.753)	-0.216	+1.64%
Severity	2015	0.049 (CI = +/-0.037; p = 0.017)	0.579	+5.07%
Severity	2016	0.044 (CI = +/-0.051; p = 0.077)	0.396	+4.54%
Severity	2017	0.048 (CI = +/-0.078; p = 0.164)	0.274	+4.90%
Frequency	2015	-0.027 (CI = +/-0.039; p = 0.144)	0.206	-2.66%
Frequency	2016	-0.021 (CI = +/-0.054; p = 0.370)	-0.005	-2.04%
Frequency	2017	-0.031 (CI = +/-0.079; p = 0.329)	0.045	-3.10%

Direct Compensation Property Damage

Coverage = DC

End Trend Period = 2019

Excluded Points = NA

Parameters Included: time

Fit	Start Date	Time	Adjusted R²	Implied Trend Rate
Loss Cost	2015	0.074 (CI = +/-0.079; p = 0.059)	0.660	+7.65%
Loss Cost	2016	0.106 (CI = +/-0.125; p = 0.068)	0.803	+11.15%
Loss Cost	2017	0.132 (CI = +/-0.703; p = 0.253)	0.701	+14.10%
Severity	2015	0.070 (CI = +/-0.028; p = 0.004)	0.941	+7.22%
Severity	2016	0.060 (CI = +/-0.049; p = 0.035)	0.898	+6.19%
Severity	2017	0.075 (CI = +/-0.218; p = 0.143)	0.901	+7.78%
Frequency	2015	0.004 (CI = +/-0.083; p = 0.886)	-0.323	+0.41%
Frequency	2016	0.046 (CI = +/-0.079; p = 0.131)	0.634	+4.67%
Frequency	2017	0.057 (CI = +/-0.486; p = 0.376)	0.380	+5.87%

Direct Compensation Property Damage

Coverage = DC

End Trend Period = 2018

Excluded Points = NA

Parameters Included: time

Fit	Start Date	Time	Adjusted R²	Implied Trend Rate
Loss Cost	2015	0.065 (CI = +/-0.182; p = 0.264)	0.313	+6.72%
Loss Cost	2016	0.120 (CI = +/-0.790; p = 0.304)	0.577	+12.76%
Loss Cost	2017	0.228 (CI = +/-NaN; p = NaN)	NaN	+25.59%
Severity	2015	0.074 (CI = +/-0.061; p = 0.034)	0.898	+7.73%
Severity	2016	0.060 (CI = +/-0.327; p = 0.258)	0.690	+6.19%
Severity	2017	0.105 (CI = +/-NaN; p = NaN)	NaN	+11.02%
Frequency	2015	-0.009 (CI = +/-0.186; p = 0.848)	-0.465	-0.94%
Frequency	2016	0.060 (CI = +/-0.463; p = 0.347)	0.461	+6.19%
Frequency	2017	0.123 (CI = +/-NaN; p = NaN)	NaN	+13.11%

Accident Benefits Total

Coverage = AB Total

End Trend Period = 2022

Excluded Points = NA

Parameters Included: time

Fit	Start Date	Time	Implied Trend	
			Adjusted R ²	Rate
Loss Cost	2005	0.067 (CI = +/-0.048; p = 0.009)	0.316	+6.95%
Loss Cost	2006	0.077 (CI = +/-0.053; p = 0.007)	0.351	+7.97%
Loss Cost	2007	0.095 (CI = +/-0.054; p = 0.002)	0.461	+9.91%
Loss Cost	2008	0.091 (CI = +/-0.063; p = 0.008)	0.387	+9.50%
Loss Cost	2009	0.069 (CI = +/-0.066; p = 0.041)	0.247	+7.14%
Loss Cost	2010	0.056 (CI = +/-0.075; p = 0.129)	0.124	+5.74%
Loss Cost	2011	0.021 (CI = +/-0.073; p = 0.529)	-0.055	+2.14%
Loss Cost	2012	0.023 (CI = +/-0.088; p = 0.573)	-0.070	+2.31%
Loss Cost	2013	-0.002 (CI = +/-0.103; p = 0.964)	-0.125	-0.21%
Loss Cost	2014	0.020 (CI = +/-0.126; p = 0.718)	-0.120	+2.03%
Loss Cost	2015	0.002 (CI = +/-0.166; p = 0.979)	-0.167	+0.19%
Loss Cost	2016	0.013 (CI = +/-0.232; p = 0.894)	-0.195	+1.27%
Loss Cost	2017	-0.084 (CI = +/-0.279; p = 0.450)	-0.064	-8.06%
Severity	2005	0.057 (CI = +/-0.043; p = 0.014)	0.282	+5.83%
Severity	2006	0.063 (CI = +/-0.048; p = 0.013)	0.299	+6.53%
Severity	2007	0.072 (CI = +/-0.053; p = 0.011)	0.332	+7.51%
Severity	2008	0.064 (CI = +/-0.060; p = 0.039)	0.235	+6.65%
Severity	2009	0.045 (CI = +/-0.065; p = 0.153)	0.093	+4.64%
Severity	2010	0.036 (CI = +/-0.075; p = 0.318)	0.008	+3.64%
Severity	2011	0.002 (CI = +/-0.074; p = 0.944)	-0.099	+0.24%
Severity	2012	0.009 (CI = +/-0.090; p = 0.820)	-0.104	+0.94%
Severity	2013	0.006 (CI = +/-0.112; p = 0.897)	-0.123	+0.65%
Severity	2014	0.034 (CI = +/-0.137; p = 0.580)	-0.090	+3.41%
Severity	2015	0.017 (CI = +/-0.180; p = 0.829)	-0.157	+1.68%
Severity	2016	0.028 (CI = +/-0.253; p = 0.791)	-0.181	+2.79%
Severity	2017	-0.071 (CI = +/-0.315; p = 0.567)	-0.140	-6.82%
Frequency	2005	0.011 (CI = +/-0.017; p = 0.198)	0.045	+1.06%
Frequency	2006	0.013 (CI = +/-0.019; p = 0.144)	0.079	+1.35%
Frequency	2007	0.022 (CI = +/-0.017; p = 0.016)	0.304	+2.23%
Frequency	2008	0.026 (CI = +/-0.019; p = 0.010)	0.368	+2.68%
Frequency	2009	0.024 (CI = +/-0.022; p = 0.034)	0.265	+2.39%
Frequency	2010	0.020 (CI = +/-0.025; p = 0.104)	0.152	+2.03%
Frequency	2011	0.019 (CI = +/-0.030; p = 0.189)	0.082	+1.90%
Frequency	2012	0.014 (CI = +/-0.035; p = 0.408)	-0.025	+1.37%
Frequency	2013	-0.009 (CI = +/-0.025; p = 0.459)	-0.046	-0.85%
Frequency	2014	-0.013 (CI = +/-0.032; p = 0.349)	0.001	-1.33%
Frequency	2015	-0.015 (CI = +/-0.042; p = 0.426)	-0.040	-1.46%
Frequency	2016	-0.015 (CI = +/-0.059; p = 0.548)	-0.108	-1.48%
Frequency	2017	-0.013 (CI = +/-0.091; p = 0.703)	-0.200	-1.33%

Accident Benefits Total

Coverage = AB Total

End Trend Period = 2019

Excluded Points = NA

Parameters Included: time

Fit	Start Date	Time	Implied Trend	
			Adjusted R ²	Rate
Loss Cost	2005	0.080 (CI = +/-0.069; p = 0.027)	0.270	+8.29%
Loss Cost	2006	0.096 (CI = +/-0.077; p = 0.019)	0.327	+10.05%
Loss Cost	2007	0.127 (CI = +/-0.079; p = 0.005)	0.491	+13.51%
Loss Cost	2008	0.127 (CI = +/-0.094; p = 0.013)	0.422	+13.55%
Loss Cost	2009	0.099 (CI = +/-0.106; p = 0.064)	0.257	+10.39%
Loss Cost	2010	0.083 (CI = +/-0.130; p = 0.178)	0.116	+8.68%
Loss Cost	2011	0.027 (CI = +/-0.137; p = 0.650)	-0.107	+2.78%
Loss Cost	2012	0.033 (CI = +/-0.183; p = 0.677)	-0.130	+3.33%
Loss Cost	2013	-0.017 (CI = +/-0.238; p = 0.861)	-0.192	-1.68%
Loss Cost	2014	0.030 (CI = +/-0.347; p = 0.823)	-0.232	+3.03%
Loss Cost	2015	-0.015 (CI = +/-0.595; p = 0.941)	-0.330	-1.50%
Loss Cost	2016	0.010 (CI = +/-1.388; p = 0.977)	-0.499	+1.04%
Loss Cost	2017	-0.472 (CI = +/-4.616; p = 0.417)	0.257	-37.65%
Severity	2005	0.063 (CI = +/-0.062; p = 0.045)	0.218	+6.51%
Severity	2006	0.074 (CI = +/-0.070; p = 0.039)	0.251	+7.70%
Severity	2007	0.090 (CI = +/-0.079; p = 0.028)	0.309	+9.45%
Severity	2008	0.081 (CI = +/-0.093; p = 0.082)	0.200	+8.45%
Severity	2009	0.053 (CI = +/-0.105; p = 0.281)	0.031	+5.49%
Severity	2010	0.039 (CI = +/-0.129; p = 0.507)	-0.061	+3.97%
Severity	2011	-0.021 (CI = +/-0.131; p = 0.718)	-0.120	-2.06%
Severity	2012	-0.014 (CI = +/-0.175; p = 0.852)	-0.159	-1.38%
Severity	2013	-0.027 (CI = +/-0.245; p = 0.785)	-0.180	-2.70%
Severity	2014	0.024 (CI = +/-0.355; p = 0.859)	-0.239	+2.45%
Severity	2015	-0.024 (CI = +/-0.607; p = 0.906)	-0.326	-2.41%
Severity	2016	-0.009 (CI = +/-1.419; p = 0.980)	-0.499	-0.92%
Severity	2017	-0.518 (CI = +/-4.246; p = 0.364)	0.413	-40.45%
Frequency	2005	0.017 (CI = +/-0.023; p = 0.143)	0.093	+1.67%
Frequency	2006	0.022 (CI = +/-0.026; p = 0.092)	0.154	+2.19%
Frequency	2007	0.036 (CI = +/-0.021; p = 0.003)	0.531	+3.71%
Frequency	2008	0.046 (CI = +/-0.020; p = 0.001)	0.686	+4.71%
Frequency	2009	0.045 (CI = +/-0.025; p = 0.003)	0.614	+4.64%
Frequency	2010	0.044 (CI = +/-0.031; p = 0.011)	0.520	+4.53%
Frequency	2011	0.048 (CI = +/-0.039; p = 0.023)	0.480	+4.94%
Frequency	2012	0.047 (CI = +/-0.053; p = 0.073)	0.346	+4.77%
Frequency	2013	0.010 (CI = +/-0.017; p = 0.187)	0.182	+1.05%
Frequency	2014	0.006 (CI = +/-0.024; p = 0.558)	-0.134	+0.56%
Frequency	2015	0.009 (CI = +/-0.041; p = 0.526)	-0.139	+0.94%
Frequency	2016	0.020 (CI = +/-0.086; p = 0.431)	-0.014	+1.98%
Frequency	2017	0.046 (CI = +/-0.370; p = 0.359)	0.428	+4.71%

Accident Benefits Total

Coverage = AB Total

End Trend Period = 2018

Excluded Points = NA

Parameters Included: time

Fit	Start Date	Time	Implied Trend	
			Adjusted R ²	Rate
Loss Cost	2005	0.102 (CI = +/-0.074; p = 0.011)	0.380	+10.71%
Loss Cost	2006	0.124 (CI = +/-0.081; p = 0.006)	0.467	+13.23%
Loss Cost	2007	0.166 (CI = +/-0.073; p = 0.000)	0.693	+18.05%
Loss Cost	2008	0.174 (CI = +/-0.088; p = 0.002)	0.657	+19.03%
Loss Cost	2009	0.150 (CI = +/-0.102; p = 0.010)	0.537	+16.21%
Loss Cost	2010	0.144 (CI = +/-0.131; p = 0.036)	0.416	+15.43%
Loss Cost	2011	0.089 (CI = +/-0.144; p = 0.182)	0.154	+9.31%
Loss Cost	2012	0.117 (CI = +/-0.196; p = 0.186)	0.183	+12.37%
Loss Cost	2013	0.081 (CI = +/-0.288; p = 0.480)	-0.086	+8.40%
Loss Cost	2014	0.200 (CI = +/-0.377; p = 0.191)	0.315	+22.09%
Loss Cost	2015	0.238 (CI = +/-0.868; p = 0.359)	0.116	+26.87%
Loss Cost	2016	0.542 (CI = +/-2.825; p = 0.248)	0.712	+71.93%
Loss Cost	2017	0.157 (CI = +/-NaN; p = NaN)	NaN	+16.99%
Severity	2005	0.087 (CI = +/-0.063; p = 0.011)	0.384	+9.08%
Severity	2006	0.104 (CI = +/-0.070; p = 0.007)	0.449	+10.94%
Severity	2007	0.128 (CI = +/-0.075; p = 0.003)	0.554	+13.69%
Severity	2008	0.125 (CI = +/-0.091; p = 0.013)	0.464	+13.30%
Severity	2009	0.101 (CI = +/-0.106; p = 0.061)	0.295	+10.60%
Severity	2010	0.094 (CI = +/-0.136; p = 0.146)	0.173	+9.90%
Severity	2011	0.033 (CI = +/-0.144; p = 0.591)	-0.107	+3.40%
Severity	2012	0.061 (CI = +/-0.196; p = 0.461)	-0.065	+6.27%
Severity	2013	0.072 (CI = +/-0.299; p = 0.541)	-0.125	+7.45%
Severity	2014	0.199 (CI = +/-0.383; p = 0.197)	0.303	+22.00%
Severity	2015	0.234 (CI = +/-0.883; p = 0.372)	0.092	+26.39%
Severity	2016	0.523 (CI = +/-3.395; p = 0.301)	0.586	+68.72%
Severity	2017	0.060 (CI = +/-NaN; p = NaN)	NaN	+6.22%
Frequency	2005	0.015 (CI = +/-0.027; p = 0.249)	0.035	+1.49%
Frequency	2006	0.020 (CI = +/-0.030; p = 0.166)	0.091	+2.06%
Frequency	2007	0.038 (CI = +/-0.025; p = 0.007)	0.482	+3.84%
Frequency	2008	0.049 (CI = +/-0.024; p = 0.001)	0.666	+5.07%
Frequency	2009	0.049 (CI = +/-0.030; p = 0.006)	0.591	+5.07%
Frequency	2010	0.049 (CI = +/-0.039; p = 0.021)	0.493	+5.03%
Frequency	2011	0.056 (CI = +/-0.051; p = 0.037)	0.466	+5.71%
Frequency	2012	0.056 (CI = +/-0.072; p = 0.103)	0.332	+5.73%
Frequency	2013	0.009 (CI = +/-0.026; p = 0.409)	-0.031	+0.88%
Frequency	2014	0.001 (CI = +/-0.041; p = 0.954)	-0.332	+0.08%
Frequency	2015	0.004 (CI = +/-0.094; p = 0.879)	-0.478	+0.38%
Frequency	2016	0.019 (CI = +/-0.570; p = 0.747)	-0.700	+1.90%
Frequency	2017	0.097 (CI = +/-NaN; p = NaN)	NaN	+10.14%

Accident Benefits Total

Coverage = AB Total

End Trend Period = 2022

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	2005	-0.001 (CI = +/-0.073; p = 0.980)	0.916 (CI = +/-0.805; p = 0.028)	0.476	-0.09%
Loss Cost	2006	0.008 (CI = +/-0.074; p = 0.818)	0.932 (CI = +/-0.799; p = 0.025)	0.520	+0.82%
Loss Cost	2007	0.022 (CI = +/-0.064; p = 0.471)	1.026 (CI = +/-0.683; p = 0.006)	0.680	+2.23%
Loss Cost	2008	0.023 (CI = +/-0.068; p = 0.467)	1.049 (CI = +/-0.732; p = 0.009)	0.634	+2.37%
Loss Cost	2009	0.020 (CI = +/-0.069; p = 0.530)	0.923 (CI = +/-0.795; p = 0.027)	0.484	+2.05%
Loss Cost	2010	0.021 (CI = +/-0.073; p = 0.529)	1.048 (CI = +/-1.019; p = 0.045)	0.368	+2.14%
Loss Cost	2011	0.021 (CI = +/-0.073; p = 0.529)	NA (CI = +/-NA; p = NA)	-0.055	+2.14%
Loss Cost	2012	0.023 (CI = +/-0.088; p = 0.573)	NA (CI = +/-NA; p = NA)	-0.070	+2.31%
Loss Cost	2013	-0.002 (CI = +/-0.103; p = 0.964)	NA (CI = +/-NA; p = NA)	-0.125	-0.21%
Loss Cost	2014	0.020 (CI = +/-0.126; p = 0.718)	NA (CI = +/-NA; p = NA)	-0.120	+2.03%
Loss Cost	2015	0.002 (CI = +/-0.166; p = 0.979)	NA (CI = +/-NA; p = NA)	-0.167	+0.19%
Loss Cost	2016	0.013 (CI = +/-0.232; p = 0.894)	NA (CI = +/-NA; p = NA)	-0.195	+1.27%
Loss Cost	2017	-0.084 (CI = +/-0.279; p = 0.450)	NA (CI = +/-NA; p = NA)	-0.064	-8.06%
Severity	2005	-0.010 (CI = +/-0.064; p = 0.748)	0.895 (CI = +/-0.706; p = 0.016)	0.485	-0.98%
Severity	2006	-0.003 (CI = +/-0.066; p = 0.916)	0.906 (CI = +/-0.712; p = 0.016)	0.510	-0.33%
Severity	2007	0.005 (CI = +/-0.065; p = 0.879)	0.960 (CI = +/-0.694; p = 0.010)	0.573	+0.47%
Severity	2008	0.004 (CI = +/-0.069; p = 0.909)	0.944 (CI = +/-0.745; p = 0.017)	0.493	+0.37%
Severity	2009	0.001 (CI = +/-0.071; p = 0.973)	0.839 (CI = +/-0.821; p = 0.046)	0.322	+0.11%
Severity	2010	0.002 (CI = +/-0.074; p = 0.944)	1.011 (CI = +/-1.043; p = 0.056)	0.256	+0.24%
Severity	2011	0.002 (CI = +/-0.074; p = 0.944)	NA (CI = +/-NA; p = NA)	-0.099	+0.24%
Severity	2012	0.009 (CI = +/-0.090; p = 0.820)	NA (CI = +/-NA; p = NA)	-0.104	+0.94%
Severity	2013	0.006 (CI = +/-0.112; p = 0.897)	NA (CI = +/-NA; p = NA)	-0.123	+0.65%
Severity	2014	0.034 (CI = +/-0.137; p = 0.580)	NA (CI = +/-NA; p = NA)	-0.090	+3.41%
Severity	2015	0.017 (CI = +/-0.180; p = 0.829)	NA (CI = +/-NA; p = NA)	-0.157	+1.68%
Severity	2016	0.028 (CI = +/-0.253; p = 0.791)	NA (CI = +/-NA; p = NA)	-0.181	+2.79%
Severity	2017	-0.071 (CI = +/-0.315; p = 0.567)	NA (CI = +/-NA; p = NA)	-0.140	-6.82%
Frequency	2005	0.009 (CI = +/-0.030; p = 0.535)	0.022 (CI = +/-0.331; p = 0.890)	-0.017	+0.90%
Frequency	2006	0.011 (CI = +/-0.031; p = 0.448)	0.026 (CI = +/-0.338; p = 0.871)	0.015	+1.15%
Frequency	2007	0.017 (CI = +/-0.027; p = 0.188)	0.066 (CI = +/-0.288; p = 0.626)	0.265	+1.75%
Frequency	2008	0.020 (CI = +/-0.027; p = 0.136)	0.105 (CI = +/-0.290; p = 0.446)	0.349	+1.99%
Frequency	2009	0.019 (CI = +/-0.028; p = 0.163)	0.084 (CI = +/-0.325; p = 0.581)	0.221	+1.94%
Frequency	2010	0.019 (CI = +/-0.030; p = 0.189)	0.037 (CI = +/-0.418; p = 0.846)	0.071	+1.90%
Frequency	2011	0.019 (CI = +/-0.030; p = 0.189)	NA (CI = +/-NA; p = NA)	0.082	+1.90%
Frequency	2012	0.014 (CI = +/-0.035; p = 0.408)	NA (CI = +/-NA; p = NA)	-0.025	+1.37%
Frequency	2013	-0.009 (CI = +/-0.025; p = 0.459)	NA (CI = +/-NA; p = NA)	-0.046	-0.85%
Frequency	2014	-0.013 (CI = +/-0.032; p = 0.349)	NA (CI = +/-NA; p = NA)	0.001	-1.33%
Frequency	2015	-0.015 (CI = +/-0.042; p = 0.426)	NA (CI = +/-NA; p = NA)	-0.040	-1.46%
Frequency	2016	-0.015 (CI = +/-0.059; p = 0.548)	NA (CI = +/-NA; p = NA)	-0.108	-1.48%
Frequency	2017	-0.013 (CI = +/-0.091; p = 0.703)	NA (CI = +/-NA; p = NA)	-0.200	-1.33%

Accident Benefits Total

Coverage = AB Total

End Trend Period = 2022

Excluded Points = 2020

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	2005	-0.007 (CI = +/-0.079; p = 0.859)	0.946 (CI = +/-0.838; p = 0.030)	0.457	-0.66%
Loss Cost	2006	0.003 (CI = +/-0.081; p = 0.939)	0.957 (CI = +/-0.836; p = 0.028)	0.500	+0.29%
Loss Cost	2007	0.018 (CI = +/-0.070; p = 0.585)	1.045 (CI = +/-0.718; p = 0.008)	0.665	+1.82%
Loss Cost	2008	0.019 (CI = +/-0.075; p = 0.578)	1.065 (CI = +/-0.772; p = 0.011)	0.617	+1.96%
Loss Cost	2009	0.016 (CI = +/-0.076; p = 0.651)	0.938 (CI = +/-0.841; p = 0.032)	0.463	+1.61%
Loss Cost	2010	0.017 (CI = +/-0.081; p = 0.647)	1.061 (CI = +/-1.084; p = 0.054)	0.343	+1.71%
Loss Cost	2011	0.017 (CI = +/-0.081; p = 0.647)	NA (CI = +/-NA; p = NA)	-0.084	+1.71%
Loss Cost	2012	0.018 (CI = +/-0.099; p = 0.685)	NA (CI = +/-NA; p = NA)	-0.101	+1.83%
Loss Cost	2013	-0.008 (CI = +/-0.116; p = 0.871)	NA (CI = +/-NA; p = NA)	-0.138	-0.82%
Loss Cost	2014	0.014 (CI = +/-0.145; p = 0.823)	NA (CI = +/-NA; p = NA)	-0.156	+1.40%
Loss Cost	2015	-0.005 (CI = +/-0.194; p = 0.950)	NA (CI = +/-NA; p = NA)	-0.199	-0.50%
Loss Cost	2016	0.006 (CI = +/-0.283; p = 0.958)	NA (CI = +/-NA; p = NA)	-0.249	+0.57%
Loss Cost	2017	-0.088 (CI = +/-0.368; p = 0.500)	NA (CI = +/-NA; p = NA)	-0.115	-8.47%
Severity	2005	-0.022 (CI = +/-0.066; p = 0.491)	0.956 (CI = +/-0.699; p = 0.011)	0.485	-2.14%
Severity	2006	-0.015 (CI = +/-0.068; p = 0.640)	0.963 (CI = +/-0.709; p = 0.012)	0.509	-1.50%
Severity	2007	-0.007 (CI = +/-0.068; p = 0.830)	1.011 (CI = +/-0.693; p = 0.008)	0.574	-0.68%
Severity	2008	-0.008 (CI = +/-0.072; p = 0.808)	0.992 (CI = +/-0.745; p = 0.014)	0.494	-0.81%
Severity	2009	-0.011 (CI = +/-0.074; p = 0.746)	0.882 (CI = +/-0.818; p = 0.037)	0.325	-1.10%
Severity	2010	-0.010 (CI = +/-0.078; p = 0.783)	1.048 (CI = +/-1.044; p = 0.049)	0.262	-0.97%
Severity	2011	-0.010 (CI = +/-0.078; p = 0.783)	NA (CI = +/-NA; p = NA)	-0.101	-0.97%
Severity	2012	-0.004 (CI = +/-0.095; p = 0.926)	NA (CI = +/-NA; p = NA)	-0.124	-0.40%
Severity	2013	-0.008 (CI = +/-0.120; p = 0.873)	NA (CI = +/-NA; p = NA)	-0.138	-0.84%
Severity	2014	0.018 (CI = +/-0.148; p = 0.779)	NA (CI = +/-NA; p = NA)	-0.150	+1.79%
Severity	2015	-0.001 (CI = +/-0.198; p = 0.995)	NA (CI = +/-NA; p = NA)	-0.200	-0.05%
Severity	2016	0.010 (CI = +/-0.289; p = 0.925)	NA (CI = +/-NA; p = NA)	-0.247	+1.04%
Severity	2017	-0.083 (CI = +/-0.382; p = 0.538)	NA (CI = +/-NA; p = NA)	-0.149	-7.99%
Frequency	2005	0.015 (CI = +/-0.030; p = 0.309)	-0.009 (CI = +/-0.324; p = 0.951)	0.060	+1.51%
Frequency	2006	0.018 (CI = +/-0.032; p = 0.240)	-0.006 (CI = +/-0.329; p = 0.969)	0.108	+1.82%
Frequency	2007	0.025 (CI = +/-0.025; p = 0.054)	0.033 (CI = +/-0.259; p = 0.786)	0.432	+2.51%
Frequency	2008	0.028 (CI = +/-0.024; p = 0.029)	0.073 (CI = +/-0.251; p = 0.536)	0.537	+2.79%
Frequency	2009	0.027 (CI = +/-0.026; p = 0.041)	0.056 (CI = +/-0.283; p = 0.670)	0.428	+2.74%
Frequency	2010	0.027 (CI = +/-0.027; p = 0.054)	0.013 (CI = +/-0.365; p = 0.937)	0.289	+2.71%
Frequency	2011	0.027 (CI = +/-0.027; p = 0.054)	NA (CI = +/-NA; p = NA)	0.282	+2.71%
Frequency	2012	0.022 (CI = +/-0.033; p = 0.155)	NA (CI = +/-NA; p = NA)	0.140	+2.24%
Frequency	2013	0.000 (CI = +/-0.011; p = 0.968)	NA (CI = +/-NA; p = NA)	-0.143	+0.02%
Frequency	2014	-0.004 (CI = +/-0.012; p = 0.453)	NA (CI = +/-NA; p = NA)	-0.054	-0.39%
Frequency	2015	-0.005 (CI = +/-0.016; p = 0.502)	NA (CI = +/-NA; p = NA)	-0.086	-0.45%
Frequency	2016	-0.005 (CI = +/-0.023; p = 0.610)	NA (CI = +/-NA; p = NA)	-0.162	-0.47%
Frequency	2017	-0.005 (CI = +/-0.039; p = 0.698)	NA (CI = +/-NA; p = NA)	-0.257	-0.52%

Accident Benefits Total

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	2005	-0.020 (CI = +/-0.117; p = 0.720)	1.030 (CI = +/-1.032; p = 0.050)	0.433	-1.95%
Loss Cost	2006	-0.002 (CI = +/-0.124; p = 0.972)	0.989 (CI = +/-1.045; p = 0.061)	0.474	-0.21%
Loss Cost	2007	0.029 (CI = +/-0.110; p = 0.572)	0.989 (CI = +/-0.892; p = 0.033)	0.653	+2.93%
Loss Cost	2008	0.032 (CI = +/-0.120; p = 0.558)	1.004 (CI = +/-0.956; p = 0.042)	0.605	+3.28%
Loss Cost	2009	0.025 (CI = +/-0.126; p = 0.657)	0.900 (CI = +/-1.033; p = 0.079)	0.444	+2.55%
Loss Cost	2010	0.027 (CI = +/-0.137; p = 0.650)	1.023 (CI = +/-1.311; p = 0.108)	0.320	+2.78%
Loss Cost	2011	0.027 (CI = +/-0.137; p = 0.650)	NA (CI = +/-NA; p = NA)	-0.107	+2.78%
Loss Cost	2012	0.033 (CI = +/-0.183; p = 0.677)	NA (CI = +/-NA; p = NA)	-0.130	+3.33%
Loss Cost	2013	-0.017 (CI = +/-0.238; p = 0.861)	NA (CI = +/-NA; p = NA)	-0.192	-1.68%
Loss Cost	2014	0.030 (CI = +/-0.347; p = 0.823)	NA (CI = +/-NA; p = NA)	-0.232	+3.03%
Loss Cost	2015	-0.015 (CI = +/-0.595; p = 0.941)	NA (CI = +/-NA; p = NA)	-0.330	-1.50%
Loss Cost	2016	0.010 (CI = +/-1.388; p = 0.977)	NA (CI = +/-NA; p = NA)	-0.499	+1.04%
Loss Cost	2017	-0.472 (CI = +/-4.616; p = 0.417)	NA (CI = +/-NA; p = NA)	0.257	-37.65%
Severity	2005	-0.041 (CI = +/-0.096; p = 0.370)	1.078 (CI = +/-0.844; p = 0.017)	0.485	-4.01%
Severity	2006	-0.030 (CI = +/-0.104; p = 0.537)	1.053 (CI = +/-0.872; p = 0.022)	0.502	-2.95%
Severity	2007	-0.014 (CI = +/-0.106; p = 0.777)	1.053 (CI = +/-0.859; p = 0.021)	0.564	-1.37%
Severity	2008	-0.017 (CI = +/-0.116; p = 0.747)	1.039 (CI = +/-0.922; p = 0.031)	0.484	-1.69%
Severity	2009	-0.024 (CI = +/-0.122; p = 0.666)	0.942 (CI = +/-0.998; p = 0.061)	0.315	-2.34%
Severity	2010	-0.021 (CI = +/-0.131; p = 0.718)	1.096 (CI = +/-1.255; p = 0.078)	0.246	-2.06%
Severity	2011	-0.021 (CI = +/-0.131; p = 0.718)	NA (CI = +/-NA; p = NA)	-0.120	-2.06%
Severity	2012	-0.014 (CI = +/-0.175; p = 0.852)	NA (CI = +/-NA; p = NA)	-0.159	-1.38%
Severity	2013	-0.027 (CI = +/-0.245; p = 0.785)	NA (CI = +/-NA; p = NA)	-0.180	-2.70%
Severity	2014	0.024 (CI = +/-0.355; p = 0.859)	NA (CI = +/-NA; p = NA)	-0.239	+2.45%
Severity	2015	-0.024 (CI = +/-0.607; p = 0.906)	NA (CI = +/-NA; p = NA)	-0.326	-2.41%
Severity	2016	-0.009 (CI = +/-1.419; p = 0.980)	NA (CI = +/-NA; p = NA)	-0.499	-0.92%
Severity	2017	-0.518 (CI = +/-4.246; p = 0.364)	NA (CI = +/-NA; p = NA)	0.413	-40.45%
Frequency	2005	0.021 (CI = +/-0.046; p = 0.333)	-0.048 (CI = +/-0.403; p = 0.801)	0.022	+2.14%
Frequency	2006	0.028 (CI = +/-0.049; p = 0.233)	-0.064 (CI = +/-0.409; p = 0.739)	0.086	+2.83%
Frequency	2007	0.043 (CI = +/-0.037; p = 0.027)	-0.064 (CI = +/-0.299; p = 0.646)	0.495	+4.36%
Frequency	2008	0.049 (CI = +/-0.033; p = 0.008)	-0.035 (CI = +/-0.264; p = 0.771)	0.654	+5.05%
Frequency	2009	0.049 (CI = +/-0.036; p = 0.014)	-0.042 (CI = +/-0.297; p = 0.754)	0.571	+5.00%
Frequency	2010	0.048 (CI = +/-0.039; p = 0.023)	-0.073 (CI = +/-0.378; p = 0.662)	0.467	+4.94%
Frequency	2011	0.048 (CI = +/-0.039; p = 0.023)	NA (CI = +/-NA; p = NA)	0.480	+4.94%
Frequency	2012	0.047 (CI = +/-0.053; p = 0.073)	NA (CI = +/-NA; p = NA)	0.346	+4.77%
Frequency	2013	0.010 (CI = +/-0.017; p = 0.187)	NA (CI = +/-NA; p = NA)	0.182	+1.05%
Frequency	2014	0.006 (CI = +/-0.024; p = 0.558)	NA (CI = +/-NA; p = NA)	-0.134	+0.56%
Frequency	2015	0.009 (CI = +/-0.041; p = 0.526)	NA (CI = +/-NA; p = NA)	-0.139	+0.94%
Frequency	2016	0.020 (CI = +/-0.086; p = 0.431)	NA (CI = +/-NA; p = NA)	-0.014	+1.98%
Frequency	2017	0.046 (CI = +/-0.370; p = 0.359)	NA (CI = +/-NA; p = NA)	0.428	+4.71%

Accident Benefits Total

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	2005	0.010 (CI = +/-0.135; p = 0.880)	0.874 (CI = +/-1.099; p = 0.108)	0.471	+0.95%
Loss Cost	2006	0.038 (CI = +/-0.143; p = 0.572)	0.789 (CI = +/-1.099; p = 0.141)	0.533	+3.82%
Loss Cost	2007	0.084 (CI = +/-0.113; p = 0.126)	0.728 (CI = +/-0.829; p = 0.078)	0.763	+8.81%
Loss Cost	2008	0.093 (CI = +/-0.123; p = 0.120)	0.744 (CI = +/-0.877; p = 0.086)	0.739	+9.75%
Loss Cost	2009	0.085 (CI = +/-0.132; p = 0.172)	0.671 (CI = +/-0.950; p = 0.139)	0.622	+8.89%
Loss Cost	2010	0.089 (CI = +/-0.144; p = 0.182)	0.817 (CI = +/-1.186; p = 0.143)	0.538	+9.31%
Loss Cost	2011	0.089 (CI = +/-0.144; p = 0.182)	NA (CI = +/-NA; p = NA)	0.154	+9.31%
Loss Cost	2012	0.117 (CI = +/-0.196; p = 0.186)	NA (CI = +/-NA; p = NA)	0.183	+12.37%
Loss Cost	2013	0.081 (CI = +/-0.288; p = 0.480)	NA (CI = +/-NA; p = NA)	-0.086	+8.40%
Loss Cost	2014	0.200 (CI = +/-0.377; p = 0.191)	NA (CI = +/-NA; p = NA)	0.315	+22.09%
Loss Cost	2015	0.238 (CI = +/-0.868; p = 0.359)	NA (CI = +/-NA; p = NA)	0.116	+26.87%
Loss Cost	2016	0.542 (CI = +/-2.825; p = 0.248)	NA (CI = +/-NA; p = NA)	0.712	+71.93%
Loss Cost	2017	0.157 (CI = +/-NaN; p = NaN)	NA (CI = +/-NA; p = NA)	NaN	+16.99%
Severity	2005	-0.009 (CI = +/-0.106; p = 0.861)	0.906 (CI = +/-0.866; p = 0.042)	0.547	-0.86%
Severity	2006	0.011 (CI = +/-0.115; p = 0.839)	0.847 (CI = +/-0.881; p = 0.058)	0.584	+1.08%
Severity	2007	0.037 (CI = +/-0.111; p = 0.468)	0.812 (CI = +/-0.816; p = 0.051)	0.683	+3.81%
Severity	2008	0.036 (CI = +/-0.124; p = 0.519)	0.811 (CI = +/-0.884; p = 0.067)	0.613	+3.71%
Severity	2009	0.029 (CI = +/-0.134; p = 0.626)	0.741 (CI = +/-0.962; p = 0.111)	0.453	+2.93%
Severity	2010	0.033 (CI = +/-0.144; p = 0.591)	0.915 (CI = +/-1.187; p = 0.108)	0.394	+3.40%
Severity	2011	0.033 (CI = +/-0.144; p = 0.591)	NA (CI = +/-NA; p = NA)	-0.107	+3.40%
Severity	2012	0.061 (CI = +/-0.196; p = 0.461)	NA (CI = +/-NA; p = NA)	-0.065	+6.27%
Severity	2013	0.072 (CI = +/-0.299; p = 0.541)	NA (CI = +/-NA; p = NA)	-0.125	+7.45%
Severity	2014	0.199 (CI = +/-0.383; p = 0.197)	NA (CI = +/-NA; p = NA)	0.303	+22.00%
Severity	2015	0.234 (CI = +/-0.883; p = 0.372)	NA (CI = +/-NA; p = NA)	0.092	+26.39%
Severity	2016	0.523 (CI = +/-3.395; p = 0.301)	NA (CI = +/-NA; p = NA)	0.586	+68.72%
Severity	2017	0.060 (CI = +/-NaN; p = NaN)	NA (CI = +/-NA; p = NA)	NaN	+6.22%
Frequency	2005	0.018 (CI = +/-0.055; p = 0.482)	-0.032 (CI = +/-0.447; p = 0.879)	-0.051	+1.83%
Frequency	2006	0.027 (CI = +/-0.060; p = 0.343)	-0.058 (CI = +/-0.461; p = 0.786)	0.008	+2.72%
Frequency	2007	0.047 (CI = +/-0.046; p = 0.046)	-0.084 (CI = +/-0.337; p = 0.585)	0.444	+4.82%
Frequency	2008	0.057 (CI = +/-0.041; p = 0.013)	-0.067 (CI = +/-0.291; p = 0.612)	0.637	+5.83%
Frequency	2009	0.056 (CI = +/-0.046; p = 0.023)	-0.070 (CI = +/-0.328; p = 0.628)	0.549	+5.79%
Frequency	2010	0.056 (CI = +/-0.051; p = 0.037)	-0.097 (CI = +/-0.419; p = 0.590)	0.439	+5.71%
Frequency	2011	0.056 (CI = +/-0.051; p = 0.037)	NA (CI = +/-NA; p = NA)	0.466	+5.71%
Frequency	2012	0.056 (CI = +/-0.072; p = 0.103)	NA (CI = +/-NA; p = NA)	0.332	+5.73%
Frequency	2013	0.009 (CI = +/-0.026; p = 0.409)	NA (CI = +/-NA; p = NA)	-0.031	+0.88%
Frequency	2014	0.001 (CI = +/-0.041; p = 0.954)	NA (CI = +/-NA; p = NA)	-0.332	+0.08%
Frequency	2015	0.004 (CI = +/-0.094; p = 0.879)	NA (CI = +/-NA; p = NA)	-0.478	+0.38%
Frequency	2016	0.019 (CI = +/-0.570; p = 0.747)	NA (CI = +/-NA; p = NA)	-0.700	+1.90%
Frequency	2017	0.097 (CI = +/-NaN; p = NaN)	NA (CI = +/-NA; p = NA)	NaN	+10.14%

Accident Benefits Total

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	2005	0.018 (CI = +/-0.132; p = 0.777)	0.678 (CI = +/-1.235; p = 0.255)	0.293	+1.78%
Loss Cost	2006	0.034 (CI = +/-0.137; p = 0.600)	0.681 (CI = +/-1.239; p = 0.252)	0.352	+3.41%
Loss Cost	2007	0.055 (CI = +/-0.120; p = 0.327)	0.813 (CI = +/-1.075; p = 0.123)	0.564	+5.69%
Loss Cost	2008	0.058 (CI = +/-0.127; p = 0.327)	0.884 (CI = +/-1.181; p = 0.125)	0.513	+6.00%
Loss Cost	2009	0.058 (CI = +/-0.135; p = 0.352)	0.717 (CI = +/-1.458; p = 0.290)	0.279	+5.96%
Loss Cost	2010	0.027 (CI = +/-0.137; p = 0.650)	3.182 (CI = +/-4.078; p = 0.108)	0.320	+2.78%
Loss Cost	2011	0.027 (CI = +/-0.137; p = 0.650)	NA (CI = +/-NA; p = NA)	-0.107	+2.78%
Loss Cost	2012	0.033 (CI = +/-0.183; p = 0.677)	NA (CI = +/-NA; p = NA)	-0.130	+3.33%
Loss Cost	2013	-0.017 (CI = +/-0.238; p = 0.861)	NA (CI = +/-NA; p = NA)	-0.192	-1.68%
Loss Cost	2014	0.030 (CI = +/-0.347; p = 0.823)	NA (CI = +/-NA; p = NA)	-0.232	+3.03%
Loss Cost	2015	-0.015 (CI = +/-0.595; p = 0.941)	NA (CI = +/-NA; p = NA)	-0.330	-1.50%
Loss Cost	2016	0.010 (CI = +/-1.388; p = 0.977)	NA (CI = +/-NA; p = NA)	-0.499	+1.04%
Loss Cost	2017	-0.472 (CI = +/-4.616; p = 0.417)	NA (CI = +/-NA; p = NA)	0.257	-37.65%
Severity	2005	-0.011 (CI = +/-0.112; p = 0.841)	0.803 (CI = +/-1.045; p = 0.120)	0.313	-1.05%
Severity	2006	0.000 (CI = +/-0.118; p = 0.993)	0.806 (CI = +/-1.067; p = 0.125)	0.347	+0.05%
Severity	2007	0.013 (CI = +/-0.117; p = 0.810)	0.882 (CI = +/-1.052; p = 0.091)	0.436	+1.30%
Severity	2008	0.013 (CI = +/-0.126; p = 0.823)	0.878 (CI = +/-1.171; p = 0.124)	0.326	+1.29%
Severity	2009	0.012 (CI = +/-0.134; p = 0.836)	0.718 (CI = +/-1.447; p = 0.286)	0.063	+1.25%
Severity	2010	-0.021 (CI = +/-0.131; p = 0.718)	3.409 (CI = +/-3.905; p = 0.078)	0.246	-2.06%
Severity	2011	-0.021 (CI = +/-0.131; p = 0.718)	NA (CI = +/-NA; p = NA)	-0.120	-2.06%
Severity	2012	-0.014 (CI = +/-0.175; p = 0.852)	NA (CI = +/-NA; p = NA)	-0.159	-1.38%
Severity	2013	-0.027 (CI = +/-0.245; p = 0.785)	NA (CI = +/-NA; p = NA)	-0.180	-2.70%
Severity	2014	0.024 (CI = +/-0.355; p = 0.859)	NA (CI = +/-NA; p = NA)	-0.239	+2.45%
Severity	2015	-0.024 (CI = +/-0.607; p = 0.906)	NA (CI = +/-NA; p = NA)	-0.326	-2.41%
Severity	2016	-0.009 (CI = +/-1.419; p = 0.980)	NA (CI = +/-NA; p = NA)	-0.499	-0.92%
Severity	2017	-0.518 (CI = +/-4.246; p = 0.364)	NA (CI = +/-NA; p = NA)	0.413	-40.45%
Frequency	2005	0.028 (CI = +/-0.046; p = 0.205)	-0.126 (CI = +/-0.426; p = 0.532)	0.050	+2.85%
Frequency	2006	0.033 (CI = +/-0.048; p = 0.155)	-0.125 (CI = +/-0.432; p = 0.537)	0.110	+3.36%
Frequency	2007	0.042 (CI = +/-0.036; p = 0.025)	-0.068 (CI = +/-0.322; p = 0.647)	0.495	+4.33%
Frequency	2008	0.045 (CI = +/-0.032; p = 0.010)	0.006 (CI = +/-0.295; p = 0.962)	0.651	+4.65%
Frequency	2009	0.045 (CI = +/-0.034; p = 0.016)	-0.001 (CI = +/-0.370; p = 0.995)	0.566	+4.65%
Frequency	2010	0.048 (CI = +/-0.039; p = 0.023)	-0.227 (CI = +/-1.175; p = 0.662)	0.467	+4.94%
Frequency	2011	0.048 (CI = +/-0.039; p = 0.023)	NA (CI = +/-NA; p = NA)	0.480	+4.94%
Frequency	2012	0.047 (CI = +/-0.053; p = 0.073)	NA (CI = +/-NA; p = NA)	0.346	+4.77%
Frequency	2013	0.010 (CI = +/-0.017; p = 0.187)	NA (CI = +/-NA; p = NA)	0.182	+1.05%
Frequency	2014	0.006 (CI = +/-0.024; p = 0.558)	NA (CI = +/-NA; p = NA)	-0.134	+0.56%
Frequency	2015	0.009 (CI = +/-0.041; p = 0.526)	NA (CI = +/-NA; p = NA)	-0.139	+0.94%
Frequency	2016	0.020 (CI = +/-0.086; p = 0.431)	NA (CI = +/-NA; p = NA)	-0.014	+1.98%
Frequency	2017	0.046 (CI = +/-0.370; p = 0.359)	NA (CI = +/-NA; p = NA)	0.428	+4.71%

Accident Benefits Total

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	2005	-0.010 (CI = +/-0.144; p = 0.883)	0.896 (CI = +/-1.277; p = 0.152)	0.338	-0.99%
Loss Cost	2006	0.012 (CI = +/-0.163; p = 0.869)	0.786 (CI = +/-1.356; p = 0.228)	0.361	+1.25%
Loss Cost	2007	0.060 (CI = +/-0.164; p = 0.435)	0.601 (CI = +/-1.288; p = 0.323)	0.495	+6.16%
Loss Cost	2008	0.058 (CI = +/-0.185; p = 0.499)	0.606 (CI = +/-1.385; p = 0.348)	0.421	+5.93%
Loss Cost	2009	0.032 (CI = +/-0.190; p = 0.709)	0.589 (CI = +/-1.374; p = 0.351)	0.255	+3.24%
Loss Cost	2010	0.027 (CI = +/-0.209; p = 0.773)	0.542 (CI = +/-1.522; p = 0.427)	0.083	+2.69%
Loss Cost	2011	0.021 (CI = +/-0.201; p = 0.809)	0.085 (CI = +/-1.653; p = 0.904)	-0.289	+2.09%
Loss Cost	2012	-0.017 (CI = +/-0.238; p = 0.861)	2.392 (CI = +/-6.604; p = 0.395)	-0.156	-1.68%
Loss Cost	2013	-0.017 (CI = +/-0.238; p = 0.861)	NA (CI = +/-NA; p = NA)	-0.192	-1.68%
Loss Cost	2014	0.030 (CI = +/-0.347; p = 0.823)	NA (CI = +/-NA; p = NA)	-0.232	+3.03%
Loss Cost	2015	-0.015 (CI = +/-0.595; p = 0.941)	NA (CI = +/-NA; p = NA)	-0.330	-1.50%
Loss Cost	2016	0.010 (CI = +/-1.388; p = 0.977)	NA (CI = +/-NA; p = NA)	-0.499	+1.04%
Loss Cost	2017	-0.472 (CI = +/-4.616; p = 0.417)	NA (CI = +/-NA; p = NA)	0.257	-37.65%
Severity	2005	-0.002 (CI = +/-0.132; p = 0.975)	0.651 (CI = +/-1.171; p = 0.250)	0.245	-0.20%
Severity	2006	0.013 (CI = +/-0.151; p = 0.854)	0.577 (CI = +/-1.258; p = 0.334)	0.252	+1.30%
Severity	2007	0.036 (CI = +/-0.167; p = 0.641)	0.487 (CI = +/-1.316; p = 0.429)	0.288	+3.68%
Severity	2008	0.021 (CI = +/-0.186; p = 0.800)	0.521 (CI = +/-1.392; p = 0.419)	0.176	+2.17%
Severity	2009	-0.004 (CI = +/-0.192; p = 0.964)	0.504 (CI = +/-1.386; p = 0.426)	-0.002	-0.39%
Severity	2010	-0.009 (CI = +/-0.211; p = 0.922)	0.459 (CI = +/-1.538; p = 0.503)	-0.132	-0.90%
Severity	2011	-0.016 (CI = +/-0.193; p = 0.849)	-0.065 (CI = +/-1.583; p = 0.923)	-0.305	-1.56%
Severity	2012	-0.027 (CI = +/-0.245; p = 0.785)	0.651 (CI = +/-6.801; p = 0.816)	-0.375	-2.70%
Severity	2013	-0.027 (CI = +/-0.245; p = 0.785)	NA (CI = +/-NA; p = NA)	-0.180	-2.70%
Severity	2014	0.024 (CI = +/-0.355; p = 0.859)	NA (CI = +/-NA; p = NA)	-0.239	+2.45%
Severity	2015	-0.024 (CI = +/-0.607; p = 0.906)	NA (CI = +/-NA; p = NA)	-0.326	-2.41%
Severity	2016	-0.009 (CI = +/-1.419; p = 0.980)	NA (CI = +/-NA; p = NA)	-0.499	-0.92%
Severity	2017	-0.518 (CI = +/-4.246; p = 0.364)	NA (CI = +/-NA; p = NA)	0.413	-40.45%
Frequency	2005	-0.008 (CI = +/-0.049; p = 0.730)	0.245 (CI = +/-0.437; p = 0.244)	0.126	-0.79%
Frequency	2006	0.000 (CI = +/-0.056; p = 0.985)	0.209 (CI = +/-0.464; p = 0.344)	0.152	-0.05%
Frequency	2007	0.024 (CI = +/-0.045; p = 0.267)	0.114 (CI = +/-0.353; p = 0.486)	0.510	+2.40%
Frequency	2008	0.036 (CI = +/-0.042; p = 0.080)	0.085 (CI = +/-0.311; p = 0.550)	0.665	+3.69%
Frequency	2009	0.036 (CI = +/-0.046; p = 0.114)	0.085 (CI = +/-0.336; p = 0.576)	0.583	+3.64%
Frequency	2010	0.036 (CI = +/-0.052; p = 0.147)	0.083 (CI = +/-0.376; p = 0.616)	0.472	+3.62%
Frequency	2011	0.036 (CI = +/-0.055; p = 0.157)	0.150 (CI = +/-0.453; p = 0.449)	0.453	+3.71%
Frequency	2012	0.010 (CI = +/-0.017; p = 0.187)	1.741 (CI = +/-0.486; p = 0.000)	0.956	+1.05%
Frequency	2013	0.010 (CI = +/-0.017; p = 0.187)	NA (CI = +/-NA; p = NA)	0.182	+1.05%
Frequency	2014	0.006 (CI = +/-0.024; p = 0.558)	NA (CI = +/-NA; p = NA)	-0.134	+0.56%
Frequency	2015	0.009 (CI = +/-0.041; p = 0.526)	NA (CI = +/-NA; p = NA)	-0.139	+0.94%
Frequency	2016	0.020 (CI = +/-0.086; p = 0.431)	NA (CI = +/-NA; p = NA)	-0.014	+1.98%
Frequency	2017	0.046 (CI = +/-0.370; p = 0.359)	NA (CI = +/-NA; p = NA)	0.428	+4.71%

Collision

Coverage = CL

End Trend Period = 2022

Excluded Points = NA

Parameters Included: time

Fit	Start Date	Time	Implied Trend	
			Adjusted R ²	Rate
Loss Cost	2005	0.009 (CI = +/-0.012; p = 0.130)	0.084	+0.89%
Loss Cost	2006	0.005 (CI = +/-0.012; p = 0.373)	-0.010	+0.53%
Loss Cost	2007	0.008 (CI = +/-0.013; p = 0.210)	0.046	+0.83%
Loss Cost	2008	0.013 (CI = +/-0.014; p = 0.057)	0.194	+1.33%
Loss Cost	2009	0.019 (CI = +/-0.014; p = 0.013)	0.363	+1.87%
Loss Cost	2010	0.023 (CI = +/-0.015; p = 0.006)	0.469	+2.34%
Loss Cost	2011	0.026 (CI = +/-0.018; p = 0.009)	0.464	+2.59%
Loss Cost	2012	0.026 (CI = +/-0.021; p = 0.023)	0.394	+2.63%
Loss Cost	2013	0.020 (CI = +/-0.025; p = 0.101)	0.213	+2.03%
Loss Cost	2014	0.015 (CI = +/-0.031; p = 0.289)	0.038	+1.51%
Loss Cost	2015	0.001 (CI = +/-0.033; p = 0.928)	-0.165	+0.13%
Loss Cost	2016	-0.014 (CI = +/-0.034; p = 0.337)	0.020	-1.41%
Loss Cost	2017	-0.005 (CI = +/-0.049; p = 0.771)	-0.220	-0.55%
Severity	2005	0.047 (CI = +/-0.015; p = 0.000)	0.726	+4.77%
Severity	2006	0.048 (CI = +/-0.016; p = 0.000)	0.710	+4.97%
Severity	2007	0.055 (CI = +/-0.016; p = 0.000)	0.773	+5.64%
Severity	2008	0.061 (CI = +/-0.017; p = 0.000)	0.814	+6.28%
Severity	2009	0.066 (CI = +/-0.018; p = 0.000)	0.829	+6.82%
Severity	2010	0.067 (CI = +/-0.021; p = 0.000)	0.802	+6.98%
Severity	2011	0.066 (CI = +/-0.025; p = 0.000)	0.751	+6.83%
Severity	2012	0.059 (CI = +/-0.029; p = 0.001)	0.674	+6.10%
Severity	2013	0.047 (CI = +/-0.030; p = 0.007)	0.574	+4.82%
Severity	2014	0.032 (CI = +/-0.028; p = 0.032)	0.434	+3.21%
Severity	2015	0.021 (CI = +/-0.032; p = 0.158)	0.186	+2.15%
Severity	2016	0.002 (CI = +/-0.025; p = 0.832)	-0.188	+0.22%
Severity	2017	0.008 (CI = +/-0.036; p = 0.577)	-0.145	+0.78%
Frequency	2005	-0.038 (CI = +/-0.011; p = 0.000)	0.751	-3.71%
Frequency	2006	-0.043 (CI = +/-0.010; p = 0.000)	0.835	-4.23%
Frequency	2007	-0.047 (CI = +/-0.010; p = 0.000)	0.857	-4.56%
Frequency	2008	-0.048 (CI = +/-0.012; p = 0.000)	0.838	-4.65%
Frequency	2009	-0.047 (CI = +/-0.014; p = 0.000)	0.805	-4.63%
Frequency	2010	-0.044 (CI = +/-0.016; p = 0.000)	0.755	-4.33%
Frequency	2011	-0.041 (CI = +/-0.018; p = 0.001)	0.686	-3.97%
Frequency	2012	-0.033 (CI = +/-0.019; p = 0.003)	0.599	-3.27%
Frequency	2013	-0.027 (CI = +/-0.021; p = 0.019)	0.458	-2.66%
Frequency	2014	-0.017 (CI = +/-0.021; p = 0.099)	0.246	-1.65%
Frequency	2015	-0.020 (CI = +/-0.027; p = 0.119)	0.248	-1.98%
Frequency	2016	-0.016 (CI = +/-0.037; p = 0.309)	0.045	-1.63%
Frequency	2017	-0.013 (CI = +/-0.056; p = 0.549)	-0.130	-1.32%

Collision

Coverage = CL

End Trend Period = 2019

Excluded Points = NA

Parameters Included: time

Fit	Start Date	Time	Implied Trend	
			Adjusted R ²	Rate
Loss Cost	2005	0.008 (CI = +/-0.017; p = 0.335)	0.000	+0.80%
Loss Cost	2006	0.003 (CI = +/-0.018; p = 0.771)	-0.075	+0.25%
Loss Cost	2007	0.006 (CI = +/-0.021; p = 0.507)	-0.046	+0.65%
Loss Cost	2008	0.014 (CI = +/-0.022; p = 0.184)	0.086	+1.42%
Loss Cost	2009	0.023 (CI = +/-0.023; p = 0.049)	0.294	+2.33%
Loss Cost	2010	0.032 (CI = +/-0.025; p = 0.017)	0.470	+3.24%
Loss Cost	2011	0.039 (CI = +/-0.030; p = 0.018)	0.516	+3.93%
Loss Cost	2012	0.043 (CI = +/-0.039; p = 0.034)	0.482	+4.41%
Loss Cost	2013	0.037 (CI = +/-0.053; p = 0.135)	0.267	+3.72%
Loss Cost	2014	0.031 (CI = +/-0.079; p = 0.340)	0.034	+3.15%
Loss Cost	2015	0.000 (CI = +/-0.109; p = 0.994)	-0.333	+0.03%
Loss Cost	2016	-0.058 (CI = +/-0.048; p = 0.035)	0.896	-5.64%
Loss Cost	2017	-0.076 (CI = +/-0.107; p = 0.070)	0.976	-7.35%
Severity	2005	0.047 (CI = +/-0.021; p = 0.000)	0.611	+4.85%
Severity	2006	0.050 (CI = +/-0.025; p = 0.001)	0.593	+5.15%
Severity	2007	0.060 (CI = +/-0.025; p = 0.000)	0.702	+6.23%
Severity	2008	0.071 (CI = +/-0.025; p = 0.000)	0.788	+7.38%
Severity	2009	0.082 (CI = +/-0.025; p = 0.000)	0.847	+8.54%
Severity	2010	0.088 (CI = +/-0.029; p = 0.000)	0.843	+9.24%
Severity	2011	0.092 (CI = +/-0.037; p = 0.001)	0.808	+9.61%
Severity	2012	0.087 (CI = +/-0.048; p = 0.005)	0.723	+9.05%
Severity	2013	0.071 (CI = +/-0.061; p = 0.030)	0.574	+7.38%
Severity	2014	0.045 (CI = +/-0.072; p = 0.155)	0.292	+4.66%
Severity	2015	0.026 (CI = +/-0.113; p = 0.524)	-0.137	+2.60%
Severity	2016	-0.035 (CI = +/-0.039; p = 0.060)	0.826	-3.48%
Severity	2017	-0.046 (CI = +/-0.194; p = 0.205)	0.800	-4.47%
Frequency	2005	-0.039 (CI = +/-0.015; p = 0.000)	0.692	-3.87%
Frequency	2006	-0.048 (CI = +/-0.013; p = 0.000)	0.838	-4.66%
Frequency	2007	-0.054 (CI = +/-0.012; p = 0.000)	0.897	-5.26%
Frequency	2008	-0.057 (CI = +/-0.013; p = 0.000)	0.895	-5.55%
Frequency	2009	-0.059 (CI = +/-0.016; p = 0.000)	0.878	-5.73%
Frequency	2010	-0.056 (CI = +/-0.019; p = 0.000)	0.835	-5.49%
Frequency	2011	-0.053 (CI = +/-0.024; p = 0.001)	0.769	-5.19%
Frequency	2012	-0.044 (CI = +/-0.027; p = 0.007)	0.682	-4.26%
Frequency	2013	-0.035 (CI = +/-0.033; p = 0.043)	0.511	-3.40%
Frequency	2014	-0.014 (CI = +/-0.021; p = 0.134)	0.335	-1.44%
Frequency	2015	-0.025 (CI = +/-0.022; p = 0.034)	0.761	-2.51%
Frequency	2016	-0.023 (CI = +/-0.050; p = 0.188)	0.489	-2.24%
Frequency	2017	-0.031 (CI = +/-0.301; p = 0.420)	0.250	-3.01%

Collision

Coverage = CL

End Trend Period = 2018

Excluded Points = NA

Parameters Included: time

Fit	Start Date	Time	Implied Trend	
			Adjusted R ²	Rate
Loss Cost	2005	0.009 (CI = +/-0.020; p = 0.358)	-0.007	+0.88%
Loss Cost	2006	0.003 (CI = +/-0.022; p = 0.802)	-0.084	+0.25%
Loss Cost	2007	0.007 (CI = +/-0.025; p = 0.533)	-0.056	+0.72%
Loss Cost	2008	0.016 (CI = +/-0.027; p = 0.193)	0.089	+1.66%
Loss Cost	2009	0.028 (CI = +/-0.027; p = 0.047)	0.334	+2.83%
Loss Cost	2010	0.040 (CI = +/-0.028; p = 0.012)	0.567	+4.11%
Loss Cost	2011	0.051 (CI = +/-0.032; p = 0.008)	0.673	+5.25%
Loss Cost	2012	0.062 (CI = +/-0.040; p = 0.011)	0.709	+6.35%
Loss Cost	2013	0.060 (CI = +/-0.061; p = 0.053)	0.562	+6.16%
Loss Cost	2014	0.063 (CI = +/-0.106; p = 0.156)	0.390	+6.50%
Loss Cost	2015	0.033 (CI = +/-0.213; p = 0.573)	-0.226	+3.36%
Loss Cost	2016	-0.051 (CI = +/-0.295; p = 0.273)	0.655	-4.95%
Loss Cost	2017	-0.091 (CI = +/-NaN; p = NaN)	NaN	-8.69%
Severity	2005	0.048 (CI = +/-0.025; p = 0.001)	0.568	+4.96%
Severity	2006	0.052 (CI = +/-0.029; p = 0.002)	0.552	+5.33%
Severity	2007	0.064 (CI = +/-0.029; p = 0.001)	0.683	+6.65%
Severity	2008	0.078 (CI = +/-0.028; p = 0.000)	0.795	+8.11%
Severity	2009	0.093 (CI = +/-0.025; p = 0.000)	0.885	+9.71%
Severity	2010	0.103 (CI = +/-0.027; p = 0.000)	0.910	+10.89%
Severity	2011	0.112 (CI = +/-0.033; p = 0.000)	0.909	+11.86%
Severity	2012	0.112 (CI = +/-0.046; p = 0.002)	0.865	+11.85%
Severity	2013	0.100 (CI = +/-0.065; p = 0.013)	0.777	+10.56%
Severity	2014	0.076 (CI = +/-0.092; p = 0.077)	0.602	+7.95%
Severity	2015	0.064 (CI = +/-0.208; p = 0.316)	0.201	+6.61%
Severity	2016	-0.020 (CI = +/-0.003; p = 0.007)	1.000	-1.95%
Severity	2017	-0.019 (CI = +/-NaN; p = NaN)	NaN	-1.92%
Frequency	2005	-0.040 (CI = +/-0.017; p = 0.000)	0.645	-3.89%
Frequency	2006	-0.049 (CI = +/-0.015; p = 0.000)	0.819	-4.82%
Frequency	2007	-0.057 (CI = +/-0.013; p = 0.000)	0.896	-5.56%
Frequency	2008	-0.062 (CI = +/-0.014; p = 0.000)	0.903	-5.97%
Frequency	2009	-0.065 (CI = +/-0.017; p = 0.000)	0.893	-6.27%
Frequency	2010	-0.063 (CI = +/-0.022; p = 0.000)	0.851	-6.11%
Frequency	2011	-0.061 (CI = +/-0.029; p = 0.002)	0.786	-5.90%
Frequency	2012	-0.050 (CI = +/-0.035; p = 0.014)	0.680	-4.91%
Frequency	2013	-0.041 (CI = +/-0.049; p = 0.081)	0.468	-3.98%
Frequency	2014	-0.013 (CI = +/-0.037; p = 0.336)	0.072	-1.34%
Frequency	2015	-0.031 (CI = +/-0.045; p = 0.098)	0.721	-3.05%
Frequency	2016	-0.031 (CI = +/-0.297; p = 0.411)	0.277	-3.06%
Frequency	2017	-0.072 (CI = +/-NaN; p = NaN)	NaN	-6.91%

Collision

Coverage = CL

End Trend Period = 2022

Excluded Points = 2020

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	2005	0.005 (CI = +/-0.027; p = 0.679)	0.050 (CI = +/-0.282; p = 0.708)	0.035	+0.54%
Loss Cost	2006	-0.002 (CI = +/-0.028; p = 0.889)	0.088 (CI = +/-0.276; p = 0.503)	-0.046	-0.18%
Loss Cost	2007	0.003 (CI = +/-0.030; p = 0.843)	0.069 (CI = +/-0.282; p = 0.603)	-0.001	+0.28%
Loss Cost	2008	0.010 (CI = +/-0.029; p = 0.480)	0.052 (CI = +/-0.263; p = 0.672)	0.155	+0.97%
Loss Cost	2009	0.015 (CI = +/-0.027; p = 0.241)	0.053 (CI = +/-0.240; p = 0.632)	0.348	+1.54%
Loss Cost	2010	0.019 (CI = +/-0.026; p = 0.140)	0.073 (CI = +/-0.228; p = 0.486)	0.484	+1.89%
Loss Cost	2011	0.020 (CI = +/-0.027; p = 0.126)	0.102 (CI = +/-0.243; p = 0.363)	0.506	+2.03%
Loss Cost	2012	0.020 (CI = +/-0.029; p = 0.137)	0.151 (CI = +/-0.300; p = 0.274)	0.473	+2.05%
Loss Cost	2013	0.018 (CI = +/-0.034; p = 0.244)	0.357 (CI = +/-1.273; p = 0.518)	0.213	+1.82%
Loss Cost	2014	0.018 (CI = +/-0.034; p = 0.244)	NA (CI = +/-NA; p = NA)	0.088	+1.82%
Loss Cost	2015	0.004 (CI = +/-0.036; p = 0.771)	NA (CI = +/-NA; p = NA)	-0.178	+0.43%
Loss Cost	2016	-0.011 (CI = +/-0.037; p = 0.450)	NA (CI = +/-NA; p = NA)	-0.064	-1.11%
Loss Cost	2017	-0.003 (CI = +/-0.056; p = 0.871)	NA (CI = +/-NA; p = NA)	-0.320	-0.31%
Severity	2005	0.013 (CI = +/-0.027; p = 0.296)	0.380 (CI = +/-0.277; p = 0.011)	0.799	+1.36%
Severity	2006	0.014 (CI = +/-0.030; p = 0.327)	0.377 (CI = +/-0.295; p = 0.016)	0.782	+1.42%
Severity	2007	0.023 (CI = +/-0.029; p = 0.111)	0.340 (CI = +/-0.272; p = 0.018)	0.832	+2.30%
Severity	2008	0.030 (CI = +/-0.027; p = 0.034)	0.322 (CI = +/-0.246; p = 0.015)	0.871	+3.05%
Severity	2009	0.035 (CI = +/-0.026; p = 0.012)	0.323 (CI = +/-0.226; p = 0.010)	0.897	+3.59%
Severity	2010	0.037 (CI = +/-0.027; p = 0.013)	0.334 (CI = +/-0.235; p = 0.011)	0.887	+3.77%
Severity	2011	0.038 (CI = +/-0.029; p = 0.017)	0.351 (CI = +/-0.260; p = 0.014)	0.860	+3.85%
Severity	2012	0.038 (CI = +/-0.032; p = 0.026)	0.360 (CI = +/-0.333; p = 0.038)	0.787	+3.86%
Severity	2013	0.029 (CI = +/-0.031; p = 0.062)	1.163 (CI = +/-1.167; p = 0.051)	0.724	+2.96%
Severity	2014	0.029 (CI = +/-0.031; p = 0.062)	NA (CI = +/-NA; p = NA)	0.376	+2.96%
Severity	2015	0.019 (CI = +/-0.036; p = 0.244)	NA (CI = +/-NA; p = NA)	0.110	+1.87%
Severity	2016	-0.001 (CI = +/-0.025; p = 0.954)	NA (CI = +/-NA; p = NA)	-0.249	-0.05%
Severity	2017	0.006 (CI = +/-0.036; p = 0.656)	NA (CI = +/-NA; p = NA)	-0.234	+0.56%
Frequency	2005	-0.008 (CI = +/-0.017; p = 0.320)	-0.329 (CI = +/-0.176; p = 0.001)	0.865	-0.81%
Frequency	2006	-0.016 (CI = +/-0.014; p = 0.028)	-0.288 (CI = +/-0.137; p = 0.001)	0.926	-1.58%
Frequency	2007	-0.020 (CI = +/-0.013; p = 0.007)	-0.271 (CI = +/-0.126; p = 0.001)	0.941	-1.98%
Frequency	2008	-0.020 (CI = +/-0.015; p = 0.011)	-0.270 (CI = +/-0.133; p = 0.001)	0.932	-2.01%
Frequency	2009	-0.020 (CI = +/-0.016; p = 0.020)	-0.270 (CI = +/-0.141; p = 0.002)	0.917	-1.98%
Frequency	2010	-0.018 (CI = +/-0.016; p = 0.031)	-0.261 (CI = +/-0.141; p = 0.002)	0.900	-1.81%
Frequency	2011	-0.018 (CI = +/-0.017; p = 0.045)	-0.249 (CI = +/-0.155; p = 0.006)	0.860	-1.76%
Frequency	2012	-0.018 (CI = +/-0.018; p = 0.051)	-0.209 (CI = +/-0.186; p = 0.033)	0.761	-1.74%
Frequency	2013	-0.011 (CI = +/-0.014; p = 0.091)	-0.806 (CI = +/-0.507; p = 0.008)	0.814	-1.11%
Frequency	2014	-0.011 (CI = +/-0.014; p = 0.091)	NA (CI = +/-NA; p = NA)	0.303	-1.11%
Frequency	2015	-0.014 (CI = +/-0.017; p = 0.089)	NA (CI = +/-NA; p = NA)	0.364	-1.41%
Frequency	2016	-0.011 (CI = +/-0.024; p = 0.284)	NA (CI = +/-NA; p = NA)	0.096	-1.06%
Frequency	2017	-0.009 (CI = +/-0.039; p = 0.530)	NA (CI = +/-NA; p = NA)	-0.142	-0.86%

Collision

Coverage = CL

End Trend Period = 2022

Excluded Points = 2016

Parameters Included: time

Fit	Start Date	Time	Adjusted R ²	Implied Trend Rate
Loss Cost	2005	0.008 (CI = +/-0.012; p = 0.162)	0.068	+0.80%
Loss Cost	2006	0.004 (CI = +/-0.012; p = 0.438)	-0.025	+0.45%
Loss Cost	2007	0.007 (CI = +/-0.013; p = 0.237)	0.037	+0.75%
Loss Cost	2008	0.013 (CI = +/-0.013; p = 0.054)	0.216	+1.27%
Loss Cost	2009	0.018 (CI = +/-0.012; p = 0.008)	0.440	+1.83%
Loss Cost	2010	0.023 (CI = +/-0.012; p = 0.002)	0.600	+2.34%
Loss Cost	2011	0.026 (CI = +/-0.014; p = 0.002)	0.628	+2.66%
Loss Cost	2012	0.028 (CI = +/-0.017; p = 0.006)	0.591	+2.83%
Loss Cost	2013	0.024 (CI = +/-0.021; p = 0.031)	0.440	+2.40%
Loss Cost	2014	0.021 (CI = +/-0.028; p = 0.107)	0.270	+2.16%
Loss Cost	2015	0.010 (CI = +/-0.034; p = 0.483)	-0.077	+1.00%
Loss Cost	2017	-0.005 (CI = +/-0.049; p = 0.771)	-0.220	-0.55%
Severity	2005	0.045 (CI = +/-0.014; p = 0.000)	0.743	+4.64%
Severity	2006	0.047 (CI = +/-0.016; p = 0.000)	0.730	+4.84%
Severity	2007	0.054 (CI = +/-0.015; p = 0.000)	0.804	+5.52%
Severity	2008	0.060 (CI = +/-0.015; p = 0.000)	0.855	+6.18%
Severity	2009	0.065 (CI = +/-0.015; p = 0.000)	0.881	+6.76%
Severity	2010	0.067 (CI = +/-0.018; p = 0.000)	0.866	+6.98%
Severity	2011	0.067 (CI = +/-0.021; p = 0.000)	0.831	+6.93%
Severity	2012	0.062 (CI = +/-0.025; p = 0.000)	0.779	+6.35%
Severity	2013	0.051 (CI = +/-0.026; p = 0.002)	0.719	+5.24%
Severity	2014	0.037 (CI = +/-0.025; p = 0.010)	0.644	+3.81%
Severity	2015	0.030 (CI = +/-0.033; p = 0.067)	0.424	+3.03%
Severity	2017	0.008 (CI = +/-0.036; p = 0.577)	-0.145	+0.78%
Frequency	2005	-0.037 (CI = +/-0.011; p = 0.000)	0.748	-3.68%
Frequency	2006	-0.043 (CI = +/-0.010; p = 0.000)	0.836	-4.19%
Frequency	2007	-0.046 (CI = +/-0.011; p = 0.000)	0.860	-4.53%
Frequency	2008	-0.047 (CI = +/-0.012; p = 0.000)	0.842	-4.62%
Frequency	2009	-0.047 (CI = +/-0.014; p = 0.000)	0.811	-4.62%
Frequency	2010	-0.044 (CI = +/-0.016; p = 0.000)	0.762	-4.33%
Frequency	2011	-0.041 (CI = +/-0.019; p = 0.001)	0.694	-3.99%
Frequency	2012	-0.034 (CI = +/-0.020; p = 0.005)	0.604	-3.31%
Frequency	2013	-0.027 (CI = +/-0.023; p = 0.028)	0.452	-2.70%
Frequency	2014	-0.016 (CI = +/-0.024; p = 0.152)	0.194	-1.59%
Frequency	2015	-0.020 (CI = +/-0.034; p = 0.193)	0.174	-1.97%
Frequency	2017	-0.013 (CI = +/-0.056; p = 0.549)	-0.130	-1.32%

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	2005	0.005 (CI = +/-0.017; p = 0.518)	-0.045	+0.53%
Loss Cost	2006	0.000 (CI = +/-0.018; p = 0.953)	-0.091	-0.05%
Loss Cost	2007	0.003 (CI = +/-0.021; p = 0.726)	-0.086	+0.33%
Loss Cost	2008	0.011 (CI = +/-0.021; p = 0.280)	0.031	+1.09%
Loss Cost	2009	0.020 (CI = +/-0.021; p = 0.066)	0.281	+1.99%
Loss Cost	2010	0.029 (CI = +/-0.021; p = 0.016)	0.527	+2.90%
Loss Cost	2011	0.035 (CI = +/-0.025; p = 0.013)	0.619	+3.61%
Loss Cost	2012	0.041 (CI = +/-0.032; p = 0.021)	0.626	+4.17%
Loss Cost	2013	0.037 (CI = +/-0.045; p = 0.089)	0.444	+3.72%
Loss Cost	2014	0.036 (CI = +/-0.077; p = 0.230)	0.239	+3.69%
Loss Cost	2015	0.014 (CI = +/-0.151; p = 0.722)	-0.384	+1.44%
Loss Cost	2017	-0.076 (CI = +/-0.107; p = 0.070)	0.976	-7.35%
Severity	2005	0.044 (CI = +/-0.021; p = 0.001)	0.596	+4.47%
Severity	2006	0.046 (CI = +/-0.024; p = 0.002)	0.578	+4.75%
Severity	2007	0.057 (CI = +/-0.024; p = 0.000)	0.706	+5.82%
Severity	2008	0.067 (CI = +/-0.023; p = 0.000)	0.809	+6.95%
Severity	2009	0.078 (CI = +/-0.022; p = 0.000)	0.884	+8.10%
Severity	2010	0.084 (CI = +/-0.024; p = 0.000)	0.891	+8.79%
Severity	2011	0.088 (CI = +/-0.031; p = 0.000)	0.870	+9.20%
Severity	2012	0.084 (CI = +/-0.042; p = 0.003)	0.812	+8.76%
Severity	2013	0.071 (CI = +/-0.053; p = 0.020)	0.722	+7.38%
Severity	2014	0.051 (CI = +/-0.065; p = 0.090)	0.560	+5.19%
Severity	2015	0.042 (CI = +/-0.146; p = 0.346)	0.142	+4.25%
Severity	2017	-0.046 (CI = +/-0.194; p = 0.205)	0.800	-4.47%
Frequency	2005	-0.038 (CI = +/-0.016; p = 0.000)	0.670	-3.78%
Frequency	2006	-0.047 (CI = +/-0.013; p = 0.000)	0.827	-4.58%
Frequency	2007	-0.053 (CI = +/-0.012; p = 0.000)	0.891	-5.18%
Frequency	2008	-0.056 (CI = +/-0.014; p = 0.000)	0.890	-5.48%
Frequency	2009	-0.058 (CI = +/-0.017; p = 0.000)	0.872	-5.65%
Frequency	2010	-0.056 (CI = +/-0.021; p = 0.000)	0.829	-5.41%
Frequency	2011	-0.053 (CI = +/-0.027; p = 0.003)	0.763	-5.12%
Frequency	2012	-0.043 (CI = +/-0.030; p = 0.014)	0.676	-4.22%
Frequency	2013	-0.035 (CI = +/-0.039; p = 0.071)	0.498	-3.40%
Frequency	2014	-0.014 (CI = +/-0.029; p = 0.209)	0.279	-1.42%
Frequency	2015	-0.027 (CI = +/-0.035; p = 0.078)	0.775	-2.69%
Frequency	2017	-0.031 (CI = +/-0.301; p = 0.420)	0.250	-3.01%

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	2005	0.005 (CI = +/-0.021; p = 0.604)	-0.063	+0.50%
Loss Cost	2006	-0.002 (CI = +/-0.022; p = 0.845)	-0.096	-0.20%
Loss Cost	2007	0.002 (CI = +/-0.025; p = 0.834)	-0.105	+0.24%
Loss Cost	2008	0.012 (CI = +/-0.027; p = 0.352)	-0.002	+1.16%
Loss Cost	2009	0.023 (CI = +/-0.027; p = 0.088)	0.268	+2.31%
Loss Cost	2010	0.035 (CI = +/-0.026; p = 0.018)	0.577	+3.56%
Loss Cost	2011	0.046 (CI = +/-0.028; p = 0.009)	0.735	+4.67%
Loss Cost	2012	0.056 (CI = +/-0.032; p = 0.008)	0.819	+5.76%
Loss Cost	2013	0.055 (CI = +/-0.053; p = 0.045)	0.715	+5.69%
Loss Cost	2014	0.063 (CI = +/-0.109; p = 0.131)	0.633	+6.50%
Loss Cost	2015	0.047 (CI = +/-0.608; p = 0.505)	-0.015	+4.83%
Loss Cost	2017	-0.091 (CI = +/-NaN; p = NaN)	NaN	-8.69%
Severity	2005	0.043 (CI = +/-0.025; p = 0.003)	0.524	+4.43%
Severity	2006	0.046 (CI = +/-0.030; p = 0.006)	0.505	+4.76%
Severity	2007	0.059 (CI = +/-0.029; p = 0.001)	0.660	+6.06%
Severity	2008	0.072 (CI = +/-0.028; p = 0.000)	0.795	+7.51%
Severity	2009	0.087 (CI = +/-0.023; p = 0.000)	0.906	+9.09%
Severity	2010	0.097 (CI = +/-0.023; p = 0.000)	0.940	+10.23%
Severity	2011	0.106 (CI = +/-0.025; p = 0.000)	0.950	+11.16%
Severity	2012	0.106 (CI = +/-0.037; p = 0.001)	0.925	+11.15%
Severity	2013	0.095 (CI = +/-0.053; p = 0.010)	0.889	+10.02%
Severity	2014	0.076 (CI = +/-0.072; p = 0.045)	0.868	+7.95%
Severity	2015	0.080 (CI = +/-0.437; p = 0.259)	0.688	+8.33%
Severity	2017	-0.019 (CI = +/-NaN; p = NaN)	NaN	-1.92%
Frequency	2005	-0.038 (CI = +/-0.019; p = 0.001)	0.607	-3.76%
Frequency	2006	-0.048 (CI = +/-0.016; p = 0.000)	0.798	-4.73%
Frequency	2007	-0.056 (CI = +/-0.015; p = 0.000)	0.884	-5.49%
Frequency	2008	-0.061 (CI = +/-0.016; p = 0.000)	0.892	-5.91%
Frequency	2009	-0.064 (CI = +/-0.020; p = 0.000)	0.881	-6.22%
Frequency	2010	-0.062 (CI = +/-0.025; p = 0.001)	0.836	-6.05%
Frequency	2011	-0.060 (CI = +/-0.034; p = 0.006)	0.765	-5.83%
Frequency	2012	-0.050 (CI = +/-0.043; p = 0.032)	0.652	-4.84%
Frequency	2013	-0.040 (CI = +/-0.064; p = 0.142)	0.423	-3.94%
Frequency	2014	-0.013 (CI = +/-0.062; p = 0.448)	-0.043	-1.34%
Frequency	2015	-0.033 (CI = +/-0.171; p = 0.247)	0.713	-3.23%
Frequency	2017	-0.072 (CI = +/-NaN; p = NaN)	NaN	-6.91%

Collision

Coverage = CL

End Trend Period = 2022

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	2005	0.004 (CI = +/-0.025; p = 0.724)	0.055 (CI = +/-0.271; p = 0.674)	0.035	+0.43%
Loss Cost	2006	-0.003 (CI = +/-0.026; p = 0.833)	0.092 (CI = +/-0.264; p = 0.469)	-0.041	-0.26%
Loss Cost	2007	0.002 (CI = +/-0.028; p = 0.902)	0.074 (CI = +/-0.268; p = 0.560)	0.000	+0.16%
Loss Cost	2008	0.008 (CI = +/-0.027; p = 0.535)	0.059 (CI = +/-0.250; p = 0.616)	0.146	+0.79%
Loss Cost	2009	0.013 (CI = +/-0.025; p = 0.285)	0.062 (CI = +/-0.230; p = 0.563)	0.327	+1.30%
Loss Cost	2010	0.016 (CI = +/-0.024; p = 0.175)	0.083 (CI = +/-0.220; p = 0.421)	0.455	+1.61%
Loss Cost	2011	0.017 (CI = +/-0.025; p = 0.157)	0.111 (CI = +/-0.235; p = 0.314)	0.471	+1.73%
Loss Cost	2012	0.017 (CI = +/-0.026; p = 0.168)	0.159 (CI = +/-0.288; p = 0.239)	0.433	+1.75%
Loss Cost	2013	0.015 (CI = +/-0.031; p = 0.289)	0.378 (CI = +/-1.197; p = 0.480)	0.167	+1.51%
Loss Cost	2014	0.015 (CI = +/-0.031; p = 0.289)	NA (CI = +/-NA; p = NA)	0.038	+1.51%
Loss Cost	2015	0.001 (CI = +/-0.033; p = 0.928)	NA (CI = +/-NA; p = NA)	-0.165	+0.13%
Loss Cost	2016	-0.014 (CI = +/-0.034; p = 0.337)	NA (CI = +/-NA; p = NA)	0.020	-1.41%
Loss Cost	2017	-0.005 (CI = +/-0.049; p = 0.771)	NA (CI = +/-NA; p = NA)	-0.220	-0.55%
Severity	2005	0.016 (CI = +/-0.026; p = 0.201)	0.369 (CI = +/-0.273; p = 0.012)	0.811	+1.62%
Severity	2006	0.017 (CI = +/-0.029; p = 0.221)	0.364 (CI = +/-0.289; p = 0.017)	0.795	+1.72%
Severity	2007	0.026 (CI = +/-0.027; p = 0.064)	0.329 (CI = +/-0.264; p = 0.019)	0.843	+2.59%
Severity	2008	0.032 (CI = +/-0.026; p = 0.017)	0.312 (CI = +/-0.238; p = 0.014)	0.880	+3.30%
Severity	2009	0.037 (CI = +/-0.024; p = 0.005)	0.315 (CI = +/-0.216; p = 0.008)	0.904	+3.82%
Severity	2010	0.039 (CI = +/-0.025; p = 0.006)	0.327 (CI = +/-0.223; p = 0.009)	0.894	+4.00%
Severity	2011	0.040 (CI = +/-0.026; p = 0.007)	0.345 (CI = +/-0.245; p = 0.011)	0.870	+4.07%
Severity	2012	0.040 (CI = +/-0.028; p = 0.012)	0.354 (CI = +/-0.310; p = 0.030)	0.804	+4.07%
Severity	2013	0.032 (CI = +/-0.028; p = 0.032)	1.147 (CI = +/-1.082; p = 0.041)	0.744	+3.21%
Severity	2014	0.032 (CI = +/-0.028; p = 0.032)	NA (CI = +/-NA; p = NA)	0.434	+3.21%
Severity	2015	0.021 (CI = +/-0.032; p = 0.158)	NA (CI = +/-NA; p = NA)	0.186	+2.15%
Severity	2016	0.002 (CI = +/-0.025; p = 0.832)	NA (CI = +/-NA; p = NA)	-0.188	+0.22%
Severity	2017	0.008 (CI = +/-0.036; p = 0.577)	NA (CI = +/-NA; p = NA)	-0.145	+0.78%
Frequency	2005	-0.012 (CI = +/-0.018; p = 0.185)	-0.314 (CI = +/-0.193; p = 0.003)	0.853	-1.17%
Frequency	2006	-0.020 (CI = +/-0.016; p = 0.017)	-0.272 (CI = +/-0.158; p = 0.002)	0.911	-1.95%
Frequency	2007	-0.024 (CI = +/-0.015; p = 0.005)	-0.255 (CI = +/-0.148; p = 0.003)	0.926	-2.36%
Frequency	2008	-0.025 (CI = +/-0.017; p = 0.007)	-0.253 (CI = +/-0.155; p = 0.004)	0.915	-2.43%
Frequency	2009	-0.025 (CI = +/-0.018; p = 0.012)	-0.253 (CI = +/-0.163; p = 0.006)	0.897	-2.42%
Frequency	2010	-0.023 (CI = +/-0.019; p = 0.020)	-0.244 (CI = +/-0.168; p = 0.009)	0.868	-2.29%
Frequency	2011	-0.023 (CI = +/-0.020; p = 0.029)	-0.234 (CI = +/-0.186; p = 0.019)	0.816	-2.25%
Frequency	2012	-0.023 (CI = +/-0.021; p = 0.036)	-0.195 (CI = +/-0.227; p = 0.083)	0.697	-2.24%
Frequency	2013	-0.017 (CI = +/-0.021; p = 0.099)	-0.770 (CI = +/-0.800; p = 0.057)	0.644	-1.65%
Frequency	2014	-0.017 (CI = +/-0.021; p = 0.099)	NA (CI = +/-NA; p = NA)	0.246	-1.65%
Frequency	2015	-0.020 (CI = +/-0.027; p = 0.119)	NA (CI = +/-NA; p = NA)	0.248	-1.98%
Frequency	2016	-0.016 (CI = +/-0.037; p = 0.309)	NA (CI = +/-NA; p = NA)	0.045	-1.63%
Frequency	2017	-0.013 (CI = +/-0.056; p = 0.549)	NA (CI = +/-NA; p = NA)	-0.130	-1.32%

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	2005	-0.001 (CI = +/-0.038; p = 0.959)	0.089 (CI = +/-0.336; p = 0.574)	-0.054	-0.09%
Loss Cost	2006	-0.016 (CI = +/-0.040; p = 0.386)	0.175 (CI = +/-0.328; p = 0.266)	-0.043	-1.61%
Loss Cost	2007	-0.010 (CI = +/-0.046; p = 0.633)	0.145 (CI = +/-0.358; p = 0.388)	-0.064	-1.02%
Loss Cost	2008	0.003 (CI = +/-0.050; p = 0.886)	0.088 (CI = +/-0.359; p = 0.592)	0.018	+0.32%
Loss Cost	2009	0.017 (CI = +/-0.050; p = 0.454)	0.045 (CI = +/-0.340; p = 0.770)	0.215	+1.74%
Loss Cost	2010	0.028 (CI = +/-0.050; p = 0.235)	0.033 (CI = +/-0.322; p = 0.814)	0.399	+2.79%
Loss Cost	2011	0.032 (CI = +/-0.053; p = 0.190)	0.051 (CI = +/-0.336; p = 0.721)	0.448	+3.26%
Loss Cost	2012	0.033 (CI = +/-0.058; p = 0.202)	0.100 (CI = +/-0.406; p = 0.554)	0.424	+3.39%
Loss Cost	2013	0.031 (CI = +/-0.079; p = 0.340)	0.209 (CI = +/-1.837; p = 0.768)	0.106	+3.15%
Loss Cost	2014	0.031 (CI = +/-0.079; p = 0.340)	NA (CI = +/-NA; p = NA)	0.034	+3.15%
Loss Cost	2015	0.000 (CI = +/-0.109; p = 0.994)	NA (CI = +/-NA; p = NA)	-0.333	+0.03%
Loss Cost	2016	-0.058 (CI = +/-0.048; p = 0.035)	NA (CI = +/-NA; p = NA)	0.896	-5.64%
Loss Cost	2017	-0.076 (CI = +/-0.107; p = 0.070)	NA (CI = +/-NA; p = NA)	0.976	-7.35%
Severity	2005	0.004 (CI = +/-0.037; p = 0.802)	0.434 (CI = +/-0.326; p = 0.013)	0.752	+0.43%
Severity	2006	0.003 (CI = +/-0.044; p = 0.891)	0.443 (CI = +/-0.363; p = 0.021)	0.732	+0.28%
Severity	2007	0.018 (CI = +/-0.047; p = 0.401)	0.365 (CI = +/-0.359; p = 0.047)	0.783	+1.85%
Severity	2008	0.035 (CI = +/-0.047; p = 0.132)	0.296 (CI = +/-0.340; p = 0.081)	0.835	+3.53%
Severity	2009	0.050 (CI = +/-0.046; p = 0.037)	0.250 (CI = +/-0.308; p = 0.098)	0.880	+5.09%
Severity	2010	0.056 (CI = +/-0.049; p = 0.029)	0.242 (CI = +/-0.314; p = 0.111)	0.878	+5.81%
Severity	2011	0.060 (CI = +/-0.054; p = 0.034)	0.256 (CI = +/-0.339; p = 0.115)	0.857	+6.17%
Severity	2012	0.060 (CI = +/-0.062; p = 0.054)	0.270 (CI = +/-0.429; p = 0.167)	0.782	+6.21%
Severity	2013	0.045 (CI = +/-0.072; p = 0.155)	0.969 (CI = +/-1.668; p = 0.182)	0.677	+4.66%
Severity	2014	0.045 (CI = +/-0.072; p = 0.155)	NA (CI = +/-NA; p = NA)	0.292	+4.66%
Severity	2015	0.026 (CI = +/-0.113; p = 0.524)	NA (CI = +/-NA; p = NA)	-0.137	+2.60%
Severity	2016	-0.035 (CI = +/-0.039; p = 0.060)	NA (CI = +/-NA; p = NA)	0.826	-3.48%
Severity	2017	-0.046 (CI = +/-0.194; p = 0.205)	NA (CI = +/-NA; p = NA)	0.800	-4.47%
Frequency	2005	-0.005 (CI = +/-0.023; p = 0.630)	-0.345 (CI = +/-0.205; p = 0.003)	0.843	-0.52%
Frequency	2006	-0.019 (CI = +/-0.019; p = 0.054)	-0.268 (CI = +/-0.161; p = 0.004)	0.920	-1.89%
Frequency	2007	-0.029 (CI = +/-0.018; p = 0.005)	-0.220 (CI = +/-0.139; p = 0.005)	0.950	-2.82%
Frequency	2008	-0.031 (CI = +/-0.021; p = 0.007)	-0.208 (CI = +/-0.149; p = 0.012)	0.945	-3.10%
Frequency	2009	-0.032 (CI = +/-0.024; p = 0.015)	-0.205 (CI = +/-0.163; p = 0.020)	0.933	-3.19%
Frequency	2010	-0.029 (CI = +/-0.026; p = 0.035)	-0.209 (CI = +/-0.168; p = 0.021)	0.916	-2.85%
Frequency	2011	-0.028 (CI = +/-0.029; p = 0.060)	-0.204 (CI = +/-0.186; p = 0.036)	0.878	-2.74%
Frequency	2012	-0.027 (CI = +/-0.031; p = 0.077)	-0.170 (CI = +/-0.217; p = 0.100)	0.790	-2.65%
Frequency	2013	-0.014 (CI = +/-0.021; p = 0.134)	-0.760 (CI = +/-0.495; p = 0.013)	0.889	-1.44%
Frequency	2014	-0.014 (CI = +/-0.021; p = 0.134)	NA (CI = +/-NA; p = NA)	0.335	-1.44%
Frequency	2015	-0.025 (CI = +/-0.022; p = 0.034)	NA (CI = +/-NA; p = NA)	0.761	-2.51%
Frequency	2016	-0.023 (CI = +/-0.050; p = 0.188)	NA (CI = +/-NA; p = NA)	0.489	-2.24%
Frequency	2017	-0.031 (CI = +/-0.301; p = 0.420)	NA (CI = +/-NA; p = NA)	0.250	-3.01%

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	2005	0.000 (CI = +/-0.043; p = 0.990)	0.086 (CI = +/-0.361; p = 0.609)	-0.071	-0.02%
Loss Cost	2006	-0.019 (CI = +/-0.046; p = 0.388)	0.186 (CI = +/-0.359; p = 0.274)	-0.052	-1.85%
Loss Cost	2007	-0.012 (CI = +/-0.057; p = 0.646)	0.153 (CI = +/-0.403; p = 0.414)	-0.085	-1.18%
Loss Cost	2008	0.007 (CI = +/-0.063; p = 0.817)	0.073 (CI = +/-0.416; p = 0.698)	-0.005	+0.66%
Loss Cost	2009	0.029 (CI = +/-0.065; p = 0.334)	-0.006 (CI = +/-0.396; p = 0.974)	0.239	+2.91%
Loss Cost	2010	0.048 (CI = +/-0.063; p = 0.113)	-0.048 (CI = +/-0.354; p = 0.752)	0.504	+4.88%
Loss Cost	2011	0.057 (CI = +/-0.064; p = 0.070)	-0.040 (CI = +/-0.347; p = 0.779)	0.614	+5.89%
Loss Cost	2012	0.060 (CI = +/-0.070; p = 0.075)	0.012 (CI = +/-0.402; p = 0.937)	0.637	+6.19%
Loss Cost	2013	0.063 (CI = +/-0.106; p = 0.156)	-0.093 (CI = +/-1.971; p = 0.890)	0.420	+6.50%
Loss Cost	2014	0.063 (CI = +/-0.106; p = 0.156)	NA (CI = +/-NA; p = NA)	0.390	+6.50%
Loss Cost	2015	0.033 (CI = +/-0.213; p = 0.573)	NA (CI = +/-NA; p = NA)	-0.226	+3.36%
Loss Cost	2016	-0.051 (CI = +/-0.295; p = 0.273)	NA (CI = +/-NA; p = NA)	0.655	-4.95%
Loss Cost	2017	-0.091 (CI = +/-NaN; p = NaN)	NA (CI = +/-NA; p = NA)	NaN	-8.69%
Severity	2005	0.003 (CI = +/-0.041; p = 0.896)	0.442 (CI = +/-0.350; p = 0.018)	0.723	+0.25%
Severity	2006	0.000 (CI = +/-0.051; p = 1.000)	0.456 (CI = +/-0.396; p = 0.028)	0.703	+0.00%
Severity	2007	0.019 (CI = +/-0.057; p = 0.463)	0.361 (CI = +/-0.404; p = 0.074)	0.758	+1.94%
Severity	2008	0.042 (CI = +/-0.059; p = 0.137)	0.260 (CI = +/-0.389; p = 0.161)	0.823	+4.34%
Severity	2009	0.067 (CI = +/-0.055; p = 0.023)	0.173 (CI = +/-0.333; p = 0.259)	0.892	+6.96%
Severity	2010	0.082 (CI = +/-0.056; p = 0.012)	0.141 (CI = +/-0.314; p = 0.315)	0.912	+8.51%
Severity	2011	0.090 (CI = +/-0.058; p = 0.010)	0.147 (CI = +/-0.313; p = 0.281)	0.916	+9.38%
Severity	2012	0.091 (CI = +/-0.069; p = 0.021)	0.169 (CI = +/-0.397; p = 0.303)	0.875	+9.51%
Severity	2013	0.076 (CI = +/-0.092; p = 0.077)	0.677 (CI = +/-1.700; p = 0.295)	0.806	+7.95%
Severity	2014	0.076 (CI = +/-0.092; p = 0.077)	NA (CI = +/-NA; p = NA)	0.602	+7.95%
Severity	2015	0.064 (CI = +/-0.208; p = 0.316)	NA (CI = +/-NA; p = NA)	0.201	+6.61%
Severity	2016	-0.020 (CI = +/-0.003; p = 0.007)	NA (CI = +/-NA; p = NA)	1.000	-1.95%
Severity	2017	-0.019 (CI = +/-NaN; p = NaN)	NA (CI = +/-NA; p = NA)	NaN	-1.92%
Frequency	2005	-0.003 (CI = +/-0.026; p = 0.818)	-0.356 (CI = +/-0.217; p = 0.004)	0.823	-0.28%
Frequency	2006	-0.019 (CI = +/-0.023; p = 0.096)	-0.269 (CI = +/-0.176; p = 0.007)	0.908	-1.86%
Frequency	2007	-0.031 (CI = +/-0.022; p = 0.010)	-0.209 (CI = +/-0.154; p = 0.013)	0.944	-3.06%
Frequency	2008	-0.036 (CI = +/-0.026; p = 0.012)	-0.188 (CI = +/-0.168; p = 0.033)	0.940	-3.53%
Frequency	2009	-0.039 (CI = +/-0.031; p = 0.022)	-0.179 (CI = +/-0.189; p = 0.060)	0.929	-3.78%
Frequency	2010	-0.034 (CI = +/-0.036; p = 0.060)	-0.189 (CI = +/-0.203; p = 0.064)	0.907	-3.34%
Frequency	2011	-0.032 (CI = +/-0.043; p = 0.108)	-0.187 (CI = +/-0.231; p = 0.092)	0.862	-3.19%
Frequency	2012	-0.031 (CI = +/-0.048; p = 0.148)	-0.157 (CI = +/-0.276; p = 0.190)	0.754	-3.04%
Frequency	2013	-0.013 (CI = +/-0.037; p = 0.336)	-0.769 (CI = +/-0.694; p = 0.039)	0.862	-1.34%
Frequency	2014	-0.013 (CI = +/-0.037; p = 0.336)	NA (CI = +/-NA; p = NA)	0.072	-1.34%
Frequency	2015	-0.031 (CI = +/-0.045; p = 0.098)	NA (CI = +/-NA; p = NA)	0.721	-3.05%
Frequency	2016	-0.031 (CI = +/-0.297; p = 0.411)	NA (CI = +/-NA; p = NA)	0.277	-3.06%
Frequency	2017	-0.072 (CI = +/-NaN; p = NaN)	NA (CI = +/-NA; p = NA)	NaN	-6.91%

Comprehensive

Coverage = CM

End Trend Period = 2022

Excluded Points = NA

Parameters Included: time

Fit	Start Date	Time	Implied Trend	
			Adjusted R ²	Rate
Loss Cost	2005	0.023 (CI = +/-0.014; p = 0.003)	0.389	+2.29%
Loss Cost	2006	0.026 (CI = +/-0.015; p = 0.002)	0.434	+2.62%
Loss Cost	2007	0.025 (CI = +/-0.017; p = 0.008)	0.362	+2.51%
Loss Cost	2008	0.034 (CI = +/-0.014; p = 0.000)	0.651	+3.50%
Loss Cost	2009	0.043 (CI = +/-0.012; p = 0.000)	0.827	+4.35%
Loss Cost	2010	0.046 (CI = +/-0.013; p = 0.000)	0.828	+4.66%
Loss Cost	2011	0.043 (CI = +/-0.015; p = 0.000)	0.780	+4.38%
Loss Cost	2012	0.048 (CI = +/-0.017; p = 0.000)	0.798	+4.87%
Loss Cost	2013	0.051 (CI = +/-0.020; p = 0.000)	0.783	+5.23%
Loss Cost	2014	0.054 (CI = +/-0.026; p = 0.002)	0.749	+5.55%
Loss Cost	2015	0.054 (CI = +/-0.034; p = 0.009)	0.662	+5.51%
Loss Cost	2016	0.060 (CI = +/-0.046; p = 0.020)	0.629	+6.22%
Loss Cost	2017	0.075 (CI = +/-0.063; p = 0.030)	0.664	+7.76%
Severity	2005	0.028 (CI = +/-0.013; p = 0.000)	0.545	+2.87%
Severity	2006	0.032 (CI = +/-0.014; p = 0.000)	0.611	+3.29%
Severity	2007	0.033 (CI = +/-0.015; p = 0.000)	0.571	+3.35%
Severity	2008	0.041 (CI = +/-0.013; p = 0.000)	0.772	+4.24%
Severity	2009	0.050 (CI = +/-0.008; p = 0.000)	0.932	+5.14%
Severity	2010	0.050 (CI = +/-0.010; p = 0.000)	0.915	+5.12%
Severity	2011	0.053 (CI = +/-0.011; p = 0.000)	0.916	+5.42%
Severity	2012	0.054 (CI = +/-0.013; p = 0.000)	0.898	+5.54%
Severity	2013	0.056 (CI = +/-0.016; p = 0.000)	0.878	+5.74%
Severity	2014	0.059 (CI = +/-0.020; p = 0.000)	0.858	+6.04%
Severity	2015	0.059 (CI = +/-0.026; p = 0.002)	0.804	+6.06%
Severity	2016	0.059 (CI = +/-0.037; p = 0.009)	0.724	+6.09%
Severity	2017	0.067 (CI = +/-0.054; p = 0.027)	0.681	+6.89%
Frequency	2005	-0.006 (CI = +/-0.008; p = 0.145)	0.074	-0.56%
Frequency	2006	-0.007 (CI = +/-0.009; p = 0.132)	0.088	-0.65%
Frequency	2007	-0.008 (CI = +/-0.010; p = 0.094)	0.129	-0.81%
Frequency	2008	-0.007 (CI = +/-0.011; p = 0.192)	0.060	-0.71%
Frequency	2009	-0.008 (CI = +/-0.013; p = 0.226)	0.046	-0.75%
Frequency	2010	-0.004 (CI = +/-0.015; p = 0.520)	-0.049	-0.44%
Frequency	2011	-0.010 (CI = +/-0.015; p = 0.178)	0.091	-0.99%
Frequency	2012	-0.006 (CI = +/-0.018; p = 0.441)	-0.036	-0.63%
Frequency	2013	-0.005 (CI = +/-0.022; p = 0.628)	-0.090	-0.48%
Frequency	2014	-0.005 (CI = +/-0.028; p = 0.710)	-0.119	-0.46%
Frequency	2015	-0.005 (CI = +/-0.038; p = 0.746)	-0.145	-0.52%
Frequency	2016	0.001 (CI = +/-0.052; p = 0.955)	-0.199	+0.12%
Frequency	2017	0.008 (CI = +/-0.077; p = 0.787)	-0.224	+0.81%

Comprehensive

Coverage = CM

End Trend Period = 2019

Excluded Points = NA

Parameters Included: time

Fit	Start Date	Time	Implied Trend	
			Adjusted R ²	Rate
Loss Cost	2005	0.011 (CI = +/-0.016; p = 0.187)	0.063	+1.07%
Loss Cost	2006	0.013 (CI = +/-0.019; p = 0.144)	0.100	+1.35%
Loss Cost	2007	0.009 (CI = +/-0.021; p = 0.348)	-0.003	+0.95%
Loss Cost	2008	0.022 (CI = +/-0.017; p = 0.019)	0.380	+2.20%
Loss Cost	2009	0.032 (CI = +/-0.013; p = 0.000)	0.753	+3.30%
Loss Cost	2010	0.035 (CI = +/-0.016; p = 0.001)	0.736	+3.56%
Loss Cost	2011	0.027 (CI = +/-0.015; p = 0.004)	0.677	+2.75%
Loss Cost	2012	0.031 (CI = +/-0.019; p = 0.007)	0.683	+3.16%
Loss Cost	2013	0.032 (CI = +/-0.027; p = 0.028)	0.583	+3.24%
Loss Cost	2014	0.030 (CI = +/-0.041; p = 0.111)	0.387	+3.02%
Loss Cost	2015	0.013 (CI = +/-0.053; p = 0.492)	-0.108	+1.32%
Loss Cost	2016	0.002 (CI = +/-0.115; p = 0.951)	-0.496	+0.19%
Loss Cost	2017	-0.004 (CI = +/-0.754; p = 0.954)	-0.989	-0.43%
Severity	2005	0.016 (CI = +/-0.015; p = 0.043)	0.224	+1.60%
Severity	2006	0.020 (CI = +/-0.017; p = 0.023)	0.308	+2.03%
Severity	2007	0.019 (CI = +/-0.020; p = 0.061)	0.219	+1.88%
Severity	2008	0.030 (CI = +/-0.017; p = 0.003)	0.569	+3.00%
Severity	2009	0.041 (CI = +/-0.009; p = 0.000)	0.922	+4.22%
Severity	2010	0.039 (CI = +/-0.010; p = 0.000)	0.899	+3.97%
Severity	2011	0.041 (CI = +/-0.012; p = 0.000)	0.889	+4.22%
Severity	2012	0.040 (CI = +/-0.016; p = 0.001)	0.840	+4.10%
Severity	2013	0.039 (CI = +/-0.023; p = 0.006)	0.763	+4.03%
Severity	2014	0.040 (CI = +/-0.034; p = 0.033)	0.651	+4.06%
Severity	2015	0.031 (CI = +/-0.055; p = 0.171)	0.356	+3.12%
Severity	2016	0.013 (CI = +/-0.103; p = 0.640)	-0.305	+1.31%
Severity	2017	0.005 (CI = +/-0.666; p = 0.940)	-0.982	+0.50%
Frequency	2005	-0.005 (CI = +/-0.008; p = 0.170)	0.074	-0.53%
Frequency	2006	-0.007 (CI = +/-0.009; p = 0.132)	0.110	-0.66%
Frequency	2007	-0.009 (CI = +/-0.010; p = 0.064)	0.213	-0.91%
Frequency	2008	-0.008 (CI = +/-0.012; p = 0.164)	0.102	-0.77%
Frequency	2009	-0.009 (CI = +/-0.014; p = 0.184)	0.096	-0.88%
Frequency	2010	-0.004 (CI = +/-0.015; p = 0.576)	-0.079	-0.39%
Frequency	2011	-0.014 (CI = +/-0.009; p = 0.007)	0.618	-1.41%
Frequency	2012	-0.009 (CI = +/-0.007; p = 0.025)	0.530	-0.90%
Frequency	2013	-0.008 (CI = +/-0.010; p = 0.108)	0.319	-0.76%
Frequency	2014	-0.010 (CI = +/-0.014; p = 0.125)	0.354	-1.00%
Frequency	2015	-0.018 (CI = +/-0.013; p = 0.024)	0.808	-1.75%
Frequency	2016	-0.011 (CI = +/-0.014; p = 0.076)	0.781	-1.11%
Frequency	2017	-0.009 (CI = +/-0.088; p = 0.406)	0.290	-0.93%

Comprehensive

Coverage = CM

End Trend Period = 2018

Excluded Points = NA

Parameters Included: time

Fit	Start Date	Time	Implied Trend	
			Adjusted R ²	Rate
Loss Cost	2005	0.008 (CI = +/-0.019; p = 0.353)	-0.005	+0.84%
Loss Cost	2006	0.011 (CI = +/-0.022; p = 0.279)	0.024	+1.14%
Loss Cost	2007	0.006 (CI = +/-0.025; p = 0.590)	-0.067	+0.63%
Loss Cost	2008	0.020 (CI = +/-0.021; p = 0.058)	0.272	+2.06%
Loss Cost	2009	0.033 (CI = +/-0.016; p = 0.002)	0.699	+3.36%
Loss Cost	2010	0.036 (CI = +/-0.020; p = 0.004)	0.683	+3.71%
Loss Cost	2011	0.027 (CI = +/-0.020; p = 0.018)	0.572	+2.71%
Loss Cost	2012	0.032 (CI = +/-0.027; p = 0.028)	0.584	+3.24%
Loss Cost	2013	0.033 (CI = +/-0.041; p = 0.086)	0.453	+3.38%
Loss Cost	2014	0.031 (CI = +/-0.071; p = 0.261)	0.185	+3.12%
Loss Cost	2015	0.004 (CI = +/-0.118; p = 0.906)	-0.487	+0.37%
Loss Cost	2016	-0.028 (CI = +/-0.578; p = 0.646)	-0.442	-2.79%
Loss Cost	2017	-0.107 (CI = +/-NaN; p = NaN)	NaN	-10.15%
Severity	2005	0.013 (CI = +/-0.017; p = 0.124)	0.118	+1.33%
Severity	2006	0.018 (CI = +/-0.019; p = 0.072)	0.198	+1.77%
Severity	2007	0.015 (CI = +/-0.023; p = 0.165)	0.101	+1.56%
Severity	2008	0.028 (CI = +/-0.020; p = 0.012)	0.466	+2.83%
Severity	2009	0.042 (CI = +/-0.011; p = 0.000)	0.900	+4.29%
Severity	2010	0.039 (CI = +/-0.013; p = 0.000)	0.865	+3.98%
Severity	2011	0.042 (CI = +/-0.016; p = 0.001)	0.852	+4.32%
Severity	2012	0.041 (CI = +/-0.023; p = 0.005)	0.777	+4.18%
Severity	2013	0.040 (CI = +/-0.034; p = 0.031)	0.659	+4.12%
Severity	2014	0.041 (CI = +/-0.060; p = 0.117)	0.485	+4.21%
Severity	2015	0.027 (CI = +/-0.127; p = 0.455)	-0.054	+2.75%
Severity	2016	-0.012 (CI = +/-0.542; p = 0.828)	-0.857	-1.18%
Severity	2017	-0.086 (CI = +/-NaN; p = NaN)	NaN	-8.22%
Frequency	2005	-0.005 (CI = +/-0.009; p = 0.274)	0.023	-0.48%
Frequency	2006	-0.006 (CI = +/-0.010; p = 0.216)	0.057	-0.62%
Frequency	2007	-0.009 (CI = +/-0.012; p = 0.111)	0.158	-0.92%
Frequency	2008	-0.008 (CI = +/-0.014; p = 0.255)	0.045	-0.75%
Frequency	2009	-0.009 (CI = +/-0.017; p = 0.275)	0.040	-0.88%
Frequency	2010	-0.003 (CI = +/-0.020; p = 0.761)	-0.127	-0.26%
Frequency	2011	-0.016 (CI = +/-0.012; p = 0.018)	0.574	-1.54%
Frequency	2012	-0.009 (CI = +/-0.010; p = 0.076)	0.399	-0.90%
Frequency	2013	-0.007 (CI = +/-0.015; p = 0.265)	0.119	-0.71%
Frequency	2014	-0.010 (CI = +/-0.025; p = 0.277)	0.159	-1.04%
Frequency	2015	-0.024 (CI = +/-0.018; p = 0.031)	0.907	-2.33%
Frequency	2016	-0.016 (CI = +/-0.035; p = 0.107)	0.944	-1.63%
Frequency	2017	-0.021 (CI = +/-NaN; p = NaN)	NaN	-2.10%

Comprehensive

Coverage = CM

End Trend Period = 2022

Excluded Points = 2007

Parameters Included: time

Fit	Start Date	Time	Adjusted R ²	Implied Trend Rate
Loss Cost	2005	0.028 (CI = +/-0.012; p = 0.000)	0.579	+2.80%
Loss Cost	2006	0.033 (CI = +/-0.012; p = 0.000)	0.687	+3.37%
Loss Cost	2008	0.034 (CI = +/-0.014; p = 0.000)	0.651	+3.50%
Loss Cost	2009	0.043 (CI = +/-0.012; p = 0.000)	0.827	+4.35%
Loss Cost	2010	0.046 (CI = +/-0.013; p = 0.000)	0.828	+4.66%
Loss Cost	2011	0.043 (CI = +/-0.015; p = 0.000)	0.780	+4.38%
Loss Cost	2012	0.048 (CI = +/-0.017; p = 0.000)	0.798	+4.87%
Loss Cost	2013	0.051 (CI = +/-0.020; p = 0.000)	0.783	+5.23%
Loss Cost	2014	0.054 (CI = +/-0.026; p = 0.002)	0.749	+5.55%
Loss Cost	2015	0.054 (CI = +/-0.034; p = 0.009)	0.662	+5.51%
Loss Cost	2016	0.060 (CI = +/-0.046; p = 0.020)	0.629	+6.22%
Loss Cost	2017	0.075 (CI = +/-0.063; p = 0.030)	0.664	+7.76%
Severity	2005	0.032 (CI = +/-0.012; p = 0.000)	0.660	+3.28%
Severity	2006	0.039 (CI = +/-0.011; p = 0.000)	0.776	+3.93%
Severity	2008	0.041 (CI = +/-0.013; p = 0.000)	0.772	+4.24%
Severity	2009	0.050 (CI = +/-0.008; p = 0.000)	0.932	+5.14%
Severity	2010	0.050 (CI = +/-0.010; p = 0.000)	0.915	+5.12%
Severity	2011	0.053 (CI = +/-0.011; p = 0.000)	0.916	+5.42%
Severity	2012	0.054 (CI = +/-0.013; p = 0.000)	0.898	+5.54%
Severity	2013	0.056 (CI = +/-0.016; p = 0.000)	0.878	+5.74%
Severity	2014	0.059 (CI = +/-0.020; p = 0.000)	0.858	+6.04%
Severity	2015	0.059 (CI = +/-0.026; p = 0.002)	0.804	+6.06%
Severity	2016	0.059 (CI = +/-0.037; p = 0.009)	0.724	+6.09%
Severity	2017	0.067 (CI = +/-0.054; p = 0.027)	0.681	+6.89%
Frequency	2005	-0.005 (CI = +/-0.008; p = 0.250)	0.026	-0.47%
Frequency	2006	-0.005 (CI = +/-0.010; p = 0.245)	0.031	-0.54%
Frequency	2008	-0.007 (CI = +/-0.011; p = 0.192)	0.060	-0.71%
Frequency	2009	-0.008 (CI = +/-0.013; p = 0.226)	0.046	-0.75%
Frequency	2010	-0.004 (CI = +/-0.015; p = 0.520)	-0.049	-0.44%
Frequency	2011	-0.010 (CI = +/-0.015; p = 0.178)	0.091	-0.99%
Frequency	2012	-0.006 (CI = +/-0.018; p = 0.441)	-0.036	-0.63%
Frequency	2013	-0.005 (CI = +/-0.022; p = 0.628)	-0.090	-0.48%
Frequency	2014	-0.005 (CI = +/-0.028; p = 0.710)	-0.119	-0.46%
Frequency	2015	-0.005 (CI = +/-0.038; p = 0.746)	-0.145	-0.52%
Frequency	2016	0.001 (CI = +/-0.052; p = 0.955)	-0.199	+0.12%
Frequency	2017	0.008 (CI = +/-0.077; p = 0.787)	-0.224	+0.81%

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	2005	0.017 (CI = +/-0.014; p = 0.021)	0.316	+1.67%
Loss Cost	2006	0.023 (CI = +/-0.014; p = 0.005)	0.489	+2.29%
Loss Cost	2008	0.022 (CI = +/-0.017; p = 0.019)	0.380	+2.20%
Loss Cost	2009	0.032 (CI = +/-0.013; p = 0.000)	0.753	+3.30%
Loss Cost	2010	0.035 (CI = +/-0.016; p = 0.001)	0.736	+3.56%
Loss Cost	2011	0.027 (CI = +/-0.015; p = 0.004)	0.677	+2.75%
Loss Cost	2012	0.031 (CI = +/-0.019; p = 0.007)	0.683	+3.16%
Loss Cost	2013	0.032 (CI = +/-0.027; p = 0.028)	0.583	+3.24%
Loss Cost	2014	0.030 (CI = +/-0.041; p = 0.111)	0.387	+3.02%
Loss Cost	2015	0.013 (CI = +/-0.053; p = 0.492)	-0.108	+1.32%
Loss Cost	2016	0.002 (CI = +/-0.115; p = 0.951)	-0.496	+0.19%
Loss Cost	2017	-0.004 (CI = +/-0.754; p = 0.954)	-0.989	-0.43%
Severity	2005	0.021 (CI = +/-0.014; p = 0.008)	0.414	+2.07%
Severity	2006	0.028 (CI = +/-0.014; p = 0.001)	0.612	+2.81%
Severity	2008	0.030 (CI = +/-0.017; p = 0.003)	0.569	+3.00%
Severity	2009	0.041 (CI = +/-0.009; p = 0.000)	0.922	+4.22%
Severity	2010	0.039 (CI = +/-0.010; p = 0.000)	0.899	+3.97%
Severity	2011	0.041 (CI = +/-0.012; p = 0.000)	0.889	+4.22%
Severity	2012	0.040 (CI = +/-0.016; p = 0.001)	0.840	+4.10%
Severity	2013	0.039 (CI = +/-0.023; p = 0.006)	0.763	+4.03%
Severity	2014	0.040 (CI = +/-0.034; p = 0.033)	0.651	+4.06%
Severity	2015	0.031 (CI = +/-0.055; p = 0.171)	0.356	+3.12%
Severity	2016	0.013 (CI = +/-0.103; p = 0.640)	-0.305	+1.31%
Severity	2017	0.005 (CI = +/-0.666; p = 0.940)	-0.982	+0.50%
Frequency	2005	-0.004 (CI = +/-0.008; p = 0.314)	0.008	-0.40%
Frequency	2006	-0.005 (CI = +/-0.010; p = 0.280)	0.024	-0.50%
Frequency	2008	-0.008 (CI = +/-0.012; p = 0.164)	0.102	-0.77%
Frequency	2009	-0.009 (CI = +/-0.014; p = 0.184)	0.096	-0.88%
Frequency	2010	-0.004 (CI = +/-0.015; p = 0.576)	-0.079	-0.39%
Frequency	2011	-0.014 (CI = +/-0.009; p = 0.007)	0.618	-1.41%
Frequency	2012	-0.009 (CI = +/-0.007; p = 0.025)	0.530	-0.90%
Frequency	2013	-0.008 (CI = +/-0.010; p = 0.108)	0.319	-0.76%
Frequency	2014	-0.010 (CI = +/-0.014; p = 0.125)	0.354	-1.00%
Frequency	2015	-0.018 (CI = +/-0.013; p = 0.024)	0.808	-1.75%
Frequency	2016	-0.011 (CI = +/-0.014; p = 0.076)	0.781	-1.11%
Frequency	2017	-0.009 (CI = +/-0.088; p = 0.406)	0.290	-0.93%

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	2005	0.015 (CI = +/-0.016; p = 0.062)	0.217	+1.50%
Loss Cost	2006	0.022 (CI = +/-0.017; p = 0.016)	0.400	+2.19%
Loss Cost	2008	0.020 (CI = +/-0.021; p = 0.058)	0.272	+2.06%
Loss Cost	2009	0.033 (CI = +/-0.016; p = 0.002)	0.699	+3.36%
Loss Cost	2010	0.036 (CI = +/-0.020; p = 0.004)	0.683	+3.71%
Loss Cost	2011	0.027 (CI = +/-0.020; p = 0.018)	0.572	+2.71%
Loss Cost	2012	0.032 (CI = +/-0.027; p = 0.028)	0.584	+3.24%
Loss Cost	2013	0.033 (CI = +/-0.041; p = 0.086)	0.453	+3.38%
Loss Cost	2014	0.031 (CI = +/-0.071; p = 0.261)	0.185	+3.12%
Loss Cost	2015	0.004 (CI = +/-0.118; p = 0.906)	-0.487	+0.37%
Loss Cost	2016	-0.028 (CI = +/-0.578; p = 0.646)	-0.442	-2.79%
Loss Cost	2017	-0.107 (CI = +/-NaN; p = NaN)	NaN	-10.15%
Severity	2005	0.018 (CI = +/-0.016; p = 0.030)	0.304	+1.84%
Severity	2006	0.026 (CI = +/-0.016; p = 0.005)	0.523	+2.64%
Severity	2008	0.028 (CI = +/-0.020; p = 0.012)	0.466	+2.83%
Severity	2009	0.042 (CI = +/-0.011; p = 0.000)	0.900	+4.29%
Severity	2010	0.039 (CI = +/-0.013; p = 0.000)	0.865	+3.98%
Severity	2011	0.042 (CI = +/-0.016; p = 0.001)	0.852	+4.32%
Severity	2012	0.041 (CI = +/-0.023; p = 0.005)	0.777	+4.18%
Severity	2013	0.040 (CI = +/-0.034; p = 0.031)	0.659	+4.12%
Severity	2014	0.041 (CI = +/-0.060; p = 0.117)	0.485	+4.21%
Severity	2015	0.027 (CI = +/-0.127; p = 0.455)	-0.054	+2.75%
Severity	2016	-0.012 (CI = +/-0.542; p = 0.828)	-0.857	-1.18%
Severity	2017	-0.086 (CI = +/-NaN; p = NaN)	NaN	-8.22%
Frequency	2005	-0.003 (CI = +/-0.010; p = 0.463)	-0.037	-0.33%
Frequency	2006	-0.004 (CI = +/-0.012; p = 0.415)	-0.026	-0.44%
Frequency	2008	-0.008 (CI = +/-0.014; p = 0.255)	0.045	-0.75%
Frequency	2009	-0.009 (CI = +/-0.017; p = 0.275)	0.040	-0.88%
Frequency	2010	-0.003 (CI = +/-0.020; p = 0.761)	-0.127	-0.26%
Frequency	2011	-0.016 (CI = +/-0.012; p = 0.018)	0.574	-1.54%
Frequency	2012	-0.009 (CI = +/-0.010; p = 0.076)	0.399	-0.90%
Frequency	2013	-0.007 (CI = +/-0.015; p = 0.265)	0.119	-0.71%
Frequency	2014	-0.010 (CI = +/-0.025; p = 0.277)	0.159	-1.04%
Frequency	2015	-0.024 (CI = +/-0.018; p = 0.031)	0.907	-2.33%
Frequency	2016	-0.016 (CI = +/-0.035; p = 0.107)	0.944	-1.63%
Frequency	2017	-0.021 (CI = +/-NaN; p = NaN)	NaN	-2.10%

Comprehensive

Coverage = CM

End Trend Period = 2022

Excluded Points = 2010

Parameters Included: time

Fit	Start Date	Time	Adjusted R ²	Implied Trend Rate
Loss Cost	2005	0.021 (CI = +/-0.013; p = 0.005)	0.385	+2.10%
Loss Cost	2006	0.024 (CI = +/-0.015; p = 0.004)	0.416	+2.39%
Loss Cost	2007	0.022 (CI = +/-0.017; p = 0.017)	0.319	+2.18%
Loss Cost	2008	0.031 (CI = +/-0.014; p = 0.001)	0.620	+3.18%
Loss Cost	2009	0.040 (CI = +/-0.013; p = 0.000)	0.801	+4.09%
Loss Cost	2011	0.043 (CI = +/-0.015; p = 0.000)	0.780	+4.38%
Loss Cost	2012	0.048 (CI = +/-0.017; p = 0.000)	0.798	+4.87%
Loss Cost	2013	0.051 (CI = +/-0.020; p = 0.000)	0.783	+5.23%
Loss Cost	2014	0.054 (CI = +/-0.026; p = 0.002)	0.749	+5.55%
Loss Cost	2015	0.054 (CI = +/-0.034; p = 0.009)	0.662	+5.51%
Loss Cost	2016	0.060 (CI = +/-0.046; p = 0.020)	0.629	+6.22%
Loss Cost	2017	0.075 (CI = +/-0.063; p = 0.030)	0.664	+7.76%
Severity	2005	0.028 (CI = +/-0.013; p = 0.001)	0.531	+2.79%
Severity	2006	0.032 (CI = +/-0.014; p = 0.000)	0.592	+3.22%
Severity	2007	0.032 (CI = +/-0.016; p = 0.001)	0.542	+3.25%
Severity	2008	0.041 (CI = +/-0.014; p = 0.000)	0.752	+4.23%
Severity	2009	0.052 (CI = +/-0.009; p = 0.000)	0.936	+5.35%
Severity	2011	0.053 (CI = +/-0.011; p = 0.000)	0.916	+5.42%
Severity	2012	0.054 (CI = +/-0.013; p = 0.000)	0.898	+5.54%
Severity	2013	0.056 (CI = +/-0.016; p = 0.000)	0.878	+5.74%
Severity	2014	0.059 (CI = +/-0.020; p = 0.000)	0.858	+6.04%
Severity	2015	0.059 (CI = +/-0.026; p = 0.002)	0.804	+6.06%
Severity	2016	0.059 (CI = +/-0.037; p = 0.009)	0.724	+6.09%
Severity	2017	0.067 (CI = +/-0.054; p = 0.027)	0.681	+6.89%
Frequency	2005	-0.007 (CI = +/-0.007; p = 0.074)	0.144	-0.67%
Frequency	2006	-0.008 (CI = +/-0.008; p = 0.056)	0.183	-0.80%
Frequency	2007	-0.010 (CI = +/-0.009; p = 0.027)	0.272	-1.04%
Frequency	2008	-0.010 (CI = +/-0.011; p = 0.060)	0.203	-1.01%
Frequency	2009	-0.012 (CI = +/-0.013; p = 0.058)	0.225	-1.20%
Frequency	2011	-0.010 (CI = +/-0.015; p = 0.178)	0.091	-0.99%
Frequency	2012	-0.006 (CI = +/-0.018; p = 0.441)	-0.036	-0.63%
Frequency	2013	-0.005 (CI = +/-0.022; p = 0.628)	-0.090	-0.48%
Frequency	2014	-0.005 (CI = +/-0.028; p = 0.710)	-0.119	-0.46%
Frequency	2015	-0.005 (CI = +/-0.038; p = 0.746)	-0.145	-0.52%
Frequency	2016	0.001 (CI = +/-0.052; p = 0.955)	-0.199	+0.12%
Frequency	2017	0.008 (CI = +/-0.077; p = 0.787)	-0.224	+0.81%

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	2005	0.009 (CI = +/-0.015; p = 0.220)	0.049	+0.89%
Loss Cost	2006	0.011 (CI = +/-0.017; p = 0.197)	0.069	+1.09%
Loss Cost	2007	0.005 (CI = +/-0.019; p = 0.566)	-0.063	+0.51%
Loss Cost	2008	0.017 (CI = +/-0.015; p = 0.034)	0.343	+1.69%
Loss Cost	2009	0.027 (CI = +/-0.011; p = 0.001)	0.772	+2.76%
Loss Cost	2011	0.027 (CI = +/-0.015; p = 0.004)	0.677	+2.75%
Loss Cost	2012	0.031 (CI = +/-0.019; p = 0.007)	0.683	+3.16%
Loss Cost	2013	0.032 (CI = +/-0.027; p = 0.028)	0.583	+3.24%
Loss Cost	2014	0.030 (CI = +/-0.041; p = 0.111)	0.387	+3.02%
Loss Cost	2015	0.013 (CI = +/-0.053; p = 0.492)	-0.108	+1.32%
Loss Cost	2016	0.002 (CI = +/-0.115; p = 0.951)	-0.496	+0.19%
Loss Cost	2017	-0.004 (CI = +/-0.754; p = 0.954)	-0.989	-0.43%
Severity	2005	0.015 (CI = +/-0.016; p = 0.058)	0.207	+1.53%
Severity	2006	0.019 (CI = +/-0.018; p = 0.036)	0.283	+1.93%
Severity	2007	0.017 (CI = +/-0.021; p = 0.098)	0.174	+1.73%
Severity	2008	0.029 (CI = +/-0.019; p = 0.007)	0.528	+2.93%
Severity	2009	0.043 (CI = +/-0.009; p = 0.000)	0.929	+4.44%
Severity	2011	0.041 (CI = +/-0.012; p = 0.000)	0.889	+4.22%
Severity	2012	0.040 (CI = +/-0.016; p = 0.001)	0.840	+4.10%
Severity	2013	0.039 (CI = +/-0.023; p = 0.006)	0.763	+4.03%
Severity	2014	0.040 (CI = +/-0.034; p = 0.033)	0.651	+4.06%
Severity	2015	0.031 (CI = +/-0.055; p = 0.171)	0.356	+3.12%
Severity	2016	0.013 (CI = +/-0.103; p = 0.640)	-0.305	+1.31%
Severity	2017	0.005 (CI = +/-0.666; p = 0.940)	-0.982	+0.50%
Frequency	2005	-0.006 (CI = +/-0.006; p = 0.049)	0.225	-0.63%
Frequency	2006	-0.008 (CI = +/-0.007; p = 0.021)	0.343	-0.83%
Frequency	2007	-0.012 (CI = +/-0.006; p = 0.001)	0.642	-1.20%
Frequency	2008	-0.012 (CI = +/-0.007; p = 0.005)	0.567	-1.20%
Frequency	2009	-0.016 (CI = +/-0.007; p = 0.001)	0.755	-1.61%
Frequency	2011	-0.014 (CI = +/-0.009; p = 0.007)	0.618	-1.41%
Frequency	2012	-0.009 (CI = +/-0.007; p = 0.025)	0.530	-0.90%
Frequency	2013	-0.008 (CI = +/-0.010; p = 0.108)	0.319	-0.76%
Frequency	2014	-0.010 (CI = +/-0.014; p = 0.125)	0.354	-1.00%
Frequency	2015	-0.018 (CI = +/-0.013; p = 0.024)	0.808	-1.75%
Frequency	2016	-0.011 (CI = +/-0.014; p = 0.076)	0.781	-1.11%
Frequency	2017	-0.009 (CI = +/-0.088; p = 0.406)	0.290	-0.93%

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	2005	0.007 (CI = +/-0.017; p = 0.403)	-0.021	+0.68%
Loss Cost	2006	0.009 (CI = +/-0.020; p = 0.361)	-0.008	+0.87%
Loss Cost	2007	0.001 (CI = +/-0.022; p = 0.882)	-0.108	+0.15%
Loss Cost	2008	0.015 (CI = +/-0.018; p = 0.103)	0.210	+1.48%
Loss Cost	2009	0.027 (CI = +/-0.014; p = 0.003)	0.706	+2.73%
Loss Cost	2011	0.027 (CI = +/-0.020; p = 0.018)	0.572	+2.71%
Loss Cost	2012	0.032 (CI = +/-0.027; p = 0.028)	0.584	+3.24%
Loss Cost	2013	0.033 (CI = +/-0.041; p = 0.086)	0.453	+3.38%
Loss Cost	2014	0.031 (CI = +/-0.071; p = 0.261)	0.185	+3.12%
Loss Cost	2015	0.004 (CI = +/-0.118; p = 0.906)	-0.487	+0.37%
Loss Cost	2016	-0.028 (CI = +/-0.578; p = 0.646)	-0.442	-2.79%
Loss Cost	2017	-0.107 (CI = +/-NaN; p = NaN)	NaN	-10.15%
Severity	2005	0.013 (CI = +/-0.018; p = 0.153)	0.102	+1.26%
Severity	2006	0.017 (CI = +/-0.020; p = 0.099)	0.173	+1.68%
Severity	2007	0.014 (CI = +/-0.025; p = 0.236)	0.058	+1.39%
Severity	2008	0.027 (CI = +/-0.023; p = 0.026)	0.419	+2.75%
Severity	2009	0.045 (CI = +/-0.012; p = 0.000)	0.912	+4.55%
Severity	2011	0.042 (CI = +/-0.016; p = 0.001)	0.852	+4.32%
Severity	2012	0.041 (CI = +/-0.023; p = 0.005)	0.777	+4.18%
Severity	2013	0.040 (CI = +/-0.034; p = 0.031)	0.659	+4.12%
Severity	2014	0.041 (CI = +/-0.060; p = 0.117)	0.485	+4.21%
Severity	2015	0.027 (CI = +/-0.127; p = 0.455)	-0.054	+2.75%
Severity	2016	-0.012 (CI = +/-0.542; p = 0.828)	-0.857	-1.18%
Severity	2017	-0.086 (CI = +/-NaN; p = NaN)	NaN	-8.22%
Frequency	2005	-0.006 (CI = +/-0.007; p = 0.111)	0.143	-0.57%
Frequency	2006	-0.008 (CI = +/-0.008; p = 0.051)	0.262	-0.80%
Frequency	2007	-0.012 (CI = +/-0.007; p = 0.004)	0.589	-1.22%
Frequency	2008	-0.012 (CI = +/-0.009; p = 0.013)	0.505	-1.23%
Frequency	2009	-0.018 (CI = +/-0.009; p = 0.002)	0.739	-1.74%
Frequency	2011	-0.016 (CI = +/-0.012; p = 0.018)	0.574	-1.54%
Frequency	2012	-0.009 (CI = +/-0.010; p = 0.076)	0.399	-0.90%
Frequency	2013	-0.007 (CI = +/-0.015; p = 0.265)	0.119	-0.71%
Frequency	2014	-0.010 (CI = +/-0.025; p = 0.277)	0.159	-1.04%
Frequency	2015	-0.024 (CI = +/-0.018; p = 0.031)	0.907	-2.33%
Frequency	2016	-0.016 (CI = +/-0.035; p = 0.107)	0.944	-1.63%
Frequency	2017	-0.021 (CI = +/-NaN; p = NaN)	NaN	-2.10%

Province of Nova Scotia
Commercial Vehicles (including Fleets)

COVID-19 Adjustment Factors - Projection Scenario

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(8)	
	See Report	See Report	(2) + (3)			1/exp(mobility * LC Coefficient)			
				COVID-19 Adjustment Factors					
Coverage	Frequency Mobility Coefficient	Severity Mobility Coefficient	LC Coeff	2020-1	2020-2	2021-1	2021-2	2022-1	
BI	0.018	0.000	0.018	1.591	1.560	1.551	1.000	1.031	
PD	0.000	0.000	0.000	1.000	1.000	1.000	1.000	1.000	
DCPD	0.011	0.000	0.011	1.328	1.312	1.308	1.000	1.019	
AB Total	0.014	0.000	0.014	1.435	1.413	1.407	1.000	1.024	
UA	0.000	0.000	0.000	1.000	1.000	1.000	1.000	1.000	
CL	0.005	0.000	0.005	1.138	1.131	1.130	1.000	1.009	
CM	0.000	0.000	0.000	1.000	1.000	1.000	1.000	1.000	
AP	0.000	0.000	0.000	1.000	1.000	1.000	1.000	1.000	
SP	0.000	0.000	0.000	1.000	1.000	1.000	1.000	1.000	
UM	0.000	0.000	0.000	1.000	1.000	1.000	1.000	1.000	
			Mobility	-25.800	-24.700	-24.400	0.000	-1.700	

Bodily Injury

Coverage = BI
End Trend Period = 2022.75
Excluded Points = NA
Parameters Included: time, mobility

Fit	Start Date	Time		Mobility		Implied Trend	
						Adjusted R ²	Rate
Loss Cost	2004.1	0.038	(CI = +/-0.024; p = 0.002)	-0.003	(CI = +/-0.019; p = 0.745)	0.253	+3.86%
Loss Cost	2004.2	0.043	(CI = +/-0.024; p = 0.001)	-0.002	(CI = +/-0.019; p = 0.834)	0.291	+4.35%
Loss Cost	2005.1	0.047	(CI = +/-0.025; p = 0.001)	-0.001	(CI = +/-0.019; p = 0.925)	0.326	+4.85%
Loss Cost	2005.2	0.047	(CI = +/-0.027; p = 0.001)	-0.001	(CI = +/-0.019; p = 0.913)	0.299	+4.78%
Loss Cost	2006.1	0.055	(CI = +/-0.027; p = 0.000)	0.001	(CI = +/-0.018; p = 0.937)	0.379	+5.64%
Loss Cost	2006.2	0.059	(CI = +/-0.028; p = 0.000)	0.002	(CI = +/-0.018; p = 0.859)	0.398	+6.10%
Loss Cost	2007.1	0.059	(CI = +/-0.030; p = 0.000)	0.002	(CI = +/-0.019; p = 0.865)	0.371	+6.08%
Loss Cost	2007.2	0.062	(CI = +/-0.032; p = 0.000)	0.002	(CI = +/-0.019; p = 0.823)	0.368	+6.38%
Loss Cost	2008.1	0.066	(CI = +/-0.034; p = 0.000)	0.003	(CI = +/-0.019; p = 0.760)	0.378	+6.84%
Loss Cost	2008.2	0.074	(CI = +/-0.035; p = 0.000)	0.004	(CI = +/-0.019; p = 0.642)	0.426	+7.71%
Loss Cost	2009.1	0.079	(CI = +/-0.037; p = 0.000)	0.005	(CI = +/-0.020; p = 0.591)	0.428	+8.19%
Loss Cost	2009.2	0.082	(CI = +/-0.040; p = 0.000)	0.006	(CI = +/-0.020; p = 0.560)	0.419	+8.56%
Loss Cost	2010.1	0.063	(CI = +/-0.036; p = 0.002)	0.003	(CI = +/-0.017; p = 0.749)	0.356	+6.49%
Loss Cost	2010.2	0.068	(CI = +/-0.039; p = 0.002)	0.003	(CI = +/-0.017; p = 0.687)	0.363	+7.02%
Loss Cost	2011.1	0.079	(CI = +/-0.040; p = 0.001)	0.005	(CI = +/-0.017; p = 0.543)	0.432	+8.22%
Loss Cost	2011.2	0.085	(CI = +/-0.044; p = 0.001)	0.006	(CI = +/-0.017; p = 0.483)	0.441	+8.90%
Loss Cost	2012.1	0.088	(CI = +/-0.048; p = 0.001)	0.006	(CI = +/-0.018; p = 0.474)	0.414	+9.18%
Loss Cost	2012.2	0.077	(CI = +/-0.052; p = 0.006)	0.005	(CI = +/-0.018; p = 0.575)	0.322	+7.97%
Loss Cost	2013.1	0.088	(CI = +/-0.055; p = 0.004)	0.006	(CI = +/-0.018; p = 0.474)	0.368	+9.24%
Loss Cost	2013.2	0.070	(CI = +/-0.057; p = 0.019)	0.004	(CI = +/-0.017; p = 0.609)	0.249	+7.25%
Loss Cost	2014.1	0.065	(CI = +/-0.064; p = 0.049)	0.004	(CI = +/-0.018; p = 0.669)	0.168	+6.67%
Loss Cost	2014.2	0.024	(CI = +/-0.047; p = 0.283)	0.000	(CI = +/-0.012; p = 0.983)	-0.008	+2.45%
Loss Cost	2015.1	0.024	(CI = +/-0.054; p = 0.360)	0.000	(CI = +/-0.013; p = 0.976)	-0.042	+2.38%
Loss Cost	2015.2	0.008	(CI = +/-0.058; p = 0.760)	-0.001	(CI = +/-0.013; p = 0.816)	-0.133	+0.84%
Loss Cost	2016.1	0.012	(CI = +/-0.068; p = 0.697)	-0.001	(CI = +/-0.013; p = 0.861)	-0.139	+1.24%
Loss Cost	2016.2	-0.024	(CI = +/-0.058; p = 0.376)	-0.003	(CI = +/-0.010; p = 0.483)	-0.100	-2.37%
Severity	2004.1	0.062	(CI = +/-0.022; p = 0.000)	-0.002	(CI = +/-0.018; p = 0.856)	0.527	+6.41%
Severity	2004.2	0.068	(CI = +/-0.022; p = 0.000)	0.000	(CI = +/-0.017; p = 0.977)	0.570	+7.02%
Severity	2005.1	0.071	(CI = +/-0.023; p = 0.000)	0.001	(CI = +/-0.017; p = 0.947)	0.580	+7.40%
Severity	2005.2	0.071	(CI = +/-0.024; p = 0.000)	0.000	(CI = +/-0.018; p = 0.956)	0.555	+7.36%
Severity	2006.1	0.076	(CI = +/-0.025; p = 0.000)	0.002	(CI = +/-0.017; p = 0.853)	0.580	+7.92%
Severity	2006.2	0.080	(CI = +/-0.026; p = 0.000)	0.002	(CI = +/-0.018; p = 0.792)	0.581	+8.28%
Severity	2007.1	0.076	(CI = +/-0.028; p = 0.000)	0.002	(CI = +/-0.018; p = 0.854)	0.541	+7.92%
Severity	2007.2	0.076	(CI = +/-0.030; p = 0.000)	0.002	(CI = +/-0.018; p = 0.856)	0.515	+7.93%
Severity	2008.1	0.081	(CI = +/-0.032; p = 0.000)	0.003	(CI = +/-0.018; p = 0.773)	0.529	+8.48%
Severity	2008.2	0.092	(CI = +/-0.032; p = 0.000)	0.004	(CI = +/-0.017; p = 0.607)	0.592	+9.58%
Severity	2009.1	0.094	(CI = +/-0.034; p = 0.000)	0.005	(CI = +/-0.018; p = 0.579)	0.578	+9.87%
Severity	2009.2	0.098	(CI = +/-0.037; p = 0.000)	0.006	(CI = +/-0.018; p = 0.532)	0.574	+10.35%
Severity	2010.1	0.084	(CI = +/-0.035; p = 0.000)	0.003	(CI = +/-0.017; p = 0.686)	0.529	+8.77%
Severity	2010.2	0.093	(CI = +/-0.037; p = 0.000)	0.005	(CI = +/-0.016; p = 0.561)	0.567	+9.75%
Severity	2011.1	0.107	(CI = +/-0.036; p = 0.000)	0.007	(CI = +/-0.015; p = 0.374)	0.649	+11.26%
Severity	2011.2	0.110	(CI = +/-0.040; p = 0.000)	0.007	(CI = +/-0.016; p = 0.360)	0.628	+11.59%
Severity	2012.1	0.117	(CI = +/-0.043; p = 0.000)	0.008	(CI = +/-0.016; p = 0.306)	0.631	+12.39%
Severity	2012.2	0.113	(CI = +/-0.047; p = 0.000)	0.007	(CI = +/-0.016; p = 0.352)	0.576	+11.92%
Severity	2013.1	0.127	(CI = +/-0.049; p = 0.000)	0.009	(CI = +/-0.016; p = 0.245)	0.625	+13.52%
Severity	2013.2	0.110	(CI = +/-0.051; p = 0.000)	0.007	(CI = +/-0.015; p = 0.326)	0.557	+11.62%
Severity	2014.1	0.112	(CI = +/-0.057; p = 0.001)	0.007	(CI = +/-0.016; p = 0.334)	0.513	+11.84%
Severity	2014.2	0.092	(CI = +/-0.059; p = 0.005)	0.006	(CI = +/-0.015; p = 0.442)	0.406	+9.65%
Severity	2015.1	0.101	(CI = +/-0.067; p = 0.006)	0.006	(CI = +/-0.016; p = 0.402)	0.400	+10.59%
Severity	2015.2	0.089	(CI = +/-0.076; p = 0.025)	0.005	(CI = +/-0.016; p = 0.483)	0.279	+9.34%
Severity	2016.1	0.109	(CI = +/-0.084; p = 0.016)	0.007	(CI = +/-0.017; p = 0.383)	0.348	+11.51%
Severity	2016.2	0.098	(CI = +/-0.099; p = 0.051)	0.006	(CI = +/-0.018; p = 0.453)	0.215	+10.28%
Frequency	2004.1	-0.024	(CI = +/-0.012; p = 0.000)	-0.001	(CI = +/-0.010; p = 0.757)	0.324	-2.40%
Frequency	2004.2	-0.025	(CI = +/-0.013; p = 0.000)	-0.002	(CI = +/-0.010; p = 0.723)	0.323	-2.50%
Frequency	2005.1	-0.024	(CI = +/-0.013; p = 0.001)	-0.001	(CI = +/-0.010; p = 0.771)	0.283	-2.37%
Frequency	2005.2	-0.024	(CI = +/-0.014; p = 0.001)	-0.002	(CI = +/-0.010; p = 0.765)	0.267	-2.40%
Frequency	2006.1	-0.021	(CI = +/-0.015; p = 0.006)	-0.001	(CI = +/-0.010; p = 0.861)	0.208	-2.11%
Frequency	2006.2	-0.020	(CI = +/-0.016; p = 0.012)	-0.001	(CI = +/-0.010; p = 0.897)	0.172	-2.01%
Frequency	2007.1	-0.017	(CI = +/-0.016; p = 0.039)	0.000	(CI = +/-0.010; p = 0.997)	0.114	-1.70%
Frequency	2007.2	-0.014	(CI = +/-0.017; p = 0.093)	0.000	(CI = +/-0.010; p = 0.923)	0.066	-1.44%
Frequency	2008.1	-0.015	(CI = +/-0.018; p = 0.098)	0.000	(CI = +/-0.011; p = 0.947)	0.063	-1.51%
Frequency	2008.2	-0.017	(CI = +/-0.020; p = 0.082)	0.000	(CI = +/-0.011; p = 0.999)	0.075	-1.71%
Frequency	2009.1	-0.015	(CI = +/-0.021; p = 0.143)	0.000	(CI = +/-0.011; p = 0.956)	0.040	-1.53%
Frequency	2009.2	-0.016	(CI = +/-0.023; p = 0.152)	0.000	(CI = +/-0.011; p = 0.978)	0.036	-1.62%
Frequency	2010.1	-0.021	(CI = +/-0.024; p = 0.081)	-0.001	(CI = +/-0.011; p = 0.911)	0.081	-2.10%
Frequency	2010.2	-0.025	(CI = +/-0.026; p = 0.054)	-0.001	(CI = +/-0.011; p = 0.825)	0.112	-2.49%
Frequency	2011.1	-0.028	(CI = +/-0.028; p = 0.052)	-0.002	(CI = +/-0.012; p = 0.780)	0.118	-2.74%
Frequency	2011.2	-0.024	(CI = +/-0.030; p = 0.112)	-0.001	(CI = +/-0.012; p = 0.847)	0.060	-2.40%
Frequency	2012.1	-0.029	(CI = +/-0.033; p = 0.083)	-0.002	(CI = +/-0.012; p = 0.770)	0.086	-2.86%
Frequency	2012.2	-0.036	(CI = +/-0.036; p = 0.048)	-0.003	(CI = +/-0.012; p = 0.664)	0.137	-3.54%
Frequency	2013.1	-0.038	(CI = +/-0.040; p = 0.057)	-0.003	(CI = +/-0.013; p = 0.642)	0.126	-3.77%
Frequency	2013.2	-0.040	(CI = +/-0.045; p = 0.076)	-0.003	(CI = +/-0.013; p = 0.637)	0.102	-3.91%
Frequency	2014.1	-0.047	(CI = +/-0.050; p = 0.060)	-0.004	(CI = +/-0.014; p = 0.566)	0.132	-4.62%
Frequency	2014.2	-0.068	(CI = +/-0.049; p = 0.010)	-0.006	(CI = +/-0.013; p = 0.342)	0.325	-6.56%
Frequency	2015.1	-0.077	(CI = +/-0.054; p = 0.009)	-0.007	(CI = +/-0.013; p = 0.293)	0.348	-7.42%
Frequency	2015.2	-0.081	(CI = +/-0.063; p = 0.016)	-0.007	(CI = +/-0.014; p = 0.296)	0.309	-7.78%
Frequency	2016.1	-0.097	(CI = +/-0.070; p = 0.011)	-0.008	(CI = +/-0.014; p = 0.231)	0.369	-9.21%
Frequency	2016.2	-0.122	(CI = +/-0.073; p = 0.004)	-0.009	(CI = +/-0.013; p = 0.136)	0.503	-11.47%

Property Damage

Coverage = PD
 End Trend Period = 2022.75
 Excluded Points = NA
 Parameters Included: time, scalar_level_change, mobility
 Scalar Level Change Start Date = 2013-04-01

Fit	Start Date	Time	Mobility	Scalar Shift	Adjusted R ²	Implied Trend
						Rate
Loss Cost	2004.1	-0.034 (CI = +/-0.054; p = 0.211)	-0.007 (CI = +/-0.022; p = 0.510)	-1.005 (CI = +/-0.560; p = 0.001)	0.732	-3.32%
Loss Cost	2004.2	-0.044 (CI = +/-0.056; p = 0.120)	-0.009 (CI = +/-0.022; p = 0.416)	-0.942 (CI = +/-0.565; p = 0.002)	0.742	-4.29%
Loss Cost	2005.1	-0.042 (CI = +/-0.059; p = 0.158)	-0.009 (CI = +/-0.022; p = 0.443)	-0.953 (CI = +/-0.583; p = 0.002)	0.730	-4.12%
Loss Cost	2005.2	-0.039 (CI = +/-0.063; p = 0.218)	-0.008 (CI = +/-0.023; p = 0.483)	-0.972 (CI = +/-0.600; p = 0.002)	0.715	-3.79%
Loss Cost	2006.1	-0.047 (CI = +/-0.066; p = 0.155)	-0.009 (CI = +/-0.023; p = 0.417)	-0.930 (CI = +/-0.610; p = 0.004)	0.718	-4.57%
Loss Cost	2006.2	-0.042 (CI = +/-0.069; p = 0.222)	-0.009 (CI = +/-0.024; p = 0.467)	-0.952 (CI = +/-0.624; p = 0.004)	0.700	-4.12%
Loss Cost	2007.1	-0.049 (CI = +/-0.072; p = 0.176)	-0.010 (CI = +/-0.024; p = 0.418)	-0.924 (CI = +/-0.635; p = 0.006)	0.699	-4.77%
Loss Cost	2007.2	-0.053 (CI = +/-0.076; p = 0.165)	-0.010 (CI = +/-0.025; p = 0.400)	-0.911 (CI = +/-0.649; p = 0.008)	0.689	-5.13%
Loss Cost	2008.1	-0.053 (CI = +/-0.079; p = 0.179)	-0.010 (CI = +/-0.026; p = 0.407)	-0.909 (CI = +/-0.664; p = 0.009)	0.671	-5.19%
Loss Cost	2008.2	-0.054 (CI = +/-0.083; p = 0.189)	-0.011 (CI = +/-0.026; p = 0.412)	-0.907 (CI = +/-0.679; p = 0.011)	0.651	-5.29%
Loss Cost	2009.1	-0.057 (CI = +/-0.086; p = 0.183)	-0.011 (CI = +/-0.027; p = 0.402)	-0.906 (CI = +/-0.693; p = 0.013)	0.635	-5.56%
Loss Cost	2009.2	-0.060 (CI = +/-0.089; p = 0.177)	-0.012 (CI = +/-0.028; p = 0.392)	-0.910 (CI = +/-0.707; p = 0.014)	0.616	-5.84%
Loss Cost	2010.1	-0.063 (CI = +/-0.092; p = 0.171)	-0.012 (CI = +/-0.028; p = 0.384)	-0.922 (CI = +/-0.724; p = 0.015)	0.596	-6.09%
Loss Cost	2010.2	-0.067 (CI = +/-0.094; p = 0.152)	-0.013 (CI = +/-0.029; p = 0.362)	-0.959 (CI = +/-0.740; p = 0.014)	0.587	-6.49%
Loss Cost	2011.1	-0.068 (CI = +/-0.097; p = 0.162)	-0.013 (CI = +/-0.030; p = 0.372)	-0.966 (CI = +/-0.777; p = 0.017)	0.539	-6.53%
Loss Cost	2011.2	-0.068 (CI = +/-0.100; p = 0.169)	-0.013 (CI = +/-0.030; p = 0.380)	-0.991 (CI = +/-0.834; p = 0.022)	0.485	-6.59%
Loss Cost	2012.1	-0.069 (CI = +/-0.103; p = 0.178)	-0.013 (CI = +/-0.031; p = 0.389)	-1.040 (CI = +/-0.936; p = 0.031)	0.414	-6.63%
Loss Cost	2012.2	-0.068 (CI = +/-0.105; p = 0.190)	-0.013 (CI = +/-0.032; p = 0.397)	-1.235 (CI = +/-1.159; p = 0.038)	0.344	-6.57%
Loss Cost	2013.1	-0.066 (CI = +/-0.110; p = 0.223)	-0.013 (CI = +/-0.033; p = 0.419)	-1.478 (CI = +/-2.458; p = 0.221)	0.108	-6.38%
Loss Cost	2013.2	-0.066 (CI = +/-0.110; p = 0.223)	-0.013 (CI = +/-0.033; p = 0.419)	NA (CI = +/-NA; p = NA)	NA	-6.38%
Loss Cost	2014.1	-0.096 (CI = +/-0.118; p = 0.103)	-0.016 (CI = +/-0.033; p = 0.315)	NA (CI = +/-NA; p = NA)	0.056	-9.14%
Loss Cost	2014.2	-0.100 (CI = +/-0.134; p = 0.132)	-0.016 (CI = +/-0.035; p = 0.325)	NA (CI = +/-NA; p = NA)	0.035	-9.54%
Loss Cost	2015.1	-0.129 (CI = +/-0.149; p = 0.084)	-0.019 (CI = +/-0.035; p = 0.267)	NA (CI = +/-NA; p = NA)	0.092	-12.11%
Loss Cost	2015.2	-0.082 (CI = +/-0.159; p = 0.283)	-0.015 (CI = +/-0.034; p = 0.353)	NA (CI = +/-NA; p = NA)	0.044	-7.85%
Loss Cost	2016.1	-0.081 (CI = +/-0.186; p = 0.362)	-0.015 (CI = +/-0.037; p = 0.383)	NA (CI = +/-NA; p = NA)	0.075	-7.74%
Loss Cost	2016.2	-0.128 (CI = +/-0.209; p = 0.201)	-0.018 (CI = +/-0.037; p = 0.303)	NA (CI = +/-NA; p = NA)	0.000	-12.03%
Severity	2004.1	-0.010 (CI = +/-0.046; p = 0.654)	-0.020 (CI = +/-0.019; p = 0.034)	1.057 (CI = +/-0.477; p = 0.000)	0.712	-1.01%
Severity	2004.2	-0.015 (CI = +/-0.048; p = 0.531)	-0.021 (CI = +/-0.019; p = 0.030)	1.087 (CI = +/-0.489; p = 0.000)	0.705	-1.49%
Severity	2005.1	-0.010 (CI = +/-0.051; p = 0.693)	-0.020 (CI = +/-0.019; p = 0.040)	1.057 (CI = +/-0.501; p = 0.000)	0.707	-0.99%
Severity	2005.2	0.000 (CI = +/-0.053; p = 0.994)	-0.019 (CI = +/-0.019; p = 0.057)	1.003 (CI = +/-0.502; p = 0.000)	0.722	-0.02%
Severity	2006.1	-0.001 (CI = +/-0.056; p = 0.962)	-0.019 (CI = +/-0.020; p = 0.061)	1.009 (CI = +/-0.517; p = 0.000)	0.712	-0.13%
Severity	2006.2	0.009 (CI = +/-0.057; p = 0.741)	-0.017 (CI = +/-0.020; p = 0.086)	0.959 (CI = +/-0.515; p = 0.001)	0.730	+0.93%
Severity	2007.1	0.009 (CI = +/-0.060; p = 0.759)	-0.017 (CI = +/-0.020; p = 0.094)	0.960 (CI = +/-0.528; p = 0.001)	0.718	+0.91%
Severity	2007.2	0.011 (CI = +/-0.063; p = 0.718)	-0.017 (CI = +/-0.021; p = 0.109)	0.953 (CI = +/-0.541; p = 0.001)	0.710	+1.13%
Severity	2008.1	0.014 (CI = +/-0.066; p = 0.674)	-0.016 (CI = +/-0.021; p = 0.127)	0.946 (CI = +/-0.553; p = 0.002)	0.700	+1.38%
Severity	2008.2	0.017 (CI = +/-0.069; p = 0.621)	-0.016 (CI = +/-0.022; p = 0.148)	0.941 (CI = +/-0.563; p = 0.002)	0.691	+1.69%
Severity	2009.1	0.018 (CI = +/-0.072; p = 0.606)	-0.016 (CI = +/-0.022; p = 0.164)	0.940 (CI = +/-0.575; p = 0.003)	0.676	+1.83%
Severity	2009.2	0.019 (CI = +/-0.074; p = 0.607)	-0.015 (CI = +/-0.023; p = 0.178)	0.941 (CI = +/-0.589; p = 0.003)	0.654	+1.89%
Severity	2010.1	0.018 (CI = +/-0.077; p = 0.631)	-0.016 (CI = +/-0.024; p = 0.186)	0.938 (CI = +/-0.606; p = 0.004)	0.623	+1.83%
Severity	2010.2	0.017 (CI = +/-0.080; p = 0.653)	-0.016 (CI = +/-0.024; p = 0.195)	0.933 (CI = +/-0.627; p = 0.006)	0.584	+1.76%
Severity	2011.1	0.018 (CI = +/-0.082; p = 0.648)	-0.016 (CI = +/-0.025; p = 0.210)	0.947 (CI = +/-0.658; p = 0.007)	0.548	+1.84%
Severity	2011.2	0.018 (CI = +/-0.085; p = 0.661)	-0.016 (CI = +/-0.026; p = 0.221)	0.938 (CI = +/-0.707; p = 0.012)	0.485	+1.82%
Severity	2012.1	0.018 (CI = +/-0.087; p = 0.671)	-0.016 (CI = +/-0.027; p = 0.234)	0.932 (CI = +/-0.795; p = 0.024)	0.400	+1.81%
Severity	2012.2	0.018 (CI = +/-0.090; p = 0.680)	-0.016 (CI = +/-0.028; p = 0.248)	0.925 (CI = +/-0.996; p = 0.067)	0.277	+1.82%
Severity	2013.1	0.011 (CI = +/-0.092; p = 0.802)	-0.016 (CI = +/-0.028; p = 0.232)	1.714 (CI = +/-2.062; p = 0.097)	0.196	+1.12%
Severity	2013.2	0.011 (CI = +/-0.092; p = 0.802)	-0.016 (CI = +/-0.028; p = 0.232)	NA (CI = +/-NA; p = NA)	0.043	+1.12%
Severity	2014.1	-0.008 (CI = +/-0.101; p = 0.864)	-0.018 (CI = +/-0.028; p = 0.188)	NA (CI = +/-NA; p = NA)	0.024	-0.82%
Severity	2014.2	-0.012 (CI = +/-0.115; p = 0.829)	-0.019 (CI = +/-0.030; p = 0.200)	NA (CI = +/-NA; p = NA)	0.014	-1.18%
Severity	2015.1	-0.033 (CI = +/-0.129; p = 0.587)	-0.020 (CI = +/-0.031; p = 0.172)	NA (CI = +/-NA; p = NA)	0.013	-3.28%
Severity	2015.2	0.003 (CI = +/-0.141; p = 0.968)	-0.018 (CI = +/-0.030; p = 0.230)	NA (CI = +/-NA; p = NA)	0.034	+0.27%
Severity	2016.1	0.005 (CI = +/-0.165; p = 0.943)	-0.017 (CI = +/-0.032; p = 0.262)	NA (CI = +/-NA; p = NA)	0.020	+0.55%
Severity	2016.2	-0.024 (CI = +/-0.191; p = 0.788)	-0.019 (CI = +/-0.034; p = 0.235)	NA (CI = +/-NA; p = NA)	-0.007	-2.34%
Frequency	2004.1	-0.024 (CI = +/-0.030; p = 0.116)	0.013 (CI = +/-0.012; p = 0.034)	-2.062 (CI = +/-0.310; p = 0.000)	0.967	-2.33%
Frequency	2004.2	-0.029 (CI = +/-0.031; p = 0.067)	0.012 (CI = +/-0.012; p = 0.048)	-2.029 (CI = +/-0.314; p = 0.000)	0.968	-2.84%
Frequency	2005.1	-0.032 (CI = +/-0.033; p = 0.054)	0.012 (CI = +/-0.012; p = 0.063)	-2.010 (CI = +/-0.321; p = 0.000)	0.967	-3.16%
Frequency	2005.2	-0.038 (CI = +/-0.034; p = 0.026)	0.011 (CI = +/-0.012; p = 0.088)	-1.975 (CI = +/-0.322; p = 0.000)	0.968	-3.78%
Frequency	2006.1	-0.045 (CI = +/-0.034; p = 0.011)	0.009 (CI = +/-0.012; p = 0.124)	-1.939 (CI = +/-0.320; p = 0.000)	0.969	-4.45%
Frequency	2006.2	-0.051 (CI = +/-0.035; p = 0.006)	0.008 (CI = +/-0.012; p = 0.167)	-1.911 (CI = +/-0.320; p = 0.000)	0.970	-5.01%
Frequency	2007.1	-0.058 (CI = +/-0.036; p = 0.003)	0.007 (CI = +/-0.012; p = 0.223)	-1.884 (CI = +/-0.317; p = 0.000)	0.971	-5.63%
Frequency	2007.2	-0.064 (CI = +/-0.037; p = 0.001)	0.006 (CI = +/-0.012; p = 0.288)	-1.864 (CI = +/-0.315; p = 0.000)	0.971	-6.19%
Frequency	2008.1	-0.067 (CI = +/-0.038; p = 0.001)	0.006 (CI = +/-0.012; p = 0.337)	-1.855 (CI = +/-0.319; p = 0.000)	0.970	-6.48%
Frequency	2008.2	-0.071 (CI = +/-0.039; p = 0.001)	0.005 (CI = +/-0.012; p = 0.399)	-1.848 (CI = +/-0.320; p = 0.000)	0.969	-6.86%
Frequency	2009.1	-0.075 (CI = +/-0.040; p = 0.001)	0.004 (CI = +/-0.012; p = 0.469)	-1.846 (CI = +/-0.318; p = 0.000)	0.969	-7.26%
Frequency	2009.2	-0.079 (CI = +/-0.040; p = 0.000)	0.004 (CI = +/-0.012; p = 0.532)	-1.851 (CI = +/-0.318; p = 0.000)	0.967	-7.58%
Frequency	2010.1	-0.081 (CI = +/-0.041; p = 0.000)	0.003 (CI = +/-0.013; p = 0.577)	-1.860 (CI = +/-0.324; p = 0.000)	0.965	-7.78%
Frequency	2010.2	-0.085 (CI = +/-0.040; p = 0.000)	0.003 (CI = +/-0.012; p = 0.641)	-1.892 (CI = +/-0.318; p = 0.000)	0.965	-8.11%
Frequency	2011.1	-0.086 (CI = +/-0.041; p = 0.000)	0.003 (CI = +/-0.013; p = 0.672)	-1.913 (CI = +/-0.330; p = 0.000)	0.960	-8.22%
Frequency	2011.2	-0.086 (CI = +/-0.042; p = 0.000)	0.003 (CI = +/-0.013; p = 0.689)	-1.929 (CI = +/-0.354; p = 0.000)	0.951	-8.26%
Frequency	2012.1	-0.087 (CI = +/-0.043; p = 0.001)	0.002 (CI = +/-0.013; p = 0.705)	-1.972 (CI = +/-0.395; p = 0.000)	0.937	-8.29%
Frequency	2012.2	-0.086 (CI = +/-0.042; p = 0.000)	0.002 (CI = +/-0.013; p = 0.697)	-2.161 (CI = +/-0.464; p = 0.000)	0.921	-8.24%
Frequency	2013.1	-0.077 (CI = +/-0.034; p = 0.000)	0.003 (CI = +/-0.010; p = 0.504)	-3.192 (CI = +/-0.762; p = 0.000)	0.906	-7.41%
Frequency	2013.2	-0.077 (CI = +/-0.034; p = 0.000)	0.003 (CI = +/-0.010; p = 0.504)	NA (CI = +/-NA; p = NA)	0.671	-7.41%
Frequency	2014.1	-0.088 (CI = +/-0.036; p = 0.000)	0.002 (CI = +/-0.010; p = 0.639)	NA (CI = +/-NA; p = NA)	0.711	-8.39%
Frequency	2014.2	-0.088 (CI = +/-0.041; p = 0.000)	0.002 (CI = +/-0.011; p = 0.666)	NA (CI = +/-NA; p = NA)	0.675	-8.47%
Frequency	2015.1	-0.096 (CI = +/-0.046; p = 0.001)	0.002 (CI = +/-0.011; p = 0.765)	NA (CI = +/-NA; p = NA)	0.671	-9.13%
Frequency	2015.2	-0.084 (CI = +/-0.051; p = 0.003)	0.002 (CI = +/-0.011; p = 0.639)	NA (CI = +/-NA; p = NA)	0.601	-8.10%
Frequency	2016.1	-0.086 (CI = +/-0.059; p = 0.009)	0.002 (CI = +/-0.012; p = 0.672)	NA (CI = +/-NA; p = NA)	0.551	-8.24%
Frequency	2016.2	-0.105 (CI = +/-0.065; p = 0.005)	0.001 (CI = +/-0.011; p = 0.827)	NA (CI = +/-NA; p = NA)	0.616	-9.93%

Direct Compensation Property Damage

Coverage = DC

End Trend Period = 2022.75

Excluded Points = NA

Parameters Included: time, mobility

Fit	Start Date	Time	Mobility	Adjusted R ²	Implied Trend Rate
Loss Cost	2014.1	0.026 (CI = +/-0.042; p = 0.209)	0.000 (CI = +/-0.012; p = 0.998)	0.029	+2.65%
Loss Cost	2014.2	0.025 (CI = +/-0.048; p = 0.292)	0.000 (CI = +/-0.012; p = 0.980)	-0.012	+2.50%
Loss Cost	2015.1	0.022 (CI = +/-0.056; p = 0.418)	0.000 (CI = +/-0.013; p = 0.946)	-0.060	+2.18%
Loss Cost	2015.2	0.022 (CI = +/-0.065; p = 0.468)	0.000 (CI = +/-0.014; p = 0.955)	-0.084	+2.24%
Loss Cost	2016.1	0.024 (CI = +/-0.076; p = 0.508)	0.000 (CI = +/-0.015; p = 0.968)	-0.106	+2.38%
Loss Cost	2016.2	0.014 (CI = +/-0.089; p = 0.732)	-0.001 (CI = +/-0.016; p = 0.906)	-0.167	+1.42%
Severity	2014.1	0.051 (CI = +/-0.030; p = 0.002)	0.002 (CI = +/-0.008; p = 0.564)	0.469	+5.28%
Severity	2014.2	0.051 (CI = +/-0.034; p = 0.006)	0.002 (CI = +/-0.009; p = 0.596)	0.402	+5.19%
Severity	2015.1	0.055 (CI = +/-0.038; p = 0.008)	0.003 (CI = +/-0.009; p = 0.548)	0.393	+5.66%
Severity	2015.2	0.045 (CI = +/-0.042; p = 0.037)	0.002 (CI = +/-0.009; p = 0.672)	0.254	+4.63%
Severity	2016.1	0.050 (CI = +/-0.049; p = 0.046)	0.002 (CI = +/-0.010; p = 0.634)	0.238	+5.12%
Severity	2016.2	0.047 (CI = +/-0.058; p = 0.101)	0.002 (CI = +/-0.010; p = 0.681)	0.134	+4.81%
Frequency	2014.1	-0.025 (CI = +/-0.027; p = 0.067)	-0.002 (CI = +/-0.008; p = 0.532)	0.115	-2.50%
Frequency	2014.2	-0.026 (CI = +/-0.031; p = 0.097)	-0.002 (CI = +/-0.008; p = 0.542)	0.079	-2.55%
Frequency	2015.1	-0.034 (CI = +/-0.034; p = 0.054)	-0.003 (CI = +/-0.008; p = 0.437)	0.155	-3.30%
Frequency	2015.2	-0.023 (CI = +/-0.037; p = 0.195)	-0.002 (CI = +/-0.008; p = 0.559)	-0.004	-2.28%
Frequency	2016.1	-0.026 (CI = +/-0.043; p = 0.202)	-0.002 (CI = +/-0.008; p = 0.540)	-0.009	-2.60%
Frequency	2016.2	-0.033 (CI = +/-0.050; p = 0.172)	-0.003 (CI = +/-0.009; p = 0.495)	0.016	-3.23%

Accident Benefits Total

Coverage = AB Total
 End Trend Period = 2022.75
 Excluded Points = NA
 Parameters Included: time, scalar_level_change, mobility
 Scalar Level Change Start Date = 2011-01-01

Fit	Start Date	Time	Mobility	Scalar Shift	Adjusted R ²	Implied Trend
						Rate
Loss Cost	2004.1	0.012 (CI = +/-0.069; p = 0.723)	0.004 (CI = +/-0.031; p = 0.785)	0.806 (CI = +/-0.718; p = 0.029)	0.363	+1.21%
Loss Cost	2004.2	0.002 (CI = +/-0.069; p = 0.950)	0.002 (CI = +/-0.031; p = 0.892)	0.835 (CI = +/-0.709; p = 0.022)	0.328	+0.21%
Loss Cost	2005.1	0.007 (CI = +/-0.071; p = 0.833)	0.003 (CI = +/-0.032; p = 0.836)	0.825 (CI = +/-0.715; p = 0.025)	0.338	+0.74%
Loss Cost	2005.2	0.012 (CI = +/-0.073; p = 0.740)	0.004 (CI = +/-0.032; p = 0.789)	0.821 (CI = +/-0.722; p = 0.027)	0.344	+1.21%
Loss Cost	2006.1	0.020 (CI = +/-0.073; p = 0.582)	0.006 (CI = +/-0.032; p = 0.704)	0.825 (CI = +/-0.715; p = 0.025)	0.377	+2.02%
Loss Cost	2006.2	0.031 (CI = +/-0.070; p = 0.374)	0.008 (CI = +/-0.030; p = 0.576)	0.853 (CI = +/-0.680; p = 0.016)	0.454	+3.16%
Loss Cost	2007.1	0.040 (CI = +/-0.068; p = 0.241)	0.010 (CI = +/-0.029; p = 0.475)	0.897 (CI = +/-0.655; p = 0.009)	0.513	+4.08%
Loss Cost	2007.2	0.041 (CI = +/-0.070; p = 0.247)	0.010 (CI = +/-0.030; p = 0.479)	0.901 (CI = +/-0.672; p = 0.010)	0.484	+4.13%
Loss Cost	2008.1	0.043 (CI = +/-0.072; p = 0.233)	0.011 (CI = +/-0.030; p = 0.468)	0.929 (CI = +/-0.690; p = 0.010)	0.469	+4.35%
Loss Cost	2008.2	0.037 (CI = +/-0.070; p = 0.282)	0.010 (CI = +/-0.029; p = 0.502)	0.817 (CI = +/-0.686; p = 0.022)	0.378	+3.81%
Loss Cost	2009.1	0.037 (CI = +/-0.072; p = 0.298)	0.010 (CI = +/-0.030; p = 0.515)	0.802 (CI = +/-0.729; p = 0.032)	0.314	+3.77%
Loss Cost	2009.2	0.038 (CI = +/-0.073; p = 0.298)	0.010 (CI = +/-0.031; p = 0.515)	0.854 (CI = +/-0.795; p = 0.036)	0.274	+3.85%
Loss Cost	2010.1	0.039 (CI = +/-0.075; p = 0.297)	0.010 (CI = +/-0.031; p = 0.516)	0.953 (CI = +/-0.915; p = 0.042)	0.228	+3.93%
Loss Cost	2010.2	0.038 (CI = +/-0.076; p = 0.311)	0.010 (CI = +/-0.032; p = 0.527)	0.691 (CI = +/-1.206; p = 0.246)	0.034	+3.86%
Loss Cost	2011.1	0.038 (CI = +/-0.076; p = 0.311)	0.010 (CI = +/-0.032; p = 0.527)	NA (CI = +/-NA; p = NA)	-0.041	+3.86%
Loss Cost	2011.2	0.043 (CI = +/-0.083; p = 0.291)	0.011 (CI = +/-0.033; p = 0.509)	NA (CI = +/-NA; p = NA)	-0.038	+4.43%
Loss Cost	2012.1	0.048 (CI = +/-0.092; p = 0.290)	0.011 (CI = +/-0.034; p = 0.500)	NA (CI = +/-NA; p = NA)	-0.040	+4.90%
Loss Cost	2012.2	0.055 (CI = +/-0.102; p = 0.270)	0.012 (CI = +/-0.035; p = 0.480)	NA (CI = +/-NA; p = NA)	-0.036	+5.68%
Loss Cost	2013.1	0.019 (CI = +/-0.103; p = 0.696)	0.008 (CI = +/-0.033; p = 0.622)	NA (CI = +/-NA; p = NA)	-0.100	+1.96%
Loss Cost	2013.2	0.030 (CI = +/-0.115; p = 0.583)	0.009 (CI = +/-0.035; p = 0.583)	NA (CI = +/-NA; p = NA)	-0.097	+3.09%
Loss Cost	2014.1	0.058 (CI = +/-0.125; p = 0.339)	0.012 (CI = +/-0.035; p = 0.476)	NA (CI = +/-NA; p = NA)	-0.061	+5.96%
Loss Cost	2014.2	0.013 (CI = +/-0.128; p = 0.829)	0.008 (CI = +/-0.033; p = 0.622)	NA (CI = +/-NA; p = NA)	-0.122	+1.32%
Loss Cost	2015.1	0.026 (CI = +/-0.146; p = 0.712)	0.009 (CI = +/-0.035; p = 0.591)	NA (CI = +/-NA; p = NA)	-0.127	+2.59%
Loss Cost	2015.2	0.017 (CI = +/-0.169; p = 0.827)	0.008 (CI = +/-0.037; p = 0.636)	NA (CI = +/-NA; p = NA)	-0.144	+1.75%
Loss Cost	2016.1	0.044 (CI = +/-0.195; p = 0.625)	0.010 (CI = +/-0.038; p = 0.575)	NA (CI = +/-NA; p = NA)	-0.143	+4.54%
Loss Cost	2016.2	-0.005 (CI = +/-0.218; p = 0.964)	0.007 (CI = +/-0.039; p = 0.696)	NA (CI = +/-NA; p = NA)	-0.167	-0.46%
Severity	2004.1	0.003 (CI = +/-0.055; p = 0.901)	0.005 (CI = +/-0.025; p = 0.691)	0.781 (CI = +/-0.579; p = 0.010)	0.410	+0.34%
Severity	2004.2	-0.003 (CI = +/-0.056; p = 0.922)	0.004 (CI = +/-0.025; p = 0.771)	0.799 (CI = +/-0.579; p = 0.008)	0.380	-0.27%
Severity	2005.1	-0.002 (CI = +/-0.058; p = 0.938)	0.004 (CI = +/-0.026; p = 0.769)	0.798 (CI = +/-0.589; p = 0.009)	0.367	-0.22%
Severity	2005.2	0.000 (CI = +/-0.060; p = 0.989)	0.004 (CI = +/-0.026; p = 0.750)	0.797 (CI = +/-0.598; p = 0.011)	0.360	-0.04%
Severity	2006.1	0.006 (CI = +/-0.061; p = 0.830)	0.006 (CI = +/-0.026; p = 0.664)	0.801 (CI = +/-0.591; p = 0.010)	0.395	+0.64%
Severity	2006.2	0.012 (CI = +/-0.061; p = 0.687)	0.007 (CI = +/-0.026; p = 0.594)	0.815 (CI = +/-0.587; p = 0.008)	0.423	+1.22%
Severity	2007.1	0.018 (CI = +/-0.061; p = 0.554)	0.008 (CI = +/-0.026; p = 0.527)	0.843 (CI = +/-0.582; p = 0.006)	0.456	+1.79%
Severity	2007.2	0.017 (CI = +/-0.062; p = 0.578)	0.008 (CI = +/-0.026; p = 0.542)	0.837 (CI = +/-0.597; p = 0.008)	0.418	+1.73%
Severity	2008.1	0.017 (CI = +/-0.064; p = 0.592)	0.008 (CI = +/-0.027; p = 0.552)	0.834 (CI = +/-0.617; p = 0.010)	0.377	+1.71%
Severity	2008.2	0.014 (CI = +/-0.065; p = 0.658)	0.007 (CI = +/-0.027; p = 0.585)	0.771 (CI = +/-0.632; p = 0.019)	0.294	+1.41%
Severity	2009.1	0.013 (CI = +/-0.066; p = 0.693)	0.007 (CI = +/-0.028; p = 0.605)	0.725 (CI = +/-0.668; p = 0.035)	0.213	+1.28%
Severity	2009.2	0.015 (CI = +/-0.066; p = 0.646)	0.007 (CI = +/-0.028; p = 0.581)	0.859 (CI = +/-0.713; p = 0.020)	0.242	+1.49%
Severity	2010.1	0.015 (CI = +/-0.067; p = 0.643)	0.008 (CI = +/-0.028; p = 0.584)	0.918 (CI = +/-0.823; p = 0.030)	0.182	+1.54%
Severity	2010.2	0.015 (CI = +/-0.069; p = 0.654)	0.008 (CI = +/-0.029; p = 0.594)	0.856 (CI = +/-1.096; p = 0.119)	0.035	+1.52%
Severity	2011.1	0.015 (CI = +/-0.069; p = 0.654)	0.008 (CI = +/-0.029; p = 0.594)	NA (CI = +/-NA; p = NA)	-0.078	+1.52%
Severity	2011.2	0.026 (CI = +/-0.075; p = 0.484)	0.009 (CI = +/-0.030; p = 0.533)	NA (CI = +/-NA; p = NA)	-0.068	+2.59%
Severity	2012.1	0.031 (CI = +/-0.082; p = 0.442)	0.010 (CI = +/-0.031; p = 0.515)	NA (CI = +/-NA; p = NA)	-0.066	+3.14%
Severity	2012.2	0.048 (CI = +/-0.089; p = 0.271)	0.012 (CI = +/-0.031; p = 0.432)	NA (CI = +/-NA; p = NA)	-0.034	+4.92%
Severity	2013.1	0.028 (CI = +/-0.096; p = 0.539)	0.010 (CI = +/-0.031; p = 0.525)	NA (CI = +/-NA; p = NA)	-0.084	+2.89%
Severity	2013.2	0.042 (CI = +/-0.106; p = 0.409)	0.011 (CI = +/-0.032; p = 0.474)	NA (CI = +/-NA; p = NA)	-0.070	+4.33%
Severity	2014.1	0.072 (CI = +/-0.113; p = 0.194)	0.014 (CI = +/-0.031; p = 0.357)	NA (CI = +/-NA; p = NA)	-0.006	+7.48%
Severity	2014.2	0.037 (CI = +/-0.119; p = 0.515)	0.011 (CI = +/-0.031; p = 0.464)	NA (CI = +/-NA; p = NA)	-0.092	+3.78%
Severity	2015.1	0.043 (CI = +/-0.137; p = 0.507)	0.011 (CI = +/-0.032; p = 0.465)	NA (CI = +/-NA; p = NA)	-0.098	+4.42%
Severity	2015.2	0.047 (CI = +/-0.159; p = 0.534)	0.012 (CI = +/-0.034; p = 0.478)	NA (CI = +/-NA; p = NA)	-0.110	+4.78%
Severity	2016.1	0.066 (CI = +/-0.184; p = 0.450)	0.013 (CI = +/-0.036; p = 0.451)	NA (CI = +/-NA; p = NA)	-0.104	+6.78%
Severity	2016.2	0.022 (CI = +/-0.209; p = 0.817)	0.010 (CI = +/-0.037; p = 0.554)	NA (CI = +/-NA; p = NA)	-0.154	+2.25%
Frequency	2004.1	0.009 (CI = +/-0.029; p = 0.549)	-0.001 (CI = +/-0.013; p = 0.910)	0.025 (CI = +/-0.304; p = 0.870)	-0.013	+0.87%
Frequency	2004.2	0.005 (CI = +/-0.029; p = 0.739)	-0.002 (CI = +/-0.013; p = 0.812)	0.036 (CI = +/-0.303; p = 0.811)	-0.044	+0.49%
Frequency	2005.1	0.010 (CI = +/-0.029; p = 0.508)	-0.001 (CI = +/-0.013; p = 0.933)	0.026 (CI = +/-0.295; p = 0.857)	-0.008	+0.97%
Frequency	2005.2	0.012 (CI = +/-0.030; p = 0.403)	0.000 (CI = +/-0.013; p = 0.993)	0.024 (CI = +/-0.295; p = 0.869)	0.016	+1.25%
Frequency	2006.1	0.014 (CI = +/-0.031; p = 0.374)	0.000 (CI = +/-0.013; p = 0.962)	0.025 (CI = +/-0.299; p = 0.867)	0.019	+1.36%
Frequency	2006.2	0.019 (CI = +/-0.029; p = 0.186)	0.001 (CI = +/-0.012; p = 0.806)	0.038 (CI = +/-0.277; p = 0.781)	0.121	+1.92%
Frequency	2007.1	0.022 (CI = +/-0.028; p = 0.118)	0.002 (CI = +/-0.012; p = 0.713)	0.054 (CI = +/-0.270; p = 0.686)	0.186	+2.24%
Frequency	2007.2	0.023 (CI = +/-0.029; p = 0.107)	0.002 (CI = +/-0.012; p = 0.685)	0.064 (CI = +/-0.275; p = 0.638)	0.193	+2.36%
Frequency	2008.1	0.026 (CI = +/-0.028; p = 0.074)	0.003 (CI = +/-0.012; p = 0.618)	0.095 (CI = +/-0.273; p = 0.480)	0.253	+2.60%
Frequency	2008.2	0.023 (CI = +/-0.027; p = 0.090)	0.002 (CI = +/-0.011; p = 0.665)	0.046 (CI = +/-0.268; p = 0.728)	0.156	+2.37%
Frequency	2009.1	0.024 (CI = +/-0.028; p = 0.082)	0.003 (CI = +/-0.012; p = 0.644)	0.077 (CI = +/-0.280; p = 0.577)	0.175	+2.46%
Frequency	2009.2	0.023 (CI = +/-0.027; p = 0.089)	0.002 (CI = +/-0.011; p = 0.668)	-0.005 (CI = +/-0.290; p = 0.974)	0.072	+2.33%
Frequency	2010.1	0.023 (CI = +/-0.027; p = 0.091)	0.002 (CI = +/-0.011; p = 0.665)	0.035 (CI = +/-0.334; p = 0.829)	0.076	+2.36%
Frequency	2010.2	0.023 (CI = +/-0.027; p = 0.089)	0.002 (CI = +/-0.011; p = 0.670)	-0.165 (CI = +/-0.422; p = 0.426)	0.022	+2.31%
Frequency	2011.1	0.023 (CI = +/-0.027; p = 0.089)	0.002 (CI = +/-0.011; p = 0.670)	NA (CI = +/-NA; p = NA)	0.062	+2.31%
Frequency	2011.2	0.018 (CI = +/-0.029; p = 0.208)	0.002 (CI = +/-0.011; p = 0.766)	NA (CI = +/-NA; p = NA)	-0.005	+1.79%
Frequency	2012.1	0.017 (CI = +/-0.032; p = 0.276)	0.002 (CI = +/-0.012; p = 0.789)	NA (CI = +/-NA; p = NA)	-0.029	+1.71%
Frequency	2012.2	0.007 (CI = +/-0.033; p = 0.648)	0.000 (CI = +/-0.011; p = 0.954)	NA (CI = +/-NA; p = NA)	-0.095	+0.72%
Frequency	2013.1	-0.009 (CI = +/-0.029; p = 0.523)	-0.002 (CI = +/-0.009; p = 0.730)	NA (CI = +/-NA; p = NA)	-0.090	-0.90%
Frequency	2013.2	-0.012 (CI = +/-0.033; p = 0.448)	-0.002 (CI = +/-0.010; p = 0.688)	NA (CI = +/-NA; p = NA)	-0.084	-1.19%
Frequency	2014.1	-0.014 (CI = +/-0.037; p = 0.422)	-0.002 (CI = +/-0.010; p = 0.665)	NA (CI = +/-NA; p = NA)	-0.084	-1.42%
Frequency	2014.2	-0.024 (CI = +/-0.040; p = 0.215)	-0.003 (CI = +/-0.010; p = 0.533)	NA (CI = +/-NA; p = NA)	-0.019	-2.38%
Frequency	2015.1	-0.018 (CI = +/-0.045; p = 0.409)	-0.002 (CI = +/-0.011; p = 0.619)	NA (CI = +/-NA; p = NA)	-0.093	-1.75%
Frequency	2015.2	-0.029 (CI = +/-0.049; p = 0.218)	-0.003 (CI = +/-0.011; p = 0.498)	NA (CI = +/-NA; p = NA)	-0.022	-2.89%
Frequency	2016.1	-0.021 (CI = +/-0.056; p = 0.426)	-0.003 (CI = +/-0.011; p = 0.585)	NA (CI = +/-NA; p = NA)	-0.112	-2.10%
Frequency	2016.2	-0.027 (CI = +/-0.066; p = 0.389)	-0.003 (CI = +/-0.012; p = 0.561)	NA (CI = +/-NA; p = NA)	-0.109	-2.65%

Collision

Coverage = CL

End Trend Period = 2022.75

Excluded Points = NA

Parameters Included: time, scalar_level_change, seasonality, mobility

Scalar Level Change Start Date = 2013-04-01

Fit	Start Date	Time	Seasonality	Mobility	Scalar Shift	Adjusted R ²	Implied Trend
							Rate
Loss Cost	2008.1	0.000 (CI = +/-0.029; p = 0.973)	0.045 (CI = +/-0.115; p = 0.430)	-0.004 (CI = +/-0.009; p = 0.386)	0.106 (CI = +/-0.237; p = 0.367)	0.060	-0.05%
Loss Cost	2008.2	0.003 (CI = +/-0.029; p = 0.853)	0.035 (CI = +/-0.116; p = 0.545)	-0.004 (CI = +/-0.009; p = 0.439)	0.102 (CI = +/-0.237; p = 0.384)	0.089	+0.26%
Loss Cost	2009.1	0.006 (CI = +/-0.030; p = 0.665)	0.049 (CI = +/-0.118; p = 0.401)	-0.003 (CI = +/-0.009; p = 0.542)	0.098 (CI = +/-0.235; p = 0.397)	0.133	+0.63%
Loss Cost	2009.2	0.008 (CI = +/-0.030; p = 0.598)	0.042 (CI = +/-0.122; p = 0.484)	-0.003 (CI = +/-0.009; p = 0.576)	0.102 (CI = +/-0.239; p = 0.386)	0.147	+0.78%
Loss Cost	2010.1	0.011 (CI = +/-0.031; p = 0.470)	0.057 (CI = +/-0.124; p = 0.351)	-0.002 (CI = +/-0.009; p = 0.675)	0.110 (CI = +/-0.238; p = 0.347)	0.193	+1.09%
Loss Cost	2010.2	0.009 (CI = +/-0.031; p = 0.529)	0.067 (CI = +/-0.127; p = 0.282)	-0.002 (CI = +/-0.010; p = 0.654)	0.094 (CI = +/-0.242; p = 0.428)	0.138	+0.95%
Loss Cost	2011.1	0.013 (CI = +/-0.030; p = 0.385)	0.090 (CI = +/-0.124; p = 0.145)	-0.001 (CI = +/-0.009; p = 0.765)	0.131 (CI = +/-0.235; p = 0.258)	0.250	+1.27%
Loss Cost	2011.2	0.013 (CI = +/-0.030; p = 0.385)	0.083 (CI = +/-0.130; p = 0.193)	-0.001 (CI = +/-0.009; p = 0.769)	0.151 (CI = +/-0.252; p = 0.224)	0.249	+1.30%
Loss Cost	2012.1	0.013 (CI = +/-0.031; p = 0.383)	0.090 (CI = +/-0.137; p = 0.185)	-0.001 (CI = +/-0.010; p = 0.797)	0.173 (CI = +/-0.281; p = 0.211)	0.199	+1.34%
Loss Cost	2012.2	0.013 (CI = +/-0.032; p = 0.409)	0.082 (CI = +/-0.144; p = 0.244)	-0.001 (CI = +/-0.010; p = 0.786)	0.217 (CI = +/-0.354; p = 0.212)	0.174	+1.30%
Loss Cost	2013.1	0.013 (CI = +/-0.034; p = 0.436)	0.085 (CI = +/-0.157; p = 0.266)	-0.001 (CI = +/-0.010; p = 0.794)	0.254 (CI = +/-0.761; p = 0.488)	-0.011	+1.27%
Loss Cost	2013.2	0.013 (CI = +/-0.034; p = 0.436)	0.085 (CI = +/-0.157; p = 0.266)	-0.001 (CI = +/-0.010; p = 0.794)	NA (CI = +/-NA; p = NA)	-0.005	+1.27%
Loss Cost	2014.1	0.010 (CI = +/-0.039; p = 0.605)	0.076 (CI = +/-0.169; p = 0.350)	-0.002 (CI = +/-0.011; p = 0.744)	NA (CI = +/-NA; p = NA)	-0.068	+0.96%
Loss Cost	2014.2	0.004 (CI = +/-0.043; p = 0.836)	0.088 (CI = +/-0.177; p = 0.302)	-0.002 (CI = +/-0.011; p = 0.697)	NA (CI = +/-NA; p = NA)	-0.076	+0.42%
Loss Cost	2015.1	-0.010 (CI = +/-0.026; p = 0.638)	0.051 (CI = +/-0.109; p = 0.545)	-0.004 (CI = +/-0.011; p = 0.477)	NA (CI = +/-NA; p = NA)	-0.128	-1.03%
Loss Cost	2015.2	-0.018 (CI = +/-0.052; p = 0.464)	0.065 (CI = +/-0.187; p = 0.458)	-0.004 (CI = +/-0.011; p = 0.440)	NA (CI = +/-NA; p = NA)	-0.096	-1.77%
Loss Cost	2016.1	-0.035 (CI = +/-0.058; p = 0.217)	0.028 (CI = +/-0.195; p = 0.756)	-0.006 (CI = +/-0.012; p = 0.291)	NA (CI = +/-NA; p = NA)	-0.038	-3.40%
Loss Cost	2016.2	-0.042 (CI = +/-0.067; p = 0.186)	0.041 (CI = +/-0.209; p = 0.669)	-0.006 (CI = +/-0.012; p = 0.286)	NA (CI = +/-NA; p = NA)	-0.017	-4.13%
Severity	2008.1	0.029 (CI = +/-0.024; p = 0.021)	-0.032 (CI = +/-0.098; p = 0.505)	-0.001 (CI = +/-0.008; p = 0.871)	0.337 (CI = +/-0.202; p = 0.002)	0.822	+2.95%
Severity	2008.2	0.033 (CI = +/-0.024; p = 0.009)	-0.045 (CI = +/-0.096; p = 0.345)	0.000 (CI = +/-0.008; p = 0.980)	0.331 (CI = +/-0.196; p = 0.002)	0.836	+3.34%
Severity	2009.1	0.036 (CI = +/-0.024; p = 0.005)	-0.032 (CI = +/-0.098; p = 0.501)	0.001 (CI = +/-0.008; p = 0.880)	0.328 (CI = +/-0.194; p = 0.002)	0.840	+3.67%
Severity	2009.2	0.038 (CI = +/-0.025; p = 0.005)	-0.039 (CI = +/-0.100; p = 0.425)	0.001 (CI = +/-0.008; p = 0.841)	0.332 (CI = +/-0.196; p = 0.002)	0.833	+3.83%
Severity	2010.1	0.039 (CI = +/-0.026; p = 0.005)	-0.033 (CI = +/-0.104; p = 0.517)	0.001 (CI = +/-0.008; p = 0.792)	0.335 (CI = +/-0.200; p = 0.002)	0.822	+3.95%
Severity	2010.2	0.039 (CI = +/-0.026; p = 0.007)	-0.031 (CI = +/-0.109; p = 0.556)	0.001 (CI = +/-0.008; p = 0.802)	0.332 (CI = +/-0.208; p = 0.003)	0.794	+3.93%
Severity	2011.1	0.040 (CI = +/-0.027; p = 0.006)	-0.021 (CI = +/-0.113; p = 0.697)	0.001 (CI = +/-0.008; p = 0.742)	0.349 (CI = +/-0.214; p = 0.003)	0.783	+4.07%
Severity	2011.2	0.040 (CI = +/-0.028; p = 0.007)	-0.027 (CI = +/-0.118; p = 0.641)	0.001 (CI = +/-0.009; p = 0.747)	0.364 (CI = +/-0.230; p = 0.004)	0.751	+4.09%
Severity	2012.1	0.040 (CI = +/-0.029; p = 0.009)	-0.029 (CI = +/-0.125; p = 0.634)	0.001 (CI = +/-0.009; p = 0.763)	0.357 (CI = +/-0.257; p = 0.009)	0.690	+4.08%
Severity	2012.2	0.039 (CI = +/-0.029; p = 0.010)	-0.044 (CI = +/-0.128; p = 0.480)	0.001 (CI = +/-0.009; p = 0.801)	0.450 (CI = +/-0.315; p = 0.008)	0.654	+3.99%
Severity	2013.1	0.038 (CI = +/-0.029; p = 0.015)	-0.030 (CI = +/-0.137; p = 0.646)	0.001 (CI = +/-0.009; p = 0.800)	0.652 (CI = +/-0.664; p = 0.054)	0.517	+3.86%
Severity	2013.2	0.038 (CI = +/-0.029; p = 0.015)	-0.030 (CI = +/-0.137; p = 0.646)	0.001 (CI = +/-0.009; p = 0.800)	NA (CI = +/-NA; p = NA)	0.285	+3.86%
Severity	2014.1	0.029 (CI = +/-0.032; p = 0.072)	-0.055 (CI = +/-0.139; p = 0.411)	0.000 (CI = +/-0.009; p = 0.983)	NA (CI = +/-NA; p = NA)	0.191	+2.94%
Severity	2014.2	0.025 (CI = +/-0.035; p = 0.155)	-0.046 (CI = +/-0.146; p = 0.508)	0.000 (CI = +/-0.009; p = 0.930)	NA (CI = +/-NA; p = NA)	0.065	+2.50%
Severity	2015.1	0.014 (CI = +/-0.039; p = 0.447)	-0.072 (CI = +/-0.151; p = 0.316)	-0.002 (CI = +/-0.009; p = 0.717)	NA (CI = +/-NA; p = NA)	0.000	+1.43%
Severity	2015.2	0.000 (CI = +/-0.038; p = 0.992)	-0.045 (CI = +/-0.136; p = 0.481)	-0.002 (CI = +/-0.008; p = 0.538)	NA (CI = +/-NA; p = NA)	-0.171	-0.02%
Severity	2016.1	-0.011 (CI = +/-0.043; p = 0.571)	-0.070 (CI = +/-0.143; p = 0.301)	-0.003 (CI = +/-0.009; p = 0.383)	NA (CI = +/-NA; p = NA)	-0.124	-1.12%
Severity	2016.2	-0.016 (CI = +/-0.049; p = 0.471)	-0.062 (CI = +/-0.154; p = 0.390)	-0.004 (CI = +/-0.009; p = 0.377)	NA (CI = +/-NA; p = NA)	-0.157	-1.62%
Frequency	2008.1	-0.030 (CI = +/-0.017; p = 0.001)	0.077 (CI = +/-0.069; p = 0.029)	-0.003 (CI = +/-0.006; p = 0.223)	-0.231 (CI = +/-0.141; p = 0.002)	0.864	-2.91%
Frequency	2008.2	-0.030 (CI = +/-0.018; p = 0.002)	0.080 (CI = +/-0.071; p = 0.029)	-0.003 (CI = +/-0.006; p = 0.220)	-0.230 (CI = +/-0.144; p = 0.003)	0.852	-2.98%
Frequency	2009.1	-0.030 (CI = +/-0.018; p = 0.003)	0.081 (CI = +/-0.074; p = 0.033)	-0.003 (CI = +/-0.006; p = 0.246)	-0.230 (CI = +/-0.147; p = 0.004)	0.839	-2.94%
Frequency	2009.2	-0.030 (CI = +/-0.019; p = 0.004)	0.081 (CI = +/-0.077; p = 0.040)	-0.003 (CI = +/-0.006; p = 0.258)	-0.230 (CI = +/-0.151; p = 0.005)	0.818	-2.93%
Frequency	2010.1	-0.028 (CI = +/-0.019; p = 0.007)	0.090 (CI = +/-0.079; p = 0.027)	-0.003 (CI = +/-0.006; p = 0.318)	-0.225 (CI = +/-0.151; p = 0.005)	0.800	-2.76%
Frequency	2010.2	-0.029 (CI = +/-0.019; p = 0.005)	0.099 (CI = +/-0.079; p = 0.017)	-0.003 (CI = +/-0.006; p = 0.294)	-0.239 (CI = +/-0.151; p = 0.004)	0.798	-2.86%
Frequency	2011.1	-0.027 (CI = +/-0.019; p = 0.007)	0.112 (CI = +/-0.079; p = 0.008)	-0.003 (CI = +/-0.006; p = 0.351)	-0.218 (CI = +/-0.149; p = 0.007)	0.779	-2.69%
Frequency	2011.2	-0.027 (CI = +/-0.019; p = 0.009)	0.110 (CI = +/-0.083; p = 0.012)	-0.003 (CI = +/-0.006; p = 0.364)	-0.213 (CI = +/-0.161; p = 0.012)	0.724	-2.69%
Frequency	2012.1	-0.027 (CI = +/-0.020; p = 0.011)	0.118 (CI = +/-0.086; p = 0.010)	-0.002 (CI = +/-0.006; p = 0.400)	-0.184 (CI = +/-0.176; p = 0.042)	0.678	-2.63%
Frequency	2012.2	-0.026 (CI = +/-0.020; p = 0.013)	0.126 (CI = +/-0.089; p = 0.009)	-0.002 (CI = +/-0.006; p = 0.427)	-0.233 (CI = +/-0.219; p = 0.039)	0.626	-2.59%
Frequency	2013.1	-0.025 (CI = +/-0.020; p = 0.019)	0.115 (CI = +/-0.094; p = 0.020)	-0.002 (CI = +/-0.006; p = 0.428)	-0.398 (CI = +/-0.459; p = 0.084)	0.584	-2.49%
Frequency	2013.2	-0.025 (CI = +/-0.020; p = 0.019)	0.115 (CI = +/-0.094; p = 0.020)	-0.002 (CI = +/-0.006; p = 0.428)	NA (CI = +/-NA; p = NA)	0.411	-2.49%
Frequency	2014.1	-0.019 (CI = +/-0.022; p = 0.083)	0.131 (CI = +/-0.097; p = 0.012)	-0.002 (CI = +/-0.006; p = 0.591)	NA (CI = +/-NA; p = NA)	0.416	-1.92%
Frequency	2014.2	-0.021 (CI = +/-0.025; p = 0.100)	0.134 (CI = +/-0.103; p = 0.015)	-0.002 (CI = +/-0.007; p = 0.588)	NA (CI = +/-NA; p = NA)	0.373	-2.03%
Frequency	2015.1	-0.025 (CI = +/-0.029; p = 0.091)	0.124 (CI = +/-0.112; p = 0.033)	-0.002 (CI = +/-0.007; p = 0.512)	NA (CI = +/-NA; p = NA)	0.380	-2.43%
Frequency	2015.2	-0.018 (CI = +/-0.031; p = 0.236)	0.111 (CI = +/-0.112; p = 0.053)	-0.002 (CI = +/-0.007; p = 0.583)	NA (CI = +/-NA; p = NA)	0.234	-1.75%
Frequency	2016.1	-0.023 (CI = +/-0.037; p = 0.192)	0.098 (CI = +/-0.124; p = 0.108)	-0.002 (CI = +/-0.007; p = 0.499)	NA (CI = +/-NA; p = NA)	0.239	-2.30%
Frequency	2016.2	-0.026 (CI = +/-0.043; p = 0.207)	0.102 (CI = +/-0.135; p = 0.119)	-0.002 (CI = +/-0.008; p = 0.503)	NA (CI = +/-NA; p = NA)	0.193	-2.55%

Comprehensive

Coverage = CM

End Trend Period = 2022.75

Excluded Points = 2010.25,2010.75

Parameters Included: time, mobility

Fit	Start Date	Time	Mobility	Adjusted R ²	Implied Trend
					Rate
Loss Cost	2008.1	0.035 (CI = +/-0.018; p = 0.001)	-0.002 (CI = +/-0.011; p = 0.749)	0.403	+3.58%
Loss Cost	2008.2	0.040 (CI = +/-0.019; p = 0.000)	-0.001 (CI = +/-0.010; p = 0.871)	0.454	+4.06%
Loss Cost	2009.1	0.046 (CI = +/-0.019; p = 0.000)	0.000 (CI = +/-0.010; p = 0.971)	0.523	+4.68%
Loss Cost	2009.2	0.049 (CI = +/-0.020; p = 0.000)	0.001 (CI = +/-0.010; p = 0.880)	0.537	+5.04%
Loss Cost	2010.1	0.051 (CI = +/-0.022; p = 0.000)	0.001 (CI = +/-0.010; p = 0.839)	0.523	+5.22%
Loss Cost	2010.2	0.043 (CI = +/-0.022; p = 0.000)	0.000 (CI = +/-0.010; p = 0.981)	0.463	+4.43%
Loss Cost	2011.1	0.047 (CI = +/-0.024; p = 0.000)	0.000 (CI = +/-0.010; p = 0.925)	0.479	+4.84%
Loss Cost	2011.2	0.048 (CI = +/-0.026; p = 0.001)	0.001 (CI = +/-0.010; p = 0.901)	0.453	+4.97%
Loss Cost	2012.1	0.055 (CI = +/-0.027; p = 0.001)	0.001 (CI = +/-0.010; p = 0.770)	0.494	+5.63%
Loss Cost	2012.2	0.050 (CI = +/-0.030; p = 0.002)	0.001 (CI = +/-0.010; p = 0.859)	0.422	+5.16%
Loss Cost	2013.1	0.060 (CI = +/-0.031; p = 0.001)	0.002 (CI = +/-0.010; p = 0.680)	0.502	+6.16%
Loss Cost	2013.2	0.047 (CI = +/-0.030; p = 0.005)	0.001 (CI = +/-0.009; p = 0.895)	0.419	+4.79%
Loss Cost	2014.1	0.060 (CI = +/-0.029; p = 0.000)	0.002 (CI = +/-0.008; p = 0.614)	0.583	+6.19%
Loss Cost	2014.2	0.056 (CI = +/-0.032; p = 0.002)	0.002 (CI = +/-0.008; p = 0.702)	0.503	+5.72%
Loss Cost	2015.1	0.061 (CI = +/-0.036; p = 0.003)	0.002 (CI = +/-0.009; p = 0.631)	0.499	+6.26%
Loss Cost	2015.2	0.067 (CI = +/-0.041; p = 0.004)	0.002 (CI = +/-0.009; p = 0.564)	0.495	+6.90%
Loss Cost	2016.1	0.073 (CI = +/-0.047; p = 0.006)	0.003 (CI = +/-0.009; p = 0.510)	0.484	+7.59%
Loss Cost	2016.2	0.082 (CI = +/-0.054; p = 0.007)	0.003 (CI = +/-0.010; p = 0.451)	0.485	+8.53%
Severity	2008.1	0.040 (CI = +/-0.016; p = 0.000)	-0.005 (CI = +/-0.009; p = 0.309)	0.585	+4.06%
Severity	2008.2	0.044 (CI = +/-0.016; p = 0.000)	-0.004 (CI = +/-0.009; p = 0.379)	0.618	+4.47%
Severity	2009.1	0.050 (CI = +/-0.015; p = 0.000)	-0.003 (CI = +/-0.008; p = 0.491)	0.704	+5.17%
Severity	2009.2	0.051 (CI = +/-0.017; p = 0.000)	-0.003 (CI = +/-0.008; p = 0.522)	0.687	+5.25%
Severity	2010.1	0.051 (CI = +/-0.018; p = 0.000)	-0.003 (CI = +/-0.009; p = 0.531)	0.661	+5.24%
Severity	2010.2	0.046 (CI = +/-0.019; p = 0.000)	-0.003 (CI = +/-0.008; p = 0.409)	0.624	+4.72%
Severity	2011.1	0.053 (CI = +/-0.018; p = 0.000)	-0.002 (CI = +/-0.008; p = 0.534)	0.700	+5.48%
Severity	2011.2	0.054 (CI = +/-0.020; p = 0.000)	-0.002 (CI = +/-0.008; p = 0.558)	0.675	+5.53%
Severity	2012.1	0.056 (CI = +/-0.022; p = 0.000)	-0.002 (CI = +/-0.008; p = 0.612)	0.659	+5.73%
Severity	2012.2	0.052 (CI = +/-0.024; p = 0.000)	-0.002 (CI = +/-0.008; p = 0.543)	0.611	+5.34%
Severity	2013.1	0.058 (CI = +/-0.026; p = 0.000)	-0.002 (CI = +/-0.008; p = 0.656)	0.635	+5.96%
Severity	2013.2	0.047 (CI = +/-0.025; p = 0.001)	-0.003 (CI = +/-0.007; p = 0.400)	0.603	+4.76%
Severity	2014.1	0.057 (CI = +/-0.024; p = 0.000)	-0.002 (CI = +/-0.007; p = 0.537)	0.699	+5.83%
Severity	2014.2	0.049 (CI = +/-0.026; p = 0.001)	-0.003 (CI = +/-0.007; p = 0.402)	0.650	+5.07%
Severity	2015.1	0.055 (CI = +/-0.029; p = 0.001)	-0.002 (CI = +/-0.007; p = 0.498)	0.663	+5.69%
Severity	2015.2	0.050 (CI = +/-0.032; p = 0.006)	-0.003 (CI = +/-0.007; p = 0.433)	0.597	+5.13%
Severity	2016.1	0.055 (CI = +/-0.037; p = 0.007)	-0.002 (CI = +/-0.007; p = 0.516)	0.592	+5.69%
Severity	2016.2	0.052 (CI = +/-0.044; p = 0.024)	-0.002 (CI = +/-0.008; p = 0.505)	0.513	+5.36%
Frequency	2008.1	-0.005 (CI = +/-0.010; p = 0.349)	0.003 (CI = +/-0.006; p = 0.305)	0.060	-0.46%
Frequency	2008.2	-0.004 (CI = +/-0.011; p = 0.459)	0.003 (CI = +/-0.006; p = 0.295)	0.043	-0.39%
Frequency	2009.1	-0.005 (CI = +/-0.012; p = 0.408)	0.003 (CI = +/-0.006; p = 0.327)	0.047	-0.47%
Frequency	2009.2	-0.002 (CI = +/-0.012; p = 0.724)	0.003 (CI = +/-0.006; p = 0.258)	0.019	-0.21%
Frequency	2010.1	0.000 (CI = +/-0.013; p = 0.971)	0.004 (CI = +/-0.006; p = 0.225)	0.006	-0.02%
Frequency	2010.2	-0.003 (CI = +/-0.014; p = 0.689)	0.003 (CI = +/-0.006; p = 0.276)	0.022	-0.27%
Frequency	2011.1	-0.006 (CI = +/-0.014; p = 0.394)	0.003 (CI = +/-0.006; p = 0.346)	0.061	-0.60%
Frequency	2011.2	-0.005 (CI = +/-0.016; p = 0.492)	0.003 (CI = +/-0.006; p = 0.345)	0.041	-0.53%
Frequency	2012.1	-0.001 (CI = +/-0.017; p = 0.908)	0.003 (CI = +/-0.006; p = 0.250)	0.009	-0.09%
Frequency	2012.2	-0.002 (CI = +/-0.018; p = 0.847)	0.003 (CI = +/-0.006; p = 0.280)	0.006	-0.17%
Frequency	2013.1	0.002 (CI = +/-0.020; p = 0.841)	0.004 (CI = +/-0.006; p = 0.231)	-0.007	+0.19%
Frequency	2013.2	0.000 (CI = +/-0.022; p = 0.985)	0.004 (CI = +/-0.007; p = 0.271)	-0.009	+0.02%
Frequency	2014.1	0.003 (CI = +/-0.025; p = 0.773)	0.004 (CI = +/-0.007; p = 0.245)	-0.019	+0.34%
Frequency	2014.2	0.006 (CI = +/-0.028; p = 0.649)	0.004 (CI = +/-0.007; p = 0.235)	-0.024	+0.61%
Frequency	2015.1	0.005 (CI = +/-0.032; p = 0.725)	0.004 (CI = +/-0.008; p = 0.265)	-0.035	+0.54%
Frequency	2015.2	0.017 (CI = +/-0.034; p = 0.302)	0.005 (CI = +/-0.007; p = 0.160)	0.022	+1.68%
Frequency	2016.1	0.018 (CI = +/-0.040; p = 0.344)	0.005 (CI = +/-0.008; p = 0.178)	0.008	+1.79%
Frequency	2016.2	0.030 (CI = +/-0.043; p = 0.158)	0.006 (CI = +/-0.008; p = 0.122)	0.098	+3.01%



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