

# **NOVA SCOTIA PRIVATE PASSENGER VEHICLES OLIVER WYMAN SELECTED LOSS TREND RATES**

Based on Insurance Industry Data  
Through December 31, 2022

July 31, 2023

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# 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 private passenger vehicle loss trend rates. The scope of our analysis includes all coverages:

- Mandatory: third party liability, accident benefits and uninsured automobile
- Optional Coverage: collision, comprehensive, all perils, specified perils, and underinsured motorist

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

## 1.2. Actuarial Findings

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

We note the trend date is the mid-point of the latest accident half-year considered in the model that supports the selected loss trend rates. The selected trends include the impact of changes in cost through the trend date. In the absence of a significant change in experience, 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. To the extent that an insurer finds an alternative trend rate more reasonable for the future, 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 – Data as of December 31, 2022**

Coverage	Past Loss Trend	Trend Date
Bodily Injury	+4.5%	October 2019
Property Damage	+3.0%	October 2019
DCPD	+4.5% <sup>1</sup>	October 2022
Accident Benefits	0.0%	October 2019
Uninsured Auto	0.0%	October 2019
Collision	+5.5% <sup>2</sup>	October 2022
Comprehensive	+9.0%	October 2022
Specified Perils	+9.0%	October 2022
All Perils	+5.0%	October 2022
Underinsured Motorist	+6.0%	October 2022

<sup>1</sup> Includes one-time severity increase of +9% at 2021-2 (coincident with the rise in inflation).

<sup>2</sup> Includes one-time severity increase of +10% at 2021-2 (coincident with the rise in inflation).

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 Actuarial 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 recommendations 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**

<b>Benefit Category</b>	<b>Previous Benefit</b>	<b>New Benefit (as of April 1, 2012)</b>
Medical and Rehabilitation Expenses	\$25,000	\$50,000
Funeral Expenses	\$1,000	\$2,500
<b>Death Benefits</b>		
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 for property damage coverage; allowing not-at-fault drivers to recover damages caused by collision from their insurer.

## 3. Analysis Data

### 3.1. Data

The source for the exposures (number of vehicles), claim count and claim amount data that we analyze is the 2022-2 AUTO7001 Automobile Industry Exhibit (as of December 31, 2022) provided by GISA. This data includes the experience of all private passenger vehicles in Nova Scotia. We refer to this data source as the AIX report.

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 cost payments made by an insurance company; includes payments that were made on claims that are now closed, as well as payments made on claims that are still open (referred to as partial payments).
- **Case Reserves** – 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 the reported incurred claim amount.

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 an 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 date 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. Data Exclusions**

As part of our review process, we review the individual data of the largest ten insurers/groups in the province for any anomalies. Only in those situations that we consider the data to be both highly unusual and impactful do we remove the individual insurer/group data from our analysis. We have not excluded any data for this review.

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

We estimate the final (ultimate) number and cost<sup>3</sup> of all claims that arise from events that occur in the first and second half of the year (referred to as “accident half-years”<sup>4</sup>), separately, through to December 31, 2022. These estimates 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.<sup>5</sup> In doing so, we consider the industry’s reported claim amounts (the aggregate paid claim amounts and individual claim case reserves), but we do not consider the actuarial reserves established by each insurance company as they are not reported to GISA.

We estimate the industry actuarial reserve by applying “loss development factors” to the aggregated incurred claim amounts that are reported to GISA. We apply loss<sup>6</sup> development factors to estimate the actuarial reserve need, 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.

### **3.4. 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

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<sup>3</sup> 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.

<sup>4</sup> Accident half-year refers to either the period January 1 through June 30, or July 1 through December 31 of the indicated year. We use the terms “accident half-year” and “semester” (i.e., first semester or second semester; or the June semester or December semester) interchangeably in this report. We also refer to accident half-years or semesters as XXXX-1 or XXXX-2, or XXXX.1 or XXXX.2 where “XXXX” refers to the indicated year.

<sup>5</sup> The data reported by the individual companies to GISA is subsequently validated by GISA then aggregated for the industry-wide AIX report.

<sup>6</sup> We use the terms “loss,” “claim amount,” and “claim cost” interchangeably in this report. In this report, all these terms include a provision for allocated loss adjustment expenses (ALAE).

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 3.5 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.

### 3.5. Selection of Ultimate Loss Costs, Frequencies, and Severities

We note that the selection of development factors influences the selected loss trend rates.<sup>7</sup> As a result of the emerged claim experience and the development factors we select, our estimates of ultimate loss costs, frequencies,<sup>8</sup> 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: Bodily Injury: Change in Estimates**

AY	As of June 30, 2022			As of December 31, 2022		
	Loss Cost	Severity	Frequency	Loss Cost	Severity	Frequency
2018	\$244.45	\$58,253	4.20	\$260.07	\$61,371	4.24
2019	\$209.69	\$52,048	4.03	\$228.58	\$56,260	4.06
2020	\$179.65	\$64,296	2.79	\$190.41	\$68,351	2.79
2021	\$184.71	\$58,731	3.14	\$194.82	\$64,371	3.03
2022*	\$153.01	\$56,257	2.72	\$199.80	\$74,760	2.67

\* The 2022 data presented as of June 30, 2022 only includes a half year of experience and is not directly comparable to the full 2022 year valued as of December 31, 2022.

In aggregate, for the four-year period 2018 to 2021, our estimates of ultimate loss costs have increased by 6.8%. Approximately half of this increase is attributable to the higher loss development factors we select in this review compared to the prior review.<sup>9</sup> The remaining portion is attributable to larger reported losses<sup>10</sup> as of the most recent valuation.

<sup>7</sup> A summary of our selected ultimate loss costs, severity amounts and frequency by accident half-year are presented in Appendix B.

<sup>8</sup> Number of claims per 1,000 insured vehicles.

<sup>9</sup> The higher development factors are also a consequence of recent adverse experience. The bases of our age-to-age development selections is largely unchanged from our prior review.

<sup>10</sup> We observe retroactive adjustments in the loss development triangle indicating corrections to previously misreported data.

**Table 4: Property Damage: Change in Estimates**

AY	As of June 30, 2022			As of December 31, 2022		
	Loss Cost	Severity	Frequency	Loss Cost	Severity	Frequency
2018	\$9.42	\$7,254	1.30	\$9.52	\$7,322	1.30
2019	\$9.39	\$7,872	1.19	\$9.54	\$7,994	1.19
2020	\$8.06	\$7,289	1.11	\$8.09	\$7,506	1.08
2021	\$5.73	\$6,869	0.83	\$5.63	\$6,799	0.83
2022*	\$7.08	\$6,622	1.07	\$7.14	\$6,197	1.15

\* The 2022 data presented as of June 30, 2022 only includes a half year of experience and is not directly comparable to the full 2022 year valued as of December 31, 2022.

In aggregate, for the four-year period 2018 to 2021, our estimates of ultimate loss costs have increased by 0.5%.

**Table 5: Direct Compensation Property Damage: Change in Estimates**

AY	As of June 30, 2022			As of December 31, 2022		
	Loss Cost	Severity	Frequency	Loss Cost	Severity	Frequency
2018	\$130.94	\$4,837	27.07	\$130.76	\$4,830	27.07
2019	\$137.64	\$5,139	26.78	\$137.61	\$5,134	26.80
2020	\$98.76	\$5,264	18.76	\$98.91	\$5,269	18.77
2021	\$119.53	\$5,696	20.99	\$118.66	\$5,655	20.98
2022*	\$124.89	\$6,228	20.05	\$135.49	\$6,421	21.10

\* The 2022 data presented as of June 30, 2022 only includes a half year of experience and is not directly comparable to the full 2022 year valued as of December 31, 2022.

In aggregate, for the four-year period 2018 to 2021, our estimates of ultimate loss costs have decreased by 0.2%.

**Table 6: Accident Benefits – Total: Change in Estimates**

AY	As of June 30, 2022			As of December 31, 2022		
	Loss Cost	Severity	Frequency	Loss Cost	Severity	Frequency
2018	\$69.79	\$8,375	8.33	\$71.47	\$8,583	8.33
2019	\$69.63	\$8,451	8.24	\$70.78	\$8,603	8.23
2020	\$49.57	\$8,648	5.73	\$49.14	\$8,612	5.71
2021	\$59.08	\$8,873	6.66	\$58.66	\$8,911	6.58
2022*	\$52.67	\$8,500	6.20	\$58.84	\$9,020	6.52

\* The 2022 data presented as of June 30, 2022 only includes a half year of experience and is not directly comparable to the full 2022 year valued as of December 31, 2022.

In aggregate, for the four-year period 2018 to 2021, our estimates of ultimate loss costs have increased by 0.8%.

**Table 7: Uninsured Auto: Change in Estimates**

AY	As of June 30, 2022			As of December 31, 2022		
	Loss Cost	Severity	Frequency	Loss Cost	Severity	Frequency
2018	\$6.15	\$22,411	0.27	\$7.52	\$27,432	0.27
2019	\$7.29	\$28,687	0.25	\$10.00	\$37,736	0.26
2020	\$6.11	\$26,372	0.23	\$9.08	\$37,599	0.24
2021	\$8.15	\$37,052	0.22	\$11.10	\$45,824	0.24
2022*	\$6.48	\$32,379	0.20	\$6.77	\$32,776	0.21

\* The 2022 data presented as of June 30, 2022 only includes a half year of experience and is not directly comparable to the full 2022 year valued as of December 31, 2022.

In aggregate, for the four-year period 2018 to 2021, our estimates of ultimate loss costs have increased by 36.1%. The large increase in loss cost is driven by significant loss development for a coverage with limited claims volume. In general, coverages with less claims volume are subject to more volatility.

**Table 8: Collision: Change in Estimates**

AY	As of June 30, 2022			As of December 31, 2022		
	Loss Cost	Severity	Frequency	Loss Cost	Severity	Frequency
2018	\$217.50	\$6,765	32.15	\$217.30	\$6,758	32.15
2019	\$215.70	\$6,840	31.53	\$215.68	\$6,837	31.55
2020	\$163.78	\$7,023	23.32	\$163.67	\$7,007	23.36
2021	\$182.85	\$7,445	24.56	\$181.89	\$7,400	24.58
2022*	\$222.40	\$8,240	26.99	\$225.16	\$8,273	27.22

\* The 2022 data presented as of June 30, 2022 only includes a half year of experience and is not directly comparable to the full 2022 year valued as of December 31, 2022.

In aggregate, for the four-year period 2018 to 2021, our estimates of ultimate loss costs have decreased by 0.2%.

**Table 9: Comprehensive: Change in Estimates**

AY	As of June 30, 2022			As of December 31, 2022		
	Loss Cost	Severity	Frequency	Loss Cost	Severity	Frequency
2018	\$125.56	\$1,915	65.56	\$125.55	\$1,915	65.55
2019	\$136.01	\$2,037	66.78	\$135.98	\$2,036	66.78
2020	\$126.58	\$2,179	58.09	\$126.66	\$2,182	58.06
2021	\$133.59	\$2,351	56.83	\$133.77	\$2,354	56.82
2022*	\$143.23	\$2,114	67.74	\$194.42	\$2,830	68.70

\* The 2022 data presented as of June 30, 2022 only includes a half year of experience and is not directly comparable to the full 2022 year valued as of December 31, 2022.

In aggregate, for the four-year period 2018 to 2021, our estimates of ultimate loss costs did not change materially.

**Table 10: Specified Perils: Change in Estimates**

AY	As of June 30, 2022			As of December 31, 2022		
	Loss Cost	Severity	Frequency	Loss Cost	Severity	Frequency
2018	\$57.55	\$8,530	6.75	\$66.15	\$9,193	7.20
2019	\$15.31	\$4,911	3.12	\$15.62	\$4,962	3.15
2020	\$17.79	\$5,554	3.20	\$18.04	\$5,636	3.20
2021	\$56.33	\$7,862	7.16	\$64.81	\$9,001	7.20
2022*	\$33.55	\$5,027	6.67	\$99.77	\$8,167	12.22

\* The 2022 data presented as of June 30, 2022 only includes a half year of experience and is not directly comparable to the full 2022 year valued as of December 31, 2022.

In aggregate, for the four-year period 2018 to 2021, our estimates of ultimate loss costs have increased by 12.0%. The large increase in loss cost is driven by significant loss development for a coverage with limited claims volume. In general, coverages with less claims volume are subject to more volatility.

**Table 11: All Perils: Change in Estimates**

AY	As of June 30, 2022			As of December 31, 2022		
	Loss Cost	Severity	Frequency	Loss Cost	Severity	Frequency
2018	\$336.76	\$4,386	76.78	\$336.87	\$4,386	76.80
2019	\$350.68	\$4,536	77.32	\$350.81	\$4,533	77.39
2020	\$271.95	\$4,333	62.76	\$271.90	\$4,330	62.80
2021	\$293.87	\$4,518	65.05	\$293.72	\$4,517	65.02
2022*	\$349.49	\$4,931	70.88	\$408.25	\$5,393	75.70

\* The 2022 data presented as of June 30, 2022 only includes a half year of experience and is not directly comparable to the full 2022 year valued as of December 31, 2022.

In aggregate, for the four-year period 2018 to 2021, our estimates of ultimate loss costs did not change materially.

## 4. Loss Trend Methodology

### 4.1. Introduction

Loss trend factors are used in the determination of rate level indications. They are applied to the ultimate incurred losses during the experience period<sup>11</sup> 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 cost<sup>12</sup> by accident half-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), seasonality, and scalar/level<sup>13</sup> change parameters 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. 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 half-year, spanning the twenty-year period from 2003-1 to 2022-2. For each coverage, we consider models started and ending at various time periods and excluding certain data points to improve our understanding of the sensitivity of

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<sup>11</sup> 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.

<sup>12</sup> 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.

<sup>13</sup> We use “scalar” and “level change” interchangeably throughout this report.

the 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.

### **Seasonality**

Some coverages exhibit “seasonality” – where the number of claims or claim amounts incurred during the first half of a year are generally higher/lower than claim costs incurred during the second half of a year. In the coverage-by-coverage discussion that follows, we state whether seasonality is statistically significant based on the measured  $p$ -values and, if appropriate, include seasonality in the regression model used as the basis for our trend selection.

### **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 due to the difficulty of forecasting future values for these parameters. For similar reasons, we also do not typically consider economic variables such as unemployment.

### **Reforms and Level Changes**

The purpose of a reform parameter<sup>14</sup> is to isolate and, in a sense, remove the impact that reforms or other events had on the level of claim costs so that the underlying claim cost trend can be identified. The regression 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.<sup>15</sup>

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

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<sup>14</sup> We use the terms reform or level change interchangeable; but a reform parameter is associated with a known event.

<sup>15</sup> A  $t$ -test with a resulting  $p$ -value of less than 5% is considered significant.



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.”
- 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 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 with the information presented in Appendix E and is considered an additional aid to draw attention to the models we select. For example, the information provided in Figure 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 cost<sup>16</sup> 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.

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 Section 6.1 of this report, we quantify the observed impact of the pandemic on the industry claims frequency using IHME’s mobility composite metric for Nova Scotia. Insurers may consider removing the impact of the pandemic on historical loss experience to the extent that the 2020-1 through 2022-1 data is included in the experience period of a rate application.<sup>17</sup>

In May, 2023, 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 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 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 2020-1 and 2022-1 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.

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<sup>16</sup> We find frequency, but not severity has been affected by the COVID-19 pandemic.

<sup>17</sup> An alternative is to assign zero weight to the accident year/period data distorted by COVID-19.

**Figure 1: Google Mobility Data**

## Residential areas: How did the time spent at home change relative to before the pandemic?



This data shows how the number of visitors to residential areas has changed relative to the period before the pandemic.



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.<sup>18</sup> In the following figures we present the monthly consumer price index (left panel) and year-over year percentage change (right panel)<sup>19</sup> 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.

<sup>18</sup> This increase is evident in the severity levels for some coverages beginning 2021-2.

<sup>19</sup> As measured by the 12-month change in CPI.

Figure 2: Consumer Price Index – All Items & Transportation

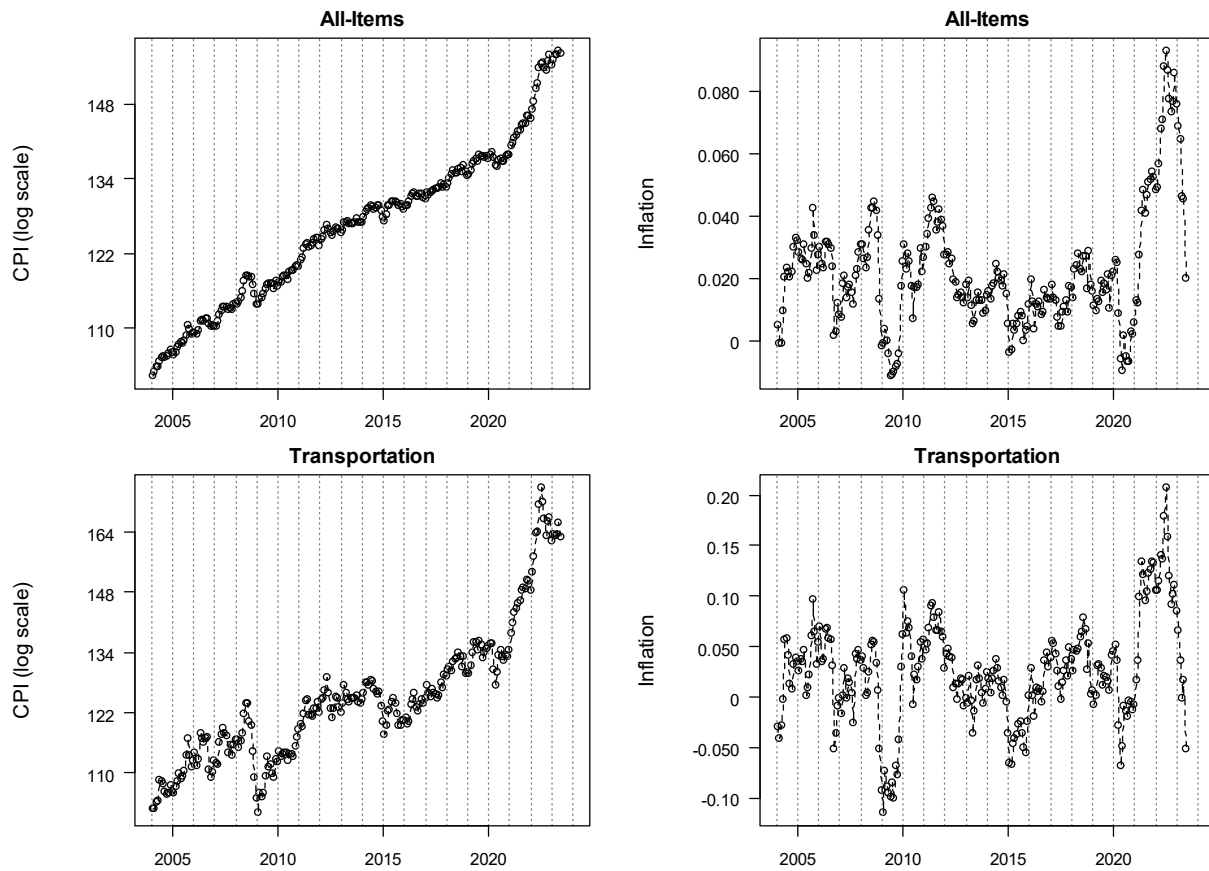
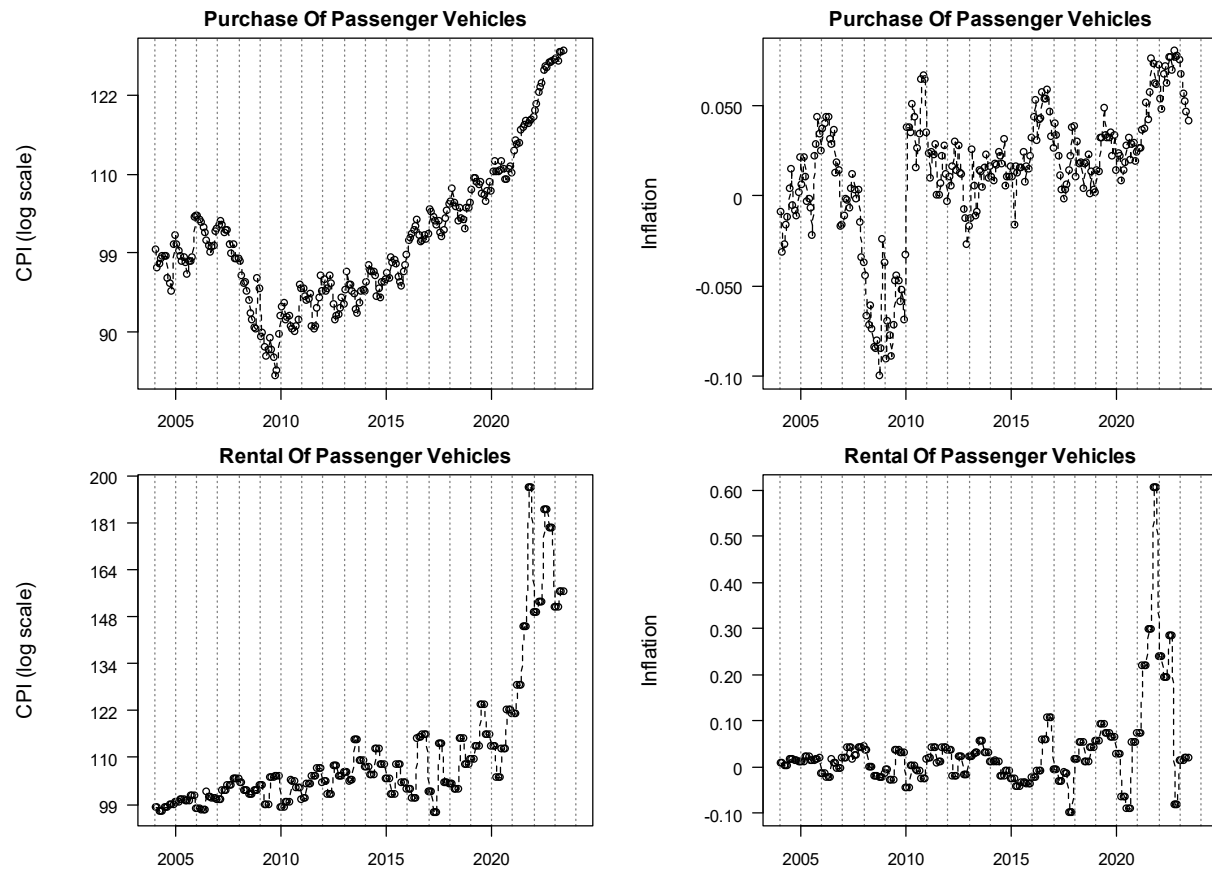
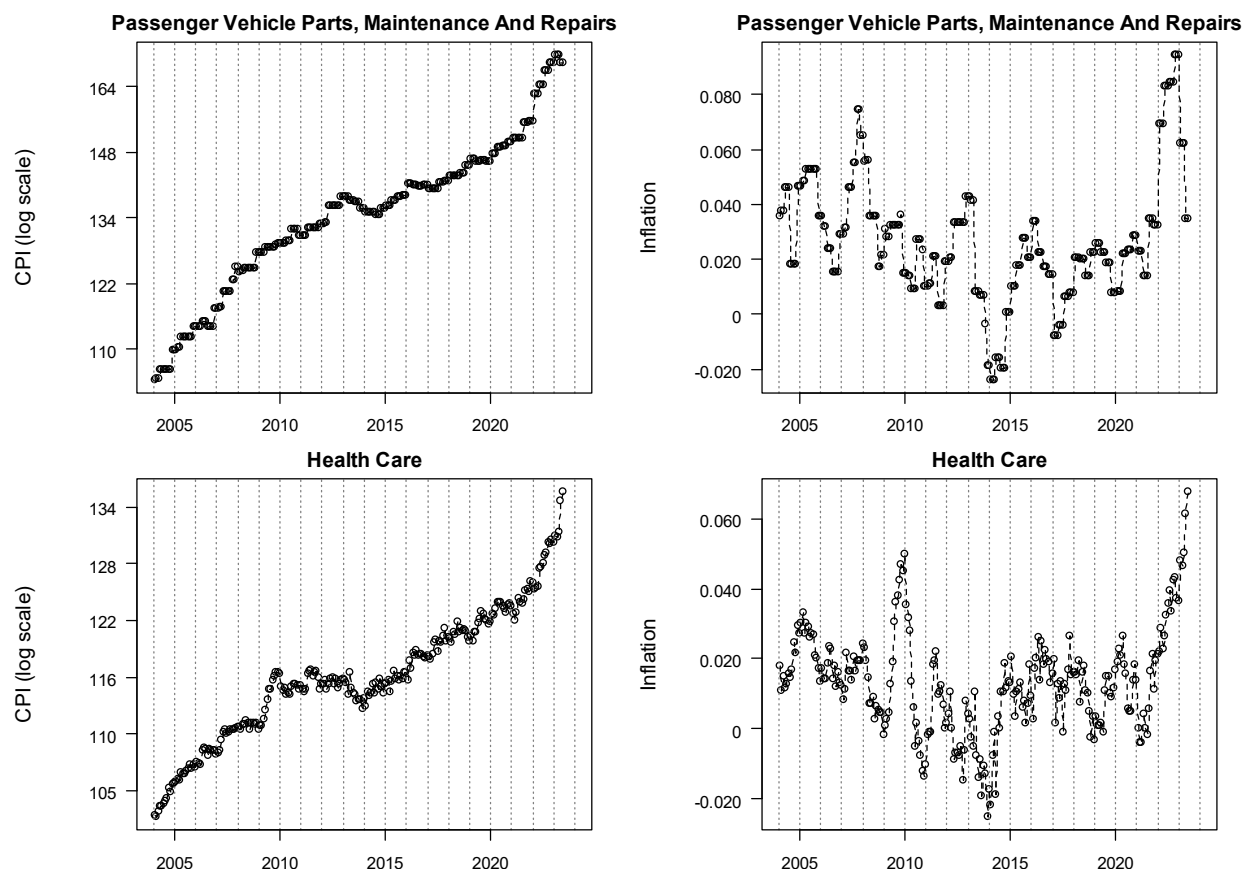


Figure 3<sup>20</sup>: Consumer Price Index – Purchase & Rental of Passenger Vehicles



<sup>20</sup> 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 and collision 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 coverages<sup>21</sup> since more costly repairs will increase the total amount needed to

<sup>21</sup> 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 10 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. The change to a steep rise for comprehensive is only evident in 2022-2. A change in severity coincident with the inflation change is not obvious for bodily injury, accident benefits, 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:

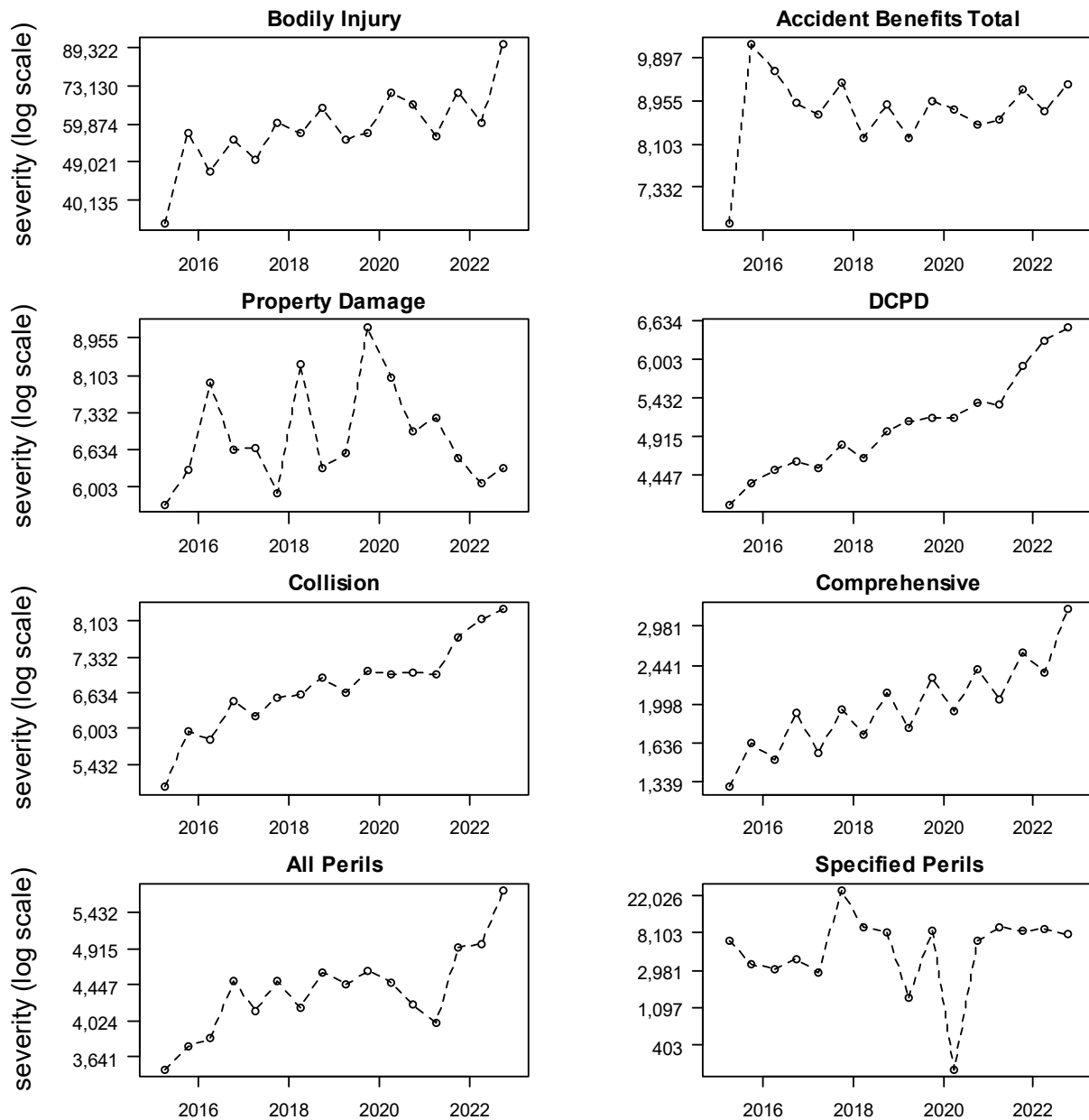
- The loss cost trend rate is not equal to the CPI, but instead correlated with it. Other social and economic factors influence the difference between the measured loss cost trend rate and the CPI.
- We recognize an alternative approach would be to include an additional parameter in the model, rather 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 nor consistent with inflation observed in 2023.<sup>22</sup>
- 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 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.

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<sup>22</sup> 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 half-year included in the regression (typically October 1, 2022<sup>23</sup>) to the average accident date of the proposed rate program, consideration should be given to 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.<sup>24</sup> 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, insurers should consider 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 preliminary 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 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 6<sup>25</sup> 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 June 2023.

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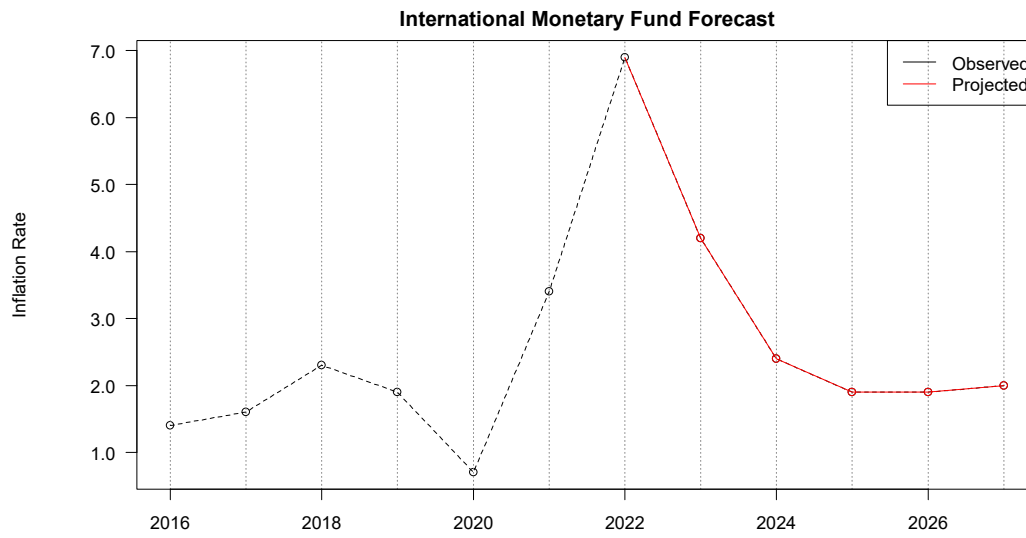
<sup>23</sup> In this review, the start of the future period is October 1, 2019 for some coverages.

<sup>24</sup> 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.

<sup>25</sup> <https://www.imf.org/en/Countries/CAN>

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.

**Figure 6: IMF Forecasted Inflation**

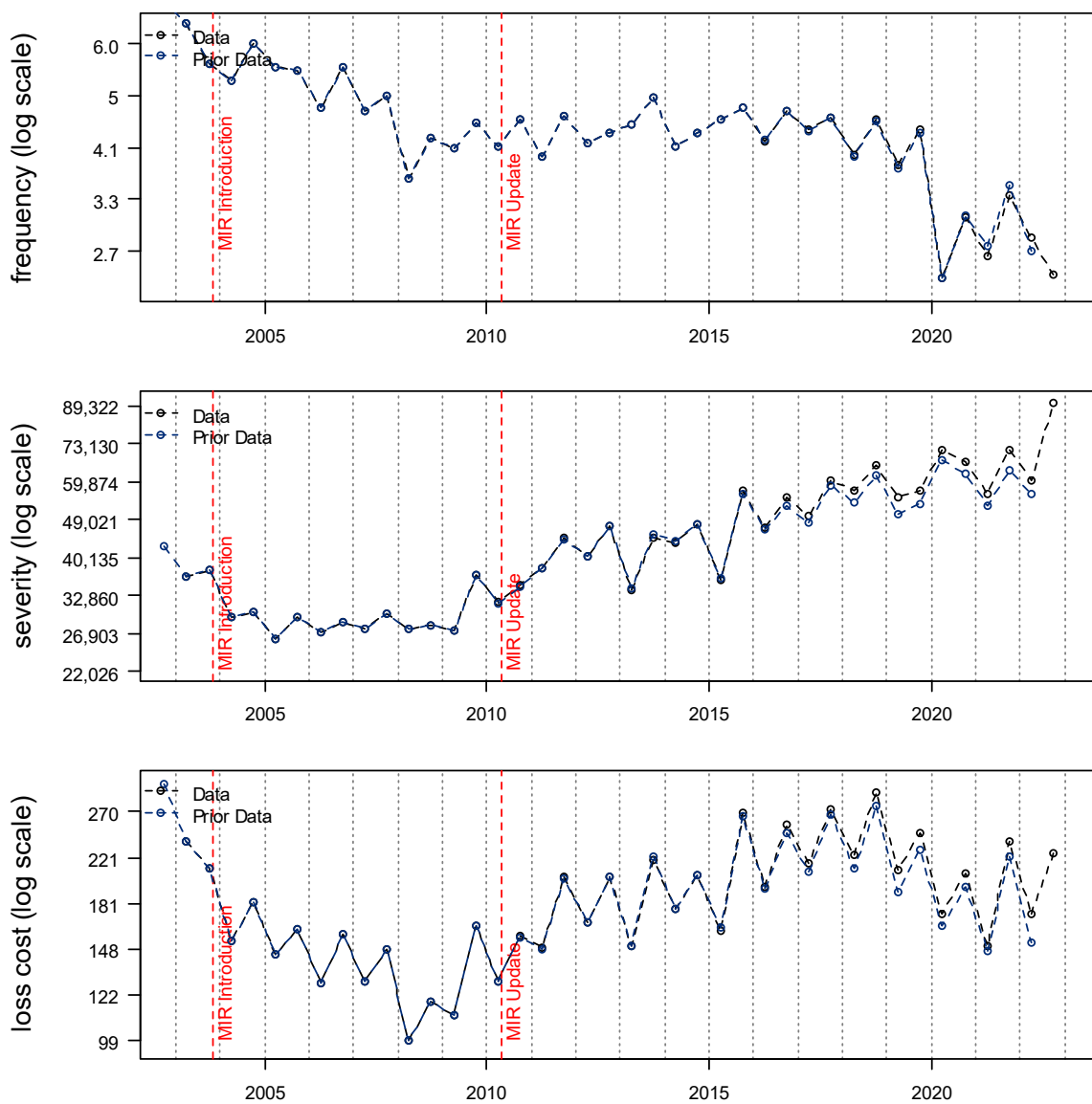


## 5. Oliver Wyman Selected Trend Rates

### 5.1. Bodily Injury

In Figure 7, we present our estimate of the loss cost (average claim cost per vehicle), average severity (average claim cost per claim), and frequency rate (average claim incidence rate) over the period 2003-1 through 2022-2. We include a comparison to the estimated values used in our prior report and observe our severity (and loss cost) estimates have increased slightly.

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:

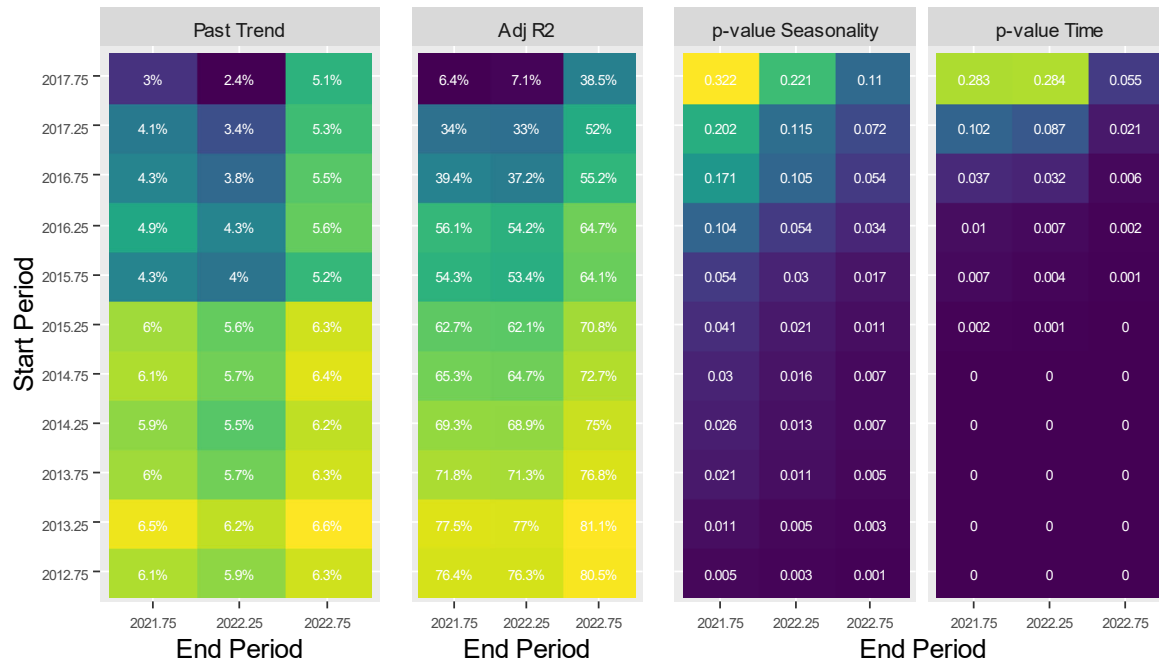
- Loss cost sharply declined following the 2003 reforms through to accident year 2008, with a particularly sharp decline from 2007 to 2008. The 2008 loss cost represents the low point over the last twenty years during which the constitutional challenge to the cap on minor injuries was underway. Loss cost has exhibited an increasing trend since 2008. We note a sharp decline in loss cost occurred in 2019 (prior to the pandemic), then loss costs appear to have stabilized at the lower level for 2020 through 2021-1, coincident with the COVID-19 pandemic. Beginning 2021-2, loss costs appear to have returned to the 2019 levels.
- Severity sharply declined following the 2003 reforms, but remained relatively flat from 2005 through 2009-1, after which, severity began increasing. Excluding a sharp rise with the immature 2022-2 observation, the increasing severity trend appears to be more modest following a spike in 2015-2.
- Frequency has exhibited a declining pattern beginning in 2001, including a downward spike at 2008-1. This changed to a flatter trend for the period since the April 2010 reforms with a slight negative trend emerging in the 2017 to 2019 period. We observe a large decrease in level at 2020-1 coincident with the COVID-19 pandemic. The decline in frequency level coincident with the pandemic has been sustained through 2022-2, but the frequency level remains well below pre-COVID levels. As we consider 2022-2 to be a potential starting point for the “new normal” post-pandemic frequency level we quantify the combined impact of the reform and COVID-19 on claims frequency in Section 6.2 of this report.

An increase in the minor injury cap (from an unindexed \$2,500 to an indexed \$7,500) took effect on April 28, 2010. Although, as discussed below, our selected loss trend is based on the post-reform period, when reviewing data including pre-reform observations, we include a parameter in our model to measure the impact of the April 2010 reforms. We also note that indexing of the \$7,500 minor injury cap is likely contributing to the positive severity trends.

The estimated severity, frequency, and loss cost trends, associated adjusted R-squared values, and *p*-values, over various trend measurement periods, with and without a seasonality parameter, and with or without a parameter for the April 2010 reforms, are presented in Appendix E.

In Figure 8 we present a heatmap of indicated severity trends beginning 2012-2 through 2017-2, ending 2022-2, 2022-1 and 2021-2, with time and seasonality included in the model.

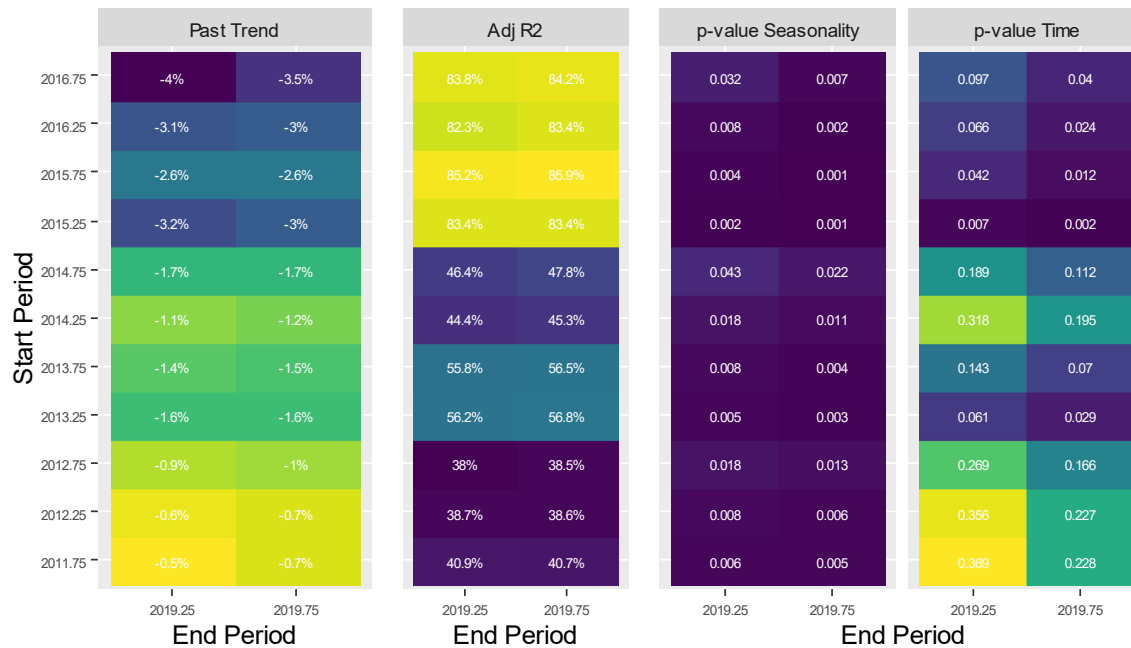
**Figure 8: Bodily Injury - Severity Heatmap (Time and Seasonality)**



- The models with experience periods beginning between 2012-2 to 2015-1 and ending 2022-2, have indicated severity trend rates that range from approximately +6.0% to +6.5%, and have moderate adjusted R-squared values and significant *p*-values for time and seasonality.
- The indicated trend rate is generally higher for the models with longer experience periods and is greatest for the model beginning 2013-1 (which is a low point).
- The models with the shortest experience periods, those beginning 2015-2 through 2017-2, have *p*-values for time that vary in significance and lower trend rates, due to the recent flattening of the severity observations.
- The models with experience periods ending 2021-2 and 2022-1 have trend rates that are 1-2 percentage points lower than those ending 2022-2 due to the higher-than-expected immature 2022-2 observation.

In Figure 9 we present a heatmap of indicated frequency trends beginning 2011-2 through 2016-2, ending 2019-2 and 2019-1, with time and seasonality included in the model. We exclude the unusually low 2020, 2021, and 2022 observations that are coincident with the COVID-19 pandemic.

**Figure 9: Bodily Injury - Frequency Heatmap (Time and Seasonality)**



- The models with experience periods beginning 2011-2 through 2014-2 and ending 2019-2, have indicated frequency trend rates that range from approximately -0.5% to -2.0%, and have moderate adjusted R-squared values and significant  $p$ -values for seasonality, but not for time.
- The models with the shortest experience periods, those beginning 2015-1 through 2016-2, have lower (more negative) indicated trend rates, high adjusted R-squared values, and  $p$ -values that are significant for time and seasonality.
- In general, the indicated trend rate is larger (less negative) for the models with longer experience periods and decreases (more negative) as the experience period shortens.
- The models with experience periods ending 2019-1 have implied trend rates that are similar to those ending 2019-2 and have less significant  $p$ -values for time.

Given the high variability in the frequency data and moderate statistics with the associated long-term models, we also consider the loss cost models directly.

In Figure 10 we present a heatmap of indicated loss cost trends beginning 2011-2 through 2016-2, ending 2019-2, 2019-1 and 2018-2, with time and seasonality included in the model. We exclude the unusually low 2020, 2021, and 2022 observations that are coincident with the COVID-19 pandemic.

**Figure 10: Bodily Injury - Loss Cost Heatmap (Time and Seasonality)**



- The models with experience periods beginning 2011-2 through 2013-1 ending 2019-2, have indicated loss cost trend rates that cluster around +4.5% to +5.5%, and have moderate adjusted R-squared values and significant  $p$ -values for time and seasonality.
- The models ending 2019-2 with shorter experience periods generally have  $p$ -values that are not significant for time.
- The models with experience periods ending 2019-1 and 2018-2 have implied trend rates that are approximately 1 to 2 and 2 to 4 percentage points higher than the models ending 2019-2, respectively. These models also have higher adjusted R-squared values. The lower adjusted R-squared values for models ending 2019-1 and 2019-2 are the result of the lower loss cost for the most recent two (excluding 2020, 2021, and 2022-1) observations, as they diverge from the expected positive trend rate.
- We note the model beginning 2016-1 and ending 2018-2 has the highest adjusted R-squared value.

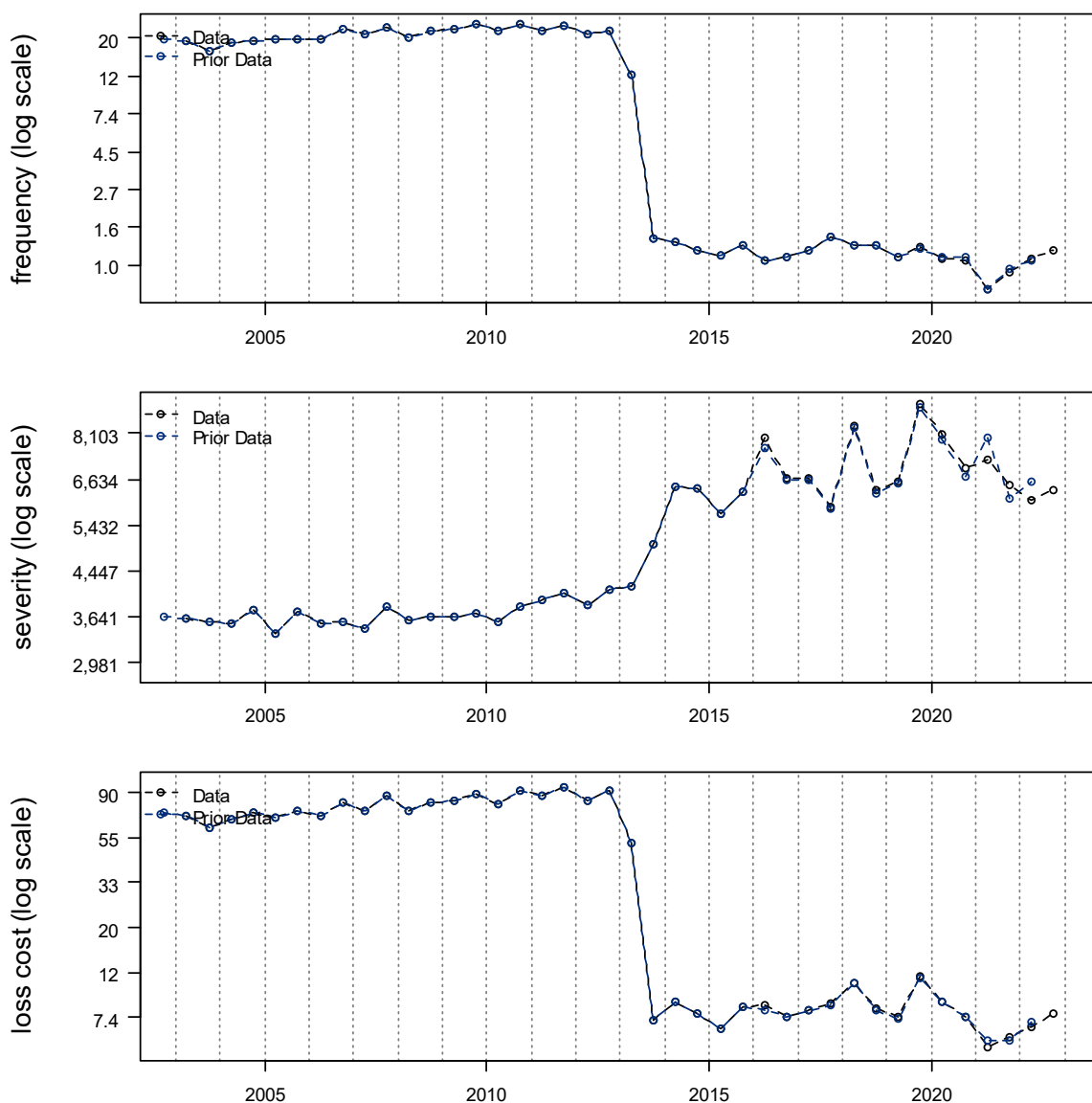
Given the longer-term trend rates ending 2019-1 and 2019-2, we select a past loss cost trend rate of **+4.5%** through October 2019, a half-point higher than our prior selection. Despite our prior selection also based on data ending 2019-1 and 2019-2, as noted, the actual emerged are losses greater than expected. These higher estimates contribute to the increase in our selected loss cost trend rate compared to our prior review.

Given the dynamic nature of the recent inflationary environment, we recognize insurers may find an inflationary adjustment is required at the time of filing. Please refer to Section 4.3 for more details concerning the selection of an appropriate future loss cost trend rate.

## 5.2. Property Damage

In Figure 11, we present our estimate of the loss cost (average claim cost per vehicle), average severity (average claim cost per claim), and frequency rate (average claim incidence rate) over the period 2003-1 through 2022-2. DCPD was introduced in 2013 which results in the lower PD frequency. We include a comparison to the estimated values used in our prior report and observe the estimates have not changed significantly.

**Figure 11: Property Damage– Observed Loss Cost Experience**





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

- Loss cost decreased significantly with the introduction of DCPD, followed by a positive but volatile trend. (In Figure 11, data prior to April 2013 includes both DCPD and property damage. The post-April 2013 includes property damage only.) We observe loss costs decreased slightly in 2020, 2021, and 2022 coincident with the COVID-19 pandemic.
- Property damage severity increased with the introduction of DCPD. After the split between DCPD and property damage, the property damage severity has an upward trend and increased level of volatility.
- Since the split between DCPD and property damage, the property damage frequency has a relatively flat trend. We observe a decrease in level at 2020-1 coincident with the COVID-19 pandemic. The decline in frequency level coincident with the pandemic has been sustained through the end of 2022, with 2022-2 generally consistent with pre-COVID levels. As we consider 2022-2 to be a potential starting point for the “new normal” post-pandemic frequency level we quantify the combined impact of the reform and COVID-19 on claims frequency in Section 6.2 of this report.

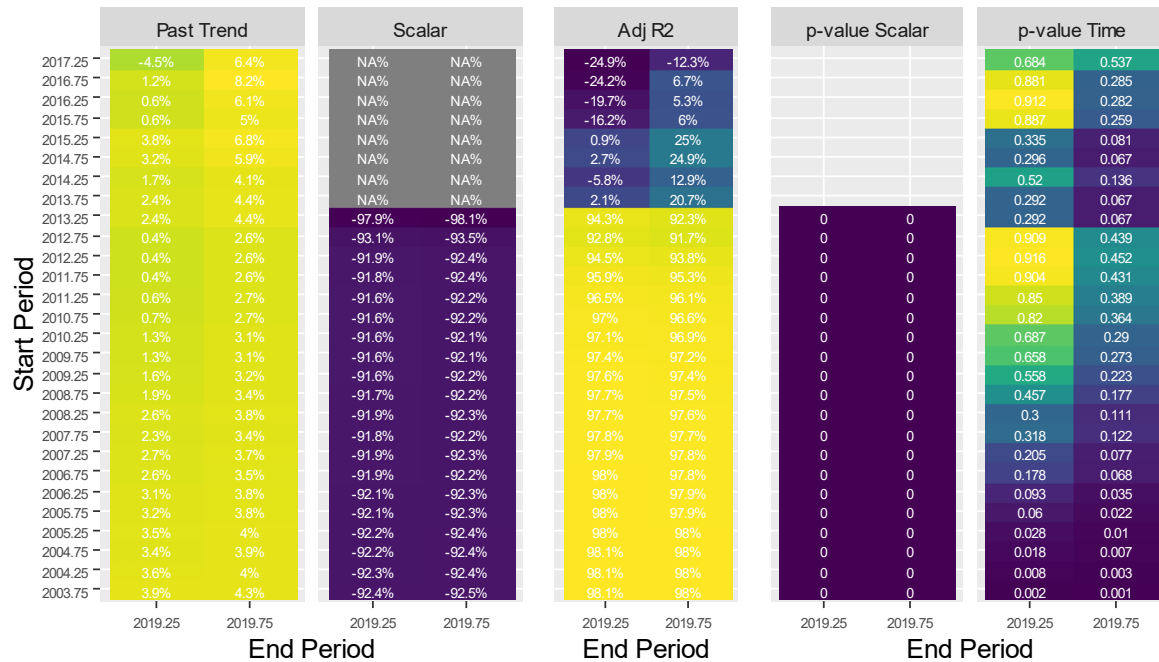
The estimated severity, frequency, and loss cost trends, associated adjusted R-squared values, and  $p$ -values, over various trend measurement periods with and without a seasonality parameter and a scalar parameter at April 2013 are presented in Appendix E.

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

In Figure 12 we present a heatmap of indicated loss cost trends beginning 2003-2 through 2017-1, ending 2019-2 and 2019-1, with time and an April 2013 scalar parameter included in the model. We

exclude the 2020, 2021 and 2022 observations from consideration to limit any potential influence of COVID-19 on the indicated loss cost trend rates.

**Figure 12: Property Damage – Loss Cost Heatmap (Time and April 2013 Scalar)**



- We observe the models with experience periods beginning 2003-2 through 2006-1, ending 2019-2, have indicated loss cost trend rates that range between approximately +3.5% to +4.0% with high adjusted R-squared values and significant *p*-values for the April 2013 scalar reform parameter and for time.
- Models with experience periods incepting between 2006-2 and 2013-1 have indicated trend rates that range between approximately +2.0% to +3.5% but do not have significant *p*-values for time. This is primarily due to an increased level of volatility post-reform, increasing the uncertainty of the trend estimates.
- Models that consider post reform data only (beginning 2014-1 through 2017-1) indicate a positive trend rate, however, have poor adjusted R-squared values and insignificant *p*-values for time due to the increased volatility of the post-reform data.
- The models with experience periods ending 2019-1 have indicated loss cost trend rates that are between one-half and two percentage points lower than those ending 2019-2.

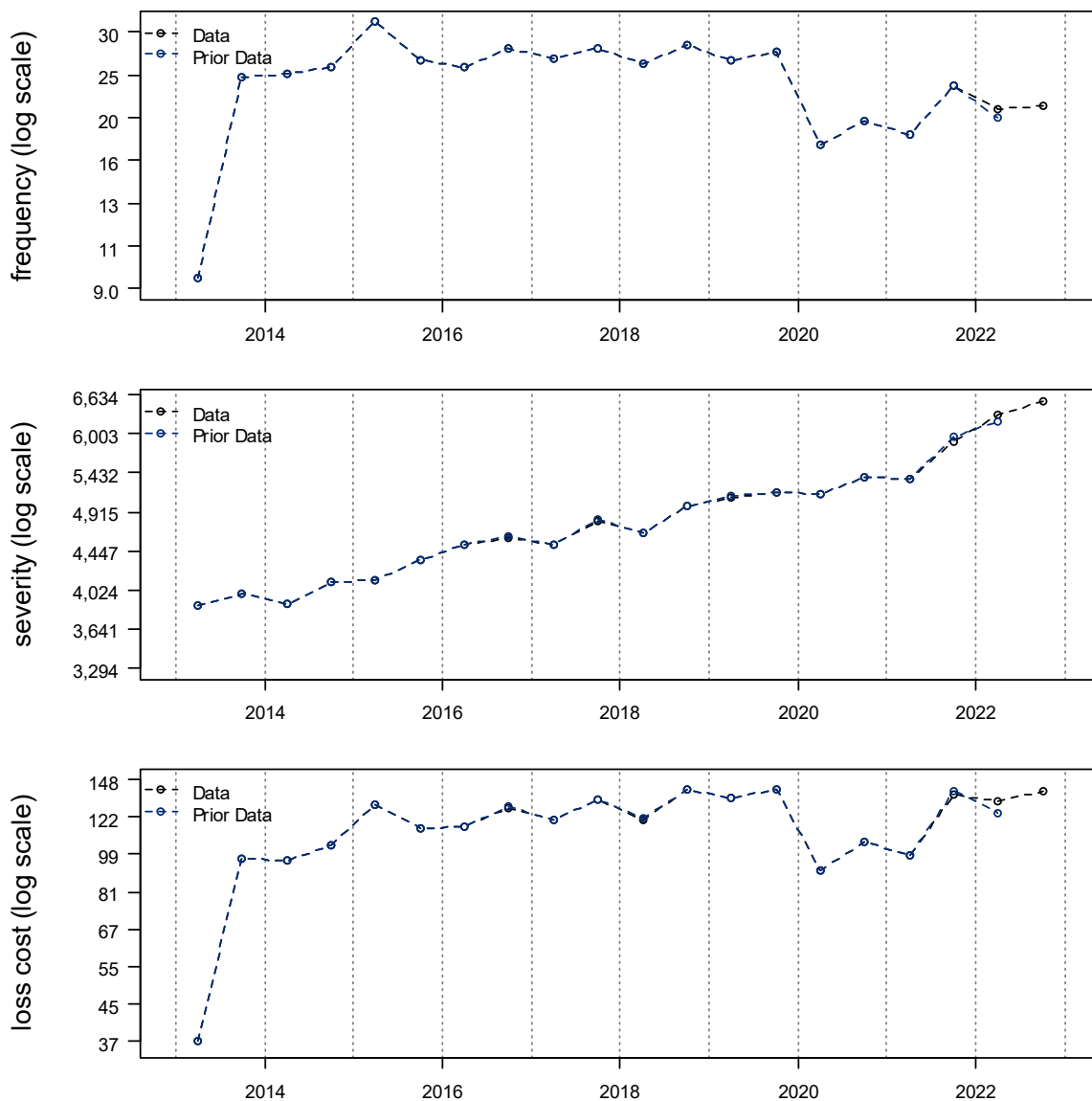
Given the apparent upward trend post-reform, we believe a small positive trend rate is warranted. We select a past loss cost trend rate of **+3.0%** through October 2019, the same as our prior selection.

Please refer to Section 4.3 for more details regarding considerations when selecting the future loss cost trend.

### 5.3. Direct Compensation Property Damage

In Figure 11, we present our estimate of the loss cost (average claim cost per vehicle), average severity (average claim cost per claim), and frequency rate (average claim incidence rate) over the period 2013-1 through 2022-2. We include a comparison to the estimated values used in our prior report and observe the estimates have not changed significantly.

Figure 13: DCPD – Observed Loss Cost Experience



A review of the historical data points (as depicted in Figure 13) shows that subject to variability:

- Loss cost, has exhibited an upward trend, including a spike in the first half of 2015 that may be weather related. The observed decline in frequency during 2020-2022 coincident with the COVID-19

pandemic contributes to the decline in loss cost in the first half of the pandemic, but the decline in frequency in 2021-2 and 2022 appears to be offset with the rise in severity resulting in a return of the loss cost to pre-pandemic levels in 2021-2.

- Severity has exhibited a consistent upward trend. We observe a steeper increase beginning in 2021-2.
- Following a spike in the first half of 2015 that may be weather related, frequency has exhibited a relatively flat trend. We observe a large decrease in level at 2020-1 coincident with the COVID-19 pandemic. The decline in frequency level coincident with the pandemic has been sustained through the end of 2022, with 2022-2 lower than pre-COVID levels. As we consider 2022-2 to be a potential starting point for the “new normal” post-pandemic frequency level we quantify the combined impact of the reform and COVID-19 on claims frequency in Section 6.2 of this report.

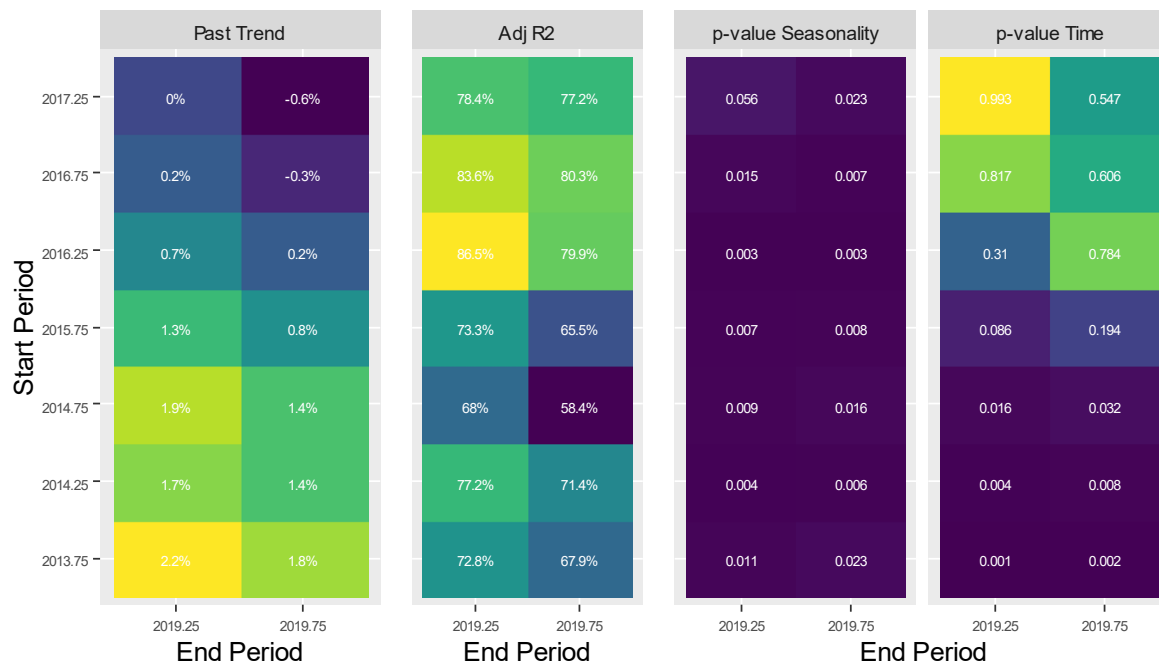
The estimated severity, frequency, and loss cost trends, associated adjusted R-squared values, and *p*-values, over various trend measurement periods with and without a seasonality parameter and the 2015-1 observation are presented in Appendix E.

We observe the following about these measured trends.

- We note that the introduction of DCPD in April 2013 may have caused a shift in claims from collision to DCPD.
- As DCPD was introduced in April 2013 we consider the time periods beginning 2013-2.

In Figure 12 we present a heatmap of indicated frequency trends beginning 2013-2 through 2017-1, ending 2019-1 and 2019-2, excluding 2015-1 with time and seasonality included in the model. We exclude the unusually low 2020, 2021, and 2022 observations that are coincident with the COVID-19 pandemic.

**Figure 14: DCPD – Frequency Heatmap (Post-Reform: Time and Seasonality)**



- The models with experience periods ending 2019-2, have indicated frequency trend rates that range between approximately -0.5% to +2.0% with moderate to high adjusted R-squared values and significant *p*-values for seasonality and for the longer experience periods, time.
- The models with experience periods ending 2019-1 have indicated frequency trend rates that are, less than one-half percentage points higher than those ending 2019-2 and have slightly higher adjusted R-squared values.

We select a past frequency trend rate of 0.0%, as frequency has been flat since 2015-2. This is supported by the insignificant *p*-value for time for models beginning 2015-2 and subsequent.

In Figure 15, we present a heatmap of indicated severity trends beginning 2014-1 through 2018-2, ending 2022-1 and 2022-2, with time and a 2021-2 scalar parameter (associated with the rise in severity due to the inflation spike) included in the model.

**Figure 15: DCPD – Severity Heatmap (Post-Reform: Time and 2021-2 Scalar)**



- We observe the models with experience periods ending 2022-2, have indicated severity trend rates generally around +4.0% to +4.5%, and a one-time increase ranging between +9% to +11% at 2021-2, with high adjusted R-squared values and significant *p*-values for time and the scalar parameter.
- Models with longer experience periods have the highest adjusted R-squared values.
- The models with experience periods ending 2022-1 have indicated severity trend rates that are similar to those ending 2022-2 and have very slightly lower adjusted R-squared values.

We select a past severity trend rate of +4.5%.

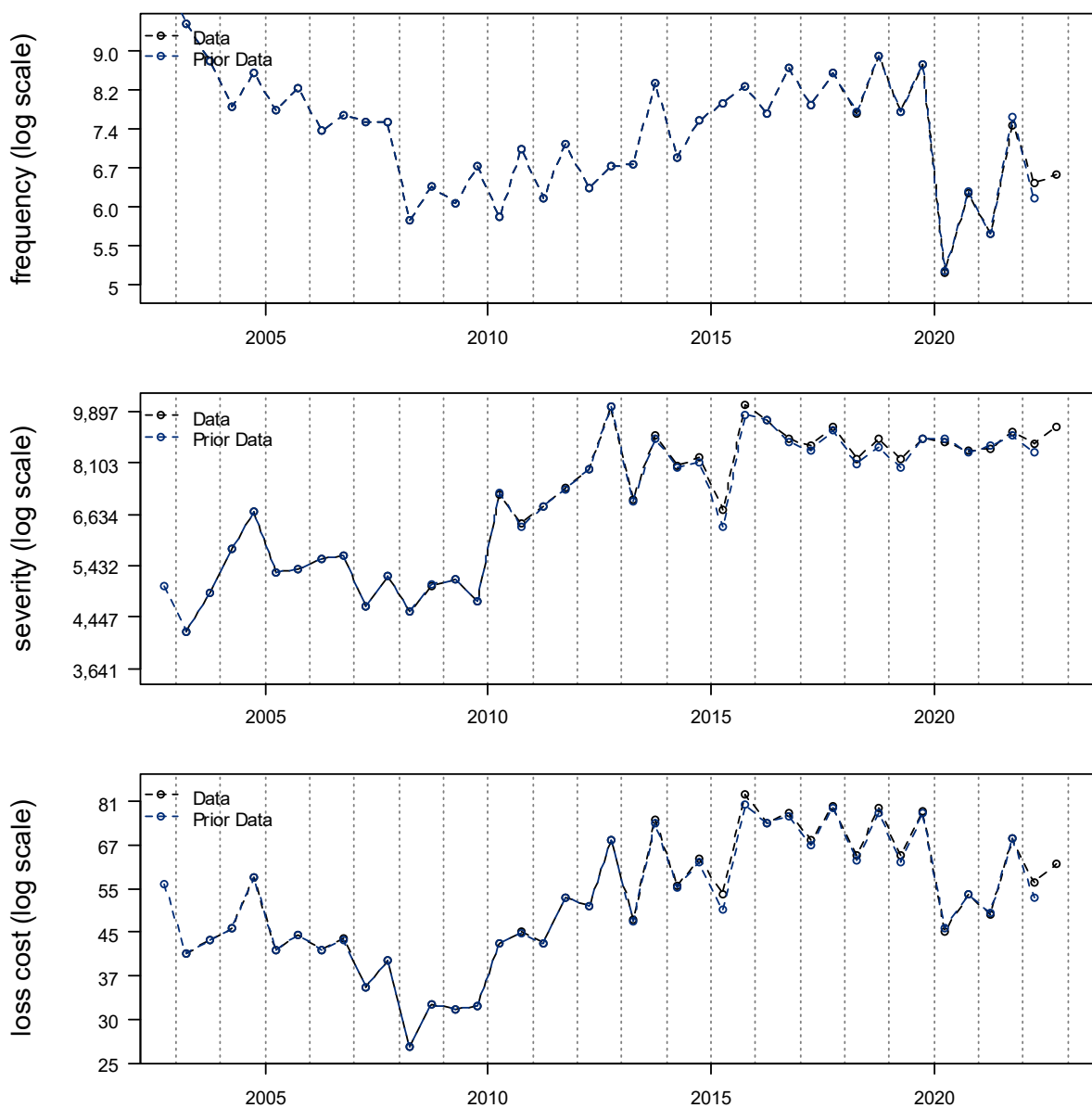
Based on our combined frequency and severity trend rates, we select a past loss cost trend rate of **+4.5%**, and a one-time severity increase of +9% at 2021-2 (coincident with the rise in inflation). Our selected loss cost trend is one-half percentage point less than our prior selection.

Please refer to Section 4.3 for more details regarding considerations when selecting the future loss cost trend.

### 5.4. Accident Benefits Total

In Figure 16, we present our estimate of loss cost (average claim cost per vehicle), average severity (average claim cost per claim), and frequency rate (average claim incidence rate) over the period 2003-1 through 2022-2. We include a comparison to the estimated values used in our prior report and observe that our severity and loss cost estimates have decreased slightly.

**Figure 16: AB Total – Observed Loss Cost Experience**



A review of the historical data points (as depicted in Figure 16) shows that subject to variability:

- Loss cost has generally been increasing since 2008, with several spikes, and appears to be leveling out with the most recent periods prior to the pandemic. We observe a large decrease during 2020, 2021, and 2022 coincident with the COVID-19 pandemic.
- Severity has generally exhibited an upward trend, but with a large amount of variability. As with loss cost, severity appears flatter in the more recent periods.
- Frequency has trended upward since 2009; but appears to be leveling out beginning 2015/2016. We observe a large decrease in level at 2020-1 coincident with the COVID-19 pandemic. The decline in frequency level coincident with the pandemic has been sustained through the end of 2022, with 2022-2 modestly lower than pre-COVID levels. As we consider 2022-2 to be a potential starting point for the “new normal” post-pandemic frequency level we quantify the combined impact of the reform and COVID-19 on claims frequency in Section 6.2 of this report.

The estimated severity, frequency, and loss cost trends, associated adjusted R-squared values, and  $p$ -values, over various trend measurement periods, with and without a seasonality parameter, and scalar parameters for the 2010 and 2012 reforms are presented in Appendix E.

We observe the following about these measured trends:

- We attribute the severity and loss cost increases in 2010 to the April 2010 reforms and in 2012 to the April 2012 reforms.
- Due to the volatility of the claim experience and the short time gap between the April 2010 and April 2012 reforms, the degree to which these reforms may have separately contributed to severity and loss cost increases is not clear.
- Given that the majority of the experience that will be considered in upcoming rate applications will be after the April 2012 reforms, we base our trend selections on the experience after the April 2012 reforms.
- The severity trends (as presented in Appendix E), without seasonality beginning 2012-2 to 2016-2 have very low adjusted R-squared values and  $p$ -values that are not significant for time. Given the weak statistics for the severity trend, we consider the trend rates for loss cost directly.
- Following a spike between 2015-1 and 2015-2, severity has been significantly less volatile. Indicated trends over the most recent periods suffer from poor supporting statistics, however a flat trend is observable.

In Figure 17 we present a heatmap of indicated loss cost trends beginning 2012-2 through 2017-1, ending 2019-1 and 2019-2, with time and seasonality included in the model. We exclude the unusually low 2020, 2021, and 2022 observations that are coincident with the COVID-19 pandemic.

Figure 17: AB Total – Loss Cost Heatmap (Time and Seasonality)



- The models with experience periods beginning 2012-2 to 2014-2, generally have indicated trend rates that range from +2.5% to +3.5% with moderate adjusted R-squared values and  $p$ -values that are significant for seasonality and in some instances, time.
- The models with shorter experience periods have trend rates that fall between -2.5% and +0.5%, with moderate to high adjusted R-squared values and insignificant  $p$ -values for time.
- The models with experience periods ending 2019-1 have similar results as those ending 2019-2 with slightly higher trend rates for the longer periods and slightly more negative for the shorter periods.

We observe over the more recent time frames, beginning 2015-2, there is a clear pattern of loss cost flattening with resulting insignificant  $p$ -values for time (and with moderate to high adjusted R-squared values). Given this moderation (and the consistently flat severity trend that is apparent through 2022-2), we select **0.0%** through October 2019,<sup>26</sup> the same as our prior analysis.

Please refer to Section 4.3 for more details regarding considerations when selecting the future loss cost trend.

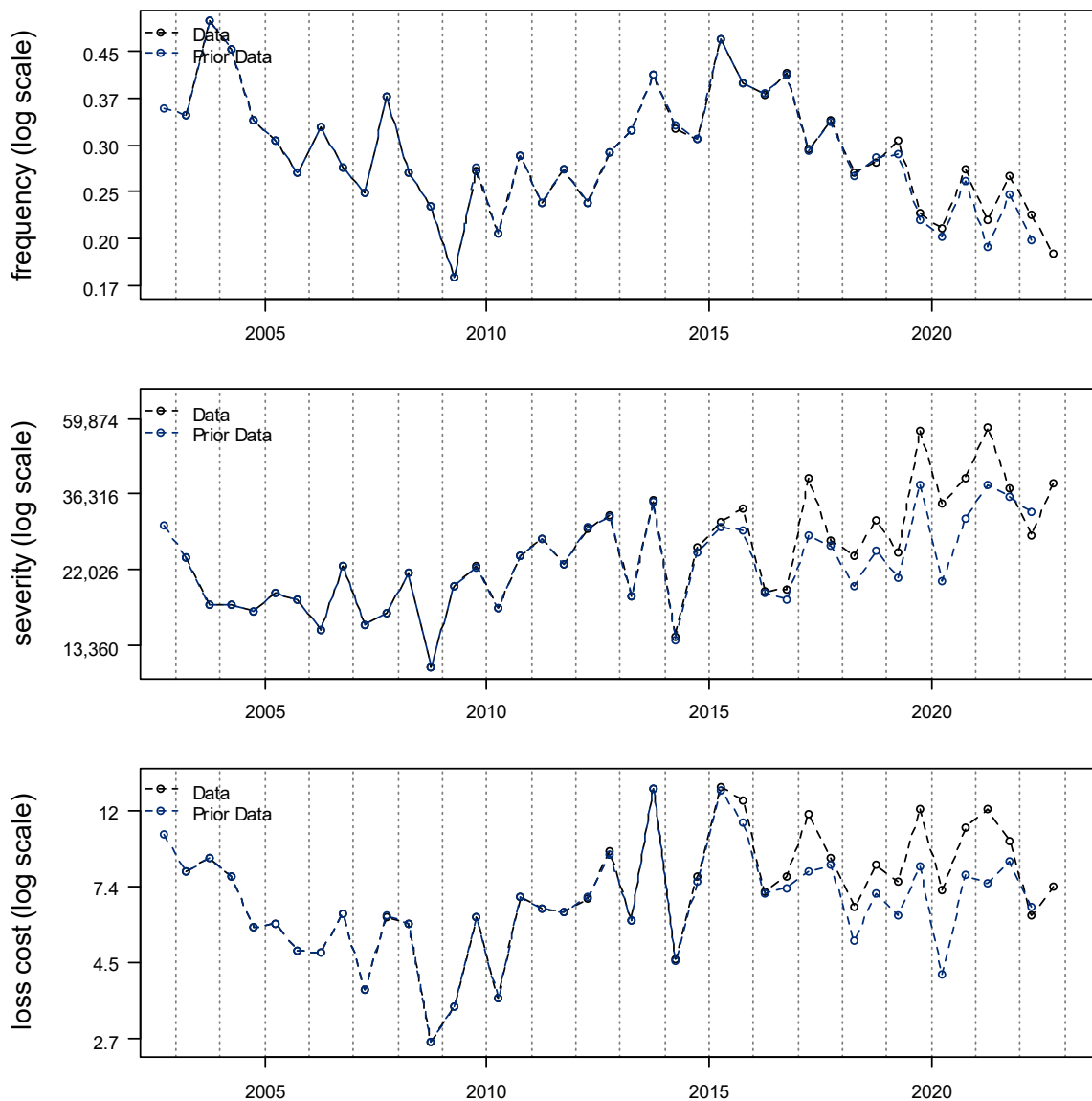
## 5.5. Uninsured Auto

In Figure 18, we present our estimate of loss cost (average claim cost per vehicle), average severity (average claim cost per claim), and frequency rate (average claim incidence rate) over the period 2003-1 through 2022-2. We include a comparison to the estimated values used in our prior report and observe that our estimates have increased.

<sup>26</sup> The selected past trend rate begins on October 1, 2015.



**Figure 18: Uninsured Auto – Observed Loss Cost Experience**



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

- Loss cost generally exhibited an upward trend between 2009 and 2013, followed by a flat (or slightly downward) trend, with significant volatility that includes multiple large upward and downward spikes in the data driven by the severity volatility.
- Severity generally exhibited an upward trend beginning in 2005, but with considerable volatility.
- Frequency generally increased between 2009 and 2015 and appears to be declining in the most recent few years since 2015.

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

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

In Figure 19 we present a heatmap of indicated loss cost trends beginning 2005-2 through 2017-1, ending 2019-1 and 2019-2, and time included in the model. We exclude the 2020, 2021, and 2022 observations from consideration to limit any potential influence of COVID-19 on the indicated loss cost trend rates.

**Figure 19: Uninsured Auto – Loss Cost Heatmap (Time)**



- We observe the models with experience periods beginning 2005-2 to 2010-1 have indicated loss cost trend rates that range from approximately +6.0% to +8.5%, and have low adjusted R-squared values and significant  $p$ -values time.
- The models with shorter experience periods generally have insignificant  $p$ -values for time, indicating trend rate that is not significantly different from 0%, and low adjusted R-squared values.

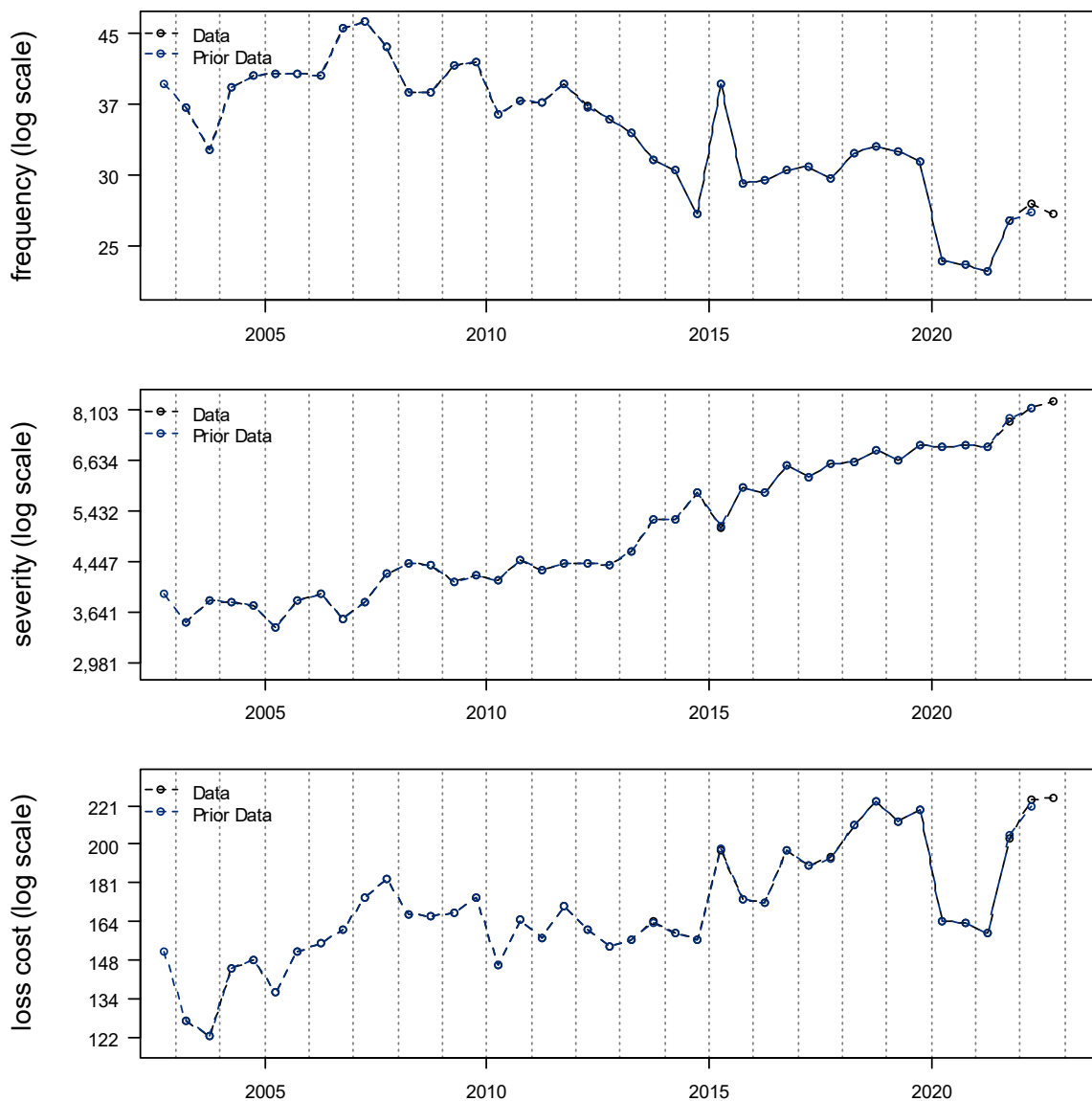
The longer-term loss cost trends give less weight to the relatively flat (but volatile) severity, and declining frequency beginning 2015. Given the more recent trends (beginning after 2010) are negative but with weak statistics, we select a past loss cost trend rate of **0.0%** through October 2019, the same as our prior selection.

Please refer to Section 4.3 for more details regarding considerations when selecting the future loss cost trend.

## 5.6. Collision

In Figure 20, we present our estimate of the loss cost (average claim cost per vehicle), average severity (average claim cost per claim), and frequency rate (average claim incidence rate) over the period 2003-1 through 2022-2. We include a comparison to the estimated values used in our prior report and observe the estimates have not changed significantly.

**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 exhibited a relatively flat trend between 2008 and 2014, but an upward trend over the more recent time periods, including a spike in 2015-1. We observe a large decrease during 2020 and 2021-1 coincident with the COVID-19 pandemic.
- Severity has generally exhibited an upward trend, rising more steeply beginning 2013. We observe a positive spike in 2021-2 and 2022-1 which may, in part, be due to the unusually high inflationary environment observed during the period.
- Frequency has generally declined since the 2007 period, save for a spike in the first half of 2015, which we assume is attributed to the noted weather conditions and a possible increasing pattern since. We observe a large decrease in level at 2020-1 coincident with the COVID-19 pandemic. The decline in frequency level coincident with the pandemic has been sustained through the end of 2022, with 2022-2 lower than pre-COVID levels. As we consider 2022-2 to be a potential starting point for the “new normal” post-pandemic frequency level we quantify the combined impact of the reform and COVID-19 on claims frequency in Section 6.2 of this report.

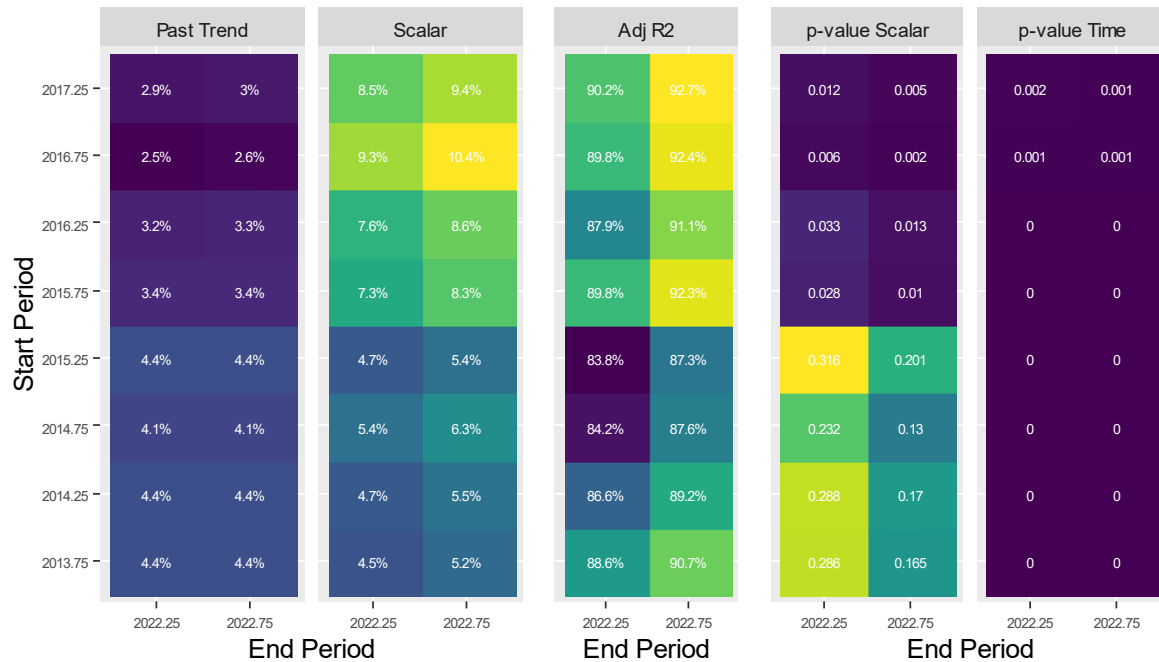
The estimated severity, frequency, and loss cost trends, associated adjusted R-squared values, and *p*-values, over various trend measurement periods with and without a seasonality parameter and the 2015-1 observation are presented in Appendix E.

We observe the following about these measured trends.

- As noted in Section 2, DCPD was introduced April 1, 2013, which appears to have affected the collision claim experience. Similar to DCPD, we begin our analysis after the introduction of DCPD.

In Figure 21 we present a heatmap of indicated severity trends beginning 2013-2 through 2017-1, ending 2022-2 and 2022-1, with time and a 2021-2 scalar included in the model.

**Figure 21: Collision - Severity Heatmap (Post-PD/DCPD Reform: Time and 2021-2 Scalar)**



- The models with experience periods beginning between 2013-2 to 2015-1 have indicated severity trend rates that range from approximately +4.0% to +4.5%, and a one-time increase ranging between +5% to +10% at 2021-2. The fitted models have high adjusted R-squared values and *p*-values that are significant for time and the scalar parameter over the shortest time periods.
- The models with experience periods beginning between 2015-2 to 2017-1 have indicated severity trend rates that range from approximately +2.5% to +3.5%, and have the highest adjusted R-squared values.

We select a past severity trend rate of +3.0%, and a one-time severity increase of +10% at 2021-2 (coincident with the rise in inflation).

In Figure 22 we present a heatmap of indicated frequency trends beginning 2013-2 through 2017-1, ending 2019-2 and 2019-1, excluding the 2015-1 spike, with only time included in the model. We

exclude the unusually low 2020, 2021, and 2022 observations that are coincident with the COVID-19 pandemic.

**Figure 22: Collision - Frequency Heatmap (Post-PD/DCPD Reform: Time, excluding 2015-1)**



- The models with experience periods beginning between 2013-2 to 2016-1 have indicated frequency trend rates that range from approximately +1.5% to +3.0%. The fitted models have moderate adjusted R-squared values and *p*-values that are generally significant for time.

We select a past frequency trend of +2.5%.

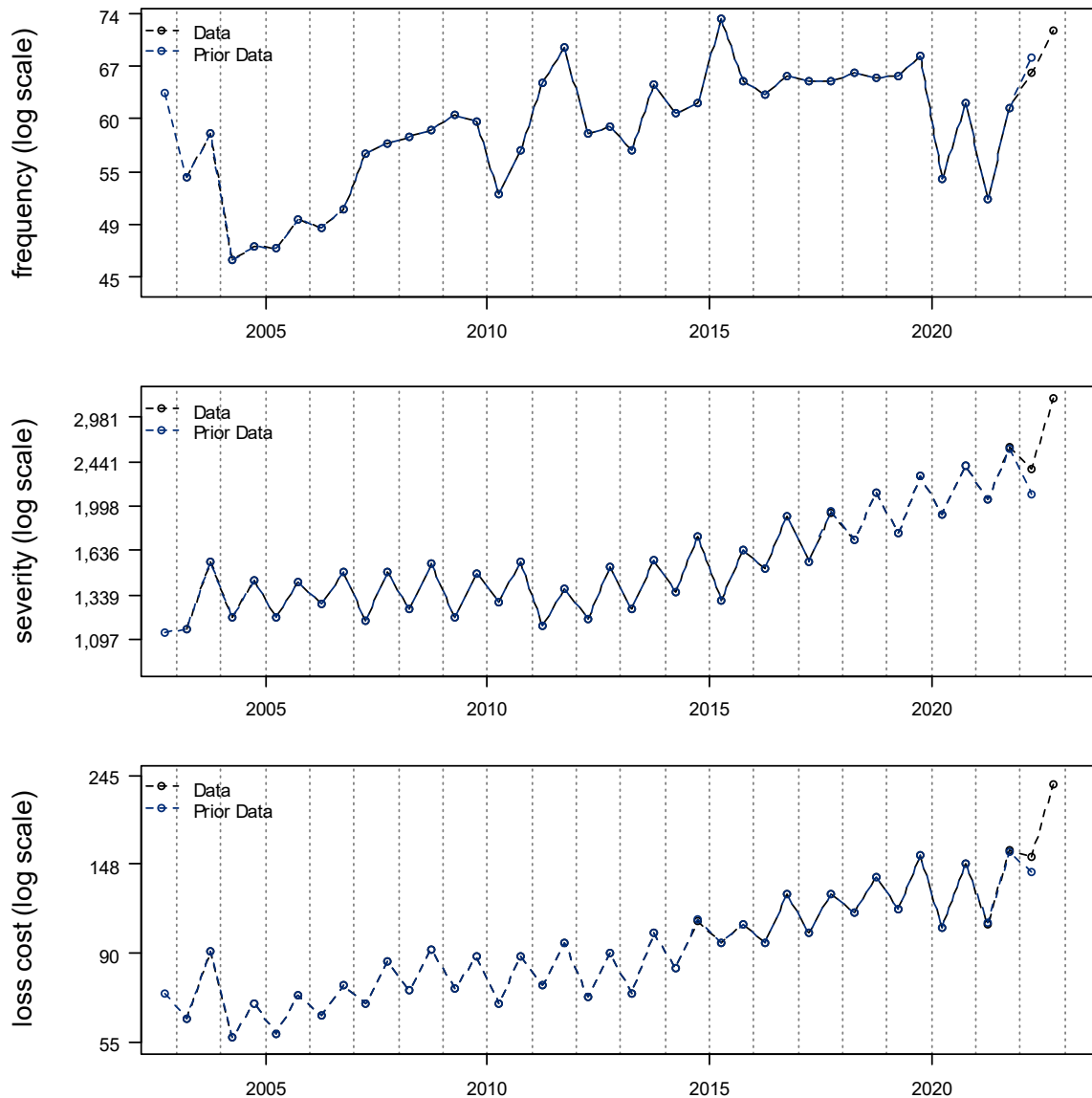
As a result of our separate frequency and severity trend selections, we select a past loss cost trend rate of +5.5% and a one-time severity increase of +10% at 2021-2 (coincident with the rise in inflation). Our selected loss cost trend is one percentage point less than our prior selection.

Please refer to Section 4.3 for more details regarding considerations when selecting the future loss cost trend.

## 5.7. Comprehensive

In Figure 23, we present our estimate of loss cost (average claim cost per vehicle), average severity (average claim cost per claim), and frequency rate (average claim incidence rate) over the period 2003-1 through 2022-2. We include a comparison to the estimated values used in our prior report and observe that the estimates have not changed significantly.

Figure 23: Comprehensive – Observed Loss Cost Experience



A review of the historical data points (as depicted in Figure 23) shows that subject to variability:

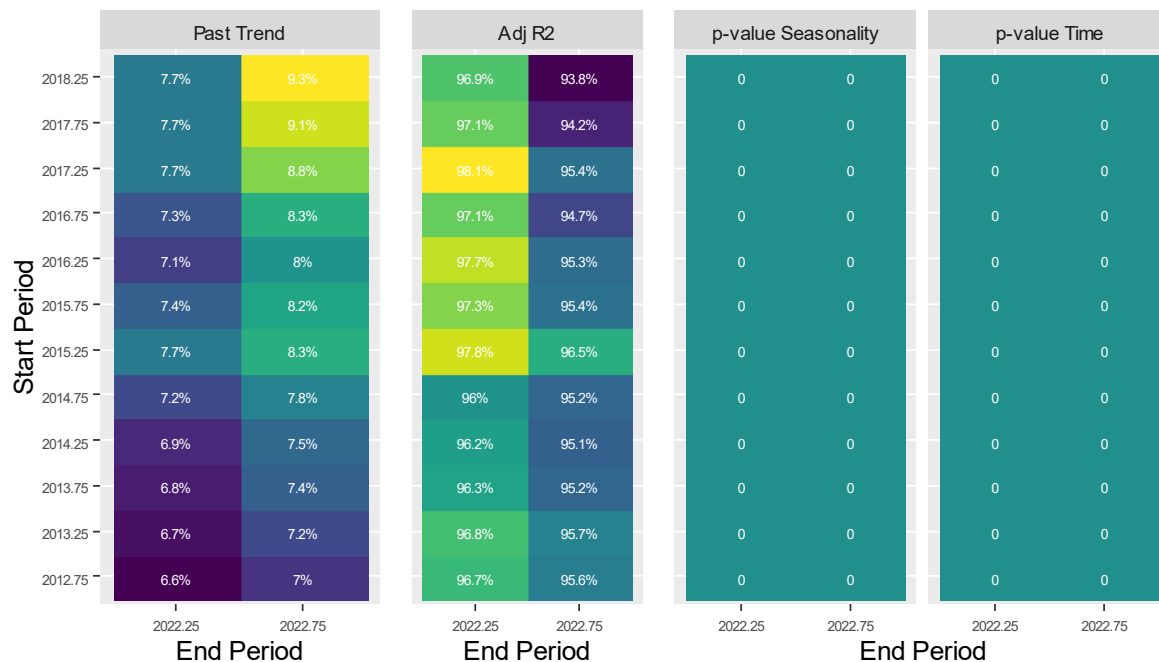
- Loss cost has generally exhibited an increasing trend since 2004. Loss cost has been relatively flat over the most recent two years due to the impact of the pandemic on claims frequency, as we note below. We observe a spike at 2022-2 caused by the severity rise.
- Severity has exhibited a somewhat flat trend between 2003 and 2010, followed by an increasing trend and a steep rise in 2022-2.
- Frequency has been more volatile but has generally been increasing since 2005. We observe decreases in 2020 and 2021 coincident with the COVID-19 pandemic, with very steep decreases in

the first half compared to the second half. Frequency appears to have returned to pre-pandemic levels in 2022.

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

In Figure 24 we present a heatmap of indicated severity trends beginning 2012-2 through 2018-1, ending 2022-1 and 2022-2, with time and seasonality included in the model.

**Figure 24: Comprehensive – Severity Heatmap (Time and Seasonality)**



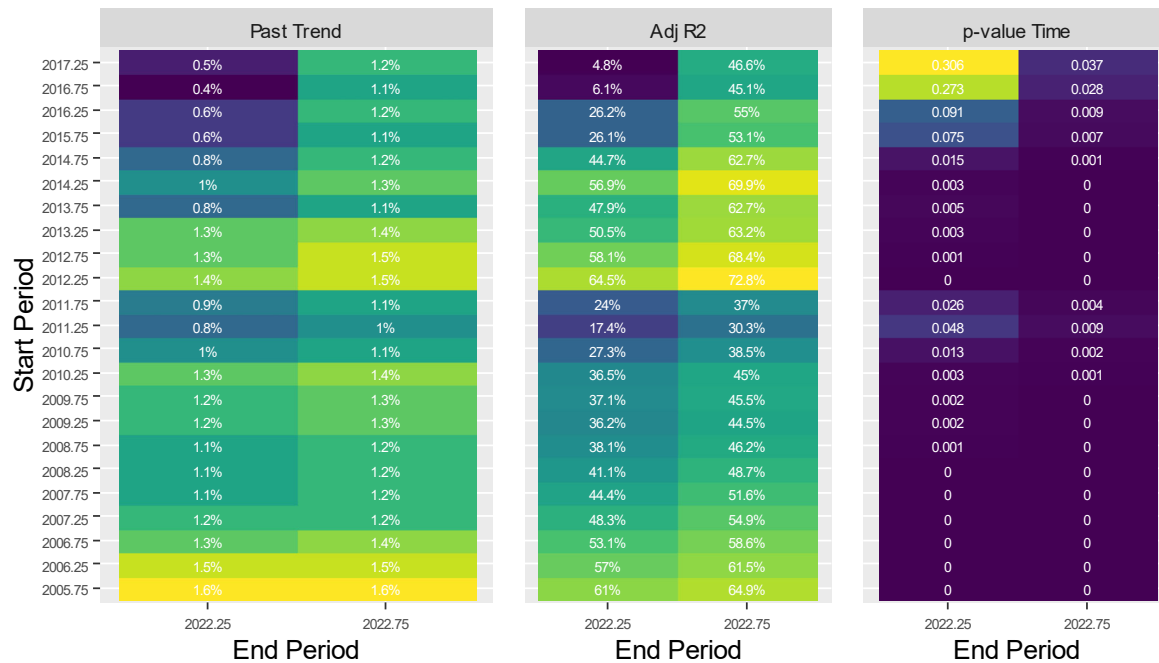
- We observe the models with experience periods ending 2022-2, have indicated severity trend rates that cluster around +7.0% to +9.0% and have very high adjusted R-squared values and significant *p*-values for time and seasonality.
- The models with experience periods ending 2022-1 have trend rates that are lower than those ending 2022-2.

We select a severity trend of **+8.0%**, one and one-half percentage points higher than our prior selection. Our selection reflects the large rise in the 2022-2 severity (that we expect is driven, in part, by the rise in vehicle thefts and therefore a higher proportion of claims are for the full vehicle replacement).



In Figure 25 we present a heatmap of indicated frequency trends beginning 2005-2 through 2017-1, ending 2022-2 and 2022-1, and only time included in the model. We exclude 2015-1 and the unusually low 2020 and 2021 observations that are coincident with the COVID-19 pandemic.

**Figure 25: Comprehensive – Frequency Heatmap (Time)**



- We observe the models with experience periods beginning 2005-2 through 2010-2 ending 2022-2 have indicated frequency trend rates that generally range from +1.0% to +1.5% and have low to moderate adjusted R-squared values and significant *p*-values for time. We note the models with the longest experience periods have indicated trend rates at the higher end of the range.
- The models with shorter experience periods generally have *p*-values that are insignificant for time and low adjusted R-squared values.
- The models with experience periods ending 2022-1 have trend rates that are slightly lower than those ending 2022-2.

We select a frequency trend of **+1.0%**. We note that frequency is subject to considerable variability and has generally exhibited a small positive trend over the most recent 10-years of experience. Although the statistical results for frequency are rather weak, the long-term models indicate a slight positive frequency trend is warranted.

Therefore, we select a past loss cost trend of **+9.0%**, two percentage points higher than our prior selection.

Please refer to Section 4.3 for more details regarding considerations when selecting the future loss cost trend.

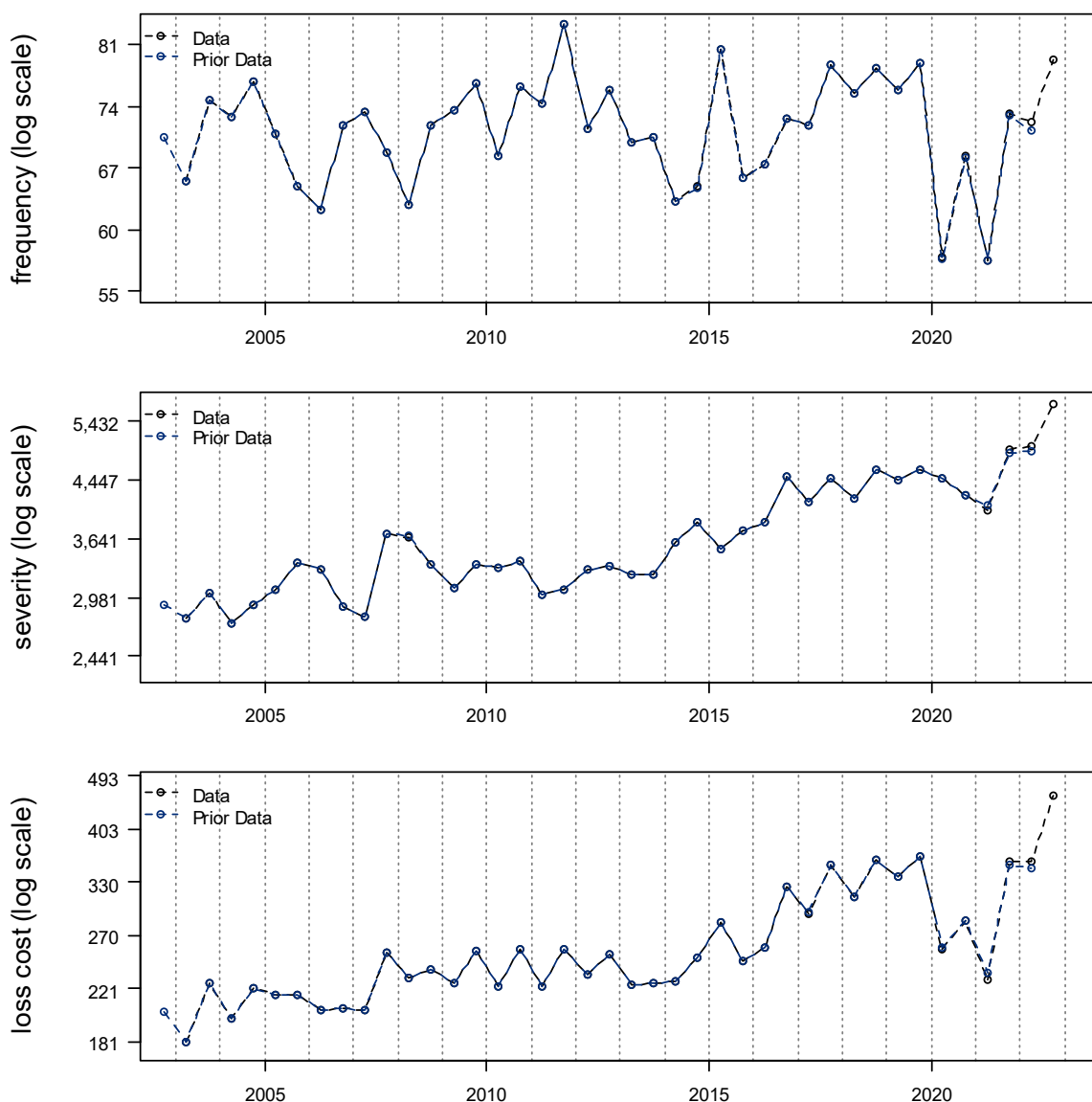
## 5.8. Specified Perils

For reasons of data volume and the nature of the coverage, we select the same past and future loss cost trend rate as we do for comprehensive, +9.5% for the past trend rate.

## 5.9. All Perils

In Figure 26, we present our estimate of the loss cost (average claim cost per vehicle), average severity (average claim cost per claim), and frequency rate (average claim incidence rate) over the period 2003-1 through 2022-2. We include a comparison to the estimated values used in our prior report and observe that the estimates have not changed significantly.

**Figure 26: All Perils – Observed Loss Cost Experience**



A review of the historical data points (as depicted in Figure 26) shows that subject to variability:

- Loss cost exhibited a flat pattern from 2007-2 until 2015 at which point it began to increase. More recently, loss costs are showing a flatter period prior to the pandemic, and then a large decrease during 2020 and 2021-1 coincident with the COVID-19 pandemic. The steep decline reversed in 2021-2 and 2022-1, followed by a large rise in 2022-2.
- Severity has generally exhibited an upward trend. We observe a short declining severity pattern beginning 2020-1, which reversed in 2021-2 with a steep rise in 2022-2.
- Frequency is subject to considerable volatility and has exhibited a flatter trend pattern over the most recent years, 2017-2 to 2019-2, with a spike at 2015-1. We observe a large decrease in level at 2020-1 coincident with the COVID-19 pandemic. The decline in frequency level coincident with the pandemic was sustained through to 2022-1, with 2022-2 essentially the same as pre-COVID levels.<sup>27</sup> As we consider 2022-2 to be a potential starting point for the “new normal” post-pandemic frequency level we quantify the combined impact of the reform and COVID-19 on claims frequency in Section 6.2 of this report.

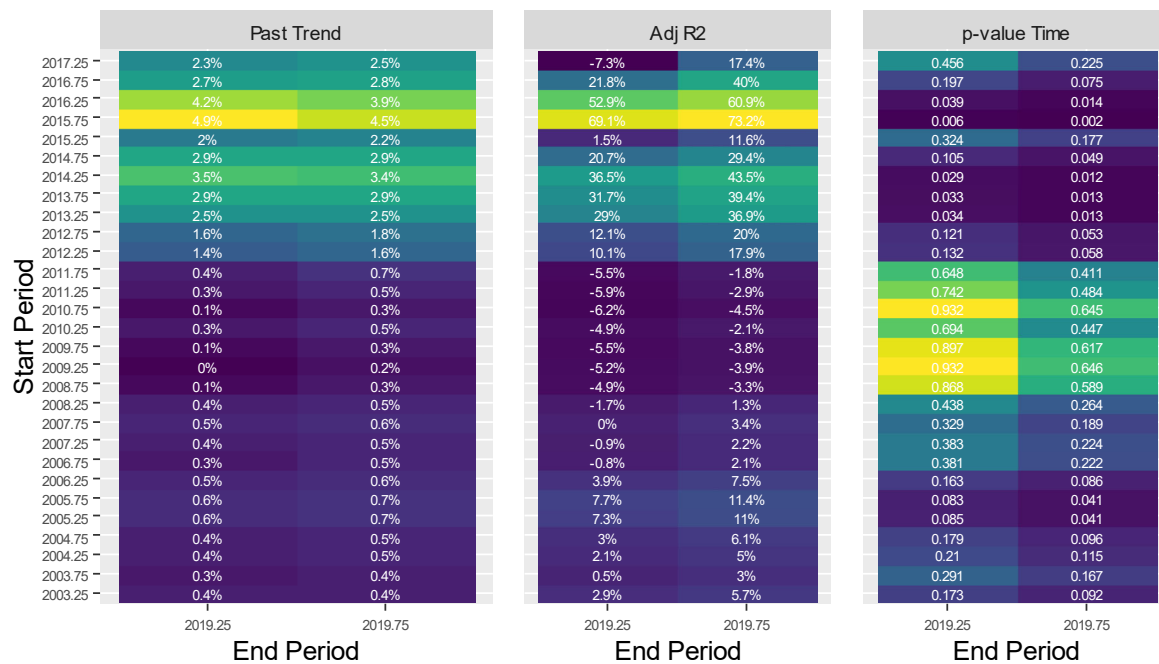
The estimated severity, frequency, and loss cost trends, associated adjusted R-squared values, and *p*-values, over various trend measurement periods with and without a seasonality parameter and the 2015-1 observation are presented in Appendix E.

In Figure 27 we present a heatmap of indicated frequency trends between 2003-1 through 2017-1, ending 2019-1 and 2019-2 with only time included in the model. We exclude the unusually low 2020, 2021, and 2022 observations that are coincident with the COVID-19 pandemic.

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<sup>27</sup> As discussed above, the 2022-2 frequency for collision is below pre-pandemic levels and the 2022-2 frequency for comprehensive is above pre-pandemic levels. As all perils is a combination of these two coverages, we assume the rise in theft claims covered under all perils offsets the collision claim frequency that remains below pre-pandemic levels.

Figure 27: All Perils - Frequency Heatmap (Time)

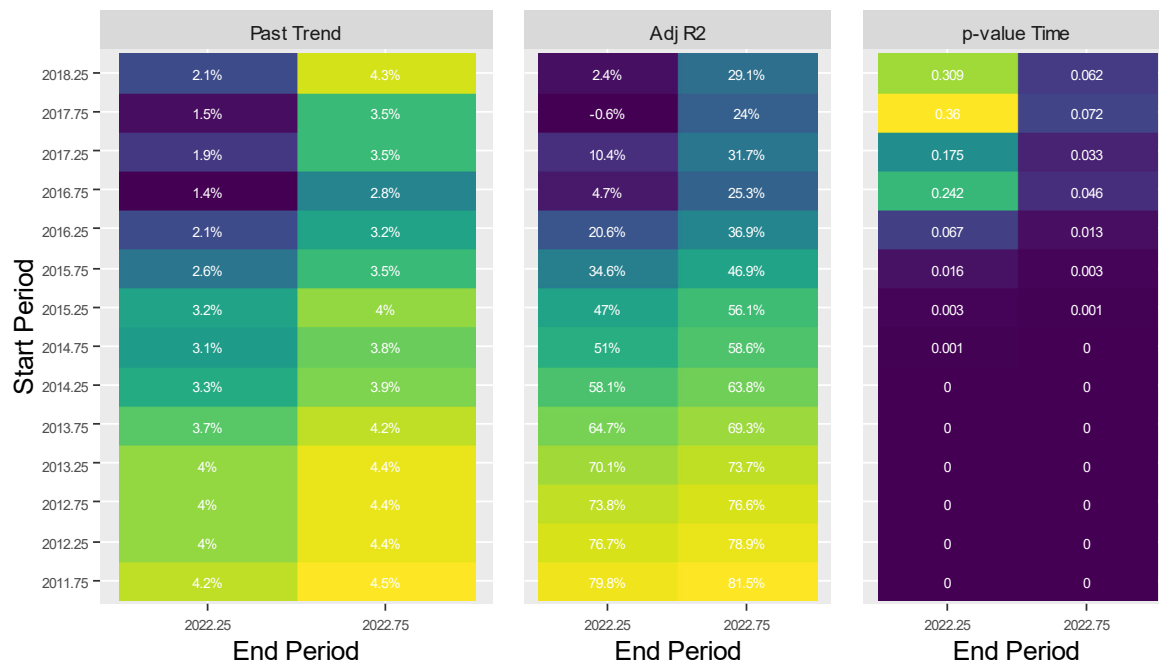


- We observe the models with experience periods beginning 2003-1 through 2011-2 ending 2019-2 have indicated frequency trend rates that generally range from 0.0% to +1.0%, low adjusted R-squared values, and in most cases, insignificant *p*-values for time. Only the models starting 2005-1 and 2005-2 have significant *p*-values for time.
- The models with shorter experience periods, beginning 2012-2 through 2017-1, generally have higher trend rate, with slightly higher (but still low) adjusted R-squared values and significant *p*-values for time. We note these models begin at a low point due to the dip in claims frequency observed during the 2014-2016 period.
- The models with experience periods ending 2019-1 have similar results as those ending 2019-2.

We select a frequency trend of **+0.5%**. We note that frequency is subject to considerable variability and has generally exhibited relatively flat trend over the 20-years of experience presented. Although the statistical results for frequency are rather weak, the long-term models indicate a slight positive frequency trend is warranted.

In Figure 28 we present a heatmap of indicated severity trends beginning 2011-2 through 2018-1, ending 2022-2 and 2022-1, and only time included in the model.

Figure 28: All Perils – Severity Heatmap (Time)



- We observe the models with experience periods beginning 2011-2 to 2015-1 ending 2022-2 have indicated severity trend rates that generally range from +3.5% to +4.5%, moderate to high adjusted R-squared values, and significant  $p$ -values for time.
- The trend rates with the highest adjusted R-squared values generally cluster around +4.0% to +4.5%.
- Models with shorter experience periods, those beginning 2016-2 to 2018-1, have very low adjusted R-squared values and insignificant  $p$ -values for time as a result of the recent flattening in loss costs.
- The models with experience periods ending 2022-1 have trend rates that are slightly lower than those ending 2022-2.

We select a past severity trend of **+4.5%**, based on the models with the highest adjusted R-squared values.

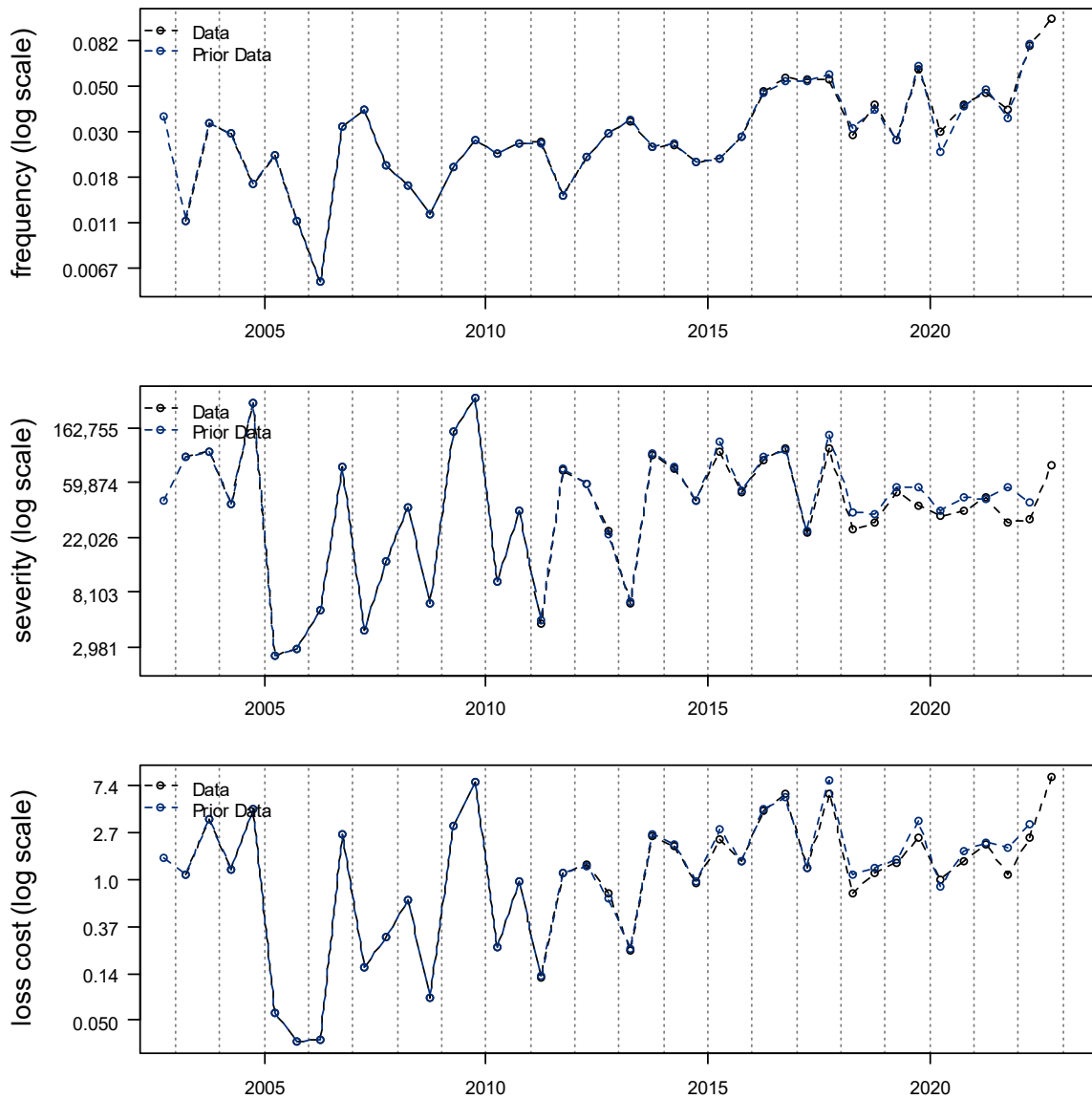
Based on our selected frequency and severity trend rates, we select a past loss cost trend of **+5.0%**, one half percentage point larger than our prior selection.

Please refer to Section 4.3 for more details regarding considerations when selecting the future loss cost trend.

### 5.10. Underinsured Motorist

In Figure 29, we present our estimate of the loss cost (average claim cost per vehicle), average severity (average claim cost per claim), and frequency rate (average claim incidence rate) over the period 2003-1 through 2022-2. We include a comparison to the estimated values used in our prior report and observe that our loss cost and severity estimates have decreased slightly.

**Figure 29: Underinsured Motorist – Observed Loss Cost Experience**



A review of the historical data points (as depicted in Figure 27) shows that subject to variability:

- Frequency, severity, and loss cost have all exhibited an upward trend since 2005 with a large amount of variability.

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

While we separately reviewed the frequency, severity and loss cost experience, given the high degree of variability and the very low credibility of the data with only a handful of claims each year, we lack confidence in the findings. As underinsured motorist severity trend is often associated with bodily injury,

we select a severity trend consistent with the indicated trend rates from the longer-term bodily injury severity models, **+6.0%**.

Please refer to Section 4.3 for more details regarding considerations when selecting the future loss cost trend.

## 5.11. Summary- All Coverages

We summarize our current and prior trend analyses in Table 12.

**Table 12: Selected Past Loss Cost**

Coverage	As of June 30, 2022	As of December 31, 2022
Bodily Injury	+4.0% / +3.0% <sup>28</sup>	+4.5%*
Property Damage	+3.0%	+3.0%*
DCPD	+5.0%	+4.5% <sup>29**</sup>
Accident Benefits	+0.0%	+0.0%*
Uninsured Auto	+0.0%	+0.0%*
Collision	+6.5%	+5.5% <sup>30**</sup>
Comprehensive	+7.0%	+9.0%**
Specified Perils	+7.0%	+9.0%**
All Perils	+4.5%	+5.0%**
Underinsured Motorist	+4.5%	+6.0%**

\* Based on regression models fit to data through 2019-2 (October 2019 trend date)

\*\* Based on regression models fit to data through 2022-2 (October 2022 trend date)

<sup>28</sup> The selected future trend rate begins on October 1, 2019 for bodily injury; consistent with the midpoint of the most recent accident period considered in the model.

<sup>29</sup> Includes one-time severity increase of +9% at 2021-2 (coincident with the rise in inflation).

<sup>30</sup> Includes one-time severity increase of +10% at 2021-2 (coincident with the rise in inflation).

## 6. Impact of COVID-19

### 6.1. Historical Impact of the COVID-19 Pandemic

We find the traffic volume and claims cost<sup>31</sup> 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. In this section, we quantify the observed impact of the pandemic on the industry claims frequency using IHME’s mobility composite metric for Nova Scotia.

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.

In order to quantify this COVID-19 impact, we consider models that are analogous to those underlying our selected trend rate with the following adjustments:

- Pandemic impacted (2020 through 2022-1)<sup>32</sup> observations are included and,
- if significant<sup>33</sup> an additional (mobility) parameter which measures the relationship between the decline in mobility to the change in claims experience during the pandemic.

The resulting model has similar coefficients<sup>34</sup> (and trend rates) as the models we presented in Section 5 but quantifies the difference between the frequency observed during the pandemic and what may have been expected if there was no pandemic. We present these models in Appendix F.

To measure the effect of the pandemic, we consider the use of the Nova Scotia specific mobility composite metric published by the IHME.<sup>35</sup> We assume this mobility metric, which represents the decline from typical mobility levels, is correlated with the decline in traffic and claims frequency caused by the COVID-19 pandemic. In Figure 30, we present the IHME observed and predicted Nova Scotia mobility composite metric.<sup>36</sup>

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<sup>31</sup> Based on  $p$ -value tests, we find frequency, but not severity has been affected by the COVID-19 pandemic.

<sup>32</sup> We consider the 2022-2 data observation to be a potential starting point for the “new normal” claims frequency level. Please refer to Section 6.2 for additional details.

<sup>33</sup> Before inclusion of the mobility parameter in our loss trend model, we first test the statistical significance for each of the separate frequency, severity and loss cost models. Parameters with  $p$ -value less than 5% are considered statistically significant.

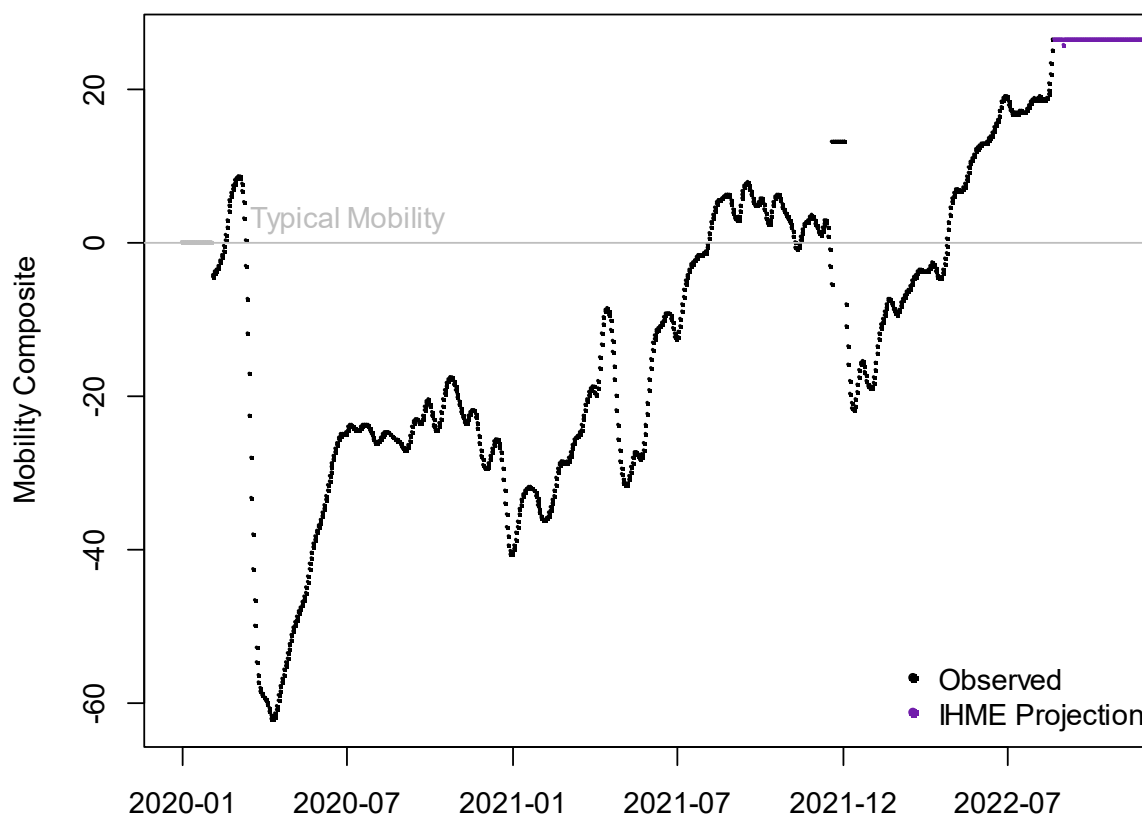
<sup>34</sup> The fitted coefficients (and trend rates) are similar to an analogous model ending 2019-2 and excluding the mobility parameters. The additional mobility parameter explains a large portion of the variance observed in the pandemic-impacted data points and limits their influence on the indicated trend rates.

<sup>35</sup> <http://www.healthdata.org/>

<sup>36</sup> We use IHME’s data and forecast published September 12, 2022. We note IHME did not provide a mobility projection in their most recent data release.



Figure 30: Mobility Composite Data



As presented in Figure 30, the mobility composite metric is forecasted through to December 31, 2022. Although we are not experts in the IHME model, we observe IHME estimates mobility returned to pre-pandemic levels in mid-2022. As described in Section 4.3, 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.<sup>37</sup>

Our approach to determine COVID-19 pandemic adjustment factors is to consider the average mobility during an accident semester as an additional predictor in our trend model. For all accident periods prior to 2020-1, we use an average mobility composite score of zero to represent “typical mobility.” For each of the accident periods 2020-1, 2020-2, 2021-1, 2021-2, and 2022-1 we select an average mobility change value based on the mobility projection data available to us.

In Table 13, we present the IHME’s Nova Scotia average mobility as measured by the mobility composite metric across accident semester.

<sup>37</sup> We quantify the reduction in the trended industry claims frequency between 2019-2 and 2022-2 for all coverages in Section 6.2.

**Table 13: Average Mobility Composite**

Scenario	Average Mobility				
	2020-1	2020-2	2021-1	2021-2	2022-1
Observed/Projected	-25.8	-24.7	-24.5	+2.8	-1.7

We observe the current IHME projections show average mobility during the 2021-2 and 2022-1 accident period were approximately at pre-pandemic levels. However, as shown in Section 5, the 2021-2 and 2022-1 reported frequency levels remain lower than those reported prior to the pandemic. We attribute this inconsistency to combination of the following factors:

- The average mobility values presented in Table 13 assume a constant weighting across all months. This is a simplifying assumption that does not reflect reality as driving tends to be higher in the warmer months. The mobility composite metric presented in Figure 30 is seasonally adjusted, which limits our ability to adjust for seasonal variation.
- It is highly uncertain when a true “return to normal” (or a “new normal”) will occur. It is also uncertain as to whether certain changes (such as increased use of work from home arrangements; increased use of personal vehicle rather than public transit, etc.) persist beyond the end of the pandemic and whether there will be a complete return to pre-pandemic claim frequency levels. Although we consider 2022-2 to be a potential starting point for the “new normal” post-pandemic frequency level, the 2021-2 and 2022-1 claims frequency levels may also give an indication of what may be expected post-pandemic.

We estimate the relationship between the change in claims experience due to the COVID-19 pandemic and mobility through inclusion of the “mobility parameter” in the loss trend models presented in Appendix F. By applying the mobility parameter’s coefficient to the mobility, we are able to estimate the effect of the COVID-19 pandemic on claims experience.

In Table 14 we summarize our projected COVID-19 industry adjustment factors for each coverage based on IHME’s estimated average mobility. These estimates are highly dependent upon:

- the assumption that mobility is correlated with a decline in traffic and change in claims experience,
- the assumption that this relationship is measurable and meaningful given limited data observations, and
- the accuracy of the selected average mobility values.

As noted above, the rate at which mobility and claims frequency returns to the pre-pandemic level is uncertain and may be influenced by potential future new variants of COVID-19 and broad acceptance of hybrid work models, amongst other reasons.

With these caveats, the estimates presented in Table 14 are based on the measured relationship between the decline in mobility and claims frequency, and implicitly assume that the COVID-19 pandemic has not materially impacted severity. Individual insurers may have experienced different COVID-19 pandemic impacts on frequency and severity than the industry. An additional adjustment may

be required to unwind the historical effect of COVID-19 on an insurer’s severity estimates if they are materially impacted by the pandemic.

We provide an example of how these factors should be applied in an industry rate indication model and interpreted. Our factor of 1.399 implies that the 2020-1 bodily injury loss experience was 28.5%<sup>38</sup> lower in 2020-1, than it otherwise would be, due to the COVID-19 pandemic.

**Table 14: COVID-19 Adjustment Factors**

Coverage	2020-1	2020-2	2021-1	2021-2	2022-1
Bodily Injury	1.399	1.379	1.374	N/A	N/A
Property Damage	1.000	1.000	1.000	N/A	N/A
Direct Compensation Property Damage	1.328	1.313	1.309	N/A	N/A
AB - Total	1.363	1.346	1.341	N/A	N/A
Uninsured Automobile <sup>39</sup>	1.363	1.346	1.341	N/A	N/A
Collision	1.363	1.346	1.341	N/A	N/A
Comprehensive	1.198	1.189	1.187	N/A	N/A
All Perils	1.229	1.219	1.216	N/A	N/A
Specified Perils <sup>40</sup>	1.198	1.189	1.187	N/A	N/A
Underinsured Motorist	1.000	1.000	1.000	N/A	N/A

## 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 period<sup>41</sup> and present the observed change in frequency level for each major coverage<sup>42</sup> 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.

<sup>38</sup> -28.5% = (1/1.399) - 1 is derived from the bodily injury trend model.

<sup>39</sup> Due to data limitations, we assume the accident benefits COVID-19 adjustment factor for uninsured automobile.

<sup>40</sup> Due to data limitations, we assume the comprehensive COVID-19 adjustment factor for specified perils.

<sup>41</sup> We assume an average policy year of April 1, 2024 to March 1, 2025 and an average accident date of April 1, 2025.

<sup>42</sup> 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 31: Bodily Injury – 2022-2 Frequency Level

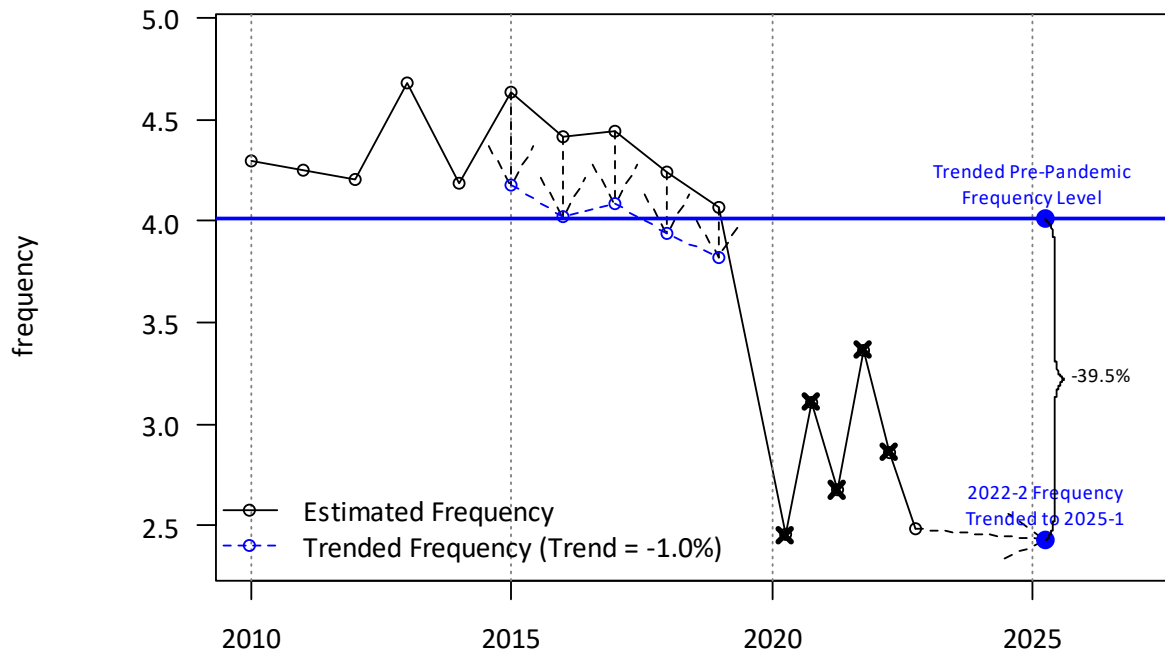


Figure 32: DCPD – 2022-2 Frequency Level

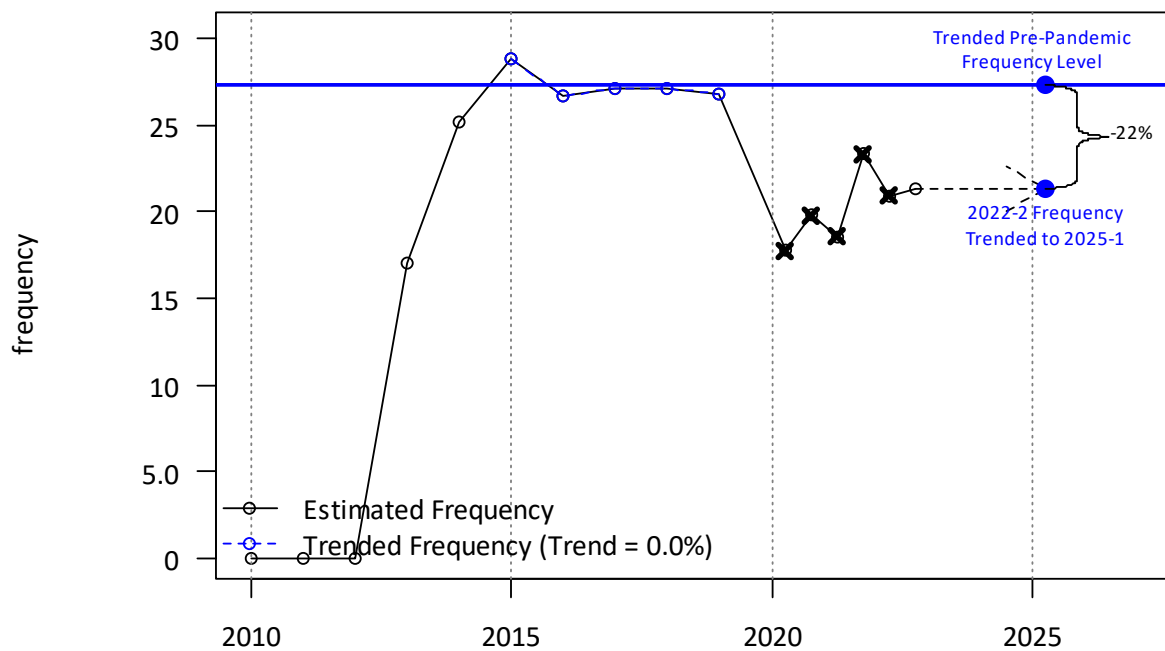


Figure 33: Accident Benefits – 2022-2 Frequency Level

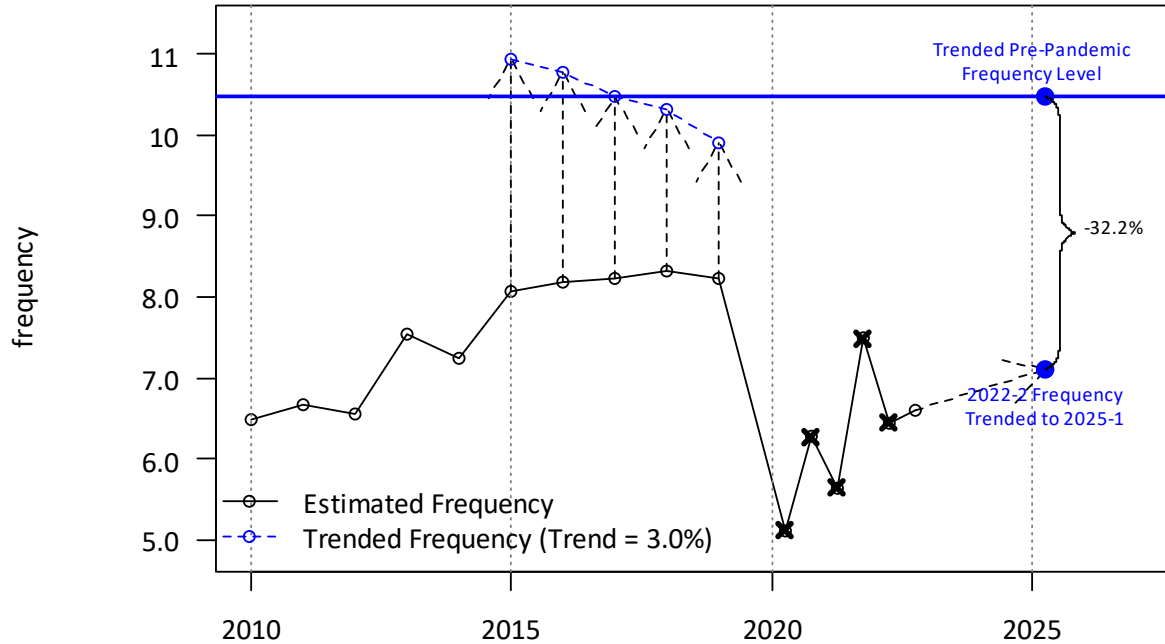
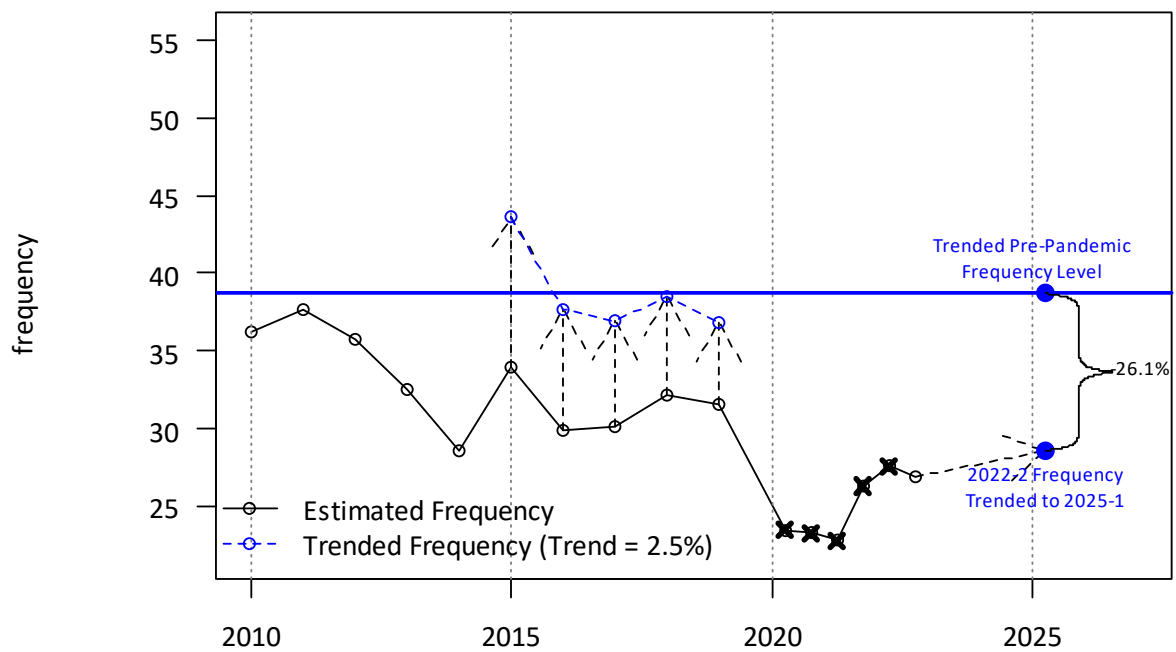


Figure 34: Collision – 2022-2 Frequency Level



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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 6

Property Damage-Tort: Pages 7 to 13

DCPD: Pages 14 to 24

Accident Benefits – Total: Pages 25 to 30

Uninsured Auto: Pages 31 to 35

Collision: Pages 36 to 42

Comprehensive: Pages 43 to 51

All Perils: Pages 52 to 59

Underinsured Motorist: Pages 60 to 65

**Appendix F:** Summary of loss trend regression analysis which presents loss trend models analogous to those underlying our selected trend rates except that the models include the 2020-1 through 2022-1 accident half years and the mobility parameter.







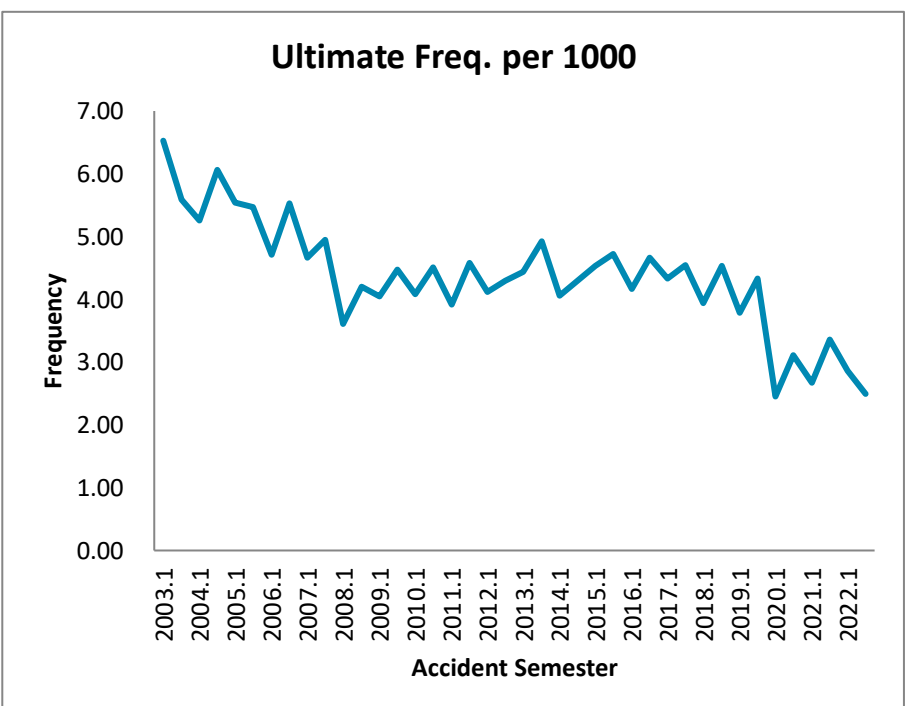
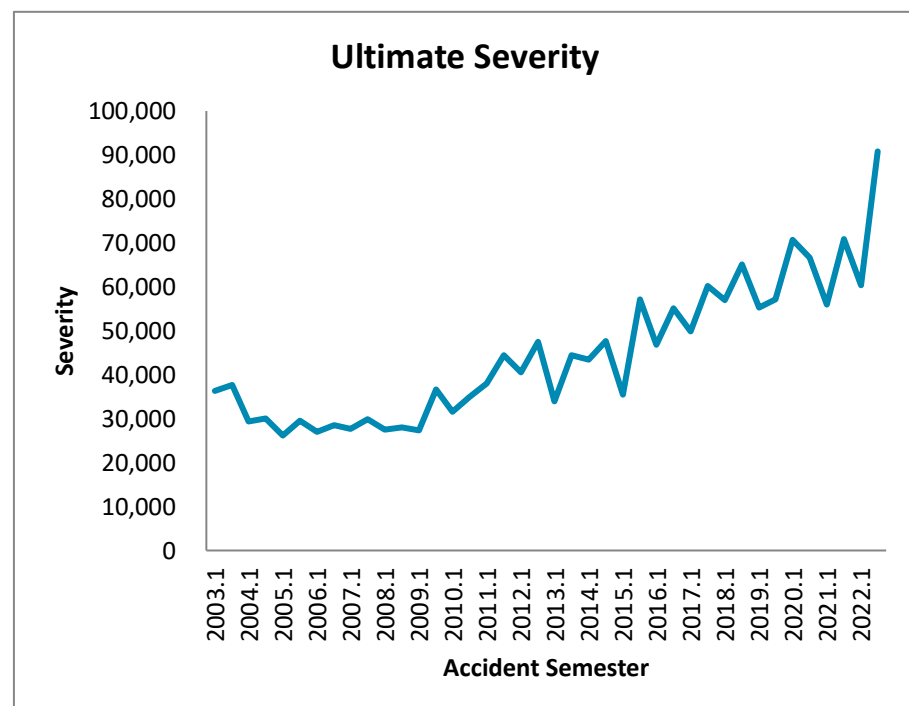
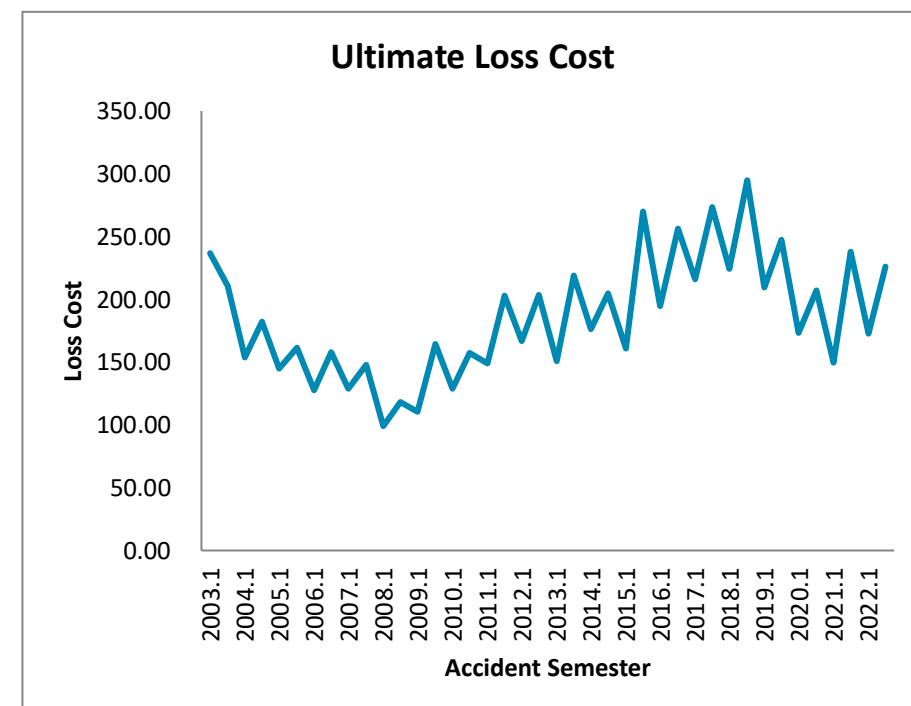




Province of Nova Scotia  
Third Party Liability - Bodily Injury  
Private Passengers Vehicles (Excluding Farmers)

Claims and ALAE Development Method  
Data as of 12/31/22

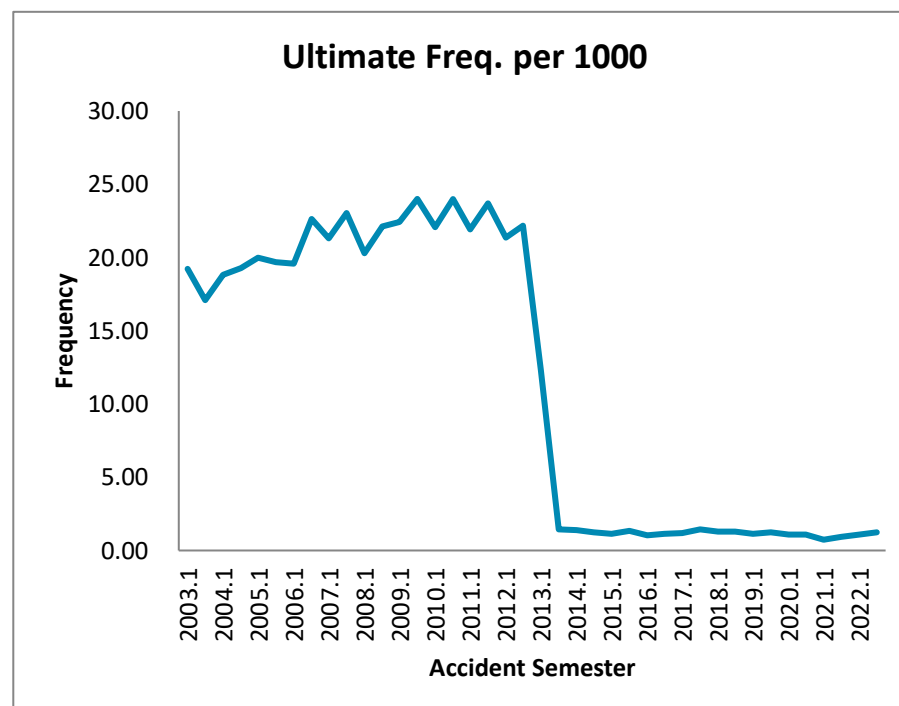
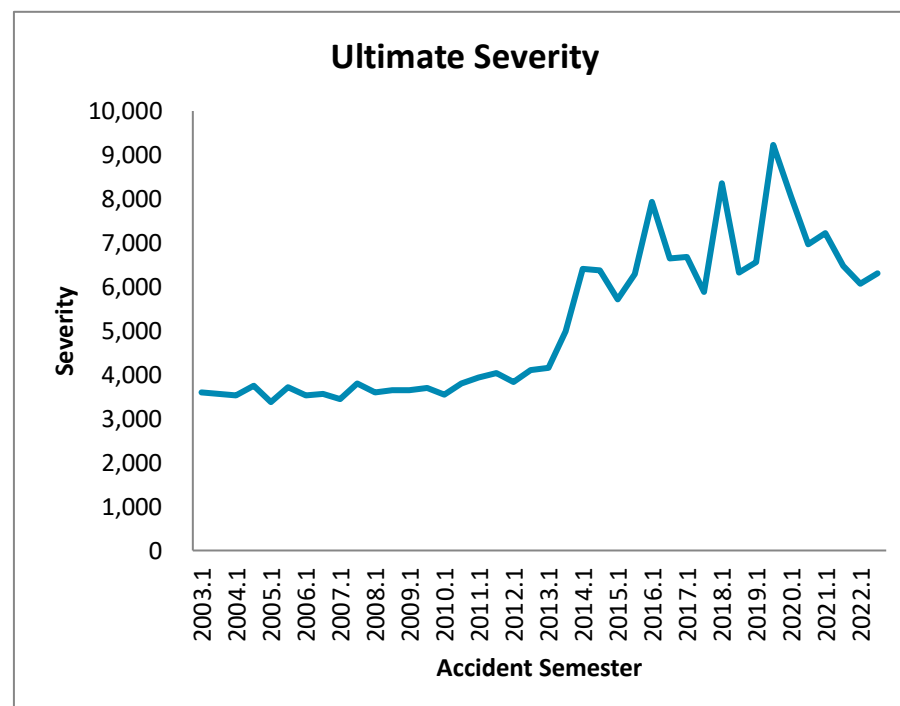
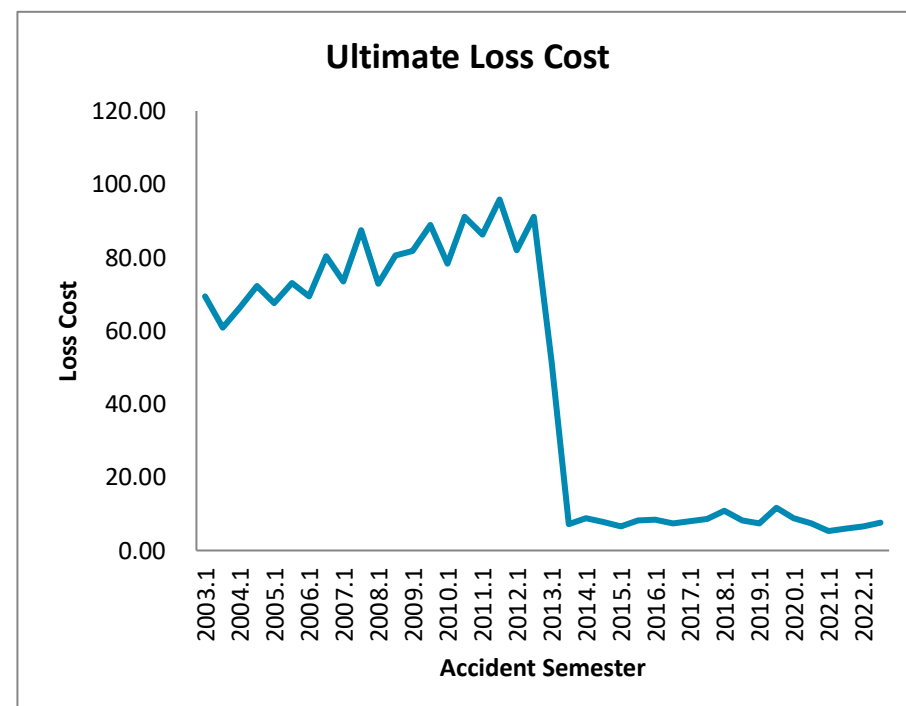
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
Accident Semester	Maturity (in Months)	Earned Car Years	Ultimate Claim Counts	Ultimate Claims and ALAE (000)	ULAE Adjustment	Ultimate Losses & LAE (000)	Ultimate Loss Cost	% Change Seasonal Accident Half Years	Ultimate Severity	% Change Seasonal Accident Half Years	Ultimate Freq. per 1000	% Change Seasonal Accident Half Years	Annual Loss Cost & LAE	% Change Accident Years
						(5) * (6)	(7) / (3) * 1000		(7) / (4) * 1000		(4) / (3) * 1000			
2003.1	240.0	225,996	1,475	49,677	1.078	53,552	236.96		36,307		6.53			
2003.2	234.0	231,167	1,292	45,156	1.078	48,678	210.58		37,677		5.59		223.62	
2004.1	228.0	228,995	1,203	30,911	1.140	35,238	153.88	-35.1%	29,292	-19.3%	5.25	-19.5%		
2004.2	222.0	237,710	1,442	37,989	1.140	43,307	182.19	-13.5%	30,033	-20.3%	6.07	8.5%	168.30	-24.7%
2005.1	216.0	233,246	1,292	30,817	1.097	33,794	144.89	-5.8%	26,156	-10.7%	5.54	5.4%		
2005.2	210.0	242,670	1,328	35,678	1.097	39,125	161.23	-11.5%	29,462	-1.9%	5.47	-9.8%	153.22	-9.0%
2006.1	204.0	238,343	1,124	27,643	1.099	30,365	127.40	-12.1%	27,016	3.3%	4.72	-14.9%		
2006.2	198.0	247,025	1,366	35,563	1.099	39,066	158.14	-1.9%	28,599	-2.9%	5.53	1.0%	143.05	-6.6%
2007.1	192.0	242,643	1,133	28,336	1.105	31,309	129.03	1.3%	27,637	2.3%	4.67	-1.0%		
2007.2	186.0	251,028	1,242	33,619	1.105	37,146	147.97	-6.4%	29,908	4.6%	4.95	-10.5%	138.66	-3.1%
2008.1	180.0	248,354	896	22,477	1.095	24,601	99.06	-23.2%	27,456	-0.7%	3.61	-22.7%		
2008.2	174.0	256,856	1,079	27,681	1.095	30,297	117.95	-20.3%	28,079	-6.1%	4.20	-15.1%	108.66	-21.6%
2009.1	168.0	252,193	1,020	25,241	1.106	27,904	110.65	11.7%	27,357	-0.4%	4.04	12.1%		
2009.2	162.0	261,933	1,172	38,902	1.106	43,006	164.19	39.2%	36,694	30.7%	4.47	6.5%	137.92	26.9%
2010.1	156.0	258,208	1,053	30,077	1.108	33,315	129.02	16.6%	31,643	15.7%	4.08	0.8%		
2010.2	150.0	270,156	1,219	38,373	1.108	42,504	157.33	-4.2%	34,873	-5.0%	4.51	0.8%	143.50	4.0%
2011.1	144.0	265,301	1,040	35,708	1.105	39,464	148.75	15.3%	37,952	19.9%	3.92	-3.9%		
2011.2	138.0	273,240	1,251	50,201	1.105	55,482	203.05	29.1%	44,357	27.2%	4.58	1.5%	176.30	22.9%
2012.1	132.0	268,784	1,106	41,089	1.090	44,800	166.68	12.0%	40,518	6.8%	4.11	5.0%		
2012.2	126.0	277,927	1,193	51,860	1.090	56,543	203.44	0.2%	47,403	6.9%	4.29	-6.2%	185.37	5.1%
2013.1	120.0	271,964	1,206	37,468	1.094	40,971	150.65	-9.6%	33,960	-16.2%	4.44	7.8%		
2013.2	114.0	280,959	1,382	56,184	1.094	61,437	218.67	7.5%	44,449	-6.2%	4.92	14.6%	185.21	-0.1%
2014.1	108.0	274,001	1,113	44,433	1.086	48,259	176.13	16.9%	43,358	27.7%	4.06	-8.4%		
2014.2	102.0	284,021	1,220	53,584	1.086	58,198	204.91	-6.3%	47,692	7.3%	4.30	-12.7%	190.78	3.0%
2015.1	96.0	278,176	1,261	41,637	1.076	44,793	161.02	-8.6%	35,530	-18.1%	4.53	11.6%		
2015.2	90.0	287,933	1,361	72,225	1.076	77,699	269.85	31.7%	57,079	19.7%	4.73	10.0%	216.38	13.4%
2016.1	84.0	283,550	1,181	50,449	1.095	55,227	194.77	21.0%	46,777	31.7%	4.16	-8.1%		
2016.2	78.0	293,180	1,367	68,697	1.095	75,203	256.51	-4.9%	55,025	-3.6%	4.66	-1.4%	226.15	4.5%
2017.1	72.0	287,976	1,248	57,008	1.091	62,190	215.95	10.9%	49,822	6.5%	4.33	4.1%		
2017.2	66.0	301,607	1,370	75,640	1.091	82,516	273.59	6.7%	60,220	9.4%	4.54	-2.5%	245.44	8.5%
2018.1	60.0	296,265	1,166	60,819	1.093	66,494	224.44	3.9%	57,030	14.5%	3.94	-9.2%		
2018.2	54.0	303,640	1,376	81,886	1.093	89,526	294.84	7.8%	65,049	8.0%	4.53	-0.2%	260.07	6.0%
2019.1	48.0	296,247	1,121	56,465	1.098	61,998	209.28	-6.8%	55,310	-3.0%	3.78	-3.9%		
2019.2	42.0	304,923	1,322	68,685	1.098	75,416	247.33	-16.1%	57,065	-12.3%	4.33	-4.4%	228.58	-12.1%
2020.1	36.0	298,720	733	46,459	1.115	51,789	173.37	-17.2%	70,684	27.8%	2.45	-35.2%		
2020.2	30.0	309,540	962	57,440	1.115	64,030	206.86	-16.4%	66,573	16.7%	3.11	-28.3%	190.41	-16.7%
2021.1	24.0	306,596	820	40,811	1.126	45,938	149.83	-13.6%	55,993	-20.8%	2.68	9.1%		
2021.2	18.0	318,281	1,071	67,340	1.126	75,800	238.16	15.1%	70,789	6.3%	3.36	8.3%	194.82	2.3%
2022.1	12.0	312,425	894	48,284	1.118	54,000	172.84	15.4%	60,402	7.9%	2.86	6.9%		
2022.2	6.0	321,426	800	64,954	1.118	72,643	226.00	-5.1%	90,807	28.3%	2.49	-26.0%	199.80	2.6%
Total		10,923,203	46,899	1,867,466		2,053,624								



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

Claims and ALAE Development Method  
Data as of 12/31/22

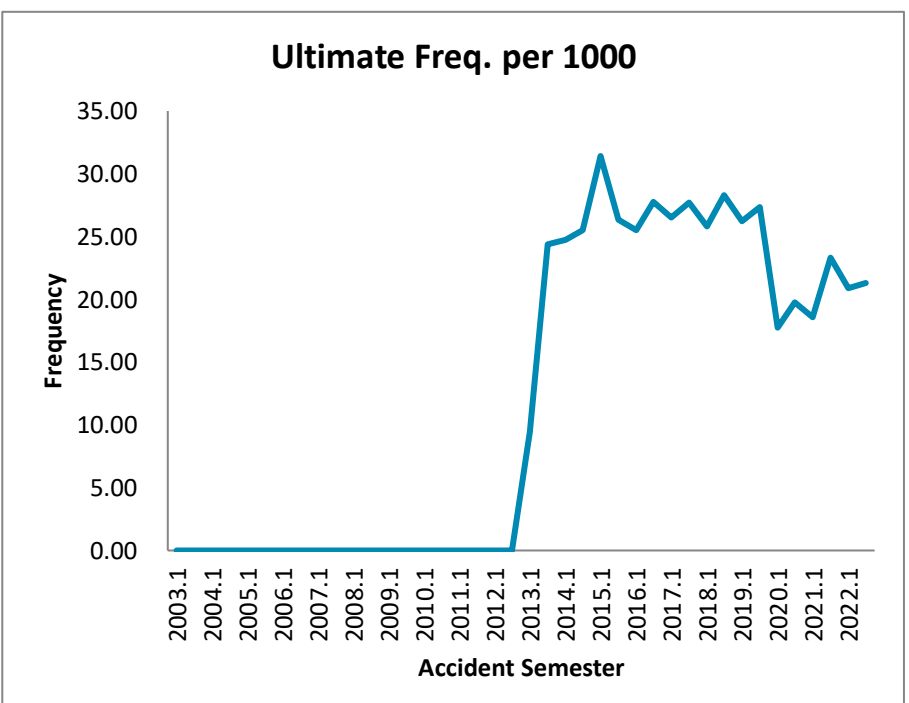
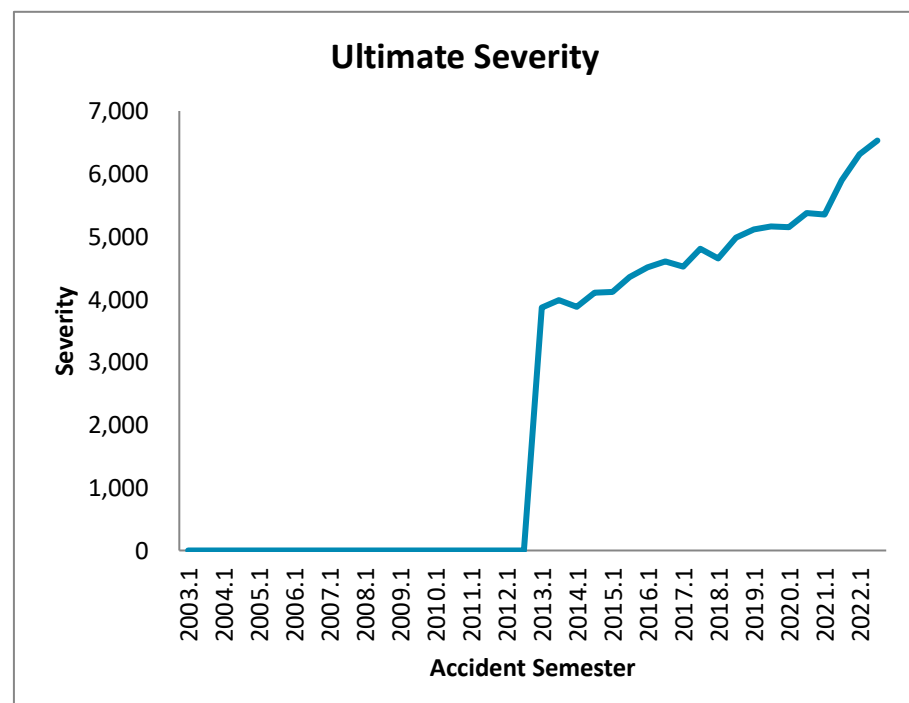
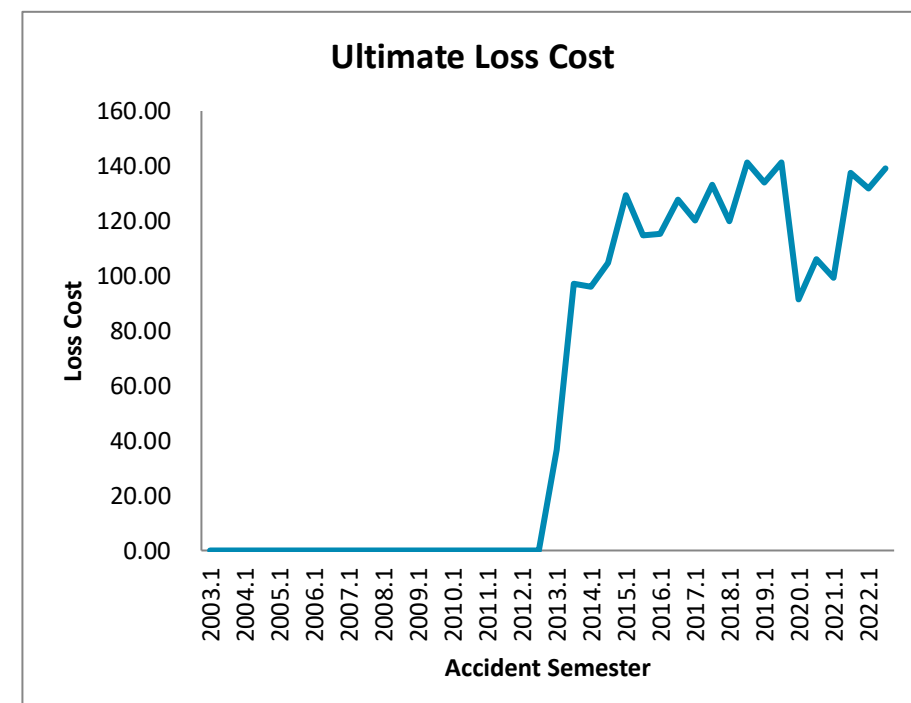
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
Accident Semester	Maturity (in Months)	Earned Car Years	Ultimate Claim Counts	Ultimate Claims and ALAE (000)	ULAE Adjustment	Ultimate Losses & LAE (000)	Ultimate Loss Cost	% Change Seasonal Accident Half Years	Ultimate Severity	% Change Seasonal Accident Half Years	Ultimate Freq. per 1000	% Change Seasonal Accident Half Years	Annual Loss Cost & LAE	% Change Accident Years
2003.1	240.0	225,996	4,349	14,536	1.078	15,670	69.34		3,603		19.24			
2003.2	234.0	231,167	3,954	13,059	1.078	14,077	60.90		3,560		17.10		65.07	
2004.1	228.0	228,995	4,306	13,339	1.140	15,207	66.41	-4.2%	3,531	-2.0%	18.80	-2.3%		
2004.2	222.0	237,710	4,582	15,059	1.140	17,167	72.22	18.6%	3,747	5.2%	19.28	12.7%	69.37	6.6%
2005.1	216.0	233,246	4,663	14,358	1.097	15,745	67.50	1.7%	3,377	-4.4%	19.99	6.3%		
2005.2	210.0	242,670	4,771	16,173	1.097	17,735	73.08	1.2%	3,717	-0.8%	19.66	2.0%	70.35	1.4%
2006.1	204.0	238,343	4,672	15,045	1.099	16,527	69.34	2.7%	3,537	4.8%	19.60	-1.9%		
2006.2	198.0	247,025	5,590	18,090	1.099	19,872	80.44	10.1%	3,555	-4.4%	22.63	15.1%	74.99	6.6%
2007.1	192.0	242,643	5,166	16,129	1.105	17,821	73.45	5.9%	3,450	-2.5%	21.29	8.6%		
2007.2	186.0	251,028	5,785	19,891	1.105	21,978	87.55	8.8%	3,799	6.9%	23.05	1.8%	80.62	7.5%
2008.1	180.0	248,354	5,034	16,547	1.095	18,111	72.92	-0.7%	3,598	4.3%	20.27	-4.8%		
2008.2	174.0	256,856	5,676	18,884	1.095	20,668	80.47	-8.1%	3,641	-4.2%	22.10	-4.1%	76.76	-4.8%
2009.1	168.0	252,193	5,661	18,660	1.106	20,629	81.80	12.2%	3,644	1.3%	22.45	10.7%		
2009.2	162.0	261,933	6,283	21,038	1.106	23,258	88.79	10.3%	3,702	1.7%	23.99	8.5%	85.36	11.2%
2010.1	156.0	258,208	5,699	18,275	1.108	20,243	78.40	-4.2%	3,552	-2.5%	22.07	-1.7%		
2010.2	150.0	270,156	6,481	22,239	1.108	24,632	91.18	2.7%	3,801	2.7%	23.99	0.0%	84.93	-0.5%
2011.1	144.0	265,301	5,819	20,696	1.105	22,874	86.22	10.0%	3,931	10.7%	21.93	-0.6%		
2011.2	138.0	273,240	6,480	23,694	1.105	26,186	95.84	5.1%	4,041	6.3%	23.71	-1.1%	91.10	7.3%
2012.1	132.0	268,784	5,740	20,222	1.090	22,048	82.03	-4.9%	3,841	-2.3%	21.35	-2.6%		
2012.2	126.0	277,927	6,165	23,239	1.090	25,338	91.17	-4.9%	4,110	1.7%	22.18	-6.5%	86.67	-4.9%
2013.1	120.0	271,964	3,356	12,748	1.094	13,940	51.26	-37.5%	4,154	8.1%	12.34	-42.2%		
2013.2	114.0	280,959	400	1,823	1.094	1,994	7.10	-92.2%	4,984	21.3%	1.42	-93.6%	28.82	-66.8%
2014.1	108.0	274,001	375	2,211	1.086	2,402	8.77	-82.9%	6,405	54.2%	1.37	-88.9%		
2014.2	102.0	284,021	346	2,028	1.086	2,203	7.76	9.3%	6,367	27.7%	1.22	-14.4%	8.25	-71.4%
2015.1	96.0	278,176	318	1,689	1.076	1,817	6.53	-25.5%	5,716	-10.8%	1.14	-16.5%		
2015.2	90.0	287,933	379	2,216	1.076	2,384	8.28	6.8%	6,292	-1.2%	1.32	8.0%	7.42	-10.1%
2016.1	84.0	283,550	301	2,178	1.095	2,384	8.41	28.7%	7,925	38.7%	1.06	-7.2%		
2016.2	78.0	293,180	330	2,001	1.095	2,190	7.47	-9.8%	6,640	5.5%	1.13	-14.5%	7.93	6.9%
2017.1	72.0	287,976	349	2,134	1.091	2,328	8.08	-3.9%	6,673	-15.8%	1.21	14.2%		
2017.2	66.0	301,607	440	2,375	1.091	2,591	8.59	15.0%	5,889	-11.3%	1.46	29.7%	8.34	5.2%
2018.1	60.0	296,265	386	2,948	1.093	3,223	10.88	34.6%	8,347	25.1%	1.30	7.6%		
2018.2	54.0	303,640	394	2,275	1.093	2,487	8.19	-4.7%	6,316	7.3%	1.30	-11.1%	9.52	14.1%
2019.1	48.0	296,247	333	1,990	1.098	2,185	7.38	-32.2%	6,567	-21.3%	1.12	-13.8%		
2019.2	42.0	304,923	385	3,234	1.098	3,551	11.64	42.1%	9,228	46.1%	1.26	-2.7%	9.54	0.2%
2020.1	36.0	298,720	326	2,352	1.115	2,622	8.78	19.0%	8,048	22.5%	1.09	-2.9%		
2020.2	30.0	309,540	330	2,061	1.115	2,297	7.42	-36.3%	6,970	-24.5%	1.06	-15.6%	8.09	-15.2%
2021.1	24.0	306,596	226	1,447	1.126	1,629	5.31	-39.5%	7,217	-10.3%	0.74	-32.5%		
2021.2	18.0	318,281	292	1,678	1.126	1,889	5.94	-20.0%	6,476	-7.1%	0.92	-13.9%	5.63	-30.4%
2022.1	12.0	312,425	339	1,840	1.118	2,058	6.59	24.0%	6,064	-16.0%	1.09	47.6%		
2022.2	6.0	321,426	391	2,208	1.118	2,469	7.68	29.4%	6,311	-2.5%	1.22	32.8%	7.14	26.9%
Total		10,923,203	116,869	412,611		454,429								



Province of Nova Scotia  
Third Party Liability - Direct Compensation  
Private Passengers Vehicles (Excluding Farmers)

Claims and ALAE Development Method  
Data as of 12/31/22

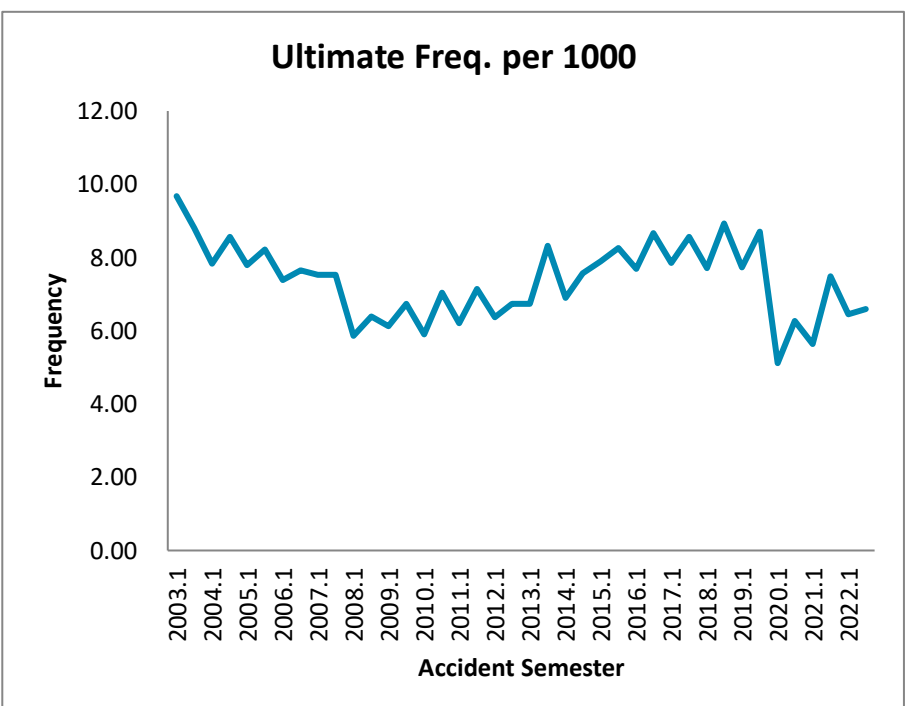
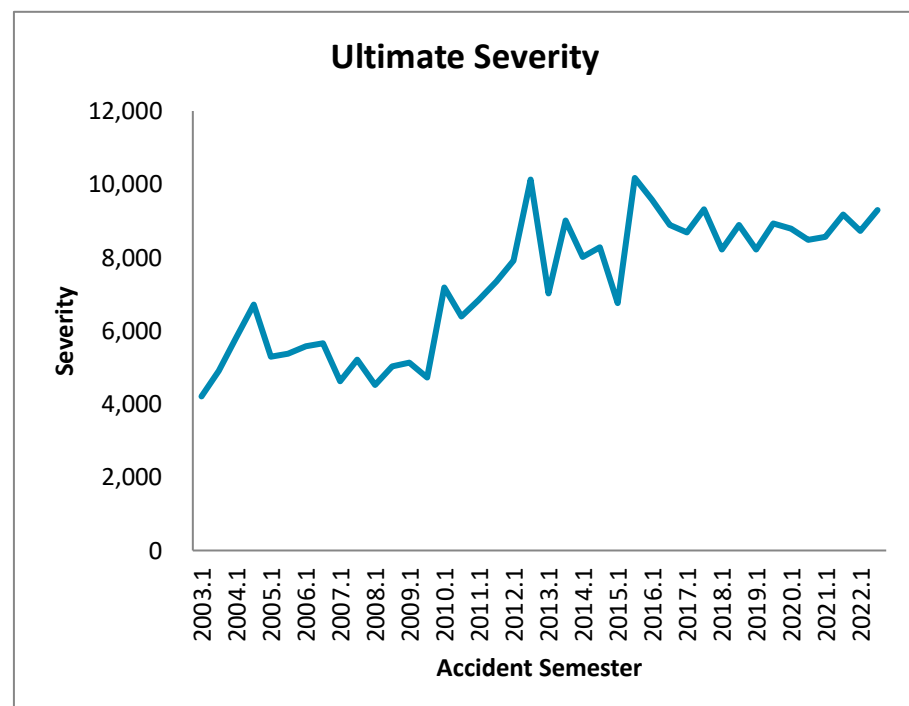
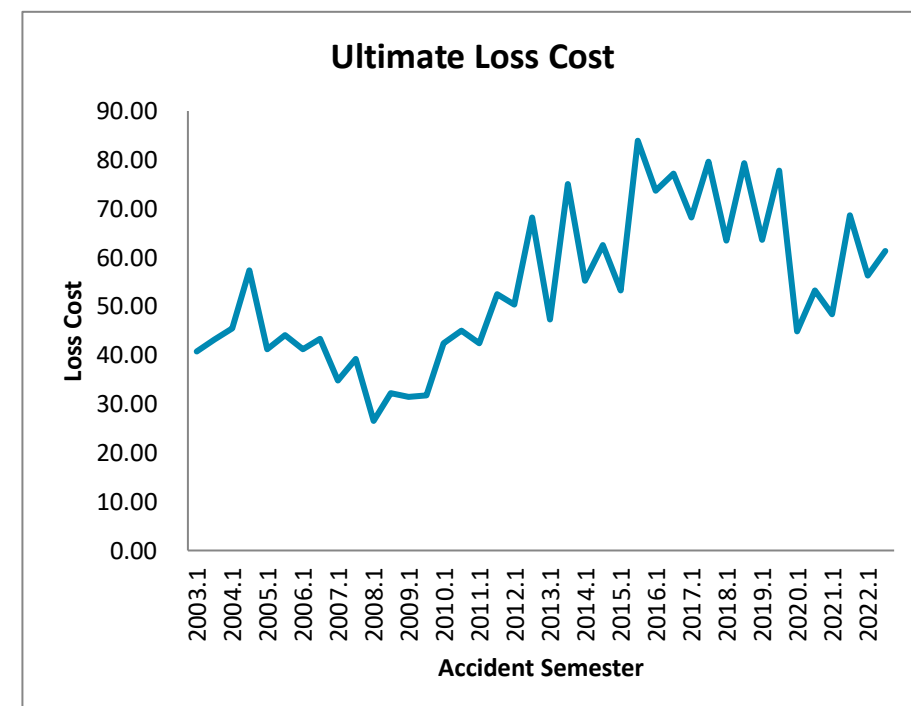
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
Accident Semester	Maturity (in Months)	Earned Car Years	Ultimate Claim Counts	Ultimate Claims and ALAE (000)	ULAE Adjustment	Ultimate Losses & LAE (000)	Ultimate Loss Cost	% Change Seasonal Accident Half Years	Ultimate Severity	% Change Seasonal Accident Half Years	Ultimate Freq. per 1000	% Change Seasonal Accident Half Years	Annual Loss Cost & LAE	% Change Accident Years
						(5) * (6)	(7) / (3) * 1000		#VALUE!		(4) / (3) * 1000			
2003.1	240.0	225,996	0	0	1.078	0	0.00		#DIV/0!		0.00			
2003.2	234.0	231,167	0	0	1.078	0	0.00		#DIV/0!		0.00		0.00	
2004.1	228.0	228,995	0	0	1.140	0	0.00	#DIV/0!	#DIV/0!	#DIV/0!	0.00	#DIV/0!		
2004.2	222.0	237,710	0	0	1.140	0	0.00	#DIV/0!	#DIV/0!	#DIV/0!	0.00	#DIV/0!	0.00	
2005.1	216.0	233,246	0	0	1.097	0	0.00	#DIV/0!	#DIV/0!	#DIV/0!	0.00	#DIV/0!		
2005.2	210.0	242,670	0	0	1.097	0	0.00	#DIV/0!	#DIV/0!	#DIV/0!	0.00	#DIV/0!	0.00	
2006.1	204.0	238,343	0	0	1.099	0	0.00	#DIV/0!	#DIV/0!	#DIV/0!	0.00	#DIV/0!		
2006.2	198.0	247,025	0	0	1.099	0	0.00	#DIV/0!	#DIV/0!	#DIV/0!	0.00	#DIV/0!	0.00	
2007.1	192.0	242,643	0	0	1.105	0	0.00	#DIV/0!	#DIV/0!	#DIV/0!	0.00	#DIV/0!		
2007.2	186.0	251,028	0	0	1.105	0	0.00	#DIV/0!	#DIV/0!	#DIV/0!	0.00	#DIV/0!	0.00	
2008.1	180.0	248,354	0	0	1.095	0	0.00	#DIV/0!	#DIV/0!	#DIV/0!	0.00	#DIV/0!		
2008.2	174.0	256,856	0	0	1.095	0	0.00	#DIV/0!	#DIV/0!	#DIV/0!	0.00	#DIV/0!	0.00	
2009.1	168.0	252,193	0	0	1.106	0	0.00	#DIV/0!	#DIV/0!	#DIV/0!	0.00	#DIV/0!		
2009.2	162.0	261,933	0	0	1.106	0	0.00	#DIV/0!	#DIV/0!	#DIV/0!	0.00	#DIV/0!	0.00	
2010.1	156.0	258,208	0	0	1.108	0	0.00	#DIV/0!	#DIV/0!	#DIV/0!	0.00	#DIV/0!		
2010.2	150.0	270,156	0	0	1.108	0	0.00	#DIV/0!	#DIV/0!	#DIV/0!	0.00	#DIV/0!	0.00	
2011.1	144.0	265,301	0	0	1.105	0	0.00	#DIV/0!	#DIV/0!	#DIV/0!	0.00	#DIV/0!		
2011.2	138.0	273,240	0	0	1.105	0	0.00	#DIV/0!	#DIV/0!	#DIV/0!	0.00	#DIV/0!	0.00	
2012.1	132.0	268,784	0	0	1.090	0	0.00	#DIV/0!	#DIV/0!	#DIV/0!	0.00	#DIV/0!		
2012.2	126.0	277,927	0	0	1.090	0	0.00	#DIV/0!	#DIV/0!	#DIV/0!	0.00	#DIV/0!	0.00	
2013.1	120.0	271,964	2,574	9,119	1.094	9,971	36.66	#DIV/0!	3,874	#DIV/0!	9.46	#DIV/0!		
2013.2	114.0	280,959	6,846	24,942	1.094	27,275	97.08	#DIV/0!	3,984	#DIV/0!	24.37	#DIV/0!	67.36	
2014.1	108.0	274,001	6,777	24,223	1.086	26,309	96.02	161.9%	3,882	0.2%	24.73	161.3%		
2014.2	102.0	284,021	7,250	27,382	1.086	29,740	104.71	7.9%	4,102	3.0%	25.53	4.8%	100.44	49.1%
2015.1	96.0	278,176	8,739	33,451	1.076	35,986	129.37	34.7%	4,118	6.1%	31.42	27.0%		
2015.2	90.0	287,933	7,592	30,695	1.076	33,022	114.69	9.5%	4,350	6.0%	26.37	3.3%	121.90	21.4%
2016.1	84.0	283,550	7,238	29,830	1.095	32,655	115.17	-11.0%	4,512	9.6%	25.53	-18.7%		
2016.2	78.0	293,180	8,144	34,238	1.095	37,481	127.84	11.5%	4,602	5.8%	27.78	5.4%	121.61	-0.2%
2017.1	72.0	287,976	7,640	31,705	1.091	34,587	120.10	4.3%	4,527	0.3%	26.53	3.9%		
2017.2	66.0	301,607	8,349	36,778	1.091	40,121	133.02	4.1%	4,805	4.4%	27.68	-0.3%	126.71	4.2%
2018.1	60.0	296,265	7,643	32,515	1.093	35,549	119.99	-0.1%	4,651	2.7%	25.80	-2.8%		
2018.2	54.0	303,640	8,599	39,233	1.093	42,893	141.26	6.2%	4,988	3.8%	28.32	2.3%	130.76	3.2%
2019.1	48.0	296,247	7,768	36,140	1.098	39,682	133.95	11.6%	5,108	9.8%	26.22	1.6%		
2019.2	42.0	304,923	8,346	39,203	1.098	43,044	141.16	-0.1%	5,157	3.4%	27.37	-3.3%	137.61	5.2%
2020.1	36.0	298,720	5,297	24,483	1.115	27,293	91.37	-31.8%	5,153	0.9%	17.73	-32.4%		
2020.2	30.0	309,540	6,122	29,485	1.115	32,868	106.18	-24.8%	5,369	4.1%	19.78	-27.7%	98.91	-28.1%
2021.1	24.0	306,596	5,692	27,033	1.126	30,430	99.25	8.6%	5,346	3.8%	18.56	4.7%		
2021.2	18.0	318,281	7,419	38,837	1.126	43,716	137.35	29.4%	5,892	9.7%	23.31	17.9%	118.66	20.0%
2022.1	12.0	312,425	6,528	36,816	1.118	41,175	131.79	32.8%	6,307	18.0%	20.89	12.6%		
2022.2	6.0	321,426	6,847	39,974	1.118	44,707	139.09	1.3%	6,529	10.8%	21.30	-8.6%	135.49	14.2%
Total		10,923,203	141,409	626,084		688,503								



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

Claims and ALAE Development Method  
Data as of 12/31/22

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
Accident Semester	Maturity (in Months)	Earned Car Years	Ultimate Claim Counts	Ultimate Claims and ALAE (000)	ULAE Adjustment	Ultimate Losses & LAE (000)	Ultimate Loss Cost	% Change Seasonal Accident Half Years	Ultimate Severity	% Change Seasonal Accident Half Years	Ultimate Freq. per 1000	% Change Seasonal Accident Half Years	Annual Loss Cost & LAE	% Change Accident Years
2003.1	240.0	225,437	2,181	8,512	1.078	9,176	40.70		4,207		9.67			
2003.2	234.0	231,721	2,043	9,283	1.078	10,007	43.18		4,898		8.82		41.96	
2004.1	228.0	229,205	1,793	9,135	1.140	10,413	45.43	11.6%	5,808	38.0%	7.82	-19.1%		
2004.2	222.0	237,535	2,032	11,959	1.140	13,633	57.39	32.9%	6,709	37.0%	8.55	-3.0%	51.52	22.8%
2005.1	216.0	232,976	1,813	8,751	1.097	9,596	41.19	-9.3%	5,293	-8.9%	7.78	-0.5%		
2005.2	210.0	242,772	1,994	9,758	1.097	10,700	44.07	-23.2%	5,366	-20.0%	8.21	-4.0%	42.66	-17.2%
2006.1	204.0	238,659	1,763	8,965	1.099	9,848	41.26	0.2%	5,586	5.5%	7.39	-5.1%		
2006.2	198.0	247,234	1,893	9,751	1.099	10,712	43.33	-1.7%	5,659	5.4%	7.66	-6.8%	42.31	-0.8%
2007.1	192.0	242,797	1,829	7,650	1.105	8,452	34.81	-15.6%	4,621	-17.3%	7.53	2.0%		
2007.2	186.0	251,152	1,892	8,930	1.105	9,867	39.29	-9.3%	5,215	-7.8%	7.53	-1.6%	37.09	-12.3%
2008.1	180.0	248,490	1,456	6,024	1.095	6,593	26.53	-23.8%	4,528	-2.0%	5.86	-22.2%		
2008.2	174.0	256,945	1,644	7,552	1.095	8,266	32.17	-18.1%	5,028	-3.6%	6.40	-15.1%	29.40	-20.7%
2009.1	168.0	252,307	1,543	7,167	1.106	7,923	31.40	18.4%	5,135	13.4%	6.12	4.4%		
2009.2	162.0	261,917	1,762	7,531	1.106	8,326	31.79	-1.2%	4,725	-6.0%	6.73	5.1%	31.60	7.5%
2010.1	156.0	258,170	1,526	9,895	1.108	10,960	42.45	35.2%	7,182	39.9%	5.91	-3.3%		
2010.2	150.0	270,109	1,899	10,962	1.108	12,143	44.95	41.4%	6,394	35.3%	7.03	4.5%	43.73	38.4%
2011.1	144.0	265,279	1,646	10,183	1.105	11,254	42.43	-0.1%	6,837	-4.8%	6.20	5.0%		
2011.2	138.0	273,308	1,950	12,966	1.105	14,330	52.43	16.6%	7,349	14.9%	7.13	1.5%	47.50	8.6%
2012.1	132.0	268,289	1,709	12,395	1.090	13,514	50.37	18.7%	7,908	15.7%	6.37	2.7%		
2012.2	126.0	277,203	1,867	17,332	1.090	18,897	68.17	30.0%	10,122	37.7%	6.74	-5.6%	59.42	25.1%
2013.1	120.0	272,363	1,837	11,792	1.094	12,894	47.34	-6.0%	7,020	-11.2%	6.74	5.9%		
2013.2	114.0	281,823	2,347	19,351	1.094	21,160	75.08	10.1%	9,016	-10.9%	8.33	23.6%	61.45	3.4%
2014.1	108.0	275,003	1,894	13,966	1.086	15,169	55.16	16.5%	8,009	14.1%	6.89	2.1%		
2014.2	102.0	284,819	2,155	16,416	1.086	17,829	62.60	-16.6%	8,275	-8.2%	7.56	-9.2%	58.94	-4.1%
2015.1	96.0	278,609	2,198	13,795	1.076	14,841	53.27	-3.4%	6,753	-15.7%	7.89	14.5%		
2015.2	90.0	288,101	2,377	22,473	1.076	24,176	83.91	34.1%	10,173	22.9%	8.25	9.0%	68.85	16.8%
2016.1	84.0	283,925	2,185	19,098	1.095	20,907	73.64	38.2%	9,570	41.7%	7.69	-2.5%		
2016.2	78.0	293,419	2,545	20,690	1.095	22,649	77.19	-8.0%	8,899	-12.5%	8.67	5.2%	75.44	9.6%
2017.1	72.0	288,161	2,264	18,007	1.091	19,644	68.17	-7.4%	8,675	-9.3%	7.86	2.1%		
2017.2	66.0	301,679	2,583	22,038	1.091	24,041	79.69	3.2%	9,309	4.6%	8.56	-1.3%	74.06	-1.8%
2018.1	60.0	296,434	2,286	17,200	1.093	18,805	63.44	-6.9%	8,224	-5.2%	7.71	-1.8%		
2018.2	54.0	303,720	2,711	22,033	1.093	24,089	79.31	-0.5%	8,886	-4.5%	8.93	4.3%	71.47	-3.5%
2019.1	48.0	296,362	2,290	17,159	1.098	18,841	63.57	0.2%	8,228	0.0%	7.73	0.2%		
2019.2	42.0	304,964	2,658	21,606	1.098	23,723	77.79	-1.9%	8,927	0.5%	8.71	-2.4%	70.78	-1.0%
2020.1	36.0	298,717	1,528	12,036	1.115	13,417	44.92	-29.3%	8,781	6.7%	5.12	-33.8%		
2020.2	30.0	309,495	1,942	14,773	1.115	16,468	53.21	-31.6%	8,479	-5.0%	6.28	-28.0%	49.14	-30.6%
2021.1	24.0	306,551	1,731	13,161	1.126	14,815	48.33	7.6%	8,558	-2.5%	5.65	10.4%		
2021.2	18.0	318,081	2,381	19,388	1.126	21,824	68.61	28.9%	9,167	8.1%	7.48	19.3%	58.66	19.4%
2022.1	12.0	312,130	2,013	15,703	1.118	17,562	56.26	16.4%	8,723	1.9%	6.45	14.2%		
2022.2	6.0	321,062	2,118	17,611	1.118	19,696	61.35	-10.6%	9,302	1.5%	6.60	-11.9%	58.84	0.3%
Total		10,926,922	80,275	542,996		597,160								

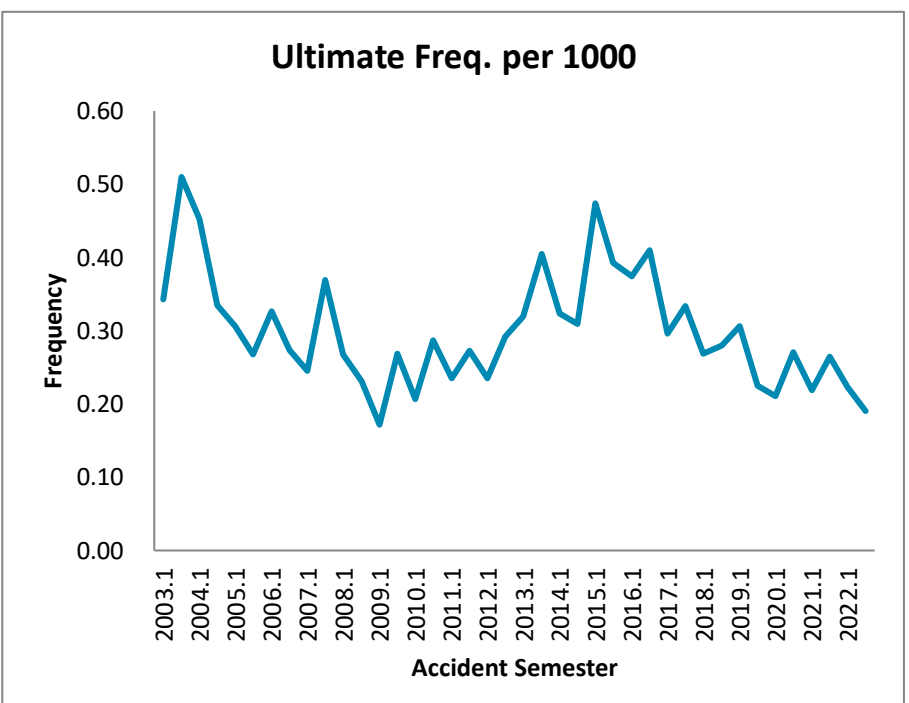
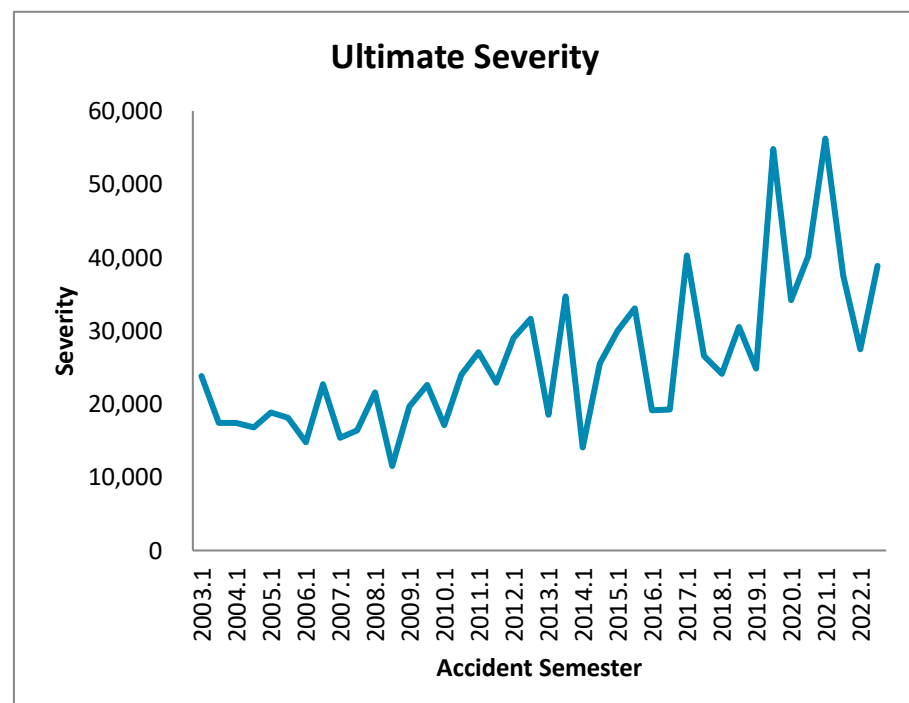
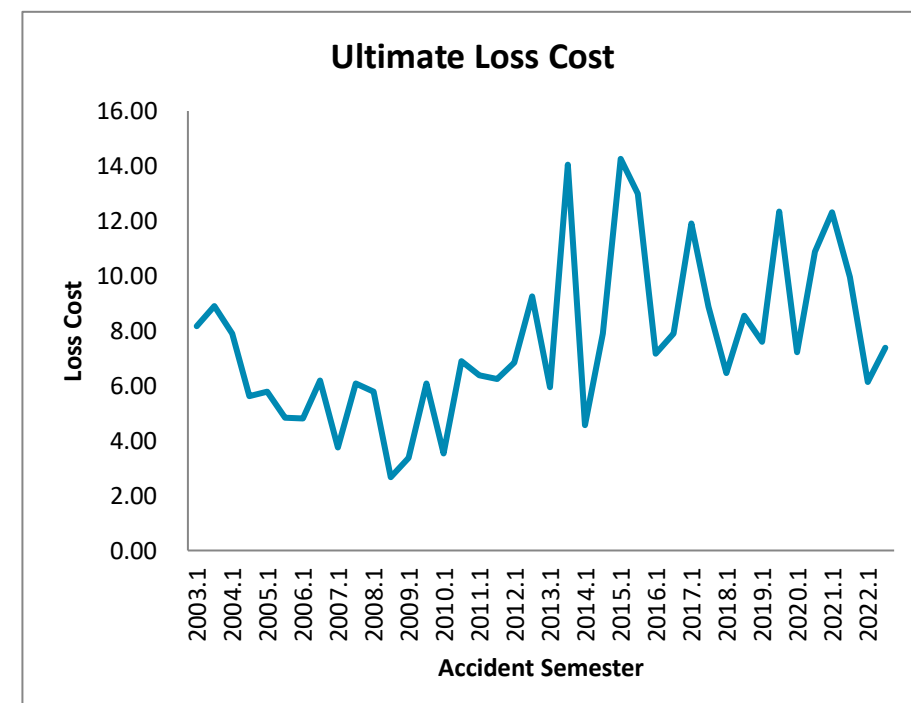




Province of Nova Scotia  
Uninsured Auto  
Private Passengers Vehicles (Excluding Farmers)

Claims and ALAE Development Method  
Data as of 12/31/22

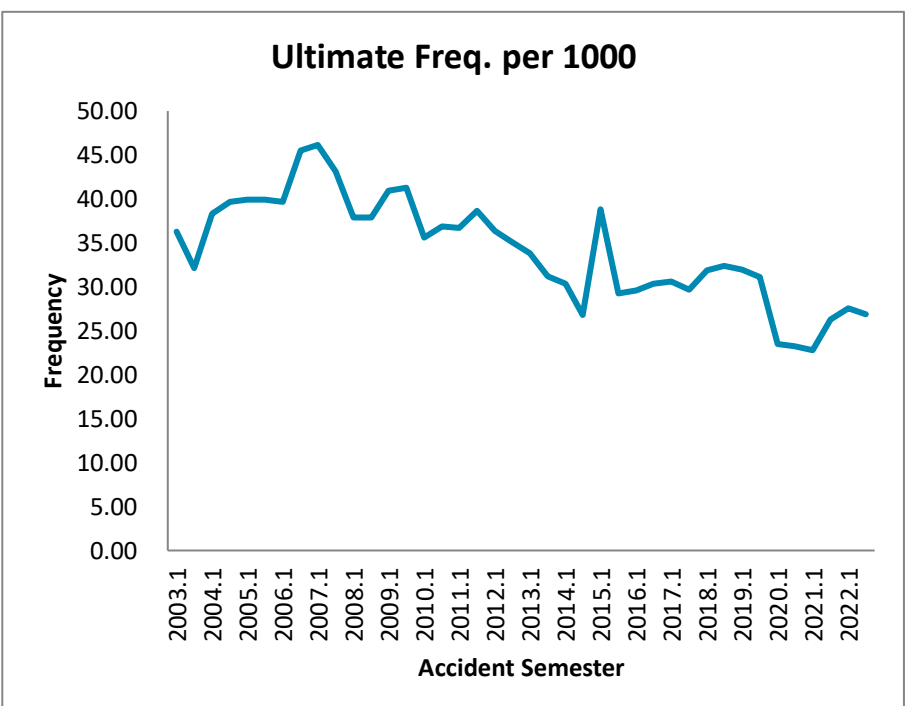
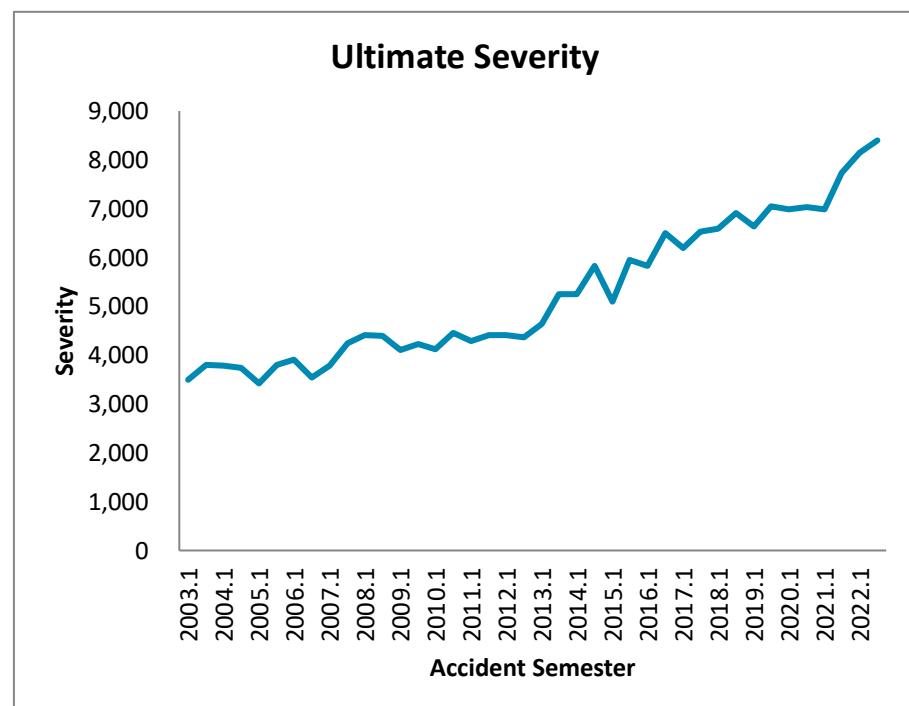
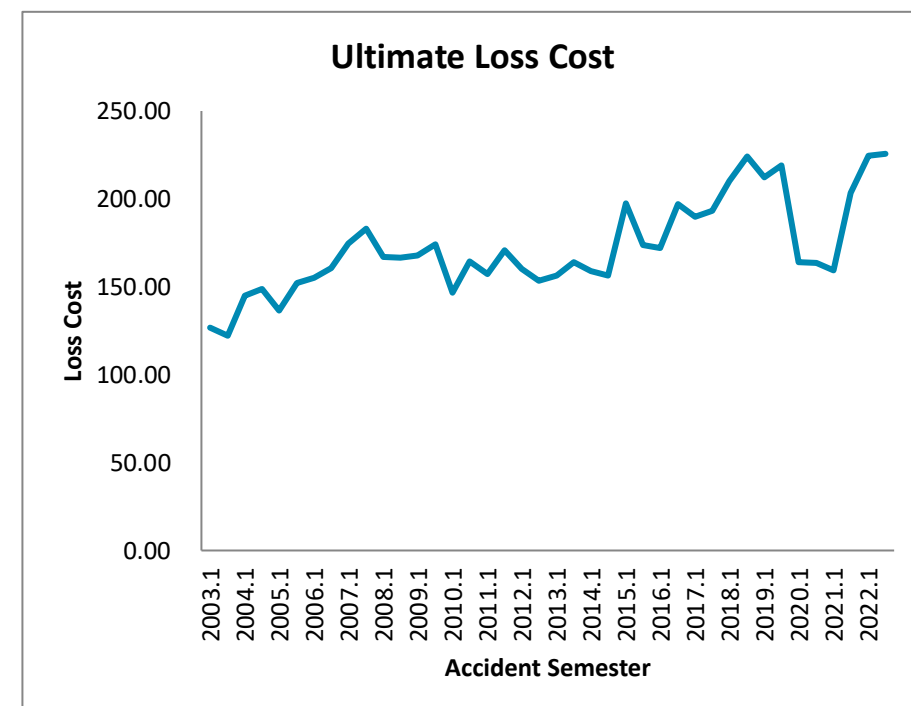
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
Accident Semester	Maturity (in Months)	Earned Car Years	Ultimate Claim Counts	Ultimate Claims and ALAE (000)	ULAE Adjustment	Ultimate Losses & LAE (000)	Ultimate Loss Cost	% Change Seasonal Accident Half Years	Ultimate Severity	% Change Seasonal Accident Half Years	Ultimate Freq. per 1000	% Change Seasonal Accident Half Years	Annual Loss Cost & LAE	% Change Accident Years
2003.1	240.0	210,122	72	1,593	1.078	1,717	8.17		23,846		0.34			
2003.2	234.0	221,592	113	1,827	1.078	1,969	8.89		17,429		0.51		8.54	
2004.1	228.0	223,404	101	1,546	1.140	1,762	7.89	-3.5%	17,450	-26.8%	0.45	31.9%		
2004.2	222.0	232,781	78	1,149	1.140	1,310	5.63	-36.7%	16,794	-3.6%	0.34	-34.3%	6.73	-21.1%
2005.1	216.0	228,417	70	1,205	1.097	1,321	5.78	-26.7%	18,874	8.2%	0.31	-32.2%		
2005.2	210.0	239,101	64	1,057	1.097	1,159	4.85	-13.9%	18,105	7.8%	0.27	-20.1%	5.30	-21.2%
2006.1	204.0	236,073	77	1,033	1.099	1,135	4.81	-16.9%	14,736	-21.9%	0.33	6.4%		
2006.2	198.0	245,082	67	1,383	1.099	1,519	6.20	27.9%	22,674	25.2%	0.27	2.1%	5.52	4.0%
2007.1	192.0	240,759	59	819	1.105	905	3.76	-21.8%	15,334	4.1%	0.25	-24.9%		
2007.2	186.0	249,180	92	1,369	1.105	1,513	6.07	-2.0%	16,447	-27.5%	0.37	35.1%	4.93	-10.5%
2008.1	180.0	246,596	66	1,300	1.095	1,423	5.77	53.6%	21,561	40.6%	0.27	9.2%		
2008.2	174.0	255,017	59	622	1.095	680	2.67	-56.1%	11,533	-29.9%	0.23	-37.3%	4.19	-15.0%
2009.1	168.0	250,412	43	764	1.106	845	3.37	-41.5%	19,651	-8.9%	0.17	-35.8%		
2009.2	162.0	260,149	70	1,428	1.106	1,579	6.07	127.5%	22,557	95.6%	0.27	16.3%	4.75	13.2%
2010.1	156.0	256,483	53	819	1.108	908	3.54	4.9%	17,125	-12.9%	0.21	20.3%		
2010.2	150.0	268,483	77	1,672	1.108	1,852	6.90	13.6%	24,048	6.6%	0.29	6.6%	5.26	10.7%
2011.1	144.0	263,595	62	1,518	1.105	1,678	6.36	79.9%	27,061	58.0%	0.24	13.8%		
2011.2	138.0	271,604	74	1,535	1.105	1,696	6.25	-9.4%	22,925	-4.7%	0.27	-5.0%	6.30	19.9%
2012.1	132.0	267,627	63	1,676	1.090	1,827	6.83	7.3%	29,000	7.2%	0.24	0.1%		
2012.2	126.0	277,054	81	2,354	1.090	2,566	9.26	48.3%	31,681	38.2%	0.29	7.3%	8.07	27.9%
2013.1	120.0	271,942	87	1,475	1.094	1,613	5.93	-13.1%	18,541	-36.1%	0.32	35.9%		
2013.2	114.0	281,509	114	3,616	1.094	3,954	14.05	51.6%	34,682	9.5%	0.40	38.5%	10.06	24.7%
2014.1	108.0	274,697	89	1,156	1.086	1,256	4.57	-22.9%	14,108	-23.9%	0.32	1.3%		
2014.2	102.0	284,628	88	2,072	1.086	2,250	7.91	-43.7%	25,572	-26.3%	0.31	-23.7%	6.27	-37.7%
2015.1	96.0	278,299	132	3,688	1.076	3,968	14.26	211.9%	30,060	113.1%	0.47	46.4%		
2015.2	90.0	287,833	113	3,477	1.076	3,741	13.00	64.4%	33,104	29.5%	0.39	27.0%	13.62	117.2%
2016.1	84.0	283,522	106	1,852	1.095	2,028	7.15	-49.8%	19,131	-36.4%	0.37	-21.2%		
2016.2	78.0	293,176	120	2,117	1.095	2,318	7.91	-39.2%	19,287	-41.7%	0.41	4.4%	7.54	-44.7%
2017.1	72.0	287,882	85	3,142	1.091	3,427	11.90	66.4%	40,246	110.4%	0.30	-20.9%		
2017.2	66.0	301,497	101	2,452	1.091	2,674	8.87	12.2%	26,553	37.7%	0.33	-18.5%	10.35	37.4%
2018.1	60.0	296,175	79	1,752	1.093	1,916	6.47	-45.7%	24,108	-40.1%	0.27	-9.3%		
2018.2	54.0	303,593	85	2,375	1.093	2,596	8.55	-3.6%	30,538	15.0%	0.28	-16.2%	7.52	-27.3%
2019.1	48.0	296,201	91	2,047	1.098	2,247	7.59	17.3%	24,799	2.9%	0.31	14.0%		
2019.2	42.0	304,911	69	3,426	1.098	3,762	12.34	44.3%	54,818	79.5%	0.23	-19.6%	10.00	32.9%
2020.1	36.0	298,478	63	1,932	1.115	2,154	7.22	-4.9%	34,217	38.0%	0.21	-31.1%		
2020.2	30.0	309,244	84	3,017	1.115	3,363	10.88	-11.8%	40,139	-26.8%	0.27	20.4%	9.08	-9.2%
2021.1	24.0	306,343	67	3,349	1.126	3,770	12.31	70.5%	56,233	64.3%	0.22	3.8%		
2021.2	18.0	318,047	84	2,809	1.126	3,162	9.94	-8.6%	37,540	-6.5%	0.26	-2.3%	11.10	22.3%
2022.1	12.0	311,949	70	1,709	1.118	1,912	6.13	-50.2%	27,459	-51.2%	0.22	2.0%		
2022.2	6.0	321,059	61	2,121	1.118	2,372	7.39	-25.7%	38,837	3.5%	0.19	-28.2%	6.77	-39.0%
Total		10,854,514	3,228	76,253		83,847								



Province of Nova Scotia  
Collision  
Private Passengers Vehicles (Excluding Farmers)

Claims and ALAE Development Method  
Data as of 12/31/22

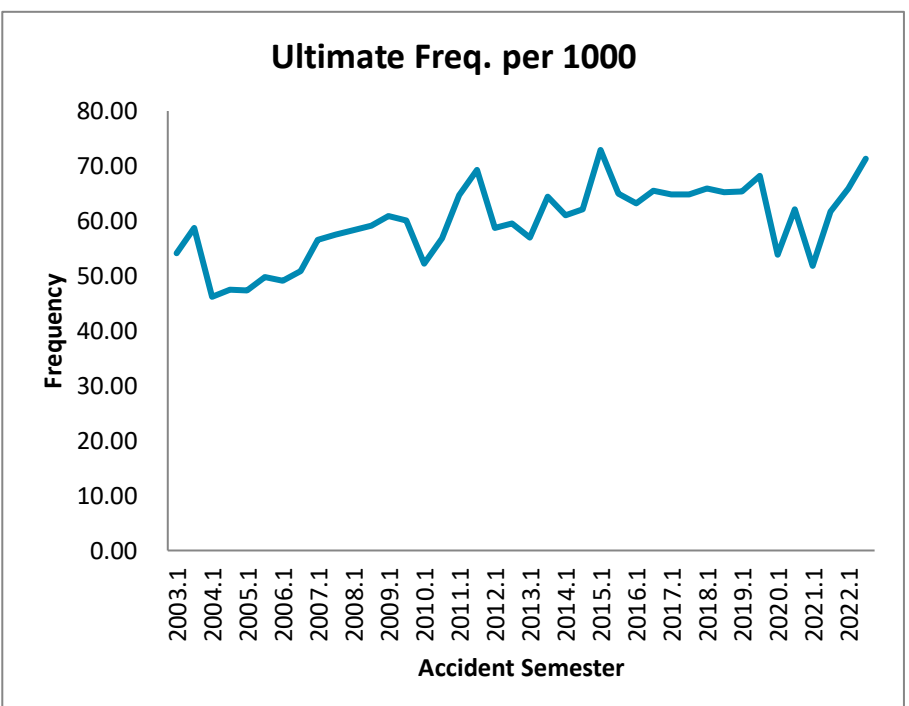
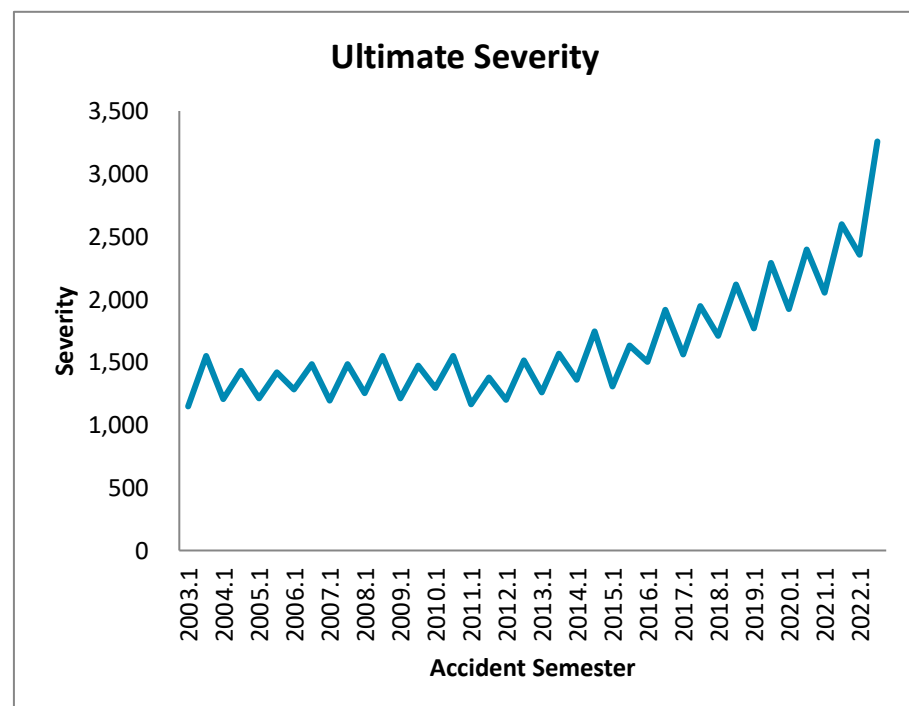
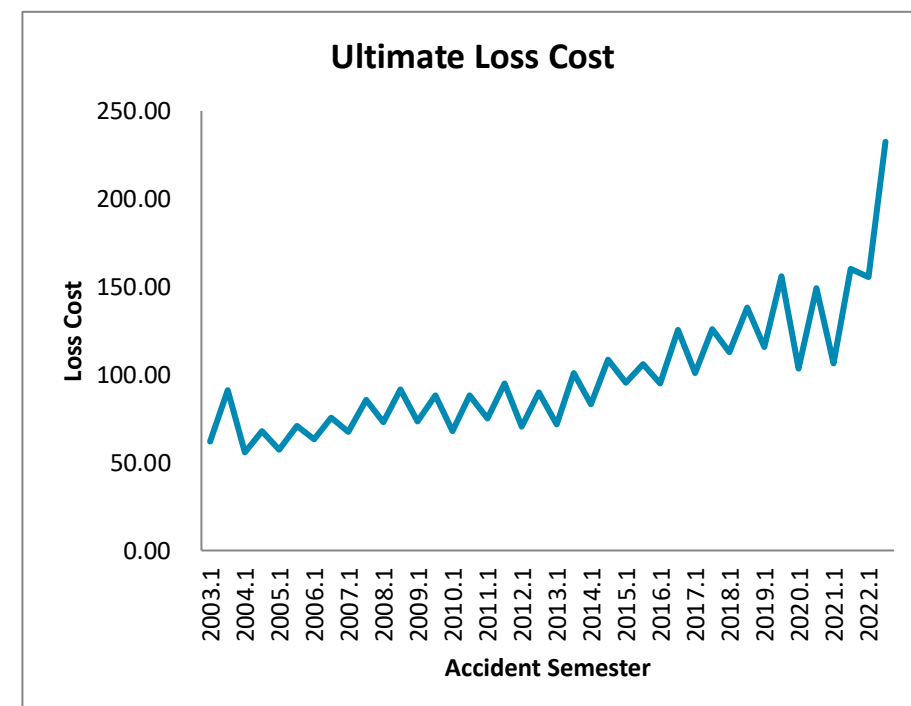
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
Accident Semester	Maturity (in Months)	Earned Car Years	Ultimate Claim Counts	Ultimate Claims and ALAE (000)	ULAE Adjustment	Ultimate Losses & LAE (000)	Ultimate Loss Cost	% Change Seasonal Accident Half Years	Ultimate Severity	% Change Seasonal Accident Half Years	Ultimate Freq. per 1000	% Change Seasonal Accident Half Years	Annual Loss Cost & LAE	% Change Accident Years
						(5) * (6)	(7) / (3) * 1000				(4) / (3) * 1000			
2003.1	240.0	129,180	4,684	15,184	1.078	16,368	126.71		3,494		36.26			
2003.2	234.0	130,797	4,198	14,822	1.078	15,978	122.16		3,806		32.10		124.42	
2004.1	228.0	129,660	4,967	16,487	1.140	18,795	144.96	14.4%	3,784	8.3%	38.31	5.6%		
2004.2	222.0	134,400	5,336	17,515	1.140	19,967	148.56	21.6%	3,742	-1.7%	39.70	23.7%	146.79	18.0%
2005.1	216.0	133,013	5,314	16,578	1.097	18,180	136.68	-5.7%	3,421	-9.6%	39.95	4.3%		
2005.2	210.0	139,455	5,571	19,324	1.097	21,191	151.95	2.3%	3,804	1.7%	39.95	0.6%	144.50	-1.6%
2006.1	204.0	140,195	5,558	19,773	1.099	21,721	154.93	13.4%	3,908	14.2%	39.64	-0.8%		
2006.2	198.0	147,633	6,713	21,612	1.099	23,740	160.81	5.8%	3,536	-7.0%	45.47	13.8%	157.95	9.3%
2007.1	192.0	147,705	6,815	23,313	1.105	25,758	174.39	12.6%	3,780	-3.3%	46.14	16.4%		
2007.2	186.0	155,568	6,709	25,775	1.105	28,479	183.06	13.8%	4,245	20.0%	43.13	-5.2%	178.84	13.2%
2008.1	180.0	156,888	5,940	23,913	1.095	26,172	166.82	-4.3%	4,406	16.6%	37.86	-17.9%		
2008.2	174.0	163,562	6,198	24,888	1.095	27,240	166.54	-9.0%	4,395	3.5%	37.89	-12.1%	166.68	-6.8%
2009.1	168.0	161,852	6,625	24,598	1.106	27,193	168.01	0.7%	4,105	-6.8%	40.93	8.1%		
2009.2	162.0	167,924	6,934	26,477	1.106	29,270	174.31	4.7%	4,221	-4.0%	41.29	9.0%	171.22	2.7%
2010.1	156.0	166,010	5,905	21,970	1.108	24,335	146.59	-12.7%	4,121	0.4%	35.57	-13.1%		
2010.2	150.0	172,319	6,355	25,603	1.108	28,359	164.57	-5.6%	4,462	5.7%	36.88	-10.7%	155.75	-9.0%
2011.1	144.0	169,704	6,226	24,121	1.105	26,658	157.09	7.2%	4,282	3.9%	36.69	3.1%		
2011.2	138.0	175,173	6,774	27,060	1.105	29,907	170.73	3.7%	4,415	-1.1%	38.67	4.9%	164.02	5.3%
2012.1	132.0	173,640	6,308	25,528	1.090	27,834	160.30	2.0%	4,412	3.1%	36.33	-1.0%		
2012.2	126.0	179,105	6,291	25,218	1.090	27,495	153.51	-10.1%	4,371	-1.0%	35.12	-9.2%	156.85	-4.4%
2013.1	120.0	176,938	5,977	25,338	1.094	27,707	156.59	-2.3%	4,636	5.1%	33.78	-7.0%		
2013.2	114.0	183,912	5,740	27,568	1.094	30,146	163.91	6.8%	5,252	20.2%	31.21	-11.1%	160.32	2.2%
2014.1	108.0	181,173	5,495	26,539	1.086	28,824	159.10	1.6%	5,246	13.2%	30.33	-10.2%		
2014.2	102.0	187,841	5,033	27,024	1.086	29,350	156.25	-4.7%	5,832	11.0%	26.79	-14.2%	157.65	-1.7%
2015.1	96.0	185,545	7,201	34,084	1.076	36,667	197.62	24.2%	5,092	-2.9%	38.81	28.0%		
2015.2	90.0	193,268	5,653	31,248	1.076	33,617	173.94	11.3%	5,947	2.0%	29.25	9.2%	185.54	17.7%
2016.1	84.0	191,906	5,670	30,187	1.095	33,046	172.20	-12.9%	5,829	14.5%	29.54	-23.9%		
2016.2	78.0	198,535	6,018	35,714	1.095	39,097	196.93	13.2%	6,497	9.2%	30.31	3.6%	184.77	-0.4%
2017.1	72.0	196,324	6,012	34,173	1.091	37,279	189.89	10.3%	6,200	6.4%	30.63	3.7%		
2017.2	66.0	206,094	6,107	36,545	1.091	39,866	193.44	-1.8%	6,528	0.5%	29.63	-2.2%	191.70	3.8%
2018.1	60.0	204,134	6,511	39,261	1.093	42,924	210.27	10.7%	6,592	6.3%	31.90	4.2%		
2018.2	54.0	209,744	6,797	43,001	1.093	47,013	224.14	15.9%	6,917	6.0%	32.40	9.4%	217.30	13.4%
2019.1	48.0	205,816	6,582	39,757	1.098	43,653	212.10	0.9%	6,632	0.6%	31.98	0.3%		
2019.2	42.0	212,268	6,607	42,367	1.098	46,519	219.15	-2.2%	7,041	1.8%	31.12	-3.9%	215.68	-0.7%
2020.1	36.0	209,168	4,910	30,754	1.115	34,282	163.90	-22.7%	6,983	5.3%	23.47	-26.6%		
2020.2	30.0	216,847	5,042	31,795	1.115	35,443	163.45	-25.4%	7,030	-0.2%	23.25	-25.3%	163.67	-24.1%
2021.1	24.0	215,932	4,920	30,567	1.126	34,407	159.34	-2.8%	6,993	0.1%	22.79	-2.9%		
2021.2	18.0	225,430	5,928	40,750	1.126	45,870	203.48	24.5%	7,738	10.1%	26.30	13.1%	181.89	11.1%
2022.1	12.0	222,919	6,148	44,781	1.118	50,082	224.66	41.0%	8,147	16.5%	27.58	21.0%		
2022.2	6.0	230,467	6,193	46,500	1.118	52,005	225.65	10.9%	8,398	8.5%	26.87	2.2%	225.16	23.8%
Total		7,128,044	237,962	1,137,711		1,252,439								



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

Claims and ALAE Development Method  
Data as of 12/31/22

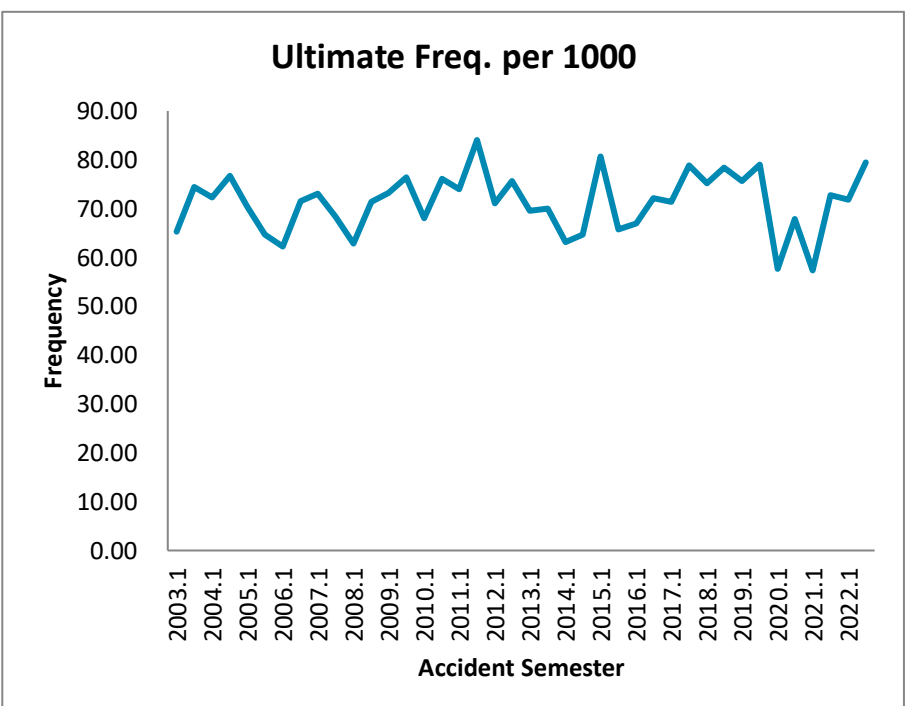
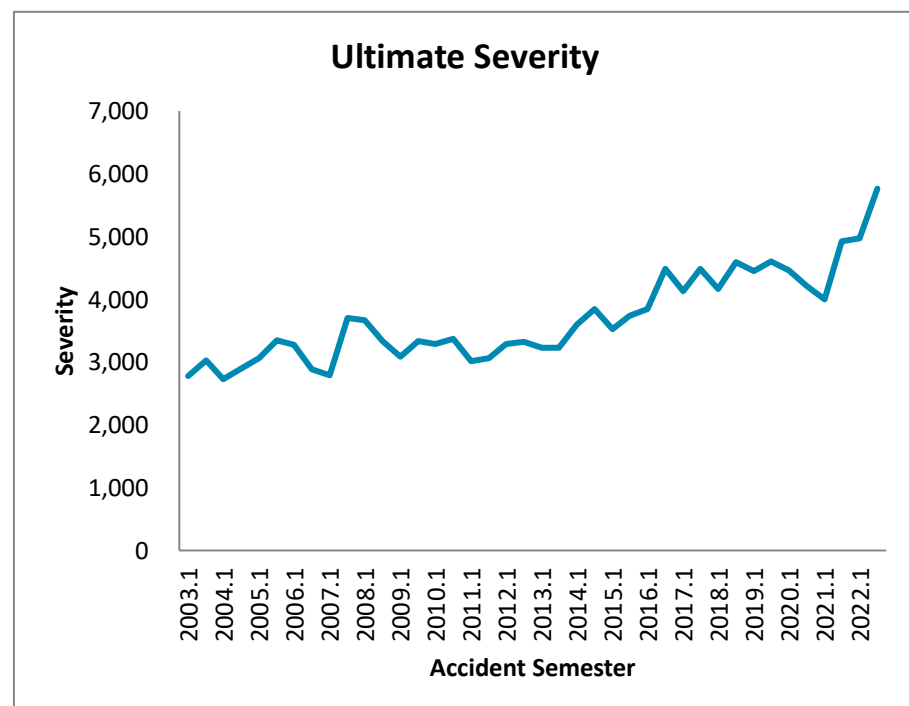
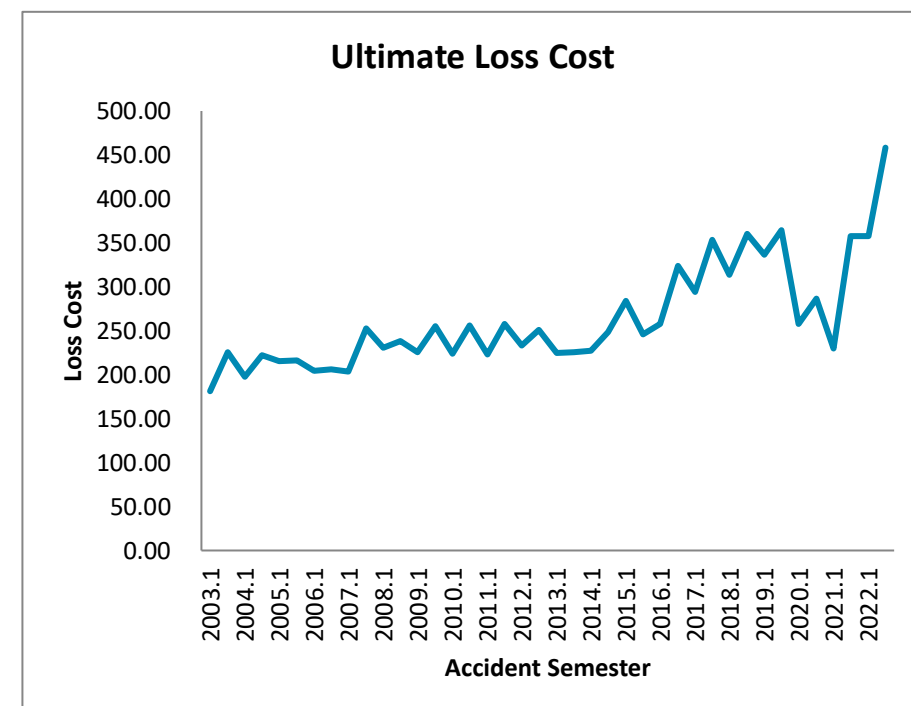
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
Accident Semester	Maturity (in Months)	Earned Car Years	Ultimate Claim Counts	Ultimate Claims and ALAE (000)	ULAE Adjustment	Ultimate Losses & LAE (000)	Ultimate Loss Cost	% Change Seasonal Accident Half Years	Ultimate Severity	% Change Seasonal Accident Half Years	Ultimate Freq. per 1000	% Change Seasonal Accident Half Years	Annual Loss Cost & LAE	% Change Accident Years
						(5) * (6)	(7) / (3) * 1000		(7) / (4) * 1000		(4) / (3) * 1000			
2003.1	240.0	157,409	8,515	9,064	1.078	9,771	62.07		1,148		54.09			
2003.2	234.0	157,968	9,283	13,348	1.078	14,389	91.09		1,550		58.76		76.61	
2004.1	228.0	156,135	7,210	7,640	1.140	8,710	55.79	-10.1%	1,208	5.3%	46.18	-14.6%		
2004.2	222.0	158,513	7,515	9,434	1.140	10,755	67.85	-25.5%	1,431	-7.7%	47.41	-19.3%	61.86	-19.2%
2005.1	216.0	157,169	7,431	8,206	1.097	8,998	57.25	2.6%	1,211	0.2%	47.28	2.4%		
2005.2	210.0	163,251	8,130	10,541	1.097	11,559	70.81	4.4%	1,422	-0.6%	49.80	5.0%	64.16	3.7%
2006.1	204.0	163,075	8,000	9,360	1.099	10,282	63.05	10.1%	1,285	6.1%	49.06	3.8%		
2006.2	198.0	169,763	8,634	11,666	1.099	12,815	75.49	6.6%	1,484	4.4%	50.86	2.1%	69.39	8.2%
2007.1	192.0	169,785	9,591	10,368	1.105	11,455	67.47	7.0%	1,194	-7.1%	56.49	15.1%		
2007.2	186.0	177,020	10,187	13,707	1.105	15,145	85.56	13.3%	1,487	0.2%	57.55	13.1%	76.70	10.5%
2008.1	180.0	178,753	10,414	11,921	1.095	13,048	72.99	8.2%	1,253	4.9%	58.26	3.1%		
2008.2	174.0	184,996	10,948	15,487	1.095	16,950	91.62	7.1%	1,548	4.1%	59.18	2.8%	82.47	7.5%
2009.1	168.0	183,867	11,191	12,240	1.106	13,532	73.59	0.8%	1,209	-3.5%	60.86	4.5%		
2009.2	162.0	189,711	11,405	15,169	1.106	16,769	88.40	-3.5%	1,470	-5.0%	60.12	1.6%	81.11	-1.6%
2010.1	156.0	188,633	9,861	11,534	1.108	12,776	67.73	-8.0%	1,296	7.1%	52.28	-14.1%		
2010.2	150.0	195,028	11,075	15,498	1.108	17,166	88.02	-0.4%	1,550	5.4%	56.79	-5.5%	78.04	-3.8%
2011.1	144.0	193,136	12,499	13,142	1.105	14,525	75.20	11.0%	1,162	-10.3%	64.72	23.8%		
2011.2	138.0	197,871	13,696	17,034	1.105	18,826	95.14	8.1%	1,375	-11.3%	69.22	21.9%	85.29	9.3%
2012.1	132.0	196,969	11,561	12,747	1.090	13,898	70.56	-6.2%	1,202	3.4%	58.69	-9.3%		
2012.2	126.0	201,954	12,015	16,682	1.090	18,189	90.06	-5.3%	1,514	10.1%	59.49	-14.0%	80.43	-5.7%
2013.1	120.0	200,413	11,413	13,123	1.094	14,350	71.60	1.5%	1,257	4.6%	56.95	-3.0%		
2013.2	114.0	206,594	13,301	19,060	1.094	20,842	100.88	12.0%	1,567	3.5%	64.38	8.2%	86.46	7.5%
2014.1	108.0	204,408	12,473	15,618	1.086	16,963	82.99	15.9%	1,360	8.2%	61.02	7.2%		
2014.2	102.0	210,221	13,059	20,974	1.086	22,780	108.36	7.4%	1,744	11.3%	62.12	-3.5%	95.85	10.9%
2015.1	96.0	208,493	15,202	18,454	1.076	19,853	95.22	14.7%	1,306	-4.0%	72.91	19.5%		
2015.2	90.0	214,751	13,945	21,181	1.076	22,786	106.11	-2.1%	1,634	-6.3%	64.94	4.5%	100.74	5.1%
2016.1	84.0	214,328	13,556	18,609	1.095	20,371	95.05	-0.2%	1,503	15.1%	63.25	-13.3%		
2016.2	78.0	219,932	14,401	25,178	1.095	27,563	125.32	18.1%	1,914	17.1%	65.48	0.8%	110.38	9.6%
2017.1	72.0	218,645	14,180	20,259	1.091	22,101	101.08	6.3%	1,559	3.7%	64.85	2.5%		
2017.2	66.0	227,293	14,732	26,273	1.091	28,661	126.10	0.6%	1,946	1.7%	64.81	-1.0%	113.83	3.1%
2018.1	60.0	226,240	14,915	23,357	1.093	25,536	112.87	11.7%	1,712	9.8%	65.93	1.7%		
2018.2	54.0	230,377	15,017	29,077	1.093	31,790	137.99	9.4%	2,117	8.8%	65.19	0.6%	125.55	10.3%
2019.1	48.0	226,941	14,840	23,886	1.098	26,226	115.56	2.4%	1,767	3.2%	65.39	-0.8%		
2019.2	42.0	232,019	15,809	32,952	1.098	36,181	155.94	13.0%	2,289	8.1%	68.14	4.5%	135.98	8.3%
2020.1	36.0	230,117	12,391	21,396	1.115	23,851	103.65	-10.3%	1,925	8.9%	53.85	-17.6%		
2020.2	30.0	236,476	14,700	31,621	1.115	35,249	149.06	-4.4%	2,398	4.8%	62.16	-8.8%	126.66	-6.8%
2021.1	24.0	235,853	12,223	22,282	1.126	25,081	106.34	2.6%	2,052	6.6%	51.82	-3.8%		
2021.2	18.0	243,906	15,039	34,732	1.126	39,096	160.29	7.5%	2,600	8.4%	61.66	-0.8%	133.77	5.6%
2022.1	12.0	241,861	15,953	33,598	1.118	37,576	155.36	46.1%	2,355	14.8%	65.96	27.3%		
2022.2	6.0	248,194	17,714	51,594	1.118	57,701	232.48	45.0%	3,257	25.3%	71.37	15.8%	194.42	45.3%
Total		8,018,065	484,023	748,011		824,114								



Province of Nova Scotia  
All Perils  
Private Passengers Vehicles (Excluding Farmers)

Claims and ALAE Development Method  
Data as of 12/31/22

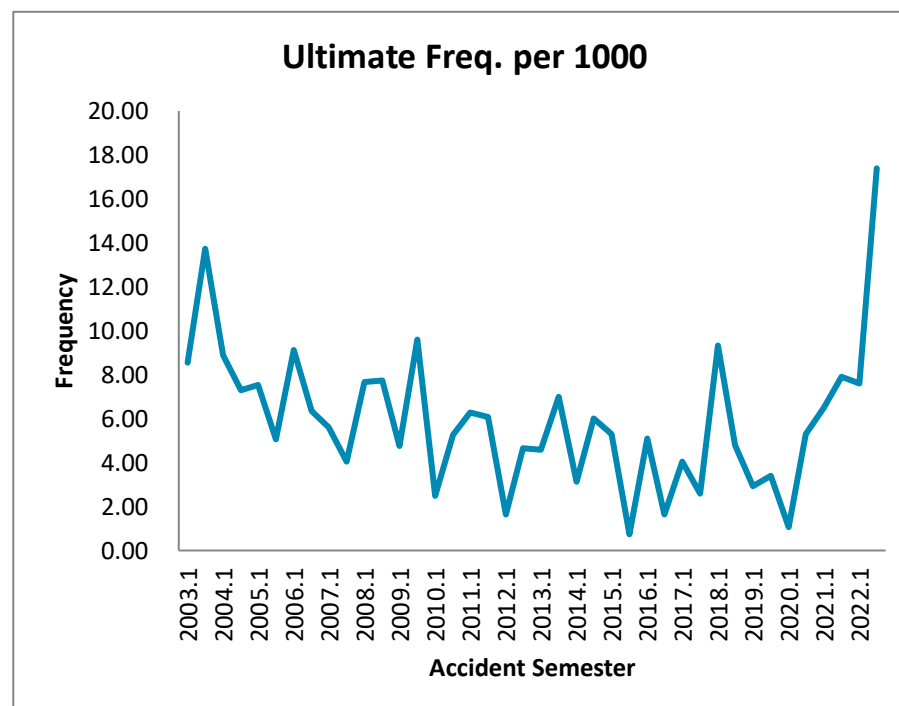
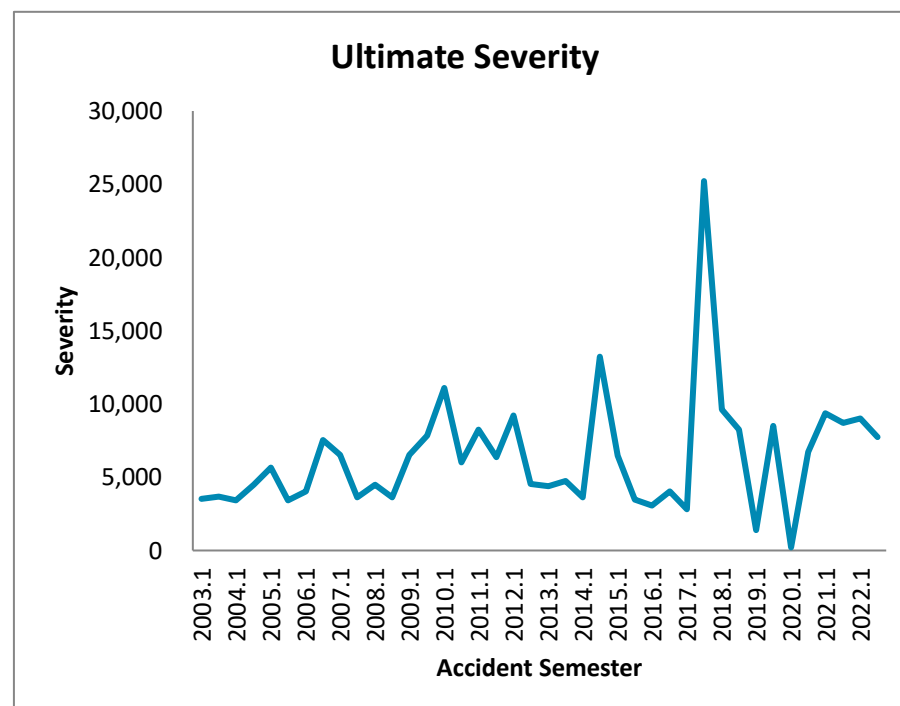
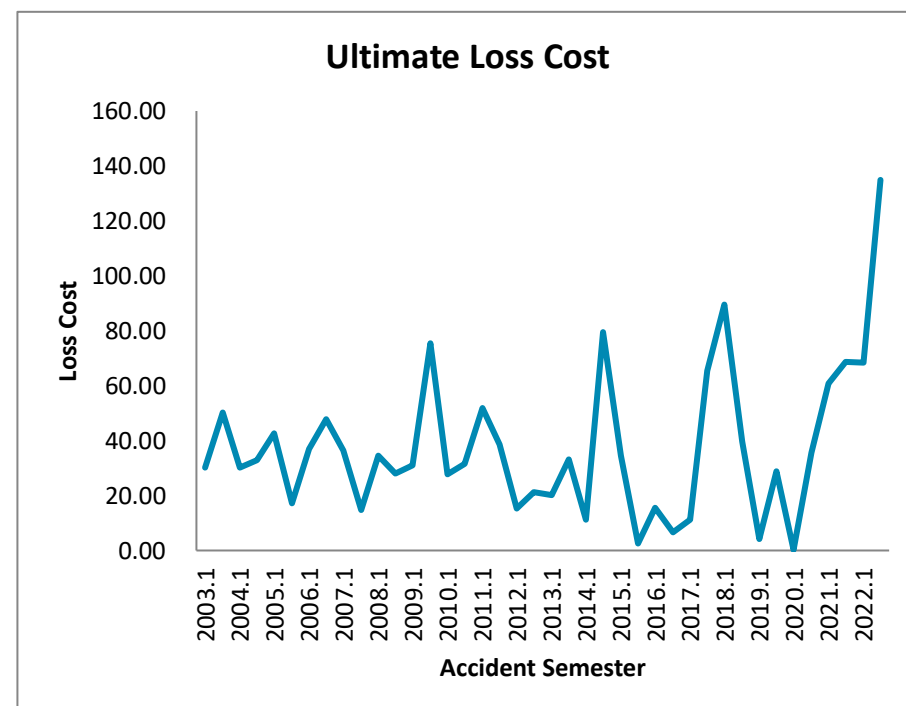
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
Accident Semester	Maturity (in Months)	Earned Car Years	Ultimate Claim Counts	Ultimate Claims and ALAE (000)	ULAE Adjustment	Ultimate Losses & LAE (000)	Ultimate Loss Cost	% Change Seasonal Accident Half Years	Ultimate Severity	% Change Seasonal Accident Half Years	Ultimate Freq. per 1000	% Change Seasonal Accident Half Years	Annual Loss Cost & LAE	% Change Accident Years
2003.1	240.0	19,606	1,280	3,296	1.078	3,553	181.22		2,776		65.29			
2003.2	234.0	20,776	1,545	4,346	1.078	4,684	225.47		3,032		74.36		203.99	
2004.1	228.0	21,434	1,551	3,712	1.140	4,232	197.44	8.9%	2,729	-1.7%	72.36	10.8%		
2004.2	222.0	23,003	1,764	4,489	1.140	5,117	222.47	-1.3%	2,901	-4.3%	76.69	3.1%	210.40	3.1%
2005.1	216.0	22,468	1,583	4,417	1.097	4,843	215.57	9.2%	3,060	12.1%	70.46	-2.6%		
2005.2	210.0	22,435	1,451	4,432	1.097	4,861	216.65	-2.6%	3,350	15.5%	64.68	-15.7%	216.11	2.7%
2006.1	204.0	21,492	1,338	3,992	1.099	4,386	204.07	-5.3%	3,278	7.1%	62.26	-11.6%		
2006.2	198.0	21,304	1,523	3,996	1.099	4,390	206.04	-4.9%	2,882	-14.0%	71.49	10.5%	205.05	-5.1%
2007.1	192.0	20,566	1,503	3,795	1.105	4,193	203.87	-0.1%	2,790	-14.9%	73.08	17.4%		
2007.2	186.0	20,803	1,422	4,720	1.105	5,259	252.80	22.7%	3,698	28.3%	68.36	-4.4%	228.48	11.4%
2008.1	180.0	20,450	1,285	4,305	1.095	4,711	230.39	13.0%	3,666	31.4%	62.84	-14.0%		
2008.2	174.0	20,787	1,484	4,528	1.095	4,956	238.40	-5.7%	3,339	-9.7%	71.39	4.4%	234.43	2.6%
2009.1	168.0	20,289	1,487	4,144	1.106	4,581	225.81	-2.0%	3,081	-16.0%	73.29	16.6%		
2009.2	162.0	20,816	1,590	4,806	1.106	5,313	255.24	7.1%	3,342	0.1%	76.38	7.0%	240.71	2.7%
2010.1	156.0	20,316	1,381	4,099	1.108	4,541	223.50	-1.0%	3,288	6.7%	67.97	-7.3%		
2010.2	150.0	21,026	1,600	4,864	1.108	5,388	256.24	0.4%	3,367	0.8%	76.10	-0.4%	240.15	-0.2%
2011.1	144.0	20,677	1,531	4,177	1.105	4,616	223.25	-0.1%	3,015	-8.3%	74.04	8.9%		
2011.2	138.0	20,928	1,759	4,875	1.105	5,388	257.44	0.5%	3,063	-9.0%	84.05	10.5%	240.45	0.1%
2012.1	132.0	20,266	1,440	4,340	1.090	4,732	233.49	4.6%	3,286	9.0%	71.06	-4.0%		
2012.2	126.0	20,559	1,554	4,737	1.090	5,165	251.24	-2.4%	3,324	8.5%	75.59	-10.1%	242.43	0.8%
2013.1	120.0	19,976	1,390	4,098	1.094	4,481	224.33	-3.9%	3,224	-1.9%	69.58	-2.1%		
2013.2	114.0	20,477	1,433	4,229	1.094	4,624	225.83	-10.1%	3,227	-2.9%	69.98	-7.4%	225.09	-7.2%
2014.1	108.0	20,025	1,266	4,186	1.086	4,546	227.02	1.2%	3,591	11.4%	63.22	-9.1%		
2014.2	102.0	20,668	1,336	4,735	1.086	5,142	248.81	10.2%	3,849	19.3%	64.64	-7.6%	238.09	5.8%
2015.1	96.0	20,308	1,640	5,367	1.076	5,774	284.30	25.2%	3,520	-2.0%	80.76	27.7%		
2015.2	90.0	20,931	1,375	4,784	1.076	5,147	245.88	-1.2%	3,743	-2.8%	65.69	1.6%	264.80	11.2%
2016.1	84.0	20,616	1,382	4,852	1.095	5,312	257.65	-9.4%	3,844	9.2%	67.03	-17.0%		
2016.2	78.0	21,228	1,532	6,283	1.095	6,878	323.99	31.8%	4,489	19.9%	72.18	9.9%	291.31	10.0%
2017.1	72.0	20,862	1,488	5,627	1.091	6,139	294.24	14.2%	4,125	7.3%	71.33	6.4%		
2017.2	66.0	21,821	1,720	7,067	1.091	7,709	353.30	9.0%	4,482	-0.2%	78.83	9.2%	324.44	11.4%
2018.1	60.0	21,363	1,606	6,126	1.093	6,698	313.52	6.6%	4,170	1.1%	75.19	5.4%		
2018.2	54.0	21,553	1,690	7,097	1.093	7,760	360.02	1.9%	4,592	2.5%	78.40	-0.5%	336.87	3.8%
2019.1	48.0	21,188	1,603	6,500	1.098	7,137	336.83	7.4%	4,453	6.8%	75.65	0.6%		
2019.2	42.0	21,850	1,728	7,251	1.098	7,961	364.36	1.2%	4,608	0.4%	79.07	0.8%	350.81	4.1%
2020.1	36.0	21,391	1,233	4,940	1.115	5,507	257.44	-23.6%	4,467	0.3%	57.64	-23.8%		
2020.2	30.0	21,608	1,467	5,548	1.115	6,184	286.20	-21.4%	4,215	-8.5%	67.91	-14.1%	271.90	-22.5%
2021.1	24.0	20,865	1,197	4,256	1.126	4,791	229.63	-10.8%	4,003	-10.4%	57.36	-0.5%		
2021.2	18.0	20,784	1,511	6,611	1.126	7,442	358.06	25.1%	4,925	16.8%	72.71	7.1%	293.72	8.0%
2022.1	12.0	20,095	1,443	6,419	1.118	7,179	357.25	55.6%	4,976	24.3%	71.80	25.2%		
2022.2	6.0	20,475	1,628	8,390	1.118	9,384	458.30	28.0%	5,763	17.0%	79.52	9.4%	408.25	39.0%
Total		838,083	59,739	200,476		220,702								



Province of Nova Scotia  
Specified Perils  
Private Passengers Vehicles (Excluding Farmers)

Claims and ALAE Development Method  
Data as of 12/31/22

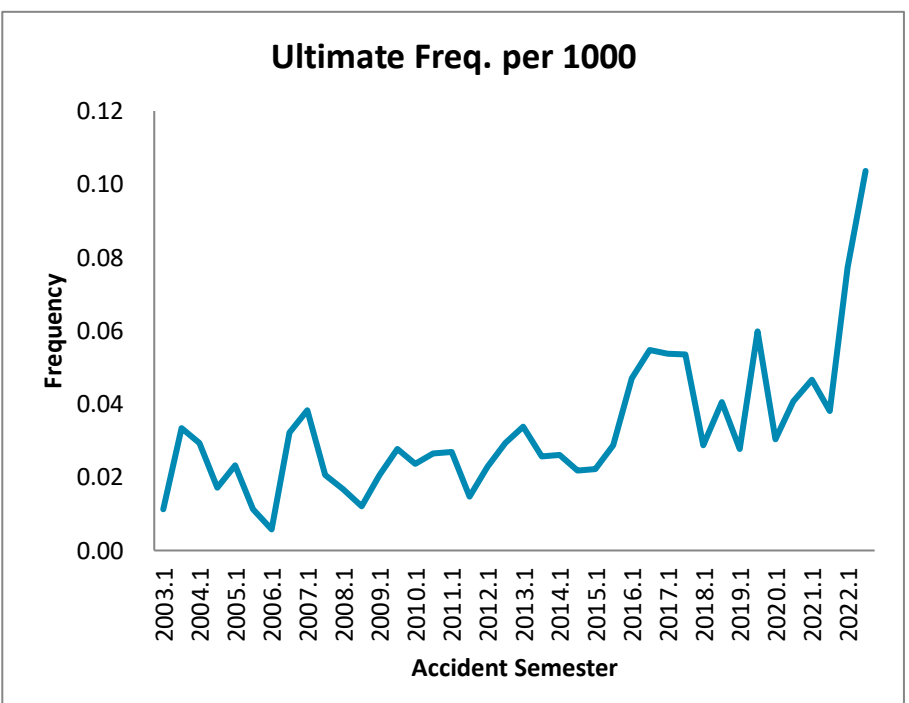
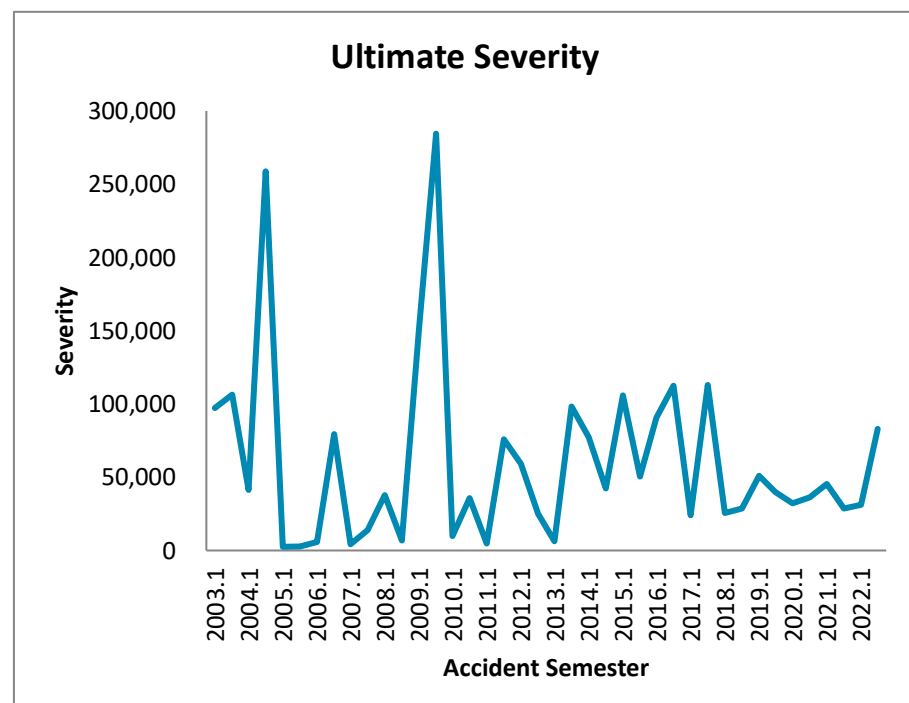
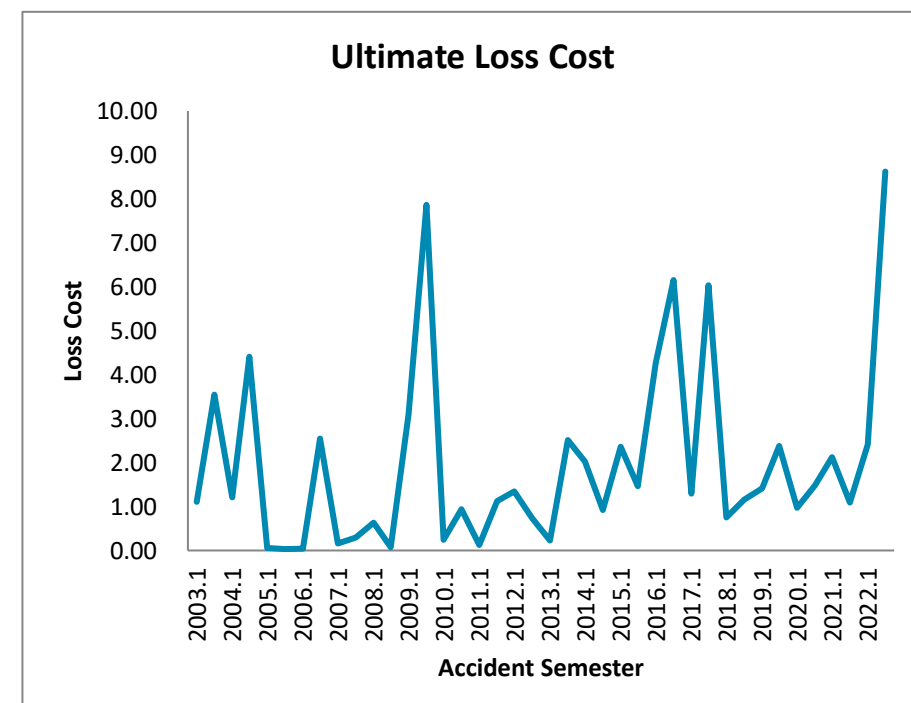
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
Accident Semester	Maturity (in Months)	Earned Car Years	Ultimate Claim Counts	Ultimate Claims and ALAE (000)	ULAE Adjustment	Ultimate Losses & LAE (000)	Ultimate Loss Cost	% Change Seasonal Accident Half Years	Ultimate Severity	% Change Seasonal Accident Half Years	Ultimate Freq. per 1000	% Change Seasonal Accident Half Years	Annual Loss Cost & LAE	% Change Accident Years
2003.1	240.0	2,812	24	79	1.078	85	30.19		3,538		8.53			
2003.2	234.0	2,698	37	126	1.078	136	50.26		3,664		13.72		40.02	
2004.1	228.0	2,698	24	72	1.140	82	30.27	0.2%	3,403	-3.8%	8.90	4.2%		
2004.2	222.0	2,605	19	75	1.140	86	32.89	-34.5%	4,509	23.1%	7.29	-46.8%	31.56	-21.1%
2005.1	216.0	2,650	20	103	1.097	113	42.54	40.5%	5,635	65.6%	7.55	-15.1%		
2005.2	210.0	2,565	13	40	1.097	44	17.28	-47.5%	3,409	-24.4%	5.07	-30.5%	30.11	-4.6%
2006.1	204.0	2,525	23	85	1.099	93	36.85	-13.4%	4,045	-28.2%	9.11	20.7%		
2006.2	198.0	2,358	15	103	1.099	113	47.85	176.9%	7,521	120.6%	6.36	25.5%	42.16	40.0%
2007.1	192.0	2,319	13	77	1.105	85	36.48	-1.0%	6,507	60.9%	5.61	-38.5%		
2007.2	186.0	2,232	9	30	1.105	33	14.68	-69.3%	3,639	-51.6%	4.03	-36.6%	25.79	-38.8%
2008.1	180.0	2,215	17	70	1.095	77	34.58	-5.2%	4,505	-30.8%	7.67	36.9%		
2008.2	174.0	2,064	16	53	1.095	58	28.09	91.4%	3,623	-0.4%	7.75	92.2%	31.45	21.9%
2009.1	168.0	2,101	10	59	1.106	65	31.05	-10.2%	6,522	44.8%	4.76	-38.0%		
2009.2	162.0	1,980	19	135	1.106	149	75.42	168.5%	7,859	116.9%	9.60	23.8%	52.58	67.2%
2010.1	156.0	2,007	5	50	1.108	56	27.70	-10.8%	11,118	70.5%	2.49	-47.7%		
2010.2	150.0	1,901	10	54	1.108	60	31.55	-58.2%	5,998	-23.7%	5.26	-45.2%	29.58	-43.8%
2011.1	144.0	1,913	12	90	1.105	99	51.80	87.0%	8,260	-25.7%	6.27	151.7%		
2011.2	138.0	1,810	11	63	1.105	70	38.59	22.3%	6,351	5.9%	6.08	15.5%	45.38	53.4%
2012.1	132.0	1,817	3	25	1.090	28	15.19	-70.7%	9,197	11.3%	1.65	-73.7%		
2012.2	126.0	1,720	8	33	1.090	36	21.20	-45.1%	4,557	-28.2%	4.65	-23.4%	18.11	-60.1%
2013.1	120.0	1,744	8	32	1.094	35	20.24	33.3%	4,412	-52.0%	4.59	177.9%		
2013.2	114.0	1,577	11	48	1.094	52	33.14	56.3%	4,750	4.2%	6.98	50.0%	26.37	45.6%
2014.1	108.0	1,603	5	17	1.086	18	11.30	-44.2%	3,622	-17.9%	3.12	-32.0%		
2014.2	102.0	1,496	9	110	1.086	119	79.60	140.2%	13,229	178.5%	6.02	-13.7%	44.26	67.9%
2015.1	96.0	1,510	8	48	1.076	52	34.39	204.4%	6,492	79.2%	5.30	69.9%		
2015.2	90.0	1,360	1	3	1.076	3	2.54	-96.8%	3,459	-73.9%	0.74	-87.8%	19.30	-56.4%
2016.1	84.0	1,376	7	20	1.095	22	15.67	-54.4%	3,079	-52.6%	5.09	-4.0%		
2016.2	78.0	1,226	2	7	1.095	8	6.60	159.4%	4,044	16.9%	1.63	121.9%	11.39	-41.0%
2017.1	72.0	1,237	5	13	1.091	14	11.34	-27.6%	2,804	-8.9%	4.04	-20.5%		
2017.2	66.0	1,158	3	69	1.091	76	65.35	890.3%	25,216	523.5%	2.59	58.8%	37.45	228.7%
2018.1	60.0	1,180	11	97	1.093	106	89.58	690.1%	9,610	242.7%	9.32	130.6%		
2018.2	54.0	1,043	5	38	1.093	41	39.65	-39.3%	8,274	-67.2%	4.79	84.9%	66.15	76.6%
2019.1	48.0	1,027	3	4	1.098	4	4.16	-95.4%	1,416	-85.3%	2.94	-68.5%		
2019.2	42.0	891	3	23	1.098	26	28.83	-27.3%	8,508	2.8%	3.39	-29.3%	15.62	-76.4%
2020.1	36.0	927	1	0	1.115	0	0.23	-94.5%	211	-85.1%	1.08	-63.3%		
2020.2	30.0	946	5	30	1.115	34	35.50	23.2%	6,721	-21.0%	5.28	55.9%	18.04	15.5%
2021.1	24.0	1,090	7	59	1.126	66	60.75	26589.4%	9,388	4345.2%	6.47	500.4%		
2021.2	18.0	1,138	9	69	1.126	78	68.70	93.5%	8,697	29.4%	7.90	49.6%	64.81	259.2%
2022.1	12.0	1,059	8	65	1.118	73	68.49	12.7%	9,001	-4.1%	7.61	17.6%		
2022.2	6.0	943	16	114	1.118	127	134.91	96.4%	7,757	-10.8%	17.39	120.2%	99.77	53.9%
Total		69,516	436	2,287		2,520								



Province of Nova Scotia  
Underinsured Motorist  
Private Passengers Vehicles (Excluding Farmers)

Claims and ALAE Development Method  
Data as of 12/31/22

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
Accident Semester	Maturity (in Months)	Earned Car Years	Ultimate Claim Counts	Ultimate Claims and ALAE (000)	ULAE Adjustment	Ultimate Losses & LAE (000)	Ultimate Loss Cost	% Change Seasonal Accident Half Years	Ultimate Severity	% Change Seasonal Accident Half Years	Ultimate Freq. per 1000	% Change Seasonal Accident Half Years	Annual Loss Cost & LAE	% Change Accident Years
2003.1	240.0	176,843	2	181	1.078	195	1.10		97,479		0.01			
2003.2	234.0	179,943	6	591	1.078	637	3.54		106,148		0.03		2.33	
2004.1	228.0	170,222	5	180	1.140	206	1.21	9.5%	41,114	-57.8%	0.03	159.7%		
2004.2	222.0	175,871	3	681	1.140	776	4.41	24.7%	258,811	143.8%	0.02	-48.8%	2.84	21.7%
2005.1	216.0	171,572	4	9	1.097	10	0.06	-95.1%	2,532	-93.8%	0.02	-20.6%		
2005.2	210.0	177,325	2	5	1.097	6	0.03	-99.3%	2,845	-98.9%	0.01	-33.9%	0.05	-98.4%
2006.1	204.0	173,658	1	5	1.099	6	0.03	-44.0%	5,745	126.9%	0.01	-75.3%		
2006.2	198.0	186,719	6	434	1.099	477	2.55	7863.6%	79,510	2695.2%	0.03	184.9%	1.34	2855.4%
2007.1	192.0	183,122	7	26	1.105	28	0.15	367.8%	4,048	-29.5%	0.04	563.8%		
2007.2	186.0	242,129	5	64	1.105	71	0.29	-88.6%	14,130	-82.2%	0.02	-35.7%	0.23	-82.6%
2008.1	180.0	239,690	4	139	1.095	152	0.63	309.7%	37,993	838.5%	0.02	-56.3%		
2008.2	174.0	248,008	3	18	1.095	20	0.08	-72.6%	6,597	-53.3%	0.01	-41.4%	0.35	51.3%
2009.1	168.0	243,597	5	684	1.106	756	3.10	389.7%	151,270	298.2%	0.02	23.0%		
2009.2	162.0	252,994	7	1,802	1.106	1,992	7.87	9765.4%	284,544	4213.1%	0.03	128.7%	5.53	1471.3%
2010.1	156.0	249,398	6	53	1.108	59	0.24	-92.4%	9,948	-93.4%	0.02	15.3%		
2010.2	150.0	260,793	7	222	1.108	246	0.94	-88.0%	35,715	-87.4%	0.03	-4.6%	0.60	-89.2%
2011.1	144.0	255,985	7	29	1.105	32	0.12	-47.5%	4,598	-53.8%	0.03	13.7%		
2011.2	138.0	263,438	4	268	1.105	296	1.12	19.1%	76,133	113.2%	0.01	-44.1%	0.63	5.6%
2012.1	132.0	258,944	6	320	1.090	348	1.35	987.9%	59,072	1184.6%	0.02	-15.3%		
2012.2	126.0	267,445	8	180	1.090	196	0.73	-34.8%	24,912	-67.3%	0.03	99.3%	1.03	64.0%
2013.1	120.0	262,360	9	53	1.094	58	0.22	-83.6%	6,533	-88.9%	0.03	48.0%		
2013.2	114.0	271,219	7	625	1.094	684	2.52	244.2%	98,463	295.3%	0.03	-12.9%	1.39	34.4%
2014.1	108.0	264,454	7	492	1.086	534	2.02	816.3%	77,538	1086.8%	0.03	-22.8%		
2014.2	102.0	273,518	6	233	1.086	253	0.92	-63.3%	42,510	-56.8%	0.02	-15.0%	1.46	5.2%
2015.1	96.0	267,263	6	586	1.076	631	2.36	16.9%	106,032	36.7%	0.02	-14.5%		
2015.2	90.0	276,013	8	373	1.076	402	1.46	57.4%	50,624	19.1%	0.03	32.1%	1.90	29.9%
2016.1	84.0	271,742	13	1,059	1.095	1,159	4.26	80.7%	90,532	-14.6%	0.05	111.6%		
2016.2	78.0	280,473	15	1,578	1.095	1,727	6.16	323.2%	112,430	122.1%	0.05	90.6%	5.23	175.0%
2017.1	72.0	275,160	15	325	1.091	355	1.29	-69.8%	24,008	-73.5%	0.05	14.0%		
2017.2	66.0	287,862	15	1,592	1.091	1,737	6.03	-2.0%	112,878	0.4%	0.05	-2.4%	3.72	-28.9%
2018.1	60.0	282,675	8	192	1.093	210	0.74	-42.3%	25,796	7.4%	0.03	-46.3%		
2018.2	54.0	289,051	12	306	1.093	334	1.16	-80.8%	28,517	-74.7%	0.04	-24.2%	0.95	-74.4%
2019.1	48.0	281,614	8	362	1.098	397	1.41	89.6%	50,957	97.5%	0.03	-4.0%		
2019.2	42.0	289,603	17	628	1.098	689	2.38	105.9%	39,822	39.6%	0.06	47.5%	1.90	99.8%
2020.1	36.0	283,383	9	248	1.115	277	0.98	-30.8%	32,170	-36.9%	0.03	9.6%		
2020.2	30.0	293,101	12	388	1.115	432	1.48	-38.0%	36,182	-9.1%	0.04	-31.8%	1.23	-35.3%
2021.1	24.0	289,890	14	546	1.126	615	2.12	117.3%	45,527	41.5%	0.05	53.6%		
2021.2	18.0	300,524	11	292	1.126	329	1.09	-25.8%	28,772	-20.5%	0.04	-6.7%	1.60	30.0%
2022.1	12.0	294,707	23	634	1.118	709	2.41	13.5%	31,086	-31.7%	0.08	66.2%		
2022.2	6.0	302,699	31	2,334	1.118	2,610	8.62	687.9%	83,199	189.2%	0.10	172.5%	5.56	247.6%
Total		10,015,004	343	18,736		20,649								



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

**Selected Ultimate Claims and ALAE Estimate**  
**Data as of 12/31/22**

(1)	(2)	(3)	(4)	(5)	(6) (4) * (5)
Reported Incurred Claims and ALAE: Development Method					
Accident Semester	Maturity (in Months)	Paid Claims and ALAE (000)	Reported Incurred Claims and ALAE (000)	Selected Age-to- Ultimate Development Factors	Selected Ultimate Claims and ALAE Estimate
2003.1	240.0	49,677	49,677	1.000	49,677
2003.2	234.0	45,156	45,156	1.000	45,156
2004.1	228.0	30,889	30,911	1.000	30,911
2004.2	222.0	37,989	37,989	1.000	37,989
2005.1	216.0	30,817	30,817	1.000	30,817
2005.2	210.0	35,678	35,678	1.000	35,678
2006.1	204.0	27,643	27,643	1.000	27,643
2006.2	198.0	35,563	35,563	1.000	35,563
2007.1	192.0	28,338	28,338	1.000	28,336
2007.2	186.0	33,620	33,620	1.000	33,619
2008.1	180.0	22,478	22,478	1.000	22,477
2008.2	174.0	27,668	27,668	1.000	27,681
2009.1	168.0	24,981	25,229	1.000	25,241
2009.2	162.0	37,939	38,883	1.000	38,902
2010.1	156.0	30,094	30,094	0.999	30,077
2010.2	150.0	37,671	38,382	1.000	38,373
2011.1	144.0	35,659	35,715	1.000	35,708
2011.2	138.0	50,083	50,212	1.000	50,201
2012.1	132.0	41,007	41,066	1.001	41,089
2012.2	126.0	51,681	51,924	0.999	51,860
2013.1	120.0	36,128	37,528	0.998	37,468
2013.2	114.0	53,576	56,366	0.997	56,184
2014.1	108.0	42,349	44,504	0.998	44,433
2014.2	102.0	51,050	53,654	0.999	53,584
2015.1	96.0	39,508	41,693	0.999	41,637
2015.2	90.0	65,726	72,121	1.001	72,225
2016.1	84.0	42,625	50,306	1.003	50,449
2016.2	78.0	55,264	68,080	1.009	68,697
2017.1	72.0	47,861	56,204	1.014	57,008
2017.2	66.0	54,865	73,811	1.025	75,640
2018.1	60.0	43,195	58,675	1.037	60,819
2018.2	54.0	48,333	77,246	1.060	81,886
2019.1	48.0	29,831	51,411	1.098	56,465
2019.2	42.0	30,708	59,945	1.146	68,685
2020.1	36.0	16,504	37,783	1.230	46,459
2020.2	30.0	16,803	43,250	1.328	57,440
2021.1	24.0	9,104	27,738	1.471	40,811
2021.2	18.0	6,101	41,392	1.627	67,340
2022.1	12.0	2,205	25,800	1.871	48,284
2022.2	6.0	368	23,865	2.722	64,954
Total		1,406,734	1,718,415		1,867,466

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

**Selected Ultimate Claims and ALAE Estimate**  
Data as of 12/31/22

(1)	(2)	(3)	(4)	(5)	(6) (4) * (5)
Reported Incurred Claims and ALAE: Development Method					
Accident Semester	Maturity (in Months)	Paid Claims and ALAE (000)	Reported Incurred Claims and ALAE (000)	Selected Age-to- Ultimate Development Factors	Selected Ultimate Claims and ALAE Estimate
2003.1	240.0	14,536	14,536	1.000	14,536
2003.2	234.0	13,059	13,059	1.000	13,059
2004.1	228.0	13,339	13,339	1.000	13,339
2004.2	222.0	15,059	15,059	1.000	15,059
2005.1	216.0	14,358	14,358	1.000	14,358
2005.2	210.0	16,173	16,173	1.000	16,173
2006.1	204.0	15,045	15,045	1.000	15,045
2006.2	198.0	18,090	18,090	1.000	18,090
2007.1	192.0	16,129	16,129	1.000	16,129
2007.2	186.0	19,891	19,891	1.000	19,891
2008.1	180.0	16,547	16,547	1.000	16,547
2008.2	174.0	18,884	18,884	1.000	18,884
2009.1	168.0	18,660	18,660	1.000	18,660
2009.2	162.0	21,038	21,038	1.000	21,038
2010.1	156.0	18,275	18,275	1.000	18,275
2010.2	150.0	22,239	22,239	1.000	22,239
2011.1	144.0	20,697	20,697	1.000	20,696
2011.2	138.0	23,694	23,694	1.000	23,694
2012.1	132.0	20,223	20,223	1.000	20,222
2012.2	126.0	23,241	23,241	1.000	23,239
2013.1	120.0	12,749	12,749	1.000	12,748
2013.2	114.0	1,824	1,824	0.999	1,823
2014.1	108.0	2,213	2,213	0.999	2,211
2014.2	102.0	2,029	2,029	1.000	2,028
2015.1	96.0	1,690	1,690	1.000	1,689
2015.2	90.0	2,218	2,218	0.999	2,216
2016.1	84.0	2,175	2,180	0.999	2,178
2016.2	78.0	1,989	1,989	1.006	2,001
2017.1	72.0	2,121	2,121	1.006	2,134
2017.2	66.0	2,361	2,361	1.006	2,375
2018.1	60.0	2,930	2,930	1.006	2,948
2018.2	54.0	2,257	2,262	1.006	2,275
2019.1	48.0	1,981	1,984	1.003	1,990
2019.2	42.0	2,379	3,225	1.003	3,234
2020.1	36.0	1,702	2,341	1.004	2,352
2020.2	30.0	2,029	2,052	1.004	2,061
2021.1	24.0	1,359	1,410	1.026	1,447
2021.2	18.0	1,365	1,542	1.088	1,678
2022.1	12.0	1,133	1,707	1.078	1,840
2022.2	6.0	408	2,139	1.032	2,208
Total		408,089	412,145		412,611



Province of Nova Scotia  
Third Party Liability - Direct Compensation  
Private Passengers Vehicles (Excluding Farmers)

**Selected Ultimate Claims and ALAE Estimate**  
**Data as of 12/31/22**

(1)	(2)	(3)	(4)	(5)	(6) (4) * (5)
Reported Incurred Claims and ALAE: Development Method					
Accident Semester	Maturity (in Months)	Paid Claims and ALAE (000)	Reported Incurred Claims and ALAE (000)	Selected Age-to- Ultimate Development Factors	Selected Ultimate Claims and ALAE Estimate
2003.1	240.0	0	0	1.000	0
2003.2	234.0	0	0	1.000	0
2004.1	228.0	0	0	1.000	0
2004.2	222.0	0	0	1.000	0
2005.1	216.0	0	0	1.000	0
2005.2	210.0	0	0	1.000	0
2006.1	204.0	0	0	1.000	0
2006.2	198.0	0	0	1.000	0
2007.1	192.0	0	0	1.000	0
2007.2	186.0	0	0	1.000	0
2008.1	180.0	0	0	1.000	0
2008.2	174.0	0	0	1.000	0
2009.1	168.0	0	0	1.000	0
2009.2	162.0	0	0	1.000	0
2010.1	156.0	0	0	1.000	0
2010.2	150.0	0	0	1.000	0
2011.1	144.0	0	0	1.000	0
2011.2	138.0	0	0	1.000	0
2012.1	132.0	0	0	1.000	0
2012.2	126.0	0	0	1.000	0
2013.1	120.0	9,119	9,119	1.000	9,119
2013.2	114.0	24,942	24,942	1.000	24,942
2014.1	108.0	24,223	24,223	1.000	24,223
2014.2	102.0	27,382	27,382	1.000	27,382
2015.1	96.0	33,451	33,451	1.000	33,451
2015.2	90.0	30,695	30,695	1.000	30,695
2016.1	84.0	29,830	29,830	1.000	29,830
2016.2	78.0	34,221	34,238	1.000	34,238
2017.1	72.0	31,705	31,705	1.000	31,705
2017.2	66.0	36,165	36,778	1.000	36,778
2018.1	60.0	32,515	32,515	1.000	32,515
2018.2	54.0	39,033	39,102	1.003	39,233
2019.1	48.0	36,016	36,018	1.003	36,140
2019.2	42.0	39,071	39,078	1.003	39,203
2020.1	36.0	24,364	24,394	1.004	24,483
2020.2	30.0	29,374	29,384	1.003	29,485
2021.1	24.0	26,878	26,945	1.003	27,033
2021.2	18.0	38,360	38,739	1.003	38,837
2022.1	12.0	35,483	36,904	0.998	36,816
2022.2	6.0	24,860	39,902	1.002	39,974
Total		607,689	625,345		626,084

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

**Selected Ultimate Claims and ALAE Estimate**  
Data as of 12/31/22

(1)	(2)	(3)	(4)	(5)	(6) (4) * (5)
Reported Incurred Claims and ALAE: Development Method					
Accident Semester	Maturity (in Months)	Paid Claims and ALAE (000)	Reported Incurred Claims and ALAE (000)	Selected Age-to- Ultimate Development Factors	Selected Ultimate Claims and ALAE Estimate
2003.1	240.0	8,512	8,512	1.000	8,512
2003.2	234.0	9,283	9,283	1.000	9,283
2004.1	228.0	9,008	9,135	1.000	9,135
2004.2	222.0	11,959	11,959	1.000	11,959
2005.1	216.0	8,751	8,751	1.000	8,751
2005.2	210.0	9,653	9,758	1.000	9,758
2006.1	204.0	8,964	8,964	1.000	8,965
2006.2	198.0	9,697	9,749	1.000	9,751
2007.1	192.0	7,650	7,650	1.000	7,650
2007.2	186.0	8,930	8,930	1.000	8,930
2008.1	180.0	6,023	6,023	1.000	6,024
2008.2	174.0	7,550	7,550	1.000	7,552
2009.1	168.0	7,161	7,161	1.001	7,167
2009.2	162.0	7,525	7,525	1.001	7,531
2010.1	156.0	9,886	9,886	1.001	9,895
2010.2	150.0	10,693	10,930	1.003	10,962
2011.1	144.0	10,121	10,121	1.006	10,183
2011.2	138.0	12,762	12,884	1.006	12,966
2012.1	132.0	12,338	12,338	1.005	12,395
2012.2	126.0	17,029	17,260	1.004	17,332
2013.1	120.0	11,271	11,741	1.004	11,792
2013.2	114.0	18,738	19,255	1.005	19,351
2014.1	108.0	13,586	13,868	1.007	13,966
2014.2	102.0	15,633	16,269	1.009	16,416
2015.1	96.0	13,449	13,693	1.007	13,795
2015.2	90.0	20,620	22,187	1.013	22,473
2016.1	84.0	17,467	18,813	1.015	19,098
2016.2	78.0	19,018	20,317	1.018	20,690
2017.1	72.0	14,683	17,527	1.027	18,007
2017.2	66.0	18,422	20,990	1.050	22,038
2018.1	60.0	14,260	16,425	1.047	17,200
2018.2	54.0	16,790	20,389	1.081	22,033
2019.1	48.0	12,870	15,541	1.104	17,159
2019.2	42.0	15,126	19,194	1.126	21,606
2020.1	36.0	8,275	10,387	1.159	12,036
2020.2	30.0	9,022	12,395	1.192	14,773
2021.1	24.0	7,245	10,271	1.281	13,161
2021.2	18.0	8,249	14,125	1.373	19,388
2022.1	12.0	4,740	11,310	1.388	15,703
2022.2	6.0	1,954	14,752	1.194	17,611
Total		454,912	513,817		542,996

Province of Nova Scotia  
Uninsured Auto  
Private Passengers Vehicles (Excluding Farmers)

**Selected Ultimate Claims and ALAE Estimate**  
**Data as of 12/31/22**

(1)	(2)	(3)	(4)	(5)	(6) (4) * (5)
Reported Incurred Claims and ALAE: Development Method					
Accident Semester	Maturity (in Months)	Paid Claims and ALAE (000)	Reported Incurred Claims and ALAE (000)	Selected Age-to- Ultimate Development Factors	Selected Ultimate Claims and ALAE Estimate
2003.1	240.0	1,593	1,593	1.000	1,593
2003.2	234.0	1,827	1,827	1.000	1,827
2004.1	228.0	1,546	1,546	1.000	1,546
2004.2	222.0	1,149	1,149	1.000	1,149
2005.1	216.0	1,205	1,205	1.000	1,205
2005.2	210.0	1,057	1,057	1.000	1,057
2006.1	204.0	1,033	1,033	1.000	1,033
2006.2	198.0	1,383	1,383	1.000	1,383
2007.1	192.0	819	819	1.000	819
2007.2	186.0	1,367	1,369	1.000	1,369
2008.1	180.0	1,300	1,300	1.000	1,300
2008.2	174.0	622	622	1.000	622
2009.1	168.0	764	764	1.000	764
2009.2	162.0	1,428	1,428	1.000	1,428
2010.1	156.0	819	819	1.000	819
2010.2	150.0	1,672	1,672	1.000	1,672
2011.1	144.0	1,518	1,518	1.000	1,518
2011.2	138.0	1,535	1,535	1.000	1,535
2012.1	132.0	1,676	1,676	1.000	1,676
2012.2	126.0	2,267	2,358	0.998	2,354
2013.1	120.0	1,505	1,505	0.980	1,475
2013.2	114.0	3,656	3,686	0.981	3,616
2014.1	108.0	1,177	1,177	0.982	1,156
2014.2	102.0	2,110	2,110	0.982	2,072
2015.1	96.0	3,152	3,770	0.978	3,688
2015.2	90.0	2,657	3,565	0.975	3,477
2016.1	84.0	1,603	1,888	0.981	1,852
2016.2	78.0	1,981	2,178	0.972	2,117
2017.1	72.0	2,097	3,257	0.965	3,142
2017.2	66.0	2,475	2,565	0.956	2,452
2018.1	60.0	1,122	1,813	0.967	1,752
2018.2	54.0	1,606	2,498	0.951	2,375
2019.1	48.0	1,312	2,152	0.951	2,047
2019.2	42.0	1,336	3,407	1.006	3,426
2020.1	36.0	486	1,799	1.074	1,932
2020.2	30.0	1,118	2,653	1.137	3,017
2021.1	24.0	589	2,687	1.246	3,349
2021.2	18.0	542	1,990	1.412	2,809
2022.1	12.0	455	1,061	1.611	1,709
2022.2	6.0	124	755	2.811	2,121
Total		57,683	73,188		76,253

Province of Nova Scotia  
Collision  
Private Passengers Vehicles (Excluding Farmers)

**Selected Ultimate Claims and ALAE Estimate**  
**Data as of 12/31/22**

(1)	(2)	(3)	(4)	(5)	(6) (4) * (5)
Reported Incurred Claims and ALAE: Development Method					
Accident Semester	Maturity (in Months)	Paid Claims and ALAE (000)	Reported Incurred Claims and ALAE (000)	Selected Age-to- Ultimate Development Factors	Selected Ultimate Claims and ALAE Estimate
2003.1	240.0	15,184	15,184	1.000	15,184
2003.2	234.0	14,822	14,822	1.000	14,822
2004.1	228.0	16,487	16,487	1.000	16,487
2004.2	222.0	17,515	17,515	1.000	17,515
2005.1	216.0	16,578	16,578	1.000	16,578
2005.2	210.0	19,324	19,324	1.000	19,324
2006.1	204.0	19,773	19,773	1.000	19,773
2006.2	198.0	21,612	21,612	1.000	21,612
2007.1	192.0	23,313	23,313	1.000	23,313
2007.2	186.0	25,775	25,775	1.000	25,775
2008.1	180.0	23,913	23,913	1.000	23,913
2008.2	174.0	24,888	24,888	1.000	24,888
2009.1	168.0	24,598	24,598	1.000	24,598
2009.2	162.0	26,477	26,477	1.000	26,477
2010.1	156.0	21,970	21,970	1.000	21,970
2010.2	150.0	25,603	25,603	1.000	25,603
2011.1	144.0	24,121	24,121	1.000	24,121
2011.2	138.0	27,060	27,060	1.000	27,060
2012.1	132.0	25,531	25,528	1.000	25,528
2012.2	126.0	25,218	25,218	1.000	25,218
2013.1	120.0	25,338	25,338	1.000	25,338
2013.2	114.0	27,568	27,568	1.000	27,568
2014.1	108.0	26,556	26,556	0.999	26,539
2014.2	102.0	27,041	27,041	0.999	27,024
2015.1	96.0	34,110	34,110	0.999	34,084
2015.2	90.0	31,271	31,271	0.999	31,248
2016.1	84.0	30,211	30,211	0.999	30,187
2016.2	78.0	35,740	35,742	0.999	35,714
2017.1	72.0	34,199	34,199	0.999	34,173
2017.2	66.0	36,572	36,572	0.999	36,545
2018.1	60.0	39,296	39,296	0.999	39,261
2018.2	54.0	42,987	43,043	0.999	43,001
2019.1	48.0	39,783	39,797	0.999	39,757
2019.2	42.0	42,361	42,406	0.999	42,367
2020.1	36.0	30,742	30,766	1.000	30,754
2020.2	30.0	31,756	31,785	1.000	31,795
2021.1	24.0	30,452	30,586	0.999	30,567
2021.2	18.0	40,551	40,831	0.998	40,750
2022.1	12.0	43,677	45,202	0.991	44,781
2022.2	6.0	28,968	47,747	0.974	46,500
Total		1,118,941	1,139,825		1,137,711

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

**Selected Ultimate Claims and ALAE Estimate**  
Data as of 12/31/22

(1)	(2)	(3)	(4)	(5)	(6) (4) * (5)
Reported Incurred Claims and ALAE: Development Method					
Accident Semester	Maturity (in Months)	Paid Claims and ALAE (000)	Reported Incurred Claims and ALAE (000)	Selected Age-to- Ultimate Development Factors	Selected Ultimate Claims and ALAE Estimate
2003.1	240.0	9,064	9,064	1.000	9,064
2003.2	234.0	13,348	13,348	1.000	13,348
2004.1	228.0	7,640	7,640	1.000	7,640
2004.2	222.0	9,434	9,434	1.000	9,434
2005.1	216.0	8,206	8,206	1.000	8,206
2005.2	210.0	10,541	10,541	1.000	10,541
2006.1	204.0	9,360	9,360	1.000	9,360
2006.2	198.0	11,665	11,665	1.000	11,666
2007.1	192.0	10,367	10,367	1.000	10,368
2007.2	186.0	13,707	13,707	1.000	13,707
2008.1	180.0	11,921	11,921	1.000	11,921
2008.2	174.0	15,486	15,486	1.000	15,487
2009.1	168.0	12,240	12,240	1.000	12,240
2009.2	162.0	15,169	15,169	1.000	15,169
2010.1	156.0	11,534	11,534	1.000	11,534
2010.2	150.0	15,498	15,498	1.000	15,498
2011.1	144.0	13,142	13,142	1.000	13,142
2011.2	138.0	17,033	17,036	1.000	17,034
2012.1	132.0	12,749	12,749	1.000	12,747
2012.2	126.0	16,686	16,686	1.000	16,682
2013.1	120.0	13,126	13,126	1.000	13,123
2013.2	114.0	19,064	19,064	1.000	19,060
2014.1	108.0	15,620	15,621	1.000	15,618
2014.2	102.0	20,990	20,991	0.999	20,974
2015.1	96.0	18,455	18,455	1.000	18,454
2015.2	90.0	21,182	21,182	1.000	21,181
2016.1	84.0	18,610	18,610	1.000	18,609
2016.2	78.0	25,179	25,179	1.000	25,178
2017.1	72.0	20,260	20,260	1.000	20,259
2017.2	66.0	26,272	26,272	1.000	26,273
2018.1	60.0	23,353	23,353	1.000	23,357
2018.2	54.0	29,065	29,070	1.000	29,077
2019.1	48.0	23,872	23,875	1.000	23,886
2019.2	42.0	32,927	32,939	1.000	32,952
2020.1	36.0	21,369	21,383	1.001	21,396
2020.2	30.0	31,587	31,593	1.001	31,621
2021.1	24.0	22,233	22,263	1.001	22,282
2021.2	18.0	34,492	34,681	1.001	34,732
2022.1	12.0	32,619	33,483	1.003	33,598
2022.2	6.0	33,637	48,609	1.061	51,594
Total		728,701	744,803		748,011

Province of Nova Scotia  
All Perils  
Private Passengers Vehicles (Excluding Farmers)

**Selected Ultimate Claims and ALAE Estimate**  
Data as of 12/31/22

(1)	(2)	(3)	(4)	(5)	(6) (4) * (5)
Reported Incurred Claims and ALAE: Development Method					
Accident Semester	Maturity (in Months)	Paid Claims and ALAE (000)	Reported Incurred Claims and ALAE (000)	Selected Age-to- Ultimate Development Factors	Selected Ultimate Claims and ALAE Estimate
2003.1	240.0	3,296	3,296	1.000	3,296
2003.2	234.0	4,346	4,346	1.000	4,346
2004.1	228.0	3,712	3,712	1.000	3,712
2004.2	222.0	4,489	4,489	1.000	4,489
2005.1	216.0	4,417	4,417	1.000	4,417
2005.2	210.0	4,432	4,432	1.000	4,432
2006.1	204.0	3,992	3,992	1.000	3,992
2006.2	198.0	3,996	3,996	1.000	3,996
2007.1	192.0	3,795	3,795	1.000	3,795
2007.2	186.0	4,760	4,760	1.000	4,760
2008.1	180.0	4,304	4,304	1.000	4,305
2008.2	174.0	4,528	4,528	1.000	4,528
2009.1	168.0	4,144	4,144	1.000	4,144
2009.2	162.0	4,806	4,806	1.000	4,806
2010.1	156.0	4,099	4,099	1.000	4,099
2010.2	150.0	4,864	4,864	1.000	4,864
2011.1	144.0	4,176	4,176	1.000	4,177
2011.2	138.0	4,875	4,875	1.000	4,875
2012.1	132.0	4,340	4,340	1.000	4,340
2012.2	126.0	4,737	4,737	1.000	4,737
2013.1	120.0	4,098	4,098	1.000	4,098
2013.2	114.0	4,229	4,229	1.000	4,229
2014.1	108.0	4,185	4,185	1.000	4,186
2014.2	102.0	4,735	4,735	1.000	4,735
2015.1	96.0	5,359	5,366	1.000	5,367
2015.2	90.0	4,783	4,783	1.000	4,784
2016.1	84.0	4,851	4,851	1.000	4,852
2016.2	78.0	6,280	6,280	1.000	6,283
2017.1	72.0	5,625	5,625	1.000	5,627
2017.2	66.0	7,065	7,065	1.000	7,067
2018.1	60.0	6,123	6,123	1.001	6,126
2018.2	54.0	7,095	7,095	1.000	7,097
2019.1	48.0	6,489	6,497	1.000	6,500
2019.2	42.0	7,248	7,248	1.000	7,251
2020.1	36.0	4,939	4,939	1.000	4,940
2020.2	30.0	5,527	5,552	0.999	5,548
2021.1	24.0	4,226	4,261	0.999	4,256
2021.2	18.0	6,613	6,633	0.997	6,611
2022.1	12.0	6,261	6,477	0.991	6,419
2022.2	6.0	5,233	8,259	1.016	8,390
Total		197,071	200,409		200,476

Province of Nova Scotia  
Specified Perils  
Private Passengers Vehicles (Excluding Farmers)

**Selected Ultimate Claims and ALAE Estimate**  
**Data as of 12/31/22**

(1)	(2)	(3)	(4)	(5)	(6) (4) * (5)
Reported Incurred Claims and ALAE: Development Method					
Accident Semester	Maturity (in Months)	Paid Claims and ALAE (000)	Reported Incurred Claims and ALAE (000)	Selected Age-to- Ultimate Development Factors	Selected Ultimate Claims and ALAE Estimate
2003.1	240.0	79	79	1.000	79
2003.2	234.0	126	126	1.000	126
2004.1	228.0	72	72	1.000	72
2004.2	222.0	75	75	1.000	75
2005.1	216.0	103	103	1.000	103
2005.2	210.0	40	40	1.000	40
2006.1	204.0	85	85	1.000	85
2006.2	198.0	103	103	1.000	103
2007.1	192.0	77	77	1.000	77
2007.2	186.0	30	30	1.000	30
2008.1	180.0	70	70	1.000	70
2008.2	174.0	53	53	1.000	53
2009.1	168.0	59	59	1.000	59
2009.2	162.0	135	135	1.000	135
2010.1	156.0	50	50	1.000	50
2010.2	150.0	54	54	1.000	54
2011.1	144.0	90	90	1.000	90
2011.2	138.0	63	63	1.000	63
2012.1	132.0	25	25	1.000	25
2012.2	126.0	33	33	1.000	33
2013.1	120.0	32	32	1.000	32
2013.2	114.0	48	48	1.000	48
2014.1	108.0	17	17	1.000	17
2014.2	102.0	110	110	1.000	110
2015.1	96.0	48	48	1.000	48
2015.2	90.0	3	3	1.000	3
2016.1	84.0	20	20	1.000	20
2016.2	78.0	7	7	1.000	7
2017.1	72.0	13	13	1.000	13
2017.2	66.0	69	69	1.000	69
2018.1	60.0	97	97	1.000	97
2018.2	54.0	20	38	1.000	38
2019.1	48.0	4	4	1.018	4
2019.2	42.0	23	23	1.022	23
2020.1	36.0	0	0	1.017	0
2020.2	30.0	30	30	1.011	30
2021.1	24.0	58	58	1.014	59
2021.2	18.0	60	68	1.018	69
2022.1	12.0	56	63	1.022	65
2022.2	6.0	39	96	1.183	114
Total		2,175	2,265		2,287

Province of Nova Scotia  
Underinsured Motorist  
Private Passengers Vehicles (Excluding Farmers)

**Selected Ultimate Claims and ALAE Estimate**  
**Data as of 12/31/22**

(1)	(2)	(3)	(4)	(5)	(6) (4) * (5)
Reported Incurred Claims and ALAE: Development Method					
Accident Semester	Maturity (in Months)	Paid Claims and ALAE (000)	Reported Incurred Claims and ALAE (000)	Selected Age-to- Ultimate Development Factors	Selected Ultimate Claims and ALAE Estimate
2003.1	240.0	181	181	1.000	181
2003.2	234.0	591	591	1.000	591
2004.1	228.0	180	180	1.000	180
2004.2	222.0	681	681	1.000	681
2005.1	216.0	9	9	1.000	9
2005.2	210.0	5	5	1.000	5
2006.1	204.0	5	5	1.000	5
2006.2	198.0	434	434	1.000	434
2007.1	192.0	26	26	1.000	26
2007.2	186.0	64	64	1.000	64
2008.1	180.0	139	139	1.000	139
2008.2	174.0	18	18	1.000	18
2009.1	168.0	684	684	1.000	684
2009.2	162.0	1,802	1,802	1.000	1,802
2010.1	156.0	53	53	0.994	53
2010.2	150.0	225	225	0.988	222
2011.1	144.0	29	29	0.988	29
2011.2	138.0	256	256	1.046	268
2012.1	132.0	57	298	1.073	320
2012.2	126.0	168	168	1.068	180
2013.1	120.0	54	54	0.984	53
2013.2	114.0	447	609	1.026	625
2014.1	108.0	315	466	1.055	492
2014.2	102.0	213	213	1.091	233
2015.1	96.0	525	525	1.116	586
2015.2	90.0	348	348	1.074	373
2016.1	84.0	986	986	1.074	1,059
2016.2	78.0	1,040	1,456	1.084	1,578
2017.1	72.0	246	301	1.079	325
2017.2	66.0	1,305	1,503	1.060	1,592
2018.1	60.0	108	193	0.995	192
2018.2	54.0	196	330	0.926	306
2019.1	48.0	46	385	0.940	362
2019.2	42.0	498	648	0.968	628
2020.1	36.0	58	239	1.037	248
2020.2	30.0	105	324	1.196	388
2021.1	24.0	96	327	1.669	546
2021.2	18.0	63	133	2.202	292
2022.1	12.0	153	271	2.339	634
2022.2	6.0	97	520	4.492	2,334
Total		12,507	15,680		18,736



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

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

(1)	(2)	(3)	(4)	(5) (3) * (4)
Reported Claim Counts: Development Method				
Accident Semester	Maturity (in Months)	Reported Claim Counts	Selected Age-to- Ultimate Development Factors	Selected Ultimate Claim Counts
2003.1	240.0	1,475	1.000	1,475
2003.2	234.0	1,292	1.000	1,292
2004.1	228.0	1,203	1.000	1,203
2004.2	222.0	1,442	1.000	1,442
2005.1	216.0	1,292	1.000	1,292
2005.2	210.0	1,328	1.000	1,328
2006.1	204.0	1,124	1.000	1,124
2006.2	198.0	1,366	1.000	1,366
2007.1	192.0	1,133	1.000	1,133
2007.2	186.0	1,242	1.000	1,242
2008.1	180.0	896	1.000	896
2008.2	174.0	1,079	1.000	1,079
2009.1	168.0	1,020	1.000	1,020
2009.2	162.0	1,172	1.000	1,172
2010.1	156.0	1,053	1.000	1,053
2010.2	150.0	1,219	1.000	1,219
2011.1	144.0	1,040	1.000	1,040
2011.2	138.0	1,251	1.000	1,251
2012.1	132.0	1,106	1.000	1,106
2012.2	126.0	1,193	1.000	1,193
2013.1	120.0	1,207	1.000	1,206
2013.2	114.0	1,383	0.999	1,382
2014.1	108.0	1,114	0.999	1,113
2014.2	102.0	1,221	0.999	1,220
2015.1	96.0	1,262	0.999	1,261
2015.2	90.0	1,363	0.999	1,361
2016.1	84.0	1,182	0.999	1,181
2016.2	78.0	1,369	0.998	1,367
2017.1	72.0	1,252	0.997	1,248
2017.2	66.0	1,374	0.997	1,370
2018.1	60.0	1,172	0.995	1,166
2018.2	54.0	1,382	0.996	1,376
2019.1	48.0	1,126	0.995	1,121
2019.2	42.0	1,330	0.994	1,322
2020.1	36.0	736	0.995	733
2020.2	30.0	961	1.001	962
2021.1	24.0	802	1.023	820
2021.2	18.0	1,011	1.059	1,071
2022.1	12.0	821	1.089	894
2022.2	6.0	611	1.309	800
<b>Total</b>		<b>46,605</b>		<b>46,899</b>

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

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

(1)	(2)	(3)	(4)	(5) (3) * (4)
Reported Claim Counts: Development Method				
Accident Semester	Maturity (in Months)	Reported Claim Counts	Selected Age-to- Ultimate Development Factors	Selected Ultimate Claim Counts
2003.1	240.0	4,349	1.000	4,349
2003.2	234.0	3,954	1.000	3,954
2004.1	228.0	4,306	1.000	4,306
2004.2	222.0	4,582	1.000	4,582
2005.1	216.0	4,663	1.000	4,663
2005.2	210.0	4,771	1.000	4,771
2006.1	204.0	4,672	1.000	4,672
2006.2	198.0	5,590	1.000	5,590
2007.1	192.0	5,166	1.000	5,166
2007.2	186.0	5,785	1.000	5,785
2008.1	180.0	5,034	1.000	5,034
2008.2	174.0	5,676	1.000	5,676
2009.1	168.0	5,661	1.000	5,661
2009.2	162.0	6,283	1.000	6,283
2010.1	156.0	5,699	1.000	5,699
2010.2	150.0	6,481	1.000	6,481
2011.1	144.0	5,819	1.000	5,819
2011.2	138.0	6,480	1.000	6,480
2012.1	132.0	5,740	1.000	5,740
2012.2	126.0	6,165	1.000	6,165
2013.1	120.0	3,356	1.000	3,356
2013.2	114.0	400	1.000	400
2014.1	108.0	375	1.000	375
2014.2	102.0	346	1.000	346
2015.1	96.0	318	1.000	318
2015.2	90.0	379	1.000	379
2016.1	84.0	301	1.000	301
2016.2	78.0	330	1.000	330
2017.1	72.0	349	1.000	349
2017.2	66.0	440	1.000	440
2018.1	60.0	386	1.000	386
2018.2	54.0	394	0.999	394
2019.1	48.0	333	0.999	333
2019.2	42.0	385	0.999	385
2020.1	36.0	326	0.999	326
2020.2	30.0	330	0.999	330
2021.1	24.0	224	1.007	226
2021.2	18.0	278	1.049	292
2022.1	12.0	320	1.060	339
2022.2	6.0	484	0.808	391
Total		116,930		116,869

Province of Nova Scotia  
Third Party Liability - Direct Compensation  
Private Passengers Vehicles (Excluding Farmers)

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

(1)	(2)	(3)	(4)	(5) (3) * (4)
Reported Claim Counts: Development Method				
Accident Semester	Maturity (in Months)	Reported Claim Counts	Selected Age-to- Ultimate Development Factors	Selected Ultimate Claim Counts
2003.1	240.0	0	1.000	0
2003.2	234.0	0	1.000	0
2004.1	228.0	0	1.000	0
2004.2	222.0	0	1.000	0
2005.1	216.0	0	1.000	0
2005.2	210.0	0	1.000	0
2006.1	204.0	0	1.000	0
2006.2	198.0	0	1.000	0
2007.1	192.0	0	1.000	0
2007.2	186.0	0	1.000	0
2008.1	180.0	0	1.000	0
2008.2	174.0	0	1.000	0
2009.1	168.0	0	1.000	0
2009.2	162.0	0	1.000	0
2010.1	156.0	0	1.000	0
2010.2	150.0	0	1.000	0
2011.1	144.0	0	1.000	0
2011.2	138.0	0	1.000	0
2012.1	132.0	0	1.000	0
2012.2	126.0	0	1.000	0
2013.1	120.0	2,574	1.000	2,574
2013.2	114.0	6,846	1.000	6,846
2014.1	108.0	6,777	1.000	6,777
2014.2	102.0	7,250	1.000	7,250
2015.1	96.0	8,739	1.000	8,739
2015.2	90.0	7,592	1.000	7,592
2016.1	84.0	7,238	1.000	7,238
2016.2	78.0	8,144	1.000	8,144
2017.1	72.0	7,640	1.000	7,640
2017.2	66.0	8,349	1.000	8,349
2018.1	60.0	7,643	1.000	7,643
2018.2	54.0	8,598	1.000	8,599
2019.1	48.0	7,768	1.000	7,768
2019.2	42.0	8,346	1.000	8,346
2020.1	36.0	5,297	1.000	5,297
2020.2	30.0	6,122	1.000	6,122
2021.1	24.0	5,691	1.000	5,692
2021.2	18.0	7,418	1.000	7,419
2022.1	12.0	6,532	0.999	6,528
2022.2	6.0	6,665	1.027	6,847
<b>Total</b>		<b>141,229</b>		<b>141,409</b>

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

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

(1)	(2)	(3)	(4)	(5) (3) * (4)
Reported Claim Counts: Development Method				
Accident Semester	Maturity (in Months)	Reported Claim Counts	Selected Age-to- Ultimate Development Factors	Selected Ultimate Claim Counts
2003.1	240.0	2,181	1.000	2,181
2003.2	234.0	2,043	1.000	2,043
2004.1	228.0	1,793	1.000	1,793
2004.2	222.0	2,032	1.000	2,032
2005.1	216.0	1,813	1.000	1,813
2005.2	210.0	1,994	1.000	1,994
2006.1	204.0	1,763	1.000	1,763
2006.2	198.0	1,893	1.000	1,893
2007.1	192.0	1,829	1.000	1,829
2007.2	186.0	1,892	1.000	1,892
2008.1	180.0	1,456	1.000	1,456
2008.2	174.0	1,644	1.000	1,644
2009.1	168.0	1,543	1.000	1,543
2009.2	162.0	1,762	1.000	1,762
2010.1	156.0	1,526	1.000	1,526
2010.2	150.0	1,899	1.000	1,899
2011.1	144.0	1,646	1.000	1,646
2011.2	138.0	1,950	1.000	1,950
2012.1	132.0	1,709	1.000	1,709
2012.2	126.0	1,867	1.000	1,867
2013.1	120.0	1,837	1.000	1,837
2013.2	114.0	2,347	1.000	2,347
2014.1	108.0	1,894	1.000	1,894
2014.2	102.0	2,155	1.000	2,155
2015.1	96.0	2,198	1.000	2,198
2015.2	90.0	2,377	1.000	2,377
2016.1	84.0	2,185	1.000	2,185
2016.2	78.0	2,546	1.000	2,545
2017.1	72.0	2,265	1.000	2,264
2017.2	66.0	2,584	0.999	2,583
2018.1	60.0	2,288	0.999	2,286
2018.2	54.0	2,713	0.999	2,711
2019.1	48.0	2,292	0.999	2,290
2019.2	42.0	2,660	0.999	2,658
2020.1	36.0	1,530	0.999	1,528
2020.2	30.0	1,947	0.997	1,942
2021.1	24.0	1,738	0.996	1,731
2021.2	18.0	2,397	0.993	2,381
2022.1	12.0	2,052	0.981	2,013
2022.2	6.0	2,290	0.925	2,118
Total		80,530		80,275

Province of Nova Scotia  
Uninsured Auto  
Private Passengers Vehicles (Excluding Farmers)

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

(1)	(2)	(3)	(4)	(5) (3) * (4)
Reported Claim Counts: Development Method				
Accident Semester	Maturity (in Months)	Reported Claim Counts	Selected Age-to- Ultimate Development Factors	Selected Ultimate Claim Counts
2003.1	240.0	72	1.000	72
2003.2	234.0	113	1.000	113
2004.1	228.0	101	1.000	101
2004.2	222.0	78	1.000	78
2005.1	216.0	70	1.000	70
2005.2	210.0	64	1.000	64
2006.1	204.0	77	1.000	77
2006.2	198.0	67	1.000	67
2007.1	192.0	59	1.000	59
2007.2	186.0	92	1.000	92
2008.1	180.0	66	1.000	66
2008.2	174.0	59	1.000	59
2009.1	168.0	43	1.000	43
2009.2	162.0	70	1.000	70
2010.1	156.0	53	1.000	53
2010.2	150.0	77	1.000	77
2011.1	144.0	62	1.000	62
2011.2	138.0	74	1.000	74
2012.1	132.0	63	1.000	63
2012.2	126.0	81	1.000	81
2013.1	120.0	87	1.000	87
2013.2	114.0	114	1.000	114
2014.1	108.0	89	1.000	89
2014.2	102.0	88	1.000	88
2015.1	96.0	132	1.000	132
2015.2	90.0	113	1.000	113
2016.1	84.0	106	1.000	106
2016.2	78.0	120	1.001	120
2017.1	72.0	85	1.002	85
2017.2	66.0	101	0.997	101
2018.1	60.0	80	0.993	79
2018.2	54.0	86	0.989	85
2019.1	48.0	92	0.985	91
2019.2	42.0	70	0.980	69
2020.1	36.0	64	0.983	63
2020.2	30.0	85	0.986	84
2021.1	24.0	68	0.986	67
2021.2	18.0	85	0.991	84
2022.1	12.0	69	1.009	70
2022.2	6.0	50	1.222	61
Total		3,225		3,228

Province of Nova Scotia  
Collision  
Private Passengers Vehicles (Excluding Farmers)

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

(1)	(2)	(3)	(4)	(5) (3) * (4)
Reported Claim Counts: Development Method				
Accident Semester	Maturity (in Months)	Reported Claim Counts	Selected Age-to- Ultimate Development Factors	Selected Ultimate Claim Counts
2003.1	240.0	4,684	1.000	4,684
2003.2	234.0	4,198	1.000	4,198
2004.1	228.0	4,967	1.000	4,967
2004.2	222.0	5,336	1.000	5,336
2005.1	216.0	5,314	1.000	5,314
2005.2	210.0	5,571	1.000	5,571
2006.1	204.0	5,558	1.000	5,558
2006.2	198.0	6,713	1.000	6,713
2007.1	192.0	6,815	1.000	6,815
2007.2	186.0	6,709	1.000	6,709
2008.1	180.0	5,940	1.000	5,940
2008.2	174.0	6,198	1.000	6,198
2009.1	168.0	6,625	1.000	6,625
2009.2	162.0	6,934	1.000	6,934
2010.1	156.0	5,905	1.000	5,905
2010.2	150.0	6,355	1.000	6,355
2011.1	144.0	6,226	1.000	6,226
2011.2	138.0	6,774	1.000	6,774
2012.1	132.0	6,308	1.000	6,308
2012.2	126.0	6,291	1.000	6,291
2013.1	120.0	5,977	1.000	5,977
2013.2	114.0	5,740	1.000	5,740
2014.1	108.0	5,495	1.000	5,495
2014.2	102.0	5,033	1.000	5,033
2015.1	96.0	7,201	1.000	7,201
2015.2	90.0	5,653	1.000	5,653
2016.1	84.0	5,670	1.000	5,670
2016.2	78.0	6,018	1.000	6,018
2017.1	72.0	6,013	1.000	6,012
2017.2	66.0	6,107	1.000	6,107
2018.1	60.0	6,512	1.000	6,511
2018.2	54.0	6,797	1.000	6,797
2019.1	48.0	6,583	1.000	6,582
2019.2	42.0	6,608	1.000	6,607
2020.1	36.0	4,911	1.000	4,910
2020.2	30.0	5,043	1.000	5,042
2021.1	24.0	4,923	0.999	4,920
2021.2	18.0	5,931	1.000	5,928
2022.1	12.0	6,169	0.997	6,148
2022.2	6.0	6,365	0.973	6,193
<b>Total</b>		<b>238,170</b>		<b>237,962</b>

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

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

(1)	(2)	(3)	(4)	(5) (3) * (4)
Reported Claim Counts: Development Method				
Accident Semester	Maturity (in Months)	Reported Claim Counts	Selected Age-to- Ultimate Development Factors	Selected Ultimate Claim Counts
2003.1	240.0	8,515	1.000	8,515
2003.2	234.0	9,283	1.000	9,283
2004.1	228.0	7,210	1.000	7,210
2004.2	222.0	7,515	1.000	7,515
2005.1	216.0	7,431	1.000	7,431
2005.2	210.0	8,130	1.000	8,130
2006.1	204.0	8,000	1.000	8,000
2006.2	198.0	8,634	1.000	8,634
2007.1	192.0	9,591	1.000	9,591
2007.2	186.0	10,187	1.000	10,187
2008.1	180.0	10,414	1.000	10,414
2008.2	174.0	10,948	1.000	10,948
2009.1	168.0	11,191	1.000	11,191
2009.2	162.0	11,405	1.000	11,405
2010.1	156.0	9,861	1.000	9,861
2010.2	150.0	11,075	1.000	11,075
2011.1	144.0	12,499	1.000	12,499
2011.2	138.0	13,696	1.000	13,696
2012.1	132.0	11,561	1.000	11,561
2012.2	126.0	12,015	1.000	12,015
2013.1	120.0	11,413	1.000	11,413
2013.2	114.0	13,301	1.000	13,301
2014.1	108.0	12,473	1.000	12,473
2014.2	102.0	13,059	1.000	13,059
2015.1	96.0	15,202	1.000	15,202
2015.2	90.0	13,945	1.000	13,945
2016.1	84.0	13,556	1.000	13,556
2016.2	78.0	14,401	1.000	14,401
2017.1	72.0	14,180	1.000	14,180
2017.2	66.0	14,732	1.000	14,732
2018.1	60.0	14,915	1.000	14,915
2018.2	54.0	15,017	1.000	15,017
2019.1	48.0	14,839	1.000	14,840
2019.2	42.0	15,808	1.000	15,809
2020.1	36.0	12,389	1.000	12,391
2020.2	30.0	14,694	1.000	14,700
2021.1	24.0	12,211	1.001	12,223
2021.2	18.0	14,996	1.003	15,039
2022.1	12.0	15,739	1.014	15,953
2022.2	6.0	15,310	1.157	17,714
<b>Total</b>		<b>481,341</b>		<b>484,023</b>

Province of Nova Scotia  
All Perils  
Private Passengers Vehicles (Excluding Farmers)

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

(1)	(2)	(3)	(4)	(5) (3) * (4)
Reported Claim Counts: Development Method				
Accident Semester	Maturity (in Months)	Reported Claim Counts	Selected Age-to- Ultimate Development Factors	Selected Ultimate Claim Counts
2003.1	240.0	1,280	1.000	1,280
2003.2	234.0	1,545	1.000	1,545
2004.1	228.0	1,551	1.000	1,551
2004.2	222.0	1,764	1.000	1,764
2005.1	216.0	1,583	1.000	1,583
2005.2	210.0	1,451	1.000	1,451
2006.1	204.0	1,338	1.000	1,338
2006.2	198.0	1,523	1.000	1,523
2007.1	192.0	1,503	1.000	1,503
2007.2	186.0	1,422	1.000	1,422
2008.1	180.0	1,285	1.000	1,285
2008.2	174.0	1,484	1.000	1,484
2009.1	168.0	1,487	1.000	1,487
2009.2	162.0	1,590	1.000	1,590
2010.1	156.0	1,381	1.000	1,381
2010.2	150.0	1,600	1.000	1,600
2011.1	144.0	1,531	1.000	1,531
2011.2	138.0	1,759	1.000	1,759
2012.1	132.0	1,440	1.000	1,440
2012.2	126.0	1,554	1.000	1,554
2013.1	120.0	1,390	1.000	1,390
2013.2	114.0	1,433	1.000	1,433
2014.1	108.0	1,266	1.000	1,266
2014.2	102.0	1,336	1.000	1,336
2015.1	96.0	1,640	1.000	1,640
2015.2	90.0	1,375	1.000	1,375
2016.1	84.0	1,382	1.000	1,382
2016.2	78.0	1,532	1.000	1,532
2017.1	72.0	1,488	1.000	1,488
2017.2	66.0	1,720	1.000	1,720
2018.1	60.0	1,606	1.000	1,606
2018.2	54.0	1,690	1.000	1,690
2019.1	48.0	1,603	1.000	1,603
2019.2	42.0	1,728	1.000	1,728
2020.1	36.0	1,233	1.000	1,233
2020.2	30.0	1,468	1.000	1,467
2021.1	24.0	1,197	1.000	1,197
2021.2	18.0	1,511	1.000	1,511
2022.1	12.0	1,434	1.006	1,443
2022.2	6.0	1,516	1.074	1,628
<b>Total</b>		<b>59,619</b>		<b>59,739</b>



Province of Nova Scotia  
Specified Perils  
Private Passengers Vehicles (Excluding Farmers)

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

(1)	(2)	(3)	(4)	(5) (3) * (4)
Reported Claim Counts: Development Method				
Accident Semester	Maturity (in Months)	Reported Claim Counts	Selected Age-to- Ultimate Development Factors	Selected Ultimate Claim Counts
2003.1	240.0	24	1.000	24
2003.2	234.0	37	1.000	37
2004.1	228.0	24	1.000	24
2004.2	222.0	19	1.000	19
2005.1	216.0	20	1.000	20
2005.2	210.0	13	1.000	13
2006.1	204.0	23	1.000	23
2006.2	198.0	15	1.000	15
2007.1	192.0	13	1.000	13
2007.2	186.0	9	1.000	9
2008.1	180.0	17	1.000	17
2008.2	174.0	16	1.000	16
2009.1	168.0	10	1.000	10
2009.2	162.0	19	1.000	19
2010.1	156.0	5	1.000	5
2010.2	150.0	10	1.000	10
2011.1	144.0	12	1.000	12
2011.2	138.0	11	1.000	11
2012.1	132.0	3	1.000	3
2012.2	126.0	8	1.000	8
2013.1	120.0	8	1.000	8
2013.2	114.0	11	1.000	11
2014.1	108.0	5	1.000	5
2014.2	102.0	9	1.000	9
2015.1	96.0	8	1.000	8
2015.2	90.0	1	1.000	1
2016.1	84.0	7	1.000	7
2016.2	78.0	2	1.000	2
2017.1	72.0	5	1.000	5
2017.2	66.0	3	1.000	3
2018.1	60.0	11	1.000	11
2018.2	54.0	5	1.000	5
2019.1	48.0	3	1.007	3
2019.2	42.0	3	1.007	3
2020.1	36.0	1	0.999	1
2020.2	30.0	5	0.999	5
2021.1	24.0	7	1.007	7
2021.2	18.0	9	0.998	9
2022.1	12.0	8	1.007	8
2022.2	6.0	16	1.025	16
Total		435		436

Province of Nova Scotia  
Underinsured Motorist  
Private Passengers Vehicles (Excluding Farmers)

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

(1)	(2)	(3)	(4)	(5) (3) * (4)
Reported Claim Counts: Development Method				
Accident Semester	Maturity (in Months)	Reported Claim Counts	Selected Age-to- Ultimate Development Factors	Selected Ultimate Claim Counts
2003.1	240.0	2	1.000	2
2003.2	234.0	6	1.000	6
2004.1	228.0	5	1.000	5
2004.2	222.0	3	1.000	3
2005.1	216.0	4	1.000	4
2005.2	210.0	2	1.000	2
2006.1	204.0	1	1.000	1
2006.2	198.0	6	1.000	6
2007.1	192.0	7	1.000	7
2007.2	186.0	5	1.000	5
2008.1	180.0	4	1.000	4
2008.2	174.0	3	1.000	3
2009.1	168.0	5	1.000	5
2009.2	162.0	7	1.000	7
2010.1	156.0	6	0.984	6
2010.2	150.0	7	0.984	7
2011.1	144.0	7	0.984	7
2011.2	138.0	4	0.972	4
2012.1	132.0	6	0.983	6
2012.2	126.0	8	0.983	8
2013.1	120.0	9	0.983	9
2013.2	114.0	7	0.992	7
2014.1	108.0	7	0.984	7
2014.2	102.0	6	0.992	6
2015.1	96.0	6	0.992	6
2015.2	90.0	8	0.992	8
2016.1	84.0	13	0.985	13
2016.2	78.0	16	0.960	15
2017.1	72.0	16	0.923	15
2017.2	66.0	17	0.905	15
2018.1	60.0	9	0.905	8
2018.2	54.0	13	0.901	12
2019.1	48.0	9	0.866	8
2019.2	42.0	20	0.866	17
2020.1	36.0	10	0.860	9
2020.2	30.0	14	0.854	12
2021.1	24.0	15	0.900	14
2021.2	18.0	12	0.953	11
2022.1	12.0	23	0.992	23
2022.2	6.0	24	1.307	31
Total		352		343

## Bodily Injury

Coverage = BI  
End Trend Period = 2022.2  
Excluded Points = NA  
Parameters Included: time, seasonality

Fit	Start Date				Implied Trend	
		Time	Seasonality	Adjusted R <sup>2</sup>	Rate	
Loss Cost	2004.2	0.031 (CI = +/-0.010; p = 0.000)	-0.252 (CI = +/-0.109; p = 0.000)	0.623	+3.19%	
Loss Cost	2005.1	0.033 (CI = +/-0.011; p = 0.000)	-0.241 (CI = +/-0.110; p = 0.000)	0.639	+3.38%	
Loss Cost	2005.2	0.035 (CI = +/-0.011; p = 0.000)	-0.253 (CI = +/-0.110; p = 0.000)	0.652	+3.59%	
Loss Cost	2006.1	0.036 (CI = +/-0.012; p = 0.000)	-0.249 (CI = +/-0.113; p = 0.000)	0.653	+3.67%	
Loss Cost	2006.2	0.037 (CI = +/-0.012; p = 0.000)	-0.253 (CI = +/-0.116; p = 0.000)	0.637	+3.76%	
Loss Cost	2007.1	0.037 (CI = +/-0.013; p = 0.000)	-0.251 (CI = +/-0.120; p = 0.000)	0.634	+3.81%	
Loss Cost	2007.2	0.038 (CI = +/-0.014; p = 0.000)	-0.256 (CI = +/-0.124; p = 0.000)	0.615	+3.90%	
Loss Cost	2008.1	0.037 (CI = +/-0.015; p = 0.000)	-0.260 (CI = +/-0.128; p = 0.000)	0.607	+3.82%	
Loss Cost	2008.2	0.034 (CI = +/-0.015; p = 0.000)	-0.244 (CI = +/-0.128; p = 0.001)	0.552	+3.47%	
Loss Cost	2009.1	0.028 (CI = +/-0.015; p = 0.001)	-0.272 (CI = +/-0.119; p = 0.000)	0.588	+2.87%	
Loss Cost	2009.2	0.024 (CI = +/-0.015; p = 0.003)	-0.254 (CI = +/-0.117; p = 0.000)	0.533	+2.47%	
Loss Cost	2010.1	0.022 (CI = +/-0.016; p = 0.010)	-0.267 (CI = +/-0.119; p = 0.000)	0.541	+2.18%	
Loss Cost	2010.2	0.018 (CI = +/-0.017; p = 0.032)	-0.253 (CI = +/-0.120; p = 0.000)	0.484	+1.85%	
Loss Cost	2011.1	0.012 (CI = +/-0.016; p = 0.130)	-0.278 (CI = +/-0.114; p = 0.000)	0.546	+1.25%	
Loss Cost	2011.2	0.010 (CI = +/-0.018; p = 0.253)	-0.268 (CI = +/-0.117; p = 0.000)	0.503	+1.00%	
Loss Cost	2012.1	0.007 (CI = +/-0.019; p = 0.426)	-0.278 (CI = +/-0.122; p = 0.000)	0.515	+0.75%	
Loss Cost	2012.2	0.006 (CI = +/-0.021; p = 0.534)	-0.274 (CI = +/-0.128; p = 0.000)	0.484	+0.64%	
Loss Cost	2013.1	0.002 (CI = +/-0.023; p = 0.844)	-0.289 (CI = +/-0.132; p = 0.000)	0.511	+0.22%	
Loss Cost	2013.2	-0.004 (CI = +/-0.024; p = 0.730)	-0.270 (CI = +/-0.131; p = 0.000)	0.488	-0.39%	
Loss Cost	2014.1	-0.009 (CI = +/-0.026; p = 0.478)	-0.285 (CI = +/-0.136; p = 0.000)	0.517	-0.89%	
Loss Cost	2014.2	-0.013 (CI = +/-0.029; p = 0.367)	-0.275 (CI = +/-0.142; p = 0.001)	0.500	-1.25%	
Loss Cost	2015.1	-0.025 (CI = +/-0.029; p = 0.082)	-0.309 (CI = +/-0.131; p = 0.000)	0.631	-2.45%	
Loss Cost	2015.2	-0.038 (CI = +/-0.026; p = 0.007)	-0.276 (CI = +/-0.111; p = 0.000)	0.729	-3.73%	
Loss Cost	2016.1	-0.042 (CI = +/-0.030; p = 0.010)	-0.287 (CI = +/-0.120; p = 0.000)	0.711	-4.13%	
Loss Cost	2016.2	-0.050 (CI = +/-0.033; p = 0.007)	-0.270 (CI = +/-0.123; p = 0.001)	0.737	-4.86%	
Loss Cost	2017.1	-0.061 (CI = +/-0.036; p = 0.004)	-0.295 (CI = +/-0.123; p = 0.000)	0.772	-5.94%	
Severity	2004.2	0.059 (CI = +/-0.006; p = 0.000)	-0.139 (CI = +/-0.064; p = 0.000)	0.921	+6.13%	
Severity	2005.1	0.061 (CI = +/-0.006; p = 0.000)	-0.132 (CI = +/-0.065; p = 0.000)	0.922	+6.24%	
Severity	2005.2	0.061 (CI = +/-0.006; p = 0.000)	-0.137 (CI = +/-0.066; p = 0.000)	0.919	+6.34%	
Severity	2006.1	0.062 (CI = +/-0.007; p = 0.000)	-0.133 (CI = +/-0.067; p = 0.000)	0.917	+6.41%	
Severity	2006.2	0.063 (CI = +/-0.007; p = 0.000)	-0.139 (CI = +/-0.069; p = 0.000)	0.913	+6.51%	
Severity	2007.1	0.063 (CI = +/-0.008; p = 0.000)	-0.140 (CI = +/-0.071; p = 0.000)	0.907	+6.49%	
Severity	2007.2	0.064 (CI = +/-0.008; p = 0.000)	-0.143 (CI = +/-0.073; p = 0.000)	0.900	+6.56%	
Severity	2008.1	0.063 (CI = +/-0.009; p = 0.000)	-0.146 (CI = +/-0.076; p = 0.000)	0.893	+6.51%	
Severity	2008.2	0.063 (CI = +/-0.009; p = 0.000)	-0.145 (CI = +/-0.078; p = 0.001)	0.879	+6.49%	
Severity	2009.1	0.060 (CI = +/-0.009; p = 0.000)	-0.158 (CI = +/-0.076; p = 0.000)	0.878	+6.20%	
Severity	2009.2	0.058 (CI = +/-0.010; p = 0.000)	-0.151 (CI = +/-0.078; p = 0.001)	0.861	+6.02%	
Severity	2010.1	0.058 (CI = +/-0.011; p = 0.000)	-0.151 (CI = +/-0.081; p = 0.001)	0.852	+6.01%	
Severity	2010.2	0.058 (CI = +/-0.012; p = 0.000)	-0.149 (CI = +/-0.084; p = 0.001)	0.829	+5.95%	
Severity	2011.1	0.055 (CI = +/-0.012; p = 0.000)	-0.160 (CI = +/-0.085; p = 0.001)	0.821	+5.67%	
Severity	2011.2	0.057 (CI = +/-0.013; p = 0.000)	-0.166 (CI = +/-0.088; p = 0.001)	0.810	+5.85%	
Severity	2012.1	0.058 (CI = +/-0.015; p = 0.000)	-0.161 (CI = +/-0.092; p = 0.002)	0.806	+6.00%	
Severity	2012.2	0.061 (CI = +/-0.015; p = 0.000)	-0.172 (CI = +/-0.094; p = 0.001)	0.805	+6.32%	
Severity	2013.1	0.064 (CI = +/-0.017; p = 0.000)	-0.161 (CI = +/-0.097; p = 0.003)	0.811	+6.63%	
Severity	2013.2	0.061 (CI = +/-0.018; p = 0.000)	-0.151 (CI = +/-0.099; p = 0.005)	0.768	+6.29%	
Severity	2014.1	0.060 (CI = +/-0.020; p = 0.000)	-0.155 (CI = +/-0.106; p = 0.007)	0.750	+6.16%	
Severity	2014.2	0.062 (CI = +/-0.023; p = 0.000)	-0.163 (CI = +/-0.111; p = 0.007)	0.727	+6.44%	
Severity	2015.1	0.061 (CI = +/-0.026; p = 0.000)	-0.166 (CI = +/-0.120; p = 0.011)	0.708	+6.33%	
Severity	2015.2	0.051 (CI = +/-0.025; p = 0.001)	-0.139 (CI = +/-0.109; p = 0.017)	0.641	+5.21%	
Severity	2016.1	0.055 (CI = +/-0.029; p = 0.002)	-0.129 (CI = +/-0.118; p = 0.034)	0.647	+5.62%	
Severity	2016.2	0.053 (CI = +/-0.034; p = 0.006)	-0.126 (CI = +/-0.129; p = 0.054)	0.552	+5.48%	
Severity	2017.1	0.052 (CI = +/-0.042; p = 0.021)	-0.130 (CI = +/-0.144; p = 0.072)	0.520	+5.30%	
Frequency	2004.2	-0.028 (CI = +/-0.009; p = 0.000)	-0.114 (CI = +/-0.092; p = 0.017)	0.571	-2.77%	
Frequency	2005.1	-0.027 (CI = +/-0.009; p = 0.000)	-0.109 (CI = +/-0.095; p = 0.025)	0.531	-2.70%	
Frequency	2005.2	-0.026 (CI = +/-0.010; p = 0.000)	-0.116 (CI = +/-0.096; p = 0.020)	0.510	-2.59%	
Frequency	2006.1	-0.026 (CI = +/-0.010; p = 0.000)	-0.115 (CI = +/-0.100; p = 0.025)	0.475	-2.57%	
Frequency	2006.2	-0.026 (CI = +/-0.011; p = 0.000)	-0.115 (CI = +/-0.103; p = 0.030)	0.463	-2.58%	
Frequency	2007.1	-0.025 (CI = +/-0.011; p = 0.000)	-0.111 (CI = +/-0.106; p = 0.041)	0.416	-2.51%	
Frequency	2007.2	-0.025 (CI = +/-0.012; p = 0.000)	-0.112 (CI = +/-0.110; p = 0.045)	0.402	-2.49%	
Frequency	2008.1	-0.026 (CI = +/-0.013; p = 0.000)	-0.114 (CI = +/-0.114; p = 0.050)	0.372	-2.52%	
Frequency	2008.2	-0.029 (CI = +/-0.013; p = 0.000)	-0.098 (CI = +/-0.113; p = 0.084)	0.422	-2.83%	
Frequency	2009.1	-0.032 (CI = +/-0.014; p = 0.000)	-0.113 (CI = +/-0.113; p = 0.049)	0.461	-3.13%	
Frequency	2009.2	-0.034 (CI = +/-0.015; p = 0.000)	-0.103 (CI = +/-0.115; p = 0.077)	0.480	-3.35%	
Frequency	2010.1	-0.037 (CI = +/-0.016; p = 0.000)	-0.116 (CI = +/-0.118; p = 0.054)	0.496	-3.61%	
Frequency	2010.2	-0.039 (CI = +/-0.017; p = 0.000)	-0.105 (CI = +/-0.120; p = 0.084)	0.515	-3.87%	
Frequency	2011.1	-0.043 (CI = +/-0.018; p = 0.000)	-0.118 (CI = +/-0.122; p = 0.057)	0.531	-4.18%	
Frequency	2011.2	-0.047 (CI = +/-0.018; p = 0.000)	-0.102 (CI = +/-0.122; p = 0.097)	0.571	-4.59%	
Frequency	2012.1	-0.051 (CI = +/-0.020; p = 0.000)	-0.117 (CI = +/-0.125; p = 0.064)	0.586	-4.96%	
Frequency	2012.2	-0.055 (CI = +/-0.021; p = 0.000)	-0.103 (CI = +/-0.127; p = 0.106)	0.611	-5.35%	
Frequency	2013.1	-0.062 (CI = +/-0.021; p = 0.000)	-0.128 (CI = +/-0.122; p = 0.042)	0.671	-6.02%	
Frequency	2013.2	-0.065 (CI = +/-0.023; p = 0.000)	-0.118 (CI = +/-0.128; p = 0.067)	0.671	-6.29%	
Frequency	2014.1	-0.069 (CI = +/-0.026; p = 0.000)	-0.130 (CI = +/-0.134; p = 0.057)	0.655	-6.64%	
Frequency	2014.2	-0.075 (CI = +/-0.028; p = 0.000)	-0.112 (CI = +/-0.136; p = 0.099)	0.686	-7.23%	
Frequency	2015.1	-0.086 (CI = +/-0.028; p = 0.000)	-0.144 (CI = +/-0.127; p = 0.030)	0.756	-8.26%	
Frequency	2015.2	-0.089 (CI = +/-0.031; p = 0.000)	-0.137 (CI = +/-0.136; p = 0.049)	0.744	-8.50%	
Frequency	2016.1	-0.097 (CI = +/-0.035; p = 0.000)	-0.157 (CI = +/-0.142; p = 0.033)	0.744	-9.23%	
Frequency	2016.2	-0.103 (CI = +/-0.040; p = 0.000)	-0.144 (CI = +/-0.151; p = 0.059)	0.747	-9.80%	
Frequency	2017.1	-0.113 (CI = +/-0.046; p = 0.000)	-0.165 (CI = +/-0.160; p = 0.045)	0.735	-10.68%	

## Bodily Injury

Coverage = BI  
End Trend Period = 2022.1  
Excluded Points = NA  
Parameters Included: time, seasonality

Fit	Start Date				Implied Trend	
		Time	Seasonality	Adjusted R <sup>2</sup>	Rate	
Loss Cost	2004.2	0.033 (CI = +/-0.011; p = 0.000)	-0.262 (CI = +/-0.110; p = 0.000)	0.627	+3.36%	
Loss Cost	2005.1	0.035 (CI = +/-0.011; p = 0.000)	-0.251 (CI = +/-0.111; p = 0.000)	0.644	+3.56%	
Loss Cost	2005.2	0.037 (CI = +/-0.011; p = 0.000)	-0.265 (CI = +/-0.110; p = 0.000)	0.662	+3.81%	
Loss Cost	2006.1	0.038 (CI = +/-0.012; p = 0.000)	-0.261 (CI = +/-0.114; p = 0.000)	0.663	+3.90%	
Loss Cost	2006.2	0.039 (CI = +/-0.013; p = 0.000)	-0.267 (CI = +/-0.117; p = 0.000)	0.650	+4.02%	
Loss Cost	2007.1	0.040 (CI = +/-0.013; p = 0.000)	-0.264 (CI = +/-0.121; p = 0.000)	0.647	+4.08%	
Loss Cost	2007.2	0.041 (CI = +/-0.014; p = 0.000)	-0.271 (CI = +/-0.124; p = 0.000)	0.632	+4.21%	
Loss Cost	2008.1	0.041 (CI = +/-0.015; p = 0.000)	-0.274 (CI = +/-0.129; p = 0.000)	0.624	+4.14%	
Loss Cost	2008.2	0.037 (CI = +/-0.016; p = 0.000)	-0.258 (CI = +/-0.129; p = 0.000)	0.567	+3.78%	
Loss Cost	2009.1	0.031 (CI = +/-0.015; p = 0.000)	-0.285 (CI = +/-0.120; p = 0.000)	0.604	+3.17%	
Loss Cost	2009.2	0.027 (CI = +/-0.016; p = 0.002)	-0.267 (CI = +/-0.119; p = 0.000)	0.546	+2.75%	
Loss Cost	2010.1	0.024 (CI = +/-0.017; p = 0.006)	-0.278 (CI = +/-0.121; p = 0.000)	0.555	+2.47%	
Loss Cost	2010.2	0.021 (CI = +/-0.018; p = 0.023)	-0.265 (CI = +/-0.123; p = 0.000)	0.494	+2.13%	
Loss Cost	2011.1	0.015 (CI = +/-0.018; p = 0.091)	-0.288 (CI = +/-0.117; p = 0.000)	0.556	+1.51%	
Loss Cost	2011.2	0.013 (CI = +/-0.019; p = 0.187)	-0.278 (CI = +/-0.121; p = 0.000)	0.511	+1.26%	
Loss Cost	2012.1	0.010 (CI = +/-0.021; p = 0.325)	-0.287 (CI = +/-0.126; p = 0.000)	0.522	+1.01%	
Loss Cost	2012.2	0.009 (CI = +/-0.023; p = 0.416)	-0.284 (CI = +/-0.134; p = 0.000)	0.490	+0.92%	
Loss Cost	2013.1	0.005 (CI = +/-0.025; p = 0.685)	-0.298 (CI = +/-0.138; p = 0.000)	0.515	+0.49%	
Loss Cost	2013.2	-0.002 (CI = +/-0.027; p = 0.886)	-0.276 (CI = +/-0.139; p = 0.001)	0.487	-0.18%	
Loss Cost	2014.1	-0.007 (CI = +/-0.029; p = 0.619)	-0.291 (CI = +/-0.144; p = 0.001)	0.515	-0.69%	
Loss Cost	2014.2	-0.011 (CI = +/-0.033; p = 0.487)	-0.279 (CI = +/-0.154; p = 0.002)	0.496	-1.10%	
Loss Cost	2015.1	-0.024 (CI = +/-0.033; p = 0.137)	-0.312 (CI = +/-0.142; p = 0.000)	0.626	-2.37%	
Loss Cost	2015.2	-0.040 (CI = +/-0.030; p = 0.014)	-0.271 (CI = +/-0.122; p = 0.000)	0.728	-3.94%	
Loss Cost	2016.1	-0.045 (CI = +/-0.035; p = 0.016)	-0.281 (CI = +/-0.130; p = 0.001)	0.710	-4.39%	
Loss Cost	2016.2	-0.056 (CI = +/-0.039; p = 0.010)	-0.257 (CI = +/-0.134; p = 0.002)	0.746	-5.42%	
Loss Cost	2017.1	-0.069 (CI = +/-0.041; p = 0.005)	-0.281 (CI = +/-0.132; p = 0.001)	0.787	-6.64%	
Severity	2004.2	0.058 (CI = +/-0.006; p = 0.000)	-0.130 (CI = +/-0.064; p = 0.000)	0.916	+5.97%	
Severity	2005.1	0.059 (CI = +/-0.006; p = 0.000)	-0.123 (CI = +/-0.064; p = 0.000)	0.917	+6.09%	
Severity	2005.2	0.060 (CI = +/-0.007; p = 0.000)	-0.128 (CI = +/-0.065; p = 0.000)	0.913	+6.18%	
Severity	2006.1	0.061 (CI = +/-0.007; p = 0.000)	-0.125 (CI = +/-0.067; p = 0.001)	0.910	+6.25%	
Severity	2006.2	0.061 (CI = +/-0.007; p = 0.000)	-0.130 (CI = +/-0.068; p = 0.001)	0.905	+6.34%	
Severity	2007.1	0.061 (CI = +/-0.008; p = 0.000)	-0.131 (CI = +/-0.071; p = 0.001)	0.898	+6.31%	
Severity	2007.2	0.062 (CI = +/-0.008; p = 0.000)	-0.134 (CI = +/-0.073; p = 0.001)	0.888	+6.37%	
Severity	2008.1	0.061 (CI = +/-0.009; p = 0.000)	-0.137 (CI = +/-0.076; p = 0.001)	0.880	+6.31%	
Severity	2008.2	0.061 (CI = +/-0.010; p = 0.000)	-0.135 (CI = +/-0.079; p = 0.002)	0.864	+6.27%	
Severity	2009.1	0.058 (CI = +/-0.010; p = 0.000)	-0.148 (CI = +/-0.076; p = 0.000)	0.863	+5.96%	
Severity	2009.2	0.056 (CI = +/-0.010; p = 0.000)	-0.139 (CI = +/-0.077; p = 0.001)	0.843	+5.73%	
Severity	2010.1	0.056 (CI = +/-0.011; p = 0.000)	-0.139 (CI = +/-0.080; p = 0.002)	0.832	+5.71%	
Severity	2010.2	0.054 (CI = +/-0.012; p = 0.000)	-0.135 (CI = +/-0.083; p = 0.003)	0.803	+5.60%	
Severity	2011.1	0.052 (CI = +/-0.013; p = 0.000)	-0.146 (CI = +/-0.083; p = 0.002)	0.795	+5.29%	
Severity	2011.2	0.053 (CI = +/-0.014; p = 0.000)	-0.152 (CI = +/-0.087; p = 0.002)	0.776	+5.45%	
Severity	2012.1	0.054 (CI = +/-0.015; p = 0.000)	-0.147 (CI = +/-0.091; p = 0.003)	0.771	+5.58%	
Severity	2012.2	0.057 (CI = +/-0.016; p = 0.000)	-0.157 (CI = +/-0.094; p = 0.003)	0.763	+5.88%	
Severity	2013.1	0.060 (CI = +/-0.018; p = 0.000)	-0.148 (CI = +/-0.097; p = 0.005)	0.770	+6.19%	
Severity	2013.2	0.055 (CI = +/-0.019; p = 0.000)	-0.133 (CI = +/-0.098; p = 0.011)	0.713	+5.70%	
Severity	2014.1	0.054 (CI = +/-0.021; p = 0.000)	-0.138 (CI = +/-0.104; p = 0.013)	0.689	+5.52%	
Severity	2014.2	0.056 (CI = +/-0.024; p = 0.000)	-0.144 (CI = +/-0.112; p = 0.016)	0.647	+5.73%	
Severity	2015.1	0.054 (CI = +/-0.028; p = 0.001)	-0.148 (CI = +/-0.121; p = 0.021)	0.621	+5.56%	
Severity	2015.2	0.039 (CI = +/-0.024; p = 0.004)	-0.110 (CI = +/-0.097; p = 0.030)	0.534	+3.98%	
Severity	2016.1	0.042 (CI = +/-0.028; p = 0.007)	-0.103 (CI = +/-0.105; p = 0.054)	0.542	+4.33%	
Severity	2016.2	0.037 (CI = +/-0.033; p = 0.032)	-0.091 (CI = +/-0.114; p = 0.105)	0.372	+3.76%	
Severity	2017.1	0.034 (CI = +/-0.040; p = 0.087)	-0.097 (CI = +/-0.126; p = 0.115)	0.330	+3.41%	
Frequency	2004.2	-0.025 (CI = +/-0.008; p = 0.000)	-0.133 (CI = +/-0.086; p = 0.004)	0.574	-2.46%	
Frequency	2005.1	-0.024 (CI = +/-0.009; p = 0.000)	-0.128 (CI = +/-0.088; p = 0.006)	0.531	-2.39%	
Frequency	2005.2	-0.023 (CI = +/-0.009; p = 0.000)	-0.137 (CI = +/-0.089; p = 0.004)	0.517	-2.24%	
Frequency	2006.1	-0.022 (CI = +/-0.010; p = 0.000)	-0.136 (CI = +/-0.092; p = 0.005)	0.479	-2.21%	
Frequency	2006.2	-0.022 (CI = +/-0.010; p = 0.000)	-0.137 (CI = +/-0.095; p = 0.006)	0.468	-2.18%	
Frequency	2007.1	-0.021 (CI = +/-0.011; p = 0.000)	-0.133 (CI = +/-0.098; p = 0.010)	0.417	-2.10%	
Frequency	2007.2	-0.021 (CI = +/-0.012; p = 0.001)	-0.137 (CI = +/-0.101; p = 0.010)	0.405	-2.03%	
Frequency	2008.1	-0.021 (CI = +/-0.013; p = 0.002)	-0.137 (CI = +/-0.105; p = 0.012)	0.373	-2.05%	
Frequency	2008.2	-0.024 (CI = +/-0.013; p = 0.001)	-0.123 (CI = +/-0.105; p = 0.024)	0.413	-2.34%	
Frequency	2009.1	-0.027 (CI = +/-0.013; p = 0.000)	-0.137 (CI = +/-0.105; p = 0.013)	0.458	-2.63%	
Frequency	2009.2	-0.029 (CI = +/-0.014; p = 0.000)	-0.128 (CI = +/-0.108; p = 0.022)	0.471	-2.82%	
Frequency	2010.1	-0.031 (CI = +/-0.015; p = 0.000)	-0.139 (CI = +/-0.110; p = 0.015)	0.489	-3.07%	
Frequency	2010.2	-0.033 (CI = +/-0.016; p = 0.000)	-0.130 (CI = +/-0.113; p = 0.027)	0.503	-3.29%	
Frequency	2011.1	-0.037 (CI = +/-0.017; p = 0.000)	-0.142 (CI = +/-0.115; p = 0.018)	0.520	-3.59%	
Frequency	2011.2	-0.041 (CI = +/-0.018; p = 0.000)	-0.127 (CI = +/-0.117; p = 0.035)	0.554	-3.97%	
Frequency	2012.1	-0.044 (CI = +/-0.020; p = 0.000)	-0.140 (CI = +/-0.119; p = 0.024)	0.570	-4.33%	
Frequency	2012.2	-0.048 (CI = +/-0.021; p = 0.000)	-0.127 (CI = +/-0.123; p = 0.044)	0.589	-4.69%	
Frequency	2013.1	-0.055 (CI = +/-0.021; p = 0.000)	-0.150 (CI = +/-0.118; p = 0.016)	0.660	-5.36%	
Frequency	2013.2	-0.057 (CI = +/-0.024; p = 0.000)	-0.143 (CI = +/-0.125; p = 0.028)	0.655	-5.56%	
Frequency	2014.1	-0.061 (CI = +/-0.027; p = 0.000)	-0.153 (CI = +/-0.131; p = 0.026)	0.636	-5.89%	
Frequency	2014.2	-0.067 (CI = +/-0.030; p = 0.000)	-0.136 (CI = +/-0.136; p = 0.051)	0.659	-6.45%	
Frequency	2015.1	-0.078 (CI = +/-0.029; p = 0.000)	-0.164 (CI = +/-0.126; p = 0.015)	0.741	-7.51%	
Frequency	2015.2	-0.079 (CI = +/-0.034; p = 0.000)	-0.161 (CI = +/-0.138; p = 0.027)	0.724	-7.63%	
Frequency	2016.1	-0.087 (CI = +/-0.038; p = 0.000)	-0.178 (CI = +/-0.144; p = 0.020)	0.723	-8.36%	
Frequency	2016.2	-0.093 (CI = +/-0.046; p = 0.001)	-0.167 (CI = +/-0.159; p = 0.042)	0.719	-8.84%	
Frequency	2017.1	-0.102 (CI = +/-0.054; p = 0.002)	-0.184 (CI = +/-0.170; p = 0.037)	0.703	-9.72%	

## Bodily Injury

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

Fit	Start Date				Implied Trend	
		Time	Seasonality	Adjusted R <sup>2</sup>	Rate	
Loss Cost	2004.2	0.046 (CI = +/-0.011; p = 0.000)	-0.243 (CI = +/-0.102; p = 0.000)	0.750	+4.73%	
Loss Cost	2005.1	0.050 (CI = +/-0.011; p = 0.000)	-0.224 (CI = +/-0.098; p = 0.000)	0.788	+5.13%	
Loss Cost	2005.2	0.054 (CI = +/-0.011; p = 0.000)	-0.244 (CI = +/-0.090; p = 0.000)	0.829	+5.57%	
Loss Cost	2006.1	0.057 (CI = +/-0.011; p = 0.000)	-0.230 (CI = +/-0.089; p = 0.000)	0.844	+5.87%	
Loss Cost	2006.2	0.060 (CI = +/-0.011; p = 0.000)	-0.243 (CI = +/-0.088; p = 0.000)	0.853	+6.18%	
Loss Cost	2007.1	0.063 (CI = +/-0.012; p = 0.000)	-0.231 (CI = +/-0.088; p = 0.000)	0.865	+6.48%	
Loss Cost	2007.2	0.066 (CI = +/-0.012; p = 0.000)	-0.245 (CI = +/-0.085; p = 0.000)	0.876	+6.85%	
Loss Cost	2008.1	0.068 (CI = +/-0.013; p = 0.000)	-0.239 (CI = +/-0.088; p = 0.000)	0.876	+7.03%	
Loss Cost	2008.2	0.065 (CI = +/-0.013; p = 0.000)	-0.229 (CI = +/-0.089; p = 0.000)	0.855	+6.75%	
Loss Cost	2009.1	0.059 (CI = +/-0.012; p = 0.000)	-0.252 (CI = +/-0.079; p = 0.000)	0.880	+6.10%	
Loss Cost	2009.2	0.056 (CI = +/-0.013; p = 0.000)	-0.240 (CI = +/-0.078; p = 0.000)	0.861	+5.73%	
Loss Cost	2010.1	0.055 (CI = +/-0.014; p = 0.000)	-0.243 (CI = +/-0.082; p = 0.000)	0.856	+5.65%	
Loss Cost	2010.2	0.053 (CI = +/-0.016; p = 0.000)	-0.236 (CI = +/-0.086; p = 0.000)	0.823	+5.43%	
Loss Cost	2011.1	0.047 (CI = +/-0.016; p = 0.000)	-0.255 (CI = +/-0.082; p = 0.000)	0.844	+4.82%	
Loss Cost	2011.2	0.047 (CI = +/-0.018; p = 0.000)	-0.253 (CI = +/-0.087; p = 0.000)	0.811	+4.79%	
Loss Cost	2012.1	0.048 (CI = +/-0.020; p = 0.000)	-0.250 (CI = +/-0.094; p = 0.000)	0.810	+4.92%	
Loss Cost	2012.2	0.051 (CI = +/-0.023; p = 0.000)	-0.259 (CI = +/-0.099; p = 0.000)	0.796	+5.28%	
Loss Cost	2013.1	0.051 (CI = +/-0.027; p = 0.002)	-0.259 (CI = +/-0.109; p = 0.000)	0.791	+5.27%	
Loss Cost	2013.2	0.046 (CI = +/-0.031; p = 0.007)	-0.247 (CI = +/-0.115; p = 0.001)	0.730	+4.70%	
Loss Cost	2014.1	0.046 (CI = +/-0.037; p = 0.021)	-0.247 (CI = +/-0.129; p = 0.002)	0.724	+4.73%	
Loss Cost	2014.2	0.047 (CI = +/-0.045; p = 0.043)	-0.249 (CI = +/-0.144; p = 0.004)	0.663	+4.85%	
Loss Cost	2015.1	0.032 (CI = +/-0.052; p = 0.192)	-0.278 (CI = +/-0.149; p = 0.003)	0.715	+3.21%	
Loss Cost	2015.2	0.006 (CI = +/-0.043; p = 0.741)	-0.240 (CI = +/-0.113; p = 0.002)	0.760	+0.62%	
Loss Cost	2016.1	0.011 (CI = +/-0.060; p = 0.659)	-0.232 (CI = +/-0.138; p = 0.008)	0.729	+1.10%	
Loss Cost	2016.2	-0.007 (CI = +/-0.074; p = 0.808)	-0.212 (CI = +/-0.150; p = 0.017)	0.691	-0.69%	
Loss Cost	2017.1	-0.033 (CI = +/-0.107; p = 0.399)	-0.242 (CI = +/-0.183; p = 0.025)	0.759	-3.25%	
Severity	2004.2	0.059 (CI = +/-0.008; p = 0.000)	-0.134 (CI = +/-0.067; p = 0.000)	0.900	+6.05%	
Severity	2005.1	0.060 (CI = +/-0.008; p = 0.000)	-0.125 (CI = +/-0.068; p = 0.001)	0.903	+6.22%	
Severity	2005.2	0.062 (CI = +/-0.008; p = 0.000)	-0.132 (CI = +/-0.069; p = 0.001)	0.900	+6.36%	
Severity	2006.1	0.063 (CI = +/-0.009; p = 0.000)	-0.127 (CI = +/-0.071; p = 0.001)	0.897	+6.47%	
Severity	2006.2	0.064 (CI = +/-0.009; p = 0.000)	-0.133 (CI = +/-0.072; p = 0.001)	0.893	+6.62%	
Severity	2007.1	0.064 (CI = +/-0.010; p = 0.000)	-0.134 (CI = +/-0.075; p = 0.001)	0.885	+6.60%	
Severity	2007.2	0.065 (CI = +/-0.011; p = 0.000)	-0.139 (CI = +/-0.078; p = 0.001)	0.875	+6.72%	
Severity	2008.1	0.064 (CI = +/-0.012; p = 0.000)	-0.141 (CI = +/-0.082; p = 0.002)	0.864	+6.66%	
Severity	2008.2	0.064 (CI = +/-0.013; p = 0.000)	-0.140 (CI = +/-0.086; p = 0.003)	0.843	+6.64%	
Severity	2009.1	0.060 (CI = +/-0.013; p = 0.000)	-0.157 (CI = +/-0.083; p = 0.001)	0.844	+6.18%	
Severity	2009.2	0.057 (CI = +/-0.014; p = 0.000)	-0.147 (CI = +/-0.084; p = 0.002)	0.814	+5.88%	
Severity	2010.1	0.057 (CI = +/-0.015; p = 0.000)	-0.148 (CI = +/-0.089; p = 0.003)	0.801	+5.86%	
Severity	2010.2	0.056 (CI = +/-0.017; p = 0.000)	-0.144 (CI = +/-0.094; p = 0.005)	0.758	+5.73%	
Severity	2011.1	0.051 (CI = +/-0.018; p = 0.000)	-0.160 (CI = +/-0.093; p = 0.002)	0.753	+5.20%	
Severity	2011.2	0.053 (CI = +/-0.020; p = 0.000)	-0.167 (CI = +/-0.098; p = 0.003)	0.734	+5.48%	
Severity	2012.1	0.056 (CI = +/-0.023; p = 0.000)	-0.161 (CI = +/-0.105; p = 0.006)	0.732	+5.71%	
Severity	2012.2	0.061 (CI = +/-0.025; p = 0.000)	-0.175 (CI = +/-0.107; p = 0.004)	0.740	+6.31%	
Severity	2013.1	0.067 (CI = +/-0.028; p = 0.000)	-0.160 (CI = +/-0.112; p = 0.009)	0.762	+6.97%	
Severity	2013.2	0.061 (CI = +/-0.031; p = 0.001)	-0.146 (CI = +/-0.116; p = 0.019)	0.678	+6.29%	
Severity	2014.1	0.058 (CI = +/-0.037; p = 0.006)	-0.152 (CI = +/-0.129; p = 0.026)	0.652	+6.00%	
Severity	2014.2	0.064 (CI = +/-0.044; p = 0.010)	-0.163 (CI = +/-0.141; p = 0.028)	0.621	+6.66%	
Severity	2015.1	0.063 (CI = +/-0.057; p = 0.036)	-0.167 (CI = +/-0.163; p = 0.047)	0.595	+6.45%	
Severity	2015.2	0.032 (CI = +/-0.042; p = 0.108)	-0.121 (CI = +/-0.109; p = 0.035)	0.528	+3.29%	
Severity	2016.1	0.041 (CI = +/-0.057; p = 0.120)	-0.108 (CI = +/-0.130; p = 0.085)	0.543	+4.21%	
Severity	2016.2	0.028 (CI = +/-0.075; p = 0.354)	-0.093 (CI = +/-0.151; p = 0.163)	0.251	+2.86%	
Severity	2017.1	0.013 (CI = +/-0.123; p = 0.765)	-0.111 (CI = +/-0.211; p = 0.192)	0.236	+1.28%	
Frequency	2004.2	-0.013 (CI = +/-0.007; p = 0.001)	-0.110 (CI = +/-0.065; p = 0.002)	0.425	-1.25%	
Frequency	2005.1	-0.010 (CI = +/-0.007; p = 0.007)	-0.098 (CI = +/-0.063; p = 0.004)	0.349	-1.03%	
Frequency	2005.2	-0.007 (CI = +/-0.007; p = 0.035)	-0.112 (CI = +/-0.058; p = 0.000)	0.405	-0.74%	
Frequency	2006.1	-0.006 (CI = +/-0.007; p = 0.111)	-0.103 (CI = +/-0.057; p = 0.001)	0.342	-0.56%	
Frequency	2006.2	-0.004 (CI = +/-0.007; p = 0.256)	-0.110 (CI = +/-0.057; p = 0.001)	0.370	-0.41%	
Frequency	2007.1	-0.001 (CI = +/-0.007; p = 0.746)	-0.097 (CI = +/-0.052; p = 0.001)	0.340	-0.11%	
Frequency	2007.2	0.001 (CI = +/-0.007; p = 0.699)	-0.106 (CI = +/-0.049; p = 0.000)	0.436	+0.13%	
Frequency	2008.1	0.003 (CI = +/-0.007; p = 0.309)	-0.098 (CI = +/-0.047; p = 0.000)	0.440	+0.34%	
Frequency	2008.2	0.001 (CI = +/-0.007; p = 0.761)	-0.088 (CI = +/-0.044; p = 0.001)	0.409	+0.10%	
Frequency	2009.1	-0.001 (CI = +/-0.007; p = 0.825)	-0.095 (CI = +/-0.045; p = 0.000)	0.460	-0.08%	
Frequency	2009.2	-0.001 (CI = +/-0.008; p = 0.706)	-0.093 (CI = +/-0.047; p = 0.001)	0.437	-0.14%	
Frequency	2010.1	-0.002 (CI = +/-0.009; p = 0.620)	-0.095 (CI = +/-0.049; p = 0.001)	0.433	-0.20%	
Frequency	2010.2	-0.003 (CI = +/-0.009; p = 0.536)	-0.092 (CI = +/-0.052; p = 0.002)	0.413	-0.28%	
Frequency	2011.1	-0.004 (CI = +/-0.011; p = 0.486)	-0.095 (CI = +/-0.055; p = 0.002)	0.404	-0.36%	
Frequency	2011.2	-0.007 (CI = +/-0.011; p = 0.228)	-0.086 (CI = +/-0.055; p = 0.005)	0.407	-0.65%	
Frequency	2012.1	-0.008 (CI = +/-0.013; p = 0.227)	-0.089 (CI = +/-0.059; p = 0.006)	0.386	-0.75%	
Frequency	2012.2	-0.010 (CI = +/-0.014; p = 0.166)	-0.083 (CI = +/-0.062; p = 0.013)	0.385	-0.97%	
Frequency	2013.1	-0.016 (CI = +/-0.014; p = 0.029)	-0.099 (CI = +/-0.057; p = 0.003)	0.568	-1.59%	
Frequency	2013.2	-0.015 (CI = +/-0.016; p = 0.070)	-0.102 (CI = +/-0.062; p = 0.004)	0.565	-1.49%	
Frequency	2014.1	-0.012 (CI = +/-0.020; p = 0.195)	-0.095 (CI = +/-0.067; p = 0.011)	0.453	-1.20%	
Frequency	2014.2	-0.017 (CI = +/-0.022; p = 0.112)	-0.086 (CI = +/-0.070; p = 0.022)	0.478	-1.70%	
Frequency	2015.1	-0.031 (CI = +/-0.016; p = 0.002)	-0.111 (CI = +/-0.045; p = 0.001)	0.834	-3.05%	
Frequency	2015.2	-0.026 (CI = +/-0.018; p = 0.012)	-0.118 (CI = +/-0.047; p = 0.001)	0.859	-2.59%	
Frequency	2016.1	-0.030 (CI = +/-0.024; p = 0.024)	-0.124 (CI = +/-0.055; p = 0.002)	0.834	-2.98%	
Frequency	2016.2	-0.035 (CI = +/-0.033; p = 0.040)	-0.119 (CI = +/-0.066; p = 0.007)	0.842	-3.46%	
Frequency	2017.1	-0.046 (CI = +/-0.049; p = 0.058)	-0.131 (CI = +/-0.083; p = 0.015)	0.836	-4.47%	

## Bodily Injury

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

Fit	Start Date	Time			Adjusted R <sup>2</sup>	Implied Trend Rate
		Time	Seasonality	Adjusted R <sup>2</sup>		
Loss Cost	2004.2	0.048 (CI = +/-0.012; p = 0.000)	-0.252 (CI = +/-0.105; p = 0.000)	0.744	+4.91%	
Loss Cost	2005.1	0.052 (CI = +/-0.012; p = 0.000)	-0.233 (CI = +/-0.099; p = 0.000)	0.785	+5.33%	
Loss Cost	2005.2	0.057 (CI = +/-0.011; p = 0.000)	-0.257 (CI = +/-0.090; p = 0.000)	0.834	+5.85%	
Loss Cost	2006.1	0.060 (CI = +/-0.011; p = 0.000)	-0.243 (CI = +/-0.088; p = 0.000)	0.852	+6.17%	
Loss Cost	2006.2	0.064 (CI = +/-0.011; p = 0.000)	-0.259 (CI = +/-0.085; p = 0.000)	0.867	+6.56%	
Loss Cost	2007.1	0.067 (CI = +/-0.012; p = 0.000)	-0.247 (CI = +/-0.084; p = 0.000)	0.881	+6.89%	
Loss Cost	2007.2	0.071 (CI = +/-0.011; p = 0.000)	-0.265 (CI = +/-0.078; p = 0.000)	0.901	+7.37%	
Loss Cost	2008.1	0.073 (CI = +/-0.012; p = 0.000)	-0.258 (CI = +/-0.080; p = 0.000)	0.903	+7.57%	
Loss Cost	2008.2	0.071 (CI = +/-0.013; p = 0.000)	-0.249 (CI = +/-0.082; p = 0.000)	0.884	+7.33%	
Loss Cost	2009.1	0.065 (CI = +/-0.011; p = 0.000)	-0.271 (CI = +/-0.069; p = 0.000)	0.912	+6.68%	
Loss Cost	2009.2	0.062 (CI = +/-0.012; p = 0.000)	-0.260 (CI = +/-0.069; p = 0.000)	0.897	+6.34%	
Loss Cost	2010.1	0.061 (CI = +/-0.013; p = 0.000)	-0.262 (CI = +/-0.073; p = 0.000)	0.893	+6.28%	
Loss Cost	2010.2	0.060 (CI = +/-0.015; p = 0.000)	-0.258 (CI = +/-0.078; p = 0.000)	0.866	+6.15%	
Loss Cost	2011.1	0.054 (CI = +/-0.015; p = 0.000)	-0.274 (CI = +/-0.072; p = 0.000)	0.888	+5.54%	
Loss Cost	2011.2	0.055 (CI = +/-0.017; p = 0.000)	-0.277 (CI = +/-0.077; p = 0.000)	0.866	+5.65%	
Loss Cost	2012.1	0.057 (CI = +/-0.019; p = 0.000)	-0.272 (CI = +/-0.083; p = 0.000)	0.867	+5.85%	
Loss Cost	2012.2	0.063 (CI = +/-0.020; p = 0.000)	-0.288 (CI = +/-0.082; p = 0.000)	0.878	+6.55%	
Loss Cost	2013.1	0.064 (CI = +/-0.024; p = 0.000)	-0.287 (CI = +/-0.090; p = 0.000)	0.875	+6.63%	
Loss Cost	2013.2	0.061 (CI = +/-0.029; p = 0.001)	-0.280 (CI = +/-0.099; p = 0.000)	0.831	+6.29%	
Loss Cost	2014.1	0.063 (CI = +/-0.035; p = 0.003)	-0.277 (CI = +/-0.111; p = 0.000)	0.828	+6.46%	
Loss Cost	2014.2	0.070 (CI = +/-0.043; p = 0.006)	-0.291 (CI = +/-0.123; p = 0.001)	0.808	+7.29%	
Loss Cost	2015.1	0.055 (CI = +/-0.047; p = 0.027)	-0.314 (CI = +/-0.121; p = 0.001)	0.853	+5.70%	
Loss Cost	2015.2	0.029 (CI = +/-0.040; p = 0.121)	-0.274 (CI = +/-0.092; p = 0.001)	0.890	+2.96%	
Loss Cost	2016.1	0.038 (CI = +/-0.054; p = 0.120)	-0.264 (CI = +/-0.108; p = 0.002)	0.889	+3.88%	
Loss Cost	2016.2	0.027 (CI = +/-0.088; p = 0.403)	-0.251 (CI = +/-0.151; p = 0.013)	0.841	+2.73%	
Loss Cost	2017.1	0.002 (CI = +/-0.139; p = 0.948)	-0.272 (CI = +/-0.201; p = 0.028)	0.888	+0.24%	
Severity	2004.2	0.061 (CI = +/-0.008; p = 0.000)	-0.143 (CI = +/-0.067; p = 0.000)	0.902	+6.25%	
Severity	2005.1	0.062 (CI = +/-0.008; p = 0.000)	-0.135 (CI = +/-0.067; p = 0.000)	0.907	+6.43%	
Severity	2005.2	0.064 (CI = +/-0.008; p = 0.000)	-0.143 (CI = +/-0.067; p = 0.000)	0.906	+6.61%	
Severity	2006.1	0.065 (CI = +/-0.009; p = 0.000)	-0.138 (CI = +/-0.069; p = 0.000)	0.904	+6.73%	
Severity	2006.2	0.067 (CI = +/-0.009; p = 0.000)	-0.146 (CI = +/-0.070; p = 0.000)	0.902	+6.93%	
Severity	2007.1	0.067 (CI = +/-0.010; p = 0.000)	-0.147 (CI = +/-0.073; p = 0.000)	0.895	+6.92%	
Severity	2007.2	0.069 (CI = +/-0.011; p = 0.000)	-0.154 (CI = +/-0.075; p = 0.000)	0.888	+7.10%	
Severity	2008.1	0.068 (CI = +/-0.012; p = 0.000)	-0.155 (CI = +/-0.079; p = 0.001)	0.879	+7.06%	
Severity	2008.2	0.069 (CI = +/-0.013; p = 0.000)	-0.157 (CI = +/-0.083; p = 0.001)	0.860	+7.10%	
Severity	2009.1	0.064 (CI = +/-0.013; p = 0.000)	-0.172 (CI = +/-0.079; p = 0.000)	0.863	+6.63%	
Severity	2009.2	0.062 (CI = +/-0.014; p = 0.000)	-0.163 (CI = +/-0.082; p = 0.001)	0.833	+6.36%	
Severity	2010.1	0.062 (CI = +/-0.016; p = 0.000)	-0.163 (CI = +/-0.086; p = 0.001)	0.822	+6.37%	
Severity	2010.2	0.061 (CI = +/-0.018; p = 0.000)	-0.161 (CI = +/-0.092; p = 0.002)	0.781	+6.30%	
Severity	2011.1	0.056 (CI = +/-0.019; p = 0.000)	-0.175 (CI = +/-0.092; p = 0.001)	0.778	+5.77%	
Severity	2011.2	0.060 (CI = +/-0.021; p = 0.000)	-0.188 (CI = +/-0.095; p = 0.001)	0.773	+6.23%	
Severity	2012.1	0.063 (CI = +/-0.023; p = 0.000)	-0.180 (CI = +/-0.101; p = 0.002)	0.775	+6.53%	
Severity	2012.2	0.072 (CI = +/-0.024; p = 0.000)	-0.203 (CI = +/-0.097; p = 0.001)	0.813	+7.50%	
Severity	2013.1	0.080 (CI = +/-0.026; p = 0.000)	-0.187 (CI = +/-0.096; p = 0.001)	0.845	+8.31%	
Severity	2013.2	0.075 (CI = +/-0.030; p = 0.000)	-0.177 (CI = +/-0.105; p = 0.004)	0.779	+7.81%	
Severity	2014.1	0.074 (CI = +/-0.037; p = 0.002)	-0.180 (CI = +/-0.117; p = 0.008)	0.761	+7.64%	
Severity	2014.2	0.088 (CI = +/-0.041; p = 0.001)	-0.206 (CI = +/-0.116; p = 0.004)	0.797	+9.19%	
Severity	2015.1	0.088 (CI = +/-0.052; p = 0.006)	-0.205 (CI = +/-0.136; p = 0.010)	0.782	+9.23%	
Severity	2015.2	0.056 (CI = +/-0.036; p = 0.010)	-0.157 (CI = +/-0.083; p = 0.005)	0.815	+5.76%	
Severity	2016.1	0.069 (CI = +/-0.039; p = 0.008)	-0.141 (CI = +/-0.079; p = 0.008)	0.885	+7.19%	
Severity	2016.2	0.068 (CI = +/-0.069; p = 0.051)	-0.139 (CI = +/-0.117; p = 0.032)	0.771	+7.03%	
Severity	2017.1	0.057 (CI = +/-0.134; p = 0.207)	-0.148 (CI = +/-0.193; p = 0.081)	0.755	+5.89%	
Frequency	2004.2	-0.013 (CI = +/-0.008; p = 0.003)	-0.109 (CI = +/-0.068; p = 0.003)	0.422	-1.26%	
Frequency	2005.1	-0.010 (CI = +/-0.008; p = 0.012)	-0.098 (CI = +/-0.066; p = 0.005)	0.346	-1.03%	
Frequency	2005.2	-0.007 (CI = +/-0.007; p = 0.058)	-0.114 (CI = +/-0.060; p = 0.001)	0.404	-0.71%	
Frequency	2006.1	-0.005 (CI = +/-0.008; p = 0.165)	-0.105 (CI = +/-0.059; p = 0.001)	0.343	-0.52%	
Frequency	2006.2	-0.003 (CI = +/-0.008; p = 0.370)	-0.113 (CI = +/-0.059; p = 0.001)	0.374	-0.35%	
Frequency	2007.1	0.000 (CI = +/-0.007; p = 0.929)	-0.100 (CI = +/-0.054; p = 0.001)	0.350	-0.03%	
Frequency	2007.2	0.002 (CI = +/-0.007; p = 0.484)	-0.112 (CI = +/-0.050; p = 0.000)	0.459	+0.25%	
Frequency	2008.1	0.005 (CI = +/-0.007; p = 0.184)	-0.103 (CI = +/-0.048; p = 0.000)	0.472	+0.48%	
Frequency	2008.2	0.002 (CI = +/-0.007; p = 0.537)	-0.093 (CI = +/-0.046; p = 0.000)	0.433	+0.22%	
Frequency	2009.1	0.000 (CI = +/-0.008; p = 0.912)	-0.099 (CI = +/-0.046; p = 0.000)	0.481	+0.04%	
Frequency	2009.2	0.000 (CI = +/-0.008; p = 0.969)	-0.097 (CI = +/-0.049; p = 0.001)	0.456	-0.02%	
Frequency	2010.1	-0.001 (CI = +/-0.009; p = 0.863)	-0.099 (CI = +/-0.051; p = 0.001)	0.451	-0.08%	
Frequency	2010.2	-0.001 (CI = +/-0.011; p = 0.773)	-0.097 (CI = +/-0.055; p = 0.002)	0.427	-0.14%	
Frequency	2011.1	-0.002 (CI = +/-0.012; p = 0.701)	-0.099 (CI = +/-0.058; p = 0.003)	0.417	-0.22%	
Frequency	2011.2	-0.006 (CI = +/-0.013; p = 0.369)	-0.089 (CI = +/-0.059; p = 0.006)	0.409	-0.55%	
Frequency	2012.1	-0.006 (CI = +/-0.015; p = 0.356)	-0.092 (CI = +/-0.063; p = 0.008)	0.387	-0.64%	
Frequency	2012.2	-0.009 (CI = +/-0.017; p = 0.269)	-0.085 (CI = +/-0.068; p = 0.018)	0.380	-0.89%	
Frequency	2013.1	-0.016 (CI = +/-0.017; p = 0.061)	-0.100 (CI = +/-0.062; p = 0.005)	0.562	-1.56%	
Frequency	2013.2	-0.014 (CI = +/-0.020; p = 0.143)	-0.103 (CI = +/-0.069; p = 0.008)	0.558	-1.41%	
Frequency	2014.1	-0.011 (CI = +/-0.024; p = 0.318)	-0.097 (CI = +/-0.075; p = 0.018)	0.444	-1.09%	
Frequency	2014.2	-0.018 (CI = +/-0.028; p = 0.189)	-0.085 (CI = +/-0.082; p = 0.043)	0.464	-1.74%	
Frequency	2015.1	-0.033 (CI = +/-0.020; p = 0.007)	-0.108 (CI = +/-0.052; p = 0.002)	0.834	-3.24%	
Frequency	2015.2	-0.027 (CI = +/-0.025; p = 0.042)	-0.118 (CI = +/-0.058; p = 0.004)	0.852	-2.64%	
Frequency	2016.1	-0.031 (CI = +/-0.035; p = 0.066)	-0.123 (CI = +/-0.070; p = 0.008)	0.823	-3.09%	
Frequency	2016.2	-0.041 (CI = +/-0.055; p = 0.097)	-0.112 (CI = +/-0.093; p = 0.032)	0.838	-4.02%	
Frequency	2017.1	-0.055 (CI = +/-0.092; p = 0.124)	-0.123 (CI = +/-0.132; p = 0.057)	0.838	-5.33%	

## Bodily Injury

Coverage = BI  
End Trend Period = 2018.2  
Excluded Points = NA  
Parameters Included: time, seasonality

Fit	Start Date				Implied Trend	
		Time	Seasonality	Adjusted R <sup>2</sup>	Rate	
Loss Cost	2004.2	0.048 (CI = +/-0.013; p = 0.000)	-0.250 (CI = +/-0.108; p = 0.000)	0.740	+4.97%	
Loss Cost	2005.1	0.053 (CI = +/-0.013; p = 0.000)	-0.228 (CI = +/-0.103; p = 0.000)	0.783	+5.44%	
Loss Cost	2005.2	0.058 (CI = +/-0.012; p = 0.000)	-0.251 (CI = +/-0.093; p = 0.000)	0.834	+5.98%	
Loss Cost	2006.1	0.062 (CI = +/-0.012; p = 0.000)	-0.235 (CI = +/-0.091; p = 0.000)	0.854	+6.36%	
Loss Cost	2006.2	0.066 (CI = +/-0.012; p = 0.000)	-0.251 (CI = +/-0.087; p = 0.000)	0.871	+6.77%	
Loss Cost	2007.1	0.069 (CI = +/-0.012; p = 0.000)	-0.235 (CI = +/-0.084; p = 0.000)	0.888	+7.18%	
Loss Cost	2007.2	0.074 (CI = +/-0.012; p = 0.000)	-0.254 (CI = +/-0.077; p = 0.000)	0.911	+7.69%	
Loss Cost	2008.1	0.077 (CI = +/-0.012; p = 0.000)	-0.244 (CI = +/-0.078; p = 0.000)	0.915	+7.97%	
Loss Cost	2008.2	0.075 (CI = +/-0.013; p = 0.000)	-0.236 (CI = +/-0.080; p = 0.000)	0.899	+7.74%	
Loss Cost	2009.1	0.068 (CI = +/-0.012; p = 0.000)	-0.259 (CI = +/-0.068; p = 0.000)	0.923	+7.04%	
Loss Cost	2009.2	0.065 (CI = +/-0.012; p = 0.000)	-0.249 (CI = +/-0.068; p = 0.000)	0.910	+6.71%	
Loss Cost	2010.1	0.065 (CI = +/-0.014; p = 0.000)	-0.249 (CI = +/-0.073; p = 0.000)	0.906	+6.71%	
Loss Cost	2010.2	0.064 (CI = +/-0.016; p = 0.000)	-0.246 (CI = +/-0.077; p = 0.000)	0.882	+6.59%	
Loss Cost	2011.1	0.058 (CI = +/-0.016; p = 0.000)	-0.263 (CI = +/-0.074; p = 0.000)	0.899	+5.94%	
Loss Cost	2011.2	0.059 (CI = +/-0.018; p = 0.000)	-0.266 (CI = +/-0.079; p = 0.000)	0.879	+6.09%	
Loss Cost	2012.1	0.062 (CI = +/-0.021; p = 0.000)	-0.258 (CI = +/-0.084; p = 0.000)	0.884	+6.45%	
Loss Cost	2012.2	0.070 (CI = +/-0.021; p = 0.000)	-0.274 (CI = +/-0.080; p = 0.000)	0.900	+7.25%	
Loss Cost	2013.1	0.073 (CI = +/-0.026; p = 0.000)	-0.268 (CI = +/-0.089; p = 0.000)	0.901	+7.57%	
Loss Cost	2013.2	0.070 (CI = +/-0.031; p = 0.001)	-0.263 (CI = +/-0.099; p = 0.000)	0.863	+7.28%	
Loss Cost	2014.1	0.076 (CI = +/-0.039; p = 0.002)	-0.252 (CI = +/-0.111; p = 0.001)	0.867	+7.90%	
Loss Cost	2014.2	0.086 (CI = +/-0.046; p = 0.004)	-0.268 (CI = +/-0.119; p = 0.002)	0.861	+8.99%	
Loss Cost	2015.1	0.071 (CI = +/-0.058; p = 0.024)	-0.290 (CI = +/-0.132; p = 0.002)	0.878	+7.41%	
Loss Cost	2015.2	0.044 (CI = +/-0.045; p = 0.053)	-0.257 (CI = +/-0.090; p = 0.001)	0.919	+4.48%	
Loss Cost	2016.1	0.070 (CI = +/-0.025; p = 0.003)	-0.226 (CI = +/-0.042; p = 0.000)	0.990	+7.28%	
Loss Cost	2016.2	0.063 (CI = +/-0.039; p = 0.020)	-0.221 (CI = +/-0.056; p = 0.003)	0.988	+6.55%	
Loss Cost	2017.1	0.057 (CI = +/-0.230; p = 0.197)	-0.226 (CI = +/-0.258; p = 0.057)	0.986	+5.83%	
Severity	2004.2	0.061 (CI = +/-0.008; p = 0.000)	-0.142 (CI = +/-0.069; p = 0.000)	0.896	+6.26%	
Severity	2005.1	0.063 (CI = +/-0.009; p = 0.000)	-0.133 (CI = +/-0.070; p = 0.001)	0.901	+6.47%	
Severity	2005.2	0.064 (CI = +/-0.009; p = 0.000)	-0.141 (CI = +/-0.070; p = 0.000)	0.900	+6.66%	
Severity	2006.1	0.066 (CI = +/-0.010; p = 0.000)	-0.135 (CI = +/-0.072; p = 0.001)	0.899	+6.80%	
Severity	2006.2	0.068 (CI = +/-0.010; p = 0.000)	-0.143 (CI = +/-0.073; p = 0.000)	0.897	+7.01%	
Severity	2007.1	0.068 (CI = +/-0.011; p = 0.000)	-0.143 (CI = +/-0.076; p = 0.001)	0.890	+7.01%	
Severity	2007.2	0.070 (CI = +/-0.012; p = 0.000)	-0.150 (CI = +/-0.078; p = 0.001)	0.883	+7.20%	
Severity	2008.1	0.069 (CI = +/-0.013; p = 0.000)	-0.152 (CI = +/-0.082; p = 0.001)	0.873	+7.16%	
Severity	2008.2	0.070 (CI = +/-0.014; p = 0.000)	-0.153 (CI = +/-0.087; p = 0.002)	0.853	+7.21%	
Severity	2009.1	0.065 (CI = +/-0.015; p = 0.000)	-0.170 (CI = +/-0.084; p = 0.001)	0.855	+6.69%	
Severity	2009.2	0.062 (CI = +/-0.016; p = 0.000)	-0.162 (CI = +/-0.086; p = 0.001)	0.823	+6.40%	
Severity	2010.1	0.062 (CI = +/-0.018; p = 0.000)	-0.161 (CI = +/-0.092; p = 0.002)	0.812	+6.42%	
Severity	2010.2	0.062 (CI = +/-0.020; p = 0.000)	-0.160 (CI = +/-0.099; p = 0.004)	0.769	+6.35%	
Severity	2011.1	0.056 (CI = +/-0.022; p = 0.000)	-0.177 (CI = +/-0.099; p = 0.002)	0.766	+5.72%	
Severity	2011.2	0.060 (CI = +/-0.024; p = 0.000)	-0.188 (CI = +/-0.103; p = 0.002)	0.761	+6.21%	
Severity	2012.1	0.064 (CI = +/-0.027; p = 0.000)	-0.179 (CI = +/-0.111; p = 0.004)	0.763	+6.58%	
Severity	2012.2	0.073 (CI = +/-0.028; p = 0.000)	-0.201 (CI = +/-0.106; p = 0.002)	0.804	+7.62%	
Severity	2013.1	0.084 (CI = +/-0.031; p = 0.000)	-0.179 (CI = +/-0.106; p = 0.004)	0.843	+8.72%	
Severity	2013.2	0.079 (CI = +/-0.036; p = 0.001)	-0.170 (CI = +/-0.115; p = 0.009)	0.776	+8.21%	
Severity	2014.1	0.078 (CI = +/-0.047; p = 0.006)	-0.172 (CI = +/-0.134; p = 0.019)	0.755	+8.12%	
Severity	2014.2	0.094 (CI = +/-0.051; p = 0.004)	-0.196 (CI = +/-0.132; p = 0.011)	0.800	+9.90%	
Severity	2015.1	0.098 (CI = +/-0.071; p = 0.016)	-0.190 (CI = +/-0.163; p = 0.030)	0.786	+10.32%	
Severity	2015.2	0.063 (CI = +/-0.049; p = 0.024)	-0.149 (CI = +/-0.099; p = 0.014)	0.823	+6.48%	
Severity	2016.1	0.091 (CI = +/-0.031; p = 0.003)	-0.115 (CI = +/-0.053; p = 0.006)	0.974	+9.57%	
Severity	2016.2	0.094 (CI = +/-0.063; p = 0.024)	-0.118 (CI = +/-0.092; p = 0.031)	0.945	+9.85%	
Severity	2017.1	0.106 (CI = +/-0.368; p = 0.170)	-0.107 (CI = +/-0.412; p = 0.186)	0.933	+11.20%	
Frequency	2004.2	-0.012 (CI = +/-0.008; p = 0.006)	-0.107 (CI = +/-0.070; p = 0.004)	0.376	-1.22%	
Frequency	2005.1	-0.010 (CI = +/-0.008; p = 0.026)	-0.095 (CI = +/-0.068; p = 0.008)	0.290	-0.96%	
Frequency	2005.2	-0.006 (CI = +/-0.008; p = 0.112)	-0.110 (CI = +/-0.062; p = 0.001)	0.355	-0.63%	
Frequency	2006.1	-0.004 (CI = +/-0.008; p = 0.306)	-0.100 (CI = +/-0.061; p = 0.002)	0.292	-0.41%	
Frequency	2006.2	-0.002 (CI = +/-0.008; p = 0.590)	-0.108 (CI = +/-0.061; p = 0.001)	0.331	-0.22%	
Frequency	2007.1	0.002 (CI = +/-0.008; p = 0.678)	-0.092 (CI = +/-0.054; p = 0.002)	0.328	+0.16%	
Frequency	2007.2	0.005 (CI = +/-0.007; p = 0.211)	-0.103 (CI = +/-0.049; p = 0.000)	0.465	+0.46%	
Frequency	2008.1	0.008 (CI = +/-0.007; p = 0.039)	-0.092 (CI = +/-0.045; p = 0.000)	0.519	+0.76%	
Frequency	2008.2	0.005 (CI = +/-0.007; p = 0.154)	-0.083 (CI = +/-0.042; p = 0.001)	0.464	+0.49%	
Frequency	2009.1	0.003 (CI = +/-0.007; p = 0.360)	-0.089 (CI = +/-0.043; p = 0.000)	0.495	+0.33%	
Frequency	2009.2	0.003 (CI = +/-0.008; p = 0.471)	-0.087 (CI = +/-0.045; p = 0.001)	0.456	+0.29%	
Frequency	2010.1	0.003 (CI = +/-0.009; p = 0.545)	-0.088 (CI = +/-0.049; p = 0.002)	0.447	+0.27%	
Frequency	2010.2	0.002 (CI = +/-0.011; p = 0.660)	-0.086 (CI = +/-0.052; p = 0.003)	0.406	+0.22%	
Frequency	2011.1	0.002 (CI = +/-0.012; p = 0.711)	-0.087 (CI = +/-0.056; p = 0.005)	0.391	+0.21%	
Frequency	2011.2	-0.001 (CI = +/-0.013; p = 0.853)	-0.078 (CI = +/-0.057; p = 0.011)	0.338	-0.11%	
Frequency	2012.1	-0.001 (CI = +/-0.015; p = 0.865)	-0.079 (CI = +/-0.062; p = 0.018)	0.307	-0.12%	
Frequency	2012.2	-0.003 (CI = +/-0.018; p = 0.672)	-0.074 (CI = +/-0.067; p = 0.034)	0.261	-0.35%	
Frequency	2013.1	-0.011 (CI = +/-0.019; p = 0.227)	-0.089 (CI = +/-0.064; p = 0.012)	0.440	-1.06%	
Frequency	2013.2	-0.009 (CI = +/-0.022; p = 0.401)	-0.093 (CI = +/-0.071; p = 0.017)	0.442	-0.85%	
Frequency	2014.1	-0.002 (CI = +/-0.026; p = 0.861)	-0.081 (CI = +/-0.076; p = 0.040)	0.330	-0.20%	
Frequency	2014.2	-0.008 (CI = +/-0.032; p = 0.546)	-0.072 (CI = +/-0.082; p = 0.078)	0.267	-0.83%	
Frequency	2015.1	-0.027 (CI = +/-0.025; p = 0.042)	-0.099 (CI = +/-0.058; p = 0.007)	0.745	-2.64%	
Frequency	2015.2	-0.019 (CI = +/-0.031; p = 0.164)	-0.108 (CI = +/-0.062; p = 0.008)	0.802	-1.87%	
Frequency	2016.1	-0.021 (CI = +/-0.054; p = 0.299)	-0.111 (CI = +/-0.092; p = 0.031)	0.720	-2.09%	
Frequency	2016.2	-0.031 (CI = +/-0.102; p = 0.327)	-0.103 (CI = +/-0.147; p = 0.095)	0.685	-3.01%	
Frequency	2017.1	-0.049 (CI = +/-0.599; p = 0.485)	-0.119 (CI = +/-0.670; p = 0.266)	0.507	-4.82%	





## Property Damage

Coverage = PD  
End Trend Period = 2022.2  
Excluded Points = NA  
Parameters Included: time, seasonality

Fit	Start Date	Time	Seasonality	Adjusted R <sup>2</sup>	Implied Trend	
					Rate	
Loss Cost	2004.2	-0.187 (CI = +/-0.039; p = 0.000)	-0.022 (CI = +/-0.415; p = 0.916)	0.724		-17.09%
Loss Cost	2005.1	-0.193 (CI = +/-0.041; p = 0.000)	-0.058 (CI = +/-0.421; p = 0.783)	0.725		-17.57%
Loss Cost	2005.2	-0.199 (CI = +/-0.042; p = 0.000)	-0.022 (CI = +/-0.427; p = 0.915)	0.727		-18.07%
Loss Cost	2006.1	-0.205 (CI = +/-0.044; p = 0.000)	-0.057 (CI = +/-0.435; p = 0.793)	0.725		-18.55%
Loss Cost	2006.2	-0.211 (CI = +/-0.047; p = 0.000)	-0.025 (CI = +/-0.443; p = 0.910)	0.723		-19.01%
Loss Cost	2007.1	-0.215 (CI = +/-0.049; p = 0.000)	-0.049 (CI = +/-0.456; p = 0.826)	0.715		-19.37%
Loss Cost	2007.2	-0.220 (CI = +/-0.052; p = 0.000)	-0.026 (CI = +/-0.469; p = 0.910)	0.706		-19.74%
Loss Cost	2008.1	-0.222 (CI = +/-0.056; p = 0.000)	-0.037 (CI = +/-0.486; p = 0.876)	0.688		-19.91%
Loss Cost	2008.2	-0.225 (CI = +/-0.060; p = 0.000)	-0.022 (CI = +/-0.503; p = 0.929)	0.672		-20.17%
Loss Cost	2009.1	-0.226 (CI = +/-0.065; p = 0.000)	-0.027 (CI = +/-0.524; p = 0.916)	0.648		-20.25%
Loss Cost	2009.2	-0.225 (CI = +/-0.070; p = 0.000)	-0.033 (CI = +/-0.544; p = 0.901)	0.619		-20.14%
Loss Cost	2010.1	-0.220 (CI = +/-0.076; p = 0.000)	-0.011 (CI = +/-0.567; p = 0.969)	0.579		-19.74%
Loss Cost	2010.2	-0.214 (CI = +/-0.082; p = 0.000)	-0.037 (CI = +/-0.589; p = 0.899)	0.534		-19.25%
Loss Cost	2011.1	-0.200 (CI = +/-0.087; p = 0.000)	0.020 (CI = +/-0.606; p = 0.947)	0.475		-18.15%
Loss Cost	2011.2	-0.182 (CI = +/-0.092; p = 0.001)	-0.049 (CI = +/-0.613; p = 0.869)	0.405		-16.66%
Loss Cost	2012.1	-0.153 (CI = +/-0.094; p = 0.003)	0.064 (CI = +/-0.597; p = 0.825)	0.318		-14.17%
Loss Cost	2012.2	-0.118 (CI = +/-0.092; p = 0.014)	-0.057 (CI = +/-0.556; p = 0.831)	0.212		-11.14%
Loss Cost	2013.1	-0.064 (CI = +/-0.071; p = 0.076)	0.133 (CI = +/-0.410; p = 0.502)	0.108		-6.17%
Loss Cost	2013.2	-0.014 (CI = +/-0.034; p = 0.400)	-0.024 (CI = +/-0.187; p = 0.785)	-0.070		-1.38%
Loss Cost	2014.1	-0.021 (CI = +/-0.037; p = 0.249)	-0.047 (CI = +/-0.194; p = 0.613)	-0.024		-2.08%
Loss Cost	2014.2	-0.019 (CI = +/-0.042; p = 0.349)	-0.052 (CI = +/-0.206; p = 0.594)	-0.050		-1.88%
Loss Cost	2015.1	-0.025 (CI = +/-0.048; p = 0.284)	-0.069 (CI = +/-0.220; p = 0.513)	-0.031		-2.44%
Loss Cost	2015.2	-0.038 (CI = +/-0.051; p = 0.128)	-0.035 (CI = +/-0.220; p = 0.736)	0.053		-3.74%
Loss Cost	2016.1	-0.045 (CI = +/-0.059; p = 0.118)	-0.053 (CI = +/-0.238; p = 0.633)	0.068		-4.44%
Loss Cost	2016.2	-0.050 (CI = +/-0.069; p = 0.141)	-0.044 (CI = +/-0.260; p = 0.713)	0.055		-4.84%
Loss Cost	2017.1	-0.071 (CI = +/-0.077; p = 0.067)	-0.091 (CI = +/-0.267; p = 0.462)	0.188		-6.86%
Severity	2004.2	0.052 (CI = +/-0.010; p = 0.000)	0.005 (CI = +/-0.102; p = 0.925)	0.767		+5.30%
Severity	2005.1	0.053 (CI = +/-0.010; p = 0.000)	0.015 (CI = +/-0.103; p = 0.767)	0.771		+5.47%
Severity	2005.2	0.054 (CI = +/-0.010; p = 0.000)	0.012 (CI = +/-0.106; p = 0.817)	0.760		+5.53%
Severity	2006.1	0.055 (CI = +/-0.011; p = 0.000)	0.021 (CI = +/-0.108; p = 0.692)	0.759		+5.69%
Severity	2006.2	0.056 (CI = +/-0.012; p = 0.000)	0.017 (CI = +/-0.111; p = 0.755)	0.748		+5.77%
Severity	2007.1	0.057 (CI = +/-0.012; p = 0.000)	0.022 (CI = +/-0.114; p = 0.699)	0.736		+5.86%
Severity	2007.2	0.057 (CI = +/-0.013; p = 0.000)	0.022 (CI = +/-0.118; p = 0.708)	0.717		+5.86%
Severity	2008.1	0.058 (CI = +/-0.014; p = 0.000)	0.028 (CI = +/-0.122; p = 0.636)	0.707		+5.99%
Severity	2008.2	0.058 (CI = +/-0.015; p = 0.000)	0.029 (CI = +/-0.126; p = 0.642)	0.685		+5.98%
Severity	2009.1	0.058 (CI = +/-0.016; p = 0.000)	0.029 (CI = +/-0.132; p = 0.652)	0.658		+5.99%
Severity	2009.2	0.057 (CI = +/-0.018; p = 0.000)	0.033 (CI = +/-0.137; p = 0.620)	0.627		+5.89%
Severity	2010.1	0.056 (CI = +/-0.019; p = 0.000)	0.030 (CI = +/-0.143; p = 0.672)	0.588		+5.81%
Severity	2010.2	0.053 (CI = +/-0.020; p = 0.000)	0.042 (CI = +/-0.146; p = 0.555)	0.542		+5.49%
Severity	2011.1	0.051 (CI = +/-0.022; p = 0.000)	0.033 (CI = +/-0.152; p = 0.659)	0.484		+5.25%
Severity	2011.2	0.048 (CI = +/-0.023; p = 0.000)	0.046 (CI = +/-0.156; p = 0.544)	0.426		+4.88%
Severity	2012.1	0.044 (CI = +/-0.025; p = 0.002)	0.032 (CI = +/-0.161; p = 0.680)	0.347		+4.50%
Severity	2012.2	0.036 (CI = +/-0.026; p = 0.009)	0.059 (CI = +/-0.157; p = 0.437)	0.268		+3.70%
Severity	2013.1	0.029 (CI = +/-0.027; p = 0.039)	0.032 (CI = +/-0.155; p = 0.666)	0.139		+2.90%
Severity	2013.2	0.017 (CI = +/-0.025; p = 0.170)	0.069 (CI = +/-0.136; p = 0.296)	0.064		+1.70%
Severity	2014.1	0.009 (CI = +/-0.026; p = 0.466)	0.045 (CI = +/-0.135; p = 0.489)	-0.065		+0.92%
Severity	2014.2	0.007 (CI = +/-0.029; p = 0.607)	0.050 (CI = +/-0.143; p = 0.464)	-0.078		+0.72%
Severity	2015.1	0.006 (CI = +/-0.034; p = 0.695)	0.048 (CI = +/-0.155; p = 0.518)	-0.107		+0.63%
Severity	2015.2	-0.004 (CI = +/-0.035; p = 0.800)	0.074 (CI = +/-0.152; p = 0.312)	-0.062		-0.42%
Severity	2016.1	-0.010 (CI = +/-0.041; p = 0.607)	0.060 (CI = +/-0.164; p = 0.439)	-0.079		-0.97%
Severity	2016.2	-0.005 (CI = +/-0.047; p = 0.824)	0.049 (CI = +/-0.177; p = 0.551)	-0.150		-0.48%
Severity	2017.1	-0.008 (CI = +/-0.057; p = 0.755)	0.042 (CI = +/-0.198; p = 0.644)	-0.172		-0.81%
Frequency	2004.2	-0.239 (CI = +/-0.045; p = 0.000)	-0.026 (CI = +/-0.484; p = 0.913)	0.758		-21.26%
Frequency	2005.1	-0.247 (CI = +/-0.047; p = 0.000)	-0.073 (CI = +/-0.490; p = 0.765)	0.761		-21.85%
Frequency	2005.2	-0.253 (CI = +/-0.049; p = 0.000)	-0.035 (CI = +/-0.498; p = 0.888)	0.760		-22.36%
Frequency	2006.1	-0.260 (CI = +/-0.052; p = 0.000)	-0.078 (CI = +/-0.506; p = 0.756)	0.759		-22.93%
Frequency	2006.2	-0.267 (CI = +/-0.054; p = 0.000)	-0.042 (CI = +/-0.516; p = 0.869)	0.756		-23.43%
Frequency	2007.1	-0.272 (CI = +/-0.057; p = 0.000)	-0.071 (CI = +/-0.531; p = 0.786)	0.748		-23.84%
Frequency	2007.2	-0.277 (CI = +/-0.061; p = 0.000)	-0.048 (CI = +/-0.547; p = 0.859)	0.737		-24.18%
Frequency	2008.1	-0.280 (CI = +/-0.065; p = 0.000)	-0.066 (CI = +/-0.566; p = 0.814)	0.722		-24.44%
Frequency	2008.2	-0.283 (CI = +/-0.070; p = 0.000)	-0.051 (CI = +/-0.586; p = 0.860)	0.706		-24.67%
Frequency	2009.1	-0.284 (CI = +/-0.076; p = 0.000)	-0.056 (CI = +/-0.610; p = 0.851)	0.683		-24.76%
Frequency	2009.2	-0.282 (CI = +/-0.081; p = 0.000)	-0.066 (CI = +/-0.635; p = 0.831)	0.654		-24.58%
Frequency	2010.1	-0.276 (CI = +/-0.088; p = 0.000)	-0.040 (CI = +/-0.661; p = 0.900)	0.617		-24.15%
Frequency	2010.2	-0.267 (CI = +/-0.095; p = 0.000)	-0.079 (CI = +/-0.684; p = 0.813)	0.573		-23.45%
Frequency	2011.1	-0.251 (CI = +/-0.102; p = 0.000)	-0.013 (CI = +/-0.703; p = 0.970)	0.517		-22.23%
Frequency	2011.2	-0.230 (CI = +/-0.107; p = 0.000)	-0.095 (CI = +/-0.711; p = 0.783)	0.452		-20.54%
Frequency	2012.1	-0.197 (CI = +/-0.110; p = 0.001)	0.032 (CI = +/-0.696; p = 0.925)	0.369		-17.87%
Frequency	2012.2	-0.154 (CI = +/-0.105; p = 0.006)	-0.117 (CI = +/-0.638; p = 0.705)	0.276		-14.31%
Frequency	2013.1	-0.092 (CI = +/-0.082; p = 0.030)	0.101 (CI = +/-0.473; p = 0.658)	0.176		-8.81%
Frequency	2013.2	-0.031 (CI = +/-0.024; p = 0.015)	-0.094 (CI = +/-0.131; p = 0.148)	0.302		-3.03%
Frequency	2014.1	-0.030 (CI = +/-0.027; p = 0.031)	-0.092 (CI = +/-0.140; p = 0.183)	0.228		-2.96%
Frequency	2014.2	-0.026 (CI = +/-0.030; p = 0.082)	-0.103 (CI = +/-0.147; p = 0.155)	0.191		-2.58%
Frequency	2015.1	-0.031 (CI = +/-0.034; p = 0.070)	-0.116 (CI = +/-0.156; p = 0.131)	0.206		-3.04%
Frequency	2015.2	-0.034 (CI = +/-0.039; p = 0.079)	-0.109 (CI = +/-0.167; p = 0.181)	0.209		-3.34%
Frequency	2016.1	-0.036 (CI = +/-0.045; p = 0.112)	-0.113 (CI = +/-0.183; p = 0.202)	0.151		-3.50%
Frequency	2016.2	-0.045 (CI = +/-0.051; p = 0.081)	-0.093 (CI = +/-0.193; p = 0.307)	0.196		-4.37%
Frequency	2017.1	-0.063 (CI = +/-0.056; p = 0.031)	-0.133 (CI = +/-0.193; p = 0.154)	0.351		-6.10%

## Property Damage

Coverage = PD  
End Trend Period = 2022.2  
Excluded Points = NA  
Parameters Included: time

Fit	Start Date	Time	Adjusted R <sup>2</sup>	Implied Trend
				Rate
Loss Cost	2004.2	-0.187 (CI = +/-0.038; p = 0.000)	0.732	-17.09%
Loss Cost	2005.1	-0.193 (CI = +/-0.040; p = 0.000)	0.732	-17.55%
Loss Cost	2005.2	-0.199 (CI = +/-0.042; p = 0.000)	0.735	-18.07%
Loss Cost	2006.1	-0.205 (CI = +/-0.044; p = 0.000)	0.733	-18.52%
Loss Cost	2006.2	-0.211 (CI = +/-0.046; p = 0.000)	0.732	-19.01%
Loss Cost	2007.1	-0.215 (CI = +/-0.048; p = 0.000)	0.724	-19.35%
Loss Cost	2007.2	-0.220 (CI = +/-0.051; p = 0.000)	0.716	-19.74%
Loss Cost	2008.1	-0.222 (CI = +/-0.055; p = 0.000)	0.699	-19.89%
Loss Cost	2008.2	-0.225 (CI = +/-0.059; p = 0.000)	0.684	-20.17%
Loss Cost	2009.1	-0.226 (CI = +/-0.063; p = 0.000)	0.662	-20.23%
Loss Cost	2009.2	-0.225 (CI = +/-0.068; p = 0.000)	0.634	-20.14%
Loss Cost	2010.1	-0.220 (CI = +/-0.074; p = 0.000)	0.596	-19.74%
Loss Cost	2010.2	-0.214 (CI = +/-0.080; p = 0.000)	0.554	-19.25%
Loss Cost	2011.1	-0.200 (CI = +/-0.085; p = 0.000)	0.499	-18.16%
Loss Cost	2011.2	-0.182 (CI = +/-0.090; p = 0.000)	0.433	-16.66%
Loss Cost	2012.1	-0.154 (CI = +/-0.091; p = 0.002)	0.350	-14.24%
Loss Cost	2012.2	-0.118 (CI = +/-0.089; p = 0.012)	0.251	-11.14%
Loss Cost	2013.1	-0.066 (CI = +/-0.069; p = 0.062)	0.134	-6.36%
Loss Cost	2013.2	-0.014 (CI = +/-0.033; p = 0.386)	-0.012	-1.38%
Loss Cost	2014.1	-0.020 (CI = +/-0.036; p = 0.255)	0.023	-1.99%
Loss Cost	2014.2	-0.019 (CI = +/-0.041; p = 0.337)	-0.001	-1.88%
Loss Cost	2015.1	-0.023 (CI = +/-0.046; p = 0.302)	0.010	-2.28%
Loss Cost	2015.2	-0.038 (CI = +/-0.049; p = 0.114)	0.117	-3.74%
Loss Cost	2016.1	-0.044 (CI = +/-0.056; p = 0.115)	0.127	-4.28%
Loss Cost	2016.2	-0.050 (CI = +/-0.066; p = 0.125)	0.128	-4.84%
Loss Cost	2017.1	-0.067 (CI = +/-0.074; p = 0.070)	0.221	-6.51%
Severity	2004.2	0.052 (CI = +/-0.009; p = 0.000)	0.774	+5.30%
Severity	2005.1	0.053 (CI = +/-0.010; p = 0.000)	0.777	+5.47%
Severity	2005.2	0.054 (CI = +/-0.010; p = 0.000)	0.767	+5.53%
Severity	2006.1	0.055 (CI = +/-0.011; p = 0.000)	0.765	+5.68%
Severity	2006.2	0.056 (CI = +/-0.011; p = 0.000)	0.756	+5.77%
Severity	2007.1	0.057 (CI = +/-0.012; p = 0.000)	0.744	+5.84%
Severity	2007.2	0.057 (CI = +/-0.013; p = 0.000)	0.726	+5.86%
Severity	2008.1	0.058 (CI = +/-0.014; p = 0.000)	0.715	+5.97%
Severity	2008.2	0.058 (CI = +/-0.015; p = 0.000)	0.694	+5.98%
Severity	2009.1	0.058 (CI = +/-0.016; p = 0.000)	0.669	+5.97%
Severity	2009.2	0.057 (CI = +/-0.017; p = 0.000)	0.638	+5.89%
Severity	2010.1	0.056 (CI = +/-0.019; p = 0.000)	0.602	+5.78%
Severity	2010.2	0.053 (CI = +/-0.020; p = 0.000)	0.555	+5.49%
Severity	2011.1	0.051 (CI = +/-0.021; p = 0.000)	0.503	+5.21%
Severity	2011.2	0.048 (CI = +/-0.023; p = 0.000)	0.443	+4.88%
Severity	2012.1	0.044 (CI = +/-0.025; p = 0.001)	0.374	+4.46%
Severity	2012.2	0.036 (CI = +/-0.026; p = 0.008)	0.282	+3.70%
Severity	2013.1	0.028 (CI = +/-0.026; p = 0.036)	0.178	+2.85%
Severity	2013.2	0.017 (CI = +/-0.025; p = 0.170)	0.055	+1.70%
Severity	2014.1	0.008 (CI = +/-0.025; p = 0.498)	-0.032	+0.83%
Severity	2014.2	0.007 (CI = +/-0.029; p = 0.601)	-0.047	+0.72%
Severity	2015.1	0.005 (CI = +/-0.033; p = 0.741)	-0.063	+0.51%
Severity	2015.2	-0.004 (CI = +/-0.035; p = 0.801)	-0.071	-0.42%
Severity	2016.1	-0.012 (CI = +/-0.039; p = 0.532)	-0.047	-1.15%
Severity	2016.2	-0.005 (CI = +/-0.045; p = 0.819)	-0.085	-0.48%
Severity	2017.1	-0.010 (CI = +/-0.054; p = 0.689)	-0.082	-0.99%
Frequency	2004.2	-0.239 (CI = +/-0.045; p = 0.000)	0.765	-21.26%
Frequency	2005.1	-0.246 (CI = +/-0.046; p = 0.000)	0.767	-21.83%
Frequency	2005.2	-0.253 (CI = +/-0.048; p = 0.000)	0.767	-22.36%
Frequency	2006.1	-0.260 (CI = +/-0.051; p = 0.000)	0.766	-22.90%
Frequency	2006.2	-0.267 (CI = +/-0.053; p = 0.000)	0.764	-23.43%
Frequency	2007.1	-0.272 (CI = +/-0.056; p = 0.000)	0.756	-23.80%
Frequency	2007.2	-0.277 (CI = +/-0.060; p = 0.000)	0.746	-24.18%
Frequency	2008.1	-0.280 (CI = +/-0.064; p = 0.000)	0.731	-24.41%
Frequency	2008.2	-0.283 (CI = +/-0.069; p = 0.000)	0.716	-24.67%
Frequency	2009.1	-0.284 (CI = +/-0.074; p = 0.000)	0.695	-24.72%
Frequency	2009.2	-0.282 (CI = +/-0.080; p = 0.000)	0.667	-24.58%
Frequency	2010.1	-0.276 (CI = +/-0.086; p = 0.000)	0.632	-24.12%
Frequency	2010.2	-0.267 (CI = +/-0.093; p = 0.000)	0.591	-23.45%
Frequency	2011.1	-0.251 (CI = +/-0.099; p = 0.000)	0.539	-22.22%
Frequency	2011.2	-0.230 (CI = +/-0.104; p = 0.000)	0.476	-20.54%
Frequency	2012.1	-0.197 (CI = +/-0.106; p = 0.001)	0.400	-17.90%
Frequency	2012.2	-0.154 (CI = +/-0.103; p = 0.005)	0.309	-14.31%
Frequency	2013.1	-0.094 (CI = +/-0.080; p = 0.023)	0.213	-8.95%
Frequency	2013.2	-0.031 (CI = +/-0.025; p = 0.017)	0.248	-3.03%
Frequency	2014.1	-0.028 (CI = +/-0.027; p = 0.044)	0.183	-2.80%
Frequency	2014.2	-0.026 (CI = +/-0.031; p = 0.092)	0.123	-2.58%
Frequency	2015.1	-0.028 (CI = +/-0.035; p = 0.108)	0.115	-2.78%
Frequency	2015.2	-0.034 (CI = +/-0.040; p = 0.087)	0.147	-3.34%
Frequency	2016.1	-0.032 (CI = +/-0.046; p = 0.155)	0.091	-3.16%
Frequency	2016.2	-0.045 (CI = +/-0.051; p = 0.080)	0.184	-4.37%
Frequency	2017.1	-0.057 (CI = +/-0.058; p = 0.053)	0.258	-5.58%

## Property Damage

Coverage = PD  
End Trend Period = 2022.1  
Excluded Points = NA  
Parameters Included: time

Fit	Start Date	Time	Adjusted R <sup>2</sup>	Implied Trend
				Rate
Loss Cost	2004.2	-0.193 (CI = +/-0.040; p = 0.000)	0.731	-17.52%
Loss Cost	2005.1	-0.199 (CI = +/-0.042; p = 0.000)	0.733	-18.03%
Loss Cost	2005.2	-0.206 (CI = +/-0.043; p = 0.000)	0.737	-18.61%
Loss Cost	2006.1	-0.212 (CI = +/-0.045; p = 0.000)	0.737	-19.12%
Loss Cost	2006.2	-0.219 (CI = +/-0.048; p = 0.000)	0.738	-19.68%
Loss Cost	2007.1	-0.224 (CI = +/-0.050; p = 0.000)	0.731	-20.08%
Loss Cost	2007.2	-0.230 (CI = +/-0.054; p = 0.000)	0.725	-20.54%
Loss Cost	2008.1	-0.233 (CI = +/-0.057; p = 0.000)	0.709	-20.76%
Loss Cost	2008.2	-0.237 (CI = +/-0.061; p = 0.000)	0.696	-21.11%
Loss Cost	2009.1	-0.239 (CI = +/-0.066; p = 0.000)	0.675	-21.26%
Loss Cost	2009.2	-0.239 (CI = +/-0.072; p = 0.000)	0.648	-21.24%
Loss Cost	2010.1	-0.234 (CI = +/-0.078; p = 0.000)	0.612	-20.90%
Loss Cost	2010.2	-0.229 (CI = +/-0.084; p = 0.000)	0.571	-20.47%
Loss Cost	2011.1	-0.216 (CI = +/-0.091; p = 0.000)	0.516	-19.42%
Loss Cost	2011.2	-0.198 (CI = +/-0.097; p = 0.000)	0.449	-17.92%
Loss Cost	2012.1	-0.167 (CI = +/-0.099; p = 0.002)	0.366	-15.42%
Loss Cost	2012.2	-0.130 (CI = +/-0.098; p = 0.012)	0.264	-12.17%
Loss Cost	2013.1	-0.073 (CI = +/-0.077; p = 0.062)	0.142	-7.02%
Loss Cost	2013.2	-0.016 (CI = +/-0.037; p = 0.380)	-0.011	-1.56%
Loss Cost	2014.1	-0.023 (CI = +/-0.041; p = 0.248)	0.027	-2.27%
Loss Cost	2014.2	-0.022 (CI = +/-0.046; p = 0.325)	0.003	-2.18%
Loss Cost	2015.1	-0.027 (CI = +/-0.053; p = 0.288)	0.016	-2.68%
Loss Cost	2015.2	-0.045 (CI = +/-0.056; p = 0.103)	0.140	-4.41%
Loss Cost	2016.1	-0.053 (CI = +/-0.065; p = 0.100)	0.157	-5.15%
Loss Cost	2016.2	-0.061 (CI = +/-0.076; p = 0.104)	0.167	-5.96%
Loss Cost	2017.1	-0.085 (CI = +/-0.086; p = 0.051)	0.288	-8.15%
Severity	2004.2	0.054 (CI = +/-0.010; p = 0.000)	0.789	+5.54%
Severity	2005.1	0.056 (CI = +/-0.010; p = 0.000)	0.794	+5.73%
Severity	2005.2	0.056 (CI = +/-0.010; p = 0.000)	0.786	+5.81%
Severity	2006.1	0.058 (CI = +/-0.011; p = 0.000)	0.787	+5.99%
Severity	2006.2	0.059 (CI = +/-0.012; p = 0.000)	0.779	+6.11%
Severity	2007.1	0.060 (CI = +/-0.012; p = 0.000)	0.770	+6.21%
Severity	2007.2	0.061 (CI = +/-0.013; p = 0.000)	0.754	+6.25%
Severity	2008.1	0.062 (CI = +/-0.014; p = 0.000)	0.746	+6.40%
Severity	2008.2	0.062 (CI = +/-0.015; p = 0.000)	0.728	+6.44%
Severity	2009.1	0.063 (CI = +/-0.016; p = 0.000)	0.706	+6.46%
Severity	2009.2	0.062 (CI = +/-0.018; p = 0.000)	0.679	+6.42%
Severity	2010.1	0.061 (CI = +/-0.019; p = 0.000)	0.646	+6.34%
Severity	2010.2	0.059 (CI = +/-0.020; p = 0.000)	0.602	+6.07%
Severity	2011.1	0.057 (CI = +/-0.022; p = 0.000)	0.553	+5.82%
Severity	2011.2	0.054 (CI = +/-0.024; p = 0.000)	0.497	+5.51%
Severity	2012.1	0.050 (CI = +/-0.026; p = 0.001)	0.430	+5.11%
Severity	2012.2	0.042 (CI = +/-0.027; p = 0.004)	0.341	+4.33%
Severity	2013.1	0.034 (CI = +/-0.028; p = 0.020)	0.236	+3.46%
Severity	2013.2	0.022 (CI = +/-0.027; p = 0.101)	0.107	+2.24%
Severity	2014.1	0.013 (CI = +/-0.028; p = 0.331)	0.001	+1.32%
Severity	2014.2	0.013 (CI = +/-0.032; p = 0.412)	-0.019	+1.26%
Severity	2015.1	0.011 (CI = +/-0.037; p = 0.528)	-0.043	+1.10%
Severity	2015.2	0.001 (CI = +/-0.040; p = 0.953)	-0.083	+0.11%
Severity	2016.1	-0.007 (CI = +/-0.046; p = 0.755)	-0.081	-0.66%
Severity	2016.2	0.002 (CI = +/-0.053; p = 0.927)	-0.099	+0.22%
Severity	2017.1	-0.002 (CI = +/-0.064; p = 0.933)	-0.110	-0.25%
Frequency	2004.2	-0.247 (CI = +/-0.046; p = 0.000)	0.768	-21.85%
Frequency	2005.1	-0.255 (CI = +/-0.048; p = 0.000)	0.772	-22.48%
Frequency	2005.2	-0.262 (CI = +/-0.050; p = 0.000)	0.773	-23.08%
Frequency	2006.1	-0.270 (CI = +/-0.052; p = 0.000)	0.774	-23.69%
Frequency	2006.2	-0.278 (CI = +/-0.055; p = 0.000)	0.774	-24.30%
Frequency	2007.1	-0.284 (CI = +/-0.058; p = 0.000)	0.767	-24.75%
Frequency	2007.2	-0.291 (CI = +/-0.062; p = 0.000)	0.760	-25.21%
Frequency	2008.1	-0.295 (CI = +/-0.066; p = 0.000)	0.747	-25.52%
Frequency	2008.2	-0.300 (CI = +/-0.071; p = 0.000)	0.734	-25.89%
Frequency	2009.1	-0.302 (CI = +/-0.076; p = 0.000)	0.714	-26.03%
Frequency	2009.2	-0.301 (CI = +/-0.083; p = 0.000)	0.689	-25.99%
Frequency	2010.1	-0.296 (CI = +/-0.090; p = 0.000)	0.655	-25.61%
Frequency	2010.2	-0.288 (CI = +/-0.097; p = 0.000)	0.615	-25.03%
Frequency	2011.1	-0.273 (CI = +/-0.104; p = 0.000)	0.564	-23.86%
Frequency	2011.2	-0.251 (CI = +/-0.111; p = 0.000)	0.503	-22.21%
Frequency	2012.1	-0.217 (CI = +/-0.114; p = 0.001)	0.427	-19.54%
Frequency	2012.2	-0.172 (CI = +/-0.111; p = 0.004)	0.335	-15.82%
Frequency	2013.1	-0.107 (CI = +/-0.087; p = 0.019)	0.240	-10.12%
Frequency	2013.2	-0.038 (CI = +/-0.026; p = 0.007)	0.336	-3.71%
Frequency	2014.1	-0.036 (CI = +/-0.029; p = 0.019)	0.270	-3.54%
Frequency	2014.2	-0.035 (CI = +/-0.033; p = 0.043)	0.209	-3.40%
Frequency	2015.1	-0.038 (CI = +/-0.038; p = 0.049)	0.209	-3.74%
Frequency	2015.2	-0.046 (CI = +/-0.043; p = 0.036)	0.261	-4.52%
Frequency	2016.1	-0.046 (CI = +/-0.050; p = 0.068)	0.205	-4.52%
Frequency	2016.2	-0.064 (CI = +/-0.054; p = 0.025)	0.348	-6.17%
Frequency	2017.1	-0.083 (CI = +/-0.059; p = 0.011)	0.476	-7.93%

## Property Damage

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

Fit	Start Date	Time	Adjusted R <sup>2</sup>	Implied Trend
				Rate
Loss Cost	2004.2	-0.206 (CI = +/-0.054; p = 0.000)	0.671	-18.65%
Loss Cost	2005.1	-0.216 (CI = +/-0.056; p = 0.000)	0.678	-19.42%
Loss Cost	2005.2	-0.227 (CI = +/-0.059; p = 0.000)	0.689	-20.30%
Loss Cost	2006.1	-0.237 (CI = +/-0.062; p = 0.000)	0.696	-21.13%
Loss Cost	2006.2	-0.249 (CI = +/-0.065; p = 0.000)	0.704	-22.05%
Loss Cost	2007.1	-0.259 (CI = +/-0.069; p = 0.000)	0.703	-22.81%
Loss Cost	2007.2	-0.270 (CI = +/-0.073; p = 0.000)	0.704	-23.69%
Loss Cost	2008.1	-0.278 (CI = +/-0.079; p = 0.000)	0.693	-24.29%
Loss Cost	2008.2	-0.289 (CI = +/-0.086; p = 0.000)	0.688	-25.12%
Loss Cost	2009.1	-0.297 (CI = +/-0.093; p = 0.000)	0.673	-25.73%
Loss Cost	2009.2	-0.303 (CI = +/-0.103; p = 0.000)	0.650	-26.17%
Loss Cost	2010.1	-0.304 (CI = +/-0.114; p = 0.000)	0.615	-26.22%
Loss Cost	2010.2	-0.304 (CI = +/-0.127; p = 0.000)	0.575	-26.20%
Loss Cost	2011.1	-0.292 (CI = +/-0.142; p = 0.000)	0.514	-25.30%
Loss Cost	2011.2	-0.271 (CI = +/-0.158; p = 0.002)	0.435	-23.72%
Loss Cost	2012.1	-0.229 (CI = +/-0.171; p = 0.012)	0.327	-20.46%
Loss Cost	2012.2	-0.170 (CI = +/-0.178; p = 0.059)	0.190	-15.65%
Loss Cost	2013.1	-0.070 (CI = +/-0.147; p = 0.321)	0.006	-6.75%
Loss Cost	2013.2	0.043 (CI = +/-0.046; p = 0.067)	0.207	+4.37%
Loss Cost	2014.1	0.040 (CI = +/-0.055; p = 0.136)	0.129	+4.11%
Loss Cost	2014.2	0.057 (CI = +/-0.062; p = 0.067)	0.249	+5.87%
Loss Cost	2015.1	0.066 (CI = +/-0.076; p = 0.081)	0.250	+6.83%
Loss Cost	2015.2	0.048 (CI = +/-0.093; p = 0.259)	0.060	+4.96%
Loss Cost	2016.1	0.059 (CI = +/-0.123; p = 0.282)	0.053	+6.11%
Loss Cost	2016.2	0.079 (CI = +/-0.169; p = 0.285)	0.067	+8.17%
Loss Cost	2017.1	0.062 (CI = +/-0.255; p = 0.537)	-0.123	+6.38%
Severity	2004.2	0.061 (CI = +/-0.011; p = 0.000)	0.801	+6.33%
Severity	2005.1	0.064 (CI = +/-0.012; p = 0.000)	0.818	+6.65%
Severity	2005.2	0.066 (CI = +/-0.012; p = 0.000)	0.815	+6.84%
Severity	2006.1	0.069 (CI = +/-0.012; p = 0.000)	0.828	+7.18%
Severity	2006.2	0.072 (CI = +/-0.013; p = 0.000)	0.830	+7.44%
Severity	2007.1	0.074 (CI = +/-0.014; p = 0.000)	0.831	+7.71%
Severity	2007.2	0.076 (CI = +/-0.015; p = 0.000)	0.824	+7.91%
Severity	2008.1	0.080 (CI = +/-0.015; p = 0.000)	0.832	+8.30%
Severity	2008.2	0.082 (CI = +/-0.017; p = 0.000)	0.827	+8.56%
Severity	2009.1	0.084 (CI = +/-0.018; p = 0.000)	0.819	+8.81%
Severity	2009.2	0.086 (CI = +/-0.020; p = 0.000)	0.807	+9.01%
Severity	2010.1	0.088 (CI = +/-0.022; p = 0.000)	0.790	+9.19%
Severity	2010.2	0.087 (CI = +/-0.024; p = 0.000)	0.759	+9.11%
Severity	2011.1	0.087 (CI = +/-0.027; p = 0.000)	0.726	+9.09%
Severity	2011.2	0.086 (CI = +/-0.031; p = 0.000)	0.685	+9.03%
Severity	2012.1	0.085 (CI = +/-0.035; p = 0.000)	0.634	+8.85%
Severity	2012.2	0.077 (CI = +/-0.039; p = 0.001)	0.554	+8.01%
Severity	2013.1	0.067 (CI = +/-0.043; p = 0.005)	0.451	+6.97%
Severity	2013.2	0.051 (CI = +/-0.044; p = 0.028)	0.309	+5.21%
Severity	2014.1	0.039 (CI = +/-0.050; p = 0.114)	0.154	+3.94%
Severity	2014.2	0.044 (CI = +/-0.060; p = 0.134)	0.146	+4.47%
Severity	2015.1	0.049 (CI = +/-0.075; p = 0.169)	0.126	+5.02%
Severity	2015.2	0.036 (CI = +/-0.093; p = 0.387)	-0.019	+3.71%
Severity	2016.1	0.028 (CI = +/-0.124; p = 0.595)	-0.108	+2.88%
Severity	2016.2	0.073 (CI = +/-0.150; p = 0.265)	0.087	+7.60%
Severity	2017.1	0.095 (CI = +/-0.224; p = 0.302)	0.074	+10.01%
Frequency	2004.2	-0.268 (CI = +/-0.061; p = 0.000)	0.724	-23.49%
Frequency	2005.1	-0.280 (CI = +/-0.064; p = 0.000)	0.734	-24.44%
Frequency	2005.2	-0.293 (CI = +/-0.067; p = 0.000)	0.742	-25.40%
Frequency	2006.1	-0.307 (CI = +/-0.069; p = 0.000)	0.751	-26.41%
Frequency	2006.2	-0.321 (CI = +/-0.073; p = 0.000)	0.759	-27.45%
Frequency	2007.1	-0.333 (CI = +/-0.077; p = 0.000)	0.759	-28.34%
Frequency	2007.2	-0.346 (CI = +/-0.082; p = 0.000)	0.759	-29.28%
Frequency	2008.1	-0.358 (CI = +/-0.088; p = 0.000)	0.753	-30.09%
Frequency	2008.2	-0.371 (CI = +/-0.095; p = 0.000)	0.749	-31.03%
Frequency	2009.1	-0.382 (CI = +/-0.103; p = 0.000)	0.737	-31.74%
Frequency	2009.2	-0.390 (CI = +/-0.113; p = 0.000)	0.718	-32.28%
Frequency	2010.1	-0.392 (CI = +/-0.126; p = 0.000)	0.688	-32.43%
Frequency	2010.2	-0.391 (CI = +/-0.140; p = 0.000)	0.651	-32.36%
Frequency	2011.1	-0.379 (CI = +/-0.157; p = 0.000)	0.598	-31.53%
Frequency	2011.2	-0.357 (CI = +/-0.175; p = 0.001)	0.529	-30.03%
Frequency	2012.1	-0.314 (CI = +/-0.190; p = 0.003)	0.435	-26.92%
Frequency	2012.2	-0.247 (CI = +/-0.197; p = 0.018)	0.312	-21.90%
Frequency	2013.1	-0.137 (CI = +/-0.165; p = 0.095)	0.150	-12.83%
Frequency	2013.2	-0.008 (CI = +/-0.033; p = 0.601)	-0.063	-0.80%
Frequency	2014.1	0.002 (CI = +/-0.036; p = 0.921)	-0.099	+0.17%
Frequency	2014.2	0.013 (CI = +/-0.040; p = 0.475)	-0.047	+1.34%
Frequency	2015.1	0.017 (CI = +/-0.050; p = 0.454)	-0.044	+1.72%
Frequency	2015.2	0.012 (CI = +/-0.064; p = 0.670)	-0.112	+1.21%
Frequency	2016.1	0.031 (CI = +/-0.078; p = 0.371)	-0.009	+3.13%
Frequency	2016.2	0.005 (CI = +/-0.098; p = 0.893)	-0.195	+0.54%
Frequency	2017.1	-0.033 (CI = +/-0.120; p = 0.483)	-0.088	-3.29%

## Property Damage

Coverage = PD  
 End Trend Period = 2022.2  
 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 <sup>2</sup>	Implied Trend
					Rate
Loss Cost	2004.2	0.005 (CI = +/-0.025; p = 0.687)	-2.381 (CI = +/-0.274; p = 0.000)	0.973	+0.51%
Loss Cost	2005.1	0.003 (CI = +/-0.027; p = 0.815)	-2.369 (CI = +/-0.280; p = 0.000)	0.972	+0.31%
Loss Cost	2005.2	0.000 (CI = +/-0.027; p = 0.971)	-2.350 (CI = +/-0.283; p = 0.000)	0.972	-0.05%
Loss Cost	2006.1	-0.003 (CI = +/-0.029; p = 0.828)	-2.337 (CI = +/-0.288; p = 0.000)	0.972	-0.31%
Loss Cost	2006.2	-0.007 (CI = +/-0.029; p = 0.634)	-2.321 (CI = +/-0.288; p = 0.000)	0.972	-0.69%
Loss Cost	2007.1	-0.008 (CI = +/-0.031; p = 0.577)	-2.315 (CI = +/-0.294; p = 0.000)	0.971	-0.84%
Loss Cost	2007.2	-0.012 (CI = +/-0.031; p = 0.454)	-2.306 (CI = +/-0.295; p = 0.000)	0.971	-1.15%
Loss Cost	2008.1	-0.012 (CI = +/-0.033; p = 0.454)	-2.305 (CI = +/-0.301; p = 0.000)	0.969	-1.20%
Loss Cost	2008.2	-0.015 (CI = +/-0.033; p = 0.352)	-2.304 (CI = +/-0.300; p = 0.000)	0.969	-1.51%
Loss Cost	2009.1	-0.017 (CI = +/-0.034; p = 0.309)	-2.307 (CI = +/-0.304; p = 0.000)	0.967	-1.69%
Loss Cost	2009.2	-0.019 (CI = +/-0.035; p = 0.277)	-2.313 (CI = +/-0.309; p = 0.000)	0.965	-1.85%
Loss Cost	2010.1	-0.019 (CI = +/-0.036; p = 0.275)	-2.318 (CI = +/-0.318; p = 0.000)	0.961	-1.91%
Loss Cost	2010.2	-0.021 (CI = +/-0.036; p = 0.241)	-2.343 (CI = +/-0.323; p = 0.000)	0.959	-2.07%
Loss Cost	2011.1	-0.021 (CI = +/-0.037; p = 0.244)	-2.354 (CI = +/-0.340; p = 0.000)	0.952	-2.11%
Loss Cost	2011.2	-0.022 (CI = +/-0.038; p = 0.240)	-2.387 (CI = +/-0.365; p = 0.000)	0.942	-2.17%
Loss Cost	2012.1	-0.022 (CI = +/-0.039; p = 0.251)	-2.403 (CI = +/-0.412; p = 0.000)	0.923	-2.18%
Loss Cost	2012.2	-0.021 (CI = +/-0.039; p = 0.258)	-2.566 (CI = +/-0.501; p = 0.000)	0.894	-2.12%
Loss Cost	2013.1	-0.014 (CI = +/-0.033; p = 0.386)	-3.625 (CI = +/-0.873; p = 0.000)	0.834	-1.38%
Loss Cost	2013.2	-0.014 (CI = +/-0.033; p = 0.386)	NA (CI = +/-NA; p = NA)	-0.012	-1.38%
Loss Cost	2014.1	-0.020 (CI = +/-0.036; p = 0.255)	NA (CI = +/-NA; p = NA)	0.023	-1.99%
Loss Cost	2014.2	-0.019 (CI = +/-0.041; p = 0.337)	NA (CI = +/-NA; p = NA)	-0.001	-1.88%
Loss Cost	2015.1	-0.023 (CI = +/-0.046; p = 0.302)	NA (CI = +/-NA; p = NA)	0.010	-2.28%
Loss Cost	2015.2	-0.038 (CI = +/-0.049; p = 0.114)	NA (CI = +/-NA; p = NA)	0.117	-3.74%
Loss Cost	2016.1	-0.044 (CI = +/-0.056; p = 0.115)	NA (CI = +/-NA; p = NA)	0.127	-4.28%
Loss Cost	2016.2	-0.050 (CI = +/-0.066; p = 0.125)	NA (CI = +/-NA; p = NA)	0.128	-4.84%
Loss Cost	2017.1	-0.067 (CI = +/-0.074; p = 0.070)	NA (CI = +/-NA; p = NA)	0.221	-6.51%
Severity	2004.2	0.016 (CI = +/-0.014; p = 0.025)	0.439 (CI = +/-0.151; p = 0.000)	0.885	+1.62%
Severity	2005.1	0.018 (CI = +/-0.015; p = 0.019)	0.430 (CI = +/-0.154; p = 0.000)	0.884	+1.78%
Severity	2005.2	0.017 (CI = +/-0.015; p = 0.028)	0.432 (CI = +/-0.157; p = 0.000)	0.878	+1.74%
Severity	2006.1	0.018 (CI = +/-0.016; p = 0.025)	0.426 (CI = +/-0.160; p = 0.000)	0.876	+1.86%
Severity	2006.2	0.019 (CI = +/-0.017; p = 0.029)	0.425 (CI = +/-0.164; p = 0.000)	0.869	+1.89%
Severity	2007.1	0.019 (CI = +/-0.017; p = 0.034)	0.424 (CI = +/-0.168; p = 0.000)	0.862	+1.91%
Severity	2007.2	0.018 (CI = +/-0.018; p = 0.046)	0.426 (CI = +/-0.171; p = 0.000)	0.853	+1.87%
Severity	2008.1	0.019 (CI = +/-0.019; p = 0.043)	0.424 (CI = +/-0.174; p = 0.000)	0.847	+1.96%
Severity	2008.2	0.019 (CI = +/-0.020; p = 0.050)	0.424 (CI = +/-0.177; p = 0.000)	0.835	+1.97%
Severity	2009.1	0.020 (CI = +/-0.020; p = 0.058)	0.424 (CI = +/-0.181; p = 0.000)	0.821	+1.97%
Severity	2009.2	0.019 (CI = +/-0.021; p = 0.066)	0.424 (CI = +/-0.186; p = 0.000)	0.804	+1.97%
Severity	2010.1	0.020 (CI = +/-0.022; p = 0.074)	0.424 (CI = +/-0.191; p = 0.000)	0.783	+1.97%
Severity	2010.2	0.019 (CI = +/-0.022; p = 0.087)	0.417 (CI = +/-0.198; p = 0.000)	0.751	+1.92%
Severity	2011.1	0.019 (CI = +/-0.023; p = 0.096)	0.417 (CI = +/-0.209; p = 0.000)	0.714	+1.92%
Severity	2011.2	0.019 (CI = +/-0.023; p = 0.103)	0.424 (CI = +/-0.226; p = 0.001)	0.669	+1.93%
Severity	2012.1	0.019 (CI = +/-0.024; p = 0.109)	0.445 (CI = +/-0.254; p = 0.002)	0.613	+1.94%
Severity	2012.2	0.019 (CI = +/-0.025; p = 0.120)	0.453 (CI = +/-0.321; p = 0.008)	0.491	+1.94%
Severity	2013.1	0.017 (CI = +/-0.025; p = 0.170)	0.785 (CI = +/-0.657; p = 0.022)	0.366	+1.70%
Severity	2013.2	0.017 (CI = +/-0.025; p = 0.170)	NA (CI = +/-NA; p = NA)	0.055	+1.70%
Severity	2014.1	0.008 (CI = +/-0.025; p = 0.498)	NA (CI = +/-NA; p = NA)	-0.032	+0.83%
Severity	2014.2	0.007 (CI = +/-0.029; p = 0.601)	NA (CI = +/-NA; p = NA)	-0.047	+0.72%
Severity	2015.1	0.005 (CI = +/-0.033; p = 0.741)	NA (CI = +/-NA; p = NA)	-0.063	+0.51%
Severity	2015.2	-0.004 (CI = +/-0.035; p = 0.801)	NA (CI = +/-NA; p = NA)	-0.071	-0.42%
Severity	2016.1	-0.012 (CI = +/-0.039; p = 0.532)	NA (CI = +/-NA; p = NA)	-0.047	-1.15%
Severity	2016.2	-0.005 (CI = +/-0.045; p = 0.819)	NA (CI = +/-NA; p = NA)	-0.085	-0.48%
Severity	2017.1	-0.010 (CI = +/-0.054; p = 0.689)	NA (CI = +/-NA; p = NA)	-0.082	-0.99%
Frequency	2004.2	-0.011 (CI = +/-0.025; p = 0.383)	-2.820 (CI = +/-0.276; p = 0.000)	0.982	-1.10%
Frequency	2005.1	-0.015 (CI = +/-0.026; p = 0.269)	-2.800 (CI = +/-0.279; p = 0.000)	0.982	-1.44%
Frequency	2005.2	-0.018 (CI = +/-0.027; p = 0.196)	-2.782 (CI = +/-0.282; p = 0.000)	0.982	-1.76%
Frequency	2006.1	-0.022 (CI = +/-0.028; p = 0.129)	-2.764 (CI = +/-0.284; p = 0.000)	0.982	-2.13%
Frequency	2006.2	-0.026 (CI = +/-0.029; p = 0.079)	-2.746 (CI = +/-0.283; p = 0.000)	0.983	-2.53%
Frequency	2007.1	-0.027 (CI = +/-0.030; p = 0.072)	-2.739 (CI = +/-0.288; p = 0.000)	0.982	-2.70%
Frequency	2007.2	-0.030 (CI = +/-0.031; p = 0.056)	-2.732 (CI = +/-0.291; p = 0.000)	0.982	-2.96%
Frequency	2008.1	-0.031 (CI = +/-0.032; p = 0.053)	-2.729 (CI = +/-0.295; p = 0.000)	0.981	-3.10%
Frequency	2008.2	-0.035 (CI = +/-0.032; p = 0.037)	-2.728 (CI = +/-0.294; p = 0.000)	0.980	-3.41%
Frequency	2009.1	-0.037 (CI = +/-0.033; p = 0.032)	-2.731 (CI = +/-0.298; p = 0.000)	0.979	-3.60%
Frequency	2009.2	-0.038 (CI = +/-0.034; p = 0.029)	-2.737 (CI = +/-0.303; p = 0.000)	0.978	-3.75%
Frequency	2010.1	-0.039 (CI = +/-0.035; p = 0.031)	-2.742 (CI = +/-0.311; p = 0.000)	0.975	-3.81%
Frequency	2010.2	-0.040 (CI = +/-0.036; p = 0.029)	-2.760 (CI = +/-0.320; p = 0.000)	0.973	-3.92%
Frequency	2011.1	-0.040 (CI = +/-0.037; p = 0.032)	-2.771 (CI = +/-0.336; p = 0.000)	0.968	-3.96%
Frequency	2011.2	-0.041 (CI = +/-0.037; p = 0.032)	-2.811 (CI = +/-0.359; p = 0.000)	0.962	-4.02%
Frequency	2012.1	-0.041 (CI = +/-0.038; p = 0.035)	-2.848 (CI = +/-0.404; p = 0.000)	0.949	-4.04%
Frequency	2012.2	-0.041 (CI = +/-0.038; p = 0.035)	-3.019 (CI = +/-0.488; p = 0.000)	0.930	-3.99%
Frequency	2013.1	-0.031 (CI = +/-0.025; p = 0.017)	-4.410 (CI = +/-0.652; p = 0.000)	0.936	-3.03%
Frequency	2013.2	-0.031 (CI = +/-0.025; p = 0.017)	NA (CI = +/-NA; p = NA)	0.248	-3.03%
Frequency	2014.1	-0.028 (CI = +/-0.027; p = 0.044)	NA (CI = +/-NA; p = NA)	0.183	-2.80%
Frequency	2014.2	-0.026 (CI = +/-0.031; p = 0.092)	NA (CI = +/-NA; p = NA)	0.123	-2.58%
Frequency	2015.1	-0.028 (CI = +/-0.035; p = 0.108)	NA (CI = +/-NA; p = NA)	0.115	-2.78%
Frequency	2015.2	-0.034 (CI = +/-0.040; p = 0.087)	NA (CI = +/-NA; p = NA)	0.147	-3.34%
Frequency	2016.1	-0.032 (CI = +/-0.046; p = 0.155)	NA (CI = +/-NA; p = NA)	0.091	-3.16%
Frequency	2016.2	-0.045 (CI = +/-0.051; p = 0.080)	NA (CI = +/-NA; p = NA)	0.184	-4.37%
Frequency	2017.1	-0.057 (CI = +/-0.058; p = 0.053)	NA (CI = +/-NA; p = NA)	0.258	-5.58%

## Property Damage

Coverage = PD  
 End Trend Period = 2019.2  
 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 <sup>2</sup>	Implied Trend
					Rate
Loss Cost	2004.2	0.038 (CI = +/-0.027; p = 0.007)	-2.572 (CI = +/-0.248; p = 0.000)	0.980	+3.91%
Loss Cost	2005.1	0.039 (CI = +/-0.029; p = 0.010)	-2.578 (CI = +/-0.259; p = 0.000)	0.980	+4.01%
Loss Cost	2005.2	0.037 (CI = +/-0.032; p = 0.022)	-2.567 (CI = +/-0.271; p = 0.000)	0.979	+3.82%
Loss Cost	2006.1	0.037 (CI = +/-0.034; p = 0.035)	-2.567 (CI = +/-0.283; p = 0.000)	0.979	+3.80%
Loss Cost	2006.2	0.034 (CI = +/-0.037; p = 0.068)	-2.552 (CI = +/-0.295; p = 0.000)	0.978	+3.50%
Loss Cost	2007.1	0.036 (CI = +/-0.040; p = 0.077)	-2.560 (CI = +/-0.308; p = 0.000)	0.978	+3.67%
Loss Cost	2007.2	0.034 (CI = +/-0.043; p = 0.122)	-2.549 (CI = +/-0.320; p = 0.000)	0.977	+3.41%
Loss Cost	2008.1	0.037 (CI = +/-0.046; p = 0.111)	-2.563 (CI = +/-0.331; p = 0.000)	0.976	+3.78%
Loss Cost	2008.2	0.033 (CI = +/-0.049; p = 0.177)	-2.549 (CI = +/-0.340; p = 0.000)	0.975	+3.37%
Loss Cost	2009.1	0.032 (CI = +/-0.053; p = 0.223)	-2.546 (CI = +/-0.352; p = 0.000)	0.974	+3.22%
Loss Cost	2009.2	0.030 (CI = +/-0.056; p = 0.273)	-2.543 (CI = +/-0.363; p = 0.000)	0.972	+3.06%
Loss Cost	2010.1	0.031 (CI = +/-0.059; p = 0.290)	-2.543 (CI = +/-0.375; p = 0.000)	0.969	+3.11%
Loss Cost	2010.2	0.027 (CI = +/-0.061; p = 0.364)	-2.549 (CI = +/-0.384; p = 0.000)	0.966	+2.75%
Loss Cost	2011.1	0.027 (CI = +/-0.065; p = 0.389)	-2.551 (CI = +/-0.402; p = 0.000)	0.961	+2.72%
Loss Cost	2011.2	0.025 (CI = +/-0.067; p = 0.431)	-2.571 (CI = +/-0.426; p = 0.000)	0.953	+2.57%
Loss Cost	2012.1	0.025 (CI = +/-0.070; p = 0.452)	-2.579 (CI = +/-0.475; p = 0.000)	0.938	+2.55%
Loss Cost	2012.2	0.026 (CI = +/-0.070; p = 0.439)	-2.741 (CI = +/-0.555; p = 0.000)	0.917	+2.59%
Loss Cost	2013.1	0.043 (CI = +/-0.046; p = 0.067)	-3.943 (CI = +/-0.724; p = 0.000)	0.923	+4.37%
Loss Cost	2013.2	0.043 (CI = +/-0.046; p = 0.067)	NA (CI = +/-NA; p = NA)	0.207	+4.37%
Loss Cost	2014.1	0.040 (CI = +/-0.055; p = 0.136)	NA (CI = +/-NA; p = NA)	0.129	+4.11%
Loss Cost	2014.2	0.057 (CI = +/-0.062; p = 0.067)	NA (CI = +/-NA; p = NA)	0.249	+5.87%
Loss Cost	2015.1	0.066 (CI = +/-0.076; p = 0.081)	NA (CI = +/-NA; p = NA)	0.250	+6.83%
Loss Cost	2015.2	0.048 (CI = +/-0.093; p = 0.259)	NA (CI = +/-NA; p = NA)	0.060	+4.96%
Loss Cost	2016.1	0.059 (CI = +/-0.123; p = 0.282)	NA (CI = +/-NA; p = NA)	0.053	+6.11%
Loss Cost	2016.2	0.079 (CI = +/-0.169; p = 0.285)	NA (CI = +/-NA; p = NA)	0.067	+8.17%
Loss Cost	2017.1	0.062 (CI = +/-0.255; p = 0.537)	NA (CI = +/-NA; p = NA)	-0.123	+6.38%
Severity	2004.2	0.025 (CI = +/-0.017; p = 0.006)	0.380 (CI = +/-0.160; p = 0.000)	0.888	+2.55%
Severity	2005.1	0.029 (CI = +/-0.018; p = 0.003)	0.358 (CI = +/-0.163; p = 0.000)	0.892	+2.94%
Severity	2005.2	0.030 (CI = +/-0.020; p = 0.005)	0.353 (CI = +/-0.171; p = 0.000)	0.887	+3.02%
Severity	2006.1	0.034 (CI = +/-0.021; p = 0.003)	0.332 (CI = +/-0.174; p = 0.001)	0.889	+3.44%
Severity	2006.2	0.036 (CI = +/-0.023; p = 0.003)	0.320 (CI = +/-0.180; p = 0.001)	0.886	+3.69%
Severity	2007.1	0.039 (CI = +/-0.024; p = 0.003)	0.308 (CI = +/-0.187; p = 0.002)	0.883	+3.96%
Severity	2007.2	0.040 (CI = +/-0.026; p = 0.005)	0.302 (CI = +/-0.194; p = 0.004)	0.875	+4.09%
Severity	2008.1	0.045 (CI = +/-0.028; p = 0.003)	0.285 (CI = +/-0.196; p = 0.007)	0.877	+4.57%
Severity	2008.2	0.047 (CI = +/-0.029; p = 0.003)	0.277 (CI = +/-0.202; p = 0.010)	0.871	+4.82%
Severity	2009.1	0.049 (CI = +/-0.031; p = 0.003)	0.271 (CI = +/-0.207; p = 0.013)	0.864	+5.07%
Severity	2009.2	0.051 (CI = +/-0.033; p = 0.004)	0.268 (CI = +/-0.213; p = 0.017)	0.853	+5.25%
Severity	2010.1	0.053 (CI = +/-0.034; p = 0.005)	0.267 (CI = +/-0.219; p = 0.020)	0.840	+5.42%
Severity	2010.2	0.053 (CI = +/-0.036; p = 0.007)	0.267 (CI = +/-0.227; p = 0.024)	0.816	+5.40%
Severity	2011.1	0.053 (CI = +/-0.038; p = 0.009)	0.270 (CI = +/-0.237; p = 0.028)	0.791	+5.47%
Severity	2011.2	0.054 (CI = +/-0.040; p = 0.011)	0.281 (CI = +/-0.251; p = 0.031)	0.761	+5.55%
Severity	2012.1	0.055 (CI = +/-0.041; p = 0.013)	0.306 (CI = +/-0.277; p = 0.033)	0.726	+5.61%
Severity	2012.2	0.055 (CI = +/-0.043; p = 0.017)	0.314 (CI = +/-0.342; p = 0.069)	0.638	+5.61%
Severity	2013.1	0.051 (CI = +/-0.044; p = 0.028)	0.581 (CI = +/-0.693; p = 0.092)	0.543	+5.21%
Severity	2013.2	0.051 (CI = +/-0.044; p = 0.028)	NA (CI = +/-NA; p = NA)	0.309	+5.21%
Severity	2014.1	0.039 (CI = +/-0.050; p = 0.114)	NA (CI = +/-NA; p = NA)	0.154	+3.94%
Severity	2014.2	0.044 (CI = +/-0.060; p = 0.134)	NA (CI = +/-NA; p = NA)	0.146	+4.47%
Severity	2015.1	0.049 (CI = +/-0.075; p = 0.169)	NA (CI = +/-NA; p = NA)	0.126	+5.02%
Severity	2015.2	0.036 (CI = +/-0.093; p = 0.387)	NA (CI = +/-NA; p = NA)	-0.019	+3.71%
Severity	2016.1	0.028 (CI = +/-0.124; p = 0.595)	NA (CI = +/-NA; p = NA)	-0.108	+2.88%
Severity	2016.2	0.073 (CI = +/-0.150; p = 0.265)	NA (CI = +/-NA; p = NA)	0.087	+7.60%
Severity	2017.1	0.095 (CI = +/-0.224; p = 0.302)	NA (CI = +/-NA; p = NA)	0.074	+10.01%
Frequency	2004.2	0.013 (CI = +/-0.030; p = 0.376)	-2.952 (CI = +/-0.276; p = 0.000)	0.984	+1.33%
Frequency	2005.1	0.010 (CI = +/-0.032; p = 0.521)	-2.935 (CI = +/-0.287; p = 0.000)	0.984	+1.03%
Frequency	2005.2	0.008 (CI = +/-0.035; p = 0.658)	-2.921 (CI = +/-0.299; p = 0.000)	0.984	+0.77%
Frequency	2006.1	0.004 (CI = +/-0.038; p = 0.848)	-2.899 (CI = +/-0.311; p = 0.000)	0.984	+0.35%
Frequency	2006.2	-0.002 (CI = +/-0.040; p = 0.925)	-2.872 (CI = +/-0.320; p = 0.000)	0.984	-0.18%
Frequency	2007.1	-0.003 (CI = +/-0.044; p = 0.894)	-2.867 (CI = +/-0.335; p = 0.000)	0.983	-0.28%
Frequency	2007.2	-0.007 (CI = +/-0.047; p = 0.776)	-2.851 (CI = +/-0.347; p = 0.000)	0.982	-0.65%
Frequency	2008.1	-0.008 (CI = +/-0.051; p = 0.758)	-2.847 (CI = +/-0.361; p = 0.000)	0.981	-0.76%
Frequency	2008.2	-0.014 (CI = +/-0.053; p = 0.591)	-2.826 (CI = +/-0.368; p = 0.000)	0.981	-1.39%
Frequency	2009.1	-0.018 (CI = +/-0.057; p = 0.520)	-2.816 (CI = +/-0.378; p = 0.000)	0.980	-1.76%
Frequency	2009.2	-0.021 (CI = +/-0.060; p = 0.468)	-2.811 (CI = +/-0.388; p = 0.000)	0.979	-2.09%
Frequency	2010.1	-0.022 (CI = +/-0.063; p = 0.469)	-2.810 (CI = +/-0.401; p = 0.000)	0.976	-2.20%
Frequency	2010.2	-0.025 (CI = +/-0.066; p = 0.425)	-2.816 (CI = +/-0.411; p = 0.000)	0.974	-2.51%
Frequency	2011.1	-0.026 (CI = +/-0.069; p = 0.427)	-2.821 (CI = +/-0.430; p = 0.000)	0.969	-2.61%
Frequency	2011.2	-0.029 (CI = +/-0.071; p = 0.402)	-2.852 (CI = +/-0.452; p = 0.000)	0.964	-2.83%
Frequency	2012.1	-0.029 (CI = +/-0.074; p = 0.406)	-2.885 (CI = +/-0.501; p = 0.000)	0.953	-2.90%
Frequency	2012.2	-0.029 (CI = +/-0.074; p = 0.407)	-3.055 (CI = +/-0.586; p = 0.000)	0.936	-2.86%
Frequency	2013.1	-0.008 (CI = +/-0.033; p = 0.601)	-4.524 (CI = +/-0.513; p = 0.000)	0.974	-0.80%
Frequency	2013.2	-0.008 (CI = +/-0.033; p = 0.601)	NA (CI = +/-NA; p = NA)	-0.063	-0.80%
Frequency	2014.1	0.002 (CI = +/-0.036; p = 0.921)	NA (CI = +/-NA; p = NA)	-0.099	+0.17%
Frequency	2014.2	0.013 (CI = +/-0.040; p = 0.475)	NA (CI = +/-NA; p = NA)	-0.047	+1.34%
Frequency	2015.1	0.017 (CI = +/-0.050; p = 0.454)	NA (CI = +/-NA; p = NA)	-0.044	+1.72%
Frequency	2015.2	0.012 (CI = +/-0.064; p = 0.670)	NA (CI = +/-NA; p = NA)	-0.112	+1.21%
Frequency	2016.1	0.031 (CI = +/-0.078; p = 0.371)	NA (CI = +/-NA; p = NA)	-0.009	+3.13%
Frequency	2016.2	0.005 (CI = +/-0.098; p = 0.893)	NA (CI = +/-NA; p = NA)	-0.195	+0.54%
Frequency	2017.1	-0.033 (CI = +/-0.120; p = 0.483)	NA (CI = +/-NA; p = NA)	-0.088	-3.29%

## Property Damage

Coverage = PD  
 End Trend Period = 2019.1  
 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 <sup>2</sup>	Implied Trend
					Rate
Loss Cost	2004.2	0.034 (CI = +/-0.028; p = 0.018)	-2.553 (CI = +/-0.246; p = 0.000)	0.981	+3.43%
Loss Cost	2005.1	0.034 (CI = +/-0.030; p = 0.028)	-2.554 (CI = +/-0.259; p = 0.000)	0.980	+3.46%
Loss Cost	2005.2	0.031 (CI = +/-0.033; p = 0.060)	-2.539 (CI = +/-0.270; p = 0.000)	0.980	+3.17%
Loss Cost	2006.1	0.030 (CI = +/-0.036; p = 0.093)	-2.534 (CI = +/-0.284; p = 0.000)	0.980	+3.07%
Loss Cost	2006.2	0.026 (CI = +/-0.039; p = 0.178)	-2.513 (CI = +/-0.296; p = 0.000)	0.980	+2.63%
Loss Cost	2007.1	0.027 (CI = +/-0.042; p = 0.205)	-2.516 (CI = +/-0.311; p = 0.000)	0.979	+2.70%
Loss Cost	2007.2	0.023 (CI = +/-0.046; p = 0.318)	-2.498 (CI = +/-0.324; p = 0.000)	0.978	+2.28%
Loss Cost	2008.1	0.025 (CI = +/-0.050; p = 0.300)	-2.509 (CI = +/-0.338; p = 0.000)	0.977	+2.56%
Loss Cost	2008.2	0.019 (CI = +/-0.053; p = 0.457)	-2.488 (CI = +/-0.348; p = 0.000)	0.977	+1.94%
Loss Cost	2009.1	0.016 (CI = +/-0.057; p = 0.558)	-2.479 (CI = +/-0.361; p = 0.000)	0.976	+1.63%
Loss Cost	2009.2	0.013 (CI = +/-0.061; p = 0.658)	-2.472 (CI = +/-0.372; p = 0.000)	0.974	+1.31%
Loss Cost	2010.1	0.013 (CI = +/-0.065; p = 0.687)	-2.472 (CI = +/-0.386; p = 0.000)	0.971	+1.27%
Loss Cost	2010.2	0.007 (CI = +/-0.067; p = 0.820)	-2.474 (CI = +/-0.392; p = 0.000)	0.970	+0.74%
Loss Cost	2011.1	0.006 (CI = +/-0.071; p = 0.850)	-2.478 (CI = +/-0.410; p = 0.000)	0.965	+0.64%
Loss Cost	2011.2	0.004 (CI = +/-0.074; p = 0.904)	-2.499 (CI = +/-0.433; p = 0.000)	0.959	+0.42%
Loss Cost	2012.1	0.004 (CI = +/-0.078; p = 0.916)	-2.510 (CI = +/-0.480; p = 0.000)	0.945	+0.38%
Loss Cost	2012.2	0.004 (CI = +/-0.077; p = 0.909)	-2.673 (CI = +/-0.555; p = 0.000)	0.928	+0.41%
Loss Cost	2013.1	0.024 (CI = +/-0.047; p = 0.292)	-3.853 (CI = +/-0.661; p = 0.000)	0.943	+2.38%
Loss Cost	2013.2	0.024 (CI = +/-0.047; p = 0.292)	NA (CI = +/-NA; p = NA)	0.021	+2.38%
Loss Cost	2014.1	0.017 (CI = +/-0.056; p = 0.520)	NA (CI = +/-NA; p = NA)	-0.058	+1.68%
Loss Cost	2014.2	0.032 (CI = +/-0.066; p = 0.296)	NA (CI = +/-NA; p = NA)	0.027	+3.25%
Loss Cost	2015.1	0.037 (CI = +/-0.084; p = 0.335)	NA (CI = +/-NA; p = NA)	0.009	+3.76%
Loss Cost	2015.2	0.006 (CI = +/-0.097; p = 0.887)	NA (CI = +/-NA; p = NA)	-0.162	+0.59%
Loss Cost	2016.1	0.006 (CI = +/-0.137; p = 0.912)	NA (CI = +/-NA; p = NA)	-0.197	+0.63%
Loss Cost	2016.2	0.012 (CI = +/-0.209; p = 0.881)	NA (CI = +/-NA; p = NA)	-0.242	+1.21%
Loss Cost	2017.1	-0.046 (CI = +/-0.328; p = 0.684)	NA (CI = +/-NA; p = NA)	-0.249	-4.52%
Severity	2004.2	0.019 (CI = +/-0.016; p = 0.020)	0.406 (CI = +/-0.142; p = 0.000)	0.902	+1.93%
Severity	2005.1	0.022 (CI = +/-0.017; p = 0.011)	0.387 (CI = +/-0.145; p = 0.000)	0.904	+2.26%
Severity	2005.2	0.022 (CI = +/-0.018; p = 0.020)	0.388 (CI = +/-0.153; p = 0.000)	0.899	+2.25%
Severity	2006.1	0.026 (CI = +/-0.020; p = 0.013)	0.370 (CI = +/-0.157; p = 0.000)	0.900	+2.59%
Severity	2006.2	0.027 (CI = +/-0.022; p = 0.016)	0.362 (CI = +/-0.165; p = 0.000)	0.896	+2.76%
Severity	2007.1	0.029 (CI = +/-0.023; p = 0.018)	0.354 (CI = +/-0.172; p = 0.000)	0.892	+2.93%
Severity	2007.2	0.029 (CI = +/-0.026; p = 0.028)	0.354 (CI = +/-0.181; p = 0.001)	0.884	+2.94%
Severity	2008.1	0.033 (CI = +/-0.027; p = 0.020)	0.338 (CI = +/-0.185; p = 0.001)	0.884	+3.36%
Severity	2008.2	0.035 (CI = +/-0.029; p = 0.023)	0.332 (CI = +/-0.193; p = 0.002)	0.876	+3.52%
Severity	2009.1	0.036 (CI = +/-0.032; p = 0.027)	0.327 (CI = +/-0.200; p = 0.003)	0.868	+3.69%
Severity	2009.2	0.037 (CI = +/-0.034; p = 0.032)	0.325 (CI = +/-0.207; p = 0.004)	0.856	+3.81%
Severity	2010.1	0.039 (CI = +/-0.036; p = 0.037)	0.324 (CI = +/-0.214; p = 0.006)	0.841	+3.93%
Severity	2010.2	0.038 (CI = +/-0.038; p = 0.053)	0.323 (CI = +/-0.222; p = 0.007)	0.816	+3.83%
Severity	2011.1	0.038 (CI = +/-0.040; p = 0.062)	0.325 (CI = +/-0.232; p = 0.009)	0.788	+3.88%
Severity	2011.2	0.039 (CI = +/-0.042; p = 0.068)	0.332 (CI = +/-0.246; p = 0.012)	0.755	+3.96%
Severity	2012.1	0.040 (CI = +/-0.044; p = 0.073)	0.354 (CI = +/-0.270; p = 0.015)	0.714	+4.03%
Severity	2012.2	0.040 (CI = +/-0.046; p = 0.086)	0.361 (CI = +/-0.334; p = 0.036)	0.608	+4.03%
Severity	2013.1	0.035 (CI = +/-0.047; p = 0.132)	0.657 (CI = +/-0.660; p = 0.051)	0.500	+3.52%
Severity	2013.2	0.035 (CI = +/-0.047; p = 0.132)	NA (CI = +/-NA; p = NA)	0.134	+3.52%
Severity	2014.1	0.017 (CI = +/-0.050; p = 0.467)	NA (CI = +/-NA; p = NA)	-0.044	+1.70%
Severity	2014.2	0.018 (CI = +/-0.062; p = 0.519)	NA (CI = +/-NA; p = NA)	-0.065	+1.84%
Severity	2015.1	0.018 (CI = +/-0.080; p = 0.605)	NA (CI = +/-NA; p = NA)	-0.097	+1.85%
Severity	2015.2	-0.007 (CI = +/-0.097; p = 0.875)	NA (CI = +/-NA; p = NA)	-0.161	-0.65%
Severity	2016.1	-0.031 (CI = +/-0.128; p = 0.554)	NA (CI = +/-NA; p = NA)	-0.111	-3.10%
Severity	2016.2	0.007 (CI = +/-0.174; p = 0.913)	NA (CI = +/-NA; p = NA)	-0.246	+0.74%
Severity	2017.1	0.008 (CI = +/-0.305; p = 0.942)	NA (CI = +/-NA; p = NA)	-0.331	+0.76%
Frequency	2004.2	0.015 (CI = +/-0.032; p = 0.351)	-2.958 (CI = +/-0.283; p = 0.000)	0.984	+1.47%
Frequency	2005.1	0.012 (CI = +/-0.034; p = 0.490)	-2.941 (CI = +/-0.295; p = 0.000)	0.983	+1.18%
Frequency	2005.2	0.009 (CI = +/-0.037; p = 0.624)	-2.927 (CI = +/-0.309; p = 0.000)	0.983	+0.91%
Frequency	2006.1	0.005 (CI = +/-0.041; p = 0.814)	-2.904 (CI = +/-0.323; p = 0.000)	0.983	+0.47%
Frequency	2006.2	-0.001 (CI = +/-0.044; p = 0.955)	-2.875 (CI = +/-0.335; p = 0.000)	0.983	-0.12%
Frequency	2007.1	-0.002 (CI = +/-0.048; p = 0.923)	-2.870 (CI = +/-0.352; p = 0.000)	0.982	-0.23%
Frequency	2007.2	-0.006 (CI = +/-0.052; p = 0.799)	-2.852 (CI = +/-0.367; p = 0.000)	0.982	-0.64%
Frequency	2008.1	-0.008 (CI = +/-0.056; p = 0.778)	-2.847 (CI = +/-0.384; p = 0.000)	0.981	-0.77%
Frequency	2008.2	-0.015 (CI = +/-0.060; p = 0.598)	-2.820 (CI = +/-0.393; p = 0.000)	0.980	-1.52%
Frequency	2009.1	-0.020 (CI = +/-0.064; p = 0.520)	-2.806 (CI = +/-0.406; p = 0.000)	0.979	-1.98%
Frequency	2009.2	-0.024 (CI = +/-0.068; p = 0.463)	-2.797 (CI = +/-0.419; p = 0.000)	0.978	-2.41%
Frequency	2010.1	-0.026 (CI = +/-0.073; p = 0.461)	-2.795 (CI = +/-0.434; p = 0.000)	0.975	-2.56%
Frequency	2010.2	-0.030 (CI = +/-0.076; p = 0.412)	-2.798 (CI = +/-0.445; p = 0.000)	0.973	-2.98%
Frequency	2011.1	-0.032 (CI = +/-0.081; p = 0.414)	-2.803 (CI = +/-0.465; p = 0.000)	0.969	-3.12%
Frequency	2011.2	-0.035 (CI = +/-0.083; p = 0.386)	-2.832 (CI = +/-0.488; p = 0.000)	0.963	-3.40%
Frequency	2012.1	-0.036 (CI = +/-0.087; p = 0.390)	-2.864 (CI = +/-0.539; p = 0.000)	0.952	-3.50%
Frequency	2012.2	-0.035 (CI = +/-0.087; p = 0.389)	-3.034 (CI = +/-0.628; p = 0.000)	0.936	-3.48%
Frequency	2013.1	-0.011 (CI = +/-0.039; p = 0.539)	-4.510 (CI = +/-0.547; p = 0.000)	0.974	-1.11%
Frequency	2013.2	-0.011 (CI = +/-0.039; p = 0.539)	NA (CI = +/-NA; p = NA)	-0.057	-1.11%
Frequency	2014.1	0.000 (CI = +/-0.044; p = 0.996)	NA (CI = +/-NA; p = NA)	-0.111	-0.01%
Frequency	2014.2	0.014 (CI = +/-0.050; p = 0.548)	NA (CI = +/-NA; p = NA)	-0.072	+1.38%
Frequency	2015.1	0.019 (CI = +/-0.064; p = 0.518)	NA (CI = +/-NA; p = NA)	-0.072	+1.87%
Frequency	2015.2	0.012 (CI = +/-0.085; p = 0.734)	NA (CI = +/-NA; p = NA)	-0.143	+1.25%
Frequency	2016.1	0.038 (CI = +/-0.109; p = 0.415)	NA (CI = +/-NA; p = NA)	-0.037	+3.84%
Frequency	2016.2	0.005 (CI = +/-0.149; p = 0.934)	NA (CI = +/-NA; p = NA)	-0.248	+0.47%
Frequency	2017.1	-0.054 (CI = +/-0.203; p = 0.460)	NA (CI = +/-NA; p = NA)	-0.077	-5.24%

## Direct Compensation Property Damage

Coverage = DC

End Trend Period = 2022.2

Excluded Points = NA

Parameters Included: time, seasonality

Fit	Start Date	Time	Seasonality	Adjusted R <sup>2</sup>	Implied Trend Rate
Loss Cost	2013.1	0.047 (CI = +/-0.043; p = 0.032)	-0.166 (CI = +/-0.245; p = 0.173)	0.244	+4.83%
Loss Cost	2013.2	0.019 (CI = +/-0.024; p = 0.120)	-0.076 (CI = +/-0.133; p = 0.246)	0.107	+1.89%
Loss Cost	2014.1	0.012 (CI = +/-0.026; p = 0.326)	-0.096 (CI = +/-0.135; p = 0.150)	0.089	+1.24%
Loss Cost	2014.2	0.007 (CI = +/-0.028; p = 0.608)	-0.080 (CI = +/-0.138; p = 0.233)	-0.011	+0.69%
Loss Cost	2015.1	-0.002 (CI = +/-0.030; p = 0.902)	-0.105 (CI = +/-0.138; p = 0.126)	0.043	-0.17%
Loss Cost	2015.2	0.004 (CI = +/-0.033; p = 0.808)	-0.119 (CI = +/-0.145; p = 0.100)	0.082	+0.38%
Loss Cost	2016.1	-0.004 (CI = +/-0.038; p = 0.825)	-0.138 (CI = +/-0.152; p = 0.072)	0.132	-0.39%
Loss Cost	2016.2	-0.005 (CI = +/-0.044; p = 0.820)	-0.136 (CI = +/-0.167; p = 0.099)	0.102	-0.47%
Loss Cost	2017.1	-0.009 (CI = +/-0.054; p = 0.712)	-0.146 (CI = +/-0.186; p = 0.110)	0.096	-0.90%
Severity	2013.1	0.050 (CI = +/-0.005; p = 0.000)	-0.022 (CI = +/-0.031; p = 0.152)	0.955	+5.15%
Severity	2013.2	0.051 (CI = +/-0.006; p = 0.000)	-0.026 (CI = +/-0.031; p = 0.102)	0.953	+5.27%
Severity	2014.1	0.052 (CI = +/-0.006; p = 0.000)	-0.023 (CI = +/-0.033; p = 0.158)	0.949	+5.36%
Severity	2014.2	0.052 (CI = +/-0.007; p = 0.000)	-0.023 (CI = +/-0.035; p = 0.190)	0.938	+5.34%
Severity	2015.1	0.052 (CI = +/-0.008; p = 0.000)	-0.022 (CI = +/-0.038; p = 0.229)	0.927	+5.35%
Severity	2015.2	0.052 (CI = +/-0.010; p = 0.000)	-0.023 (CI = +/-0.041; p = 0.252)	0.911	+5.37%
Severity	2016.1	0.053 (CI = +/-0.011; p = 0.000)	-0.021 (CI = +/-0.045; p = 0.328)	0.897	+5.45%
Severity	2016.2	0.057 (CI = +/-0.012; p = 0.000)	-0.029 (CI = +/-0.045; p = 0.184)	0.904	+5.82%
Severity	2017.1	0.059 (CI = +/-0.014; p = 0.000)	-0.022 (CI = +/-0.048; p = 0.315)	0.900	+6.12%
Frequency	2013.1	-0.003 (CI = +/-0.043; p = 0.885)	-0.144 (CI = +/-0.249; p = 0.240)	-0.028	-0.30%
Frequency	2013.2	-0.033 (CI = +/-0.023; p = 0.008)	-0.050 (CI = +/-0.124; p = 0.406)	0.309	-3.21%
Frequency	2014.1	-0.040 (CI = +/-0.024; p = 0.003)	-0.073 (CI = +/-0.122; p = 0.224)	0.410	-3.90%
Frequency	2014.2	-0.045 (CI = +/-0.025; p = 0.002)	-0.058 (CI = +/-0.125; p = 0.339)	0.457	-4.41%
Frequency	2015.1	-0.054 (CI = +/-0.027; p = 0.001)	-0.082 (CI = +/-0.122; p = 0.169)	0.549	-5.25%
Frequency	2015.2	-0.049 (CI = +/-0.029; p = 0.004)	-0.096 (CI = +/-0.127; p = 0.126)	0.494	-4.74%
Frequency	2016.1	-0.057 (CI = +/-0.032; p = 0.003)	-0.117 (CI = +/-0.130; p = 0.073)	0.542	-5.54%
Frequency	2016.2	-0.061 (CI = +/-0.037; p = 0.004)	-0.108 (CI = +/-0.140; p = 0.118)	0.543	-5.94%
Frequency	2017.1	-0.068 (CI = +/-0.044; p = 0.007)	-0.123 (CI = +/-0.152; p = 0.100)	0.523	-6.62%



## Direct Compensation Property Damage

Coverage = DC

End Trend Period = 2022.1

Excluded Points = NA

Parameters Included: time, seasonality

Fit	Start Date	Time	Seasonality	Adjusted R <sup>2</sup>	Implied Trend Rate
Loss Cost	2013.1	0.050 (CI = +/-0.047; p = 0.038)	-0.176 (CI = +/-0.259; p = 0.170)	0.223	+5.16%
Loss Cost	2013.2	0.017 (CI = +/-0.027; p = 0.200)	-0.071 (CI = +/-0.142; p = 0.305)	0.038	+1.73%
Loss Cost	2014.1	0.010 (CI = +/-0.029; p = 0.460)	-0.090 (CI = +/-0.143; p = 0.198)	0.024	+1.04%
Loss Cost	2014.2	0.003 (CI = +/-0.032; p = 0.829)	-0.070 (CI = +/-0.148; p = 0.324)	-0.067	+0.33%
Loss Cost	2015.1	-0.006 (CI = +/-0.034; p = 0.697)	-0.094 (CI = +/-0.146; p = 0.189)	0.007	-0.62%
Loss Cost	2015.2	0.000 (CI = +/-0.039; p = 0.984)	-0.108 (CI = +/-0.157; p = 0.158)	0.026	-0.04%
Loss Cost	2016.1	-0.009 (CI = +/-0.044; p = 0.657)	-0.127 (CI = +/-0.164; p = 0.115)	0.090	-0.89%
Loss Cost	2016.2	-0.012 (CI = +/-0.053; p = 0.636)	-0.121 (CI = +/-0.183; p = 0.169)	0.064	-1.14%
Loss Cost	2017.1	-0.017 (CI = +/-0.064; p = 0.560)	-0.131 (CI = +/-0.204; p = 0.175)	0.055	-1.68%
Severity	2013.1	0.048 (CI = +/-0.005; p = 0.000)	-0.016 (CI = +/-0.029; p = 0.265)	0.955	+4.94%
Severity	2013.2	0.049 (CI = +/-0.006; p = 0.000)	-0.019 (CI = +/-0.030; p = 0.198)	0.951	+5.04%
Severity	2014.1	0.050 (CI = +/-0.006; p = 0.000)	-0.017 (CI = +/-0.031; p = 0.272)	0.946	+5.12%
Severity	2014.2	0.049 (CI = +/-0.007; p = 0.000)	-0.015 (CI = +/-0.034; p = 0.357)	0.934	+5.05%
Severity	2015.1	0.049 (CI = +/-0.008; p = 0.000)	-0.015 (CI = +/-0.036; p = 0.386)	0.920	+5.05%
Severity	2015.2	0.049 (CI = +/-0.010; p = 0.000)	-0.014 (CI = +/-0.040; p = 0.462)	0.899	+5.00%
Severity	2016.1	0.049 (CI = +/-0.012; p = 0.000)	-0.013 (CI = +/-0.044; p = 0.531)	0.880	+5.05%
Severity	2016.2	0.053 (CI = +/-0.013; p = 0.000)	-0.020 (CI = +/-0.045; p = 0.342)	0.880	+5.41%
Severity	2017.1	0.055 (CI = +/-0.015; p = 0.000)	-0.015 (CI = +/-0.048; p = 0.494)	0.873	+5.70%
Frequency	2013.1	0.002 (CI = +/-0.048; p = 0.925)	-0.160 (CI = +/-0.261; p = 0.212)	-0.017	+0.22%
Frequency	2013.2	-0.032 (CI = +/-0.026; p = 0.018)	-0.052 (CI = +/-0.133; p = 0.419)	0.271	-3.15%
Frequency	2014.1	-0.040 (CI = +/-0.027; p = 0.007)	-0.073 (CI = +/-0.131; p = 0.249)	0.376	-3.88%
Frequency	2014.2	-0.046 (CI = +/-0.029; p = 0.005)	-0.055 (CI = +/-0.135; p = 0.394)	0.426	-4.50%
Frequency	2015.1	-0.055 (CI = +/-0.030; p = 0.002)	-0.079 (CI = +/-0.132; p = 0.218)	0.525	-5.39%
Frequency	2015.2	-0.049 (CI = +/-0.035; p = 0.010)	-0.094 (CI = +/-0.139; p = 0.164)	0.466	-4.79%
Frequency	2016.1	-0.058 (CI = +/-0.038; p = 0.007)	-0.114 (CI = +/-0.142; p = 0.104)	0.518	-5.66%
Frequency	2016.2	-0.064 (CI = +/-0.045; p = 0.011)	-0.101 (CI = +/-0.157; p = 0.178)	0.522	-6.22%
Frequency	2017.1	-0.072 (CI = +/-0.053; p = 0.014)	-0.116 (CI = +/-0.170; p = 0.153)	0.506	-6.98%

## Direct Compensation Property Damage

Coverage = DC

End Trend Period = 2019.2

Excluded Points = NA

Parameters Included: time, seasonality

Fit	Start Date	Time	Seasonality	Adjusted R <sup>2</sup>	Implied Trend Rate
Loss Cost	2013.1	0.109 (CI = +/-0.075; p = 0.008)	-0.140 (CI = +/-0.301; p = 0.328)	0.446	+11.57%
Loss Cost	2013.2	0.057 (CI = +/-0.023; p = 0.000)	-0.027 (CI = +/-0.088; p = 0.507)	0.703	+5.91%
Loss Cost	2014.1	0.052 (CI = +/-0.027; p = 0.002)	-0.039 (CI = +/-0.094; p = 0.376)	0.635	+5.34%
Loss Cost	2014.2	0.043 (CI = +/-0.029; p = 0.010)	-0.023 (CI = +/-0.094; p = 0.590)	0.494	+4.42%
Loss Cost	2015.1	0.031 (CI = +/-0.032; p = 0.053)	-0.045 (CI = +/-0.092; p = 0.286)	0.396	+3.18%
Loss Cost	2015.2	0.049 (CI = +/-0.019; p = 0.001)	-0.072 (CI = +/-0.051; p = 0.013)	0.859	+5.07%
Loss Cost	2016.1	0.040 (CI = +/-0.021; p = 0.004)	-0.085 (CI = +/-0.048; p = 0.006)	0.890	+4.13%
Loss Cost	2016.2	0.041 (CI = +/-0.030; p = 0.019)	-0.086 (CI = +/-0.061; p = 0.017)	0.822	+4.20%
Loss Cost	2017.1	0.042 (CI = +/-0.053; p = 0.084)	-0.085 (CI = +/-0.090; p = 0.058)	0.799	+4.30%
Severity	2013.1	0.046 (CI = +/-0.006; p = 0.000)	-0.020 (CI = +/-0.023; p = 0.083)	0.963	+4.66%
Severity	2013.2	0.047 (CI = +/-0.006; p = 0.000)	-0.023 (CI = +/-0.023; p = 0.056)	0.960	+4.81%
Severity	2014.1	0.048 (CI = +/-0.007; p = 0.000)	-0.021 (CI = +/-0.026; p = 0.100)	0.953	+4.89%
Severity	2014.2	0.046 (CI = +/-0.009; p = 0.000)	-0.018 (CI = +/-0.027; p = 0.174)	0.939	+4.69%
Severity	2015.1	0.044 (CI = +/-0.011; p = 0.000)	-0.021 (CI = +/-0.030; p = 0.151)	0.922	+4.51%
Severity	2015.2	0.041 (CI = +/-0.013; p = 0.000)	-0.017 (CI = +/-0.032; p = 0.258)	0.891	+4.23%
Severity	2016.1	0.039 (CI = +/-0.017; p = 0.002)	-0.020 (CI = +/-0.039; p = 0.236)	0.852	+3.97%
Severity	2016.2	0.044 (CI = +/-0.020; p = 0.004)	-0.027 (CI = +/-0.041; p = 0.145)	0.864	+4.53%
Severity	2017.1	0.048 (CI = +/-0.034; p = 0.021)	-0.022 (CI = +/-0.058; p = 0.306)	0.834	+4.90%
Frequency	2013.1	0.064 (CI = +/-0.076; p = 0.093)	-0.120 (CI = +/-0.308; p = 0.408)	0.166	+6.60%
Frequency	2013.2	0.010 (CI = +/-0.023; p = 0.335)	-0.004 (CI = +/-0.086; p = 0.911)	-0.087	+1.05%
Frequency	2014.1	0.004 (CI = +/-0.026; p = 0.722)	-0.018 (CI = +/-0.091; p = 0.668)	-0.172	+0.43%
Frequency	2014.2	-0.003 (CI = +/-0.030; p = 0.846)	-0.005 (CI = +/-0.094; p = 0.902)	-0.241	-0.26%
Frequency	2015.1	-0.013 (CI = +/-0.034; p = 0.401)	-0.024 (CI = +/-0.097; p = 0.578)	-0.127	-1.28%
Frequency	2015.2	0.008 (CI = +/-0.013; p = 0.194)	-0.055 (CI = +/-0.035; p = 0.008)	0.655	+0.81%
Frequency	2016.1	0.002 (CI = +/-0.014; p = 0.784)	-0.065 (CI = +/-0.032; p = 0.003)	0.799	+0.16%
Frequency	2016.2	-0.003 (CI = +/-0.016; p = 0.606)	-0.059 (CI = +/-0.032; p = 0.007)	0.803	-0.32%
Frequency	2017.1	-0.006 (CI = +/-0.027; p = 0.547)	-0.062 (CI = +/-0.046; p = 0.023)	0.772	-0.57%

## Direct Compensation Property Damage

Coverage = DC

End Trend Period = 2019.1

Excluded Points = NA

Parameters Included: time, seasonality

Fit	Start Date	Time	Seasonality	Adjusted R <sup>2</sup>	Implied Trend Rate
Loss Cost	2013.1	0.123 (CI = +/-0.085; p = 0.009)	-0.170 (CI = +/-0.319; p = 0.263)	0.451	+13.12%
Loss Cost	2013.2	0.060 (CI = +/-0.028; p = 0.001)	-0.032 (CI = +/-0.098; p = 0.474)	0.655	+6.16%
Loss Cost	2014.1	0.054 (CI = +/-0.033; p = 0.005)	-0.043 (CI = +/-0.105; p = 0.376)	0.568	+5.56%
Loss Cost	2014.2	0.043 (CI = +/-0.038; p = 0.032)	-0.022 (CI = +/-0.109; p = 0.646)	0.365	+4.38%
Loss Cost	2015.1	0.030 (CI = +/-0.041; p = 0.128)	-0.042 (CI = +/-0.106; p = 0.371)	0.204	+3.00%
Loss Cost	2015.2	0.056 (CI = +/-0.024; p = 0.002)	-0.082 (CI = +/-0.056; p = 0.013)	0.849	+5.75%
Loss Cost	2016.1	0.047 (CI = +/-0.026; p = 0.008)	-0.092 (CI = +/-0.052; p = 0.008)	0.886	+4.77%
Loss Cost	2016.2	0.052 (CI = +/-0.043; p = 0.030)	-0.099 (CI = +/-0.073; p = 0.023)	0.830	+5.36%
Loss Cost	2017.1	0.056 (CI = +/-0.087; p = 0.111)	-0.096 (CI = +/-0.126; p = 0.082)	0.802	+5.72%
Severity	2013.1	0.046 (CI = +/-0.006; p = 0.000)	-0.022 (CI = +/-0.024; p = 0.075)	0.956	+4.76%
Severity	2013.2	0.049 (CI = +/-0.007; p = 0.000)	-0.026 (CI = +/-0.025; p = 0.041)	0.955	+4.97%
Severity	2014.1	0.050 (CI = +/-0.009; p = 0.000)	-0.024 (CI = +/-0.027; p = 0.074)	0.947	+5.08%
Severity	2014.2	0.048 (CI = +/-0.011; p = 0.000)	-0.021 (CI = +/-0.030; p = 0.149)	0.926	+4.88%
Severity	2015.1	0.046 (CI = +/-0.013; p = 0.000)	-0.023 (CI = +/-0.034; p = 0.146)	0.902	+4.70%
Severity	2015.2	0.043 (CI = +/-0.017; p = 0.001)	-0.019 (CI = +/-0.040; p = 0.286)	0.843	+4.36%
Severity	2016.1	0.040 (CI = +/-0.024; p = 0.010)	-0.022 (CI = +/-0.049; p = 0.288)	0.774	+4.09%
Severity	2016.2	0.050 (CI = +/-0.031; p = 0.014)	-0.034 (CI = +/-0.053; p = 0.138)	0.832	+5.16%
Severity	2017.1	0.056 (CI = +/-0.059; p = 0.056)	-0.029 (CI = +/-0.086; p = 0.282)	0.804	+5.74%
Frequency	2013.1	0.077 (CI = +/-0.087; p = 0.079)	-0.148 (CI = +/-0.328; p = 0.338)	0.192	+7.99%
Frequency	2013.2	0.011 (CI = +/-0.028; p = 0.388)	-0.006 (CI = +/-0.097; p = 0.889)	-0.120	+1.13%
Frequency	2014.1	0.005 (CI = +/-0.032; p = 0.750)	-0.018 (CI = +/-0.102; p = 0.689)	-0.208	+0.46%
Frequency	2014.2	-0.005 (CI = +/-0.038; p = 0.777)	-0.001 (CI = +/-0.109; p = 0.979)	-0.269	-0.47%
Frequency	2015.1	-0.016 (CI = +/-0.043; p = 0.390)	-0.019 (CI = +/-0.112; p = 0.697)	-0.139	-1.62%
Frequency	2015.2	0.013 (CI = +/-0.016; p = 0.086)	-0.063 (CI = +/-0.036; p = 0.007)	0.733	+1.33%
Frequency	2016.1	0.007 (CI = +/-0.016; p = 0.310)	-0.071 (CI = +/-0.031; p = 0.003)	0.865	+0.65%
Frequency	2016.2	0.002 (CI = +/-0.024; p = 0.817)	-0.065 (CI = +/-0.041; p = 0.015)	0.836	+0.19%
Frequency	2017.1	0.000 (CI = +/-0.049; p = 0.993)	-0.067 (CI = +/-0.071; p = 0.056)	0.784	-0.01%

## Direct Compensation Property Damage

Coverage = DC

End Trend Period = 2019.2

Excluded Points = 2015.1

Parameters Included: time, seasonality

Fit	Start Date	Time	Seasonality	Adjusted R <sup>2</sup>	Implied Trend Rate
Loss Cost	2013.1	0.117 (CI = +/-0.071; p = 0.004)	-0.198 (CI = +/-0.291; p = 0.161)	0.556	+12.44%
Loss Cost	2013.2	0.065 (CI = +/-0.012; p = 0.000)	-0.064 (CI = +/-0.047; p = 0.013)	0.929	+6.69%
Loss Cost	2014.1	0.061 (CI = +/-0.014; p = 0.000)	-0.070 (CI = +/-0.049; p = 0.011)	0.918	+6.32%
Loss Cost	2014.2	0.058 (CI = +/-0.018; p = 0.000)	-0.063 (CI = +/-0.056; p = 0.031)	0.868	+5.97%
Loss Cost	2015.2	0.049 (CI = +/-0.019; p = 0.001)	-0.072 (CI = +/-0.051; p = 0.013)	0.859	+5.07%
Loss Cost	2016.1	0.040 (CI = +/-0.021; p = 0.004)	-0.085 (CI = +/-0.048; p = 0.006)	0.890	+4.13%
Loss Cost	2016.2	0.041 (CI = +/-0.030; p = 0.019)	-0.086 (CI = +/-0.061; p = 0.017)	0.822	+4.20%
Loss Cost	2017.1	0.042 (CI = +/-0.053; p = 0.084)	-0.085 (CI = +/-0.090; p = 0.058)	0.799	+4.30%
Severity	2013.1	0.045 (CI = +/-0.006; p = 0.000)	-0.018 (CI = +/-0.024; p = 0.136)	0.962	+4.63%
Severity	2013.2	0.047 (CI = +/-0.007; p = 0.000)	-0.021 (CI = +/-0.026; p = 0.100)	0.956	+4.78%
Severity	2014.1	0.047 (CI = +/-0.008; p = 0.000)	-0.020 (CI = +/-0.029; p = 0.151)	0.946	+4.85%
Severity	2014.2	0.044 (CI = +/-0.010; p = 0.000)	-0.014 (CI = +/-0.031; p = 0.330)	0.925	+4.54%
Severity	2015.2	0.041 (CI = +/-0.013; p = 0.000)	-0.017 (CI = +/-0.032; p = 0.258)	0.891	+4.23%
Severity	2016.1	0.039 (CI = +/-0.017; p = 0.002)	-0.020 (CI = +/-0.039; p = 0.236)	0.852	+3.97%
Severity	2016.2	0.044 (CI = +/-0.020; p = 0.004)	-0.027 (CI = +/-0.041; p = 0.145)	0.864	+4.53%
Severity	2017.1	0.048 (CI = +/-0.034; p = 0.021)	-0.022 (CI = +/-0.058; p = 0.306)	0.834	+4.90%
Frequency	2013.1	0.072 (CI = +/-0.072; p = 0.050)	-0.180 (CI = +/-0.297; p = 0.206)	0.307	+7.46%
Frequency	2013.2	0.018 (CI = +/-0.009; p = 0.002)	-0.043 (CI = +/-0.036; p = 0.023)	0.679	+1.82%
Frequency	2014.1	0.014 (CI = +/-0.009; p = 0.008)	-0.050 (CI = +/-0.032; p = 0.006)	0.714	+1.40%
Frequency	2014.2	0.014 (CI = +/-0.012; p = 0.032)	-0.050 (CI = +/-0.037; p = 0.016)	0.584	+1.37%
Frequency	2015.2	0.008 (CI = +/-0.013; p = 0.194)	-0.055 (CI = +/-0.035; p = 0.008)	0.655	+0.81%
Frequency	2016.1	0.002 (CI = +/-0.014; p = 0.784)	-0.065 (CI = +/-0.032; p = 0.003)	0.799	+0.16%
Frequency	2016.2	-0.003 (CI = +/-0.016; p = 0.606)	-0.059 (CI = +/-0.032; p = 0.007)	0.803	-0.32%
Frequency	2017.1	-0.006 (CI = +/-0.027; p = 0.547)	-0.062 (CI = +/-0.046; p = 0.023)	0.772	-0.57%

## Direct Compensation Property Damage

Coverage = DC

End Trend Period = 2019.1

Excluded Points = 2015.1

Parameters Included: time, seasonality

Fit	Start Date	Time	Seasonality	Adjusted R <sup>2</sup>	Implied Trend Rate
Loss Cost	2013.1	0.133 (CI = +/-0.079; p = 0.004)	-0.235 (CI = +/-0.305; p = 0.116)	0.576	+14.25%
Loss Cost	2013.2	0.070 (CI = +/-0.013; p = 0.000)	-0.076 (CI = +/-0.046; p = 0.005)	0.939	+7.22%
Loss Cost	2014.1	0.066 (CI = +/-0.015; p = 0.000)	-0.080 (CI = +/-0.047; p = 0.005)	0.928	+6.86%
Loss Cost	2014.2	0.065 (CI = +/-0.021; p = 0.000)	-0.077 (CI = +/-0.060; p = 0.020)	0.869	+6.70%
Loss Cost	2015.2	0.056 (CI = +/-0.024; p = 0.002)	-0.082 (CI = +/-0.056; p = 0.013)	0.849	+5.75%
Loss Cost	2016.1	0.047 (CI = +/-0.026; p = 0.008)	-0.092 (CI = +/-0.052; p = 0.008)	0.886	+4.77%
Loss Cost	2016.2	0.052 (CI = +/-0.043; p = 0.030)	-0.099 (CI = +/-0.073; p = 0.023)	0.830	+5.36%
Loss Cost	2017.1	0.056 (CI = +/-0.087; p = 0.111)	-0.096 (CI = +/-0.126; p = 0.082)	0.802	+5.72%
Severity	2013.1	0.046 (CI = +/-0.007; p = 0.000)	-0.020 (CI = +/-0.026; p = 0.126)	0.954	+4.72%
Severity	2013.2	0.048 (CI = +/-0.008; p = 0.000)	-0.025 (CI = +/-0.028; p = 0.078)	0.950	+4.94%
Severity	2014.1	0.049 (CI = +/-0.010; p = 0.000)	-0.024 (CI = +/-0.031; p = 0.118)	0.939	+5.05%
Severity	2014.2	0.046 (CI = +/-0.013; p = 0.000)	-0.017 (CI = +/-0.037; p = 0.306)	0.903	+4.71%
Severity	2015.2	0.043 (CI = +/-0.017; p = 0.001)	-0.019 (CI = +/-0.040; p = 0.286)	0.843	+4.36%
Severity	2016.1	0.040 (CI = +/-0.024; p = 0.010)	-0.022 (CI = +/-0.049; p = 0.288)	0.774	+4.09%
Severity	2016.2	0.050 (CI = +/-0.031; p = 0.014)	-0.034 (CI = +/-0.053; p = 0.138)	0.832	+5.16%
Severity	2017.1	0.056 (CI = +/-0.059; p = 0.056)	-0.029 (CI = +/-0.086; p = 0.282)	0.804	+5.74%
Frequency	2013.1	0.087 (CI = +/-0.082; p = 0.039)	-0.215 (CI = +/-0.314; p = 0.156)	0.350	+9.10%
Frequency	2013.2	0.021 (CI = +/-0.010; p = 0.001)	-0.051 (CI = +/-0.036; p = 0.011)	0.728	+2.16%
Frequency	2014.1	0.017 (CI = +/-0.010; p = 0.004)	-0.057 (CI = +/-0.031; p = 0.004)	0.772	+1.73%
Frequency	2014.2	0.019 (CI = +/-0.014; p = 0.016)	-0.060 (CI = +/-0.039; p = 0.009)	0.680	+1.90%
Frequency	2015.2	0.013 (CI = +/-0.016; p = 0.086)	-0.063 (CI = +/-0.036; p = 0.007)	0.733	+1.33%
Frequency	2016.1	0.007 (CI = +/-0.016; p = 0.310)	-0.071 (CI = +/-0.031; p = 0.003)	0.865	+0.65%
Frequency	2016.2	0.002 (CI = +/-0.024; p = 0.817)	-0.065 (CI = +/-0.041; p = 0.015)	0.836	+0.19%
Frequency	2017.1	0.000 (CI = +/-0.049; p = 0.993)	-0.067 (CI = +/-0.071; p = 0.056)	0.784	-0.01%

## Direct Compensation Property Damage

Coverage = DC

End Trend Period = 2022.2

Excluded Points = NA

Parameters Included: time

Fit	Start Date	Time	Adjusted R <sup>2</sup>	Implied Trend
				Rate
Loss Cost	2013.1	0.050 (CI = +/-0.043; p = 0.027)	0.201	+5.09%
Loss Cost	2013.2	0.019 (CI = +/-0.024; p = 0.124)	0.083	+1.89%
Loss Cost	2014.1	0.014 (CI = +/-0.027; p = 0.278)	0.015	+1.42%
Loss Cost	2014.2	0.007 (CI = +/-0.028; p = 0.614)	-0.048	+0.69%
Loss Cost	2015.1	0.001 (CI = +/-0.031; p = 0.961)	-0.071	+0.07%
Loss Cost	2015.2	0.004 (CI = +/-0.036; p = 0.822)	-0.073	+0.38%
Loss Cost	2016.1	0.000 (CI = +/-0.041; p = 0.986)	-0.083	+0.04%
Loss Cost	2016.2	-0.005 (CI = +/-0.048; p = 0.835)	-0.086	-0.47%
Loss Cost	2017.1	-0.003 (CI = +/-0.058; p = 0.912)	-0.099	-0.29%
Severity	2013.1	0.051 (CI = +/-0.005; p = 0.000)	0.952	+5.18%
Severity	2013.2	0.051 (CI = +/-0.006; p = 0.000)	0.947	+5.27%
Severity	2014.1	0.053 (CI = +/-0.007; p = 0.000)	0.945	+5.40%
Severity	2014.2	0.052 (CI = +/-0.007; p = 0.000)	0.934	+5.34%
Severity	2015.1	0.053 (CI = +/-0.008; p = 0.000)	0.924	+5.41%
Severity	2015.2	0.052 (CI = +/-0.010; p = 0.000)	0.908	+5.37%
Severity	2016.1	0.054 (CI = +/-0.011; p = 0.000)	0.896	+5.52%
Severity	2016.2	0.057 (CI = +/-0.012; p = 0.000)	0.895	+5.82%
Severity	2017.1	0.060 (CI = +/-0.014; p = 0.000)	0.899	+6.22%
Frequency	2013.1	-0.001 (CI = +/-0.043; p = 0.968)	-0.055	-0.09%
Frequency	2013.2	-0.033 (CI = +/-0.022; p = 0.007)	0.320	-3.21%
Frequency	2014.1	-0.038 (CI = +/-0.024; p = 0.003)	0.388	-3.77%
Frequency	2014.2	-0.045 (CI = +/-0.025; p = 0.002)	0.458	-4.41%
Frequency	2015.1	-0.052 (CI = +/-0.027; p = 0.001)	0.513	-5.06%
Frequency	2015.2	-0.049 (CI = +/-0.031; p = 0.005)	0.428	-4.74%
Frequency	2016.1	-0.053 (CI = +/-0.035; p = 0.006)	0.430	-5.19%
Frequency	2016.2	-0.061 (CI = +/-0.040; p = 0.006)	0.463	-5.94%
Frequency	2017.1	-0.063 (CI = +/-0.048; p = 0.015)	0.411	-6.13%

## Direct Compensation Property Damage

Coverage = DC

End Trend Period = 2022.2

Excluded Points = NA

Parameters Included: time, scalar\_level\_change

Scalar Level Change Start Date = 2021-07-01

Fit	Start Date	Time	Scalar Shift	Adjusted R <sup>2</sup>	Implied Trend Rate
Loss Cost	2013.1	0.052 (CI = +/-0.057; p = 0.071)	-0.032 (CI = +/-0.461; p = 0.884)	0.155	+5.35%
Loss Cost	2013.2	0.009 (CI = +/-0.032; p = 0.567)	0.119 (CI = +/-0.237; p = 0.301)	0.090	+0.87%
Loss Cost	2014.1	0.001 (CI = +/-0.034; p = 0.975)	0.147 (CI = +/-0.240; p = 0.212)	0.056	+0.05%
Loss Cost	2014.2	-0.012 (CI = +/-0.036; p = 0.470)	0.187 (CI = +/-0.230; p = 0.103)	0.078	-1.23%
Loss Cost	2015.1	-0.025 (CI = +/-0.038; p = 0.179)	0.226 (CI = +/-0.226; p = 0.050)	0.151	-2.48%
Loss Cost	2015.2	-0.025 (CI = +/-0.045; p = 0.247)	0.226 (CI = +/-0.244; p = 0.067)	0.132	-2.49%
Loss Cost	2016.1	-0.037 (CI = +/-0.052; p = 0.145)	0.257 (CI = +/-0.254; p = 0.048)	0.184	-3.62%
Loss Cost	2016.2	-0.054 (CI = +/-0.058; p = 0.067)	0.299 (CI = +/-0.259; p = 0.028)	0.280	-5.25%
Loss Cost	2017.1	-0.064 (CI = +/-0.072; p = 0.075)	0.321 (CI = +/-0.285; p = 0.031)	0.291	-6.16%
Severity	2013.1	0.044 (CI = +/-0.005; p = 0.000)	0.087 (CI = +/-0.038; p = 0.000)	0.979	+4.48%
Severity	2013.2	0.044 (CI = +/-0.005; p = 0.000)	0.086 (CI = +/-0.040; p = 0.000)	0.976	+4.51%
Severity	2014.1	0.045 (CI = +/-0.006; p = 0.000)	0.084 (CI = +/-0.041; p = 0.001)	0.974	+4.59%
Severity	2014.2	0.043 (CI = +/-0.006; p = 0.000)	0.090 (CI = +/-0.040; p = 0.000)	0.973	+4.37%
Severity	2015.1	0.042 (CI = +/-0.007; p = 0.000)	0.092 (CI = +/-0.043; p = 0.000)	0.969	+4.30%
Severity	2015.2	0.040 (CI = +/-0.008; p = 0.000)	0.099 (CI = +/-0.043; p = 0.000)	0.968	+4.04%
Severity	2016.1	0.039 (CI = +/-0.009; p = 0.000)	0.100 (CI = +/-0.046; p = 0.001)	0.963	+3.99%
Severity	2016.2	0.041 (CI = +/-0.011; p = 0.000)	0.097 (CI = +/-0.050; p = 0.002)	0.959	+4.14%
Severity	2017.1	0.043 (CI = +/-0.014; p = 0.000)	0.091 (CI = +/-0.055; p = 0.004)	0.956	+4.41%
Frequency	2013.1	0.008 (CI = +/-0.057; p = 0.761)	-0.119 (CI = +/-0.457; p = 0.589)	-0.098	+0.83%
Frequency	2013.2	-0.035 (CI = +/-0.030; p = 0.023)	0.033 (CI = +/-0.224; p = 0.755)	0.283	-3.48%
Frequency	2014.1	-0.044 (CI = +/-0.032; p = 0.010)	0.063 (CI = +/-0.223; p = 0.555)	0.362	-4.34%
Frequency	2014.2	-0.055 (CI = +/-0.034; p = 0.004)	0.097 (CI = +/-0.218; p = 0.356)	0.455	-5.37%
Frequency	2015.1	-0.067 (CI = +/-0.036; p = 0.001)	0.133 (CI = +/-0.214; p = 0.200)	0.540	-6.50%
Frequency	2015.2	-0.065 (CI = +/-0.043; p = 0.006)	0.126 (CI = +/-0.230; p = 0.255)	0.446	-6.27%
Frequency	2016.1	-0.076 (CI = +/-0.049; p = 0.006)	0.156 (CI = +/-0.240; p = 0.179)	0.477	-7.32%
Frequency	2016.2	-0.095 (CI = +/-0.053; p = 0.003)	0.202 (CI = +/-0.237; p = 0.087)	0.566	-9.02%
Frequency	2017.1	-0.107 (CI = +/-0.064; p = 0.005)	0.231 (CI = +/-0.256; p = 0.073)	0.552	-10.13%

## Direct Compensation Property Damage

Coverage = DC

End Trend Period = 2022.1

Excluded Points = NA

Parameters Included: time

Fit	Start Date	Time	Adjusted R <sup>2</sup>	Implied Trend
				Rate
Loss Cost	2013.1	0.050 (CI = +/-0.048; p = 0.043)	0.175	+5.16%
Loss Cost	2013.2	0.016 (CI = +/-0.027; p = 0.233)	0.031	+1.60%
Loss Cost	2014.1	0.010 (CI = +/-0.030; p = 0.471)	-0.029	+1.04%
Loss Cost	2014.2	0.002 (CI = +/-0.032; p = 0.914)	-0.071	+0.16%
Loss Cost	2015.1	-0.006 (CI = +/-0.035; p = 0.707)	-0.065	-0.62%
Loss Cost	2015.2	-0.004 (CI = +/-0.040; p = 0.845)	-0.080	-0.37%
Loss Cost	2016.1	-0.009 (CI = +/-0.047; p = 0.681)	-0.074	-0.89%
Loss Cost	2016.2	-0.017 (CI = +/-0.055; p = 0.516)	-0.052	-1.65%
Loss Cost	2017.1	-0.017 (CI = +/-0.067; p = 0.582)	-0.072	-1.68%
Severity	2013.1	0.048 (CI = +/-0.005; p = 0.000)	0.954	+4.94%
Severity	2013.2	0.049 (CI = +/-0.006; p = 0.000)	0.949	+5.01%
Severity	2014.1	0.050 (CI = +/-0.006; p = 0.000)	0.945	+5.12%
Severity	2014.2	0.049 (CI = +/-0.007; p = 0.000)	0.934	+5.02%
Severity	2015.1	0.049 (CI = +/-0.008; p = 0.000)	0.922	+5.05%
Severity	2015.2	0.048 (CI = +/-0.010; p = 0.000)	0.903	+4.95%
Severity	2016.1	0.049 (CI = +/-0.011; p = 0.000)	0.886	+5.05%
Severity	2016.2	0.052 (CI = +/-0.013; p = 0.000)	0.880	+5.32%
Severity	2017.1	0.055 (CI = +/-0.015; p = 0.000)	0.880	+5.70%
Frequency	2013.1	0.002 (CI = +/-0.048; p = 0.926)	-0.058	+0.22%
Frequency	2013.2	-0.033 (CI = +/-0.025; p = 0.013)	0.285	-3.24%
Frequency	2014.1	-0.040 (CI = +/-0.027; p = 0.007)	0.357	-3.88%
Frequency	2014.2	-0.047 (CI = +/-0.029; p = 0.003)	0.435	-4.62%
Frequency	2015.1	-0.055 (CI = +/-0.031; p = 0.002)	0.500	-5.39%
Frequency	2015.2	-0.052 (CI = +/-0.036; p = 0.008)	0.412	-5.07%
Frequency	2016.1	-0.058 (CI = +/-0.041; p = 0.010)	0.422	-5.66%
Frequency	2016.2	-0.068 (CI = +/-0.047; p = 0.008)	0.468	-6.61%
Frequency	2017.1	-0.072 (CI = +/-0.057; p = 0.018)	0.424	-6.98%



## Direct Compensation Property Damage

Coverage = DC

End Trend Period = 2019.2

Excluded Points = NA

Parameters Included: time

Fit	Start Date	Time	Adjusted R <sup>2</sup>	Implied Trend Rate
Loss Cost	2013.1	0.114 (CI = +/-0.073; p = 0.006)	0.444	+12.05%
Loss Cost	2013.2	0.057 (CI = +/-0.023; p = 0.000)	0.717	+5.91%
Loss Cost	2014.1	0.054 (CI = +/-0.026; p = 0.001)	0.639	+5.51%
Loss Cost	2014.2	0.043 (CI = +/-0.028; p = 0.006)	0.533	+4.42%
Loss Cost	2015.1	0.034 (CI = +/-0.031; p = 0.036)	0.371	+3.46%
Loss Cost	2015.2	0.049 (CI = +/-0.030; p = 0.006)	0.635	+5.07%
Loss Cost	2016.1	0.049 (CI = +/-0.040; p = 0.026)	0.523	+4.98%
Loss Cost	2016.2	0.041 (CI = +/-0.055; p = 0.112)	0.310	+4.20%
Loss Cost	2017.1	0.057 (CI = +/-0.076; p = 0.108)	0.395	+5.83%
Severity	2013.1	0.046 (CI = +/-0.006; p = 0.000)	0.954	+4.72%
Severity	2013.2	0.047 (CI = +/-0.007; p = 0.000)	0.946	+4.81%
Severity	2014.1	0.049 (CI = +/-0.008; p = 0.000)	0.941	+4.98%
Severity	2014.2	0.046 (CI = +/-0.009; p = 0.000)	0.931	+4.69%
Severity	2015.1	0.045 (CI = +/-0.011; p = 0.000)	0.907	+4.64%
Severity	2015.2	0.041 (CI = +/-0.013; p = 0.000)	0.882	+4.23%
Severity	2016.1	0.041 (CI = +/-0.017; p = 0.001)	0.832	+4.17%
Severity	2016.2	0.044 (CI = +/-0.023; p = 0.004)	0.803	+4.53%
Severity	2017.1	0.052 (CI = +/-0.030; p = 0.009)	0.813	+5.31%
Frequency	2013.1	0.068 (CI = +/-0.074; p = 0.071)	0.184	+6.99%
Frequency	2013.2	0.010 (CI = +/-0.022; p = 0.311)	0.010	+1.05%
Frequency	2014.1	0.005 (CI = +/-0.025; p = 0.659)	-0.078	+0.50%
Frequency	2014.2	-0.003 (CI = +/-0.028; p = 0.837)	-0.106	-0.26%
Frequency	2015.1	-0.011 (CI = +/-0.031; p = 0.425)	-0.034	-1.13%
Frequency	2015.2	0.008 (CI = +/-0.022; p = 0.427)	-0.037	+0.81%
Frequency	2016.1	0.008 (CI = +/-0.030; p = 0.551)	-0.094	+0.78%
Frequency	2016.2	-0.003 (CI = +/-0.036; p = 0.829)	-0.188	-0.32%
Frequency	2017.1	0.005 (CI = +/-0.052; p = 0.805)	-0.229	+0.50%

## Direct Compensation Property Damage

Coverage = DC

End Trend Period = 2019.1

Excluded Points = NA

Parameters Included: time

Fit	Start Date	Time	Adjusted R <sup>2</sup>	Implied Trend Rate
Loss Cost	2013.1	0.123 (CI = +/-0.085; p = 0.009)	0.431	+13.12%
Loss Cost	2013.2	0.058 (CI = +/-0.027; p = 0.001)	0.670	+6.01%
Loss Cost	2014.1	0.054 (CI = +/-0.032; p = 0.004)	0.574	+5.56%
Loss Cost	2014.2	0.042 (CI = +/-0.035; p = 0.024)	0.426	+4.24%
Loss Cost	2015.1	0.030 (CI = +/-0.039; p = 0.120)	0.211	+3.00%
Loss Cost	2015.2	0.048 (CI = +/-0.040; p = 0.027)	0.518	+4.93%
Loss Cost	2016.1	0.047 (CI = +/-0.057; p = 0.089)	0.365	+4.77%
Loss Cost	2016.2	0.035 (CI = +/-0.083; p = 0.303)	0.073	+3.59%
Loss Cost	2017.1	0.056 (CI = +/-0.133; p = 0.276)	0.161	+5.72%
Severity	2013.1	0.046 (CI = +/-0.007; p = 0.000)	0.944	+4.76%
Severity	2013.2	0.047 (CI = +/-0.008; p = 0.000)	0.934	+4.86%
Severity	2014.1	0.050 (CI = +/-0.010; p = 0.000)	0.928	+5.08%
Severity	2014.2	0.046 (CI = +/-0.011; p = 0.000)	0.910	+4.75%
Severity	2015.1	0.046 (CI = +/-0.014; p = 0.000)	0.877	+4.70%
Severity	2015.2	0.041 (CI = +/-0.017; p = 0.001)	0.832	+4.18%
Severity	2016.1	0.040 (CI = +/-0.024; p = 0.007)	0.751	+4.09%
Severity	2016.2	0.045 (CI = +/-0.034; p = 0.023)	0.704	+4.56%
Severity	2017.1	0.056 (CI = +/-0.052; p = 0.041)	0.731	+5.74%
Frequency	2013.1	0.077 (CI = +/-0.086; p = 0.076)	0.191	+7.99%
Frequency	2013.2	0.011 (CI = +/-0.026; p = 0.367)	-0.010	+1.10%
Frequency	2014.1	0.005 (CI = +/-0.030; p = 0.737)	-0.097	+0.46%
Frequency	2014.2	-0.005 (CI = +/-0.034; p = 0.754)	-0.110	-0.48%
Frequency	2015.1	-0.016 (CI = +/-0.039; p = 0.357)	-0.003	-1.62%
Frequency	2015.2	0.007 (CI = +/-0.030; p = 0.580)	-0.104	+0.72%
Frequency	2016.1	0.007 (CI = +/-0.042; p = 0.708)	-0.163	+0.65%
Frequency	2016.2	-0.009 (CI = +/-0.054; p = 0.655)	-0.182	-0.93%
Frequency	2017.1	0.000 (CI = +/-0.090; p = 0.997)	-0.333	-0.01%

## Accident Benefits Total

Coverage = AB Total

End Trend Period = 2022.2

Excluded Points = NA

Parameters Included: time, seasonality

Fit	Start Date	Time	Seasonality	Adjusted R <sup>2</sup>	Implied Trend
					Rate
Loss Cost	2008.1	0.042 (CI = +/-0.020; p = 0.000)	-0.182 (CI = +/-0.174; p = 0.041)	0.437	+4.34%
Loss Cost	2008.2	0.038 (CI = +/-0.021; p = 0.001)	-0.159 (CI = +/-0.173; p = 0.070)	0.358	+3.84%
Loss Cost	2009.1	0.032 (CI = +/-0.021; p = 0.005)	-0.189 (CI = +/-0.169; p = 0.030)	0.341	+3.21%
Loss Cost	2009.2	0.027 (CI = +/-0.021; p = 0.018)	-0.166 (CI = +/-0.167; p = 0.052)	0.251	+2.69%
Loss Cost	2010.1	0.017 (CI = +/-0.019; p = 0.091)	-0.211 (CI = +/-0.146; p = 0.007)	0.302	+1.67%
Loss Cost	2010.2	0.014 (CI = +/-0.021; p = 0.180)	-0.199 (CI = +/-0.150; p = 0.011)	0.239	+1.40%
Loss Cost	2011.1	0.007 (CI = +/-0.021; p = 0.507)	-0.229 (CI = +/-0.143; p = 0.003)	0.301	+0.67%
Loss Cost	2011.2	0.002 (CI = +/-0.021; p = 0.884)	-0.209 (CI = +/-0.143; p = 0.006)	0.252	+0.15%
Loss Cost	2012.1	-0.006 (CI = +/-0.022; p = 0.581)	-0.237 (CI = +/-0.137; p = 0.002)	0.348	-0.58%
Loss Cost	2012.2	-0.010 (CI = +/-0.023; p = 0.391)	-0.224 (CI = +/-0.141; p = 0.004)	0.332	-0.97%
Loss Cost	2013.1	-0.013 (CI = +/-0.026; p = 0.311)	-0.234 (CI = +/-0.147; p = 0.004)	0.340	-1.26%
Loss Cost	2013.2	-0.021 (CI = +/-0.026; p = 0.105)	-0.208 (CI = +/-0.142; p = 0.007)	0.370	-2.08%
Loss Cost	2014.1	-0.023 (CI = +/-0.029; p = 0.118)	-0.213 (CI = +/-0.151; p = 0.009)	0.344	-2.24%
Loss Cost	2014.2	-0.029 (CI = +/-0.032; p = 0.072)	-0.196 (CI = +/-0.156; p = 0.017)	0.362	-2.84%
Loss Cost	2015.1	-0.042 (CI = +/-0.032; p = 0.014)	-0.232 (CI = +/-0.146; p = 0.004)	0.515	-4.07%
Loss Cost	2015.2	-0.055 (CI = +/-0.030; p = 0.002)	-0.199 (CI = +/-0.130; p = 0.006)	0.641	-5.35%
Loss Cost	2016.1	-0.058 (CI = +/-0.035; p = 0.004)	-0.205 (CI = +/-0.142; p = 0.009)	0.589	-5.60%
Loss Cost	2016.2	-0.054 (CI = +/-0.041; p = 0.015)	-0.214 (CI = +/-0.154; p = 0.011)	0.574	-5.24%
Loss Cost	2017.1	-0.061 (CI = +/-0.049; p = 0.020)	-0.228 (CI = +/-0.168; p = 0.013)	0.544	-5.89%
Severity	2008.1	0.036 (CI = +/-0.013; p = 0.000)	-0.060 (CI = +/-0.115; p = 0.294)	0.520	+3.70%
Severity	2008.2	0.033 (CI = +/-0.013; p = 0.000)	-0.042 (CI = +/-0.112; p = 0.446)	0.458	+3.32%
Severity	2009.1	0.029 (CI = +/-0.014; p = 0.000)	-0.062 (CI = +/-0.109; p = 0.254)	0.414	+2.90%
Severity	2009.2	0.025 (CI = +/-0.014; p = 0.001)	-0.045 (CI = +/-0.106; p = 0.396)	0.330	+2.51%
Severity	2010.1	0.017 (CI = +/-0.011; p = 0.004)	-0.080 (CI = +/-0.081; p = 0.052)	0.354	+1.71%
Severity	2010.2	0.017 (CI = +/-0.012; p = 0.007)	-0.080 (CI = +/-0.084; p = 0.063)	0.309	+1.70%
Severity	2011.1	0.012 (CI = +/-0.011; p = 0.036)	-0.100 (CI = +/-0.077; p = 0.014)	0.327	+1.21%
Severity	2011.2	0.010 (CI = +/-0.012; p = 0.101)	-0.091 (CI = +/-0.078; p = 0.025)	0.236	+0.97%
Severity	2012.1	0.006 (CI = +/-0.012; p = 0.326)	-0.106 (CI = +/-0.075; p = 0.008)	0.281	+0.57%
Severity	2012.2	0.006 (CI = +/-0.013; p = 0.384)	-0.105 (CI = +/-0.079; p = 0.012)	0.247	+0.56%
Severity	2013.1	0.010 (CI = +/-0.013; p = 0.134)	-0.090 (CI = +/-0.077; p = 0.025)	0.277	+1.00%
Severity	2013.2	0.006 (CI = +/-0.014; p = 0.369)	-0.077 (CI = +/-0.075; p = 0.045)	0.166	+0.60%
Severity	2014.1	0.007 (CI = +/-0.015; p = 0.348)	-0.074 (CI = +/-0.080; p = 0.068)	0.159	+0.71%
Severity	2014.2	0.006 (CI = +/-0.017; p = 0.445)	-0.072 (CI = +/-0.086; p = 0.092)	0.105	+0.64%
Severity	2015.1	0.003 (CI = +/-0.020; p = 0.739)	-0.082 (CI = +/-0.090; p = 0.072)	0.124	+0.31%
Severity	2015.2	-0.009 (CI = +/-0.013; p = 0.166)	-0.052 (CI = +/-0.056; p = 0.068)	0.230	-0.88%
Severity	2016.1	-0.003 (CI = +/-0.013; p = 0.588)	-0.038 (CI = +/-0.052; p = 0.139)	0.050	-0.33%
Severity	2016.2	0.004 (CI = +/-0.011; p = 0.471)	-0.053 (CI = +/-0.040; p = 0.014)	0.383	+0.35%
Severity	2017.1	0.004 (CI = +/-0.013; p = 0.546)	-0.053 (CI = +/-0.044; p = 0.025)	0.364	+0.36%
Frequency	2008.1	0.006 (CI = +/-0.011; p = 0.271)	-0.122 (CI = +/-0.098; p = 0.016)	0.177	+0.62%
Frequency	2008.2	0.005 (CI = +/-0.012; p = 0.399)	-0.117 (CI = +/-0.101; p = 0.025)	0.137	+0.50%
Frequency	2009.1	0.003 (CI = +/-0.013; p = 0.635)	-0.127 (CI = +/-0.103; p = 0.017)	0.153	+0.30%
Frequency	2009.2	0.002 (CI = +/-0.014; p = 0.789)	-0.121 (CI = +/-0.106; p = 0.026)	0.124	+0.18%
Frequency	2010.1	0.000 (CI = +/-0.015; p = 0.964)	-0.131 (CI = +/-0.109; p = 0.021)	0.144	-0.03%
Frequency	2010.2	-0.003 (CI = +/-0.015; p = 0.695)	-0.120 (CI = +/-0.111; p = 0.035)	0.118	-0.29%
Frequency	2011.1	-0.005 (CI = +/-0.016; p = 0.512)	-0.130 (CI = +/-0.114; p = 0.028)	0.143	-0.53%
Frequency	2011.2	-0.008 (CI = +/-0.018; p = 0.345)	-0.119 (CI = +/-0.117; p = 0.047)	0.135	-0.81%
Frequency	2012.1	-0.012 (CI = +/-0.019; p = 0.218)	-0.132 (CI = +/-0.120; p = 0.033)	0.176	-1.14%
Frequency	2012.2	-0.015 (CI = +/-0.020; p = 0.130)	-0.119 (CI = +/-0.122; p = 0.056)	0.190	-1.51%
Frequency	2013.1	-0.023 (CI = +/-0.020; p = 0.031)	-0.144 (CI = +/-0.117; p = 0.018)	0.331	-2.23%
Frequency	2013.2	-0.027 (CI = +/-0.022; p = 0.018)	-0.130 (CI = +/-0.119; p = 0.033)	0.366	-2.66%
Frequency	2014.1	-0.030 (CI = +/-0.024; p = 0.019)	-0.139 (CI = +/-0.125; p = 0.032)	0.356	-2.93%
Frequency	2014.2	-0.035 (CI = +/-0.026; p = 0.012)	-0.124 (CI = +/-0.128; p = 0.057)	0.400	-3.46%
Frequency	2015.1	-0.045 (CI = +/-0.027; p = 0.003)	-0.150 (CI = +/-0.124; p = 0.021)	0.516	-4.37%
Frequency	2015.2	-0.046 (CI = +/-0.031; p = 0.007)	-0.147 (CI = +/-0.133; p = 0.034)	0.507	-4.51%
Frequency	2016.1	-0.054 (CI = +/-0.034; p = 0.005)	-0.167 (CI = +/-0.138; p = 0.022)	0.541	-5.29%
Frequency	2016.2	-0.057 (CI = +/-0.040; p = 0.010)	-0.161 (CI = +/-0.150; p = 0.038)	0.537	-5.58%
Frequency	2017.1	-0.064 (CI = +/-0.048; p = 0.014)	-0.175 (CI = +/-0.164; p = 0.039)	0.507	-6.22%

## Accident Benefits Total

Coverage = AB Total

End Trend Period = 2022.1

Excluded Points = NA

Parameters Included: time, seasonality

Fit	Start Date	Time	Seasonality	Adjusted R <sup>2</sup>	Implied Trend
					Rate
Loss Cost	2008.1	0.047 (CI = +/-0.021; p = 0.000)	-0.203 (CI = +/-0.175; p = 0.025)	0.470	+4.78%
Loss Cost	2008.2	0.042 (CI = +/-0.022; p = 0.001)	-0.179 (CI = +/-0.175; p = 0.045)	0.391	+4.27%
Loss Cost	2009.1	0.036 (CI = +/-0.022; p = 0.003)	-0.207 (CI = +/-0.170; p = 0.019)	0.376	+3.63%
Loss Cost	2009.2	0.031 (CI = +/-0.023; p = 0.011)	-0.184 (CI = +/-0.171; p = 0.036)	0.283	+3.10%
Loss Cost	2010.1	0.020 (CI = +/-0.020; p = 0.052)	-0.226 (CI = +/-0.148; p = 0.004)	0.339	+2.05%
Loss Cost	2010.2	0.018 (CI = +/-0.022; p = 0.111)	-0.216 (CI = +/-0.153; p = 0.008)	0.274	+1.79%
Loss Cost	2011.1	0.010 (CI = +/-0.022; p = 0.335)	-0.244 (CI = +/-0.146; p = 0.002)	0.334	+1.05%
Loss Cost	2011.2	0.005 (CI = +/-0.023; p = 0.656)	-0.223 (CI = +/-0.147; p = 0.005)	0.277	+0.50%
Loss Cost	2012.1	-0.002 (CI = +/-0.023; p = 0.826)	-0.249 (CI = +/-0.142; p = 0.002)	0.369	-0.25%
Loss Cost	2012.2	-0.006 (CI = +/-0.026; p = 0.599)	-0.235 (CI = +/-0.147; p = 0.004)	0.346	-0.65%
Loss Cost	2013.1	-0.009 (CI = +/-0.028; p = 0.488)	-0.244 (CI = +/-0.154; p = 0.004)	0.352	-0.94%
Loss Cost	2013.2	-0.019 (CI = +/-0.029; p = 0.191)	-0.215 (CI = +/-0.151; p = 0.008)	0.370	-1.85%
Loss Cost	2014.1	-0.020 (CI = +/-0.033; p = 0.204)	-0.220 (CI = +/-0.161; p = 0.011)	0.343	-2.02%
Loss Cost	2014.2	-0.027 (CI = +/-0.036; p = 0.129)	-0.200 (CI = +/-0.168; p = 0.023)	0.355	-2.69%
Loss Cost	2015.1	-0.041 (CI = +/-0.036; p = 0.031)	-0.234 (CI = +/-0.158; p = 0.007)	0.508	-4.00%
Loss Cost	2015.2	-0.057 (CI = +/-0.035; p = 0.004)	-0.192 (CI = +/-0.142; p = 0.012)	0.637	-5.58%
Loss Cost	2016.1	-0.060 (CI = +/-0.041; p = 0.008)	-0.199 (CI = +/-0.154; p = 0.017)	0.586	-5.87%
Loss Cost	2016.2	-0.056 (CI = +/-0.050; p = 0.031)	-0.208 (CI = +/-0.172; p = 0.023)	0.567	-5.48%
Loss Cost	2017.1	-0.064 (CI = +/-0.059; p = 0.037)	-0.222 (CI = +/-0.188; p = 0.026)	0.538	-6.20%
Severity	2008.1	0.038 (CI = +/-0.014; p = 0.000)	-0.068 (CI = +/-0.118; p = 0.246)	0.519	+3.87%
Severity	2008.2	0.034 (CI = +/-0.014; p = 0.000)	-0.049 (CI = +/-0.116; p = 0.390)	0.452	+3.47%
Severity	2009.1	0.030 (CI = +/-0.014; p = 0.000)	-0.068 (CI = +/-0.113; p = 0.226)	0.407	+3.04%
Severity	2009.2	0.026 (CI = +/-0.015; p = 0.001)	-0.049 (CI = +/-0.111; p = 0.367)	0.316	+2.62%
Severity	2010.1	0.018 (CI = +/-0.012; p = 0.005)	-0.083 (CI = +/-0.084; p = 0.052)	0.336	+1.78%
Severity	2010.2	0.018 (CI = +/-0.013; p = 0.009)	-0.083 (CI = +/-0.088; p = 0.064)	0.290	+1.78%
Severity	2011.1	0.013 (CI = +/-0.012; p = 0.041)	-0.102 (CI = +/-0.081; p = 0.016)	0.307	+1.28%
Severity	2011.2	0.010 (CI = +/-0.013; p = 0.119)	-0.092 (CI = +/-0.082; p = 0.030)	0.211	+1.02%
Severity	2012.1	0.006 (CI = +/-0.013; p = 0.349)	-0.107 (CI = +/-0.079; p = 0.011)	0.257	+0.60%
Severity	2012.2	0.006 (CI = +/-0.015; p = 0.411)	-0.106 (CI = +/-0.084; p = 0.016)	0.223	+0.58%
Severity	2013.1	0.010 (CI = +/-0.015; p = 0.155)	-0.091 (CI = +/-0.081; p = 0.030)	0.247	+1.05%
Severity	2013.2	0.006 (CI = +/-0.016; p = 0.433)	-0.077 (CI = +/-0.081; p = 0.060)	0.129	+0.59%
Severity	2014.1	0.007 (CI = +/-0.017; p = 0.406)	-0.074 (CI = +/-0.086; p = 0.086)	0.118	+0.70%
Severity	2014.2	0.006 (CI = +/-0.020; p = 0.518)	-0.072 (CI = +/-0.093; p = 0.119)	0.064	+0.62%
Severity	2015.1	0.003 (CI = +/-0.022; p = 0.803)	-0.080 (CI = +/-0.097; p = 0.097)	0.086	+0.26%
Severity	2015.2	-0.012 (CI = +/-0.014; p = 0.087)	-0.043 (CI = +/-0.058; p = 0.132)	0.279	-1.23%
Severity	2016.1	-0.007 (CI = +/-0.014; p = 0.324)	-0.031 (CI = +/-0.054; p = 0.231)	0.056	-0.66%
Severity	2016.2	0.001 (CI = +/-0.012; p = 0.829)	-0.048 (CI = +/-0.043; p = 0.032)	0.290	+0.12%
Severity	2017.1	0.001 (CI = +/-0.015; p = 0.878)	-0.048 (CI = +/-0.048; p = 0.048)	0.256	+0.10%
Frequency	2008.1	0.009 (CI = +/-0.012; p = 0.135)	-0.135 (CI = +/-0.097; p = 0.009)	0.232	+0.88%
Frequency	2008.2	0.008 (CI = +/-0.012; p = 0.215)	-0.130 (CI = +/-0.101; p = 0.014)	0.188	+0.78%
Frequency	2009.1	0.006 (CI = +/-0.013; p = 0.382)	-0.139 (CI = +/-0.103; p = 0.010)	0.202	+0.57%
Frequency	2009.2	0.005 (CI = +/-0.014; p = 0.501)	-0.135 (CI = +/-0.107; p = 0.016)	0.167	+0.47%
Frequency	2010.1	0.003 (CI = +/-0.015; p = 0.722)	-0.143 (CI = +/-0.110; p = 0.013)	0.185	+0.26%
Frequency	2010.2	0.000 (CI = +/-0.016; p = 0.993)	-0.132 (CI = +/-0.113; p = 0.024)	0.148	+0.01%
Frequency	2011.1	-0.002 (CI = +/-0.018; p = 0.791)	-0.141 (CI = +/-0.116; p = 0.020)	0.170	-0.23%
Frequency	2011.2	-0.005 (CI = +/-0.019; p = 0.582)	-0.131 (CI = +/-0.120; p = 0.035)	0.150	-0.51%
Frequency	2012.1	-0.008 (CI = +/-0.020; p = 0.395)	-0.142 (CI = +/-0.124; p = 0.026)	0.188	-0.84%
Frequency	2012.2	-0.012 (CI = +/-0.022; p = 0.257)	-0.129 (CI = +/-0.128; p = 0.048)	0.188	-1.22%
Frequency	2013.1	-0.020 (CI = +/-0.022; p = 0.076)	-0.153 (CI = +/-0.122; p = 0.017)	0.326	-1.97%
Frequency	2013.2	-0.025 (CI = +/-0.024; p = 0.047)	-0.138 (CI = +/-0.126; p = 0.034)	0.351	-2.43%
Frequency	2014.1	-0.027 (CI = +/-0.027; p = 0.048)	-0.146 (CI = +/-0.133; p = 0.034)	0.340	-2.70%
Frequency	2014.2	-0.034 (CI = +/-0.030; p = 0.031)	-0.129 (CI = +/-0.138; p = 0.065)	0.377	-3.29%
Frequency	2015.1	-0.043 (CI = +/-0.031; p = 0.010)	-0.153 (CI = +/-0.133; p = 0.028)	0.495	-4.25%
Frequency	2015.2	-0.045 (CI = +/-0.036; p = 0.019)	-0.149 (CI = +/-0.146; p = 0.046)	0.486	-4.40%
Frequency	2016.1	-0.054 (CI = +/-0.040; p = 0.014)	-0.168 (CI = +/-0.151; p = 0.032)	0.520	-5.24%
Frequency	2016.2	-0.058 (CI = +/-0.049; p = 0.026)	-0.160 (CI = +/-0.168; p = 0.060)	0.515	-5.59%
Frequency	2017.1	-0.065 (CI = +/-0.058; p = 0.032)	-0.174 (CI = +/-0.184; p = 0.061)	0.485	-6.30%

## Accident Benefits Total

Coverage = AB Total

End Trend Period = 2019.2

Excluded Points = NA

Parameters Included: time, seasonality

Fit	Start Date	Time	Seasonality	Adjusted R <sup>2</sup>	Implied Trend
					Rate
Loss Cost	2008.1	0.082 (CI = +/-0.019; p = 0.000)	-0.163 (CI = +/-0.132; p = 0.018)	0.791	+8.50%
Loss Cost	2008.2	0.077 (CI = +/-0.020; p = 0.000)	-0.147 (CI = +/-0.133; p = 0.032)	0.755	+8.05%
Loss Cost	2009.1	0.072 (CI = +/-0.021; p = 0.000)	-0.169 (CI = +/-0.132; p = 0.015)	0.742	+7.44%
Loss Cost	2009.2	0.067 (CI = +/-0.022; p = 0.000)	-0.154 (CI = +/-0.135; p = 0.027)	0.690	+6.98%
Loss Cost	2010.1	0.055 (CI = +/-0.018; p = 0.000)	-0.197 (CI = +/-0.107; p = 0.001)	0.752	+5.68%
Loss Cost	2010.2	0.055 (CI = +/-0.021; p = 0.000)	-0.195 (CI = +/-0.113; p = 0.002)	0.707	+5.64%
Loss Cost	2011.1	0.047 (CI = +/-0.021; p = 0.000)	-0.219 (CI = +/-0.108; p = 0.001)	0.724	+4.85%
Loss Cost	2011.2	0.043 (CI = +/-0.023; p = 0.001)	-0.207 (CI = +/-0.111; p = 0.001)	0.656	+4.39%
Loss Cost	2012.1	0.035 (CI = +/-0.023; p = 0.007)	-0.229 (CI = +/-0.108; p = 0.001)	0.687	+3.57%
Loss Cost	2012.2	0.033 (CI = +/-0.027; p = 0.019)	-0.225 (CI = +/-0.116; p = 0.001)	0.621	+3.38%
Loss Cost	2013.1	0.035 (CI = +/-0.032; p = 0.035)	-0.221 (CI = +/-0.128; p = 0.003)	0.618	+3.52%
Loss Cost	2013.2	0.024 (CI = +/-0.033; p = 0.135)	-0.199 (CI = +/-0.125; p = 0.005)	0.525	+2.46%
Loss Cost	2014.1	0.030 (CI = +/-0.040; p = 0.120)	-0.187 (CI = +/-0.137; p = 0.013)	0.528	+3.05%
Loss Cost	2014.2	0.025 (CI = +/-0.047; p = 0.264)	-0.177 (CI = +/-0.150; p = 0.027)	0.404	+2.50%
Loss Cost	2015.1	0.004 (CI = +/-0.050; p = 0.854)	-0.215 (CI = +/-0.142; p = 0.009)	0.559	+0.40%
Loss Cost	2015.2	-0.025 (CI = +/-0.025; p = 0.049)	-0.170 (CI = +/-0.066; p = 0.001)	0.848	-2.51%
Loss Cost	2016.1	-0.025 (CI = +/-0.036; p = 0.134)	-0.169 (CI = +/-0.081; p = 0.003)	0.794	-2.44%
Loss Cost	2016.2	-0.009 (CI = +/-0.031; p = 0.484)	-0.188 (CI = +/-0.063; p = 0.001)	0.918	-0.86%
Loss Cost	2017.1	-0.023 (CI = +/-0.035; p = 0.124)	-0.206 (CI = +/-0.060; p = 0.002)	0.959	-2.32%
Severity	2008.1	0.051 (CI = +/-0.019; p = 0.000)	-0.064 (CI = +/-0.132; p = 0.325)	0.570	+5.20%
Severity	2008.2	0.046 (CI = +/-0.020; p = 0.000)	-0.047 (CI = +/-0.133; p = 0.465)	0.499	+4.74%
Severity	2009.1	0.041 (CI = +/-0.021; p = 0.001)	-0.068 (CI = +/-0.133; p = 0.300)	0.444	+4.19%
Severity	2009.2	0.036 (CI = +/-0.022; p = 0.003)	-0.050 (CI = +/-0.133; p = 0.440)	0.344	+3.67%
Severity	2010.1	0.024 (CI = +/-0.018; p = 0.013)	-0.093 (CI = +/-0.104; p = 0.074)	0.353	+2.40%
Severity	2010.2	0.025 (CI = +/-0.020; p = 0.019)	-0.096 (CI = +/-0.110; p = 0.082)	0.314	+2.49%
Severity	2011.1	0.017 (CI = +/-0.020; p = 0.094)	-0.122 (CI = +/-0.102; p = 0.023)	0.336	+1.67%
Severity	2011.2	0.013 (CI = +/-0.022; p = 0.211)	-0.112 (CI = +/-0.107; p = 0.040)	0.231	+1.34%
Severity	2012.1	0.006 (CI = +/-0.022; p = 0.605)	-0.134 (CI = +/-0.103; p = 0.015)	0.304	+0.55%
Severity	2012.2	0.006 (CI = +/-0.026; p = 0.627)	-0.135 (CI = +/-0.112; p = 0.022)	0.271	+0.59%
Severity	2013.1	0.014 (CI = +/-0.028; p = 0.279)	-0.114 (CI = +/-0.112; p = 0.046)	0.282	+1.45%
Severity	2013.2	0.007 (CI = +/-0.031; p = 0.601)	-0.099 (CI = +/-0.115; p = 0.084)	0.142	+0.75%
Severity	2014.1	0.009 (CI = +/-0.037; p = 0.589)	-0.095 (CI = +/-0.129; p = 0.129)	0.117	+0.93%
Severity	2014.2	0.009 (CI = +/-0.045; p = 0.654)	-0.095 (CI = +/-0.144; p = 0.167)	0.050	+0.92%
Severity	2015.1	-0.001 (CI = +/-0.056; p = 0.969)	-0.114 (CI = +/-0.160; p = 0.137)	0.089	-0.10%
Severity	2015.2	-0.034 (CI = +/-0.027; p = 0.021)	-0.064 (CI = +/-0.070; p = 0.068)	0.613	-3.38%
Severity	2016.1	-0.027 (CI = +/-0.035; p = 0.104)	-0.053 (CI = +/-0.081; p = 0.153)	0.338	-2.68%
Severity	2016.2	-0.010 (CI = +/-0.027; p = 0.353)	-0.073 (CI = +/-0.055; p = 0.021)	0.680	-1.02%
Severity	2017.1	-0.024 (CI = +/-0.028; p = 0.076)	-0.088 (CI = +/-0.048; p = 0.010)	0.868	-2.34%
Frequency	2008.1	0.031 (CI = +/-0.005; p = 0.000)	-0.099 (CI = +/-0.037; p = 0.000)	0.887	+3.14%
Frequency	2008.2	0.031 (CI = +/-0.006; p = 0.000)	-0.100 (CI = +/-0.039; p = 0.000)	0.871	+3.16%
Frequency	2009.1	0.031 (CI = +/-0.006; p = 0.000)	-0.102 (CI = +/-0.041; p = 0.000)	0.863	+3.12%
Frequency	2009.2	0.031 (CI = +/-0.007; p = 0.000)	-0.104 (CI = +/-0.043; p = 0.000)	0.847	+3.19%
Frequency	2010.1	0.032 (CI = +/-0.008; p = 0.000)	-0.103 (CI = +/-0.046; p = 0.000)	0.840	+3.21%
Frequency	2010.2	0.030 (CI = +/-0.009; p = 0.000)	-0.099 (CI = +/-0.047; p = 0.000)	0.804	+3.08%
Frequency	2011.1	0.031 (CI = +/-0.010; p = 0.000)	-0.098 (CI = +/-0.050; p = 0.001)	0.797	+3.14%
Frequency	2011.2	0.030 (CI = +/-0.011; p = 0.000)	-0.094 (CI = +/-0.053; p = 0.002)	0.746	+3.02%
Frequency	2012.1	0.030 (CI = +/-0.012; p = 0.000)	-0.095 (CI = +/-0.058; p = 0.003)	0.733	+3.00%
Frequency	2012.2	0.027 (CI = +/-0.014; p = 0.001)	-0.089 (CI = +/-0.060; p = 0.007)	0.655	+2.78%
Frequency	2013.1	0.020 (CI = +/-0.013; p = 0.005)	-0.107 (CI = +/-0.051; p = 0.001)	0.737	+2.05%
Frequency	2013.2	0.017 (CI = +/-0.014; p = 0.022)	-0.100 (CI = +/-0.052; p = 0.002)	0.664	+1.70%
Frequency	2014.1	0.021 (CI = +/-0.016; p = 0.015)	-0.091 (CI = +/-0.054; p = 0.004)	0.698	+2.11%
Frequency	2014.2	0.016 (CI = +/-0.017; p = 0.065)	-0.082 (CI = +/-0.053; p = 0.008)	0.603	+1.56%
Frequency	2015.1	0.005 (CI = +/-0.012; p = 0.346)	-0.101 (CI = +/-0.033; p = 0.000)	0.858	+0.50%
Frequency	2015.2	0.009 (CI = +/-0.013; p = 0.132)	-0.107 (CI = +/-0.033; p = 0.000)	0.890	+0.91%
Frequency	2016.1	0.002 (CI = +/-0.012; p = 0.624)	-0.117 (CI = +/-0.028; p = 0.000)	0.946	+0.25%
Frequency	2016.2	0.002 (CI = +/-0.017; p = 0.815)	-0.116 (CI = +/-0.035; p = 0.001)	0.931	+0.16%
Frequency	2017.1	0.000 (CI = +/-0.030; p = 0.981)	-0.117 (CI = +/-0.052; p = 0.005)	0.917	+0.02%

## Accident Benefits Total

Coverage = AB Total

End Trend Period = 2019.1

Excluded Points = NA

Parameters Included: time, seasonality

Fit	Start Date	Time	Seasonality	Adjusted R <sup>2</sup>	Implied Trend
					Rate
Loss Cost	2008.1	0.086 (CI = +/-0.020; p = 0.000)	-0.181 (CI = +/-0.132; p = 0.009)	0.801	+9.01%
Loss Cost	2008.2	0.082 (CI = +/-0.021; p = 0.000)	-0.166 (CI = +/-0.135; p = 0.019)	0.763	+8.57%
Loss Cost	2009.1	0.077 (CI = +/-0.022; p = 0.000)	-0.186 (CI = +/-0.133; p = 0.009)	0.750	+7.96%
Loss Cost	2009.2	0.072 (CI = +/-0.024; p = 0.000)	-0.171 (CI = +/-0.138; p = 0.018)	0.694	+7.50%
Loss Cost	2010.1	0.060 (CI = +/-0.020; p = 0.000)	-0.211 (CI = +/-0.107; p = 0.001)	0.761	+6.16%
Loss Cost	2010.2	0.060 (CI = +/-0.022; p = 0.000)	-0.212 (CI = +/-0.115; p = 0.001)	0.717	+6.20%
Loss Cost	2011.1	0.052 (CI = +/-0.022; p = 0.000)	-0.234 (CI = +/-0.110; p = 0.000)	0.735	+5.39%
Loss Cost	2011.2	0.048 (CI = +/-0.025; p = 0.001)	-0.221 (CI = +/-0.115; p = 0.001)	0.661	+4.94%
Loss Cost	2012.1	0.040 (CI = +/-0.026; p = 0.005)	-0.242 (CI = +/-0.112; p = 0.001)	0.693	+4.09%
Loss Cost	2012.2	0.039 (CI = +/-0.030; p = 0.016)	-0.239 (CI = +/-0.123; p = 0.001)	0.626	+3.99%
Loss Cost	2013.1	0.041 (CI = +/-0.036; p = 0.029)	-0.235 (CI = +/-0.134; p = 0.003)	0.623	+4.19%
Loss Cost	2013.2	0.030 (CI = +/-0.040; p = 0.127)	-0.210 (CI = +/-0.137; p = 0.007)	0.510	+3.00%
Loss Cost	2014.1	0.036 (CI = +/-0.047; p = 0.112)	-0.198 (CI = +/-0.149; p = 0.016)	0.513	+3.70%
Loss Cost	2014.2	0.031 (CI = +/-0.060; p = 0.256)	-0.189 (CI = +/-0.172; p = 0.036)	0.374	+3.18%
Loss Cost	2015.1	0.009 (CI = +/-0.063; p = 0.737)	-0.222 (CI = +/-0.164; p = 0.016)	0.533	+0.91%
Loss Cost	2015.2	-0.033 (CI = +/-0.033; p = 0.050)	-0.160 (CI = +/-0.075; p = 0.003)	0.860	-3.20%
Loss Cost	2016.1	-0.033 (CI = +/-0.047; p = 0.125)	-0.160 (CI = +/-0.095; p = 0.009)	0.797	-3.22%
Loss Cost	2016.2	-0.011 (CI = +/-0.054; p = 0.576)	-0.186 (CI = +/-0.093; p = 0.008)	0.901	-1.06%
Loss Cost	2017.1	-0.029 (CI = +/-0.069; p = 0.213)	-0.201 (CI = +/-0.099; p = 0.013)	0.951	-2.85%
Severity	2008.1	0.054 (CI = +/-0.020; p = 0.000)	-0.078 (CI = +/-0.135; p = 0.241)	0.582	+5.58%
Severity	2008.2	0.050 (CI = +/-0.022; p = 0.000)	-0.061 (CI = +/-0.137; p = 0.364)	0.508	+5.11%
Severity	2009.1	0.044 (CI = +/-0.023; p = 0.001)	-0.080 (CI = +/-0.137; p = 0.238)	0.454	+4.55%
Severity	2009.2	0.039 (CI = +/-0.024; p = 0.003)	-0.061 (CI = +/-0.139; p = 0.367)	0.347	+4.00%
Severity	2010.1	0.026 (CI = +/-0.020; p = 0.012)	-0.102 (CI = +/-0.108; p = 0.063)	0.359	+2.67%
Severity	2010.2	0.028 (CI = +/-0.022; p = 0.017)	-0.107 (CI = +/-0.115; p = 0.066)	0.326	+2.83%
Severity	2011.1	0.020 (CI = +/-0.022; p = 0.074)	-0.130 (CI = +/-0.107; p = 0.020)	0.348	+1.98%
Severity	2011.2	0.016 (CI = +/-0.025; p = 0.177)	-0.121 (CI = +/-0.114; p = 0.039)	0.238	+1.64%
Severity	2012.1	0.008 (CI = +/-0.025; p = 0.495)	-0.141 (CI = +/-0.110; p = 0.016)	0.309	+0.83%
Severity	2012.2	0.009 (CI = +/-0.030; p = 0.505)	-0.144 (CI = +/-0.121; p = 0.024)	0.278	+0.94%
Severity	2013.1	0.019 (CI = +/-0.032; p = 0.219)	-0.124 (CI = +/-0.120; p = 0.044)	0.295	+1.89%
Severity	2013.2	0.011 (CI = +/-0.037; p = 0.515)	-0.107 (CI = +/-0.128; p = 0.090)	0.138	+1.11%
Severity	2014.1	0.013 (CI = +/-0.045; p = 0.511)	-0.103 (CI = +/-0.143; p = 0.135)	0.110	+1.35%
Severity	2014.2	0.015 (CI = +/-0.058; p = 0.561)	-0.106 (CI = +/-0.166; p = 0.176)	0.042	+1.50%
Severity	2015.1	0.004 (CI = +/-0.071; p = 0.890)	-0.122 (CI = +/-0.185; p = 0.160)	0.069	+0.42%
Severity	2015.2	-0.043 (CI = +/-0.034; p = 0.021)	-0.050 (CI = +/-0.077; p = 0.155)	0.683	-4.24%
Severity	2016.1	-0.036 (CI = +/-0.045; p = 0.089)	-0.042 (CI = +/-0.091; p = 0.270)	0.437	-3.57%
Severity	2016.2	-0.014 (CI = +/-0.046; p = 0.419)	-0.069 (CI = +/-0.079; p = 0.070)	0.641	-1.35%
Severity	2017.1	-0.030 (CI = +/-0.049; p = 0.115)	-0.083 (CI = +/-0.070; p = 0.037)	0.885	-3.00%
Frequency	2008.1	0.032 (CI = +/-0.006; p = 0.000)	-0.103 (CI = +/-0.038; p = 0.000)	0.884	+3.25%
Frequency	2008.2	0.032 (CI = +/-0.006; p = 0.000)	-0.105 (CI = +/-0.040; p = 0.000)	0.868	+3.30%
Frequency	2009.1	0.032 (CI = +/-0.007; p = 0.000)	-0.106 (CI = +/-0.042; p = 0.000)	0.860	+3.26%
Frequency	2009.2	0.033 (CI = +/-0.008; p = 0.000)	-0.110 (CI = +/-0.044; p = 0.000)	0.845	+3.37%
Frequency	2010.1	0.033 (CI = +/-0.008; p = 0.000)	-0.109 (CI = +/-0.046; p = 0.000)	0.839	+3.39%
Frequency	2010.2	0.032 (CI = +/-0.009; p = 0.000)	-0.105 (CI = +/-0.049; p = 0.000)	0.797	+3.27%
Frequency	2011.1	0.033 (CI = +/-0.011; p = 0.000)	-0.103 (CI = +/-0.052; p = 0.001)	0.792	+3.34%
Frequency	2011.2	0.032 (CI = +/-0.012; p = 0.000)	-0.101 (CI = +/-0.056; p = 0.002)	0.735	+3.25%
Frequency	2012.1	0.032 (CI = +/-0.014; p = 0.000)	-0.101 (CI = +/-0.060; p = 0.003)	0.722	+3.24%
Frequency	2012.2	0.030 (CI = +/-0.016; p = 0.002)	-0.095 (CI = +/-0.065; p = 0.008)	0.631	+3.02%
Frequency	2013.1	0.022 (CI = +/-0.015; p = 0.007)	-0.112 (CI = +/-0.054; p = 0.001)	0.718	+2.25%
Frequency	2013.2	0.019 (CI = +/-0.017; p = 0.033)	-0.103 (CI = +/-0.058; p = 0.003)	0.624	+1.87%
Frequency	2014.1	0.023 (CI = +/-0.019; p = 0.022)	-0.095 (CI = +/-0.060; p = 0.006)	0.661	+2.33%
Frequency	2014.2	0.016 (CI = +/-0.021; p = 0.112)	-0.083 (CI = +/-0.061; p = 0.015)	0.524	+1.66%
Frequency	2015.1	0.005 (CI = +/-0.015; p = 0.460)	-0.101 (CI = +/-0.039; p = 0.001)	0.828	+0.49%
Frequency	2015.2	0.011 (CI = +/-0.017; p = 0.171)	-0.110 (CI = +/-0.040; p = 0.001)	0.872	+1.09%
Frequency	2016.1	0.004 (CI = +/-0.017; p = 0.591)	-0.118 (CI = +/-0.035; p = 0.001)	0.935	+0.36%
Frequency	2016.2	0.003 (CI = +/-0.030; p = 0.779)	-0.117 (CI = +/-0.052; p = 0.005)	0.915	+0.29%
Frequency	2017.1	0.002 (CI = +/-0.063; p = 0.923)	-0.118 (CI = +/-0.091; p = 0.030)	0.880	+0.16%

## Accident Benefits Total

Coverage = AB Total

End Trend Period = 2019.2

Excluded Points = NA

Parameters Included: time, scalar\_level\_change, seasonality

Scalar Level Change Start Date = 2012-04-01

Fit	Start Date	Time	Seasonality	Scalar Shift	Adjusted R <sup>2</sup>	Implied Trend
						Rate
Loss Cost	2008.1	0.049 (CI = +/-0.032; p = 0.005)	-0.168 (CI = +/-0.119; p = 0.008)	0.286 (CI = +/-0.238; p = 0.021)	0.833	+5.01%
Loss Cost	2008.2	0.045 (CI = +/-0.032; p = 0.009)	-0.152 (CI = +/-0.118; p = 0.015)	0.287 (CI = +/-0.233; p = 0.019)	0.809	+4.56%
Loss Cost	2009.1	0.040 (CI = +/-0.031; p = 0.015)	-0.172 (CI = +/-0.116; p = 0.006)	0.280 (CI = +/-0.223; p = 0.017)	0.804	+4.07%
Loss Cost	2009.2	0.038 (CI = +/-0.032; p = 0.022)	-0.160 (CI = +/-0.119; p = 0.011)	0.269 (CI = +/-0.224; p = 0.022)	0.762	+3.85%
Loss Cost	2010.1	0.032 (CI = +/-0.024; p = 0.011)	-0.197 (CI = +/-0.091; p = 0.000)	0.218 (CI = +/-0.171; p = 0.015)	0.820	+3.30%
Loss Cost	2010.2	0.033 (CI = +/-0.025; p = 0.012)	-0.203 (CI = +/-0.096; p = 0.000)	0.232 (CI = +/-0.182; p = 0.016)	0.791	+3.34%
Loss Cost	2011.1	0.032 (CI = +/-0.024; p = 0.013)	-0.216 (CI = +/-0.098; p = 0.000)	0.192 (CI = +/-0.194; p = 0.053)	0.776	+3.27%
Loss Cost	2011.2	0.032 (CI = +/-0.025; p = 0.017)	-0.216 (CI = +/-0.106; p = 0.001)	0.191 (CI = +/-0.244; p = 0.115)	0.696	+3.27%
Loss Cost	2012.1	0.033 (CI = +/-0.027; p = 0.019)	-0.225 (CI = +/-0.116; p = 0.001)	0.085 (CI = +/-0.524; p = 0.730)	0.664	+3.38%
Loss Cost	2012.2	0.033 (CI = +/-0.027; p = 0.019)	-0.225 (CI = +/-0.116; p = 0.001)	NA (CI = +/-NA; p = NA)	0.621	+3.38%
Loss Cost	2013.1	0.035 (CI = +/-0.032; p = 0.035)	-0.221 (CI = +/-0.128; p = 0.003)	NA (CI = +/-NA; p = NA)	0.618	+3.52%
Loss Cost	2013.2	0.024 (CI = +/-0.033; p = 0.135)	-0.199 (CI = +/-0.125; p = 0.005)	NA (CI = +/-NA; p = NA)	0.525	+2.46%
Loss Cost	2014.1	0.030 (CI = +/-0.040; p = 0.120)	-0.187 (CI = +/-0.103; p = 0.013)	NA (CI = +/-NA; p = NA)	0.528	+3.05%
Loss Cost	2014.2	0.025 (CI = +/-0.047; p = 0.264)	-0.177 (CI = +/-0.150; p = 0.027)	NA (CI = +/-NA; p = NA)	0.404	+2.50%
Loss Cost	2015.1	0.004 (CI = +/-0.050; p = 0.854)	-0.215 (CI = +/-0.142; p = 0.009)	NA (CI = +/-NA; p = NA)	0.559	+0.40%
Loss Cost	2015.2	-0.025 (CI = +/-0.025; p = 0.049)	-0.170 (CI = +/-0.066; p = 0.001)	NA (CI = +/-NA; p = NA)	0.848	-2.51%
Loss Cost	2016.1	-0.025 (CI = +/-0.036; p = 0.134)	-0.169 (CI = +/-0.081; p = 0.003)	NA (CI = +/-NA; p = NA)	0.794	-2.44%
Loss Cost	2016.2	-0.009 (CI = +/-0.031; p = 0.484)	-0.188 (CI = +/-0.063; p = 0.001)	NA (CI = +/-NA; p = NA)	0.918	-0.86%
Loss Cost	2017.1	-0.023 (CI = +/-0.035; p = 0.124)	-0.206 (CI = +/-0.060; p = 0.002)	NA (CI = +/-NA; p = NA)	0.959	-2.32%
Severity	2008.1	0.021 (CI = +/-0.033; p = 0.197)	-0.068 (CI = +/-0.122; p = 0.259)	0.257 (CI = +/-0.245; p = 0.041)	0.635	+2.15%
Severity	2008.2	0.017 (CI = +/-0.033; p = 0.301)	-0.051 (CI = +/-0.121; p = 0.388)	0.258 (CI = +/-0.239; p = 0.036)	0.584	+1.69%
Severity	2009.1	0.012 (CI = +/-0.032; p = 0.434)	-0.070 (CI = +/-0.121; p = 0.236)	0.252 (CI = +/-0.232; p = 0.035)	0.545	+1.24%
Severity	2009.2	0.010 (CI = +/-0.032; p = 0.533)	-0.055 (CI = +/-0.122; p = 0.351)	0.238 (CI = +/-0.231; p = 0.044)	0.457	+0.98%
Severity	2010.1	0.004 (CI = +/-0.024; p = 0.717)	-0.094 (CI = +/-0.093; p = 0.049)	0.186 (CI = +/-0.175; p = 0.038)	0.478	+0.43%
Severity	2010.2	0.005 (CI = +/-0.025; p = 0.675)	-0.103 (CI = +/-0.097; p = 0.039)	0.207 (CI = +/-0.183; p = 0.029)	0.472	+0.50%
Severity	2011.1	0.004 (CI = +/-0.024; p = 0.717)	-0.119 (CI = +/-0.096; p = 0.019)	0.157 (CI = +/-0.191; p = 0.100)	0.418	+0.41%
Severity	2011.2	0.004 (CI = +/-0.025; p = 0.730)	-0.120 (CI = +/-0.104; p = 0.027)	0.163 (CI = +/-0.240; p = 0.167)	0.290	+0.41%
Severity	2012.1	0.006 (CI = +/-0.026; p = 0.627)	-0.135 (CI = +/-0.112; p = 0.022)	-0.019 (CI = +/-0.503; p = 0.935)	0.247	+0.59%
Severity	2012.2	0.006 (CI = +/-0.026; p = 0.627)	-0.135 (CI = +/-0.112; p = 0.022)	NA (CI = +/-NA; p = NA)	0.271	+0.59%
Severity	2013.1	0.014 (CI = +/-0.028; p = 0.279)	-0.114 (CI = +/-0.112; p = 0.046)	NA (CI = +/-NA; p = NA)	0.282	+1.45%
Severity	2013.2	0.007 (CI = +/-0.031; p = 0.601)	-0.099 (CI = +/-0.115; p = 0.084)	NA (CI = +/-NA; p = NA)	0.142	+0.75%
Severity	2014.1	0.009 (CI = +/-0.037; p = 0.589)	-0.095 (CI = +/-0.129; p = 0.129)	NA (CI = +/-NA; p = NA)	0.117	+0.93%
Severity	2014.2	0.009 (CI = +/-0.045; p = 0.654)	-0.095 (CI = +/-0.144; p = 0.167)	NA (CI = +/-NA; p = NA)	0.050	+0.92%
Severity	2015.1	-0.001 (CI = +/-0.056; p = 0.969)	-0.114 (CI = +/-0.160; p = 0.137)	NA (CI = +/-NA; p = NA)	0.089	-0.10%
Severity	2015.2	-0.034 (CI = +/-0.027; p = 0.021)	-0.064 (CI = +/-0.070; p = 0.068)	NA (CI = +/-NA; p = NA)	0.613	-3.38%
Severity	2016.1	-0.027 (CI = +/-0.035; p = 0.104)	-0.053 (CI = +/-0.081; p = 0.153)	NA (CI = +/-NA; p = NA)	0.338	-2.68%
Severity	2016.2	-0.010 (CI = +/-0.027; p = 0.353)	-0.073 (CI = +/-0.055; p = 0.021)	NA (CI = +/-NA; p = NA)	0.680	-1.02%
Severity	2017.1	-0.024 (CI = +/-0.028; p = 0.076)	-0.088 (CI = +/-0.048; p = 0.010)	NA (CI = +/-NA; p = NA)	0.868	-2.34%
Frequency	2008.1	0.028 (CI = +/-0.010; p = 0.000)	-0.099 (CI = +/-0.038; p = 0.000)	0.029 (CI = +/-0.076; p = 0.437)	0.885	+2.80%
Frequency	2008.2	0.028 (CI = +/-0.011; p = 0.000)	-0.100 (CI = +/-0.040; p = 0.000)	0.029 (CI = +/-0.078; p = 0.449)	0.868	+2.82%
Frequency	2009.1	0.028 (CI = +/-0.011; p = 0.000)	-0.102 (CI = +/-0.042; p = 0.000)	0.028 (CI = +/-0.080; p = 0.467)	0.860	+2.79%
Frequency	2009.2	0.028 (CI = +/-0.012; p = 0.000)	-0.105 (CI = +/-0.044; p = 0.000)	0.031 (CI = +/-0.082; p = 0.439)	0.844	+2.84%
Frequency	2010.1	0.028 (CI = +/-0.012; p = 0.000)	-0.103 (CI = +/-0.046; p = 0.000)	0.033 (CI = +/-0.086; p = 0.436)	0.837	+2.86%
Frequency	2010.2	0.028 (CI = +/-0.012; p = 0.000)	-0.100 (CI = +/-0.049; p = 0.001)	0.025 (CI = +/-0.092; p = 0.566)	0.795	+2.83%
Frequency	2011.1	0.028 (CI = +/-0.013; p = 0.000)	-0.097 (CI = +/-0.052; p = 0.001)	0.035 (CI = +/-0.102; p = 0.473)	0.791	+2.85%
Frequency	2011.2	0.028 (CI = +/-0.013; p = 0.001)	-0.096 (CI = +/-0.055; p = 0.003)	0.028 (CI = +/-0.128; p = 0.639)	0.731	+2.85%
Frequency	2012.1	0.027 (CI = +/-0.014; p = 0.001)	-0.089 (CI = +/-0.060; p = 0.007)	0.104 (CI = +/-0.272; p = 0.421)	0.727	+2.78%
Frequency	2012.2	0.027 (CI = +/-0.014; p = 0.001)	-0.089 (CI = +/-0.060; p = 0.007)	NA (CI = +/-NA; p = NA)	0.655	+2.78%
Frequency	2013.1	0.020 (CI = +/-0.013; p = 0.005)	-0.107 (CI = +/-0.051; p = 0.001)	NA (CI = +/-NA; p = NA)	0.737	+2.05%
Frequency	2013.2	0.017 (CI = +/-0.014; p = 0.022)	-0.100 (CI = +/-0.052; p = 0.002)	NA (CI = +/-NA; p = NA)	0.664	+1.70%
Frequency	2014.1	0.021 (CI = +/-0.016; p = 0.015)	-0.091 (CI = +/-0.054; p = 0.004)	NA (CI = +/-NA; p = NA)	0.698	+2.11%
Frequency	2014.2	0.016 (CI = +/-0.017; p = 0.065)	-0.082 (CI = +/-0.053; p = 0.008)	NA (CI = +/-NA; p = NA)	0.603	+1.56%
Frequency	2015.1	0.005 (CI = +/-0.012; p = 0.346)	-0.101 (CI = +/-0.033; p = 0.000)	NA (CI = +/-NA; p = NA)	0.858	+0.50%
Frequency	2015.2	0.009 (CI = +/-0.013; p = 0.132)	-0.107 (CI = +/-0.033; p = 0.000)	NA (CI = +/-NA; p = NA)	0.890	+0.91%
Frequency	2016.1	0.002 (CI = +/-0.012; p = 0.624)	-0.117 (CI = +/-0.028; p = 0.000)	NA (CI = +/-NA; p = NA)	0.946	+0.25%
Frequency	2016.2	0.002 (CI = +/-0.017; p = 0.815)	-0.116 (CI = +/-0.035; p = 0.001)	NA (CI = +/-NA; p = NA)	0.931	+0.16%
Frequency	2017.1	0.000 (CI = +/-0.030; p = 0.981)	-0.117 (CI = +/-0.052; p = 0.005)	NA (CI = +/-NA; p = NA)	0.917	+0.02%

## Accident Benefits Total

Coverage = AB Total

End Trend Period = 2019.2

Excluded Points = NA

Parameters Included: time, scalar\_level\_change, seasonality

Scalar Level Change Start Date = 2010-04-28

Fit	Start Date	Time	Seasonality	Scalar Shift	Adjusted R <sup>2</sup>	Implied Trend
						Rate
Loss Cost	2008.1	0.054 (CI = +/-0.020; p = 0.000)	-0.158 (CI = +/-0.101; p = 0.004)	0.360 (CI = +/-0.185; p = 0.001)	0.880	+5.50%
Loss Cost	2008.2	0.053 (CI = +/-0.021; p = 0.000)	-0.153 (CI = +/-0.105; p = 0.007)	0.347 (CI = +/-0.198; p = 0.002)	0.850	+5.47%
Loss Cost	2009.1	0.053 (CI = +/-0.021; p = 0.000)	-0.159 (CI = +/-0.110; p = 0.007)	0.326 (CI = +/-0.221; p = 0.006)	0.823	+5.45%
Loss Cost	2009.2	0.053 (CI = +/-0.022; p = 0.000)	-0.163 (CI = +/-0.116; p = 0.009)	0.350 (CI = +/-0.270; p = 0.014)	0.772	+5.45%
Loss Cost	2010.1	0.055 (CI = +/-0.021; p = 0.000)	-0.195 (CI = +/-0.113; p = 0.002)	0.022 (CI = +/-0.429; p = 0.915)	0.737	+5.64%
Loss Cost	2010.2	0.055 (CI = +/-0.021; p = 0.000)	-0.195 (CI = +/-0.113; p = 0.002)	NA (CI = +/-NA; p = NA)	0.707	+5.64%
Loss Cost	2011.1	0.047 (CI = +/-0.021; p = 0.000)	-0.219 (CI = +/-0.108; p = 0.001)	NA (CI = +/-NA; p = NA)	0.724	+4.85%
Loss Cost	2011.2	0.043 (CI = +/-0.023; p = 0.001)	-0.207 (CI = +/-0.111; p = 0.001)	NA (CI = +/-NA; p = NA)	0.656	+4.39%
Loss Cost	2012.1	0.035 (CI = +/-0.023; p = 0.007)	-0.229 (CI = +/-0.108; p = 0.001)	NA (CI = +/-NA; p = NA)	0.687	+3.57%
Loss Cost	2012.2	0.033 (CI = +/-0.027; p = 0.019)	-0.225 (CI = +/-0.116; p = 0.001)	NA (CI = +/-NA; p = NA)	0.621	+3.38%
Loss Cost	2013.1	0.035 (CI = +/-0.032; p = 0.035)	-0.221 (CI = +/-0.128; p = 0.003)	NA (CI = +/-NA; p = NA)	0.618	+3.52%
Loss Cost	2013.2	0.024 (CI = +/-0.033; p = 0.135)	-0.199 (CI = +/-0.125; p = 0.005)	NA (CI = +/-NA; p = NA)	0.525	+2.46%
Loss Cost	2014.1	0.030 (CI = +/-0.040; p = 0.120)	-0.187 (CI = +/-0.137; p = 0.013)	NA (CI = +/-NA; p = NA)	0.528	+3.05%
Loss Cost	2014.2	0.025 (CI = +/-0.047; p = 0.264)	-0.177 (CI = +/-0.150; p = 0.027)	NA (CI = +/-NA; p = NA)	0.404	+2.50%
Loss Cost	2015.1	0.004 (CI = +/-0.050; p = 0.854)	-0.215 (CI = +/-0.142; p = 0.009)	NA (CI = +/-NA; p = NA)	0.559	+0.40%
Loss Cost	2015.2	-0.025 (CI = +/-0.025; p = 0.049)	-0.170 (CI = +/-0.066; p = 0.001)	NA (CI = +/-NA; p = NA)	0.848	-2.51%
Loss Cost	2016.1	-0.025 (CI = +/-0.036; p = 0.134)	-0.169 (CI = +/-0.081; p = 0.003)	NA (CI = +/-NA; p = NA)	0.794	-2.44%
Loss Cost	2016.2	-0.009 (CI = +/-0.031; p = 0.484)	-0.188 (CI = +/-0.063; p = 0.001)	NA (CI = +/-NA; p = NA)	0.918	-0.86%
Loss Cost	2017.1	-0.023 (CI = +/-0.035; p = 0.124)	-0.206 (CI = +/-0.060; p = 0.002)	NA (CI = +/-NA; p = NA)	0.959	-2.32%
Severity	2008.1	0.023 (CI = +/-0.021; p = 0.031)	-0.059 (CI = +/-0.101; p = 0.241)	0.357 (CI = +/-0.186; p = 0.001)	0.749	+2.32%
Severity	2008.2	0.023 (CI = +/-0.021; p = 0.037)	-0.053 (CI = +/-0.106; p = 0.306)	0.341 (CI = +/-0.199; p = 0.002)	0.686	+2.29%
Severity	2009.1	0.022 (CI = +/-0.022; p = 0.043)	-0.058 (CI = +/-0.111; p = 0.290)	0.324 (CI = +/-0.222; p = 0.007)	0.614	+2.27%
Severity	2009.2	0.022 (CI = +/-0.022; p = 0.049)	-0.059 (CI = +/-0.117; p = 0.306)	0.330 (CI = +/-0.273; p = 0.021)	0.498	+2.27%
Severity	2010.1	0.025 (CI = +/-0.020; p = 0.019)	-0.096 (CI = +/-0.110; p = 0.082)	-0.049 (CI = +/-0.416; p = 0.807)	0.315	+2.49%
Severity	2010.2	0.025 (CI = +/-0.020; p = 0.019)	-0.096 (CI = +/-0.110; p = 0.082)	NA (CI = +/-NA; p = NA)	0.314	+2.49%
Severity	2011.1	0.017 (CI = +/-0.020; p = 0.094)	-0.122 (CI = +/-0.102; p = 0.023)	NA (CI = +/-NA; p = NA)	0.336	+1.67%
Severity	2011.2	0.013 (CI = +/-0.022; p = 0.211)	-0.112 (CI = +/-0.107; p = 0.040)	NA (CI = +/-NA; p = NA)	0.231	+1.34%
Severity	2012.1	0.006 (CI = +/-0.022; p = 0.605)	-0.134 (CI = +/-0.103; p = 0.015)	NA (CI = +/-NA; p = NA)	0.304	+0.55%
Severity	2012.2	0.006 (CI = +/-0.026; p = 0.627)	-0.135 (CI = +/-0.112; p = 0.022)	NA (CI = +/-NA; p = NA)	0.271	+0.59%
Severity	2013.1	0.014 (CI = +/-0.028; p = 0.279)	-0.114 (CI = +/-0.112; p = 0.046)	NA (CI = +/-NA; p = NA)	0.282	+1.45%
Severity	2013.2	0.007 (CI = +/-0.031; p = 0.601)	-0.099 (CI = +/-0.115; p = 0.084)	NA (CI = +/-NA; p = NA)	0.142	+0.75%
Severity	2014.1	0.009 (CI = +/-0.037; p = 0.589)	-0.095 (CI = +/-0.129; p = 0.129)	NA (CI = +/-NA; p = NA)	0.117	+0.93%
Severity	2014.2	0.009 (CI = +/-0.045; p = 0.654)	-0.095 (CI = +/-0.144; p = 0.167)	NA (CI = +/-NA; p = NA)	0.050	+0.92%
Severity	2015.1	-0.001 (CI = +/-0.056; p = 0.969)	-0.114 (CI = +/-0.160; p = 0.137)	NA (CI = +/-NA; p = NA)	0.089	-0.10%
Severity	2015.2	-0.034 (CI = +/-0.027; p = 0.021)	-0.064 (CI = +/-0.070; p = 0.068)	NA (CI = +/-NA; p = NA)	0.613	-3.38%
Severity	2016.1	-0.027 (CI = +/-0.035; p = 0.104)	-0.053 (CI = +/-0.081; p = 0.153)	NA (CI = +/-NA; p = NA)	0.338	-2.68%
Severity	2016.2	-0.010 (CI = +/-0.027; p = 0.353)	-0.073 (CI = +/-0.055; p = 0.021)	NA (CI = +/-NA; p = NA)	0.680	-1.02%
Severity	2017.1	-0.024 (CI = +/-0.028; p = 0.076)	-0.088 (CI = +/-0.048; p = 0.010)	NA (CI = +/-NA; p = NA)	0.868	-2.34%
Frequency	2008.1	0.031 (CI = +/-0.008; p = 0.000)	-0.099 (CI = +/-0.038; p = 0.000)	0.003 (CI = +/-0.070; p = 0.922)	0.882	+3.11%
Frequency	2008.2	0.031 (CI = +/-0.008; p = 0.000)	-0.100 (CI = +/-0.040; p = 0.000)	0.007 (CI = +/-0.076; p = 0.858)	0.865	+3.12%
Frequency	2009.1	0.031 (CI = +/-0.008; p = 0.000)	-0.101 (CI = +/-0.042; p = 0.000)	0.002 (CI = +/-0.085; p = 0.963)	0.856	+3.11%
Frequency	2009.2	0.031 (CI = +/-0.008; p = 0.000)	-0.104 (CI = +/-0.044; p = 0.000)	0.020 (CI = +/-0.103; p = 0.692)	0.840	+3.11%
Frequency	2010.1	0.030 (CI = +/-0.009; p = 0.000)	-0.099 (CI = +/-0.047; p = 0.000)	0.071 (CI = +/-0.179; p = 0.415)	0.837	+3.08%
Frequency	2010.2	0.030 (CI = +/-0.009; p = 0.000)	-0.099 (CI = +/-0.047; p = 0.000)	NA (CI = +/-NA; p = NA)	0.804	+3.08%
Frequency	2011.1	0.031 (CI = +/-0.010; p = 0.000)	-0.098 (CI = +/-0.050; p = 0.001)	NA (CI = +/-NA; p = NA)	0.797	+3.14%
Frequency	2011.2	0.030 (CI = +/-0.011; p = 0.000)	-0.094 (CI = +/-0.053; p = 0.002)	NA (CI = +/-NA; p = NA)	0.746	+3.02%
Frequency	2012.1	0.030 (CI = +/-0.012; p = 0.000)	-0.095 (CI = +/-0.058; p = 0.003)	NA (CI = +/-NA; p = NA)	0.733	+3.00%
Frequency	2012.2	0.027 (CI = +/-0.014; p = 0.001)	-0.089 (CI = +/-0.060; p = 0.007)	NA (CI = +/-NA; p = NA)	0.655	+2.78%
Frequency	2013.1	0.020 (CI = +/-0.013; p = 0.005)	-0.107 (CI = +/-0.051; p = 0.001)	NA (CI = +/-NA; p = NA)	0.737	+2.05%
Frequency	2013.2	0.017 (CI = +/-0.014; p = 0.022)	-0.100 (CI = +/-0.052; p = 0.002)	NA (CI = +/-NA; p = NA)	0.664	+1.70%
Frequency	2014.1	0.021 (CI = +/-0.016; p = 0.015)	-0.091 (CI = +/-0.054; p = 0.004)	NA (CI = +/-NA; p = NA)	0.698	+2.11%
Frequency	2014.2	0.016 (CI = +/-0.017; p = 0.065)	-0.082 (CI = +/-0.053; p = 0.008)	NA (CI = +/-NA; p = NA)	0.603	+1.56%
Frequency	2015.1	0.005 (CI = +/-0.012; p = 0.346)	-0.101 (CI = +/-0.033; p = 0.000)	NA (CI = +/-NA; p = NA)	0.858	+0.50%
Frequency	2015.2	0.009 (CI = +/-0.013; p = 0.132)	-0.107 (CI = +/-0.033; p = 0.000)	NA (CI = +/-NA; p = NA)	0.890	+0.91%
Frequency	2016.1	0.002 (CI = +/-0.012; p = 0.624)	-0.117 (CI = +/-0.028; p = 0.000)	NA (CI = +/-NA; p = NA)	0.946	+0.25%
Frequency	2016.2	0.002 (CI = +/-0.017; p = 0.815)	-0.116 (CI = +/-0.035; p = 0.001)	NA (CI = +/-NA; p = NA)	0.931	+0.16%
Frequency	2017.1	0.000 (CI = +/-0.030; p = 0.981)	-0.117 (CI = +/-0.052; p = 0.005)	NA (CI = +/-NA; p = NA)	0.917	+0.02%



## Uninsured Auto

Coverage = UA  
End Trend Period = 2022.2  
Excluded Points = NA  
Parameters Included: time, seasonality

Fit	Start Date	Time	Seasonality	Adjusted R <sup>2</sup>	Implied Trend
					Rate
Loss Cost	2005.1	0.046 (CI = +/-0.021; p = 0.000)	-0.177 (CI = +/-0.219; p = 0.109)	0.375	+4.68%
Loss Cost	2005.2	0.049 (CI = +/-0.022; p = 0.000)	-0.195 (CI = +/-0.222; p = 0.083)	0.389	+4.99%
Loss Cost	2006.1	0.048 (CI = +/-0.023; p = 0.000)	-0.198 (CI = +/-0.229; p = 0.088)	0.372	+4.93%
Loss Cost	2006.2	0.049 (CI = +/-0.025; p = 0.000)	-0.204 (CI = +/-0.236; p = 0.087)	0.355	+5.05%
Loss Cost	2007.1	0.051 (CI = +/-0.026; p = 0.000)	-0.195 (CI = +/-0.243; p = 0.113)	0.356	+5.24%
Loss Cost	2007.2	0.049 (CI = +/-0.028; p = 0.001)	-0.184 (CI = +/-0.251; p = 0.145)	0.303	+5.02%
Loss Cost	2008.1	0.050 (CI = +/-0.030; p = 0.002)	-0.178 (CI = +/-0.260; p = 0.172)	0.298	+5.14%
Loss Cost	2008.2	0.053 (CI = +/-0.032; p = 0.002)	-0.192 (CI = +/-0.268; p = 0.153)	0.296	+5.45%
Loss Cost	2009.1	0.041 (CI = +/-0.031; p = 0.011)	-0.252 (CI = +/-0.247; p = 0.046)	0.282	+4.14%
Loss Cost	2009.2	0.033 (CI = +/-0.031; p = 0.040)	-0.218 (CI = +/-0.245; p = 0.078)	0.190	+3.36%
Loss Cost	2010.1	0.030 (CI = +/-0.034; p = 0.082)	-0.233 (CI = +/-0.254; p = 0.070)	0.178	+3.02%
Loss Cost	2010.2	0.019 (CI = +/-0.034; p = 0.253)	-0.189 (CI = +/-0.244; p = 0.122)	0.076	+1.94%
Loss Cost	2011.1	0.015 (CI = +/-0.037; p = 0.397)	-0.206 (CI = +/-0.254; p = 0.107)	0.073	+1.53%
Loss Cost	2011.2	0.013 (CI = +/-0.040; p = 0.506)	-0.197 (CI = +/-0.265; p = 0.137)	0.037	+1.30%
Loss Cost	2012.1	0.004 (CI = +/-0.042; p = 0.858)	-0.233 (CI = +/-0.269; p = 0.086)	0.062	+0.37%
Loss Cost	2012.2	0.001 (CI = +/-0.046; p = 0.979)	-0.222 (CI = +/-0.282; p = 0.115)	0.035	+0.06%
Loss Cost	2013.1	-0.001 (CI = +/-0.052; p = 0.963)	-0.228 (CI = +/-0.299; p = 0.126)	0.031	-0.12%
Loss Cost	2013.2	-0.011 (CI = +/-0.056; p = 0.679)	-0.196 (CI = +/-0.307; p = 0.194)	0.001	-1.11%
Loss Cost	2014.1	0.002 (CI = +/-0.061; p = 0.956)	-0.156 (CI = +/-0.315; p = 0.309)	-0.054	+0.16%
Loss Cost	2014.2	-0.023 (CI = +/-0.058; p = 0.403)	-0.085 (CI = +/-0.284; p = 0.530)	-0.056	-2.30%
Loss Cost	2015.1	-0.038 (CI = +/-0.063; p = 0.219)	-0.127 (CI = +/-0.292; p = 0.366)	0.020	-3.72%
Loss Cost	2015.2	-0.017 (CI = +/-0.066; p = 0.579)	-0.179 (CI = +/-0.284; p = 0.196)	0.014	-1.70%
Loss Cost	2016.1	0.000 (CI = +/-0.073; p = 0.991)	-0.137 (CI = +/-0.295; p = 0.330)	-0.079	-0.04%
Loss Cost	2016.2	-0.010 (CI = +/-0.085; p = 0.799)	-0.116 (CI = +/-0.318; p = 0.436)	-0.119	-0.99%
Loss Cost	2017.1	-0.029 (CI = +/-0.099; p = 0.525)	-0.157 (CI = +/-0.342; p = 0.326)	-0.063	-2.86%
Severity	2005.1	0.050 (CI = +/-0.017; p = 0.000)	-0.102 (CI = +/-0.179; p = 0.257)	0.494	+5.08%
Severity	2005.2	0.052 (CI = +/-0.018; p = 0.000)	-0.114 (CI = +/-0.183; p = 0.215)	0.495	+5.30%
Severity	2006.1	0.052 (CI = +/-0.019; p = 0.000)	-0.110 (CI = +/-0.189; p = 0.243)	0.483	+5.36%
Severity	2006.2	0.051 (CI = +/-0.020; p = 0.000)	-0.106 (CI = +/-0.195; p = 0.273)	0.446	+5.28%
Severity	2007.1	0.054 (CI = +/-0.022; p = 0.000)	-0.091 (CI = +/-0.199; p = 0.358)	0.457	+5.59%
Severity	2007.2	0.054 (CI = +/-0.023; p = 0.000)	-0.087 (CI = +/-0.205; p = 0.395)	0.419	+5.50%
Severity	2008.1	0.052 (CI = +/-0.025; p = 0.000)	-0.095 (CI = +/-0.213; p = 0.367)	0.386	+5.33%
Severity	2008.2	0.055 (CI = +/-0.026; p = 0.000)	-0.110 (CI = +/-0.218; p = 0.310)	0.390	+5.65%
Severity	2009.1	0.046 (CI = +/-0.026; p = 0.001)	-0.151 (CI = +/-0.209; p = 0.148)	0.352	+4.75%
Severity	2009.2	0.047 (CI = +/-0.028; p = 0.002)	-0.154 (CI = +/-0.217; p = 0.156)	0.321	+4.82%
Severity	2010.1	0.047 (CI = +/-0.030; p = 0.004)	-0.154 (CI = +/-0.227; p = 0.175)	0.306	+4.83%
Severity	2010.2	0.044 (CI = +/-0.033; p = 0.010)	-0.142 (CI = +/-0.235; p = 0.223)	0.240	+4.55%
Severity	2011.1	0.045 (CI = +/-0.036; p = 0.017)	-0.141 (CI = +/-0.247; p = 0.247)	0.225	+4.57%
Severity	2011.2	0.051 (CI = +/-0.038; p = 0.012)	-0.164 (CI = +/-0.253; p = 0.192)	0.253	+5.18%
Severity	2012.1	0.049 (CI = +/-0.042; p = 0.024)	-0.169 (CI = +/-0.267; p = 0.201)	0.231	+5.04%
Severity	2012.2	0.058 (CI = +/-0.045; p = 0.013)	-0.201 (CI = +/-0.270; p = 0.136)	0.285	+6.00%
Severity	2013.1	0.067 (CI = +/-0.048; p = 0.010)	-0.171 (CI = +/-0.279; p = 0.214)	0.319	+6.92%
Severity	2013.2	0.065 (CI = +/-0.054; p = 0.022)	-0.163 (CI = +/-0.295; p = 0.258)	0.244	+6.66%
Severity	2014.1	0.079 (CI = +/-0.058; p = 0.011)	-0.118 (CI = +/-0.299; p = 0.414)	0.314	+8.20%
Severity	2014.2	0.063 (CI = +/-0.060; p = 0.043)	-0.072 (CI = +/-0.297; p = 0.611)	0.167	+6.46%
Severity	2015.1	0.063 (CI = +/-0.070; p = 0.073)	-0.071 (CI = +/-0.321; p = 0.640)	0.132	+6.49%
Severity	2015.2	0.075 (CI = +/-0.078; p = 0.058)	-0.101 (CI = +/-0.338; p = 0.527)	0.167	+7.77%
Severity	2016.1	0.092 (CI = +/-0.088; p = 0.042)	-0.057 (CI = +/-0.356; p = 0.730)	0.222	+9.67%
Severity	2016.2	0.078 (CI = +/-0.101; p = 0.118)	-0.026 (CI = +/-0.380; p = 0.882)	0.074	+8.09%
Severity	2017.1	0.045 (CI = +/-0.112; p = 0.387)	-0.097 (CI = +/-0.388; p = 0.587)	-0.066	+4.62%
Frequency	2005.1	-0.004 (CI = +/-0.015; p = 0.608)	-0.075 (CI = +/-0.156; p = 0.332)	-0.024	-0.38%
Frequency	2005.2	-0.003 (CI = +/-0.016; p = 0.713)	-0.081 (CI = +/-0.160; p = 0.311)	-0.024	-0.29%
Frequency	2006.1	-0.004 (CI = +/-0.017; p = 0.624)	-0.088 (CI = +/-0.165; p = 0.286)	-0.019	-0.41%
Frequency	2006.2	-0.002 (CI = +/-0.018; p = 0.799)	-0.098 (CI = +/-0.169; p = 0.245)	-0.017	-0.22%
Frequency	2007.1	-0.003 (CI = +/-0.019; p = 0.724)	-0.104 (CI = +/-0.174; p = 0.233)	-0.014	-0.33%
Frequency	2007.2	-0.005 (CI = +/-0.020; p = 0.641)	-0.097 (CI = +/-0.180; p = 0.278)	-0.019	-0.46%
Frequency	2008.1	-0.002 (CI = +/-0.021; p = 0.860)	-0.083 (CI = +/-0.184; p = 0.365)	-0.041	-0.18%
Frequency	2008.2	-0.002 (CI = +/-0.023; p = 0.861)	-0.082 (CI = +/-0.191; p = 0.385)	-0.044	-0.20%
Frequency	2009.1	-0.006 (CI = +/-0.024; p = 0.621)	-0.101 (CI = +/-0.195; p = 0.296)	-0.025	-0.58%
Frequency	2009.2	-0.014 (CI = +/-0.024; p = 0.232)	-0.064 (CI = +/-0.184; p = 0.478)	0.001	-1.39%
Frequency	2010.1	-0.017 (CI = +/-0.025; p = 0.166)	-0.080 (CI = +/-0.189; p = 0.393)	0.025	-1.73%
Frequency	2010.2	-0.025 (CI = +/-0.025; p = 0.050)	-0.047 (CI = +/-0.182; p = 0.598)	0.098	-2.50%
Frequency	2011.1	-0.029 (CI = +/-0.027; p = 0.035)	-0.064 (CI = +/-0.187; p = 0.483)	0.129	-2.90%
Frequency	2011.2	-0.038 (CI = +/-0.027; p = 0.010)	-0.033 (CI = +/-0.182; p = 0.709)	0.224	-3.69%
Frequency	2012.1	-0.046 (CI = +/-0.028; p = 0.003)	-0.064 (CI = +/-0.180; p = 0.469)	0.312	-4.45%
Frequency	2012.2	-0.058 (CI = +/-0.026; p = 0.000)	-0.021 (CI = +/-0.159; p = 0.785)	0.493	-5.61%
Frequency	2013.1	-0.068 (CI = +/-0.026; p = 0.000)	-0.057 (CI = +/-0.148; p = 0.427)	0.607	-6.58%
Frequency	2013.2	-0.076 (CI = +/-0.026; p = 0.000)	-0.033 (CI = +/-0.145; p = 0.636)	0.660	-7.28%
Frequency	2014.1	-0.077 (CI = +/-0.030; p = 0.000)	-0.038 (CI = +/-0.155; p = 0.607)	0.626	-7.43%
Frequency	2014.2	-0.086 (CI = +/-0.031; p = 0.000)	-0.014 (CI = +/-0.153; p = 0.853)	0.673	-8.23%
Frequency	2015.1	-0.101 (CI = +/-0.029; p = 0.000)	-0.056 (CI = +/-0.133; p = 0.383)	0.785	-9.59%
Frequency	2015.2	-0.092 (CI = +/-0.030; p = 0.000)	-0.078 (CI = +/-0.132; p = 0.222)	0.755	-8.79%
Frequency	2016.1	-0.093 (CI = +/-0.036; p = 0.000)	-0.079 (CI = +/-0.144; p = 0.252)	0.702	-8.85%
Frequency	2016.2	-0.088 (CI = +/-0.041; p = 0.001)	-0.090 (CI = +/-0.156; p = 0.227)	0.646	-8.41%
Frequency	2017.1	-0.074 (CI = +/-0.046; p = 0.005)	-0.060 (CI = +/-0.158; p = 0.410)	0.511	-7.14%

## Uninsured Auto

Coverage = UA  
End Trend Period = 2022.2  
Excluded Points = NA  
Parameters Included: time

Fit	Start Date	Time	Adjusted R <sup>2</sup>	Implied Trend	
					Rate
Loss Cost	2005.1	0.047 (CI = +/-0.022; p = 0.000)	0.344		+4.76%
Loss Cost	2005.2	0.049 (CI = +/-0.023; p = 0.000)	0.348		+4.99%
Loss Cost	2006.1	0.049 (CI = +/-0.024; p = 0.000)	0.331		+5.04%
Loss Cost	2006.2	0.049 (CI = +/-0.026; p = 0.000)	0.311		+5.05%
Loss Cost	2007.1	0.052 (CI = +/-0.027; p = 0.000)	0.320		+5.36%
Loss Cost	2007.2	0.049 (CI = +/-0.029; p = 0.002)	0.273		+5.02%
Loss Cost	2008.1	0.051 (CI = +/-0.030; p = 0.002)	0.273		+5.26%
Loss Cost	2008.2	0.053 (CI = +/-0.033; p = 0.002)	0.266		+5.45%
Loss Cost	2009.1	0.042 (CI = +/-0.032; p = 0.012)	0.188		+4.34%
Loss Cost	2009.2	0.033 (CI = +/-0.033; p = 0.049)	0.113		+3.36%
Loss Cost	2010.1	0.032 (CI = +/-0.035; p = 0.077)	0.088		+3.23%
Loss Cost	2010.2	0.019 (CI = +/-0.035; p = 0.267)	0.012		+1.94%
Loss Cost	2011.1	0.017 (CI = +/-0.038; p = 0.353)	-0.004		+1.75%
Loss Cost	2011.2	0.013 (CI = +/-0.041; p = 0.520)	-0.027		+1.30%
Loss Cost	2012.1	0.007 (CI = +/-0.044; p = 0.761)	-0.045		+0.66%
Loss Cost	2012.2	0.001 (CI = +/-0.048; p = 0.980)	-0.053		+0.06%
Loss Cost	2013.1	0.002 (CI = +/-0.054; p = 0.930)	-0.055		+0.23%
Loss Cost	2013.2	-0.011 (CI = +/-0.057; p = 0.686)	-0.048		-1.11%
Loss Cost	2014.1	0.004 (CI = +/-0.060; p = 0.877)	-0.061		+0.45%
Loss Cost	2014.2	-0.023 (CI = +/-0.056; p = 0.393)	-0.014		-2.30%
Loss Cost	2015.1	-0.035 (CI = +/-0.062; p = 0.249)	0.029		-3.43%
Loss Cost	2015.2	-0.017 (CI = +/-0.067; p = 0.590)	-0.052		-1.70%
Loss Cost	2016.1	0.004 (CI = +/-0.072; p = 0.910)	-0.082		+0.38%
Loss Cost	2016.2	-0.010 (CI = +/-0.083; p = 0.795)	-0.084		-0.99%
Loss Cost	2017.1	-0.022 (CI = +/-0.097; p = 0.618)	-0.072		-2.21%
Severity	2005.1	0.050 (CI = +/-0.017; p = 0.000)	0.489		+5.13%
Severity	2005.2	0.052 (CI = +/-0.018; p = 0.000)	0.486		+5.30%
Severity	2006.1	0.053 (CI = +/-0.019; p = 0.000)	0.476		+5.42%
Severity	2006.2	0.051 (CI = +/-0.020; p = 0.000)	0.441		+5.28%
Severity	2007.1	0.055 (CI = +/-0.021; p = 0.000)	0.460		+5.64%
Severity	2007.2	0.054 (CI = +/-0.023; p = 0.000)	0.424		+5.50%
Severity	2008.1	0.053 (CI = +/-0.024; p = 0.000)	0.389		+5.40%
Severity	2008.2	0.055 (CI = +/-0.026; p = 0.000)	0.389		+5.65%
Severity	2009.1	0.048 (CI = +/-0.026; p = 0.001)	0.321		+4.87%
Severity	2009.2	0.047 (CI = +/-0.028; p = 0.002)	0.290		+4.82%
Severity	2010.1	0.049 (CI = +/-0.031; p = 0.003)	0.279		+4.98%
Severity	2010.2	0.044 (CI = +/-0.033; p = 0.010)	0.221		+4.55%
Severity	2011.1	0.046 (CI = +/-0.036; p = 0.014)	0.211		+4.72%
Severity	2011.2	0.051 (CI = +/-0.039; p = 0.013)	0.224		+5.18%
Severity	2012.1	0.051 (CI = +/-0.043; p = 0.021)	0.202		+5.26%
Severity	2012.2	0.058 (CI = +/-0.046; p = 0.016)	0.231		+6.00%
Severity	2013.1	0.069 (CI = +/-0.049; p = 0.008)	0.294		+7.19%
Severity	2013.2	0.065 (CI = +/-0.054; p = 0.022)	0.228		+6.66%
Severity	2014.1	0.081 (CI = +/-0.056; p = 0.008)	0.327		+8.44%
Severity	2014.2	0.063 (CI = +/-0.059; p = 0.038)	0.207		+6.46%
Severity	2015.1	0.065 (CI = +/-0.067; p = 0.057)	0.180		+6.67%
Severity	2015.2	0.075 (CI = +/-0.076; p = 0.052)	0.203		+7.77%
Severity	2016.1	0.094 (CI = +/-0.083; p = 0.030)	0.279		+9.86%
Severity	2016.2	0.078 (CI = +/-0.095; p = 0.100)	0.156		+8.09%
Severity	2017.1	0.049 (CI = +/-0.106; p = 0.324)	0.007		+5.04%
Frequency	2005.1	-0.003 (CI = +/-0.015; p = 0.640)	-0.023		-0.35%
Frequency	2005.2	-0.003 (CI = +/-0.016; p = 0.713)	-0.026		-0.29%
Frequency	2006.1	-0.004 (CI = +/-0.017; p = 0.664)	-0.025		-0.36%
Frequency	2006.2	-0.002 (CI = +/-0.018; p = 0.800)	-0.030		-0.22%
Frequency	2007.1	-0.003 (CI = +/-0.019; p = 0.775)	-0.030		-0.27%
Frequency	2007.2	-0.005 (CI = +/-0.020; p = 0.642)	-0.027		-0.46%
Frequency	2008.1	-0.001 (CI = +/-0.021; p = 0.902)	-0.035		-0.13%
Frequency	2008.2	-0.002 (CI = +/-0.023; p = 0.860)	-0.036		-0.20%
Frequency	2009.1	-0.005 (CI = +/-0.024; p = 0.668)	-0.031		-0.51%
Frequency	2009.2	-0.014 (CI = +/-0.023; p = 0.227)	0.020		-1.39%
Frequency	2010.1	-0.017 (CI = +/-0.025; p = 0.180)	0.035		-1.66%
Frequency	2010.2	-0.025 (CI = +/-0.025; p = 0.046)	0.126		-2.50%
Frequency	2011.1	-0.029 (CI = +/-0.027; p = 0.036)	0.149		-2.84%
Frequency	2011.2	-0.038 (CI = +/-0.027; p = 0.008)	0.255		-3.69%
Frequency	2012.1	-0.045 (CI = +/-0.028; p = 0.003)	0.328		-4.38%
Frequency	2012.2	-0.058 (CI = +/-0.025; p = 0.000)	0.518		-5.61%
Frequency	2013.1	-0.067 (CI = +/-0.025; p = 0.000)	0.614		-6.50%
Frequency	2013.2	-0.076 (CI = +/-0.026; p = 0.000)	0.676		-7.28%
Frequency	2014.1	-0.077 (CI = +/-0.029; p = 0.000)	0.643		-7.37%
Frequency	2014.2	-0.086 (CI = +/-0.030; p = 0.000)	0.694		-8.23%
Frequency	2015.1	-0.100 (CI = +/-0.028; p = 0.000)	0.787		-9.47%
Frequency	2015.2	-0.092 (CI = +/-0.031; p = 0.000)	0.743		-8.79%
Frequency	2016.1	-0.090 (CI = +/-0.036; p = 0.000)	0.691		-8.63%
Frequency	2016.2	-0.088 (CI = +/-0.042; p = 0.001)	0.625		-8.41%
Frequency	2017.1	-0.072 (CI = +/-0.044; p = 0.005)	0.524		-6.91%

## Uninsured Auto

Coverage = UA

End Trend Period = 2022.1

Excluded Points = NA

Parameters Included: time

Fit	Start Date	Time	Adjusted R <sup>2</sup>	Implied Trend
				Rate
Loss Cost	2005.1	0.050 (CI = +/-0.022; p = 0.000)	0.368	+5.14%
Loss Cost	2005.2	0.053 (CI = +/-0.024; p = 0.000)	0.374	+5.40%
Loss Cost	2006.1	0.053 (CI = +/-0.025; p = 0.000)	0.358	+5.48%
Loss Cost	2006.2	0.054 (CI = +/-0.027; p = 0.000)	0.339	+5.52%
Loss Cost	2007.1	0.057 (CI = +/-0.028; p = 0.000)	0.351	+5.88%
Loss Cost	2007.2	0.054 (CI = +/-0.030; p = 0.001)	0.305	+5.55%
Loss Cost	2008.1	0.057 (CI = +/-0.032; p = 0.001)	0.307	+5.86%
Loss Cost	2008.2	0.059 (CI = +/-0.034; p = 0.001)	0.302	+6.10%
Loss Cost	2009.1	0.048 (CI = +/-0.034; p = 0.007)	0.223	+4.95%
Loss Cost	2009.2	0.039 (CI = +/-0.035; p = 0.031)	0.145	+3.93%
Loss Cost	2010.1	0.038 (CI = +/-0.038; p = 0.050)	0.120	+3.84%
Loss Cost	2010.2	0.024 (CI = +/-0.037; p = 0.188)	0.035	+2.48%
Loss Cost	2011.1	0.023 (CI = +/-0.041; p = 0.255)	0.016	+2.33%
Loss Cost	2011.2	0.019 (CI = +/-0.045; p = 0.392)	-0.011	+1.89%
Loss Cost	2012.1	0.012 (CI = +/-0.048; p = 0.603)	-0.037	+1.23%
Loss Cost	2012.2	0.006 (CI = +/-0.053; p = 0.808)	-0.052	+0.62%
Loss Cost	2013.1	0.009 (CI = +/-0.059; p = 0.760)	-0.053	+0.88%
Loss Cost	2013.2	-0.005 (CI = +/-0.064; p = 0.857)	-0.060	-0.55%
Loss Cost	2014.1	0.013 (CI = +/-0.067; p = 0.691)	-0.055	+1.29%
Loss Cost	2014.2	-0.018 (CI = +/-0.064; p = 0.564)	-0.045	-1.74%
Loss Cost	2015.1	-0.030 (CI = +/-0.071; p = 0.380)	-0.013	-2.96%
Loss Cost	2015.2	-0.009 (CI = +/-0.077; p = 0.807)	-0.078	-0.88%
Loss Cost	2016.1	0.017 (CI = +/-0.083; p = 0.659)	-0.071	+1.72%
Loss Cost	2016.2	0.003 (CI = +/-0.097; p = 0.944)	-0.099	+0.31%
Loss Cost	2017.1	-0.009 (CI = +/-0.117; p = 0.863)	-0.107	-0.91%
Severity	2005.1	0.050 (CI = +/-0.018; p = 0.000)	0.467	+5.13%
Severity	2005.2	0.052 (CI = +/-0.019; p = 0.000)	0.464	+5.30%
Severity	2006.1	0.053 (CI = +/-0.021; p = 0.000)	0.454	+5.43%
Severity	2006.2	0.052 (CI = +/-0.022; p = 0.000)	0.418	+5.29%
Severity	2007.1	0.055 (CI = +/-0.023; p = 0.000)	0.437	+5.67%
Severity	2007.2	0.054 (CI = +/-0.024; p = 0.000)	0.400	+5.53%
Severity	2008.1	0.053 (CI = +/-0.026; p = 0.000)	0.365	+5.42%
Severity	2008.2	0.055 (CI = +/-0.028; p = 0.000)	0.365	+5.69%
Severity	2009.1	0.047 (CI = +/-0.028; p = 0.002)	0.293	+4.85%
Severity	2009.2	0.047 (CI = +/-0.031; p = 0.004)	0.262	+4.80%
Severity	2010.1	0.048 (CI = +/-0.033; p = 0.006)	0.251	+4.96%
Severity	2010.2	0.044 (CI = +/-0.036; p = 0.019)	0.192	+4.50%
Severity	2011.1	0.046 (CI = +/-0.039; p = 0.024)	0.182	+4.68%
Severity	2011.2	0.051 (CI = +/-0.043; p = 0.022)	0.196	+5.18%
Severity	2012.1	0.051 (CI = +/-0.047; p = 0.034)	0.175	+5.27%
Severity	2012.2	0.059 (CI = +/-0.051; p = 0.026)	0.205	+6.09%
Severity	2013.1	0.072 (CI = +/-0.055; p = 0.013)	0.271	+7.42%
Severity	2013.2	0.066 (CI = +/-0.061; p = 0.034)	0.204	+6.86%
Severity	2014.1	0.085 (CI = +/-0.064; p = 0.012)	0.308	+8.89%
Severity	2014.2	0.065 (CI = +/-0.067; p = 0.056)	0.182	+6.70%
Severity	2015.1	0.067 (CI = +/-0.077; p = 0.081)	0.156	+6.97%
Severity	2015.2	0.080 (CI = +/-0.088; p = 0.071)	0.183	+8.29%
Severity	2016.1	0.103 (CI = +/-0.098; p = 0.041)	0.267	+10.83%
Severity	2016.2	0.085 (CI = +/-0.114; p = 0.126)	0.140	+8.90%
Severity	2017.1	0.052 (CI = +/-0.129; p = 0.382)	-0.016	+5.38%
Frequency	2005.1	0.000 (CI = +/-0.015; p = 0.987)	-0.030	+0.01%
Frequency	2005.2	0.001 (CI = +/-0.016; p = 0.904)	-0.031	+0.10%
Frequency	2006.1	0.000 (CI = +/-0.017; p = 0.960)	-0.032	+0.04%
Frequency	2006.2	0.002 (CI = +/-0.018; p = 0.808)	-0.031	+0.22%
Frequency	2007.1	0.002 (CI = +/-0.019; p = 0.836)	-0.033	+0.20%
Frequency	2007.2	0.000 (CI = +/-0.021; p = 0.981)	-0.036	+0.02%
Frequency	2008.1	0.004 (CI = +/-0.022; p = 0.696)	-0.031	+0.42%
Frequency	2008.2	0.004 (CI = +/-0.023; p = 0.737)	-0.034	+0.38%
Frequency	2009.1	0.001 (CI = +/-0.025; p = 0.940)	-0.040	+0.09%
Frequency	2009.2	-0.008 (CI = +/-0.024; p = 0.487)	-0.021	-0.82%
Frequency	2010.1	-0.011 (CI = +/-0.026; p = 0.402)	-0.011	-1.07%
Frequency	2010.2	-0.019 (CI = +/-0.026; p = 0.133)	0.058	-1.93%
Frequency	2011.1	-0.023 (CI = +/-0.028; p = 0.106)	0.077	-2.25%
Frequency	2011.2	-0.032 (CI = +/-0.028; p = 0.030)	0.176	-3.14%
Frequency	2012.1	-0.039 (CI = +/-0.030; p = 0.013)	0.247	-3.84%
Frequency	2012.2	-0.053 (CI = +/-0.028; p = 0.001)	0.446	-5.15%
Frequency	2013.1	-0.063 (CI = +/-0.028; p = 0.000)	0.552	-6.09%
Frequency	2013.2	-0.072 (CI = +/-0.028; p = 0.000)	0.620	-6.93%
Frequency	2014.1	-0.072 (CI = +/-0.032; p = 0.000)	0.579	-6.98%
Frequency	2014.2	-0.082 (CI = +/-0.034; p = 0.000)	0.637	-7.91%
Frequency	2015.1	-0.097 (CI = +/-0.033; p = 0.000)	0.745	-9.29%
Frequency	2015.2	-0.089 (CI = +/-0.036; p = 0.000)	0.685	-8.47%
Frequency	2016.1	-0.086 (CI = +/-0.042; p = 0.001)	0.618	-8.23%
Frequency	2016.2	-0.082 (CI = +/-0.050; p = 0.004)	0.532	-7.89%
Frequency	2017.1	-0.062 (CI = +/-0.051; p = 0.024)	0.388	-5.97%

## Uninsured Auto

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

Fit	Start Date	Time	Adjusted R <sup>2</sup>	Implied Trend
				Rate
Loss Cost	2005.1	0.060 (CI = +/-0.028; p = 0.000)	0.381	+6.23%
Loss Cost	2005.2	0.065 (CI = +/-0.030; p = 0.000)	0.398	+6.68%
Loss Cost	2006.1	0.067 (CI = +/-0.032; p = 0.000)	0.387	+6.89%
Loss Cost	2006.2	0.068 (CI = +/-0.035; p = 0.000)	0.372	+7.07%
Loss Cost	2007.1	0.075 (CI = +/-0.037; p = 0.000)	0.397	+7.74%
Loss Cost	2007.2	0.072 (CI = +/-0.040; p = 0.001)	0.349	+7.42%
Loss Cost	2008.1	0.077 (CI = +/-0.043; p = 0.001)	0.364	+8.05%
Loss Cost	2008.2	0.083 (CI = +/-0.046; p = 0.001)	0.371	+8.64%
Loss Cost	2009.1	0.069 (CI = +/-0.047; p = 0.006)	0.282	+7.12%
Loss Cost	2009.2	0.056 (CI = +/-0.049; p = 0.028)	0.190	+5.77%
Loss Cost	2010.1	0.057 (CI = +/-0.055; p = 0.043)	0.165	+5.84%
Loss Cost	2010.2	0.038 (CI = +/-0.055; p = 0.168)	0.056	+3.85%
Loss Cost	2011.1	0.037 (CI = +/-0.062; p = 0.224)	0.034	+3.78%
Loss Cost	2011.2	0.032 (CI = +/-0.070; p = 0.348)	-0.004	+3.23%
Loss Cost	2012.1	0.023 (CI = +/-0.079; p = 0.549)	-0.043	+2.28%
Loss Cost	2012.2	0.013 (CI = +/-0.090; p = 0.751)	-0.068	+1.35%
Loss Cost	2013.1	0.020 (CI = +/-0.104; p = 0.690)	-0.068	+1.97%
Loss Cost	2013.2	-0.006 (CI = +/-0.117; p = 0.910)	-0.090	-0.61%
Loss Cost	2014.1	0.032 (CI = +/-0.127; p = 0.591)	-0.067	+3.23%
Loss Cost	2014.2	-0.030 (CI = +/-0.122; p = 0.593)	-0.074	-2.94%
Loss Cost	2015.1	-0.061 (CI = +/-0.143; p = 0.350)	-0.002	-5.96%
Loss Cost	2015.2	-0.016 (CI = +/-0.166; p = 0.825)	-0.134	-1.60%
Loss Cost	2016.1	0.055 (CI = +/-0.181; p = 0.486)	-0.068	+5.64%
Loss Cost	2016.2	0.028 (CI = +/-0.249; p = 0.781)	-0.180	+2.88%
Loss Cost	2017.1	-0.001 (CI = +/-0.375; p = 0.997)	-0.250	-0.06%
Severity	2005.1	0.046 (CI = +/-0.023; p = 0.000)	0.345	+4.73%
Severity	2005.2	0.048 (CI = +/-0.025; p = 0.001)	0.343	+4.94%
Severity	2006.1	0.050 (CI = +/-0.027; p = 0.001)	0.333	+5.10%
Severity	2006.2	0.048 (CI = +/-0.029; p = 0.002)	0.288	+4.87%
Severity	2007.1	0.052 (CI = +/-0.031; p = 0.002)	0.315	+5.39%
Severity	2007.2	0.050 (CI = +/-0.033; p = 0.005)	0.269	+5.15%
Severity	2008.1	0.048 (CI = +/-0.036; p = 0.011)	0.228	+4.96%
Severity	2008.2	0.052 (CI = +/-0.039; p = 0.012)	0.231	+5.33%
Severity	2009.1	0.040 (CI = +/-0.040; p = 0.051)	0.136	+4.03%
Severity	2009.2	0.038 (CI = +/-0.044; p = 0.086)	0.102	+3.87%
Severity	2010.1	0.040 (CI = +/-0.049; p = 0.105)	0.092	+4.03%
Severity	2010.2	0.031 (CI = +/-0.053; p = 0.230)	0.030	+3.19%
Severity	2011.1	0.033 (CI = +/-0.060; p = 0.260)	0.021	+3.34%
Severity	2011.2	0.039 (CI = +/-0.067; p = 0.229)	0.035	+4.02%
Severity	2012.1	0.039 (CI = +/-0.076; p = 0.287)	0.015	+4.02%
Severity	2012.2	0.052 (CI = +/-0.086; p = 0.217)	0.047	+5.31%
Severity	2013.1	0.074 (CI = +/-0.095; p = 0.113)	0.129	+7.72%
Severity	2013.2	0.065 (CI = +/-0.111; p = 0.224)	0.052	+6.72%
Severity	2014.1	0.104 (CI = +/-0.119; p = 0.079)	0.204	+10.98%
Severity	2014.2	0.065 (CI = +/-0.131; p = 0.291)	0.025	+6.73%
Severity	2015.1	0.072 (CI = +/-0.164; p = 0.337)	0.005	+7.51%
Severity	2015.2	0.107 (CI = +/-0.202; p = 0.252)	0.066	+11.27%
Severity	2016.1	0.183 (CI = +/-0.231; p = 0.100)	0.284	+20.13%
Severity	2016.2	0.165 (CI = +/-0.323; p = 0.247)	0.106	+17.90%
Severity	2017.1	0.090 (CI = +/-0.464; p = 0.619)	-0.165	+9.43%
Frequency	2005.1	0.014 (CI = +/-0.019; p = 0.127)	0.048	+1.44%
Frequency	2005.2	0.016 (CI = +/-0.020; p = 0.098)	0.065	+1.66%
Frequency	2006.1	0.017 (CI = +/-0.021; p = 0.113)	0.059	+1.71%
Frequency	2006.2	0.021 (CI = +/-0.022; p = 0.068)	0.093	+2.10%
Frequency	2007.1	0.022 (CI = +/-0.024; p = 0.072)	0.093	+2.23%
Frequency	2007.2	0.021 (CI = +/-0.026; p = 0.106)	0.071	+2.15%
Frequency	2008.1	0.029 (CI = +/-0.027; p = 0.035)	0.150	+2.94%
Frequency	2008.2	0.031 (CI = +/-0.029; p = 0.039)	0.150	+3.14%
Frequency	2009.1	0.029 (CI = +/-0.032; p = 0.070)	0.112	+2.97%
Frequency	2009.2	0.018 (CI = +/-0.032; p = 0.251)	0.020	+1.83%
Frequency	2010.1	0.017 (CI = +/-0.036; p = 0.322)	0.002	+1.73%
Frequency	2010.2	0.006 (CI = +/-0.037; p = 0.720)	-0.051	+0.64%
Frequency	2011.1	0.004 (CI = +/-0.041; p = 0.831)	-0.059	+0.42%
Frequency	2011.2	-0.008 (CI = +/-0.044; p = 0.716)	-0.057	-0.76%
Frequency	2012.1	-0.017 (CI = +/-0.048; p = 0.464)	-0.030	-1.68%
Frequency	2012.2	-0.038 (CI = +/-0.046; p = 0.097)	0.136	-3.76%
Frequency	2013.1	-0.055 (CI = +/-0.048; p = 0.029)	0.283	-5.33%
Frequency	2013.2	-0.071 (CI = +/-0.052; p = 0.011)	0.407	-6.87%
Frequency	2014.1	-0.072 (CI = +/-0.062; p = 0.026)	0.347	-6.99%
Frequency	2014.2	-0.095 (CI = +/-0.066; p = 0.010)	0.486	-9.06%
Frequency	2015.1	-0.134 (CI = +/-0.053; p = 0.000)	0.783	-12.53%
Frequency	2015.2	-0.123 (CI = +/-0.066; p = 0.003)	0.698	-11.56%
Frequency	2016.1	-0.129 (CI = +/-0.087; p = 0.011)	0.630	-12.06%
Frequency	2016.2	-0.136 (CI = +/-0.122; p = 0.035)	0.546	-12.74%
Frequency	2017.1	-0.091 (CI = +/-0.156; p = 0.181)	0.245	-8.67%

## Uninsured Auto

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

Fit	Start Date	Time	Adjusted R <sup>2</sup>	Implied Trend
				Rate
Loss Cost	2005.1	0.058 (CI = +/-0.030; p = 0.001)	0.338	+5.96%
Loss Cost	2005.2	0.062 (CI = +/-0.032; p = 0.001)	0.354	+6.43%
Loss Cost	2006.1	0.064 (CI = +/-0.035; p = 0.001)	0.342	+6.63%
Loss Cost	2006.2	0.066 (CI = +/-0.037; p = 0.001)	0.327	+6.81%
Loss Cost	2007.1	0.072 (CI = +/-0.040; p = 0.001)	0.353	+7.50%
Loss Cost	2007.2	0.069 (CI = +/-0.043; p = 0.003)	0.302	+7.14%
Loss Cost	2008.1	0.075 (CI = +/-0.047; p = 0.003)	0.318	+7.80%
Loss Cost	2008.2	0.081 (CI = +/-0.051; p = 0.003)	0.325	+8.42%
Loss Cost	2009.1	0.065 (CI = +/-0.052; p = 0.016)	0.229	+6.73%
Loss Cost	2009.2	0.051 (CI = +/-0.054; p = 0.065)	0.131	+5.20%
Loss Cost	2010.1	0.051 (CI = +/-0.060; p = 0.094)	0.107	+5.22%
Loss Cost	2010.2	0.029 (CI = +/-0.061; p = 0.329)	0.001	+2.93%
Loss Cost	2011.1	0.027 (CI = +/-0.069; p = 0.415)	-0.019	+2.74%
Loss Cost	2011.2	0.020 (CI = +/-0.078; p = 0.596)	-0.049	+1.99%
Loss Cost	2012.1	0.007 (CI = +/-0.088; p = 0.859)	-0.074	+0.74%
Loss Cost	2012.2	-0.005 (CI = +/-0.101; p = 0.909)	-0.082	-0.54%
Loss Cost	2013.1	-0.001 (CI = +/-0.119; p = 0.980)	-0.091	-0.14%
Loss Cost	2013.2	-0.036 (CI = +/-0.132; p = 0.563)	-0.062	-3.49%
Loss Cost	2014.1	0.004 (CI = +/-0.149; p = 0.953)	-0.111	+0.40%
Loss Cost	2014.2	-0.077 (CI = +/-0.131; p = 0.209)	0.088	-7.45%
Loss Cost	2015.1	-0.129 (CI = +/-0.143; p = 0.070)	0.307	-12.09%
Loss Cost	2015.2	-0.090 (CI = +/-0.177; p = 0.261)	0.072	-8.59%
Loss Cost	2016.1	-0.020 (CI = +/-0.207; p = 0.816)	-0.186	-1.95%
Loss Cost	2016.2	-0.086 (CI = +/-0.277; p = 0.435)	-0.053	-8.29%
Loss Cost	2017.1	-0.187 (CI = +/-0.394; p = 0.227)	0.244	-17.10%
Severity	2005.1	0.038 (CI = +/-0.023; p = 0.002)	0.274	+3.90%
Severity	2005.2	0.040 (CI = +/-0.025; p = 0.003)	0.270	+4.07%
Severity	2006.1	0.041 (CI = +/-0.027; p = 0.004)	0.256	+4.17%
Severity	2006.2	0.038 (CI = +/-0.029; p = 0.012)	0.205	+3.86%
Severity	2007.1	0.042 (CI = +/-0.031; p = 0.009)	0.231	+4.32%
Severity	2007.2	0.039 (CI = +/-0.033; p = 0.023)	0.179	+3.98%
Severity	2008.1	0.036 (CI = +/-0.036; p = 0.049)	0.132	+3.67%
Severity	2008.2	0.039 (CI = +/-0.039; p = 0.053)	0.133	+3.94%
Severity	2009.1	0.024 (CI = +/-0.039; p = 0.213)	0.032	+2.40%
Severity	2009.2	0.020 (CI = +/-0.043; p = 0.330)	0.000	+2.05%
Severity	2010.1	0.020 (CI = +/-0.047; p = 0.384)	-0.011	+2.03%
Severity	2010.2	0.009 (CI = +/-0.051; p = 0.723)	-0.054	+0.87%
Severity	2011.1	0.007 (CI = +/-0.058; p = 0.786)	-0.061	+0.75%
Severity	2011.2	0.011 (CI = +/-0.066; p = 0.712)	-0.061	+1.16%
Severity	2012.1	0.008 (CI = +/-0.075; p = 0.832)	-0.073	+0.76%
Severity	2012.2	0.017 (CI = +/-0.087; p = 0.678)	-0.067	+1.71%
Severity	2013.1	0.037 (CI = +/-0.098; p = 0.416)	-0.024	+3.82%
Severity	2013.2	0.020 (CI = +/-0.114; p = 0.707)	-0.084	+1.99%
Severity	2014.1	0.058 (CI = +/-0.125; p = 0.325)	0.008	+5.93%
Severity	2014.2	0.000 (CI = +/-0.125; p = 0.994)	-0.125	-0.04%
Severity	2015.1	-0.008 (CI = +/-0.160; p = 0.913)	-0.141	-0.76%
Severity	2015.2	0.014 (CI = +/-0.210; p = 0.879)	-0.162	+1.37%
Severity	2016.1	0.085 (CI = +/-0.259; p = 0.440)	-0.052	+8.83%
Severity	2016.2	0.019 (CI = +/-0.367; p = 0.893)	-0.244	+1.92%
Severity	2017.1	-0.166 (CI = +/-0.381; p = 0.260)	0.187	-15.27%
Frequency	2005.1	0.020 (CI = +/-0.019; p = 0.040)	0.115	+1.98%
Frequency	2005.2	0.022 (CI = +/-0.020; p = 0.028)	0.140	+2.27%
Frequency	2006.1	0.023 (CI = +/-0.021; p = 0.033)	0.136	+2.37%
Frequency	2006.2	0.028 (CI = +/-0.022; p = 0.016)	0.186	+2.84%
Frequency	2007.1	0.030 (CI = +/-0.024; p = 0.017)	0.190	+3.05%
Frequency	2007.2	0.030 (CI = +/-0.026; p = 0.028)	0.166	+3.04%
Frequency	2008.1	0.039 (CI = +/-0.026; p = 0.005)	0.283	+3.99%
Frequency	2008.2	0.042 (CI = +/-0.028; p = 0.006)	0.291	+4.31%
Frequency	2009.1	0.041 (CI = +/-0.031; p = 0.012)	0.250	+4.23%
Frequency	2009.2	0.030 (CI = +/-0.031; p = 0.057)	0.141	+3.09%
Frequency	2010.1	0.031 (CI = +/-0.035; p = 0.082)	0.118	+3.12%
Frequency	2010.2	0.020 (CI = +/-0.037; p = 0.260)	0.021	+2.05%
Frequency	2011.1	0.020 (CI = +/-0.042; p = 0.331)	0.001	+1.98%
Frequency	2011.2	0.008 (CI = +/-0.045; p = 0.699)	-0.060	+0.83%
Frequency	2012.1	0.000 (CI = +/-0.050; p = 0.995)	-0.077	-0.01%
Frequency	2012.2	-0.022 (CI = +/-0.049; p = 0.337)	0.000	-2.21%
Frequency	2013.1	-0.039 (CI = +/-0.052; p = 0.127)	0.126	-3.81%
Frequency	2013.2	-0.055 (CI = +/-0.057; p = 0.055)	0.252	-5.37%
Frequency	2014.1	-0.054 (CI = +/-0.069; p = 0.114)	0.171	-5.22%
Frequency	2014.2	-0.077 (CI = +/-0.078; p = 0.051)	0.320	-7.41%
Frequency	2015.1	-0.121 (CI = +/-0.065; p = 0.003)	0.697	-11.41%
Frequency	2015.2	-0.103 (CI = +/-0.080; p = 0.020)	0.559	-9.82%
Frequency	2016.1	-0.104 (CI = +/-0.113; p = 0.064)	0.434	-9.91%
Frequency	2016.2	-0.105 (CI = +/-0.173; p = 0.166)	0.271	-10.01%
Frequency	2017.1	-0.022 (CI = +/-0.192; p = 0.742)	-0.278	-2.16%

## Collision

Coverage = CL  
End Trend Period = 2022.2  
Excluded Points = NA  
Parameters Included: time, seasonality

Fit	Start Date	Time	Seasonality	Adjusted R <sup>2</sup>	Implied Trend
					Rate
Loss Cost	2005.1	0.016 (CI = +/-0.007; p = 0.000)	-0.035 (CI = +/-0.069; p = 0.308)	0.418	+1.66%
Loss Cost	2005.2	0.016 (CI = +/-0.007; p = 0.000)	-0.030 (CI = +/-0.070; p = 0.390)	0.367	+1.57%
Loss Cost	2006.1	0.015 (CI = +/-0.007; p = 0.000)	-0.032 (CI = +/-0.072; p = 0.375)	0.341	+1.54%
Loss Cost	2006.2	0.015 (CI = +/-0.008; p = 0.000)	-0.032 (CI = +/-0.075; p = 0.381)	0.316	+1.55%
Loss Cost	2007.1	0.015 (CI = +/-0.008; p = 0.001)	-0.032 (CI = +/-0.077; p = 0.404)	0.301	+1.55%
Loss Cost	2007.2	0.017 (CI = +/-0.009; p = 0.000)	-0.040 (CI = +/-0.078; p = 0.308)	0.331	+1.70%
Loss Cost	2008.1	0.019 (CI = +/-0.009; p = 0.000)	-0.030 (CI = +/-0.078; p = 0.443)	0.373	+1.90%
Loss Cost	2008.2	0.020 (CI = +/-0.010; p = 0.000)	-0.036 (CI = +/-0.080; p = 0.367)	0.384	+2.02%
Loss Cost	2009.1	0.021 (CI = +/-0.010; p = 0.000)	-0.032 (CI = +/-0.083; p = 0.440)	0.383	+2.11%
Loss Cost	2009.2	0.022 (CI = +/-0.011; p = 0.000)	-0.039 (CI = +/-0.085; p = 0.354)	0.398	+2.27%
Loss Cost	2010.1	0.024 (CI = +/-0.012; p = 0.000)	-0.030 (CI = +/-0.086; p = 0.477)	0.421	+2.47%
Loss Cost	2010.2	0.024 (CI = +/-0.012; p = 0.001)	-0.027 (CI = +/-0.090; p = 0.538)	0.366	+2.39%
Loss Cost	2011.1	0.024 (CI = +/-0.014; p = 0.001)	-0.024 (CI = +/-0.094; p = 0.600)	0.353	+2.47%
Loss Cost	2011.2	0.024 (CI = +/-0.015; p = 0.003)	-0.025 (CI = +/-0.099; p = 0.609)	0.314	+2.48%
Loss Cost	2012.1	0.026 (CI = +/-0.016; p = 0.004)	-0.019 (CI = +/-0.103; p = 0.704)	0.312	+2.63%
Loss Cost	2012.2	0.026 (CI = +/-0.018; p = 0.007)	-0.020 (CI = +/-0.109; p = 0.705)	0.274	+2.65%
Loss Cost	2013.1	0.024 (CI = +/-0.020; p = 0.020)	-0.028 (CI = +/-0.114; p = 0.618)	0.211	+2.43%
Loss Cost	2013.2	0.022 (CI = +/-0.022; p = 0.047)	-0.022 (CI = +/-0.121; p = 0.701)	0.135	+2.26%
Loss Cost	2014.1	0.020 (CI = +/-0.025; p = 0.100)	-0.029 (CI = +/-0.128; p = 0.640)	0.081	+2.05%
Loss Cost	2014.2	0.017 (CI = +/-0.027; p = 0.206)	-0.019 (CI = +/-0.135; p = 0.765)	-0.009	+1.71%
Loss Cost	2015.1	0.009 (CI = +/-0.030; p = 0.517)	-0.041 (CI = +/-0.136; p = 0.524)	-0.073	+0.92%
Loss Cost	2015.2	0.013 (CI = +/-0.033; p = 0.405)	-0.052 (CI = +/-0.145; p = 0.452)	-0.049	+1.33%
Loss Cost	2016.1	0.007 (CI = +/-0.038; p = 0.696)	-0.067 (CI = +/-0.155; p = 0.359)	-0.066	+0.70%
Loss Cost	2016.2	0.002 (CI = +/-0.044; p = 0.940)	-0.055 (CI = +/-0.166; p = 0.475)	-0.137	+0.15%
Loss Cost	2017.1	-0.001 (CI = +/-0.054; p = 0.971)	-0.061 (CI = +/-0.186; p = 0.480)	-0.152	-0.09%
Severity	2005.1	0.048 (CI = +/-0.004; p = 0.000)	-0.034 (CI = +/-0.039; p = 0.083)	0.951	+4.87%
Severity	2005.2	0.048 (CI = +/-0.004; p = 0.000)	-0.034 (CI = +/-0.040; p = 0.090)	0.947	+4.88%
Severity	2006.1	0.048 (CI = +/-0.004; p = 0.000)	-0.031 (CI = +/-0.041; p = 0.131)	0.945	+4.94%
Severity	2006.2	0.049 (CI = +/-0.004; p = 0.000)	-0.037 (CI = +/-0.040; p = 0.069)	0.948	+5.05%
Severity	2007.1	0.049 (CI = +/-0.004; p = 0.000)	-0.040 (CI = +/-0.041; p = 0.051)	0.944	+4.98%
Severity	2007.2	0.049 (CI = +/-0.005; p = 0.000)	-0.042 (CI = +/-0.042; p = 0.050)	0.939	+5.01%
Severity	2008.1	0.050 (CI = +/-0.005; p = 0.000)	-0.036 (CI = +/-0.042; p = 0.086)	0.941	+5.13%
Severity	2008.2	0.052 (CI = +/-0.004; p = 0.000)	-0.046 (CI = +/-0.037; p = 0.016)	0.955	+5.34%
Severity	2009.1	0.054 (CI = +/-0.004; p = 0.000)	-0.039 (CI = +/-0.035; p = 0.032)	0.960	+5.50%
Severity	2009.2	0.054 (CI = +/-0.005; p = 0.000)	-0.043 (CI = +/-0.036; p = 0.020)	0.959	+5.59%
Severity	2010.1	0.055 (CI = +/-0.005; p = 0.000)	-0.041 (CI = +/-0.037; p = 0.031)	0.955	+5.63%
Severity	2010.2	0.055 (CI = +/-0.005; p = 0.000)	-0.042 (CI = +/-0.039; p = 0.033)	0.950	+5.65%
Severity	2011.1	0.056 (CI = +/-0.006; p = 0.000)	-0.040 (CI = +/-0.040; p = 0.051)	0.946	+5.71%
Severity	2011.2	0.056 (CI = +/-0.006; p = 0.000)	-0.040 (CI = +/-0.042; p = 0.062)	0.938	+5.71%
Severity	2012.1	0.055 (CI = +/-0.007; p = 0.000)	-0.044 (CI = +/-0.044; p = 0.049)	0.931	+5.60%
Severity	2012.2	0.054 (CI = +/-0.008; p = 0.000)	-0.041 (CI = +/-0.045; p = 0.075)	0.919	+5.52%
Severity	2013.1	0.050 (CI = +/-0.007; p = 0.000)	-0.054 (CI = +/-0.038; p = 0.008)	0.935	+5.11%
Severity	2013.2	0.048 (CI = +/-0.007; p = 0.000)	-0.048 (CI = +/-0.037; p = 0.014)	0.928	+4.90%
Severity	2014.1	0.047 (CI = +/-0.007; p = 0.000)	-0.051 (CI = +/-0.039; p = 0.014)	0.919	+4.80%
Severity	2014.2	0.047 (CI = +/-0.008; p = 0.000)	-0.050 (CI = +/-0.042; p = 0.021)	0.901	+4.78%
Severity	2015.1	0.048 (CI = +/-0.010; p = 0.000)	-0.046 (CI = +/-0.044; p = 0.041)	0.896	+4.93%
Severity	2015.2	0.044 (CI = +/-0.009; p = 0.000)	-0.035 (CI = +/-0.037; p = 0.063)	0.899	+4.48%
Severity	2016.1	0.043 (CI = +/-0.010; p = 0.000)	-0.036 (CI = +/-0.041; p = 0.077)	0.880	+4.43%
Severity	2016.2	0.042 (CI = +/-0.012; p = 0.000)	-0.034 (CI = +/-0.044; p = 0.120)	0.842	+4.32%
Severity	2017.1	0.046 (CI = +/-0.014; p = 0.000)	-0.027 (CI = +/-0.047; p = 0.225)	0.849	+4.66%
Frequency	2005.1	-0.031 (CI = +/-0.006; p = 0.000)	-0.001 (CI = +/-0.064; p = 0.975)	0.749	-3.06%
Frequency	2005.2	-0.032 (CI = +/-0.006; p = 0.000)	0.004 (CI = +/-0.065; p = 0.892)	0.750	-3.15%
Frequency	2006.1	-0.033 (CI = +/-0.007; p = 0.000)	-0.001 (CI = +/-0.066; p = 0.975)	0.749	-3.24%
Frequency	2006.2	-0.034 (CI = +/-0.007; p = 0.000)	0.004 (CI = +/-0.067; p = 0.895)	0.749	-3.34%
Frequency	2007.1	-0.033 (CI = +/-0.007; p = 0.000)	0.008 (CI = +/-0.069; p = 0.805)	0.725	-3.27%
Frequency	2007.2	-0.032 (CI = +/-0.008; p = 0.000)	0.002 (CI = +/-0.070; p = 0.946)	0.696	-3.15%
Frequency	2008.1	-0.031 (CI = +/-0.008; p = 0.000)	0.007 (CI = +/-0.072; p = 0.854)	0.666	-3.07%
Frequency	2008.2	-0.032 (CI = +/-0.009; p = 0.000)	0.010 (CI = +/-0.074; p = 0.776)	0.656	-3.15%
Frequency	2009.1	-0.033 (CI = +/-0.010; p = 0.000)	0.007 (CI = +/-0.077; p = 0.843)	0.641	-3.21%
Frequency	2009.2	-0.032 (CI = +/-0.010; p = 0.000)	0.004 (CI = +/-0.080; p = 0.914)	0.603	-3.14%
Frequency	2010.1	-0.030 (CI = +/-0.011; p = 0.000)	0.011 (CI = +/-0.082; p = 0.781)	0.558	-2.99%
Frequency	2010.2	-0.031 (CI = +/-0.012; p = 0.000)	0.015 (CI = +/-0.085; p = 0.715)	0.544	-3.08%
Frequency	2011.1	-0.031 (CI = +/-0.013; p = 0.000)	0.016 (CI = +/-0.089; p = 0.714)	0.509	-3.07%
Frequency	2011.2	-0.031 (CI = +/-0.014; p = 0.000)	0.016 (CI = +/-0.093; p = 0.733)	0.468	-3.06%
Frequency	2012.1	-0.029 (CI = +/-0.015; p = 0.001)	0.025 (CI = +/-0.096; p = 0.596)	0.405	-2.82%
Frequency	2012.2	-0.027 (CI = +/-0.017; p = 0.003)	0.021 (CI = +/-0.101; p = 0.668)	0.338	-2.71%
Frequency	2013.1	-0.026 (CI = +/-0.018; p = 0.009)	0.027 (CI = +/-0.106; p = 0.603)	0.278	-2.55%
Frequency	2013.2	-0.025 (CI = +/-0.021; p = 0.019)	0.026 (CI = +/-0.113; p = 0.638)	0.221	-2.51%
Frequency	2014.1	-0.027 (CI = +/-0.023; p = 0.028)	0.022 (CI = +/-0.120; p = 0.702)	0.203	-2.62%
Frequency	2014.2	-0.030 (CI = +/-0.026; p = 0.027)	0.031 (CI = +/-0.127; p = 0.607)	0.215	-2.93%
Frequency	2015.1	-0.039 (CI = +/-0.027; p = 0.007)	0.005 (CI = +/-0.123; p = 0.935)	0.354	-3.83%
Frequency	2015.2	-0.031 (CI = +/-0.028; p = 0.033)	-0.016 (CI = +/-0.120; p = 0.770)	0.217	-3.01%
Frequency	2016.1	-0.036 (CI = +/-0.031; p = 0.027)	-0.031 (CI = +/-0.127; p = 0.603)	0.258	-3.57%
Frequency	2016.2	-0.041 (CI = +/-0.036; p = 0.032)	-0.021 (CI = +/-0.137; p = 0.734)	0.265	-3.99%
Frequency	2017.1	-0.046 (CI = +/-0.044; p = 0.039)	-0.034 (CI = +/-0.150; p = 0.623)	0.259	-4.54%

## Collision

Coverage = CL  
End Trend Period = 2022.2  
Excluded Points = NA  
Parameters Included: time

Fit	Start Date	Time	Adjusted R <sup>2</sup>	Implied Trend
				Rate
Loss Cost	2005.1	0.017 (CI = +/-0.007; p = 0.000)	0.417	+1.67%
Loss Cost	2005.2	0.016 (CI = +/-0.007; p = 0.000)	0.372	+1.57%
Loss Cost	2006.1	0.015 (CI = +/-0.007; p = 0.000)	0.345	+1.55%
Loss Cost	2006.2	0.015 (CI = +/-0.008; p = 0.000)	0.321	+1.55%
Loss Cost	2007.1	0.016 (CI = +/-0.008; p = 0.001)	0.308	+1.57%
Loss Cost	2007.2	0.017 (CI = +/-0.009; p = 0.000)	0.329	+1.70%
Loss Cost	2008.1	0.019 (CI = +/-0.009; p = 0.000)	0.382	+1.92%
Loss Cost	2008.2	0.020 (CI = +/-0.010; p = 0.000)	0.387	+2.02%
Loss Cost	2009.1	0.021 (CI = +/-0.010; p = 0.000)	0.392	+2.14%
Loss Cost	2009.2	0.022 (CI = +/-0.011; p = 0.000)	0.401	+2.27%
Loss Cost	2010.1	0.025 (CI = +/-0.011; p = 0.000)	0.432	+2.49%
Loss Cost	2010.2	0.024 (CI = +/-0.012; p = 0.001)	0.383	+2.39%
Loss Cost	2011.1	0.025 (CI = +/-0.013; p = 0.001)	0.374	+2.49%
Loss Cost	2011.2	0.024 (CI = +/-0.015; p = 0.002)	0.338	+2.48%
Loss Cost	2012.1	0.026 (CI = +/-0.016; p = 0.003)	0.341	+2.65%
Loss Cost	2012.2	0.026 (CI = +/-0.017; p = 0.005)	0.306	+2.65%
Loss Cost	2013.1	0.024 (CI = +/-0.019; p = 0.016)	0.243	+2.48%
Loss Cost	2013.2	0.022 (CI = +/-0.021; p = 0.041)	0.178	+2.26%
Loss Cost	2014.1	0.021 (CI = +/-0.024; p = 0.082)	0.125	+2.11%
Loss Cost	2014.2	0.017 (CI = +/-0.026; p = 0.192)	0.052	+1.71%
Loss Cost	2015.1	0.010 (CI = +/-0.029; p = 0.461)	-0.029	+1.02%
Loss Cost	2015.2	0.013 (CI = +/-0.033; p = 0.397)	-0.017	+1.33%
Loss Cost	2016.1	0.009 (CI = +/-0.038; p = 0.608)	-0.059	+0.91%
Loss Cost	2016.2	0.002 (CI = +/-0.043; p = 0.939)	-0.090	+0.15%
Loss Cost	2017.1	0.002 (CI = +/-0.051; p = 0.944)	-0.099	+0.17%
Severity	2005.1	0.048 (CI = +/-0.004; p = 0.000)	0.948	+4.89%
Severity	2005.2	0.048 (CI = +/-0.004; p = 0.000)	0.943	+4.88%
Severity	2006.1	0.048 (CI = +/-0.004; p = 0.000)	0.943	+4.95%
Severity	2006.2	0.049 (CI = +/-0.004; p = 0.000)	0.944	+5.05%
Severity	2007.1	0.049 (CI = +/-0.005; p = 0.000)	0.938	+5.01%
Severity	2007.2	0.049 (CI = +/-0.005; p = 0.000)	0.932	+5.01%
Severity	2008.1	0.050 (CI = +/-0.005; p = 0.000)	0.936	+5.15%
Severity	2008.2	0.052 (CI = +/-0.005; p = 0.000)	0.946	+5.34%
Severity	2009.1	0.054 (CI = +/-0.005; p = 0.000)	0.954	+5.53%
Severity	2009.2	0.054 (CI = +/-0.005; p = 0.000)	0.950	+5.59%
Severity	2010.1	0.055 (CI = +/-0.005; p = 0.000)	0.947	+5.66%
Severity	2010.2	0.055 (CI = +/-0.006; p = 0.000)	0.941	+5.65%
Severity	2011.1	0.056 (CI = +/-0.006; p = 0.000)	0.938	+5.75%
Severity	2011.2	0.056 (CI = +/-0.007; p = 0.000)	0.930	+5.71%
Severity	2012.1	0.055 (CI = +/-0.007; p = 0.000)	0.919	+5.66%
Severity	2012.2	0.054 (CI = +/-0.008; p = 0.000)	0.908	+5.52%
Severity	2013.1	0.051 (CI = +/-0.008; p = 0.000)	0.906	+5.20%
Severity	2013.2	0.048 (CI = +/-0.008; p = 0.000)	0.901	+4.90%
Severity	2014.1	0.048 (CI = +/-0.009; p = 0.000)	0.885	+4.90%
Severity	2014.2	0.047 (CI = +/-0.010; p = 0.000)	0.863	+4.78%
Severity	2015.1	0.049 (CI = +/-0.011; p = 0.000)	0.866	+5.05%
Severity	2015.2	0.044 (CI = +/-0.010; p = 0.000)	0.874	+4.48%
Severity	2016.1	0.044 (CI = +/-0.011; p = 0.000)	0.853	+4.55%
Severity	2016.2	0.042 (CI = +/-0.013; p = 0.000)	0.815	+4.32%
Severity	2017.1	0.047 (CI = +/-0.014; p = 0.000)	0.839	+4.78%
Frequency	2005.1	-0.031 (CI = +/-0.006; p = 0.000)	0.757	-3.06%
Frequency	2005.2	-0.032 (CI = +/-0.006; p = 0.000)	0.757	-3.15%
Frequency	2006.1	-0.033 (CI = +/-0.007; p = 0.000)	0.757	-3.24%
Frequency	2006.2	-0.034 (CI = +/-0.007; p = 0.000)	0.757	-3.34%
Frequency	2007.1	-0.033 (CI = +/-0.007; p = 0.000)	0.734	-3.27%
Frequency	2007.2	-0.032 (CI = +/-0.008; p = 0.000)	0.707	-3.15%
Frequency	2008.1	-0.031 (CI = +/-0.008; p = 0.000)	0.678	-3.08%
Frequency	2008.2	-0.032 (CI = +/-0.009; p = 0.000)	0.668	-3.15%
Frequency	2009.1	-0.033 (CI = +/-0.009; p = 0.000)	0.655	-3.21%
Frequency	2009.2	-0.032 (CI = +/-0.010; p = 0.000)	0.619	-3.14%
Frequency	2010.1	-0.030 (CI = +/-0.011; p = 0.000)	0.575	-3.00%
Frequency	2010.2	-0.031 (CI = +/-0.012; p = 0.000)	0.561	-3.08%
Frequency	2011.1	-0.031 (CI = +/-0.013; p = 0.000)	0.529	-3.08%
Frequency	2011.2	-0.031 (CI = +/-0.014; p = 0.000)	0.490	-3.06%
Frequency	2012.1	-0.029 (CI = +/-0.015; p = 0.001)	0.426	-2.85%
Frequency	2012.2	-0.027 (CI = +/-0.016; p = 0.002)	0.366	-2.71%
Frequency	2013.1	-0.026 (CI = +/-0.018; p = 0.007)	0.307	-2.59%
Frequency	2013.2	-0.025 (CI = +/-0.020; p = 0.016)	0.256	-2.51%
Frequency	2014.1	-0.027 (CI = +/-0.022; p = 0.021)	0.245	-2.66%
Frequency	2014.2	-0.030 (CI = +/-0.025; p = 0.023)	0.253	-2.93%
Frequency	2015.1	-0.039 (CI = +/-0.025; p = 0.005)	0.400	-3.84%
Frequency	2015.2	-0.031 (CI = +/-0.026; p = 0.027)	0.272	-3.01%
Frequency	2016.1	-0.035 (CI = +/-0.030; p = 0.024)	0.302	-3.48%
Frequency	2016.2	-0.041 (CI = +/-0.035; p = 0.025)	0.324	-3.99%
Frequency	2017.1	-0.045 (CI = +/-0.041; p = 0.034)	0.314	-4.40%

## Collision

Coverage = CL  
 End Trend Period = 2022.2  
 Excluded Points = NA  
 Parameters included: time, scalar\_level\_change  
 Scalar Level Change Start Date = 2021-07-01

Fit	Start Date	Time	Scalar Shift	Adjusted R <sup>2</sup>	Implied Trend
					Rate
Loss Cost	2005.1	0.014 (CI = +/-0.007; p = 0.001)	0.115 (CI = +/-0.138; p = 0.100)	0.447	+1.38%
Loss Cost	2005.2	0.012 (CI = +/-0.008; p = 0.003)	0.124 (CI = +/-0.138; p = 0.077)	0.413	+1.23%
Loss Cost	2006.1	0.012 (CI = +/-0.008; p = 0.006)	0.126 (CI = +/-0.141; p = 0.077)	0.390	+1.19%
Loss Cost	2006.2	0.011 (CI = +/-0.009; p = 0.011)	0.128 (CI = +/-0.144; p = 0.078)	0.368	+1.15%
Loss Cost	2007.1	0.012 (CI = +/-0.009; p = 0.017)	0.128 (CI = +/-0.147; p = 0.086)	0.354	+1.16%
Loss Cost	2007.2	0.013 (CI = +/-0.010; p = 0.013)	0.121 (CI = +/-0.149; p = 0.108)	0.367	+1.29%
Loss Cost	2008.1	0.015 (CI = +/-0.010; p = 0.006)	0.109 (CI = +/-0.148; p = 0.143)	0.409	+1.52%
Loss Cost	2008.2	0.016 (CI = +/-0.011; p = 0.006)	0.104 (CI = +/-0.151; p = 0.170)	0.409	+1.62%
Loss Cost	2009.1	0.017 (CI = +/-0.012; p = 0.007)	0.099 (CI = +/-0.155; p = 0.202)	0.408	+1.72%
Loss Cost	2009.2	0.018 (CI = +/-0.013; p = 0.007)	0.092 (CI = +/-0.159; p = 0.242)	0.411	+1.86%
Loss Cost	2010.1	0.021 (CI = +/-0.014; p = 0.004)	0.081 (CI = +/-0.160; p = 0.306)	0.435	+2.10%
Loss Cost	2010.2	0.019 (CI = +/-0.015; p = 0.014)	0.089 (CI = +/-0.164; p = 0.276)	0.389	+1.93%
Loss Cost	2011.1	0.020 (CI = +/-0.016; p = 0.018)	0.085 (CI = +/-0.170; p = 0.311)	0.376	+2.02%
Loss Cost	2011.2	0.019 (CI = +/-0.018; p = 0.037)	0.088 (CI = +/-0.177; p = 0.313)	0.340	+1.95%
Loss Cost	2012.1	0.021 (CI = +/-0.020; p = 0.040)	0.081 (CI = +/-0.183; p = 0.366)	0.336	+2.12%
Loss Cost	2012.2	0.020 (CI = +/-0.022; p = 0.070)	0.083 (CI = +/-0.192; p = 0.373)	0.300	+2.06%
Loss Cost	2013.1	0.017 (CI = +/-0.025; p = 0.160)	0.095 (CI = +/-0.199; p = 0.327)	0.244	+1.73%
Loss Cost	2013.2	0.013 (CI = +/-0.027; p = 0.323)	0.109 (CI = +/-0.206; p = 0.279)	0.190	+1.33%
Loss Cost	2014.1	0.010 (CI = +/-0.031; p = 0.518)	0.121 (CI = +/-0.216; p = 0.252)	0.148	+0.97%
Loss Cost	2014.2	0.002 (CI = +/-0.034; p = 0.899)	0.145 (CI = +/-0.221; p = 0.182)	0.109	+0.21%
Loss Cost	2015.1	-0.011 (CI = +/-0.036; p = 0.524)	0.184 (CI = +/-0.213; p = 0.086)	0.124	-1.09%
Loss Cost	2015.2	-0.010 (CI = +/-0.043; p = 0.618)	0.181 (CI = +/-0.231; p = 0.113)	0.114	-1.00%
Loss Cost	2016.1	-0.022 (CI = +/-0.049; p = 0.348)	0.212 (CI = +/-0.239; p = 0.077)	0.142	-2.14%
Loss Cost	2016.2	-0.042 (CI = +/-0.052; p = 0.108)	0.261 (CI = +/-0.232; p = 0.031)	0.263	-4.07%
Loss Cost	2017.1	-0.052 (CI = +/-0.063; p = 0.095)	0.286 (CI = +/-0.253; p = 0.031)	0.293	-5.10%
Severity	2005.1	0.046 (CI = +/-0.004; p = 0.000)	0.053 (CI = +/-0.081; p = 0.191)	0.949	+4.75%
Severity	2005.2	0.046 (CI = +/-0.005; p = 0.000)	0.055 (CI = +/-0.083; p = 0.188)	0.945	+4.72%
Severity	2006.1	0.047 (CI = +/-0.005; p = 0.000)	0.050 (CI = +/-0.083; p = 0.229)	0.944	+4.81%
Severity	2006.2	0.048 (CI = +/-0.005; p = 0.000)	0.044 (CI = +/-0.083; p = 0.285)	0.944	+4.91%
Severity	2007.1	0.047 (CI = +/-0.005; p = 0.000)	0.048 (CI = +/-0.084; p = 0.257)	0.939	+4.85%
Severity	2007.2	0.047 (CI = +/-0.006; p = 0.000)	0.048 (CI = +/-0.086; p = 0.266)	0.933	+4.84%
Severity	2008.1	0.049 (CI = +/-0.006; p = 0.000)	0.040 (CI = +/-0.084; p = 0.343)	0.936	+5.00%
Severity	2008.2	0.051 (CI = +/-0.006; p = 0.000)	0.029 (CI = +/-0.079; p = 0.462)	0.945	+5.23%
Severity	2009.1	0.053 (CI = +/-0.006; p = 0.000)	0.018 (CI = +/-0.074; p = 0.619)	0.952	+5.45%
Severity	2009.2	0.054 (CI = +/-0.006; p = 0.000)	0.015 (CI = +/-0.076; p = 0.686)	0.949	+5.52%
Severity	2010.1	0.055 (CI = +/-0.007; p = 0.000)	0.011 (CI = +/-0.077; p = 0.771)	0.945	+5.61%
Severity	2010.2	0.054 (CI = +/-0.007; p = 0.000)	0.012 (CI = +/-0.080; p = 0.759)	0.939	+5.59%
Severity	2011.1	0.056 (CI = +/-0.008; p = 0.000)	0.007 (CI = +/-0.081; p = 0.864)	0.935	+5.71%
Severity	2011.2	0.055 (CI = +/-0.009; p = 0.000)	0.009 (CI = +/-0.084; p = 0.823)	0.926	+5.65%
Severity	2012.1	0.054 (CI = +/-0.009; p = 0.000)	0.012 (CI = +/-0.088; p = 0.781)	0.915	+5.58%
Severity	2012.2	0.052 (CI = +/-0.010; p = 0.000)	0.019 (CI = +/-0.089; p = 0.651)	0.904	+5.37%
Severity	2013.1	0.048 (CI = +/-0.010; p = 0.000)	0.035 (CI = +/-0.082; p = 0.373)	0.905	+4.91%
Severity	2013.2	0.044 (CI = +/-0.010; p = 0.000)	0.051 (CI = +/-0.074; p = 0.165)	0.907	+4.45%
Severity	2014.1	0.043 (CI = +/-0.011; p = 0.000)	0.053 (CI = +/-0.078; p = 0.170)	0.892	+4.38%
Severity	2014.2	0.040 (CI = +/-0.013; p = 0.000)	0.061 (CI = +/-0.081; p = 0.130)	0.876	+4.13%
Severity	2015.1	0.043 (CI = +/-0.014; p = 0.000)	0.052 (CI = +/-0.084; p = 0.201)	0.873	+4.42%
Severity	2015.2	0.034 (CI = +/-0.010; p = 0.000)	0.080 (CI = +/-0.056; p = 0.010)	0.923	+3.42%
Severity	2016.1	0.033 (CI = +/-0.012; p = 0.000)	0.082 (CI = +/-0.061; p = 0.013)	0.911	+3.31%
Severity	2016.2	0.026 (CI = +/-0.012; p = 0.001)	0.099 (CI = +/-0.054; p = 0.002)	0.924	+2.63%
Severity	2017.1	0.030 (CI = +/-0.014; p = 0.001)	0.090 (CI = +/-0.056; p = 0.005)	0.927	+3.01%
Frequency	2005.1	-0.033 (CI = +/-0.007; p = 0.000)	0.061 (CI = +/-0.129; p = 0.341)	0.756	-3.22%
Frequency	2005.2	-0.034 (CI = +/-0.007; p = 0.000)	0.069 (CI = +/-0.130; p = 0.288)	0.759	-3.33%
Frequency	2006.1	-0.035 (CI = +/-0.008; p = 0.000)	0.076 (CI = +/-0.130; p = 0.242)	0.760	-3.45%
Frequency	2006.2	-0.036 (CI = +/-0.008; p = 0.000)	0.084 (CI = +/-0.130; p = 0.198)	0.763	-3.58%
Frequency	2007.1	-0.036 (CI = +/-0.008; p = 0.000)	0.080 (CI = +/-0.133; p = 0.226)	0.738	-3.52%
Frequency	2007.2	-0.035 (CI = +/-0.009; p = 0.000)	0.073 (CI = +/-0.134; p = 0.274)	0.709	-3.39%
Frequency	2008.1	-0.034 (CI = +/-0.010; p = 0.000)	0.069 (CI = +/-0.137; p = 0.310)	0.679	-3.32%
Frequency	2008.2	-0.035 (CI = +/-0.010; p = 0.000)	0.075 (CI = +/-0.140; p = 0.280)	0.671	-3.43%
Frequency	2009.1	-0.036 (CI = +/-0.011; p = 0.000)	0.080 (CI = +/-0.143; p = 0.258)	0.659	-3.53%
Frequency	2009.2	-0.035 (CI = +/-0.012; p = 0.000)	0.077 (CI = +/-0.147; p = 0.291)	0.622	-3.47%
Frequency	2010.1	-0.034 (CI = +/-0.013; p = 0.000)	0.070 (CI = +/-0.151; p = 0.346)	0.574	-3.32%
Frequency	2010.2	-0.035 (CI = +/-0.014; p = 0.000)	0.077 (CI = +/-0.155; p = 0.316)	0.562	-3.46%
Frequency	2011.1	-0.036 (CI = +/-0.015; p = 0.000)	0.078 (CI = +/-0.161; p = 0.323)	0.529	-3.50%
Frequency	2011.2	-0.036 (CI = +/-0.017; p = 0.000)	0.079 (CI = +/-0.167; p = 0.338)	0.489	-3.51%
Frequency	2012.1	-0.033 (CI = +/-0.019; p = 0.001)	0.069 (CI = +/-0.172; p = 0.410)	0.417	-3.28%
Frequency	2012.2	-0.032 (CI = +/-0.021; p = 0.005)	0.064 (CI = +/-0.180; p = 0.464)	0.351	-3.15%
Frequency	2013.1	-0.031 (CI = +/-0.023; p = 0.013)	0.060 (CI = +/-0.188; p = 0.512)	0.285	-3.03%
Frequency	2013.2	-0.030 (CI = +/-0.026; p = 0.027)	0.058 (CI = +/-0.198; p = 0.544)	0.228	-2.99%
Frequency	2014.1	-0.033 (CI = +/-0.030; p = 0.032)	0.068 (CI = +/-0.209; p = 0.500)	0.220	-3.27%
Frequency	2014.2	-0.038 (CI = +/-0.034; p = 0.029)	0.084 (CI = +/-0.218; p = 0.423)	0.236	-3.76%
Frequency	2015.1	-0.054 (CI = +/-0.033; p = 0.004)	0.131 (CI = +/-0.197; p = 0.174)	0.443	-5.28%
Frequency	2015.2	-0.044 (CI = +/-0.037; p = 0.024)	0.101 (CI = +/-0.198; p = 0.288)	0.285	-4.27%
Frequency	2016.1	-0.054 (CI = +/-0.042; p = 0.015)	0.129 (CI = +/-0.204; p = 0.191)	0.353	-5.28%
Frequency	2016.2	-0.068 (CI = +/-0.047; p = 0.010)	0.163 (CI = +/-0.209; p = 0.115)	0.427	-6.53%
Frequency	2017.1	-0.082 (CI = +/-0.055; p = 0.008)	0.196 (CI = +/-0.219; p = 0.074)	0.476	-7.87%



## Collision

Coverage = CL  
End Trend Period = 2022.1  
Excluded Points = NA  
Parameters Included: time

Fit	Start Date	Time	Adjusted R <sup>2</sup>	Implied Trend
				Rate
Loss Cost	2005.1	0.016 (CI = +/-0.007; p = 0.000)	0.371	+1.56%
Loss Cost	2005.2	0.014 (CI = +/-0.007; p = 0.000)	0.322	+1.45%
Loss Cost	2006.1	0.014 (CI = +/-0.008; p = 0.001)	0.293	+1.42%
Loss Cost	2006.2	0.014 (CI = +/-0.008; p = 0.001)	0.267	+1.40%
Loss Cost	2007.1	0.014 (CI = +/-0.009; p = 0.002)	0.252	+1.42%
Loss Cost	2007.2	0.015 (CI = +/-0.009; p = 0.002)	0.273	+1.55%
Loss Cost	2008.1	0.018 (CI = +/-0.009; p = 0.001)	0.327	+1.77%
Loss Cost	2008.2	0.019 (CI = +/-0.010; p = 0.001)	0.331	+1.87%
Loss Cost	2009.1	0.020 (CI = +/-0.011; p = 0.001)	0.335	+1.98%
Loss Cost	2009.2	0.021 (CI = +/-0.012; p = 0.001)	0.344	+2.12%
Loss Cost	2010.1	0.023 (CI = +/-0.012; p = 0.001)	0.376	+2.34%
Loss Cost	2010.2	0.022 (CI = +/-0.013; p = 0.002)	0.322	+2.22%
Loss Cost	2011.1	0.023 (CI = +/-0.014; p = 0.003)	0.311	+2.31%
Loss Cost	2011.2	0.023 (CI = +/-0.016; p = 0.007)	0.273	+2.28%
Loss Cost	2012.1	0.024 (CI = +/-0.017; p = 0.009)	0.275	+2.45%
Loss Cost	2012.2	0.024 (CI = +/-0.019; p = 0.017)	0.238	+2.43%
Loss Cost	2013.1	0.022 (CI = +/-0.021; p = 0.044)	0.172	+2.21%
Loss Cost	2013.2	0.019 (CI = +/-0.024; p = 0.103)	0.105	+1.94%
Loss Cost	2014.1	0.017 (CI = +/-0.027; p = 0.188)	0.053	+1.73%
Loss Cost	2014.2	0.012 (CI = +/-0.029; p = 0.387)	-0.014	+1.23%
Loss Cost	2015.1	0.004 (CI = +/-0.032; p = 0.803)	-0.072	+0.37%
Loss Cost	2015.2	0.006 (CI = +/-0.037; p = 0.712)	-0.071	+0.64%
Loss Cost	2016.1	0.000 (CI = +/-0.042; p = 0.986)	-0.091	+0.03%
Loss Cost	2016.2	-0.010 (CI = +/-0.048; p = 0.649)	-0.076	-1.01%
Loss Cost	2017.1	-0.012 (CI = +/-0.059; p = 0.646)	-0.084	-1.23%
Severity	2005.1	0.047 (CI = +/-0.004; p = 0.000)	0.944	+4.83%
Severity	2005.2	0.047 (CI = +/-0.004; p = 0.000)	0.939	+4.82%
Severity	2006.1	0.048 (CI = +/-0.004; p = 0.000)	0.938	+4.90%
Severity	2006.2	0.049 (CI = +/-0.005; p = 0.000)	0.938	+5.00%
Severity	2007.1	0.048 (CI = +/-0.005; p = 0.000)	0.932	+4.95%
Severity	2007.2	0.048 (CI = +/-0.005; p = 0.000)	0.926	+4.95%
Severity	2008.1	0.050 (CI = +/-0.005; p = 0.000)	0.929	+5.09%
Severity	2008.2	0.052 (CI = +/-0.005; p = 0.000)	0.940	+5.29%
Severity	2009.1	0.053 (CI = +/-0.005; p = 0.000)	0.948	+5.49%
Severity	2009.2	0.054 (CI = +/-0.005; p = 0.000)	0.944	+5.55%
Severity	2010.1	0.055 (CI = +/-0.006; p = 0.000)	0.941	+5.63%
Severity	2010.2	0.055 (CI = +/-0.006; p = 0.000)	0.933	+5.61%
Severity	2011.1	0.056 (CI = +/-0.007; p = 0.000)	0.930	+5.72%
Severity	2011.2	0.055 (CI = +/-0.007; p = 0.000)	0.919	+5.67%
Severity	2012.1	0.055 (CI = +/-0.008; p = 0.000)	0.907	+5.61%
Severity	2012.2	0.053 (CI = +/-0.009; p = 0.000)	0.894	+5.44%
Severity	2013.1	0.050 (CI = +/-0.009; p = 0.000)	0.890	+5.09%
Severity	2013.2	0.046 (CI = +/-0.009; p = 0.000)	0.884	+4.73%
Severity	2014.1	0.046 (CI = +/-0.010; p = 0.000)	0.864	+4.71%
Severity	2014.2	0.045 (CI = +/-0.011; p = 0.000)	0.836	+4.56%
Severity	2015.1	0.047 (CI = +/-0.012; p = 0.000)	0.837	+4.83%
Severity	2015.2	0.041 (CI = +/-0.010; p = 0.000)	0.853	+4.15%
Severity	2016.1	0.041 (CI = +/-0.012; p = 0.000)	0.823	+4.17%
Severity	2016.2	0.038 (CI = +/-0.013; p = 0.000)	0.775	+3.83%
Severity	2017.1	0.042 (CI = +/-0.015; p = 0.000)	0.799	+4.28%
Frequency	2005.1	-0.032 (CI = +/-0.006; p = 0.000)	0.750	-3.12%
Frequency	2005.2	-0.033 (CI = +/-0.007; p = 0.000)	0.752	-3.22%
Frequency	2006.1	-0.034 (CI = +/-0.007; p = 0.000)	0.752	-3.32%
Frequency	2006.2	-0.035 (CI = +/-0.007; p = 0.000)	0.753	-3.42%
Frequency	2007.1	-0.034 (CI = +/-0.008; p = 0.000)	0.729	-3.36%
Frequency	2007.2	-0.033 (CI = +/-0.008; p = 0.000)	0.701	-3.24%
Frequency	2008.1	-0.032 (CI = +/-0.009; p = 0.000)	0.671	-3.16%
Frequency	2008.2	-0.033 (CI = +/-0.009; p = 0.000)	0.662	-3.25%
Frequency	2009.1	-0.034 (CI = +/-0.010; p = 0.000)	0.649	-3.32%
Frequency	2009.2	-0.033 (CI = +/-0.011; p = 0.000)	0.613	-3.25%
Frequency	2010.1	-0.032 (CI = +/-0.011; p = 0.000)	0.567	-3.11%
Frequency	2010.2	-0.033 (CI = +/-0.012; p = 0.000)	0.555	-3.21%
Frequency	2011.1	-0.033 (CI = +/-0.014; p = 0.000)	0.522	-3.22%
Frequency	2011.2	-0.033 (CI = +/-0.015; p = 0.000)	0.484	-3.20%
Frequency	2012.1	-0.030 (CI = +/-0.016; p = 0.001)	0.418	-2.99%
Frequency	2012.2	-0.029 (CI = +/-0.018; p = 0.003)	0.357	-2.86%
Frequency	2013.1	-0.028 (CI = +/-0.020; p = 0.009)	0.297	-2.73%
Frequency	2013.2	-0.027 (CI = +/-0.022; p = 0.021)	0.246	-2.67%
Frequency	2014.1	-0.029 (CI = +/-0.025; p = 0.027)	0.238	-2.85%
Frequency	2014.2	-0.032 (CI = +/-0.028; p = 0.028)	0.250	-3.18%
Frequency	2015.1	-0.043 (CI = +/-0.028; p = 0.006)	0.414	-4.25%
Frequency	2015.2	-0.034 (CI = +/-0.030; p = 0.030)	0.280	-3.37%
Frequency	2016.1	-0.041 (CI = +/-0.035; p = 0.026)	0.320	-3.97%
Frequency	2016.2	-0.048 (CI = +/-0.040; p = 0.024)	0.356	-4.66%
Frequency	2017.1	-0.054 (CI = +/-0.048; p = 0.030)	0.360	-5.28%

## Collision

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

Fit	Start Date	Time	Adjusted R <sup>2</sup>	Implied Trend
				Rate
Loss Cost	2005.1	0.021 (CI = +/-0.007; p = 0.000)	0.521	+2.08%
Loss Cost	2005.2	0.019 (CI = +/-0.008; p = 0.000)	0.473	+1.96%
Loss Cost	2006.1	0.019 (CI = +/-0.008; p = 0.000)	0.445	+1.96%
Loss Cost	2006.2	0.020 (CI = +/-0.009; p = 0.000)	0.421	+1.98%
Loss Cost	2007.1	0.020 (CI = +/-0.010; p = 0.000)	0.412	+2.05%
Loss Cost	2007.2	0.023 (CI = +/-0.010; p = 0.000)	0.459	+2.29%
Loss Cost	2008.1	0.026 (CI = +/-0.010; p = 0.000)	0.564	+2.68%
Loss Cost	2008.2	0.029 (CI = +/-0.010; p = 0.000)	0.594	+2.92%
Loss Cost	2009.1	0.031 (CI = +/-0.011; p = 0.000)	0.627	+3.19%
Loss Cost	2009.2	0.035 (CI = +/-0.011; p = 0.000)	0.672	+3.53%
Loss Cost	2010.1	0.040 (CI = +/-0.011; p = 0.000)	0.765	+4.04%
Loss Cost	2010.2	0.039 (CI = +/-0.012; p = 0.000)	0.733	+4.03%
Loss Cost	2011.1	0.043 (CI = +/-0.012; p = 0.000)	0.765	+4.41%
Loss Cost	2011.2	0.045 (CI = +/-0.013; p = 0.000)	0.757	+4.62%
Loss Cost	2012.1	0.051 (CI = +/-0.013; p = 0.000)	0.826	+5.25%
Loss Cost	2012.2	0.055 (CI = +/-0.014; p = 0.000)	0.836	+5.64%
Loss Cost	2013.1	0.056 (CI = +/-0.016; p = 0.000)	0.809	+5.72%
Loss Cost	2013.2	0.056 (CI = +/-0.019; p = 0.000)	0.775	+5.79%
Loss Cost	2014.1	0.059 (CI = +/-0.022; p = 0.000)	0.750	+6.06%
Loss Cost	2014.2	0.057 (CI = +/-0.027; p = 0.001)	0.679	+5.83%
Loss Cost	2015.1	0.047 (CI = +/-0.030; p = 0.007)	0.572	+4.78%
Loss Cost	2015.2	0.064 (CI = +/-0.025; p = 0.001)	0.814	+6.58%
Loss Cost	2016.1	0.063 (CI = +/-0.033; p = 0.004)	0.742	+6.49%
Loss Cost	2016.2	0.049 (CI = +/-0.039; p = 0.022)	0.620	+5.05%
Loss Cost	2017.1	0.060 (CI = +/-0.053; p = 0.034)	0.641	+6.23%
Severity	2005.1	0.047 (CI = +/-0.005; p = 0.000)	0.918	+4.85%
Severity	2005.2	0.047 (CI = +/-0.006; p = 0.000)	0.909	+4.82%
Severity	2006.1	0.048 (CI = +/-0.006; p = 0.000)	0.908	+4.93%
Severity	2006.2	0.050 (CI = +/-0.006; p = 0.000)	0.910	+5.08%
Severity	2007.1	0.049 (CI = +/-0.007; p = 0.000)	0.899	+5.01%
Severity	2007.2	0.049 (CI = +/-0.007; p = 0.000)	0.887	+5.02%
Severity	2008.1	0.051 (CI = +/-0.008; p = 0.000)	0.895	+5.24%
Severity	2008.2	0.054 (CI = +/-0.007; p = 0.000)	0.915	+5.55%
Severity	2009.1	0.057 (CI = +/-0.007; p = 0.000)	0.934	+5.87%
Severity	2009.2	0.058 (CI = +/-0.007; p = 0.000)	0.931	+6.01%
Severity	2010.1	0.060 (CI = +/-0.008; p = 0.000)	0.930	+6.18%
Severity	2010.2	0.060 (CI = +/-0.009; p = 0.000)	0.920	+6.22%
Severity	2011.1	0.063 (CI = +/-0.009; p = 0.000)	0.921	+6.47%
Severity	2011.2	0.063 (CI = +/-0.011; p = 0.000)	0.908	+6.49%
Severity	2012.1	0.063 (CI = +/-0.012; p = 0.000)	0.892	+6.51%
Severity	2012.2	0.061 (CI = +/-0.014; p = 0.000)	0.868	+6.33%
Severity	2013.1	0.056 (CI = +/-0.014; p = 0.000)	0.849	+5.80%
Severity	2013.2	0.051 (CI = +/-0.015; p = 0.000)	0.825	+5.23%
Severity	2014.1	0.051 (CI = +/-0.018; p = 0.000)	0.788	+5.27%
Severity	2014.2	0.049 (CI = +/-0.021; p = 0.001)	0.724	+5.04%
Severity	2015.1	0.056 (CI = +/-0.024; p = 0.001)	0.757	+5.77%
Severity	2015.2	0.042 (CI = +/-0.018; p = 0.001)	0.774	+4.25%
Severity	2016.1	0.042 (CI = +/-0.025; p = 0.006)	0.700	+4.29%
Severity	2016.2	0.031 (CI = +/-0.027; p = 0.032)	0.562	+3.15%
Severity	2017.1	0.042 (CI = +/-0.033; p = 0.025)	0.692	+4.27%
Frequency	2005.1	-0.027 (CI = +/-0.007; p = 0.000)	0.657	-2.63%
Frequency	2005.2	-0.028 (CI = +/-0.008; p = 0.000)	0.657	-2.73%
Frequency	2006.1	-0.029 (CI = +/-0.008; p = 0.000)	0.655	-2.83%
Frequency	2006.2	-0.030 (CI = +/-0.009; p = 0.000)	0.655	-2.95%
Frequency	2007.1	-0.029 (CI = +/-0.009; p = 0.000)	0.614	-2.82%
Frequency	2007.2	-0.026 (CI = +/-0.010; p = 0.000)	0.565	-2.60%
Frequency	2008.1	-0.025 (CI = +/-0.010; p = 0.000)	0.510	-2.43%
Frequency	2008.2	-0.025 (CI = +/-0.011; p = 0.000)	0.489	-2.49%
Frequency	2009.1	-0.026 (CI = +/-0.012; p = 0.000)	0.463	-2.54%
Frequency	2009.2	-0.024 (CI = +/-0.013; p = 0.001)	0.393	-2.34%
Frequency	2010.1	-0.020 (CI = +/-0.014; p = 0.007)	0.304	-2.02%
Frequency	2010.2	-0.021 (CI = +/-0.016; p = 0.012)	0.276	-2.06%
Frequency	2011.1	-0.020 (CI = +/-0.018; p = 0.031)	0.214	-1.94%
Frequency	2011.2	-0.018 (CI = +/-0.020; p = 0.075)	0.143	-1.75%
Frequency	2012.1	-0.012 (CI = +/-0.021; p = 0.244)	0.031	-1.18%
Frequency	2012.2	-0.007 (CI = +/-0.023; p = 0.544)	-0.046	-0.66%
Frequency	2013.1	-0.001 (CI = +/-0.025; p = 0.951)	-0.083	-0.07%
Frequency	2013.2	0.005 (CI = +/-0.028; p = 0.689)	-0.074	+0.53%
Frequency	2014.1	0.007 (CI = +/-0.034; p = 0.633)	-0.074	+0.75%
Frequency	2014.2	0.008 (CI = +/-0.041; p = 0.690)	-0.091	+0.75%
Frequency	2015.1	-0.009 (CI = +/-0.043; p = 0.630)	-0.091	-0.94%
Frequency	2015.2	0.022 (CI = +/-0.015; p = 0.010)	0.582	+2.23%
Frequency	2016.1	0.021 (CI = +/-0.020; p = 0.042)	0.444	+2.11%
Frequency	2016.2	0.018 (CI = +/-0.028; p = 0.149)	0.241	+1.84%
Frequency	2017.1	0.019 (CI = +/-0.042; p = 0.286)	0.093	+1.88%

## Collision

Coverage = CL  
End Trend Period = 2019.2  
Excluded Points = 2015.1  
Parameters Included: time

Fit	Start Date	Time	Adjusted R <sup>2</sup>	Implied Trend
				Rate
Loss Cost	2005.1	0.020 (CI = +/-0.007; p = 0.000)	0.515	+2.04%
Loss Cost	2005.2	0.019 (CI = +/-0.008; p = 0.000)	0.466	+1.92%
Loss Cost	2006.1	0.019 (CI = +/-0.008; p = 0.000)	0.439	+1.92%
Loss Cost	2006.2	0.019 (CI = +/-0.009; p = 0.000)	0.415	+1.94%
Loss Cost	2007.1	0.020 (CI = +/-0.010; p = 0.000)	0.407	+2.01%
Loss Cost	2007.2	0.022 (CI = +/-0.010; p = 0.000)	0.457	+2.25%
Loss Cost	2008.1	0.026 (CI = +/-0.010; p = 0.000)	0.567	+2.64%
Loss Cost	2008.2	0.028 (CI = +/-0.010; p = 0.000)	0.601	+2.88%
Loss Cost	2009.1	0.031 (CI = +/-0.011; p = 0.000)	0.637	+3.16%
Loss Cost	2009.2	0.034 (CI = +/-0.011; p = 0.000)	0.687	+3.50%
Loss Cost	2010.1	0.039 (CI = +/-0.010; p = 0.000)	0.788	+4.02%
Loss Cost	2010.2	0.039 (CI = +/-0.011; p = 0.000)	0.761	+4.03%
Loss Cost	2011.1	0.043 (CI = +/-0.011; p = 0.000)	0.799	+4.43%
Loss Cost	2011.2	0.046 (CI = +/-0.013; p = 0.000)	0.800	+4.68%
Loss Cost	2012.1	0.052 (CI = +/-0.011; p = 0.000)	0.885	+5.37%
Loss Cost	2012.2	0.057 (CI = +/-0.011; p = 0.000)	0.910	+5.85%
Loss Cost	2013.1	0.059 (CI = +/-0.012; p = 0.000)	0.901	+6.06%
Loss Cost	2013.2	0.061 (CI = +/-0.014; p = 0.000)	0.890	+6.31%
Loss Cost	2014.1	0.067 (CI = +/-0.015; p = 0.000)	0.906	+6.93%
Loss Cost	2014.2	0.069 (CI = +/-0.019; p = 0.000)	0.881	+7.17%
Loss Cost	2015.2	0.064 (CI = +/-0.025; p = 0.001)	0.814	+6.58%
Loss Cost	2016.1	0.063 (CI = +/-0.033; p = 0.004)	0.742	+6.49%
Loss Cost	2016.2	0.049 (CI = +/-0.039; p = 0.022)	0.620	+5.05%
Loss Cost	2017.1	0.060 (CI = +/-0.053; p = 0.034)	0.641	+6.23%
Severity	2005.1	0.048 (CI = +/-0.005; p = 0.000)	0.924	+4.89%
Severity	2005.2	0.048 (CI = +/-0.006; p = 0.000)	0.916	+4.87%
Severity	2006.1	0.049 (CI = +/-0.006; p = 0.000)	0.915	+4.98%
Severity	2006.2	0.050 (CI = +/-0.006; p = 0.000)	0.917	+5.12%
Severity	2007.1	0.049 (CI = +/-0.007; p = 0.000)	0.907	+5.06%
Severity	2007.2	0.049 (CI = +/-0.007; p = 0.000)	0.897	+5.07%
Severity	2008.1	0.051 (CI = +/-0.007; p = 0.000)	0.905	+5.28%
Severity	2008.2	0.054 (CI = +/-0.007; p = 0.000)	0.925	+5.59%
Severity	2009.1	0.057 (CI = +/-0.007; p = 0.000)	0.943	+5.91%
Severity	2009.2	0.059 (CI = +/-0.007; p = 0.000)	0.941	+6.03%
Severity	2010.1	0.060 (CI = +/-0.008; p = 0.000)	0.940	+6.20%
Severity	2010.2	0.060 (CI = +/-0.008; p = 0.000)	0.931	+6.22%
Severity	2011.1	0.063 (CI = +/-0.009; p = 0.000)	0.932	+6.46%
Severity	2011.2	0.062 (CI = +/-0.010; p = 0.000)	0.920	+6.45%
Severity	2012.1	0.062 (CI = +/-0.012; p = 0.000)	0.904	+6.43%
Severity	2012.2	0.060 (CI = +/-0.013; p = 0.000)	0.882	+6.21%
Severity	2013.1	0.054 (CI = +/-0.013; p = 0.000)	0.878	+5.57%
Severity	2013.2	0.047 (CI = +/-0.011; p = 0.000)	0.891	+4.82%
Severity	2014.1	0.045 (CI = +/-0.013; p = 0.000)	0.853	+4.65%
Severity	2014.2	0.039 (CI = +/-0.014; p = 0.000)	0.818	+3.97%
Severity	2015.2	0.042 (CI = +/-0.018; p = 0.001)	0.774	+4.25%
Severity	2016.1	0.042 (CI = +/-0.025; p = 0.006)	0.700	+4.29%
Severity	2016.2	0.031 (CI = +/-0.027; p = 0.032)	0.562	+3.15%
Severity	2017.1	0.042 (CI = +/-0.033; p = 0.025)	0.692	+4.27%
Frequency	2005.1	-0.028 (CI = +/-0.007; p = 0.000)	0.703	-2.72%
Frequency	2005.2	-0.029 (CI = +/-0.007; p = 0.000)	0.704	-2.82%
Frequency	2006.1	-0.030 (CI = +/-0.008; p = 0.000)	0.704	-2.92%
Frequency	2006.2	-0.031 (CI = +/-0.008; p = 0.000)	0.704	-3.03%
Frequency	2007.1	-0.029 (CI = +/-0.009; p = 0.000)	0.668	-2.90%
Frequency	2007.2	-0.027 (CI = +/-0.009; p = 0.000)	0.629	-2.68%
Frequency	2008.1	-0.025 (CI = +/-0.009; p = 0.000)	0.580	-2.51%
Frequency	2008.2	-0.026 (CI = +/-0.010; p = 0.000)	0.559	-2.56%
Frequency	2009.1	-0.026 (CI = +/-0.011; p = 0.000)	0.531	-2.59%
Frequency	2009.2	-0.024 (CI = +/-0.012; p = 0.001)	0.464	-2.39%
Frequency	2010.1	-0.021 (CI = +/-0.013; p = 0.003)	0.379	-2.05%
Frequency	2010.2	-0.021 (CI = +/-0.014; p = 0.006)	0.341	-2.06%
Frequency	2011.1	-0.019 (CI = +/-0.016; p = 0.020)	0.266	-1.90%
Frequency	2011.2	-0.017 (CI = +/-0.017; p = 0.060)	0.176	-1.66%
Frequency	2012.1	-0.010 (CI = +/-0.018; p = 0.240)	0.036	-1.00%
Frequency	2012.2	-0.003 (CI = +/-0.018; p = 0.687)	-0.068	-0.34%
Frequency	2013.1	0.005 (CI = +/-0.017; p = 0.574)	-0.059	+0.46%
Frequency	2013.2	0.014 (CI = +/-0.015; p = 0.068)	0.224	+1.42%
Frequency	2014.1	0.022 (CI = +/-0.015; p = 0.011)	0.479	+2.18%
Frequency	2014.2	0.030 (CI = +/-0.014; p = 0.001)	0.717	+3.08%
Frequency	2015.2	0.022 (CI = +/-0.015; p = 0.010)	0.582	+2.23%
Frequency	2016.1	0.021 (CI = +/-0.020; p = 0.042)	0.444	+2.11%
Frequency	2016.2	0.018 (CI = +/-0.028; p = 0.149)	0.241	+1.84%
Frequency	2017.1	0.019 (CI = +/-0.042; p = 0.286)	0.093	+1.88%

## Collision

Coverage = CL  
End Trend Period = 2019.1  
Excluded Points = 2015.1  
Parameters Included: time

Fit	Start Date	Time	Adjusted R <sup>2</sup>	Implied Trend
				Rate
Loss Cost	2005.1	0.019 (CI = +/-0.008; p = 0.000)	0.462	+1.89%
Loss Cost	2005.2	0.017 (CI = +/-0.008; p = 0.000)	0.407	+1.75%
Loss Cost	2006.1	0.017 (CI = +/-0.009; p = 0.001)	0.375	+1.74%
Loss Cost	2006.2	0.017 (CI = +/-0.010; p = 0.001)	0.348	+1.74%
Loss Cost	2007.1	0.018 (CI = +/-0.010; p = 0.002)	0.338	+1.81%
Loss Cost	2007.2	0.020 (CI = +/-0.011; p = 0.001)	0.390	+2.05%
Loss Cost	2008.1	0.024 (CI = +/-0.011; p = 0.000)	0.508	+2.46%
Loss Cost	2008.2	0.027 (CI = +/-0.011; p = 0.000)	0.544	+2.71%
Loss Cost	2009.1	0.029 (CI = +/-0.012; p = 0.000)	0.584	+2.99%
Loss Cost	2009.2	0.033 (CI = +/-0.012; p = 0.000)	0.639	+3.35%
Loss Cost	2010.1	0.038 (CI = +/-0.011; p = 0.000)	0.753	+3.92%
Loss Cost	2010.2	0.038 (CI = +/-0.013; p = 0.000)	0.719	+3.91%
Loss Cost	2011.1	0.043 (CI = +/-0.013; p = 0.000)	0.764	+4.35%
Loss Cost	2011.2	0.045 (CI = +/-0.014; p = 0.000)	0.763	+4.62%
Loss Cost	2012.1	0.053 (CI = +/-0.013; p = 0.000)	0.864	+5.39%
Loss Cost	2012.2	0.058 (CI = +/-0.012; p = 0.000)	0.896	+5.94%
Loss Cost	2013.1	0.060 (CI = +/-0.014; p = 0.000)	0.886	+6.20%
Loss Cost	2013.2	0.063 (CI = +/-0.017; p = 0.000)	0.875	+6.53%
Loss Cost	2014.1	0.071 (CI = +/-0.018; p = 0.000)	0.901	+7.32%
Loss Cost	2014.2	0.074 (CI = +/-0.023; p = 0.000)	0.880	+7.73%
Loss Cost	2015.2	0.070 (CI = +/-0.032; p = 0.002)	0.799	+7.20%
Loss Cost	2016.1	0.070 (CI = +/-0.045; p = 0.010)	0.720	+7.30%
Loss Cost	2016.2	0.054 (CI = +/-0.058; p = 0.059)	0.539	+5.59%
Loss Cost	2017.1	0.074 (CI = +/-0.085; p = 0.071)	0.622	+7.65%
Severity	2005.1	0.048 (CI = +/-0.006; p = 0.000)	0.916	+4.87%
Severity	2005.2	0.047 (CI = +/-0.006; p = 0.000)	0.907	+4.84%
Severity	2006.1	0.048 (CI = +/-0.006; p = 0.000)	0.905	+4.96%
Severity	2006.2	0.050 (CI = +/-0.007; p = 0.000)	0.907	+5.11%
Severity	2007.1	0.049 (CI = +/-0.007; p = 0.000)	0.896	+5.04%
Severity	2007.2	0.049 (CI = +/-0.008; p = 0.000)	0.884	+5.05%
Severity	2008.1	0.051 (CI = +/-0.008; p = 0.000)	0.893	+5.28%
Severity	2008.2	0.055 (CI = +/-0.008; p = 0.000)	0.915	+5.62%
Severity	2009.1	0.058 (CI = +/-0.007; p = 0.000)	0.937	+5.97%
Severity	2009.2	0.059 (CI = +/-0.008; p = 0.000)	0.935	+6.12%
Severity	2010.1	0.061 (CI = +/-0.008; p = 0.000)	0.934	+6.31%
Severity	2010.2	0.062 (CI = +/-0.009; p = 0.000)	0.924	+6.35%
Severity	2011.1	0.064 (CI = +/-0.010; p = 0.000)	0.927	+6.63%
Severity	2011.2	0.064 (CI = +/-0.011; p = 0.000)	0.914	+6.64%
Severity	2012.1	0.064 (CI = +/-0.013; p = 0.000)	0.897	+6.65%
Severity	2012.2	0.062 (CI = +/-0.015; p = 0.000)	0.871	+6.42%
Severity	2013.1	0.056 (CI = +/-0.015; p = 0.000)	0.861	+5.72%
Severity	2013.2	0.048 (CI = +/-0.013; p = 0.000)	0.867	+4.87%
Severity	2014.1	0.046 (CI = +/-0.016; p = 0.000)	0.817	+4.67%
Severity	2014.2	0.038 (CI = +/-0.018; p = 0.001)	0.756	+3.84%
Severity	2015.2	0.041 (CI = +/-0.025; p = 0.007)	0.688	+4.17%
Severity	2016.1	0.041 (CI = +/-0.035; p = 0.029)	0.578	+4.19%
Severity	2016.2	0.025 (CI = +/-0.039; p = 0.148)	0.305	+2.55%
Severity	2017.1	0.039 (CI = +/-0.057; p = 0.122)	0.471	+3.93%
Frequency	2005.1	-0.029 (CI = +/-0.007; p = 0.000)	0.708	-2.84%
Frequency	2005.2	-0.030 (CI = +/-0.008; p = 0.000)	0.712	-2.95%
Frequency	2006.1	-0.031 (CI = +/-0.008; p = 0.000)	0.714	-3.07%
Frequency	2006.2	-0.033 (CI = +/-0.009; p = 0.000)	0.717	-3.21%
Frequency	2007.1	-0.031 (CI = +/-0.009; p = 0.000)	0.682	-3.08%
Frequency	2007.2	-0.029 (CI = +/-0.009; p = 0.000)	0.642	-2.85%
Frequency	2008.1	-0.027 (CI = +/-0.010; p = 0.000)	0.594	-2.68%
Frequency	2008.2	-0.028 (CI = +/-0.011; p = 0.000)	0.576	-2.76%
Frequency	2009.1	-0.029 (CI = +/-0.012; p = 0.000)	0.551	-2.81%
Frequency	2009.2	-0.026 (CI = +/-0.013; p = 0.001)	0.484	-2.60%
Frequency	2010.1	-0.023 (CI = +/-0.014; p = 0.003)	0.397	-2.25%
Frequency	2010.2	-0.023 (CI = +/-0.016; p = 0.006)	0.363	-2.29%
Frequency	2011.1	-0.022 (CI = +/-0.017; p = 0.019)	0.287	-2.14%
Frequency	2011.2	-0.019 (CI = +/-0.020; p = 0.056)	0.195	-1.89%
Frequency	2012.1	-0.012 (CI = +/-0.020; p = 0.223)	0.048	-1.18%
Frequency	2012.2	-0.005 (CI = +/-0.021; p = 0.640)	-0.068	-0.45%
Frequency	2013.1	0.005 (CI = +/-0.021; p = 0.638)	-0.075	+0.45%
Frequency	2013.2	0.016 (CI = +/-0.018; p = 0.086)	0.214	+1.58%
Frequency	2014.1	0.025 (CI = +/-0.018; p = 0.012)	0.508	+2.52%
Frequency	2014.2	0.037 (CI = +/-0.014; p = 0.000)	0.820	+3.74%
Frequency	2015.2	0.029 (CI = +/-0.016; p = 0.004)	0.729	+2.92%
Frequency	2016.1	0.029 (CI = +/-0.022; p = 0.019)	0.639	+2.99%
Frequency	2016.2	0.029 (CI = +/-0.034; p = 0.075)	0.486	+2.96%
Frequency	2017.1	0.035 (CI = +/-0.057; p = 0.144)	0.418	+3.58%

## Comprehensive

Coverage = CM  
End Trend Period = 2022.2  
Excluded Points = NA  
Parameters Included: time, seasonality

Fit	Start Date	Time	Seasonality	Adjusted R <sup>2</sup>	Implied Trend
					Rate
Loss Cost	2005.1	0.050 (CI = +/-0.006; p = 0.000)	-0.235 (CI = +/-0.066; p = 0.000)	0.901	+5.15%
Loss Cost	2005.2	0.051 (CI = +/-0.007; p = 0.000)	-0.236 (CI = +/-0.068; p = 0.000)	0.892	+5.18%
Loss Cost	2006.1	0.050 (CI = +/-0.007; p = 0.000)	-0.237 (CI = +/-0.070; p = 0.000)	0.888	+5.16%
Loss Cost	2006.2	0.051 (CI = +/-0.008; p = 0.000)	-0.242 (CI = +/-0.072; p = 0.000)	0.881	+5.26%
Loss Cost	2007.1	0.051 (CI = +/-0.008; p = 0.000)	-0.242 (CI = +/-0.074; p = 0.000)	0.877	+5.26%
Loss Cost	2007.2	0.053 (CI = +/-0.008; p = 0.000)	-0.249 (CI = +/-0.075; p = 0.000)	0.874	+5.40%
Loss Cost	2008.1	0.054 (CI = +/-0.009; p = 0.000)	-0.243 (CI = +/-0.077; p = 0.000)	0.876	+5.53%
Loss Cost	2008.2	0.056 (CI = +/-0.009; p = 0.000)	-0.254 (CI = +/-0.076; p = 0.000)	0.882	+5.78%
Loss Cost	2009.1	0.058 (CI = +/-0.009; p = 0.000)	-0.243 (CI = +/-0.075; p = 0.000)	0.891	+6.01%
Loss Cost	2009.2	0.061 (CI = +/-0.009; p = 0.000)	-0.255 (CI = +/-0.073; p = 0.000)	0.898	+6.29%
Loss Cost	2010.1	0.063 (CI = +/-0.010; p = 0.000)	-0.248 (CI = +/-0.075; p = 0.000)	0.900	+6.46%
Loss Cost	2010.2	0.064 (CI = +/-0.011; p = 0.000)	-0.252 (CI = +/-0.078; p = 0.000)	0.889	+6.56%
Loss Cost	2011.1	0.064 (CI = +/-0.012; p = 0.000)	-0.249 (CI = +/-0.081; p = 0.000)	0.886	+6.65%
Loss Cost	2011.2	0.067 (CI = +/-0.012; p = 0.000)	-0.258 (CI = +/-0.082; p = 0.000)	0.884	+6.92%
Loss Cost	2012.1	0.069 (CI = +/-0.013; p = 0.000)	-0.251 (CI = +/-0.085; p = 0.000)	0.886	+7.14%
Loss Cost	2012.2	0.069 (CI = +/-0.015; p = 0.000)	-0.252 (CI = +/-0.090; p = 0.000)	0.867	+7.17%
Loss Cost	2013.1	0.068 (CI = +/-0.016; p = 0.000)	-0.255 (CI = +/-0.095; p = 0.000)	0.860	+7.07%
Loss Cost	2013.2	0.067 (CI = +/-0.018; p = 0.000)	-0.250 (CI = +/-0.100; p = 0.000)	0.828	+6.89%
Loss Cost	2014.1	0.067 (CI = +/-0.021; p = 0.000)	-0.250 (CI = +/-0.107; p = 0.000)	0.821	+6.89%
Loss Cost	2014.2	0.068 (CI = +/-0.023; p = 0.000)	-0.253 (CI = +/-0.114; p = 0.000)	0.789	+6.99%
Loss Cost	2015.1	0.068 (CI = +/-0.027; p = 0.000)	-0.251 (CI = +/-0.123; p = 0.001)	0.782	+7.04%
Loss Cost	2015.2	0.074 (CI = +/-0.029; p = 0.000)	-0.266 (CI = +/-0.127; p = 0.001)	0.776	+7.65%
Loss Cost	2016.1	0.070 (CI = +/-0.034; p = 0.001)	-0.276 (CI = +/-0.138; p = 0.001)	0.769	+7.21%
Loss Cost	2016.2	0.073 (CI = +/-0.040; p = 0.002)	-0.284 (CI = +/-0.149; p = 0.002)	0.733	+7.62%
Loss Cost	2017.1	0.076 (CI = +/-0.048; p = 0.006)	-0.278 (CI = +/-0.167; p = 0.004)	0.728	+7.90%
Severity	2005.1	0.038 (CI = +/-0.007; p = 0.000)	-0.198 (CI = +/-0.072; p = 0.000)	0.823	+3.90%
Severity	2005.2	0.040 (CI = +/-0.007; p = 0.000)	-0.207 (CI = +/-0.071; p = 0.000)	0.829	+4.06%
Severity	2006.1	0.041 (CI = +/-0.007; p = 0.000)	-0.200 (CI = +/-0.072; p = 0.000)	0.833	+4.18%
Severity	2006.2	0.043 (CI = +/-0.007; p = 0.000)	-0.213 (CI = +/-0.069; p = 0.000)	0.852	+4.42%
Severity	2007.1	0.045 (CI = +/-0.007; p = 0.000)	-0.203 (CI = +/-0.069; p = 0.000)	0.864	+4.60%
Severity	2007.2	0.047 (CI = +/-0.008; p = 0.000)	-0.212 (CI = +/-0.068; p = 0.000)	0.867	+4.78%
Severity	2008.1	0.049 (CI = +/-0.008; p = 0.000)	-0.202 (CI = +/-0.068; p = 0.000)	0.877	+4.98%
Severity	2008.2	0.051 (CI = +/-0.008; p = 0.000)	-0.214 (CI = +/-0.065; p = 0.000)	0.890	+5.24%
Severity	2009.1	0.054 (CI = +/-0.008; p = 0.000)	-0.200 (CI = +/-0.061; p = 0.000)	0.909	+5.53%
Severity	2009.2	0.056 (CI = +/-0.008; p = 0.000)	-0.210 (CI = +/-0.059; p = 0.000)	0.915	+5.76%
Severity	2010.1	0.058 (CI = +/-0.008; p = 0.000)	-0.201 (CI = +/-0.059; p = 0.000)	0.923	+5.98%
Severity	2010.2	0.062 (CI = +/-0.007; p = 0.000)	-0.215 (CI = +/-0.051; p = 0.000)	0.945	+6.36%
Severity	2011.1	0.065 (CI = +/-0.006; p = 0.000)	-0.201 (CI = +/-0.043; p = 0.000)	0.963	+6.72%
Severity	2011.2	0.067 (CI = +/-0.006; p = 0.000)	-0.207 (CI = +/-0.043; p = 0.000)	0.962	+6.88%
Severity	2012.1	0.067 (CI = +/-0.007; p = 0.000)	-0.207 (CI = +/-0.045; p = 0.000)	0.960	+6.90%
Severity	2012.2	0.068 (CI = +/-0.008; p = 0.000)	-0.211 (CI = +/-0.046; p = 0.000)	0.956	+7.05%
Severity	2013.1	0.070 (CI = +/-0.008; p = 0.000)	-0.206 (CI = +/-0.048; p = 0.000)	0.957	+7.21%
Severity	2013.2	0.071 (CI = +/-0.009; p = 0.000)	-0.211 (CI = +/-0.049; p = 0.000)	0.952	+7.37%
Severity	2014.1	0.072 (CI = +/-0.010; p = 0.000)	-0.207 (CI = +/-0.052; p = 0.000)	0.951	+7.50%
Severity	2014.2	0.075 (CI = +/-0.010; p = 0.000)	-0.215 (CI = +/-0.051; p = 0.000)	0.952	+7.82%
Severity	2015.1	0.080 (CI = +/-0.010; p = 0.000)	-0.202 (CI = +/-0.047; p = 0.000)	0.965	+8.31%
Severity	2015.2	0.079 (CI = +/-0.012; p = 0.000)	-0.201 (CI = +/-0.050; p = 0.000)	0.954	+8.25%
Severity	2016.1	0.077 (CI = +/-0.013; p = 0.000)	-0.206 (CI = +/-0.054; p = 0.000)	0.953	+8.01%
Severity	2016.2	0.080 (CI = +/-0.015; p = 0.000)	-0.213 (CI = +/-0.056; p = 0.000)	0.947	+8.34%
Severity	2017.1	0.085 (CI = +/-0.017; p = 0.000)	-0.203 (CI = +/-0.058; p = 0.000)	0.954	+8.85%
Frequency	2005.1	0.012 (CI = +/-0.006; p = 0.000)	-0.036 (CI = +/-0.059; p = 0.221)	0.344	+1.20%
Frequency	2005.2	0.011 (CI = +/-0.006; p = 0.001)	-0.029 (CI = +/-0.059; p = 0.321)	0.278	+1.08%
Frequency	2006.1	0.009 (CI = +/-0.006; p = 0.003)	-0.037 (CI = +/-0.058; p = 0.208)	0.240	+0.94%
Frequency	2006.2	0.008 (CI = +/-0.006; p = 0.012)	-0.029 (CI = +/-0.058; p = 0.311)	0.164	+0.80%
Frequency	2007.1	0.006 (CI = +/-0.006; p = 0.045)	-0.039 (CI = +/-0.056; p = 0.169)	0.132	+0.62%
Frequency	2007.2	0.006 (CI = +/-0.006; p = 0.072)	-0.037 (CI = +/-0.058; p = 0.200)	0.097	+0.59%
Frequency	2008.1	0.005 (CI = +/-0.007; p = 0.132)	-0.041 (CI = +/-0.060; p = 0.173)	0.084	+0.52%
Frequency	2008.2	0.005 (CI = +/-0.007; p = 0.166)	-0.040 (CI = +/-0.062; p = 0.193)	0.061	+0.51%
Frequency	2009.1	0.005 (CI = +/-0.008; p = 0.250)	-0.043 (CI = +/-0.064; p = 0.179)	0.053	+0.46%
Frequency	2009.2	0.005 (CI = +/-0.009; p = 0.239)	-0.045 (CI = +/-0.067; p = 0.175)	0.051	+0.50%
Frequency	2010.1	0.004 (CI = +/-0.009; p = 0.329)	-0.048 (CI = +/-0.070; p = 0.170)	0.046	+0.45%
Frequency	2010.2	0.002 (CI = +/-0.009; p = 0.681)	-0.037 (CI = +/-0.068; p = 0.273)	-0.024	+0.19%
Frequency	2011.1	-0.001 (CI = +/-0.010; p = 0.896)	-0.047 (CI = +/-0.068; p = 0.160)	0.005	-0.06%
Frequency	2011.2	0.000 (CI = +/-0.011; p = 0.943)	-0.051 (CI = +/-0.070; p = 0.145)	0.014	+0.04%
Frequency	2012.1	0.002 (CI = +/-0.011; p = 0.691)	-0.044 (CI = +/-0.073; p = 0.218)	-0.006	+0.22%
Frequency	2012.2	0.001 (CI = +/-0.013; p = 0.850)	-0.040 (CI = +/-0.076; p = 0.278)	-0.037	+0.11%
Frequency	2013.1	-0.001 (CI = +/-0.014; p = 0.839)	-0.049 (CI = +/-0.078; p = 0.203)	-0.013	-0.13%
Frequency	2013.2	-0.004 (CI = +/-0.014; p = 0.522)	-0.039 (CI = +/-0.079; p = 0.310)	-0.027	-0.44%
Frequency	2014.1	-0.006 (CI = +/-0.016; p = 0.469)	-0.043 (CI = +/-0.084; p = 0.294)	-0.025	-0.57%
Frequency	2014.2	-0.008 (CI = +/-0.018; p = 0.378)	-0.037 (CI = +/-0.089; p = 0.384)	-0.023	-0.77%
Frequency	2015.1	-0.012 (CI = +/-0.020; p = 0.226)	-0.049 (CI = +/-0.092; p = 0.273)	0.041	-1.17%
Frequency	2015.2	-0.006 (CI = +/-0.021; p = 0.577)	-0.065 (CI = +/-0.091; p = 0.146)	0.051	-0.55%
Frequency	2016.1	-0.007 (CI = +/-0.025; p = 0.520)	-0.069 (CI = +/-0.099; p = 0.150)	0.045	-0.74%
Frequency	2016.2	-0.007 (CI = +/-0.029; p = 0.616)	-0.071 (CI = +/-0.108; p = 0.175)	0.032	-0.67%
Frequency	2017.1	-0.009 (CI = +/-0.035; p = 0.589)	-0.075 (CI = +/-0.121; p = 0.193)	0.010	-0.87%

## Comprehensive

Coverage = CM  
End Trend Period = 2022.2  
Excluded Points = NA  
Parameters Included: time, scalar\_level\_change, seasonality  
Scalar Level Change Start Date = 2021-07-01

Fit	Start Date	Time	Seasonality	Scalar Shift	Adjusted R^2	Implied Trend
						Rate
Loss Cost	2005.1	0.044 (CI = +/-0.006; p = 0.000)	-0.225 (CI = +/-0.054; p = 0.000)	0.230 (CI = +/-0.112; p = 0.000)	0.934	+4.54%
Loss Cost	2005.2	0.044 (CI = +/-0.006; p = 0.000)	-0.224 (CI = +/-0.056; p = 0.000)	0.230 (CI = +/-0.115; p = 0.000)	0.928	+4.53%
Loss Cost	2006.1	0.044 (CI = +/-0.007; p = 0.000)	-0.227 (CI = +/-0.058; p = 0.000)	0.233 (CI = +/-0.117; p = 0.000)	0.925	+4.47%
Loss Cost	2006.2	0.044 (CI = +/-0.007; p = 0.000)	-0.229 (CI = +/-0.059; p = 0.000)	0.230 (CI = +/-0.119; p = 0.000)	0.920	+4.53%
Loss Cost	2007.1	0.044 (CI = +/-0.008; p = 0.000)	-0.231 (CI = +/-0.061; p = 0.000)	0.232 (CI = +/-0.122; p = 0.001)	0.918	+4.49%
Loss Cost	2007.2	0.045 (CI = +/-0.008; p = 0.000)	-0.236 (CI = +/-0.063; p = 0.000)	0.225 (CI = +/-0.124; p = 0.001)	0.914	+4.60%
Loss Cost	2008.1	0.046 (CI = +/-0.009; p = 0.000)	-0.232 (CI = +/-0.064; p = 0.000)	0.220 (CI = +/-0.126; p = 0.001)	0.914	+4.70%
Loss Cost	2008.2	0.048 (CI = +/-0.009; p = 0.000)	-0.241 (CI = +/-0.064; p = 0.000)	0.207 (CI = +/-0.124; p = 0.002)	0.917	+4.94%
Loss Cost	2009.1	0.050 (CI = +/-0.009; p = 0.000)	-0.233 (CI = +/-0.064; p = 0.000)	0.198 (CI = +/-0.122; p = 0.003)	0.922	+5.16%
Loss Cost	2009.2	0.053 (CI = +/-0.010; p = 0.000)	-0.243 (CI = +/-0.063; p = 0.000)	0.183 (CI = +/-0.120; p = 0.004)	0.926	+5.44%
Loss Cost	2010.1	0.054 (CI = +/-0.010; p = 0.000)	-0.239 (CI = +/-0.065; p = 0.000)	0.178 (CI = +/-0.122; p = 0.006)	0.926	+5.57%
Loss Cost	2010.2	0.055 (CI = +/-0.011; p = 0.000)	-0.240 (CI = +/-0.068; p = 0.000)	0.176 (CI = +/-0.127; p = 0.009)	0.917	+5.61%
Loss Cost	2011.1	0.055 (CI = +/-0.013; p = 0.000)	-0.239 (CI = +/-0.071; p = 0.000)	0.175 (CI = +/-0.132; p = 0.012)	0.914	+5.65%
Loss Cost	2011.2	0.057 (CI = +/-0.014; p = 0.000)	-0.246 (CI = +/-0.074; p = 0.000)	0.164 (CI = +/-0.135; p = 0.019)	0.909	+5.89%
Loss Cost	2012.1	0.059 (CI = +/-0.015; p = 0.000)	-0.241 (CI = +/-0.077; p = 0.000)	0.159 (CI = +/-0.139; p = 0.027)	0.909	+6.06%
Loss Cost	2012.2	0.058 (CI = +/-0.017; p = 0.000)	-0.238 (CI = +/-0.081; p = 0.000)	0.163 (CI = +/-0.146; p = 0.030)	0.894	+5.95%
Loss Cost	2013.1	0.055 (CI = +/-0.018; p = 0.000)	-0.245 (CI = +/-0.085; p = 0.000)	0.171 (CI = +/-0.150; p = 0.028)	0.891	+5.69%
Loss Cost	2013.2	0.051 (CI = +/-0.020; p = 0.000)	-0.233 (CI = +/-0.087; p = 0.000)	0.190 (CI = +/-0.153; p = 0.019)	0.875	+5.20%
Loss Cost	2014.1	0.049 (CI = +/-0.023; p = 0.000)	-0.237 (CI = +/-0.092; p = 0.000)	0.195 (CI = +/-0.161; p = 0.021)	0.871	+5.00%
Loss Cost	2014.2	0.047 (CI = +/-0.027; p = 0.002)	-0.233 (CI = +/-0.099; p = 0.000)	0.202 (CI = +/-0.172; p = 0.025)	0.848	+4.79%
Loss Cost	2015.1	0.045 (CI = +/-0.031; p = 0.008)	-0.237 (CI = +/-0.106; p = 0.000)	0.208 (CI = +/-0.183; p = 0.029)	0.844	+4.55%
Loss Cost	2015.2	0.049 (CI = +/-0.036; p = 0.013)	-0.245 (CI = +/-0.115; p = 0.001)	0.195 (CI = +/-0.199; p = 0.054)	0.828	+4.99%
Loss Cost	2016.1	0.038 (CI = +/-0.041; p = 0.062)	-0.260 (CI = +/-0.117; p = 0.001)	0.219 (CI = +/-0.202; p = 0.036)	0.839	+3.92%
Loss Cost	2016.2	0.036 (CI = +/-0.051; p = 0.138)	-0.257 (CI = +/-0.131; p = 0.002)	0.224 (CI = +/-0.227; p = 0.053)	0.809	+3.72%
Loss Cost	2017.1	0.033 (CI = +/-0.063; p = 0.259)	-0.261 (CI = +/-0.146; p = 0.003)	0.231 (CI = +/-0.253; p = 0.069)	0.803	+3.37%
Severity	2005.1	0.032 (CI = +/-0.006; p = 0.000)	-0.188 (CI = +/-0.059; p = 0.000)	0.245 (CI = +/-0.122; p = 0.000)	0.880	+3.26%
Severity	2005.2	0.033 (CI = +/-0.007; p = 0.000)	-0.195 (CI = +/-0.060; p = 0.000)	0.236 (CI = +/-0.122; p = 0.000)	0.882	+3.40%
Severity	2006.1	0.034 (CI = +/-0.007; p = 0.000)	-0.190 (CI = +/-0.061; p = 0.000)	0.231 (CI = +/-0.122; p = 0.001)	0.885	+3.51%
Severity	2006.2	0.037 (CI = +/-0.007; p = 0.000)	-0.201 (CI = +/-0.058; p = 0.000)	0.215 (CI = +/-0.117; p = 0.001)	0.898	+3.75%
Severity	2007.1	0.038 (CI = +/-0.007; p = 0.000)	-0.194 (CI = +/-0.058; p = 0.000)	0.207 (CI = +/-0.114; p = 0.001)	0.905	+3.92%
Severity	2007.2	0.040 (CI = +/-0.008; p = 0.000)	-0.200 (CI = +/-0.058; p = 0.000)	0.197 (CI = +/-0.114; p = 0.001)	0.906	+4.08%
Severity	2008.1	0.042 (CI = +/-0.008; p = 0.000)	-0.193 (CI = +/-0.057; p = 0.000)	0.189 (CI = +/-0.112; p = 0.002)	0.913	+4.28%
Severity	2008.2	0.044 (CI = +/-0.008; p = 0.000)	-0.203 (CI = +/-0.056; p = 0.000)	0.174 (CI = +/-0.107; p = 0.003)	0.921	+4.54%
Severity	2009.1	0.047 (CI = +/-0.008; p = 0.000)	-0.192 (CI = +/-0.052; p = 0.000)	0.161 (CI = +/-0.099; p = 0.003)	0.936	+4.84%
Severity	2009.2	0.049 (CI = +/-0.008; p = 0.000)	-0.200 (CI = +/-0.051; p = 0.000)	0.149 (CI = +/-0.097; p = 0.004)	0.939	+5.07%
Severity	2010.1	0.052 (CI = +/-0.008; p = 0.000)	-0.193 (CI = +/-0.051; p = 0.000)	0.141 (CI = +/-0.095; p = 0.005)	0.944	+5.29%
Severity	2010.2	0.056 (CI = +/-0.007; p = 0.000)	-0.207 (CI = +/-0.043; p = 0.000)	0.120 (CI = +/-0.081; p = 0.005)	0.960	+5.71%
Severity	2011.1	0.059 (CI = +/-0.006; p = 0.000)	-0.195 (CI = +/-0.036; p = 0.000)	0.106 (CI = +/-0.066; p = 0.003)	0.975	+6.11%
Severity	2011.2	0.061 (CI = +/-0.007; p = 0.000)	-0.200 (CI = +/-0.036; p = 0.000)	0.100 (CI = +/-0.066; p = 0.005)	0.974	+6.25%
Severity	2012.1	0.060 (CI = +/-0.007; p = 0.000)	-0.201 (CI = +/-0.038; p = 0.000)	0.101 (CI = +/-0.069; p = 0.007)	0.972	+6.22%
Severity	2012.2	0.061 (CI = +/-0.008; p = 0.000)	-0.203 (CI = +/-0.040; p = 0.000)	0.097 (CI = +/-0.072; p = 0.011)	0.969	+6.33%
Severity	2013.1	0.063 (CI = +/-0.009; p = 0.000)	-0.200 (CI = +/-0.042; p = 0.000)	0.093 (CI = +/-0.074; p = 0.017)	0.968	+6.46%
Severity	2013.2	0.064 (CI = +/-0.010; p = 0.000)	-0.203 (CI = +/-0.044; p = 0.000)	0.088 (CI = +/-0.078; p = 0.029)	0.963	+6.57%
Severity	2014.1	0.064 (CI = +/-0.012; p = 0.000)	-0.201 (CI = +/-0.047; p = 0.000)	0.086 (CI = +/-0.082; p = 0.041)	0.962	+6.65%
Severity	2014.2	0.068 (CI = +/-0.013; p = 0.000)	-0.208 (CI = +/-0.048; p = 0.000)	0.075 (CI = +/-0.084; p = 0.077)	0.960	+6.99%
Severity	2015.1	0.073 (CI = +/-0.013; p = 0.000)	-0.198 (CI = +/-0.044; p = 0.000)	0.061 (CI = +/-0.077; p = 0.111)	0.970	+7.57%
Severity	2015.2	0.070 (CI = +/-0.015; p = 0.000)	-0.194 (CI = +/-0.047; p = 0.000)	0.069 (CI = +/-0.082; p = 0.091)	0.962	+7.29%
Severity	2016.1	0.066 (CI = +/-0.016; p = 0.000)	-0.201 (CI = +/-0.047; p = 0.000)	0.080 (CI = +/-0.082; p = 0.054)	0.965	+6.78%
Severity	2016.2	0.068 (CI = +/-0.020; p = 0.000)	-0.204 (CI = +/-0.052; p = 0.000)	0.073 (CI = +/-0.091; p = 0.101)	0.957	+7.04%
Severity	2017.1	0.073 (CI = +/-0.024; p = 0.000)	-0.198 (CI = +/-0.055; p = 0.000)	0.063 (CI = +/-0.096; p = 0.169)	0.959	+7.58%
Frequency	2005.1	0.012 (CI = +/-0.007; p = 0.001)	-0.037 (CI = +/-0.060; p = 0.222)	-0.016 (CI = +/-0.124; p = 0.798)	0.325	+1.24%
Frequency	2005.2	0.011 (CI = +/-0.007; p = 0.003)	-0.029 (CI = +/-0.060; p = 0.327)	-0.005 (CI = +/-0.123; p = 0.931)	0.255	+1.09%
Frequency	2006.1	0.009 (CI = +/-0.007; p = 0.010)	-0.037 (CI = +/-0.060; p = 0.219)	0.003 (CI = +/-0.121; p = 0.963)	0.215	+0.93%
Frequency	2006.2	0.008 (CI = +/-0.007; p = 0.039)	-0.028 (CI = +/-0.059; p = 0.335)	0.015 (CI = +/-0.119; p = 0.803)	0.137	+0.76%
Frequency	2007.1	0.005 (CI = +/-0.007; p = 0.131)	-0.038 (CI = +/-0.057; p = 0.190)	0.025 (CI = +/-0.114; p = 0.660)	0.107	+0.55%
Frequency	2007.2	0.005 (CI = +/-0.008; p = 0.194)	-0.036 (CI = +/-0.059; p = 0.229)	0.028 (CI = +/-0.117; p = 0.633)	0.072	+0.50%
Frequency	2008.1	0.004 (CI = +/-0.008; p = 0.313)	-0.039 (CI = +/-0.061; p = 0.197)	0.032 (CI = +/-0.119; p = 0.589)	0.059	+0.41%
Frequency	2008.2	0.004 (CI = +/-0.009; p = 0.379)	-0.038 (CI = +/-0.063; p = 0.225)	0.033 (CI = +/-0.123; p = 0.583)	0.035	+0.39%
Frequency	2009.1	0.003 (CI = +/-0.010; p = 0.514)	-0.041 (CI = +/-0.066; p = 0.206)	0.036 (CI = +/-0.125; p = 0.554)	0.028	+0.31%
Frequency	2009.2	0.004 (CI = +/-0.010; p = 0.493)	-0.043 (CI = +/-0.068; p = 0.207)	0.034 (CI = +/-0.130; p = 0.593)	0.023	+0.35%
Frequency	2010.1	0.003 (CI = +/-0.011; p = 0.621)	-0.046 (CI = +/-0.071; p = 0.197)	0.037 (CI = +/-0.133; p = 0.569)	0.017	+0.27%
Frequency	2010.2	-0.001 (CI = +/-0.012; p = 0.865)	-0.033 (CI = +/-0.069; p = 0.333)	0.056 (CI = +/-0.129; p = 0.375)	-0.032	-0.10%
Frequency	2011.1	-0.004 (CI = +/-0.012; p = 0.453)	-0.044 (CI = +/-0.068; p = 0.195)	0.069 (CI = +/-0.125; p = 0.264)	0.020	-0.43%
Frequency	2011.2	-0.003 (CI = +/-0.013; p = 0.588)	-0.046 (CI = +/-0.071; p = 0.189)	0.065 (CI = +/-0.130; p = 0.312)	0.018	-0.35%
Frequency	2012.1	-0.001 (CI = +/-0.014; p = 0.833)	-0.041 (CI = +/-0.074; p = 0.260)	0.058 (CI = +/-0.133; p = 0.375)	-0.015	-0.15%
Frequency	2012.2	-0.004 (CI = +/-0.016; p = 0.645)	-0.035 (CI = +/-0.077; p = 0.351)	0.067 (CI = +/-0.138; p = 0.324)	-0.035	-0.35%
Frequency	2013.1	-0.007 (CI = +/-0.017; p = 0.380)	-0.044 (CI = +/-0.078; p = 0.248)	0.079 (CI = +/-0.139; p = 0.248)	0.013	-0.73%
Frequency	2013.2	-0.013 (CI = +/-0.018; p = 0.146)	-0.030 (CI = +/-0.077; p = 0.417)	0.101 (CI = +/-0.136; p = 0.135)	0.061	-1.29%
Frequency	2014.1	-0.016 (CI = +/-0.020; p = 0.119)	-0.036 (CI = +/-0.081; p = 0.357)	0.109 (CI = +/-0.142; p = 0.121)	0.081	-1.55%
Frequency	2014.2	-0.021 (CI = +/-0.023; p = 0.067)	-0.025 (CI = +/-0.084; p = 0.531)	0.128 (CI = +/-0.146; p = 0.082)	0.135	-2.06%
Frequency	2015.1	-0.029 (CI = +/-0.024; p = 0.023)	-0.039 (CI = +/-0.082; p = 0.321)	0.148 (CI = +/-0.141; p = 0.042)	0.274	-2.81%
Frequency	2015.2	-0.022 (CI = +/-0.027; p = 0.103)	-0.051 (CI = +/-0.084; p = 0.209)	0.126 (CI = +/-0.146; p = 0.085)	0.219	-2.15%
Frequency	2016.1	-0.027 (CI = +/-0.031; p = 0.079)	-0.060 (CI = +/-0.089; p = 0.168)	0.139 (CI = +/-0.154; p = 0.072)	0.252	-2.68%
Frequency	2016.2	-0.032 (CI = +/-0.038; p = 0.094)	-0.053 (CI = +/-0.099; p = 0.255)	0.151 (CI = +/-0.171; p = 0.077)	0.254	-3.11%
Frequency	2017.1	-0.040 (CI = +/-0.046; p = 0.079)	-0.063 (CI = +/-0.106; p = 0.208)	0.168 (CI = +/-0.183; p = 0.068)	0.285	-3.91%

## Comprehensive

Coverage = CM  
End Trend Period = 2022.1  
Excluded Points = NA  
Parameters Included: time, seasonality

Fit	Start Date	Time	Seasonality	Adjusted R <sup>2</sup>	Implied Trend
					Rate
Loss Cost	2005.1	0.047 (CI = +/-0.005; p = 0.000)	-0.216 (CI = +/-0.054; p = 0.000)	0.918	+4.82%
Loss Cost	2005.2	0.047 (CI = +/-0.006; p = 0.000)	-0.216 (CI = +/-0.056; p = 0.000)	0.909	+4.82%
Loss Cost	2006.1	0.047 (CI = +/-0.006; p = 0.000)	-0.218 (CI = +/-0.058; p = 0.000)	0.905	+4.79%
Loss Cost	2006.2	0.047 (CI = +/-0.006; p = 0.000)	-0.221 (CI = +/-0.060; p = 0.000)	0.897	+4.85%
Loss Cost	2007.1	0.047 (CI = +/-0.007; p = 0.000)	-0.222 (CI = +/-0.062; p = 0.000)	0.893	+4.84%
Loss Cost	2007.2	0.048 (CI = +/-0.007; p = 0.000)	-0.227 (CI = +/-0.063; p = 0.000)	0.888	+4.96%
Loss Cost	2008.1	0.049 (CI = +/-0.008; p = 0.000)	-0.222 (CI = +/-0.064; p = 0.000)	0.890	+5.07%
Loss Cost	2008.2	0.052 (CI = +/-0.008; p = 0.000)	-0.232 (CI = +/-0.063; p = 0.000)	0.895	+5.30%
Loss Cost	2009.1	0.054 (CI = +/-0.008; p = 0.000)	-0.223 (CI = +/-0.062; p = 0.000)	0.906	+5.52%
Loss Cost	2009.2	0.056 (CI = +/-0.008; p = 0.000)	-0.233 (CI = +/-0.060; p = 0.000)	0.911	+5.77%
Loss Cost	2010.1	0.058 (CI = +/-0.008; p = 0.000)	-0.227 (CI = +/-0.061; p = 0.000)	0.914	+5.92%
Loss Cost	2010.2	0.058 (CI = +/-0.009; p = 0.000)	-0.229 (CI = +/-0.064; p = 0.000)	0.901	+5.97%
Loss Cost	2011.1	0.059 (CI = +/-0.010; p = 0.000)	-0.227 (CI = +/-0.067; p = 0.000)	0.899	+6.04%
Loss Cost	2011.2	0.061 (CI = +/-0.011; p = 0.000)	-0.234 (CI = +/-0.069; p = 0.000)	0.893	+6.25%
Loss Cost	2012.1	0.062 (CI = +/-0.012; p = 0.000)	-0.228 (CI = +/-0.071; p = 0.000)	0.895	+6.44%
Loss Cost	2012.2	0.062 (CI = +/-0.013; p = 0.000)	-0.225 (CI = +/-0.075; p = 0.000)	0.872	+6.37%
Loss Cost	2013.1	0.060 (CI = +/-0.014; p = 0.000)	-0.230 (CI = +/-0.078; p = 0.000)	0.866	+6.21%
Loss Cost	2013.2	0.057 (CI = +/-0.015; p = 0.000)	-0.219 (CI = +/-0.080; p = 0.000)	0.834	+5.85%
Loss Cost	2014.1	0.056 (CI = +/-0.017; p = 0.000)	-0.221 (CI = +/-0.086; p = 0.000)	0.827	+5.79%
Loss Cost	2014.2	0.055 (CI = +/-0.020; p = 0.000)	-0.218 (CI = +/-0.092; p = 0.000)	0.781	+5.67%
Loss Cost	2015.1	0.055 (CI = +/-0.023; p = 0.000)	-0.218 (CI = +/-0.100; p = 0.000)	0.773	+5.64%
Loss Cost	2015.2	0.059 (CI = +/-0.027; p = 0.000)	-0.228 (CI = +/-0.107; p = 0.001)	0.748	+6.05%
Loss Cost	2016.1	0.053 (CI = +/-0.030; p = 0.003)	-0.240 (CI = +/-0.112; p = 0.001)	0.752	+5.46%
Loss Cost	2016.2	0.053 (CI = +/-0.037; p = 0.009)	-0.240 (CI = +/-0.126; p = 0.002)	0.684	+5.45%
Loss Cost	2017.1	0.054 (CI = +/-0.044; p = 0.023)	-0.238 (CI = +/-0.141; p = 0.005)	0.677	+5.56%
Severity	2005.1	0.036 (CI = +/-0.006; p = 0.000)	-0.183 (CI = +/-0.065; p = 0.000)	0.822	+3.62%
Severity	2005.2	0.037 (CI = +/-0.007; p = 0.000)	-0.191 (CI = +/-0.065; p = 0.000)	0.826	+3.77%
Severity	2006.1	0.038 (CI = +/-0.007; p = 0.000)	-0.185 (CI = +/-0.066; p = 0.000)	0.831	+3.88%
Severity	2006.2	0.040 (CI = +/-0.007; p = 0.000)	-0.197 (CI = +/-0.063; p = 0.000)	0.851	+4.11%
Severity	2007.1	0.042 (CI = +/-0.007; p = 0.000)	-0.188 (CI = +/-0.062; p = 0.000)	0.864	+4.29%
Severity	2007.2	0.044 (CI = +/-0.007; p = 0.000)	-0.196 (CI = +/-0.062; p = 0.000)	0.865	+4.45%
Severity	2008.1	0.045 (CI = +/-0.007; p = 0.000)	-0.187 (CI = +/-0.061; p = 0.000)	0.878	+4.65%
Severity	2008.2	0.048 (CI = +/-0.007; p = 0.000)	-0.198 (CI = +/-0.059; p = 0.000)	0.891	+4.90%
Severity	2009.1	0.051 (CI = +/-0.007; p = 0.000)	-0.186 (CI = +/-0.054; p = 0.000)	0.914	+5.19%
Severity	2009.2	0.053 (CI = +/-0.007; p = 0.000)	-0.195 (CI = +/-0.053; p = 0.000)	0.919	+5.40%
Severity	2010.1	0.055 (CI = +/-0.007; p = 0.000)	-0.186 (CI = +/-0.051; p = 0.000)	0.928	+5.62%
Severity	2010.2	0.058 (CI = +/-0.006; p = 0.000)	-0.201 (CI = +/-0.043; p = 0.000)	0.952	+6.00%
Severity	2011.1	0.062 (CI = +/-0.005; p = 0.000)	-0.188 (CI = +/-0.033; p = 0.000)	0.974	+6.35%
Severity	2011.2	0.063 (CI = +/-0.005; p = 0.000)	-0.193 (CI = +/-0.033; p = 0.000)	0.973	+6.49%
Severity	2012.1	0.063 (CI = +/-0.006; p = 0.000)	-0.193 (CI = +/-0.035; p = 0.000)	0.971	+6.49%
Severity	2012.2	0.064 (CI = +/-0.006; p = 0.000)	-0.196 (CI = +/-0.036; p = 0.000)	0.967	+6.59%
Severity	2013.1	0.065 (CI = +/-0.007; p = 0.000)	-0.192 (CI = +/-0.037; p = 0.000)	0.968	+6.73%
Severity	2013.2	0.066 (CI = +/-0.007; p = 0.000)	-0.195 (CI = +/-0.039; p = 0.000)	0.963	+6.83%
Severity	2014.1	0.067 (CI = +/-0.008; p = 0.000)	-0.192 (CI = +/-0.041; p = 0.000)	0.962	+6.93%
Severity	2014.2	0.070 (CI = +/-0.009; p = 0.000)	-0.199 (CI = +/-0.041; p = 0.000)	0.960	+7.20%
Severity	2015.1	0.074 (CI = +/-0.007; p = 0.000)	-0.188 (CI = +/-0.032; p = 0.000)	0.978	+7.68%
Severity	2015.2	0.072 (CI = +/-0.008; p = 0.000)	-0.182 (CI = +/-0.033; p = 0.000)	0.973	+7.45%
Severity	2016.1	0.069 (CI = +/-0.008; p = 0.000)	-0.189 (CI = +/-0.031; p = 0.000)	0.977	+7.13%
Severity	2016.2	0.070 (CI = +/-0.010; p = 0.000)	-0.192 (CI = +/-0.034; p = 0.000)	0.971	+7.30%
Severity	2017.1	0.075 (CI = +/-0.010; p = 0.000)	-0.184 (CI = +/-0.030; p = 0.000)	0.981	+7.74%
Frequency	2005.1	0.011 (CI = +/-0.006; p = 0.000)	-0.033 (CI = +/-0.061; p = 0.269)	0.299	+1.15%
Frequency	2005.2	0.010 (CI = +/-0.006; p = 0.002)	-0.025 (CI = +/-0.060; p = 0.396)	0.228	+1.01%
Frequency	2006.1	0.009 (CI = +/-0.006; p = 0.008)	-0.033 (CI = +/-0.060; p = 0.266)	0.186	+0.87%
Frequency	2006.2	0.007 (CI = +/-0.006; p = 0.031)	-0.024 (CI = +/-0.059; p = 0.407)	0.106	+0.71%
Frequency	2007.1	0.005 (CI = +/-0.006; p = 0.103)	-0.034 (CI = +/-0.057; p = 0.236)	0.072	+0.53%
Frequency	2007.2	0.005 (CI = +/-0.007; p = 0.159)	-0.031 (CI = +/-0.059; p = 0.283)	0.037	+0.48%
Frequency	2008.1	0.004 (CI = +/-0.007; p = 0.260)	-0.035 (CI = +/-0.061; p = 0.244)	0.026	+0.41%
Frequency	2008.2	0.004 (CI = +/-0.008; p = 0.325)	-0.034 (CI = +/-0.063; p = 0.279)	0.004	+0.38%
Frequency	2009.1	0.003 (CI = +/-0.008; p = 0.444)	-0.037 (CI = +/-0.065; p = 0.255)	-0.001	-0.32%
Frequency	2009.2	0.003 (CI = +/-0.009; p = 0.434)	-0.038 (CI = +/-0.068; p = 0.256)	-0.005	+0.35%
Frequency	2010.1	0.003 (CI = +/-0.010; p = 0.550)	-0.041 (CI = +/-0.071; p = 0.243)	-0.008	+0.29%
Frequency	2010.2	0.000 (CI = +/-0.010; p = 0.957)	-0.028 (CI = +/-0.069; p = 0.408)	-0.059	-0.03%
Frequency	2011.1	-0.003 (CI = +/-0.010; p = 0.548)	-0.038 (CI = +/-0.068; p = 0.250)	-0.010	-0.30%
Frequency	2011.2	-0.002 (CI = +/-0.011; p = 0.686)	-0.041 (CI = +/-0.071; p = 0.237)	-0.012	-0.22%
Frequency	2012.1	0.000 (CI = +/-0.012; p = 0.946)	-0.035 (CI = +/-0.073; p = 0.328)	-0.052	-0.04%
Frequency	2012.2	-0.002 (CI = +/-0.013; p = 0.747)	-0.029 (CI = +/-0.077; p = 0.432)	-0.067	-0.21%
Frequency	2013.1	-0.005 (CI = +/-0.014; p = 0.483)	-0.038 (CI = +/-0.078; p = 0.319)	-0.024	-0.48%
Frequency	2013.2	-0.009 (CI = +/-0.015; p = 0.209)	-0.024 (CI = +/-0.078; p = 0.517)	0.020	-0.92%
Frequency	2014.1	-0.011 (CI = +/-0.017; p = 0.189)	-0.029 (CI = +/-0.082; p = 0.468)	0.028	-1.07%
Frequency	2014.2	-0.014 (CI = +/-0.019; p = 0.120)	-0.018 (CI = +/-0.086; p = 0.649)	0.074	-1.42%
Frequency	2015.1	-0.019 (CI = +/-0.020; p = 0.060)	-0.031 (CI = +/-0.087; p = 0.459)	0.172	-1.90%
Frequency	2015.2	-0.013 (CI = +/-0.022; p = 0.215)	-0.046 (CI = +/-0.088; p = 0.280)	0.100	-1.30%
Frequency	2016.1	-0.016 (CI = +/-0.025; p = 0.199)	-0.051 (CI = +/-0.096; p = 0.259)	0.099	-1.56%
Frequency	2016.2	-0.017 (CI = +/-0.031; p = 0.237)	-0.048 (CI = +/-0.107; p = 0.338)	0.088	-1.72%
Frequency	2017.1	-0.020 (CI = +/-0.037; p = 0.242)	-0.054 (CI = +/-0.119; p = 0.328)	0.064	-2.03%

## Comprehensive

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

Fit	Start Date	Time	Seasonality	Adjusted R <sup>2</sup>	Implied Trend
					Rate
Loss Cost	2005.1	0.046 (CI = +/-0.006; p = 0.000)	-0.210 (CI = +/-0.052; p = 0.000)	0.921	+4.75%
Loss Cost	2005.2	0.046 (CI = +/-0.006; p = 0.000)	-0.210 (CI = +/-0.053; p = 0.000)	0.910	+4.74%
Loss Cost	2006.1	0.046 (CI = +/-0.007; p = 0.000)	-0.212 (CI = +/-0.056; p = 0.000)	0.907	+4.69%
Loss Cost	2006.2	0.047 (CI = +/-0.007; p = 0.000)	-0.215 (CI = +/-0.057; p = 0.000)	0.898	+4.76%
Loss Cost	2007.1	0.046 (CI = +/-0.008; p = 0.000)	-0.216 (CI = +/-0.060; p = 0.000)	0.894	+4.74%
Loss Cost	2007.2	0.048 (CI = +/-0.008; p = 0.000)	-0.221 (CI = +/-0.061; p = 0.000)	0.888	+4.88%
Loss Cost	2008.1	0.049 (CI = +/-0.009; p = 0.000)	-0.214 (CI = +/-0.062; p = 0.000)	0.893	+5.06%
Loss Cost	2008.2	0.052 (CI = +/-0.009; p = 0.000)	-0.225 (CI = +/-0.060; p = 0.000)	0.904	+5.37%
Loss Cost	2009.1	0.056 (CI = +/-0.009; p = 0.000)	-0.212 (CI = +/-0.056; p = 0.000)	0.924	+5.73%
Loss Cost	2009.2	0.059 (CI = +/-0.008; p = 0.000)	-0.225 (CI = +/-0.050; p = 0.000)	0.939	+6.11%
Loss Cost	2010.1	0.062 (CI = +/-0.008; p = 0.000)	-0.215 (CI = +/-0.049; p = 0.000)	0.949	+6.41%
Loss Cost	2010.2	0.063 (CI = +/-0.009; p = 0.000)	-0.218 (CI = +/-0.051; p = 0.000)	0.941	+6.51%
Loss Cost	2011.1	0.065 (CI = +/-0.010; p = 0.000)	-0.211 (CI = +/-0.053; p = 0.000)	0.943	+6.72%
Loss Cost	2011.2	0.069 (CI = +/-0.010; p = 0.000)	-0.222 (CI = +/-0.050; p = 0.000)	0.950	+7.11%
Loss Cost	2012.1	0.074 (CI = +/-0.009; p = 0.000)	-0.208 (CI = +/-0.043; p = 0.000)	0.966	+7.63%
Loss Cost	2012.2	0.073 (CI = +/-0.011; p = 0.000)	-0.208 (CI = +/-0.047; p = 0.000)	0.957	+7.60%
Loss Cost	2013.1	0.073 (CI = +/-0.013; p = 0.000)	-0.209 (CI = +/-0.051; p = 0.000)	0.954	+7.55%
Loss Cost	2013.2	0.068 (CI = +/-0.012; p = 0.000)	-0.198 (CI = +/-0.047; p = 0.000)	0.951	+7.00%
Loss Cost	2014.1	0.069 (CI = +/-0.015; p = 0.000)	-0.194 (CI = +/-0.052; p = 0.000)	0.950	+7.16%
Loss Cost	2014.2	0.068 (CI = +/-0.018; p = 0.000)	-0.192 (CI = +/-0.058; p = 0.000)	0.929	+7.02%
Loss Cost	2015.1	0.071 (CI = +/-0.023; p = 0.000)	-0.186 (CI = +/-0.065; p = 0.000)	0.930	+7.39%
Loss Cost	2015.2	0.081 (CI = +/-0.022; p = 0.000)	-0.200 (CI = +/-0.057; p = 0.000)	0.951	+8.44%
Loss Cost	2016.1	0.072 (CI = +/-0.025; p = 0.001)	-0.214 (CI = +/-0.058; p = 0.000)	0.963	+7.48%
Loss Cost	2016.2	0.072 (CI = +/-0.037; p = 0.005)	-0.214 (CI = +/-0.074; p = 0.001)	0.939	+7.51%
Loss Cost	2017.1	0.087 (CI = +/-0.050; p = 0.012)	-0.197 (CI = +/-0.085; p = 0.005)	0.959	+9.04%
Severity	2005.1	0.027 (CI = +/-0.007; p = 0.000)	-0.196 (CI = +/-0.060; p = 0.000)	0.799	+2.75%
Severity	2005.2	0.028 (CI = +/-0.007; p = 0.000)	-0.202 (CI = +/-0.060; p = 0.000)	0.799	+2.88%
Severity	2006.1	0.029 (CI = +/-0.008; p = 0.000)	-0.198 (CI = +/-0.062; p = 0.000)	0.802	+2.96%
Severity	2006.2	0.032 (CI = +/-0.008; p = 0.000)	-0.209 (CI = +/-0.060; p = 0.000)	0.826	+3.21%
Severity	2007.1	0.033 (CI = +/-0.008; p = 0.000)	-0.201 (CI = +/-0.060; p = 0.000)	0.837	+3.39%
Severity	2007.2	0.035 (CI = +/-0.008; p = 0.000)	-0.207 (CI = +/-0.061; p = 0.000)	0.834	+3.54%
Severity	2008.1	0.037 (CI = +/-0.009; p = 0.000)	-0.199 (CI = +/-0.062; p = 0.000)	0.845	+3.74%
Severity	2008.2	0.039 (CI = +/-0.009; p = 0.000)	-0.210 (CI = +/-0.060; p = 0.000)	0.860	+4.01%
Severity	2009.1	0.043 (CI = +/-0.009; p = 0.000)	-0.197 (CI = +/-0.057; p = 0.000)	0.887	+4.36%
Severity	2009.2	0.045 (CI = +/-0.009; p = 0.000)	-0.205 (CI = +/-0.056; p = 0.000)	0.889	+4.60%
Severity	2010.1	0.047 (CI = +/-0.010; p = 0.000)	-0.197 (CI = +/-0.057; p = 0.000)	0.899	+4.85%
Severity	2010.2	0.052 (CI = +/-0.009; p = 0.000)	-0.212 (CI = +/-0.047; p = 0.000)	0.934	+5.35%
Severity	2011.1	0.057 (CI = +/-0.007; p = 0.000)	-0.197 (CI = +/-0.036; p = 0.000)	0.966	+5.86%
Severity	2011.2	0.058 (CI = +/-0.008; p = 0.000)	-0.201 (CI = +/-0.037; p = 0.000)	0.962	+6.02%
Severity	2012.1	0.058 (CI = +/-0.009; p = 0.000)	-0.203 (CI = +/-0.040; p = 0.000)	0.961	+5.93%
Severity	2012.2	0.059 (CI = +/-0.010; p = 0.000)	-0.206 (CI = +/-0.042; p = 0.000)	0.953	+6.03%
Severity	2013.1	0.060 (CI = +/-0.011; p = 0.000)	-0.203 (CI = +/-0.046; p = 0.000)	0.953	+6.18%
Severity	2013.2	0.061 (CI = +/-0.013; p = 0.000)	-0.205 (CI = +/-0.050; p = 0.000)	0.940	+6.29%
Severity	2014.1	0.062 (CI = +/-0.016; p = 0.000)	-0.204 (CI = +/-0.056; p = 0.000)	0.938	+6.35%
Severity	2014.2	0.066 (CI = +/-0.018; p = 0.000)	-0.212 (CI = +/-0.058; p = 0.000)	0.933	+6.81%
Severity	2015.1	0.076 (CI = +/-0.016; p = 0.000)	-0.194 (CI = +/-0.047; p = 0.000)	0.966	+7.84%
Severity	2015.2	0.071 (CI = +/-0.019; p = 0.000)	-0.187 (CI = +/-0.050; p = 0.000)	0.953	+7.36%
Severity	2016.1	0.060 (CI = +/-0.016; p = 0.000)	-0.204 (CI = +/-0.037; p = 0.000)	0.981	+6.19%
Severity	2016.2	0.062 (CI = +/-0.023; p = 0.002)	-0.206 (CI = +/-0.046; p = 0.000)	0.972	+6.43%
Severity	2017.1	0.072 (CI = +/-0.029; p = 0.004)	-0.195 (CI = +/-0.049; p = 0.001)	0.984	+7.47%
Frequency	2005.1	0.019 (CI = +/-0.006; p = 0.000)	-0.014 (CI = +/-0.049; p = 0.552)	0.620	+1.95%
Frequency	2005.2	0.018 (CI = +/-0.006; p = 0.000)	-0.008 (CI = +/-0.049; p = 0.747)	0.576	+1.81%
Frequency	2006.1	0.017 (CI = +/-0.006; p = 0.000)	-0.014 (CI = +/-0.049; p = 0.567)	0.532	+1.68%
Frequency	2006.2	0.015 (CI = +/-0.006; p = 0.000)	-0.006 (CI = +/-0.048; p = 0.796)	0.472	+1.50%
Frequency	2007.1	0.013 (CI = +/-0.006; p = 0.000)	-0.015 (CI = +/-0.046; p = 0.523)	0.416	+1.31%
Frequency	2007.2	0.013 (CI = +/-0.007; p = 0.001)	-0.014 (CI = +/-0.048; p = 0.554)	0.372	+1.30%
Frequency	2008.1	0.013 (CI = +/-0.007; p = 0.002)	-0.015 (CI = +/-0.051; p = 0.548)	0.336	+1.28%
Frequency	2008.2	0.013 (CI = +/-0.008; p = 0.003)	-0.016 (CI = +/-0.053; p = 0.543)	0.305	+1.30%
Frequency	2009.1	0.013 (CI = +/-0.009; p = 0.006)	-0.015 (CI = +/-0.056; p = 0.576)	0.280	+1.31%
Frequency	2009.2	0.014 (CI = +/-0.010; p = 0.006)	-0.020 (CI = +/-0.058; p = 0.489)	0.292	+1.44%
Frequency	2010.1	0.015 (CI = +/-0.011; p = 0.010)	-0.018 (CI = +/-0.062; p = 0.550)	0.276	+1.49%
Frequency	2010.2	0.011 (CI = +/-0.011; p = 0.043)	-0.006 (CI = +/-0.058; p = 0.840)	0.137	+1.10%
Frequency	2011.1	0.008 (CI = +/-0.011; p = 0.149)	-0.015 (CI = +/-0.058; p = 0.597)	0.044	+0.81%
Frequency	2011.2	0.010 (CI = +/-0.012; p = 0.097)	-0.021 (CI = +/-0.060; p = 0.468)	0.097	+1.03%
Frequency	2012.1	0.016 (CI = +/-0.012; p = 0.011)	-0.005 (CI = +/-0.053; p = 0.849)	0.321	+1.61%
Frequency	2012.2	0.015 (CI = +/-0.013; p = 0.032)	-0.002 (CI = +/-0.057; p = 0.952)	0.217	+1.48%
Frequency	2013.1	0.013 (CI = +/-0.015; p = 0.093)	-0.006 (CI = +/-0.062; p = 0.827)	0.109	+1.29%
Frequency	2013.2	0.007 (CI = +/-0.015; p = 0.349)	0.007 (CI = +/-0.056; p = 0.779)	-0.086	+0.66%
Frequency	2014.1	0.008 (CI = +/-0.018; p = 0.367)	0.009 (CI = +/-0.063; p = 0.739)	-0.106	+0.76%
Frequency	2014.2	0.002 (CI = +/-0.020; p = 0.820)	0.020 (CI = +/-0.063; p = 0.489)	-0.166	+0.20%
Frequency	2015.1	-0.004 (CI = +/-0.023; p = 0.677)	0.008 (CI = +/-0.066; p = 0.776)	-0.228	-0.42%
Frequency	2015.2	0.010 (CI = +/-0.009; p = 0.033)	-0.013 (CI = +/-0.023; p = 0.216)	0.483	+1.00%
Frequency	2016.1	0.012 (CI = +/-0.012; p = 0.047)	-0.010 (CI = +/-0.027; p = 0.389)	0.510	+1.21%
Frequency	2016.2	0.010 (CI = +/-0.016; p = 0.161)	-0.008 (CI = +/-0.033; p = 0.554)	0.185	+1.02%
Frequency	2017.1	0.015 (CI = +/-0.026; p = 0.170)	-0.002 (CI = +/-0.044; p = 0.869)	0.263	+1.47%



## Comprehensive

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

Fit	Start Date	Time	Seasonality	Adjusted R <sup>2</sup>	Implied Trend
					Rate
Loss Cost	2005.1	0.045 (CI = +/-0.006; p = 0.000)	-0.202 (CI = +/-0.050; p = 0.000)	0.915	+4.57%
Loss Cost	2005.2	0.044 (CI = +/-0.006; p = 0.000)	-0.200 (CI = +/-0.052; p = 0.000)	0.902	+4.54%
Loss Cost	2006.1	0.044 (CI = +/-0.007; p = 0.000)	-0.203 (CI = +/-0.054; p = 0.000)	0.898	+4.49%
Loss Cost	2006.2	0.044 (CI = +/-0.007; p = 0.000)	-0.205 (CI = +/-0.056; p = 0.000)	0.886	+4.54%
Loss Cost	2007.1	0.044 (CI = +/-0.008; p = 0.000)	-0.206 (CI = +/-0.059; p = 0.000)	0.881	+4.51%
Loss Cost	2007.2	0.045 (CI = +/-0.009; p = 0.000)	-0.212 (CI = +/-0.060; p = 0.000)	0.872	+4.64%
Loss Cost	2008.1	0.047 (CI = +/-0.009; p = 0.000)	-0.205 (CI = +/-0.062; p = 0.000)	0.878	+4.81%
Loss Cost	2008.2	0.050 (CI = +/-0.009; p = 0.000)	-0.217 (CI = +/-0.060; p = 0.000)	0.888	+5.13%
Loss Cost	2009.1	0.054 (CI = +/-0.009; p = 0.000)	-0.204 (CI = +/-0.056; p = 0.000)	0.912	+5.50%
Loss Cost	2009.2	0.057 (CI = +/-0.009; p = 0.000)	-0.218 (CI = +/-0.051; p = 0.000)	0.928	+5.90%
Loss Cost	2010.1	0.060 (CI = +/-0.009; p = 0.000)	-0.208 (CI = +/-0.049; p = 0.000)	0.940	+6.20%
Loss Cost	2010.2	0.061 (CI = +/-0.010; p = 0.000)	-0.211 (CI = +/-0.052; p = 0.000)	0.927	+6.28%
Loss Cost	2011.1	0.063 (CI = +/-0.011; p = 0.000)	-0.205 (CI = +/-0.054; p = 0.000)	0.930	+6.49%
Loss Cost	2011.2	0.067 (CI = +/-0.011; p = 0.000)	-0.217 (CI = +/-0.052; p = 0.000)	0.936	+6.92%
Loss Cost	2012.1	0.072 (CI = +/-0.011; p = 0.000)	-0.204 (CI = +/-0.046; p = 0.000)	0.957	+7.45%
Loss Cost	2012.2	0.071 (CI = +/-0.012; p = 0.000)	-0.202 (CI = +/-0.050; p = 0.000)	0.942	+7.37%
Loss Cost	2013.1	0.070 (CI = +/-0.015; p = 0.000)	-0.204 (CI = +/-0.055; p = 0.000)	0.939	+7.30%
Loss Cost	2013.2	0.063 (CI = +/-0.013; p = 0.000)	-0.188 (CI = +/-0.046; p = 0.000)	0.939	+6.51%
Loss Cost	2014.1	0.064 (CI = +/-0.016; p = 0.000)	-0.185 (CI = +/-0.052; p = 0.000)	0.937	+6.65%
Loss Cost	2014.2	0.061 (CI = +/-0.020; p = 0.000)	-0.179 (CI = +/-0.057; p = 0.000)	0.908	+6.26%
Loss Cost	2015.1	0.064 (CI = +/-0.025; p = 0.001)	-0.174 (CI = +/-0.065; p = 0.001)	0.909	+6.58%
Loss Cost	2015.2	0.075 (CI = +/-0.028; p = 0.001)	-0.191 (CI = +/-0.064; p = 0.001)	0.923	+7.74%
Loss Cost	2016.1	0.064 (CI = +/-0.029; p = 0.004)	-0.203 (CI = +/-0.059; p = 0.001)	0.954	+6.56%
Loss Cost	2016.2	0.058 (CI = +/-0.048; p = 0.032)	-0.196 (CI = +/-0.083; p = 0.005)	0.920	+5.92%
Loss Cost	2017.1	0.072 (CI = +/-0.074; p = 0.053)	-0.185 (CI = +/-0.106; p = 0.017)	0.947	+7.42%
Severity	2005.1	0.025 (CI = +/-0.007; p = 0.000)	-0.186 (CI = +/-0.058; p = 0.000)	0.777	+2.54%
Severity	2005.2	0.026 (CI = +/-0.007; p = 0.000)	-0.192 (CI = +/-0.059; p = 0.000)	0.775	+2.66%
Severity	2006.1	0.027 (CI = +/-0.008; p = 0.000)	-0.188 (CI = +/-0.061; p = 0.000)	0.777	+2.74%
Severity	2006.2	0.029 (CI = +/-0.008; p = 0.000)	-0.199 (CI = +/-0.059; p = 0.000)	0.802	+2.99%
Severity	2007.1	0.031 (CI = +/-0.008; p = 0.000)	-0.192 (CI = +/-0.059; p = 0.000)	0.815	+3.17%
Severity	2007.2	0.033 (CI = +/-0.009; p = 0.000)	-0.198 (CI = +/-0.061; p = 0.000)	0.808	+3.31%
Severity	2008.1	0.034 (CI = +/-0.009; p = 0.000)	-0.191 (CI = +/-0.061; p = 0.000)	0.821	+3.50%
Severity	2008.2	0.037 (CI = +/-0.010; p = 0.000)	-0.201 (CI = +/-0.060; p = 0.000)	0.834	+3.79%
Severity	2009.1	0.041 (CI = +/-0.009; p = 0.000)	-0.190 (CI = +/-0.057; p = 0.000)	0.867	+4.14%
Severity	2009.2	0.043 (CI = +/-0.010; p = 0.000)	-0.198 (CI = +/-0.057; p = 0.000)	0.866	+4.39%
Severity	2010.1	0.045 (CI = +/-0.011; p = 0.000)	-0.190 (CI = +/-0.058; p = 0.000)	0.877	+4.63%
Severity	2010.2	0.051 (CI = +/-0.009; p = 0.000)	-0.207 (CI = +/-0.049; p = 0.000)	0.918	+5.19%
Severity	2011.1	0.056 (CI = +/-0.008; p = 0.000)	-0.193 (CI = +/-0.037; p = 0.000)	0.958	+5.72%
Severity	2011.2	0.057 (CI = +/-0.008; p = 0.000)	-0.197 (CI = +/-0.039; p = 0.000)	0.952	+5.88%
Severity	2012.1	0.056 (CI = +/-0.010; p = 0.000)	-0.200 (CI = +/-0.042; p = 0.000)	0.951	+5.77%
Severity	2012.2	0.057 (CI = +/-0.011; p = 0.000)	-0.202 (CI = +/-0.045; p = 0.000)	0.937	+5.86%
Severity	2013.1	0.058 (CI = +/-0.013; p = 0.000)	-0.199 (CI = +/-0.049; p = 0.000)	0.937	+6.01%
Severity	2013.2	0.059 (CI = +/-0.016; p = 0.000)	-0.201 (CI = +/-0.055; p = 0.000)	0.916	+6.11%
Severity	2014.1	0.060 (CI = +/-0.019; p = 0.000)	-0.200 (CI = +/-0.062; p = 0.000)	0.913	+6.15%
Severity	2014.2	0.065 (CI = +/-0.023; p = 0.000)	-0.210 (CI = +/-0.067; p = 0.000)	0.901	+6.70%
Severity	2015.1	0.075 (CI = +/-0.021; p = 0.000)	-0.194 (CI = +/-0.055; p = 0.000)	0.948	+7.84%
Severity	2015.2	0.069 (CI = +/-0.027; p = 0.001)	-0.184 (CI = +/-0.061; p = 0.001)	0.922	+7.11%
Severity	2016.1	0.056 (CI = +/-0.021; p = 0.002)	-0.199 (CI = +/-0.042; p = 0.000)	0.974	+5.75%
Severity	2016.2	0.057 (CI = +/-0.036; p = 0.016)	-0.200 (CI = +/-0.062; p = 0.002)	0.955	+5.83%
Severity	2017.1	0.067 (CI = +/-0.055; p = 0.035)	-0.191 (CI = +/-0.080; p = 0.009)	0.970	+6.95%
Frequency	2005.1	0.020 (CI = +/-0.006; p = 0.000)	-0.016 (CI = +/-0.051; p = 0.521)	0.602	+1.98%
Frequency	2005.2	0.018 (CI = +/-0.006; p = 0.000)	-0.009 (CI = +/-0.051; p = 0.723)	0.552	+1.83%
Frequency	2006.1	0.017 (CI = +/-0.007; p = 0.000)	-0.015 (CI = +/-0.051; p = 0.558)	0.505	+1.70%
Frequency	2006.2	0.015 (CI = +/-0.007; p = 0.000)	-0.006 (CI = +/-0.050; p = 0.805)	0.437	+1.50%
Frequency	2007.1	0.013 (CI = +/-0.007; p = 0.001)	-0.014 (CI = +/-0.049; p = 0.549)	0.374	+1.30%
Frequency	2007.2	0.013 (CI = +/-0.007; p = 0.002)	-0.014 (CI = +/-0.051; p = 0.584)	0.327	+1.29%
Frequency	2008.1	0.013 (CI = +/-0.008; p = 0.004)	-0.014 (CI = +/-0.053; p = 0.577)	0.290	+1.26%
Frequency	2008.2	0.013 (CI = +/-0.009; p = 0.007)	-0.015 (CI = +/-0.056; p = 0.573)	0.257	+1.29%
Frequency	2009.1	0.013 (CI = +/-0.010; p = 0.012)	-0.015 (CI = +/-0.059; p = 0.603)	0.232	+1.30%
Frequency	2009.2	0.014 (CI = +/-0.011; p = 0.012)	-0.020 (CI = +/-0.062; p = 0.507)	0.245	+1.45%
Frequency	2010.1	0.015 (CI = +/-0.012; p = 0.018)	-0.018 (CI = +/-0.065; p = 0.564)	0.229	+1.50%
Frequency	2010.2	0.010 (CI = +/-0.012; p = 0.084)	-0.004 (CI = +/-0.062; p = 0.899)	0.077	+1.04%
Frequency	2011.1	0.007 (CI = +/-0.013; p = 0.241)	-0.013 (CI = +/-0.062; p = 0.672)	-0.020	+0.73%
Frequency	2011.2	0.010 (CI = +/-0.014; p = 0.162)	-0.020 (CI = +/-0.065; p = 0.528)	0.028	+0.98%
Frequency	2012.1	0.016 (CI = +/-0.013; p = 0.024)	-0.004 (CI = +/-0.058; p = 0.870)	0.251	+1.59%
Frequency	2012.2	0.014 (CI = +/-0.016; p = 0.070)	0.000 (CI = +/-0.063; p = 0.990)	0.138	+1.43%
Frequency	2013.1	0.012 (CI = +/-0.018; p = 0.164)	-0.005 (CI = +/-0.068; p = 0.878)	0.022	+1.22%
Frequency	2013.2	0.004 (CI = +/-0.018; p = 0.638)	0.013 (CI = +/-0.061; p = 0.635)	-0.151	+0.38%
Frequency	2014.1	0.005 (CI = +/-0.021; p = 0.629)	0.015 (CI = +/-0.068; p = 0.630)	-0.176	+0.47%
Frequency	2014.2	-0.004 (CI = +/-0.023; p = 0.689)	0.031 (CI = +/-0.067; p = 0.308)	-0.090	-0.41%
Frequency	2015.1	-0.012 (CI = +/-0.026; p = 0.308)	0.019 (CI = +/-0.067; p = 0.502)	-0.032	-1.16%
Frequency	2015.2	0.006 (CI = +/-0.009; p = 0.172)	-0.007 (CI = +/-0.022; p = 0.452)	0.099	+0.59%
Frequency	2016.1	0.008 (CI = +/-0.013; p = 0.175)	-0.005 (CI = +/-0.026; p = 0.636)	0.139	+0.77%
Frequency	2016.2	0.001 (CI = +/-0.012; p = 0.828)	0.003 (CI = +/-0.021; p = 0.680)	-0.489	+0.09%
Frequency	2017.1	0.004 (CI = +/-0.019; p = 0.430)	0.006 (CI = +/-0.028; p = 0.456)	-0.052	+0.44%

## Comprehensive

Coverage = CM  
End Trend Period = 2022.2  
Excluded Points = NA  
Parameters Included: time

Fit	Start Date	Time	Adjusted R <sup>2</sup>	Implied Trend
				Rate
Loss Cost	2005.1	0.051 (CI = +/-0.010; p = 0.000)	0.753	+5.27%
Loss Cost	2005.2	0.051 (CI = +/-0.011; p = 0.000)	0.732	+5.18%
Loss Cost	2006.1	0.052 (CI = +/-0.011; p = 0.000)	0.725	+5.29%
Loss Cost	2006.2	0.051 (CI = +/-0.012; p = 0.000)	0.704	+5.26%
Loss Cost	2007.1	0.053 (CI = +/-0.013; p = 0.000)	0.700	+5.41%
Loss Cost	2007.2	0.053 (CI = +/-0.013; p = 0.000)	0.679	+5.40%
Loss Cost	2008.1	0.055 (CI = +/-0.014; p = 0.000)	0.694	+5.70%
Loss Cost	2008.2	0.056 (CI = +/-0.015; p = 0.000)	0.678	+5.78%
Loss Cost	2009.1	0.060 (CI = +/-0.015; p = 0.000)	0.709	+6.21%
Loss Cost	2009.2	0.061 (CI = +/-0.016; p = 0.000)	0.691	+6.29%
Loss Cost	2010.1	0.065 (CI = +/-0.017; p = 0.000)	0.709	+6.69%
Loss Cost	2010.2	0.064 (CI = +/-0.018; p = 0.000)	0.676	+6.56%
Loss Cost	2011.1	0.067 (CI = +/-0.020; p = 0.000)	0.683	+6.93%
Loss Cost	2011.2	0.067 (CI = +/-0.021; p = 0.000)	0.653	+6.92%
Loss Cost	2012.1	0.072 (CI = +/-0.022; p = 0.000)	0.675	+7.47%
Loss Cost	2012.2	0.069 (CI = +/-0.025; p = 0.000)	0.629	+7.17%
Loss Cost	2013.1	0.072 (CI = +/-0.027; p = 0.000)	0.616	+7.48%
Loss Cost	2013.2	0.067 (CI = +/-0.029; p = 0.000)	0.552	+6.89%
Loss Cost	2014.1	0.071 (CI = +/-0.032; p = 0.000)	0.554	+7.39%
Loss Cost	2014.2	0.068 (CI = +/-0.036; p = 0.001)	0.484	+6.99%
Loss Cost	2015.1	0.074 (CI = +/-0.040; p = 0.001)	0.494	+7.68%
Loss Cost	2015.2	0.074 (CI = +/-0.046; p = 0.004)	0.437	+7.65%
Loss Cost	2016.1	0.078 (CI = +/-0.053; p = 0.008)	0.413	+8.13%
Loss Cost	2016.2	0.073 (CI = +/-0.063; p = 0.026)	0.320	+7.62%
Loss Cost	2017.1	0.088 (CI = +/-0.072; p = 0.021)	0.368	+9.17%
Severity	2005.1	0.039 (CI = +/-0.010; p = 0.000)	0.664	+4.00%
Severity	2005.2	0.040 (CI = +/-0.010; p = 0.000)	0.653	+4.06%
Severity	2006.1	0.042 (CI = +/-0.010; p = 0.000)	0.672	+4.29%
Severity	2006.2	0.043 (CI = +/-0.011; p = 0.000)	0.670	+4.42%
Severity	2007.1	0.046 (CI = +/-0.011; p = 0.000)	0.702	+4.73%
Severity	2007.2	0.047 (CI = +/-0.012; p = 0.000)	0.686	+4.78%
Severity	2008.1	0.050 (CI = +/-0.012; p = 0.000)	0.718	+5.12%
Severity	2008.2	0.051 (CI = +/-0.013; p = 0.000)	0.708	+5.24%
Severity	2009.1	0.055 (CI = +/-0.012; p = 0.000)	0.754	+5.69%
Severity	2009.2	0.056 (CI = +/-0.013; p = 0.000)	0.738	+5.76%
Severity	2010.1	0.060 (CI = +/-0.014; p = 0.000)	0.766	+6.17%
Severity	2010.2	0.062 (CI = +/-0.015; p = 0.000)	0.759	+6.36%
Severity	2011.1	0.067 (CI = +/-0.014; p = 0.000)	0.806	+6.95%
Severity	2011.2	0.067 (CI = +/-0.016; p = 0.000)	0.782	+6.88%
Severity	2012.1	0.069 (CI = +/-0.017; p = 0.000)	0.780	+7.18%
Severity	2012.2	0.068 (CI = +/-0.018; p = 0.000)	0.749	+7.05%
Severity	2013.1	0.073 (CI = +/-0.019; p = 0.000)	0.763	+7.54%
Severity	2013.2	0.071 (CI = +/-0.022; p = 0.000)	0.726	+7.37%
Severity	2014.1	0.076 (CI = +/-0.023; p = 0.000)	0.737	+7.91%
Severity	2014.2	0.075 (CI = +/-0.026; p = 0.000)	0.696	+7.82%
Severity	2015.1	0.085 (CI = +/-0.027; p = 0.000)	0.749	+8.83%
Severity	2015.2	0.079 (CI = +/-0.030; p = 0.000)	0.694	+8.25%
Severity	2016.1	0.083 (CI = +/-0.034; p = 0.000)	0.675	+8.70%
Severity	2016.2	0.080 (CI = +/-0.040; p = 0.001)	0.603	+8.34%
Severity	2017.1	0.093 (CI = +/-0.044; p = 0.001)	0.662	+9.78%
Frequency	2005.1	0.012 (CI = +/-0.006; p = 0.000)	0.334	+1.22%
Frequency	2005.2	0.011 (CI = +/-0.006; p = 0.001)	0.278	+1.08%
Frequency	2006.1	0.010 (CI = +/-0.006; p = 0.003)	0.225	+0.96%
Frequency	2006.2	0.008 (CI = +/-0.006; p = 0.012)	0.162	+0.80%
Frequency	2007.1	0.006 (CI = +/-0.006; p = 0.041)	0.103	+0.65%
Frequency	2007.2	0.006 (CI = +/-0.007; p = 0.075)	0.074	+0.59%
Frequency	2008.1	0.006 (CI = +/-0.007; p = 0.119)	0.052	+0.55%
Frequency	2008.2	0.005 (CI = +/-0.008; p = 0.172)	0.033	+0.51%
Frequency	2009.1	0.005 (CI = +/-0.008; p = 0.225)	0.020	+0.49%
Frequency	2009.2	0.005 (CI = +/-0.009; p = 0.247)	0.015	+0.50%
Frequency	2010.1	0.005 (CI = +/-0.009; p = 0.295)	0.006	+0.49%
Frequency	2010.2	0.002 (CI = +/-0.009; p = 0.683)	-0.036	+0.19%
Frequency	2011.1	0.000 (CI = +/-0.010; p = 0.979)	-0.045	-0.01%
Frequency	2011.2	0.000 (CI = +/-0.011; p = 0.945)	-0.047	+0.04%
Frequency	2012.1	0.003 (CI = +/-0.012; p = 0.624)	-0.037	+0.28%
Frequency	2012.2	0.001 (CI = +/-0.013; p = 0.851)	-0.051	+0.11%
Frequency	2013.1	-0.001 (CI = +/-0.014; p = 0.929)	-0.055	-0.06%
Frequency	2013.2	-0.004 (CI = +/-0.014; p = 0.523)	-0.033	-0.44%
Frequency	2014.1	-0.005 (CI = +/-0.016; p = 0.533)	-0.036	-0.49%
Frequency	2014.2	-0.008 (CI = +/-0.018; p = 0.374)	-0.010	-0.77%
Frequency	2015.1	-0.011 (CI = +/-0.020; p = 0.272)	0.020	-1.06%
Frequency	2015.2	-0.006 (CI = +/-0.022; p = 0.595)	-0.053	-0.55%
Frequency	2016.1	-0.005 (CI = +/-0.025; p = 0.661)	-0.065	-0.52%
Frequency	2016.2	-0.007 (CI = +/-0.030; p = 0.632)	-0.067	-0.67%
Frequency	2017.1	-0.006 (CI = +/-0.036; p = 0.738)	-0.087	-0.55%

## Comprehensive

Coverage = CM  
End Trend Period = 2022.1  
Excluded Points = NA  
Parameters Included: time

Fit	Start Date	Time	Adjusted R <sup>2</sup>	Implied Trend
				Rate
Loss Cost	2005.1	0.047 (CI = +/-0.009; p = 0.000)	0.758	+4.82%
Loss Cost	2005.2	0.046 (CI = +/-0.010; p = 0.000)	0.736	+4.70%
Loss Cost	2006.1	0.047 (CI = +/-0.010; p = 0.000)	0.727	+4.79%
Loss Cost	2006.2	0.046 (CI = +/-0.011; p = 0.000)	0.702	+4.72%
Loss Cost	2007.1	0.047 (CI = +/-0.012; p = 0.000)	0.696	+4.84%
Loss Cost	2007.2	0.047 (CI = +/-0.012; p = 0.000)	0.671	+4.80%
Loss Cost	2008.1	0.049 (CI = +/-0.013; p = 0.000)	0.687	+5.07%
Loss Cost	2008.2	0.050 (CI = +/-0.014; p = 0.000)	0.666	+5.11%
Loss Cost	2009.1	0.054 (CI = +/-0.014; p = 0.000)	0.700	+5.52%
Loss Cost	2009.2	0.054 (CI = +/-0.015; p = 0.000)	0.678	+5.55%
Loss Cost	2010.1	0.058 (CI = +/-0.016; p = 0.000)	0.696	+5.92%
Loss Cost	2010.2	0.056 (CI = +/-0.017; p = 0.000)	0.658	+5.71%
Loss Cost	2011.1	0.059 (CI = +/-0.018; p = 0.000)	0.663	+6.04%
Loss Cost	2011.2	0.058 (CI = +/-0.020; p = 0.000)	0.624	+5.94%
Loss Cost	2012.1	0.062 (CI = +/-0.021; p = 0.000)	0.647	+6.44%
Loss Cost	2012.2	0.058 (CI = +/-0.023; p = 0.000)	0.591	+6.01%
Loss Cost	2013.1	0.060 (CI = +/-0.025; p = 0.000)	0.570	+6.21%
Loss Cost	2013.2	0.053 (CI = +/-0.027; p = 0.001)	0.493	+5.42%
Loss Cost	2014.1	0.056 (CI = +/-0.030; p = 0.001)	0.486	+5.79%
Loss Cost	2014.2	0.050 (CI = +/-0.033; p = 0.006)	0.391	+5.14%
Loss Cost	2015.1	0.055 (CI = +/-0.037; p = 0.007)	0.393	+5.64%
Loss Cost	2015.2	0.052 (CI = +/-0.043; p = 0.023)	0.308	+5.30%
Loss Cost	2016.1	0.053 (CI = +/-0.051; p = 0.042)	0.262	+5.46%
Loss Cost	2016.2	0.043 (CI = +/-0.059; p = 0.136)	0.129	+4.40%
Loss Cost	2017.1	0.054 (CI = +/-0.070; p = 0.114)	0.171	+5.56%
Severity	2005.1	0.036 (CI = +/-0.009; p = 0.000)	0.652	+3.62%
Severity	2005.2	0.036 (CI = +/-0.010; p = 0.000)	0.637	+3.66%
Severity	2006.1	0.038 (CI = +/-0.010; p = 0.000)	0.658	+3.88%
Severity	2006.2	0.039 (CI = +/-0.010; p = 0.000)	0.653	+3.99%
Severity	2007.1	0.042 (CI = +/-0.010; p = 0.000)	0.689	+4.29%
Severity	2007.2	0.042 (CI = +/-0.011; p = 0.000)	0.669	+4.31%
Severity	2008.1	0.045 (CI = +/-0.011; p = 0.000)	0.704	+4.65%
Severity	2008.2	0.046 (CI = +/-0.012; p = 0.000)	0.691	+4.74%
Severity	2009.1	0.051 (CI = +/-0.012; p = 0.000)	0.744	+5.19%
Severity	2009.2	0.051 (CI = +/-0.013; p = 0.000)	0.723	+5.22%
Severity	2010.1	0.055 (CI = +/-0.013; p = 0.000)	0.754	+5.62%
Severity	2010.2	0.056 (CI = +/-0.014; p = 0.000)	0.743	+5.77%
Severity	2011.1	0.062 (CI = +/-0.014; p = 0.000)	0.797	+6.35%
Severity	2011.2	0.060 (CI = +/-0.015; p = 0.000)	0.768	+6.23%
Severity	2012.1	0.063 (CI = +/-0.016; p = 0.000)	0.764	+6.49%
Severity	2012.2	0.061 (CI = +/-0.018; p = 0.000)	0.726	+6.27%
Severity	2013.1	0.065 (CI = +/-0.019; p = 0.000)	0.740	+6.73%
Severity	2013.2	0.062 (CI = +/-0.021; p = 0.000)	0.694	+6.44%
Severity	2014.1	0.067 (CI = +/-0.023; p = 0.000)	0.702	+6.93%
Severity	2014.2	0.065 (CI = +/-0.026; p = 0.000)	0.648	+6.70%
Severity	2015.1	0.074 (CI = +/-0.027; p = 0.000)	0.710	+7.68%
Severity	2015.2	0.066 (CI = +/-0.029; p = 0.000)	0.642	+6.84%
Severity	2016.1	0.069 (CI = +/-0.034; p = 0.001)	0.607	+7.13%
Severity	2016.2	0.062 (CI = +/-0.040; p = 0.006)	0.503	+6.44%
Severity	2017.1	0.075 (CI = +/-0.045; p = 0.004)	0.570	+7.74%
Frequency	2005.1	0.011 (CI = +/-0.006; p = 0.000)	0.293	+1.15%
Frequency	2005.2	0.010 (CI = +/-0.006; p = 0.002)	0.234	+1.00%
Frequency	2006.1	0.009 (CI = +/-0.006; p = 0.008)	0.179	+0.87%
Frequency	2006.2	0.007 (CI = +/-0.006; p = 0.033)	0.115	+0.70%
Frequency	2007.1	0.005 (CI = +/-0.006; p = 0.105)	0.057	+0.53%
Frequency	2007.2	0.005 (CI = +/-0.007; p = 0.178)	0.030	+0.46%
Frequency	2008.1	0.004 (CI = +/-0.007; p = 0.263)	0.011	+0.41%
Frequency	2008.2	0.004 (CI = +/-0.008; p = 0.359)	-0.005	+0.36%
Frequency	2009.1	0.003 (CI = +/-0.008; p = 0.447)	-0.016	+0.32%
Frequency	2009.2	0.003 (CI = +/-0.009; p = 0.482)	-0.020	+0.32%
Frequency	2010.1	0.003 (CI = +/-0.010; p = 0.554)	-0.027	+0.29%
Frequency	2010.2	-0.001 (CI = +/-0.010; p = 0.908)	-0.045	-0.06%
Frequency	2011.1	-0.003 (CI = +/-0.010; p = 0.551)	-0.030	-0.30%
Frequency	2011.2	-0.003 (CI = +/-0.011; p = 0.621)	-0.037	-0.27%
Frequency	2012.1	0.000 (CI = +/-0.012; p = 0.946)	-0.052	-0.04%
Frequency	2012.2	-0.003 (CI = +/-0.013; p = 0.692)	-0.046	-0.25%
Frequency	2013.1	-0.005 (CI = +/-0.014; p = 0.483)	-0.028	-0.48%
Frequency	2013.2	-0.010 (CI = +/-0.015; p = 0.179)	0.054	-0.96%
Frequency	2014.1	-0.011 (CI = +/-0.016; p = 0.182)	0.057	-1.07%
Frequency	2014.2	-0.015 (CI = +/-0.018; p = 0.098)	0.125	-1.47%
Frequency	2015.1	-0.019 (CI = +/-0.020; p = 0.055)	0.198	-1.90%
Frequency	2015.2	-0.015 (CI = +/-0.022; p = 0.172)	0.078	-1.44%
Frequency	2016.1	-0.016 (CI = +/-0.026; p = 0.204)	0.064	-1.56%
Frequency	2016.2	-0.019 (CI = +/-0.030; p = 0.184)	0.086	-1.92%
Frequency	2017.1	-0.020 (CI = +/-0.037; p = 0.240)	0.055	-2.03%

## Comprehensive

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

Fit	Start Date	Time	Adjusted R <sup>2</sup>	Implied Trend
				Rate
Loss Cost	2005.1	0.048 (CI = +/-0.011; p = 0.000)	0.728	+4.90%
Loss Cost	2005.2	0.046 (CI = +/-0.012; p = 0.000)	0.699	+4.74%
Loss Cost	2006.1	0.047 (CI = +/-0.013; p = 0.000)	0.689	+4.86%
Loss Cost	2006.2	0.047 (CI = +/-0.013; p = 0.000)	0.657	+4.76%
Loss Cost	2007.1	0.048 (CI = +/-0.014; p = 0.000)	0.653	+4.94%
Loss Cost	2007.2	0.048 (CI = +/-0.016; p = 0.000)	0.619	+4.88%
Loss Cost	2008.1	0.052 (CI = +/-0.016; p = 0.000)	0.649	+5.30%
Loss Cost	2008.2	0.052 (CI = +/-0.018; p = 0.000)	0.625	+5.37%
Loss Cost	2009.1	0.058 (CI = +/-0.018; p = 0.000)	0.687	+6.01%
Loss Cost	2009.2	0.059 (CI = +/-0.020; p = 0.000)	0.663	+6.11%
Loss Cost	2010.1	0.065 (CI = +/-0.020; p = 0.000)	0.706	+6.75%
Loss Cost	2010.2	0.063 (CI = +/-0.022; p = 0.000)	0.660	+6.51%
Loss Cost	2011.1	0.069 (CI = +/-0.024; p = 0.000)	0.687	+7.14%
Loss Cost	2011.2	0.069 (CI = +/-0.027; p = 0.000)	0.645	+7.11%
Loss Cost	2012.1	0.078 (CI = +/-0.027; p = 0.000)	0.712	+8.16%
Loss Cost	2012.2	0.073 (CI = +/-0.031; p = 0.000)	0.649	+7.60%
Loss Cost	2013.1	0.079 (CI = +/-0.034; p = 0.000)	0.649	+8.24%
Loss Cost	2013.2	0.068 (CI = +/-0.037; p = 0.002)	0.560	+7.00%
Loss Cost	2014.1	0.077 (CI = +/-0.042; p = 0.002)	0.595	+8.04%
Loss Cost	2014.2	0.068 (CI = +/-0.049; p = 0.012)	0.473	+7.02%
Loss Cost	2015.1	0.083 (CI = +/-0.056; p = 0.009)	0.542	+8.60%
Loss Cost	2015.2	0.081 (CI = +/-0.072; p = 0.032)	0.435	+8.44%
Loss Cost	2016.1	0.092 (CI = +/-0.093; p = 0.052)	0.411	+9.69%
Loss Cost	2016.2	0.072 (CI = +/-0.125; p = 0.198)	0.167	+7.51%
Loss Cost	2017.1	0.120 (CI = +/-0.158; p = 0.101)	0.412	+12.80%
Severity	2005.1	0.028 (CI = +/-0.011; p = 0.000)	0.480	+2.88%
Severity	2005.2	0.028 (CI = +/-0.012; p = 0.000)	0.453	+2.88%
Severity	2006.1	0.031 (CI = +/-0.012; p = 0.000)	0.480	+3.12%
Severity	2006.2	0.032 (CI = +/-0.013; p = 0.000)	0.468	+3.21%
Severity	2007.1	0.035 (CI = +/-0.014; p = 0.000)	0.518	+3.57%
Severity	2007.2	0.035 (CI = +/-0.015; p = 0.000)	0.482	+3.54%
Severity	2008.1	0.039 (CI = +/-0.015; p = 0.000)	0.534	+3.95%
Severity	2008.2	0.039 (CI = +/-0.017; p = 0.000)	0.508	+4.01%
Severity	2009.1	0.045 (CI = +/-0.017; p = 0.000)	0.591	+4.62%
Severity	2009.2	0.045 (CI = +/-0.019; p = 0.000)	0.553	+4.60%
Severity	2010.1	0.050 (CI = +/-0.019; p = 0.000)	0.603	+5.16%
Severity	2010.2	0.052 (CI = +/-0.021; p = 0.000)	0.584	+5.35%
Severity	2011.1	0.061 (CI = +/-0.021; p = 0.000)	0.680	+6.25%
Severity	2011.2	0.058 (CI = +/-0.024; p = 0.000)	0.626	+6.02%
Severity	2012.1	0.062 (CI = +/-0.026; p = 0.000)	0.621	+6.44%
Severity	2012.2	0.059 (CI = +/-0.030; p = 0.001)	0.546	+6.03%
Severity	2013.1	0.066 (CI = +/-0.033; p = 0.001)	0.580	+6.84%
Severity	2013.2	0.061 (CI = +/-0.038; p = 0.005)	0.485	+6.29%
Severity	2014.1	0.070 (CI = +/-0.044; p = 0.005)	0.516	+7.26%
Severity	2014.2	0.066 (CI = +/-0.053; p = 0.020)	0.408	+6.81%
Severity	2015.1	0.087 (CI = +/-0.056; p = 0.007)	0.568	+9.12%
Severity	2015.2	0.071 (CI = +/-0.067; p = 0.040)	0.400	+7.36%
Severity	2016.1	0.079 (CI = +/-0.088; p = 0.068)	0.359	+8.27%
Severity	2016.2	0.062 (CI = +/-0.119; p = 0.235)	0.120	+6.43%
Severity	2017.1	0.105 (CI = +/-0.153; p = 0.128)	0.348	+11.12%
Frequency	2005.1	0.019 (CI = +/-0.006; p = 0.000)	0.629	+1.96%
Frequency	2005.2	0.018 (CI = +/-0.006; p = 0.000)	0.590	+1.81%
Frequency	2006.1	0.017 (CI = +/-0.006; p = 0.000)	0.544	+1.69%
Frequency	2006.2	0.015 (CI = +/-0.006; p = 0.000)	0.492	+1.50%
Frequency	2007.1	0.013 (CI = +/-0.006; p = 0.000)	0.430	+1.32%
Frequency	2007.2	0.013 (CI = +/-0.007; p = 0.001)	0.389	+1.30%
Frequency	2008.1	0.013 (CI = +/-0.007; p = 0.001)	0.355	+1.29%
Frequency	2008.2	0.013 (CI = +/-0.008; p = 0.003)	0.325	+1.30%
Frequency	2009.1	0.013 (CI = +/-0.009; p = 0.005)	0.305	+1.33%
Frequency	2009.2	0.014 (CI = +/-0.009; p = 0.005)	0.311	+1.44%
Frequency	2010.1	0.015 (CI = +/-0.010; p = 0.007)	0.301	+1.52%
Frequency	2010.2	0.011 (CI = +/-0.010; p = 0.037)	0.185	+1.10%
Frequency	2011.1	0.008 (CI = +/-0.011; p = 0.126)	0.086	+0.83%
Frequency	2011.2	0.010 (CI = +/-0.012; p = 0.091)	0.124	+1.03%
Frequency	2012.1	0.016 (CI = +/-0.011; p = 0.008)	0.368	+1.62%
Frequency	2012.2	0.015 (CI = +/-0.013; p = 0.026)	0.277	+1.48%
Frequency	2013.1	0.013 (CI = +/-0.014; p = 0.073)	0.180	+1.31%
Frequency	2013.2	0.007 (CI = +/-0.014; p = 0.327)	0.004	+0.66%
Frequency	2014.1	0.007 (CI = +/-0.017; p = 0.363)	-0.009	+0.72%
Frequency	2014.2	0.002 (CI = +/-0.019; p = 0.815)	-0.104	+0.20%
Frequency	2015.1	-0.005 (CI = +/-0.021; p = 0.615)	-0.088	-0.47%
Frequency	2015.2	0.010 (CI = +/-0.009; p = 0.036)	0.416	+1.00%
Frequency	2016.1	0.013 (CI = +/-0.011; p = 0.027)	0.519	+1.31%
Frequency	2016.2	0.010 (CI = +/-0.014; p = 0.127)	0.280	+1.02%
Frequency	2017.1	0.015 (CI = +/-0.019; p = 0.090)	0.441	+1.51%

**Comprehensive**

Coverage = CM

End Trend Period = 2019.1

Excluded Points = NA

Parameters Included: time

Fit	Start Date	Time	Adjusted R <sup>2</sup>	Implied Trend
				Rate
Loss Cost	2005.1	0.045 (CI = +/-0.011; p = 0.000)	0.703	+4.57%
Loss Cost	2005.2	0.043 (CI = +/-0.012; p = 0.000)	0.669	+4.38%
Loss Cost	2006.1	0.044 (CI = +/-0.013; p = 0.000)	0.657	+4.49%
Loss Cost	2006.2	0.043 (CI = +/-0.014; p = 0.000)	0.619	+4.35%
Loss Cost	2007.1	0.044 (CI = +/-0.015; p = 0.000)	0.611	+4.51%
Loss Cost	2007.2	0.043 (CI = +/-0.016; p = 0.000)	0.570	+4.41%
Loss Cost	2008.1	0.047 (CI = +/-0.017; p = 0.000)	0.603	+4.81%
Loss Cost	2008.2	0.047 (CI = +/-0.018; p = 0.000)	0.571	+4.84%
Loss Cost	2009.1	0.054 (CI = +/-0.018; p = 0.000)	0.641	+5.50%
Loss Cost	2009.2	0.054 (CI = +/-0.020; p = 0.000)	0.610	+5.55%
Loss Cost	2010.1	0.060 (CI = +/-0.021; p = 0.000)	0.657	+6.20%
Loss Cost	2010.2	0.057 (CI = +/-0.024; p = 0.000)	0.599	+5.86%
Loss Cost	2011.1	0.063 (CI = +/-0.025; p = 0.000)	0.627	+6.49%
Loss Cost	2011.2	0.062 (CI = +/-0.029; p = 0.000)	0.572	+6.37%
Loss Cost	2012.1	0.072 (CI = +/-0.030; p = 0.000)	0.648	+7.45%
Loss Cost	2012.2	0.065 (CI = +/-0.033; p = 0.001)	0.565	+6.70%
Loss Cost	2013.1	0.070 (CI = +/-0.039; p = 0.002)	0.558	+7.30%
Loss Cost	2013.2	0.055 (CI = +/-0.040; p = 0.012)	0.436	+5.67%
Loss Cost	2014.1	0.064 (CI = +/-0.047; p = 0.012)	0.468	+6.65%
Loss Cost	2014.2	0.050 (CI = +/-0.053; p = 0.062)	0.291	+5.12%
Loss Cost	2015.1	0.064 (CI = +/-0.064; p = 0.051)	0.362	+6.58%
Loss Cost	2015.2	0.056 (CI = +/-0.085; p = 0.154)	0.192	+5.80%
Loss Cost	2016.1	0.064 (CI = +/-0.118; p = 0.226)	0.131	+6.56%
Loss Cost	2016.2	0.024 (CI = +/-0.157; p = 0.694)	-0.197	+2.42%
Loss Cost	2017.1	0.072 (CI = +/-0.239; p = 0.411)	-0.024	+7.42%
Severity	2005.1	0.025 (CI = +/-0.011; p = 0.000)	0.424	+2.54%
Severity	2005.2	0.025 (CI = +/-0.012; p = 0.000)	0.392	+2.51%
Severity	2006.1	0.027 (CI = +/-0.013; p = 0.000)	0.420	+2.74%
Severity	2006.2	0.028 (CI = +/-0.014; p = 0.000)	0.403	+2.81%
Severity	2007.1	0.031 (CI = +/-0.014; p = 0.000)	0.457	+3.17%
Severity	2007.2	0.030 (CI = +/-0.015; p = 0.000)	0.414	+3.10%
Severity	2008.1	0.034 (CI = +/-0.016; p = 0.000)	0.469	+3.50%
Severity	2008.2	0.035 (CI = +/-0.017; p = 0.000)	0.437	+3.53%
Severity	2009.1	0.041 (CI = +/-0.018; p = 0.000)	0.529	+4.14%
Severity	2009.2	0.040 (CI = +/-0.019; p = 0.000)	0.481	+4.08%
Severity	2010.1	0.045 (CI = +/-0.020; p = 0.000)	0.535	+4.63%
Severity	2010.2	0.047 (CI = +/-0.023; p = 0.001)	0.510	+4.78%
Severity	2011.1	0.056 (CI = +/-0.023; p = 0.000)	0.619	+5.72%
Severity	2011.2	0.053 (CI = +/-0.026; p = 0.001)	0.549	+5.39%
Severity	2012.1	0.056 (CI = +/-0.029; p = 0.001)	0.538	+5.77%
Severity	2012.2	0.051 (CI = +/-0.033; p = 0.006)	0.440	+5.21%
Severity	2013.1	0.058 (CI = +/-0.037; p = 0.005)	0.475	+6.01%
Severity	2013.2	0.051 (CI = +/-0.043; p = 0.025)	0.348	+5.21%
Severity	2014.1	0.060 (CI = +/-0.051; p = 0.026)	0.377	+6.15%
Severity	2014.2	0.052 (CI = +/-0.062; p = 0.090)	0.233	+5.35%
Severity	2015.1	0.075 (CI = +/-0.069; p = 0.037)	0.413	+7.84%
Severity	2015.2	0.051 (CI = +/-0.081; p = 0.175)	0.164	+5.25%
Severity	2016.1	0.056 (CI = +/-0.114; p = 0.265)	0.088	+5.75%
Severity	2016.2	0.022 (CI = +/-0.157; p = 0.713)	-0.203	+2.27%
Severity	2017.1	0.067 (CI = +/-0.245; p = 0.447)	-0.064	+6.95%
Frequency	2005.1	0.020 (CI = +/-0.006; p = 0.000)	0.610	+1.98%
Frequency	2005.2	0.018 (CI = +/-0.006; p = 0.000)	0.567	+1.82%
Frequency	2006.1	0.017 (CI = +/-0.006; p = 0.000)	0.517	+1.70%
Frequency	2006.2	0.015 (CI = +/-0.007; p = 0.000)	0.459	+1.50%
Frequency	2007.1	0.013 (CI = +/-0.007; p = 0.000)	0.391	+1.30%
Frequency	2007.2	0.013 (CI = +/-0.007; p = 0.001)	0.348	+1.27%
Frequency	2008.1	0.013 (CI = +/-0.008; p = 0.003)	0.313	+1.26%
Frequency	2008.2	0.013 (CI = +/-0.009; p = 0.006)	0.282	+1.27%
Frequency	2009.1	0.013 (CI = +/-0.010; p = 0.010)	0.261	+1.30%
Frequency	2009.2	0.014 (CI = +/-0.010; p = 0.011)	0.268	+1.42%
Frequency	2010.1	0.015 (CI = +/-0.012; p = 0.015)	0.259	+1.50%
Frequency	2010.2	0.010 (CI = +/-0.011; p = 0.075)	0.134	+1.03%
Frequency	2011.1	0.007 (CI = +/-0.012; p = 0.227)	0.035	+0.73%
Frequency	2011.2	0.009 (CI = +/-0.014; p = 0.169)	0.069	+0.93%
Frequency	2012.1	0.016 (CI = +/-0.013; p = 0.019)	0.307	+1.59%
Frequency	2012.2	0.014 (CI = +/-0.015; p = 0.057)	0.210	+1.42%
Frequency	2013.1	0.012 (CI = +/-0.017; p = 0.144)	0.109	+1.22%
Frequency	2013.2	0.004 (CI = +/-0.017; p = 0.570)	-0.063	+0.44%
Frequency	2014.1	0.005 (CI = +/-0.020; p = 0.612)	-0.078	+0.47%
Frequency	2014.2	-0.002 (CI = +/-0.023; p = 0.826)	-0.118	-0.22%
Frequency	2015.1	-0.012 (CI = +/-0.024; p = 0.286)	0.040	-1.16%
Frequency	2015.2	0.005 (CI = +/-0.009; p = 0.186)	0.149	+0.52%
Frequency	2016.1	0.008 (CI = +/-0.011; p = 0.135)	0.266	+0.77%
Frequency	2016.2	0.001 (CI = +/-0.009; p = 0.688)	-0.194	+0.14%
Frequency	2017.1	0.004 (CI = +/-0.014; p = 0.387)	0.005	+0.44%

## All Perils

Coverage = AP  
End Trend Period = 2022.2  
Excluded Points = NA  
Parameters Included: time, seasonality

Fit	Start Date	Time	Seasonality	Adjusted R <sup>2</sup>	Implied Trend
					Rate
Loss Cost	2005.1	0.030 (CI = +/-0.008; p = 0.000)	-0.103 (CI = +/-0.080; p = 0.013)	0.663	+3.02%
Loss Cost	2005.2	0.031 (CI = +/-0.008; p = 0.000)	-0.109 (CI = +/-0.081; p = 0.010)	0.663	+3.13%
Loss Cost	2006.1	0.031 (CI = +/-0.009; p = 0.000)	-0.109 (CI = +/-0.084; p = 0.012)	0.652	+3.14%
Loss Cost	2006.2	0.031 (CI = +/-0.009; p = 0.000)	-0.112 (CI = +/-0.086; p = 0.013)	0.632	+3.18%
Loss Cost	2007.1	0.030 (CI = +/-0.010; p = 0.000)	-0.116 (CI = +/-0.089; p = 0.012)	0.614	+3.09%
Loss Cost	2007.2	0.031 (CI = +/-0.010; p = 0.000)	-0.117 (CI = +/-0.092; p = 0.014)	0.584	+3.10%
Loss Cost	2008.1	0.032 (CI = +/-0.011; p = 0.000)	-0.110 (CI = +/-0.094; p = 0.024)	0.590	+3.24%
Loss Cost	2008.2	0.034 (CI = +/-0.011; p = 0.000)	-0.118 (CI = +/-0.096; p = 0.018)	0.592	+3.41%
Loss Cost	2009.1	0.034 (CI = +/-0.012; p = 0.000)	-0.116 (CI = +/-0.100; p = 0.025)	0.583	+3.46%
Loss Cost	2009.2	0.035 (CI = +/-0.013; p = 0.000)	-0.122 (CI = +/-0.103; p = 0.022)	0.571	+3.60%
Loss Cost	2010.1	0.037 (CI = +/-0.014; p = 0.000)	-0.115 (CI = +/-0.106; p = 0.035)	0.574	+3.76%
Loss Cost	2010.2	0.038 (CI = +/-0.015; p = 0.000)	-0.120 (CI = +/-0.110; p = 0.035)	0.553	+3.89%
Loss Cost	2011.1	0.040 (CI = +/-0.017; p = 0.000)	-0.113 (CI = +/-0.115; p = 0.053)	0.554	+4.05%
Loss Cost	2011.2	0.041 (CI = +/-0.018; p = 0.000)	-0.117 (CI = +/-0.120; p = 0.056)	0.523	+4.15%
Loss Cost	2012.1	0.042 (CI = +/-0.020; p = 0.000)	-0.111 (CI = +/-0.126; p = 0.081)	0.519	+4.31%
Loss Cost	2012.2	0.044 (CI = +/-0.022; p = 0.000)	-0.117 (CI = +/-0.132; p = 0.078)	0.495	+4.50%
Loss Cost	2013.1	0.045 (CI = +/-0.024; p = 0.001)	-0.116 (CI = +/-0.140; p = 0.099)	0.477	+4.55%
Loss Cost	2013.2	0.044 (CI = +/-0.027; p = 0.003)	-0.116 (CI = +/-0.148; p = 0.118)	0.416	+4.54%
Loss Cost	2014.1	0.039 (CI = +/-0.030; p = 0.014)	-0.133 (CI = +/-0.154; p = 0.084)	0.378	+3.96%
Loss Cost	2014.2	0.036 (CI = +/-0.033; p = 0.035)	-0.126 (CI = +/-0.163; p = 0.120)	0.280	+3.69%
Loss Cost	2015.1	0.029 (CI = +/-0.037; p = 0.110)	-0.146 (CI = +/-0.171; p = 0.088)	0.254	+2.98%
Loss Cost	2015.2	0.034 (CI = +/-0.042; p = 0.099)	-0.158 (CI = +/-0.181; p = 0.082)	0.256	+3.50%
Loss Cost	2016.1	0.020 (CI = +/-0.045; p = 0.343)	-0.194 (CI = +/-0.180; p = 0.037)	0.290	+2.03%
Loss Cost	2016.2	0.016 (CI = +/-0.052; p = 0.513)	-0.185 (CI = +/-0.196; p = 0.061)	0.194	+1.60%
Loss Cost	2017.1	0.012 (CI = +/-0.063; p = 0.688)	-0.194 (CI = +/-0.218; p = 0.075)	0.188	+1.16%
Severity	2005.1	0.028 (CI = +/-0.006; p = 0.000)	-0.046 (CI = +/-0.061; p = 0.134)	0.742	+2.89%
Severity	2005.2	0.029 (CI = +/-0.006; p = 0.000)	-0.050 (CI = +/-0.062; p = 0.107)	0.739	+2.97%
Severity	2006.1	0.030 (CI = +/-0.006; p = 0.000)	-0.043 (CI = +/-0.062; p = 0.166)	0.750	+3.09%
Severity	2006.2	0.032 (CI = +/-0.006; p = 0.000)	-0.051 (CI = +/-0.061; p = 0.094)	0.768	+3.25%
Severity	2007.1	0.032 (CI = +/-0.007; p = 0.000)	-0.054 (CI = +/-0.063; p = 0.089)	0.751	+3.21%
Severity	2007.2	0.031 (CI = +/-0.007; p = 0.000)	-0.052 (CI = +/-0.065; p = 0.114)	0.723	+3.16%
Severity	2008.1	0.033 (CI = +/-0.007; p = 0.000)	-0.039 (CI = +/-0.062; p = 0.205)	0.766	+3.41%
Severity	2008.2	0.037 (CI = +/-0.006; p = 0.000)	-0.054 (CI = +/-0.053; p = 0.047)	0.835	+3.73%
Severity	2009.1	0.038 (CI = +/-0.007; p = 0.000)	-0.047 (CI = +/-0.054; p = 0.081)	0.842	+3.88%
Severity	2009.2	0.039 (CI = +/-0.007; p = 0.000)	-0.051 (CI = +/-0.055; p = 0.066)	0.835	+3.98%
Severity	2010.1	0.040 (CI = +/-0.007; p = 0.000)	-0.045 (CI = +/-0.056; p = 0.109)	0.838	+4.12%
Severity	2010.2	0.042 (CI = +/-0.008; p = 0.000)	-0.053 (CI = +/-0.055; p = 0.059)	0.848	+4.33%
Severity	2011.1	0.044 (CI = +/-0.008; p = 0.000)	-0.047 (CI = +/-0.056; p = 0.099)	0.850	+4.48%
Severity	2011.2	0.044 (CI = +/-0.009; p = 0.000)	-0.046 (CI = +/-0.059; p = 0.116)	0.829	+4.48%
Severity	2012.1	0.042 (CI = +/-0.010; p = 0.000)	-0.052 (CI = +/-0.061; p = 0.088)	0.810	+4.32%
Severity	2012.2	0.043 (CI = +/-0.010; p = 0.000)	-0.055 (CI = +/-0.064; p = 0.084)	0.792	+4.41%
Severity	2013.1	0.042 (CI = +/-0.012; p = 0.000)	-0.059 (CI = +/-0.067; p = 0.084)	0.768	+4.32%
Severity	2013.2	0.041 (CI = +/-0.013; p = 0.000)	-0.055 (CI = +/-0.071; p = 0.116)	0.722	+4.22%
Severity	2014.1	0.037 (CI = +/-0.013; p = 0.000)	-0.070 (CI = +/-0.068; p = 0.045)	0.707	+3.74%
Severity	2014.2	0.037 (CI = +/-0.015; p = 0.000)	-0.072 (CI = +/-0.073; p = 0.053)	0.663	+3.80%
Severity	2015.1	0.037 (CI = +/-0.017; p = 0.000)	-0.072 (CI = +/-0.079; p = 0.069)	0.637	+3.78%
Severity	2015.2	0.035 (CI = +/-0.019; p = 0.002)	-0.066 (CI = +/-0.084; p = 0.109)	0.539	+3.54%
Severity	2016.1	0.029 (CI = +/-0.021; p = 0.011)	-0.080 (CI = +/-0.086; p = 0.063)	0.504	+2.96%
Severity	2016.2	0.028 (CI = +/-0.025; p = 0.032)	-0.077 (CI = +/-0.093; p = 0.096)	0.386	+2.81%
Severity	2017.1	0.031 (CI = +/-0.030; p = 0.041)	-0.069 (CI = +/-0.103; p = 0.162)	0.396	+3.19%
Frequency	2005.1	0.001 (CI = +/-0.006; p = 0.658)	-0.057 (CI = +/-0.059; p = 0.058)	0.058	+0.13%
Frequency	2005.2	0.002 (CI = +/-0.006; p = 0.594)	-0.059 (CI = +/-0.061; p = 0.057)	0.061	+0.16%
Frequency	2006.1	0.000 (CI = +/-0.006; p = 0.893)	-0.066 (CI = +/-0.061; p = 0.036)	0.081	+0.04%
Frequency	2006.2	-0.001 (CI = +/-0.006; p = 0.833)	-0.060 (CI = +/-0.062; p = 0.057)	0.058	-0.07%
Frequency	2007.1	-0.001 (CI = +/-0.007; p = 0.750)	-0.062 (CI = +/-0.064; p = 0.055)	0.061	-0.11%
Frequency	2007.2	0.000 (CI = +/-0.007; p = 0.893)	-0.065 (CI = +/-0.066; p = 0.051)	0.068	-0.05%
Frequency	2008.1	-0.002 (CI = +/-0.008; p = 0.676)	-0.071 (CI = +/-0.067; p = 0.039)	0.089	-0.16%
Frequency	2008.2	-0.003 (CI = +/-0.008; p = 0.432)	-0.064 (CI = +/-0.068; p = 0.063)	0.079	-0.31%
Frequency	2009.1	-0.004 (CI = +/-0.009; p = 0.339)	-0.068 (CI = +/-0.070; p = 0.054)	0.094	-0.41%
Frequency	2009.2	-0.004 (CI = +/-0.009; p = 0.431)	-0.070 (CI = +/-0.072; p = 0.056)	0.094	-0.36%
Frequency	2010.1	-0.003 (CI = +/-0.010; p = 0.482)	-0.070 (CI = +/-0.075; p = 0.068)	0.075	-0.35%
Frequency	2010.2	-0.004 (CI = +/-0.011; p = 0.429)	-0.067 (CI = +/-0.078; p = 0.091)	0.069	-0.42%
Frequency	2011.1	-0.004 (CI = +/-0.012; p = 0.475)	-0.067 (CI = +/-0.082; p = 0.108)	0.049	-0.42%
Frequency	2011.2	-0.003 (CI = +/-0.013; p = 0.622)	-0.071 (CI = +/-0.086; p = 0.101)	0.052	-0.31%
Frequency	2012.1	0.000 (CI = +/-0.014; p = 0.997)	-0.059 (CI = +/-0.087; p = 0.172)	0.001	0.00%
Frequency	2012.2	0.001 (CI = +/-0.015; p = 0.901)	-0.062 (CI = +/-0.091; p = 0.169)	0.003	+0.09%
Frequency	2013.1	0.002 (CI = +/-0.017; p = 0.780)	-0.057 (CI = +/-0.096; p = 0.225)	-0.014	+0.22%
Frequency	2013.2	0.003 (CI = +/-0.019; p = 0.726)	-0.060 (CI = +/-0.102; p = 0.227)	-0.017	+0.31%
Frequency	2014.1	0.002 (CI = +/-0.021; p = 0.832)	-0.063 (CI = +/-0.108; p = 0.233)	-0.020	+0.21%
Frequency	2014.2	-0.001 (CI = +/-0.023; p = 0.927)	-0.054 (CI = +/-0.114; p = 0.322)	-0.062	-0.10%
Frequency	2015.1	-0.008 (CI = +/-0.025; p = 0.513)	-0.073 (CI = +/-0.115; p = 0.190)	0.012	-0.77%
Frequency	2015.2	0.000 (CI = +/-0.026; p = 0.974)	-0.092 (CI = +/-0.114; p = 0.104)	0.072	-0.04%
Frequency	2016.1	-0.009 (CI = +/-0.028; p = 0.492)	-0.114 (CI = +/-0.114; p = 0.050)	0.189	-0.91%
Frequency	2016.2	-0.012 (CI = +/-0.033; p = 0.440)	-0.108 (CI = +/-0.123; p = 0.081)	0.168	-1.18%
Frequency	2017.1	-0.020 (CI = +/-0.038; p = 0.271)	-0.125 (CI = +/-0.132; p = 0.061)	0.233	-1.96%

## All Perils

Coverage = AP  
 End Trend Period = 2022.2  
 Excluded Points = NA  
 Parameters included: time, scalar\_level\_change  
 Scalar Level Change Start Date = 2021-07-01

Fit	Start Date	Time	Scalar Shift	Adjusted R <sup>2</sup>	Implied Trend
					Rate
Loss Cost	2005.1	0.025 (CI = +/-0.009; p = 0.000)	0.195 (CI = +/-0.167; p = 0.023)	0.652	+2.56%
Loss Cost	2005.2	0.026 (CI = +/-0.009; p = 0.000)	0.192 (CI = +/-0.170; p = 0.028)	0.642	+2.60%
Loss Cost	2006.1	0.026 (CI = +/-0.010; p = 0.000)	0.190 (CI = +/-0.174; p = 0.033)	0.631	+2.64%
Loss Cost	2006.2	0.026 (CI = +/-0.011; p = 0.000)	0.193 (CI = +/-0.178; p = 0.035)	0.610	+2.59%
Loss Cost	2007.1	0.025 (CI = +/-0.011; p = 0.000)	0.197 (CI = +/-0.182; p = 0.035)	0.588	+2.52%
Loss Cost	2007.2	0.024 (CI = +/-0.012; p = 0.000)	0.203 (CI = +/-0.185; p = 0.033)	0.562	+2.40%
Loss Cost	2008.1	0.026 (CI = +/-0.013; p = 0.000)	0.193 (CI = +/-0.187; p = 0.044)	0.574	+2.60%
Loss Cost	2008.2	0.026 (CI = +/-0.014; p = 0.001)	0.190 (CI = +/-0.192; p = 0.053)	0.561	+2.66%
Loss Cost	2009.1	0.027 (CI = +/-0.015; p = 0.001)	0.184 (CI = +/-0.197; p = 0.066)	0.554	+2.77%
Loss Cost	2009.2	0.027 (CI = +/-0.016; p = 0.002)	0.184 (CI = +/-0.203; p = 0.074)	0.533	+2.77%
Loss Cost	2010.1	0.030 (CI = +/-0.018; p = 0.002)	0.173 (CI = +/-0.207; p = 0.098)	0.541	+3.02%
Loss Cost	2010.2	0.029 (CI = +/-0.019; p = 0.005)	0.175 (CI = +/-0.214; p = 0.104)	0.514	+2.96%
Loss Cost	2011.1	0.032 (CI = +/-0.021; p = 0.005)	0.164 (CI = +/-0.220; p = 0.136)	0.519	+3.24%
Loss Cost	2011.2	0.031 (CI = +/-0.023; p = 0.012)	0.169 (CI = +/-0.228; p = 0.138)	0.486	+3.12%
Loss Cost	2012.1	0.033 (CI = +/-0.025; p = 0.013)	0.158 (CI = +/-0.236; p = 0.178)	0.486	+3.40%
Loss Cost	2012.2	0.033 (CI = +/-0.028; p = 0.026)	0.160 (CI = +/-0.247; p = 0.189)	0.453	+3.34%
Loss Cost	2013.1	0.034 (CI = +/-0.032; p = 0.037)	0.154 (CI = +/-0.258; p = 0.225)	0.436	+3.50%
Loss Cost	2013.2	0.030 (CI = +/-0.036; p = 0.093)	0.169 (CI = +/-0.269; p = 0.202)	0.385	+3.06%
Loss Cost	2014.1	0.024 (CI = +/-0.040; p = 0.230)	0.191 (CI = +/-0.279; p = 0.165)	0.331	+2.38%
Loss Cost	2014.2	0.013 (CI = +/-0.044; p = 0.531)	0.224 (CI = +/-0.284; p = 0.114)	0.284	+1.33%
Loss Cost	2015.1	0.004 (CI = +/-0.050; p = 0.868)	0.251 (CI = +/-0.296; p = 0.089)	0.253	+0.40%
Loss Cost	2015.2	0.001 (CI = +/-0.059; p = 0.972)	0.260 (CI = +/-0.319; p = 0.101)	0.233	+0.10%
Loss Cost	2016.1	-0.020 (CI = +/-0.065; p = 0.522)	0.314 (CI = +/-0.319; p = 0.053)	0.248	-1.93%
Loss Cost	2016.2	-0.047 (CI = +/-0.069; p = 0.157)	0.383 (CI = +/-0.306; p = 0.019)	0.346	-4.62%
Loss Cost	2017.1	-0.057 (CI = +/-0.085; p = 0.165)	0.405 (CI = +/-0.339; p = 0.024)	0.351	-5.52%
Severity	2005.1	0.025 (CI = +/-0.006; p = 0.000)	0.140 (CI = +/-0.119; p = 0.022)	0.765	+2.54%
Severity	2005.2	0.026 (CI = +/-0.007; p = 0.000)	0.138 (CI = +/-0.121; p = 0.027)	0.757	+2.59%
Severity	2006.1	0.027 (CI = +/-0.007; p = 0.000)	0.129 (CI = +/-0.120; p = 0.037)	0.770	+2.74%
Severity	2006.2	0.028 (CI = +/-0.007; p = 0.000)	0.121 (CI = +/-0.120; p = 0.048)	0.776	+2.88%
Severity	2007.1	0.028 (CI = +/-0.008; p = 0.000)	0.123 (CI = +/-0.122; p = 0.049)	0.759	+2.83%
Severity	2007.2	0.027 (CI = +/-0.008; p = 0.000)	0.130 (CI = +/-0.123; p = 0.039)	0.740	+2.70%
Severity	2008.1	0.030 (CI = +/-0.008; p = 0.000)	0.114 (CI = +/-0.115; p = 0.051)	0.784	+3.01%
Severity	2008.2	0.033 (CI = +/-0.008; p = 0.000)	0.097 (CI = +/-0.104; p = 0.066)	0.831	+3.35%
Severity	2009.1	0.035 (CI = +/-0.008; p = 0.000)	0.088 (CI = +/-0.103; p = 0.092)	0.841	+3.55%
Severity	2009.2	0.035 (CI = +/-0.009; p = 0.000)	0.086 (CI = +/-0.106; p = 0.107)	0.830	+3.58%
Severity	2010.1	0.037 (CI = +/-0.009; p = 0.000)	0.077 (CI = +/-0.106; p = 0.147)	0.835	+3.79%
Severity	2010.2	0.039 (CI = +/-0.010; p = 0.000)	0.070 (CI = +/-0.107; p = 0.192)	0.834	+3.96%
Severity	2011.1	0.041 (CI = +/-0.010; p = 0.000)	0.060 (CI = +/-0.107; p = 0.260)	0.839	+4.19%
Severity	2011.2	0.040 (CI = +/-0.011; p = 0.000)	0.064 (CI = +/-0.111; p = 0.240)	0.819	+4.08%
Severity	2012.1	0.038 (CI = +/-0.012; p = 0.000)	0.071 (CI = +/-0.114; p = 0.209)	0.796	+3.91%
Severity	2012.2	0.038 (CI = +/-0.014; p = 0.000)	0.072 (CI = +/-0.119; p = 0.223)	0.773	+3.89%
Severity	2013.1	0.037 (CI = +/-0.015; p = 0.000)	0.074 (CI = +/-0.125; p = 0.228)	0.745	+3.82%
Severity	2013.2	0.034 (CI = +/-0.017; p = 0.001)	0.086 (CI = +/-0.128; p = 0.173)	0.711	+3.47%
Severity	2014.1	0.028 (CI = +/-0.018; p = 0.004)	0.105 (CI = +/-0.124; p = 0.091)	0.683	+2.86%
Severity	2014.2	0.026 (CI = +/-0.020; p = 0.017)	0.114 (CI = +/-0.131; p = 0.083)	0.645	+2.59%
Severity	2015.1	0.026 (CI = +/-0.024; p = 0.035)	0.113 (CI = +/-0.140; p = 0.105)	0.616	+2.62%
Severity	2015.2	0.017 (CI = +/-0.025; p = 0.168)	0.138 (CI = +/-0.137; p = 0.049)	0.588	+1.72%
Severity	2016.1	0.008 (CI = +/-0.028; p = 0.523)	0.161 (CI = +/-0.137; p = 0.026)	0.571	+0.84%
Severity	2016.2	-0.004 (CI = +/-0.030; p = 0.785)	0.191 (CI = +/-0.131; p = 0.009)	0.599	-0.37%
Severity	2017.1	0.000 (CI = +/-0.037; p = 0.991)	0.183 (CI = +/-0.146; p = 0.019)	0.599	-0.02%
Frequency	2005.1	0.000 (CI = +/-0.007; p = 0.970)	0.055 (CI = +/-0.128; p = 0.390)	-0.029	+0.01%
Frequency	2005.2	0.000 (CI = +/-0.007; p = 0.973)	0.055 (CI = +/-0.130; p = 0.399)	-0.030	+0.01%
Frequency	2006.1	-0.001 (CI = +/-0.008; p = 0.793)	0.061 (CI = +/-0.131; p = 0.348)	-0.032	-0.10%
Frequency	2006.2	-0.003 (CI = +/-0.008; p = 0.461)	0.072 (CI = +/-0.129; p = 0.262)	-0.021	-0.28%
Frequency	2007.1	-0.003 (CI = +/-0.008; p = 0.459)	0.073 (CI = +/-0.132; p = 0.265)	-0.022	-0.31%
Frequency	2007.2	-0.003 (CI = +/-0.009; p = 0.505)	0.073 (CI = +/-0.136; p = 0.281)	-0.026	-0.30%
Frequency	2008.1	-0.004 (CI = +/-0.010; p = 0.407)	0.078 (CI = +/-0.138; p = 0.257)	-0.020	-0.39%
Frequency	2008.2	-0.007 (CI = +/-0.010; p = 0.173)	0.092 (CI = +/-0.135; p = 0.171)	0.020	-0.67%
Frequency	2009.1	-0.008 (CI = +/-0.011; p = 0.155)	0.096 (CI = +/-0.138; p = 0.162)	0.027	-0.75%
Frequency	2009.2	-0.008 (CI = +/-0.011; p = 0.167)	0.098 (CI = +/-0.142; p = 0.166)	0.024	-0.79%
Frequency	2010.1	-0.007 (CI = +/-0.013; p = 0.234)	0.096 (CI = +/-0.147; p = 0.190)	0.006	-0.74%
Frequency	2010.2	-0.010 (CI = +/-0.013; p = 0.152)	0.106 (CI = +/-0.149; p = 0.154)	0.032	-0.96%
Frequency	2011.1	-0.009 (CI = +/-0.015; p = 0.210)	0.104 (CI = +/-0.154; p = 0.176)	0.014	-0.91%
Frequency	2011.2	-0.009 (CI = +/-0.016; p = 0.248)	0.105 (CI = +/-0.161; p = 0.190)	0.004	-0.93%
Frequency	2012.1	-0.005 (CI = +/-0.017; p = 0.560)	0.087 (CI = +/-0.159; p = 0.268)	-0.034	-0.49%
Frequency	2012.2	-0.005 (CI = +/-0.019; p = 0.570)	0.088 (CI = +/-0.167; p = 0.280)	-0.039	-0.53%
Frequency	2013.1	-0.003 (CI = +/-0.021; p = 0.768)	0.080 (CI = +/-0.174; p = 0.343)	-0.050	-0.31%
Frequency	2013.2	-0.004 (CI = +/-0.024; p = 0.739)	0.083 (CI = +/-0.183; p = 0.349)	-0.056	-0.39%
Frequency	2014.1	-0.005 (CI = +/-0.028; p = 0.725)	0.086 (CI = +/-0.194; p = 0.360)	-0.062	-0.47%
Frequency	2014.2	-0.012 (CI = +/-0.030; p = 0.400)	0.110 (CI = +/-0.196; p = 0.249)	-0.035	-1.23%
Frequency	2015.1	-0.022 (CI = +/-0.033; p = 0.177)	0.139 (CI = +/-0.196; p = 0.150)	0.040	-2.17%
Frequency	2015.2	-0.016 (CI = +/-0.038; p = 0.379)	0.122 (CI = +/-0.207; p = 0.223)	-0.026	-1.60%
Frequency	2016.1	-0.028 (CI = +/-0.043; p = 0.183)	0.153 (CI = +/-0.212; p = 0.139)	0.052	-2.75%
Frequency	2016.2	-0.044 (CI = +/-0.048; p = 0.069)	0.192 (CI = +/-0.212; p = 0.071)	0.187	-4.27%
Frequency	2017.1	-0.057 (CI = +/-0.057; p = 0.050)	0.222 (CI = +/-0.225; p = 0.053)	0.255	-5.50%

## All Perils

Coverage = AP  
End Trend Period = 2022.2  
Excluded Points = NA  
Parameters Included: time

Fit	Start Date	Time	Adjusted R <sup>2</sup>	Implied Trend
				Rate
Loss Cost	2005.1	0.030 (CI = +/-0.008; p = 0.000)	0.605	+3.07%
Loss Cost	2005.2	0.031 (CI = +/-0.009; p = 0.000)	0.596	+3.13%
Loss Cost	2006.1	0.031 (CI = +/-0.009; p = 0.000)	0.586	+3.20%
Loss Cost	2006.2	0.031 (CI = +/-0.010; p = 0.000)	0.561	+3.18%
Loss Cost	2007.1	0.031 (CI = +/-0.011; p = 0.000)	0.534	+3.16%
Loss Cost	2007.2	0.031 (CI = +/-0.011; p = 0.000)	0.501	+3.10%
Loss Cost	2008.1	0.033 (CI = +/-0.012; p = 0.000)	0.521	+3.32%
Loss Cost	2008.2	0.034 (CI = +/-0.013; p = 0.000)	0.510	+3.41%
Loss Cost	2009.1	0.035 (CI = +/-0.013; p = 0.000)	0.508	+3.55%
Loss Cost	2009.2	0.035 (CI = +/-0.014; p = 0.000)	0.486	+3.60%
Loss Cost	2010.1	0.038 (CI = +/-0.015; p = 0.000)	0.504	+3.87%
Loss Cost	2010.2	0.038 (CI = +/-0.017; p = 0.000)	0.474	+3.89%
Loss Cost	2011.1	0.041 (CI = +/-0.018; p = 0.000)	0.489	+4.17%
Loss Cost	2011.2	0.041 (CI = +/-0.019; p = 0.000)	0.452	+4.15%
Loss Cost	2012.1	0.044 (CI = +/-0.021; p = 0.000)	0.461	+4.46%
Loss Cost	2012.2	0.044 (CI = +/-0.023; p = 0.001)	0.428	+4.50%
Loss Cost	2013.1	0.046 (CI = +/-0.025; p = 0.001)	0.417	+4.73%
Loss Cost	2013.2	0.044 (CI = +/-0.028; p = 0.004)	0.357	+4.54%
Loss Cost	2014.1	0.041 (CI = +/-0.031; p = 0.013)	0.284	+4.22%
Loss Cost	2014.2	0.036 (CI = +/-0.035; p = 0.043)	0.196	+3.69%
Loss Cost	2015.1	0.033 (CI = +/-0.040; p = 0.097)	0.126	+3.33%
Loss Cost	2015.2	0.034 (CI = +/-0.046; p = 0.127)	0.106	+3.50%
Loss Cost	2016.1	0.026 (CI = +/-0.052; p = 0.293)	0.016	+2.64%
Loss Cost	2016.2	0.016 (CI = +/-0.059; p = 0.566)	-0.057	+1.60%
Loss Cost	2017.1	0.020 (CI = +/-0.070; p = 0.546)	-0.059	+1.99%
Severity	2005.1	0.029 (CI = +/-0.006; p = 0.000)	0.732	+2.91%
Severity	2005.2	0.029 (CI = +/-0.006; p = 0.000)	0.725	+2.97%
Severity	2006.1	0.031 (CI = +/-0.006; p = 0.000)	0.742	+3.12%
Severity	2006.2	0.032 (CI = +/-0.007; p = 0.000)	0.753	+3.25%
Severity	2007.1	0.032 (CI = +/-0.007; p = 0.000)	0.733	+3.24%
Severity	2007.2	0.031 (CI = +/-0.007; p = 0.000)	0.707	+3.16%
Severity	2008.1	0.034 (CI = +/-0.007; p = 0.000)	0.760	+3.43%
Severity	2008.2	0.037 (CI = +/-0.007; p = 0.000)	0.814	+3.73%
Severity	2009.1	0.038 (CI = +/-0.007; p = 0.000)	0.828	+3.92%
Severity	2009.2	0.039 (CI = +/-0.007; p = 0.000)	0.817	+3.98%
Severity	2010.1	0.041 (CI = +/-0.008; p = 0.000)	0.826	+4.16%
Severity	2010.2	0.042 (CI = +/-0.008; p = 0.000)	0.828	+4.33%
Severity	2011.1	0.044 (CI = +/-0.008; p = 0.000)	0.837	+4.54%
Severity	2011.2	0.044 (CI = +/-0.009; p = 0.000)	0.815	+4.48%
Severity	2012.1	0.043 (CI = +/-0.010; p = 0.000)	0.789	+4.39%
Severity	2012.2	0.043 (CI = +/-0.011; p = 0.000)	0.766	+4.41%
Severity	2013.1	0.043 (CI = +/-0.012; p = 0.000)	0.737	+4.41%
Severity	2013.2	0.041 (CI = +/-0.013; p = 0.000)	0.693	+4.22%
Severity	2014.1	0.038 (CI = +/-0.014; p = 0.000)	0.638	+3.88%
Severity	2014.2	0.037 (CI = +/-0.016; p = 0.000)	0.586	+3.80%
Severity	2015.1	0.039 (CI = +/-0.019; p = 0.001)	0.561	+3.96%
Severity	2015.2	0.035 (CI = +/-0.021; p = 0.003)	0.469	+3.54%
Severity	2016.1	0.032 (CI = +/-0.024; p = 0.013)	0.369	+3.22%
Severity	2016.2	0.028 (CI = +/-0.027; p = 0.046)	0.253	+2.81%
Severity	2017.1	0.034 (CI = +/-0.031; p = 0.033)	0.317	+3.49%
Frequency	2005.1	0.002 (CI = +/-0.006; p = 0.606)	-0.021	+0.15%
Frequency	2005.2	0.002 (CI = +/-0.006; p = 0.610)	-0.022	+0.16%
Frequency	2006.1	0.001 (CI = +/-0.007; p = 0.816)	-0.029	+0.08%
Frequency	2006.2	-0.001 (CI = +/-0.007; p = 0.840)	-0.031	-0.07%
Frequency	2007.1	-0.001 (CI = +/-0.007; p = 0.840)	-0.032	-0.07%
Frequency	2007.2	0.000 (CI = +/-0.008; p = 0.898)	-0.034	-0.05%
Frequency	2008.1	-0.001 (CI = +/-0.008; p = 0.782)	-0.033	-0.11%
Frequency	2008.2	-0.003 (CI = +/-0.008; p = 0.454)	-0.015	-0.31%
Frequency	2009.1	-0.004 (CI = +/-0.009; p = 0.428)	-0.013	-0.35%
Frequency	2009.2	-0.004 (CI = +/-0.010; p = 0.457)	-0.017	-0.36%
Frequency	2010.1	-0.003 (CI = +/-0.011; p = 0.582)	-0.028	-0.29%
Frequency	2010.2	-0.004 (CI = +/-0.011; p = 0.448)	-0.017	-0.42%
Frequency	2011.1	-0.003 (CI = +/-0.012; p = 0.565)	-0.029	-0.35%
Frequency	2011.2	-0.003 (CI = +/-0.013; p = 0.637)	-0.036	-0.31%
Frequency	2012.1	0.001 (CI = +/-0.014; p = 0.917)	-0.049	+0.07%
Frequency	2012.2	0.001 (CI = +/-0.015; p = 0.904)	-0.052	+0.09%
Frequency	2013.1	0.003 (CI = +/-0.017; p = 0.703)	-0.047	+0.31%
Frequency	2013.2	0.003 (CI = +/-0.019; p = 0.730)	-0.051	+0.31%
Frequency	2014.1	0.003 (CI = +/-0.021; p = 0.745)	-0.055	+0.33%
Frequency	2014.2	-0.001 (CI = +/-0.023; p = 0.927)	-0.066	-0.10%
Frequency	2015.1	-0.006 (CI = +/-0.025; p = 0.619)	-0.052	-0.60%
Frequency	2015.2	0.000 (CI = +/-0.028; p = 0.976)	-0.077	-0.04%
Frequency	2016.1	-0.006 (CI = +/-0.032; p = 0.707)	-0.070	-0.56%
Frequency	2016.2	-0.012 (CI = +/-0.036; p = 0.487)	-0.042	-1.18%
Frequency	2017.1	-0.015 (CI = +/-0.043; p = 0.472)	-0.042	-1.45%



## All Perils

Coverage = AP  
End Trend Period = 2022.1  
Excluded Points = NA  
Parameters Included: time

Fit	Start Date	Time	Adjusted R <sup>2</sup>	Implied Trend
				Rate
Loss Cost	2005.1	0.027 (CI = +/-0.008; p = 0.000)	0.579	+2.77%
Loss Cost	2005.2	0.028 (CI = +/-0.009; p = 0.000)	0.567	+2.82%
Loss Cost	2006.1	0.028 (CI = +/-0.009; p = 0.000)	0.554	+2.87%
Loss Cost	2006.2	0.028 (CI = +/-0.010; p = 0.000)	0.525	+2.83%
Loss Cost	2007.1	0.028 (CI = +/-0.010; p = 0.000)	0.492	+2.79%
Loss Cost	2007.2	0.027 (CI = +/-0.011; p = 0.000)	0.452	+2.70%
Loss Cost	2008.1	0.029 (CI = +/-0.011; p = 0.000)	0.473	+2.90%
Loss Cost	2008.2	0.029 (CI = +/-0.012; p = 0.000)	0.458	+2.97%
Loss Cost	2009.1	0.030 (CI = +/-0.013; p = 0.000)	0.452	+3.09%
Loss Cost	2009.2	0.031 (CI = +/-0.014; p = 0.000)	0.425	+3.10%
Loss Cost	2010.1	0.033 (CI = +/-0.015; p = 0.000)	0.442	+3.34%
Loss Cost	2010.2	0.033 (CI = +/-0.017; p = 0.000)	0.405	+3.32%
Loss Cost	2011.1	0.035 (CI = +/-0.018; p = 0.001)	0.418	+3.58%
Loss Cost	2011.2	0.034 (CI = +/-0.020; p = 0.002)	0.372	+3.50%
Loss Cost	2012.1	0.037 (CI = +/-0.021; p = 0.002)	0.379	+3.77%
Loss Cost	2012.2	0.037 (CI = +/-0.024; p = 0.004)	0.337	+3.75%
Loss Cost	2013.1	0.038 (CI = +/-0.026; p = 0.007)	0.320	+3.92%
Loss Cost	2013.2	0.035 (CI = +/-0.029; p = 0.021)	0.247	+3.61%
Loss Cost	2014.1	0.031 (CI = +/-0.033; p = 0.062)	0.161	+3.13%
Loss Cost	2014.2	0.024 (CI = +/-0.036; p = 0.176)	0.064	+2.40%
Loss Cost	2015.1	0.018 (CI = +/-0.040; p = 0.354)	-0.005	+1.81%
Loss Cost	2015.2	0.018 (CI = +/-0.047; p = 0.432)	-0.027	+1.77%
Loss Cost	2016.1	0.005 (CI = +/-0.052; p = 0.837)	-0.087	+0.50%
Loss Cost	2016.2	-0.011 (CI = +/-0.058; p = 0.683)	-0.081	-1.08%
Loss Cost	2017.1	-0.012 (CI = +/-0.070; p = 0.718)	-0.094	-1.15%
Severity	2005.1	0.027 (CI = +/-0.006; p = 0.000)	0.717	+2.72%
Severity	2005.2	0.027 (CI = +/-0.006; p = 0.000)	0.708	+2.76%
Severity	2006.1	0.029 (CI = +/-0.006; p = 0.000)	0.727	+2.91%
Severity	2006.2	0.030 (CI = +/-0.007; p = 0.000)	0.737	+3.05%
Severity	2007.1	0.030 (CI = +/-0.007; p = 0.000)	0.714	+3.01%
Severity	2007.2	0.029 (CI = +/-0.007; p = 0.000)	0.684	+2.91%
Severity	2008.1	0.031 (CI = +/-0.007; p = 0.000)	0.744	+3.19%
Severity	2008.2	0.034 (CI = +/-0.007; p = 0.000)	0.805	+3.49%
Severity	2009.1	0.036 (CI = +/-0.007; p = 0.000)	0.820	+3.68%
Severity	2009.2	0.036 (CI = +/-0.007; p = 0.000)	0.806	+3.72%
Severity	2010.1	0.038 (CI = +/-0.008; p = 0.000)	0.815	+3.90%
Severity	2010.2	0.040 (CI = +/-0.008; p = 0.000)	0.815	+4.05%
Severity	2011.1	0.042 (CI = +/-0.009; p = 0.000)	0.823	+4.25%
Severity	2011.2	0.041 (CI = +/-0.009; p = 0.000)	0.798	+4.16%
Severity	2012.1	0.040 (CI = +/-0.010; p = 0.000)	0.767	+4.03%
Severity	2012.2	0.039 (CI = +/-0.011; p = 0.000)	0.738	+4.02%
Severity	2013.1	0.039 (CI = +/-0.013; p = 0.000)	0.701	+3.98%
Severity	2013.2	0.036 (CI = +/-0.014; p = 0.000)	0.647	+3.71%
Severity	2014.1	0.032 (CI = +/-0.014; p = 0.000)	0.581	+3.27%
Severity	2014.2	0.031 (CI = +/-0.016; p = 0.001)	0.510	+3.10%
Severity	2015.1	0.031 (CI = +/-0.018; p = 0.003)	0.470	+3.18%
Severity	2015.2	0.025 (CI = +/-0.020; p = 0.016)	0.346	+2.58%
Severity	2016.1	0.020 (CI = +/-0.022; p = 0.067)	0.206	+2.05%
Severity	2016.2	0.014 (CI = +/-0.024; p = 0.242)	0.047	+1.37%
Severity	2017.1	0.019 (CI = +/-0.029; p = 0.175)	0.104	+1.88%
Frequency	2005.1	0.000 (CI = +/-0.006; p = 0.871)	-0.029	+0.05%
Frequency	2005.2	0.001 (CI = +/-0.007; p = 0.875)	-0.030	+0.05%
Frequency	2006.1	0.000 (CI = +/-0.007; p = 0.895)	-0.032	-0.04%
Frequency	2006.2	-0.002 (CI = +/-0.007; p = 0.555)	-0.021	-0.20%
Frequency	2007.1	-0.002 (CI = +/-0.008; p = 0.555)	-0.022	-0.22%
Frequency	2007.2	-0.002 (CI = +/-0.008; p = 0.606)	-0.026	-0.20%
Frequency	2008.1	-0.003 (CI = +/-0.009; p = 0.503)	-0.020	-0.28%
Frequency	2008.2	-0.005 (CI = +/-0.009; p = 0.239)	0.016	-0.51%
Frequency	2009.1	-0.006 (CI = +/-0.009; p = 0.221)	0.022	-0.57%
Frequency	2009.2	-0.006 (CI = +/-0.010; p = 0.239)	0.018	-0.59%
Frequency	2010.1	-0.005 (CI = +/-0.011; p = 0.326)	0.000	-0.53%
Frequency	2010.2	-0.007 (CI = +/-0.012; p = 0.229)	0.023	-0.70%
Frequency	2011.1	-0.006 (CI = +/-0.013; p = 0.308)	0.004	-0.65%
Frequency	2011.2	-0.006 (CI = +/-0.014; p = 0.360)	-0.006	-0.63%
Frequency	2012.1	-0.002 (CI = +/-0.015; p = 0.727)	-0.046	-0.25%
Frequency	2012.2	-0.003 (CI = +/-0.016; p = 0.741)	-0.049	-0.26%
Frequency	2013.1	-0.001 (CI = +/-0.018; p = 0.948)	-0.059	-0.06%
Frequency	2013.2	-0.001 (CI = +/-0.020; p = 0.920)	-0.062	-0.10%
Frequency	2014.1	-0.001 (CI = +/-0.023; p = 0.906)	-0.066	-0.13%
Frequency	2014.2	-0.007 (CI = +/-0.025; p = 0.570)	-0.046	-0.68%
Frequency	2015.1	-0.013 (CI = +/-0.027; p = 0.311)	0.008	-1.32%
Frequency	2015.2	-0.008 (CI = +/-0.031; p = 0.583)	-0.055	-0.79%
Frequency	2016.1	-0.015 (CI = +/-0.035; p = 0.352)	-0.005	-1.52%
Frequency	2016.2	-0.024 (CI = +/-0.039; p = 0.194)	0.079	-2.42%
Frequency	2017.1	-0.030 (CI = +/-0.047; p = 0.179)	0.101	-2.98%

## All Perils

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

Fit	Start Date	Time	Adjusted R <sup>2</sup>	Implied Trend
				Rate
Loss Cost	2005.1	0.033 (CI = +/-0.008; p = 0.000)	0.689	+3.37%
Loss Cost	2005.2	0.034 (CI = +/-0.009; p = 0.000)	0.686	+3.48%
Loss Cost	2006.1	0.035 (CI = +/-0.009; p = 0.000)	0.683	+3.60%
Loss Cost	2006.2	0.036 (CI = +/-0.010; p = 0.000)	0.659	+3.61%
Loss Cost	2007.1	0.035 (CI = +/-0.011; p = 0.000)	0.632	+3.61%
Loss Cost	2007.2	0.035 (CI = +/-0.012; p = 0.000)	0.595	+3.55%
Loss Cost	2008.1	0.038 (CI = +/-0.012; p = 0.000)	0.644	+3.92%
Loss Cost	2008.2	0.040 (CI = +/-0.013; p = 0.000)	0.644	+4.12%
Loss Cost	2009.1	0.043 (CI = +/-0.014; p = 0.000)	0.660	+4.41%
Loss Cost	2009.2	0.045 (CI = +/-0.015; p = 0.000)	0.648	+4.58%
Loss Cost	2010.1	0.050 (CI = +/-0.015; p = 0.000)	0.706	+5.13%
Loss Cost	2010.2	0.052 (CI = +/-0.017; p = 0.000)	0.688	+5.29%
Loss Cost	2011.1	0.058 (CI = +/-0.017; p = 0.000)	0.751	+5.97%
Loss Cost	2011.2	0.060 (CI = +/-0.019; p = 0.000)	0.731	+6.15%
Loss Cost	2012.1	0.068 (CI = +/-0.019; p = 0.000)	0.799	+7.00%
Loss Cost	2012.2	0.072 (CI = +/-0.021; p = 0.000)	0.799	+7.45%
Loss Cost	2013.1	0.081 (CI = +/-0.020; p = 0.000)	0.848	+8.39%
Loss Cost	2013.2	0.082 (CI = +/-0.024; p = 0.000)	0.823	+8.56%
Loss Cost	2014.1	0.081 (CI = +/-0.029; p = 0.000)	0.780	+8.49%
Loss Cost	2014.2	0.077 (CI = +/-0.034; p = 0.001)	0.711	+7.95%
Loss Cost	2015.1	0.075 (CI = +/-0.043; p = 0.004)	0.633	+7.80%
Loss Cost	2015.2	0.088 (CI = +/-0.050; p = 0.004)	0.675	+9.24%
Loss Cost	2016.1	0.074 (CI = +/-0.061; p = 0.025)	0.526	+7.68%
Loss Cost	2016.2	0.046 (CI = +/-0.065; p = 0.132)	0.271	+4.69%
Loss Cost	2017.1	0.061 (CI = +/-0.094; p = 0.147)	0.307	+6.27%
Severity	2005.1	0.026 (CI = +/-0.008; p = 0.000)	0.635	+2.68%
Severity	2005.2	0.027 (CI = +/-0.008; p = 0.000)	0.624	+2.75%
Severity	2006.1	0.029 (CI = +/-0.008; p = 0.000)	0.653	+2.95%
Severity	2006.2	0.031 (CI = +/-0.009; p = 0.000)	0.672	+3.14%
Severity	2007.1	0.031 (CI = +/-0.009; p = 0.000)	0.641	+3.11%
Severity	2007.2	0.029 (CI = +/-0.010; p = 0.000)	0.597	+2.96%
Severity	2008.1	0.033 (CI = +/-0.010; p = 0.000)	0.689	+3.38%
Severity	2008.2	0.038 (CI = +/-0.009; p = 0.000)	0.791	+3.85%
Severity	2009.1	0.041 (CI = +/-0.009; p = 0.000)	0.824	+4.16%
Severity	2009.2	0.042 (CI = +/-0.009; p = 0.000)	0.814	+4.28%
Severity	2010.1	0.045 (CI = +/-0.009; p = 0.000)	0.845	+4.63%
Severity	2010.2	0.048 (CI = +/-0.009; p = 0.000)	0.865	+4.96%
Severity	2011.1	0.053 (CI = +/-0.009; p = 0.000)	0.903	+5.41%
Severity	2011.2	0.053 (CI = +/-0.010; p = 0.000)	0.886	+5.41%
Severity	2012.1	0.052 (CI = +/-0.011; p = 0.000)	0.864	+5.35%
Severity	2012.2	0.054 (CI = +/-0.013; p = 0.000)	0.852	+5.53%
Severity	2013.1	0.055 (CI = +/-0.015; p = 0.000)	0.834	+5.70%
Severity	2013.2	0.053 (CI = +/-0.017; p = 0.000)	0.791	+5.48%
Severity	2014.1	0.048 (CI = +/-0.019; p = 0.000)	0.739	+4.89%
Severity	2014.2	0.048 (CI = +/-0.023; p = 0.001)	0.677	+4.87%
Severity	2015.1	0.053 (CI = +/-0.027; p = 0.002)	0.684	+5.46%
Severity	2015.2	0.044 (CI = +/-0.031; p = 0.012)	0.560	+4.53%
Severity	2016.1	0.035 (CI = +/-0.038; p = 0.066)	0.366	+3.58%
Severity	2016.2	0.018 (CI = +/-0.042; p = 0.317)	0.037	+1.84%
Severity	2017.1	0.036 (CI = +/-0.051; p = 0.119)	0.368	+3.67%
Frequency	2005.1	0.007 (CI = +/-0.006; p = 0.041)	0.110	+0.67%
Frequency	2005.2	0.007 (CI = +/-0.007; p = 0.041)	0.114	+0.72%
Frequency	2006.1	0.006 (CI = +/-0.007; p = 0.086)	0.075	+0.63%
Frequency	2006.2	0.005 (CI = +/-0.008; p = 0.222)	0.021	+0.46%
Frequency	2007.1	0.005 (CI = +/-0.008; p = 0.224)	0.022	+0.49%
Frequency	2007.2	0.006 (CI = +/-0.009; p = 0.189)	0.034	+0.57%
Frequency	2008.1	0.005 (CI = +/-0.010; p = 0.264)	0.013	+0.53%
Frequency	2008.2	0.003 (CI = +/-0.010; p = 0.589)	-0.033	+0.26%
Frequency	2009.1	0.002 (CI = +/-0.011; p = 0.646)	-0.039	+0.24%
Frequency	2009.2	0.003 (CI = +/-0.012; p = 0.617)	-0.038	+0.29%
Frequency	2010.1	0.005 (CI = +/-0.013; p = 0.447)	-0.021	+0.48%
Frequency	2010.2	0.003 (CI = +/-0.014; p = 0.645)	-0.045	+0.32%
Frequency	2011.1	0.005 (CI = +/-0.016; p = 0.484)	-0.029	+0.53%
Frequency	2011.2	0.007 (CI = +/-0.018; p = 0.411)	-0.018	+0.70%
Frequency	2012.1	0.016 (CI = +/-0.016; p = 0.058)	0.179	+1.57%
Frequency	2012.2	0.018 (CI = +/-0.018; p = 0.053)	0.200	+1.82%
Frequency	2013.1	0.025 (CI = +/-0.019; p = 0.013)	0.369	+2.54%
Frequency	2013.2	0.029 (CI = +/-0.021; p = 0.013)	0.394	+2.91%
Frequency	2014.1	0.034 (CI = +/-0.024; p = 0.012)	0.435	+3.43%
Frequency	2014.2	0.029 (CI = +/-0.029; p = 0.049)	0.294	+2.94%
Frequency	2015.1	0.022 (CI = +/-0.034; p = 0.177)	0.116	+2.21%
Frequency	2015.2	0.044 (CI = +/-0.022; p = 0.002)	0.732	+4.51%
Frequency	2016.1	0.039 (CI = +/-0.027; p = 0.014)	0.609	+3.95%
Frequency	2016.2	0.028 (CI = +/-0.032; p = 0.075)	0.400	+2.79%
Frequency	2017.1	0.025 (CI = +/-0.048; p = 0.225)	0.174	+2.51%

## All Perils

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

Fit	Start Date	Time	Adjusted R <sup>2</sup>	Implied Trend
				Rate
Loss Cost	2005.1	0.031 (CI = +/-0.009; p = 0.000)	0.656	+3.19%
Loss Cost	2005.2	0.032 (CI = +/-0.009; p = 0.000)	0.651	+3.30%
Loss Cost	2006.1	0.034 (CI = +/-0.010; p = 0.000)	0.645	+3.41%
Loss Cost	2006.2	0.034 (CI = +/-0.011; p = 0.000)	0.617	+3.41%
Loss Cost	2007.1	0.033 (CI = +/-0.012; p = 0.000)	0.585	+3.39%
Loss Cost	2007.2	0.033 (CI = +/-0.013; p = 0.000)	0.542	+3.31%
Loss Cost	2008.1	0.036 (CI = +/-0.013; p = 0.000)	0.595	+3.68%
Loss Cost	2008.2	0.038 (CI = +/-0.014; p = 0.000)	0.594	+3.88%
Loss Cost	2009.1	0.041 (CI = +/-0.015; p = 0.000)	0.610	+4.18%
Loss Cost	2009.2	0.042 (CI = +/-0.017; p = 0.000)	0.593	+4.33%
Loss Cost	2010.1	0.048 (CI = +/-0.017; p = 0.000)	0.658	+4.91%
Loss Cost	2010.2	0.049 (CI = +/-0.019; p = 0.000)	0.635	+5.07%
Loss Cost	2011.1	0.056 (CI = +/-0.019; p = 0.000)	0.707	+5.81%
Loss Cost	2011.2	0.058 (CI = +/-0.022; p = 0.000)	0.682	+5.99%
Loss Cost	2012.1	0.067 (CI = +/-0.021; p = 0.000)	0.761	+6.94%
Loss Cost	2012.2	0.072 (CI = +/-0.024; p = 0.000)	0.761	+7.45%
Loss Cost	2013.1	0.082 (CI = +/-0.024; p = 0.000)	0.822	+8.54%
Loss Cost	2013.2	0.084 (CI = +/-0.029; p = 0.000)	0.792	+8.77%
Loss Cost	2014.1	0.084 (CI = +/-0.035; p = 0.000)	0.740	+8.73%
Loss Cost	2014.2	0.078 (CI = +/-0.043; p = 0.003)	0.652	+8.13%
Loss Cost	2015.1	0.077 (CI = +/-0.055; p = 0.013)	0.555	+7.97%
Loss Cost	2015.2	0.094 (CI = +/-0.066; p = 0.013)	0.618	+9.89%
Loss Cost	2016.1	0.077 (CI = +/-0.086; p = 0.069)	0.418	+8.01%
Loss Cost	2016.2	0.039 (CI = +/-0.099; p = 0.336)	0.037	+3.96%
Loss Cost	2017.1	0.058 (CI = +/-0.165; p = 0.345)	0.059	+5.95%
Severity	2005.1	0.025 (CI = +/-0.008; p = 0.000)	0.598	+2.58%
Severity	2005.2	0.026 (CI = +/-0.009; p = 0.000)	0.584	+2.64%
Severity	2006.1	0.028 (CI = +/-0.009; p = 0.000)	0.615	+2.86%
Severity	2006.2	0.030 (CI = +/-0.009; p = 0.000)	0.635	+3.05%
Severity	2007.1	0.030 (CI = +/-0.010; p = 0.000)	0.600	+3.01%
Severity	2007.2	0.028 (CI = +/-0.011; p = 0.000)	0.549	+2.84%
Severity	2008.1	0.032 (CI = +/-0.010; p = 0.000)	0.650	+3.28%
Severity	2008.2	0.037 (CI = +/-0.009; p = 0.000)	0.762	+3.79%
Severity	2009.1	0.040 (CI = +/-0.009; p = 0.000)	0.800	+4.13%
Severity	2009.2	0.042 (CI = +/-0.010; p = 0.000)	0.788	+4.25%
Severity	2010.1	0.045 (CI = +/-0.010; p = 0.000)	0.823	+4.63%
Severity	2010.2	0.049 (CI = +/-0.011; p = 0.000)	0.847	+5.00%
Severity	2011.1	0.054 (CI = +/-0.010; p = 0.000)	0.892	+5.52%
Severity	2011.2	0.054 (CI = +/-0.011; p = 0.000)	0.873	+5.53%
Severity	2012.1	0.053 (CI = +/-0.013; p = 0.000)	0.847	+5.49%
Severity	2012.2	0.056 (CI = +/-0.015; p = 0.000)	0.836	+5.72%
Severity	2013.1	0.058 (CI = +/-0.017; p = 0.000)	0.818	+5.94%
Severity	2013.2	0.056 (CI = +/-0.020; p = 0.000)	0.767	+5.73%
Severity	2014.1	0.049 (CI = +/-0.023; p = 0.001)	0.698	+5.07%
Severity	2014.2	0.050 (CI = +/-0.028; p = 0.004)	0.627	+5.08%
Severity	2015.1	0.057 (CI = +/-0.034; p = 0.005)	0.647	+5.88%
Severity	2015.2	0.047 (CI = +/-0.042; p = 0.033)	0.485	+4.79%
Severity	2016.1	0.036 (CI = +/-0.054; p = 0.152)	0.236	+3.62%
Severity	2016.2	0.012 (CI = +/-0.063; p = 0.626)	-0.169	+1.20%
Severity	2017.1	0.035 (CI = +/-0.089; p = 0.293)	0.134	+3.61%
Frequency	2005.1	0.006 (CI = +/-0.007; p = 0.085)	0.073	+0.59%
Frequency	2005.2	0.006 (CI = +/-0.007; p = 0.083)	0.077	+0.64%
Frequency	2006.1	0.005 (CI = +/-0.008; p = 0.163)	0.039	+0.54%
Frequency	2006.2	0.003 (CI = +/-0.008; p = 0.381)	-0.008	+0.35%
Frequency	2007.1	0.004 (CI = +/-0.009; p = 0.383)	-0.009	+0.37%
Frequency	2007.2	0.005 (CI = +/-0.009; p = 0.329)	0.000	+0.45%
Frequency	2008.1	0.004 (CI = +/-0.010; p = 0.438)	-0.017	+0.39%
Frequency	2008.2	0.001 (CI = +/-0.011; p = 0.868)	-0.049	+0.09%
Frequency	2009.1	0.000 (CI = +/-0.012; p = 0.932)	-0.052	+0.05%
Frequency	2009.2	0.001 (CI = +/-0.013; p = 0.897)	-0.055	+0.08%
Frequency	2010.1	0.003 (CI = +/-0.014; p = 0.694)	-0.049	+0.27%
Frequency	2010.2	0.001 (CI = +/-0.016; p = 0.932)	-0.062	+0.06%
Frequency	2011.1	0.003 (CI = +/-0.017; p = 0.742)	-0.059	+0.27%
Frequency	2011.2	0.004 (CI = +/-0.020; p = 0.648)	-0.055	+0.43%
Frequency	2012.1	0.014 (CI = +/-0.018; p = 0.132)	0.101	+1.38%
Frequency	2012.2	0.016 (CI = +/-0.021; p = 0.121)	0.121	+1.64%
Frequency	2013.1	0.024 (CI = +/-0.022; p = 0.034)	0.290	+2.45%
Frequency	2013.2	0.028 (CI = +/-0.026; p = 0.033)	0.317	+2.87%
Frequency	2014.1	0.034 (CI = +/-0.030; p = 0.029)	0.365	+3.48%
Frequency	2014.2	0.029 (CI = +/-0.036; p = 0.105)	0.207	+2.90%
Frequency	2015.1	0.020 (CI = +/-0.044; p = 0.324)	0.015	+1.98%
Frequency	2015.2	0.047 (CI = +/-0.028; p = 0.006)	0.691	+4.86%
Frequency	2016.1	0.041 (CI = +/-0.038; p = 0.039)	0.529	+4.24%
Frequency	2016.2	0.027 (CI = +/-0.048; p = 0.197)	0.218	+2.73%
Frequency	2017.1	0.022 (CI = +/-0.084; p = 0.456)	-0.073	+2.27%

## All Perils

Coverage = AP  
End Trend Period = 2019.2  
Excluded Points = 2015.1  
Parameters Included: time

Fit	Start Date	Time	Adjusted R <sup>2</sup>	Implied Trend
				Rate
Loss Cost	2005.1	0.033 (CI = +/-0.009; p = 0.000)	0.685	+3.36%
Loss Cost	2005.2	0.034 (CI = +/-0.009; p = 0.000)	0.682	+3.47%
Loss Cost	2006.1	0.035 (CI = +/-0.010; p = 0.000)	0.679	+3.59%
Loss Cost	2006.2	0.035 (CI = +/-0.010; p = 0.000)	0.655	+3.60%
Loss Cost	2007.1	0.035 (CI = +/-0.011; p = 0.000)	0.628	+3.60%
Loss Cost	2007.2	0.035 (CI = +/-0.012; p = 0.000)	0.592	+3.54%
Loss Cost	2008.1	0.038 (CI = +/-0.013; p = 0.000)	0.641	+3.91%
Loss Cost	2008.2	0.040 (CI = +/-0.014; p = 0.000)	0.642	+4.11%
Loss Cost	2009.1	0.043 (CI = +/-0.014; p = 0.000)	0.659	+4.40%
Loss Cost	2009.2	0.045 (CI = +/-0.016; p = 0.000)	0.646	+4.57%
Loss Cost	2010.1	0.050 (CI = +/-0.016; p = 0.000)	0.706	+5.12%
Loss Cost	2010.2	0.052 (CI = +/-0.018; p = 0.000)	0.689	+5.29%
Loss Cost	2011.1	0.058 (CI = +/-0.017; p = 0.000)	0.755	+5.98%
Loss Cost	2011.2	0.060 (CI = +/-0.020; p = 0.000)	0.735	+6.18%
Loss Cost	2012.1	0.068 (CI = +/-0.019; p = 0.000)	0.809	+7.07%
Loss Cost	2012.2	0.073 (CI = +/-0.021; p = 0.000)	0.813	+7.58%
Loss Cost	2013.1	0.083 (CI = +/-0.020; p = 0.000)	0.873	+8.64%
Loss Cost	2013.2	0.086 (CI = +/-0.024; p = 0.000)	0.855	+8.97%
Loss Cost	2014.1	0.087 (CI = +/-0.029; p = 0.000)	0.820	+9.12%
Loss Cost	2014.2	0.085 (CI = +/-0.037; p = 0.001)	0.750	+8.82%
Loss Cost	2015.2	0.088 (CI = +/-0.050; p = 0.004)	0.675	+9.24%
Loss Cost	2016.1	0.074 (CI = +/-0.061; p = 0.025)	0.526	+7.68%
Loss Cost	2016.2	0.046 (CI = +/-0.065; p = 0.132)	0.271	+4.69%
Loss Cost	2017.1	0.061 (CI = +/-0.094; p = 0.147)	0.307	+6.27%
Severity	2005.1	0.027 (CI = +/-0.008; p = 0.000)	0.647	+2.73%
Severity	2005.2	0.028 (CI = +/-0.008; p = 0.000)	0.636	+2.79%
Severity	2006.1	0.030 (CI = +/-0.008; p = 0.000)	0.665	+3.00%
Severity	2006.2	0.031 (CI = +/-0.009; p = 0.000)	0.684	+3.19%
Severity	2007.1	0.031 (CI = +/-0.009; p = 0.000)	0.654	+3.15%
Severity	2007.2	0.030 (CI = +/-0.010; p = 0.000)	0.611	+3.00%
Severity	2008.1	0.034 (CI = +/-0.010; p = 0.000)	0.703	+3.41%
Severity	2008.2	0.038 (CI = +/-0.009; p = 0.000)	0.804	+3.88%
Severity	2009.1	0.041 (CI = +/-0.008; p = 0.000)	0.837	+4.19%
Severity	2009.2	0.042 (CI = +/-0.009; p = 0.000)	0.827	+4.30%
Severity	2010.1	0.045 (CI = +/-0.009; p = 0.000)	0.856	+4.64%
Severity	2010.2	0.048 (CI = +/-0.009; p = 0.000)	0.875	+4.96%
Severity	2011.1	0.053 (CI = +/-0.009; p = 0.000)	0.911	+5.40%
Severity	2011.2	0.052 (CI = +/-0.010; p = 0.000)	0.895	+5.38%
Severity	2012.1	0.052 (CI = +/-0.011; p = 0.000)	0.873	+5.29%
Severity	2012.2	0.053 (CI = +/-0.013; p = 0.000)	0.858	+5.45%
Severity	2013.1	0.054 (CI = +/-0.015; p = 0.000)	0.835	+5.57%
Severity	2013.2	0.051 (CI = +/-0.018; p = 0.000)	0.787	+5.27%
Severity	2014.1	0.044 (CI = +/-0.019; p = 0.000)	0.733	+4.46%
Severity	2014.2	0.041 (CI = +/-0.023; p = 0.004)	0.629	+4.17%
Severity	2015.2	0.044 (CI = +/-0.031; p = 0.012)	0.560	+4.53%
Severity	2016.1	0.035 (CI = +/-0.038; p = 0.066)	0.366	+3.58%
Severity	2016.2	0.018 (CI = +/-0.042; p = 0.317)	0.037	+1.84%
Severity	2017.1	0.036 (CI = +/-0.051; p = 0.119)	0.368	+3.67%
Frequency	2005.1	0.006 (CI = +/-0.006; p = 0.056)	0.096	+0.62%
Frequency	2005.2	0.007 (CI = +/-0.007; p = 0.054)	0.102	+0.66%
Frequency	2006.1	0.006 (CI = +/-0.007; p = 0.110)	0.063	+0.58%
Frequency	2006.2	0.004 (CI = +/-0.007; p = 0.271)	0.011	+0.41%
Frequency	2007.1	0.004 (CI = +/-0.008; p = 0.268)	0.012	+0.44%
Frequency	2007.2	0.005 (CI = +/-0.009; p = 0.221)	0.025	+0.52%
Frequency	2008.1	0.005 (CI = +/-0.009; p = 0.301)	0.006	+0.48%
Frequency	2008.2	0.002 (CI = +/-0.010; p = 0.643)	-0.039	+0.22%
Frequency	2009.1	0.002 (CI = +/-0.011; p = 0.690)	-0.044	+0.21%
Frequency	2009.2	0.003 (CI = +/-0.012; p = 0.644)	-0.043	+0.26%
Frequency	2010.1	0.005 (CI = +/-0.013; p = 0.453)	-0.023	+0.46%
Frequency	2010.2	0.003 (CI = +/-0.014; p = 0.639)	-0.047	+0.32%
Frequency	2011.1	0.006 (CI = +/-0.015; p = 0.456)	-0.027	+0.56%
Frequency	2011.2	0.008 (CI = +/-0.017; p = 0.365)	-0.008	+0.76%
Frequency	2012.1	0.017 (CI = +/-0.015; p = 0.029)	0.263	+1.69%
Frequency	2012.2	0.020 (CI = +/-0.016; p = 0.021)	0.316	+2.02%
Frequency	2013.1	0.029 (CI = +/-0.015; p = 0.001)	0.598	+2.91%
Frequency	2013.2	0.035 (CI = +/-0.015; p = 0.000)	0.697	+3.52%
Frequency	2014.1	0.044 (CI = +/-0.013; p = 0.000)	0.859	+4.46%
Frequency	2014.2	0.044 (CI = +/-0.016; p = 0.000)	0.811	+4.47%
Frequency	2015.2	0.044 (CI = +/-0.022; p = 0.002)	0.732	+4.51%
Frequency	2016.1	0.039 (CI = +/-0.027; p = 0.014)	0.609	+3.95%
Frequency	2016.2	0.028 (CI = +/-0.032; p = 0.075)	0.400	+2.79%
Frequency	2017.1	0.025 (CI = +/-0.048; p = 0.225)	0.174	+2.51%

## All Perils

Coverage = AP  
End Trend Period = 2019.1  
Excluded Points = 2015.1  
Parameters Included: time

Fit	Start Date	Time	Adjusted R <sup>2</sup>	Implied Trend
				Rate
Loss Cost	2005.1	0.031 (CI = +/-0.009; p = 0.000)	0.649	+3.17%
Loss Cost	2005.2	0.032 (CI = +/-0.010; p = 0.000)	0.645	+3.28%
Loss Cost	2006.1	0.033 (CI = +/-0.010; p = 0.000)	0.639	+3.39%
Loss Cost	2006.2	0.033 (CI = +/-0.011; p = 0.000)	0.611	+3.39%
Loss Cost	2007.1	0.033 (CI = +/-0.012; p = 0.000)	0.579	+3.37%
Loss Cost	2007.2	0.032 (CI = +/-0.013; p = 0.000)	0.537	+3.29%
Loss Cost	2008.1	0.036 (CI = +/-0.013; p = 0.000)	0.590	+3.66%
Loss Cost	2008.2	0.038 (CI = +/-0.015; p = 0.000)	0.589	+3.86%
Loss Cost	2009.1	0.041 (CI = +/-0.016; p = 0.000)	0.607	+4.16%
Loss Cost	2009.2	0.042 (CI = +/-0.017; p = 0.000)	0.591	+4.32%
Loss Cost	2010.1	0.048 (CI = +/-0.017; p = 0.000)	0.657	+4.90%
Loss Cost	2010.2	0.049 (CI = +/-0.020; p = 0.000)	0.636	+5.06%
Loss Cost	2011.1	0.056 (CI = +/-0.020; p = 0.000)	0.711	+5.81%
Loss Cost	2011.2	0.058 (CI = +/-0.022; p = 0.000)	0.687	+6.01%
Loss Cost	2012.1	0.068 (CI = +/-0.022; p = 0.000)	0.772	+7.00%
Loss Cost	2012.2	0.073 (CI = +/-0.025; p = 0.000)	0.777	+7.56%
Loss Cost	2013.1	0.084 (CI = +/-0.023; p = 0.000)	0.851	+8.80%
Loss Cost	2013.2	0.088 (CI = +/-0.028; p = 0.000)	0.831	+9.21%
Loss Cost	2014.1	0.090 (CI = +/-0.035; p = 0.000)	0.790	+9.44%
Loss Cost	2014.2	0.088 (CI = +/-0.046; p = 0.003)	0.703	+9.18%
Loss Cost	2015.2	0.094 (CI = +/-0.066; p = 0.013)	0.618	+9.89%
Loss Cost	2016.1	0.077 (CI = +/-0.086; p = 0.069)	0.418	+8.01%
Loss Cost	2016.2	0.039 (CI = +/-0.099; p = 0.336)	0.037	+3.96%
Loss Cost	2017.1	0.058 (CI = +/-0.165; p = 0.345)	0.059	+5.95%
Severity	2005.1	0.026 (CI = +/-0.008; p = 0.000)	0.609	+2.63%
Severity	2005.2	0.027 (CI = +/-0.009; p = 0.000)	0.596	+2.69%
Severity	2006.1	0.029 (CI = +/-0.009; p = 0.000)	0.628	+2.91%
Severity	2006.2	0.031 (CI = +/-0.009; p = 0.000)	0.648	+3.10%
Severity	2007.1	0.030 (CI = +/-0.010; p = 0.000)	0.613	+3.06%
Severity	2007.2	0.028 (CI = +/-0.011; p = 0.000)	0.564	+2.89%
Severity	2008.1	0.033 (CI = +/-0.010; p = 0.000)	0.665	+3.33%
Severity	2008.2	0.038 (CI = +/-0.009; p = 0.000)	0.777	+3.84%
Severity	2009.1	0.041 (CI = +/-0.009; p = 0.000)	0.814	+4.17%
Severity	2009.2	0.042 (CI = +/-0.010; p = 0.000)	0.803	+4.28%
Severity	2010.1	0.046 (CI = +/-0.010; p = 0.000)	0.836	+4.66%
Severity	2010.2	0.049 (CI = +/-0.011; p = 0.000)	0.859	+5.02%
Severity	2011.1	0.054 (CI = +/-0.010; p = 0.000)	0.902	+5.52%
Severity	2011.2	0.054 (CI = +/-0.011; p = 0.000)	0.884	+5.51%
Severity	2012.1	0.053 (CI = +/-0.013; p = 0.000)	0.859	+5.44%
Severity	2012.2	0.055 (CI = +/-0.015; p = 0.000)	0.844	+5.64%
Severity	2013.1	0.057 (CI = +/-0.018; p = 0.000)	0.820	+5.82%
Severity	2013.2	0.054 (CI = +/-0.021; p = 0.000)	0.763	+5.50%
Severity	2014.1	0.045 (CI = +/-0.023; p = 0.002)	0.688	+4.60%
Severity	2014.2	0.042 (CI = +/-0.030; p = 0.012)	0.560	+4.27%
Severity	2015.2	0.047 (CI = +/-0.042; p = 0.033)	0.485	+4.79%
Severity	2016.1	0.036 (CI = +/-0.054; p = 0.152)	0.236	+3.62%
Severity	2016.2	0.012 (CI = +/-0.063; p = 0.626)	-0.169	+1.20%
Severity	2017.1	0.035 (CI = +/-0.089; p = 0.293)	0.134	+3.61%
Frequency	2005.1	0.005 (CI = +/-0.007; p = 0.119)	0.056	+0.53%
Frequency	2005.2	0.006 (CI = +/-0.007; p = 0.115)	0.060	+0.57%
Frequency	2006.1	0.005 (CI = +/-0.008; p = 0.215)	0.024	+0.47%
Frequency	2006.2	0.003 (CI = +/-0.008; p = 0.474)	-0.020	+0.28%
Frequency	2007.1	0.003 (CI = +/-0.009; p = 0.468)	-0.020	+0.30%
Frequency	2007.2	0.004 (CI = +/-0.009; p = 0.397)	-0.012	+0.38%
Frequency	2008.1	0.003 (CI = +/-0.010; p = 0.511)	-0.027	+0.32%
Frequency	2008.2	0.000 (CI = +/-0.010; p = 0.964)	-0.053	+0.02%
Frequency	2009.1	0.000 (CI = +/-0.011; p = 0.987)	-0.056	-0.01%
Frequency	2009.2	0.000 (CI = +/-0.013; p = 0.959)	-0.059	+0.03%
Frequency	2010.1	0.002 (CI = +/-0.014; p = 0.730)	-0.054	+0.23%
Frequency	2010.2	0.000 (CI = +/-0.015; p = 0.955)	-0.066	+0.04%
Frequency	2011.1	0.003 (CI = +/-0.017; p = 0.736)	-0.062	+0.27%
Frequency	2011.2	0.005 (CI = +/-0.019; p = 0.613)	-0.055	+0.47%
Frequency	2012.1	0.015 (CI = +/-0.017; p = 0.081)	0.169	+1.48%
Frequency	2012.2	0.018 (CI = +/-0.019; p = 0.060)	0.220	+1.82%
Frequency	2013.1	0.028 (CI = +/-0.017; p = 0.005)	0.523	+2.82%
Frequency	2013.2	0.035 (CI = +/-0.018; p = 0.002)	0.638	+3.51%
Frequency	2014.1	0.045 (CI = +/-0.015; p = 0.000)	0.839	+4.64%
Frequency	2014.2	0.046 (CI = +/-0.020; p = 0.001)	0.782	+4.71%
Frequency	2015.2	0.047 (CI = +/-0.028; p = 0.006)	0.691	+4.86%
Frequency	2016.1	0.041 (CI = +/-0.038; p = 0.039)	0.529	+4.24%
Frequency	2016.2	0.027 (CI = +/-0.048; p = 0.197)	0.218	+2.73%
Frequency	2017.1	0.022 (CI = +/-0.084; p = 0.456)	-0.073	+2.27%

## Underinsured Motorist

Coverage = UM  
End Trend Period = 2022.2  
Excluded Points = NA  
Parameters Included: time, seasonality

Fit	Start Date	Time	Seasonality	Adjusted R <sup>2</sup>	Implied Trend
					Rate
Loss Cost	2005.1	0.168 (CI = +/-0.077; p = 0.000)	-0.544 (CI = +/-0.796; p = 0.174)	0.368	+18.25%
Loss Cost	2005.2	0.158 (CI = +/-0.080; p = 0.000)	-0.485 (CI = +/-0.810; p = 0.232)	0.313	+17.06%
Loss Cost	2006.1	0.132 (CI = +/-0.079; p = 0.002)	-0.634 (CI = +/-0.776; p = 0.105)	0.282	+14.10%
Loss Cost	2006.2	0.108 (CI = +/-0.078; p = 0.008)	-0.503 (CI = +/-0.745; p = 0.178)	0.197	+11.42%
Loss Cost	2007.1	0.125 (CI = +/-0.081; p = 0.004)	-0.410 (CI = +/-0.746; p = 0.270)	0.239	+13.33%
Loss Cost	2007.2	0.114 (CI = +/-0.085; p = 0.010)	-0.352 (CI = +/-0.761; p = 0.351)	0.177	+12.08%
Loss Cost	2008.1	0.103 (CI = +/-0.090; p = 0.027)	-0.410 (CI = +/-0.780; p = 0.290)	0.146	+10.83%
Loss Cost	2008.2	0.106 (CI = +/-0.097; p = 0.033)	-0.425 (CI = +/-0.808; p = 0.290)	0.132	+11.17%
Loss Cost	2009.1	0.068 (CI = +/-0.092; p = 0.141)	-0.608 (CI = +/-0.744; p = 0.105)	0.114	+7.03%
Loss Cost	2009.2	0.093 (CI = +/-0.093; p = 0.050)	-0.722 (CI = +/-0.728; p = 0.052)	0.198	+9.77%
Loss Cost	2010.1	0.130 (CI = +/-0.089; p = 0.006)	-0.555 (CI = +/-0.670; p = 0.100)	0.302	+13.93%
Loss Cost	2010.2	0.117 (CI = +/-0.095; p = 0.018)	-0.499 (CI = +/-0.687; p = 0.146)	0.220	+12.40%
Loss Cost	2011.1	0.117 (CI = +/-0.104; p = 0.029)	-0.498 (CI = +/-0.720; p = 0.166)	0.209	+12.43%
Loss Cost	2011.2	0.080 (CI = +/-0.101; p = 0.117)	-0.354 (CI = +/-0.673; p = 0.286)	0.079	+8.29%
Loss Cost	2012.1	0.076 (CI = +/-0.112; p = 0.172)	-0.368 (CI = +/-0.710; p = 0.291)	0.065	+7.89%
Loss Cost	2012.2	0.086 (CI = +/-0.123; p = 0.159)	-0.402 (CI = +/-0.743; p = 0.270)	0.068	+8.94%
Loss Cost	2013.1	0.065 (CI = +/-0.134; p = 0.321)	-0.475 (CI = +/-0.772; p = 0.211)	0.049	+6.69%
Loss Cost	2013.2	0.010 (CI = +/-0.127; p = 0.869)	-0.302 (CI = +/-0.695; p = 0.371)	-0.067	+1.01%
Loss Cost	2014.1	0.015 (CI = +/-0.143; p = 0.826)	-0.286 (CI = +/-0.743; p = 0.425)	-0.078	+1.52%
Loss Cost	2014.2	0.025 (CI = +/-0.161; p = 0.748)	-0.313 (CI = +/-0.791; p = 0.411)	-0.079	+2.49%
Loss Cost	2015.1	-0.019 (CI = +/-0.175; p = 0.815)	-0.437 (CI = +/-0.806; p = 0.262)	-0.043	-1.91%
Loss Cost	2015.2	-0.004 (CI = +/-0.200; p = 0.964)	-0.475 (CI = +/-0.865; p = 0.255)	-0.042	-0.42%
Loss Cost	2016.1	-0.047 (CI = +/-0.227; p = 0.660)	-0.581 (CI = +/-0.915; p = 0.190)	0.002	-4.55%
Loss Cost	2016.2	0.017 (CI = +/-0.246; p = 0.879)	-0.720 (CI = +/-0.925; p = 0.114)	0.079	+1.75%
Loss Cost	2017.1	0.101 (CI = +/-0.271; p = 0.423)	-0.539 (CI = +/-0.935; p = 0.224)	0.067	+10.58%
Severity	2005.1	0.092 (CI = +/-0.070; p = 0.012)	-0.495 (CI = +/-0.731; p = 0.178)	0.173	+9.62%
Severity	2005.2	0.077 (CI = +/-0.072; p = 0.037)	-0.409 (CI = +/-0.729; p = 0.262)	0.106	+8.01%
Severity	2006.1	0.055 (CI = +/-0.072; p = 0.128)	-0.538 (CI = +/-0.702; p = 0.128)	0.087	+5.64%
Severity	2006.2	0.042 (CI = +/-0.074; p = 0.255)	-0.468 (CI = +/-0.707; p = 0.186)	0.035	+4.31%
Severity	2007.1	0.053 (CI = +/-0.078; p = 0.179)	-0.410 (CI = +/-0.722; p = 0.255)	0.044	+5.41%
Severity	2007.2	0.032 (CI = +/-0.079; p = 0.414)	-0.303 (CI = +/-0.707; p = 0.387)	-0.018	+3.24%
Severity	2008.1	0.018 (CI = +/-0.083; p = 0.654)	-0.373 (CI = +/-0.718; p = 0.296)	-0.021	+1.85%
Severity	2008.2	0.022 (CI = +/-0.089; p = 0.619)	-0.390 (CI = +/-0.744; p = 0.292)	-0.021	+2.20%
Severity	2009.1	-0.009 (CI = +/-0.087; p = 0.829)	-0.539 (CI = +/-0.705; p = 0.128)	0.018	-0.92%
Severity	2009.2	0.015 (CI = +/-0.088; p = 0.726)	-0.649 (CI = +/-0.688; p = 0.063)	0.069	+1.53%
Severity	2010.1	0.048 (CI = +/-0.086; p = 0.265)	-0.504 (CI = +/-0.647; p = 0.121)	0.080	+4.88%
Severity	2010.2	0.031 (CI = +/-0.091; p = 0.486)	-0.434 (CI = +/-0.655; p = 0.183)	0.016	+3.15%
Severity	2011.1	0.027 (CI = +/-0.099; p = 0.579)	-0.451 (CI = +/-0.687; p = 0.186)	0.013	+2.73%
Severity	2011.2	-0.017 (CI = +/-0.090; p = 0.706)	-0.285 (CI = +/-0.601; p = 0.335)	-0.042	-1.64%
Severity	2012.1	-0.009 (CI = +/-0.099; p = 0.848)	-0.256 (CI = +/-0.631; p = 0.405)	-0.064	-0.92%
Severity	2012.2	0.001 (CI = +/-0.109; p = 0.990)	-0.291 (CI = +/-0.659; p = 0.366)	-0.060	+0.06%
Severity	2013.1	-0.023 (CI = +/-0.117; p = 0.678)	-0.375 (CI = +/-0.674; p = 0.257)	-0.028	-2.31%
Severity	2013.2	-0.089 (CI = +/-0.090; p = 0.051)	-0.167 (CI = +/-0.492; p = 0.483)	0.141	-8.54%
Severity	2014.1	-0.082 (CI = +/-0.101; p = 0.104)	-0.143 (CI = +/-0.524; p = 0.569)	0.064	-7.86%
Severity	2014.2	-0.074 (CI = +/-0.114; p = 0.184)	-0.166 (CI = +/-0.557; p = 0.534)	0.022	-7.14%
Severity	2015.1	-0.100 (CI = +/-0.125; p = 0.106)	-0.241 (CI = +/-0.577; p = 0.384)	0.092	-9.56%
Severity	2015.2	-0.070 (CI = +/-0.136; p = 0.283)	-0.316 (CI = +/-0.590; p = 0.265)	0.043	-6.78%
Severity	2016.1	-0.091 (CI = +/-0.158; p = 0.229)	-0.369 (CI = +/-0.635; p = 0.228)	0.064	-8.71%
Severity	2016.2	-0.047 (CI = +/-0.171; p = 0.555)	-0.465 (CI = +/-0.642; p = 0.138)	0.075	-4.58%
Severity	2017.1	0.013 (CI = +/-0.186; p = 0.874)	-0.334 (CI = +/-0.642; p = 0.269)	-0.048	+1.35%
Frequency	2005.1	0.076 (CI = +/-0.026; p = 0.000)	-0.049 (CI = +/-0.267; p = 0.712)	0.496	+7.88%
Frequency	2005.2	0.080 (CI = +/-0.027; p = 0.000)	-0.076 (CI = +/-0.269; p = 0.568)	0.517	+8.38%
Frequency	2006.1	0.077 (CI = +/-0.028; p = 0.000)	-0.096 (CI = +/-0.274; p = 0.480)	0.481	+8.01%
Frequency	2006.2	0.066 (CI = +/-0.026; p = 0.000)	-0.035 (CI = +/-0.248; p = 0.774)	0.437	+6.82%
Frequency	2007.1	0.072 (CI = +/-0.027; p = 0.000)	0.001 (CI = +/-0.246; p = 0.996)	0.485	+7.52%
Frequency	2007.2	0.082 (CI = +/-0.025; p = 0.000)	-0.049 (CI = +/-0.228; p = 0.663)	0.582	+8.56%
Frequency	2008.1	0.084 (CI = +/-0.027; p = 0.000)	-0.037 (CI = +/-0.235; p = 0.751)	0.574	+8.82%
Frequency	2008.2	0.084 (CI = +/-0.029; p = 0.000)	-0.035 (CI = +/-0.244; p = 0.769)	0.543	+8.78%
Frequency	2009.1	0.077 (CI = +/-0.030; p = 0.000)	-0.069 (CI = +/-0.244; p = 0.565)	0.496	+8.02%
Frequency	2009.2	0.078 (CI = +/-0.032; p = 0.000)	-0.073 (CI = +/-0.253; p = 0.557)	0.469	+8.12%
Frequency	2010.1	0.083 (CI = +/-0.035; p = 0.000)	-0.052 (CI = +/-0.260; p = 0.686)	0.478	+8.64%
Frequency	2010.2	0.086 (CI = +/-0.037; p = 0.000)	-0.064 (CI = +/-0.270; p = 0.626)	0.465	+8.97%
Frequency	2011.1	0.090 (CI = +/-0.041; p = 0.000)	-0.046 (CI = +/-0.281; p = 0.734)	0.463	+9.44%
Frequency	2011.2	0.096 (CI = +/-0.044; p = 0.000)	-0.069 (CI = +/-0.289; p = 0.622)	0.470	+10.10%
Frequency	2012.1	0.085 (CI = +/-0.046; p = 0.001)	-0.112 (CI = +/-0.290; p = 0.430)	0.407	+8.89%
Frequency	2012.2	0.085 (CI = +/-0.050; p = 0.002)	-0.111 (CI = +/-0.306; p = 0.454)	0.357	+8.87%
Frequency	2013.1	0.088 (CI = +/-0.056; p = 0.004)	-0.100 (CI = +/-0.324; p = 0.522)	0.342	+9.22%
Frequency	2013.2	0.099 (CI = +/-0.061; p = 0.003)	-0.135 (CI = +/-0.332; p = 0.401)	0.375	+10.43%
Frequency	2014.1	0.097 (CI = +/-0.068; p = 0.009)	-0.143 (CI = +/-0.355; p = 0.406)	0.332	+10.18%
Frequency	2014.2	0.099 (CI = +/-0.077; p = 0.016)	-0.147 (CI = +/-0.379; p = 0.419)	0.279	+10.37%
Frequency	2015.1	0.081 (CI = +/-0.085; p = 0.061)	-0.197 (CI = +/-0.394; p = 0.300)	0.207	+8.46%
Frequency	2015.2	0.066 (CI = +/-0.095; p = 0.158)	-0.159 (CI = +/-0.413; p = 0.419)	0.065	+6.83%
Frequency	2016.1	0.045 (CI = +/-0.108; p = 0.384)	-0.212 (CI = +/-0.436; p = 0.306)	0.019	+4.56%
Frequency	2016.2	0.064 (CI = +/-0.123; p = 0.273)	-0.255 (CI = +/-0.462; p = 0.247)	0.067	+6.63%
Frequency	2017.1	0.087 (CI = +/-0.146; p = 0.210)	-0.205 (CI = +/-0.504; p = 0.381)	0.091	+9.10%

## Underinsured Motorist

Coverage = UM  
End Trend Period = 2022.1  
Excluded Points = NA  
Parameters Included: time, seasonality

Fit	Start Date	Time	Seasonality	Adjusted R <sup>2</sup>	Implied Trend
					Rate
Loss Cost	2005.1	0.163 (CI = +/-0.081; p = 0.000)	-0.514 (CI = +/-0.818; p = 0.210)	0.325	+17.65%
Loss Cost	2005.2	0.151 (CI = +/-0.085; p = 0.001)	-0.447 (CI = +/-0.833; p = 0.283)	0.266	+16.30%
Loss Cost	2006.1	0.124 (CI = +/-0.083; p = 0.005)	-0.593 (CI = +/-0.795; p = 0.138)	0.230	+13.25%
Loss Cost	2006.2	0.098 (CI = +/-0.082; p = 0.022)	-0.445 (CI = +/-0.762; p = 0.242)	0.138	+10.24%
Loss Cost	2007.1	0.115 (CI = +/-0.085; p = 0.010)	-0.356 (CI = +/-0.762; p = 0.347)	0.179	+12.16%
Loss Cost	2007.2	0.101 (CI = +/-0.090; p = 0.028)	-0.286 (CI = +/-0.777; p = 0.456)	0.115	+10.66%
Loss Cost	2008.1	0.089 (CI = +/-0.095; p = 0.064)	-0.344 (CI = +/-0.795; p = 0.381)	0.083	+9.34%
Loss Cost	2008.2	0.091 (CI = +/-0.102; p = 0.079)	-0.354 (CI = +/-0.828; p = 0.387)	0.067	+9.54%
Loss Cost	2009.1	0.051 (CI = +/-0.097; p = 0.286)	-0.533 (CI = +/-0.754; p = 0.158)	0.048	+5.25%
Loss Cost	2009.2	0.078 (CI = +/-0.099; p = 0.120)	-0.652 (CI = +/-0.746; p = 0.083)	0.123	+8.07%
Loss Cost	2010.1	0.116 (CI = +/-0.095; p = 0.019)	-0.493 (CI = +/-0.684; p = 0.149)	0.217	+12.26%
Loss Cost	2010.2	0.098 (CI = +/-0.101; p = 0.056)	-0.421 (CI = +/-0.700; p = 0.225)	0.126	+10.33%
Loss Cost	2011.1	0.098 (CI = +/-0.111; p = 0.080)	-0.423 (CI = +/-0.734; p = 0.243)	0.114	+10.26%
Loss Cost	2011.2	0.052 (CI = +/-0.106; p = 0.319)	-0.247 (CI = +/-0.670; p = 0.450)	-0.023	+5.30%
Loss Cost	2012.1	0.046 (CI = +/-0.116; p = 0.412)	-0.265 (CI = +/-0.705; p = 0.439)	-0.035	+4.76%
Loss Cost	2012.2	0.053 (CI = +/-0.129; p = 0.401)	-0.288 (CI = +/-0.746; p = 0.427)	-0.039	+5.43%
Loss Cost	2013.1	0.029 (CI = +/-0.140; p = 0.665)	-0.363 (CI = +/-0.769; p = 0.332)	-0.047	+2.96%
Loss Cost	2013.2	-0.043 (CI = +/-0.124; p = 0.475)	-0.135 (CI = +/-0.641; p = 0.659)	-0.075	-4.16%
Loss Cost	2014.1	-0.040 (CI = +/-0.140; p = 0.546)	-0.129 (CI = +/-0.685; p = 0.693)	-0.100	-3.95%
Loss Cost	2014.2	-0.041 (CI = +/-0.161; p = 0.595)	-0.128 (CI = +/-0.742; p = 0.715)	-0.112	-3.97%
Loss Cost	2015.1	-0.092 (CI = +/-0.167; p = 0.255)	-0.256 (CI = +/-0.725; p = 0.456)	0.001	-8.76%
Loss Cost	2015.2	-0.091 (CI = +/-0.197; p = 0.332)	-0.258 (CI = +/-0.796; p = 0.490)	-0.020	-8.69%
Loss Cost	2016.1	-0.143 (CI = +/-0.216; p = 0.171)	-0.372 (CI = +/-0.812; p = 0.332)	0.092	-13.35%
Loss Cost	2016.2	-0.089 (CI = +/-0.250; p = 0.440)	-0.489 (CI = +/-0.863; p = 0.232)	0.056	-8.53%
Loss Cost	2017.1	-0.008 (CI = +/-0.269; p = 0.947)	-0.340 (CI = +/-0.855; p = 0.386)	-0.130	-0.80%
Severity	2005.1	0.093 (CI = +/-0.075; p = 0.017)	-0.499 (CI = +/-0.753; p = 0.187)	0.155	+9.70%
Severity	2005.2	0.076 (CI = +/-0.077; p = 0.051)	-0.405 (CI = +/-0.753; p = 0.281)	0.087	+7.95%
Severity	2006.1	0.054 (CI = +/-0.076; p = 0.160)	-0.531 (CI = +/-0.724; p = 0.145)	0.068	+5.51%
Severity	2006.2	0.039 (CI = +/-0.079; p = 0.316)	-0.454 (CI = +/-0.732; p = 0.215)	0.016	+4.03%
Severity	2007.1	0.050 (CI = +/-0.083; p = 0.227)	-0.398 (CI = +/-0.746; p = 0.284)	0.023	+5.16%
Severity	2007.2	0.027 (CI = +/-0.085; p = 0.517)	-0.278 (CI = +/-0.732; p = 0.443)	-0.036	+2.74%
Severity	2008.1	0.013 (CI = +/-0.089; p = 0.769)	-0.347 (CI = +/-0.742; p = 0.346)	-0.037	+1.29%
Severity	2008.2	0.016 (CI = +/-0.096; p = 0.734)	-0.362 (CI = +/-0.772; p = 0.344)	-0.038	+1.61%
Severity	2009.1	-0.016 (CI = +/-0.094; p = 0.721)	-0.507 (CI = +/-0.730; p = 0.164)	0.007	-1.63%
Severity	2009.2	0.010 (CI = +/-0.096; p = 0.827)	-0.627 (CI = +/-0.718; p = 0.084)	0.049	+1.03%
Severity	2010.1	0.044 (CI = +/-0.093; p = 0.342)	-0.487 (CI = +/-0.674; p = 0.148)	0.047	+4.47%
Severity	2010.2	0.024 (CI = +/-0.099; p = 0.615)	-0.406 (CI = +/-0.685; p = 0.231)	-0.013	+2.46%
Severity	2011.1	0.020 (CI = +/-0.108; p = 0.707)	-0.424 (CI = +/-0.717; p = 0.232)	-0.015	+2.00%
Severity	2011.2	-0.031 (CI = +/-0.098; p = 0.511)	-0.228 (CI = +/-0.621; p = 0.452)	-0.043	-3.08%
Severity	2012.1	-0.024 (CI = +/-0.108; p = 0.640)	-0.204 (CI = +/-0.652; p = 0.520)	-0.072	-2.40%
Severity	2012.2	-0.015 (CI = +/-0.119; p = 0.790)	-0.235 (CI = +/-0.689; p = 0.481)	-0.078	-1.52%
Severity	2013.1	-0.041 (CI = +/-0.128; p = 0.501)	-0.318 (CI = +/-0.700; p = 0.350)	-0.035	-4.06%
Severity	2013.2	-0.123 (CI = +/-0.090; p = 0.011)	-0.060 (CI = +/-0.467; p = 0.790)	0.285	-11.58%
Severity	2014.1	-0.117 (CI = +/-0.101; p = 0.026)	-0.043 (CI = +/-0.498; p = 0.855)	0.207	-11.06%
Severity	2014.2	-0.115 (CI = +/-0.117; p = 0.053)	-0.049 (CI = +/-0.538; p = 0.848)	0.154	-10.89%
Severity	2015.1	-0.146 (CI = +/-0.126; p = 0.026)	-0.126 (CI = +/-0.543; p = 0.622)	0.251	-13.61%
Severity	2015.2	-0.120 (CI = +/-0.143; p = 0.092)	-0.192 (CI = +/-0.575; p = 0.478)	0.153	-11.29%
Severity	2016.1	-0.146 (CI = +/-0.163; p = 0.073)	-0.249 (CI = +/-0.610; p = 0.384)	0.192	-13.60%
Severity	2016.2	-0.105 (CI = +/-0.188; p = 0.237)	-0.338 (CI = +/-0.648; p = 0.267)	0.121	-9.98%
Severity	2017.1	-0.045 (CI = +/-0.203; p = 0.625)	-0.228 (CI = +/-0.643; p = 0.438)	-0.121	-4.37%
Frequency	2005.1	0.070 (CI = +/-0.026; p = 0.000)	-0.015 (CI = +/-0.265; p = 0.910)	0.448	+7.25%
Frequency	2005.2	0.075 (CI = +/-0.027; p = 0.000)	-0.041 (CI = +/-0.268; p = 0.755)	0.468	+7.74%
Frequency	2006.1	0.071 (CI = +/-0.029; p = 0.000)	-0.062 (CI = +/-0.273; p = 0.647)	0.426	+7.34%
Frequency	2006.2	0.058 (CI = +/-0.026; p = 0.000)	0.009 (CI = +/-0.240; p = 0.942)	0.380	+5.97%
Frequency	2007.1	0.064 (CI = +/-0.026; p = 0.000)	0.042 (CI = +/-0.236; p = 0.718)	0.435	+6.66%
Frequency	2007.2	0.074 (CI = +/-0.025; p = 0.000)	-0.009 (CI = +/-0.221; p = 0.937)	0.539	+7.71%
Frequency	2008.1	0.076 (CI = +/-0.027; p = 0.000)	0.002 (CI = +/-0.227; p = 0.986)	0.529	+7.95%
Frequency	2008.2	0.075 (CI = +/-0.029; p = 0.000)	0.008 (CI = +/-0.236; p = 0.943)	0.492	+7.81%
Frequency	2009.1	0.068 (CI = +/-0.030; p = 0.000)	-0.026 (CI = +/-0.233; p = 0.820)	0.433	+6.99%
Frequency	2009.2	0.067 (CI = +/-0.032; p = 0.000)	-0.025 (CI = +/-0.243; p = 0.833)	0.397	+6.97%
Frequency	2010.1	0.072 (CI = +/-0.035; p = 0.000)	-0.006 (CI = +/-0.250; p = 0.960)	0.407	+7.46%
Frequency	2010.2	0.074 (CI = +/-0.038; p = 0.001)	-0.015 (CI = +/-0.262; p = 0.909)	0.387	+7.68%
Frequency	2011.1	0.078 (CI = +/-0.041; p = 0.001)	0.001 (CI = +/-0.272; p = 0.996)	0.384	+8.11%
Frequency	2011.2	0.083 (CI = +/-0.045; p = 0.001)	-0.019 (CI = +/-0.284; p = 0.892)	0.384	+8.65%
Frequency	2012.1	0.071 (CI = +/-0.046; p = 0.005)	-0.062 (CI = +/-0.281; p = 0.651)	0.299	+7.34%
Frequency	2012.2	0.068 (CI = +/-0.052; p = 0.013)	-0.053 (CI = +/-0.297; p = 0.714)	0.234	+7.06%
Frequency	2013.1	0.071 (CI = +/-0.057; p = 0.019)	-0.045 (CI = +/-0.314; p = 0.767)	0.215	+7.32%
Frequency	2013.2	0.081 (CI = +/-0.063; p = 0.016)	-0.076 (CI = +/-0.329; p = 0.630)	0.240	+8.38%
Frequency	2014.1	0.077 (CI = +/-0.071; p = 0.037)	-0.086 (CI = +/-0.351; p = 0.608)	0.184	+8.00%
Frequency	2014.2	0.075 (CI = +/-0.082; p = 0.071)	-0.080 (CI = +/-0.379; p = 0.658)	0.113	+7.76%
Frequency	2015.1	0.055 (CI = +/-0.089; p = 0.208)	-0.130 (CI = +/-0.387; p = 0.478)	0.021	+5.61%
Frequency	2015.2	0.029 (CI = +/-0.098; p = 0.531)	-0.066 (CI = +/-0.396; p = 0.721)	-0.130	+2.93%
Frequency	2016.1	0.003 (CI = +/-0.108; p = 0.953)	-0.122 (CI = +/-0.404; p = 0.516)	-0.147	+0.29%
Frequency	2016.2	0.016 (CI = +/-0.130; p = 0.788)	-0.150 (CI = +/-0.448; p = 0.467)	-0.145	+1.60%
Frequency	2017.1	0.037 (CI = +/-0.154; p = 0.599)	-0.113 (CI = +/-0.490; p = 0.610)	-0.165	+3.73%

## Underinsured Motorist

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

Fit	Start Date	Time	Seasonality	Adjusted R <sup>2</sup>	Implied Trend
					Rate
Loss Cost	2005.1	0.209 (CI = +/-0.106; p = 0.000)	-0.580 (CI = +/-0.920; p = 0.207)	0.363	+23.19%
Loss Cost	2005.2	0.197 (CI = +/-0.113; p = 0.001)	-0.524 (CI = +/-0.946; p = 0.265)	0.302	+21.78%
Loss Cost	2006.1	0.162 (CI = +/-0.113; p = 0.007)	-0.696 (CI = +/-0.914; p = 0.130)	0.265	+17.53%
Loss Cost	2006.2	0.129 (CI = +/-0.114; p = 0.028)	-0.548 (CI = +/-0.887; p = 0.215)	0.163	+13.72%
Loss Cost	2007.1	0.156 (CI = +/-0.118; p = 0.012)	-0.424 (CI = +/-0.888; p = 0.334)	0.214	+16.89%
Loss Cost	2007.2	0.142 (CI = +/-0.127; p = 0.031)	-0.363 (CI = +/-0.916; p = 0.420)	0.143	+15.20%
Loss Cost	2008.1	0.126 (CI = +/-0.137; p = 0.070)	-0.428 (CI = +/-0.951; p = 0.360)	0.108	+13.43%
Loss Cost	2008.2	0.133 (CI = +/-0.150; p = 0.079)	-0.455 (CI = +/-0.995; p = 0.351)	0.096	+14.24%
Loss Cost	2009.1	0.072 (CI = +/-0.144; p = 0.307)	-0.688 (CI = +/-0.916; p = 0.133)	0.081	+7.52%
Loss Cost	2009.2	0.116 (CI = +/-0.147; p = 0.115)	-0.840 (CI = +/-0.892; p = 0.063)	0.189	+12.30%
Loss Cost	2010.1	0.181 (CI = +/-0.139; p = 0.014)	-0.613 (CI = +/-0.800; p = 0.124)	0.322	+19.83%
Loss Cost	2010.2	0.164 (CI = +/-0.153; p = 0.037)	-0.559 (CI = +/-0.837; p = 0.176)	0.223	+17.80%
Loss Cost	2011.1	0.169 (CI = +/-0.173; p = 0.055)	-0.543 (CI = +/-0.895; p = 0.216)	0.213	+18.38%
Loss Cost	2011.2	0.106 (CI = +/-0.172; p = 0.205)	-0.366 (CI = +/-0.842; p = 0.367)	0.038	+11.21%
Loss Cost	2012.1	0.102 (CI = +/-0.198; p = 0.287)	-0.379 (CI = +/-0.911; p = 0.385)	0.019	+10.70%
Loss Cost	2012.2	0.124 (CI = +/-0.225; p = 0.253)	-0.435 (CI = +/-0.973; p = 0.349)	0.027	+13.19%
Loss Cost	2013.1	0.083 (CI = +/-0.258; p = 0.492)	-0.537 (CI = +/-1.040; p = 0.280)	0.002	+8.68%
Loss Cost	2013.2	-0.034 (CI = +/-0.237; p = 0.758)	-0.283 (CI = +/-0.889; p = 0.494)	-0.132	-3.31%
Loss Cost	2014.1	-0.035 (CI = +/-0.289; p = 0.791)	-0.286 (CI = +/-0.998; p = 0.533)	-0.164	-3.43%
Loss Cost	2014.2	-0.028 (CI = +/-0.353; p = 0.859)	-0.299 (CI = +/-1.119; p = 0.555)	-0.189	-2.76%
Loss Cost	2015.1	-0.173 (CI = +/-0.379; p = 0.315)	-0.565 (CI = +/-1.088; p = 0.259)	0.031	-15.91%
Loss Cost	2015.2	-0.175 (CI = +/-0.489; p = 0.415)	-0.563 (CI = +/-1.270; p = 0.320)	-0.007	-16.05%
Loss Cost	2016.1	-0.419 (CI = +/-0.489; p = 0.079)	-0.928 (CI = +/-1.120; p = 0.086)	0.449	-34.21%
Loss Cost	2016.2	-0.309 (CI = +/-0.648; p = 0.256)	-1.057 (CI = +/-1.310; p = 0.089)	0.443	-26.58%
Loss Cost	2017.1	-0.210 (CI = +/-1.101; p = 0.586)	-0.941 (CI = +/-1.880; p = 0.209)	0.101	-18.95%
Severity	2005.1	0.134 (CI = +/-0.099; p = 0.009)	-0.539 (CI = +/-0.854; p = 0.207)	0.215	+14.39%
Severity	2005.2	0.116 (CI = +/-0.103; p = 0.029)	-0.451 (CI = +/-0.863; p = 0.293)	0.139	+12.34%
Severity	2006.1	0.086 (CI = +/-0.104; p = 0.102)	-0.598 (CI = +/-0.843; p = 0.156)	0.110	+8.98%
Severity	2006.2	0.070 (CI = +/-0.110; p = 0.203)	-0.525 (CI = +/-0.861; p = 0.220)	0.048	+7.25%
Severity	2007.1	0.088 (CI = +/-0.118; p = 0.135)	-0.444 (CI = +/-0.882; p = 0.309)	0.064	+9.21%
Severity	2007.2	0.059 (CI = +/-0.122; p = 0.322)	-0.324 (CI = +/-0.877; p = 0.451)	-0.016	+6.12%
Severity	2008.1	0.040 (CI = +/-0.131; p = 0.529)	-0.404 (CI = +/-0.904; p = 0.363)	-0.028	+4.10%
Severity	2008.2	0.048 (CI = +/-0.142; p = 0.489)	-0.435 (CI = +/-0.944; p = 0.349)	-0.027	+4.92%
Severity	2009.1	-0.001 (CI = +/-0.143; p = 0.988)	-0.623 (CI = +/-0.906; p = 0.167)	0.004	-0.11%
Severity	2009.2	0.042 (CI = +/-0.146; p = 0.555)	-0.772 (CI = +/-0.883; p = 0.083)	0.080	+4.26%
Severity	2010.1	0.099 (CI = +/-0.143; p = 0.161)	-0.572 (CI = +/-0.823; p = 0.161)	0.124	+10.42%
Severity	2010.2	0.077 (CI = +/-0.156; p = 0.309)	-0.503 (CI = +/-0.856; p = 0.231)	0.035	+8.03%
Severity	2011.1	0.075 (CI = +/-0.176; p = 0.382)	-0.511 (CI = +/-0.916; p = 0.253)	0.026	+7.75%
Severity	2011.2	0.001 (CI = +/-0.167; p = 0.986)	-0.303 (CI = +/-0.821; p = 0.441)	-0.094	+0.13%
Severity	2012.1	0.018 (CI = +/-0.191; p = 0.845)	-0.257 (CI = +/-0.882; p = 0.540)	-0.114	+1.78%
Severity	2012.2	0.041 (CI = +/-0.217; p = 0.686)	-0.316 (CI = +/-0.940; p = 0.478)	-0.102	+4.21%
Severity	2013.1	-0.004 (CI = +/-0.247; p = 0.971)	-0.429 (CI = +/-0.996; p = 0.363)	-0.092	-0.42%
Severity	2013.2	-0.144 (CI = +/-0.182; p = 0.108)	-0.127 (CI = +/-0.682; p = 0.687)	0.097	-13.40%
Severity	2014.1	-0.139 (CI = +/-0.222; p = 0.190)	-0.116 (CI = +/-0.765; p = 0.740)	0.002	-12.95%
Severity	2014.2	-0.136 (CI = +/-0.270; p = 0.279)	-0.120 (CI = +/-0.858; p = 0.754)	-0.058	-12.73%
Severity	2015.1	-0.229 (CI = +/-0.309; p = 0.124)	-0.290 (CI = +/-0.888; p = 0.465)	0.125	-20.44%
Severity	2015.2	-0.179 (CI = +/-0.386; p = 0.301)	-0.365 (CI = +/-1.003; p = 0.407)	0.009	-16.35%
Severity	2016.1	-0.307 (CI = +/-0.480; p = 0.161)	-0.558 (CI = +/-1.100; p = 0.249)	0.190	-26.44%
Severity	2016.2	-0.213 (CI = +/-0.651; p = 0.415)	-0.668 (CI = +/-1.315; p = 0.232)	0.119	-19.20%
Severity	2017.1	-0.072 (CI = +/-1.069; p = 0.843)	-0.503 (CI = +/-1.826; p = 0.445)	-0.326	-6.98%
Frequency	2005.1	0.074 (CI = +/-0.035; p = 0.000)	-0.041 (CI = +/-0.300; p = 0.779)	0.378	+7.69%
Frequency	2005.2	0.081 (CI = +/-0.036; p = 0.000)	-0.073 (CI = +/-0.302; p = 0.623)	0.409	+8.40%
Frequency	2006.1	0.076 (CI = +/-0.038; p = 0.000)	-0.098 (CI = +/-0.310; p = 0.520)	0.361	+7.84%
Frequency	2006.2	0.059 (CI = +/-0.035; p = 0.002)	-0.022 (CI = +/-0.271; p = 0.867)	0.281	+6.04%
Frequency	2007.1	0.068 (CI = +/-0.036; p = 0.001)	0.020 (CI = +/-0.268; p = 0.880)	0.351	+7.03%
Frequency	2007.2	0.082 (CI = +/-0.034; p = 0.000)	-0.039 (CI = +/-0.243; p = 0.742)	0.496	+8.56%
Frequency	2008.1	0.086 (CI = +/-0.037; p = 0.000)	-0.024 (CI = +/-0.253; p = 0.847)	0.491	+8.96%
Frequency	2008.2	0.085 (CI = +/-0.040; p = 0.000)	-0.021 (CI = +/-0.265; p = 0.871)	0.447	+8.88%
Frequency	2009.1	0.074 (CI = +/-0.041; p = 0.001)	-0.065 (CI = +/-0.262; p = 0.609)	0.374	+7.63%
Frequency	2009.2	0.074 (CI = +/-0.046; p = 0.003)	-0.068 (CI = +/-0.276; p = 0.613)	0.333	+7.71%
Frequency	2010.1	0.082 (CI = +/-0.050; p = 0.003)	-0.041 (CI = +/-0.287; p = 0.765)	0.353	+8.53%
Frequency	2010.2	0.087 (CI = +/-0.055; p = 0.004)	-0.056 (CI = +/-0.302; p = 0.698)	0.339	+9.04%
Frequency	2011.1	0.094 (CI = +/-0.061; p = 0.005)	-0.032 (CI = +/-0.319; p = 0.833)	0.345	+9.87%
Frequency	2011.2	0.105 (CI = +/-0.068; p = 0.005)	-0.063 (CI = +/-0.332; p = 0.691)	0.367	+11.06%
Frequency	2012.1	0.084 (CI = +/-0.072; p = 0.025)	-0.122 (CI = +/-0.331; p = 0.439)	0.270	+8.76%
Frequency	2012.2	0.083 (CI = +/-0.083; p = 0.050)	-0.119 (CI = +/-0.358; p = 0.481)	0.191	+8.63%
Frequency	2013.1	0.087 (CI = +/-0.097; p = 0.073)	-0.107 (CI = +/-0.392; p = 0.558)	0.170	+9.14%
Frequency	2013.2	0.110 (CI = +/-0.108; p = 0.047)	-0.157 (CI = +/-0.406; p = 0.410)	0.244	+11.65%
Frequency	2014.1	0.104 (CI = +/-0.132; p = 0.108)	-0.170 (CI = +/-0.455; p = 0.419)	0.181	+10.94%
Frequency	2014.2	0.108 (CI = +/-0.161; p = 0.159)	-0.178 (CI = +/-0.510; p = 0.444)	0.096	+11.42%
Frequency	2015.1	0.055 (CI = +/-0.186; p = 0.503)	-0.275 (CI = +/-0.533; p = 0.262)	0.038	+5.69%
Frequency	2015.2	0.004 (CI = +/-0.216; p = 0.969)	-0.197 (CI = +/-0.561; p = 0.422)	-0.186	+0.36%
Frequency	2016.1	-0.112 (CI = +/-0.200; p = 0.211)	-0.370 (CI = +/-0.458; p = 0.092)	0.322	-10.57%
Frequency	2016.2	-0.096 (CI = +/-0.286; p = 0.405)	-0.389 (CI = +/-0.578; p = 0.135)	0.282	-9.13%
Frequency	2017.1	-0.138 (CI = +/-0.486; p = 0.434)	-0.438 (CI = +/-0.831; p = 0.192)	0.167	-12.88%



## Underinsured Motorist

Coverage = UM  
End Trend Period = 2022.2  
Excluded Points = NA  
Parameters Included: time

Fit	Start Date	Time	Adjusted R <sup>2</sup>	Implied Trend
				Rate
Loss Cost	2005.1	0.170 (CI = +/-0.078; p = 0.000)	0.351	+18.55%
Loss Cost	2005.2	0.158 (CI = +/-0.081; p = 0.000)	0.303	+17.06%
Loss Cost	2006.1	0.135 (CI = +/-0.081; p = 0.002)	0.242	+14.48%
Loss Cost	2006.2	0.108 (CI = +/-0.079; p = 0.009)	0.174	+11.42%
Loss Cost	2007.1	0.128 (CI = +/-0.081; p = 0.003)	0.232	+13.61%
Loss Cost	2007.2	0.114 (CI = +/-0.085; p = 0.010)	0.180	+12.08%
Loss Cost	2008.1	0.106 (CI = +/-0.090; p = 0.023)	0.141	+11.13%
Loss Cost	2008.2	0.106 (CI = +/-0.097; p = 0.033)	0.126	+11.17%
Loss Cost	2009.1	0.073 (CI = +/-0.095; p = 0.128)	0.052	+7.53%
Loss Cost	2009.2	0.093 (CI = +/-0.099; p = 0.064)	0.096	+9.77%
Loss Cost	2010.1	0.135 (CI = +/-0.092; p = 0.006)	0.246	+14.50%
Loss Cost	2010.2	0.117 (CI = +/-0.097; p = 0.021)	0.177	+12.40%
Loss Cost	2011.1	0.122 (CI = +/-0.106; p = 0.026)	0.171	+13.01%
Loss Cost	2011.2	0.080 (CI = +/-0.102; p = 0.118)	0.070	+8.29%
Loss Cost	2012.1	0.081 (CI = +/-0.112; p = 0.148)	0.057	+8.38%
Loss Cost	2012.2	0.086 (CI = +/-0.123; p = 0.161)	0.053	+8.94%
Loss Cost	2013.1	0.072 (CI = +/-0.135; p = 0.279)	0.013	+7.46%
Loss Cost	2013.2	0.010 (CI = +/-0.126; p = 0.869)	-0.057	+1.01%
Loss Cost	2014.1	0.020 (CI = +/-0.140; p = 0.762)	-0.056	+2.06%
Loss Cost	2014.2	0.025 (CI = +/-0.159; p = 0.746)	-0.059	+2.49%
Loss Cost	2015.1	-0.009 (CI = +/-0.175; p = 0.914)	-0.070	-0.90%
Loss Cost	2015.2	-0.004 (CI = +/-0.201; p = 0.965)	-0.077	-0.42%
Loss Cost	2016.1	-0.029 (CI = +/-0.232; p = 0.792)	-0.077	-2.83%
Loss Cost	2016.2	0.017 (CI = +/-0.265; p = 0.888)	-0.089	+1.75%
Loss Cost	2017.1	0.123 (CI = +/-0.273; p = 0.338)	0.001	+13.11%
Severity	2005.1	0.094 (CI = +/-0.071; p = 0.011)	0.151	+9.87%
Severity	2005.2	0.077 (CI = +/-0.072; p = 0.038)	0.098	+8.01%
Severity	2006.1	0.058 (CI = +/-0.073; p = 0.117)	0.046	+5.94%
Severity	2006.2	0.042 (CI = +/-0.075; p = 0.261)	0.010	+4.31%
Severity	2007.1	0.055 (CI = +/-0.078; p = 0.162)	0.033	+5.66%
Severity	2007.2	0.032 (CI = +/-0.079; p = 0.412)	-0.010	+3.24%
Severity	2008.1	0.021 (CI = +/-0.083; p = 0.611)	-0.026	+2.10%
Severity	2008.2	0.022 (CI = +/-0.089; p = 0.620)	-0.027	+2.20%
Severity	2009.1	-0.005 (CI = +/-0.089; p = 0.907)	-0.038	-0.51%
Severity	2009.2	0.015 (CI = +/-0.093; p = 0.739)	-0.035	+1.53%
Severity	2010.1	0.052 (CI = +/-0.089; p = 0.237)	0.019	+5.35%
Severity	2010.2	0.031 (CI = +/-0.092; p = 0.494)	-0.022	+3.15%
Severity	2011.1	0.032 (CI = +/-0.101; p = 0.521)	-0.026	+3.21%
Severity	2011.2	-0.017 (CI = +/-0.090; p = 0.706)	-0.040	-1.64%
Severity	2012.1	-0.006 (CI = +/-0.098; p = 0.899)	-0.049	-0.60%
Severity	2012.2	0.001 (CI = +/-0.108; p = 0.990)	-0.053	+0.06%
Severity	2013.1	-0.018 (CI = +/-0.117; p = 0.754)	-0.050	-1.76%
Severity	2013.2	-0.089 (CI = +/-0.088; p = 0.047)	0.166	-8.54%
Severity	2014.1	-0.079 (CI = +/-0.098; p = 0.106)	0.103	-7.62%
Severity	2014.2	-0.074 (CI = +/-0.111; p = 0.174)	0.061	-7.14%
Severity	2015.1	-0.095 (CI = +/-0.123; p = 0.120)	0.104	-9.05%
Severity	2015.2	-0.070 (CI = +/-0.137; p = 0.288)	0.016	-6.78%
Severity	2016.1	-0.080 (CI = +/-0.159; p = 0.295)	0.015	-7.67%
Severity	2016.2	-0.047 (CI = +/-0.181; p = 0.580)	-0.060	-4.58%
Severity	2017.1	0.027 (CI = +/-0.185; p = 0.747)	-0.088	+2.79%
Frequency	2005.1	0.076 (CI = +/-0.025; p = 0.000)	0.508	+7.90%
Frequency	2005.2	0.080 (CI = +/-0.026; p = 0.000)	0.526	+8.38%
Frequency	2006.1	0.078 (CI = +/-0.028; p = 0.000)	0.489	+8.06%
Frequency	2006.2	0.066 (CI = +/-0.026; p = 0.000)	0.453	+6.82%
Frequency	2007.1	0.072 (CI = +/-0.026; p = 0.000)	0.502	+7.52%
Frequency	2007.2	0.082 (CI = +/-0.025; p = 0.000)	0.594	+8.56%
Frequency	2008.1	0.085 (CI = +/-0.027; p = 0.000)	0.588	+8.84%
Frequency	2008.2	0.084 (CI = +/-0.029; p = 0.000)	0.559	+8.78%
Frequency	2009.1	0.078 (CI = +/-0.030; p = 0.000)	0.509	+8.08%
Frequency	2009.2	0.078 (CI = +/-0.032; p = 0.000)	0.483	+8.12%
Frequency	2010.1	0.083 (CI = +/-0.034; p = 0.000)	0.496	+8.68%
Frequency	2010.2	0.086 (CI = +/-0.037; p = 0.000)	0.483	+8.97%
Frequency	2011.1	0.091 (CI = +/-0.040; p = 0.000)	0.485	+9.50%
Frequency	2011.2	0.096 (CI = +/-0.043; p = 0.000)	0.489	+10.10%
Frequency	2012.1	0.087 (CI = +/-0.045; p = 0.001)	0.417	+9.04%
Frequency	2012.2	0.085 (CI = +/-0.050; p = 0.002)	0.371	+8.87%
Frequency	2013.1	0.090 (CI = +/-0.055; p = 0.003)	0.363	+9.39%
Frequency	2013.2	0.099 (CI = +/-0.060; p = 0.003)	0.385	+10.43%
Frequency	2014.1	0.100 (CI = +/-0.067; p = 0.006)	0.343	+10.47%
Frequency	2014.2	0.099 (CI = +/-0.076; p = 0.014)	0.294	+10.37%
Frequency	2015.1	0.086 (CI = +/-0.085; p = 0.048)	0.198	+8.96%
Frequency	2015.2	0.066 (CI = +/-0.094; p = 0.151)	0.086	+6.83%
Frequency	2016.1	0.051 (CI = +/-0.107; p = 0.318)	0.007	+5.24%
Frequency	2016.2	0.064 (CI = +/-0.124; p = 0.281)	0.023	+6.63%
Frequency	2017.1	0.096 (CI = +/-0.141; p = 0.162)	0.104	+10.04%

## Underinsured Motorist

Coverage = UM  
End Trend Period = 2022.1  
Excluded Points = NA  
Parameters Included: time

Fit	Start Date	Time	Adjusted R <sup>2</sup>	Implied Trend
				Rate
Loss Cost	2005.1	0.163 (CI = +/-0.082; p = 0.000)	0.312	+17.65%
Loss Cost	2005.2	0.149 (CI = +/-0.085; p = 0.001)	0.262	+16.03%
Loss Cost	2006.1	0.124 (CI = +/-0.085; p = 0.006)	0.198	+13.25%
Loss Cost	2006.2	0.095 (CI = +/-0.083; p = 0.026)	0.126	+9.95%
Loss Cost	2007.1	0.115 (CI = +/-0.085; p = 0.010)	0.181	+12.16%
Loss Cost	2007.2	0.099 (CI = +/-0.089; p = 0.030)	0.128	+10.45%
Loss Cost	2008.1	0.089 (CI = +/-0.094; p = 0.063)	0.090	+9.34%
Loss Cost	2008.2	0.088 (CI = +/-0.102; p = 0.085)	0.075	+9.25%
Loss Cost	2009.1	0.051 (CI = +/-0.099; p = 0.296)	0.005	+5.25%
Loss Cost	2009.2	0.072 (CI = +/-0.104; p = 0.165)	0.040	+7.45%
Loss Cost	2010.1	0.116 (CI = +/-0.097; p = 0.022)	0.175	+12.26%
Loss Cost	2010.2	0.094 (CI = +/-0.102; p = 0.069)	0.103	+9.84%
Loss Cost	2011.1	0.098 (CI = +/-0.111; p = 0.082)	0.096	+10.26%
Loss Cost	2011.2	0.049 (CI = +/-0.104; p = 0.340)	-0.002	+4.98%
Loss Cost	2012.1	0.046 (CI = +/-0.115; p = 0.407)	-0.014	+4.76%
Loss Cost	2012.2	0.049 (CI = +/-0.127; p = 0.433)	-0.019	+4.98%
Loss Cost	2013.1	0.029 (CI = +/-0.140; p = 0.664)	-0.047	+2.96%
Loss Cost	2013.2	-0.045 (CI = +/-0.119; p = 0.435)	-0.022	-4.41%
Loss Cost	2014.1	-0.040 (CI = +/-0.135; p = 0.534)	-0.039	-3.95%
Loss Cost	2014.2	-0.044 (CI = +/-0.154; p = 0.553)	-0.044	-4.26%
Loss Cost	2015.1	-0.092 (CI = +/-0.163; p = 0.247)	0.033	-8.76%
Loss Cost	2015.2	-0.099 (CI = +/-0.190; p = 0.279)	0.022	-9.41%
Loss Cost	2016.1	-0.143 (CI = +/-0.214; p = 0.169)	0.089	-13.35%
Loss Cost	2016.2	-0.110 (CI = +/-0.251; p = 0.354)	-0.005	-10.39%
Loss Cost	2017.1	-0.008 (CI = +/-0.262; p = 0.946)	-0.111	-0.80%
Severity	2005.1	0.093 (CI = +/-0.075; p = 0.018)	0.134	+9.70%
Severity	2005.2	0.074 (CI = +/-0.077; p = 0.057)	0.081	+7.72%
Severity	2006.1	0.054 (CI = +/-0.077; p = 0.168)	0.030	+5.51%
Severity	2006.2	0.037 (CI = +/-0.080; p = 0.353)	-0.004	+3.75%
Severity	2007.1	0.050 (CI = +/-0.084; p = 0.228)	0.017	+5.16%
Severity	2007.2	0.025 (CI = +/-0.084; p = 0.542)	-0.022	+2.55%
Severity	2008.1	0.013 (CI = +/-0.088; p = 0.769)	-0.034	+1.29%
Severity	2008.2	0.013 (CI = +/-0.095; p = 0.778)	-0.035	+1.33%
Severity	2009.1	-0.016 (CI = +/-0.095; p = 0.726)	-0.035	-1.63%
Severity	2009.2	0.005 (CI = +/-0.100; p = 0.924)	-0.041	+0.47%
Severity	2010.1	0.044 (CI = +/-0.096; p = 0.354)	-0.004	+4.47%
Severity	2010.2	0.020 (CI = +/-0.100; p = 0.680)	-0.037	+2.03%
Severity	2011.1	0.020 (CI = +/-0.109; p = 0.710)	-0.041	+2.00%
Severity	2011.2	-0.034 (CI = +/-0.096; p = 0.468)	-0.022	-3.36%
Severity	2012.1	-0.024 (CI = +/-0.106; p = 0.635)	-0.040	-2.40%
Severity	2012.2	-0.019 (CI = +/-0.117; p = 0.738)	-0.049	-1.87%
Severity	2013.1	-0.041 (CI = +/-0.127; p = 0.500)	-0.030	-4.06%
Severity	2013.2	-0.124 (CI = +/-0.087; p = 0.008)	0.327	-11.68%
Severity	2014.1	-0.117 (CI = +/-0.097; p = 0.022)	0.258	-11.06%
Severity	2014.2	-0.116 (CI = +/-0.111; p = 0.041)	0.212	-10.99%
Severity	2015.1	-0.146 (CI = +/-0.121; p = 0.021)	0.294	-13.61%
Severity	2015.2	-0.126 (CI = +/-0.138; p = 0.070)	0.186	-11.82%
Severity	2016.1	-0.146 (CI = +/-0.159; p = 0.068)	0.204	-13.60%
Severity	2016.2	-0.119 (CI = +/-0.186; p = 0.184)	0.086	-11.25%
Severity	2017.1	-0.045 (CI = +/-0.195; p = 0.617)	-0.079	-4.37%
Frequency	2005.1	0.070 (CI = +/-0.026; p = 0.000)	0.464	+7.25%
Frequency	2005.2	0.074 (CI = +/-0.027; p = 0.000)	0.483	+7.72%
Frequency	2006.1	0.071 (CI = +/-0.028; p = 0.000)	0.441	+7.34%
Frequency	2006.2	0.058 (CI = +/-0.025; p = 0.000)	0.400	+5.98%
Frequency	2007.1	0.064 (CI = +/-0.026; p = 0.000)	0.452	+6.66%
Frequency	2007.2	0.074 (CI = +/-0.025; p = 0.000)	0.555	+7.70%
Frequency	2008.1	0.076 (CI = +/-0.027; p = 0.000)	0.547	+7.95%
Frequency	2008.2	0.075 (CI = +/-0.029; p = 0.000)	0.511	+7.82%
Frequency	2009.1	0.068 (CI = +/-0.029; p = 0.000)	0.454	+6.99%
Frequency	2009.2	0.067 (CI = +/-0.032; p = 0.000)	0.421	+6.95%
Frequency	2010.1	0.072 (CI = +/-0.034; p = 0.000)	0.433	+7.46%
Frequency	2010.2	0.074 (CI = +/-0.037; p = 0.000)	0.415	+7.66%
Frequency	2011.1	0.078 (CI = +/-0.040; p = 0.001)	0.413	+8.11%
Frequency	2011.2	0.083 (CI = +/-0.043; p = 0.001)	0.414	+8.63%
Frequency	2012.1	0.071 (CI = +/-0.045; p = 0.004)	0.328	+7.34%
Frequency	2012.2	0.067 (CI = +/-0.050; p = 0.011)	0.271	+6.98%
Frequency	2013.1	0.071 (CI = +/-0.056; p = 0.016)	0.257	+7.32%
Frequency	2013.2	0.079 (CI = +/-0.061; p = 0.015)	0.276	+8.23%
Frequency	2014.1	0.077 (CI = +/-0.069; p = 0.032)	0.224	+8.00%
Frequency	2014.2	0.073 (CI = +/-0.079; p = 0.067)	0.163	+7.56%
Frequency	2015.1	0.055 (CI = +/-0.087; p = 0.199)	0.056	+5.61%
Frequency	2015.2	0.027 (CI = +/-0.093; p = 0.541)	-0.049	+2.72%
Frequency	2016.1	0.003 (CI = +/-0.104; p = 0.952)	-0.091	+0.29%
Frequency	2016.2	0.010 (CI = +/-0.124; p = 0.866)	-0.097	+0.97%
Frequency	2017.1	0.037 (CI = +/-0.145; p = 0.582)	-0.072	+3.73%

## Underinsured Motorist

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

Fit	Start Date	Time	Adjusted R <sup>2</sup>	Implied Trend
				Rate
Loss Cost	2005.1	0.212 (CI = +/-0.107; p = 0.000)	0.348	+23.67%
Loss Cost	2005.2	0.197 (CI = +/-0.113; p = 0.001)	0.295	+21.78%
Loss Cost	2006.1	0.167 (CI = +/-0.116; p = 0.006)	0.223	+18.16%
Loss Cost	2006.2	0.129 (CI = +/-0.115; p = 0.030)	0.142	+13.72%
Loss Cost	2007.1	0.160 (CI = +/-0.118; p = 0.010)	0.215	+17.33%
Loss Cost	2007.2	0.142 (CI = +/-0.126; p = 0.029)	0.155	+15.20%
Loss Cost	2008.1	0.130 (CI = +/-0.136; p = 0.060)	0.113	+13.94%
Loss Cost	2008.2	0.133 (CI = +/-0.149; p = 0.077)	0.100	+14.24%
Loss Cost	2009.1	0.081 (CI = +/-0.149; p = 0.269)	0.014	+8.44%
Loss Cost	2009.2	0.116 (CI = +/-0.157; p = 0.139)	0.065	+12.30%
Loss Cost	2010.1	0.190 (CI = +/-0.144; p = 0.012)	0.262	+20.94%
Loss Cost	2010.2	0.164 (CI = +/-0.156; p = 0.041)	0.178	+17.80%
Loss Cost	2011.1	0.179 (CI = +/-0.174; p = 0.045)	0.180	+19.58%
Loss Cost	2011.2	0.106 (CI = +/-0.170; p = 0.202)	0.046	+11.21%
Loss Cost	2012.1	0.111 (CI = +/-0.194; p = 0.241)	0.032	+11.69%
Loss Cost	2012.2	0.124 (CI = +/-0.222; p = 0.250)	0.031	+13.19%
Loss Cost	2013.1	0.100 (CI = +/-0.256; p = 0.413)	-0.022	+10.49%
Loss Cost	2013.2	-0.034 (CI = +/-0.229; p = 0.752)	-0.081	-3.31%
Loss Cost	2014.1	-0.023 (CI = +/-0.274; p = 0.856)	-0.096	-2.26%
Loss Cost	2014.2	-0.028 (CI = +/-0.334; p = 0.854)	-0.107	-2.76%
Loss Cost	2015.1	-0.139 (CI = +/-0.375; p = 0.418)	-0.031	-12.98%
Loss Cost	2015.2	-0.175 (CI = +/-0.478; p = 0.416)	-0.033	-16.05%
Loss Cost	2016.1	-0.330 (CI = +/-0.573; p = 0.208)	0.124	-28.13%
Loss Cost	2016.2	-0.309 (CI = +/-0.806; p = 0.370)	-0.005	-26.58%
Loss Cost	2017.1	-0.049 (CI = +/-1.081; p = 0.906)	-0.245	-4.76%
Severity	2005.1	0.138 (CI = +/-0.100; p = 0.008)	0.196	+14.80%
Severity	2005.2	0.116 (CI = +/-0.103; p = 0.029)	0.134	+12.34%
Severity	2006.1	0.091 (CI = +/-0.106; p = 0.091)	0.071	+9.48%
Severity	2006.2	0.070 (CI = +/-0.111; p = 0.208)	0.025	+7.25%
Severity	2007.1	0.092 (CI = +/-0.117; p = 0.118)	0.061	+9.64%
Severity	2007.2	0.059 (CI = +/-0.120; p = 0.317)	0.002	+6.12%
Severity	2008.1	0.044 (CI = +/-0.129; p = 0.485)	-0.022	+4.54%
Severity	2008.2	0.048 (CI = +/-0.142; p = 0.488)	-0.023	+4.92%
Severity	2009.1	0.007 (CI = +/-0.146; p = 0.925)	-0.050	+0.67%
Severity	2009.2	0.042 (CI = +/-0.154; p = 0.577)	-0.035	+4.26%
Severity	2010.1	0.108 (CI = +/-0.146; p = 0.139)	0.069	+11.37%
Severity	2010.2	0.077 (CI = +/-0.158; p = 0.316)	0.004	+8.03%
Severity	2011.1	0.084 (CI = +/-0.177; p = 0.329)	0.001	+8.77%
Severity	2011.2	0.001 (CI = +/-0.164; p = 0.986)	-0.067	+0.13%
Severity	2012.1	0.024 (CI = +/-0.185; p = 0.787)	-0.066	+2.40%
Severity	2012.2	0.041 (CI = +/-0.211; p = 0.681)	-0.062	+4.21%
Severity	2013.1	0.009 (CI = +/-0.242; p = 0.937)	-0.083	+0.90%
Severity	2013.2	-0.144 (CI = +/-0.173; p = 0.094)	0.165	-13.40%
Severity	2014.1	-0.134 (CI = +/-0.206; p = 0.178)	0.090	-12.53%
Severity	2014.2	-0.136 (CI = +/-0.251; p = 0.252)	0.048	-12.73%
Severity	2015.1	-0.211 (CI = +/-0.289; p = 0.131)	0.169	-19.03%
Severity	2015.2	-0.179 (CI = +/-0.368; p = 0.288)	0.038	-16.35%
Severity	2016.1	-0.254 (CI = +/-0.471; p = 0.236)	0.095	-22.43%
Severity	2016.2	-0.213 (CI = +/-0.659; p = 0.444)	-0.054	-19.20%
Severity	2017.1	0.014 (CI = +/-0.866; p = 0.966)	-0.249	+1.41%
Frequency	2005.1	0.074 (CI = +/-0.034; p = 0.000)	0.398	+7.72%
Frequency	2005.2	0.081 (CI = +/-0.036; p = 0.000)	0.425	+8.40%
Frequency	2006.1	0.076 (CI = +/-0.038; p = 0.000)	0.375	+7.92%
Frequency	2006.2	0.059 (CI = +/-0.034; p = 0.002)	0.309	+6.04%
Frequency	2007.1	0.068 (CI = +/-0.035; p = 0.001)	0.377	+7.01%
Frequency	2007.2	0.082 (CI = +/-0.033; p = 0.000)	0.516	+8.56%
Frequency	2008.1	0.086 (CI = +/-0.036; p = 0.000)	0.513	+8.99%
Frequency	2008.2	0.085 (CI = +/-0.039; p = 0.000)	0.473	+8.88%
Frequency	2009.1	0.074 (CI = +/-0.040; p = 0.001)	0.397	+7.72%
Frequency	2009.2	0.074 (CI = +/-0.044; p = 0.002)	0.359	+7.71%
Frequency	2010.1	0.082 (CI = +/-0.048; p = 0.002)	0.386	+8.59%
Frequency	2010.2	0.087 (CI = +/-0.053; p = 0.003)	0.372	+9.04%
Frequency	2011.1	0.095 (CI = +/-0.059; p = 0.004)	0.384	+9.94%
Frequency	2011.2	0.105 (CI = +/-0.065; p = 0.004)	0.402	+11.06%
Frequency	2012.1	0.087 (CI = +/-0.070; p = 0.019)	0.289	+9.07%
Frequency	2012.2	0.083 (CI = +/-0.080; p = 0.044)	0.220	+8.63%
Frequency	2013.1	0.091 (CI = +/-0.093; p = 0.055)	0.214	+9.50%
Frequency	2013.2	0.110 (CI = +/-0.106; p = 0.042)	0.262	+11.65%
Frequency	2014.1	0.111 (CI = +/-0.127; p = 0.079)	0.204	+11.74%
Frequency	2014.2	0.108 (CI = +/-0.154; p = 0.148)	0.131	+11.42%
Frequency	2015.1	0.072 (CI = +/-0.184; p = 0.392)	-0.021	+7.47%
Frequency	2015.2	0.004 (CI = +/-0.205; p = 0.968)	-0.143	+0.36%
Frequency	2016.1	-0.076 (CI = +/-0.231; p = 0.450)	-0.052	-7.36%
Frequency	2016.2	-0.096 (CI = +/-0.324; p = 0.482)	-0.076	-9.13%
Frequency	2017.1	-0.063 (CI = +/-0.489; p = 0.740)	-0.212	-6.08%

**Bodily Injury**

Coverage = BI  
 End Trend Period = 2022.2  
 Excluded Points = NA  
 Parameters Included: time, seasonality, mobility

Fit	Start Date	Time	Seasonality	Mobility	Adjusted R <sup>2</sup>	Implied Trend Rate
Loss Cost	2004.2	0.037 (CI = +/-0.010; p = 0.000)	-0.236 (CI = +/-0.102; p = 0.000)	0.010 (CI = +/-0.008; p = 0.016)	0.676	+3.73%
Loss Cost	2005.1	0.039 (CI = +/-0.011; p = 0.000)	-0.222 (CI = +/-0.101; p = 0.000)	0.011 (CI = +/-0.008; p = 0.010)	0.698	+3.98%
Loss Cost	2005.2	0.041 (CI = +/-0.011; p = 0.000)	-0.234 (CI = +/-0.100; p = 0.000)	0.011 (CI = +/-0.008; p = 0.007)	0.718	+4.24%
Loss Cost	2006.1	0.043 (CI = +/-0.011; p = 0.000)	-0.227 (CI = +/-0.102; p = 0.000)	0.011 (CI = +/-0.008; p = 0.006)	0.722	+4.38%
Loss Cost	2006.2	0.044 (CI = +/-0.012; p = 0.000)	-0.233 (CI = +/-0.105; p = 0.000)	0.012 (CI = +/-0.008; p = 0.006)	0.712	+4.51%
Loss Cost	2007.1	0.045 (CI = +/-0.013; p = 0.000)	-0.227 (CI = +/-0.108; p = 0.000)	0.012 (CI = +/-0.008; p = 0.006)	0.711	+4.62%
Loss Cost	2007.2	0.046 (CI = +/-0.013; p = 0.000)	-0.233 (CI = +/-0.111; p = 0.000)	0.012 (CI = +/-0.008; p = 0.006)	0.699	+4.75%
Loss Cost	2008.1	0.046 (CI = +/-0.015; p = 0.000)	-0.234 (CI = +/-0.115; p = 0.000)	0.012 (CI = +/-0.008; p = 0.008)	0.691	+4.73%
Loss Cost	2008.2	0.043 (CI = +/-0.015; p = 0.000)	-0.220 (CI = +/-0.115; p = 0.001)	0.012 (CI = +/-0.008; p = 0.008)	0.650	+4.39%
Loss Cost	2009.1	0.037 (CI = +/-0.014; p = 0.000)	-0.247 (CI = +/-0.124; p = 0.000)	0.011 (CI = +/-0.008; p = 0.008)	0.681	+3.76%
Loss Cost	2009.2	0.033 (CI = +/-0.014; p = 0.000)	-0.231 (CI = +/-0.103; p = 0.000)	0.010 (CI = +/-0.007; p = 0.008)	0.644	+3.36%
Loss Cost	2010.1	0.031 (CI = +/-0.015; p = 0.000)	-0.242 (CI = +/-0.106; p = 0.000)	0.010 (CI = +/-0.007; p = 0.011)	0.646	+3.11%
Loss Cost	2010.2	0.028 (CI = +/-0.016; p = 0.002)	-0.230 (CI = +/-0.107; p = 0.000)	0.010 (CI = +/-0.007; p = 0.012)	0.604	+2.79%
Loss Cost	2011.1	0.022 (CI = +/-0.016; p = 0.011)	-0.253 (CI = +/-0.102; p = 0.000)	0.009 (CI = +/-0.007; p = 0.013)	0.652	+2.18%
Loss Cost	2011.2	0.019 (CI = +/-0.017; p = 0.029)	-0.245 (CI = +/-0.104; p = 0.000)	0.009 (CI = +/-0.007; p = 0.015)	0.620	+1.95%
Loss Cost	2012.1	0.017 (CI = +/-0.019; p = 0.068)	-0.252 (CI = +/-0.110; p = 0.000)	0.009 (CI = +/-0.007; p = 0.021)	0.623	+1.76%
Loss Cost	2012.2	0.017 (CI = +/-0.021; p = 0.109)	-0.249 (CI = +/-0.115; p = 0.000)	0.008 (CI = +/-0.007; p = 0.025)	0.597	+1.67%
Loss Cost	2013.1	0.013 (CI = +/-0.023; p = 0.244)	-0.261 (CI = +/-0.121; p = 0.000)	0.008 (CI = +/-0.007; p = 0.034)	0.611	+1.30%
Loss Cost	2013.2	0.007 (CI = +/-0.023; p = 0.536)	-0.243 (CI = +/-0.118; p = 0.001)	0.008 (CI = +/-0.007; p = 0.030)	0.605	+0.69%
Loss Cost	2014.1	0.003 (CI = +/-0.026; p = 0.831)	-0.256 (CI = +/-0.124; p = 0.001)	0.008 (CI = +/-0.007; p = 0.041)	0.620	+0.26%
Loss Cost	2014.2	-0.001 (CI = +/-0.028; p = 0.938)	-0.246 (CI = +/-0.130; p = 0.001)	0.008 (CI = +/-0.007; p = 0.045)	0.609	-0.10%
Loss Cost	2015.1	-0.013 (CI = +/-0.027; p = 0.315)	-0.280 (CI = +/-0.119; p = 0.000)	0.007 (CI = +/-0.007; p = 0.042)	0.721	-1.31%
Loss Cost	2015.2	-0.026 (CI = +/-0.020; p = 0.016)	-0.246 (CI = +/-0.085; p = 0.000)	0.007 (CI = +/-0.005; p = 0.006)	0.855	-2.60%
Loss Cost	2016.1	-0.029 (CI = +/-0.024; p = 0.021)	-0.254 (CI = +/-0.092; p = 0.000)	0.007 (CI = +/-0.005; p = 0.009)	0.843	-2.89%
Loss Cost	2016.2	-0.038 (CI = +/-0.023; p = 0.005)	-0.234 (CI = +/-0.083; p = 0.000)	0.007 (CI = +/-0.004; p = 0.004)	0.890	-3.69%
Loss Cost	2017.1	-0.048 (CI = +/-0.021; p = 0.001)	-0.257 (CI = +/-0.071; p = 0.000)	0.007 (CI = +/-0.003; p = 0.002)	0.931	-4.71%
Severity	2004.2	0.059 (CI = +/-0.007; p = 0.000)	-0.140 (CI = +/-0.066; p = 0.000)	-0.001 (CI = +/-0.005; p = 0.796)	0.919	+6.09%
Severity	2005.1	0.060 (CI = +/-0.007; p = 0.000)	-0.132 (CI = +/-0.066; p = 0.000)	0.000 (CI = +/-0.005; p = 0.885)	0.920	+6.22%
Severity	2005.2	0.061 (CI = +/-0.007; p = 0.000)	-0.138 (CI = +/-0.067; p = 0.000)	0.000 (CI = +/-0.005; p = 0.924)	0.917	+6.33%
Severity	2006.1	0.062 (CI = +/-0.008; p = 0.000)	-0.134 (CI = +/-0.069; p = 0.000)	0.000 (CI = +/-0.005; p = 0.974)	0.914	+6.40%
Severity	2006.2	0.063 (CI = +/-0.008; p = 0.000)	-0.139 (CI = +/-0.070; p = 0.000)	0.000 (CI = +/-0.005; p = 0.991)	0.910	+6.51%
Severity	2007.1	0.063 (CI = +/-0.009; p = 0.000)	-0.140 (CI = +/-0.073; p = 0.001)	0.000 (CI = +/-0.006; p = 0.994)	0.904	+6.48%
Severity	2007.2	0.064 (CI = +/-0.009; p = 0.000)	-0.143 (CI = +/-0.075; p = 0.001)	0.000 (CI = +/-0.006; p = 0.984)	0.896	+6.56%
Severity	2008.1	0.063 (CI = +/-0.010; p = 0.000)	-0.146 (CI = +/-0.078; p = 0.001)	0.000 (CI = +/-0.006; p = 0.986)	0.888	+6.50%
Severity	2008.2	0.063 (CI = +/-0.011; p = 0.000)	-0.145 (CI = +/-0.081; p = 0.001)	0.000 (CI = +/-0.006; p = 0.982)	0.874	+6.49%
Severity	2009.1	0.060 (CI = +/-0.011; p = 0.000)	-0.160 (CI = +/-0.079; p = 0.000)	-0.001 (CI = +/-0.006; p = 0.824)	0.874	+6.14%
Severity	2009.2	0.058 (CI = +/-0.011; p = 0.000)	-0.153 (CI = +/-0.080; p = 0.001)	-0.001 (CI = +/-0.006; p = 0.784)	0.855	+5.95%
Severity	2010.1	0.058 (CI = +/-0.012; p = 0.000)	-0.153 (CI = +/-0.084; p = 0.001)	-0.001 (CI = +/-0.006; p = 0.785)	0.846	+5.94%
Severity	2010.2	0.057 (CI = +/-0.013; p = 0.000)	-0.151 (CI = +/-0.088; p = 0.002)	-0.001 (CI = +/-0.006; p = 0.778)	0.821	+5.87%
Severity	2011.1	0.054 (CI = +/-0.014; p = 0.000)	-0.163 (CI = +/-0.089; p = 0.001)	-0.001 (CI = +/-0.006; p = 0.664)	0.814	+5.53%
Severity	2011.2	0.056 (CI = +/-0.015; p = 0.000)	-0.170 (CI = +/-0.092; p = 0.001)	-0.001 (CI = +/-0.006; p = 0.691)	0.802	+5.72%
Severity	2012.1	0.057 (CI = +/-0.017; p = 0.000)	-0.164 (CI = +/-0.097; p = 0.002)	-0.001 (CI = +/-0.006; p = 0.743)	0.797	+5.88%
Severity	2012.2	0.060 (CI = +/-0.018; p = 0.000)	-0.174 (CI = +/-0.098; p = 0.002)	-0.001 (CI = +/-0.006; p = 0.772)	0.795	+6.21%
Severity	2013.1	0.064 (CI = +/-0.019; p = 0.000)	-0.163 (CI = +/-0.102; p = 0.004)	-0.001 (CI = +/-0.006; p = 0.858)	0.799	+6.56%
Severity	2013.2	0.060 (CI = +/-0.021; p = 0.000)	-0.153 (CI = +/-0.105; p = 0.007)	-0.001 (CI = +/-0.006; p = 0.839)	0.753	+6.20%
Severity	2014.1	0.059 (CI = +/-0.023; p = 0.000)	-0.158 (CI = +/-0.113; p = 0.009)	-0.001 (CI = +/-0.007; p = 0.813)	0.733	+6.04%
Severity	2014.2	0.061 (CI = +/-0.026; p = 0.000)	-0.166 (CI = +/-0.119; p = 0.010)	-0.001 (CI = +/-0.007; p = 0.822)	0.707	+6.32%
Severity	2015.1	0.060 (CI = +/-0.030; p = 0.001)	-0.169 (CI = +/-0.130; p = 0.015)	-0.001 (CI = +/-0.007; p = 0.811)	0.685	+6.19%
Severity	2015.2	0.050 (CI = +/-0.029; p = 0.003)	-0.142 (CI = +/-0.118; p = 0.023)	-0.001 (CI = +/-0.006; p = 0.815)	0.610	+5.09%
Severity	2016.1	0.054 (CI = +/-0.033; p = 0.005)	-0.132 (CI = +/-0.129; p = 0.046)	-0.001 (CI = +/-0.007; p = 0.866)	0.612	+5.52%
Severity	2016.2	0.052 (CI = +/-0.039; p = 0.013)	-0.129 (CI = +/-0.142; p = 0.071)	0.000 (CI = +/-0.007; p = 0.882)	0.504	+5.39%
Severity	2017.1	0.051 (CI = +/-0.047; p = 0.039)	-0.133 (CI = +/-0.161; p = 0.094)	-0.001 (CI = +/-0.008; p = 0.881)	0.462	+5.20%
Frequency	2004.2	-0.022 (CI = +/-0.008; p = 0.000)	-0.096 (CI = +/-0.081; p = 0.022)	0.011 (CI = +/-0.007; p = 0.002)	0.673	-2.22%
Frequency	2005.1	-0.021 (CI = +/-0.009; p = 0.000)	-0.089 (CI = +/-0.083; p = 0.035)	0.011 (CI = +/-0.007; p = 0.002)	0.648	-2.11%
Frequency	2005.2	-0.020 (CI = +/-0.009; p = 0.000)	-0.097 (CI = +/-0.083; p = 0.024)	0.011 (CI = +/-0.007; p = 0.001)	0.640	-1.97%
Frequency	2006.1	-0.019 (CI = +/-0.010; p = 0.000)	-0.093 (CI = +/-0.086; p = 0.035)	0.011 (CI = +/-0.007; p = 0.001)	0.617	-1.90%
Frequency	2006.2	-0.019 (CI = +/-0.010; p = 0.001)	-0.094 (CI = +/-0.089; p = 0.039)	0.012 (CI = +/-0.007; p = 0.002)	0.608	-1.88%
Frequency	2007.1	-0.018 (CI = +/-0.011; p = 0.002)	-0.087 (CI = +/-0.091; p = 0.060)	0.012 (CI = +/-0.007; p = 0.001)	0.581	-1.75%
Frequency	2007.2	-0.017 (CI = +/-0.011; p = 0.005)	-0.090 (CI = +/-0.094; p = 0.061)	0.012 (CI = +/-0.007; p = 0.002)	0.571	-1.70%
Frequency	2008.1	-0.017 (CI = +/-0.012; p = 0.010)	-0.088 (CI = +/-0.098; p = 0.076)	0.012 (CI = +/-0.007; p = 0.002)	0.550	-1.67%
Frequency	2008.2	-0.020 (CI = +/-0.013; p = 0.003)	-0.075 (CI = +/-0.096; p = 0.122)	0.012 (CI = +/-0.007; p = 0.002)	0.592	-1.97%
Frequency	2009.1	-0.023 (CI = +/-0.013; p = 0.002)	-0.087 (CI = +/-0.097; p = 0.076)	0.011 (CI = +/-0.007; p = 0.003)	0.616	-2.24%
Frequency	2009.2	-0.025 (CI = +/-0.014; p = 0.001)	-0.079 (CI = +/-0.099; p = 0.112)	0.011 (CI = +/-0.007; p = 0.003)	0.630	-2.45%
Frequency	2010.1	-0.027 (CI = +/-0.015; p = 0.001)	-0.088 (CI = +/-0.102; p = 0.085)	0.011 (CI = +/-0.007; p = 0.005)	0.636	-2.67%
Frequency	2010.2	-0.030 (CI = +/-0.016; p = 0.001)	-0.079 (CI = +/-0.103; p = 0.126)	0.010 (CI = +/-0.007; p = 0.005)	0.652	-2.91%
Frequency	2011.1	-0.032 (CI = +/-0.017; p = 0.001)	-0.090 (CI = +/-0.107; p = 0.093)	0.010 (CI = +/-0.007; p = 0.008)	0.657	-3.17%
Frequency	2011.2	-0.036 (CI = +/-0.017; p = 0.000)	-0.076 (CI = +/-0.105; p = 0.149)	0.010 (CI = +/-0.007; p = 0.007)	0.693	-3.57%
Frequency	2012.1	-0.040 (CI = +/-0.019; p = 0.000)	-0.088 (CI = +/-0.109; p = 0.107)	0.009 (CI = +/-0.007; p = 0.011)	0.699	-3.89%
Frequency	2012.2	-0.044 (CI = +/-0.020; p = 0.000)	-0.075 (CI = +/-0.110; p = 0.166)	0.009 (CI = +/-0.007; p = 0.011)	0.722	-4.28%
Frequency	2013.1	-0.051 (CI = +/-0.020; p = 0.000)	-0.098 (CI = +/-0.106; p = 0.067)	0.009 (CI = +/-0.007; p = 0.013)	0.766	-4.93%
Frequency	2013.2	-0.053 (CI = +/-0.022; p = 0.000)	-0.090 (CI = +/-0.110; p = 0.103)	0.009 (CI = +/-0.007; p = 0.015)	0.767	-5.19%
Frequency	2014.1	-0.056 (CI = +/-0.024; p = 0.000)	-0.098 (CI = +/-0.118; p = 0.094)	0.008 (CI = +/-0.007; p = 0.021)	0.751	-5.45%
Frequency	2014.2	-0.062 (CI = +/-0.025; p = 0.000)	-0.081 (CI = +/-0.116; p = 0.157)	0.008 (CI = +/-0.007; p = 0.018)	0.784	-6.04%
Frequency	2015.1	-0.073 (CI = +/-0.025; p = 0.000)	-0.111 (CI = +/-0.106; p = 0.042)	0.008 (CI = +/-0.006; p = 0.015)	0.842	-7.06%
Frequency	2015.2	-0.076 (CI = +/-0.027; p = 0.000)	-0.104 (CI = +/-0.113; p = 0.069)	0.008 (CI = +/-0.006; p = 0.018)	0.835	-7.32%
Frequency	2016.1	-0.083 (CI = +/-0.031; p = 0.000)	-0.122 (CI = +/-0.118; p = 0.045)	0.007 (CI = +/-0.006; p = 0.023)	0.836	-7.97%
Frequency	2016.2	-0.090 (CI = +/-0.033; p = 0.000)	-0.105 (CI = +/-0.121; p = 0.082)	0.008 (CI = +/-0.006; p = 0.020)	0.851	-8.61%
Frequency	2017.1	-0.099 (CI = +/-0.037; p = 0.000)	-0.124 (CI = +/-0.128; p = 0.055)	0.007 (CI = +/-0.006; p = 0.023)	0.850	-9.41%

## Bodily Injury

Coverage = BI  
End Trend Period = 2022.1  
Excluded Points = NA  
Parameters Included: time, seasonality, mobility

Fit	Start Date	Time	Seasonality	Mobility	Adjusted R <sup>2</sup>	Implied Trend Rate
Loss Cost	2004.2	0.039 (CI = +/-0.011; p = 0.000)	-0.248 (CI = +/-0.100; p = 0.000)	0.011 (CI = +/-0.008; p = 0.007)	0.694	+4.03%
Loss Cost	2005.1	0.042 (CI = +/-0.011; p = 0.000)	-0.234 (CI = +/-0.099; p = 0.000)	0.012 (CI = +/-0.008; p = 0.004)	0.720	+4.31%
Loss Cost	2005.2	0.045 (CI = +/-0.011; p = 0.000)	-0.249 (CI = +/-0.096; p = 0.000)	0.012 (CI = +/-0.008; p = 0.002)	0.746	+4.62%
Loss Cost	2006.1	0.047 (CI = +/-0.011; p = 0.000)	-0.241 (CI = +/-0.098; p = 0.000)	0.013 (CI = +/-0.008; p = 0.002)	0.752	+4.79%
Loss Cost	2006.2	0.049 (CI = +/-0.012; p = 0.000)	-0.249 (CI = +/-0.100; p = 0.000)	0.013 (CI = +/-0.008; p = 0.002)	0.748	+4.98%
Loss Cost	2007.1	0.050 (CI = +/-0.013; p = 0.000)	-0.243 (CI = +/-0.103; p = 0.000)	0.013 (CI = +/-0.008; p = 0.002)	0.750	+5.12%
Loss Cost	2007.2	0.052 (CI = +/-0.013; p = 0.000)	-0.252 (CI = +/-0.105; p = 0.000)	0.014 (CI = +/-0.008; p = 0.001)	0.744	+5.32%
Loss Cost	2008.1	0.052 (CI = +/-0.015; p = 0.000)	-0.251 (CI = +/-0.109; p = 0.000)	0.014 (CI = +/-0.008; p = 0.002)	0.737	+5.33%
Loss Cost	2008.2	0.049 (CI = +/-0.015; p = 0.000)	-0.238 (CI = +/-0.109; p = 0.000)	0.013 (CI = +/-0.008; p = 0.002)	0.698	+4.99%
Loss Cost	2009.1	0.043 (CI = +/-0.014; p = 0.000)	-0.263 (CI = +/-0.125; p = 0.000)	0.012 (CI = +/-0.007; p = 0.002)	0.730	+4.36%
Loss Cost	2009.2	0.039 (CI = +/-0.015; p = 0.000)	-0.248 (CI = +/-0.098; p = 0.000)	0.012 (CI = +/-0.007; p = 0.002)	0.695	+3.95%
Loss Cost	2010.1	0.037 (CI = +/-0.016; p = 0.000)	-0.256 (CI = +/-0.101; p = 0.000)	0.011 (CI = +/-0.007; p = 0.003)	0.695	+3.72%
Loss Cost	2010.2	0.034 (CI = +/-0.017; p = 0.000)	-0.246 (CI = +/-0.103; p = 0.000)	0.011 (CI = +/-0.007; p = 0.004)	0.654	+3.41%
Loss Cost	2011.1	0.027 (CI = +/-0.017; p = 0.003)	-0.267 (CI = +/-0.098; p = 0.000)	0.010 (CI = +/-0.007; p = 0.004)	0.699	+2.79%
Loss Cost	2011.2	0.025 (CI = +/-0.018; p = 0.009)	-0.260 (CI = +/-0.102; p = 0.000)	0.010 (CI = +/-0.007; p = 0.006)	0.666	+2.58%
Loss Cost	2012.1	0.024 (CI = +/-0.020; p = 0.022)	-0.265 (CI = +/-0.107; p = 0.000)	0.010 (CI = +/-0.007; p = 0.009)	0.667	+2.42%
Loss Cost	2012.2	0.024 (CI = +/-0.022; p = 0.038)	-0.265 (CI = +/-0.114; p = 0.000)	0.010 (CI = +/-0.007; p = 0.011)	0.642	+2.41%
Loss Cost	2013.1	0.020 (CI = +/-0.025; p = 0.099)	-0.274 (CI = +/-0.119; p = 0.000)	0.009 (CI = +/-0.007; p = 0.016)	0.652	+2.06%
Loss Cost	2013.2	0.014 (CI = +/-0.026; p = 0.272)	-0.256 (CI = +/-0.119; p = 0.000)	0.009 (CI = +/-0.007; p = 0.018)	0.637	+1.39%
Loss Cost	2014.1	0.010 (CI = +/-0.029; p = 0.484)	-0.267 (CI = +/-0.125; p = 0.000)	0.009 (CI = +/-0.008; p = 0.026)	0.648	+0.97%
Loss Cost	2014.2	0.006 (CI = +/-0.033; p = 0.688)	-0.258 (CI = +/-0.134; p = 0.001)	0.009 (CI = +/-0.008; p = 0.034)	0.631	+0.62%
Loss Cost	2015.1	-0.007 (CI = +/-0.032; p = 0.645)	-0.289 (CI = +/-0.123; p = 0.000)	0.008 (CI = +/-0.007; p = 0.034)	0.734	-0.69%
Loss Cost	2015.2	-0.023 (CI = +/-0.025; p = 0.065)	-0.251 (CI = +/-0.091; p = 0.000)	0.007 (CI = +/-0.005; p = 0.008)	0.856	-2.30%
Loss Cost	2016.1	-0.026 (CI = +/-0.029; p = 0.073)	-0.257 (CI = +/-0.099; p = 0.000)	0.007 (CI = +/-0.005; p = 0.013)	0.842	-2.60%
Loss Cost	2016.2	-0.037 (CI = +/-0.029; p = 0.019)	-0.234 (CI = +/-0.093; p = 0.000)	0.007 (CI = +/-0.005; p = 0.008)	0.886	-3.64%
Loss Cost	2017.1	-0.049 (CI = +/-0.027; p = 0.004)	-0.256 (CI = +/-0.079; p = 0.000)	0.007 (CI = +/-0.004; p = 0.005)	0.929	-4.80%
Severity	2004.2	0.057 (CI = +/-0.007; p = 0.000)	-0.131 (CI = +/-0.065; p = 0.000)	-0.001 (CI = +/-0.005; p = 0.580)	0.914	+5.89%
Severity	2005.1	0.058 (CI = +/-0.007; p = 0.000)	-0.125 (CI = +/-0.065; p = 0.000)	-0.001 (CI = +/-0.005; p = 0.662)	0.915	+6.02%
Severity	2005.2	0.059 (CI = +/-0.008; p = 0.000)	-0.130 (CI = +/-0.067; p = 0.000)	-0.001 (CI = +/-0.005; p = 0.706)	0.911	+6.12%
Severity	2006.1	0.060 (CI = +/-0.008; p = 0.000)	-0.126 (CI = +/-0.068; p = 0.001)	-0.001 (CI = +/-0.005; p = 0.755)	0.907	+6.19%
Severity	2006.2	0.061 (CI = +/-0.008; p = 0.000)	-0.131 (CI = +/-0.070; p = 0.001)	-0.001 (CI = +/-0.005; p = 0.796)	0.901	+6.29%
Severity	2007.1	0.061 (CI = +/-0.009; p = 0.000)	-0.132 (CI = +/-0.073; p = 0.001)	-0.001 (CI = +/-0.006; p = 0.778)	0.894	+6.25%
Severity	2007.2	0.061 (CI = +/-0.010; p = 0.000)	-0.135 (CI = +/-0.075; p = 0.001)	-0.001 (CI = +/-0.006; p = 0.805)	0.884	+6.31%
Severity	2008.1	0.061 (CI = +/-0.010; p = 0.000)	-0.138 (CI = +/-0.078; p = 0.001)	-0.001 (CI = +/-0.006; p = 0.771)	0.876	+6.24%
Severity	2008.2	0.060 (CI = +/-0.011; p = 0.000)	-0.136 (CI = +/-0.081; p = 0.002)	-0.001 (CI = +/-0.006; p = 0.761)	0.858	+6.19%
Severity	2009.1	0.056 (CI = +/-0.011; p = 0.000)	-0.151 (CI = +/-0.078; p = 0.001)	-0.002 (CI = +/-0.006; p = 0.581)	0.859	+5.81%
Severity	2009.2	0.054 (CI = +/-0.012; p = 0.000)	-0.141 (CI = +/-0.078; p = 0.001)	-0.002 (CI = +/-0.006; p = 0.511)	0.839	+5.54%
Severity	2010.1	0.054 (CI = +/-0.013; p = 0.000)	-0.143 (CI = +/-0.082; p = 0.002)	-0.002 (CI = +/-0.006; p = 0.510)	0.828	+5.50%
Severity	2010.2	0.052 (CI = +/-0.014; p = 0.000)	-0.138 (CI = +/-0.085; p = 0.003)	-0.002 (CI = +/-0.006; p = 0.491)	0.798	+5.37%
Severity	2011.1	0.049 (CI = +/-0.014; p = 0.000)	-0.151 (CI = +/-0.085; p = 0.001)	-0.003 (CI = +/-0.006; p = 0.371)	0.793	+4.97%
Severity	2011.2	0.050 (CI = +/-0.016; p = 0.000)	-0.156 (CI = +/-0.089; p = 0.002)	-0.002 (CI = +/-0.006; p = 0.404)	0.773	+5.12%
Severity	2012.1	0.051 (CI = +/-0.017; p = 0.000)	-0.152 (CI = +/-0.093; p = 0.003)	-0.002 (CI = +/-0.006; p = 0.450)	0.766	+5.25%
Severity	2012.2	0.054 (CI = +/-0.019; p = 0.000)	-0.161 (CI = +/-0.097; p = 0.003)	-0.002 (CI = +/-0.006; p = 0.495)	0.756	+5.56%
Severity	2013.1	0.057 (CI = +/-0.021; p = 0.000)	-0.152 (CI = +/-0.101; p = 0.006)	-0.002 (CI = +/-0.006; p = 0.576)	0.760	+5.89%
Severity	2013.2	0.052 (CI = +/-0.022; p = 0.000)	-0.138 (CI = +/-0.102; p = 0.012)	-0.002 (CI = +/-0.006; p = 0.508)	0.702	+5.34%
Severity	2014.1	0.050 (CI = +/-0.025; p = 0.001)	-0.144 (CI = +/-0.108; p = 0.013)	-0.002 (CI = +/-0.007; p = 0.479)	0.678	+5.08%
Severity	2014.2	0.051 (CI = +/-0.029; p = 0.002)	-0.149 (CI = +/-0.117; p = 0.017)	-0.002 (CI = +/-0.007; p = 0.509)	0.631	+5.28%
Severity	2015.1	0.049 (CI = +/-0.033; p = 0.007)	-0.154 (CI = +/-0.126; p = 0.021)	-0.002 (CI = +/-0.007; p = 0.498)	0.605	+5.02%
Severity	2015.2	0.033 (CI = +/-0.027; p = 0.023)	-0.117 (CI = +/-0.099; p = 0.025)	-0.003 (CI = +/-0.005; p = 0.304)	0.542	+3.35%
Severity	2016.1	0.036 (CI = +/-0.032; p = 0.032)	-0.111 (CI = +/-0.108; p = 0.046)	-0.002 (CI = +/-0.006; p = 0.356)	0.540	+3.67%
Severity	2016.2	0.030 (CI = +/-0.037; p = 0.097)	-0.099 (CI = +/-0.118; p = 0.089)	-0.003 (CI = +/-0.006; p = 0.364)	0.367	+3.08%
Severity	2017.1	0.026 (CI = +/-0.045; p = 0.214)	-0.107 (CI = +/-0.132; p = 0.099)	-0.003 (CI = +/-0.007; p = 0.371)	0.322	+2.64%
Frequency	2004.2	-0.018 (CI = +/-0.007; p = 0.000)	-0.117 (CI = +/-0.067; p = 0.001)	0.013 (CI = +/-0.005; p = 0.000)	0.746	-1.76%
Frequency	2005.1	-0.016 (CI = +/-0.007; p = 0.000)	-0.109 (CI = +/-0.067; p = 0.002)	0.013 (CI = +/-0.005; p = 0.000)	0.732	-1.61%
Frequency	2005.2	-0.014 (CI = +/-0.007; p = 0.000)	-0.120 (CI = +/-0.065; p = 0.001)	0.013 (CI = +/-0.005; p = 0.000)	0.744	-1.41%
Frequency	2006.1	-0.013 (CI = +/-0.008; p = 0.002)	-0.115 (CI = +/-0.067; p = 0.001)	0.014 (CI = +/-0.005; p = 0.000)	0.730	-1.31%
Frequency	2006.2	-0.012 (CI = +/-0.008; p = 0.005)	-0.119 (CI = +/-0.069; p = 0.001)	0.014 (CI = +/-0.005; p = 0.000)	0.728	-1.23%
Frequency	2007.1	-0.011 (CI = +/-0.009; p = 0.017)	-0.111 (CI = +/-0.069; p = 0.003)	0.014 (CI = +/-0.005; p = 0.000)	0.717	-1.06%
Frequency	2007.2	-0.009 (CI = +/-0.009; p = 0.043)	-0.116 (CI = +/-0.070; p = 0.002)	0.014 (CI = +/-0.005; p = 0.000)	0.720	-0.93%
Frequency	2008.1	-0.009 (CI = +/-0.010; p = 0.080)	-0.113 (CI = +/-0.073; p = 0.004)	0.014 (CI = +/-0.005; p = 0.000)	0.707	-0.86%
Frequency	2008.2	-0.011 (CI = +/-0.010; p = 0.026)	-0.102 (CI = +/-0.071; p = 0.007)	0.014 (CI = +/-0.005; p = 0.000)	0.736	-1.13%
Frequency	2009.1	-0.014 (CI = +/-0.010; p = 0.010)	-0.112 (CI = +/-0.071; p = 0.003)	0.014 (CI = +/-0.005; p = 0.000)	0.758	-1.37%
Frequency	2009.2	-0.015 (CI = +/-0.011; p = 0.008)	-0.106 (CI = +/-0.073; p = 0.006)	0.014 (CI = +/-0.005; p = 0.000)	0.764	-1.51%
Frequency	2010.1	-0.017 (CI = +/-0.012; p = 0.006)	-0.113 (CI = +/-0.075; p = 0.005)	0.013 (CI = +/-0.005; p = 0.000)	0.769	-1.69%
Frequency	2010.2	-0.019 (CI = +/-0.013; p = 0.005)	-0.107 (CI = +/-0.077; p = 0.009)	0.013 (CI = +/-0.005; p = 0.000)	0.775	-1.86%
Frequency	2011.1	-0.021 (CI = +/-0.013; p = 0.004)	-0.115 (CI = +/-0.079; p = 0.007)	0.013 (CI = +/-0.005; p = 0.000)	0.781	-2.08%
Frequency	2011.2	-0.024 (CI = +/-0.014; p = 0.002)	-0.104 (CI = +/-0.079; p = 0.013)	0.012 (CI = +/-0.005; p = 0.000)	0.803	-2.42%
Frequency	2012.1	-0.027 (CI = +/-0.015; p = 0.001)	-0.113 (CI = +/-0.081; p = 0.009)	0.012 (CI = +/-0.005; p = 0.000)	0.808	-2.69%
Frequency	2012.2	-0.030 (CI = +/-0.016; p = 0.001)	-0.103 (CI = +/-0.083; p = 0.017)	0.012 (CI = +/-0.005; p = 0.000)	0.819	-2.99%
Frequency	2013.1	-0.037 (CI = +/-0.016; p = 0.000)	-0.122 (CI = +/-0.076; p = 0.004)	0.011 (CI = +/-0.005; p = 0.000)	0.863	-3.62%
Frequency	2013.2	-0.038 (CI = +/-0.018; p = 0.000)	-0.119 (CI = +/-0.081; p = 0.007)	0.011 (CI = +/-0.005; p = 0.000)	0.860	-3.74%
Frequency	2014.1	-0.040 (CI = +/-0.020; p = 0.001)	-0.123 (CI = +/-0.086; p = 0.009)	0.011 (CI = +/-0.005; p = 0.001)	0.849	-3.91%
Frequency	2014.2	-0.045 (CI = +/-0.021; p = 0.001)	-0.110 (CI = +/-0.087; p = 0.018)	0.011 (CI = +/-0.005; p = 0.001)	0.867	-4.42%
Frequency	2015.1	-0.056 (CI = +/-0.018; p = 0.000)	-0.134 (CI = +/-0.069; p = 0.001)	0.010 (CI = +/-0.004; p = 0.000)	0.926	-5.44%
Frequency	2015.2	-0.056 (CI = +/-0.021; p = 0.000)	-0.134 (CI = +/-0.076; p = 0.003)	0.010 (CI = +/-0.004; p = 0.000)	0.921	-5.47%
Frequency	2016.1	-0.062 (CI = +/-0.023; p = 0.000)	-0.146 (CI = +/-0.077; p = 0.002)	0.010 (CI = +/-0.004; p = 0.000)	0.926	-6.05%
Frequency	2016.2	-0.067 (CI = +/-0.026; p = 0.000)	-0.135 (CI = +/-0.081; p = 0.005)	0.010 (CI = +/-0.004; p = 0.001)	0.931	-6.52%
Frequency	2017.1	-0.075 (CI = +/-0.028; p = 0.000)	-0.149 (CI = +/-0.081; p = 0.003)	0.009 (CI = +/-0.004; p = 0.001)	0.938	-7.25%

**Property Damage**

Coverage = PD  
End Trend Period = 2022.2  
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 <sup>2</sup>	Implied Trend Rate
Loss Cost	2004.2	0.011 (CI = +/-0.026; p = 0.408)	0.007 (CI = +/-0.010; p = 0.163)	-2.407 (CI = +/-0.273; p = 0.000)	0.974	+1.09%
Loss Cost	2005.1	0.009 (CI = +/-0.028; p = 0.509)	0.007 (CI = +/-0.011; p = 0.182)	-2.397 (CI = +/-0.280; p = 0.000)	0.973	+0.91%
Loss Cost	2005.2	0.006 (CI = +/-0.029; p = 0.698)	0.007 (CI = +/-0.011; p = 0.214)	-2.378 (CI = +/-0.284; p = 0.000)	0.973	+0.56%
Loss Cost	2006.1	0.003 (CI = +/-0.030; p = 0.837)	0.006 (CI = +/-0.011; p = 0.243)	-2.365 (CI = +/-0.290; p = 0.000)	0.972	+0.31%
Loss Cost	2006.2	-0.001 (CI = +/-0.031; p = 0.954)	0.006 (CI = +/-0.011; p = 0.283)	-2.348 (CI = +/-0.292; p = 0.000)	0.973	-0.09%
Loss Cost	2007.1	-0.002 (CI = +/-0.033; p = 0.888)	0.006 (CI = +/-0.011; p = 0.307)	-2.343 (CI = +/-0.299; p = 0.000)	0.971	-0.23%
Loss Cost	2007.2	-0.006 (CI = +/-0.034; p = 0.735)	0.005 (CI = +/-0.011; p = 0.349)	-2.333 (CI = +/-0.301; p = 0.000)	0.971	-0.56%
Loss Cost	2008.1	-0.006 (CI = +/-0.035; p = 0.735)	0.005 (CI = +/-0.011; p = 0.363)	-2.332 (CI = +/-0.308; p = 0.000)	0.969	-0.59%
Loss Cost	2008.2	-0.009 (CI = +/-0.036; p = 0.596)	0.005 (CI = +/-0.011; p = 0.407)	-2.329 (CI = +/-0.308; p = 0.000)	0.969	-0.94%
Loss Cost	2009.1	-0.011 (CI = +/-0.037; p = 0.532)	0.004 (CI = +/-0.012; p = 0.440)	-2.330 (CI = +/-0.313; p = 0.000)	0.967	-1.14%
Loss Cost	2009.2	-0.013 (CI = +/-0.038; p = 0.482)	0.004 (CI = +/-0.012; p = 0.472)	-2.335 (CI = +/-0.318; p = 0.000)	0.964	-1.32%
Loss Cost	2010.1	-0.014 (CI = +/-0.040; p = 0.475)	0.004 (CI = +/-0.012; p = 0.491)	-2.338 (CI = +/-0.327; p = 0.000)	0.961	-1.38%
Loss Cost	2010.2	-0.016 (CI = +/-0.040; p = 0.422)	0.004 (CI = +/-0.012; p = 0.521)	-2.361 (CI = +/-0.334; p = 0.000)	0.957	-1.57%
Loss Cost	2011.1	-0.016 (CI = +/-0.041; p = 0.421)	0.004 (CI = +/-0.013; p = 0.538)	-2.370 (CI = +/-0.351; p = 0.000)	0.950	-1.61%
Loss Cost	2011.2	-0.017 (CI = +/-0.042; p = 0.411)	0.004 (CI = +/-0.013; p = 0.556)	-2.402 (CI = +/-0.376; p = 0.000)	0.940	-1.68%
Loss Cost	2012.1	-0.017 (CI = +/-0.044; p = 0.422)	0.004 (CI = +/-0.013; p = 0.569)	-2.417 (CI = +/-0.424; p = 0.000)	0.920	-1.69%
Loss Cost	2012.2	-0.017 (CI = +/-0.043; p = 0.430)	0.004 (CI = +/-0.013; p = 0.570)	-2.580 (CI = +/-0.515; p = 0.000)	0.890	-1.64%
Loss Cost	2013.1	-0.008 (CI = +/-0.037; p = 0.633)	0.004 (CI = +/-0.011; p = 0.454)	-3.647 (CI = +/-0.890; p = 0.000)	0.830	-0.84%
Loss Cost	2013.2	-0.008 (CI = +/-0.037; p = 0.633)	0.004 (CI = +/-0.011; p = 0.454)	NA (CI = +/-NA; p = NA)	-0.037	-0.84%
Loss Cost	2014.1	-0.015 (CI = +/-0.040; p = 0.447)	0.004 (CI = +/-0.012; p = 0.492)	NA (CI = +/-NA; p = NA)	-0.009	-1.46%
Loss Cost	2014.2	-0.013 (CI = +/-0.045; p = 0.542)	0.004 (CI = +/-0.012; p = 0.501)	NA (CI = +/-NA; p = NA)	-0.037	-1.32%
Loss Cost	2015.1	-0.017 (CI = +/-0.051; p = 0.482)	0.004 (CI = +/-0.012; p = 0.528)	NA (CI = +/-NA; p = NA)	-0.033	-1.71%
Loss Cost	2015.2	-0.033 (CI = +/-0.054; p = 0.213)	0.003 (CI = +/-0.012; p = 0.546)	NA (CI = +/-NA; p = NA)	0.074	-3.20%
Loss Cost	2016.1	-0.038 (CI = +/-0.062; p = 0.203)	0.003 (CI = +/-0.012; p = 0.567)	NA (CI = +/-NA; p = NA)	0.077	-3.74%
Loss Cost	2016.2	-0.044 (CI = +/-0.072; p = 0.204)	0.003 (CI = +/-0.013; p = 0.584)	NA (CI = +/-NA; p = NA)	0.071	-4.30%
Loss Cost	2017.1	-0.062 (CI = +/-0.080; p = 0.117)	0.003 (CI = +/-0.013; p = 0.563)	NA (CI = +/-NA; p = NA)	0.168	-5.97%
Severity	2004.2	0.013 (CI = +/-0.015; p = 0.069)	-0.003 (CI = +/-0.006; p = 0.252)	0.451 (CI = +/-0.152; p = 0.000)	0.886	+1.36%
Severity	2005.1	0.015 (CI = +/-0.015; p = 0.055)	-0.003 (CI = +/-0.006; p = 0.285)	0.442 (CI = +/-0.155; p = 0.000)	0.885	+1.51%
Severity	2005.2	0.014 (CI = +/-0.016; p = 0.081)	-0.003 (CI = +/-0.006; p = 0.282)	0.446 (CI = +/-0.159; p = 0.000)	0.879	+1.44%
Severity	2006.1	0.015 (CI = +/-0.017; p = 0.073)	-0.003 (CI = +/-0.006; p = 0.312)	0.440 (CI = +/-0.163; p = 0.000)	0.876	+1.56%
Severity	2006.2	0.016 (CI = +/-0.018; p = 0.086)	-0.003 (CI = +/-0.006; p = 0.324)	0.440 (CI = +/-0.167; p = 0.000)	0.869	+1.57%
Severity	2007.1	0.016 (CI = +/-0.019; p = 0.100)	-0.003 (CI = +/-0.006; p = 0.336)	0.439 (CI = +/-0.171; p = 0.000)	0.862	+1.57%
Severity	2007.2	0.015 (CI = +/-0.020; p = 0.131)	-0.003 (CI = +/-0.006; p = 0.332)	0.442 (CI = +/-0.175; p = 0.000)	0.852	+1.50%
Severity	2008.1	0.016 (CI = +/-0.020; p = 0.123)	-0.003 (CI = +/-0.007; p = 0.360)	0.439 (CI = +/-0.178; p = 0.000)	0.846	+1.60%
Severity	2008.2	0.016 (CI = +/-0.021; p = 0.141)	-0.003 (CI = +/-0.007; p = 0.368)	0.440 (CI = +/-0.182; p = 0.000)	0.834	+1.59%
Severity	2009.1	0.016 (CI = +/-0.022; p = 0.156)	-0.003 (CI = +/-0.007; p = 0.379)	0.440 (CI = +/-0.186; p = 0.000)	0.820	+1.58%
Severity	2009.2	0.016 (CI = +/-0.023; p = 0.175)	-0.003 (CI = +/-0.007; p = 0.387)	0.439 (CI = +/-0.191; p = 0.000)	0.802	+1.57%
Severity	2010.1	0.015 (CI = +/-0.024; p = 0.190)	-0.003 (CI = +/-0.007; p = 0.397)	0.439 (CI = +/-0.196; p = 0.000)	0.781	+1.56%
Severity	2010.2	0.015 (CI = +/-0.024; p = 0.218)	-0.003 (CI = +/-0.007; p = 0.395)	0.432 (CI = +/-0.203; p = 0.000)	0.748	+1.50%
Severity	2011.1	0.015 (CI = +/-0.025; p = 0.233)	-0.003 (CI = +/-0.008; p = 0.406)	0.431 (CI = +/-0.214; p = 0.000)	0.710	+1.50%
Severity	2011.2	0.015 (CI = +/-0.026; p = 0.242)	-0.003 (CI = +/-0.008; p = 0.421)	0.437 (CI = +/-0.231; p = 0.001)	0.664	+1.51%
Severity	2012.1	0.015 (CI = +/-0.027; p = 0.249)	-0.003 (CI = +/-0.008; p = 0.436)	0.457 (CI = +/-0.260; p = 0.002)	0.606	+1.52%
Severity	2012.2	0.015 (CI = +/-0.028; p = 0.264)	-0.003 (CI = +/-0.008; p = 0.450)	0.464 (CI = +/-0.327; p = 0.008)	0.479	+1.52%
Severity	2013.1	0.013 (CI = +/-0.028; p = 0.352)	-0.003 (CI = +/-0.008; p = 0.426)	0.803 (CI = +/-0.669; p = 0.022)	0.354	+1.26%
Severity	2013.2	0.013 (CI = +/-0.028; p = 0.352)	-0.003 (CI = +/-0.008; p = 0.426)	NA (CI = +/-NA; p = NA)	0.036	+1.26%
Severity	2014.1	0.003 (CI = +/-0.028; p = 0.820)	-0.004 (CI = +/-0.008; p = 0.332)	NA (CI = +/-NA; p = NA)	-0.031	+0.30%
Severity	2014.2	0.002 (CI = +/-0.031; p = 0.918)	-0.004 (CI = +/-0.008; p = 0.342)	NA (CI = +/-NA; p = NA)	-0.049	+0.15%
Severity	2015.1	-0.001 (CI = +/-0.035; p = 0.956)	-0.004 (CI = +/-0.008; p = 0.349)	NA (CI = +/-NA; p = NA)	-0.067	-0.09%
Severity	2015.2	-0.011 (CI = +/-0.038; p = 0.543)	-0.004 (CI = +/-0.008; p = 0.310)	NA (CI = +/-NA; p = NA)	-0.061	-1.08%
Severity	2016.1	-0.019 (CI = +/-0.042; p = 0.350)	-0.004 (CI = +/-0.008; p = 0.302)	NA (CI = +/-NA; p = NA)	-0.033	-1.84%
Severity	2016.2	-0.012 (CI = +/-0.048; p = 0.594)	-0.004 (CI = +/-0.009; p = 0.315)	NA (CI = +/-NA; p = NA)	-0.074	-1.18%
Severity	2017.1	-0.017 (CI = +/-0.057; p = 0.523)	-0.004 (CI = +/-0.009; p = 0.342)	NA (CI = +/-NA; p = NA)	-0.081	-1.65%
Frequency	2004.2	-0.003 (CI = +/-0.025; p = 0.832)	0.011 (CI = +/-0.010; p = 0.040)	-2.857 (CI = +/-0.265; p = 0.000)	0.984	-0.27%
Frequency	2005.1	-0.006 (CI = +/-0.027; p = 0.656)	0.010 (CI = +/-0.010; p = 0.049)	-2.839 (CI = +/-0.269; p = 0.000)	0.984	-0.59%
Frequency	2005.2	-0.009 (CI = +/-0.028; p = 0.526)	0.010 (CI = +/-0.010; p = 0.060)	-2.823 (CI = +/-0.274; p = 0.000)	0.984	-0.87%
Frequency	2006.1	-0.012 (CI = +/-0.029; p = 0.389)	0.009 (CI = +/-0.010; p = 0.074)	-2.805 (CI = +/-0.277; p = 0.000)	0.984	-1.23%
Frequency	2006.2	-0.016 (CI = +/-0.030; p = 0.269)	0.009 (CI = +/-0.010; p = 0.091)	-2.788 (CI = +/-0.279; p = 0.000)	0.984	-1.63%
Frequency	2007.1	-0.018 (CI = +/-0.031; p = 0.251)	0.009 (CI = +/-0.011; p = 0.104)	-2.782 (CI = +/-0.285; p = 0.000)	0.983	-1.77%
Frequency	2007.2	-0.021 (CI = +/-0.032; p = 0.205)	0.008 (CI = +/-0.011; p = 0.123)	-2.774 (CI = +/-0.289; p = 0.000)	0.982	-2.04%
Frequency	2008.1	-0.022 (CI = +/-0.034; p = 0.198)	0.008 (CI = +/-0.011; p = 0.137)	-2.771 (CI = +/-0.294; p = 0.000)	0.981	-2.15%
Frequency	2008.2	-0.025 (CI = +/-0.035; p = 0.146)	0.008 (CI = +/-0.011; p = 0.160)	-2.768 (CI = +/-0.295; p = 0.000)	0.981	-2.49%
Frequency	2009.1	-0.027 (CI = +/-0.036; p = 0.128)	0.007 (CI = +/-0.011; p = 0.180)	-2.769 (CI = +/-0.299; p = 0.000)	0.980	-2.68%
Frequency	2009.2	-0.029 (CI = +/-0.037; p = 0.118)	0.007 (CI = +/-0.011; p = 0.200)	-2.774 (CI = +/-0.304; p = 0.000)	0.978	-2.84%
Frequency	2010.1	-0.029 (CI = +/-0.038; p = 0.122)	0.007 (CI = +/-0.012; p = 0.215)	-2.777 (CI = +/-0.313; p = 0.000)	0.976	-2.89%
Frequency	2010.2	-0.031 (CI = +/-0.039; p = 0.114)	0.007 (CI = +/-0.012; p = 0.234)	-2.793 (CI = +/-0.322; p = 0.000)	0.973	-3.02%
Frequency	2011.1	-0.031 (CI = +/-0.040; p = 0.119)	0.007 (CI = +/-0.012; p = 0.249)	-2.802 (CI = +/-0.338; p = 0.000)	0.968	-3.06%
Frequency	2011.2	-0.032 (CI = +/-0.041; p = 0.116)	0.007 (CI = +/-0.012; p = 0.265)	-2.839 (CI = +/-0.361; p = 0.000)	0.962	-3.14%
Frequency	2012.1	-0.032 (CI = +/-0.042; p = 0.122)	0.007 (CI = +/-0.013; p = 0.279)	-2.874 (CI = +/-0.406; p = 0.000)	0.950	-3.16%
Frequency	2012.2	-0.032 (CI = +/-0.041; p = 0.122)	0.007 (CI = +/-0.013; p = 0.274)	-3.044 (CI = +/-0.488; p = 0.000)	0.931	-3.12%
Frequency	2013.1	-0.021 (CI = +/-0.025; p = 0.093)	0.007 (CI = +/-0.008; p = 0.058)	-4.450 (CI = +/-0.603; p = 0.000)	0.946	-2.07%
Frequency	2013.2	-0.021 (CI = +/-0.025; p = 0.093)	0.007 (CI = +/-0.008; p = 0.058)	NA (CI = +/-NA; p = NA)	0.366	-2.07%
Frequency	2014.1	-0.018 (CI = +/-0.028; p = 0.190)	0.007 (CI = +/-0.008; p = 0.060)	NA (CI = +/-NA; p = NA)	0.317	-1.76%
Frequency	2014.2	-0.015 (CI = +/-0.031; p = 0.321)	0.007 (CI = +/-0.008; p = 0.063)	NA (CI = +/-NA; p = NA)	0.272	-1.47%
Frequency	2015.1	-0.016 (CI = +/-0.035; p = 0.334)	0.007 (CI = +/-0.008; p = 0.075)	NA (CI = +/-NA; p = NA)	0.260	-1.61%
Frequency	2015.2	-0.022 (CI = +/-0.039; p = 0.252)	0.007 (CI = +/-0.009; p = 0.086)	NA (CI = +/-NA; p = NA)	0.285	-2.15%
Frequency	2016.1	-0.020 (CI = +/-0.045; p = 0.365)	0.007 (CI = +/-0.009; p = 0.099)	NA (CI = +/-NA; p = NA)	0.235	-1.93%
Frequency	2016.2	-0.032 (CI = +/-0.049; p = 0.177)	0.007 (CI = +/-0.009; p = 0.093)	NA (CI = +/-NA; p = NA)	0.333	-3.16%
Frequency	2017.1	-0.045 (CI = +/-0.054; p = 0.093)	0.007 (CI = +/-0.009; p = 0.085)	NA (CI = +/-NA; p = NA)	0.418	-4.40%

## Property Damage

Coverage = PD  
 End Trend Period = 2022.1  
 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 <sup>2</sup>	Implied Trend Rate
Loss Cost	2004.2	0.014 (CI = +/-0.028; p = 0.325)	0.008 (CI = +/-0.011; p = 0.139)	-2.426 (CI = +/-0.282; p = 0.000)	0.973	+1.40%
Loss Cost	2005.1	0.012 (CI = +/-0.030; p = 0.414)	0.008 (CI = +/-0.011; p = 0.158)	-2.416 (CI = +/-0.291; p = 0.000)	0.973	+1.23%
Loss Cost	2005.2	0.008 (CI = +/-0.032; p = 0.593)	0.007 (CI = +/-0.011; p = 0.193)	-2.395 (CI = +/-0.297; p = 0.000)	0.972	+0.84%
Loss Cost	2006.1	0.006 (CI = +/-0.033; p = 0.730)	0.007 (CI = +/-0.011; p = 0.225)	-2.381 (CI = +/-0.305; p = 0.000)	0.972	+0.57%
Loss Cost	2006.2	0.001 (CI = +/-0.035; p = 0.946)	0.006 (CI = +/-0.011; p = 0.274)	-2.360 (CI = +/-0.309; p = 0.000)	0.972	+0.12%
Loss Cost	2007.1	0.000 (CI = +/-0.037; p = 0.984)	0.006 (CI = +/-0.012; p = 0.302)	-2.354 (CI = +/-0.317; p = 0.000)	0.971	-0.04%
Loss Cost	2007.2	-0.004 (CI = +/-0.038; p = 0.816)	0.005 (CI = +/-0.012; p = 0.354)	-2.340 (CI = +/-0.321; p = 0.000)	0.970	-0.44%
Loss Cost	2008.1	-0.005 (CI = +/-0.040; p = 0.816)	0.005 (CI = +/-0.012; p = 0.369)	-2.339 (CI = +/-0.329; p = 0.000)	0.968	-0.46%
Loss Cost	2008.2	-0.009 (CI = +/-0.041; p = 0.658)	0.005 (CI = +/-0.012; p = 0.428)	-2.331 (CI = +/-0.330; p = 0.000)	0.968	-0.89%
Loss Cost	2009.1	-0.012 (CI = +/-0.043; p = 0.584)	0.004 (CI = +/-0.013; p = 0.472)	-2.329 (CI = +/-0.336; p = 0.000)	0.966	-1.15%
Loss Cost	2009.2	-0.014 (CI = +/-0.044; p = 0.525)	0.004 (CI = +/-0.013; p = 0.513)	-2.332 (CI = +/-0.341; p = 0.000)	0.964	-1.37%
Loss Cost	2010.1	-0.015 (CI = +/-0.046; p = 0.515)	0.004 (CI = +/-0.013; p = 0.535)	-2.335 (CI = +/-0.351; p = 0.000)	0.960	-1.45%
Loss Cost	2010.2	-0.017 (CI = +/-0.047; p = 0.452)	0.004 (CI = +/-0.013; p = 0.577)	-2.355 (CI = +/-0.357; p = 0.000)	0.957	-1.70%
Loss Cost	2011.1	-0.018 (CI = +/-0.048; p = 0.450)	0.004 (CI = +/-0.014; p = 0.596)	-2.364 (CI = +/-0.374; p = 0.000)	0.949	-1.76%
Loss Cost	2011.2	-0.019 (CI = +/-0.049; p = 0.437)	0.003 (CI = +/-0.014; p = 0.619)	-2.395 (CI = +/-0.399; p = 0.000)	0.939	-1.85%
Loss Cost	2012.1	-0.019 (CI = +/-0.051; p = 0.447)	0.003 (CI = +/-0.014; p = 0.632)	-2.410 (CI = +/-0.449; p = 0.000)	0.919	-1.86%
Loss Cost	2012.2	-0.018 (CI = +/-0.051; p = 0.455)	0.003 (CI = +/-0.014; p = 0.634)	-2.573 (CI = +/-0.541; p = 0.000)	0.888	-1.82%
Loss Cost	2013.1	-0.009 (CI = +/-0.043; p = 0.672)	0.004 (CI = +/-0.012; p = 0.498)	-3.645 (CI = +/-0.932; p = 0.000)	0.827	-0.88%
Loss Cost	2013.2	-0.009 (CI = +/-0.043; p = 0.672)	0.004 (CI = +/-0.012; p = 0.498)	NA (CI = +/-NA; p = NA)	-0.045	-0.88%
Loss Cost	2014.1	-0.016 (CI = +/-0.048; p = 0.475)	0.003 (CI = +/-0.012; p = 0.562)	NA (CI = +/-NA; p = NA)	-0.017	-1.63%
Loss Cost	2014.2	-0.015 (CI = +/-0.055; p = 0.569)	0.004 (CI = +/-0.013; p = 0.568)	NA (CI = +/-NA; p = NA)	-0.046	-1.47%
Loss Cost	2015.1	-0.020 (CI = +/-0.063; p = 0.502)	0.003 (CI = +/-0.014; p = 0.610)	NA (CI = +/-NA; p = NA)	-0.042	-1.97%
Loss Cost	2015.2	-0.039 (CI = +/-0.066; p = 0.218)	0.002 (CI = +/-0.013; p = 0.688)	NA (CI = +/-NA; p = NA)	0.076	-3.85%
Loss Cost	2016.1	-0.047 (CI = +/-0.077; p = 0.201)	0.002 (CI = +/-0.014; p = 0.730)	NA (CI = +/-NA; p = NA)	0.084	-4.62%
Loss Cost	2016.2	-0.056 (CI = +/-0.091; p = 0.196)	0.002 (CI = +/-0.015; p = 0.764)	NA (CI = +/-NA; p = NA)	0.084	-5.44%
Loss Cost	2017.1	-0.080 (CI = +/-0.101; p = 0.104)	0.002 (CI = +/-0.014; p = 0.795)	NA (CI = +/-NA; p = NA)	0.206	-7.71%
Severity	2004.2	0.016 (CI = +/-0.016; p = 0.041)	-0.003 (CI = +/-0.006; p = 0.368)	0.433 (CI = +/-0.155; p = 0.000)	0.888	+1.64%
Severity	2005.1	0.018 (CI = +/-0.016; p = 0.030)	-0.002 (CI = +/-0.006; p = 0.424)	0.422 (CI = +/-0.159; p = 0.000)	0.888	+1.84%
Severity	2005.2	0.018 (CI = +/-0.017; p = 0.046)	-0.002 (CI = +/-0.006; p = 0.423)	0.424 (CI = +/-0.164; p = 0.000)	0.882	+1.80%
Severity	2006.1	0.019 (CI = +/-0.018; p = 0.039)	-0.002 (CI = +/-0.006; p = 0.476)	0.416 (CI = +/-0.168; p = 0.000)	0.879	+1.97%
Severity	2006.2	0.020 (CI = +/-0.019; p = 0.045)	-0.002 (CI = +/-0.006; p = 0.499)	0.414 (CI = +/-0.173; p = 0.000)	0.873	+2.01%
Severity	2007.1	0.020 (CI = +/-0.021; p = 0.053)	-0.002 (CI = +/-0.007; p = 0.520)	0.412 (CI = +/-0.178; p = 0.000)	0.866	+2.05%
Severity	2007.2	0.020 (CI = +/-0.022; p = 0.073)	-0.002 (CI = +/-0.007; p = 0.516)	0.414 (CI = +/-0.182; p = 0.000)	0.857	+2.00%
Severity	2008.1	0.021 (CI = +/-0.023; p = 0.065)	-0.002 (CI = +/-0.007; p = 0.564)	0.410 (CI = +/-0.186; p = 0.000)	0.851	+2.15%
Severity	2008.2	0.021 (CI = +/-0.024; p = 0.076)	-0.002 (CI = +/-0.007; p = 0.578)	0.410 (CI = +/-0.190; p = 0.000)	0.840	+2.16%
Severity	2009.1	0.022 (CI = +/-0.025; p = 0.086)	-0.002 (CI = +/-0.007; p = 0.593)	0.410 (CI = +/-0.195; p = 0.000)	0.827	+2.18%
Severity	2009.2	0.022 (CI = +/-0.026; p = 0.098)	-0.002 (CI = +/-0.007; p = 0.602)	0.410 (CI = +/-0.200; p = 0.000)	0.810	+2.18%
Severity	2010.1	0.022 (CI = +/-0.027; p = 0.109)	-0.002 (CI = +/-0.008; p = 0.614)	0.410 (CI = +/-0.205; p = 0.000)	0.789	+2.19%
Severity	2010.2	0.021 (CI = +/-0.028; p = 0.131)	-0.002 (CI = +/-0.008; p = 0.605)	0.405 (CI = +/-0.212; p = 0.001)	0.757	+2.12%
Severity	2011.1	0.021 (CI = +/-0.029; p = 0.143)	-0.002 (CI = +/-0.008; p = 0.615)	0.405 (CI = +/-0.223; p = 0.001)	0.721	+2.12%
Severity	2011.2	0.021 (CI = +/-0.030; p = 0.151)	-0.002 (CI = +/-0.008; p = 0.630)	0.411 (CI = +/-0.239; p = 0.002)	0.676	+2.14%
Severity	2012.1	0.021 (CI = +/-0.031; p = 0.158)	-0.002 (CI = +/-0.009; p = 0.645)	0.432 (CI = +/-0.268; p = 0.003)	0.621	+2.16%
Severity	2012.2	0.021 (CI = +/-0.032; p = 0.172)	-0.002 (CI = +/-0.009; p = 0.656)	0.440 (CI = +/-0.336; p = 0.014)	0.499	+2.16%
Severity	2013.1	0.018 (CI = +/-0.032; p = 0.237)	-0.002 (CI = +/-0.009; p = 0.620)	0.767 (CI = +/-0.685; p = 0.031)	0.374	+1.86%
Severity	2013.2	0.018 (CI = +/-0.032; p = 0.237)	-0.002 (CI = +/-0.009; p = 0.620)	NA (CI = +/-NA; p = NA)	0.063	+1.86%
Severity	2014.1	0.008 (CI = +/-0.033; p = 0.619)	-0.003 (CI = +/-0.008; p = 0.481)	NA (CI = +/-NA; p = NA)	-0.032	+0.78%
Severity	2014.2	0.007 (CI = +/-0.037; p = 0.711)	-0.003 (CI = +/-0.009; p = 0.489)	NA (CI = +/-NA; p = NA)	-0.056	+0.66%
Severity	2015.1	0.004 (CI = +/-0.043; p = 0.834)	-0.003 (CI = +/-0.009; p = 0.491)	NA (CI = +/-NA; p = NA)	-0.084	+0.42%
Severity	2015.2	-0.007 (CI = +/-0.046; p = 0.736)	-0.004 (CI = +/-0.009; p = 0.417)	NA (CI = +/-NA; p = NA)	-0.110	-0.73%
Severity	2016.1	-0.016 (CI = +/-0.053; p = 0.501)	-0.004 (CI = +/-0.009; p = 0.387)	NA (CI = +/-NA; p = NA)	-0.099	-1.63%
Severity	2016.2	-0.008 (CI = +/-0.061; p = 0.783)	-0.004 (CI = +/-0.010; p = 0.425)	NA (CI = +/-NA; p = NA)	-0.133	-0.76%
Severity	2017.1	-0.013 (CI = +/-0.073; p = 0.694)	-0.004 (CI = +/-0.011; p = 0.442)	NA (CI = +/-NA; p = NA)	-0.155	-1.29%
Frequency	2004.2	-0.002 (CI = +/-0.028; p = 0.862)	0.011 (CI = +/-0.010; p = 0.046)	-2.859 (CI = +/-0.276; p = 0.000)	0.984	-0.24%
Frequency	2005.1	-0.006 (CI = +/-0.029; p = 0.675)	0.010 (CI = +/-0.011; p = 0.060)	-2.838 (CI = +/-0.282; p = 0.000)	0.984	-0.60%
Frequency	2005.2	-0.009 (CI = +/-0.031; p = 0.534)	0.010 (CI = +/-0.011; p = 0.076)	-2.819 (CI = +/-0.288; p = 0.000)	0.983	-0.94%
Frequency	2006.1	-0.014 (CI = +/-0.032; p = 0.386)	0.009 (CI = +/-0.011; p = 0.098)	-2.797 (CI = +/-0.292; p = 0.000)	0.983	-1.37%
Frequency	2006.2	-0.019 (CI = +/-0.033; p = 0.257)	0.008 (CI = +/-0.011; p = 0.127)	-2.774 (CI = +/-0.295; p = 0.000)	0.983	-1.86%
Frequency	2007.1	-0.021 (CI = +/-0.035; p = 0.236)	0.008 (CI = +/-0.011; p = 0.148)	-2.766 (CI = +/-0.302; p = 0.000)	0.983	-2.05%
Frequency	2007.2	-0.024 (CI = +/-0.037; p = 0.186)	0.008 (CI = +/-0.011; p = 0.179)	-2.754 (CI = +/-0.306; p = 0.000)	0.982	-2.39%
Frequency	2008.1	-0.026 (CI = +/-0.038; p = 0.177)	0.007 (CI = +/-0.012; p = 0.203)	-2.749 (CI = +/-0.313; p = 0.000)	0.981	-2.55%
Frequency	2008.2	-0.030 (CI = +/-0.039; p = 0.123)	0.007 (CI = +/-0.012; p = 0.245)	-2.741 (CI = +/-0.313; p = 0.000)	0.981	-2.99%
Frequency	2009.1	-0.033 (CI = +/-0.041; p = 0.105)	0.006 (CI = +/-0.012; p = 0.280)	-2.739 (CI = +/-0.317; p = 0.000)	0.980	-3.25%
Frequency	2009.2	-0.035 (CI = +/-0.042; p = 0.094)	0.006 (CI = +/-0.012; p = 0.314)	-2.741 (CI = +/-0.323; p = 0.000)	0.978	-3.47%
Frequency	2010.1	-0.036 (CI = +/-0.043; p = 0.097)	0.006 (CI = +/-0.012; p = 0.336)	-2.745 (CI = +/-0.331; p = 0.000)	0.976	-3.56%
Frequency	2010.2	-0.038 (CI = +/-0.044; p = 0.089)	0.006 (CI = +/-0.013; p = 0.366)	-2.759 (CI = +/-0.340; p = 0.000)	0.973	-3.74%
Frequency	2011.1	-0.039 (CI = +/-0.046; p = 0.093)	0.006 (CI = +/-0.013; p = 0.387)	-2.769 (CI = +/-0.356; p = 0.000)	0.969	-3.80%
Frequency	2011.2	-0.040 (CI = +/-0.047; p = 0.090)	0.005 (CI = +/-0.013; p = 0.409)	-2.806 (CI = +/-0.377; p = 0.000)	0.963	-3.91%
Frequency	2012.1	-0.040 (CI = +/-0.048; p = 0.096)	0.005 (CI = +/-0.014; p = 0.426)	-2.842 (CI = +/-0.422; p = 0.000)	0.951	-3.94%
Frequency	2012.2	-0.040 (CI = +/-0.047; p = 0.095)	0.005 (CI = +/-0.013; p = 0.423)	-3.013 (CI = +/-0.505; p = 0.000)	0.932	-3.89%
Frequency	2013.1	-0.027 (CI = +/-0.028; p = 0.060)	0.006 (CI = +/-0.008; p = 0.125)	-4.412 (CI = +/-0.612; p = 0.000)	0.949	-2.68%
Frequency	2013.2	-0.027 (CI = +/-0.028; p = 0.060)	0.006 (CI = +/-0.008; p = 0.125)	NA (CI = +/-NA; p = NA)	0.398	-2.68%
Frequency	2014.1	-0.024 (CI = +/-0.032; p = 0.128)	0.006 (CI = +/-0.008; p = 0.125)	NA (CI = +/-NA; p = NA)	0.343	-2.39%
Frequency	2014.2	-0.021 (CI = +/-0.036; p = 0.226)	0.006 (CI = +/-0.009; p = 0.130)	NA (CI = +/-NA; p = NA)	0.291	-2.11%
Frequency	2015.1	-0.024 (CI = +/-0.042; p = 0.231)	0.006 (CI = +/-0.009; p = 0.155)	NA (CI = +/-NA; p = NA)	0.281	-2.38%
Frequency	2015.2	-0.032 (CI = +/-0.047; p = 0.161)	0.006 (CI = +/-0.009; p = 0.184)	NA (CI = +/-NA; p = NA)	0.319	-3.15%
Frequency	2016.1	-0.031 (CI = +/-0.055; p = 0.242)	0.006 (CI = +/-0.010; p = 0.204)	NA (CI = +/-NA; p = NA)	0.262	-3.03%
Frequency	2016.2	-0.048 (CI = +/-0.059; p = 0.096)	0.006 (CI = +/-0.009; p = 0.211)	NA (CI = +/-NA; p = NA)	0.397	-4.72%
Frequency	2017.1	-0.067 (CI = +/-0.063; p = 0.038)	0.005 (CI = +/-0.009; p = 0.205)	NA (CI = +/-NA; p = NA)	0.524	-6.51%

## Direct Compensation Property Damage

Coverage = DC

End Trend Period = 2022.2

Excluded Points = 2015.1

Parameters Included: time, seasonality, mobility

Fit	Start Date	Time	Seasonality	Mobility	Adjusted R <sup>2</sup>	Implied Trend Rate
Loss Cost	2013.1	0.070 (CI = +/-0.043; p = 0.003)	-0.157 (CI = +/-0.229; p = 0.165)	0.013 (CI = +/-0.014; p = 0.062)	0.436	+7.29%
Loss Cost	2013.2	0.040 (CI = +/-0.013; p = 0.000)	-0.055 (CI = +/-0.066; p = 0.096)	0.013 (CI = +/-0.004; p = 0.000)	0.812	+4.09%
Loss Cost	2014.1	0.036 (CI = +/-0.013; p = 0.000)	-0.067 (CI = +/-0.064; p = 0.042)	0.012 (CI = +/-0.004; p = 0.000)	0.826	+3.61%
Loss Cost	2014.2	0.031 (CI = +/-0.014; p = 0.000)	-0.053 (CI = +/-0.062; p = 0.089)	0.012 (CI = +/-0.003; p = 0.000)	0.835	+3.13%
Loss Cost	2015.2	0.024 (CI = +/-0.013; p = 0.002)	-0.067 (CI = +/-0.052; p = 0.017)	0.012 (CI = +/-0.003; p = 0.000)	0.888	+2.41%
Loss Cost	2016.1	0.018 (CI = +/-0.012; p = 0.007)	-0.081 (CI = +/-0.046; p = 0.003)	0.012 (CI = +/-0.002; p = 0.000)	0.926	+1.82%
Loss Cost	2016.2	0.016 (CI = +/-0.013; p = 0.025)	-0.076 (CI = +/-0.049; p = 0.007)	0.012 (CI = +/-0.002; p = 0.000)	0.931	+1.59%
Loss Cost	2017.1	0.013 (CI = +/-0.016; p = 0.088)	-0.081 (CI = +/-0.053; p = 0.008)	0.012 (CI = +/-0.003; p = 0.000)	0.933	+1.33%
Severity	2013.1	0.053 (CI = +/-0.005; p = 0.000)	-0.013 (CI = +/-0.028; p = 0.330)	0.002 (CI = +/-0.002; p = 0.012)	0.967	+5.44%
Severity	2013.2	0.054 (CI = +/-0.005; p = 0.000)	-0.018 (CI = +/-0.028; p = 0.195)	0.002 (CI = +/-0.002; p = 0.010)	0.967	+5.59%
Severity	2014.1	0.056 (CI = +/-0.006; p = 0.000)	-0.014 (CI = +/-0.028; p = 0.303)	0.002 (CI = +/-0.002; p = 0.008)	0.965	+5.74%
Severity	2014.2	0.056 (CI = +/-0.007; p = 0.000)	-0.014 (CI = +/-0.031; p = 0.355)	0.002 (CI = +/-0.002; p = 0.010)	0.956	+5.72%
Severity	2015.2	0.056 (CI = +/-0.008; p = 0.000)	-0.012 (CI = +/-0.033; p = 0.434)	0.002 (CI = +/-0.002; p = 0.013)	0.946	+5.80%
Severity	2016.1	0.058 (CI = +/-0.009; p = 0.000)	-0.009 (CI = +/-0.036; p = 0.590)	0.002 (CI = +/-0.002; p = 0.015)	0.939	+5.94%
Severity	2016.2	0.061 (CI = +/-0.009; p = 0.000)	-0.016 (CI = +/-0.034; p = 0.304)	0.002 (CI = +/-0.002; p = 0.011)	0.950	+6.25%
Severity	2017.1	0.064 (CI = +/-0.010; p = 0.000)	-0.009 (CI = +/-0.033; p = 0.550)	0.002 (CI = +/-0.002; p = 0.007)	0.957	+6.61%
Frequency	2013.1	0.017 (CI = +/-0.045; p = 0.426)	-0.144 (CI = +/-0.243; p = 0.226)	0.011 (CI = +/-0.015; p = 0.136)	0.110	+1.75%
Frequency	2013.2	-0.014 (CI = +/-0.016; p = 0.072)	-0.037 (CI = +/-0.081; p = 0.340)	0.010 (CI = +/-0.005; p = 0.000)	0.710	-1.42%
Frequency	2014.1	-0.020 (CI = +/-0.016; p = 0.017)	-0.053 (CI = +/-0.077; p = 0.163)	0.010 (CI = +/-0.004; p = 0.000)	0.770	-2.01%
Frequency	2014.2	-0.025 (CI = +/-0.017; p = 0.009)	-0.039 (CI = +/-0.078; p = 0.299)	0.010 (CI = +/-0.004; p = 0.000)	0.798	-2.45%
Frequency	2015.2	-0.033 (CI = +/-0.017; p = 0.002)	-0.054 (CI = +/-0.071; p = 0.119)	0.010 (CI = +/-0.004; p = 0.000)	0.854	-3.20%
Frequency	2016.1	-0.040 (CI = +/-0.017; p = 0.000)	-0.072 (CI = +/-0.066; p = 0.034)	0.009 (CI = +/-0.003; p = 0.000)	0.893	-3.88%
Frequency	2016.2	-0.045 (CI = +/-0.017; p = 0.000)	-0.059 (CI = +/-0.062; p = 0.059)	0.009 (CI = +/-0.003; p = 0.000)	0.919	-4.39%
Frequency	2017.1	-0.051 (CI = +/-0.018; p = 0.000)	-0.072 (CI = +/-0.062; p = 0.027)	0.009 (CI = +/-0.003; p = 0.000)	0.930	-4.96%



## Direct Compensation Property Damage

Coverage = DC

End Trend Period = 2022.1

Excluded Points = 2015.1

Parameters Included: time, seasonality, mobility

Fit	Start Date	Time	Seasonality	Mobility	Adjusted R <sup>2</sup>	Implied Trend Rate
Loss Cost	2013.1	0.082 (CI = +/-0.047; p = 0.002)	-0.179 (CI = +/-0.231; p = 0.118)	0.015 (CI = +/-0.014; p = 0.038)	0.465	+8.55%
Loss Cost	2013.2	0.046 (CI = +/-0.014; p = 0.000)	-0.067 (CI = +/-0.063; p = 0.040)	0.014 (CI = +/-0.004; p = 0.000)	0.837	+4.67%
Loss Cost	2014.1	0.041 (CI = +/-0.014; p = 0.000)	-0.076 (CI = +/-0.061; p = 0.018)	0.013 (CI = +/-0.004; p = 0.000)	0.849	+4.19%
Loss Cost	2014.2	0.036 (CI = +/-0.015; p = 0.000)	-0.063 (CI = +/-0.062; p = 0.047)	0.013 (CI = +/-0.003; p = 0.000)	0.849	+3.68%
Loss Cost	2015.2	0.029 (CI = +/-0.014; p = 0.001)	-0.074 (CI = +/-0.052; p = 0.010)	0.013 (CI = +/-0.003; p = 0.000)	0.898	+2.90%
Loss Cost	2016.1	0.022 (CI = +/-0.013; p = 0.004)	-0.086 (CI = +/-0.045; p = 0.002)	0.012 (CI = +/-0.002; p = 0.000)	0.935	+2.27%
Loss Cost	2016.2	0.020 (CI = +/-0.016; p = 0.017)	-0.082 (CI = +/-0.050; p = 0.005)	0.012 (CI = +/-0.003; p = 0.000)	0.936	+2.05%
Loss Cost	2017.1	0.018 (CI = +/-0.019; p = 0.059)	-0.086 (CI = +/-0.055; p = 0.008)	0.012 (CI = +/-0.003; p = 0.000)	0.937	+1.80%
Severity	2013.1	0.051 (CI = +/-0.005; p = 0.000)	-0.009 (CI = +/-0.027; p = 0.462)	0.002 (CI = +/-0.002; p = 0.026)	0.965	+5.23%
Severity	2013.2	0.052 (CI = +/-0.006; p = 0.000)	-0.014 (CI = +/-0.028; p = 0.307)	0.002 (CI = +/-0.002; p = 0.022)	0.962	+5.38%
Severity	2014.1	0.054 (CI = +/-0.007; p = 0.000)	-0.011 (CI = +/-0.028; p = 0.424)	0.002 (CI = +/-0.002; p = 0.018)	0.959	+5.52%
Severity	2014.2	0.053 (CI = +/-0.008; p = 0.000)	-0.009 (CI = +/-0.031; p = 0.546)	0.002 (CI = +/-0.002; p = 0.024)	0.947	+5.45%
Severity	2015.2	0.054 (CI = +/-0.009; p = 0.000)	-0.008 (CI = +/-0.034; p = 0.602)	0.002 (CI = +/-0.002; p = 0.031)	0.932	+5.50%
Severity	2016.1	0.055 (CI = +/-0.011; p = 0.000)	-0.006 (CI = +/-0.037; p = 0.736)	0.002 (CI = +/-0.002; p = 0.035)	0.920	+5.63%
Severity	2016.2	0.058 (CI = +/-0.011; p = 0.000)	-0.013 (CI = +/-0.036; p = 0.424)	0.002 (CI = +/-0.002; p = 0.027)	0.929	+6.00%
Severity	2017.1	0.062 (CI = +/-0.012; p = 0.000)	-0.007 (CI = +/-0.035; p = 0.669)	0.002 (CI = +/-0.002; p = 0.018)	0.938	+6.38%
Frequency	2013.1	0.031 (CI = +/-0.050; p = 0.200)	-0.170 (CI = +/-0.242; p = 0.155)	0.013 (CI = +/-0.015; p = 0.077)	0.196	+3.15%
Frequency	2013.2	-0.007 (CI = +/-0.016; p = 0.384)	-0.053 (CI = +/-0.075; p = 0.150)	0.012 (CI = +/-0.004; p = 0.000)	0.771	-0.67%
Frequency	2014.1	-0.013 (CI = +/-0.016; p = 0.117)	-0.065 (CI = +/-0.071; p = 0.066)	0.011 (CI = +/-0.004; p = 0.000)	0.821	-1.27%
Frequency	2014.2	-0.017 (CI = +/-0.019; p = 0.072)	-0.054 (CI = +/-0.075; p = 0.140)	0.011 (CI = +/-0.004; p = 0.000)	0.834	-1.68%
Frequency	2015.2	-0.025 (CI = +/-0.019; p = 0.014)	-0.066 (CI = +/-0.067; p = 0.055)	0.010 (CI = +/-0.004; p = 0.000)	0.881	-2.46%
Frequency	2016.1	-0.032 (CI = +/-0.018; p = 0.003)	-0.081 (CI = +/-0.061; p = 0.015)	0.010 (CI = +/-0.003; p = 0.000)	0.916	-3.18%
Frequency	2016.2	-0.038 (CI = +/-0.019; p = 0.002)	-0.069 (CI = +/-0.061; p = 0.031)	0.010 (CI = +/-0.003; p = 0.000)	0.933	-3.73%
Frequency	2017.1	-0.044 (CI = +/-0.020; p = 0.001)	-0.079 (CI = +/-0.060; p = 0.017)	0.010 (CI = +/-0.003; p = 0.000)	0.943	-4.31%

## Accident Benefits Total

Coverage = AB Total

End Trend Period = 2022.2

Excluded Points = NA

Parameters Included: time, seasonality, mobility

Fit	Start Date	Time	Seasonality	Mobility	Adjusted R <sup>2</sup>	Implied Trend Rate
Loss Cost	2012.2	0.004 (CI = +/-0.020; p = 0.662)	-0.189 (CI = +/-0.114; p = 0.003)	0.012 (CI = +/-0.007; p = 0.003)	0.581	+0.43%
Loss Cost	2013.1	0.003 (CI = +/-0.023; p = 0.813)	-0.195 (CI = +/-0.121; p = 0.004)	0.011 (CI = +/-0.007; p = 0.005)	0.579	+0.26%
Loss Cost	2013.2	-0.006 (CI = +/-0.022; p = 0.583)	-0.170 (CI = +/-0.110; p = 0.005)	0.011 (CI = +/-0.007; p = 0.002)	0.643	-0.57%
Loss Cost	2014.1	-0.006 (CI = +/-0.025; p = 0.627)	-0.171 (CI = +/-0.118; p = 0.008)	0.011 (CI = +/-0.007; p = 0.004)	0.624	-0.57%
Loss Cost	2014.2	-0.012 (CI = +/-0.026; p = 0.340)	-0.154 (CI = +/-0.118; p = 0.014)	0.011 (CI = +/-0.007; p = 0.003)	0.656	-1.17%
Loss Cost	2015.1	-0.024 (CI = +/-0.024; p = 0.050)	-0.187 (CI = +/-0.103; p = 0.002)	0.010 (CI = +/-0.006; p = 0.002)	0.775	-2.35%
Loss Cost	2015.2	-0.037 (CI = +/-0.013; p = 0.000)	-0.153 (CI = +/-0.052; p = 0.000)	0.011 (CI = +/-0.003; p = 0.000)	0.947	-3.65%
Loss Cost	2016.1	-0.038 (CI = +/-0.015; p = 0.000)	-0.154 (CI = +/-0.057; p = 0.000)	0.011 (CI = +/-0.003; p = 0.000)	0.939	-3.72%
Loss Cost	2016.2	-0.036 (CI = +/-0.017; p = 0.001)	-0.160 (CI = +/-0.061; p = 0.000)	0.011 (CI = +/-0.003; p = 0.000)	0.938	-3.50%
Loss Cost	2017.1	-0.041 (CI = +/-0.018; p = 0.001)	-0.171 (CI = +/-0.063; p = 0.000)	0.010 (CI = +/-0.003; p = 0.000)	0.944	-4.01%
Severity	2012.2	0.006 (CI = +/-0.015; p = 0.423)	-0.104 (CI = +/-0.083; p = 0.017)	0.000 (CI = +/-0.005; p = 0.933)	0.203	+0.58%
Severity	2013.1	0.011 (CI = +/-0.015; p = 0.150)	-0.087 (CI = +/-0.081; p = 0.037)	0.001 (CI = +/-0.005; p = 0.762)	0.236	+1.09%
Severity	2013.2	0.007 (CI = +/-0.016; p = 0.366)	-0.075 (CI = +/-0.080; p = 0.062)	0.001 (CI = +/-0.005; p = 0.782)	0.115	+0.69%
Severity	2014.1	0.008 (CI = +/-0.018; p = 0.341)	-0.071 (CI = +/-0.085; p = 0.096)	0.001 (CI = +/-0.005; p = 0.756)	0.105	+0.82%
Severity	2014.2	0.008 (CI = +/-0.020; p = 0.428)	-0.069 (CI = +/-0.091; p = 0.125)	0.001 (CI = +/-0.005; p = 0.765)	0.043	+0.75%
Severity	2015.1	0.004 (CI = +/-0.022; p = 0.708)	-0.079 (CI = +/-0.097; p = 0.100)	0.001 (CI = +/-0.005; p = 0.838)	0.055	+0.40%
Severity	2015.2	-0.008 (CI = +/-0.015; p = 0.270)	-0.049 (CI = +/-0.061; p = 0.103)	0.001 (CI = +/-0.003; p = 0.674)	0.174	-0.77%
Severity	2016.1	-0.002 (CI = +/-0.015; p = 0.809)	-0.034 (CI = +/-0.056; p = 0.211)	0.001 (CI = +/-0.003; p = 0.507)	0.002	-0.16%
Severity	2016.2	0.005 (CI = +/-0.012; p = 0.375)	-0.049 (CI = +/-0.042; p = 0.028)	0.001 (CI = +/-0.002; p = 0.470)	0.355	+0.48%
Severity	2017.1	0.005 (CI = +/-0.014; p = 0.447)	-0.049 (CI = +/-0.048; p = 0.047)	0.001 (CI = +/-0.002; p = 0.496)	0.328	+0.49%
Frequency	2012.2	-0.002 (CI = +/-0.016; p = 0.844)	-0.085 (CI = +/-0.089; p = 0.060)	0.011 (CI = +/-0.006; p = 0.001)	0.587	-0.15%
Frequency	2013.1	-0.008 (CI = +/-0.015; p = 0.270)	-0.108 (CI = +/-0.082; p = 0.013)	0.011 (CI = +/-0.005; p = 0.000)	0.688	-0.83%
Frequency	2013.2	-0.013 (CI = +/-0.016; p = 0.109)	-0.095 (CI = +/-0.080; p = 0.022)	0.011 (CI = +/-0.005; p = 0.000)	0.728	-1.24%
Frequency	2014.1	-0.014 (CI = +/-0.018; p = 0.117)	-0.099 (CI = +/-0.086; p = 0.026)	0.011 (CI = +/-0.005; p = 0.000)	0.718	-1.38%
Frequency	2014.2	-0.019 (CI = +/-0.018; p = 0.036)	-0.084 (CI = +/-0.082; p = 0.044)	0.010 (CI = +/-0.005; p = 0.000)	0.770	-1.91%
Frequency	2015.1	-0.028 (CI = +/-0.016; p = 0.003)	-0.108 (CI = +/-0.071; p = 0.006)	0.010 (CI = +/-0.004; p = 0.000)	0.852	-2.73%
Frequency	2015.2	-0.029 (CI = +/-0.018; p = 0.005)	-0.103 (CI = +/-0.076; p = 0.012)	0.010 (CI = +/-0.004; p = 0.000)	0.852	-2.91%
Frequency	2016.1	-0.036 (CI = +/-0.019; p = 0.002)	-0.120 (CI = +/-0.073; p = 0.004)	0.010 (CI = +/-0.004; p = 0.000)	0.881	-3.56%
Frequency	2016.2	-0.040 (CI = +/-0.021; p = 0.002)	-0.110 (CI = +/-0.076; p = 0.009)	0.010 (CI = +/-0.004; p = 0.000)	0.893	-3.96%
Frequency	2017.1	-0.046 (CI = +/-0.023; p = 0.002)	-0.122 (CI = +/-0.080; p = 0.008)	0.010 (CI = +/-0.004; p = 0.000)	0.896	-4.48%

## Accident Benefits Total

Coverage = AB Total

End Trend Period = 2022.1

Excluded Points = NA

Parameters Included: time, seasonality, mobility

Fit	Start Date	Time	Seasonality	Mobility	Adjusted R <sup>2</sup>	Implied Trend Rate
Loss Cost	2012.2	0.013 (CI = +/-0.021; p = 0.200)	-0.209 (CI = +/-0.107; p = 0.001)	0.013 (CI = +/-0.007; p = 0.001)	0.663	+1.34%
Loss Cost	2013.1	0.012 (CI = +/-0.024; p = 0.292)	-0.212 (CI = +/-0.114; p = 0.001)	0.013 (CI = +/-0.007; p = 0.001)	0.659	+1.22%
Loss Cost	2013.2	0.003 (CI = +/-0.023; p = 0.771)	-0.187 (CI = +/-0.105; p = 0.002)	0.013 (CI = +/-0.006; p = 0.001)	0.703	+0.32%
Loss Cost	2014.1	0.004 (CI = +/-0.026; p = 0.752)	-0.185 (CI = +/-0.113; p = 0.004)	0.013 (CI = +/-0.007; p = 0.001)	0.687	+0.39%
Loss Cost	2014.2	-0.002 (CI = +/-0.028; p = 0.867)	-0.170 (CI = +/-0.116; p = 0.008)	0.013 (CI = +/-0.007; p = 0.002)	0.703	-0.22%
Loss Cost	2015.1	-0.015 (CI = +/-0.026; p = 0.234)	-0.199 (CI = +/-0.100; p = 0.001)	0.012 (CI = +/-0.006; p = 0.001)	0.810	-1.48%
Loss Cost	2015.2	-0.031 (CI = +/-0.013; p = 0.000)	-0.162 (CI = +/-0.048; p = 0.000)	0.011 (CI = +/-0.003; p = 0.000)	0.960	-3.08%
Loss Cost	2016.1	-0.031 (CI = +/-0.016; p = 0.001)	-0.162 (CI = +/-0.053; p = 0.000)	0.011 (CI = +/-0.003; p = 0.000)	0.954	-3.09%
Loss Cost	2016.2	-0.027 (CI = +/-0.017; p = 0.007)	-0.171 (CI = +/-0.054; p = 0.000)	0.011 (CI = +/-0.003; p = 0.000)	0.960	-2.65%
Loss Cost	2017.1	-0.032 (CI = +/-0.018; p = 0.005)	-0.181 (CI = +/-0.054; p = 0.000)	0.011 (CI = +/-0.003; p = 0.000)	0.965	-3.15%
Severity	2012.2	0.006 (CI = +/-0.017; p = 0.451)	-0.105 (CI = +/-0.088; p = 0.021)	0.000 (CI = +/-0.006; p = 0.910)	0.175	+0.63%
Severity	2013.1	0.012 (CI = +/-0.018; p = 0.169)	-0.089 (CI = +/-0.085; p = 0.041)	0.001 (CI = +/-0.005; p = 0.719)	0.204	+1.20%
Severity	2013.2	0.007 (CI = +/-0.018; p = 0.429)	-0.075 (CI = +/-0.084; p = 0.076)	0.001 (CI = +/-0.005; p = 0.789)	0.071	+0.70%
Severity	2014.1	0.008 (CI = +/-0.021; p = 0.397)	-0.072 (CI = +/-0.090; p = 0.111)	0.001 (CI = +/-0.005; p = 0.758)	0.057	+0.85%
Severity	2014.2	0.008 (CI = +/-0.024; p = 0.496)	-0.070 (CI = +/-0.098; p = 0.147)	0.001 (CI = +/-0.006; p = 0.776)	-0.007	+0.77%
Severity	2015.1	0.004 (CI = +/-0.027; p = 0.770)	-0.079 (CI = +/-0.104; p = 0.123)	0.000 (CI = +/-0.006; p = 0.862)	0.005	+0.37%
Severity	2015.2	-0.012 (CI = +/-0.017; p = 0.152)	-0.043 (CI = +/-0.063; p = 0.160)	0.000 (CI = +/-0.003; p = 0.931)	0.208	-1.19%
Severity	2016.1	-0.005 (CI = +/-0.017; p = 0.490)	-0.029 (CI = +/-0.058; p = 0.284)	0.000 (CI = +/-0.003; p = 0.741)	-0.036	-0.54%
Severity	2016.2	0.003 (CI = +/-0.014; p = 0.700)	-0.046 (CI = +/-0.046; p = 0.049)	0.000 (CI = +/-0.002; p = 0.637)	0.224	+0.25%
Severity	2017.1	0.002 (CI = +/-0.018; p = 0.755)	-0.046 (CI = +/-0.052; p = 0.075)	0.000 (CI = +/-0.003; p = 0.663)	0.174	+0.25%
Frequency	2012.2	0.007 (CI = +/-0.015; p = 0.353)	-0.103 (CI = +/-0.079; p = 0.013)	0.013 (CI = +/-0.005; p = 0.000)	0.699	+0.70%
Frequency	2013.1	0.000 (CI = +/-0.014; p = 0.984)	-0.123 (CI = +/-0.070; p = 0.002)	0.012 (CI = +/-0.004; p = 0.000)	0.787	+0.01%
Frequency	2013.2	-0.004 (CI = +/-0.015; p = 0.595)	-0.112 (CI = +/-0.069; p = 0.004)	0.012 (CI = +/-0.004; p = 0.000)	0.809	-0.38%
Frequency	2014.1	-0.005 (CI = +/-0.017; p = 0.577)	-0.114 (CI = +/-0.074; p = 0.006)	0.012 (CI = +/-0.004; p = 0.000)	0.801	-0.46%
Frequency	2014.2	-0.010 (CI = +/-0.018; p = 0.247)	-0.100 (CI = +/-0.073; p = 0.011)	0.012 (CI = +/-0.004; p = 0.000)	0.833	-0.99%
Frequency	2015.1	-0.019 (CI = +/-0.015; p = 0.022)	-0.120 (CI = +/-0.059; p = 0.001)	0.011 (CI = +/-0.003; p = 0.000)	0.905	-1.85%
Frequency	2015.2	-0.019 (CI = +/-0.018; p = 0.039)	-0.119 (CI = +/-0.065; p = 0.002)	0.011 (CI = +/-0.004; p = 0.000)	0.903	-1.90%
Frequency	2016.1	-0.026 (CI = +/-0.018; p = 0.010)	-0.133 (CI = +/-0.061; p = 0.001)	0.011 (CI = +/-0.003; p = 0.000)	0.927	-2.56%
Frequency	2016.2	-0.029 (CI = +/-0.021; p = 0.011)	-0.125 (CI = +/-0.066; p = 0.002)	0.011 (CI = +/-0.003; p = 0.000)	0.931	-2.90%
Frequency	2017.1	-0.035 (CI = +/-0.024; p = 0.010)	-0.134 (CI = +/-0.069; p = 0.003)	0.011 (CI = +/-0.003; p = 0.000)	0.933	-3.39%

## Uninsured Auto

Coverage = UA  
End Trend Period = 2022.2  
Excluded Points = NA  
Parameters Included: time, mobility

Fit	Start Date	Time	Mobility	Adjusted R <sup>2</sup>	Implied Trend
					Rate
Loss Cost	2005.1	0.046 (CI = +/-0.024; p = 0.000)	-0.001 (CI = +/-0.018; p = 0.939)	0.324	+4.73%
Loss Cost	2005.2	0.049 (CI = +/-0.025; p = 0.000)	0.000 (CI = +/-0.018; p = 0.977)	0.328	+4.98%
Loss Cost	2006.1	0.049 (CI = +/-0.027; p = 0.001)	0.000 (CI = +/-0.019; p = 0.984)	0.309	+5.02%
Loss Cost	2006.2	0.049 (CI = +/-0.029; p = 0.001)	0.000 (CI = +/-0.019; p = 0.987)	0.288	+5.04%
Loss Cost	2007.1	0.052 (CI = +/-0.030; p = 0.001)	0.000 (CI = +/-0.019; p = 0.970)	0.296	+5.38%
Loss Cost	2007.2	0.049 (CI = +/-0.032; p = 0.004)	0.000 (CI = +/-0.019; p = 0.985)	0.247	+5.00%
Loss Cost	2008.1	0.051 (CI = +/-0.034; p = 0.005)	0.000 (CI = +/-0.020; p = 0.985)	0.246	+5.28%
Loss Cost	2008.2	0.053 (CI = +/-0.037; p = 0.006)	0.000 (CI = +/-0.020; p = 0.964)	0.238	+5.48%
Loss Cost	2009.1	0.042 (CI = +/-0.036; p = 0.027)	-0.001 (CI = +/-0.019; p = 0.911)	0.156	+4.25%
Loss Cost	2009.2	0.031 (CI = +/-0.037; p = 0.095)	-0.002 (CI = +/-0.018; p = 0.799)	0.078	+3.16%
Loss Cost	2010.1	0.030 (CI = +/-0.040; p = 0.139)	-0.002 (CI = +/-0.019; p = 0.789)	0.052	+3.01%
Loss Cost	2010.2	0.015 (CI = +/-0.039; p = 0.423)	-0.004 (CI = +/-0.017; p = 0.645)	-0.023	+1.56%
Loss Cost	2011.1	0.013 (CI = +/-0.043; p = 0.528)	-0.004 (CI = +/-0.018; p = 0.636)	-0.041	+1.33%
Loss Cost	2011.2	0.008 (CI = +/-0.046; p = 0.721)	-0.005 (CI = +/-0.018; p = 0.606)	-0.063	+0.81%
Loss Cost	2012.1	0.001 (CI = +/-0.050; p = 0.978)	-0.005 (CI = +/-0.019; p = 0.564)	-0.080	+0.07%
Loss Cost	2012.2	-0.006 (CI = +/-0.054; p = 0.811)	-0.006 (CI = +/-0.019; p = 0.534)	-0.087	-0.62%
Loss Cost	2013.1	-0.005 (CI = +/-0.060; p = 0.866)	-0.006 (CI = +/-0.020; p = 0.553)	-0.094	-0.49%
Loss Cost	2013.2	-0.020 (CI = +/-0.064; p = 0.518)	-0.006 (CI = +/-0.019; p = 0.488)	-0.080	-1.97%
Loss Cost	2014.1	-0.004 (CI = +/-0.068; p = 0.910)	-0.006 (CI = +/-0.019; p = 0.532)	-0.102	-0.37%
Loss Cost	2014.2	-0.034 (CI = +/-0.062; p = 0.264)	-0.007 (CI = +/-0.016; p = 0.377)	-0.026	-3.31%
Loss Cost	2015.1	-0.046 (CI = +/-0.068; p = 0.164)	-0.007 (CI = +/-0.016; p = 0.353)	0.024	-4.54%
Loss Cost	2015.2	-0.029 (CI = +/-0.073; p = 0.410)	-0.007 (CI = +/-0.016; p = 0.366)	-0.062	-2.82%
Loss Cost	2016.1	-0.008 (CI = +/-0.078; p = 0.835)	-0.007 (CI = +/-0.015; p = 0.364)	-0.092	-0.75%
Loss Cost	2016.2	-0.021 (CI = +/-0.088; p = 0.601)	-0.007 (CI = +/-0.016; p = 0.372)	-0.096	-2.12%
Loss Cost	2017.1	-0.033 (CI = +/-0.103; p = 0.485)	-0.007 (CI = +/-0.017; p = 0.397)	-0.094	-3.27%
Severity	2005.1	0.045 (CI = +/-0.019; p = 0.000)	-0.010 (CI = +/-0.014; p = 0.173)	0.503	+4.59%
Severity	2005.2	0.046 (CI = +/-0.020; p = 0.000)	-0.009 (CI = +/-0.014; p = 0.191)	0.498	+4.74%
Severity	2006.1	0.047 (CI = +/-0.021; p = 0.000)	-0.009 (CI = +/-0.015; p = 0.206)	0.487	+4.85%
Severity	2006.2	0.046 (CI = +/-0.022; p = 0.000)	-0.009 (CI = +/-0.015; p = 0.200)	0.454	+4.67%
Severity	2007.1	0.049 (CI = +/-0.023; p = 0.000)	-0.009 (CI = +/-0.015; p = 0.227)	0.469	+5.03%
Severity	2007.2	0.047 (CI = +/-0.025; p = 0.001)	-0.009 (CI = +/-0.015; p = 0.222)	0.435	+4.84%
Severity	2008.1	0.046 (CI = +/-0.027; p = 0.002)	-0.009 (CI = +/-0.015; p = 0.220)	0.401	+4.69%
Severity	2008.2	0.048 (CI = +/-0.028; p = 0.002)	-0.009 (CI = +/-0.016; p = 0.243)	0.398	+4.92%
Severity	2009.1	0.039 (CI = +/-0.029; p = 0.009)	-0.010 (CI = +/-0.015; p = 0.172)	0.346	+4.02%
Severity	2009.2	0.038 (CI = +/-0.031; p = 0.017)	-0.010 (CI = +/-0.015; p = 0.177)	0.316	+3.91%
Severity	2010.1	0.039 (CI = +/-0.033; p = 0.023)	-0.010 (CI = +/-0.016; p = 0.192)	0.302	+4.02%
Severity	2010.2	0.034 (CI = +/-0.036; p = 0.059)	-0.011 (CI = +/-0.016; p = 0.174)	0.252	+3.49%
Severity	2011.1	0.035 (CI = +/-0.039; p = 0.072)	-0.011 (CI = +/-0.016; p = 0.190)	0.239	+3.61%
Severity	2011.2	0.040 (CI = +/-0.042; p = 0.065)	-0.010 (CI = +/-0.017; p = 0.214)	0.247	+4.04%
Severity	2012.1	0.040 (CI = +/-0.046; p = 0.090)	-0.010 (CI = +/-0.017; p = 0.228)	0.224	+4.05%
Severity	2012.2	0.047 (CI = +/-0.050; p = 0.068)	-0.010 (CI = +/-0.017; p = 0.257)	0.246	+4.76%
Severity	2013.1	0.058 (CI = +/-0.054; p = 0.036)	-0.009 (CI = +/-0.017; p = 0.288)	0.302	+5.96%
Severity	2013.2	0.052 (CI = +/-0.059; p = 0.082)	-0.009 (CI = +/-0.018; p = 0.282)	0.239	+5.31%
Severity	2014.1	0.069 (CI = +/-0.062; p = 0.032)	-0.009 (CI = +/-0.017; p = 0.307)	0.332	+7.11%
Severity	2014.2	0.048 (CI = +/-0.063; p = 0.122)	-0.009 (CI = +/-0.016; p = 0.238)	0.234	+4.96%
Severity	2015.1	0.050 (CI = +/-0.072; p = 0.159)	-0.009 (CI = +/-0.017; p = 0.258)	0.203	+5.09%
Severity	2015.2	0.060 (CI = +/-0.081; p = 0.134)	-0.009 (CI = +/-0.018; p = 0.280)	0.220	+6.14%
Severity	2016.1	0.079 (CI = +/-0.089; p = 0.077)	-0.009 (CI = +/-0.018; p = 0.287)	0.294	+8.20%
Severity	2016.2	0.062 (CI = +/-0.101; p = 0.197)	-0.009 (CI = +/-0.018; p = 0.294)	0.173	+6.44%
Severity	2017.1	0.035 (CI = +/-0.110; p = 0.493)	-0.009 (CI = +/-0.018; p = 0.295)	0.030	+3.54%
Frequency	2005.1	0.001 (CI = +/-0.016; p = 0.871)	0.009 (CI = +/-0.012; p = 0.143)	0.014	+0.13%
Frequency	2005.2	0.002 (CI = +/-0.017; p = 0.794)	0.009 (CI = +/-0.012; p = 0.142)	0.012	+0.22%
Frequency	2006.1	0.002 (CI = +/-0.018; p = 0.852)	0.009 (CI = +/-0.013; p = 0.154)	0.010	+0.17%
Frequency	2006.2	0.004 (CI = +/-0.019; p = 0.711)	0.009 (CI = +/-0.013; p = 0.146)	0.009	+0.35%
Frequency	2007.1	0.003 (CI = +/-0.020; p = 0.741)	0.009 (CI = +/-0.013; p = 0.155)	0.007	+0.33%
Frequency	2007.2	0.002 (CI = +/-0.022; p = 0.886)	0.009 (CI = +/-0.013; p = 0.173)	0.006	+0.15%
Frequency	2008.1	0.006 (CI = +/-0.023; p = 0.617)	0.010 (CI = +/-0.013; p = 0.147)	0.008	+0.56%
Frequency	2008.2	0.005 (CI = +/-0.024; p = 0.661)	0.010 (CI = +/-0.013; p = 0.158)	0.005	+0.53%
Frequency	2009.1	0.002 (CI = +/-0.026; p = 0.860)	0.009 (CI = +/-0.014; p = 0.180)	0.004	+0.23%
Frequency	2009.2	-0.007 (CI = +/-0.025; p = 0.564)	0.008 (CI = +/-0.013; p = 0.201)	0.048	-0.72%
Frequency	2010.1	-0.010 (CI = +/-0.027; p = 0.466)	0.008 (CI = +/-0.013; p = 0.225)	0.057	-0.98%
Frequency	2010.2	-0.019 (CI = +/-0.027; p = 0.165)	0.007 (CI = +/-0.012; p = 0.256)	0.139	-1.87%
Frequency	2011.1	-0.022 (CI = +/-0.029; p = 0.130)	0.006 (CI = +/-0.012; p = 0.286)	0.156	-2.20%
Frequency	2011.2	-0.032 (CI = +/-0.030; p = 0.038)	0.006 (CI = +/-0.012; p = 0.324)	0.256	-3.11%
Frequency	2012.1	-0.039 (CI = +/-0.031; p = 0.016)	0.005 (CI = +/-0.011; p = 0.366)	0.323	-3.83%
Frequency	2012.2	-0.053 (CI = +/-0.028; p = 0.001)	0.004 (CI = +/-0.010; p = 0.395)	0.512	-5.14%
Frequency	2013.1	-0.063 (CI = +/-0.028; p = 0.000)	0.003 (CI = +/-0.009; p = 0.438)	0.606	-6.09%
Frequency	2013.2	-0.072 (CI = +/-0.029; p = 0.000)	0.003 (CI = +/-0.009; p = 0.482)	0.666	-6.91%
Frequency	2014.1	-0.072 (CI = +/-0.032; p = 0.000)	0.003 (CI = +/-0.009; p = 0.502)	0.630	-6.98%
Frequency	2014.2	-0.082 (CI = +/-0.033; p = 0.000)	0.003 (CI = +/-0.009; p = 0.539)	0.682	-7.88%
Frequency	2015.1	-0.096 (CI = +/-0.032; p = 0.000)	0.002 (CI = +/-0.007; p = 0.553)	0.777	-9.17%
Frequency	2015.2	-0.088 (CI = +/-0.034; p = 0.000)	0.002 (CI = +/-0.007; p = 0.516)	0.731	-8.44%
Frequency	2016.1	-0.086 (CI = +/-0.039; p = 0.001)	0.002 (CI = +/-0.008; p = 0.530)	0.675	-8.27%
Frequency	2016.2	-0.084 (CI = +/-0.046; p = 0.002)	0.002 (CI = +/-0.008; p = 0.548)	0.603	-8.04%
Frequency	2017.1	-0.068 (CI = +/-0.048; p = 0.011)	0.002 (CI = +/-0.008; p = 0.539)	0.494	-6.57%

## Uninsured Auto

Coverage = UA  
End Trend Period = 2022.1  
Excluded Points = NA  
Parameters Included: time, mobility

Fit	Start Date	Time	Mobility	Adjusted R <sup>2</sup>	Implied Trend	
					Rate	
Loss Cost	2005.1	0.051 (CI = +/-0.025; p = 0.000)	0.001 (CI = +/-0.018; p = 0.891)	0.348		+5.22%
Loss Cost	2005.2	0.054 (CI = +/-0.027; p = 0.000)	0.002 (CI = +/-0.018; p = 0.843)	0.355		+5.53%
Loss Cost	2006.1	0.055 (CI = +/-0.028; p = 0.000)	0.002 (CI = +/-0.019; p = 0.832)	0.338		+5.62%
Loss Cost	2006.2	0.055 (CI = +/-0.030; p = 0.001)	0.002 (CI = +/-0.019; p = 0.827)	0.318		+5.68%
Loss Cost	2007.1	0.059 (CI = +/-0.032; p = 0.001)	0.003 (CI = +/-0.019; p = 0.772)	0.330		+6.10%
Loss Cost	2007.2	0.056 (CI = +/-0.034; p = 0.002)	0.002 (CI = +/-0.020; p = 0.821)	0.280		+5.74%
Loss Cost	2008.1	0.059 (CI = +/-0.037; p = 0.003)	0.003 (CI = +/-0.020; p = 0.781)	0.283		+6.10%
Loss Cost	2008.2	0.062 (CI = +/-0.039; p = 0.003)	0.003 (CI = +/-0.021; p = 0.753)	0.276		+6.40%
Loss Cost	2009.1	0.050 (CI = +/-0.040; p = 0.016)	0.001 (CI = +/-0.020; p = 0.887)	0.192		+5.08%
Loss Cost	2009.2	0.038 (CI = +/-0.040; p = 0.061)	0.000 (CI = +/-0.019; p = 0.985)	0.108		+3.92%
Loss Cost	2010.1	0.037 (CI = +/-0.044; p = 0.092)	0.000 (CI = +/-0.020; p = 0.974)	0.080		+3.81%
Loss Cost	2010.2	0.022 (CI = +/-0.044; p = 0.307)	-0.002 (CI = +/-0.018; p = 0.804)	-0.008		+2.22%
Loss Cost	2011.1	0.020 (CI = +/-0.048; p = 0.393)	-0.002 (CI = +/-0.019; p = 0.791)	-0.029		+2.02%
Loss Cost	2011.2	0.015 (CI = +/-0.052; p = 0.561)	-0.003 (CI = +/-0.019; p = 0.749)	-0.059		+1.49%
Loss Cost	2012.1	0.007 (CI = +/-0.057; p = 0.802)	-0.004 (CI = +/-0.020; p = 0.691)	-0.085		+0.69%
Loss Cost	2012.2	-0.001 (CI = +/-0.063; p = 0.986)	-0.004 (CI = +/-0.020; p = 0.647)	-0.100		-0.05%
Loss Cost	2013.1	0.002 (CI = +/-0.070; p = 0.958)	-0.004 (CI = +/-0.021; p = 0.672)	-0.106		+0.18%
Loss Cost	2013.2	-0.015 (CI = +/-0.075; p = 0.670)	-0.006 (CI = +/-0.021; p = 0.578)	-0.107		-1.52%
Loss Cost	2014.1	0.005 (CI = +/-0.080; p = 0.900)	-0.004 (CI = +/-0.021; p = 0.667)	-0.115		+0.48%
Loss Cost	2014.2	-0.031 (CI = +/-0.075; p = 0.393)	-0.006 (CI = +/-0.018; p = 0.454)	-0.077		-3.01%
Loss Cost	2015.1	-0.046 (CI = +/-0.083; p = 0.252)	-0.007 (CI = +/-0.018; p = 0.407)	-0.033		-4.48%
Loss Cost	2015.2	-0.024 (CI = +/-0.090; p = 0.576)	-0.006 (CI = +/-0.018; p = 0.461)	-0.116		-2.34%
Loss Cost	2016.1	0.003 (CI = +/-0.097; p = 0.939)	-0.005 (CI = +/-0.017; p = 0.510)	-0.125		+0.34%
Loss Cost	2016.2	-0.012 (CI = +/-0.112; p = 0.809)	-0.006 (CI = +/-0.018; p = 0.495)	-0.157		-1.23%
Loss Cost	2017.1	-0.026 (CI = +/-0.134; p = 0.669)	-0.006 (CI = +/-0.019; p = 0.503)	-0.174		-2.55%
Severity	2005.1	0.044 (CI = +/-0.020; p = 0.000)	-0.010 (CI = +/-0.015; p = 0.171)	0.482		+4.49%
Severity	2005.2	0.046 (CI = +/-0.021; p = 0.000)	-0.010 (CI = +/-0.015; p = 0.191)	0.477		+4.66%
Severity	2006.1	0.047 (CI = +/-0.023; p = 0.000)	-0.009 (CI = +/-0.015; p = 0.208)	0.465		+4.76%
Severity	2006.2	0.045 (CI = +/-0.024; p = 0.001)	-0.010 (CI = +/-0.015; p = 0.199)	0.432		+4.56%
Severity	2007.1	0.048 (CI = +/-0.025; p = 0.001)	-0.009 (CI = +/-0.015; p = 0.232)	0.447		+4.95%
Severity	2007.2	0.046 (CI = +/-0.027; p = 0.002)	-0.010 (CI = +/-0.016; p = 0.224)	0.412		+4.74%
Severity	2008.1	0.045 (CI = +/-0.029; p = 0.004)	-0.010 (CI = +/-0.016; p = 0.221)	0.378		+4.56%
Severity	2008.2	0.047 (CI = +/-0.031; p = 0.005)	-0.009 (CI = +/-0.016; p = 0.248)	0.375		+4.81%
Severity	2009.1	0.037 (CI = +/-0.032; p = 0.023)	-0.011 (CI = +/-0.016; p = 0.165)	0.322		+3.78%
Severity	2009.2	0.036 (CI = +/-0.034; p = 0.041)	-0.011 (CI = +/-0.016; p = 0.168)	0.292		+3.64%
Severity	2010.1	0.037 (CI = +/-0.037; p = 0.053)	-0.011 (CI = +/-0.017; p = 0.185)	0.278		+3.75%
Severity	2010.2	0.031 (CI = +/-0.040; p = 0.126)	-0.012 (CI = +/-0.017; p = 0.162)	0.230		+3.11%
Severity	2011.1	0.032 (CI = +/-0.044; p = 0.148)	-0.012 (CI = +/-0.017; p = 0.179)	0.217		+3.21%
Severity	2011.2	0.036 (CI = +/-0.048; p = 0.133)	-0.011 (CI = +/-0.018; p = 0.207)	0.224		+3.67%
Severity	2012.1	0.036 (CI = +/-0.053; p = 0.175)	-0.011 (CI = +/-0.018; p = 0.221)	0.200		+3.64%
Severity	2012.2	0.043 (CI = +/-0.058; p = 0.135)	-0.010 (CI = +/-0.019; p = 0.260)	0.220		+4.43%
Severity	2013.1	0.056 (CI = +/-0.063; p = 0.074)	-0.009 (CI = +/-0.019; p = 0.311)	0.275		+5.80%
Severity	2013.2	0.049 (CI = +/-0.070; p = 0.156)	-0.010 (CI = +/-0.019; p = 0.296)	0.212		+5.02%
Severity	2014.1	0.069 (CI = +/-0.074; p = 0.064)	-0.009 (CI = +/-0.019; p = 0.352)	0.305		+7.14%
Severity	2014.2	0.044 (CI = +/-0.076; p = 0.229)	-0.010 (CI = +/-0.018; p = 0.251)	0.207		+4.53%
Severity	2015.1	0.045 (CI = +/-0.087; p = 0.281)	-0.010 (CI = +/-0.019; p = 0.276)	0.175		+4.64%
Severity	2015.2	0.057 (CI = +/-0.100; p = 0.236)	-0.009 (CI = +/-0.020; p = 0.315)	0.190		+5.87%
Severity	2016.1	0.081 (CI = +/-0.112; p = 0.139)	-0.009 (CI = +/-0.020; p = 0.354)	0.264		+8.39%
Severity	2016.2	0.060 (CI = +/-0.129; p = 0.316)	-0.009 (CI = +/-0.021; p = 0.342)	0.140		+6.21%
Severity	2017.1	0.025 (CI = +/-0.143; p = 0.697)	-0.010 (CI = +/-0.020; p = 0.310)	0.004		+2.53%
Frequency	2005.1	0.007 (CI = +/-0.016; p = 0.394)	0.011 (CI = +/-0.012; p = 0.060)	0.050		+0.69%
Frequency	2005.2	0.008 (CI = +/-0.017; p = 0.336)	0.012 (CI = +/-0.012; p = 0.059)	0.054		+0.83%
Frequency	2006.1	0.008 (CI = +/-0.018; p = 0.376)	0.011 (CI = +/-0.012; p = 0.064)	0.050		+0.81%
Frequency	2006.2	0.011 (CI = +/-0.019; p = 0.274)	0.012 (CI = +/-0.012; p = 0.057)	0.060		+1.06%
Frequency	2007.1	0.011 (CI = +/-0.021; p = 0.292)	0.012 (CI = +/-0.013; p = 0.062)	0.058		+1.10%
Frequency	2007.2	0.009 (CI = +/-0.022; p = 0.390)	0.012 (CI = +/-0.013; p = 0.072)	0.049		+0.95%
Frequency	2008.1	0.015 (CI = +/-0.023; p = 0.203)	0.013 (CI = +/-0.013; p = 0.052)	0.076		+1.48%
Frequency	2008.2	0.015 (CI = +/-0.025; p = 0.226)	0.013 (CI = +/-0.013; p = 0.057)	0.073		+1.51%
Frequency	2009.1	0.012 (CI = +/-0.027; p = 0.347)	0.012 (CI = +/-0.013; p = 0.069)	0.059		+1.25%
Frequency	2009.2	0.003 (CI = +/-0.026; p = 0.835)	0.011 (CI = +/-0.012; p = 0.080)	0.071		+0.27%
Frequency	2010.1	0.001 (CI = +/-0.028; p = 0.964)	0.011 (CI = +/-0.013; p = 0.095)	0.071		+0.06%
Frequency	2010.2	-0.009 (CI = +/-0.029; p = 0.534)	0.009 (CI = +/-0.012; p = 0.114)	0.127		-0.86%
Frequency	2011.1	-0.012 (CI = +/-0.031; p = 0.445)	0.009 (CI = +/-0.012; p = 0.136)	0.136		-1.15%
Frequency	2011.2	-0.021 (CI = +/-0.032; p = 0.177)	0.008 (CI = +/-0.012; p = 0.166)	0.218		-2.10%
Frequency	2012.1	-0.029 (CI = +/-0.034; p = 0.088)	0.007 (CI = +/-0.012; p = 0.203)	0.275		-2.84%
Frequency	2012.2	-0.044 (CI = +/-0.031; p = 0.009)	0.006 (CI = +/-0.010; p = 0.231)	0.462		-4.29%
Frequency	2013.1	-0.055 (CI = +/-0.032; p = 0.002)	0.005 (CI = +/-0.010; p = 0.278)	0.559		-5.32%
Frequency	2013.2	-0.064 (CI = +/-0.033; p = 0.001)	0.004 (CI = +/-0.009; p = 0.333)	0.620		-6.22%
Frequency	2014.1	-0.064 (CI = +/-0.037; p = 0.002)	0.004 (CI = +/-0.010; p = 0.352)	0.577		-6.22%
Frequency	2014.2	-0.075 (CI = +/-0.039; p = 0.001)	0.004 (CI = +/-0.009; p = 0.412)	0.629		-7.22%
Frequency	2015.1	-0.091 (CI = +/-0.038; p = 0.000)	0.003 (CI = +/-0.008; p = 0.469)	0.736		-8.71%
Frequency	2015.2	-0.081 (CI = +/-0.041; p = 0.001)	0.003 (CI = +/-0.008; p = 0.394)	0.680		-7.75%
Frequency	2016.1	-0.077 (CI = +/-0.048; p = 0.005)	0.003 (CI = +/-0.009; p = 0.400)	0.610		-7.42%
Frequency	2016.2	-0.073 (CI = +/-0.057; p = 0.018)	0.003 (CI = +/-0.009; p = 0.409)	0.520		-7.00%
Frequency	2017.1	-0.051 (CI = +/-0.057; p = 0.074)	0.004 (CI = +/-0.008; p = 0.317)	0.397		-4.95%

## Collision

Coverage = CI  
End Trend Period = 2022.2  
Excluded Points = 2015.1  
Parameters Included: time, mobility

Fit	Start Date	Time	Mobility	Adjusted R <sup>2</sup>	Implied Trend Rate
Loss Cost	2005.1	0.022 (CI = +/-0.006; p = 0.000)	0.010 (CI = +/-0.004; p = 0.000)	0.629	+2.18%
Loss Cost	2005.2	0.021 (CI = +/-0.006; p = 0.000)	0.009 (CI = +/-0.004; p = 0.000)	0.599	+2.10%
Loss Cost	2006.1	0.021 (CI = +/-0.006; p = 0.000)	0.009 (CI = +/-0.004; p = 0.000)	0.582	+2.11%
Loss Cost	2006.2	0.021 (CI = +/-0.007; p = 0.000)	0.009 (CI = +/-0.005; p = 0.000)	0.568	+2.13%
Loss Cost	2007.1	0.022 (CI = +/-0.007; p = 0.000)	0.010 (CI = +/-0.005; p = 0.000)	0.564	+2.20%
Loss Cost	2007.2	0.024 (CI = +/-0.007; p = 0.000)	0.010 (CI = +/-0.005; p = 0.000)	0.602	+2.39%
Loss Cost	2008.1	0.026 (CI = +/-0.007; p = 0.000)	0.010 (CI = +/-0.004; p = 0.000)	0.683	+2.67%
Loss Cost	2008.2	0.028 (CI = +/-0.007; p = 0.000)	0.010 (CI = +/-0.004; p = 0.000)	0.705	+2.84%
Loss Cost	2009.1	0.030 (CI = +/-0.008; p = 0.000)	0.011 (CI = +/-0.004; p = 0.000)	0.728	+3.03%
Loss Cost	2009.2	0.032 (CI = +/-0.008; p = 0.000)	0.011 (CI = +/-0.004; p = 0.000)	0.758	+3.24%
Loss Cost	2010.1	0.035 (CI = +/-0.007; p = 0.000)	0.011 (CI = +/-0.003; p = 0.000)	0.818	+3.57%
Loss Cost	2010.2	0.035 (CI = +/-0.008; p = 0.000)	0.011 (CI = +/-0.003; p = 0.000)	0.800	+3.53%
Loss Cost	2011.1	0.037 (CI = +/-0.008; p = 0.000)	0.011 (CI = +/-0.003; p = 0.000)	0.815	+3.74%
Loss Cost	2011.2	0.038 (CI = +/-0.009; p = 0.000)	0.011 (CI = +/-0.003; p = 0.000)	0.808	+3.83%
Loss Cost	2012.1	0.041 (CI = +/-0.009; p = 0.000)	0.012 (CI = +/-0.003; p = 0.000)	0.841	+4.15%
Loss Cost	2012.2	0.042 (CI = +/-0.010; p = 0.000)	0.012 (CI = +/-0.003; p = 0.000)	0.839	+4.30%
Loss Cost	2013.1	0.042 (CI = +/-0.011; p = 0.000)	0.012 (CI = +/-0.003; p = 0.000)	0.822	+4.25%
Loss Cost	2013.2	0.041 (CI = +/-0.012; p = 0.000)	0.012 (CI = +/-0.004; p = 0.000)	0.804	+4.18%
Loss Cost	2014.1	0.041 (CI = +/-0.014; p = 0.000)	0.012 (CI = +/-0.004; p = 0.000)	0.789	+4.21%
Loss Cost	2014.2	0.039 (CI = +/-0.016; p = 0.000)	0.012 (CI = +/-0.004; p = 0.000)	0.773	+3.95%
Loss Cost	2015.2	0.032 (CI = +/-0.016; p = 0.001)	0.011 (CI = +/-0.003; p = 0.000)	0.790	+3.28%
Loss Cost	2016.1	0.029 (CI = +/-0.018; p = 0.004)	0.011 (CI = +/-0.003; p = 0.000)	0.796	+2.90%
Loss Cost	2016.2	0.021 (CI = +/-0.017; p = 0.018)	0.011 (CI = +/-0.003; p = 0.000)	0.854	+2.14%
Loss Cost	2017.1	0.021 (CI = +/-0.020; p = 0.044)	0.011 (CI = +/-0.003; p = 0.000)	0.852	+2.07%
Severity	2005.1	0.049 (CI = +/-0.004; p = 0.000)	0.002 (CI = +/-0.003; p = 0.206)	0.953	+5.01%
Severity	2005.2	0.049 (CI = +/-0.004; p = 0.000)	0.002 (CI = +/-0.003; p = 0.218)	0.948	+5.00%
Severity	2006.1	0.050 (CI = +/-0.004; p = 0.000)	0.002 (CI = +/-0.003; p = 0.182)	0.948	+5.09%
Severity	2006.2	0.051 (CI = +/-0.005; p = 0.000)	0.002 (CI = +/-0.003; p = 0.141)	0.950	+5.20%
Severity	2007.1	0.050 (CI = +/-0.005; p = 0.000)	0.002 (CI = +/-0.003; p = 0.158)	0.945	+5.16%
Severity	2007.2	0.050 (CI = +/-0.005; p = 0.000)	0.002 (CI = +/-0.003; p = 0.164)	0.940	+5.17%
Severity	2008.1	0.052 (CI = +/-0.005; p = 0.000)	0.002 (CI = +/-0.003; p = 0.113)	0.944	+5.33%
Severity	2008.2	0.054 (CI = +/-0.005; p = 0.000)	0.003 (CI = +/-0.003; p = 0.053)	0.955	+5.55%
Severity	2009.1	0.056 (CI = +/-0.005; p = 0.000)	0.003 (CI = +/-0.002; p = 0.019)	0.965	+5.76%
Severity	2009.2	0.057 (CI = +/-0.005; p = 0.000)	0.003 (CI = +/-0.002; p = 0.017)	0.963	+5.84%
Severity	2010.1	0.058 (CI = +/-0.005; p = 0.000)	0.003 (CI = +/-0.002; p = 0.015)	0.961	+5.93%
Severity	2010.2	0.058 (CI = +/-0.006; p = 0.000)	0.003 (CI = +/-0.002; p = 0.018)	0.956	+5.92%
Severity	2011.1	0.059 (CI = +/-0.006; p = 0.000)	0.003 (CI = +/-0.002; p = 0.014)	0.955	+6.04%
Severity	2011.2	0.058 (CI = +/-0.007; p = 0.000)	0.003 (CI = +/-0.003; p = 0.018)	0.948	+6.00%
Severity	2012.1	0.058 (CI = +/-0.007; p = 0.000)	0.003 (CI = +/-0.003; p = 0.022)	0.939	+5.95%
Severity	2012.2	0.056 (CI = +/-0.008; p = 0.000)	0.003 (CI = +/-0.003; p = 0.026)	0.931	+5.78%
Severity	2013.1	0.053 (CI = +/-0.007; p = 0.000)	0.003 (CI = +/-0.002; p = 0.016)	0.938	+5.40%
Severity	2013.2	0.049 (CI = +/-0.006; p = 0.000)	0.003 (CI = +/-0.002; p = 0.005)	0.951	+5.01%
Severity	2014.1	0.048 (CI = +/-0.007; p = 0.000)	0.003 (CI = +/-0.002; p = 0.008)	0.940	+4.96%
Severity	2014.2	0.046 (CI = +/-0.007; p = 0.000)	0.003 (CI = +/-0.002; p = 0.007)	0.932	+4.72%
Severity	2015.2	0.048 (CI = +/-0.008; p = 0.000)	0.003 (CI = +/-0.002; p = 0.006)	0.929	+4.93%
Severity	2016.1	0.049 (CI = +/-0.009; p = 0.000)	0.003 (CI = +/-0.002; p = 0.008)	0.917	+5.01%
Severity	2016.2	0.047 (CI = +/-0.010; p = 0.000)	0.003 (CI = +/-0.002; p = 0.008)	0.902	+4.78%
Severity	2017.1	0.051 (CI = +/-0.009; p = 0.000)	0.003 (CI = +/-0.001; p = 0.004)	0.933	+5.22%
Frequency	2005.1	-0.027 (CI = +/-0.005; p = 0.000)	0.008 (CI = +/-0.004; p = 0.000)	0.849	-2.69%
Frequency	2005.2	-0.028 (CI = +/-0.005; p = 0.000)	0.007 (CI = +/-0.004; p = 0.001)	0.849	-2.77%
Frequency	2006.1	-0.029 (CI = +/-0.006; p = 0.000)	0.007 (CI = +/-0.004; p = 0.001)	0.848	-2.84%
Frequency	2006.2	-0.030 (CI = +/-0.006; p = 0.000)	0.007 (CI = +/-0.004; p = 0.001)	0.847	-2.92%
Frequency	2007.1	-0.029 (CI = +/-0.006; p = 0.000)	0.007 (CI = +/-0.004; p = 0.001)	0.836	-2.82%
Frequency	2007.2	-0.027 (CI = +/-0.006; p = 0.000)	0.008 (CI = +/-0.004; p = 0.000)	0.831	-2.65%
Frequency	2008.1	-0.026 (CI = +/-0.007; p = 0.000)	0.008 (CI = +/-0.004; p = 0.000)	0.820	-2.53%
Frequency	2008.2	-0.026 (CI = +/-0.007; p = 0.000)	0.008 (CI = +/-0.004; p = 0.000)	0.812	-2.57%
Frequency	2009.1	-0.026 (CI = +/-0.008; p = 0.000)	0.008 (CI = +/-0.004; p = 0.001)	0.801	-2.59%
Frequency	2009.2	-0.025 (CI = +/-0.008; p = 0.000)	0.008 (CI = +/-0.004; p = 0.001)	0.787	-2.45%
Frequency	2010.1	-0.023 (CI = +/-0.008; p = 0.000)	0.008 (CI = +/-0.004; p = 0.000)	0.778	-2.23%
Frequency	2010.2	-0.023 (CI = +/-0.009; p = 0.000)	0.008 (CI = +/-0.004; p = 0.000)	0.766	-2.25%
Frequency	2011.1	-0.022 (CI = +/-0.010; p = 0.000)	0.008 (CI = +/-0.004; p = 0.001)	0.747	-2.17%
Frequency	2011.2	-0.021 (CI = +/-0.011; p = 0.001)	0.008 (CI = +/-0.004; p = 0.001)	0.726	-2.05%
Frequency	2012.1	-0.017 (CI = +/-0.011; p = 0.003)	0.009 (CI = +/-0.004; p = 0.000)	0.722	-1.70%
Frequency	2012.2	-0.014 (CI = +/-0.011; p = 0.016)	0.009 (CI = +/-0.004; p = 0.000)	0.713	-1.40%
Frequency	2013.1	-0.011 (CI = +/-0.012; p = 0.063)	0.009 (CI = +/-0.004; p = 0.000)	0.708	-1.09%
Frequency	2013.2	-0.008 (CI = +/-0.012; p = 0.194)	0.009 (CI = +/-0.004; p = 0.000)	0.702	-0.79%
Frequency	2014.1	-0.007 (CI = +/-0.014; p = 0.296)	0.009 (CI = +/-0.004; p = 0.000)	0.689	-0.71%
Frequency	2014.2	-0.007 (CI = +/-0.016; p = 0.348)	0.009 (CI = +/-0.004; p = 0.000)	0.678	-0.74%
Frequency	2015.2	-0.016 (CI = +/-0.015; p = 0.043)	0.009 (CI = +/-0.003; p = 0.000)	0.794	-1.57%
Frequency	2016.1	-0.020 (CI = +/-0.016; p = 0.018)	0.009 (CI = +/-0.003; p = 0.000)	0.825	-2.01%
Frequency	2016.2	-0.026 (CI = +/-0.017; p = 0.007)	0.009 (CI = +/-0.003; p = 0.000)	0.858	-2.53%
Frequency	2017.1	-0.030 (CI = +/-0.018; p = 0.005)	0.009 (CI = +/-0.003; p = 0.000)	0.875	-2.99%

## Collision

Coverage = CI  
End Trend Period = 2022.1  
Excluded Points = 2015.1  
Parameters Included: time, mobility

Fit	Start Date	Time	Mobility	Adjusted R <sup>2</sup>	Implied Trend Rate
Loss Cost	2005.1	0.021 (CI = +/-0.006; p = 0.000)	0.009 (CI = +/-0.005; p = 0.000)	0.586	+2.12%
Loss Cost	2005.2	0.020 (CI = +/-0.007; p = 0.000)	0.009 (CI = +/-0.005; p = 0.000)	0.551	+2.02%
Loss Cost	2006.1	0.020 (CI = +/-0.007; p = 0.000)	0.009 (CI = +/-0.005; p = 0.000)	0.531	+2.03%
Loss Cost	2006.2	0.020 (CI = +/-0.007; p = 0.000)	0.009 (CI = +/-0.005; p = 0.000)	0.515	+2.05%
Loss Cost	2007.1	0.021 (CI = +/-0.008; p = 0.000)	0.009 (CI = +/-0.005; p = 0.001)	0.510	+2.12%
Loss Cost	2007.2	0.023 (CI = +/-0.008; p = 0.000)	0.010 (CI = +/-0.005; p = 0.000)	0.551	+2.31%
Loss Cost	2008.1	0.026 (CI = +/-0.008; p = 0.000)	0.010 (CI = +/-0.004; p = 0.000)	0.640	+2.62%
Loss Cost	2008.2	0.028 (CI = +/-0.008; p = 0.000)	0.010 (CI = +/-0.004; p = 0.000)	0.665	+2.81%
Loss Cost	2009.1	0.030 (CI = +/-0.008; p = 0.000)	0.011 (CI = +/-0.004; p = 0.000)	0.691	+3.02%
Loss Cost	2009.2	0.032 (CI = +/-0.009; p = 0.000)	0.011 (CI = +/-0.004; p = 0.000)	0.725	+3.26%
Loss Cost	2010.1	0.036 (CI = +/-0.008; p = 0.000)	0.011 (CI = +/-0.004; p = 0.000)	0.794	+3.63%
Loss Cost	2010.2	0.035 (CI = +/-0.009; p = 0.000)	0.011 (CI = +/-0.004; p = 0.000)	0.773	+3.59%
Loss Cost	2011.1	0.038 (CI = +/-0.009; p = 0.000)	0.012 (CI = +/-0.004; p = 0.000)	0.793	+3.84%
Loss Cost	2011.2	0.039 (CI = +/-0.010; p = 0.000)	0.012 (CI = +/-0.004; p = 0.000)	0.786	+3.95%
Loss Cost	2012.1	0.042 (CI = +/-0.010; p = 0.000)	0.012 (CI = +/-0.003; p = 0.000)	0.827	+4.34%
Loss Cost	2012.2	0.044 (CI = +/-0.011; p = 0.000)	0.012 (CI = +/-0.003; p = 0.000)	0.827	+4.53%
Loss Cost	2013.1	0.044 (CI = +/-0.012; p = 0.000)	0.012 (CI = +/-0.004; p = 0.000)	0.809	+4.50%
Loss Cost	2013.2	0.044 (CI = +/-0.014; p = 0.000)	0.012 (CI = +/-0.004; p = 0.000)	0.788	+4.46%
Loss Cost	2014.1	0.044 (CI = +/-0.016; p = 0.000)	0.012 (CI = +/-0.004; p = 0.000)	0.774	+4.53%
Loss Cost	2014.2	0.042 (CI = +/-0.019; p = 0.000)	0.012 (CI = +/-0.004; p = 0.000)	0.752	+4.26%
Loss Cost	2015.2	0.034 (CI = +/-0.020; p = 0.003)	0.012 (CI = +/-0.004; p = 0.000)	0.764	+3.49%
Loss Cost	2016.1	0.030 (CI = +/-0.022; p = 0.013)	0.012 (CI = +/-0.004; p = 0.000)	0.770	+3.04%
Loss Cost	2016.2	0.021 (CI = +/-0.021; p = 0.055)	0.011 (CI = +/-0.003; p = 0.000)	0.835	+2.10%
Loss Cost	2017.1	0.020 (CI = +/-0.026; p = 0.112)	0.011 (CI = +/-0.004; p = 0.000)	0.832	+2.02%
Severity	2005.1	0.048 (CI = +/-0.004; p = 0.000)	0.002 (CI = +/-0.003; p = 0.267)	0.948	+4.96%
Severity	2005.2	0.048 (CI = +/-0.005; p = 0.000)	0.002 (CI = +/-0.003; p = 0.283)	0.943	+4.95%
Severity	2006.1	0.049 (CI = +/-0.005; p = 0.000)	0.002 (CI = +/-0.003; p = 0.236)	0.943	+5.04%
Severity	2006.2	0.050 (CI = +/-0.005; p = 0.000)	0.002 (CI = +/-0.003; p = 0.183)	0.944	+5.16%
Severity	2007.1	0.050 (CI = +/-0.005; p = 0.000)	0.002 (CI = +/-0.003; p = 0.207)	0.939	+5.11%
Severity	2007.2	0.050 (CI = +/-0.006; p = 0.000)	0.002 (CI = +/-0.003; p = 0.214)	0.932	+5.12%
Severity	2008.1	0.052 (CI = +/-0.006; p = 0.000)	0.002 (CI = +/-0.003; p = 0.147)	0.938	+5.30%
Severity	2008.2	0.054 (CI = +/-0.005; p = 0.000)	0.003 (CI = +/-0.003; p = 0.068)	0.950	+5.53%
Severity	2009.1	0.056 (CI = +/-0.005; p = 0.000)	0.003 (CI = +/-0.003; p = 0.024)	0.960	+5.77%
Severity	2009.2	0.057 (CI = +/-0.005; p = 0.000)	0.003 (CI = +/-0.003; p = 0.021)	0.958	+5.86%
Severity	2010.1	0.058 (CI = +/-0.006; p = 0.000)	0.003 (CI = +/-0.003; p = 0.017)	0.956	+5.96%
Severity	2010.2	0.058 (CI = +/-0.006; p = 0.000)	0.003 (CI = +/-0.003; p = 0.021)	0.950	+5.96%
Severity	2011.1	0.059 (CI = +/-0.007; p = 0.000)	0.003 (CI = +/-0.003; p = 0.016)	0.949	+6.10%
Severity	2011.2	0.059 (CI = +/-0.007; p = 0.000)	0.003 (CI = +/-0.003; p = 0.021)	0.940	+6.06%
Severity	2012.1	0.058 (CI = +/-0.008; p = 0.000)	0.003 (CI = +/-0.003; p = 0.027)	0.930	+6.01%
Severity	2012.2	0.057 (CI = +/-0.009; p = 0.000)	0.003 (CI = +/-0.003; p = 0.035)	0.919	+5.82%
Severity	2013.1	0.052 (CI = +/-0.008; p = 0.000)	0.003 (CI = +/-0.002; p = 0.027)	0.925	+5.37%
Severity	2013.2	0.048 (CI = +/-0.007; p = 0.000)	0.002 (CI = +/-0.002; p = 0.014)	0.939	+4.90%
Severity	2014.1	0.047 (CI = +/-0.008; p = 0.000)	0.002 (CI = +/-0.002; p = 0.020)	0.924	+4.82%
Severity	2014.2	0.044 (CI = +/-0.008; p = 0.000)	0.002 (CI = +/-0.002; p = 0.021)	0.914	+4.50%
Severity	2015.2	0.046 (CI = +/-0.009; p = 0.000)	0.002 (CI = +/-0.002; p = 0.018)	0.906	+4.73%
Severity	2016.1	0.047 (CI = +/-0.011; p = 0.000)	0.002 (CI = +/-0.002; p = 0.023)	0.886	+4.80%
Severity	2016.2	0.044 (CI = +/-0.012; p = 0.000)	0.002 (CI = +/-0.002; p = 0.025)	0.862	+4.48%
Severity	2017.1	0.049 (CI = +/-0.012; p = 0.000)	0.002 (CI = +/-0.002; p = 0.012)	0.902	+4.98%
Frequency	2005.1	-0.027 (CI = +/-0.006; p = 0.000)	0.007 (CI = +/-0.004; p = 0.001)	0.843	-2.71%
Frequency	2005.2	-0.028 (CI = +/-0.006; p = 0.000)	0.007 (CI = +/-0.004; p = 0.001)	0.843	-2.79%
Frequency	2006.1	-0.029 (CI = +/-0.006; p = 0.000)	0.007 (CI = +/-0.004; p = 0.001)	0.842	-2.87%
Frequency	2006.2	-0.030 (CI = +/-0.007; p = 0.000)	0.007 (CI = +/-0.004; p = 0.002)	0.842	-2.96%
Frequency	2007.1	-0.029 (CI = +/-0.007; p = 0.000)	0.007 (CI = +/-0.004; p = 0.001)	0.831	-2.85%
Frequency	2007.2	-0.027 (CI = +/-0.007; p = 0.000)	0.008 (CI = +/-0.004; p = 0.001)	0.824	-2.67%
Frequency	2008.1	-0.026 (CI = +/-0.007; p = 0.000)	0.008 (CI = +/-0.004; p = 0.001)	0.813	-2.54%
Frequency	2008.2	-0.026 (CI = +/-0.008; p = 0.000)	0.008 (CI = +/-0.004; p = 0.001)	0.805	-2.58%
Frequency	2009.1	-0.026 (CI = +/-0.009; p = 0.000)	0.008 (CI = +/-0.004; p = 0.001)	0.794	-2.61%
Frequency	2009.2	-0.025 (CI = +/-0.009; p = 0.000)	0.008 (CI = +/-0.004; p = 0.001)	0.779	-2.45%
Frequency	2010.1	-0.022 (CI = +/-0.009; p = 0.000)	0.008 (CI = +/-0.004; p = 0.001)	0.770	-2.21%
Frequency	2010.2	-0.023 (CI = +/-0.010; p = 0.000)	0.008 (CI = +/-0.004; p = 0.001)	0.758	-2.23%
Frequency	2011.1	-0.022 (CI = +/-0.011; p = 0.001)	0.008 (CI = +/-0.004; p = 0.001)	0.739	-2.13%
Frequency	2011.2	-0.020 (CI = +/-0.012; p = 0.003)	0.008 (CI = +/-0.004; p = 0.001)	0.718	-1.99%
Frequency	2012.1	-0.016 (CI = +/-0.012; p = 0.014)	0.009 (CI = +/-0.004; p = 0.000)	0.718	-1.58%
Frequency	2012.2	-0.012 (CI = +/-0.013; p = 0.058)	0.009 (CI = +/-0.004; p = 0.000)	0.714	-1.21%
Frequency	2013.1	-0.008 (CI = +/-0.013; p = 0.203)	0.009 (CI = +/-0.004; p = 0.000)	0.717	-0.82%
Frequency	2013.2	-0.004 (CI = +/-0.014; p = 0.523)	0.010 (CI = +/-0.004; p = 0.000)	0.723	-0.43%
Frequency	2014.1	-0.003 (CI = +/-0.016; p = 0.715)	0.010 (CI = +/-0.004; p = 0.000)	0.714	-0.28%
Frequency	2014.2	-0.002 (CI = +/-0.019; p = 0.795)	0.010 (CI = +/-0.004; p = 0.000)	0.704	-0.23%
Frequency	2015.2	-0.012 (CI = +/-0.018; p = 0.179)	0.009 (CI = +/-0.004; p = 0.000)	0.803	-1.18%
Frequency	2016.1	-0.017 (CI = +/-0.020; p = 0.086)	0.009 (CI = +/-0.004; p = 0.000)	0.828	-1.68%
Frequency	2016.2	-0.023 (CI = +/-0.021; p = 0.037)	0.009 (CI = +/-0.003; p = 0.000)	0.857	-2.27%
Frequency	2017.1	-0.029 (CI = +/-0.024; p = 0.024)	0.009 (CI = +/-0.003; p = 0.000)	0.873	-2.82%

## Comprehensive

Coverage = CM  
End Trend Period = 2022.2  
Excluded Points = NA  
Parameters Included: time, mobility

Fit	Start Date	Time	Mobility	Adjusted R <sup>2</sup>	Implied Trend
					Rate
Loss Cost	2005.1	0.056 (CI = +/-0.011; p = 0.000)	0.008 (CI = +/-0.008; p = 0.050)	0.774	+5.71%
Loss Cost	2005.2	0.055 (CI = +/-0.011; p = 0.000)	0.008 (CI = +/-0.008; p = 0.057)	0.753	+5.64%
Loss Cost	2006.1	0.056 (CI = +/-0.012; p = 0.000)	0.008 (CI = +/-0.008; p = 0.052)	0.749	+5.79%
Loss Cost	2006.2	0.056 (CI = +/-0.012; p = 0.000)	0.008 (CI = +/-0.008; p = 0.057)	0.729	+5.78%
Loss Cost	2007.1	0.058 (CI = +/-0.013; p = 0.000)	0.008 (CI = +/-0.008; p = 0.050)	0.729	+5.98%
Loss Cost	2007.2	0.058 (CI = +/-0.014; p = 0.000)	0.008 (CI = +/-0.009; p = 0.054)	0.709	+6.00%
Loss Cost	2008.1	0.062 (CI = +/-0.014; p = 0.000)	0.009 (CI = +/-0.008; p = 0.038)	0.730	+6.38%
Loss Cost	2008.2	0.063 (CI = +/-0.015; p = 0.000)	0.009 (CI = +/-0.008; p = 0.038)	0.717	+6.50%
Loss Cost	2009.1	0.068 (CI = +/-0.015; p = 0.000)	0.010 (CI = +/-0.008; p = 0.020)	0.757	+7.03%
Loss Cost	2009.2	0.069 (CI = +/-0.016; p = 0.000)	0.010 (CI = +/-0.008; p = 0.021)	0.743	+7.18%
Loss Cost	2010.1	0.074 (CI = +/-0.017; p = 0.000)	0.010 (CI = +/-0.008; p = 0.012)	0.770	+7.68%
Loss Cost	2010.2	0.073 (CI = +/-0.018; p = 0.000)	0.010 (CI = +/-0.008; p = 0.015)	0.742	+7.60%
Loss Cost	2011.1	0.078 (CI = +/-0.019; p = 0.000)	0.011 (CI = +/-0.008; p = 0.011)	0.758	+8.09%
Loss Cost	2011.2	0.078 (CI = +/-0.021; p = 0.000)	0.011 (CI = +/-0.008; p = 0.013)	0.735	+8.16%
Loss Cost	2012.1	0.085 (CI = +/-0.021; p = 0.000)	0.011 (CI = +/-0.008; p = 0.007)	0.769	+8.85%
Loss Cost	2012.2	0.083 (CI = +/-0.023; p = 0.000)	0.011 (CI = +/-0.008; p = 0.009)	0.734	+8.61%
Loss Cost	2013.1	0.087 (CI = +/-0.025; p = 0.000)	0.011 (CI = +/-0.008; p = 0.009)	0.733	+9.05%
Loss Cost	2013.2	0.082 (CI = +/-0.027; p = 0.000)	0.011 (CI = +/-0.008; p = 0.010)	0.688	+8.51%
Loss Cost	2014.1	0.088 (CI = +/-0.029; p = 0.000)	0.011 (CI = +/-0.008; p = 0.009)	0.702	+9.16%
Loss Cost	2014.2	0.085 (CI = +/-0.032; p = 0.000)	0.011 (CI = +/-0.008; p = 0.012)	0.654	+8.84%
Loss Cost	2015.1	0.092 (CI = +/-0.035; p = 0.000)	0.011 (CI = +/-0.008; p = 0.010)	0.677	+9.67%
Loss Cost	2015.2	0.093 (CI = +/-0.040; p = 0.000)	0.011 (CI = +/-0.009; p = 0.014)	0.639	+9.74%
Loss Cost	2016.1	0.098 (CI = +/-0.046; p = 0.001)	0.012 (CI = +/-0.009; p = 0.017)	0.627	+10.29%
Loss Cost	2016.2	0.093 (CI = +/-0.053; p = 0.003)	0.012 (CI = +/-0.009; p = 0.022)	0.568	+9.78%
Loss Cost	2017.1	0.107 (CI = +/-0.059; p = 0.003)	0.011 (CI = +/-0.009; p = 0.024)	0.615	+11.26%
Severity	2005.1	0.039 (CI = +/-0.011; p = 0.000)	0.000 (CI = +/-0.008; p = 0.911)	0.654	+3.98%
Severity	2005.2	0.040 (CI = +/-0.011; p = 0.000)	0.000 (CI = +/-0.008; p = 0.935)	0.642	+4.04%
Severity	2006.1	0.042 (CI = +/-0.011; p = 0.000)	0.000 (CI = +/-0.008; p = 0.982)	0.662	+4.30%
Severity	2006.2	0.043 (CI = +/-0.012; p = 0.000)	0.000 (CI = +/-0.008; p = 0.937)	0.659	+4.44%
Severity	2007.1	0.047 (CI = +/-0.012; p = 0.000)	0.001 (CI = +/-0.008; p = 0.828)	0.692	+4.79%
Severity	2007.2	0.047 (CI = +/-0.013; p = 0.000)	0.001 (CI = +/-0.008; p = 0.815)	0.675	+4.84%
Severity	2008.1	0.051 (CI = +/-0.013; p = 0.000)	0.001 (CI = +/-0.008; p = 0.703)	0.709	+5.23%
Severity	2008.2	0.052 (CI = +/-0.014; p = 0.000)	0.002 (CI = +/-0.008; p = 0.674)	0.699	+5.37%
Severity	2009.1	0.057 (CI = +/-0.014; p = 0.000)	0.002 (CI = +/-0.007; p = 0.534)	0.749	+5.88%
Severity	2009.2	0.058 (CI = +/-0.015; p = 0.000)	0.002 (CI = +/-0.007; p = 0.525)	0.732	+5.97%
Severity	2010.1	0.062 (CI = +/-0.015; p = 0.000)	0.003 (CI = +/-0.007; p = 0.421)	0.763	+6.44%
Severity	2010.2	0.065 (CI = +/-0.016; p = 0.000)	0.003 (CI = +/-0.007; p = 0.391)	0.757	+6.67%
Severity	2011.1	0.071 (CI = +/-0.016; p = 0.000)	0.004 (CI = +/-0.007; p = 0.260)	0.809	+7.34%
Severity	2011.2	0.070 (CI = +/-0.017; p = 0.000)	0.004 (CI = +/-0.007; p = 0.277)	0.784	+7.30%
Severity	2012.1	0.074 (CI = +/-0.018; p = 0.000)	0.004 (CI = +/-0.007; p = 0.245)	0.785	+7.65%
Severity	2012.2	0.073 (CI = +/-0.020; p = 0.000)	0.004 (CI = +/-0.007; p = 0.267)	0.753	+7.54%
Severity	2013.1	0.078 (CI = +/-0.021; p = 0.000)	0.004 (CI = +/-0.007; p = 0.217)	0.771	+8.11%
Severity	2013.2	0.077 (CI = +/-0.023; p = 0.000)	0.004 (CI = +/-0.007; p = 0.239)	0.734	+7.96%
Severity	2014.1	0.082 (CI = +/-0.025; p = 0.000)	0.004 (CI = +/-0.007; p = 0.203)	0.749	+8.59%
Severity	2014.2	0.082 (CI = +/-0.028; p = 0.000)	0.004 (CI = +/-0.007; p = 0.222)	0.708	+8.53%
Severity	2015.1	0.092 (CI = +/-0.028; p = 0.000)	0.005 (CI = +/-0.007; p = 0.158)	0.770	+9.64%
Severity	2015.2	0.087 (CI = +/-0.031; p = 0.000)	0.005 (CI = +/-0.007; p = 0.172)	0.718	+9.07%
Severity	2016.1	0.091 (CI = +/-0.035; p = 0.000)	0.005 (CI = +/-0.007; p = 0.179)	0.701	+9.55%
Severity	2016.2	0.088 (CI = +/-0.041; p = 0.001)	0.005 (CI = +/-0.007; p = 0.198)	0.633	+9.20%
Severity	2017.1	0.101 (CI = +/-0.044; p = 0.001)	0.004 (CI = +/-0.007; p = 0.188)	0.693	+10.59%
Frequency	2005.1	0.017 (CI = +/-0.005; p = 0.000)	0.008 (CI = +/-0.004; p = 0.000)	0.577	+1.67%
Frequency	2005.2	0.015 (CI = +/-0.005; p = 0.000)	0.008 (CI = +/-0.004; p = 0.000)	0.548	+1.54%
Frequency	2006.1	0.014 (CI = +/-0.005; p = 0.000)	0.008 (CI = +/-0.004; p = 0.000)	0.517	+1.43%
Frequency	2006.2	0.013 (CI = +/-0.005; p = 0.000)	0.008 (CI = +/-0.003; p = 0.000)	0.489	+1.28%
Frequency	2007.1	0.011 (CI = +/-0.005; p = 0.000)	0.007 (CI = +/-0.003; p = 0.000)	0.463	+1.14%
Frequency	2007.2	0.011 (CI = +/-0.006; p = 0.000)	0.007 (CI = +/-0.003; p = 0.000)	0.442	+1.11%
Frequency	2008.1	0.011 (CI = +/-0.006; p = 0.001)	0.007 (CI = +/-0.003; p = 0.000)	0.425	+1.09%
Frequency	2008.2	0.011 (CI = +/-0.006; p = 0.002)	0.007 (CI = +/-0.004; p = 0.000)	0.411	+1.08%
Frequency	2009.1	0.011 (CI = +/-0.007; p = 0.004)	0.007 (CI = +/-0.004; p = 0.000)	0.401	+1.09%
Frequency	2009.2	0.011 (CI = +/-0.007; p = 0.005)	0.007 (CI = +/-0.004; p = 0.000)	0.402	+1.14%
Frequency	2010.1	0.012 (CI = +/-0.008; p = 0.007)	0.007 (CI = +/-0.004; p = 0.000)	0.396	+1.17%
Frequency	2010.2	0.009 (CI = +/-0.008; p = 0.033)	0.007 (CI = +/-0.004; p = 0.000)	0.401	+0.88%
Frequency	2011.1	0.007 (CI = +/-0.008; p = 0.099)	0.007 (CI = +/-0.004; p = 0.000)	0.401	+0.70%
Frequency	2011.2	0.008 (CI = +/-0.009; p = 0.081)	0.007 (CI = +/-0.004; p = 0.000)	0.410	+0.80%
Frequency	2012.1	0.011 (CI = +/-0.009; p = 0.018)	0.007 (CI = +/-0.003; p = 0.000)	0.488	+1.12%
Frequency	2012.2	0.010 (CI = +/-0.010; p = 0.047)	0.007 (CI = +/-0.003; p = 0.000)	0.479	+1.00%
Frequency	2013.1	0.009 (CI = +/-0.011; p = 0.107)	0.007 (CI = +/-0.003; p = 0.000)	0.476	+0.87%
Frequency	2013.2	0.005 (CI = +/-0.011; p = 0.336)	0.007 (CI = +/-0.003; p = 0.000)	0.523	+0.51%
Frequency	2014.1	0.005 (CI = +/-0.012; p = 0.373)	0.007 (CI = +/-0.003; p = 0.001)	0.519	+0.52%
Frequency	2014.2	0.003 (CI = +/-0.013; p = 0.654)	0.007 (CI = +/-0.003; p = 0.001)	0.540	+0.28%
Frequency	2015.1	0.000 (CI = +/-0.015; p = 0.966)	0.007 (CI = +/-0.003; p = 0.001)	0.562	+0.03%
Frequency	2015.2	0.006 (CI = +/-0.014; p = 0.361)	0.007 (CI = +/-0.003; p = 0.000)	0.627	+0.61%
Frequency	2016.1	0.007 (CI = +/-0.016; p = 0.383)	0.007 (CI = +/-0.003; p = 0.001)	0.622	+0.67%
Frequency	2016.2	0.005 (CI = +/-0.019; p = 0.545)	0.007 (CI = +/-0.003; p = 0.001)	0.621	+0.53%
Frequency	2017.1	0.006 (CI = +/-0.023; p = 0.561)	0.007 (CI = +/-0.004; p = 0.002)	0.611	+0.60%



## Comprehensive

Coverage = CM  
End Trend Period = 2022.1  
Excluded Points = NA  
Parameters Included: time, mobility

Fit	Start Date	Time	Mobility	Adjusted R <sup>2</sup>	Implied Trend	
					Rate	
Loss Cost	2005.1	0.051 (CI = +/-0.010; p = 0.000)	0.006 (CI = +/-0.007; p = 0.108)	0.770		+5.19%
Loss Cost	2005.2	0.050 (CI = +/-0.011; p = 0.000)	0.006 (CI = +/-0.007; p = 0.125)	0.747		+5.08%
Loss Cost	2006.1	0.051 (CI = +/-0.011; p = 0.000)	0.006 (CI = +/-0.007; p = 0.116)	0.740		+5.20%
Loss Cost	2006.2	0.050 (CI = +/-0.012; p = 0.000)	0.006 (CI = +/-0.008; p = 0.129)	0.716		+5.14%
Loss Cost	2007.1	0.052 (CI = +/-0.013; p = 0.000)	0.006 (CI = +/-0.008; p = 0.115)	0.713		+5.32%
Loss Cost	2007.2	0.052 (CI = +/-0.014; p = 0.000)	0.006 (CI = +/-0.008; p = 0.125)	0.688		+5.30%
Loss Cost	2008.1	0.055 (CI = +/-0.014; p = 0.000)	0.007 (CI = +/-0.008; p = 0.090)	0.709		+5.65%
Loss Cost	2008.2	0.056 (CI = +/-0.015; p = 0.000)	0.007 (CI = +/-0.008; p = 0.091)	0.691		+5.74%
Loss Cost	2009.1	0.061 (CI = +/-0.015; p = 0.000)	0.007 (CI = +/-0.007; p = 0.051)	0.735		+6.26%
Loss Cost	2009.2	0.062 (CI = +/-0.016; p = 0.000)	0.008 (CI = +/-0.008; p = 0.053)	0.715		+6.35%
Loss Cost	2010.1	0.066 (CI = +/-0.017; p = 0.000)	0.008 (CI = +/-0.007; p = 0.032)	0.743		+6.85%
Loss Cost	2010.2	0.065 (CI = +/-0.018; p = 0.000)	0.008 (CI = +/-0.008; p = 0.041)	0.708		+6.68%
Loss Cost	2011.1	0.069 (CI = +/-0.019; p = 0.000)	0.008 (CI = +/-0.008; p = 0.029)	0.722		+7.14%
Loss Cost	2011.2	0.069 (CI = +/-0.021; p = 0.000)	0.008 (CI = +/-0.008; p = 0.035)	0.689		+7.12%
Loss Cost	2012.1	0.075 (CI = +/-0.022; p = 0.000)	0.009 (CI = +/-0.007; p = 0.020)	0.727		+7.81%
Loss Cost	2012.2	0.072 (CI = +/-0.023; p = 0.000)	0.009 (CI = +/-0.008; p = 0.026)	0.679		+7.42%
Loss Cost	2013.1	0.075 (CI = +/-0.026; p = 0.000)	0.009 (CI = +/-0.008; p = 0.025)	0.669		+7.79%
Loss Cost	2013.2	0.068 (CI = +/-0.027; p = 0.000)	0.008 (CI = +/-0.008; p = 0.031)	0.608		+7.00%
Loss Cost	2014.1	0.073 (CI = +/-0.030; p = 0.000)	0.009 (CI = +/-0.008; p = 0.027)	0.616		+7.58%
Loss Cost	2014.2	0.068 (CI = +/-0.033; p = 0.001)	0.009 (CI = +/-0.008; p = 0.035)	0.539		+6.99%
Loss Cost	2015.1	0.075 (CI = +/-0.037; p = 0.001)	0.009 (CI = +/-0.008; p = 0.031)	0.560		+7.74%
Loss Cost	2015.2	0.073 (CI = +/-0.042; p = 0.003)	0.009 (CI = +/-0.008; p = 0.041)	0.492		+7.54%
Loss Cost	2016.1	0.076 (CI = +/-0.050; p = 0.007)	0.009 (CI = +/-0.009; p = 0.049)	0.459		+7.90%
Loss Cost	2016.2	0.067 (CI = +/-0.057; p = 0.027)	0.009 (CI = +/-0.009; p = 0.061)	0.359		+6.91%
Loss Cost	2017.1	0.079 (CI = +/-0.066; p = 0.024)	0.009 (CI = +/-0.009; p = 0.062)	0.413		+8.26%
Severity	2005.1	0.034 (CI = +/-0.010; p = 0.000)	-0.002 (CI = +/-0.007; p = 0.500)	0.646		+3.47%
Severity	2005.2	0.034 (CI = +/-0.011; p = 0.000)	-0.002 (CI = +/-0.007; p = 0.521)	0.630		+3.51%
Severity	2006.1	0.037 (CI = +/-0.011; p = 0.000)	-0.002 (CI = +/-0.007; p = 0.595)	0.650		+3.75%
Severity	2006.2	0.038 (CI = +/-0.012; p = 0.000)	-0.002 (CI = +/-0.007; p = 0.640)	0.644		+3.86%
Severity	2007.1	0.041 (CI = +/-0.012; p = 0.000)	-0.001 (CI = +/-0.007; p = 0.745)	0.679		+4.20%
Severity	2007.2	0.041 (CI = +/-0.013; p = 0.000)	-0.001 (CI = +/-0.007; p = 0.757)	0.658		+4.22%
Severity	2008.1	0.045 (CI = +/-0.013; p = 0.000)	-0.001 (CI = +/-0.007; p = 0.876)	0.693		+4.60%
Severity	2008.2	0.046 (CI = +/-0.014; p = 0.000)	0.000 (CI = +/-0.007; p = 0.911)	0.679		+4.70%
Severity	2009.1	0.051 (CI = +/-0.014; p = 0.000)	0.000 (CI = +/-0.007; p = 0.925)	0.733		+5.22%
Severity	2009.2	0.051 (CI = +/-0.015; p = 0.000)	0.000 (CI = +/-0.007; p = 0.915)	0.712		+5.26%
Severity	2010.1	0.056 (CI = +/-0.015; p = 0.000)	0.001 (CI = +/-0.007; p = 0.775)	0.743		+5.72%
Severity	2010.2	0.057 (CI = +/-0.016; p = 0.000)	0.001 (CI = +/-0.007; p = 0.729)	0.733		+5.91%
Severity	2011.1	0.064 (CI = +/-0.016; p = 0.000)	0.002 (CI = +/-0.006; p = 0.532)	0.791		+6.60%
Severity	2011.2	0.063 (CI = +/-0.017; p = 0.000)	0.002 (CI = +/-0.006; p = 0.569)	0.761		+6.48%
Severity	2012.1	0.066 (CI = +/-0.019; p = 0.000)	0.002 (CI = +/-0.007; p = 0.512)	0.756		+6.80%
Severity	2012.2	0.064 (CI = +/-0.021; p = 0.000)	0.002 (CI = +/-0.007; p = 0.561)	0.716		+6.58%
Severity	2013.1	0.069 (CI = +/-0.022; p = 0.000)	0.002 (CI = +/-0.007; p = 0.469)	0.733		+7.14%
Severity	2013.2	0.066 (CI = +/-0.025; p = 0.000)	0.002 (CI = +/-0.007; p = 0.520)	0.683		+6.84%
Severity	2014.1	0.072 (CI = +/-0.027; p = 0.000)	0.003 (CI = +/-0.007; p = 0.448)	0.694		+7.45%
Severity	2014.2	0.070 (CI = +/-0.031; p = 0.000)	0.002 (CI = +/-0.007; p = 0.487)	0.635		+7.23%
Severity	2015.1	0.081 (CI = +/-0.031; p = 0.000)	0.003 (CI = +/-0.007; p = 0.360)	0.707		+8.39%
Severity	2015.2	0.072 (CI = +/-0.034; p = 0.001)	0.003 (CI = +/-0.007; p = 0.410)	0.634		+7.51%
Severity	2016.1	0.076 (CI = +/-0.040; p = 0.002)	0.003 (CI = +/-0.007; p = 0.411)	0.597		+7.88%
Severity	2016.2	0.069 (CI = +/-0.046; p = 0.008)	0.003 (CI = +/-0.007; p = 0.450)	0.484		+7.18%
Severity	2017.1	0.082 (CI = +/-0.051; p = 0.006)	0.003 (CI = +/-0.007; p = 0.409)	0.558		+8.59%
Frequency	2005.1	0.016 (CI = +/-0.005; p = 0.000)	0.008 (CI = +/-0.004; p = 0.000)	0.544		+1.66%
Frequency	2005.2	0.015 (CI = +/-0.005; p = 0.000)	0.008 (CI = +/-0.004; p = 0.000)	0.510		+1.52%
Frequency	2006.1	0.014 (CI = +/-0.006; p = 0.000)	0.008 (CI = +/-0.004; p = 0.000)	0.474		+1.40%
Frequency	2006.2	0.012 (CI = +/-0.006; p = 0.000)	0.008 (CI = +/-0.004; p = 0.000)	0.442		+1.23%
Frequency	2007.1	0.011 (CI = +/-0.006; p = 0.001)	0.007 (CI = +/-0.003; p = 0.000)	0.412		+1.07%
Frequency	2007.2	0.010 (CI = +/-0.006; p = 0.002)	0.007 (CI = +/-0.004; p = 0.000)	0.390		+1.03%
Frequency	2008.1	0.010 (CI = +/-0.007; p = 0.004)	0.007 (CI = +/-0.004; p = 0.000)	0.373		+1.01%
Frequency	2008.2	0.010 (CI = +/-0.007; p = 0.008)	0.007 (CI = +/-0.004; p = 0.001)	0.358		+0.99%
Frequency	2009.1	0.010 (CI = +/-0.008; p = 0.014)	0.007 (CI = +/-0.004; p = 0.001)	0.348		+0.99%
Frequency	2009.2	0.010 (CI = +/-0.008; p = 0.017)	0.007 (CI = +/-0.004; p = 0.001)	0.348		+1.04%
Frequency	2010.1	0.011 (CI = +/-0.009; p = 0.024)	0.007 (CI = +/-0.004; p = 0.001)	0.342		+1.06%
Frequency	2010.2	0.007 (CI = +/-0.009; p = 0.104)	0.007 (CI = +/-0.004; p = 0.001)	0.355		+0.72%
Frequency	2011.1	0.005 (CI = +/-0.009; p = 0.272)	0.007 (CI = +/-0.004; p = 0.001)	0.365		+0.50%
Frequency	2011.2	0.006 (CI = +/-0.010; p = 0.230)	0.007 (CI = +/-0.004; p = 0.001)	0.369		+0.60%
Frequency	2012.1	0.009 (CI = +/-0.010; p = 0.067)	0.007 (CI = +/-0.004; p = 0.001)	0.436		+0.95%
Frequency	2012.2	0.008 (CI = +/-0.011; p = 0.154)	0.007 (CI = +/-0.004; p = 0.001)	0.433		+0.79%
Frequency	2013.1	0.006 (CI = +/-0.012; p = 0.306)	0.007 (CI = +/-0.004; p = 0.001)	0.437		+0.61%
Frequency	2013.2	0.001 (CI = +/-0.012; p = 0.797)	0.006 (CI = +/-0.003; p = 0.001)	0.514		+0.15%
Frequency	2014.1	0.001 (CI = +/-0.014; p = 0.850)	0.006 (CI = +/-0.004; p = 0.002)	0.509		+0.12%
Frequency	2014.2	-0.002 (CI = +/-0.015; p = 0.750)	0.006 (CI = +/-0.003; p = 0.002)	0.551		-0.22%
Frequency	2015.1	-0.006 (CI = +/-0.016; p = 0.428)	0.006 (CI = +/-0.003; p = 0.003)	0.597		-0.60%
Frequency	2015.2	0.000 (CI = +/-0.016; p = 0.968)	0.006 (CI = +/-0.003; p = 0.001)	0.634		+0.03%
Frequency	2016.1	0.000 (CI = +/-0.019; p = 0.985)	0.006 (CI = +/-0.003; p = 0.002)	0.623		+0.02%
Frequency	2016.2	-0.003 (CI = +/-0.022; p = 0.791)	0.006 (CI = +/-0.003; p = 0.003)	0.634		-0.26%
Frequency	2017.1	-0.003 (CI = +/-0.026; p = 0.799)	0.006 (CI = +/-0.004; p = 0.006)	0.616		-0.30%

## All Perils

Coverage = AP  
End Trend Period = 2022.2  
Excluded Points = NA  
Parameters Included: time, mobility

Fit	Start Date	Time	Mobility	Adjusted R <sup>2</sup>	Implied Trend
					Rate
Loss Cost	2005.1	0.037 (CI = +/-0.007; p = 0.000)	0.012 (CI = +/-0.005; p = 0.000)	0.745	+3.73%
Loss Cost	2005.2	0.038 (CI = +/-0.008; p = 0.000)	0.012 (CI = +/-0.006; p = 0.000)	0.744	+3.84%
Loss Cost	2006.1	0.039 (CI = +/-0.008; p = 0.000)	0.012 (CI = +/-0.006; p = 0.000)	0.743	+3.95%
Loss Cost	2006.2	0.039 (CI = +/-0.009; p = 0.000)	0.012 (CI = +/-0.006; p = 0.000)	0.728	+3.98%
Loss Cost	2007.1	0.039 (CI = +/-0.009; p = 0.000)	0.012 (CI = +/-0.006; p = 0.000)	0.711	+4.00%
Loss Cost	2007.2	0.039 (CI = +/-0.010; p = 0.000)	0.012 (CI = +/-0.006; p = 0.000)	0.688	+3.98%
Loss Cost	2008.1	0.042 (CI = +/-0.010; p = 0.000)	0.013 (CI = +/-0.006; p = 0.000)	0.722	+4.27%
Loss Cost	2008.2	0.043 (CI = +/-0.010; p = 0.000)	0.013 (CI = +/-0.006; p = 0.000)	0.724	+4.44%
Loss Cost	2009.1	0.046 (CI = +/-0.011; p = 0.000)	0.013 (CI = +/-0.006; p = 0.000)	0.735	+4.66%
Loss Cost	2009.2	0.047 (CI = +/-0.012; p = 0.000)	0.013 (CI = +/-0.006; p = 0.000)	0.727	+4.79%
Loss Cost	2010.1	0.050 (CI = +/-0.012; p = 0.000)	0.014 (CI = +/-0.005; p = 0.000)	0.762	+5.16%
Loss Cost	2010.2	0.051 (CI = +/-0.013; p = 0.000)	0.014 (CI = +/-0.006; p = 0.000)	0.750	+5.27%
Loss Cost	2011.1	0.055 (CI = +/-0.013; p = 0.000)	0.014 (CI = +/-0.005; p = 0.000)	0.783	+5.68%
Loss Cost	2011.2	0.056 (CI = +/-0.014; p = 0.000)	0.014 (CI = +/-0.005; p = 0.000)	0.769	+5.76%
Loss Cost	2012.1	0.060 (CI = +/-0.014; p = 0.000)	0.015 (CI = +/-0.005; p = 0.000)	0.798	+6.21%
Loss Cost	2012.2	0.062 (CI = +/-0.015; p = 0.000)	0.015 (CI = +/-0.005; p = 0.000)	0.789	+6.39%
Loss Cost	2013.1	0.065 (CI = +/-0.016; p = 0.000)	0.015 (CI = +/-0.005; p = 0.000)	0.801	+6.77%
Loss Cost	2013.2	0.065 (CI = +/-0.018; p = 0.000)	0.015 (CI = +/-0.006; p = 0.000)	0.778	+6.69%
Loss Cost	2014.1	0.063 (CI = +/-0.020; p = 0.000)	0.015 (CI = +/-0.006; p = 0.000)	0.753	+6.48%
Loss Cost	2014.2	0.059 (CI = +/-0.022; p = 0.000)	0.015 (CI = +/-0.006; p = 0.000)	0.730	+6.05%
Loss Cost	2015.1	0.056 (CI = +/-0.025; p = 0.000)	0.015 (CI = +/-0.006; p = 0.000)	0.707	+5.79%
Loss Cost	2015.2	0.059 (CI = +/-0.028; p = 0.001)	0.015 (CI = +/-0.006; p = 0.000)	0.704	+6.08%
Loss Cost	2016.1	0.051 (CI = +/-0.030; p = 0.003)	0.015 (CI = +/-0.006; p = 0.000)	0.703	+5.26%
Loss Cost	2016.2	0.041 (CI = +/-0.032; p = 0.016)	0.015 (CI = +/-0.006; p = 0.000)	0.732	+4.20%
Loss Cost	2017.1	0.044 (CI = +/-0.037; p = 0.026)	0.015 (CI = +/-0.006; p = 0.000)	0.732	+4.50%
Severity	2005.1	0.030 (CI = +/-0.006; p = 0.000)	0.003 (CI = +/-0.005; p = 0.162)	0.740	+3.10%
Severity	2005.2	0.031 (CI = +/-0.007; p = 0.000)	0.004 (CI = +/-0.005; p = 0.151)	0.734	+3.17%
Severity	2006.1	0.033 (CI = +/-0.007; p = 0.000)	0.004 (CI = +/-0.005; p = 0.110)	0.755	+3.35%
Severity	2006.2	0.035 (CI = +/-0.007; p = 0.000)	0.004 (CI = +/-0.005; p = 0.083)	0.770	+3.51%
Severity	2007.1	0.035 (CI = +/-0.007; p = 0.000)	0.004 (CI = +/-0.005; p = 0.089)	0.751	+3.51%
Severity	2007.2	0.034 (CI = +/-0.008; p = 0.000)	0.004 (CI = +/-0.005; p = 0.103)	0.724	+3.43%
Severity	2008.1	0.037 (CI = +/-0.007; p = 0.000)	0.004 (CI = +/-0.004; p = 0.046)	0.786	+3.76%
Severity	2008.2	0.040 (CI = +/-0.007; p = 0.000)	0.005 (CI = +/-0.004; p = 0.012)	0.849	+4.12%
Severity	2009.1	0.043 (CI = +/-0.007; p = 0.000)	0.005 (CI = +/-0.003; p = 0.005)	0.870	+4.35%
Severity	2009.2	0.043 (CI = +/-0.007; p = 0.000)	0.005 (CI = +/-0.004; p = 0.005)	0.863	+4.44%
Severity	2010.1	0.046 (CI = +/-0.007; p = 0.000)	0.005 (CI = +/-0.003; p = 0.002)	0.880	+4.68%
Severity	2010.2	0.048 (CI = +/-0.007; p = 0.000)	0.006 (CI = +/-0.003; p = 0.001)	0.889	+4.89%
Severity	2011.1	0.050 (CI = +/-0.007; p = 0.000)	0.006 (CI = +/-0.003; p = 0.000)	0.907	+5.16%
Severity	2011.2	0.050 (CI = +/-0.008; p = 0.000)	0.006 (CI = +/-0.003; p = 0.001)	0.894	+5.14%
Severity	2012.1	0.050 (CI = +/-0.008; p = 0.000)	0.006 (CI = +/-0.003; p = 0.001)	0.878	+5.09%
Severity	2012.2	0.050 (CI = +/-0.009; p = 0.000)	0.006 (CI = +/-0.003; p = 0.001)	0.865	+5.16%
Severity	2013.1	0.051 (CI = +/-0.010; p = 0.000)	0.006 (CI = +/-0.003; p = 0.001)	0.849	+5.21%
Severity	2013.2	0.049 (CI = +/-0.011; p = 0.000)	0.006 (CI = +/-0.003; p = 0.002)	0.823	+5.06%
Severity	2014.1	0.046 (CI = +/-0.012; p = 0.000)	0.006 (CI = +/-0.003; p = 0.002)	0.798	+4.74%
Severity	2014.2	0.046 (CI = +/-0.013; p = 0.000)	0.006 (CI = +/-0.003; p = 0.003)	0.767	+4.71%
Severity	2015.1	0.048 (CI = +/-0.015; p = 0.000)	0.006 (CI = +/-0.004; p = 0.004)	0.759	+4.93%
Severity	2015.2	0.044 (CI = +/-0.016; p = 0.000)	0.006 (CI = +/-0.004; p = 0.004)	0.720	+4.53%
Severity	2016.1	0.041 (CI = +/-0.018; p = 0.000)	0.006 (CI = +/-0.004; p = 0.005)	0.673	+4.23%
Severity	2016.2	0.038 (CI = +/-0.020; p = 0.002)	0.006 (CI = +/-0.004; p = 0.006)	0.629	+3.83%
Severity	2017.1	0.044 (CI = +/-0.022; p = 0.001)	0.006 (CI = +/-0.004; p = 0.005)	0.692	+4.46%
Frequency	2005.1	0.006 (CI = +/-0.005; p = 0.023)	0.009 (CI = +/-0.004; p = 0.000)	0.344	+0.61%
Frequency	2005.2	0.006 (CI = +/-0.006; p = 0.023)	0.009 (CI = +/-0.004; p = 0.000)	0.346	+0.65%
Frequency	2006.1	0.006 (CI = +/-0.006; p = 0.051)	0.009 (CI = +/-0.004; p = 0.000)	0.338	+0.58%
Frequency	2006.2	0.004 (CI = +/-0.006; p = 0.137)	0.008 (CI = +/-0.004; p = 0.000)	0.341	+0.45%
Frequency	2007.1	0.005 (CI = +/-0.006; p = 0.141)	0.008 (CI = +/-0.004; p = 0.000)	0.341	+0.47%
Frequency	2007.2	0.005 (CI = +/-0.007; p = 0.121)	0.008 (CI = +/-0.004; p = 0.000)	0.346	+0.53%
Frequency	2008.1	0.005 (CI = +/-0.007; p = 0.175)	0.008 (CI = +/-0.004; p = 0.000)	0.342	+0.49%
Frequency	2008.2	0.003 (CI = +/-0.007; p = 0.405)	0.008 (CI = +/-0.004; p = 0.000)	0.361	+0.30%
Frequency	2009.1	0.003 (CI = +/-0.008; p = 0.452)	0.008 (CI = +/-0.004; p = 0.000)	0.359	+0.30%
Frequency	2009.2	0.003 (CI = +/-0.009; p = 0.434)	0.008 (CI = +/-0.004; p = 0.001)	0.358	+0.33%
Frequency	2010.1	0.005 (CI = +/-0.009; p = 0.312)	0.008 (CI = +/-0.004; p = 0.001)	0.365	+0.46%
Frequency	2010.2	0.004 (CI = +/-0.010; p = 0.463)	0.008 (CI = +/-0.004; p = 0.001)	0.367	+0.36%
Frequency	2011.1	0.005 (CI = +/-0.011; p = 0.347)	0.008 (CI = +/-0.004; p = 0.001)	0.372	+0.49%
Frequency	2011.2	0.006 (CI = +/-0.012; p = 0.302)	0.008 (CI = +/-0.005; p = 0.001)	0.374	+0.59%
Frequency	2012.1	0.011 (CI = +/-0.011; p = 0.055)	0.009 (CI = +/-0.004; p = 0.000)	0.472	+1.07%
Frequency	2012.2	0.012 (CI = +/-0.012; p = 0.058)	0.009 (CI = +/-0.004; p = 0.000)	0.474	+1.16%
Frequency	2013.1	0.015 (CI = +/-0.013; p = 0.025)	0.009 (CI = +/-0.004; p = 0.000)	0.517	+1.48%
Frequency	2013.2	0.015 (CI = +/-0.014; p = 0.032)	0.009 (CI = +/-0.004; p = 0.000)	0.517	+1.56%
Frequency	2014.1	0.016 (CI = +/-0.016; p = 0.040)	0.009 (CI = +/-0.004; p = 0.000)	0.517	+1.66%
Frequency	2014.2	0.013 (CI = +/-0.017; p = 0.127)	0.009 (CI = +/-0.004; p = 0.001)	0.529	+1.28%
Frequency	2015.1	0.008 (CI = +/-0.018; p = 0.339)	0.009 (CI = +/-0.004; p = 0.001)	0.561	+0.82%
Frequency	2015.2	0.015 (CI = +/-0.018; p = 0.099)	0.009 (CI = +/-0.004; p = 0.000)	0.628	+1.47%
Frequency	2016.1	0.010 (CI = +/-0.019; p = 0.287)	0.009 (CI = +/-0.004; p = 0.000)	0.663	+0.98%
Frequency	2016.2	0.004 (CI = +/-0.020; p = 0.700)	0.009 (CI = +/-0.004; p = 0.000)	0.720	+0.36%
Frequency	2017.1	0.000 (CI = +/-0.023; p = 0.974)	0.009 (CI = +/-0.004; p = 0.000)	0.730	+0.03%

## All Perils

Coverage = AP  
End Trend Period = 2022.1  
Excluded Points = NA  
Parameters Included: time, mobility

Fit	Start Date	Time	Mobility	Adjusted R <sup>2</sup>	Implied Trend
					Rate
Loss Cost	2005.1	0.034 (CI = +/-0.007; p = 0.000)	0.011 (CI = +/-0.005; p = 0.000)	0.720	+3.44%
Loss Cost	2005.2	0.035 (CI = +/-0.008; p = 0.000)	0.011 (CI = +/-0.005; p = 0.000)	0.717	+3.54%
Loss Cost	2006.1	0.036 (CI = +/-0.008; p = 0.000)	0.011 (CI = +/-0.005; p = 0.000)	0.713	+3.64%
Loss Cost	2006.2	0.036 (CI = +/-0.009; p = 0.000)	0.011 (CI = +/-0.005; p = 0.000)	0.693	+3.65%
Loss Cost	2007.1	0.036 (CI = +/-0.009; p = 0.000)	0.011 (CI = +/-0.006; p = 0.000)	0.671	+3.65%
Loss Cost	2007.2	0.035 (CI = +/-0.010; p = 0.000)	0.011 (CI = +/-0.006; p = 0.000)	0.642	+3.61%
Loss Cost	2008.1	0.038 (CI = +/-0.010; p = 0.000)	0.012 (CI = +/-0.006; p = 0.000)	0.680	+3.90%
Loss Cost	2008.2	0.040 (CI = +/-0.011; p = 0.000)	0.012 (CI = +/-0.006; p = 0.000)	0.678	+4.05%
Loss Cost	2009.1	0.042 (CI = +/-0.011; p = 0.000)	0.012 (CI = +/-0.006; p = 0.000)	0.688	+4.27%
Loss Cost	2009.2	0.043 (CI = +/-0.012; p = 0.000)	0.012 (CI = +/-0.006; p = 0.000)	0.676	+4.38%
Loss Cost	2010.1	0.047 (CI = +/-0.012; p = 0.000)	0.013 (CI = +/-0.006; p = 0.000)	0.715	+4.76%
Loss Cost	2010.2	0.047 (CI = +/-0.014; p = 0.000)	0.013 (CI = +/-0.006; p = 0.000)	0.697	+4.84%
Loss Cost	2011.1	0.051 (CI = +/-0.014; p = 0.000)	0.013 (CI = +/-0.005; p = 0.000)	0.735	+5.28%
Loss Cost	2011.2	0.052 (CI = +/-0.015; p = 0.000)	0.013 (CI = +/-0.006; p = 0.000)	0.713	+5.33%
Loss Cost	2012.1	0.056 (CI = +/-0.016; p = 0.000)	0.014 (CI = +/-0.005; p = 0.000)	0.746	+5.80%
Loss Cost	2012.2	0.058 (CI = +/-0.017; p = 0.000)	0.014 (CI = +/-0.006; p = 0.000)	0.732	+5.96%
Loss Cost	2013.1	0.062 (CI = +/-0.019; p = 0.000)	0.014 (CI = +/-0.006; p = 0.000)	0.743	+6.36%
Loss Cost	2013.2	0.060 (CI = +/-0.021; p = 0.000)	0.014 (CI = +/-0.006; p = 0.000)	0.711	+6.22%
Loss Cost	2014.1	0.057 (CI = +/-0.023; p = 0.000)	0.014 (CI = +/-0.006; p = 0.000)	0.676	+5.90%
Loss Cost	2014.2	0.052 (CI = +/-0.025; p = 0.001)	0.014 (CI = +/-0.006; p = 0.000)	0.646	+5.31%
Loss Cost	2015.1	0.048 (CI = +/-0.029; p = 0.003)	0.013 (CI = +/-0.006; p = 0.000)	0.619	+4.89%
Loss Cost	2015.2	0.050 (CI = +/-0.033; p = 0.007)	0.014 (CI = +/-0.007; p = 0.001)	0.612	+5.12%
Loss Cost	2016.1	0.039 (CI = +/-0.035; p = 0.031)	0.013 (CI = +/-0.006; p = 0.001)	0.633	+3.96%
Loss Cost	2016.2	0.024 (CI = +/-0.033; p = 0.131)	0.013 (CI = +/-0.005; p = 0.000)	0.724	+2.45%
Loss Cost	2017.1	0.025 (CI = +/-0.040; p = 0.186)	0.013 (CI = +/-0.006; p = 0.001)	0.718	+2.54%
Severity	2005.1	0.028 (CI = +/-0.006; p = 0.000)	0.002 (CI = +/-0.005; p = 0.288)	0.719	+2.87%
Severity	2005.2	0.029 (CI = +/-0.007; p = 0.000)	0.003 (CI = +/-0.005; p = 0.271)	0.710	+2.93%
Severity	2006.1	0.031 (CI = +/-0.007; p = 0.000)	0.003 (CI = +/-0.005; p = 0.205)	0.732	+3.12%
Severity	2006.2	0.032 (CI = +/-0.007; p = 0.000)	0.003 (CI = +/-0.005; p = 0.158)	0.746	+3.28%
Severity	2007.1	0.032 (CI = +/-0.008; p = 0.000)	0.003 (CI = +/-0.005; p = 0.172)	0.723	+3.26%
Severity	2007.2	0.031 (CI = +/-0.008; p = 0.000)	0.003 (CI = +/-0.005; p = 0.199)	0.692	+3.16%
Severity	2008.1	0.034 (CI = +/-0.008; p = 0.000)	0.004 (CI = +/-0.004; p = 0.098)	0.761	+3.50%
Severity	2008.2	0.038 (CI = +/-0.007; p = 0.000)	0.004 (CI = +/-0.004; p = 0.028)	0.834	+3.87%
Severity	2009.1	0.040 (CI = +/-0.007; p = 0.000)	0.004 (CI = +/-0.003; p = 0.013)	0.855	+4.11%
Severity	2009.2	0.041 (CI = +/-0.007; p = 0.000)	0.005 (CI = +/-0.004; p = 0.013)	0.846	+4.19%
Severity	2010.1	0.043 (CI = +/-0.008; p = 0.000)	0.005 (CI = +/-0.003; p = 0.006)	0.863	+4.44%
Severity	2010.2	0.046 (CI = +/-0.008; p = 0.000)	0.005 (CI = +/-0.003; p = 0.004)	0.872	+4.66%
Severity	2011.1	0.048 (CI = +/-0.008; p = 0.000)	0.005 (CI = +/-0.003; p = 0.001)	0.891	+4.95%
Severity	2011.2	0.048 (CI = +/-0.008; p = 0.000)	0.005 (CI = +/-0.003; p = 0.002)	0.874	+4.90%
Severity	2012.1	0.047 (CI = +/-0.009; p = 0.000)	0.005 (CI = +/-0.003; p = 0.003)	0.853	+4.81%
Severity	2012.2	0.047 (CI = +/-0.010; p = 0.000)	0.005 (CI = +/-0.003; p = 0.003)	0.834	+4.86%
Severity	2013.1	0.048 (CI = +/-0.011; p = 0.000)	0.005 (CI = +/-0.003; p = 0.005)	0.810	+4.89%
Severity	2013.2	0.046 (CI = +/-0.013; p = 0.000)	0.005 (CI = +/-0.004; p = 0.007)	0.774	+4.66%
Severity	2014.1	0.041 (CI = +/-0.013; p = 0.000)	0.005 (CI = +/-0.003; p = 0.007)	0.738	+4.24%
Severity	2014.2	0.041 (CI = +/-0.015; p = 0.000)	0.005 (CI = +/-0.004; p = 0.010)	0.689	+4.13%
Severity	2015.1	0.042 (CI = +/-0.017; p = 0.000)	0.005 (CI = +/-0.004; p = 0.012)	0.668	+4.32%
Severity	2015.2	0.037 (CI = +/-0.018; p = 0.001)	0.005 (CI = +/-0.003; p = 0.012)	0.607	+3.75%
Severity	2016.1	0.032 (CI = +/-0.019; p = 0.004)	0.005 (CI = +/-0.003; p = 0.014)	0.536	+3.26%
Severity	2016.2	0.026 (CI = +/-0.020; p = 0.018)	0.004 (CI = +/-0.003; p = 0.013)	0.487	+2.60%
Severity	2017.1	0.031 (CI = +/-0.022; p = 0.011)	0.004 (CI = +/-0.003; p = 0.011)	0.569	+3.20%
Frequency	2005.1	0.006 (CI = +/-0.006; p = 0.052)	0.008 (CI = +/-0.004; p = 0.000)	0.318	+0.55%
Frequency	2005.2	0.006 (CI = +/-0.006; p = 0.053)	0.008 (CI = +/-0.004; p = 0.000)	0.320	+0.59%
Frequency	2006.1	0.005 (CI = +/-0.006; p = 0.107)	0.008 (CI = +/-0.004; p = 0.000)	0.313	+0.51%
Frequency	2006.2	0.004 (CI = +/-0.006; p = 0.262)	0.008 (CI = +/-0.004; p = 0.000)	0.321	+0.36%
Frequency	2007.1	0.004 (CI = +/-0.007; p = 0.268)	0.008 (CI = +/-0.004; p = 0.000)	0.321	+0.38%
Frequency	2007.2	0.004 (CI = +/-0.007; p = 0.234)	0.008 (CI = +/-0.004; p = 0.001)	0.323	+0.44%
Frequency	2008.1	0.004 (CI = +/-0.008; p = 0.320)	0.008 (CI = +/-0.004; p = 0.001)	0.321	+0.39%
Frequency	2008.2	0.002 (CI = +/-0.008; p = 0.665)	0.008 (CI = +/-0.004; p = 0.001)	0.349	+0.17%
Frequency	2009.1	0.002 (CI = +/-0.009; p = 0.725)	0.008 (CI = +/-0.004; p = 0.001)	0.347	+0.15%
Frequency	2009.2	0.002 (CI = +/-0.009; p = 0.699)	0.008 (CI = +/-0.004; p = 0.002)	0.344	+0.18%
Frequency	2010.1	0.003 (CI = +/-0.010; p = 0.535)	0.008 (CI = +/-0.005; p = 0.001)	0.346	+0.31%
Frequency	2010.2	0.002 (CI = +/-0.011; p = 0.741)	0.008 (CI = +/-0.005; p = 0.002)	0.353	+0.18%
Frequency	2011.1	0.003 (CI = +/-0.012; p = 0.587)	0.008 (CI = +/-0.005; p = 0.002)	0.352	+0.32%
Frequency	2011.2	0.004 (CI = +/-0.013; p = 0.520)	0.008 (CI = +/-0.005; p = 0.003)	0.350	+0.41%
Frequency	2012.1	0.009 (CI = +/-0.012; p = 0.128)	0.009 (CI = +/-0.004; p = 0.001)	0.435	+0.95%
Frequency	2012.2	0.010 (CI = +/-0.014; p = 0.131)	0.009 (CI = +/-0.004; p = 0.001)	0.436	+1.04%
Frequency	2013.1	0.014 (CI = +/-0.015; p = 0.061)	0.009 (CI = +/-0.004; p = 0.001)	0.475	+1.40%
Frequency	2013.2	0.015 (CI = +/-0.016; p = 0.075)	0.009 (CI = +/-0.005; p = 0.001)	0.474	+1.49%
Frequency	2014.1	0.016 (CI = +/-0.019; p = 0.089)	0.009 (CI = +/-0.005; p = 0.001)	0.473	+1.60%
Frequency	2014.2	0.011 (CI = +/-0.020; p = 0.250)	0.009 (CI = +/-0.005; p = 0.002)	0.491	+1.13%
Frequency	2015.1	0.005 (CI = +/-0.022; p = 0.588)	0.008 (CI = +/-0.005; p = 0.002)	0.534	+0.55%
Frequency	2015.2	0.013 (CI = +/-0.022; p = 0.217)	0.009 (CI = +/-0.004; p = 0.001)	0.590	+1.32%
Frequency	2016.1	0.007 (CI = +/-0.024; p = 0.540)	0.009 (CI = +/-0.004; p = 0.001)	0.636	+0.68%
Frequency	2016.2	-0.001 (CI = +/-0.025; p = 0.894)	0.008 (CI = +/-0.004; p = 0.001)	0.713	-0.15%
Frequency	2017.1	-0.006 (CI = +/-0.029; p = 0.621)	0.008 (CI = +/-0.004; p = 0.002)	0.731	-0.64%



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