

NOVA SCOTIA PRIVATE PASSENGER VEHICLES OLIVER WYMAN SELECTED LOSS TREND RATES

Based on Insurance Industry Data
Through December 31, 2021

July 21, 2022

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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, 2021 to the General Insurance Statistical Agency (GISA).

1.2. Actuarial Findings

In this report we present our selected past and future annual loss cost trend rates based on industry data as of December 31, 2021.

As part of our review process, we analyze the individual data of the largest ten insurers/groups in the province for any anomalies in the data that we find may inadvertently lead to an erroneous selected loss trend rate. 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. In the case of the physical damage coverages,¹ we identified a major insurer/group whose average severity has a very steep rise in 2021, with a severity amount that is materially higher than all other insurers. Upon further inquiry, GISA has confirmed that this insurer/group has overstated the case reserve and will fix this issue in future submissions. For this reason, the physical damage data of this one insurer/group was excluded from our analysis.

¹ In this instance, we define physical damage coverages to include direct compensation property damage (DCPD), property damage, collision, comprehensive, all perils, and specified perils.

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

Table 1: Selected Loss Cost Trends

Coverage	Past Loss Cost	Future Loss Cost
Bodily Injury	+4.0%	+3.0% ²
Property Damage	+3.0%	+3.0%‡
DCPD	+4.0%	+4.0%‡
Accident Benefits	+1.5%	+1.5%
Uninsured Auto	+0.0%	+0.0%
Collision	+5.5%	+5.5% ‡
Comprehensive	+6.0%	+6.0%‡
Specified Perils	+6.0%	+6.0%‡
All Perils	+3.0%	+3.0%‡
Underinsured Motorist	+4.5%	+4.5%

‡ The *future* trend rates for property damage, DCPD, collision, comprehensive, specified perils and all perils to be modified to account for changes in economic conditions. (See Section 4.11)

We discuss and present our methodology and assumptions in selecting our trend rates in this report. Except as noted, selected future trend rates begin the mid-point of latest accident half-year.

* * * * *

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

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² The selected future trend rate begins on October 1, 2019; consistent with the midpoint of the most recent accident period considered in the model.

2. Legislative Reforms and Government Actions

2.1. Minor Injury Regulations

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

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

In *Hartling v. Nova Scotia*, the Decision by Justice Goodfellow of the Supreme Court of Nova Scotia was released on December 15, 2009 to uphold the Minor Injury Regulation.

Subsequently, on May 27, 2010, the Supreme Court of Canada released its Decision to refuse leave to appeal.

2.2. Bill 52 - Minor Injury Regulations Update

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

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

2.3. Fair Insurance Reforms

Based on 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

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

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

3. Analysis – General Discussion

3.1. Introduction

In the sections that follow we present:

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

3.2. Data

The source for the exposures (number of vehicles), claim count and claim amount data that we analyze is the 2021-2 AUTO7001 Automobile Industry Exhibit (as of December 31, 2021) 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 amounts.

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

It is important to note two points about case reserves:

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

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

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

3.3. Data Exclusions

As part of our review process, we consider the individual data of the largest ten insurers/groups in the province for any anomalies in the data that we find may inadvertently lead to an erroneous selected loss trend rate. 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.

In the case of the physical damage coverages,³ we identified a major insurer/group whose average severity has a very steep rise in 2021, with a severity amount that is materially higher than all other insurers. For example, in the case of collision, this insurer’s 2021-1 reported severity at 6 months increased by approximately 40% over 2020-1; and the industry ultimate severity estimate including their data was 14% higher than when excluded. Further, this insurer/group showed a steep decline in the paid to incurred ratio at 12 months from approximately 99% for 2020-1 to approximately 65% for 2021-1 and a large increase in the average case reserve on open claims as of 12 months. Similar, but less pronounced differences were noted for the other physical damage coverages. Upon further inquiry, GISA has confirmed that this insurer/group has overstated the case reserve and will fix this issue in future submissions. For this reason, the physical damage data of this one insurer/group was excluded from our analysis.⁴

In Section 5 we discuss the sensitivity of our loss trend rates to the physical damage data exclusions.

³ In this instance, we define physical damage coverages to include DCPD, property damage, collision, comprehensive, all perils, and specified perils.

⁴ The data reporting error is immaterial for bodily injury and accident benefits coverages, as it does not have a material impact on the industry severity or loss cost experience for these coverages. For this reason, we did not exclude any bodily injury or accident benefits data for our review.

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

We estimate the final (ultimate) number and cost⁵ of all claims that arise from events that occur in the first and second half of the year (referred to as “accident half-years”⁶), separately, through to December 31, 2021 and then use those estimates to measure and select loss trend rates.

We estimate the final/ultimate claim cost by accident half-year by 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.⁷ 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 loss⁸ development factors to estimate the actuarial reserve need, hence the final claim cost, for each accident half-year through December 31, 2021, separately for each of the coverages. We follow a similar approach (using claim count development factors) to estimate the final number of claims that will arise from events that have occurred by accident half-year through December 31, 2021, separately for each of the coverages.

We present our selection of loss development factors and claim count development factors and the resulting implied ultimate claim frequency, severity, and loss cost for each of the coverages in Appendices A and B.

The selection of development factors has an effect on the selected loss trend rates and other key assumptions, factors, and provisions.⁹ We discuss the loss trend rates in Section 5.

As a result of the claim experience that has emerged and the development factors we select, our estimates of ultimate loss costs, frequencies,¹⁰ and severities by accident year have changed from those we presented for the prior review.¹¹ We present these change in the following tables.

⁵ 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.

⁶ 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.

⁷ The data reported by the individual companies to GISA is subsequently validated by GISA then aggregated for the industry-wide AIX report.

⁸ 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).

⁹ A summary of our selected ultimate loss costs, severity amounts and frequency by accident half-year are presented in Appendix B.

¹⁰ Number of claims per 1,000 insured vehicles.

¹¹ Some of the differences in estimates are due to changes in the data provided by GISA as prior reporting errors by some individual insurers are corrected and updated by GISA.

Table 3: Bodily Injury: Change in Estimates

AY	As of June 30, 2021			As of December 31, 2021		
	Loss Cost	Severity	Frequency	Loss Cost	Severity	Frequency
2017	\$238.35	\$53,631	4.44	\$243.14	\$54,604	4.45
2018	\$245.58	\$57,946	4.24	\$250.71	\$59,305	4.23
2019	\$202.49	\$50,047	4.05	\$210.43	\$52,037	4.04
2020	\$175.55	\$62,845	2.79	\$180.09	\$63,987	2.81
2021*	\$156.10	\$52,900	2.95	\$178.79	\$58,220	3.07

* The 2021 data presented for the 2022 SAR only includes data through to June 30, 2021 and is not directly comparable to the full 2021 year in the 2022 AR.

In aggregate, for the four-year period 2017 to 2020, our estimates of ultimate loss costs have increased by 2.6%.

Table 4: Property Damage: Change in Estimates

AY	As of June 30, 2021			As of December 31, 2021		
	Loss Cost	Severity	Frequency	Loss Cost	Severity	Frequency
2017	\$8.16	\$6,114	1.34	\$8.08	\$6,291	1.28
2018	\$9.20	\$7,087	1.30	\$9.63	\$7,173	1.34
2019	\$9.20	\$7,718	1.19	\$9.41	\$8,523	1.10
2020	\$8.48	\$7,460	1.14	\$7.88	\$7,550	1.04
2021*	\$6.69	\$8,397	0.80	\$5.76	\$7,017	0.82

* The 2021 data presented for the 2022 SAR only includes data through to June 30, 2021 and is not directly comparable to the full 2021 year in the 2022 AR.

In aggregate, for the four-year period 2017 to 2020, our estimates of ultimate loss costs have decreased by 0.1%. Some of the change from the prior review to the current review is due to the removal of the problematic data of one insurer/group for this review discussed in Section 3.3.

Table 5: Direct Compensation Property Damage: Change in Estimates

AY	As of June 30, 2021			As of December 31, 2021		
	Loss Cost	Severity	Frequency	Loss Cost	Severity	Frequency
2017	\$125.66	\$4,633	27.12	\$117.59	\$4,580	25.67
2018	\$130.52	\$4,819	27.08	\$118.81	\$4,731	25.11
2019	\$137.25	\$5,122	26.80	\$124.05	\$4,999	24.81
2020	\$101.12	\$5,375	18.81	\$89.14	\$5,184	17.20
2021*	\$106.48	\$5,732	18.57	\$104.65	\$5,511	18.99

* The 2021 data presented for the 2022 SAR only includes data through to June 30, 2021 and is not directly comparable to the full 2021 year in the 2022 AR.

In aggregate, for the four-year period 2017 to 2020, our estimates of ultimate loss costs have decreased by 9.1%. Most of the change from the prior review to the current review is due to the removal of the problematic data of one insurer/group for this review discussed in Section 3.3.

Table 6: Accident Benefits – Total: Change in Estimates

AY	As of June 30, 2021			As of December 31, 2021		
	Loss Cost	Severity	Frequency	Loss Cost	Severity	Frequency
2017	\$71.34	\$8,680	8.22	\$72.56	\$8,832	8.22
2018	\$70.26	\$8,442	8.32	\$73.53	\$8,819	8.34
2019	\$70.40	\$8,518	8.26	\$73.67	\$8,923	8.26
2020	\$50.83	\$8,808	5.77	\$51.99	\$9,050	5.74
2021*	\$46.10	\$8,240	5.59	\$59.29	\$9,010	6.58

* The 2021 data presented for the 2022 SAR only includes data through to June 30, 2021 and is not directly comparable to the full 2021 year in the 2022 AR.

In aggregate, for the four-year period 2017 to 2020, our estimates of ultimate loss costs have increased by 3.4%.

Table 7: Uninsured Auto: Change in Estimates

AY	As of June 30, 2021			As of December 31, 2021		
	Loss Cost	Severity	Frequency	Loss Cost	Severity	Frequency
2017	\$9.40	\$29,917	0.31	\$9.60	\$30,077	0.32
2018	\$5.92	\$22,119	0.27	\$6.06	\$22,287	0.27
2019	\$9.24	\$35,660	0.26	\$9.14	\$35,214	0.26
2020	\$7.15	\$31,076	0.23	\$7.06	\$30,813	0.23
2021*	\$5.93	\$34,442	0.17	\$7.91	\$39,291	0.20

* The 2021 data presented for the 2022 SAR only includes data through to June 30, 2021 and is not directly comparable to the full 2021 year in the 2022 AR.

In aggregate, for the four-year period 2017 to 2020, our estimates of ultimate loss costs have increased by 0.4%.

Table 8: Collision: Change in Estimates

AY	As of June 30, 2021			As of December 31, 2021		
	Loss Cost	Severity	Frequency	Loss Cost	Severity	Frequency
2017	\$191.73	\$6,367	30.11	\$177.17	\$6,366	27.83
2018	\$217.37	\$6,758	32.17	\$198.52	\$6,708	29.60
2019	\$215.96	\$6,845	31.55	\$196.14	\$6,760	29.02
2020	\$168.45	\$7,167	23.50	\$148.49	\$6,890	21.55
2021*	\$172.73	\$7,218	23.93	\$164.53	\$7,199	22.86

* The 2021 data presented for the 2022 SAR only includes data through to June 30, 2021 and is not directly comparable to the full 2021 year in the 2022 AR.

In aggregate, for the four-year period 2017 to 2020, our estimates of ultimate loss costs have decreased by 9.2%. Most of the change from the prior review to the current review is due to the removal of the problematic data of one insurer/group for this review discussed in Section 3.3.

Table 9: Comprehensive: Change in Estimates

AY	As of June 30, 2021			As of December 31, 2021		
	Loss Cost	Severity	Frequency	Loss Cost	Severity	Frequency
2017	\$113.94	\$1,757	64.84	\$115.75	\$1,773	65.28
2018	\$125.57	\$1,916	65.55	\$125.74	\$1,920	65.50
2019	\$136.12	\$2,039	66.76	\$134.22	\$2,019	66.49
2020	\$128.40	\$2,209	58.13	\$122.64	\$2,121	57.83
2021*	\$111.06	\$2,081	53.37	\$132.10	\$2,305	57.31

* The 2021 data presented for the 2022 SAR only includes data through to June 30, 2021 and is not directly comparable to the full 2021 year in the 2022 AR.

In aggregate, for the four-year period 2017 to 2020, our estimates of ultimate loss costs have decreased by 1.1%. Some of the change from the prior review to the current review is due to the removal of the problematic data of one insurer/group for this review discussed in Section 3.3.

Table 10: Specified Perils: Change in Estimates

AY	As of June 30, 2021			As of December 31, 2021		
	Loss Cost	Severity	Frequency	Loss Cost	Severity	Frequency
2017	\$37.45	\$11,209	3.34	\$40.13	\$11,063	3.63
2018	\$57.78	\$8,578	6.74	\$61.94	\$8,684	7.13
2019	\$15.27	\$4,895	3.12	\$11.60	\$4,736	2.45
2020	\$17.90	\$5,622	3.18	\$21.48	\$5,482	3.92
2021*	\$77.57	\$9,303	8.34	\$73.21	\$9,333	7.84

* The 2021 data presented for the 2022 SAR only includes data through to June 30, 2021 and is not directly comparable to the full 2021 year in the 2022 AR.

In aggregate, for the four-year period 2017 to 2020, our estimates of ultimate loss costs have increased by 5.3%. Most of the change from the prior review to the current review is due to the removal of the problematic data of one insurer/group for this review discussed in Section 3.3.

Table 11: All Perils: Change in Estimates

AY	As of June 30, 2021			As of December 31, 2021		
	Loss Cost	Severity	Frequency	Loss Cost	Severity	Frequency
2017	\$324.39	\$4,316	75.16	\$275.86	\$4,198	65.71
2018	\$336.85	\$4,384	76.84	\$280.21	\$4,303	65.12
2019	\$350.95	\$4,532	77.44	\$264.21	\$4,027	65.60
2020	\$286.58	\$4,507	63.58	\$209.52	\$4,092	51.21
2021*	\$281.79	\$4,664	60.41	\$233.26	\$4,296	54.30

* The 2021 data presented for the 2022 SAR only includes data through to June 30, 2021 and is not directly comparable to the full 2021 year in the 2022 AR.

In aggregate, for the four-year period 2017 to 2020, our estimates of ultimate loss costs have decreased by 20.7%. Most of the change from the prior review to the current review is due to the removal of the problematic data of one insurer/group for this review discussed in Section 3.3.¹²

3.5. Loss Trend Rates

Loss trend rates are annual rates of change that provide interested parties with an understanding of how claims costs have changed in the past and are used as a predictor of how claim costs may change in the near future. Loss trend rates are integral to calculations to determine rate level change need indications in rate applications submitted to the Board. In rate level indication calculations, loss cost trend rates are applied to the company's recent accident year (referred to as the experience period) ultimate loss amounts to project those loss amounts to the cost levels that are anticipated during the policy period covered under a proposed rate program.

¹² The reason for the large impact for all perils is the insurer/group with problematic data had a much larger market share for all perils than other physical damage coverages.

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

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.

We select trend rates based on the industry ultimate claim count and claim amount data which is organized by accident half-year. The claim experience includes allocated loss adjustment expenses, and we include a provision for unallocated loss adjustment expenses (ULAE) based on the ULAE factors published by GISA for each year. In doing so, any distortions in the measured trend rate due to possible shifts over time between ULAE and ALAE are minimized.

We derive indicated annual loss trend rates based on exponential regression models fit to industry historical accident-half year loss and loss adjustment expense data that we project to ultimate cost level (when all claims are reported and settled) using industry-wide claim amount and claim count development factors we select.

4. Loss Trend Rate Considerations

The identification of the underlying trend patterns is challenging because factors such as statistical fluctuation in the data points, legislative reforms, changes in the underlying exposure, or abnormal weather conditions, etc., can make the underlying trend patterns difficult to discern.

The initial step of our process is to plot and visually inspect the historical frequency (number of claims per insured vehicles), severity (average claim amounts) and loss cost data for each coverage. We note unusual data points, obvious changes in pattern directions, and sustained shifts; and if these changes are or are not coincident with historical reforms. These observations guide us in our design of each regression model on an individual coverage basis.

We consider the model regression statistics when we perform our regression analysis several different ways. This includes, but is not limited to:

We test different time periods to identify the underlying trends. Reviewing the data over a longer time period than a typical 3-to-5 year experience period is a means of increasing the stability of results based on data that is estimated and subject to change and the credibility of the data being analyzed.

We compare models with and without certain data points, including the most recent accident half-year, to improve our understanding of the sensitivity of the calculated loss trend rate to the inclusion or exclusion of those points.

The various trend patterns that we review and associated statistical results are summarized in Appendix C¹³ for each of frequency, severity, and loss cost.

4.1. Time Period Considered

In this review, we present and consider the claim experience by accident half-year, spanning the twenty-year period from 2002-1 to 2021-2.

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

4.2. Seasonality

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

4.3. Weather Conditions

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

¹³ Due to the breadth and depth of our review, not all loss trend models we considered are included in Appendix C.

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.

4.4. Reform or Level Change Parameter

The purpose of a reform parameter¹⁴ 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.¹⁵

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

4.5. Data Points

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

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

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

4.6. Statistical Tests

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

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

¹⁵ A t -test with a resulting p -value of less than 5% is considered significant.

- Regarding adjusted R-squared, we generally refer to values of 80% or greater to be “high,” values between 40% and 80% to be “moderate,” and values below 40% to be “low.”
- We consider p -values less than 5% to be “significant.”
- The confidence interval presented corresponds to a 95% probability level range.

4.7. Future Trend Rates

In selecting future trend rates, we adjust our selected past trend rates if there is evidence of new patterns emerging. If no future trend rate is noted in the discussion below, it should be assumed that our selected future trend rate is equal to our selected past trend rate. Unless noted otherwise, future trends should apply beginning at the mid-point of the latest accident half-year considered in the model.¹⁶

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

4.8. Summary of Trend Rates

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

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

4.9. 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 C. However, the information presented in each heatmap is analogous with the information presented in Appendix C and is considered an additional aid to draw attention to the models we select. For example, the information provided in Figure 4 may also be found in Appendix C pages 1 and 2.

4.10. COVID-19

COVID-19 “stay-at-home” orders and other directives during the pandemic resulted in a dramatic decline in traffic. While vaccine distribution has contributed to an increase in traffic levels since the early days of the pandemic, there remains uncertainty as to the new normal traffic patterns and claims

¹⁶ Typically October 1, for the AUTO 7001, and April 1 for the AUTO 7501 data.

frequency levels during the time periods during which rate programs that use these benchmarks may be in effect.

Trend Rates

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

Therefore, we exclude the 2020 and 2021 observations from our selected models for the coverages experiencing a significant change in claim costs as a result of the COVID-19 pandemic. We find severity appears unaffected by the pandemic. In the case of frequency, we observe a significant decrease for all coverages except property damage-tort.

Application of Trend Rates

For those rating programs intended to be effective once the COVID-19 pandemic is not expected to have an impact on future claims costs, the historical loss cost data (to which these trend rates will apply to) should be adjusted to remove any impact of the pandemic.¹⁷

For those rating programs intended to be in effect while the COVID-19 pandemic continues to impact claims costs, the historical loss cost data (to which these trend rates will apply to) should be (i) adjusted to fully remove any impact of the COVID-19 pandemic and (ii) then adjusted to the degree the pandemic is expected to impact claims costs during¹⁸ the proposed rating program.

4.11. Economic Considerations

Inflation

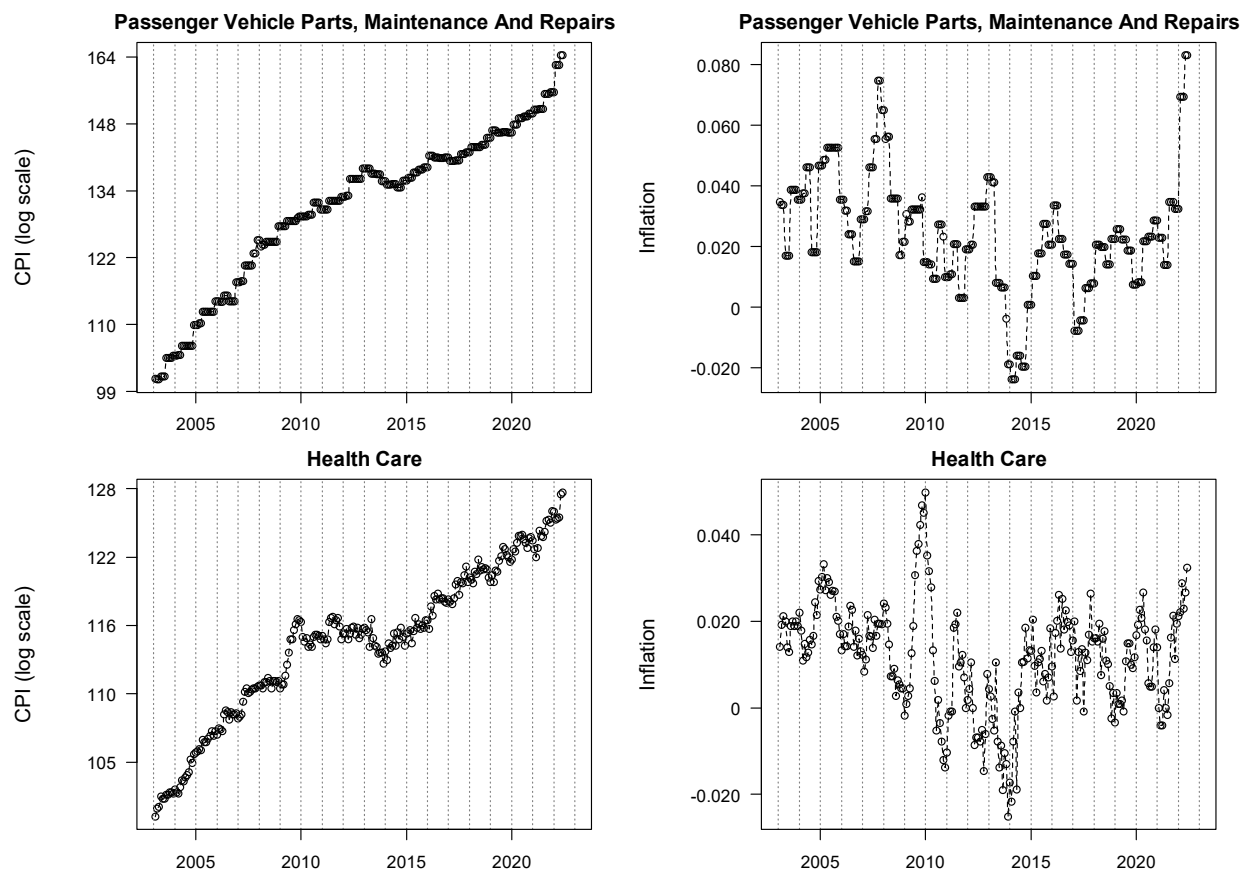
Supply chain issues and pent-up consumer demand has resulted in a recent increase in inflation which may lead to increased claim costs during the prospective period. In Figure 1, we present the consumer price index (CPI) and inflation rate¹⁹ over the last 20 years in Nova Scotia, separately, for vehicle maintenance and repair costs and health care.

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

¹⁸ This adjustment should consider what proportion of the policy year loss experience will be impacted by the COVID-19 pandemic.

¹⁹ As measured by the 12-month change in CPI.

Figure 1: Consumer Price Index

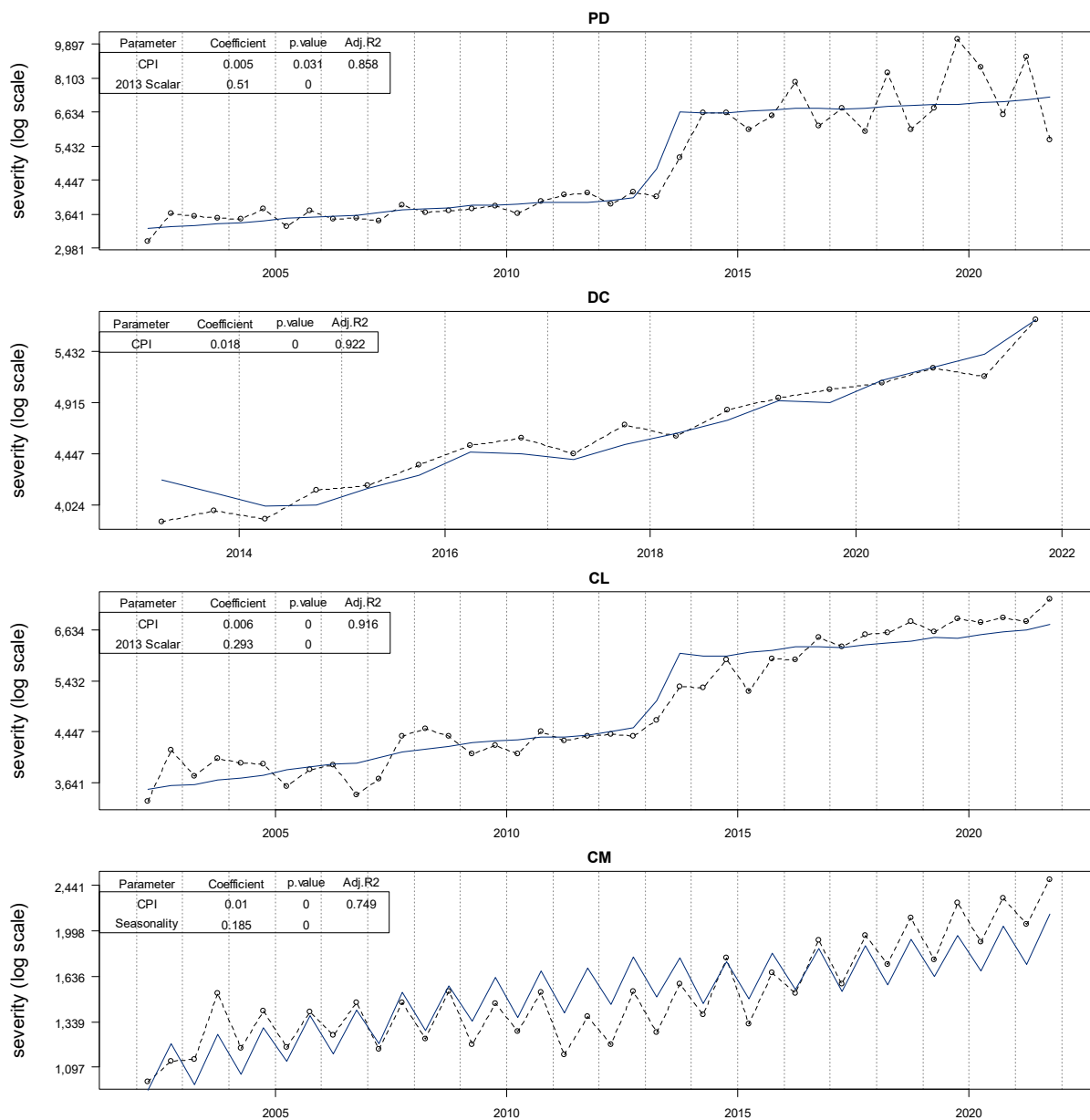


A review of the historical data points (as presented in Figure 1) shows that subject to variability:

- Since 2010, the historical inflation rate for passenger vehicle parts, maintenance and repair costs has generally ranged between +0% to +3%, with the exception of 2014 where inflation was approximately -2.0%. The average inflation rate between 2010 and 2021 is approximately +1.5%.
- The recent increase in the CPI for passenger vehicle parts, maintenance and repair costs has resulted in the highest inflation levels since 2007.
- Health Care costs appear unaffected by the recent inflationary trends.

We expect the recent higher inflation for vehicle parts, maintenance, and repair costs to affect claim costs for physical damage coverages since more costly repairs will increase the total amount needed to settle claims. In Figure 2, we examine the historical relationship between claims severity for physical damage coverages and the CPI over the last 20 years. More specifically, we fit regression models to the severity experience using average CPI over the period and seasonality as predictor variables. As expected, we observe significant correlation between the historical physical damage claim costs and CPI index, as indicated by the large Adjusted R^2 values and significant p -values.

Figure 2: Physical Damage x CPI Correlation



Given this correlation, it is reasonable to assume that an increase in inflation will result in an increase in future claim costs. The amount by which claim costs will increase is highly uncertain as the persistence of the higher inflation levels is difficult to predict.

Additional Economic Factors

Although there is a high degree of correlation between CPI and the physical damage trend rate, other social and economic factors may also affect claim costs and the measured loss cost trend rate. This is why the loss cost trend rate is not equal to the CPI, but instead correlated with it. These other social and economic factors influence the difference between the measured loss cost trend rate and the CPI. In

addition to the impact of rising car parts and repair costs, the following economic factors may affect claims costs:

- Surging Gas Prices - the surge in gas prices can affect consumer behaviour regarding vehicle usage. A decline in vehicle usage due to surging gas prices may be correlated with a decline in frequency.
- Interest Rates /economic downturn – increased interest rate rates or a potential economic downturn may result in a decline in the consumer propensity to buy new vehicles. As new cars typically cost more to repair, this would temper the severity trend.

Application

As discussed above, our trend selections are based on models that do not directly consider additional economic parameters, such as CPI, due to the difficulty of forecasting future inflation rates. However, we believe explicit recognition of the current economic environment may be warranted in this case.

To recognize the expectation of higher than historical inflation we suggest that insurers use the most recent *CPI data for vehicle maintenance and repair costs* in Nova Scotia to calculate an adjustment to the selected past severity trend for physical damage coverages as a basis for the future trend rate. If we consider claim cost trend to be the combination of inflation and a residual trend amount, then the future *severity* trend rate may be estimated using the following formula:

$$\begin{aligned} &\text{Future Severity Trend Rate} \\ &= (1 + \text{Annual Future Inflation Rate}) \times \left(\frac{1 + \text{Past Severity Trend Rate}}{1 + \text{Historical Inflation Rate}} \right) - 1 \end{aligned}$$

However, insurers apply *loss cost* trend rates in their rate applications, not severity trend rates. Therefore, for practical purposes we consider a CPI adjustment for the *loss cost* trend rate. The future *loss cost* trend rate is approximately equal to the expected average future inflation rate plus the historical difference between inflation and past loss cost trend.

$$\begin{aligned} &\text{Future Loss Cost Trend Rate} \\ &\cong (\text{Annual Future Inflation Rate}) \\ &+ (\text{Past Loss Cost Trend Rate} - \text{Historical Inflation Rate}) \end{aligned}$$

We recommend that at the time of the rate application preparation, the future loss cost trend rate be calculated as above so as to consider the higher inflation than is implicit in the past loss cost trend rate. Specifically:

- The future loss cost trend rate would be based on the annual future inflation rate, the residual trend and consideration of other economic factors.
- Each insurer (when submitting their rate application) would select an **annual future inflation rate** that the insurer determines would be in effect between October 1, 2021 and the average accident date of the proposed rate program. This annual future inflation rate would be based on the most recent CPI data for vehicle maintenance and repair costs in Nova Scotia that is available at the time of the filing preparation, and the actuary's expectation of inflation until the average accident date of the proposed rate program.

Government actions to curb rising costs and its impact on expected inflation should be considered in selecting the annual future inflation rate. As the rate of inflation may vary over the forecast period, the actuary should consider this variation.

- The **residual trend** is equal to the selected past loss cost trend (varies by coverage) less the average historical inflation rate of +1.5% that we measure between 2010 and 2021. The residual trend is presented for each of the physical damage coverages in the following subsections.
- As discussed above if **other social or economic environment changes** are influencing vehicle usage or purchase of vehicles, this too could be considered in the selection of the future loss cost trend rate.

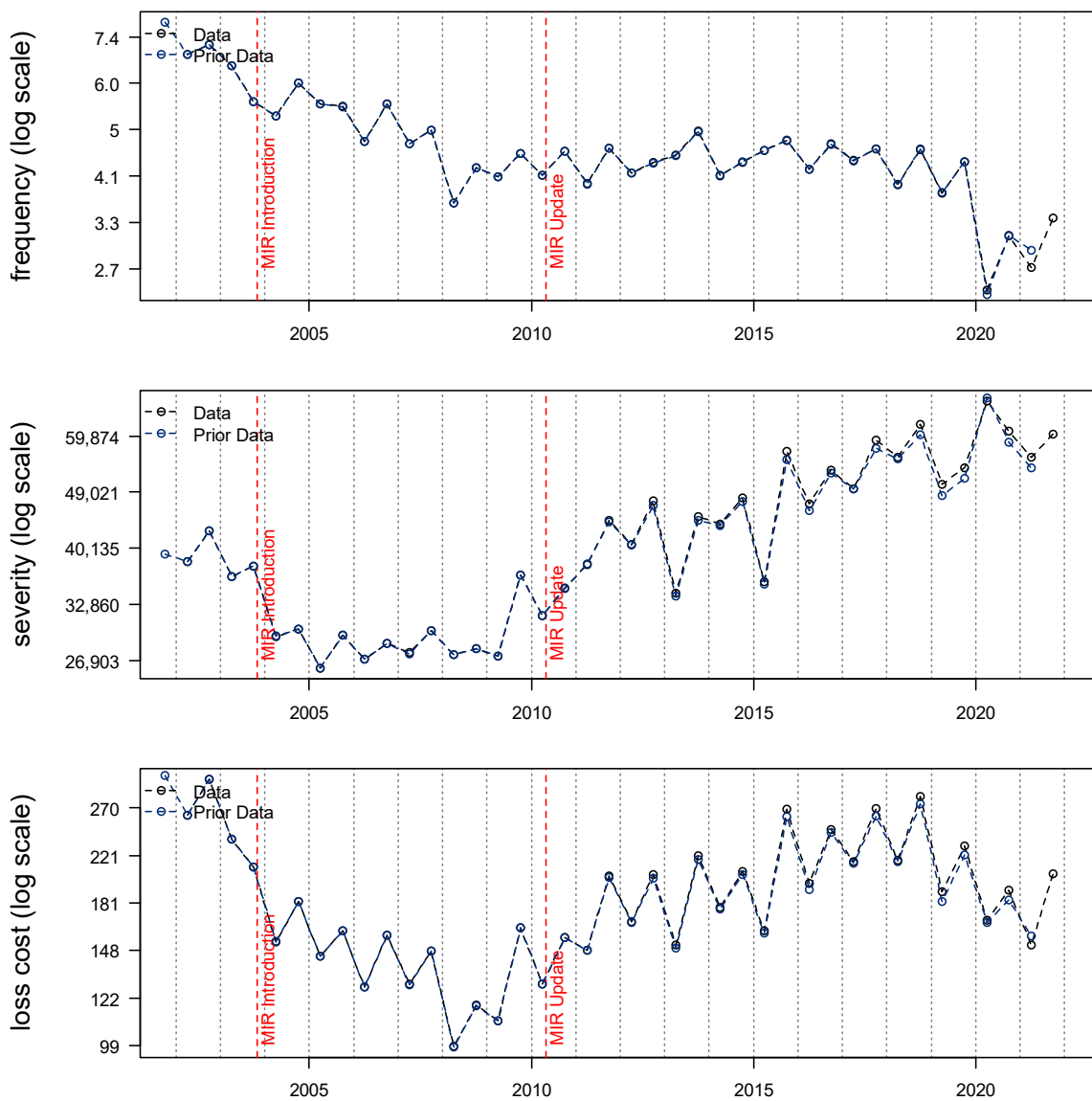
The proposed application of selecting a future loss cost trend based on the most recent increase in CPI and other economic changes should be viewed as a temporary solution until inflation stabilizes. It is expected that these adjustments would no longer be necessary once inflation has returned to historical levels and the economic environment has stabilized.

5. Oliver Wyman Selected Trend Rates

5.1. Bodily Injury

In Figure 3, 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 2002-1 through 2021-2. We include a comparison to the estimated values used in our prior report and observe the estimates have not changed significantly.

Figure 3: Bodily Injury – Observed Loss Cost Experience



A review of the historical data points (as depicted in Figure 3) 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), followed by another decrease during 2020 and 2021 coincident with the COVID-19 pandemic.
- Severity sharply declined following the 2003 reforms, but remained relatively flat from 2005 through 2009-1, after which, severity began increasing. We note a drop in severity beginning 2019 with a spike in 2020-1.
- 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 during 2020 and 2021 coincident with the COVID-19 pandemic.

An increase in the minor injury cap (from an unindexed \$2,500 to an indexed \$7,500) took effect on April 28, 2010. Although, 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 C.

In Figure 4 we present a heatmap of indicated severity trends beginning 2011-2 through 2016-2, ending 2021-2, 2021-1 and 2020-2, with time and seasonality included in the model.

Figure 4: Bodily Injury - Severity Heatmap (Time and Seasonality)



- The models with experience periods beginning between 2011-2 to 2015-1 and ending 2021-2, have indicated severity trend rates that range from approximately +4.5 to +5.0%, and have moderate adjusted R-squared values and significant *p*-values for time. We note that seasonality is only significant for the longer experience periods.
- The indicated trend rate is generally lower for the models with longer experience periods and hits a maximum with the model beginning 2013-1 (which is a low point).
- The models with the shortest experience periods, those beginning 2015-2 through 2016-2, have *p*-values that are insignificant for time and lower trend rates.
- The models with experience periods ending 2020-2 and 2021-1 have trend rates that are generally one-half to one percentage point higher than those ending 2021-2.

In Figure 5 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 and 2021 observations that are coincident with the COVID-19 pandemic.

Figure 5: 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, higher adjusted R-squared values, and p -values that are significant for time and seasonality.
- In general, the indicated trend rate is higher for the models with longer experience periods and decreases 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 models, we also consider the loss cost models directly.

In Figure 6 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 and 2021 observations that are coincident with the COVID-19 pandemic.

Figure 6: 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 +4.0%, 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 and 2021) 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.

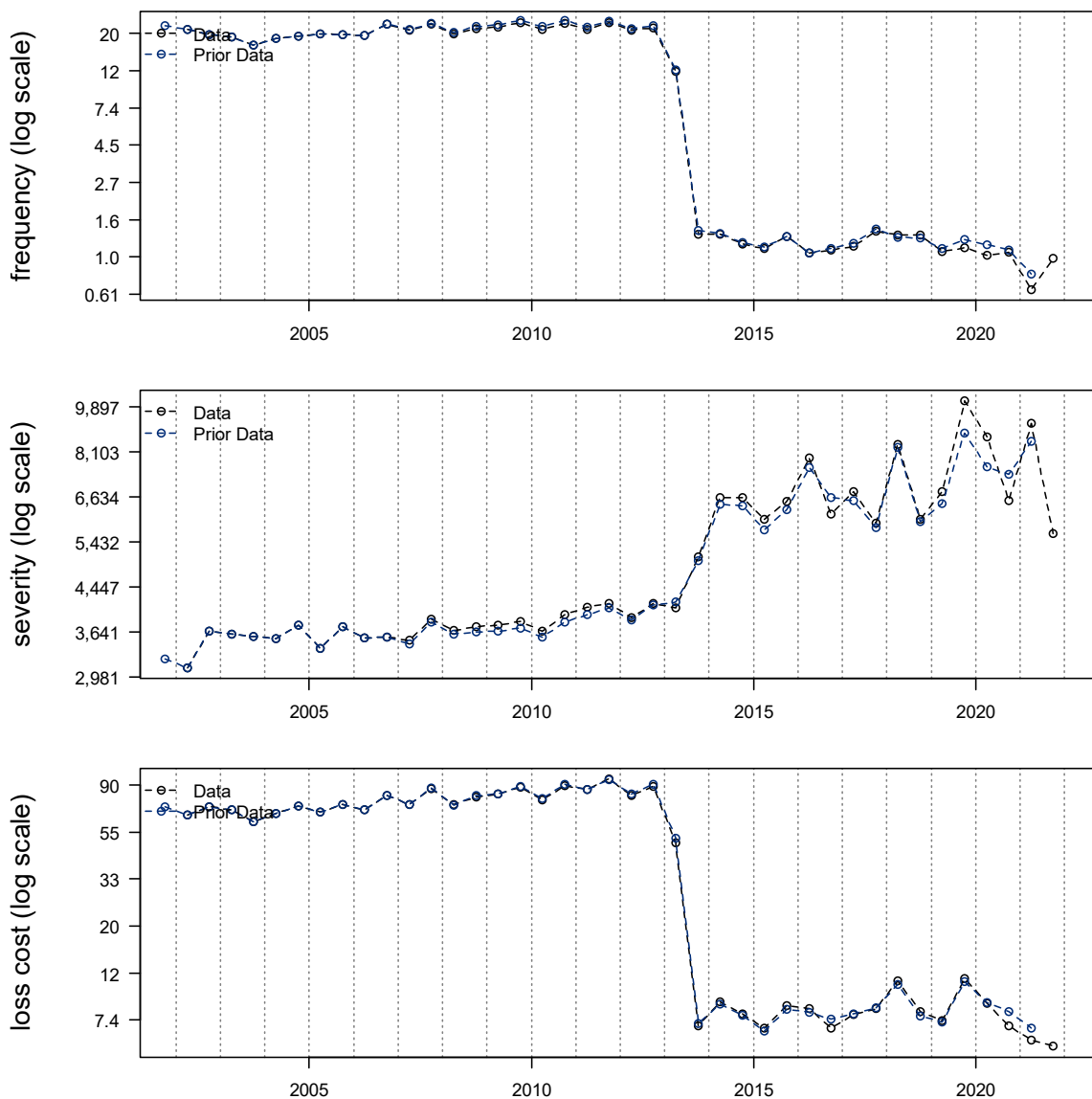
Given the longer-term trend rates ending 2019-1 and 2019-2, we select a past loss cost trend rate of **+4.0%**, the same as our prior selection. Giving credence to the recent flatter loss cost trends (with trend rates beginning 2015-1 to 2016-1 ending 2019-1 and 2019-2 at +3% or less) we select a future loss cost trend rate of **+3.0%**.²⁰

²⁰ The selected future trend rate begins on October 1, 2019; consistent with the midpoint of the most recent accident period considered in the model.

5.2. Property Damage

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 2002-1 through 2021-2. 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 our immature severity estimates have decreased slightly, except for 2020-2 where a slight increase has occurred.²¹

Figure 7: Property Damage– Observed Loss Cost Experience



²¹ The majority of this change is due to the exclusion of one insurer/group with an unusual rise in severity as discussed in Section 3.3.

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

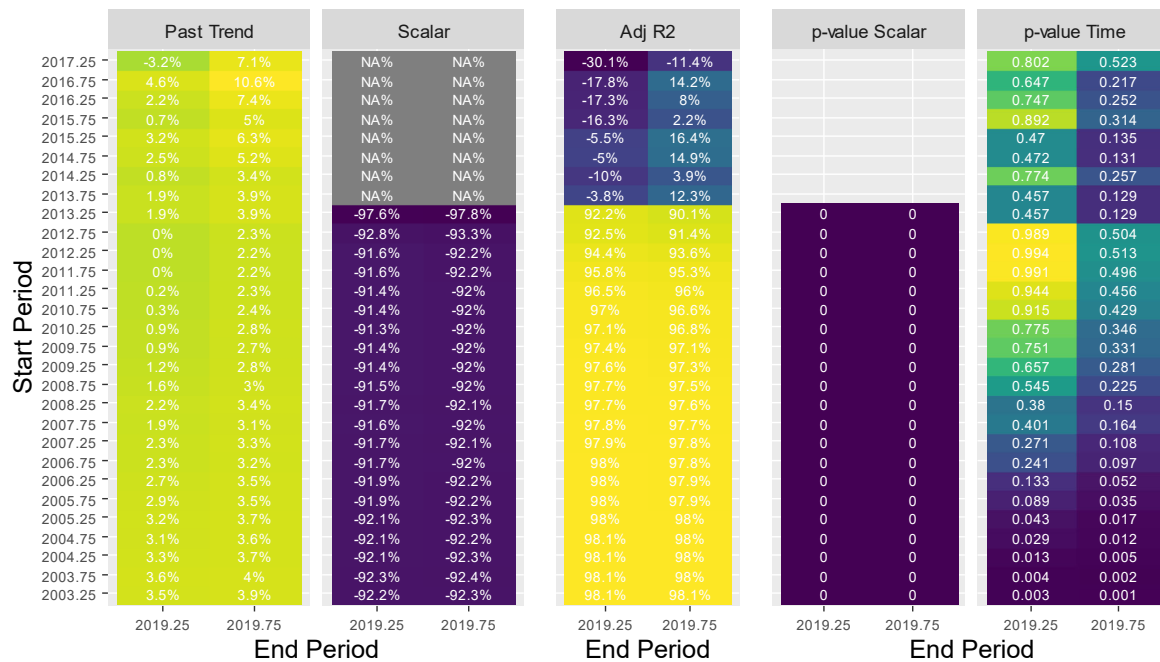
- Loss cost decreased significantly with the introduction of DCPD, followed by a positive but volatile trend. (In Figure 7, data prior to April 2013 includes both DCPD and property damage, and after April 2013, only property damage.) We observe loss costs decreased slightly in 2020 and 2021, which may or may not be attributable to 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 a steeper 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 large decrease during 2021 coincident with the COVID-19 pandemic.

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

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 8 we present a heatmap of indicated loss cost trends beginning 2003-1 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 and 2021 observations from consideration to limit any potential influence of COVID-19 on the indicated loss cost trend rates.

Figure 8: Property Damage– Loss Cost Heatmap (Time and April 2013 Scalar)



- We observe the models with experience periods beginning 2003-1 through 2005-2, 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 between 2006-1 and 2014-2 have indicated trend rates that range between approximately +2.0% to +5.0% but do not have significant p -values for time. This is primarily the result of an increased level of volatility post-reform, increasing the uncertainty of the estimates.
- The models with experience periods ending 2019-1 have indicated loss cost trend rates that are between one and two percentage point 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%**, the same as our prior selection.

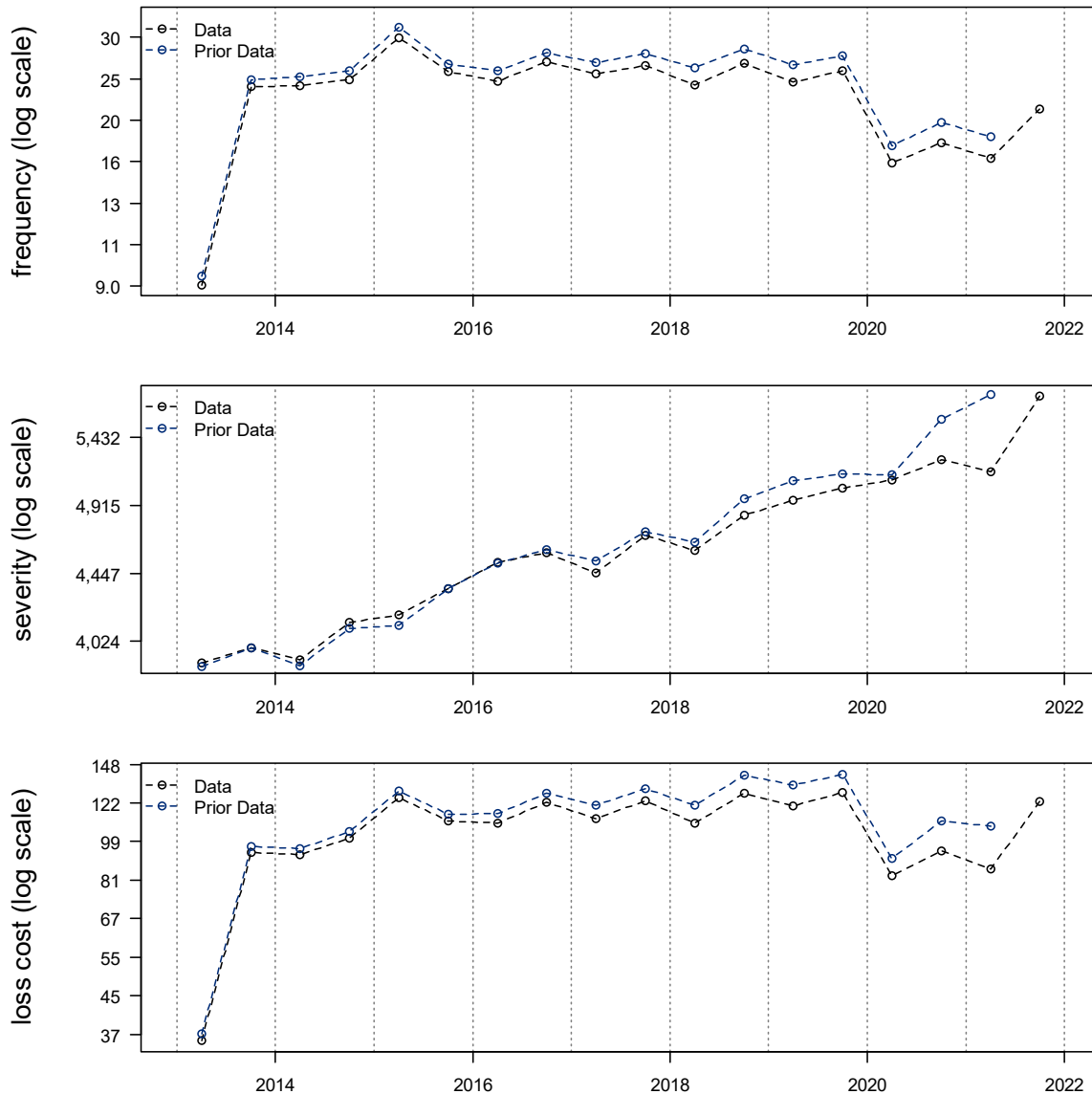
We estimate *future loss cost* trend will be approximately 1.5²² percentage points above the insurer's expectation of average inflation between October 1, 2021 and the average accident date of the proposed rate program. The insurer's expectation of inflation should consider the post-October 1, 2021 Vehicle Parts, Maintenance and Repair CPI data available at time of filing. Please refer to Section 4.11 for more details regarding our view on future loss cost trend for physical damage coverages.

5.3. Direct Compensation Property Damage

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 2013-1 through 2021-2. We include a comparison to the estimated values used in our prior report and observe that our frequency, severity, and loss cost estimates have decreased slightly. The majority of these differences are due to the exclusion of one insurer/group with an unusual rise in severity as discuss in Section 3.3.

²² +1.5% = 3.0% (past loss cost trend) - 1.5% (historical inflation)

Figure 9: DCPD – Observed Loss Cost Experience



A review of the historical data points (as depicted in Figure 9) 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. We observe a large decrease during 2020 and 2021-1 coincident with the COVID-19 pandemic.
- Severity has exhibited a consistent upward trend. We observe a large increase during 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 during 2020 and 2021 coincident with the COVID-19 pandemic.

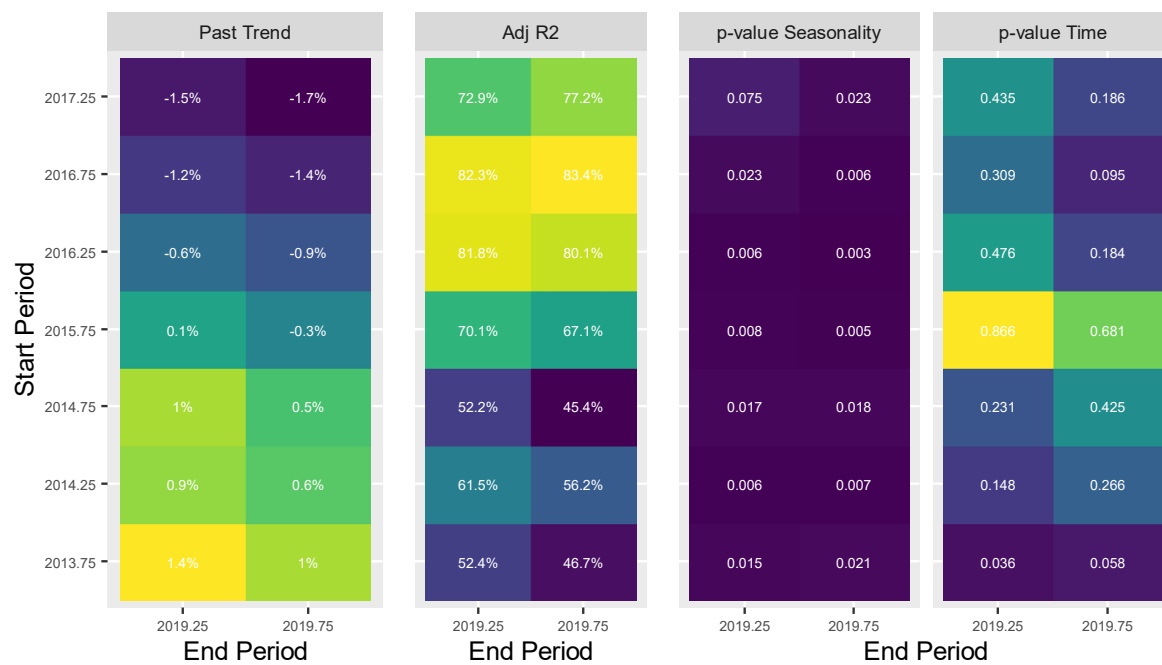
The estimated severity, frequency, and loss cost trends, associated adjusted R-squared values, and *p*-values, over various trend measurement periods with and without a seasonality parameter and the 2015-1 observation are presented in Appendix C.

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 2013²³ we consider the time periods beginning 2013-2.

In Figure 8 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 and 2021 observations that are coincident with the COVID-19 pandemic.

Figure 10: 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 -2.0% to +1.0% with moderate to high adjusted R-squared values and significant *p*-values for seasonality, but not for time.
- The indicated trend rate is higher for the models with longer experience periods and decreases as the experience period shortens.
- The models with experience periods beginning 2016-1 through 2017-1 have the highest Adjusted R-squared values.

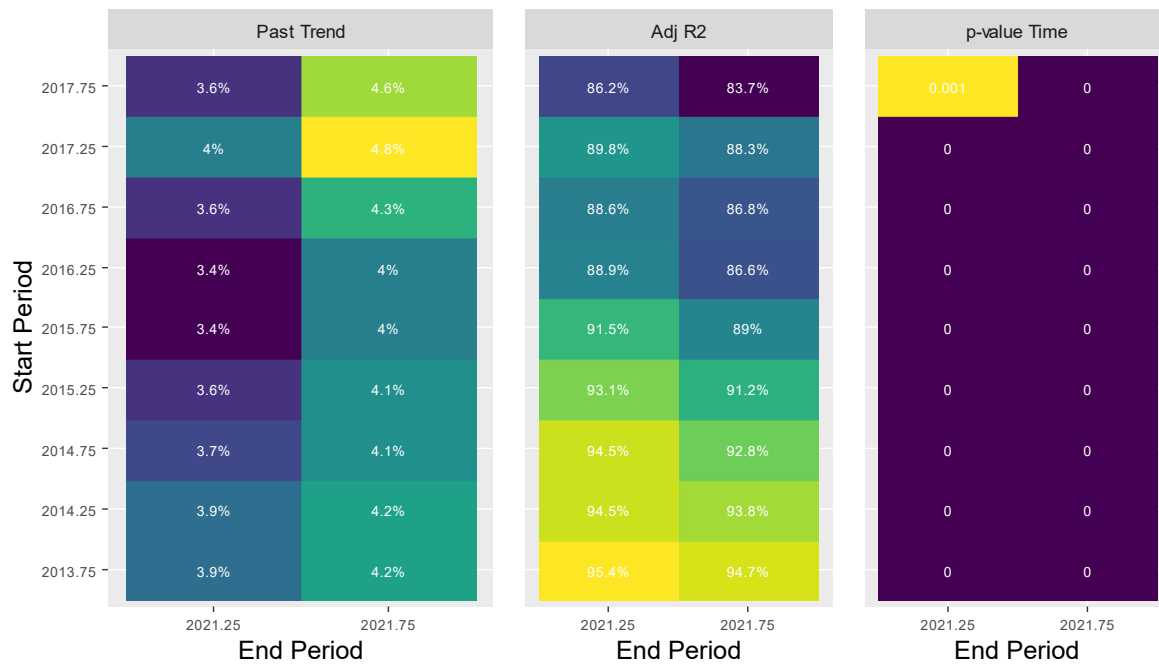
²³ For time periods prior to the introduction of DCPD, refer to our prior report as of June 30, 2019 for the supporting analysis of our selected loss cost trend rate.

- The models with experience periods ending 2019-1 have indicated frequency trend rates that are less than one-half percentage point 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 the *p*-value is insignificant for time.

In Figure 11, we present a heatmap of indicated severity trends beginning 2013-2 through 2017-2, ending 2021-1 and 2021-2, with time included in the model.

Figure 11: DCPD – Severity Heatmap (Post-Reform: Time)



- We observe the models with experience periods ending 2021-2, have indicated severity trend rates generally around +4.0% with high adjusted R-squared values and significant *p*-values for time.
- Models with longer experience periods have the highest adjusted R-squared values.
- The models with experience periods ending 2021-1 have indicated severity trend rates that are slightly lower than those ending 2021-2 and have slightly higher adjusted R-squared values.

We select a past severity trend rate of +4.0%.

Based on our combined frequency and severity trend rates, we select a past loss cost trend rate of **+4.0%**, one percentage point lower than our prior selection.²⁴

We estimate *future loss cost* trend will be approximately 2.5 percentage points²⁵ above the insurer’s expectation of average inflation between October 1, 2021 and the average accident date of the proposed rate program. The insurer’s expectation of inflation should consider the post-October 1, 2021

²⁴ Most of this difference from our prior review is attributed to the exclusion of one insurer/group with erroneous data.

²⁵ +2.5% = 4.0% (past loss cost trend) - 1.5% (historical inflation)

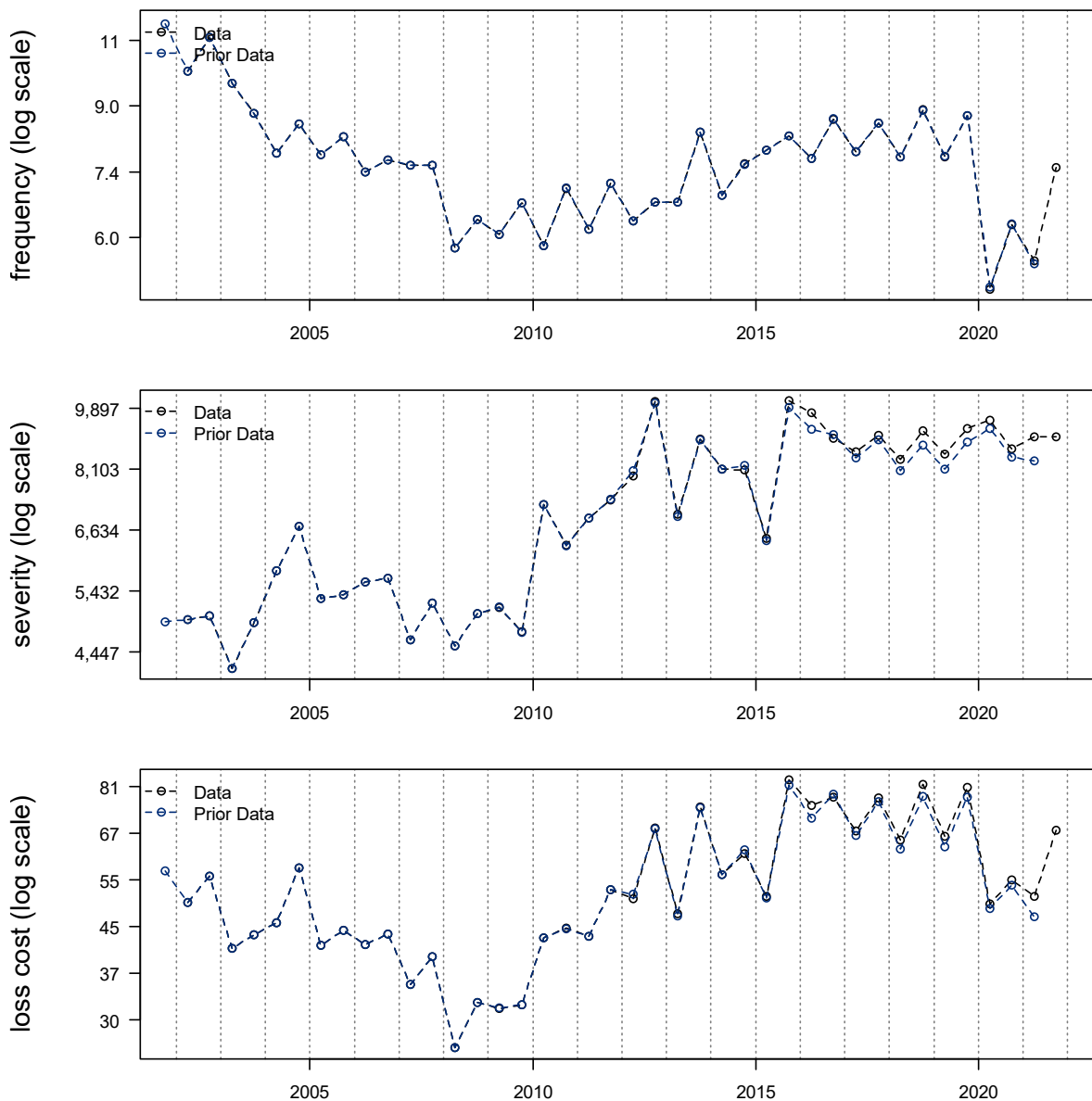
Vehicle Parts, Maintenance and Repair CPI data available at time of filing. Please refer to Section 4.11 for more details regarding our view on future loss cost trend for physical damage coverages.

5.4. Accident Benefits Total

Similar to our prior report, our selected loss trend rate is based on a combined “accident benefits total” basis. The decision to combine the sub-coverages was based on a preliminary analysis using the December 31, 2021 dataset which considered models on both a separate and combined basis.

In Figure 12, 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 2002-1 through 2021-2. We include a comparison to the estimated values used in our prior report and observe that our severity and loss cost estimates have increased slightly.

Figure 12: AB Total – Observed Loss Cost Experience



A review of the historical data points (as depicted in Figure 12) 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 and 2021 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 and appears to be leveling out with the most recent periods prior to the pandemic. We observe a large decrease during 2020 and 2021 coincident with the COVID-19 pandemic.

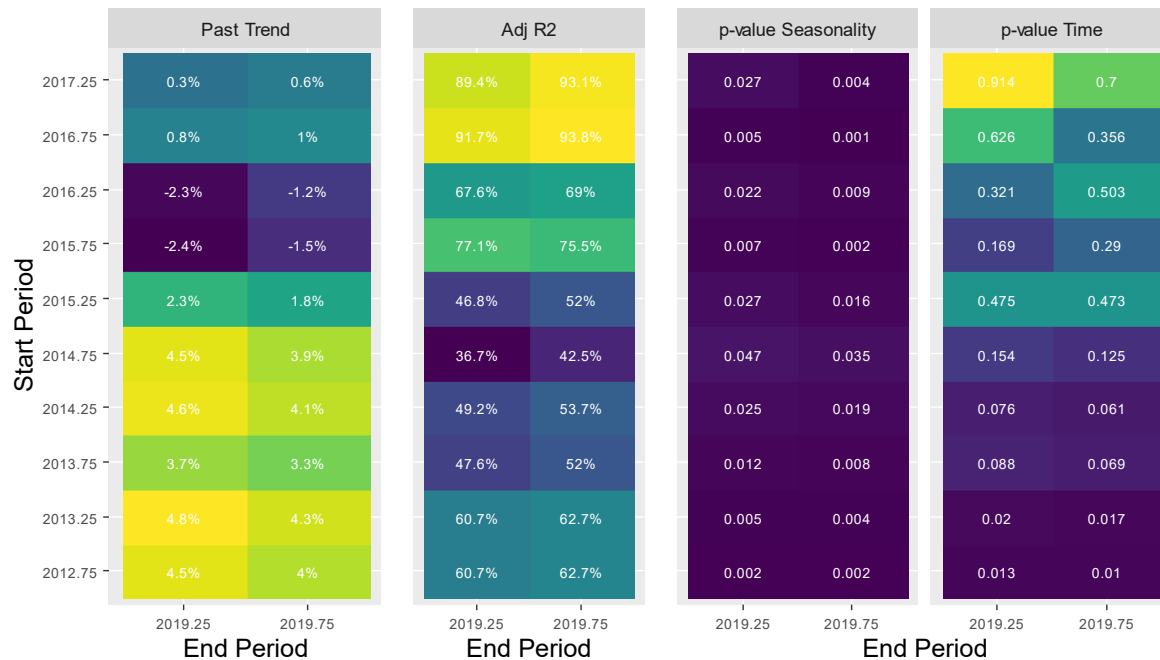
The estimated severity, frequency, and loss cost trends, associated adjusted R-squared values, and p -values, over various trend measurement periods, with and without a seasonality parameter, and scalar parameters for the 2010 and 2012 reforms are presented in Appendix C.

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 C), without seasonality beginning 2012-2 to 2016-2 ending 2021-2 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.

In Figure 13 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 and 2021 observations that are coincident with the COVID-19 pandemic.

Figure 13: 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 +3.0% to +4.5% with moderate adjusted R-squared values and p-values that are generally significant for time.
- The models with shorter experience periods have trend rates that fall between -2.5% and +2.5%, 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.

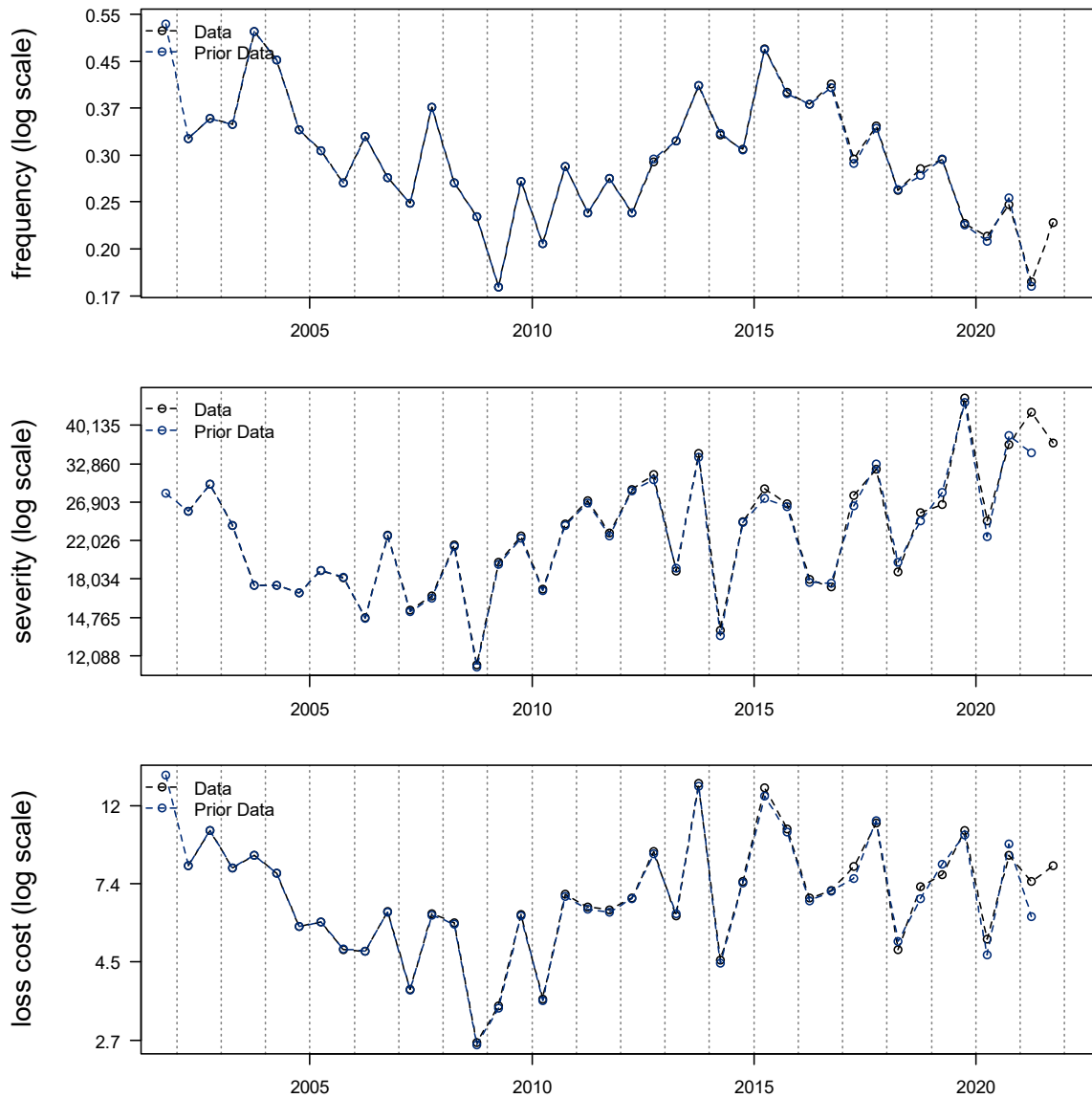
We observe over the more recent time frames, beginning 2015-2, there is a clear pattern of loss cost flattening with resulting insignificant p-values for time (and with moderate to high adjusted R-squared values). Given this moderation, we select +1.5%²⁶ one percentage point lower than our past and future trend rate.

5.5. Uninsured Auto

In Figure 14, 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 2002-1 through 2021-2. We include a comparison to the estimated values used in our prior report and observe that our 2021-1 severity and loss cost estimates have increased.

²⁶ The selected past and future trend rate begins on October 1, 2015.

Figure 14: Uninsured Auto – Observed Loss Cost Experience



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

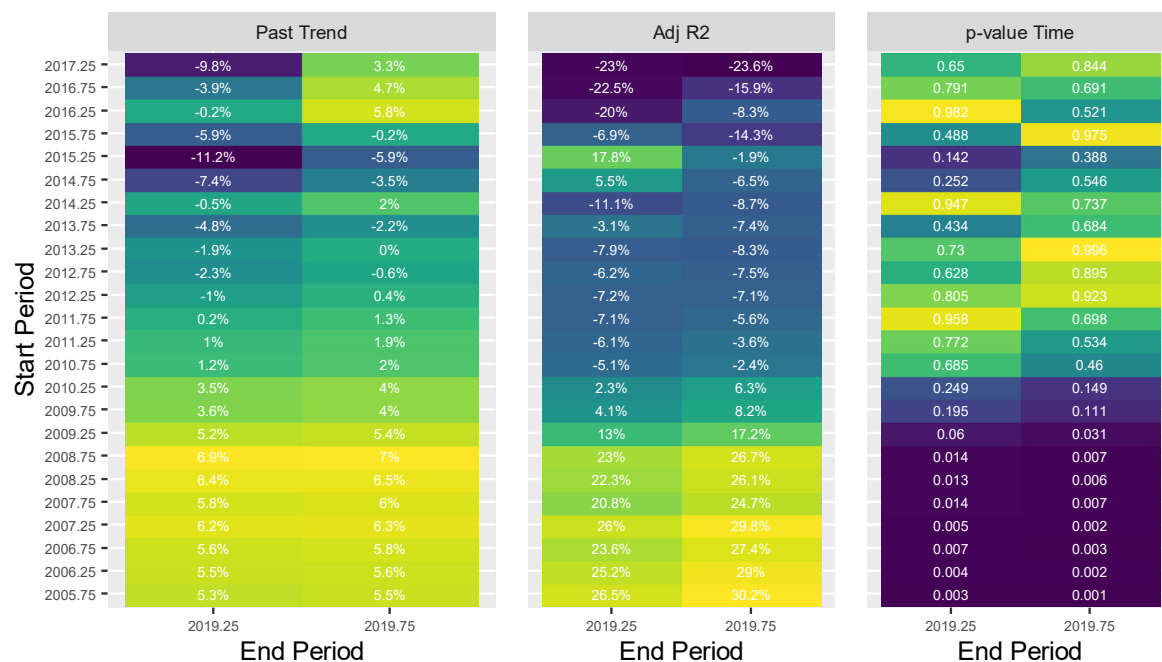
- Loss cost generally exhibited an upward trend between 2009 and 2013, followed by a flat (or slightly downward) trend, with significant volatility that includes very large upward spikes in 2013-2 and 2015-1, and large downward spikes in 2014-1, 2018-1 and 2020-1.
- Severity generally exhibited an upward trend beginning in 2005, followed by considerable volatility over a relatively flat pattern beginning in 2012. We observe a spike at 2019-2 followed by a large decrease at 2020-1.
- Frequency generally increased between 2009 and 2015 and appears to be declining in the most recent few years, with a large decline in 2019-2 and 2021-1.

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 C.

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

In Figure 15 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 and 2021 observations from consideration to limit any potential influence of COVID-19 on the indicated loss cost trend rates.

Figure 15: Uninsured Auto – Loss Cost Heatmap (Time)



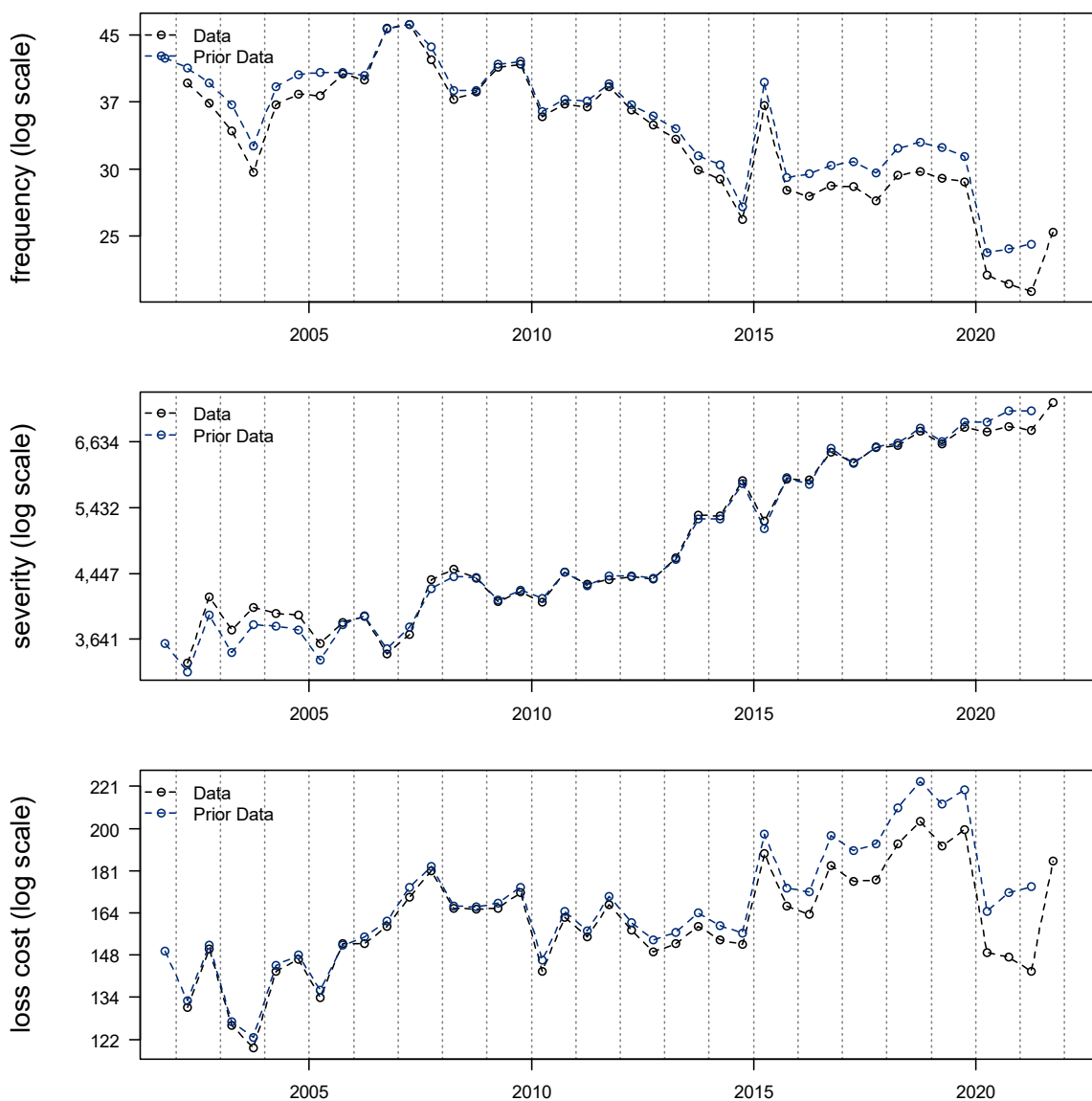
- We observe the models with experience periods beginning 2005-2 to 2009-2, ending 2019-2, have indicated loss cost trend rates that range from approximately +5.5% to +7.0%, and have low adjusted R-squared values and significant *p*-values time.
- The models with shorter experience periods generally have insignificant *p*-values for time, indicating trend rate that is not significantly different from 0%, and low adjusted R-squared values.
- The models for the experience periods ending 2019-1 have similar results as those ending 2019-2. The models for shorter experience period ending 2019-1 have significantly lower trend than those ending 2019-2.

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

5.6. Collision

In Figure 16, 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 2002-1 through 2021-2. We include a comparison to the estimated values used in our prior report and observe that our frequency, loss cost, and immature severity estimates have decreased. The majority of these differences are due to the exclusion of one insurer/group with an unusual rise in severity as discussed in Section 3.3.

Figure 16: Collision – Observed Loss Cost Experience



A review of the historical data points (as depicted in Figure 16) 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, prior to the pandemic. We observe a large decrease during 2020 and 2021 coincident with the COVID-19 pandemic.
- Severity has generally exhibited an upward trend, rising more steeply beginning 2013.
- 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 during 2020 and 2021 coincident with the COVID-19 pandemic.

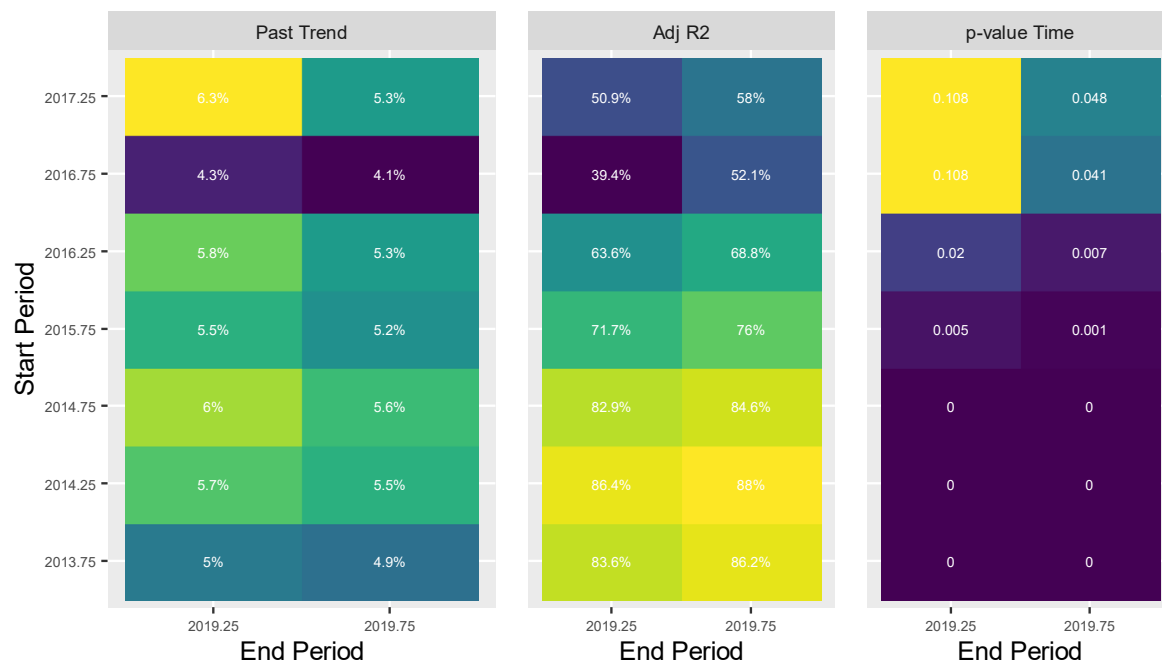
The estimated severity, frequency, and loss cost trends, associated adjusted R-squared values, and *p*-values, over various trend measurement periods with and without a seasonality parameter and the 2015-1 observation are presented in Appendix C.

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.
- As the measured frequency trends after DCPD was introduced generally have *p*-values for time that are not significant, we consider the loss cost trends where the statistical support is stronger (higher adjusted R-squared values and significant *p*-values).

In Figure 17 we present a heatmap of indicated loss cost trends beginning 2013-2 through 2017-1, ending 2019-2 and 2019-1, excluding 2015-1, and only time included in the model. We exclude the unusually low 2020 and 2021 observations that are coincident with the COVID-19 pandemic.

Figure 17: Collision – Loss Cost Heatmap (Post-PD/DCPD Reform: Time)



- We observe the models with experience periods ending 2019-2, have indicated loss cost trend rates generally range from +4.0% to +5.5% and have moderate to high adjusted R-squared values and significant p -values for time.
- The models with experience periods ending 2019-1 have modestly higher results than those ending 2019-2.

We select a past loss cost trend of **+5.5%**, one and a half percentage points lower than our prior selection.²⁷

We estimate *future loss cost* trend will be approximately 4.0²⁸ percentage points above the insurer's expectation of average inflation between October 1, 2021 and the average accident date of the proposed rate program. The insurer's expectation of inflation should consider the post-October 1, 2021 Vehicle Parts, Maintenance and Repair CPI data available at time of filing. Please refer to Section 4.11 for more details regarding our view on future loss cost trend for physical damage coverages.

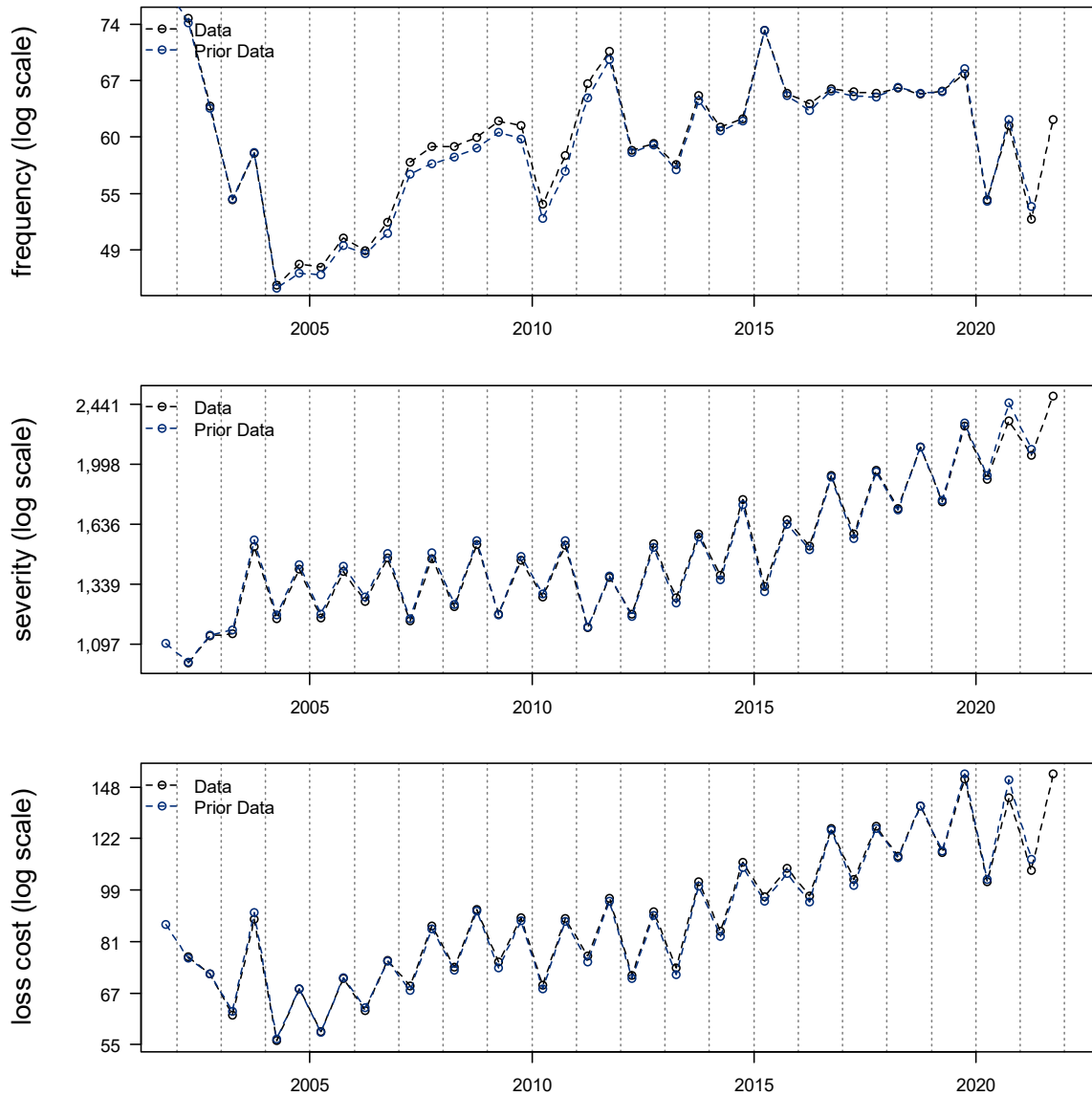
5.7. Comprehensive

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 2002-1 through 2021-2. We include a comparison to the estimated values used in our prior report and observe that the estimates have not changed significantly.

²⁷ Most of this difference from our prior review is attributed to the exclusion of one insurer/group with erroneous data.

²⁸ +4.0% = 5.5% (past loss cost trend) - 1.5% (historical inflation)

Figure 18: Comprehensive – Observed Loss Cost Experience



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

- Loss cost has exhibited an upward trend since 2004, but with a somewhat flat trend between 2007 and 2012. We observe large decreases in 2020-1 and 2021-1 and large increases in 2019-2, 2020-2 and 2021-2. The impact of the COVID-19 pandemic on the 2020 and 2021 loss costs is not evident, however, as we note below, the frequency appears to have been affected.
- Severity has exhibited a somewhat flat trend between 2003 and 2010, then an increasing trend thereafter.

- Frequency has been more variable but has generally been increasing since 2005. We observe decreases in 2020 and 2021 coincident with the COVID-19 pandemic. We note the 2020-2 and 2021-2 observations appear to have a more tempered decrease than 2020-1 and 2021-1.

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 C.

In Figure 19 we present a heatmap of indicated severity trends beginning 2011-2 through 2017-1, ending 2021-2 and 2021-1, with time and seasonality included in the model.

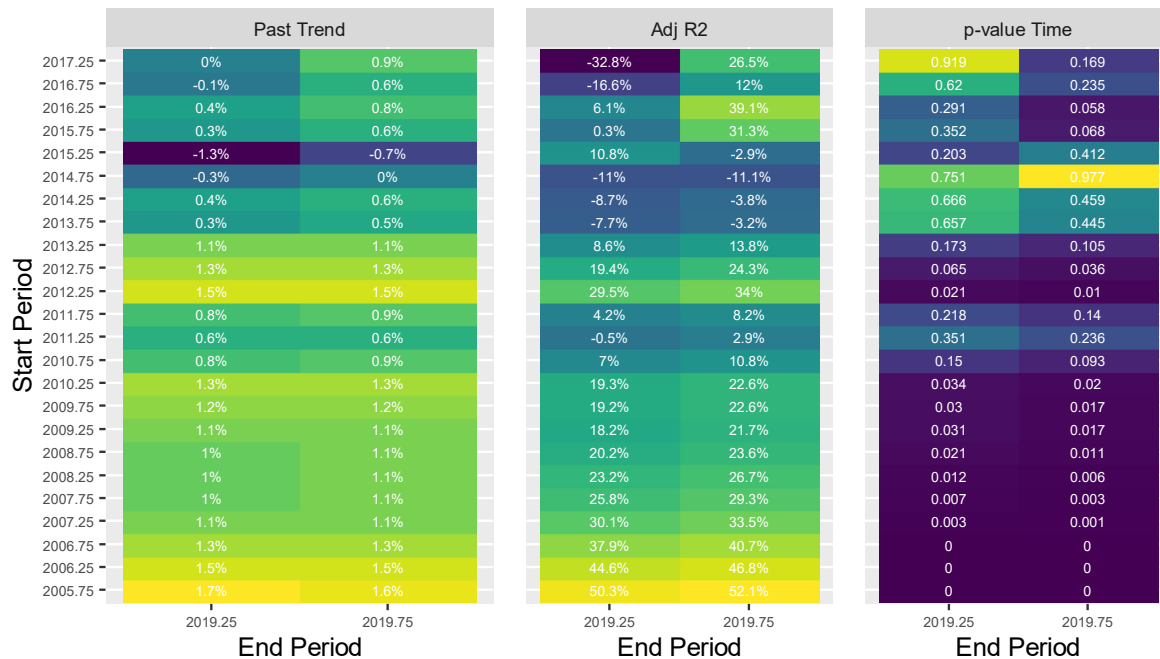
Figure 19: Comprehensive – Severity Heatmap (Time and Seasonality)



- We observe the models with experience periods beginning 2011-2 through 2014-1, ending 2021-2, have indicated severity trend rates that cluster around +6.0% and have high adjusted R-squared values and significant *p*-values for time and seasonality. We note the models with experience periods beginning 2014-2 to 2015-2 have slightly higher indicated trend rates, range from +6.0% to +7.0%.
- The models with experience periods ending 2021-1 have similar results as those ending 2021-2. We select a severity trend of **+6.0%**, one percentage point lower than our prior selection.

In Figure 20 we present a heatmap of indicated frequency trends beginning 2005-2 through 2017-1, ending 2019-2 and 2019-1, and only time included in the model. We exclude the unusually low 2020 and 2021 observations that are coincident with the COVID-19 pandemic.

Figure 20: Comprehensive – Frequency Heatmap (Time)



- We observe the models with experience periods beginning 2005-2 through 2010-1 ending 2019-2 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 2019-1 have similar results as those ending 2019-2.

We select a frequency trend of +0.0%, as there is no discernable trend rate when aligned with the same time period underlying our severity trend rate.

Therefore, we select a past loss cost trend of **+6.0%**, one percentage point lower than our prior selection.

We estimate *future loss cost* trend will be approximately 4.5²⁹ percentage points above the insurer’s expectation of average inflation between October 1, 2021 and the average accident date of the proposed rate program. The insurer’s expectation of inflation should consider the post-October 1, 2021 Vehicle Parts, Maintenance and Repair CPI data available at time of filing. Please refer to Section 4.11 for more details regarding our view on future loss cost trend for physical damage coverages.

²⁹ +4.5% = 6.0% (past loss cost trend) - 1.5% (historical inflation)

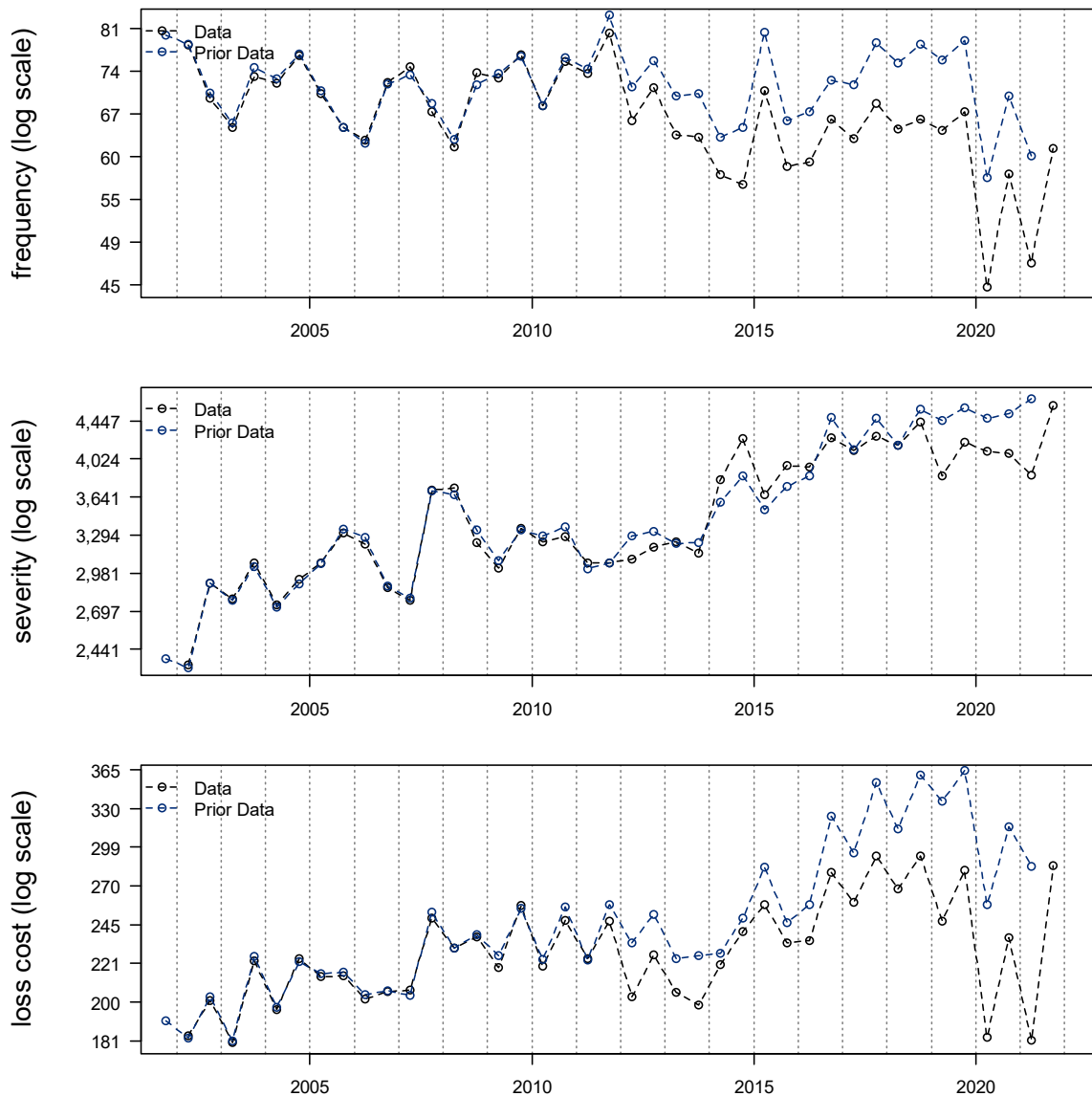
5.8. Specified Perils

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, +6.0% for the past trend rate.

5.9. All Perils

In Figure 21, 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 2002-1 through 2021-2. We include a comparison to the estimated values used in our prior report and observe that the frequency, severity, and loss cost estimates have decreased. The majority of these decreases are due to the exclusion of one insurer/group with an unusual rise in severity as discussed in Section 3.3.

Figure 21: All Perils – Observed Loss Cost Experience



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

- Loss cost exhibited a flat pattern from 2007-2 until 2015 at which point it began to increase. More recently, loss costs are showing early signs of flattening. We observe a large decrease during 2020 and 2021-1 coincident with the COVID-19 pandemic.
- Severity has generally exhibited an upward trend. We observe a decrease in severity during the 2019-1 period followed by a relatively flat trend and an increase during the 2021-2 period.
- Frequency is subject to considerable volatility and has exhibited a flatter trend pattern over the most recent years with a spike at 2015-1. We observe a large decrease during 2020 and 2021-1 coincident with the COVID-19 pandemic.

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

In Figure 22 we present a heatmap of indicated frequency trends between 2011-1 through 2017-2, ending 2019-1 and 2019-2 with only time included in the model. We exclude the unusually low 2020 and 2021 observations that are coincident with the COVID-19 pandemic.

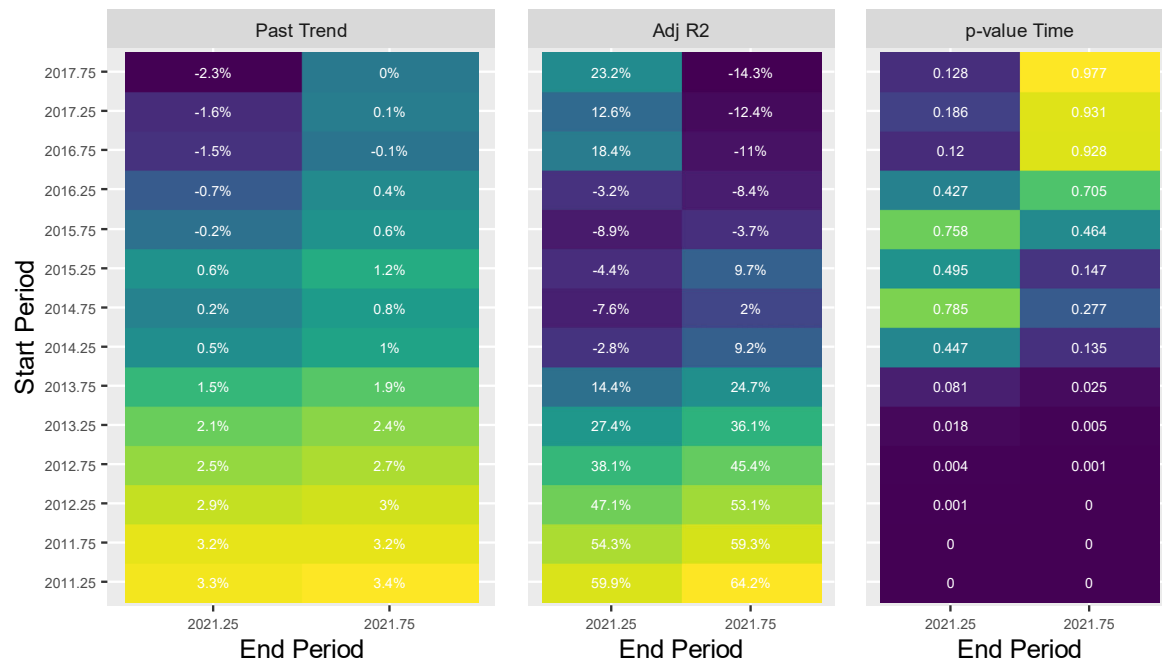
Figure 22: All Perils - Frequency Heatmap (Time)



- We observe the models ending 2019-2 have indicated frequency trend rates that generally range from -1.0% to +2.5%, low 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.

In Figure 23 we present a heatmap of indicated severity trends beginning 2011-1 through 2017-2, ending 2021-2 and 2021-1, and only time included in the model.

Figure 23: All Perils – Severity Heatmap (Time)



- We observe the models with experience periods beginning 2011-1 to 2016-1 ending 2021-2 have indicated severity trend rates that generally range from +0.5% to +3.5%, low to moderate adjusted R-squared values, and for the longer experience periods, significant p -values for time.
- The trend rates with the highest adjusted R-squared values generally cluster around +3.0%.
- Models with shorter experience periods, those beginning 2016-2 to 2017-2, 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 2021-1 have similar results as those ending 2019-2.

Given the weak statistical results for frequency, we consider the loss cost trend rates directly. In Figure 24 we present a heatmap of indicated loss cost trends beginning 2011-1 through 2017-2, ending 2019-2 and 2019-1, and only time included in the model. We exclude the unusually low 2020 and 2021 observations that are coincident with the COVID-19 pandemic.

Figure 24: All Perils – Loss Cost Heatmap (Time)



- We observe the models with experience periods beginning 2011-1 to 2016-1 ending 2019-2 have indicated loss cost trend rates that generally range from +2.0% to +5.0%, low to moderate adjusted R-squared values, and for the longer experience periods, significant *p*-values for time.
- The trend rates with the highest adjusted R-squared values generally cluster around +4.5%.
- Models with shorter experience periods, those beginning 2016-2 to 2017-2, 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 2019-1 have similar results as those ending 2019-2.

We select a past loss cost trend of **+3.0%**. This five and a half percentage point decrease from our prior selection is attributed to the exclusion of one insurer/group with erroneous data.

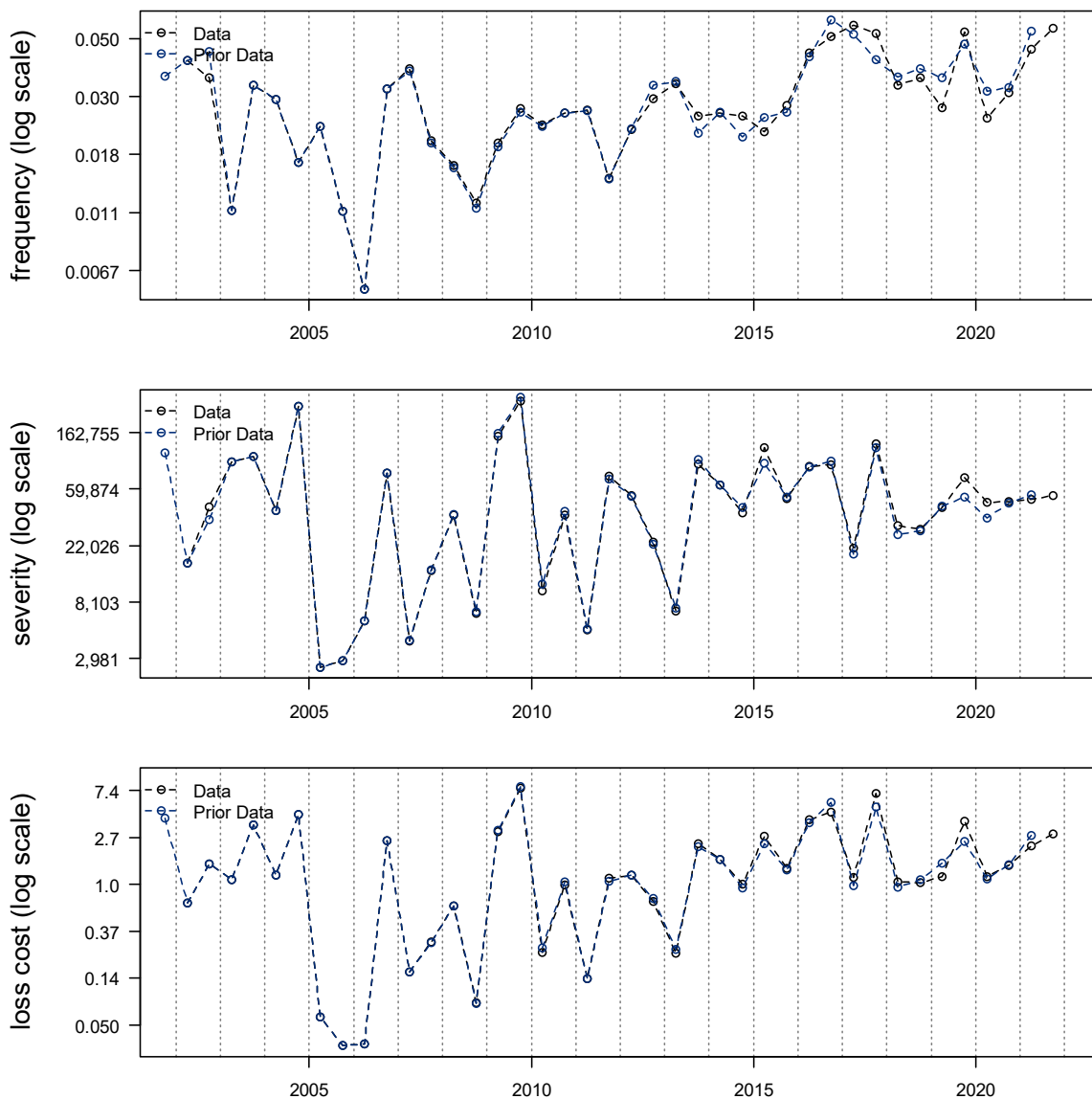
We estimate *future loss cost* trend will be approximately 1.5³⁰ percentage points above the insurer’s expectation of average inflation between October 1, 2021 and the average accident date of the proposed rate program. The insurer’s expectation of inflation should consider the post-October 1, 2021 Vehicle Parts, Maintenance and Repair CPI data available at time of filing. Please refer to Section 4.11 for more details regarding our view on future loss cost trend for physical damage coverages.

5.10. Underinsured Motorist

In Figure 25, 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 2002-1 through 2021-2. We include a comparison to the estimated values used in our prior report and observe that our estimates have not changed significantly.

³⁰ +1.5% = 3.0% (past loss cost trend) - 1.5% (historical inflation)

Figure 25: 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 C.

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 our bodily injury severity findings, **+4.5%**.

5.11. Summary- All Coverages

We summarize our current and prior trend analyses in Table 12 and Table 13, respectively. Except as noted, selected future trend rates begin the mid-point of the latest accident half-year.

Table 12: Selected Loss Cost Trends as of December 31, 2021

Coverage	Past Loss Cost	Future Loss Cost
Bodily Injury	+4.0%	+3.0% ³¹
Property Damage	+3.0%	+3.0%‡
DCPD	+4.0%	+4.0%‡
Accident Benefits	+1.5%	+1.5%
Uninsured Auto	+0.0%	+0.0%
Collision	+5.5%	+5.5% ‡
Comprehensive	+6.0%	+6.0%‡
Specified Perils	+6.0%	+6.0%‡
All Perils	+3.0%	+3.0%‡
Underinsured Motorist	+4.5%	+4.5%

‡ The *future* trend rates for property damage, collision, comprehensive, specified perils and all perils to be modified to account for changes in economic conditions. (See Section 4.11)

³¹ The selected future trend rate begins on October 1, 2019; consistent with the midpoint of the most recent accident period considered in the model.

Table 13: Selected Loss Cost Trends as of June 30, 2021

Coverage	Past Loss Cost	Future Loss Cost
Bodily Injury	+4.0%	+3.0% ³²
Property Damage	+3.0%	+3.0%
DCPD	+5.0%	+5.5%
Accident Benefits	+2.5%	+2.5%
Uninsured Auto	+0.0%	+0.0%
Collision	+7.0%	+7.0%
Comprehensive	+7.0%	+7.0%
Specified Perils	+7.0%	+7.0%
All Perils	+8.5%	+6.0% ³³
Underinsured Motorist	+4.5%	+4.5%

³² The selected future trend rate begins on October 1, 2019; consistent with the midpoint of the most recent accident period considered in the model.

³³ The selected future trend rate begins on October 1, 2019; consistent with the midpoint of the most recent accident period considered in the model.

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7. Considerations and Limitations

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

8. Appendices

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

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

Appendix C: 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 23

Accident Benefits – Total: Pages 24 to 29

Uninsured Auto: Pages 30 to 34

Collision: Pages 35 to 40

Comprehensive: Pages 41 to 48

All Perils: Pages 49 to 55

Underinsured Motorist: Pages 56 to 61

Province of Nova Scotia
Private Passengers Vehicles (Excluding Farmers)
Claim Count Loss Development Summary
Data as of 12/31/21

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
Selected Age-to-Ultimate Development Factors										
Maturity	Third Party Liability - Bodily Injury	Third Party Liability - Property Damage	Third Party Liability - Direct Compensation	Accident Benefits - Total	Comprehensive - Total	Collision	All Perils	Specified Perils	Uninsured Auto	Underinsured Motorist
6	1.266	0.776	1.020	0.919	1.149	0.978	1.044	1.007	1.198	1.259
12	1.087	1.054	1.000	0.985	1.013	0.996	1.006	1.027	0.995	0.938
18	1.061	1.039	0.999	0.997	1.003	0.998	1.001	0.999	0.980	0.916
24	1.025	1.006	1.000	0.999	1.001	0.999	1.000	0.981	0.979	0.888
30	0.999	0.998	1.000	1.000	1.000	0.999	1.000	0.973	0.981	0.845
36	0.998	0.999	1.000	1.000	1.000	1.000	1.000	0.973	0.981	0.837
42	0.995	0.999	1.000	1.000	1.000	1.000	1.000	0.980	0.980	0.854
48	0.995	0.999	1.000	1.000	1.000	1.000	1.000	1.014	0.985	0.854
54	0.995	0.999	1.000	0.999	1.000	1.000	1.000	1.020	0.989	0.882
60	0.996	1.000	1.000	0.999	1.000	1.000	1.000	1.020	0.993	0.901
66	0.998	1.000	1.000	0.999	1.000	1.000	1.000	1.020	0.996	0.888
72	0.998	1.000	1.000	1.000	1.000	1.000	1.000	0.993	1.001	0.917
78	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.021	1.001	0.967
84	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.021	1.000	0.993
90	0.999	1.000	1.000	1.000	1.000	1.000	1.000	0.972	1.000	1.000
96	0.999	1.000	1.000	1.000	1.000	1.000	1.000	0.951	1.000	0.992
102	0.999	1.000	1.000	1.000	1.000	1.000	1.000	0.989	1.000	0.992
108	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.051	1.000	0.985
114	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.031	1.000	0.993
120	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.011	1.000	0.984
126	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.977	1.000	0.984
132	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.993	1.000	0.984
138	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.938	1.000	0.973
144	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.926	1.000	0.985
150	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.985	1.000	0.985
156	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.998	1.000	0.985
162	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.009	1.000	1.000
168	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.009	1.000	1.000
174	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.009	1.000	1.000
180	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.999	1.000	1.000
186	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.999	1.000	1.000
192	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.006	1.000	1.000
198	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.006	1.000	1.000
204	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.006	1.000	1.000
210	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
216	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
222	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
228	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
234	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
240	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000

Note
The presented loss development factors are based on data excluding one major insurer for physical damage coverages.

Province of Nova Scotia
Private Passengers Vehicles (Excluding Farmers)
Claim Count Loss Development Selections
Data as of 12/31/21

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
Selected Age-to-Ultimate Development Factors										
Maturity	Third Party Liability - Bodily Injury	Third Party Liability - Property Damage	Third Party Liability - Direct Compensation	Accident Benefits - Total	Comprehensive - Total	Collision	All Perils	Specified Perils	Uninsured Auto	Underinsured Motorist
6	Wght Avg: Last 4 Semesters ending in 12	Wght Avg: 10 Semesters	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: Last 4 Semesters ending in 12	Wght Avg: 6 Semester	Wght Avg: Last 4 Semesters ending in 12	Wght Avg: 20 Semesters	Wght Avg: 20 Semesters	Wght Avg: All Semesters
12	Wght Avg: 6 Semester	Wght Avg: 10 Semesters	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 20 Semesters	Wght Avg: All Semesters	Wght Avg: All Semesters
18	Wght Avg: 4 Semester	Wght Avg: Last 4 Semesters ending in 12	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 20 Semesters	Wght Avg: All Semesters	Wght Avg: All Semesters
24	Wght Avg: 6 Semester	Wght Avg: 10 Semesters	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 20 Semesters	Wght Avg: All Semesters	Wght Avg: All Semesters
30	Wght Avg: 6 Semester	Wght Avg: All Semester ex hi/lo	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	1	Wght Avg: All Semesters	Wght Avg: All Semesters
36	Wght Avg: 6 Semester	Wght Avg: All Semester ex hi/lo	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 20 Semesters	Wght Avg: All Semesters	Wght Avg: All Semesters
42	Wght Avg: 6 Semester	Wght Avg: All Semester ex hi/lo	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 20 Semesters	Wght Avg: All Semesters	Wght Avg: All Semesters
48	Wght Avg: 6 Semester	Wght Avg: All Semester ex hi/lo	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 20 Semesters	Wght Avg: All Semesters	Wght Avg: All Semesters
54	Wght Avg: 6 Semester	Wght Avg: All Semester ex hi/lo	1	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	1	Wght Avg: All Semesters	Wght Avg: All Semesters
60	Wght Avg: 6 Semester	Wght Avg: All Semester ex hi/lo	1	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	1	Wght Avg: All Semesters	Wght Avg: All Semesters
66	Wght Avg: 6 Semester	Wght Avg: 6 Semester	1	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: All Semesters	Wght Avg: All Semesters
72	Wght Avg: 6 Semester	Wght Avg: 6 Semester	1	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: All Semesters	Wght Avg: All Semesters
78	Wght Avg: 6 Semester	Wght Avg: 6 Semester	1	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: All Semesters	Wght Avg: All Semesters
84	Wght Avg: 6 Semester	Wght Avg: 6 Semester	1	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	1	Wght Avg: All Semesters
90	Wght Avg: 6 Semester	Wght Avg: 6 Semester	1	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	1	Wght Avg: All Semesters
96	Wght Avg: 6 Semester	Wght Avg: 6 Semester	1	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	1	Wght Avg: All Semesters
102	Wght Avg: 6 Semester	Wght Avg: 6 Semester	1	Wght Avg: 6 Semester	1	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	1	Wght Avg: All Semesters
108	Wght Avg: 6 Semester	Wght Avg: 6 Semester	1	Wght Avg: 6 Semester	1	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	1	Wght Avg: All Semesters
114	Wght Avg: 6 Semester	Wght Avg: 6 Semester	1	Wght Avg: 6 Semester	1	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	1	Wght Avg: All Semesters
120	Wght Avg: 6 Semester	Wght Avg: 6 Semester	1	Wght Avg: 6 Semester	1	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	1	Wght Avg: 6 Semester
126	Wght Avg: 6 Semester	Wght Avg: 6 Semester	1	Wght Avg: 6 Semester	1	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	1	Wght Avg: 6 Semester
132	Wght Avg: 6 Semester	Wght Avg: 6 Semester	1	Wght Avg: 6 Semester	1	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	1	Wght Avg: All Semesters
138	Wght Avg: 6 Semester	Wght Avg: 6 Semester	1	Wght Avg: 6 Semester	1	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	1	Wght Avg: All Semesters
144	Wght Avg: 6 Semester	Wght Avg: 6 Semester	1	Wght Avg: 6 Semester	1	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	1	Wght Avg: 6 Semester
150	Wght Avg: 6 Semester	Wght Avg: 6 Semester	1	1	1	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	1	Wght Avg: 6 Semester
156	Wght Avg: 6 Semester	Wght Avg: 6 Semester	1	1	1	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	1	Wght Avg: All Semesters
162	Wght Avg: 6 Semester	Wght Avg: 6 Semester	1	1	1	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	1	1
168	Wght Avg: 6 Semester	Wght Avg: 6 Semester	1	1	1	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	1	1
174	Wght Avg: 6 Semester	1	1	1	1	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	1	1
180	Wght Avg: 6 Semester	1	1	1	1	1	Wght Avg: 6 Semester	Wght Avg: 6 Semester	1	1
186	Wght Avg: 6 Semester	1	1	1	1	1	1	Wght Avg: 6 Semester	1	1
192	Wght Avg: 6 Semester	1	1	1	1	1	1	Wght Avg: 6 Semester	1	1
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204	1	1	1	1	1	1	1	Wght Avg: 6 Semester	1	1
210	1	1	1	1	1	1	1	1	1	1
216	1	1	1	1	1	1	1	1	1	1
222	1	1	1	1	1	1	1	1	1	1
228	1	1	1	1	1	1	1	1	1	1
234	1	1	1	1	1	1	1	1	1	1

Note
The presented loss development factors are based on data excluding one major insurer for physical damage coverages.

Province of Nova Scotia
Private Passengers Vehicles (Excluding Farmers)
Reported Incurred Claims and ALAE Loss Development Summary
Data as of 12/31/21

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
Selected Age-to-Ultimate Development Factors										
Maturity	Third Party Liability - Bodily Injury	Third Party Liability - Property Damage	Third Party Liability - Direct Compensation	Accident Benefits - Total	Comprehensive - Total	Collision	All Perils	Specified Perils	Uninsured Auto	Underinsured Motorist
6	2.426	1.019	0.982	1.165	1.066	0.973	0.992	1.129	2.487	4.614
12	1.796	1.100	0.998	1.428	1.006	0.996	0.994	0.980	1.480	2.335
18	1.564	1.055	0.999	1.415	1.003	0.999	1.000	0.980	1.293	2.200
24	1.411	1.003	1.000	1.320	1.002	1.000	1.000	0.961	1.162	1.695
30	1.277	0.999	1.001	1.215	1.002	1.001	0.999	0.957	1.065	1.219
36	1.187	0.998	1.001	1.171	1.002	1.000	1.000	0.968	1.016	1.030
42	1.115	0.998	1.000	1.122	1.002	1.000	1.000	0.968	0.955	0.921
48	1.082	0.998	1.000	1.105	1.002	1.000	1.000	0.963	0.907	0.888
54	1.054	0.998	1.000	1.078	1.002	1.000	1.000	0.975	0.916	0.871
60	1.030	1.001	1.000	1.053	1.002	0.999	1.000	0.983	0.920	0.944
66	1.018	1.000	1.000	1.049	1.001	1.000	1.000	0.981	0.908	0.913
72	1.014	1.000	1.000	1.030	1.001	1.000	1.000	0.977	0.936	0.993
78	1.011	1.000	1.000	1.018	1.001	1.000	1.000	0.972	0.945	1.044
84	1.005	1.001	1.000	1.009	1.001	1.000	1.000	0.976	0.966	1.066
90	1.008	1.001	1.000	1.007	1.001	1.000	1.000	0.979	0.972	1.066
96	1.002	1.001	1.000	1.005	1.001	1.000	1.000	0.975	0.978	1.086
102	1.003	0.999	1.000	1.007	1.000	1.000	1.000	0.979	0.983	1.075
108	1.003	0.999	1.000	1.007	1.000	0.999	1.000	0.982	0.982	1.057
114	0.998	0.999	1.000	1.004	1.000	1.000	1.000	0.982	0.981	1.016
120	0.999	1.000	1.000	1.004	1.000	1.000	1.000	0.980	0.980	0.977
126	0.997	1.000	1.000	1.004	1.000	1.000	1.000	0.974	0.999	1.055
132	0.998	1.000	1.000	1.004	1.000	1.000	1.000	0.978	1.000	1.063
138	0.998	1.000	1.000	1.005	1.000	1.000	1.000	0.985	1.000	1.038
144	0.998	1.000	1.000	1.005	1.000	1.000	1.000	0.973	1.000	0.982
150	0.998	1.000	1.000	1.005	1.000	1.000	1.000	0.969	1.000	0.982
156	0.999	1.000	1.000	1.003	1.000	1.000	1.000	0.981	1.000	0.989
162	1.000	1.000	1.000	1.002	1.000	1.000	1.000	1.001	1.000	1.000
168	1.000	1.000	1.000	1.003	1.000	1.000	1.000	1.002	1.000	1.000
174	1.000	1.000	1.000	1.001	1.000	1.000	1.000	1.002	1.000	1.000
180	1.000	1.000	1.000	1.001	1.000	1.000	1.000	0.983	1.000	1.000
186	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.983	1.000	1.000
192	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.001	1.000	1.000
198	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.001	1.000	1.000
204	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.001	1.000	1.000
210	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
216	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
222	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
228	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
234	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
240	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000

Note
The presented loss development factors are based on data excluding one major insurer for physical damage coverages.

Province of Nova Scotia
Private Passengers Vehicles (Excluding Farmers)
Reported Incurred Claims and ALAE Loss Development Selections
Data as of 12/31/21

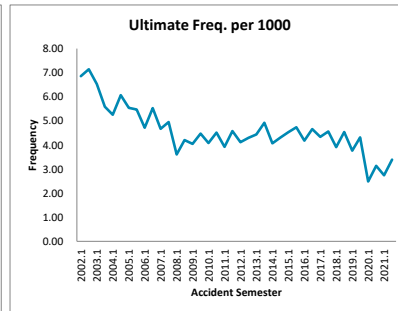
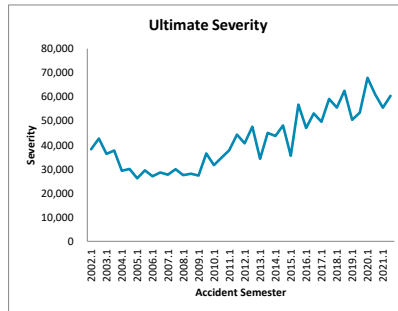
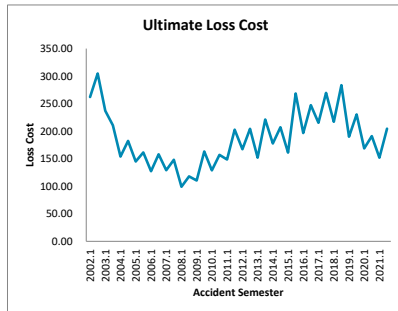
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
Selected Age-to-Ultimate Development Factors										
Maturity	Third Party Liability - Bodily Injury	Third Party Liability - Property Damage	Third Party Liability - Direct Compensation	Accident Benefits - Total	Comprehensive - Total	Collision	All Perils	Specified Perils	Uninsured Auto	Underinsured Motorist
6	Wght Avg: 10 Semesters	Wght Avg: Last 4 Semesters ending in 12	Wght Avg: Last 4 Semesters ending in 12	Wght Avg: 6 Semester	Wght Avg: Last 4 Semesters ending in 12	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 20 Semesters	Wght Avg: 10 Semesters	Wght Avg: All Semesters
12	Wght Avg: 6 Semester	Avg: 10 Semester ex h/lo	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Avg: 10 Semester ex h/lo	Wght Avg: All Semesters	Wght Avg: All Semesters
18	Wght Avg: 6 Semester	Wght Avg: 10 Semesters	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 20 Semesters	Wght Avg: All Semesters	Wght Avg: All Semesters
24	Wght Avg: 6 Semester	Avg: 6 Semesters ex h/lo	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 20 Semesters	Wght Avg: All Semesters	Wght Avg: All Semesters
30	Wght Avg: 6 Semester	Avg: 6 Semesters ex h/lo	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 20 Semesters	Wght Avg: All Semesters	Wght Avg: All Semesters
36	Wght Avg: 6 Semester	Avg: 6 Semesters ex h/lo	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 20 Semesters	Wght Avg: All Semesters	Wght Avg: All Semesters
42	Wght Avg: 6 Semester	Avg: 6 Semesters ex h/lo	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 20 Semesters	Wght Avg: All Semesters	Wght Avg: All Semesters
48	Wght Avg: 6 Semester	Avg: 6 Semesters ex h/lo	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 20 Semesters	Wght Avg: All Semesters	Wght Avg: All Semesters
54	Wght Avg: 6 Semester	Avg: 6 Semesters ex h/lo	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 20 Semesters	Wght Avg: All Semesters	Wght Avg: All Semesters
60	Wght Avg: 6 Semester	Avg: 6 Semesters ex h/lo	1	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 20 Semesters	Wght Avg: All Semesters	Wght Avg: All Semesters
66	Wght Avg: 6 Semester	Avg: 6 Semesters ex h/lo	1	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 20 Semesters	Wght Avg: All Semesters	Wght Avg: All Semesters
72	Wght Avg: 6 Semester	Wght Avg: 6 Semester	1	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 20 Semesters	Wght Avg: All Semesters	Wght Avg: All Semesters
78	Wght Avg: 6 Semester	Wght Avg: 6 Semester	1	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 20 Semesters	Wght Avg: All Semesters	Wght Avg: All Semesters
84	Wght Avg: 6 Semester	Wght Avg: 6 Semester	1	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 20 Semesters	Wght Avg: All Semesters	1
90	Wght Avg: 6 Semester	Wght Avg: 6 Semester	1	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 20 Semesters	Wght Avg: All Semesters	Wght Avg: All Semesters
96	Wght Avg: 6 Semester	Wght Avg: 6 Semester	1	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 20 Semesters	Wght Avg: All Semesters	Wght Avg: All Semesters
102	Wght Avg: 6 Semester	Wght Avg: 6 Semester	1	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 20 Semesters	Wght Avg: All Semesters	Wght Avg: All Semesters
108	Wght Avg: 6 Semester	Wght Avg: 6 Semester	1	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 20 Semesters	Wght Avg: All Semesters	Wght Avg: All Semesters
114	Wght Avg: 6 Semester	Wght Avg: 6 Semester	1	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 20 Semesters	Wght Avg: All Semesters	Wght Avg: All Semesters
120	Wght Avg: 6 Semester	Wght Avg: 6 Semester	1	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 20 Semesters	Wght Avg: All Semesters	Wght Avg: All Semesters
126	Wght Avg: 6 Semester	Wght Avg: 6 Semester	1	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: All Semesters	Wght Avg: All Semesters
132	Wght Avg: 6 Semester	Wght Avg: 6 Semester	1	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	1	Wght Avg: All Semesters
138	1	Wght Avg: 6 Semester	1	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	1	Wght Avg: All Semesters
144	1	Wght Avg: 6 Semester	1	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	1	Wght Avg: All Semesters
150	Wght Avg: 6 Semester	Wght Avg: 6 Semester	1	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	1	Wght Avg: All Semesters
156	Wght Avg: 6 Semester	Wght Avg: 6 Semester	1	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	1	Wght Avg: All Semesters
162	1	Wght Avg: 6 Semester	1	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	1	1
168	Wght Avg: 6 Semester	1	1	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	1	1
174	Wght Avg: 6 Semester	1	1	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	1	1
180	Wght Avg: 6 Semester	1	1	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	1	1
186	Wght Avg: 6 Semester	1	1	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	1	1
192	Wght Avg: 6 Semester	1	1	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	1	Wght Avg: 6 Semester	1	1
198	1	1	1	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	1	Wght Avg: 6 Semester	1	1
204	1	1	1	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	1	Wght Avg: 6 Semester	1	1
210	1	1	1	1	1	1	1	1	1	1
216	1	1	1	1	1	1	1	1	1	1
222	1	1	1	1	1	1	1	1	1	1
228	1	1	1	1	1	1	1	1	1	1
234	1	1	1	1	1	1	1	1	1	1

Note
The presented loss development factors are based on data excluding one major insurer for physical damage coverages.

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

Claims and ALAE Development Method
Data as of 12/31/21

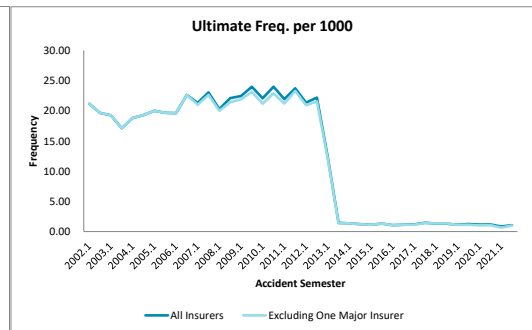
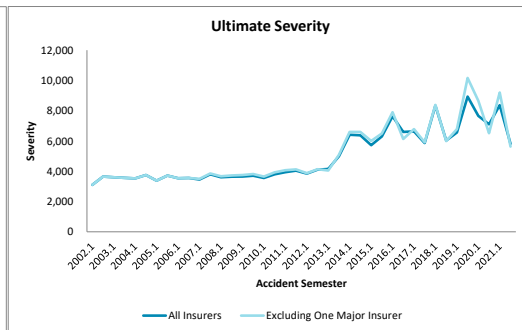
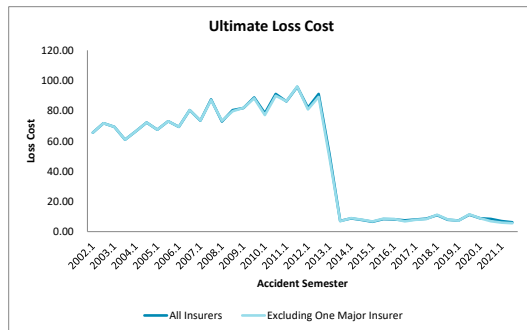
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
Accident Semester	Maturity (in Months)	Earned Car Years	Ultimate Claim Counts	Ultimate Claims and ALAE (000)	ULAE Adjustment	Ultimate Losses & LAE (000)	Ultimate Loss Cost	% Change Seasonal Accident Half Years	Ultimate Severity	% Change Seasonal Accident Half Years	Ultimate Freq. per 1000	% Change Seasonal Accident Half Years	Annual Loss Cost & LAE	% Change Accident Years
2002.1	240.0	227,606	1,560	55,398	1,077	59,664	262.14		38,246		6.85			
2002.2	234.0	233,675	1,669	66,129	1,077	71,221	304.79		42,673		7.14		283.74	
2003.1	228.0	225,987	1,475	49,677	1,078	53,552	236.97	-9.6%	36,307	-5.1%	6.53	-4.8%		
2003.2	222.0	231,167	1,292	45,156	1,078	48,678	210.58	-30.9%	37,677	-11.7%	5.59	-21.7%	223.62	-21.2%
2004.1	216.0	228,995	1,203	30,912	1,140	35,239	153.89	-35.1%	29,293	-19.3%	5.25	-19.5%		
2004.2	210.0	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	204.0	233,246	1,292	30,817	1,097	33,794	144.89	-5.8%	26,156	-10.7%	5.54	5.4%		
2005.2	198.0	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	192.0	238,343	1,124	27,640	1,099	30,363	127.39	-12.1%	27,017	3.3%	4.72	-14.9%		
2006.2	186.0	247,025	1,366	35,561	1,099	39,064	158.14	-1.9%	28,597	-2.9%	5.53	1.0%	143.04	-6.6%
2007.1	180.0	242,643	1,133	28,341	1,105	31,314	129.05	1.3%	27,638	2.3%	4.67	-1.0%		
2007.2	174.0	251,028	1,242	33,628	1,105	37,156	148.01	-6.4%	29,916	4.6%	4.95	-10.5%	138.69	-3.0%
2008.1	168.0	248,354	896	22,484	1,095	24,609	99.09	-23.2%	27,465	-0.6%	3.61	-22.7%		
2008.2	162.0	256,856	1,079	27,675	1,095	30,291	117.93	-20.3%	28,073	-6.2%	4.20	-15.1%	108.67	-21.7%
2009.1	156.0	252,193	1,020	25,203	1,106	27,862	110.48	11.5%	27,319	-0.5%	4.04	12.1%		
2009.2	150.0	261,933	1,172	38,662	1,106	42,740	163.17	38.4%	36,473	29.9%	4.47	6.5%	137.32	26.4%
2010.1	144.0	258,208	1,053	30,028	1,108	33,261	128.81	16.6%	31,591	15.6%	4.08	0.8%		
2010.2	138.0	270,156	1,219	38,286	1,108	42,407	156.97	-3.8%	34,793	-4.6%	4.51	0.8%	143.21	4.3%
2011.1	132.0	265,301	1,041	35,639	1,105	39,388	148.47	15.3%	37,842	19.8%	3.92	-3.8%		
2011.2	126.0	273,240	1,251	50,150	1,105	55,426	202.85	29.2%	44,305	27.3%	4.58	1.5%	176.06	22.9%
2012.1	120.0	268,784	1,106	41,243	1,090	44,968	167.30	12.7%	40,663	7.5%	4.11	4.9%		
2012.2	114.0	277,927	1,194	52,065	1,090	56,767	204.25	0.7%	47,557	7.3%	4.29	-6.2%	186.08	5.7%
2013.1	108.0	271,964	1,206	37,751	1,094	41,281	151.79	-9.3%	34,221	-15.8%	4.44	7.8%		
2013.2	102.0	280,959	1,382	56,854	1,094	62,170	221.28	8.3%	44,979	-5.4%	4.92	14.5%	187.10	0.5%
2014.1	96.0	274,001	1,114	44,834	1,086	48,694	177.71	17.1%	43,703	27.7%	4.07	-8.3%		
2014.2	90.0	284,021	1,223	54,150	1,086	58,813	207.07	-6.4%	48,084	6.9%	4.31	-12.5%	192.66	3.0%
2015.1	84.0	278,176	1,260	41,653	1,076	44,810	161.09	-9.4%	35,556	-18.6%	4.53	11.4%		
2015.2	78.0	287,933	1,362	71,862	1,076	77,309	268.50	29.7%	56,749	18.0%	4.73	9.9%	215.72	12.0%
2016.1	72.0	283,550	1,185	50,942	1,095	55,766	196.67	22.1%	47,077	32.4%	4.18	-7.8%		
2016.2	66.0	293,180	1,366	66,200	1,095	72,469	247.18	-7.9%	53,065	-6.5%	4.66	-1.5%	222.35	3.1%
2017.1	60.0	287,977	1,250	56,867	1,091	62,036	215.42	9.5%	49,645	5.5%	4.34	3.9%		
2017.2	54.0	301,609	1,376	74,542	1,091	81,318	269.61	9.1%	59,110	11.4%	4.56	-2.1%	243.14	9.4%
2018.1	48.0	296,268	1,158	58,804	1,093	64,290	217.00	0.7%	55,499	11.8%	3.91	-9.9%		
2018.2	42.0	303,641	1,378	78,762	1,093	86,110	283.59	5.2%	62,506	5.7%	4.54	-0.5%	250.71	3.1%
2019.1	36.0	296,254	1,116	51,243	1,098	56,264	189.92	-12.5%	50,425	-9.1%	3.77	-3.7%		
2019.2	30.0	304,933	1,315	63,973	1,098	70,243	230.35	-18.8%	53,405	-14.6%	4.31	-4.9%	210.43	-16.1%
2020.1	24.0	298,726	742	45,200	1,115	50,387	168.67	-11.2%	67,876	34.6%	2.48	-34.0%		
2020.2	18.0	309,555	970	53,070	1,115	59,159	191.11	-17.0%	61,009	14.2%	3.13	-27.4%	180.09	-14.4%
2021.1	12.0	306,602	840	41,382	1,126	46,581	151.93	-9.9%	55,450	-18.3%	2.74	10.3%		
2021.2	6.0	318,223	1,079	57,860	1,126	65,130	204.67	7.1%	60,377	-1.0%	3.39	8.2%	178.79	-0.7%
Total		10,750,616	48,478	1,844,311		2,023,025								



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

Claims and ALAE Development Method
Data as of 12/31/21

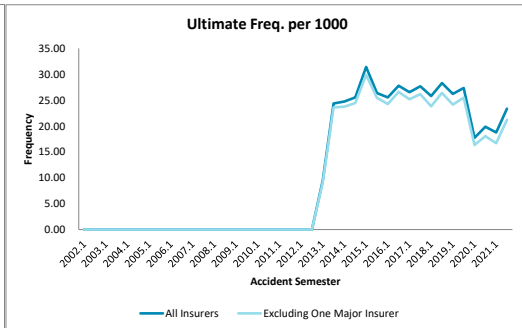
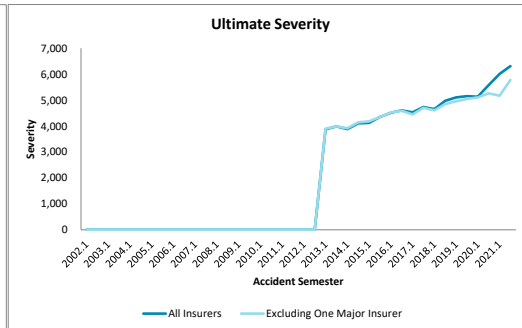
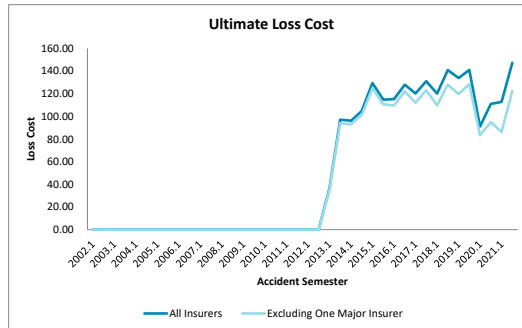
(1)	(2)	(3)	(4)	(5)	(6)	(7)	Ultimate Loss Cost			Ultimate Severity			Ultimate Freq. per 1000			Annual Loss Cost & LAE		
							All Insurers	Excluding One Major Insurer	% Difference	All Insurers	Excluding One Major Insurer	% Difference	All Insurers	Excluding One Major Insurer	% Difference	All Insurers	Excluding One Major Insurer	% Difference
2002.1	240.0	227,606	4,815	13,853	1.077	14,920	65.55	65.55	0.00%	3,099	3,099	0.00%	21.15	21.15	0.00%			
2002.2	234.0	233,675	4,591	15,562	1.077	16,760	71.73	71.73	0.00%	3,651	3,651	0.00%	19.65	19.65	0.00%	68.68	68.68	0.00%
2003.1	228.0	225,987	4,349	14,536	1.078	15,670	69.34	69.34	0.00%	3,603	3,603	0.00%	19.24	19.24	0.00%			
2003.2	222.0	231,167	3,954	13,059	1.078	14,077	60.90	60.90	0.00%	3,560	3,560	0.00%	17.10	17.10	0.00%	65.07	65.07	0.00%
2004.1	216.0	228,995	4,306	13,339	1.140	15,207	66.41	66.41	0.00%	3,531	3,531	0.00%	18.80	18.80	0.00%			
2004.2	210.0	237,710	4,582	15,059	1.140	17,167	72.22	72.22	0.00%	3,747	3,747	0.00%	19.28	19.28	0.00%	69.37	69.37	0.00%
2005.1	204.0	233,246	4,663	14,358	1.097	15,745	67.50	67.50	0.00%	3,377	3,377	0.00%	19.99	19.99	0.00%			
2005.2	198.0	242,670	4,771	16,173	1.097	17,735	73.08	73.08	0.00%	3,717	3,717	0.00%	19.66	19.66	0.00%	70.35	70.35	0.00%
2006.1	192.0	238,343	4,672	15,045	1.099	16,527	69.34	69.34	0.00%	3,537	3,537	0.00%	19.60	19.60	0.00%			
2006.2	186.0	247,025	5,590	18,090	1.099	19,872	80.44	80.44	0.00%	3,555	3,555	0.00%	22.63	22.63	0.00%	74.99	74.99	0.00%
2007.1	180.0	242,643	5,166	16,129	1.105	17,821	73.45	73.45	0.18%	3,450	3,504	1.56%	21.29	21.00	-1.36%			
2007.2	174.0	251,028	5,785	19,891	1.105	21,978	87.55	87.06	-0.56%	3,799	3,849	1.31%	23.05	22.62	-1.85%	80.62	80.43	-0.23%
2008.1	168.0	248,354	5,034	16,547	1.095	18,111	72.92	73.32	0.55%	3,598	3,666	1.89%	20.27	20.00	-1.32%			
2008.2	162.0	256,856	5,676	18,884	1.095	20,668	80.47	79.64	-1.03%	3,641	3,720	2.16%	22.10	21.41	-3.13%	76.76	76.53	-0.30%
2009.1	156.0	252,193	5,661	18,660	1.106	20,029	81.80	81.94	0.18%	3,644	3,746	2.81%	22.45	21.87	-2.56%			
2009.2	150.0	261,933	6,283	21,039	1.106	23,259	88.80	88.28	-0.58%	3,702	3,815	3.04%	23.99	23.14	-3.52%	85.36	85.17	-0.23%
2010.1	144.0	258,208	5,699	18,275	1.108	20,243	78.40	77.15	-1.59%	3,552	3,648	2.70%	22.07	21.15	-4.17%			
2010.2	138.0	270,156	6,481	22,238	1.108	24,632	91.18	89.88	-1.42%	3,801	3,927	3.31%	23.99	22.89	-4.58%	84.93	83.65	-1.50%
2011.1	132.0	265,301	5,819	20,703	1.105	22,881	86.24	86.26	0.02%	3,932	4,066	3.42%	21.93	21.21	-3.28%			
2011.2	126.0	273,240	6,480	23,694	1.105	26,187	95.84	96.06	0.23%	4,041	4,126	2.10%	23.72	23.28	-1.83%	91.11	91.23	0.13%
2012.1	120.0	268,784	5,740	20,223	1.090	22,049	82.03	80.93	-1.34%	3,841	3,869	0.72%	21.36	20.92	-2.05%			
2012.2	114.0	271,927	6,165	23,229	1.090	25,327	91.13	89.19	-2.13%	4,108	4,135	0.66%	22.18	21.57	-2.78%	86.65	85.12	-1.77%
2013.1	108.0	271,964	3,356	12,743	1.094	13,934	51.24	48.84	-4.68%	4,152	4,044	-2.61%	12.34	12.08	-2.13%			
2013.2	102.0	280,959	400	1,823	1.094	1,994	7.10	6.91	-2.56%	4,985	5,082	1.95%	1.42	1.36	-4.43%	28.81	27.58	-4.25%
2014.1	96.0	274,001	375	2,214	1.086	2,405	8.78	8.98	2.28%	6,414	6,599	2.89%	1.37	1.36	-0.59%			
2014.2	90.0	284,021	347	2,036	1.086	2,211	7.78	7.90	1.46%	6,372	6,601	3.59%	1.22	1.20	-2.06%	8.27	8.43	1.90%
2015.1	84.0	278,176	318	1,691	1.076	1,820	6.54	6.76	3.34%	5,723	5,999	4.82%	1.14	1.13	-1.41%			
2015.2	78.0	287,933	379	2,219	1.076	2,387	8.29	8.57	3.38%	6,299	6,497	3.13%	1.32	1.32	0.24%	7.43	7.68	3.32%
2016.1	72.0	283,550	301	2,097	1.095	2,296	8.10	8.36	3.28%	7,629	7,896	3.50%	1.06	1.06	-0.21%			
2016.2	66.0	293,180	330	1,990	1.095	2,178	7.43	6.77	-8.84%	6,601	6,131	-7.13%	1.13	1.10	-1.84%	7.76	7.56	-2.58%
2017.1	60.0	287,977	349	2,123	1.091	2,316	8.04	7.81	-2.93%	6,635	6,784	2.24%	1.21	1.15	-5.06%			
2017.2	54.0	301,609	440	2,362	1.091	2,576	8.54	8.35	-2.28%	5,859	5,906	0.80%	1.46	1.41	-3.05%	8.30	8.08	-2.59%
2018.1	48.0	296,268	388	2,954	1.093	3,230	10.90	11.23	3.03%	8,333	8,381	0.58%	1.31	1.34	2.44%			
2018.2	42.0	303,641	394	2,173	1.093	2,375	7.82	8.06	3.03%	6,034	5,990	-0.74%	1.30	1.35	3.80%	9.34	9.63	3.10%
2019.1	36.0	296,254	334	1,994	1.098	2,190	7.39	7.32	-1.00%	6,562	6,782	3.34%	1.13	1.08	-4.21%			
2019.2	30.0	304,933	382	3,111	1.098	3,416	11.20	11.47	2.37%	8,933	10,163	13.77%	1.25	1.13	-10.02%	9.32	9.41	0.90%
2020.1	24.0	298,726	345	2,368	1.115	2,640	8.84	8.84	-0.02%	7,654	8,652	13.04%	1.15	1.02	-11.56%			
2020.2	18.0	309,555	366	2,331	1.115	2,598	8.39	6.95	-17.21%	7,099	6,516	-8.21%	1.18	1.07	-9.81%	8.61	7.88	-8.46%
2021.1	12.0	306,602	255	1,896	1.126	2,134	6.96	5.95	-14.47%	8,361	9,202	10.06%	0.83	0.65	-22.28%			
2021.2	6.0	318,223	339	1,750	1.126	1,970	6.19	5.57	-10.03%	5,811	5,633	-3.07%	1.07	0.99	-7.18%	6.57	5.76	-12.33%
Total		10,750,616	125,678	438,463		482,134												



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

Claims and ALAE Development Method
Data as of 12/31/21

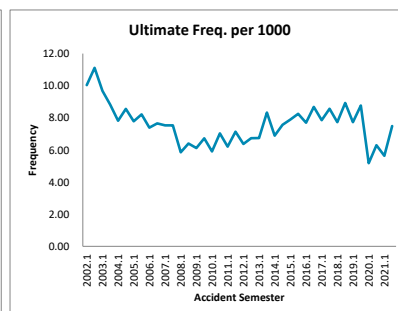
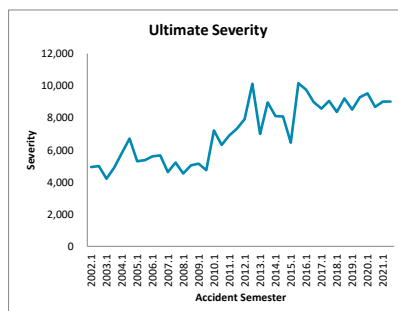
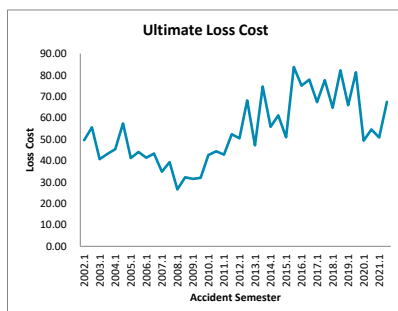
(1) Accident Semester	(2) Maturity (in Months)	(3) Earned Car Years	(4) Ultimate Claim Counts	(5) Ultimate Claims and ALAE (000)	(6) ULAE Adjustment	(7) Ultimate Losses & LAE (000)	(8) Ultimate Loss Cost			(9) Ultimate Severity			(10) Ultimate Freq. per 1000			(11) Annual Loss Cost & LAE			
							All Insurers	Excluding One Major Insurer	% Difference	All Insurers	Excluding One Major Insurer	% Difference	All Insurers	Excluding One Major Insurer	% Difference	All Insurers	Excluding One Major Insurer	% Difference	
2002.1	240.0	227,606	0	0	1,077	0	0.00	0.00	0.00%	0	0	0.00%	0.00	0.00	0.00%				
2002.2	234.0	233,675	0	0	1,077	0	0.00	0.00	0.00%	0	0	0.00%	0.00	0.00	0.00%				
2003.1	228.0	225,987	0	0	1,078	0	0.00	0.00	0.00%	0	0	0.00%	0.00	0.00	0.00%		0.00	0.00	#DIV/0!
2003.2	222.0	231,167	0	0	1,078	0	0.00	0.00	0.00%	0	0	0.00%	0.00	0.00	0.00%				
2004.1	216.0	228,995	0	0	1,140	0	0.00	0.00	0.00%	0	0	0.00%	0.00	0.00	0.00%		0.00	0.00	#DIV/0!
2004.2	210.0	237,710	0	0	1,140	0	0.00	0.00	0.00%	0	0	0.00%	0.00	0.00	0.00%				
2005.1	204.0	233,246	0	0	1,097	0	0.00	0.00	0.00%	0	0	0.00%	0.00	0.00	0.00%		0.00	0.00	#DIV/0!
2005.2	198.0	242,670	0	0	1,097	0	0.00	0.00	0.00%	0	0	0.00%	0.00	0.00	0.00%				
2006.1	192.0	238,343	0	0	1,099	0	0.00	0.00	0.00%	0	0	0.00%	0.00	0.00	0.00%		0.00	0.00	#DIV/0!
2006.2	186.0	247,025	0	0	1,099	0	0.00	0.00	0.00%	0	0	0.00%	0.00	0.00	0.00%				
2007.1	180.0	242,643	0	0	1,105	0	0.00	0.00	0.00%	0	0	0.00%	0.00	0.00	0.00%		0.00	0.00	#DIV/0!
2007.2	174.0	251,028	0	0	1,105	0	0.00	0.00	0.00%	0	0	0.00%	0.00	0.00	0.00%				
2008.1	168.0	248,354	0	0	1,095	0	0.00	0.00	0.00%	0	0	0.00%	0.00	0.00	0.00%		0.00	0.00	#DIV/0!
2008.2	162.0	256,856	0	0	1,095	0	0.00	0.00	0.00%	0	0	0.00%	0.00	0.00	0.00%				
2009.1	156.0	252,193	0	0	1,106	0	0.00	0.00	0.00%	0	0	0.00%	0.00	0.00	0.00%		0.00	0.00	#DIV/0!
2009.2	150.0	261,933	0	0	1,106	0	0.00	0.00	0.00%	0	0	0.00%	0.00	0.00	0.00%				
2010.1	144.0	258,208	0	0	1,108	0	0.00	0.00	0.00%	0	0	0.00%	0.00	0.00	0.00%		0.00	0.00	#DIV/0!
2010.2	138.0	270,156	0	0	1,108	0	0.00	0.00	0.00%	0	0	0.00%	0.00	0.00	0.00%				
2011.1	132.0	265,301	0	0	1,105	0	0.00	0.00	0.00%	0	0	0.00%	0.00	0.00	0.00%		0.00	0.00	#DIV/0!
2011.2	126.0	273,240	0	0	1,105	0	0.00	0.00	0.00%	0	0	0.00%	0.00	0.00	0.00%				
2012.1	120.0	268,784	0	0	1,090	0	0.00	0.00	0.00%	0	0	0.00%	0.00	0.00	0.00%		0.00	0.00	#DIV/0!
2012.2	114.0	277,927	0	0	1,090	0	0.00	0.00	0.00%	0	0	0.00%	0.00	0.00	0.00%				
2013.1	108.0	271,964	2,574	9,119	1,094	9,571	36.66	35.39	-3.46%	3,874	3,897	0.61%	9.46	9.08	-4.05%				
2013.2	102.0	280,959	6,846	24,941	1,094	27,273	97.07	94.01	-3.15%	3,984	3,984	0.00%	24.37	23.60	-3.15%	67.36	65.11	-3.34%	
2014.1	96.0	274,001	6,777	24,223	1,086	26,309	96.02	92.95	-3.19%	3,882	3,914	0.83%	24.73	23.75	-3.98%				
2014.2	90.0	284,021	7,250	27,382	1,086	29,740	104.71	101.12	-3.43%	4,102	4,139	0.91%	25.53	24.43	-4.30%	100.44	97.10	-3.33%	
2015.1	84.0	278,176	8,739	33,453	1,076	35,988	129.37	124.92	-3.44%	4,118	4,181	1.52%	31.42	29.88	-4.88%				
2015.2	78.0	287,933	7,593	30,696	1,076	33,023	114.69	110.62	-3.54%	4,349	4,348	-0.02%	26.37	25.44	-3.53%	121.90	117.68	-3.47%	
2016.1	72.0	283,550	7,238	29,831	1,095	32,656	115.17	109.59	-4.84%	4,512	4,520	0.18%	25.53	24.25	-5.02%				
2016.2	66.0	293,180	8,144	34,238	1,095	37,481	127.84	121.94	-4.62%	4,602	4,585	-0.36%	27.78	26.59	-4.27%	121.61	115.85	-4.74%	
2017.1	60.0	287,977	7,640	31,706	1,091	34,588	120.11	111.92	-6.81%	4,527	4,447	-1.76%	26.53	25.17	-5.14%				
2017.2	54.0	301,609	8,349	36,204	1,091	39,494	130.95	123.01	-6.06%	4,730	4,703	-0.58%	27.68	26.16	-5.51%	125.65	117.59	-6.42%	
2018.1	48.0	296,268	7,645	32,522	1,093	35,556	120.01	109.57	-8.70%	4,651	4,601	-1.07%	25.80	23.81	-7.72%				
2018.2	42.0	303,641	8,595	39,098	1,093	42,746	140.78	127.91	-9.14%	4,974	4,846	-2.56%	28.31	26.39	-6.75%	130.52	118.81	-8.97%	
2019.1	36.0	296,254	7,766	36,096	1,098	39,634	133.78	119.64	-10.57%	5,104	4,954	-2.92%	26.21	24.15	-7.87%				
2019.2	30.0	304,933	8,342	39,127	1,098	42,962	140.89	128.39	-8.87%	5,150	5,041	-2.11%	27.36	25.47	-6.90%	137.39	124.05	-9.71%	
2020.1	24.0	298,726	5,297	24,379	1,115	27,176	90.97	83.32	-8.41%	5,130	5,102	-0.56%	17.73	16.33	-7.89%				
2020.2	18.0	309,555	6,155	30,802	1,115	34,337	110.92	94.84	-14.50%	5,579	5,257	-5.78%	19.88	18.04	-9.25%	101.13	89.14	-11.85%	
2021.1	12.0	306,602	5,749	30,696	1,126	34,552	112.69	86.26	-23.46%	6,010	5,166	-14.04%	18.75	16.70	-10.96%				
2021.2	6.0	318,223	7,429	41,632	1,126	46,863	147.26	122.46	-16.84%	6,308	5,775	-8.45%	23.35	21.21	-9.16%	130.30	104.65	-19.68%	
Total		10,750,616	128,129	556,144		610,347													



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

Claims and ALAE Development Method
Data as of 12/31/21

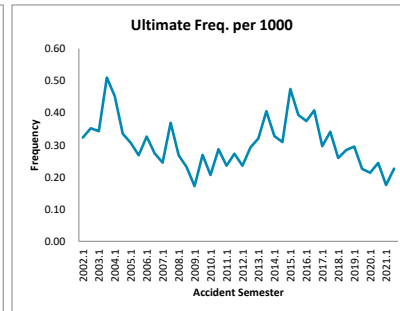
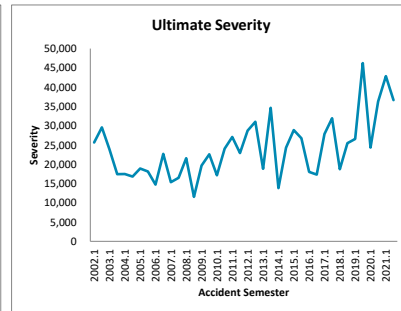
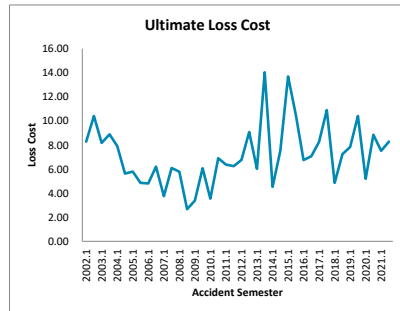
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Accident Semester	Maturity (in Months)	Earned Car Years	Ultimate Claim Counts	Ultimate Claims and ALAE (000)	ULAE Adjustment	Ultimate Losses & LAE (000)	Ultimate Loss Cost	% Change Seasonal Accident Half Years	Ultimate Severity	% Change Seasonal Accident Half Years	Ultimate Freq. per 1000	% Change Seasonal Accident Half Years	Annual Loss Cost & LAE	% Change Accident Years
2002.1	240.0	226,934	2,277	10,442	1,077	11,246	49.56		4,939		10.03			
2002.2	234.0	233,043	2,590	12,023	1,077	12,949	55.56		5,000		11.11		52.60	
2003.1	228.0	225,430	2,181	8,512	1,078	9,176	40.71	-17.9%	4,207	-14.8%	9.67	-3.6%		
2003.2	222.0	231,721	2,043	9,283	1,078	10,007	43.18	-22.3%	4,898	-20.7%	8.82	-20.7%	41.96	-20.2%
2004.1	216.0	229,205	1,793	9,125	1,140	10,402	45.38	11.5%	5,802	37.9%	7.82	-19.1%		
2004.2	210.0	237,535	2,032	11,959	1,140	13,633	57.39	32.9%	6,709	37.0%	8.55	-3.0%	51.50	22.7%
2005.1	204.0	232,976	1,813	8,757	1,097	9,603	41.22	-9.2%	5,297	-8.7%	7.78	-0.5%		
2005.2	198.0	242,772	1,994	9,752	1,097	10,694	44.05	-23.3%	5,363	-20.1%	8.21	-4.0%	42.66	-17.2%
2006.1	192.0	238,659	1,763	8,987	1,099	9,872	41.37	0.4%	5,600	5.7%	7.39	-5.1%		
2006.2	186.0	247,234	1,893	9,754	1,099	10,714	43.34	-1.6%	5,660	5.5%	7.66	-6.8%	42.37	-0.7%
2007.1	180.0	242,797	1,829	7,654	1,105	8,457	34.83	-15.8%	4,624	-17.4%	7.53	2.0%		
2007.2	174.0	251,152	1,892	8,936	1,105	9,874	39.31	-9.3%	5,210	-7.8%	7.53	-1.6%	37.11	-12.4%
2008.1	168.0	248,490	1,456	6,030	1,095	6,600	26.56	-23.7%	4,533	-2.0%	5.86	-22.2%		
2008.2	162.0	256,945	1,644	7,566	1,095	8,281	32.23	-18.0%	5,037	-3.5%	6.40	-15.1%	29.44	-20.7%
2009.1	156.0	252,307	1,543	7,182	1,106	7,940	31.47	18.5%	5,146	13.5%	6.12	4.4%		
2009.2	150.0	261,917	1,762	7,563	1,106	8,361	31.92	-0.9%	4,745	-5.8%	6.73	5.1%	31.70	7.7%
2010.1	144.0	258,170	1,526	9,938	1,108	11,008	42.64	35.5%	7,213	40.2%	5.91	-3.3%		
2010.2	138.0	270,109	1,899	10,822	1,108	11,987	44.38	39.0%	6,311	33.0%	7.03	4.5%	43.53	37.3%
2011.1	132.0	265,279	1,646	10,273	1,105	11,354	42.80	0.4%	6,898	-4.4%	6.20	5.0%		
2011.2	126.0	273,308	1,950	12,935	1,105	14,296	52.31	17.9%	7,330	16.1%	7.14	1.5%	47.62	9.4%
2012.1	120.0	268,289	1,709	12,411	1,090	13,532	50.44	17.8%	7,918	14.8%	6.37	2.7%		
2012.2	114.0	277,203	1,867	17,325	1,090	18,890	68.14	30.3%	10,117	38.0%	6.74	-5.6%	59.44	24.8%
2013.1	108.0	272,363	1,837	11,750	1,094	12,849	47.18	-6.5%	6,994	-11.7%	6.75	5.9%		
2013.2	102.0	281,823	2,347	19,228	1,094	21,026	74.61	9.5%	8,960	-11.4%	8.33	23.6%	61.13	2.8%
2014.1	96.0	275,003	1,894	14,137	1,086	15,354	55.83	18.3%	8,106	15.9%	6.89	2.1%		
2014.2	90.0	284,818	2,155	16,037	1,086	17,418	61.15	-18.0%	8,083	-9.8%	7.57	-9.1%	58.54	-4.2%
2015.1	84.0	278,609	2,198	13,174	1,076	14,173	50.87	-8.9%	6,449	-20.4%	7.89	14.5%		
2015.2	78.0	288,102	2,376	22,428	1,076	24,129	83.75	37.0%	10,154	25.6%	8.25	9.0%	67.59	15.5%
2016.1	72.0	283,926	2,185	20,864	1,095	21,309	75.05	47.5%	9,751	51.2%	7.70	-2.4%		
2016.2	66.0	293,420	2,545	20,864	1,095	22,839	77.84	-7.1%	8,973	-11.6%	8.67	5.2%	76.47	13.1%
2017.1	60.0	288,163	2,263	17,783	1,091	19,400	67.32	-10.3%	8,572	-12.1%	7.85	2.0%		
2017.2	54.0	301,682	2,583	21,451	1,091	23,400	77.57	-0.3%	9,060	1.0%	8.56	-1.3%	72.56	-5.1%
2018.1	48.0	296,437	2,293	17,536	1,093	19,173	64.68	-3.9%	8,361	-2.5%	7.74	-1.5%		
2018.2	42.0	303,722	2,710	22,825	1,093	24,955	82.16	5.9%	9,207	1.6%	8.92	4.2%	73.53	1.3%
2019.1	36.0	296,368	2,292	17,775	1,098	19,517	65.85	1.8%	8,515	1.8%	7.73	0.0%		
2019.2	30.0	304,974	2,673	22,573	1,098	24,785	81.27	-1.1%	9,273	0.7%	8.76	-1.8%	73.67	0.2%
2020.1	24.0	298,725	1,547	13,209	1,115	14,725	49.29	-25.2%	9,521	11.8%	5.18	-33.1%		
2020.2	18.0	309,513	1,947	15,158	1,115	16,897	54.59	-32.8%	8,677	-6.4%	6.29	-28.2%	51.99	-29.4%
2021.1	12.0	306,569	1,728	13,837	1,126	15,576	50.81	3.1%	9,014	-5.3%	5.64	8.9%		
2021.2	6.0	318,058	2,382	19,061	1,126	21,456	67.46	23.6%	9,008	3.8%	7.49	19.0%	59.29	14.0%
Total		10,753,749	81,058	535,521		587,854								



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

Claims and ALAE Development Method
Data as of 12/31/21

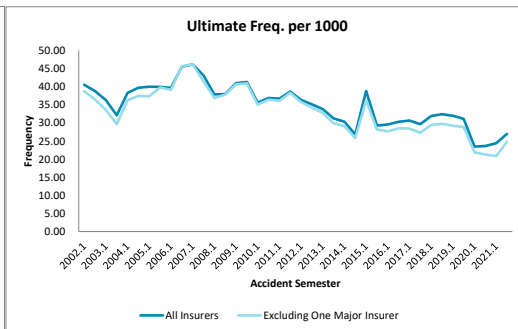
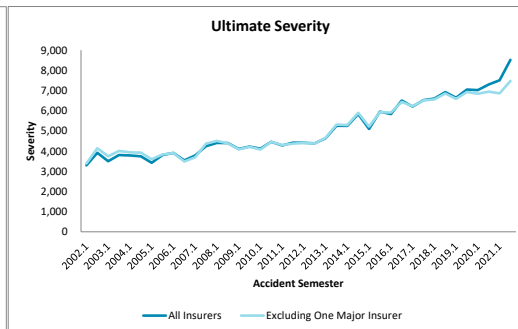
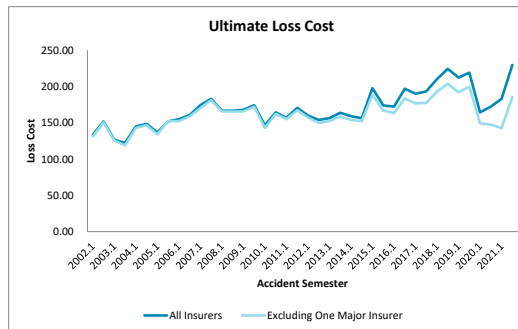
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
Accident Semester	Maturity (in Months)	Earned Car Years	Ultimate Claim Counts	Ultimate Claims and ALAE (000)	ULAE Adjustment	Ultimate Losses & LAE (000)	Ultimate Loss Cost	% Change Seasonal Accident Half Years	Ultimate Severity	% Change Seasonal Accident Half Years	Ultimate Freq. per 1000	% Change Seasonal Accident Half Years	Annual Loss Cost & LAE	% Change Accident Years
2002.1	240.0	210,425	68	1,618	1,077	1,743	8.28		25,626		0.32			
2002.2	234.0	215,836	76	2,084	1,077	2,245	10.40		29,534		0.35		9.35	
2003.1	228.0	210,122	72	1,593	1,078	1,717	8.17	-1.3%	23,846	-6.9%	0.34	6.0%		
2003.2	222.0	221,592	113	1,827	1,078	1,969	8.89	-14.5%	17,429	-41.0%	0.51	44.8%	8.54	-8.7%
2004.1	216.0	223,404	101	1,548	1,140	1,764	7.90	-3.4%	17,468	-26.7%	0.45	31.9%		
2004.2	210.0	232,781	78	1,149	1,140	1,310	5.63	-36.7%	16,794	-3.6%	0.34	-34.3%	6.74	-21.1%
2005.1	204.0	228,417	70	1,205	1,097	1,321	5.78	-26.8%	18,874	8.0%	0.31	-32.2%		
2005.2	198.0	239,101	64	1,057	1,097	1,159	4.85	-13.9%	18,105	7.8%	0.27	-20.1%	5.30	-21.3%
2006.1	192.0	236,073	77	1,033	1,099	1,135	4.81	-16.9%	14,736	-21.9%	0.33	6.4%		
2006.2	186.0	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	180.0	240,759	59	819	1,105	905	3.76	-21.8%	15,334	4.1%	0.25	-24.9%		
2007.2	174.0	249,180	92	1,373	1,105	1,517	6.09	-1.8%	16,486	-27.3%	0.37	35.1%	4.94	-10.4%
2008.1	168.0	246,596	66	1,300	1,095	1,423	5.77	53.6%	21,561	40.6%	0.27	9.2%		
2008.2	162.0	255,017	59	622	1,095	680	2.67	-56.2%	11,533	-30.0%	0.23	-37.3%	4.19	-15.2%
2009.1	156.0	250,412	43	764	1,106	845	3.37	-41.5%	19,651	-8.9%	0.17	-35.8%		
2009.2	150.0	260,149	70	1,428	1,106	1,579	6.07	127.5%	22,559	95.6%	0.27	16.3%	4.75	13.2%
2010.1	144.0	256,483	53	819	1,108	908	3.54	4.9%	17,125	-12.9%	0.21	20.3%		
2010.2	138.0	268,483	77	1,672	1,108	1,852	6.90	13.6%	24,053	6.6%	0.29	6.6%	5.26	10.7%
2011.1	132.0	263,595	62	1,518	1,105	1,678	6.36	79.9%	27,061	58.0%	0.24	13.8%		
2011.2	126.0	271,604	74	1,533	1,105	1,695	6.24	-9.5%	22,902	-4.8%	0.27	-5.0%	6.30	19.9%
2012.1	120.0	267,627	63	1,659	1,090	1,809	6.76	6.2%	28,714	6.1%	0.24	0.1%		
2012.2	114.0	277,054	81	2,305	1,090	2,513	9.07	45.4%	31,025	35.5%	0.29	7.3%	7.93	25.9%
2013.1	108.0	271,942	87	1,496	1,094	1,636	6.02	-11.0%	18,805	-34.5%	0.32	35.9%		
2013.2	102.0	281,509	114	3,612	1,094	3,949	14.03	54.7%	34,645	11.7%	0.40	38.5%	10.09	27.2%
2014.1	96.0	274,697	90	1,145	1,086	1,244	4.53	-24.7%	13,822	-26.5%	0.33	2.4%		
2014.2	90.0	284,627	88	1,968	1,086	2,138	7.51	-46.5%	24,295	-29.9%	0.31	-23.7%	6.05	-40.1%
2015.1	84.0	278,299	132	3,540	1,076	3,809	13.69	202.2%	28,854	108.8%	0.47	44.8%		
2015.2	78.0	287,833	113	2,811	1,076	3,024	10.51	39.9%	26,723	10.0%	0.39	27.2%	12.07	99.6%
2016.1	72.0	283,522	106	1,746	1,095	1,911	6.74	-50.8%	18,009	-37.6%	0.37	-21.1%		
2016.2	66.0	293,177	120	1,892	1,095	2,071	7.06	-32.8%	17,321	-35.2%	0.41	3.7%	6.90	-42.8%
2017.1	60.0	287,884	85	2,178	1,091	2,376	8.25	22.5%	27,837	54.6%	0.30	-20.8%		
2017.2	54.0	301,499	103	3,010	1,091	3,284	10.89	54.2%	31,937	84.4%	0.34	-16.4%	9.60	39.1%
2018.1	48.0	296,178	77	1,314	1,093	1,437	4.85	-41.2%	18,706	-32.8%	0.26	-12.5%		
2018.2	42.0	303,596	86	2,009	1,093	2,196	7.23	-33.6%	25,477	-20.2%	0.28	-16.7%	6.06	-36.9%
2019.1	36.0	296,209	87	2,113	1,098	2,320	7.83	61.4%	26,556	42.0%	0.29	13.7%		
2019.2	30.0	304,921	69	1,098	1,098	3,174	10.41	43.9%	46,229	81.5%	0.23	-20.7%	9.14	50.9%
2020.1	24.0	298,485	64	1,390	1,115	1,550	5.19	-33.7%	24,344	-8.3%	0.21	-27.7%		
2020.2	18.0	309,260	75	2,456	1,115	2,738	8.85	-14.9%	36,269	-21.5%	0.24	8.4%	7.06	-22.8%
2021.1	12.0	306,364	54	2,045	1,126	2,302	7.52	44.7%	42,855	76.0%	0.18	-17.8%		
2021.2	6.0	318,034	72	2,340	1,126	2,634	8.28	-6.5%	36,628	1.0%	0.23	-7.4%	7.91	12.0%
Total		10,647,830	3,207	70,266		77,077								



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

Claims and ALAE Development Method
Data as of 12/31/21

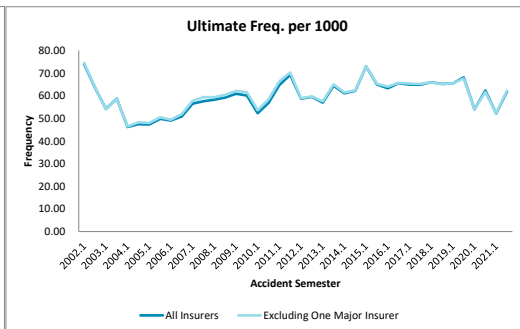
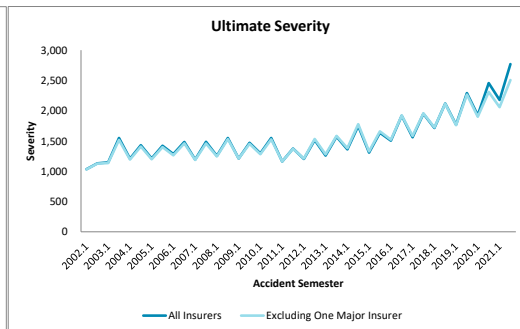
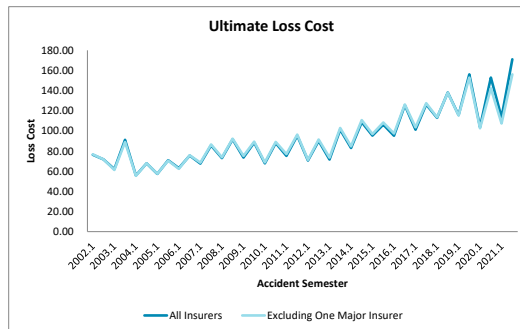
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8) - (10) Ultimate Loss Cost			(11) - (13) Ultimate Severity			(14) - (16) Ultimate Freq. per 1000			(17) - (19) Annual Loss Cost & LAE		
Accident Semester	Maturity (in Months)	Earned Car Years	Ultimate Claim Counts	Ultimate Claims and ALAE (000)	ULAE Adjustment	Ultimate Losses & LAE (000)	All Insurers	Excluding One Major Insurer	% Difference	All Insurers	Excluding One Major Insurer	% Difference	All Insurers	Excluding One Major Insurer	% Difference	All Insurers	Excluding One Major Insurer	% Difference
2002.1	240.0	131,836	5,339	16,320	1,077	17,576	133.32	131.09	-1.67%	3,292	3,386	2.84%	40.50	38.72	-4.39%			
2002.2	234.0	133,786	5,186	18,863	1,077	20,315	151.85	150.71	-0.75%	3,917	4,138	5.63%	38.76	36.42	-6.04%	142.65	140.96	-1.19%
2003.1	228.0	129,180	4,684	15,184	1,078	16,368	126.71	125.53	-0.93%	3,494	3,742	7.09%	36.26	33.54	-7.49%			
2003.2	222.0	130,797	4,198	14,823	1,078	15,979	122.17	119.02	-2.58%	3,806	4,009	5.32%	32.10	29.69	-7.50%	124.42	122.26	-1.74%
2004.1	216.0	129,660	4,967	16,487	1,140	18,795	144.96	142.87	-1.44%	3,784	3,939	4.10%	38.31	36.27	-5.32%			
2004.2	210.0	134,400	5,336	17,515	1,140	19,967	148.56	146.80	-1.19%	3,742	3,920	4.77%	39.70	37.44	-5.69%	146.79	144.87	-1.31%
2005.1	204.0	133,013	5,314	16,578	1,097	18,179	136.67	134.09	-1.88%	3,421	3,593	5.02%	39.95	37.33	-6.57%			
2005.2	198.0	139,455	5,571	19,323	1,097	21,189	151.94	152.50	0.37%	3,804	3,834	0.79%	39.95	39.78	-0.42%	144.49	143.51	-0.68%
2006.1	192.0	140,195	5,558	19,772	1,099	21,719	154.92	152.41	-1.63%	3,908	3,898	-0.24%	39.64	39.10	-1.39%			
2006.2	186.0	147,633	6,713	21,610	1,099	23,738	160.79	158.86	-1.20%	3,536	3,480	-1.58%	45.47	45.64	0.38%	157.93	155.72	-1.40%
2007.1	180.0	147,705	6,815	23,312	1,105	25,757	174.38	170.39	-2.29%	3,779	3,692	-2.31%	46.14	46.15	0.02%			
2007.2	174.0	155,568	6,709	25,772	1,105	28,475	183.04	181.16	-1.03%	4,244	4,366	2.86%	43.12	41.49	-3.78%	178.82	175.92	-1.63%
2008.1	168.0	156,888	5,941	23,910	1,095	26,169	166.80	165.89	-0.54%	4,405	4,501	2.19%	37.87	36.86	-2.67%			
2008.2	162.0	163,562	6,198	24,885	1,095	27,236	166.52	165.36	-0.70%	4,395	4,381	-0.31%	37.89	37.74	-0.39%	166.66	165.62	-0.62%
2009.1	156.0	161,852	6,625	24,595	1,106	27,189	167.99	165.80	-1.30%	4,104	4,082	-0.55%	40.93	40.62	-0.76%			
2009.2	150.0	167,924	6,933	26,470	1,106	29,263	174.26	172.21	-1.18%	4,221	4,209	-0.28%	41.29	40.91	-0.90%	171.18	169.06	-1.24%
2010.1	144.0	166,010	5,905	21,965	1,108	24,329	146.55	142.81	-2.56%	4,120	4,074	-1.12%	35.57	35.05	-1.46%			
2010.2	138.0	172,319	6,355	25,597	1,108	28,352	164.53	162.24	-1.39%	4,462	4,458	-0.07%	36.88	36.39	-1.33%	155.71	152.70	-1.93%
2011.1	132.0	169,704	6,225	24,114	1,105	26,651	157.05	155.09	-1.25%	4,281	4,300	0.43%	36.68	36.07	-1.67%			
2011.2	126.0	175,173	6,773	27,053	1,105	29,899	170.68	167.32	-1.97%	4,415	4,367	-1.08%	38.66	38.31	-0.90%	163.97	161.30	-1.63%
2012.1	120.0	173,640	6,307	25,523	1,090	27,827	160.26	157.37	-1.80%	4,412	4,404	-0.19%	36.32	35.73	-1.61%			
2012.2	114.0	179,105	6,292	25,286	1,090	27,569	153.93	149.64	-2.78%	4,375	4,375	0.00%	35.13	34.20	-2.63%	157.04	153.45	-2.29%
2013.1	108.0	176,938	5,977	25,315	1,094	27,682	156.45	152.51	-2.52%	4,632	4,658	0.56%	33.78	32.74	-3.06%			
2013.2	102.0	183,912	5,740	27,568	1,094	30,146	163.92	158.80	-3.12%	5,252	5,310	1.10%	31.21	29.90	-4.18%	160.25	155.71	-2.84%
2014.1	96.0	181,173	5,494	26,555	1,086	28,841	159.19	153.88	-3.34%	5,249	5,292	0.81%	30.33	29.08	-4.11%			
2014.2	90.0	187,841	5,032	27,041	1,086	29,369	156.35	152.25	-2.62%	5,836	5,899	1.08%	26.79	25.81	-3.66%	157.75	153.05	-2.98%
2015.1	84.0	185,545	7,200	34,106	1,076	36,691	197.75	188.75	-4.55%	5,096	5,215	2.34%	38.80	36.19	-6.73%			
2015.2	78.0	193,268	5,652	31,268	1,076	33,638	174.05	166.77	-4.18%	5,951	5,926	-0.43%	29.24	28.14	-3.76%	185.66	177.58	-4.35%
2016.1	72.0	191,906	5,670	30,209	1,095	33,070	172.32	163.46	-5.14%	5,832	5,911	1.36%	29.55	27.65	-6.41%			
2016.2	66.0	198,536	6,017	35,740	1,095	39,124	197.06	183.48	-6.90%	6,502	6,435	-1.03%	30.31	28.51	-6.92%	184.90	173.61	-6.11%
2017.1	60.0	196,325	6,013	34,189	1,091	37,297	189.98	176.87	-6.90%	6,203	6,222	0.31%	30.63	28.43	-7.18%			
2017.2	54.0	206,095	6,106	36,530	1,091	39,851	193.36	177.45	-8.23%	6,526	6,509	-0.26%	29.63	27.26	-7.99%	191.71	177.17	-7.59%
2018.1	48.0	204,136	6,511	39,291	1,093	42,957	210.44	193.12	-8.23%	6,598	6,558	-0.60%	31.89	29.45	-7.67%			
2018.2	42.0	209,747	6,798	43,046	1,093	47,062	224.37	203.82	-9.16%	6,923	6,853	-1.02%	32.41	29.74	-8.23%	217.50	198.52	-8.73%
2019.1	36.0	205,826	6,580	39,798	1,098	43,698	212.31	192.29	-9.43%	6,641	6,588	-0.79%	31.97	29.19	-8.70%			
2019.2	30.0	212,282	6,606	42,382	1,098	46,536	219.22	199.92	-8.80%	7,044	6,930	-1.63%	31.12	28.85	-7.29%	215.81	196.14	-9.11%
2020.1	24.0	209,175	4,903	30,862	1,115	34,403	164.47	149.36	-9.19%	7,017	6,837	-2.57%	23.44	21.85	-6.79%			
2020.2	18.0	216,856	5,122	33,531	1,115	37,378	172.36	147.63	-14.35%	7,298	6,944	-4.84%	23.62	21.26	-9.99%	168.49	148.49	-11.87%
2021.1	12.0	215,941	5,263	35,107	1,126	39,518	183.00	142.80	-21.97%	7,508	6,860	-8.63%	24.37	20.82	-14.60%			
2021.2	6.0	225,427	6,079	46,011	1,126	51,791	229.75	185.46	-19.28%	8,519	7,472	-12.30%	26.97	24.82	-7.96%	206.88	164.53	-20.47%
Total		6,940,332	236,705	1,093,502		1,201,597												



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

Claims and ALAE Development Method
Data as of 12/31/21

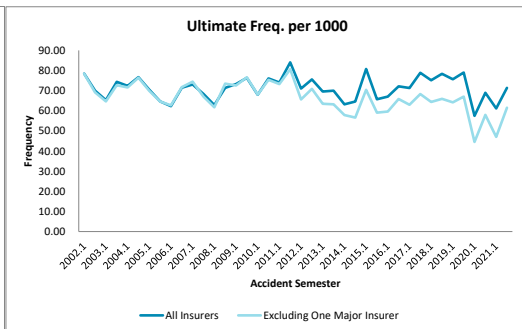
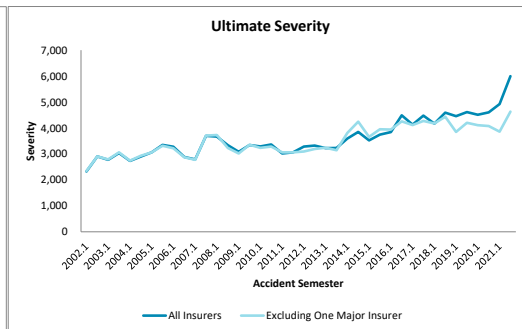
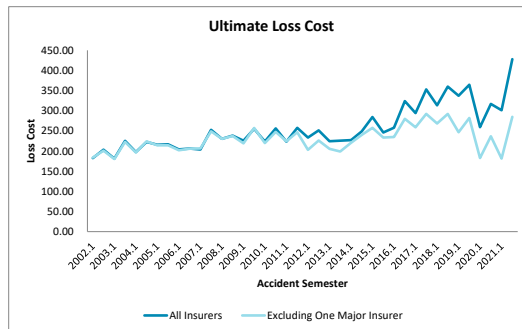
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)			(11)			(14)			(17)			(18)	(19)
Accident Semester	Maturity (in Months)	Earned Car Years	Ultimate Claim Counts	Ultimate Claims and ALAE (000)	ULAE Adjustment	Ultimate Losses & LAE (000)	Ultimate Loss Cost			Ultimate Severity			Ultimate Freq. per 1000			Annual Loss Cost & LAE			Excluding One Major Insurer	% Difference
							All Insurers	Excluding One Major Insurer	% Difference	All Insurers	Excluding One Major Insurer	% Difference	All Insurers	Excluding One Major Insurer	% Difference	All Insurers	Excluding One Major Insurer	% Difference		
2002.1	240.0	160,328	11,849	11,365	1,077	12,240	76.34	76.78	0.57%	1,033	1,030	-0.25%	73.90	74.51	0.82%					
2002.2	234.0	162,605	10,325	10,836	1,077	11,670	71.77	71.78	0.01%	1,130	1,127	-0.33%	63.50	63.72	0.34%	74.04	74.26	0.30%		
2003.1	228.0	157,402	8,515	9,064	1,078	9,771	62.08	61.29	-1.27%	1,148	1,135	-1.08%	54.10	53.99	-0.20%					
2003.2	222.0	157,968	9,281	13,348	1,078	14,389	91.09	88.96	-2.33%	1,550	1,517	-2.17%	58.75	58.65	-0.17%	76.61	75.12	-1.94%		
2004.1	216.0	156,135	7,210	7,640	1,140	8,710	55.79	55.40	-0.69%	1,208	1,193	-1.25%	46.18	46.44	0.57%					
2004.2	210.0	158,513	7,515	9,434	1,140	10,755	67.85	67.85	0.01%	1,431	1,408	-1.62%	47.41	48.19	1.66%	61.86	61.66	-0.32%		
2005.1	204.0	157,169	7,431	8,206	1,097	8,999	57.25	57.44	0.32%	1,211	1,198	-1.07%	47.28	47.94	1.40%					
2005.2	198.0	163,251	8,130	10,541	1,097	11,559	70.81	70.51	-0.42%	1,422	1,397	-1.73%	49.80	50.47	1.34%	64.16	64.09	-0.11%		
2006.1	192.0	163,075	8,000	9,360	1,099	10,282	63.05	62.39	-1.05%	1,285	1,264	-1.69%	49.06	49.38	0.65%					
2006.2	186.0	169,763	8,634	11,666	1,099	12,815	75.49	75.80	0.41%	1,484	1,461	-1.59%	50.86	51.89	2.03%	69.39	69.23	-0.24%		
2007.1	180.0	169,785	9,591	10,368	1,105	11,455	67.47	68.52	1.56%	1,194	1,187	-0.65%	56.49	57.75	2.22%					
2007.2	174.0	177,020	10,187	13,707	1,105	15,145	85.56	86.59	1.20%	1,487	1,459	-1.89%	57.55	59.36	3.15%	76.70	77.74	1.36%		
2008.1	168.0	178,753	10,414	11,921	1,095	13,048	72.99	73.82	1.13%	1,253	1,244	-0.69%	58.26	59.33	1.84%					
2008.2	162.0	184,996	10,948	15,487	1,095	16,950	91.62	92.29	0.72%	1,548	1,530	-1.19%	59.18	60.32	1.93%	82.47	83.21	0.90%		
2009.1	156.0	183,867	11,191	12,240	1,106	13,532	73.59	75.19	2.17%	1,209	1,211	0.14%	60.86	62.10	2.03%					
2009.2	150.0	189,711	11,405	15,169	1,106	16,770	88.40	89.36	1.09%	1,470	1,451	-1.32%	60.12	61.58	2.44%	81.11	82.38	1.57%		
2010.1	144.0	188,633	9,861	11,536	1,108	12,778	67.74	68.75	1.50%	1,296	1,283	-0.99%	52.28	53.59	2.52%					
2010.2	138.0	195,028	11,075	15,493	1,108	17,161	87.99	89.12	1.28%	1,550	1,526	-1.49%	56.79	58.38	2.81%	78.03	79.10	1.37%		
2011.1	132.0	193,136	12,499	13,138	1,105	14,520	75.18	76.97	2.37%	1,162	1,160	-0.14%	64.72	66.34	2.52%					
2011.2	126.0	197,871	13,696	17,039	1,105	18,831	95.17	96.26	1.14%	1,375	1,370	-0.34%	69.22	70.25	1.49%	85.30	86.73	1.68%		
2012.1	120.0	196,969	11,561	12,749	1,090	13,901	70.57	71.35	1.10%	1,202	1,211	0.71%	58.69	58.92	0.39%					
2012.2	114.0	201,954	12,015	16,686	1,090	18,193	90.08	91.48	1.55%	1,514	1,534	1.30%	59.49	59.64	0.24%	80.45	81.53	1.34%		
2013.1	108.0	200,413	11,413	13,126	1,094	14,353	71.62	73.54	2.69%	1,258	1,279	1.72%	56.95	57.49	0.95%					
2013.2	102.0	206,594	13,302	19,115	1,094	20,902	101.17	102.91	1.71%	1,571	1,583	0.77%	64.39	64.99	0.94%	86.62	88.41	2.07%		
2014.1	96.0	204,408	12,473	15,635	1,086	16,982	83.08	84.77	2.04%	1,361	1,381	1.42%	61.02	61.39	0.61%					
2014.2	90.0	210,221	13,059	21,010	1,086	22,819	108.55	110.77	2.05%	1,747	1,778	1.74%	62.12	62.31	0.30%	95.99	97.93	2.02%		
2015.1	84.0	208,493	15,202	18,469	1,076	19,869	95.30	96.94	1.72%	1,307	1,329	1.71%	72.91	72.92	0.01%					
2015.2	78.0	214,751	13,945	21,199	1,076	22,806	106.20	108.27	1.95%	1,635	1,659	1.47%	64.94	65.25	0.48%	100.83	102.67	1.82%		
2016.1	72.0	214,328	13,556	18,627	1,095	20,391	95.14	97.38	2.35%	1,504	1,521	1.11%	63.25	64.03	1.23%					
2016.2	66.0	219,932	14,401	25,200	1,095	27,587	125.43	126.29	0.68%	1,916	1,922	0.31%	65.48	65.72	0.36%	110.48	111.98	1.35%		
2017.1	60.0	218,646	14,181	20,289	1,091	22,134	101.23	103.56	2.30%	1,561	1,584	1.49%	64.86	65.38	0.80%					
2017.2	54.0	227,294	14,733	26,311	1,091	28,703	126.28	127.52	0.98%	1,948	1,956	0.42%	64.82	65.18	0.56%	114.00	115.75	1.54%		
2018.1	48.0	226,242	14,915	23,388	1,093	25,570	113.02	113.52	0.44%	1,714	1,724	0.56%	65.93	65.85	-0.12%					
2018.2	42.0	230,380	15,019	29,115	1,093	31,831	138.17	137.83	-0.25%	2,119	2,115	-0.19%	65.19	65.16	-0.06%	125.71	125.74	0.02%		
2019.1	36.0	226,948	14,834	23,926	1,098	26,271	115.76	115.26	-0.43%	1,771	1,761	-0.56%	65.36	65.45	0.13%					
2019.2	30.0	232,029	15,808	32,989	1,098	36,222	156.11	152.98	-2.01%	2,291	2,265	-1.14%	68.13	67.53	-0.88%	136.16	134.22	-1.42%		
2020.1	24.0	230,122	12,406	21,428	1,115	23,887	103.80	102.66	-1.10%	1,925	1,901	-1.26%	53.91	54.00	0.17%					
2020.2	18.0	236,487	14,720	32,434	1,115	36,155	152.89	142.35	-6.89%	2,456	2,311	-5.93%	62.25	61.61	-1.03%	128.68	122.64	-4.69%		
2021.1	12.0	235,866	12,296	23,775	1,126	26,762	113.46	107.41	-5.33%	2,177	2,058	-5.44%	52.13	52.19	0.12%					
2021.2	6.0	243,896	15,063	37,063	1,126	41,720	171.06	156.10	-8.74%	2,770	2,506	-9.51%	61.76	62.28	0.85%	142.74	132.10	-7.46%		
Total		7,850,981	472,660	690,095		758,438														



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

Claims and ALAE Development Method
Data as of 12/31/21

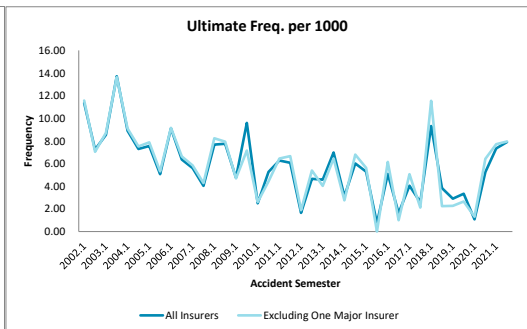
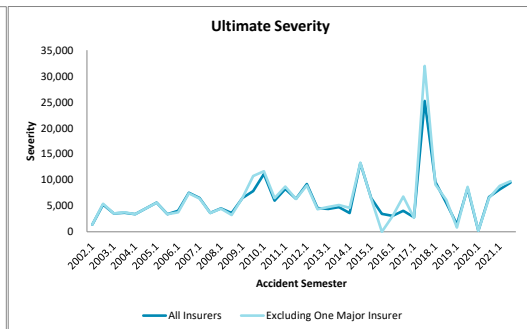
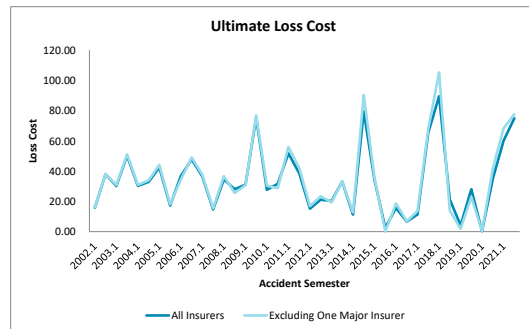
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8) - (10) Ultimate Loss Cost			(11) - (13) Ultimate Severity			(14) - (16) Ultimate Freq. per 1000			(17) - (19) Annual Loss Cost & LAE		
Accident Semester	Maturity (in Months)	Earned Car Years	Ultimate Claim Counts	Ultimate Claims and ALAE (000)	ULAE Adjustment	Ultimate Losses & LAE (000)	All Insurers	Excluding One Major Insurer	% Difference	All Insurers	Excluding One Major Insurer	% Difference	All Insurers	Excluding One Major Insurer	% Difference	All Insurers	Excluding One Major Insurer	% Difference
2002.1	240.0	19,536	1,533	3,309	1,077	3,563	182.40	183.72	0.72%	2,324	2,344	0.83%	78.47	78.39	-0.11%			
2002.2	234.0	19,945	1,396	3,764	1,077	4,054	203.23	201.03	-1.08%	2,904	2,907	0.11%	69.99	69.16	-1.19%	192.92	192.46	-0.24%
2003.1	228.0	19,605	1,280	3,296	1,078	3,553	181.23	180.30	-0.51%	2,776	2,789	0.47%	65.29	64.65	-0.98%			
2003.2	222.0	20,776	1,545	4,346	1,078	4,684	225.47	222.69	-1.23%	3,032	3,062	0.97%	74.36	72.74	-2.19%	203.99	202.04	-0.96%
2004.1	216.0	21,434	1,551	3,712	1,140	4,232	197.44	196.44	-0.51%	2,729	2,743	0.55%	72.36	71.60	-1.05%			
2004.2	210.0	23,003	1,764	4,489	1,140	5,117	222.47	223.94	0.66%	2,901	2,931	1.04%	76.69	76.40	-0.38%	210.40	210.64	0.11%
2005.1	204.0	22,468	1,583	4,417	1,097	4,843	215.57	214.08	-0.69%	3,060	3,061	0.04%	70.46	69.94	-0.74%			
2005.2	198.0	22,435	1,451	4,432	1,097	4,861	216.65	214.39	-1.04%	3,350	3,317	-0.97%	64.68	64.63	-0.07%	216.11	214.23	-0.87%
2006.1	192.0	21,492	1,338	3,992	1,099	4,386	204.07	201.95	-1.04%	3,278	3,219	-1.79%	62.26	62.73	0.76%			
2006.2	186.0	21,304	1,523	3,996	1,099	4,390	206.05	205.89	-0.08%	2,882	2,870	-0.43%	71.49	71.74	0.36%	205.06	203.91	-0.56%
2007.1	180.0	20,566	1,503	3,795	1,105	4,193	203.88	206.60	1.34%	2,790	2,775	-0.53%	73.07	74.44	1.87%			
2007.2	174.0	20,803	1,422	4,760	1,105	5,259	252.80	248.76	-1.60%	3,699	3,709	0.29%	68.35	67.06	-1.88%	228.48	227.73	-0.33%
2008.1	168.0	20,450	1,285	4,305	1,095	4,712	230.39	230.23	-0.07%	3,667	3,729	1.70%	62.83	61.74	-1.74%			
2008.2	162.0	20,787	1,494	4,528	1,095	4,956	238.40	237.22	-0.50%	3,340	3,229	-3.33%	71.38	73.47	2.93%	234.43	233.72	-0.30%
2009.1	156.0	20,289	1,487	4,144	1,106	4,582	225.81	219.05	-2.99%	3,081	3,018	-2.04%	73.28	72.57	-0.97%			
2009.2	150.0	20,816	1,590	4,806	1,106	5,313	255.25	257.06	0.71%	3,342	3,356	0.41%	76.37	76.60	0.30%	240.72	238.11	-1.09%
2010.1	144.0	20,316	1,381	4,099	1,108	4,541	223.50	219.93	-1.60%	3,288	3,234	-1.65%	67.97	68.00	0.05%			
2010.2	138.0	21,026	1,600	4,864	1,108	5,388	256.25	247.45	-3.43%	3,368	3,283	-2.51%	76.09	75.36	-0.95%	240.16	233.76	-2.66%
2011.1	132.0	20,677	1,531	4,177	1,105	4,616	223.25	224.32	0.48%	3,015	3,060	1.49%	74.04	73.30	-1.00%			
2011.2	126.0	20,928	1,759	4,875	1,105	5,388	257.45	246.87	-4.11%	3,063	3,061	-0.07%	84.04	80.65	-4.04%	240.45	235.58	-2.02%
2012.1	120.0	20,266	1,440	4,340	1,090	4,732	233.50	230.19	-12.98%	3,286	3,095	-5.83%	71.05	65.66	-7.59%			
2012.2	114.0	20,559	1,554	4,738	1,090	5,165	251.25	226.28	-9.94%	3,324	3,192	-3.97%	75.58	70.88	-6.21%	242.44	214.74	-11.42%
2013.1	108.0	19,976	1,390	4,098	1,094	4,482	224.35	205.54	-8.39%	3,225	3,239	0.44%	69.58	63.47	-8.78%			
2013.2	102.0	20,477	1,433	4,229	1,094	4,624	225.84	198.70	-12.02%	3,227	3,145	-2.55%	69.97	63.18	-9.71%	225.10	202.09	-10.22%
2014.1	96.0	20,025	1,266	4,186	1,086	4,547	227.06	220.58	-2.85%	3,592	3,809	6.05%	63.22	57.91	-8.40%			
2014.2	90.0	20,668	1,336	4,736	1,086	5,144	248.89	240.25	-3.47%	3,851	4,244	10.21%	64.63	56.61	-12.41%	238.15	230.53	-3.20%
2015.1	84.0	20,308	1,640	5,367	1,076	5,774	284.33	257.71	-9.36%	3,521	3,661	3.97%	80.75	70.40	-12.82%			
2015.2	78.0	20,931	1,375	4,786	1,076	5,148	245.97	233.42	-5.11%	3,744	3,953	5.57%	65.69	59.05	-10.11%	264.86	245.46	-7.32%
2016.1	72.0	20,616	1,382	4,855	1,095	5,315	257.78	234.87	-8.89%	3,846	3,939	2.44%	67.03	59.62	-11.05%			
2016.2	66.0	21,228	1,532	6,281	1,095	6,876	323.90	280.02	-13.55%	4,488	4,253	-5.23%	72.17	65.84	-8.77%	291.32	257.59	-11.58%
2017.1	60.0	20,863	1,488	5,631	1,091	6,143	294.43	259.06	-12.01%	4,128	4,113	-0.36%	71.32	62.98	-11.70%			
2017.2	54.0	21,822	1,721	7,064	1,091	7,706	353.13	292.01	-17.31%	4,479	4,273	-4.58%	78.85	68.33	-13.34%	324.44	275.86	-14.97%
2018.1	48.0	21,363	1,605	6,124	1,093	6,696	313.43	268.47	-14.34%	4,171	4,172	0.02%	75.15	64.36	-14.36%			
2018.2	42.0	21,553	1,689	7,099	1,093	7,761	360.09	292.14	-18.87%	4,594	4,434	-3.49%	78.38	65.89	-15.93%	336.86	280.21	-16.82%
2019.1	36.0	21,188	1,603	6,507	1,098	7,145	337.22	246.87	-26.79%	4,456	3,848	-13.65%	75.68	64.16	-15.22%			
2019.2	30.0	21,850	1,726	7,253	1,098	7,964	364.46	281.90	-22.65%	4,613	4,203	-8.90%	79.00	67.08	-15.10%	351.05	264.21	-24.74%
2020.1	24.0	21,391	1,230	4,975	1,115	5,546	259.27	182.92	-29.45%	4,510	4,108	-8.92%	57.48	44.53	-22.54%			
2020.2	18.0	21,609	1,489	6,146	1,115	6,851	317.06	236.48	-25.42%	4,601	4,079	-11.35%	68.91	57.98	-15.87%	288.31	209.52	-27.33%
2021.1	12.0	20,865	1,277	5,584	1,126	6,286	301.26	181.51	-39.75%	4,923	3,858	-21.64%	61.19	47.05	-23.12%			
2021.2	6.0	20,782	1,483	7,902	1,126	8,895	428.00	284.87	-33.44%	5,998	4,630	-22.79%	71.36	61.52	-13.79%	364.50	233.26	-36.01%
Total		836,995	59,663	196,007		215,428												



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

Claims and ALAE Development Method
Data as of 12/31/21

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)-(10) Ultimate Loss Cost			(11)-(13) Ultimate Severity			(14)-(16) Ultimate Freq. per 1000			(17)-(19) Annual Loss Cost & LAE			
Accident Semester	Maturity (in Months)	Earned Car Years	Ultimate Claim Counts	Ultimate Claims and ALAE (000)	ULAE Adjustment	Ultimate Losses & LAE (000)	All Insurers	Excluding One Major Insurer	% Difference	All Insurers	Excluding One Major Insurer	% Difference	All Insurers	Excluding One Major Insurer	% Difference	All Insurers	Excluding One Major Insurer	% Difference	
2002.1	240.0	2,996	34	44	1.077	47	15.76	16.07	1.93%	1,389	1,389	0.00%	11.35	11.57	1.93%				
2002.2	234.0	2,899	21	102	1.077	110	38.00	38.14	0.37%	5,246	5,417	3.26%	7.24	7.04	-2.80%	26.70	26.92	0.81%	
2003.1	228.0	2,812	24	79	1.078	85	30.19	30.83	2.10%	3,538	3,538	0.00%	8.53	8.71	2.10%				
2003.2	222.0	2,698	37	126	1.078	136	50.26	51.17	1.82%	3,664	3,752	2.39%	13.72	13.64	-0.56%	40.02	40.78	1.91%	
2004.1	216.0	2,698	24	72	1.140	82	30.27	30.94	2.21%	3,403	3,403	0.00%	8.90	9.09	2.21%				
2004.2	210.0	2,605	19	75	1.140	86	32.89	33.89	3.02%	4,509	4,509	0.00%	7.29	7.52	3.02%	31.56	32.38	2.61%	
2005.1	204.0	2,650	20	103	1.097	113	42.54	44.14	3.78%	5,635	5,605	-0.54%	7.55	7.88	4.34%				
2005.2	198.0	2,565	13	40	1.097	44	17.28	18.04	4.43%	3,409	3,391	-0.54%	5.07	5.32	4.99%	30.11	31.35	4.10%	
2006.1	192.0	2,525	23	85	1.099	93	36.85	34.45	-6.52%	4,045	3,763	-6.98%	9.11	9.15	0.49%				
2006.2	186.0	2,358	15	103	1.099	113	47.85	49.14	2.71%	7,521	7,401	-1.59%	6.36	6.64	4.37%	42.16	41.54	-1.47%	
2007.1	180.0	2,319	13	77	1.105	85	36.48	37.42	2.59%	6,507	6,404	-1.59%	5.61	5.84	4.24%				
2007.2	174.0	2,232	9	30	1.105	33	14.68	15.47	5.38%	3,639	3,614	-0.70%	4.03	4.28	6.12%	25.79	26.70	3.54%	
2008.1	168.0	2,215	17	70	1.095	77	34.58	36.73	6.22%	4,505	4,458	-1.04%	7.67	8.24	7.34%				
2008.2	162.0	2,064	16	53	1.095	58	28.09	25.67	-8.60%	3,623	3,235	-10.73%	7.75	7.94	2.39%	31.45	31.44	-0.01%	
2009.1	156.0	2,101	10	59	1.106	65	31.05	30.68	-1.19%	6,522	6,531	0.13%	4.76	4.70	-1.32%				
2009.2	150.0	1,980	19	135	1.106	149	75.42	76.85	1.89%	7,859	10,743	36.70%	9.60	7.15	-25.46%	52.58	53.01	0.82%	
2010.1	144.0	2,007	5	50	1.108	56	27.70	30.39	9.72%	11,118	11,682	5.07%	2.49	2.60	4.42%				
2010.2	138.0	1,901	10	54	1.108	60	31.55	28.71	-9.00%	5,998	6,480	8.05%	5.26	4.43	-15.78%	29.58	29.57	0.00%	
2011.1	132.0	1,913	12	90	1.105	99	51.80	56.13	8.36%	8,260	8,704	5.38%	6.27	6.45	2.83%				
2011.2	126.0	1,810	11	63	1.105	70	38.59	42.12	9.17%	6,351	6,329	-0.34%	6.08	6.66	9.54%	45.38	49.29	8.63%	
2012.1	120.0	1,817	3	25	1.090	28	15.19	16.86	11.02%	9,197	8,918	-3.03%	1.65	1.89	14.49%				
2012.2	114.0	1,720	8	33	1.090	36	21.20	23.42	10.47%	4,557	4,342	-4.70%	4.65	5.39	15.93%	18.11	20.06	10.77%	
2013.1	108.0	1,744	8	32	1.094	35	20.24	19.34	-4.44%	4,412	4,787	8.49%	4.59	4.04	-11.92%				
2013.2	102.0	1,577	11	48	1.094	52	33.14	33.29	0.47%	4,750	5,159	8.62%	6.98	6.45	-7.50%	26.37	25.95	-1.56%	
2014.1	96.0	1,603	5	17	1.086	18	11.30	12.68	12.28%	3,622	4,608	27.20%	3.12	2.75	-11.74%				
2014.2	90.0	1,496	9	110	1.086	119	79.60	90.52	13.72%	13,229	13,321	0.70%	6.02	6.80	12.93%	44.26	50.24	13.49%	
2015.1	84.0	1,510	8	48	1.076	52	34.39	35.93	4.48%	6,492	6,382	-1.70%	5.30	5.63	6.28%				
2015.2	78.0	1,360	1	3	1.076	3	2.54	0.00	-100.00%	3,459	0	-100.00%	0.74	0.00	-100.00%	19.30	18.98	-1.65%	
2016.1	72.0	1,376	7	20	1.095	22	15.67	18.61	18.78%	3,079	3,028	-1.65%	5.09	6.15	20.78%				
2016.2	66.0	1,226	2	7	1.095	8	6.60	6.82	3.30%	4,044	6,784	67.75%	1.63	1.00	-38.42%	11.39	13.03	14.37%	
2017.1	60.0	1,237	5	13	1.091	14	11.34	13.71	20.90%	2,804	2,703	-3.61%	4.04	5.07	25.43%				
2017.2	54.0	1,158	3	69	1.091	76	65.35	67.76	3.69%	25,216	31,961	26.75%	2.59	2.12	-18.19%	37.45	40.13	7.17%	
2018.1	48.0	1,180	11	97	1.093	106	89.58	105.37	17.62%	9,610	9,128	-5.02%	9.32	11.54	23.84%				
2018.2	42.0	1,043	4	20	1.093	22	21.39	13.85	-35.27%	5,580	6,160	10.40%	3.83	2.25	-41.36%	57.58	61.94	7.57%	
2019.1	36.0	1,027	3	4	1.098	4	4.09	1.88	-54.10%	1,410	825	-41.48%	2.90	2.28	-21.56%				
2019.2	30.0	891	3	23	1.098	25	28.06	22.91	-18.35%	8,392	8,647	3.04%	3.34	2.65	-20.76%	15.23	11.60	-23.84%	
2020.1	24.0	927	1	0	1.115	0	0.22	0.27	19.39%	207	203	-1.77%	1.08	1.31	21.54%				
2020.2	18.0	946	5	30	1.115	33	35.18	41.86	18.99%	6,698	6,520	-2.66%	5.25	6.42	22.24%	17.88	21.48	20.14%	
2021.1	12.0	1,090	8	58	1.126	65	60.07	68.41	13.87%	8,175	8,861	8.40%	7.35	7.72	5.05%				
2021.2	6.0	1,140	9	76	1.126	85	74.99	77.63	3.52%	9,482	9,754	2.87%	7.91	7.96	0.63%	67.70	73.21	8.14%	
Total		73,412	466	2,242		2,464													



Bodily Injury

Coverage = BI
End Trend Period = 2021.2
Excluded Points = NA
Parameters Included: time, seasonality

Fit	Start Date	Time	Seasonality	Adjusted R ²	Implied Trend Rate
Loss Cost	2004.1	0.029 (CI = +/-0.011; p = 0.000)	-0.223 (CI = +/-0.115; p = 0.000)	0.554	+2.89%
Loss Cost	2004.2	0.031 (CI = +/-0.011; p = 0.000)	-0.238 (CI = +/-0.114; p = 0.000)	0.582	+3.14%
Loss Cost	2005.1	0.033 (CI = +/-0.012; p = 0.000)	-0.225 (CI = +/-0.115; p = 0.000)	0.601	+3.36%
Loss Cost	2005.2	0.035 (CI = +/-0.012; p = 0.000)	-0.238 (CI = +/-0.115; p = 0.000)	0.616	+3.60%
Loss Cost	2006.1	0.036 (CI = +/-0.013; p = 0.000)	-0.232 (CI = +/-0.119; p = 0.000)	0.618	+3.70%
Loss Cost	2006.2	0.037 (CI = +/-0.014; p = 0.000)	-0.237 (CI = +/-0.122; p = 0.000)	0.601	+3.81%
Loss Cost	2007.1	0.038 (CI = +/-0.015; p = 0.000)	-0.233 (CI = +/-0.127; p = 0.001)	0.599	+3.88%
Loss Cost	2007.2	0.039 (CI = +/-0.016; p = 0.000)	-0.238 (CI = +/-0.131; p = 0.001)	0.578	+3.99%
Loss Cost	2008.1	0.038 (CI = +/-0.017; p = 0.000)	-0.242 (CI = +/-0.136; p = 0.001)	0.569	+3.92%
Loss Cost	2008.2	0.035 (CI = +/-0.017; p = 0.000)	-0.224 (CI = +/-0.136; p = 0.002)	0.504	+3.52%
Loss Cost	2009.1	0.028 (CI = +/-0.017; p = 0.002)	-0.253 (CI = +/-0.127; p = 0.000)	0.535	+2.85%
Loss Cost	2009.2	0.023 (CI = +/-0.017; p = 0.010)	-0.234 (CI = +/-0.125; p = 0.001)	0.467	+2.37%
Loss Cost	2010.1	0.020 (CI = +/-0.018; p = 0.033)	-0.247 (CI = +/-0.128; p = 0.001)	0.475	+2.05%
Loss Cost	2010.2	0.016 (CI = +/-0.019; p = 0.097)	-0.232 (CI = +/-0.129; p = 0.001)	0.407	+1.63%
Loss Cost	2011.1	0.009 (CI = +/-0.019; p = 0.327)	-0.258 (CI = +/-0.123; p = 0.000)	0.478	+0.93%
Loss Cost	2011.2	0.006 (CI = +/-0.021; p = 0.561)	-0.246 (CI = +/-0.126; p = 0.001)	0.432	+0.59%
Loss Cost	2012.1	0.003 (CI = +/-0.023; p = 0.790)	-0.256 (CI = +/-0.132; p = 0.001)	0.446	+0.29%
Loss Cost	2012.2	0.001 (CI = +/-0.025; p = 0.925)	-0.251 (CI = +/-0.139; p = 0.001)	0.413	+0.11%
Loss Cost	2013.1	-0.004 (CI = +/-0.028; p = 0.779)	-0.266 (CI = +/-0.144; p = 0.001)	0.441	-0.37%
Loss Cost	2013.2	-0.012 (CI = +/-0.029; p = 0.399)	-0.243 (CI = +/-0.143; p = 0.003)	0.431	-1.17%
Loss Cost	2014.1	-0.017 (CI = +/-0.033; p = 0.272)	-0.259 (CI = +/-0.150; p = 0.003)	0.453	-1.72%
Loss Cost	2014.2	-0.023 (CI = +/-0.037; p = 0.203)	-0.246 (CI = +/-0.158; p = 0.005)	0.445	-2.23%
Loss Cost	2015.1	-0.037 (CI = +/-0.037; p = 0.048)	-0.283 (CI = +/-0.149; p = 0.002)	0.584	-3.67%
Loss Cost	2015.2	-0.056 (CI = +/-0.031; p = 0.002)	-0.242 (CI = +/-0.116; p = 0.001)	0.750	-5.48%
Loss Cost	2016.1	-0.062 (CI = +/-0.037; p = 0.004)	-0.254 (CI = +/-0.127; p = 0.001)	0.724	-6.01%
Loss Cost	2016.2	-0.074 (CI = +/-0.039; p = 0.002)	-0.231 (CI = +/-0.124; p = 0.003)	0.780	-7.16%
Loss Cost	2017.1	-0.095 (CI = +/-0.036; p = 0.000)	-0.269 (CI = +/-0.104; p = 0.000)	0.875	-9.05%
Severity	2004.1	0.053 (CI = +/-0.007; p = 0.000)	-0.101 (CI = +/-0.070; p = 0.006)	0.883	+5.40%
Severity	2004.2	0.054 (CI = +/-0.007; p = 0.000)	-0.112 (CI = +/-0.068; p = 0.002)	0.893	+5.60%
Severity	2005.1	0.056 (CI = +/-0.007; p = 0.000)	-0.105 (CI = +/-0.069; p = 0.004)	0.893	+5.71%
Severity	2005.2	0.056 (CI = +/-0.007; p = 0.000)	-0.109 (CI = +/-0.071; p = 0.004)	0.886	+5.78%
Severity	2006.1	0.057 (CI = +/-0.008; p = 0.000)	-0.106 (CI = +/-0.073; p = 0.006)	0.881	+5.84%
Severity	2006.2	0.057 (CI = +/-0.008; p = 0.000)	-0.109 (CI = +/-0.075; p = 0.006)	0.872	+5.90%
Severity	2007.1	0.057 (CI = +/-0.009; p = 0.000)	-0.111 (CI = +/-0.078; p = 0.007)	0.862	+5.86%
Severity	2007.2	0.057 (CI = +/-0.010; p = 0.000)	-0.112 (CI = +/-0.080; p = 0.008)	0.848	+5.89%
Severity	2008.1	0.056 (CI = +/-0.010; p = 0.000)	-0.115 (CI = +/-0.083; p = 0.009)	0.836	+5.81%
Severity	2008.2	0.056 (CI = +/-0.011; p = 0.000)	-0.111 (CI = +/-0.086; p = 0.014)	0.812	+5.72%
Severity	2009.1	0.052 (CI = +/-0.011; p = 0.000)	-0.127 (CI = +/-0.084; p = 0.005)	0.808	+5.36%
Severity	2009.2	0.049 (CI = +/-0.012; p = 0.000)	-0.115 (CI = +/-0.083; p = 0.009)	0.780	+5.07%
Severity	2010.1	0.049 (CI = +/-0.013; p = 0.000)	-0.117 (CI = +/-0.087; p = 0.011)	0.764	+5.01%
Severity	2010.2	0.047 (CI = +/-0.014; p = 0.000)	-0.110 (CI = +/-0.090; p = 0.019)	0.722	+4.82%
Severity	2011.1	0.043 (CI = +/-0.014; p = 0.000)	-0.124 (CI = +/-0.090; p = 0.010)	0.708	+4.44%
Severity	2011.2	0.044 (CI = +/-0.016; p = 0.000)	-0.126 (CI = +/-0.094; p = 0.012)	0.672	+4.50%
Severity	2012.1	0.045 (CI = +/-0.017; p = 0.000)	-0.122 (CI = +/-0.100; p = 0.020)	0.664	+4.62%
Severity	2012.2	0.047 (CI = +/-0.019; p = 0.000)	-0.128 (CI = +/-0.105; p = 0.020)	0.641	+4.83%
Severity	2013.1	0.050 (CI = +/-0.021; p = 0.000)	-0.118 (CI = +/-0.110; p = 0.037)	0.651	+5.17%
Severity	2013.2	0.045 (CI = +/-0.022; p = 0.001)	-0.101 (CI = +/-0.109; p = 0.067)	0.561	+4.55%
Severity	2014.1	0.043 (CI = +/-0.026; p = 0.003)	-0.105 (CI = +/-0.118; p = 0.076)	0.528	+4.41%
Severity	2014.2	0.044 (CI = +/-0.029; p = 0.006)	-0.108 (CI = +/-0.127; p = 0.089)	0.466	+4.52%
Severity	2015.1	0.044 (CI = +/-0.035; p = 0.018)	-0.109 (CI = +/-0.139; p = 0.113)	0.437	+4.46%
Severity	2015.2	0.026 (CI = +/-0.029; p = 0.073)	-0.071 (CI = +/-0.110; p = 0.178)	0.255	+2.66%
Severity	2016.1	0.032 (CI = +/-0.034; p = 0.065)	-0.059 (CI = +/-0.119; p = 0.293)	0.290	+3.26%
Severity	2016.2	0.026 (CI = +/-0.041; p = 0.179)	-0.048 (CI = +/-0.129; p = 0.420)	0.082	+2.63%
Severity	2017.1	0.022 (CI = +/-0.052; p = 0.348)	-0.055 (CI = +/-0.149; p = 0.413)	0.015	+2.23%
Frequency	2004.1	-0.024 (CI = +/-0.008; p = 0.000)	-0.123 (CI = +/-0.084; p = 0.005)	0.547	-2.38%
Frequency	2004.2	-0.024 (CI = +/-0.008; p = 0.000)	-0.126 (CI = +/-0.086; p = 0.005)	0.532	-2.32%
Frequency	2005.1	-0.023 (CI = +/-0.009; p = 0.000)	-0.120 (CI = +/-0.088; p = 0.009)	0.482	-2.23%
Frequency	2005.2	-0.021 (CI = +/-0.009; p = 0.000)	-0.129 (CI = +/-0.088; p = 0.006)	0.467	-2.07%
Frequency	2006.1	-0.020 (CI = +/-0.010; p = 0.000)	-0.127 (CI = +/-0.091; p = 0.008)	0.422	-2.02%
Frequency	2006.2	-0.020 (CI = +/-0.011; p = 0.001)	-0.129 (CI = +/-0.094; p = 0.009)	0.411	-1.98%
Frequency	2007.1	-0.019 (CI = +/-0.011; p = 0.002)	-0.123 (CI = +/-0.097; p = 0.015)	0.351	-1.87%
Frequency	2007.2	-0.018 (CI = +/-0.012; p = 0.005)	-0.127 (CI = +/-0.100; p = 0.015)	0.339	-1.80%
Frequency	2008.1	-0.018 (CI = +/-0.013; p = 0.008)	-0.126 (CI = +/-0.105; p = 0.020)	0.301	-1.79%
Frequency	2008.2	-0.021 (CI = +/-0.013; p = 0.003)	-0.113 (CI = +/-0.104; p = 0.035)	0.342	-2.08%
Frequency	2009.1	-0.024 (CI = +/-0.014; p = 0.002)	-0.127 (CI = +/-0.105; p = 0.020)	0.389	-2.38%
Frequency	2009.2	-0.026 (CI = +/-0.015; p = 0.002)	-0.119 (CI = +/-0.108; p = 0.032)	0.404	-2.56%
Frequency	2010.1	-0.029 (CI = +/-0.016; p = 0.001)	-0.130 (CI = +/-0.111; p = 0.023)	0.421	-2.83%
Frequency	2010.2	-0.031 (CI = +/-0.017; p = 0.001)	-0.122 (CI = +/-0.114; p = 0.038)	0.436	-3.04%
Frequency	2011.1	-0.034 (CI = +/-0.018; p = 0.001)	-0.134 (CI = +/-0.117; p = 0.027)	0.453	-3.36%
Frequency	2011.2	-0.038 (CI = +/-0.020; p = 0.001)	-0.120 (CI = +/-0.119; p = 0.047)	0.491	-3.74%
Frequency	2012.1	-0.042 (CI = +/-0.021; p = 0.001)	-0.135 (CI = +/-0.122; p = 0.032)	0.508	-4.13%
Frequency	2012.2	-0.046 (CI = +/-0.023; p = 0.001)	-0.123 (CI = +/-0.126; p = 0.055)	0.531	-4.50%
Frequency	2013.1	-0.054 (CI = +/-0.023; p = 0.000)	-0.148 (CI = +/-0.121; p = 0.020)	0.613	-5.27%
Frequency	2013.2	-0.056 (CI = +/-0.026; p = 0.000)	-0.142 (CI = +/-0.129; p = 0.033)	0.609	-5.48%
Frequency	2014.1	-0.060 (CI = +/-0.030; p = 0.001)	-0.154 (CI = +/-0.137; p = 0.030)	0.587	-5.87%
Frequency	2014.2	-0.067 (CI = +/-0.033; p = 0.001)	-0.138 (CI = +/-0.141; p = 0.055)	0.616	-6.46%
Frequency	2015.1	-0.081 (CI = +/-0.032; p = 0.000)	-0.174 (CI = +/-0.130; p = 0.013)	0.723	-7.79%
Frequency	2015.2	-0.083 (CI = +/-0.038; p = 0.001)	-0.170 (CI = +/-0.142; p = 0.023)	0.707	-7.93%
Frequency	2016.1	-0.094 (CI = +/-0.042; p = 0.001)	-0.195 (CI = +/-0.146; p = 0.015)	0.721	-8.98%
Frequency	2016.2	-0.100 (CI = +/-0.051; p = 0.002)	-0.184 (CI = +/-0.161; p = 0.030)	0.721	-9.54%
Frequency	2017.1	-0.117 (CI = +/-0.059; p = 0.002)	-0.214 (CI = +/-0.168; p = 0.020)	0.737	-11.03%

Bodily Injury

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

Fit	Start Date	Time	Seasonality	Adjusted R ²	Implied Trend
					Rate
Loss Cost	2004.1	0.031 (CI = +/-0.011; p = 0.000)	-0.235 (CI = +/-0.115; p = 0.000)	0.570	+3.10%
Loss Cost	2004.2	0.033 (CI = +/-0.012; p = 0.000)	-0.252 (CI = +/-0.114; p = 0.000)	0.603	+3.39%
Loss Cost	2005.1	0.036 (CI = +/-0.012; p = 0.000)	-0.239 (CI = +/-0.114; p = 0.000)	0.623	+3.62%
Loss Cost	2005.2	0.038 (CI = +/-0.012; p = 0.000)	-0.255 (CI = +/-0.114; p = 0.000)	0.645	+3.91%
Loss Cost	2006.1	0.040 (CI = +/-0.013; p = 0.000)	-0.248 (CI = +/-0.117; p = 0.000)	0.648	+4.03%
Loss Cost	2006.2	0.041 (CI = +/-0.014; p = 0.000)	-0.256 (CI = +/-0.121; p = 0.000)	0.635	+4.18%
Loss Cost	2007.1	0.042 (CI = +/-0.015; p = 0.000)	-0.252 (CI = +/-0.125; p = 0.000)	0.634	+4.27%
Loss Cost	2007.2	0.043 (CI = +/-0.016; p = 0.000)	-0.259 (CI = +/-0.129; p = 0.000)	0.619	+4.44%
Loss Cost	2008.1	0.043 (CI = +/-0.017; p = 0.000)	-0.262 (CI = +/-0.134; p = 0.000)	0.611	+4.38%
Loss Cost	2008.2	0.039 (CI = +/-0.018; p = 0.000)	-0.245 (CI = +/-0.135; p = 0.001)	0.547	+3.99%
Loss Cost	2009.1	0.033 (CI = +/-0.017; p = 0.001)	-0.272 (CI = +/-0.126; p = 0.000)	0.581	+3.31%
Loss Cost	2009.2	0.028 (CI = +/-0.018; p = 0.004)	-0.252 (CI = +/-0.125; p = 0.000)	0.513	+2.82%
Loss Cost	2010.1	0.025 (CI = +/-0.019; p = 0.014)	-0.264 (CI = +/-0.128; p = 0.000)	0.520	+2.50%
Loss Cost	2010.2	0.021 (CI = +/-0.021; p = 0.048)	-0.249 (CI = +/-0.130; p = 0.001)	0.451	+2.09%
Loss Cost	2011.1	0.014 (CI = +/-0.020; p = 0.175)	-0.273 (CI = +/-0.124; p = 0.000)	0.519	+1.38%
Loss Cost	2011.2	0.010 (CI = +/-0.022; p = 0.338)	-0.262 (CI = +/-0.129; p = 0.000)	0.470	+1.05%
Loss Cost	2012.1	0.008 (CI = +/-0.025; p = 0.521)	-0.271 (CI = +/-0.135; p = 0.001)	0.481	+0.76%
Loss Cost	2012.2	0.006 (CI = +/-0.028; p = 0.632)	-0.267 (CI = +/-0.144; p = 0.001)	0.446	+0.64%
Loss Cost	2013.1	0.002 (CI = +/-0.030; p = 0.917)	-0.281 (CI = +/-0.150; p = 0.001)	0.471	+0.15%
Loss Cost	2013.2	-0.007 (CI = +/-0.033; p = 0.644)	-0.256 (CI = +/-0.151; p = 0.003)	0.447	-0.72%
Loss Cost	2014.1	-0.013 (CI = +/-0.037; p = 0.465)	-0.270 (CI = +/-0.159; p = 0.003)	0.466	-1.27%
Loss Cost	2014.2	-0.018 (CI = +/-0.043; p = 0.368)	-0.256 (CI = +/-0.172; p = 0.007)	0.450	-1.80%
Loss Cost	2015.1	-0.034 (CI = +/-0.043; p = 0.112)	-0.290 (CI = +/-0.162; p = 0.003)	0.585	-3.33%
Loss Cost	2015.2	-0.057 (CI = +/-0.038; p = 0.007)	-0.239 (CI = +/-0.130; p = 0.002)	0.745	-5.58%
Loss Cost	2016.1	-0.064 (CI = +/-0.045; p = 0.011)	-0.251 (CI = +/-0.142; p = 0.004)	0.718	-6.17%
Loss Cost	2016.2	-0.081 (CI = +/-0.049; p = 0.006)	-0.219 (CI = +/-0.141; p = 0.008)	0.785	-7.79%
Loss Cost	2017.1	-0.105 (CI = +/-0.042; p = 0.001)	-0.254 (CI = +/-0.109; p = 0.001)	0.894	-9.94%
Severity	2004.1	0.054 (CI = +/-0.007; p = 0.000)	-0.107 (CI = +/-0.071; p = 0.004)	0.881	+5.52%
Severity	2004.2	0.056 (CI = +/-0.007; p = 0.000)	-0.120 (CI = +/-0.068; p = 0.001)	0.893	+5.75%
Severity	2005.1	0.057 (CI = +/-0.007; p = 0.000)	-0.113 (CI = +/-0.069; p = 0.002)	0.895	+5.87%
Severity	2005.2	0.058 (CI = +/-0.008; p = 0.000)	-0.118 (CI = +/-0.070; p = 0.002)	0.888	+5.96%
Severity	2006.1	0.059 (CI = +/-0.008; p = 0.000)	-0.115 (CI = +/-0.072; p = 0.003)	0.884	+6.03%
Severity	2006.2	0.059 (CI = +/-0.009; p = 0.000)	-0.119 (CI = +/-0.075; p = 0.003)	0.876	+6.12%
Severity	2007.1	0.059 (CI = +/-0.009; p = 0.000)	-0.121 (CI = +/-0.077; p = 0.004)	0.866	+6.08%
Severity	2007.2	0.060 (CI = +/-0.010; p = 0.000)	-0.123 (CI = +/-0.080; p = 0.004)	0.853	+6.13%
Severity	2008.1	0.059 (CI = +/-0.011; p = 0.000)	-0.126 (CI = +/-0.083; p = 0.005)	0.841	+6.07%
Severity	2008.2	0.058 (CI = +/-0.012; p = 0.000)	-0.123 (CI = +/-0.087; p = 0.007)	0.817	+6.00%
Severity	2009.1	0.055 (CI = +/-0.012; p = 0.000)	-0.137 (CI = +/-0.084; p = 0.003)	0.813	+5.63%
Severity	2009.2	0.052 (CI = +/-0.012; p = 0.000)	-0.125 (CI = +/-0.084; p = 0.006)	0.782	+5.33%
Severity	2010.1	0.052 (CI = +/-0.013; p = 0.000)	-0.127 (CI = +/-0.088; p = 0.007)	0.767	+5.29%
Severity	2010.2	0.050 (CI = +/-0.015; p = 0.000)	-0.120 (CI = +/-0.092; p = 0.013)	0.721	+5.11%
Severity	2011.1	0.046 (CI = +/-0.015; p = 0.000)	-0.133 (CI = +/-0.092; p = 0.007)	0.707	+4.72%
Severity	2011.2	0.047 (CI = +/-0.017; p = 0.000)	-0.137 (CI = +/-0.097; p = 0.009)	0.673	+4.83%
Severity	2012.1	0.049 (CI = +/-0.019; p = 0.000)	-0.133 (CI = +/-0.102; p = 0.014)	0.666	+4.98%
Severity	2012.2	0.052 (CI = +/-0.021; p = 0.000)	-0.142 (CI = +/-0.107; p = 0.013)	0.650	+5.30%
Severity	2013.1	0.055 (CI = +/-0.023; p = 0.000)	-0.132 (CI = +/-0.112; p = 0.024)	0.664	+5.69%
Severity	2013.2	0.049 (CI = +/-0.025; p = 0.001)	-0.114 (CI = +/-0.114; p = 0.049)	0.565	+5.05%
Severity	2014.1	0.048 (CI = +/-0.028; p = 0.003)	-0.117 (CI = +/-0.123; p = 0.059)	0.533	+4.92%
Severity	2014.2	0.051 (CI = +/-0.033; p = 0.006)	-0.124 (CI = +/-0.134; p = 0.067)	0.478	+5.20%
Severity	2015.1	0.051 (CI = +/-0.039; p = 0.016)	-0.124 (CI = +/-0.147; p = 0.089)	0.450	+5.18%
Severity	2015.2	0.030 (CI = +/-0.035; p = 0.086)	-0.079 (CI = +/-0.121; p = 0.173)	0.225	+3.04%
Severity	2016.1	0.037 (CI = +/-0.041; p = 0.075)	-0.067 (CI = +/-0.131; p = 0.271)	0.264	+3.73%
Severity	2016.2	0.030 (CI = +/-0.052; p = 0.213)	-0.055 (CI = +/-0.149; p = 0.411)	0.031	+3.05%
Severity	2017.1	0.026 (CI = +/-0.066; p = 0.374)	-0.061 (CI = +/-0.173; p = 0.421)	-0.043	+2.64%
Frequency	2004.1	-0.023 (CI = +/-0.008; p = 0.000)	-0.128 (CI = +/-0.085; p = 0.005)	0.531	-2.29%
Frequency	2004.2	-0.022 (CI = +/-0.009; p = 0.000)	-0.132 (CI = +/-0.088; p = 0.005)	0.517	-2.22%
Frequency	2005.1	-0.021 (CI = +/-0.009; p = 0.000)	-0.126 (CI = +/-0.090; p = 0.007)	0.466	-2.12%
Frequency	2005.2	-0.020 (CI = +/-0.010; p = 0.000)	-0.136 (CI = +/-0.090; p = 0.004)	0.454	-1.93%
Frequency	2006.1	-0.019 (CI = +/-0.010; p = 0.001)	-0.134 (CI = +/-0.093; p = 0.006)	0.408	-1.88%
Frequency	2006.2	-0.018 (CI = +/-0.011; p = 0.002)	-0.137 (CI = +/-0.096; p = 0.007)	0.398	-1.82%
Frequency	2007.1	-0.017 (CI = +/-0.012; p = 0.006)	-0.131 (CI = +/-0.099; p = 0.012)	0.339	-1.71%
Frequency	2007.2	-0.016 (CI = +/-0.013; p = 0.015)	-0.136 (CI = +/-0.103; p = 0.011)	0.330	-1.60%
Frequency	2008.1	-0.016 (CI = +/-0.014; p = 0.024)	-0.136 (CI = +/-0.107; p = 0.015)	0.292	-1.59%
Frequency	2008.2	-0.019 (CI = +/-0.014; p = 0.011)	-0.122 (CI = +/-0.107; p = 0.028)	0.325	-1.89%
Frequency	2009.1	-0.022 (CI = +/-0.015; p = 0.005)	-0.135 (CI = +/-0.108; p = 0.017)	0.372	-2.20%
Frequency	2009.2	-0.024 (CI = +/-0.016; p = 0.005)	-0.127 (CI = +/-0.112; p = 0.028)	0.384	-2.38%
Frequency	2010.1	-0.027 (CI = +/-0.017; p = 0.004)	-0.137 (CI = +/-0.115; p = 0.021)	0.401	-2.64%
Frequency	2010.2	-0.029 (CI = +/-0.019; p = 0.004)	-0.129 (CI = +/-0.119; p = 0.036)	0.413	-2.86%
Frequency	2011.1	-0.032 (CI = +/-0.020; p = 0.003)	-0.140 (CI = +/-0.123; p = 0.027)	0.431	-3.19%
Frequency	2011.2	-0.037 (CI = +/-0.022; p = 0.002)	-0.125 (CI = +/-0.126; p = 0.051)	0.466	-3.61%
Frequency	2012.1	-0.041 (CI = +/-0.024; p = 0.002)	-0.138 (CI = +/-0.129; p = 0.037)	0.484	-4.02%
Frequency	2012.2	-0.045 (CI = +/-0.026; p = 0.002)	-0.125 (CI = +/-0.135; p = 0.066)	0.505	-4.42%
Frequency	2013.1	-0.054 (CI = +/-0.026; p = 0.001)	-0.149 (CI = +/-0.130; p = 0.027)	0.592	-5.24%
Frequency	2013.2	-0.056 (CI = +/-0.030; p = 0.001)	-0.142 (CI = +/-0.139; p = 0.046)	0.588	-5.49%
Frequency	2014.1	-0.061 (CI = +/-0.034; p = 0.002)	-0.153 (CI = +/-0.147; p = 0.043)	0.566	-5.90%
Frequency	2014.2	-0.069 (CI = +/-0.038; p = 0.002)	-0.133 (CI = +/-0.155; p = 0.085)	0.598	-6.65%
Frequency	2015.1	-0.084 (CI = +/-0.037; p = 0.001)	-0.166 (CI = +/-0.141; p = 0.025)	0.715	-8.09%
Frequency	2015.2	-0.087 (CI = +/-0.045; p = 0.002)	-0.160 (CI = +/-0.157; p = 0.047)	0.700	-8.37%
Frequency	2016.1	-0.100 (CI = +/-0.051; p = 0.002)	-0.184 (CI = +/-0.161; p = 0.030)	0.721	-9.55%
Frequency	2016.2	-0.111 (CI = +/-0.062; p = 0.004)	-0.164 (CI = +/-0.179; p = 0.067)	0.731	-10.52%
Frequency	2017.1	-0.131 (CI = +/-0.070; p = 0.004)	-0.193 (CI = +/-0.182; p = 0.041)	0.761	-12.26%

Bodily Injury

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

Fit	Start Date	Time	Seasonality	Adjusted R ²	Implied Trend
					Rate
Loss Cost	2004.1	0.039 (CI = +/-0.012; p = 0.000)	-0.221 (CI = +/-0.109; p = 0.000)	0.677	+4.03%
Loss Cost	2004.2	0.043 (CI = +/-0.012; p = 0.000)	-0.241 (CI = +/-0.104; p = 0.000)	0.725	+4.43%
Loss Cost	2005.1	0.047 (CI = +/-0.012; p = 0.000)	-0.222 (CI = +/-0.100; p = 0.000)	0.762	+4.81%
Loss Cost	2005.2	0.051 (CI = +/-0.011; p = 0.000)	-0.242 (CI = +/-0.094; p = 0.000)	0.801	+5.22%
Loss Cost	2006.1	0.054 (CI = +/-0.012; p = 0.000)	-0.229 (CI = +/-0.094; p = 0.000)	0.815	+5.50%
Loss Cost	2006.2	0.056 (CI = +/-0.012; p = 0.000)	-0.241 (CI = +/-0.094; p = 0.000)	0.820	+5.78%
Loss Cost	2007.1	0.059 (CI = +/-0.013; p = 0.000)	-0.229 (CI = +/-0.095; p = 0.000)	0.830	+6.05%
Loss Cost	2007.2	0.062 (CI = +/-0.013; p = 0.000)	-0.243 (CI = +/-0.094; p = 0.000)	0.837	+6.39%
Loss Cost	2008.1	0.063 (CI = +/-0.014; p = 0.000)	-0.237 (CI = +/-0.098; p = 0.000)	0.835	+6.52%
Loss Cost	2008.2	0.060 (CI = +/-0.015; p = 0.000)	-0.226 (CI = +/-0.099; p = 0.000)	0.806	+6.20%
Loss Cost	2009.1	0.054 (CI = +/-0.014; p = 0.000)	-0.251 (CI = +/-0.089; p = 0.000)	0.833	+5.52%
Loss Cost	2009.2	0.050 (CI = +/-0.014; p = 0.000)	-0.237 (CI = +/-0.088; p = 0.000)	0.805	+5.09%
Loss Cost	2010.1	0.048 (CI = +/-0.016; p = 0.000)	-0.242 (CI = +/-0.092; p = 0.000)	0.800	+4.93%
Loss Cost	2010.2	0.045 (CI = +/-0.017; p = 0.000)	-0.233 (CI = +/-0.095; p = 0.000)	0.756	+4.63%
Loss Cost	2011.1	0.039 (CI = +/-0.017; p = 0.000)	-0.255 (CI = +/-0.090; p = 0.000)	0.788	+3.94%
Loss Cost	2011.2	0.037 (CI = +/-0.019; p = 0.001)	-0.251 (CI = +/-0.095; p = 0.000)	0.744	+3.79%
Loss Cost	2012.1	0.037 (CI = +/-0.022; p = 0.003)	-0.251 (CI = +/-0.103; p = 0.000)	0.741	+3.79%
Loss Cost	2012.2	0.039 (CI = +/-0.026; p = 0.006)	-0.256 (CI = +/-0.110; p = 0.000)	0.714	+4.02%
Loss Cost	2013.1	0.038 (CI = +/-0.030; p = 0.018)	-0.260 (CI = +/-0.121; p = 0.001)	0.711	+3.85%
Loss Cost	2013.2	0.031 (CI = +/-0.034; p = 0.066)	-0.246 (CI = +/-0.126; p = 0.001)	0.638	+3.15%
Loss Cost	2014.1	0.030 (CI = +/-0.041; p = 0.132)	-0.248 (CI = +/-0.141; p = 0.003)	0.631	+3.05%
Loss Cost	2014.2	0.030 (CI = +/-0.050; p = 0.206)	-0.248 (CI = +/-0.159; p = 0.007)	0.562	+3.03%
Loss Cost	2015.1	0.013 (CI = +/-0.057; p = 0.610)	-0.278 (CI = +/-0.165; p = 0.005)	0.633	+1.30%
Loss Cost	2015.2	-0.015 (CI = +/-0.050; p = 0.502)	-0.237 (CI = +/-0.129; p = 0.004)	0.701	-1.44%
Loss Cost	2016.1	-0.013 (CI = +/-0.070; p = 0.655)	-0.235 (CI = +/-0.160; p = 0.013)	0.638	-1.28%
Loss Cost	2016.2	-0.029 (CI = +/-0.092; p = 0.423)	-0.216 (CI = +/-0.186; p = 0.032)	0.605	-2.91%
Loss Cost	2017.1	-0.071 (CI = +/-0.111; p = 0.136)	-0.264 (CI = +/-0.190; p = 0.022)	0.783	-6.84%
Severity	2004.1	0.053 (CI = +/-0.008; p = 0.000)	-0.118 (CI = +/-0.073; p = 0.003)	0.869	+5.48%
Severity	2004.2	0.056 (CI = +/-0.008; p = 0.000)	-0.131 (CI = +/-0.069; p = 0.001)	0.886	+5.75%
Severity	2005.1	0.057 (CI = +/-0.008; p = 0.000)	-0.124 (CI = +/-0.070; p = 0.001)	0.888	+5.91%
Severity	2005.2	0.058 (CI = +/-0.009; p = 0.000)	-0.129 (CI = +/-0.072; p = 0.001)	0.882	+6.02%
Severity	2006.1	0.059 (CI = +/-0.009; p = 0.000)	-0.125 (CI = +/-0.074; p = 0.002)	0.878	+6.11%
Severity	2006.2	0.060 (CI = +/-0.010; p = 0.000)	-0.130 (CI = +/-0.076; p = 0.002)	0.870	+6.23%
Severity	2007.1	0.060 (CI = +/-0.011; p = 0.000)	-0.132 (CI = +/-0.079; p = 0.002)	0.860	+6.18%
Severity	2007.2	0.061 (CI = +/-0.011; p = 0.000)	-0.135 (CI = +/-0.082; p = 0.003)	0.845	+6.27%
Severity	2008.1	0.060 (CI = +/-0.012; p = 0.000)	-0.139 (CI = +/-0.086; p = 0.003)	0.833	+6.18%
Severity	2008.2	0.059 (CI = +/-0.014; p = 0.000)	-0.137 (CI = +/-0.090; p = 0.005)	0.806	+6.12%
Severity	2009.1	0.055 (CI = +/-0.014; p = 0.000)	-0.155 (CI = +/-0.086; p = 0.001)	0.808	+5.62%
Severity	2009.2	0.051 (CI = +/-0.014; p = 0.000)	-0.143 (CI = +/-0.087; p = 0.003)	0.771	+5.27%
Severity	2010.1	0.050 (CI = +/-0.016; p = 0.000)	-0.147 (CI = +/-0.092; p = 0.004)	0.755	+5.18%
Severity	2010.2	0.048 (CI = +/-0.017; p = 0.000)	-0.140 (CI = +/-0.096; p = 0.007)	0.701	+4.97%
Severity	2011.1	0.043 (CI = +/-0.018; p = 0.000)	-0.159 (CI = +/-0.094; p = 0.003)	0.704	+4.35%
Severity	2011.2	0.044 (CI = +/-0.020; p = 0.000)	-0.163 (CI = +/-0.099; p = 0.003)	0.669	+4.52%
Severity	2012.1	0.045 (CI = +/-0.023; p = 0.001)	-0.160 (CI = +/-0.107; p = 0.007)	0.662	+4.63%
Severity	2012.2	0.050 (CI = +/-0.026; p = 0.001)	-0.172 (CI = +/-0.112; p = 0.006)	0.656	+5.10%
Severity	2013.1	0.055 (CI = +/-0.030; p = 0.002)	-0.159 (CI = +/-0.119; p = 0.013)	0.670	+5.61%
Severity	2013.2	0.047 (CI = +/-0.033; p = 0.009)	-0.143 (CI = +/-0.122; p = 0.026)	0.556	+4.80%
Severity	2014.1	0.043 (CI = +/-0.039; p = 0.035)	-0.151 (CI = +/-0.136; p = 0.033)	0.534	+4.42%
Severity	2014.2	0.048 (CI = +/-0.047; p = 0.046)	-0.160 (CI = +/-0.150; p = 0.040)	0.489	+4.93%
Severity	2015.1	0.045 (CI = +/-0.060; p = 0.120)	-0.165 (CI = +/-0.174; p = 0.060)	0.466	+4.63%
Severity	2015.2	0.013 (CI = +/-0.045; p = 0.495)	-0.117 (CI = +/-0.117; p = 0.050)	0.360	+1.35%
Severity	2016.1	0.020 (CI = +/-0.062; p = 0.455)	-0.108 (CI = +/-0.143; p = 0.110)	0.324	+1.98%
Severity	2016.2	0.008 (CI = +/-0.085; p = 0.816)	-0.094 (CI = +/-0.171; p = 0.203)	0.059	+0.76%
Severity	2017.1	-0.021 (CI = +/-0.124; p = 0.620)	-0.128 (CI = +/-0.211; p = 0.150)	0.253	-2.12%
Frequency	2004.1	-0.014 (CI = +/-0.007; p = 0.000)	-0.104 (CI = +/-0.065; p = 0.003)	0.434	-1.38%
Frequency	2004.2	-0.013 (CI = +/-0.007; p = 0.001)	-0.110 (CI = +/-0.065; p = 0.002)	0.428	-1.26%
Frequency	2005.1	-0.010 (CI = +/-0.007; p = 0.007)	-0.099 (CI = +/-0.063; p = 0.004)	0.352	-1.04%
Frequency	2005.2	-0.008 (CI = +/-0.007; p = 0.033)	-0.113 (CI = +/-0.058; p = 0.000)	0.407	-0.75%
Frequency	2006.1	-0.006 (CI = +/-0.007; p = 0.105)	-0.104 (CI = +/-0.057; p = 0.001)	0.345	-0.57%
Frequency	2006.2	-0.004 (CI = +/-0.007; p = 0.244)	-0.111 (CI = +/-0.057; p = 0.001)	0.372	-0.42%
Frequency	2007.1	-0.001 (CI = +/-0.007; p = 0.715)	-0.097 (CI = +/-0.052; p = 0.001)	0.340	-0.12%
Frequency	2007.2	0.001 (CI = +/-0.007; p = 0.737)	-0.107 (CI = +/-0.049; p = 0.000)	0.433	+0.11%
Frequency	2008.1	0.003 (CI = +/-0.007; p = 0.342)	-0.098 (CI = +/-0.048; p = 0.000)	0.435	+0.33%
Frequency	2008.2	0.001 (CI = +/-0.007; p = 0.812)	-0.089 (CI = +/-0.045; p = 0.001)	0.404	+0.08%
Frequency	2009.1	-0.001 (CI = +/-0.007; p = 0.775)	-0.096 (CI = +/-0.045; p = 0.000)	0.456	-0.10%
Frequency	2009.2	-0.002 (CI = +/-0.008; p = 0.660)	-0.093 (CI = +/-0.047; p = 0.001)	0.434	-0.17%
Frequency	2010.1	-0.002 (CI = +/-0.009; p = 0.572)	-0.096 (CI = +/-0.050; p = 0.001)	0.431	-0.24%
Frequency	2010.2	-0.003 (CI = +/-0.010; p = 0.494)	-0.093 (CI = +/-0.053; p = 0.002)	0.412	-0.32%
Frequency	2011.1	-0.004 (CI = +/-0.011; p = 0.442)	-0.096 (CI = +/-0.056; p = 0.002)	0.404	-0.40%
Frequency	2011.2	-0.007 (CI = +/-0.011; p = 0.207)	-0.087 (CI = +/-0.056; p = 0.005)	0.409	-0.70%
Frequency	2012.1	-0.008 (CI = +/-0.013; p = 0.203)	-0.090 (CI = +/-0.060; p = 0.006)	0.391	-0.80%
Frequency	2012.2	-0.010 (CI = +/-0.015; p = 0.148)	-0.085 (CI = +/-0.063; p = 0.012)	0.392	-1.02%
Frequency	2013.1	-0.017 (CI = +/-0.014; p = 0.025)	-0.101 (CI = +/-0.057; p = 0.003)	0.576	-1.66%
Frequency	2013.2	-0.016 (CI = +/-0.017; p = 0.060)	-0.103 (CI = +/-0.062; p = 0.004)	0.571	-1.57%
Frequency	2014.1	-0.013 (CI = +/-0.020; p = 0.167)	-0.097 (CI = +/-0.069; p = 0.011)	0.460	-1.31%
Frequency	2014.2	-0.018 (CI = +/-0.023; p = 0.097)	-0.088 (CI = +/-0.071; p = 0.022)	0.489	-1.82%
Frequency	2015.1	-0.032 (CI = +/-0.016; p = 0.002)	-0.113 (CI = +/-0.047; p = 0.001)	0.834	-3.18%
Frequency	2015.2	-0.028 (CI = +/-0.019; p = 0.012)	-0.120 (CI = +/-0.049; p = 0.001)	0.852	-2.75%
Frequency	2016.1	-0.033 (CI = +/-0.025; p = 0.021)	-0.127 (CI = +/-0.058; p = 0.002)	0.831	-3.20%
Frequency	2016.2	-0.037 (CI = +/-0.035; p = 0.041)	-0.122 (CI = +/-0.070; p = 0.008)	0.835	-3.64%
Frequency	2017.1	-0.049 (CI = +/-0.050; p = 0.051)	-0.136 (CI = +/-0.085; p = 0.015)	0.844	-4.82%

Bodily Injury

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

Fit	Start Date	Time	Seasonality	Adjusted R ²	Implied Trend Rate
Loss Cost	2004.1	0.041 (CI = +/-0.012; p = 0.000)	-0.230 (CI = +/-0.111; p = 0.000)	0.674	+4.21%
Loss Cost	2004.2	0.046 (CI = +/-0.012; p = 0.000)	-0.253 (CI = +/-0.105; p = 0.000)	0.730	+4.67%
Loss Cost	2005.1	0.049 (CI = +/-0.012; p = 0.000)	-0.235 (CI = +/-0.100; p = 0.000)	0.770	+5.07%
Loss Cost	2005.2	0.054 (CI = +/-0.011; p = 0.000)	-0.257 (CI = +/-0.092; p = 0.000)	0.817	+5.57%
Loss Cost	2006.1	0.057 (CI = +/-0.012; p = 0.000)	-0.245 (CI = +/-0.091; p = 0.000)	0.833	+5.87%
Loss Cost	2006.2	0.060 (CI = +/-0.012; p = 0.000)	-0.260 (CI = +/-0.089; p = 0.000)	0.846	+6.23%
Loss Cost	2007.1	0.063 (CI = +/-0.012; p = 0.000)	-0.248 (CI = +/-0.089; p = 0.000)	0.858	+6.53%
Loss Cost	2007.2	0.067 (CI = +/-0.012; p = 0.000)	-0.266 (CI = +/-0.085; p = 0.000)	0.875	+6.98%
Loss Cost	2008.1	0.069 (CI = +/-0.013; p = 0.000)	-0.260 (CI = +/-0.088; p = 0.000)	0.875	+7.15%
Loss Cost	2008.2	0.066 (CI = +/-0.014; p = 0.000)	-0.250 (CI = +/-0.090; p = 0.000)	0.850	+6.87%
Loss Cost	2009.1	0.060 (CI = +/-0.013; p = 0.000)	-0.273 (CI = +/-0.077; p = 0.000)	0.883	+6.18%
Loss Cost	2009.2	0.056 (CI = +/-0.013; p = 0.000)	-0.260 (CI = +/-0.077; p = 0.000)	0.861	+5.80%
Loss Cost	2010.1	0.055 (CI = +/-0.015; p = 0.000)	-0.264 (CI = +/-0.081; p = 0.000)	0.857	+5.66%
Loss Cost	2010.2	0.053 (CI = +/-0.016; p = 0.000)	-0.258 (CI = +/-0.086; p = 0.000)	0.822	+5.44%
Loss Cost	2011.1	0.046 (CI = +/-0.016; p = 0.000)	-0.277 (CI = +/-0.078; p = 0.000)	0.857	+4.75%
Loss Cost	2011.2	0.046 (CI = +/-0.018; p = 0.000)	-0.276 (CI = +/-0.084; p = 0.000)	0.826	+4.74%
Loss Cost	2012.1	0.047 (CI = +/-0.021; p = 0.000)	-0.275 (CI = +/-0.091; p = 0.000)	0.824	+4.80%
Loss Cost	2012.2	0.052 (CI = +/-0.023; p = 0.000)	-0.288 (CI = +/-0.094; p = 0.000)	0.822	+5.35%
Loss Cost	2013.1	0.051 (CI = +/-0.028; p = 0.002)	-0.290 (CI = +/-0.103; p = 0.000)	0.819	+5.27%
Loss Cost	2013.2	0.047 (CI = +/-0.033; p = 0.011)	-0.280 (CI = +/-0.113; p = 0.000)	0.761	+4.78%
Loss Cost	2014.1	0.047 (CI = +/-0.040; p = 0.027)	-0.279 (CI = +/-0.127; p = 0.001)	0.756	+4.81%
Loss Cost	2014.2	0.053 (CI = +/-0.050; p = 0.042)	-0.290 (CI = +/-0.145; p = 0.002)	0.721	+5.45%
Loss Cost	2015.1	0.037 (CI = +/-0.056; p = 0.161)	-0.314 (CI = +/-0.147; p = 0.002)	0.778	+3.76%
Loss Cost	2015.2	0.008 (CI = +/-0.054; p = 0.731)	-0.271 (CI = +/-0.125; p = 0.003)	0.811	+0.77%
Loss Cost	2016.1	0.013 (CI = +/-0.077; p = 0.673)	-0.265 (CI = +/-0.156; p = 0.009)	0.772	+1.27%
Loss Cost	2016.2	0.003 (CI = +/-0.133; p = 0.950)	-0.253 (CI = +/-0.227; p = 0.038)	0.700	+0.29%
Loss Cost	2017.1	-0.040 (CI = +/-0.177; p = 0.430)	-0.289 (CI = +/-0.255; p = 0.040)	0.850	-3.95%
Severity	2004.1	0.055 (CI = +/-0.008; p = 0.000)	-0.127 (CI = +/-0.072; p = 0.001)	0.874	+5.68%
Severity	2004.2	0.058 (CI = +/-0.008; p = 0.000)	-0.143 (CI = +/-0.067; p = 0.000)	0.896	+6.00%
Severity	2005.1	0.060 (CI = +/-0.008; p = 0.000)	-0.135 (CI = +/-0.067; p = 0.000)	0.899	+6.17%
Severity	2005.2	0.061 (CI = +/-0.008; p = 0.000)	-0.143 (CI = +/-0.068; p = 0.000)	0.896	+6.33%
Severity	2006.1	0.062 (CI = +/-0.009; p = 0.000)	-0.139 (CI = +/-0.070; p = 0.000)	0.893	+6.43%
Severity	2006.2	0.064 (CI = +/-0.010; p = 0.000)	-0.146 (CI = +/-0.072; p = 0.000)	0.889	+6.61%
Severity	2007.1	0.064 (CI = +/-0.010; p = 0.000)	-0.147 (CI = +/-0.075; p = 0.000)	0.881	+6.57%
Severity	2007.2	0.065 (CI = +/-0.011; p = 0.000)	-0.153 (CI = +/-0.077; p = 0.000)	0.871	+6.72%
Severity	2008.1	0.064 (CI = +/-0.012; p = 0.000)	-0.156 (CI = +/-0.081; p = 0.001)	0.860	+6.65%
Severity	2008.2	0.064 (CI = +/-0.013; p = 0.000)	-0.156 (CI = +/-0.085; p = 0.001)	0.837	+6.65%
Severity	2009.1	0.060 (CI = +/-0.013; p = 0.000)	-0.173 (CI = +/-0.081; p = 0.000)	0.843	+6.15%
Severity	2009.2	0.057 (CI = +/-0.014; p = 0.000)	-0.162 (CI = +/-0.082; p = 0.001)	0.809	+5.83%
Severity	2010.1	0.056 (CI = +/-0.016; p = 0.000)	-0.164 (CI = +/-0.087; p = 0.001)	0.796	+5.76%
Severity	2010.2	0.055 (CI = +/-0.018; p = 0.000)	-0.160 (CI = +/-0.092; p = 0.002)	0.747	+5.62%
Severity	2011.1	0.049 (CI = +/-0.018; p = 0.000)	-0.176 (CI = +/-0.089; p = 0.001)	0.754	+5.00%
Severity	2011.2	0.052 (CI = +/-0.020; p = 0.000)	-0.186 (CI = +/-0.094; p = 0.001)	0.736	+5.34%
Severity	2012.1	0.054 (CI = +/-0.023; p = 0.000)	-0.182 (CI = +/-0.101; p = 0.002)	0.733	+5.52%
Severity	2012.2	0.061 (CI = +/-0.025; p = 0.000)	-0.201 (CI = +/-0.101; p = 0.001)	0.760	+6.33%
Severity	2013.1	0.068 (CI = +/-0.028; p = 0.000)	-0.188 (CI = +/-0.104; p = 0.002)	0.784	+6.99%
Severity	2013.2	0.061 (CI = +/-0.033; p = 0.002)	-0.174 (CI = +/-0.112; p = 0.007)	0.693	+6.34%
Severity	2014.1	0.059 (CI = +/-0.039; p = 0.009)	-0.179 (CI = +/-0.125; p = 0.011)	0.675	+6.06%
Severity	2014.2	0.071 (CI = +/-0.046; p = 0.008)	-0.202 (CI = +/-0.131; p = 0.008)	0.699	+7.41%
Severity	2015.1	0.071 (CI = +/-0.059; p = 0.026)	-0.203 (CI = +/-0.153; p = 0.018)	0.681	+7.34%
Severity	2015.2	0.036 (CI = +/-0.045; p = 0.099)	-0.151 (CI = +/-0.104; p = 0.014)	0.657	+3.64%
Severity	2016.1	0.046 (CI = +/-0.060; p = 0.100)	-0.139 (CI = +/-0.121; p = 0.034)	0.677	+4.72%
Severity	2016.2	0.045 (CI = +/-0.105; p = 0.268)	-0.137 (CI = +/-0.180; p = 0.093)	0.466	+4.59%
Severity	2017.1	0.017 (CI = +/-0.173; p = 0.707)	-0.160 (CI = +/-0.250; p = 0.110)	0.591	+1.76%
Frequency	2004.1	-0.014 (CI = +/-0.007; p = 0.001)	-0.103 (CI = +/-0.067; p = 0.004)	0.430	-1.39%
Frequency	2004.2	-0.013 (CI = +/-0.008; p = 0.003)	-0.110 (CI = +/-0.068; p = 0.003)	0.425	-1.26%
Frequency	2005.1	-0.010 (CI = +/-0.008; p = 0.012)	-0.099 (CI = +/-0.066; p = 0.005)	0.348	-1.03%
Frequency	2005.2	-0.007 (CI = +/-0.007; p = 0.057)	-0.115 (CI = +/-0.060; p = 0.001)	0.407	-0.72%
Frequency	2006.1	-0.005 (CI = +/-0.008; p = 0.162)	-0.106 (CI = +/-0.059; p = 0.001)	0.346	-0.53%
Frequency	2006.2	-0.004 (CI = +/-0.008; p = 0.364)	-0.114 (CI = +/-0.059; p = 0.001)	0.378	-0.35%
Frequency	2007.1	0.000 (CI = +/-0.007; p = 0.915)	-0.101 (CI = +/-0.054; p = 0.001)	0.353	-0.04%
Frequency	2007.2	0.002 (CI = +/-0.007; p = 0.499)	-0.113 (CI = +/-0.051; p = 0.000)	0.460	+0.24%
Frequency	2008.1	0.005 (CI = +/-0.007; p = 0.197)	-0.104 (CI = +/-0.049; p = 0.000)	0.471	+0.47%
Frequency	2008.2	0.002 (CI = +/-0.007; p = 0.559)	-0.094 (CI = +/-0.046; p = 0.000)	0.432	+0.21%
Frequency	2009.1	0.000 (CI = +/-0.008; p = 0.940)	-0.100 (CI = +/-0.046; p = 0.000)	0.481	+0.03%
Frequency	2009.2	0.000 (CI = +/-0.009; p = 0.943)	-0.098 (CI = +/-0.049; p = 0.001)	0.456	-0.03%
Frequency	2010.1	-0.001 (CI = +/-0.009; p = 0.831)	-0.100 (CI = +/-0.052; p = 0.001)	0.452	-0.10%
Frequency	2010.2	-0.002 (CI = +/-0.011; p = 0.745)	-0.098 (CI = +/-0.055; p = 0.002)	0.430	-0.17%
Frequency	2011.1	-0.002 (CI = +/-0.012; p = 0.668)	-0.100 (CI = +/-0.059; p = 0.003)	0.420	-0.24%
Frequency	2011.2	-0.006 (CI = +/-0.013; p = 0.354)	-0.091 (CI = +/-0.060; p = 0.006)	0.414	-0.57%
Frequency	2012.1	-0.007 (CI = +/-0.015; p = 0.337)	-0.093 (CI = +/-0.064; p = 0.008)	0.394	-0.68%
Frequency	2012.2	-0.009 (CI = +/-0.017; p = 0.256)	-0.087 (CI = +/-0.069; p = 0.018)	0.387	-0.93%
Frequency	2013.1	-0.016 (CI = +/-0.017; p = 0.056)	-0.102 (CI = +/-0.063; p = 0.005)	0.570	-1.60%
Frequency	2013.2	-0.015 (CI = +/-0.020; p = 0.133)	-0.105 (CI = +/-0.070; p = 0.008)	0.565	-1.47%
Frequency	2014.1	-0.012 (CI = +/-0.024; p = 0.290)	-0.100 (CI = +/-0.077; p = 0.017)	0.453	-1.18%
Frequency	2014.2	-0.018 (CI = +/-0.029; p = 0.176)	-0.088 (CI = +/-0.083; p = 0.041)	0.474	-1.82%
Frequency	2015.1	-0.034 (CI = +/-0.021; p = 0.007)	-0.111 (CI = +/-0.054; p = 0.002)	0.831	-3.34%
Frequency	2015.2	-0.028 (CI = +/-0.027; p = 0.043)	-0.120 (CI = +/-0.061; p = 0.004)	0.845	-2.77%
Frequency	2016.1	-0.033 (CI = +/-0.036; p = 0.063)	-0.126 (CI = +/-0.073; p = 0.009)	0.820	-3.29%
Frequency	2016.2	-0.042 (CI = +/-0.059; p = 0.108)	-0.116 (CI = +/-0.101; p = 0.035)	0.826	-4.11%
Frequency	2017.1	-0.058 (CI = +/-0.095; p = 0.121)	-0.129 (CI = +/-0.138; p = 0.056)	0.840	-5.61%

Bodily Injury

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

Fit	Start Date	Time	Seasonality	Adjusted R ²	Implied Trend
					Rate
Loss Cost	2004.1	0.043 (CI = +/-0.013; p = 0.000)	-0.223 (CI = +/-0.114; p = 0.000)	0.678	+4.35%
Loss Cost	2004.2	0.047 (CI = +/-0.013; p = 0.000)	-0.245 (CI = +/-0.107; p = 0.000)	0.735	+4.84%
Loss Cost	2005.1	0.052 (CI = +/-0.013; p = 0.000)	-0.224 (CI = +/-0.102; p = 0.000)	0.779	+5.30%
Loss Cost	2005.2	0.057 (CI = +/-0.012; p = 0.000)	-0.246 (CI = +/-0.092; p = 0.000)	0.829	+5.83%
Loss Cost	2006.1	0.060 (CI = +/-0.012; p = 0.000)	-0.231 (CI = +/-0.090; p = 0.000)	0.849	+6.20%
Loss Cost	2006.2	0.064 (CI = +/-0.012; p = 0.000)	-0.246 (CI = +/-0.087; p = 0.000)	0.865	+6.59%
Loss Cost	2007.1	0.068 (CI = +/-0.012; p = 0.000)	-0.231 (CI = +/-0.085; p = 0.000)	0.882	+6.99%
Loss Cost	2007.2	0.072 (CI = +/-0.012; p = 0.000)	-0.248 (CI = +/-0.079; p = 0.000)	0.902	+7.48%
Loss Cost	2008.1	0.075 (CI = +/-0.013; p = 0.000)	-0.239 (CI = +/-0.080; p = 0.000)	0.906	+7.75%
Loss Cost	2008.2	0.072 (CI = +/-0.013; p = 0.000)	-0.230 (CI = +/-0.082; p = 0.000)	0.888	+7.49%
Loss Cost	2009.1	0.066 (CI = +/-0.012; p = 0.000)	-0.253 (CI = +/-0.070; p = 0.000)	0.915	+6.77%
Loss Cost	2009.2	0.062 (CI = +/-0.012; p = 0.000)	-0.242 (CI = +/-0.068; p = 0.000)	0.902	+6.40%
Loss Cost	2010.1	0.062 (CI = +/-0.014; p = 0.000)	-0.244 (CI = +/-0.073; p = 0.000)	0.898	+6.34%
Loss Cost	2010.2	0.060 (CI = +/-0.016; p = 0.000)	-0.239 (CI = +/-0.077; p = 0.000)	0.871	+6.16%
Loss Cost	2011.1	0.053 (CI = +/-0.015; p = 0.000)	-0.258 (CI = +/-0.071; p = 0.000)	0.895	+5.46%
Loss Cost	2011.2	0.053 (CI = +/-0.018; p = 0.000)	-0.258 (CI = +/-0.077; p = 0.000)	0.871	+5.50%
Loss Cost	2012.1	0.056 (CI = +/-0.021; p = 0.000)	-0.252 (CI = +/-0.083; p = 0.000)	0.873	+5.76%
Loss Cost	2012.2	0.062 (CI = +/-0.022; p = 0.000)	-0.266 (CI = +/-0.082; p = 0.000)	0.882	+6.44%
Loss Cost	2013.1	0.064 (CI = +/-0.027; p = 0.000)	-0.261 (CI = +/-0.092; p = 0.000)	0.881	+6.66%
Loss Cost	2013.2	0.061 (CI = +/-0.032; p = 0.002)	-0.254 (CI = +/-0.101; p = 0.000)	0.837	+6.24%
Loss Cost	2014.1	0.066 (CI = +/-0.040; p = 0.006)	-0.244 (CI = +/-0.114; p = 0.001)	0.841	+6.84%
Loss Cost	2014.2	0.075 (CI = +/-0.048; p = 0.009)	-0.257 (CI = +/-0.125; p = 0.002)	0.827	+7.79%
Loss Cost	2015.1	0.062 (CI = +/-0.062; p = 0.051)	-0.277 (CI = +/-0.143; p = 0.004)	0.840	+6.37%
Loss Cost	2015.2	0.032 (CI = +/-0.049; p = 0.141)	-0.242 (CI = +/-0.098; p = 0.002)	0.890	+3.25%
Loss Cost	2016.1	0.059 (CI = +/-0.039; p = 0.017)	-0.211 (CI = +/-0.066; p = 0.002)	0.971	+6.07%
Loss Cost	2016.2	0.056 (CI = +/-0.080; p = 0.094)	-0.209 (CI = +/-0.115; p = 0.016)	0.944	+5.80%
Loss Cost	2017.1	0.029 (CI = +/-0.275; p = 0.409)	-0.232 (CI = +/-0.307; p = 0.066)	0.977	+2.94%
Severity	2004.1	0.056 (CI = +/-0.009; p = 0.000)	-0.122 (CI = +/-0.074; p = 0.002)	0.872	+5.79%
Severity	2004.2	0.059 (CI = +/-0.008; p = 0.000)	-0.137 (CI = +/-0.068; p = 0.000)	0.895	+6.13%
Severity	2005.1	0.061 (CI = +/-0.008; p = 0.000)	-0.128 (CI = +/-0.068; p = 0.001)	0.900	+6.32%
Severity	2005.2	0.063 (CI = +/-0.009; p = 0.000)	-0.136 (CI = +/-0.069; p = 0.000)	0.898	+6.50%
Severity	2006.1	0.064 (CI = +/-0.009; p = 0.000)	-0.130 (CI = +/-0.071; p = 0.001)	0.896	+6.63%
Severity	2006.2	0.066 (CI = +/-0.010; p = 0.000)	-0.138 (CI = +/-0.072; p = 0.001)	0.894	+6.83%
Severity	2007.1	0.066 (CI = +/-0.011; p = 0.000)	-0.138 (CI = +/-0.076; p = 0.001)	0.885	+6.82%
Severity	2007.2	0.068 (CI = +/-0.012; p = 0.000)	-0.144 (CI = +/-0.078; p = 0.001)	0.877	+6.99%
Severity	2008.1	0.067 (CI = +/-0.013; p = 0.000)	-0.146 (CI = +/-0.082; p = 0.001)	0.866	+6.94%
Severity	2008.2	0.067 (CI = +/-0.014; p = 0.000)	-0.146 (CI = +/-0.087; p = 0.002)	0.844	+6.96%
Severity	2009.1	0.062 (CI = +/-0.014; p = 0.000)	-0.164 (CI = +/-0.083; p = 0.001)	0.847	+6.42%
Severity	2009.2	0.059 (CI = +/-0.015; p = 0.000)	-0.154 (CI = +/-0.085; p = 0.001)	0.814	+6.09%
Severity	2010.1	0.059 (CI = +/-0.017; p = 0.000)	-0.155 (CI = +/-0.091; p = 0.002)	0.801	+6.06%
Severity	2010.2	0.058 (CI = +/-0.020; p = 0.000)	-0.152 (CI = +/-0.097; p = 0.005)	0.753	+5.93%
Severity	2011.1	0.051 (CI = +/-0.021; p = 0.000)	-0.170 (CI = +/-0.095; p = 0.002)	0.755	+5.24%
Severity	2011.2	0.055 (CI = +/-0.023; p = 0.000)	-0.179 (CI = +/-0.100; p = 0.002)	0.739	+5.62%
Severity	2012.1	0.057 (CI = +/-0.027; p = 0.001)	-0.172 (CI = +/-0.109; p = 0.005)	0.739	+5.91%
Severity	2012.2	0.066 (CI = +/-0.029; p = 0.000)	-0.191 (CI = +/-0.107; p = 0.003)	0.771	+6.83%
Severity	2013.1	0.075 (CI = +/-0.032; p = 0.000)	-0.171 (CI = +/-0.109; p = 0.006)	0.808	+7.83%
Severity	2013.2	0.069 (CI = +/-0.037; p = 0.003)	-0.160 (CI = +/-0.118; p = 0.014)	0.726	+7.19%
Severity	2014.1	0.069 (CI = +/-0.048; p = 0.011)	-0.161 (CI = +/-0.137; p = 0.027)	0.704	+7.13%
Severity	2014.2	0.084 (CI = +/-0.053; p = 0.009)	-0.184 (CI = +/-0.139; p = 0.018)	0.744	+8.76%
Severity	2015.1	0.089 (CI = +/-0.075; p = 0.028)	-0.176 (CI = +/-0.171; p = 0.046)	0.730	+9.34%
Severity	2015.2	0.052 (CI = +/-0.051; p = 0.048)	-0.132 (CI = +/-0.103; p = 0.024)	0.755	+5.33%
Severity	2016.1	0.082 (CI = +/-0.029; p = 0.003)	-0.097 (CI = +/-0.050; p = 0.009)	0.970	+8.55%
Severity	2016.2	0.088 (CI = +/-0.054; p = 0.020)	-0.101 (CI = +/-0.079; p = 0.031)	0.951	+9.18%
Severity	2017.1	0.084 (CI = +/-0.353; p = 0.204)	-0.105 (CI = +/-0.395; p = 0.183)	0.921	+8.73%
Frequency	2004.1	-0.014 (CI = +/-0.008; p = 0.002)	-0.101 (CI = +/-0.069; p = 0.006)	0.383	-1.36%
Frequency	2004.2	-0.012 (CI = +/-0.008; p = 0.006)	-0.108 (CI = +/-0.070; p = 0.004)	0.377	-1.22%
Frequency	2005.1	-0.010 (CI = +/-0.008; p = 0.026)	-0.095 (CI = +/-0.068; p = 0.008)	0.291	-0.96%
Frequency	2005.2	-0.006 (CI = +/-0.008; p = 0.114)	-0.111 (CI = +/-0.062; p = 0.001)	0.356	-0.63%
Frequency	2006.1	-0.004 (CI = +/-0.008; p = 0.309)	-0.101 (CI = +/-0.061; p = 0.002)	0.294	-0.41%
Frequency	2006.2	-0.002 (CI = +/-0.008; p = 0.595)	-0.108 (CI = +/-0.061; p = 0.001)	0.334	-0.22%
Frequency	2007.1	0.002 (CI = +/-0.008; p = 0.675)	-0.093 (CI = +/-0.054; p = 0.002)	0.331	+0.16%
Frequency	2007.2	0.005 (CI = +/-0.007; p = 0.209)	-0.104 (CI = +/-0.049; p = 0.000)	0.467	+0.46%
Frequency	2008.1	0.008 (CI = +/-0.007; p = 0.040)	-0.093 (CI = +/-0.045; p = 0.000)	0.521	+0.76%
Frequency	2008.2	0.005 (CI = +/-0.007; p = 0.155)	-0.084 (CI = +/-0.042; p = 0.001)	0.465	+0.50%
Frequency	2009.1	0.003 (CI = +/-0.007; p = 0.363)	-0.089 (CI = +/-0.043; p = 0.000)	0.497	+0.33%
Frequency	2009.2	0.003 (CI = +/-0.008; p = 0.475)	-0.088 (CI = +/-0.046; p = 0.001)	0.458	+0.29%
Frequency	2010.1	0.003 (CI = +/-0.009; p = 0.554)	-0.089 (CI = +/-0.049; p = 0.002)	0.450	+0.27%
Frequency	2010.2	0.002 (CI = +/-0.011; p = 0.670)	-0.087 (CI = +/-0.052; p = 0.003)	0.409	+0.22%
Frequency	2011.1	0.002 (CI = +/-0.012; p = 0.728)	-0.088 (CI = +/-0.056; p = 0.005)	0.395	+0.20%
Frequency	2011.2	-0.001 (CI = +/-0.013; p = 0.842)	-0.080 (CI = +/-0.057; p = 0.010)	0.343	-0.12%
Frequency	2012.1	-0.001 (CI = +/-0.016; p = 0.847)	-0.080 (CI = +/-0.063; p = 0.017)	0.314	-0.14%
Frequency	2012.2	-0.004 (CI = +/-0.018; p = 0.658)	-0.075 (CI = +/-0.067; p = 0.032)	0.269	-0.37%
Frequency	2013.1	-0.011 (CI = +/-0.019; p = 0.217)	-0.091 (CI = +/-0.064; p = 0.011)	0.449	-1.09%
Frequency	2013.2	-0.009 (CI = +/-0.022; p = 0.385)	-0.094 (CI = +/-0.071; p = 0.016)	0.450	-0.89%
Frequency	2014.1	-0.003 (CI = +/-0.027; p = 0.819)	-0.083 (CI = +/-0.077; p = 0.038)	0.336	-0.27%
Frequency	2014.2	-0.009 (CI = +/-0.032; p = 0.522)	-0.074 (CI = +/-0.084; p = 0.075)	0.279	-0.89%
Frequency	2015.1	-0.028 (CI = +/-0.026; p = 0.043)	-0.101 (CI = +/-0.060; p = 0.008)	0.740	-2.72%
Frequency	2015.2	-0.020 (CI = +/-0.033; p = 0.166)	-0.110 (CI = +/-0.066; p = 0.010)	0.788	-1.97%
Frequency	2016.1	-0.023 (CI = +/-0.057; p = 0.285)	-0.114 (CI = +/-0.097; p = 0.033)	0.708	-2.29%
Frequency	2016.2	-0.031 (CI = +/-0.111; p = 0.350)	-0.107 (CI = +/-0.161; p = 0.103)	0.658	-3.09%
Frequency	2017.1	-0.055 (CI = +/-0.628; p = 0.468)	-0.127 (CI = +/-0.702; p = 0.262)	0.521	-5.33%

Bodily Injury

Coverage = BI
End Trend Period = 2019.2
Excluded Points = NA
Parameters Included: time, scalar_level_change, seasonality
Scalar Level Change Start Date = 2010-04-28

Fit	Start Date	Time	Seasonality	Scalar Shift	Adjusted R^2	Implied Trend
						Rate
Loss Cost	2004.1	0.024 (CI = +/-0.022; p = 0.040)	-0.222 (CI = +/-0.106; p = 0.000)	0.177 (CI = +/-0.215; p = 0.104)	0.696	+2.39%
Loss Cost	2004.2	0.029 (CI = +/-0.022; p = 0.011)	-0.241 (CI = +/-0.101; p = 0.000)	0.162 (CI = +/-0.202; p = 0.112)	0.741	+2.91%
Loss Cost	2005.1	0.033 (CI = +/-0.021; p = 0.003)	-0.223 (CI = +/-0.097; p = 0.000)	0.153 (CI = +/-0.191; p = 0.112)	0.776	+3.35%
Loss Cost	2005.2	0.037 (CI = +/-0.019; p = 0.001)	-0.242 (CI = +/-0.091; p = 0.000)	0.150 (CI = +/-0.176; p = 0.090)	0.816	+3.78%
Loss Cost	2006.1	0.040 (CI = +/-0.019; p = 0.000)	-0.229 (CI = +/-0.090; p = 0.000)	0.153 (CI = +/-0.172; p = 0.079)	0.831	+4.04%
Loss Cost	2006.2	0.042 (CI = +/-0.019; p = 0.000)	-0.242 (CI = +/-0.089; p = 0.000)	0.160 (CI = +/-0.167; p = 0.058)	0.840	+4.26%
Loss Cost	2007.1	0.044 (CI = +/-0.018; p = 0.000)	-0.228 (CI = +/-0.088; p = 0.000)	0.173 (CI = +/-0.163; p = 0.038)	0.854	+4.46%
Loss Cost	2007.2	0.045 (CI = +/-0.017; p = 0.000)	-0.245 (CI = +/-0.084; p = 0.000)	0.197 (CI = +/-0.153; p = 0.014)	0.873	+4.64%
Loss Cost	2008.1	0.046 (CI = +/-0.017; p = 0.000)	-0.234 (CI = +/-0.095; p = 0.000)	0.217 (CI = +/-0.155; p = 0.009)	0.878	+4.74%
Loss Cost	2008.2	0.046 (CI = +/-0.018; p = 0.000)	-0.229 (CI = +/-0.088; p = 0.000)	0.203 (CI = +/-0.166; p = 0.019)	0.848	+4.71%
Loss Cost	2009.1	0.046 (CI = +/-0.017; p = 0.000)	-0.246 (CI = +/-0.085; p = 0.000)	0.143 (CI = +/-0.170; p = 0.095)	0.849	+4.66%
Loss Cost	2009.2	0.046 (CI = +/-0.017; p = 0.000)	-0.239 (CI = +/-0.088; p = 0.000)	0.099 (CI = +/-0.205; p = 0.325)	0.805	+4.67%
Loss Cost	2010.1	0.045 (CI = +/-0.017; p = 0.000)	-0.233 (CI = +/-0.095; p = 0.000)	0.158 (CI = +/-0.361; p = 0.369)	0.798	+4.63%
Loss Cost	2010.2	0.045 (CI = +/-0.017; p = 0.000)	-0.233 (CI = +/-0.095; p = 0.000)	NA (CI = +/-NA; p = NA)	0.756	+4.63%
Loss Cost	2011.1	0.039 (CI = +/-0.017; p = 0.000)	-0.255 (CI = +/-0.090; p = 0.000)	NA (CI = +/-NA; p = NA)	0.788	+3.94%
Loss Cost	2011.2	0.037 (CI = +/-0.019; p = 0.001)	-0.251 (CI = +/-0.095; p = 0.000)	NA (CI = +/-NA; p = NA)	0.744	+3.79%
Loss Cost	2012.1	0.037 (CI = +/-0.022; p = 0.003)	-0.251 (CI = +/-0.103; p = 0.000)	NA (CI = +/-NA; p = NA)	0.741	+3.79%
Loss Cost	2012.2	0.039 (CI = +/-0.026; p = 0.006)	-0.256 (CI = +/-0.110; p = 0.000)	NA (CI = +/-NA; p = NA)	0.714	+4.02%
Loss Cost	2013.1	0.038 (CI = +/-0.030; p = 0.018)	-0.260 (CI = +/-0.121; p = 0.001)	NA (CI = +/-NA; p = NA)	0.711	+3.85%
Loss Cost	2013.2	0.031 (CI = +/-0.034; p = 0.066)	-0.246 (CI = +/-0.126; p = 0.001)	NA (CI = +/-NA; p = NA)	0.638	+3.15%
Loss Cost	2014.1	0.030 (CI = +/-0.041; p = 0.132)	-0.248 (CI = +/-0.141; p = 0.003)	NA (CI = +/-NA; p = NA)	0.631	+3.05%
Loss Cost	2014.2	0.030 (CI = +/-0.050; p = 0.206)	-0.248 (CI = +/-0.159; p = 0.007)	NA (CI = +/-NA; p = NA)	0.562	+3.03%
Loss Cost	2015.1	0.013 (CI = +/-0.057; p = 0.610)	-0.278 (CI = +/-0.165; p = 0.005)	NA (CI = +/-NA; p = NA)	0.633	+1.30%
Loss Cost	2015.2	-0.015 (CI = +/-0.050; p = 0.502)	-0.237 (CI = +/-0.129; p = 0.004)	NA (CI = +/-NA; p = NA)	0.701	-1.44%
Loss Cost	2016.1	-0.013 (CI = +/-0.070; p = 0.655)	-0.235 (CI = +/-0.160; p = 0.013)	NA (CI = +/-NA; p = NA)	0.638	-1.28%
Loss Cost	2016.2	-0.029 (CI = +/-0.092; p = 0.423)	-0.216 (CI = +/-0.186; p = 0.032)	NA (CI = +/-NA; p = NA)	0.605	-2.91%
Loss Cost	2017.1	-0.071 (CI = +/-0.111; p = 0.136)	-0.264 (CI = +/-0.190; p = 0.022)	NA (CI = +/-NA; p = NA)	0.783	-6.84%
Severity	2004.1	0.040 (CI = +/-0.015; p = 0.000)	-0.118 (CI = +/-0.069; p = 0.002)	0.144 (CI = +/-0.140; p = 0.044)	0.883	+4.13%
Severity	2004.2	0.044 (CI = +/-0.014; p = 0.000)	-0.131 (CI = +/-0.065; p = 0.000)	0.134 (CI = +/-0.131; p = 0.045)	0.899	+4.48%
Severity	2005.1	0.045 (CI = +/-0.014; p = 0.000)	-0.124 (CI = +/-0.066; p = 0.001)	0.131 (CI = +/-0.130; p = 0.049)	0.900	+4.64%
Severity	2005.2	0.047 (CI = +/-0.015; p = 0.000)	-0.129 (CI = +/-0.068; p = 0.001)	0.130 (CI = +/-0.131; p = 0.052)	0.895	+4.76%
Severity	2006.1	0.047 (CI = +/-0.015; p = 0.000)	-0.125 (CI = +/-0.070; p = 0.001)	0.131 (CI = +/-0.133; p = 0.054)	0.891	+4.85%
Severity	2006.2	0.048 (CI = +/-0.015; p = 0.000)	-0.131 (CI = +/-0.071; p = 0.001)	0.134 (CI = +/-0.134; p = 0.049)	0.886	+4.95%
Severity	2007.1	0.048 (CI = +/-0.016; p = 0.000)	-0.131 (CI = +/-0.075; p = 0.001)	0.134 (CI = +/-0.138; p = 0.057)	0.876	+4.94%
Severity	2007.2	0.049 (CI = +/-0.016; p = 0.000)	-0.137 (CI = +/-0.077; p = 0.001)	0.142 (CI = +/-0.141; p = 0.049)	0.866	+5.01%
Severity	2008.1	0.049 (CI = +/-0.016; p = 0.000)	-0.137 (CI = +/-0.081; p = 0.002)	0.142 (CI = +/-0.149; p = 0.060)	0.854	+5.01%
Severity	2008.2	0.049 (CI = +/-0.017; p = 0.000)	-0.139 (CI = +/-0.085; p = 0.003)	0.149 (CI = +/-0.160; p = 0.065)	0.830	+5.02%
Severity	2009.1	0.049 (CI = +/-0.017; p = 0.000)	-0.152 (CI = +/-0.085; p = 0.002)	0.105 (CI = +/-0.171; p = 0.211)	0.814	+4.98%
Severity	2009.2	0.049 (CI = +/-0.017; p = 0.000)	-0.145 (CI = +/-0.089; p = 0.003)	0.063 (CI = +/-0.206; p = 0.525)	0.763	+5.00%
Severity	2010.1	0.048 (CI = +/-0.017; p = 0.000)	-0.140 (CI = +/-0.096; p = 0.007)	0.112 (CI = +/-0.364; p = 0.523)	0.747	+4.97%
Severity	2010.2	0.048 (CI = +/-0.017; p = 0.000)	-0.140 (CI = +/-0.096; p = 0.007)	NA (CI = +/-NA; p = NA)	0.701	+4.97%
Severity	2011.1	0.043 (CI = +/-0.018; p = 0.000)	-0.159 (CI = +/-0.094; p = 0.003)	NA (CI = +/-NA; p = NA)	0.704	+4.35%
Severity	2011.2	0.044 (CI = +/-0.020; p = 0.000)	-0.163 (CI = +/-0.099; p = 0.003)	NA (CI = +/-NA; p = NA)	0.669	+4.52%
Severity	2012.1	0.045 (CI = +/-0.023; p = 0.001)	-0.160 (CI = +/-0.107; p = 0.007)	NA (CI = +/-NA; p = NA)	0.662	+4.63%
Severity	2012.2	0.050 (CI = +/-0.026; p = 0.001)	-0.172 (CI = +/-0.112; p = 0.006)	NA (CI = +/-NA; p = NA)	0.656	+5.10%
Severity	2013.1	0.055 (CI = +/-0.030; p = 0.002)	-0.159 (CI = +/-0.119; p = 0.013)	NA (CI = +/-NA; p = NA)	0.670	+5.61%
Severity	2013.2	0.047 (CI = +/-0.033; p = 0.009)	-0.143 (CI = +/-0.122; p = 0.026)	NA (CI = +/-NA; p = NA)	0.556	+4.80%
Severity	2014.1	0.043 (CI = +/-0.039; p = 0.035)	-0.151 (CI = +/-0.136; p = 0.033)	NA (CI = +/-NA; p = NA)	0.534	+4.42%
Severity	2014.2	0.048 (CI = +/-0.047; p = 0.046)	-0.160 (CI = +/-0.150; p = 0.040)	NA (CI = +/-NA; p = NA)	0.489	+4.93%
Severity	2015.1	0.045 (CI = +/-0.060; p = 0.120)	-0.165 (CI = +/-0.174; p = 0.060)	NA (CI = +/-NA; p = NA)	0.466	+4.63%
Severity	2015.2	0.013 (CI = +/-0.045; p = 0.495)	-0.117 (CI = +/-0.117; p = 0.050)	NA (CI = +/-NA; p = NA)	0.360	+1.35%
Severity	2016.1	0.020 (CI = +/-0.062; p = 0.455)	-0.108 (CI = +/-0.143; p = 0.110)	NA (CI = +/-NA; p = NA)	0.324	+1.98%
Severity	2016.2	0.008 (CI = +/-0.085; p = 0.816)	-0.094 (CI = +/-0.171; p = 0.203)	NA (CI = +/-NA; p = NA)	0.059	+0.05%
Severity	2017.1	-0.021 (CI = +/-0.124; p = 0.620)	-0.128 (CI = +/-0.211; p = 0.150)	NA (CI = +/-NA; p = NA)	0.253	-2.12%
Frequency	2004.1	-0.017 (CI = +/-0.014; p = 0.020)	-0.104 (CI = +/-0.066; p = 0.003)	0.033 (CI = +/-0.133; p = 0.620)	0.419	-1.67%
Frequency	2004.2	-0.015 (CI = +/-0.014; p = 0.037)	-0.110 (CI = +/-0.066; p = 0.002)	0.028 (CI = +/-0.133; p = 0.674)	0.411	-1.50%
Frequency	2005.1	-0.012 (CI = +/-0.014; p = 0.075)	-0.099 (CI = +/-0.065; p = 0.004)	0.022 (CI = +/-0.127; p = 0.720)	0.330	-1.24%
Frequency	2005.2	-0.009 (CI = +/-0.013; p = 0.136)	-0.113 (CI = +/-0.059; p = 0.001)	0.020 (CI = +/-0.114; p = 0.717)	0.387	-0.94%
Frequency	2006.1	-0.008 (CI = +/-0.012; p = 0.210)	-0.104 (CI = +/-0.058; p = 0.001)	0.022 (CI = +/-0.111; p = 0.687)	0.322	-0.77%
Frequency	2006.2	-0.007 (CI = +/-0.012; p = 0.282)	-0.111 (CI = +/-0.058; p = 0.001)	0.026 (CI = +/-0.109; p = 0.628)	0.351	-0.66%
Frequency	2007.1	-0.005 (CI = +/-0.011; p = 0.391)	-0.097 (CI = +/-0.053; p = 0.001)	0.039 (CI = +/-0.097; p = 0.415)	0.331	-0.47%
Frequency	2007.2	-0.003 (CI = +/-0.010; p = 0.483)	-0.108 (CI = +/-0.049; p = 0.000)	0.055 (CI = +/-0.090; p = 0.217)	0.449	-0.35%
Frequency	2008.1	-0.003 (CI = +/-0.009; p = 0.569)	-0.097 (CI = +/-0.046; p = 0.000)	0.075 (CI = +/-0.084; p = 0.078)	0.494	-0.26%
Frequency	2008.2	-0.003 (CI = +/-0.009; p = 0.491)	-0.090 (CI = +/-0.044; p = 0.000)	0.054 (CI = +/-0.084; p = 0.192)	0.427	-0.30%
Frequency	2009.1	-0.003 (CI = +/-0.009; p = 0.472)	-0.095 (CI = +/-0.046; p = 0.000)	0.037 (CI = +/-0.092; p = 0.406)	0.448	-0.31%
Frequency	2009.2	-0.003 (CI = +/-0.009; p = 0.486)	-0.094 (CI = +/-0.048; p = 0.001)	0.035 (CI = +/-0.113; p = 0.518)	0.416	-0.31%
Frequency	2010.1	-0.003 (CI = +/-0.010; p = 0.494)	-0.093 (CI = +/-0.053; p = 0.002)	0.045 (CI = +/-0.200; p = 0.637)	0.404	-0.32%
Frequency	2010.2	-0.003 (CI = +/-0.010; p = 0.494)	-0.093 (CI = +/-0.053; p = 0.002)	NA (CI = +/-NA; p = NA)	0.412	-0.32%
Frequency	2011.1	-0.004 (CI = +/-0.011; p = 0.442)	-0.096 (CI = +/-0.056; p = 0.002)	NA (CI = +/-NA; p = NA)	0.404	-0.40%
Frequency	2011.2	-0.007 (CI = +/-0.011; p = 0.207)	-0.087 (CI = +/-0.056; p = 0.005)	NA (CI = +/-NA; p = NA)	0.409	-0.70%
Frequency	2012.1	-0.008 (CI = +/-0.013; p = 0.203)	-0.090 (CI = +/-0.060; p = 0.006)	NA (CI = +/-NA; p = NA)	0.391	-0.80%
Frequency	2012.2	-0.010 (CI = +/-0.015; p = 0.148)	-0.085 (CI = +/-0.063; p = 0.012)	NA (CI = +/-NA; p = NA)	0.392	-1.02%
Frequency	2013.1	-0.017 (CI = +/-0.014; p = 0.025)	-0.101 (CI = +/-0.057; p = 0.003)	NA (CI = +/-NA; p = NA)	0.576	-1.66%
Frequency	2013.2	-0.016 (CI = +/-0.017; p = 0.060)	-0.103 (CI = +/-0.062; p = 0.004)	NA (CI = +/-NA; p = NA)	0.571	-1.57%
Frequency	2014.1	-0.013 (CI = +/-0.020; p = 0.167)	-0.097 (CI = +/-0.069; p = 0.011)	NA (CI = +/-NA; p = NA)	0.460	-1.31%
Frequency	2014.2	-0.018 (CI = +/-0.023; p = 0.097)	-0.088 (CI = +/-0.071; p = 0.022)	NA (CI = +/-NA; p = NA)	0.489	-1.82%
Frequency	2015.1	-0.032 (CI = +/-0.016; p = 0.002)	-0.113 (CI = +/-0.047; p = 0.001)	NA (CI = +/-NA; p = NA)	0.834	-3.18%
Frequency	2015.2	-0.028 (CI = +/-0.019; p = 0.012)	-0.120 (CI = +/-0.049; p = 0.001)	NA (CI = +/-NA; p = NA)	0.852	-2.75%
Frequency	2016.1	-0.033 (CI = +/-0.025; p = 0.021)	-0.127 (CI = +/-0.058; p = 0.002)	NA (CI = +/-NA; p = NA)	0.831	-3.20%
Frequency	2016.2	-0.037 (CI = +/-0.035; p = 0.041)	-0.122 (CI = +/-0.070; p = 0.008)	NA (CI = +/-NA; p = NA)	0.835	-3.64%
Frequency	2017.1	-0.049 (CI = +/-0.050; p = 0.051)	-0.136 (CI = +/-0.085; p = 0.015)	NA (CI = +/-NA; p = NA)	0.844	-4.82%

Property Damage

Coverage = PD
End Trend Period = 2021.2
Excluded Points = NA
Parameters Included: time, seasonality

Fit	Start Date	Time		Seasonality		Adjusted R ²	Implied Trend	
							Rate	
Loss Cost	2004.1	-0.190	(CI = +/-0.041; p = 0.000)	-0.029	(CI = +/-0.426; p = 0.891)	0.712	-17.27%	
Loss Cost	2004.2	-0.197	(CI = +/-0.042; p = 0.000)	0.013	(CI = +/-0.429; p = 0.951)	0.719	-17.87%	
Loss Cost	2005.1	-0.204	(CI = +/-0.044; p = 0.000)	-0.027	(CI = +/-0.435; p = 0.899)	0.722	-18.43%	
Loss Cost	2005.2	-0.211	(CI = +/-0.046; p = 0.000)	0.014	(CI = +/-0.440; p = 0.948)	0.727	-19.04%	
Loss Cost	2006.1	-0.218	(CI = +/-0.048; p = 0.000)	-0.025	(CI = +/-0.448; p = 0.910)	0.728	-19.62%	
Loss Cost	2006.2	-0.226	(CI = +/-0.051; p = 0.000)	0.014	(CI = +/-0.455; p = 0.950)	0.730	-20.22%	
Loss Cost	2007.1	-0.232	(CI = +/-0.054; p = 0.000)	-0.016	(CI = +/-0.468; p = 0.944)	0.723	-20.69%	
Loss Cost	2007.2	-0.238	(CI = +/-0.057; p = 0.000)	0.015	(CI = +/-0.480; p = 0.948)	0.717	-21.20%	
Loss Cost	2008.1	-0.242	(CI = +/-0.062; p = 0.000)	-0.002	(CI = +/-0.498; p = 0.993)	0.702	-21.49%	
Loss Cost	2008.2	-0.247	(CI = +/-0.066; p = 0.000)	0.022	(CI = +/-0.515; p = 0.931)	0.689	-21.90%	
Loss Cost	2009.1	-0.250	(CI = +/-0.072; p = 0.000)	0.009	(CI = +/-0.538; p = 0.971)	0.668	-22.11%	
Loss Cost	2009.2	-0.250	(CI = +/-0.078; p = 0.000)	0.012	(CI = +/-0.561; p = 0.966)	0.640	-22.16%	
Loss Cost	2010.1	-0.246	(CI = +/-0.085; p = 0.000)	0.029	(CI = +/-0.588; p = 0.920)	0.601	-21.84%	
Loss Cost	2010.2	-0.242	(CI = +/-0.093; p = 0.000)	0.012	(CI = +/-0.615; p = 0.967)	0.558	-21.51%	
Loss Cost	2011.1	-0.228	(CI = +/-0.101; p = 0.000)	0.065	(CI = +/-0.638; p = 0.833)	0.499	-20.42%	
Loss Cost	2011.2	-0.210	(CI = +/-0.108; p = 0.001)	0.001	(CI = +/-0.654; p = 0.998)	0.424	-18.94%	
Loss Cost	2012.1	-0.176	(CI = +/-0.111; p = 0.004)	0.120	(CI = +/-0.641; p = 0.697)	0.336	-16.13%	
Loss Cost	2012.2	-0.137	(CI = +/-0.111; p = 0.018)	-0.003	(CI = +/-0.607; p = 0.992)	0.214	-12.81%	
Loss Cost	2013.1	-0.071	(CI = +/-0.085; p = 0.097)	0.207	(CI = +/-0.443; p = 0.336)	0.128	-6.84%	
Loss Cost	2013.2	-0.013	(CI = +/-0.043; p = 0.541)	0.041	(CI = +/-0.211; p = 0.680)	-0.098	-1.25%	
Loss Cost	2014.1	-0.021	(CI = +/-0.048; p = 0.362)	0.018	(CI = +/-0.221; p = 0.867)	-0.074	-2.07%	
Loss Cost	2014.2	-0.019	(CI = +/-0.055; p = 0.473)	0.012	(CI = +/-0.238; p = 0.915)	-0.115	-1.85%	
Loss Cost	2015.1	-0.022	(CI = +/-0.065; p = 0.460)	0.002	(CI = +/-0.261; p = 0.984)	-0.121	-2.22%	
Loss Cost	2015.2	-0.040	(CI = +/-0.071; p = 0.242)	0.040	(CI = +/-0.266; p = 0.748)	-0.029	-3.88%	
Loss Cost	2016.1	-0.042	(CI = +/-0.086; p = 0.301)	0.035	(CI = +/-0.298; p = 0.799)	-0.059	-4.10%	
Loss Cost	2016.2	-0.050	(CI = +/-0.104; p = 0.304)	0.049	(CI = +/-0.332; p = 0.742)	-0.072	-4.86%	
Loss Cost	2017.1	-0.087	(CI = +/-0.118; p = 0.126)	-0.019	(CI = +/-0.340; p = 0.898)	0.105	-8.33%	
Severity	2004.1	0.056	(CI = +/-0.010; p = 0.000)	0.047	(CI = +/-0.108; p = 0.378)	0.773	+5.77%	
Severity	2004.2	0.057	(CI = +/-0.011; p = 0.000)	0.040	(CI = +/-0.110; p = 0.461)	0.770	+5.90%	
Severity	2005.1	0.060	(CI = +/-0.011; p = 0.000)	0.054	(CI = +/-0.110; p = 0.327)	0.778	+6.14%	
Severity	2005.2	0.060	(CI = +/-0.012; p = 0.000)	0.050	(CI = +/-0.113; p = 0.371)	0.767	+6.20%	
Severity	2006.1	0.062	(CI = +/-0.012; p = 0.000)	0.063	(CI = +/-0.114; p = 0.272)	0.771	+6.44%	
Severity	2006.2	0.063	(CI = +/-0.013; p = 0.000)	0.058	(CI = +/-0.118; p = 0.320)	0.761	+6.53%	
Severity	2007.1	0.065	(CI = +/-0.014; p = 0.000)	0.066	(CI = +/-0.121; p = 0.272)	0.753	+6.70%	
Severity	2007.2	0.065	(CI = +/-0.015; p = 0.000)	0.065	(CI = +/-0.126; p = 0.296)	0.736	+6.72%	
Severity	2008.1	0.067	(CI = +/-0.016; p = 0.000)	0.077	(CI = +/-0.129; p = 0.231)	0.734	+6.97%	
Severity	2008.2	0.068	(CI = +/-0.017; p = 0.000)	0.076	(CI = +/-0.134; p = 0.255)	0.715	+6.99%	
Severity	2009.1	0.069	(CI = +/-0.019; p = 0.000)	0.082	(CI = +/-0.139; p = 0.236)	0.697	+7.14%	
Severity	2009.2	0.069	(CI = +/-0.020; p = 0.000)	0.084	(CI = +/-0.145; p = 0.244)	0.672	+7.09%	
Severity	2010.1	0.069	(CI = +/-0.022; p = 0.000)	0.088	(CI = +/-0.152; p = 0.245)	0.644	+7.19%	
Severity	2010.2	0.067	(CI = +/-0.024; p = 0.000)	0.098	(CI = +/-0.157; p = 0.208)	0.607	+6.89%	
Severity	2011.1	0.066	(CI = +/-0.026; p = 0.000)	0.098	(CI = +/-0.166; p = 0.234)	0.561	+6.87%	
Severity	2011.2	0.063	(CI = +/-0.029; p = 0.000)	0.108	(CI = +/-0.173; p = 0.207)	0.518	+6.55%	
Severity	2012.1	0.062	(CI = +/-0.032; p = 0.001)	0.103	(CI = +/-0.184; p = 0.251)	0.452	+6.41%	
Severity	2012.2	0.053	(CI = +/-0.033; p = 0.004)	0.131	(CI = +/-0.182; p = 0.146)	0.399	+5.48%	
Severity	2013.1	0.047	(CI = +/-0.037; p = 0.015)	0.111	(CI = +/-0.189; p = 0.230)	0.278	+4.82%	
Severity	2013.2	0.031	(CI = +/-0.034; p = 0.068)	0.156	(CI = +/-0.167; p = 0.066)	0.269	+3.19%	
Severity	2014.1	0.026	(CI = +/-0.038; p = 0.170)	0.140	(CI = +/-0.177; p = 0.112)	0.145	+2.62%	
Severity	2014.2	0.024	(CI = +/-0.044; p = 0.258)	0.145	(CI = +/-0.191; p = 0.125)	0.132	+2.44%	
Severity	2015.1	0.030	(CI = +/-0.051; p = 0.218)	0.161	(CI = +/-0.206; p = 0.115)	0.142	+3.09%	
Severity	2015.2	0.019	(CI = +/-0.058; p = 0.472)	0.185	(CI = +/-0.216; p = 0.086)	0.154	+1.95%	
Severity	2016.1	0.024	(CI = +/-0.070; p = 0.456)	0.195	(CI = +/-0.241; p = 0.101)	0.128	+2.43%	
Severity	2016.2	0.031	(CI = +/-0.084; p = 0.427)	0.183	(CI = +/-0.268; p = 0.154)	0.105	+3.11%	
Severity	2017.1	0.032	(CI = +/-0.108; p = 0.513)	0.185	(CI = +/-0.311; p = 0.204)	0.018	+3.21%	
Frequency	2004.1	-0.246	(CI = +/-0.047; p = 0.000)	-0.076	(CI = +/-0.491; p = 0.754)	0.758	-21.78%	
Frequency	2004.2	-0.254	(CI = +/-0.049; p = 0.000)	-0.027	(CI = +/-0.494; p = 0.911)	0.764	-22.44%	
Frequency	2005.1	-0.263	(CI = +/-0.051; p = 0.000)	-0.081	(CI = +/-0.498; p = 0.742)	0.769	-23.15%	
Frequency	2005.2	-0.271	(CI = +/-0.053; p = 0.000)	-0.036	(CI = +/-0.504; p = 0.885)	0.771	-23.77%	
Frequency	2006.1	-0.281	(CI = +/-0.055; p = 0.000)	-0.088	(CI = +/-0.510; p = 0.728)	0.774	-24.48%	
Frequency	2006.2	-0.289	(CI = +/-0.058; p = 0.000)	-0.044	(CI = +/-0.519; p = 0.863)	0.774	-25.11%	
Frequency	2007.1	-0.297	(CI = +/-0.061; p = 0.000)	-0.082	(CI = +/-0.532; p = 0.753)	0.768	-25.67%	
Frequency	2007.2	-0.303	(CI = +/-0.065; p = 0.000)	-0.050	(CI = +/-0.547; p = 0.853)	0.761	-26.16%	
Frequency	2008.1	-0.309	(CI = +/-0.070; p = 0.000)	-0.079	(CI = +/-0.566; p = 0.777)	0.749	-26.60%	
Frequency	2008.2	-0.315	(CI = +/-0.075; p = 0.000)	-0.054	(CI = +/-0.586; p = 0.851)	0.736	-27.00%	
Frequency	2009.1	-0.319	(CI = +/-0.082; p = 0.000)	-0.072	(CI = +/-0.611; p = 0.809)	0.718	-27.30%	
Frequency	2009.2	-0.319	(CI = +/-0.088; p = 0.000)	-0.072	(CI = +/-0.638; p = 0.817)	0.692	-27.31%	
Frequency	2010.1	-0.316	(CI = +/-0.097; p = 0.000)	-0.059	(CI = +/-0.669; p = 0.856)	0.658	-27.08%	
Frequency	2010.2	-0.309	(CI = +/-0.105; p = 0.000)	-0.086	(CI = +/-0.699; p = 0.800)	0.618	-26.57%	
Frequency	2011.1	-0.295	(CI = +/-0.115; p = 0.000)	-0.032	(CI = +/-0.727; p = 0.927)	0.563	-25.53%	
Frequency	2011.2	-0.273	(CI = +/-0.123; p = 0.000)	-0.107	(CI = +/-0.745; p = 0.766)	0.500	-23.93%	
Frequency	2012.1	-0.238	(CI = +/-0.128; p = 0.001)	0.017	(CI = +/-0.741; p = 0.962)	0.414	-21.19%	
Frequency	2012.2	-0.190	(CI = +/-0.126; p = 0.005)	-0.134	(CI = +/-0.690; p = 0.686)	0.320	-17.34%	
Frequency	2013.1	-0.118	(CI = +/-0.101; p = 0.025)	0.095	(CI = +/-0.523; p = 0.703)	0.214	-11.13%	
Frequency	2013.2	-0.044	(CI = +/-0.031; p = 0.009)	-0.114	(CI = +/-0.153; p = 0.131)	0.378	-4.30%	
Frequency	2014.1	-0.047	(CI = +/-0.036; p = 0.014)	-0.123	(CI = +/-0.164; p = 0.131)	0.342	-4.58%	
Frequency	2014.2	-0.043	(CI = +/-0.041; p = 0.040)	-0.133	(CI = +/-0.175; p = 0.125)	0.300	-4.19%	
Frequency	2015.1	-0.053	(CI = +/-0.045; p = 0.026)	-0.158	(CI = +/-0.183; p = 0.083)	0.355	-5.15%	
Frequency	2015.2	-0.059	(CI = +/-0.053; p = 0.032)	-0.145	(CI = +/-0.197; p = 0.132)	0.366	-5.72%	
Frequency	2016.1	-0.066	(CI = +/-0.063; p = 0.042)	-0.160	(CI = +/-0.218; p = 0.130)	0.328	-6.38%	
Frequency	2016.2	-0.080	(CI = +/-0.073; p = 0.034)	-0.134	(CI = +/-0.231; p = 0.218)	0.386	-7.73%	
Frequency	2017.1	-0.119	(CI = +/-0.067; p = 0.004)	-0.204	(CI = +/-0.192; p = 0.041)	0.677	-11.18%	

Property Damage

Coverage = PD
End Trend Period = 2021.2
Excluded Points = NA
Parameters Included: time

Fit	Start Date	Time	Adjusted R ²	Implied Trend
				Rate
Loss Cost	2004.1	-0.189 (CI = +/-0.040; p = 0.000)	0.720	-17.26%
Loss Cost	2004.2	-0.197 (CI = +/-0.042; p = 0.000)	0.728	-17.87%
Loss Cost	2005.1	-0.204 (CI = +/-0.044; p = 0.000)	0.731	-18.42%
Loss Cost	2005.2	-0.211 (CI = +/-0.045; p = 0.000)	0.736	-19.04%
Loss Cost	2006.1	-0.218 (CI = +/-0.048; p = 0.000)	0.737	-19.61%
Loss Cost	2006.2	-0.226 (CI = +/-0.050; p = 0.000)	0.739	-20.22%
Loss Cost	2007.1	-0.232 (CI = +/-0.053; p = 0.000)	0.733	-20.68%
Loss Cost	2007.2	-0.238 (CI = +/-0.056; p = 0.000)	0.728	-21.20%
Loss Cost	2008.1	-0.242 (CI = +/-0.060; p = 0.000)	0.713	-21.48%
Loss Cost	2008.2	-0.247 (CI = +/-0.065; p = 0.000)	0.701	-21.90%
Loss Cost	2009.1	-0.250 (CI = +/-0.070; p = 0.000)	0.682	-22.12%
Loss Cost	2009.2	-0.250 (CI = +/-0.076; p = 0.000)	0.655	-22.16%
Loss Cost	2010.1	-0.247 (CI = +/-0.083; p = 0.000)	0.619	-21.86%
Loss Cost	2010.2	-0.242 (CI = +/-0.090; p = 0.000)	0.579	-21.51%
Loss Cost	2011.1	-0.229 (CI = +/-0.098; p = 0.000)	0.523	-20.48%
Loss Cost	2011.2	-0.210 (CI = +/-0.105; p = 0.000)	0.454	-18.94%
Loss Cost	2012.1	-0.178 (CI = +/-0.108; p = 0.003)	0.367	-16.28%
Loss Cost	2012.2	-0.137 (CI = +/-0.107; p = 0.015)	0.260	-12.81%
Loss Cost	2013.1	-0.075 (CI = +/-0.084; p = 0.079)	0.129	-7.20%
Loss Cost	2013.2	-0.013 (CI = +/-0.041; p = 0.529)	-0.038	-1.25%
Loss Cost	2014.1	-0.021 (CI = +/-0.046; p = 0.332)	0.001	-2.11%
Loss Cost	2014.2	-0.019 (CI = +/-0.052; p = 0.455)	-0.030	-1.85%
Loss Cost	2015.1	-0.023 (CI = +/-0.061; p = 0.434)	-0.027	-2.23%
Loss Cost	2015.2	-0.040 (CI = +/-0.067; p = 0.221)	0.054	-3.88%
Loss Cost	2016.1	-0.043 (CI = +/-0.080; p = 0.256)	0.039	-4.24%
Loss Cost	2016.2	-0.050 (CI = +/-0.097; p = 0.277)	0.033	-4.86%
Loss Cost	2017.1	-0.086 (CI = +/-0.106; p = 0.100)	0.215	-8.22%
Severity	2004.1	0.056 (CI = +/-0.010; p = 0.000)	0.774	+5.74%
Severity	2004.2	0.057 (CI = +/-0.011; p = 0.000)	0.773	+5.90%
Severity	2005.1	0.059 (CI = +/-0.011; p = 0.000)	0.778	+6.11%
Severity	2005.2	0.060 (CI = +/-0.012; p = 0.000)	0.769	+6.20%
Severity	2006.1	0.062 (CI = +/-0.012; p = 0.000)	0.769	+6.40%
Severity	2006.2	0.063 (CI = +/-0.013; p = 0.000)	0.761	+6.53%
Severity	2007.1	0.064 (CI = +/-0.014; p = 0.000)	0.751	+6.65%
Severity	2007.2	0.065 (CI = +/-0.015; p = 0.000)	0.735	+6.72%
Severity	2008.1	0.067 (CI = +/-0.016; p = 0.000)	0.728	+6.91%
Severity	2008.2	0.068 (CI = +/-0.017; p = 0.000)	0.711	+6.99%
Severity	2009.1	0.068 (CI = +/-0.019; p = 0.000)	0.691	+7.06%
Severity	2009.2	0.069 (CI = +/-0.020; p = 0.000)	0.666	+7.09%
Severity	2010.1	0.069 (CI = +/-0.022; p = 0.000)	0.637	+7.09%
Severity	2010.2	0.067 (CI = +/-0.024; p = 0.000)	0.594	+6.89%
Severity	2011.1	0.065 (CI = +/-0.026; p = 0.000)	0.550	+6.74%
Severity	2011.2	0.063 (CI = +/-0.029; p = 0.000)	0.500	+6.55%
Severity	2012.1	0.061 (CI = +/-0.032; p = 0.001)	0.439	+6.25%
Severity	2012.2	0.053 (CI = +/-0.034; p = 0.004)	0.352	+5.48%
Severity	2013.1	0.045 (CI = +/-0.037; p = 0.020)	0.252	+4.61%
Severity	2013.2	0.031 (CI = +/-0.037; p = 0.091)	0.124	+3.19%
Severity	2014.1	0.023 (CI = +/-0.040; p = 0.251)	0.028	+2.29%
Severity	2014.2	0.024 (CI = +/-0.047; p = 0.285)	0.017	+2.44%
Severity	2015.1	0.025 (CI = +/-0.054; p = 0.326)	0.004	+2.58%
Severity	2015.2	0.019 (CI = +/-0.063; p = 0.516)	-0.048	+1.95%
Severity	2016.1	0.016 (CI = +/-0.076; p = 0.650)	-0.076	+1.60%
Severity	2016.2	0.031 (CI = +/-0.089; p = 0.458)	-0.042	+3.11%
Severity	2017.1	0.020 (CI = +/-0.110; p = 0.681)	-0.100	+2.06%
Frequency	2004.1	-0.245 (CI = +/-0.047; p = 0.000)	0.765	-21.75%
Frequency	2004.2	-0.254 (CI = +/-0.048; p = 0.000)	0.771	-22.44%
Frequency	2005.1	-0.263 (CI = +/-0.050; p = 0.000)	0.776	-23.12%
Frequency	2005.2	-0.271 (CI = +/-0.052; p = 0.000)	0.778	-23.77%
Frequency	2006.1	-0.280 (CI = +/-0.054; p = 0.000)	0.780	-24.44%
Frequency	2006.2	-0.289 (CI = +/-0.057; p = 0.000)	0.781	-25.11%
Frequency	2007.1	-0.296 (CI = +/-0.060; p = 0.000)	0.775	-25.63%
Frequency	2007.2	-0.303 (CI = +/-0.064; p = 0.000)	0.769	-26.16%
Frequency	2008.1	-0.309 (CI = +/-0.069; p = 0.000)	0.758	-26.56%
Frequency	2008.2	-0.315 (CI = +/-0.074; p = 0.000)	0.746	-27.00%
Frequency	2009.1	-0.318 (CI = +/-0.080; p = 0.000)	0.729	-27.26%
Frequency	2009.2	-0.319 (CI = +/-0.086; p = 0.000)	0.705	-27.31%
Frequency	2010.1	-0.315 (CI = +/-0.094; p = 0.000)	0.673	-27.04%
Frequency	2010.2	-0.309 (CI = +/-0.103; p = 0.000)	0.635	-26.57%
Frequency	2011.1	-0.294 (CI = +/-0.111; p = 0.000)	0.585	-25.50%
Frequency	2011.2	-0.273 (CI = +/-0.119; p = 0.000)	0.524	-23.93%
Frequency	2012.1	-0.238 (CI = +/-0.124; p = 0.001)	0.447	-21.21%
Frequency	2012.2	-0.190 (CI = +/-0.122; p = 0.004)	0.353	-17.34%
Frequency	2013.1	-0.120 (CI = +/-0.097; p = 0.019)	0.255	-11.29%
Frequency	2013.2	-0.044 (CI = +/-0.033; p = 0.012)	0.313	-4.30%
Frequency	2014.1	-0.044 (CI = +/-0.037; p = 0.024)	0.266	-4.30%
Frequency	2014.2	-0.043 (CI = +/-0.043; p = 0.050)	0.208	-4.19%
Frequency	2015.1	-0.048 (CI = +/-0.049; p = 0.055)	0.213	-4.69%
Frequency	2015.2	-0.059 (CI = +/-0.056; p = 0.040)	0.269	-5.72%
Frequency	2016.1	-0.059 (CI = +/-0.067; p = 0.076)	0.209	-5.75%
Frequency	2016.2	-0.080 (CI = +/-0.074; p = 0.037)	0.333	-7.73%
Frequency	2017.1	-0.106 (CI = +/-0.083; p = 0.018)	0.463	-10.07%

Property Damage

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

Fit	Start Date	Time	Adjusted R ²	Implied Trend
				Rate
Loss Cost	2004.1	-0.191 (CI = +/-0.043; p = 0.000)	0.705	-17.35%
Loss Cost	2004.2	-0.198 (CI = +/-0.044; p = 0.000)	0.713	-18.00%
Loss Cost	2005.1	-0.206 (CI = +/-0.046; p = 0.000)	0.717	-18.59%
Loss Cost	2005.2	-0.214 (CI = +/-0.048; p = 0.000)	0.724	-19.27%
Loss Cost	2006.1	-0.222 (CI = +/-0.051; p = 0.000)	0.726	-19.88%
Loss Cost	2006.2	-0.230 (CI = +/-0.053; p = 0.000)	0.728	-20.56%
Loss Cost	2007.1	-0.237 (CI = +/-0.056; p = 0.000)	0.723	-21.07%
Loss Cost	2007.2	-0.244 (CI = +/-0.060; p = 0.000)	0.719	-21.66%
Loss Cost	2008.1	-0.248 (CI = +/-0.064; p = 0.000)	0.704	-21.99%
Loss Cost	2008.2	-0.255 (CI = +/-0.069; p = 0.000)	0.693	-22.48%
Loss Cost	2009.1	-0.258 (CI = +/-0.075; p = 0.000)	0.674	-22.76%
Loss Cost	2009.2	-0.259 (CI = +/-0.082; p = 0.000)	0.647	-22.85%
Loss Cost	2010.1	-0.256 (CI = +/-0.089; p = 0.000)	0.610	-22.60%
Loss Cost	2010.2	-0.252 (CI = +/-0.098; p = 0.000)	0.569	-22.29%
Loss Cost	2011.1	-0.239 (CI = +/-0.107; p = 0.000)	0.511	-21.25%
Loss Cost	2011.2	-0.219 (CI = +/-0.115; p = 0.001)	0.438	-19.64%
Loss Cost	2012.1	-0.184 (CI = +/-0.120; p = 0.005)	0.344	-16.79%
Loss Cost	2012.2	-0.139 (CI = +/-0.120; p = 0.026)	0.228	-12.98%
Loss Cost	2013.1	-0.069 (CI = +/-0.095; p = 0.143)	0.080	-6.68%
Loss Cost	2013.2	0.002 (CI = +/-0.043; p = 0.918)	-0.071	+0.21%
Loss Cost	2014.1	-0.006 (CI = +/-0.048; p = 0.793)	-0.071	-0.59%
Loss Cost	2014.2	0.000 (CI = +/-0.055; p = 0.986)	-0.083	-0.05%
Loss Cost	2015.1	-0.002 (CI = +/-0.065; p = 0.949)	-0.090	-0.19%
Loss Cost	2015.2	-0.018 (CI = +/-0.074; p = 0.591)	-0.067	-1.81%
Loss Cost	2016.1	-0.019 (CI = +/-0.090; p = 0.652)	-0.085	-1.83%
Loss Cost	2016.2	-0.021 (CI = +/-0.112; p = 0.678)	-0.100	-2.07%
Loss Cost	2017.1	-0.059 (CI = +/-0.129; p = 0.316)	0.020	-5.70%
Severity	2004.1	0.060 (CI = +/-0.010; p = 0.000)	0.814	+6.14%
Severity	2004.2	0.061 (CI = +/-0.010; p = 0.000)	0.816	+6.32%
Severity	2005.1	0.064 (CI = +/-0.011; p = 0.000)	0.825	+6.58%
Severity	2005.2	0.065 (CI = +/-0.011; p = 0.000)	0.820	+6.71%
Severity	2006.1	0.067 (CI = +/-0.012; p = 0.000)	0.825	+6.96%
Severity	2006.2	0.069 (CI = +/-0.012; p = 0.000)	0.822	+7.13%
Severity	2007.1	0.070 (CI = +/-0.013; p = 0.000)	0.817	+7.30%
Severity	2007.2	0.072 (CI = +/-0.014; p = 0.000)	0.807	+7.43%
Severity	2008.1	0.074 (CI = +/-0.015; p = 0.000)	0.807	+7.69%
Severity	2008.2	0.076 (CI = +/-0.016; p = 0.000)	0.797	+7.84%
Severity	2009.1	0.077 (CI = +/-0.017; p = 0.000)	0.785	+7.99%
Severity	2009.2	0.078 (CI = +/-0.018; p = 0.000)	0.768	+8.10%
Severity	2010.1	0.079 (CI = +/-0.020; p = 0.000)	0.749	+8.20%
Severity	2010.2	0.078 (CI = +/-0.022; p = 0.000)	0.717	+8.08%
Severity	2011.1	0.077 (CI = +/-0.024; p = 0.000)	0.684	+8.03%
Severity	2011.2	0.077 (CI = +/-0.027; p = 0.000)	0.646	+7.96%
Severity	2012.1	0.075 (CI = +/-0.030; p = 0.000)	0.598	+7.77%
Severity	2012.2	0.068 (CI = +/-0.033; p = 0.000)	0.526	+7.08%
Severity	2013.1	0.061 (CI = +/-0.035; p = 0.002)	0.439	+6.28%
Severity	2013.2	0.048 (CI = +/-0.036; p = 0.013)	0.324	+4.87%
Severity	2014.1	0.040 (CI = +/-0.040; p = 0.049)	0.210	+4.07%
Severity	2014.2	0.044 (CI = +/-0.046; p = 0.057)	0.210	+4.52%
Severity	2015.1	0.049 (CI = +/-0.053; p = 0.067)	0.206	+5.04%
Severity	2015.2	0.046 (CI = +/-0.064; p = 0.137)	0.128	+4.73%
Severity	2016.1	0.048 (CI = +/-0.078; p = 0.200)	0.083	+4.87%
Severity	2016.2	0.073 (CI = +/-0.088; p = 0.094)	0.225	+7.52%
Severity	2017.1	0.070 (CI = +/-0.113; p = 0.186)	0.126	+7.28%
Frequency	2004.1	-0.250 (CI = +/-0.049; p = 0.000)	0.759	-22.13%
Frequency	2004.2	-0.260 (CI = +/-0.051; p = 0.000)	0.767	-22.87%
Frequency	2005.1	-0.269 (CI = +/-0.052; p = 0.000)	0.773	-23.62%
Frequency	2005.2	-0.279 (CI = +/-0.055; p = 0.000)	0.777	-24.34%
Frequency	2006.1	-0.289 (CI = +/-0.057; p = 0.000)	0.780	-25.09%
Frequency	2006.2	-0.299 (CI = +/-0.060; p = 0.000)	0.783	-25.85%
Frequency	2007.1	-0.307 (CI = +/-0.063; p = 0.000)	0.778	-26.44%
Frequency	2007.2	-0.316 (CI = +/-0.067; p = 0.000)	0.774	-27.07%
Frequency	2008.1	-0.322 (CI = +/-0.072; p = 0.000)	0.764	-27.56%
Frequency	2008.2	-0.330 (CI = +/-0.077; p = 0.000)	0.755	-28.11%
Frequency	2009.1	-0.335 (CI = +/-0.084; p = 0.000)	0.739	-28.47%
Frequency	2009.2	-0.337 (CI = +/-0.091; p = 0.000)	0.716	-28.64%
Frequency	2010.1	-0.335 (CI = +/-0.100; p = 0.000)	0.686	-28.47%
Frequency	2010.2	-0.330 (CI = +/-0.109; p = 0.000)	0.648	-28.10%
Frequency	2011.1	-0.316 (CI = +/-0.119; p = 0.000)	0.599	-27.10%
Frequency	2011.2	-0.295 (CI = +/-0.129; p = 0.000)	0.537	-25.57%
Frequency	2012.1	-0.259 (CI = +/-0.135; p = 0.001)	0.458	-22.79%
Frequency	2012.2	-0.207 (CI = +/-0.135; p = 0.005)	0.361	-18.73%
Frequency	2013.1	-0.130 (CI = +/-0.109; p = 0.022)	0.255	-12.20%
Frequency	2013.2	-0.046 (CI = +/-0.037; p = 0.020)	0.283	-4.45%
Frequency	2014.1	-0.046 (CI = +/-0.043; p = 0.038)	0.238	-4.47%
Frequency	2014.2	-0.045 (CI = +/-0.050; p = 0.074)	0.179	-4.37%
Frequency	2015.1	-0.051 (CI = +/-0.058; p = 0.078)	0.188	-4.98%
Frequency	2015.2	-0.065 (CI = +/-0.066; p = 0.055)	0.253	-6.25%
Frequency	2016.1	-0.066 (CI = +/-0.081; p = 0.097)	0.195	-6.39%
Frequency	2016.2	-0.093 (CI = +/-0.090; p = 0.044)	0.343	-8.92%
Frequency	2017.1	-0.129 (CI = +/-0.099; p = 0.018)	0.515	-12.10%

Property Damage

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

Fit	Start Date	Time	Adjusted R ²	Implied Trend	
				Rate	
Loss Cost	2004.1	-0.197 (CI = +/-0.051; p = 0.000)	0.663	-17.91%	
Loss Cost	2004.2	-0.207 (CI = +/-0.053; p = 0.000)	0.676	-18.72%	
Loss Cost	2005.1	-0.217 (CI = +/-0.056; p = 0.000)	0.683	-19.49%	
Loss Cost	2005.2	-0.228 (CI = +/-0.058; p = 0.000)	0.694	-20.37%	
Loss Cost	2006.1	-0.238 (CI = +/-0.061; p = 0.000)	0.701	-21.20%	
Loss Cost	2006.2	-0.250 (CI = +/-0.064; p = 0.000)	0.709	-22.12%	
Loss Cost	2007.1	-0.260 (CI = +/-0.068; p = 0.000)	0.707	-22.87%	
Loss Cost	2007.2	-0.271 (CI = +/-0.073; p = 0.000)	0.709	-23.75%	
Loss Cost	2008.1	-0.279 (CI = +/-0.079; p = 0.000)	0.698	-24.34%	
Loss Cost	2008.2	-0.290 (CI = +/-0.085; p = 0.000)	0.692	-25.16%	
Loss Cost	2009.1	-0.298 (CI = +/-0.093; p = 0.000)	0.677	-25.78%	
Loss Cost	2009.2	-0.304 (CI = +/-0.102; p = 0.000)	0.655	-26.20%	
Loss Cost	2010.1	-0.304 (CI = +/-0.113; p = 0.000)	0.620	-26.24%	
Loss Cost	2010.2	-0.304 (CI = +/-0.126; p = 0.000)	0.580	-26.25%	
Loss Cost	2011.1	-0.293 (CI = +/-0.141; p = 0.000)	0.519	-25.37%	
Loss Cost	2011.2	-0.271 (CI = +/-0.157; p = 0.002)	0.441	-23.77%	
Loss Cost	2012.1	-0.229 (CI = +/-0.169; p = 0.011)	0.333	-20.47%	
Loss Cost	2012.2	-0.170 (CI = +/-0.175; p = 0.056)	0.196	-15.67%	
Loss Cost	2013.1	-0.071 (CI = +/-0.144; p = 0.305)	0.011	-6.85%	
Loss Cost	2013.2	0.038 (CI = +/-0.052; p = 0.129)	0.123	+3.92%	
Loss Cost	2014.1	0.033 (CI = +/-0.061; p = 0.257)	0.039	+3.36%	
Loss Cost	2014.2	0.051 (CI = +/-0.069; p = 0.131)	0.149	+5.22%	
Loss Cost	2015.1	0.061 (CI = +/-0.085; p = 0.135)	0.164	+6.32%	
Loss Cost	2015.2	0.049 (CI = +/-0.107; p = 0.314)	0.022	+5.04%	
Loss Cost	2016.1	0.071 (CI = +/-0.137; p = 0.252)	0.080	+7.38%	
Loss Cost	2016.2	0.101 (CI = +/-0.184; p = 0.217)	0.142	+10.64%	
Loss Cost	2017.1	0.068 (CI = +/-0.272; p = 0.523)	-0.114	+7.08%	
Severity	2004.1	0.060 (CI = +/-0.011; p = 0.000)	0.786	+6.13%	
Severity	2004.2	0.062 (CI = +/-0.012; p = 0.000)	0.789	+6.36%	
Severity	2005.1	0.065 (CI = +/-0.012; p = 0.000)	0.803	+6.67%	
Severity	2005.2	0.066 (CI = +/-0.013; p = 0.000)	0.797	+6.83%	
Severity	2006.1	0.069 (CI = +/-0.013; p = 0.000)	0.806	+7.15%	
Severity	2006.2	0.071 (CI = +/-0.014; p = 0.000)	0.805	+7.38%	
Severity	2007.1	0.073 (CI = +/-0.015; p = 0.000)	0.801	+7.62%	
Severity	2007.2	0.075 (CI = +/-0.016; p = 0.000)	0.792	+7.80%	
Severity	2008.1	0.078 (CI = +/-0.017; p = 0.000)	0.797	+8.17%	
Severity	2008.2	0.081 (CI = +/-0.018; p = 0.000)	0.789	+8.41%	
Severity	2009.1	0.083 (CI = +/-0.020; p = 0.000)	0.779	+8.66%	
Severity	2009.2	0.085 (CI = +/-0.022; p = 0.000)	0.765	+8.88%	
Severity	2010.1	0.087 (CI = +/-0.024; p = 0.000)	0.747	+9.09%	
Severity	2010.2	0.087 (CI = +/-0.027; p = 0.000)	0.713	+9.04%	
Severity	2011.1	0.087 (CI = +/-0.030; p = 0.000)	0.680	+9.09%	
Severity	2011.2	0.087 (CI = +/-0.034; p = 0.000)	0.640	+9.13%	
Severity	2012.1	0.086 (CI = +/-0.039; p = 0.000)	0.588	+9.02%	
Severity	2012.2	0.079 (CI = +/-0.044; p = 0.002)	0.503	+8.20%	
Severity	2013.1	0.069 (CI = +/-0.049; p = 0.010)	0.395	+7.17%	
Severity	2013.2	0.050 (CI = +/-0.050; p = 0.051)	0.241	+5.15%	
Severity	2014.1	0.038 (CI = +/-0.058; p = 0.169)	0.098	+3.91%	
Severity	2014.2	0.045 (CI = +/-0.070; p = 0.175)	0.104	+4.63%	
Severity	2015.1	0.054 (CI = +/-0.086; p = 0.183)	0.111	+5.56%	
Severity	2015.2	0.050 (CI = +/-0.110; p = 0.318)	0.019	+5.12%	
Severity	2016.1	0.054 (CI = +/-0.146; p = 0.406)	-0.030	+5.50%	
Severity	2016.2	0.109 (CI = +/-0.174; p = 0.168)	0.211	+11.55%	
Severity	2017.1	0.120 (CI = +/-0.265; p = 0.277)	0.104	+12.75%	
Frequency	2004.1	-0.257 (CI = +/-0.059; p = 0.000)	0.719	-22.66%	
Frequency	2004.2	-0.269 (CI = +/-0.061; p = 0.000)	0.730	-23.58%	
Frequency	2005.1	-0.281 (CI = +/-0.063; p = 0.000)	0.740	-24.52%	
Frequency	2005.2	-0.294 (CI = +/-0.066; p = 0.000)	0.747	-25.46%	
Frequency	2006.1	-0.307 (CI = +/-0.069; p = 0.000)	0.755	-26.45%	
Frequency	2006.2	-0.321 (CI = +/-0.072; p = 0.000)	0.762	-27.47%	
Frequency	2007.1	-0.333 (CI = +/-0.076; p = 0.000)	0.762	-28.33%	
Frequency	2007.2	-0.346 (CI = +/-0.081; p = 0.000)	0.762	-29.26%	
Frequency	2008.1	-0.357 (CI = +/-0.087; p = 0.000)	0.755	-30.06%	
Frequency	2008.2	-0.371 (CI = +/-0.094; p = 0.000)	0.751	-30.97%	
Frequency	2009.1	-0.381 (CI = +/-0.102; p = 0.000)	0.739	-31.69%	
Frequency	2009.2	-0.389 (CI = +/-0.113; p = 0.000)	0.720	-32.22%	
Frequency	2010.1	-0.391 (CI = +/-0.125; p = 0.000)	0.691	-32.39%	
Frequency	2010.2	-0.391 (CI = +/-0.139; p = 0.000)	0.654	-32.36%	
Frequency	2011.1	-0.380 (CI = +/-0.156; p = 0.000)	0.602	-31.59%	
Frequency	2011.2	-0.359 (CI = +/-0.174; p = 0.001)	0.534	-30.14%	
Frequency	2012.1	-0.315 (CI = +/-0.189; p = 0.003)	0.441	-27.05%	
Frequency	2012.2	-0.249 (CI = +/-0.196; p = 0.017)	0.319	-22.06%	
Frequency	2013.1	-0.140 (CI = +/-0.164; p = 0.088)	0.159	-13.09%	
Frequency	2013.2	-0.012 (CI = +/-0.035; p = 0.472)	-0.039	-1.17%	
Frequency	2014.1	-0.005 (CI = +/-0.040; p = 0.776)	-0.091	-0.53%	
Frequency	2014.2	0.006 (CI = +/-0.046; p = 0.789)	-0.102	+0.57%	
Frequency	2015.1	0.007 (CI = +/-0.058; p = 0.783)	-0.114	+0.72%	
Frequency	2015.2	-0.001 (CI = +/-0.073; p = 0.982)	-0.143	-0.07%	
Frequency	2016.1	0.018 (CI = +/-0.091; p = 0.653)	-0.125	+1.78%	
Frequency	2016.2	-0.008 (CI = +/-0.118; p = 0.867)	-0.193	-0.81%	
Frequency	2017.1	-0.052 (CI = +/-0.151; p = 0.398)	-0.021	-5.03%	

Property Damage

Coverage = PD
 End Trend Period = 2021.2
 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 ²	Implied Trend Rate
Loss Cost	2004.1	0.013 (CI = +/-0.026; p = 0.332)	-2.426 (CI = +/-0.274; p = 0.000)	0.973	+1.26%
Loss Cost	2004.2	0.009 (CI = +/-0.027; p = 0.486)	-2.406 (CI = +/-0.280; p = 0.000)	0.973	+0.95%
Loss Cost	2005.1	0.008 (CI = +/-0.029; p = 0.597)	-2.395 (CI = +/-0.288; p = 0.000)	0.973	+0.76%
Loss Cost	2005.2	0.004 (CI = +/-0.030; p = 0.805)	-2.373 (CI = +/-0.293; p = 0.000)	0.973	+0.37%
Loss Cost	2006.1	0.001 (CI = +/-0.032; p = 0.952)	-2.359 (CI = +/-0.300; p = 0.000)	0.973	+0.10%
Loss Cost	2006.2	-0.003 (CI = +/-0.033; p = 0.831)	-2.338 (CI = +/-0.303; p = 0.000)	0.973	-0.35%
Loss Cost	2007.1	-0.005 (CI = +/-0.035; p = 0.769)	-2.331 (CI = +/-0.311; p = 0.000)	0.972	-0.50%
Loss Cost	2007.2	-0.009 (CI = +/-0.036; p = 0.621)	-2.318 (CI = +/-0.314; p = 0.000)	0.971	-0.87%
Loss Cost	2008.1	-0.009 (CI = +/-0.038; p = 0.622)	-2.317 (CI = +/-0.322; p = 0.000)	0.970	-0.91%
Loss Cost	2008.2	-0.013 (CI = +/-0.039; p = 0.494)	-2.310 (CI = +/-0.323; p = 0.000)	0.969	-1.30%
Loss Cost	2009.1	-0.016 (CI = +/-0.040; p = 0.432)	-2.309 (CI = +/-0.328; p = 0.000)	0.968	-1.54%
Loss Cost	2009.2	-0.017 (CI = +/-0.041; p = 0.391)	-2.312 (CI = +/-0.334; p = 0.000)	0.965	-1.73%
Loss Cost	2010.1	-0.018 (CI = +/-0.043; p = 0.387)	-2.315 (CI = +/-0.343; p = 0.000)	0.962	-1.80%
Loss Cost	2010.2	-0.021 (CI = +/-0.043; p = 0.336)	-2.337 (CI = +/-0.348; p = 0.000)	0.959	-2.03%
Loss Cost	2011.1	-0.021 (CI = +/-0.045; p = 0.336)	-2.347 (CI = +/-0.365; p = 0.000)	0.952	-2.09%
Loss Cost	2011.2	-0.022 (CI = +/-0.046; p = 0.331)	-2.375 (CI = +/-0.390; p = 0.000)	0.943	-2.16%
Loss Cost	2012.1	-0.022 (CI = +/-0.047; p = 0.344)	-2.383 (CI = +/-0.440; p = 0.000)	0.923	-2.17%
Loss Cost	2012.2	-0.021 (CI = +/-0.047; p = 0.354)	-2.536 (CI = +/-0.533; p = 0.000)	0.893	-2.12%
Loss Cost	2013.1	-0.013 (CI = +/-0.041; p = 0.529)	-3.544 (CI = +/-0.939; p = 0.000)	0.825	-1.25%
Loss Cost	2013.2	-0.013 (CI = +/-0.041; p = 0.529)	NA (CI = +/-NA; p = NA)	-0.038	-1.25%
Loss Cost	2014.1	-0.021 (CI = +/-0.046; p = 0.332)	NA (CI = +/-NA; p = NA)	0.001	-2.11%
Loss Cost	2014.2	-0.019 (CI = +/-0.052; p = 0.455)	NA (CI = +/-NA; p = NA)	-0.030	-1.85%
Loss Cost	2015.1	-0.023 (CI = +/-0.061; p = 0.434)	NA (CI = +/-NA; p = NA)	-0.027	-2.23%
Loss Cost	2015.2	-0.040 (CI = +/-0.067; p = 0.221)	NA (CI = +/-NA; p = NA)	0.054	-3.88%
Loss Cost	2016.1	-0.043 (CI = +/-0.080; p = 0.256)	NA (CI = +/-NA; p = NA)	0.039	-4.24%
Loss Cost	2016.2	-0.050 (CI = +/-0.097; p = 0.277)	NA (CI = +/-NA; p = NA)	0.033	-4.86%
Loss Cost	2017.1	-0.086 (CI = +/-0.106; p = 0.100)	NA (CI = +/-NA; p = NA)	0.215	-8.22%
Severity	2004.1	0.023 (CI = +/-0.018; p = 0.010)	0.389 (CI = +/-0.185; p = 0.000)	0.851	+2.37%
Severity	2004.2	0.024 (CI = +/-0.019; p = 0.011)	0.383 (CI = +/-0.191; p = 0.000)	0.846	+2.48%
Severity	2005.1	0.027 (CI = +/-0.020; p = 0.009)	0.369 (CI = +/-0.195; p = 0.001)	0.845	+2.72%
Severity	2005.2	0.027 (CI = +/-0.021; p = 0.013)	0.369 (CI = +/-0.201; p = 0.001)	0.837	+2.71%
Severity	2006.1	0.029 (CI = +/-0.022; p = 0.012)	0.359 (CI = +/-0.206; p = 0.001)	0.834	+2.91%
Severity	2006.2	0.029 (CI = +/-0.023; p = 0.014)	0.355 (CI = +/-0.211; p = 0.002)	0.826	+2.99%
Severity	2007.1	0.030 (CI = +/-0.024; p = 0.017)	0.353 (CI = +/-0.217; p = 0.003)	0.817	+3.05%
Severity	2007.2	0.030 (CI = +/-0.026; p = 0.023)	0.352 (CI = +/-0.223; p = 0.003)	0.805	+3.06%
Severity	2008.1	0.032 (CI = +/-0.027; p = 0.021)	0.348 (CI = +/-0.226; p = 0.004)	0.798	+3.24%
Severity	2008.2	0.032 (CI = +/-0.028; p = 0.024)	0.347 (CI = +/-0.232; p = 0.005)	0.785	+3.30%
Severity	2009.1	0.033 (CI = +/-0.029; p = 0.027)	0.346 (CI = +/-0.237; p = 0.006)	0.769	+3.36%
Severity	2009.2	0.034 (CI = +/-0.030; p = 0.031)	0.347 (CI = +/-0.243; p = 0.007)	0.751	+3.41%
Severity	2010.1	0.034 (CI = +/-0.031; p = 0.034)	0.349 (CI = +/-0.250; p = 0.008)	0.729	+3.46%
Severity	2010.2	0.034 (CI = +/-0.032; p = 0.041)	0.347 (CI = +/-0.259; p = 0.011)	0.694	+3.43%
Severity	2011.1	0.034 (CI = +/-0.033; p = 0.046)	0.352 (CI = +/-0.272; p = 0.014)	0.658	+3.46%
Severity	2011.2	0.034 (CI = +/-0.034; p = 0.049)	0.367 (CI = +/-0.292; p = 0.017)	0.620	+3.50%
Severity	2012.1	0.035 (CI = +/-0.035; p = 0.053)	0.397 (CI = +/-0.326; p = 0.020)	0.572	+3.53%
Severity	2012.2	0.035 (CI = +/-0.036; p = 0.061)	0.412 (CI = +/-0.409; p = 0.049)	0.464	+3.52%
Severity	2013.1	0.031 (CI = +/-0.037; p = 0.091)	0.777 (CI = +/-0.840; p = 0.067)	0.367	+3.19%
Severity	2013.2	0.031 (CI = +/-0.037; p = 0.091)	NA (CI = +/-NA; p = NA)	0.124	+3.19%
Severity	2014.1	0.023 (CI = +/-0.040; p = 0.251)	NA (CI = +/-NA; p = NA)	0.028	+2.29%
Severity	2014.2	0.024 (CI = +/-0.047; p = 0.285)	NA (CI = +/-NA; p = NA)	0.017	+2.44%
Severity	2015.1	0.025 (CI = +/-0.054; p = 0.326)	NA (CI = +/-NA; p = NA)	0.004	+2.58%
Severity	2015.2	0.019 (CI = +/-0.063; p = 0.516)	NA (CI = +/-NA; p = NA)	-0.048	+1.95%
Severity	2016.1	0.016 (CI = +/-0.076; p = 0.650)	NA (CI = +/-NA; p = NA)	-0.076	+1.60%
Severity	2016.2	0.031 (CI = +/-0.089; p = 0.458)	NA (CI = +/-NA; p = NA)	-0.042	+3.11%
Severity	2017.1	0.020 (CI = +/-0.110; p = 0.681)	NA (CI = +/-NA; p = NA)	-0.100	+2.06%
Frequency	2004.1	-0.011 (CI = +/-0.028; p = 0.433)	-2.815 (CI = +/-0.294; p = 0.000)	0.981	-1.08%
Frequency	2004.2	-0.015 (CI = +/-0.029; p = 0.303)	-2.789 (CI = +/-0.300; p = 0.000)	0.981	-1.49%
Frequency	2005.1	-0.019 (CI = +/-0.031; p = 0.210)	-2.764 (CI = +/-0.305; p = 0.000)	0.981	-1.90%
Frequency	2005.2	-0.023 (CI = +/-0.032; p = 0.152)	-2.742 (CI = +/-0.311; p = 0.000)	0.981	-2.28%
Frequency	2006.1	-0.028 (CI = +/-0.033; p = 0.100)	-2.718 (CI = +/-0.315; p = 0.000)	0.981	-2.74%
Frequency	2006.2	-0.033 (CI = +/-0.035; p = 0.061)	-2.693 (CI = +/-0.317; p = 0.000)	0.981	-3.24%
Frequency	2007.1	-0.035 (CI = +/-0.036; p = 0.057)	-2.684 (CI = +/-0.324; p = 0.000)	0.980	-3.45%
Frequency	2007.2	-0.039 (CI = +/-0.038; p = 0.043)	-2.670 (CI = +/-0.328; p = 0.000)	0.980	-3.82%
Frequency	2008.1	-0.041 (CI = +/-0.039; p = 0.041)	-2.665 (CI = +/-0.334; p = 0.000)	0.979	-4.02%
Frequency	2008.2	-0.046 (CI = +/-0.040; p = 0.028)	-2.657 (CI = +/-0.334; p = 0.000)	0.978	-4.45%
Frequency	2009.1	-0.049 (CI = +/-0.041; p = 0.023)	-2.656 (CI = +/-0.337; p = 0.000)	0.977	-4.74%
Frequency	2009.2	-0.051 (CI = +/-0.042; p = 0.021)	-2.659 (CI = +/-0.342; p = 0.000)	0.976	-4.97%
Frequency	2010.1	-0.052 (CI = +/-0.044; p = 0.022)	-2.665 (CI = +/-0.350; p = 0.000)	0.973	-5.09%
Frequency	2010.2	-0.054 (CI = +/-0.045; p = 0.020)	-2.683 (CI = +/-0.358; p = 0.000)	0.971	-5.28%
Frequency	2011.1	-0.055 (CI = +/-0.046; p = 0.021)	-2.699 (CI = +/-0.374; p = 0.000)	0.966	-5.37%
Frequency	2011.2	-0.056 (CI = +/-0.047; p = 0.021)	-2.742 (CI = +/-0.396; p = 0.000)	0.961	-5.47%
Frequency	2012.1	-0.057 (CI = +/-0.048; p = 0.024)	-2.779 (CI = +/-0.444; p = 0.000)	0.948	-5.50%
Frequency	2012.2	-0.056 (CI = +/-0.048; p = 0.024)	-2.948 (CI = +/-0.534; p = 0.000)	0.928	-5.44%
Frequency	2013.1	-0.044 (CI = +/-0.033; p = 0.012)	-4.321 (CI = +/-0.737; p = 0.000)	0.930	-4.30%
Frequency	2013.2	-0.044 (CI = +/-0.033; p = 0.012)	NA (CI = +/-NA; p = NA)	0.313	-4.30%
Frequency	2014.1	-0.044 (CI = +/-0.037; p = 0.024)	NA (CI = +/-NA; p = NA)	0.266	-4.30%
Frequency	2014.2	-0.043 (CI = +/-0.043; p = 0.050)	NA (CI = +/-NA; p = NA)	0.208	-4.19%
Frequency	2015.1	-0.048 (CI = +/-0.049; p = 0.055)	NA (CI = +/-NA; p = NA)	0.213	-4.69%
Frequency	2015.2	-0.059 (CI = +/-0.056; p = 0.040)	NA (CI = +/-NA; p = NA)	0.269	-5.72%
Frequency	2016.1	-0.059 (CI = +/-0.067; p = 0.076)	NA (CI = +/-NA; p = NA)	0.209	-5.75%
Frequency	2016.2	-0.080 (CI = +/-0.074; p = 0.037)	NA (CI = +/-NA; p = NA)	0.333	-7.73%
Frequency	2017.1	-0.106 (CI = +/-0.083; p = 0.018)	NA (CI = +/-NA; p = NA)	0.463	-10.07%

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 ²	Implied Trend Rate
Loss Cost	2004.1	0.037 (CI = +/-0.025; p = 0.005)	-2.560 (CI = +/-0.237; p = 0.000)	0.980	+3.74%
Loss Cost	2004.2	0.036 (CI = +/-0.027; p = 0.012)	-2.553 (CI = +/-0.248; p = 0.000)	0.980	+3.63%
Loss Cost	2005.1	0.036 (CI = +/-0.029; p = 0.017)	-2.558 (CI = +/-0.260; p = 0.000)	0.980	+3.71%
Loss Cost	2005.2	0.034 (CI = +/-0.032; p = 0.035)	-2.546 (CI = +/-0.271; p = 0.000)	0.979	+3.50%
Loss Cost	2006.1	0.034 (CI = +/-0.034; p = 0.052)	-2.545 (CI = +/-0.284; p = 0.000)	0.979	+3.47%
Loss Cost	2006.2	0.031 (CI = +/-0.037; p = 0.097)	-2.530 (CI = +/-0.295; p = 0.000)	0.978	+3.16%
Loss Cost	2007.1	0.033 (CI = +/-0.040; p = 0.108)	-2.537 (CI = +/-0.308; p = 0.000)	0.978	+3.31%
Loss Cost	2007.2	0.030 (CI = +/-0.043; p = 0.164)	-2.526 (CI = +/-0.320; p = 0.000)	0.977	+3.06%
Loss Cost	2008.1	0.033 (CI = +/-0.046; p = 0.150)	-2.539 (CI = +/-0.331; p = 0.000)	0.976	+3.40%
Loss Cost	2008.2	0.030 (CI = +/-0.050; p = 0.225)	-2.527 (CI = +/-0.341; p = 0.000)	0.975	+3.02%
Loss Cost	2009.1	0.028 (CI = +/-0.053; p = 0.281)	-2.522 (CI = +/-0.353; p = 0.000)	0.973	+2.84%
Loss Cost	2009.2	0.027 (CI = +/-0.056; p = 0.331)	-2.520 (CI = +/-0.364; p = 0.000)	0.971	+2.71%
Loss Cost	2010.1	0.027 (CI = +/-0.059; p = 0.346)	-2.520 (CI = +/-0.376; p = 0.000)	0.968	+2.76%
Loss Cost	2010.2	0.024 (CI = +/-0.062; p = 0.429)	-2.526 (CI = +/-0.384; p = 0.000)	0.966	+2.38%
Loss Cost	2011.1	0.023 (CI = +/-0.065; p = 0.456)	-2.529 (CI = +/-0.402; p = 0.000)	0.960	+2.34%
Loss Cost	2011.2	0.022 (CI = +/-0.067; p = 0.496)	-2.546 (CI = +/-0.427; p = 0.000)	0.953	+2.22%
Loss Cost	2012.1	0.022 (CI = +/-0.070; p = 0.513)	-2.546 (CI = +/-0.476; p = 0.000)	0.936	+2.21%
Loss Cost	2012.2	0.022 (CI = +/-0.070; p = 0.504)	-2.698 (CI = +/-0.562; p = 0.000)	0.914	+2.25%
Loss Cost	2013.1	0.038 (CI = +/-0.052; p = 0.129)	-3.830 (CI = +/-0.808; p = 0.000)	0.901	+3.92%
Loss Cost	2013.2	0.038 (CI = +/-0.052; p = 0.129)	NA (CI = +/-NA; p = NA)	0.123	+3.92%
Loss Cost	2014.1	0.033 (CI = +/-0.061; p = 0.257)	NA (CI = +/-NA; p = NA)	0.039	+3.36%
Loss Cost	2014.2	0.051 (CI = +/-0.069; p = 0.131)	NA (CI = +/-NA; p = NA)	0.149	+5.22%
Loss Cost	2015.1	0.061 (CI = +/-0.085; p = 0.135)	NA (CI = +/-NA; p = NA)	0.164	+6.32%
Loss Cost	2015.2	0.049 (CI = +/-0.107; p = 0.314)	NA (CI = +/-NA; p = NA)	0.022	+5.04%
Loss Cost	2016.1	0.071 (CI = +/-0.137; p = 0.252)	NA (CI = +/-NA; p = NA)	0.080	+7.38%
Loss Cost	2016.2	0.101 (CI = +/-0.184; p = 0.217)	NA (CI = +/-NA; p = NA)	0.142	+10.64%
Loss Cost	2017.1	0.068 (CI = +/-0.272; p = 0.523)	NA (CI = +/-NA; p = NA)	-0.114	+7.08%
Severity	2004.1	0.025 (CI = +/-0.018; p = 0.007)	0.375 (CI = +/-0.170; p = 0.000)	0.869	+2.55%
Severity	2004.2	0.027 (CI = +/-0.019; p = 0.008)	0.365 (CI = +/-0.177; p = 0.000)	0.866	+2.73%
Severity	2005.1	0.031 (CI = +/-0.021; p = 0.005)	0.344 (CI = +/-0.182; p = 0.001)	0.868	+3.10%
Severity	2005.2	0.031 (CI = +/-0.022; p = 0.008)	0.341 (CI = +/-0.190; p = 0.001)	0.862	+3.15%
Severity	2006.1	0.035 (CI = +/-0.024; p = 0.006)	0.322 (CI = +/-0.196; p = 0.002)	0.862	+5.52%
Severity	2006.2	0.036 (CI = +/-0.026; p = 0.007)	0.313 (CI = +/-0.204; p = 0.004)	0.856	+3.72%
Severity	2007.1	0.038 (CI = +/-0.028; p = 0.009)	0.304 (CI = +/-0.213; p = 0.007)	0.850	+3.92%
Severity	2007.2	0.039 (CI = +/-0.030; p = 0.012)	0.299 (CI = +/-0.221; p = 0.010)	0.840	+4.02%
Severity	2008.1	0.044 (CI = +/-0.032; p = 0.009)	0.283 (CI = +/-0.226; p = 0.017)	0.839	+4.46%
Severity	2008.2	0.046 (CI = +/-0.034; p = 0.010)	0.276 (CI = +/-0.233; p = 0.023)	0.830	+4.70%
Severity	2009.1	0.048 (CI = +/-0.036; p = 0.011)	0.270 (CI = +/-0.240; p = 0.029)	0.820	+4.94%
Severity	2009.2	0.050 (CI = +/-0.038; p = 0.012)	0.266 (CI = +/-0.246; p = 0.036)	0.807	+5.14%
Severity	2010.1	0.052 (CI = +/-0.040; p = 0.014)	0.266 (CI = +/-0.253; p = 0.041)	0.792	+5.34%
Severity	2010.2	0.052 (CI = +/-0.042; p = 0.018)	0.266 (CI = +/-0.262; p = 0.048)	0.763	+5.34%
Severity	2011.1	0.053 (CI = +/-0.044; p = 0.021)	0.271 (CI = +/-0.273; p = 0.051)	0.737	+5.46%
Severity	2011.2	0.054 (CI = +/-0.046; p = 0.023)	0.287 (CI = +/-0.289; p = 0.051)	0.709	+5.58%
Severity	2012.1	0.055 (CI = +/-0.047; p = 0.025)	0.318 (CI = +/-0.318; p = 0.050)	0.674	+5.65%
Severity	2012.2	0.055 (CI = +/-0.049; p = 0.032)	0.334 (CI = +/-0.393; p = 0.089)	0.581	+5.65%
Severity	2013.1	0.050 (CI = +/-0.050; p = 0.051)	0.667 (CI = +/-0.789; p = 0.090)	0.498	+5.15%
Severity	2013.2	0.050 (CI = +/-0.050; p = 0.051)	NA (CI = +/-NA; p = NA)	0.241	+5.15%
Severity	2014.1	0.038 (CI = +/-0.058; p = 0.169)	NA (CI = +/-NA; p = NA)	0.098	+3.91%
Severity	2014.2	0.045 (CI = +/-0.070; p = 0.175)	NA (CI = +/-NA; p = NA)	0.104	+4.63%
Severity	2015.1	0.054 (CI = +/-0.086; p = 0.183)	NA (CI = +/-NA; p = NA)	0.111	+5.56%
Severity	2015.2	0.050 (CI = +/-0.110; p = 0.318)	NA (CI = +/-NA; p = NA)	0.019	+5.12%
Severity	2016.1	0.054 (CI = +/-0.146; p = 0.406)	NA (CI = +/-NA; p = NA)	-0.030	+5.50%
Severity	2016.2	0.109 (CI = +/-0.174; p = 0.168)	NA (CI = +/-NA; p = NA)	0.211	+11.55%
Severity	2017.1	0.120 (CI = +/-0.265; p = 0.277)	NA (CI = +/-NA; p = NA)	0.104	+12.75%
Frequency	2004.1	0.012 (CI = +/-0.028; p = 0.407)	-2.935 (CI = +/-0.266; p = 0.000)	0.984	+1.16%
Frequency	2004.2	0.009 (CI = +/-0.030; p = 0.557)	-2.918 (CI = +/-0.277; p = 0.000)	0.984	+0.88%
Frequency	2005.1	0.006 (CI = +/-0.033; p = 0.713)	-2.902 (CI = +/-0.288; p = 0.000)	0.984	+0.59%
Frequency	2005.2	0.003 (CI = +/-0.035; p = 0.844)	-2.888 (CI = +/-0.301; p = 0.000)	0.984	+0.34%
Frequency	2006.1	0.000 (CI = +/-0.038; p = 0.981)	-2.867 (CI = +/-0.312; p = 0.000)	0.983	-0.04%
Frequency	2006.2	-0.005 (CI = +/-0.041; p = 0.786)	-2.842 (CI = +/-0.323; p = 0.000)	0.983	-0.54%
Frequency	2007.1	-0.006 (CI = +/-0.044; p = 0.787)	-2.840 (CI = +/-0.337; p = 0.000)	0.982	-0.58%
Frequency	2007.2	-0.009 (CI = +/-0.047; p = 0.688)	-2.826 (CI = +/-0.350; p = 0.000)	0.982	-0.92%
Frequency	2008.1	-0.010 (CI = +/-0.051; p = 0.681)	-2.822 (CI = +/-0.364; p = 0.000)	0.981	-1.02%
Frequency	2008.2	-0.016 (CI = +/-0.054; p = 0.538)	-2.802 (CI = +/-0.372; p = 0.000)	0.980	-1.61%
Frequency	2009.1	-0.020 (CI = +/-0.057; p = 0.470)	-2.792 (CI = +/-0.382; p = 0.000)	0.979	-2.00%
Frequency	2009.2	-0.023 (CI = +/-0.061; p = 0.426)	-2.786 (CI = +/-0.393; p = 0.000)	0.978	-2.32%
Frequency	2010.1	-0.025 (CI = +/-0.064; p = 0.424)	-2.786 (CI = +/-0.405; p = 0.000)	0.976	-2.45%
Frequency	2010.2	-0.028 (CI = +/-0.066; p = 0.377)	-2.792 (CI = +/-0.415; p = 0.000)	0.973	-2.81%
Frequency	2011.1	-0.030 (CI = +/-0.070; p = 0.373)	-2.800 (CI = +/-0.433; p = 0.000)	0.969	-2.95%
Frequency	2011.2	-0.032 (CI = +/-0.072; p = 0.349)	-2.833 (CI = +/-0.454; p = 0.000)	0.964	-3.18%
Frequency	2012.1	-0.033 (CI = +/-0.074; p = 0.355)	-2.865 (CI = +/-0.503; p = 0.000)	0.952	-3.25%
Frequency	2012.2	-0.033 (CI = +/-0.074; p = 0.355)	-3.032 (CI = +/-0.591; p = 0.000)	0.935	-3.22%
Frequency	2013.1	-0.012 (CI = +/-0.035; p = 0.472)	-4.497 (CI = +/-0.544; p = 0.000)	0.971	-1.17%
Frequency	2013.2	-0.012 (CI = +/-0.035; p = 0.472)	NA (CI = +/-NA; p = NA)	-0.039	-1.17%
Frequency	2014.1	-0.005 (CI = +/-0.040; p = 0.776)	NA (CI = +/-NA; p = NA)	-0.091	-0.53%
Frequency	2014.2	0.006 (CI = +/-0.046; p = 0.789)	NA (CI = +/-NA; p = NA)	-0.102	+0.57%
Frequency	2015.1	0.007 (CI = +/-0.058; p = 0.783)	NA (CI = +/-NA; p = NA)	-0.114	+0.72%
Frequency	2015.2	-0.001 (CI = +/-0.073; p = 0.982)	NA (CI = +/-NA; p = NA)	-0.143	-0.07%
Frequency	2016.1	0.018 (CI = +/-0.091; p = 0.653)	NA (CI = +/-NA; p = NA)	-0.125	+1.78%
Frequency	2016.2	-0.008 (CI = +/-0.118; p = 0.867)	NA (CI = +/-NA; p = NA)	-0.193	-0.81%
Frequency	2017.1	-0.052 (CI = +/-0.151; p = 0.398)	NA (CI = +/-NA; p = NA)	-0.021	-5.03%

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 ²	Implied Trend Rate
Loss Cost	2004.1	0.033 (CI = +/-0.025; p = 0.013)	-2.544 (CI = +/-0.236; p = 0.000)	0.981	+3.32%
Loss Cost	2004.2	0.031 (CI = +/-0.028; p = 0.029)	-2.533 (CI = +/-0.246; p = 0.000)	0.981	+3.14%
Loss Cost	2005.1	0.031 (CI = +/-0.030; p = 0.043)	-2.534 (CI = +/-0.259; p = 0.000)	0.980	+3.16%
Loss Cost	2005.2	0.028 (CI = +/-0.033; p = 0.089)	-2.518 (CI = +/-0.271; p = 0.000)	0.980	+2.85%
Loss Cost	2006.1	0.027 (CI = +/-0.036; p = 0.133)	-2.512 (CI = +/-0.284; p = 0.000)	0.980	+2.73%
Loss Cost	2006.2	0.022 (CI = +/-0.039; p = 0.241)	-2.490 (CI = +/-0.296; p = 0.000)	0.980	+2.27%
Loss Cost	2007.1	0.023 (CI = +/-0.042; p = 0.271)	-2.492 (CI = +/-0.311; p = 0.000)	0.979	+2.33%
Loss Cost	2007.2	0.019 (CI = +/-0.046; p = 0.401)	-2.474 (CI = +/-0.324; p = 0.000)	0.978	+1.91%
Loss Cost	2008.1	0.021 (CI = +/-0.050; p = 0.380)	-2.484 (CI = +/-0.338; p = 0.000)	0.977	+2.16%
Loss Cost	2008.2	0.016 (CI = +/-0.053; p = 0.545)	-2.464 (CI = +/-0.348; p = 0.000)	0.977	+1.58%
Loss Cost	2009.1	0.012 (CI = +/-0.057; p = 0.657)	-2.454 (CI = +/-0.361; p = 0.000)	0.976	+1.23%
Loss Cost	2009.2	0.009 (CI = +/-0.061; p = 0.751)	-2.448 (CI = +/-0.373; p = 0.000)	0.974	+0.94%
Loss Cost	2010.1	0.009 (CI = +/-0.065; p = 0.775)	-2.447 (CI = +/-0.387; p = 0.000)	0.971	+0.90%
Loss Cost	2010.2	0.003 (CI = +/-0.067; p = 0.915)	-2.450 (CI = +/-0.392; p = 0.000)	0.970	+0.35%
Loss Cost	2011.1	0.002 (CI = +/-0.071; p = 0.944)	-2.454 (CI = +/-0.410; p = 0.000)	0.965	+0.24%
Loss Cost	2011.2	0.000 (CI = +/-0.074; p = 0.991)	-2.473 (CI = +/-0.433; p = 0.000)	0.958	+0.04%
Loss Cost	2012.1	0.000 (CI = +/-0.078; p = 0.994)	-2.477 (CI = +/-0.481; p = 0.000)	0.944	+0.03%
Loss Cost	2012.2	0.000 (CI = +/-0.078; p = 0.989)	-2.630 (CI = +/-0.561; p = 0.000)	0.925	+0.05%
Loss Cost	2013.1	0.019 (CI = +/-0.054; p = 0.457)	-3.738 (CI = +/-0.759; p = 0.000)	0.922	+1.89%
Loss Cost	2013.2	0.019 (CI = +/-0.054; p = 0.457)	NA (CI = +/-NA; p = NA)	-0.038	+1.89%
Loss Cost	2014.1	0.008 (CI = +/-0.064; p = 0.774)	NA (CI = +/-NA; p = NA)	-0.100	+0.84%
Loss Cost	2014.2	0.025 (CI = +/-0.075; p = 0.472)	NA (CI = +/-NA; p = NA)	-0.050	+2.50%
Loss Cost	2015.1	0.031 (CI = +/-0.096; p = 0.470)	NA (CI = +/-NA; p = NA)	-0.055	+3.16%
Loss Cost	2015.2	0.007 (CI = +/-0.121; p = 0.892)	NA (CI = +/-NA; p = NA)	-0.163	+0.70%
Loss Cost	2016.1	0.022 (CI = +/-0.167; p = 0.747)	NA (CI = +/-NA; p = NA)	-0.173	+2.25%
Loss Cost	2016.2	0.045 (CI = +/-0.251; p = 0.647)	NA (CI = +/-NA; p = NA)	-0.178	+4.56%
Loss Cost	2017.1	-0.033 (CI = +/-0.381; p = 0.802)	NA (CI = +/-NA; p = NA)	-0.301	-3.23%
Severity	2004.1	0.018 (CI = +/-0.015; p = 0.019)	0.403 (CI = +/-0.139; p = 0.000)	0.897	+1.83%
Severity	2004.2	0.019 (CI = +/-0.016; p = 0.024)	0.398 (CI = +/-0.145; p = 0.000)	0.894	+1.91%
Severity	2005.1	0.022 (CI = +/-0.017; p = 0.017)	0.383 (CI = +/-0.150; p = 0.000)	0.895	+2.19%
Severity	2005.2	0.021 (CI = +/-0.019; p = 0.033)	0.387 (CI = +/-0.158; p = 0.000)	0.889	+2.12%
Severity	2006.1	0.023 (CI = +/-0.021; p = 0.028)	0.374 (CI = +/-0.164; p = 0.000)	0.888	+2.37%
Severity	2006.2	0.024 (CI = +/-0.023; p = 0.038)	0.371 (CI = +/-0.173; p = 0.000)	0.882	+2.44%
Severity	2007.1	0.025 (CI = +/-0.025; p = 0.051)	0.368 (CI = +/-0.181; p = 0.000)	0.875	+2.48%
Severity	2007.2	0.024 (CI = +/-0.027; p = 0.079)	0.371 (CI = +/-0.190; p = 0.001)	0.866	+2.41%
Severity	2008.1	0.027 (CI = +/-0.029; p = 0.066)	0.359 (CI = +/-0.197; p = 0.001)	0.863	+2.73%
Severity	2008.2	0.028 (CI = +/-0.031; p = 0.079)	0.356 (CI = +/-0.205; p = 0.002)	0.853	+2.82%
Severity	2009.1	0.029 (CI = +/-0.034; p = 0.089)	0.353 (CI = +/-0.213; p = 0.003)	0.842	+2.92%
Severity	2009.2	0.030 (CI = +/-0.036; p = 0.101)	0.351 (CI = +/-0.221; p = 0.004)	0.828	+3.01%
Severity	2010.1	0.031 (CI = +/-0.038; p = 0.109)	0.350 (CI = +/-0.229; p = 0.005)	0.812	+3.13%
Severity	2010.2	0.030 (CI = +/-0.041; p = 0.139)	0.350 (CI = +/-0.237; p = 0.007)	0.783	+3.03%
Severity	2011.1	0.031 (CI = +/-0.043; p = 0.149)	0.352 (CI = +/-0.248; p = 0.009)	0.754	+3.10%
Severity	2011.2	0.032 (CI = +/-0.045; p = 0.150)	0.363 (CI = +/-0.262; p = 0.010)	0.724	+3.22%
Severity	2012.1	0.033 (CI = +/-0.046; p = 0.152)	0.390 (CI = +/-0.287; p = 0.012)	0.686	+3.31%
Severity	2012.2	0.033 (CI = +/-0.049; p = 0.171)	0.404 (CI = +/-0.353; p = 0.029)	0.575	+3.31%
Severity	2013.1	0.026 (CI = +/-0.048; p = 0.252)	0.778 (CI = +/-0.678; p = 0.029)	0.497	+2.67%
Severity	2013.2	0.026 (CI = +/-0.048; p = 0.252)	NA (CI = +/-NA; p = NA)	0.042	+2.67%
Severity	2014.1	0.007 (CI = +/-0.051; p = 0.749)	NA (CI = +/-NA; p = NA)	-0.098	+0.75%
Severity	2014.2	0.009 (CI = +/-0.063; p = 0.754)	NA (CI = +/-NA; p = NA)	-0.110	+0.90%
Severity	2015.1	0.011 (CI = +/-0.082; p = 0.760)	NA (CI = +/-NA; p = NA)	-0.127	+1.10%
Severity	2015.2	-0.007 (CI = +/-0.104; p = 0.880)	NA (CI = +/-NA; p = NA)	-0.162	-0.67%
Severity	2016.1	-0.021 (CI = +/-0.144; p = 0.725)	NA (CI = +/-NA; p = NA)	-0.168	-2.06%
Severity	2016.2	0.027 (CI = +/-0.191; p = 0.709)	NA (CI = +/-NA; p = NA)	-0.202	+2.79%
Severity	2017.1	0.003 (CI = +/-0.326; p = 0.981)	NA (CI = +/-NA; p = NA)	-0.333	+0.27%
Frequency	2004.1	0.015 (CI = +/-0.029; p = 0.313)	-2.947 (CI = +/-0.269; p = 0.000)	0.984	+1.47%
Frequency	2004.2	0.012 (CI = +/-0.031; p = 0.440)	-2.932 (CI = +/-0.281; p = 0.000)	0.984	+1.21%
Frequency	2005.1	0.009 (CI = +/-0.034; p = 0.577)	-2.917 (CI = +/-0.294; p = 0.000)	0.983	+0.94%
Frequency	2005.2	0.007 (CI = +/-0.037; p = 0.695)	-2.905 (CI = +/-0.308; p = 0.000)	0.983	+0.72%
Frequency	2006.1	0.003 (CI = +/-0.040; p = 0.862)	-2.885 (CI = +/-0.322; p = 0.000)	0.983	+0.35%
Frequency	2006.2	-0.002 (CI = +/-0.044; p = 0.941)	-2.860 (CI = +/-0.335; p = 0.000)	0.983	-0.16%
Frequency	2007.1	-0.002 (CI = +/-0.048; p = 0.948)	-2.861 (CI = +/-0.352; p = 0.000)	0.982	-0.15%
Frequency	2007.2	-0.005 (CI = +/-0.052; p = 0.845)	-2.846 (CI = +/-0.368; p = 0.000)	0.981	-0.49%
Frequency	2008.1	-0.006 (CI = +/-0.057; p = 0.840)	-2.843 (CI = +/-0.385; p = 0.000)	0.980	-0.55%
Frequency	2008.2	-0.012 (CI = +/-0.061; p = 0.679)	-2.820 (CI = +/-0.397; p = 0.000)	0.980	-1.21%
Frequency	2009.1	-0.017 (CI = +/-0.065; p = 0.598)	-2.807 (CI = +/-0.410; p = 0.000)	0.978	-1.64%
Frequency	2009.2	-0.020 (CI = +/-0.069; p = 0.543)	-2.799 (CI = +/-0.424; p = 0.000)	0.977	-2.02%
Frequency	2010.1	-0.022 (CI = +/-0.074; p = 0.538)	-2.797 (CI = +/-0.439; p = 0.000)	0.975	-2.16%
Frequency	2010.2	-0.026 (CI = +/-0.077; p = 0.478)	-2.800 (CI = +/-0.450; p = 0.000)	0.972	-2.60%
Frequency	2011.1	-0.028 (CI = +/-0.081; p = 0.470)	-2.806 (CI = +/-0.470; p = 0.000)	0.968	-2.78%
Frequency	2011.2	-0.031 (CI = +/-0.084; p = 0.436)	-2.837 (CI = +/-0.492; p = 0.000)	0.963	-3.08%
Frequency	2012.1	-0.032 (CI = +/-0.088; p = 0.440)	-2.867 (CI = +/-0.544; p = 0.000)	0.951	-3.18%
Frequency	2012.2	-0.032 (CI = +/-0.088; p = 0.440)	-3.034 (CI = +/-0.637; p = 0.000)	0.933	-3.16%
Frequency	2013.1	-0.008 (CI = +/-0.041; p = 0.688)	-4.516 (CI = +/-0.578; p = 0.000)	0.970	-0.76%
Frequency	2013.2	-0.008 (CI = +/-0.041; p = 0.688)	NA (CI = +/-NA; p = NA)	-0.082	-0.76%
Frequency	2014.1	0.001 (CI = +/-0.048; p = 0.966)	NA (CI = +/-NA; p = NA)	-0.111	+0.10%
Frequency	2014.2	0.016 (CI = +/-0.055; p = 0.531)	NA (CI = +/-NA; p = NA)	-0.068	+1.59%
Frequency	2015.1	0.020 (CI = +/-0.071; p = 0.523)	NA (CI = +/-NA; p = NA)	-0.074	+2.03%
Frequency	2015.2	0.014 (CI = +/-0.094; p = 0.733)	NA (CI = +/-NA; p = NA)	-0.142	+1.38%
Frequency	2016.1	0.043 (CI = +/-0.119; p = 0.393)	NA (CI = +/-NA; p = NA)	-0.022	+4.40%
Frequency	2016.2	0.017 (CI = +/-0.171; p = 0.795)	NA (CI = +/-NA; p = NA)	-0.226	+1.73%
Frequency	2017.1	-0.035 (CI = +/-0.261; p = 0.695)	NA (CI = +/-NA; p = NA)	-0.255	-3.48%

DCPD

Coverage = DC

End Trend Period = 2021.2

Excluded Points = NA

Parameters Included: time, seasonality

Fit	Start Date	Time	Seasonality	Adjusted R ²	Implied Trend
					Rate
Loss Cost	2013.1	0.036 (CI = +/-0.054; p = 0.173)	-0.187 (CI = +/-0.281; p = 0.176)	0.128	+3.70%
Loss Cost	2013.2	0.001 (CI = +/-0.031; p = 0.969)	-0.086 (CI = +/-0.150; p = 0.240)	-0.032	+0.06%
Loss Cost	2014.1	-0.009 (CI = +/-0.032; p = 0.550)	-0.113 (CI = +/-0.149; p = 0.124)	0.056	-0.91%
Loss Cost	2014.2	-0.017 (CI = +/-0.035; p = 0.303)	-0.093 (CI = +/-0.151; p = 0.206)	0.063	-1.71%
Loss Cost	2015.1	-0.031 (CI = +/-0.036; p = 0.081)	-0.128 (CI = +/-0.144; p = 0.077)	0.265	-3.07%
Loss Cost	2015.2	-0.025 (CI = +/-0.041; p = 0.198)	-0.140 (CI = +/-0.154; p = 0.069)	0.252	-2.50%
Loss Cost	2016.1	-0.039 (CI = +/-0.045; p = 0.079)	-0.171 (CI = +/-0.155; p = 0.034)	0.385	-3.85%
Loss Cost	2016.2	-0.043 (CI = +/-0.054; p = 0.109)	-0.165 (CI = +/-0.173; p = 0.060)	0.378	-4.17%
Loss Cost	2017.1	-0.055 (CI = +/-0.067; p = 0.091)	-0.188 (CI = +/-0.192; p = 0.054)	0.394	-5.37%
Severity	2013.1	0.040 (CI = +/-0.004; p = 0.000)	-0.024 (CI = +/-0.021; p = 0.027)	0.965	+4.11%
Severity	2013.2	0.041 (CI = +/-0.004; p = 0.000)	-0.026 (CI = +/-0.022; p = 0.023)	0.961	+4.18%
Severity	2014.1	0.041 (CI = +/-0.005; p = 0.000)	-0.027 (CI = +/-0.024; p = 0.030)	0.954	+4.16%
Severity	2014.2	0.040 (CI = +/-0.006; p = 0.000)	-0.024 (CI = +/-0.025; p = 0.054)	0.944	+4.05%
Severity	2015.1	0.039 (CI = +/-0.007; p = 0.000)	-0.026 (CI = +/-0.027; p = 0.052)	0.933	+3.97%
Severity	2015.2	0.039 (CI = +/-0.008; p = 0.000)	-0.026 (CI = +/-0.029; p = 0.072)	0.914	+3.97%
Severity	2016.1	0.038 (CI = +/-0.009; p = 0.000)	-0.028 (CI = +/-0.033; p = 0.087)	0.895	+3.90%
Severity	2016.2	0.042 (CI = +/-0.009; p = 0.000)	-0.035 (CI = +/-0.028; p = 0.021)	0.927	+4.33%
Severity	2017.1	0.045 (CI = +/-0.011; p = 0.000)	-0.031 (CI = +/-0.031; p = 0.050)	0.926	+4.58%
Frequency	2013.1	-0.004 (CI = +/-0.054; p = 0.879)	-0.163 (CI = +/-0.282; p = 0.237)	-0.029	-0.39%
Frequency	2013.2	-0.040 (CI = +/-0.029; p = 0.010)	-0.060 (CI = +/-0.144; p = 0.388)	0.320	-3.96%
Frequency	2014.1	-0.050 (CI = +/-0.031; p = 0.004)	-0.087 (CI = +/-0.142; p = 0.211)	0.425	-4.87%
Frequency	2014.2	-0.057 (CI = +/-0.034; p = 0.003)	-0.069 (CI = +/-0.146; p = 0.326)	0.474	-5.54%
Frequency	2015.1	-0.070 (CI = +/-0.035; p = 0.001)	-0.101 (CI = +/-0.140; p = 0.139)	0.591	-6.77%
Frequency	2015.2	-0.064 (CI = +/-0.040; p = 0.005)	-0.114 (CI = +/-0.149; p = 0.119)	0.535	-6.22%
Frequency	2016.1	-0.078 (CI = +/-0.044; p = 0.003)	-0.143 (CI = +/-0.151; p = 0.061)	0.600	-7.46%
Frequency	2016.2	-0.085 (CI = +/-0.052; p = 0.005)	-0.129 (CI = +/-0.165; p = 0.108)	0.609	-8.15%
Frequency	2017.1	-0.100 (CI = +/-0.062; p = 0.006)	-0.157 (CI = +/-0.177; p = 0.075)	0.622	-9.51%

DCPD

Coverage = DC

End Trend Period = 2021.1

Excluded Points = NA

Parameters Included: time, seasonality

Fit	Start Date	Time	Seasonality	Adjusted R ²	Implied Trend
					Rate
Loss Cost	2013.1	0.039 (CI = +/-0.061; p = 0.189)	-0.195 (CI = +/-0.299; p = 0.184)	0.104	+4.00%
Loss Cost	2013.2	-0.004 (CI = +/-0.035; p = 0.826)	-0.074 (CI = +/-0.160; p = 0.336)	-0.063	-0.36%
Loss Cost	2014.1	-0.014 (CI = +/-0.036; p = 0.408)	-0.100 (CI = +/-0.157; p = 0.189)	0.046	-1.42%
Loss Cost	2014.2	-0.026 (CI = +/-0.039; p = 0.178)	-0.072 (CI = +/-0.158; p = 0.339)	0.102	-2.54%
Loss Cost	2015.1	-0.041 (CI = +/-0.039; p = 0.039)	-0.106 (CI = +/-0.145; p = 0.136)	0.344	-4.05%
Loss Cost	2015.2	-0.037 (CI = +/-0.047; p = 0.109)	-0.116 (CI = +/-0.161; p = 0.138)	0.303	-3.61%
Loss Cost	2016.1	-0.053 (CI = +/-0.049; p = 0.038)	-0.146 (CI = +/-0.156; p = 0.064)	0.468	-5.16%
Loss Cost	2016.2	-0.063 (CI = +/-0.061; p = 0.045)	-0.128 (CI = +/-0.175; p = 0.128)	0.491	-6.08%
Loss Cost	2017.1	-0.079 (CI = +/-0.072; p = 0.036)	-0.152 (CI = +/-0.187; p = 0.093)	0.535	-7.58%
Severity	2013.1	0.038 (CI = +/-0.004; p = 0.000)	-0.019 (CI = +/-0.018; p = 0.040)	0.970	+3.92%
Severity	2013.2	0.039 (CI = +/-0.004; p = 0.000)	-0.020 (CI = +/-0.019; p = 0.042)	0.965	+3.96%
Severity	2014.1	0.038 (CI = +/-0.005; p = 0.000)	-0.021 (CI = +/-0.020; p = 0.046)	0.958	+3.92%
Severity	2014.2	0.037 (CI = +/-0.005; p = 0.000)	-0.016 (CI = +/-0.020; p = 0.094)	0.954	+3.73%
Severity	2015.1	0.036 (CI = +/-0.005; p = 0.000)	-0.019 (CI = +/-0.021; p = 0.067)	0.946	+3.62%
Severity	2015.2	0.035 (CI = +/-0.006; p = 0.000)	-0.017 (CI = +/-0.022; p = 0.125)	0.928	+3.51%
Severity	2016.1	0.033 (CI = +/-0.008; p = 0.000)	-0.019 (CI = +/-0.024; p = 0.114)	0.911	+3.40%
Severity	2016.2	0.037 (CI = +/-0.007; p = 0.000)	-0.026 (CI = +/-0.021; p = 0.024)	0.940	+3.80%
Severity	2017.1	0.039 (CI = +/-0.009; p = 0.000)	-0.023 (CI = +/-0.022; p = 0.047)	0.941	+4.01%
Frequency	2013.1	0.001 (CI = +/-0.061; p = 0.978)	-0.176 (CI = +/-0.299; p = 0.227)	-0.026	+0.08%
Frequency	2013.2	-0.042 (CI = +/-0.034; p = 0.017)	-0.054 (CI = +/-0.155; p = 0.466)	0.304	-4.16%
Frequency	2014.1	-0.053 (CI = +/-0.035; p = 0.007)	-0.080 (CI = +/-0.153; p = 0.278)	0.415	-5.14%
Frequency	2014.2	-0.062 (CI = +/-0.039; p = 0.005)	-0.055 (CI = +/-0.157; p = 0.454)	0.477	-6.04%
Frequency	2015.1	-0.077 (CI = +/-0.039; p = 0.001)	-0.087 (CI = +/-0.148; p = 0.220)	0.607	-7.40%
Frequency	2015.2	-0.071 (CI = +/-0.047; p = 0.008)	-0.099 (CI = +/-0.163; p = 0.204)	0.544	-6.88%
Frequency	2016.1	-0.086 (CI = +/-0.051; p = 0.005)	-0.127 (CI = +/-0.163; p = 0.110)	0.621	-8.28%
Frequency	2016.2	-0.100 (CI = +/-0.062; p = 0.006)	-0.102 (CI = +/-0.177; p = 0.215)	0.654	-9.52%
Frequency	2017.1	-0.118 (CI = +/-0.071; p = 0.006)	-0.129 (CI = +/-0.184; p = 0.136)	0.689	-11.15%

DCPD

Coverage = DC

End Trend Period = 2019.2

Excluded Points = NA

Parameters Included: time, seasonality

Fit	Start Date	Time	Seasonality	Adjusted R ²	Implied Trend
					Rate
Loss Cost	2013.1	0.096 (CI = +/-0.076; p = 0.018)	-0.147 (CI = +/-0.308; p = 0.316)	0.370	+10.09%
Loss Cost	2013.2	0.043 (CI = +/-0.025; p = 0.003)	-0.032 (CI = +/-0.094; p = 0.466)	0.524	+4.39%
Loss Cost	2014.1	0.036 (CI = +/-0.029; p = 0.019)	-0.047 (CI = +/-0.099; p = 0.311)	0.434	+3.68%
Loss Cost	2014.2	0.027 (CI = +/-0.031; p = 0.079)	-0.029 (CI = +/-0.097; p = 0.504)	0.202	+2.70%
Loss Cost	2015.1	0.013 (CI = +/-0.032; p = 0.364)	-0.055 (CI = +/-0.091; p = 0.198)	0.147	+1.30%
Loss Cost	2015.2	0.031 (CI = +/-0.019; p = 0.006)	-0.082 (CI = +/-0.048; p = 0.006)	0.801	+3.16%
Loss Cost	2016.1	0.022 (CI = +/-0.018; p = 0.028)	-0.096 (CI = +/-0.042; p = 0.002)	0.881	+2.20%
Loss Cost	2016.2	0.023 (CI = +/-0.026; p = 0.068)	-0.098 (CI = +/-0.053; p = 0.007)	0.835	+2.36%
Loss Cost	2017.1	0.027 (CI = +/-0.044; p = 0.145)	-0.093 (CI = +/-0.076; p = 0.030)	0.826	+2.78%
Severity	2013.1	0.039 (CI = +/-0.005; p = 0.000)	-0.017 (CI = +/-0.022; p = 0.113)	0.955	+4.02%
Severity	2013.2	0.040 (CI = +/-0.006; p = 0.000)	-0.019 (CI = +/-0.023; p = 0.107)	0.945	+4.09%
Severity	2014.1	0.040 (CI = +/-0.008; p = 0.000)	-0.019 (CI = +/-0.026; p = 0.130)	0.932	+4.06%
Severity	2014.2	0.037 (CI = +/-0.008; p = 0.000)	-0.015 (CI = +/-0.026; p = 0.227)	0.918	+3.80%
Severity	2015.1	0.035 (CI = +/-0.010; p = 0.000)	-0.018 (CI = +/-0.028; p = 0.178)	0.897	+3.61%
Severity	2015.2	0.034 (CI = +/-0.012; p = 0.001)	-0.015 (CI = +/-0.032; p = 0.282)	0.847	+3.43%
Severity	2016.1	0.031 (CI = +/-0.017; p = 0.005)	-0.019 (CI = +/-0.038; p = 0.250)	0.795	+3.17%
Severity	2016.2	0.038 (CI = +/-0.017; p = 0.003)	-0.027 (CI = +/-0.034; p = 0.093)	0.873	+3.86%
Severity	2017.1	0.044 (CI = +/-0.023; p = 0.009)	-0.019 (CI = +/-0.040; p = 0.219)	0.903	+4.54%
Frequency	2013.1	0.057 (CI = +/-0.077; p = 0.133)	-0.130 (CI = +/-0.311; p = 0.376)	0.128	+5.84%
Frequency	2013.2	0.003 (CI = +/-0.023; p = 0.789)	-0.013 (CI = +/-0.088; p = 0.741)	-0.177	+0.29%
Frequency	2014.1	-0.004 (CI = +/-0.027; p = 0.761)	-0.028 (CI = +/-0.092; p = 0.513)	-0.156	-0.37%
Frequency	2014.2	-0.011 (CI = +/-0.030; p = 0.436)	-0.015 (CI = +/-0.095; p = 0.728)	-0.136	-1.06%
Frequency	2015.1	-0.022 (CI = +/-0.033; p = 0.149)	-0.037 (CI = +/-0.094; p = 0.390)	0.103	-2.22%
Frequency	2015.2	-0.003 (CI = +/-0.015; p = 0.681)	-0.066 (CI = +/-0.038; p = 0.005)	0.671	-0.26%
Frequency	2016.1	-0.009 (CI = +/-0.016; p = 0.184)	-0.076 (CI = +/-0.036; p = 0.003)	0.801	-0.93%
Frequency	2016.2	-0.015 (CI = +/-0.019; p = 0.095)	-0.071 (CI = +/-0.037; p = 0.006)	0.834	-1.44%
Frequency	2017.1	-0.017 (CI = +/-0.032; p = 0.186)	-0.073 (CI = +/-0.054; p = 0.023)	0.772	-1.68%

DCPD

Coverage = DC

End Trend Period = 2019.1

Excluded Points = NA

Parameters Included: time, seasonality

Fit	Start Date	Time	Seasonality	Adjusted R ²	Implied Trend
					Rate
Loss Cost	2013.1	0.110 (CI = +/-0.087; p = 0.019)	-0.176 (CI = +/-0.328; p = 0.259)	0.376	+11.58%
Loss Cost	2013.2	0.044 (CI = +/-0.030; p = 0.009)	-0.035 (CI = +/-0.105; p = 0.468)	0.450	+4.55%
Loss Cost	2014.1	0.037 (CI = +/-0.035; p = 0.039)	-0.049 (CI = +/-0.110; p = 0.339)	0.337	+3.78%
Loss Cost	2014.2	0.024 (CI = +/-0.039; p = 0.182)	-0.025 (CI = +/-0.112; p = 0.608)	0.029	+2.48%
Loss Cost	2015.1	0.009 (CI = +/-0.040; p = 0.600)	-0.049 (CI = +/-0.104; p = 0.295)	-0.050	+0.91%
Loss Cost	2015.2	0.034 (CI = +/-0.025; p = 0.018)	-0.087 (CI = +/-0.058; p = 0.012)	0.742	+3.49%
Loss Cost	2016.1	0.024 (CI = +/-0.026; p = 0.060)	-0.098 (CI = +/-0.052; p = 0.006)	0.843	+2.44%
Loss Cost	2016.2	0.029 (CI = +/-0.043; p = 0.127)	-0.104 (CI = +/-0.074; p = 0.021)	0.788	+2.90%
Loss Cost	2017.1	0.034 (CI = +/-0.086; p = 0.227)	-0.099 (CI = +/-0.124; p = 0.076)	0.760	+3.51%
Severity	2013.1	0.040 (CI = +/-0.006; p = 0.000)	-0.018 (CI = +/-0.024; p = 0.120)	0.944	+4.07%
Severity	2013.2	0.041 (CI = +/-0.007; p = 0.000)	-0.020 (CI = +/-0.026; p = 0.108)	0.932	+4.18%
Severity	2014.1	0.041 (CI = +/-0.009; p = 0.000)	-0.021 (CI = +/-0.029; p = 0.135)	0.915	+4.15%
Severity	2014.2	0.038 (CI = +/-0.010; p = 0.000)	-0.015 (CI = +/-0.030; p = 0.271)	0.888	+3.83%
Severity	2015.1	0.036 (CI = +/-0.013; p = 0.000)	-0.018 (CI = +/-0.033; p = 0.229)	0.852	+3.62%
Severity	2015.2	0.033 (CI = +/-0.017; p = 0.004)	-0.014 (CI = +/-0.040; p = 0.394)	0.759	+3.35%
Severity	2016.1	0.030 (CI = +/-0.024; p = 0.025)	-0.018 (CI = +/-0.048; p = 0.360)	0.654	+3.05%
Severity	2016.2	0.041 (CI = +/-0.029; p = 0.020)	-0.031 (CI = +/-0.049; p = 0.140)	0.794	+4.17%
Severity	2017.1	0.049 (CI = +/-0.043; p = 0.039)	-0.024 (CI = +/-0.062; p = 0.243)	0.863	+5.04%
Frequency	2013.1	0.070 (CI = +/-0.088; p = 0.109)	-0.158 (CI = +/-0.331; p = 0.312)	0.157	+7.22%
Frequency	2013.2	0.004 (CI = +/-0.028; p = 0.784)	-0.015 (CI = +/-0.098; p = 0.741)	-0.199	+0.36%
Frequency	2014.1	-0.004 (CI = +/-0.032; p = 0.807)	-0.028 (CI = +/-0.103; p = 0.550)	-0.183	-0.35%
Frequency	2014.2	-0.013 (CI = +/-0.038; p = 0.446)	-0.010 (CI = +/-0.110; p = 0.830)	-0.156	-1.30%
Frequency	2015.1	-0.026 (CI = +/-0.042; p = 0.170)	-0.030 (CI = +/-0.108; p = 0.515)	0.102	-2.61%
Frequency	2015.2	0.001 (CI = +/-0.019; p = 0.866)	-0.072 (CI = +/-0.044; p = 0.008)	0.701	+0.13%
Frequency	2016.1	-0.006 (CI = +/-0.021; p = 0.476)	-0.081 (CI = +/-0.042; p = 0.006)	0.818	-0.59%
Frequency	2016.2	-0.012 (CI = +/-0.032; p = 0.309)	-0.073 (CI = +/-0.054; p = 0.023)	0.823	-1.21%
Frequency	2017.1	-0.015 (CI = +/-0.065; p = 0.435)	-0.075 (CI = +/-0.094; p = 0.075)	0.729	-1.46%

DCPD

Coverage = DC

End Trend Period = 2019.2

Excluded Points = 2015.1

Parameters Included: time, seasonality

Fit	Start Date	Time	Seasonality	Adjusted R ²	Implied Trend
					Rate
Loss Cost	2013.1	0.104 (CI = +/-0.072; p = 0.009)	-0.207 (CI = +/-0.298; p = 0.152)	0.494	+10.98%
Loss Cost	2013.2	0.051 (CI = +/-0.014; p = 0.000)	-0.071 (CI = +/-0.054; p = 0.015)	0.866	+5.20%
Loss Cost	2014.1	0.046 (CI = +/-0.015; p = 0.000)	-0.079 (CI = +/-0.053; p = 0.009)	0.858	+4.68%
Loss Cost	2014.2	0.042 (CI = +/-0.019; p = 0.001)	-0.071 (CI = +/-0.059; p = 0.025)	0.762	+4.27%
Loss Cost	2015.2	0.031 (CI = +/-0.019; p = 0.006)	-0.082 (CI = +/-0.048; p = 0.006)	0.801	+3.16%
Loss Cost	2016.1	0.022 (CI = +/-0.018; p = 0.028)	-0.096 (CI = +/-0.042; p = 0.002)	0.881	+2.20%
Loss Cost	2016.2	0.023 (CI = +/-0.026; p = 0.068)	-0.098 (CI = +/-0.053; p = 0.007)	0.835	+2.36%
Loss Cost	2017.1	0.027 (CI = +/-0.044; p = 0.145)	-0.093 (CI = +/-0.076; p = 0.030)	0.826	+2.78%
Severity	2013.1	0.039 (CI = +/-0.006; p = 0.000)	-0.017 (CI = +/-0.024; p = 0.141)	0.952	+4.02%
Severity	2013.2	0.040 (CI = +/-0.007; p = 0.000)	-0.019 (CI = +/-0.026; p = 0.131)	0.941	+4.11%
Severity	2014.1	0.040 (CI = +/-0.008; p = 0.000)	-0.020 (CI = +/-0.029; p = 0.158)	0.923	+4.08%
Severity	2014.2	0.037 (CI = +/-0.010; p = 0.000)	-0.013 (CI = +/-0.030; p = 0.355)	0.896	+3.72%
Severity	2015.2	0.034 (CI = +/-0.012; p = 0.001)	-0.015 (CI = +/-0.032; p = 0.282)	0.847	+3.43%
Severity	2016.1	0.031 (CI = +/-0.017; p = 0.005)	-0.019 (CI = +/-0.038; p = 0.250)	0.795	+3.17%
Severity	2016.2	0.038 (CI = +/-0.017; p = 0.003)	-0.027 (CI = +/-0.034; p = 0.093)	0.873	+3.86%
Severity	2017.1	0.044 (CI = +/-0.023; p = 0.009)	-0.019 (CI = +/-0.040; p = 0.219)	0.903	+4.54%
Frequency	2013.1	0.065 (CI = +/-0.073; p = 0.075)	-0.190 (CI = +/-0.301; p = 0.189)	0.269	+6.69%
Frequency	2013.2	0.010 (CI = +/-0.011; p = 0.058)	-0.052 (CI = +/-0.042; p = 0.021)	0.467	+1.05%
Frequency	2014.1	0.006 (CI = +/-0.011; p = 0.266)	-0.060 (CI = +/-0.038; p = 0.007)	0.562	+0.58%
Frequency	2014.2	0.005 (CI = +/-0.015; p = 0.425)	-0.058 (CI = +/-0.045; p = 0.018)	0.454	+0.52%
Frequency	2015.2	-0.003 (CI = +/-0.015; p = 0.681)	-0.066 (CI = +/-0.038; p = 0.005)	0.671	-0.26%
Frequency	2016.1	-0.009 (CI = +/-0.016; p = 0.184)	-0.076 (CI = +/-0.036; p = 0.003)	0.801	-0.93%
Frequency	2016.2	-0.015 (CI = +/-0.019; p = 0.095)	-0.071 (CI = +/-0.037; p = 0.006)	0.834	-1.44%
Frequency	2017.1	-0.017 (CI = +/-0.032; p = 0.186)	-0.073 (CI = +/-0.054; p = 0.023)	0.772	-1.68%

DCPD

Coverage = DC

End Trend Period = 2019.1

Excluded Points = 2015.1

Parameters Included: time, seasonality

Fit	Start Date	Time	Seasonality	Adjusted R ²	Implied Trend
					Rate
Loss Cost	2013.1	0.120 (CI = +/-0.081; p = 0.009)	-0.243 (CI = +/-0.313; p = 0.113)	0.516	+12.73%
Loss Cost	2013.2	0.055 (CI = +/-0.016; p = 0.000)	-0.080 (CI = +/-0.056; p = 0.011)	0.863	+5.63%
Loss Cost	2014.1	0.050 (CI = +/-0.018; p = 0.000)	-0.087 (CI = +/-0.056; p = 0.008)	0.852	+5.10%
Loss Cost	2014.2	0.046 (CI = +/-0.025; p = 0.004)	-0.080 (CI = +/-0.069; p = 0.029)	0.720	+4.76%
Loss Cost	2015.2	0.034 (CI = +/-0.025; p = 0.018)	-0.087 (CI = +/-0.058; p = 0.012)	0.742	+3.49%
Loss Cost	2016.1	0.024 (CI = +/-0.026; p = 0.060)	-0.098 (CI = +/-0.052; p = 0.006)	0.843	+2.44%
Loss Cost	2016.2	0.029 (CI = +/-0.043; p = 0.127)	-0.104 (CI = +/-0.074; p = 0.021)	0.788	+2.90%
Loss Cost	2017.1	0.034 (CI = +/-0.086; p = 0.227)	-0.099 (CI = +/-0.124; p = 0.076)	0.760	+3.51%
Severity	2013.1	0.040 (CI = +/-0.007; p = 0.000)	-0.018 (CI = +/-0.026; p = 0.150)	0.941	+4.07%
Severity	2013.2	0.041 (CI = +/-0.008; p = 0.000)	-0.022 (CI = +/-0.030; p = 0.132)	0.927	+4.21%
Severity	2014.1	0.041 (CI = +/-0.010; p = 0.000)	-0.022 (CI = +/-0.033; p = 0.163)	0.904	+4.18%
Severity	2014.2	0.037 (CI = +/-0.013; p = 0.001)	-0.013 (CI = +/-0.037; p = 0.436)	0.853	+3.72%
Severity	2015.2	0.033 (CI = +/-0.017; p = 0.004)	-0.014 (CI = +/-0.040; p = 0.394)	0.759	+3.35%
Severity	2016.1	0.030 (CI = +/-0.024; p = 0.025)	-0.018 (CI = +/-0.048; p = 0.360)	0.654	+3.05%
Severity	2016.2	0.041 (CI = +/-0.029; p = 0.020)	-0.031 (CI = +/-0.049; p = 0.140)	0.794	+4.17%
Severity	2017.1	0.049 (CI = +/-0.043; p = 0.039)	-0.024 (CI = +/-0.062; p = 0.243)	0.863	+5.04%
Frequency	2013.1	0.080 (CI = +/-0.083; p = 0.056)	-0.225 (CI = +/-0.318; p = 0.144)	0.316	+8.33%
Frequency	2013.2	0.014 (CI = +/-0.012; p = 0.036)	-0.059 (CI = +/-0.044; p = 0.015)	0.524	+1.37%
Frequency	2014.1	0.009 (CI = +/-0.013; p = 0.148)	-0.066 (CI = +/-0.040; p = 0.006)	0.615	+0.88%
Frequency	2014.2	0.010 (CI = +/-0.018; p = 0.231)	-0.068 (CI = +/-0.051; p = 0.017)	0.522	+1.00%
Frequency	2015.2	0.001 (CI = +/-0.019; p = 0.866)	-0.072 (CI = +/-0.044; p = 0.008)	0.701	+0.13%
Frequency	2016.1	-0.006 (CI = +/-0.021; p = 0.476)	-0.081 (CI = +/-0.042; p = 0.006)	0.818	-0.59%
Frequency	2016.2	-0.012 (CI = +/-0.032; p = 0.309)	-0.073 (CI = +/-0.054; p = 0.023)	0.823	-1.21%
Frequency	2017.1	-0.015 (CI = +/-0.065; p = 0.435)	-0.075 (CI = +/-0.094; p = 0.075)	0.729	-1.46%

DCPD

Coverage = DC

End Trend Period = 2021.2

Excluded Points = NA

Parameters Included: time

Fit	Start Date	Time	Adjusted R ²	Implied Trend Rate
Loss Cost	2013.1	0.040 (CI = +/-0.055; p = 0.146)	0.073	+4.06%
Loss Cost	2013.2	0.001 (CI = +/-0.031; p = 0.969)	-0.067	+0.06%
Loss Cost	2014.1	-0.007 (CI = +/-0.034; p = 0.685)	-0.058	-0.65%
Loss Cost	2014.2	-0.017 (CI = +/-0.036; p = 0.315)	0.007	-1.71%
Loss Cost	2015.1	-0.027 (CI = +/-0.039; p = 0.153)	0.092	-2.69%
Loss Cost	2015.2	-0.025 (CI = +/-0.046; p = 0.250)	0.038	-2.50%
Loss Cost	2016.1	-0.032 (CI = +/-0.054; p = 0.214)	0.064	-3.16%
Loss Cost	2016.2	-0.043 (CI = +/-0.064; p = 0.165)	0.114	-4.17%
Loss Cost	2017.1	-0.044 (CI = +/-0.080; p = 0.240)	0.063	-4.28%
Severity	2013.1	0.041 (CI = +/-0.005; p = 0.000)	0.954	+4.16%
Severity	2013.2	0.041 (CI = +/-0.005; p = 0.000)	0.947	+4.18%
Severity	2014.1	0.041 (CI = +/-0.006; p = 0.000)	0.938	+4.22%
Severity	2014.2	0.040 (CI = +/-0.006; p = 0.000)	0.928	+4.05%
Severity	2015.1	0.040 (CI = +/-0.007; p = 0.000)	0.912	+4.05%
Severity	2015.2	0.039 (CI = +/-0.009; p = 0.000)	0.890	+3.97%
Severity	2016.1	0.039 (CI = +/-0.010; p = 0.000)	0.866	+4.02%
Severity	2016.2	0.042 (CI = +/-0.012; p = 0.000)	0.868	+4.33%
Severity	2017.1	0.047 (CI = +/-0.013; p = 0.000)	0.883	+4.77%
Frequency	2013.1	-0.001 (CI = +/-0.055; p = 0.972)	-0.062	-0.09%
Frequency	2013.2	-0.040 (CI = +/-0.029; p = 0.009)	0.330	-3.96%
Frequency	2014.1	-0.048 (CI = +/-0.031; p = 0.005)	0.395	-4.67%
Frequency	2014.2	-0.057 (CI = +/-0.034; p = 0.003)	0.472	-5.54%
Frequency	2015.1	-0.067 (CI = +/-0.036; p = 0.002)	0.539	-6.48%
Frequency	2015.2	-0.064 (CI = +/-0.043; p = 0.007)	0.455	-6.22%
Frequency	2016.1	-0.072 (CI = +/-0.050; p = 0.009)	0.457	-6.91%
Frequency	2016.2	-0.085 (CI = +/-0.057; p = 0.008)	0.510	-8.15%
Frequency	2017.1	-0.090 (CI = +/-0.071; p = 0.018)	0.462	-8.64%

DCPD

Coverage = DC

End Trend Period = 2021.1

Excluded Points = NA

Parameters Included: time

Fit	Start Date	Time	Adjusted R ²	Implied Trend Rate
Loss Cost	2013.1	0.039 (CI = +/-0.062; p = 0.201)	0.047	+4.00%
Loss Cost	2013.2	-0.005 (CI = +/-0.034; p = 0.742)	-0.063	-0.53%
Loss Cost	2014.1	-0.014 (CI = +/-0.037; p = 0.423)	-0.023	-1.42%
Loss Cost	2014.2	-0.028 (CI = +/-0.039; p = 0.141)	0.102	-2.75%
Loss Cost	2015.1	-0.041 (CI = +/-0.041; p = 0.048)	0.247	-4.05%
Loss Cost	2015.2	-0.042 (CI = +/-0.049; p = 0.088)	0.189	-4.07%
Loss Cost	2016.1	-0.053 (CI = +/-0.057; p = 0.065)	0.254	-5.16%
Loss Cost	2016.2	-0.070 (CI = +/-0.065; p = 0.038)	0.365	-6.80%
Loss Cost	2017.1	-0.079 (CI = +/-0.083; p = 0.059)	0.337	-7.58%
Severity	2013.1	0.038 (CI = +/-0.004; p = 0.000)	0.962	+3.92%
Severity	2013.2	0.038 (CI = +/-0.005; p = 0.000)	0.954	+3.91%
Severity	2014.1	0.038 (CI = +/-0.005; p = 0.000)	0.945	+3.92%
Severity	2014.2	0.036 (CI = +/-0.005; p = 0.000)	0.945	+3.68%
Severity	2015.1	0.036 (CI = +/-0.006; p = 0.000)	0.931	+3.62%
Severity	2015.2	0.034 (CI = +/-0.007; p = 0.000)	0.915	+3.44%
Severity	2016.1	0.033 (CI = +/-0.008; p = 0.000)	0.889	+3.40%
Severity	2016.2	0.036 (CI = +/-0.010; p = 0.000)	0.886	+3.64%
Severity	2017.1	0.039 (CI = +/-0.011; p = 0.000)	0.898	+4.01%
Frequency	2013.1	0.001 (CI = +/-0.062; p = 0.979)	-0.067	+0.08%
Frequency	2013.2	-0.044 (CI = +/-0.033; p = 0.012)	0.326	-4.28%
Frequency	2014.1	-0.053 (CI = +/-0.035; p = 0.007)	0.402	-5.14%
Frequency	2014.2	-0.064 (CI = +/-0.038; p = 0.003)	0.494	-6.21%
Frequency	2015.1	-0.077 (CI = +/-0.040; p = 0.001)	0.582	-7.40%
Frequency	2015.2	-0.075 (CI = +/-0.048; p = 0.006)	0.504	-7.26%
Frequency	2016.1	-0.086 (CI = +/-0.056; p = 0.007)	0.527	-8.28%
Frequency	2016.2	-0.106 (CI = +/-0.062; p = 0.004)	0.617	-10.07%
Frequency	2017.1	-0.118 (CI = +/-0.077; p = 0.009)	0.602	-11.15%

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

Fit	Start Date	Time	Adjusted R²	Implied Trend Rate
Loss Cost	2013.1	0.101 (CI = +/-0.075; p = 0.013)	0.365	+10.59%
Loss Cost	2013.2	0.043 (CI = +/-0.024; p = 0.002)	0.543	+4.39%
Loss Cost	2014.1	0.038 (CI = +/-0.028; p = 0.013)	0.426	+3.88%
Loss Cost	2014.2	0.027 (CI = +/-0.029; p = 0.068)	0.247	+2.70%
Loss Cost	2015.1	0.016 (CI = +/-0.032; p = 0.278)	0.038	+1.64%
Loss Cost	2015.2	0.031 (CI = +/-0.033; p = 0.059)	0.338	+3.16%
Loss Cost	2016.1	0.031 (CI = +/-0.044; p = 0.134)	0.223	+3.14%
Loss Cost	2016.2	0.023 (CI = +/-0.060; p = 0.360)	0.003	+2.36%
Loss Cost	2017.1	0.043 (CI = +/-0.079; p = 0.203)	0.208	+4.43%
Severity	2013.1	0.040 (CI = +/-0.006; p = 0.000)	0.947	+4.07%
Severity	2013.2	0.040 (CI = +/-0.007; p = 0.000)	0.935	+4.09%
Severity	2014.1	0.041 (CI = +/-0.008; p = 0.000)	0.920	+4.14%
Severity	2014.2	0.037 (CI = +/-0.008; p = 0.000)	0.912	+3.80%
Severity	2015.1	0.037 (CI = +/-0.010; p = 0.000)	0.881	+3.72%
Severity	2015.2	0.034 (CI = +/-0.012; p = 0.000)	0.838	+3.43%
Severity	2016.1	0.033 (CI = +/-0.016; p = 0.003)	0.771	+3.36%
Severity	2016.2	0.038 (CI = +/-0.021; p = 0.005)	0.776	+3.86%
Severity	2017.1	0.048 (CI = +/-0.023; p = 0.004)	0.868	+4.89%
Frequency	2013.1	0.061 (CI = +/-0.075; p = 0.104)	0.139	+6.27%
Frequency	2013.2	0.003 (CI = +/-0.022; p = 0.779)	-0.083	+0.29%
Frequency	2014.1	-0.003 (CI = +/-0.025; p = 0.828)	-0.095	-0.25%
Frequency	2014.2	-0.011 (CI = +/-0.028; p = 0.411)	-0.026	-1.06%
Frequency	2015.1	-0.020 (CI = +/-0.031; p = 0.173)	0.121	-2.00%
Frequency	2015.2	-0.003 (CI = +/-0.026; p = 0.823)	-0.134	-0.26%
Frequency	2016.1	-0.002 (CI = +/-0.035; p = 0.889)	-0.163	-0.21%
Frequency	2016.2	-0.015 (CI = +/-0.043; p = 0.425)	-0.043	-1.44%
Frequency	2017.1	-0.004 (CI = +/-0.061; p = 0.852)	-0.238	-0.44%

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

Fit	Start Date	Time	Adjusted R²	Implied Trend Rate
Loss Cost	2013.1	0.110 (CI = +/-0.088; p = 0.019)	0.352	+11.58%
Loss Cost	2013.2	0.043 (CI = +/-0.029; p = 0.008)	0.474	+4.40%
Loss Cost	2014.1	0.037 (CI = +/-0.034; p = 0.036)	0.335	+3.78%
Loss Cost	2014.2	0.023 (CI = +/-0.036; p = 0.178)	0.116	+2.32%
Loss Cost	2015.1	0.009 (CI = +/-0.039; p = 0.605)	-0.097	+0.91%
Loss Cost	2015.2	0.026 (CI = +/-0.043; p = 0.185)	0.151	+2.64%
Loss Cost	2016.1	0.024 (CI = +/-0.060; p = 0.348)	0.011	+2.44%
Loss Cost	2016.2	0.011 (CI = +/-0.086; p = 0.745)	-0.213	+1.09%
Loss Cost	2017.1	0.034 (CI = +/-0.136; p = 0.479)	-0.096	+3.51%
Severity	2013.1	0.040 (CI = +/-0.007; p = 0.000)	0.934	+4.07%
Severity	2013.2	0.040 (CI = +/-0.008; p = 0.000)	0.918	+4.09%
Severity	2014.1	0.041 (CI = +/-0.010; p = 0.000)	0.898	+4.15%
Severity	2014.2	0.037 (CI = +/-0.010; p = 0.000)	0.882	+3.73%
Severity	2015.1	0.036 (CI = +/-0.013; p = 0.000)	0.835	+3.62%
Severity	2015.2	0.032 (CI = +/-0.016; p = 0.003)	0.764	+3.21%
Severity	2016.1	0.030 (CI = +/-0.022; p = 0.018)	0.649	+3.05%
Severity	2016.2	0.036 (CI = +/-0.031; p = 0.035)	0.640	+3.62%
Severity	2017.1	0.049 (CI = +/-0.040; p = 0.029)	0.786	+5.04%
Frequency	2013.1	0.070 (CI = +/-0.088; p = 0.108)	0.147	+7.22%
Frequency	2013.2	0.003 (CI = +/-0.026; p = 0.810)	-0.093	+0.29%
Frequency	2014.1	-0.004 (CI = +/-0.031; p = 0.799)	-0.103	-0.35%
Frequency	2014.2	-0.014 (CI = +/-0.035; p = 0.387)	-0.018	-1.36%
Frequency	2015.1	-0.026 (CI = +/-0.039; p = 0.149)	0.169	-2.61%
Frequency	2015.2	-0.006 (CI = +/-0.035; p = 0.710)	-0.138	-0.55%
Frequency	2016.1	-0.006 (CI = +/-0.049; p = 0.770)	-0.178	-0.59%
Frequency	2016.2	-0.025 (CI = +/-0.061; p = 0.325)	0.048	-2.44%
Frequency	2017.1	-0.015 (CI = +/-0.104; p = 0.682)	-0.248	-1.46%

Accident Benefits - Total

Coverage = AB Total
End Trend Period = 2021.2

Excluded Points = NA

Parameters Included: time, seasonality

Fit	Start Date	Time	Seasonality	Adjusted R^2	Implied Trend
					Rate
Loss Cost	2008.1	0.053 (CI = +/-0.021; p = 0.000)	-0.174 (CI = +/-0.172; p = 0.047)	0.525	+5.43%
Loss Cost	2008.2	0.048 (CI = +/-0.022; p = 0.000)	-0.153 (CI = +/-0.172; p = 0.079)	0.453	+4.92%
Loss Cost	2009.1	0.042 (CI = +/-0.023; p = 0.001)	-0.180 (CI = +/-0.169; p = 0.038)	0.429	+4.28%
Loss Cost	2009.2	0.037 (CI = +/-0.024; p = 0.004)	-0.159 (CI = +/-0.170; p = 0.065)	0.339	+3.75%
Loss Cost	2010.1	0.026 (CI = +/-0.022; p = 0.020)	-0.204 (CI = +/-0.150; p = 0.010)	0.369	+2.65%
Loss Cost	2010.2	0.024 (CI = +/-0.023; p = 0.047)	-0.195 (CI = +/-0.155; p = 0.016)	0.298	+2.41%
Loss Cost	2011.1	0.016 (CI = +/-0.024; p = 0.175)	-0.225 (CI = +/-0.150; p = 0.005)	0.337	+1.60%
Loss Cost	2011.2	0.011 (CI = +/-0.025; p = 0.380)	-0.207 (CI = +/-0.151; p = 0.010)	0.261	+1.08%
Loss Cost	2012.1	0.003 (CI = +/-0.026; p = 0.827)	-0.235 (CI = +/-0.148; p = 0.004)	0.332	+0.27%
Loss Cost	2012.2	-0.001 (CI = +/-0.028; p = 0.930)	-0.223 (CI = +/-0.154; p = 0.007)	0.291	-0.12%
Loss Cost	2013.1	-0.004 (CI = +/-0.032; p = 0.800)	-0.231 (CI = +/-0.164; p = 0.009)	0.293	-0.38%
Loss Cost	2013.2	-0.013 (CI = +/-0.033; p = 0.391)	-0.204 (CI = +/-0.160; p = 0.016)	0.279	-1.34%
Loss Cost	2014.1	-0.015 (CI = +/-0.038; p = 0.405)	-0.208 (CI = +/-0.173; p = 0.022)	0.252	-1.49%
Loss Cost	2014.2	-0.021 (CI = +/-0.042; p = 0.289)	-0.192 (CI = +/-0.182; p = 0.041)	0.243	-2.12%
Loss Cost	2015.1	-0.039 (CI = +/-0.042; p = 0.068)	-0.235 (CI = +/-0.170; p = 0.011)	0.435	-3.82%
Loss Cost	2015.2	-0.060 (CI = +/-0.036; p = 0.004)	-0.189 (CI = +/-0.133; p = 0.010)	0.650	-5.86%
Loss Cost	2016.1	-0.066 (CI = +/-0.042; p = 0.006)	-0.202 (CI = +/-0.146; p = 0.012)	0.616	-6.42%
Loss Cost	2016.2	-0.063 (CI = +/-0.051; p = 0.022)	-0.209 (CI = +/-0.162; p = 0.018)	0.596	-6.08%
Loss Cost	2017.1	-0.076 (CI = +/-0.062; p = 0.022)	-0.233 (CI = +/-0.177; p = 0.017)	0.601	-7.33%
Severity	2008.1	0.042 (CI = +/-0.015; p = 0.000)	-0.047 (CI = +/-0.120; p = 0.427)	0.558	+4.34%
Severity	2008.2	0.039 (CI = +/-0.015; p = 0.000)	-0.030 (CI = +/-0.118; p = 0.608)	0.499	+3.94%
Severity	2009.1	0.035 (CI = +/-0.016; p = 0.000)	-0.048 (CI = +/-0.117; p = 0.404)	0.448	+3.51%
Severity	2009.2	0.030 (CI = +/-0.016; p = 0.001)	-0.031 (CI = +/-0.115; p = 0.583)	0.366	+3.09%
Severity	2010.1	0.022 (CI = +/-0.013; p = 0.003)	-0.067 (CI = +/-0.093; p = 0.151)	0.352	+2.21%
Severity	2010.2	0.022 (CI = +/-0.015; p = 0.005)	-0.068 (CI = +/-0.098; p = 0.163)	0.312	+2.24%
Severity	2011.1	0.017 (CI = +/-0.015; p = 0.026)	-0.088 (CI = +/-0.092; p = 0.059)	0.292	+1.69%
Severity	2011.2	0.014 (CI = +/-0.016; p = 0.069)	-0.080 (CI = +/-0.095; p = 0.093)	0.196	+1.45%
Severity	2012.1	0.010 (CI = +/-0.017; p = 0.212)	-0.095 (CI = +/-0.095; p = 0.050)	0.197	+1.02%
Severity	2012.2	0.010 (CI = +/-0.018; p = 0.254)	-0.096 (CI = +/-0.101; p = 0.062)	0.160	+1.03%
Severity	2013.1	0.016 (CI = +/-0.019; p = 0.084)	-0.076 (CI = +/-0.099; p = 0.121)	0.219	+1.66%
Severity	2013.2	0.012 (CI = +/-0.020; p = 0.232)	-0.063 (CI = +/-0.100; p = 0.198)	0.080	+1.19%
Severity	2014.1	0.014 (CI = +/-0.023; p = 0.217)	-0.057 (CI = +/-0.107; p = 0.272)	0.084	+1.41%
Severity	2014.2	0.014 (CI = +/-0.027; p = 0.270)	-0.057 (CI = +/-0.116; p = 0.300)	0.035	+1.43%
Severity	2015.1	0.010 (CI = +/-0.031; p = 0.500)	-0.069 (CI = +/-0.124; p = 0.250)	0.016	+0.98%
Severity	2015.2	-0.010 (CI = +/-0.018; p = 0.273)	-0.027 (CI = +/-0.069; p = 0.405)	0.009	-0.95%
Severity	2016.1	-0.002 (CI = +/-0.019; p = 0.791)	-0.011 (CI = +/-0.066; p = 0.712)	-0.196	-0.23%
Severity	2016.2	0.007 (CI = +/-0.018; p = 0.417)	-0.027 (CI = +/-0.056; p = 0.290)	0.002	+0.65%
Severity	2017.1	0.008 (CI = +/-0.022; p = 0.427)	-0.025 (CI = +/-0.064; p = 0.395)	-0.016	+0.80%
Frequency	2008.1	0.010 (CI = +/-0.012; p = 0.094)	-0.127 (CI = +/-0.100; p = 0.014)	0.241	+1.05%
Frequency	2008.2	0.009 (CI = +/-0.013; p = 0.154)	-0.123 (CI = +/-0.103; p = 0.021)	0.193	+0.95%
Frequency	2009.1	0.007 (CI = +/-0.014; p = 0.293)	-0.132 (CI = +/-0.106; p = 0.017)	0.200	+0.74%
Frequency	2009.2	0.006 (CI = +/-0.015; p = 0.394)	-0.128 (CI = +/-0.110; p = 0.024)	0.161	+0.64%
Frequency	2010.1	0.004 (CI = +/-0.016; p = 0.597)	-0.137 (CI = +/-0.114; p = 0.021)	0.173	+0.43%
Frequency	2010.2	0.002 (CI = +/-0.018; p = 0.848)	-0.127 (CI = +/-0.117; p = 0.035)	0.126	+0.16%
Frequency	2011.1	-0.001 (CI = +/-0.019; p = 0.929)	-0.137 (CI = +/-0.122; p = 0.030)	0.144	-0.08%
Frequency	2011.2	-0.004 (CI = +/-0.021; p = 0.711)	-0.126 (CI = +/-0.126; p = 0.049)	0.115	-0.37%
Frequency	2012.1	-0.007 (CI = +/-0.023; p = 0.495)	-0.140 (CI = +/-0.130; p = 0.037)	0.151	-0.74%
Frequency	2012.2	-0.011 (CI = +/-0.024; p = 0.336)	-0.127 (CI = +/-0.134; p = 0.063)	0.142	-1.14%
Frequency	2013.1	-0.020 (CI = +/-0.025; p = 0.102)	-0.155 (CI = +/-0.129; p = 0.022)	0.286	-2.01%
Frequency	2013.2	-0.025 (CI = +/-0.027; p = 0.065)	-0.141 (CI = +/-0.133; p = 0.040)	0.309	-2.50%
Frequency	2014.1	-0.029 (CI = +/-0.031; p = 0.063)	-0.151 (CI = +/-0.142; p = 0.039)	0.302	-2.85%
Frequency	2014.2	-0.036 (CI = +/-0.034; p = 0.041)	-0.134 (CI = +/-0.147; p = 0.069)	0.340	-3.50%
Frequency	2015.1	-0.049 (CI = +/-0.035; p = 0.011)	-0.167 (CI = +/-0.141; p = 0.024)	0.489	-4.75%
Frequency	2015.2	-0.051 (CI = +/-0.041; p = 0.020)	-0.162 (CI = +/-0.154; p = 0.041)	0.481	-4.96%
Frequency	2016.1	-0.064 (CI = +/-0.046; p = 0.011)	-0.191 (CI = +/-0.157; p = 0.023)	0.551	-6.21%
Frequency	2016.2	-0.069 (CI = +/-0.055; p = 0.019)	-0.181 (CI = +/-0.174; p = 0.043)	0.551	-6.69%
Frequency	2017.1	-0.084 (CI = +/-0.066; p = 0.019)	-0.209 (CI = +/-0.189; p = 0.035)	0.565	-8.07%

Accident Benefits - Total

Coverage = AB Total

End Trend Period = 2021.1

Excluded Points = NA

Parameters Included: time, seasonality

Fit	Start Date	Time	Seasonality	Adjusted R^2	Implied Trend
					Rate
Loss Cost	2008.1	0.057 (CI = +/-0.022; p = 0.000)	-0.193 (CI = +/-0.174; p = 0.031)	0.543	+5.86%
Loss Cost	2008.2	0.052 (CI = +/-0.023; p = 0.000)	-0.171 (CI = +/-0.175; p = 0.056)	0.469	+5.34%
Loss Cost	2009.1	0.046 (CI = +/-0.024; p = 0.001)	-0.197 (CI = +/-0.173; p = 0.028)	0.446	+4.68%
Loss Cost	2009.2	0.041 (CI = +/-0.025; p = 0.003)	-0.175 (CI = +/-0.175; p = 0.050)	0.352	+4.14%
Loss Cost	2010.1	0.030 (CI = +/-0.023; p = 0.015)	-0.217 (CI = +/-0.154; p = 0.008)	0.385	+3.00%
Loss Cost	2010.2	0.027 (CI = +/-0.025; p = 0.036)	-0.209 (CI = +/-0.161; p = 0.014)	0.313	+2.77%
Loss Cost	2011.1	0.019 (CI = +/-0.026; p = 0.131)	-0.237 (CI = +/-0.155; p = 0.005)	0.351	+1.95%
Loss Cost	2011.2	0.014 (CI = +/-0.028; p = 0.306)	-0.218 (CI = +/-0.159; p = 0.010)	0.269	+1.39%
Loss Cost	2012.1	0.006 (CI = +/-0.028; p = 0.684)	-0.244 (CI = +/-0.155; p = 0.004)	0.339	+0.55%
Loss Cost	2012.2	0.001 (CI = +/-0.032; p = 0.923)	-0.231 (CI = +/-0.164; p = 0.009)	0.294	+0.15%
Loss Cost	2013.1	-0.001 (CI = +/-0.035; p = 0.943)	-0.238 (CI = +/-0.174; p = 0.011)	0.293	-0.12%
Loss Cost	2013.2	-0.012 (CI = +/-0.038; p = 0.490)	-0.207 (CI = +/-0.173; p = 0.023)	0.273	-1.23%
Loss Cost	2014.1	-0.014 (CI = +/-0.043; p = 0.497)	-0.211 (CI = +/-0.187; p = 0.030)	0.244	-1.38%
Loss Cost	2014.2	-0.022 (CI = +/-0.050; p = 0.357)	-0.191 (CI = +/-0.200; p = 0.059)	0.233	-2.14%
Loss Cost	2015.1	-0.041 (CI = +/-0.050; p = 0.100)	-0.232 (CI = +/-0.187; p = 0.020)	0.428	-3.97%
Loss Cost	2015.2	-0.069 (CI = +/-0.041; p = 0.004)	-0.171 (CI = +/-0.142; p = 0.024)	0.678	-6.65%
Loss Cost	2016.1	-0.076 (CI = +/-0.049; p = 0.007)	-0.184 (CI = +/-0.154; p = 0.025)	0.651	-7.34%
Loss Cost	2016.2	-0.075 (CI = +/-0.062; p = 0.025)	-0.187 (CI = +/-0.179; p = 0.043)	0.626	-7.21%
Loss Cost	2017.1	-0.091 (CI = +/-0.074; p = 0.023)	-0.211 (CI = +/-0.191; p = 0.036)	0.643	-8.71%
Severity	2008.1	0.045 (CI = +/-0.016; p = 0.000)	-0.059 (CI = +/-0.122; p = 0.325)	0.572	+4.62%
Severity	2008.2	0.041 (CI = +/-0.016; p = 0.000)	-0.041 (CI = +/-0.121; p = 0.488)	0.510	+4.20%
Severity	2009.1	0.037 (CI = +/-0.017; p = 0.000)	-0.059 (CI = +/-0.120; p = 0.321)	0.460	+3.77%
Severity	2009.2	0.033 (CI = +/-0.017; p = 0.001)	-0.041 (CI = +/-0.119; p = 0.488)	0.374	+3.33%
Severity	2010.1	0.024 (CI = +/-0.014; p = 0.003)	-0.074 (CI = +/-0.096; p = 0.121)	0.363	+2.42%
Severity	2010.2	0.024 (CI = +/-0.016; p = 0.004)	-0.077 (CI = +/-0.101; p = 0.128)	0.327	+2.48%
Severity	2011.1	0.019 (CI = +/-0.016; p = 0.021)	-0.096 (CI = +/-0.095; p = 0.048)	0.308	+1.91%
Severity	2011.2	0.017 (CI = +/-0.017; p = 0.058)	-0.088 (CI = +/-0.100; p = 0.079)	0.209	+1.68%
Severity	2012.1	0.012 (CI = +/-0.018; p = 0.172)	-0.102 (CI = +/-0.100; p = 0.046)	0.208	+1.23%
Severity	2012.2	0.013 (CI = +/-0.021; p = 0.205)	-0.104 (CI = +/-0.107; p = 0.056)	0.173	+1.29%
Severity	2013.1	0.019 (CI = +/-0.021; p = 0.066)	-0.085 (CI = +/-0.103; p = 0.100)	0.240	+1.97%
Severity	2013.2	0.015 (CI = +/-0.023; p = 0.198)	-0.070 (CI = +/-0.107; p = 0.177)	0.091	+1.46%
Severity	2014.1	0.017 (CI = +/-0.026; p = 0.186)	-0.064 (CI = +/-0.114; p = 0.242)	0.096	+1.71%
Severity	2014.2	0.018 (CI = +/-0.031; p = 0.228)	-0.067 (CI = +/-0.125; p = 0.263)	0.050	+1.81%
Severity	2015.1	0.014 (CI = +/-0.036; p = 0.420)	-0.077 (CI = +/-0.134; p = 0.232)	0.026	+1.36%
Severity	2015.2	-0.010 (CI = +/-0.022; p = 0.316)	-0.025 (CI = +/-0.077; p = 0.484)	-0.007	-1.04%
Severity	2016.1	-0.003 (CI = +/-0.023; p = 0.798)	-0.011 (CI = +/-0.074; p = 0.752)	-0.223	-0.27%
Severity	2016.2	0.009 (CI = +/-0.022; p = 0.350)	-0.033 (CI = +/-0.063; p = 0.263)	0.013	+0.94%
Severity	2017.1	0.011 (CI = +/-0.028; p = 0.365)	-0.030 (CI = +/-0.073; p = 0.360)	-0.007	+1.13%
Frequency	2008.1	0.012 (CI = +/-0.013; p = 0.077)	-0.133 (CI = +/-0.103; p = 0.013)	0.249	+1.18%
Frequency	2008.2	0.011 (CI = +/-0.014; p = 0.129)	-0.129 (CI = +/-0.107; p = 0.020)	0.200	+1.09%
Frequency	2009.1	0.009 (CI = +/-0.015; p = 0.246)	-0.138 (CI = +/-0.110; p = 0.016)	0.206	+0.88%
Frequency	2009.2	0.008 (CI = +/-0.017; p = 0.337)	-0.134 (CI = +/-0.115; p = 0.024)	0.166	+0.79%
Frequency	2010.1	0.006 (CI = +/-0.018; p = 0.516)	-0.143 (CI = +/-0.119; p = 0.021)	0.177	+0.57%
Frequency	2010.2	0.003 (CI = +/-0.019; p = 0.760)	-0.132 (CI = +/-0.123; p = 0.037)	0.127	+0.29%
Frequency	2011.1	0.000 (CI = +/-0.021; p = 0.973)	-0.141 (CI = +/-0.128; p = 0.033)	0.144	+0.03%
Frequency	2011.2	-0.003 (CI = +/-0.023; p = 0.799)	-0.130 (CI = +/-0.133; p = 0.056)	0.112	-0.28%
Frequency	2012.1	-0.007 (CI = +/-0.025; p = 0.579)	-0.142 (CI = +/-0.138; p = 0.044)	0.146	-0.67%
Frequency	2012.2	-0.011 (CI = +/-0.028; p = 0.397)	-0.127 (CI = +/-0.144; p = 0.079)	0.136	-1.13%
Frequency	2013.1	-0.021 (CI = +/-0.028; p = 0.136)	-0.154 (CI = +/-0.138; p = 0.031)	0.280	-2.05%
Frequency	2013.2	-0.027 (CI = +/-0.031; p = 0.085)	-0.136 (CI = +/-0.144; p = 0.061)	0.306	-2.65%
Frequency	2014.1	-0.031 (CI = +/-0.035; p = 0.081)	-0.146 (CI = +/-0.153; p = 0.059)	0.299	-3.04%
Frequency	2014.2	-0.040 (CI = +/-0.040; p = 0.049)	-0.124 (CI = +/-0.159; p = 0.114)	0.347	-3.89%
Frequency	2015.1	-0.054 (CI = +/-0.040; p = 0.014)	-0.155 (CI = +/-0.151; p = 0.045)	0.504	-5.26%
Frequency	2015.2	-0.058 (CI = +/-0.049; p = 0.024)	-0.146 (CI = +/-0.168; p = 0.081)	0.502	-5.67%
Frequency	2016.1	-0.074 (CI = +/-0.053; p = 0.013)	-0.174 (CI = +/-0.168; p = 0.045)	0.582	-7.09%
Frequency	2016.2	-0.084 (CI = +/-0.066; p = 0.019)	-0.154 (CI = +/-0.188; p = 0.095)	0.599	-8.08%
Frequency	2017.1	-0.102 (CI = +/-0.076; p = 0.017)	-0.181 (CI = +/-0.199; p = 0.067)	0.632	-9.73%

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 ²	Implied Trend
					Rate
Loss Cost	2008.1	0.083 (CI = +/-0.019; p = 0.000)	-0.160 (CI = +/-0.129; p = 0.017)	0.806	+8.69%
Loss Cost	2008.2	0.079 (CI = +/-0.020; p = 0.000)	-0.145 (CI = +/-0.130; p = 0.030)	0.773	+8.26%
Loss Cost	2009.1	0.074 (CI = +/-0.020; p = 0.000)	-0.166 (CI = +/-0.130; p = 0.015)	0.760	+7.68%
Loss Cost	2009.2	0.070 (CI = +/-0.022; p = 0.000)	-0.152 (CI = +/-0.132; p = 0.027)	0.711	+7.25%
Loss Cost	2010.1	0.058 (CI = +/-0.018; p = 0.000)	-0.193 (CI = +/-0.107; p = 0.001)	0.764	+6.00%
Loss Cost	2010.2	0.058 (CI = +/-0.021; p = 0.000)	-0.193 (CI = +/-0.113; p = 0.002)	0.724	+6.02%
Loss Cost	2011.1	0.051 (CI = +/-0.021; p = 0.000)	-0.216 (CI = +/-0.109; p = 0.001)	0.737	+5.23%
Loss Cost	2011.2	0.047 (CI = +/-0.023; p = 0.001)	-0.206 (CI = +/-0.113; p = 0.002)	0.672	+4.86%
Loss Cost	2012.1	0.040 (CI = +/-0.024; p = 0.004)	-0.227 (CI = +/-0.113; p = 0.001)	0.689	+4.10%
Loss Cost	2012.2	0.039 (CI = +/-0.028; p = 0.010)	-0.225 (CI = +/-0.122; p = 0.002)	0.627	+4.01%
Loss Cost	2013.1	0.042 (CI = +/-0.033; p = 0.017)	-0.218 (CI = +/-0.133; p = 0.004)	0.627	+4.28%
Loss Cost	2013.2	0.033 (CI = +/-0.036; p = 0.069)	-0.199 (CI = +/-0.134; p = 0.008)	0.520	+3.33%
Loss Cost	2014.1	0.040 (CI = +/-0.042; p = 0.061)	-0.183 (CI = +/-0.146; p = 0.019)	0.537	+4.08%
Loss Cost	2014.2	0.038 (CI = +/-0.051; p = 0.125)	-0.179 (CI = +/-0.163; p = 0.035)	0.425	+3.88%
Loss Cost	2015.1	0.018 (CI = +/-0.056; p = 0.473)	-0.216 (CI = +/-0.162; p = 0.016)	0.520	+1.82%
Loss Cost	2015.2	-0.015 (CI = +/-0.031; p = 0.290)	-0.167 (CI = +/-0.081; p = 0.002)	0.755	-1.47%
Loss Cost	2016.1	-0.012 (CI = +/-0.044; p = 0.503)	-0.163 (CI = +/-0.100; p = 0.009)	0.690	-1.22%
Loss Cost	2016.2	0.010 (CI = +/-0.027; p = 0.356)	-0.189 (CI = +/-0.055; p = 0.001)	0.938	+1.03%
Loss Cost	2017.1	0.006 (CI = +/-0.046; p = 0.700)	-0.194 (CI = +/-0.079; p = 0.004)	0.931	+0.62%
Severity	2008.1	0.052 (CI = +/-0.019; p = 0.000)	-0.061 (CI = +/-0.131; p = 0.342)	0.588	+5.37%
Severity	2008.2	0.048 (CI = +/-0.020; p = 0.000)	-0.045 (CI = +/-0.132; p = 0.484)	0.521	+4.92%
Severity	2009.1	0.043 (CI = +/-0.021; p = 0.000)	-0.064 (CI = +/-0.133; p = 0.324)	0.467	+4.40%
Severity	2009.2	0.038 (CI = +/-0.022; p = 0.002)	-0.048 (CI = +/-0.134; p = 0.464)	0.372	+3.91%
Severity	2010.1	0.026 (CI = +/-0.019; p = 0.008)	-0.089 (CI = +/-0.108; p = 0.100)	0.365	+2.69%
Severity	2010.2	0.028 (CI = +/-0.021; p = 0.012)	-0.093 (CI = +/-0.114; p = 0.102)	0.335	+2.82%
Severity	2011.1	0.020 (CI = +/-0.021; p = 0.060)	-0.119 (CI = +/-0.108; p = 0.033)	0.338	+2.00%
Severity	2011.2	0.017 (CI = +/-0.023; p = 0.130)	-0.112 (CI = +/-0.114; p = 0.053)	0.240	+1.76%
Severity	2012.1	0.010 (CI = +/-0.025; p = 0.385)	-0.132 (CI = +/-0.114; p = 0.026)	0.274	+1.03%
Severity	2012.2	0.012 (CI = +/-0.028; p = 0.391)	-0.135 (CI = +/-0.123; p = 0.033)	0.246	+1.16%
Severity	2013.1	0.021 (CI = +/-0.030; p = 0.151)	-0.111 (CI = +/-0.122; p = 0.070)	0.290	+2.14%
Severity	2013.2	0.015 (CI = +/-0.034; p = 0.343)	-0.099 (CI = +/-0.129; p = 0.119)	0.137	+1.55%
Severity	2014.1	0.019 (CI = +/-0.042; p = 0.339)	-0.092 (CI = +/-0.143; p = 0.183)	0.127	+1.87%
Severity	2014.2	0.022 (CI = +/-0.050; p = 0.344)	-0.098 (CI = +/-0.160; p = 0.196)	0.091	+2.22%
Severity	2015.1	0.012 (CI = +/-0.063; p = 0.656)	-0.115 (CI = +/-0.180; p = 0.173)	0.087	+1.24%
Severity	2015.2	-0.025 (CI = +/-0.032; p = 0.108)	-0.060 (CI = +/-0.083; p = 0.130)	0.368	-2.45%
Severity	2016.1	-0.016 (CI = +/-0.042; p = 0.372)	-0.046 (CI = +/-0.095; p = 0.266)	0.013	-1.57%
Severity	2016.2	0.007 (CI = +/-0.013; p = 0.204)	-0.073 (CI = +/-0.027; p = 0.002)	0.906	+0.73%
Severity	2017.1	0.004 (CI = +/-0.022; p = 0.583)	-0.077 (CI = +/-0.037; p = 0.007)	0.908	+0.42%
Frequency	2008.1	0.031 (CI = +/-0.005; p = 0.000)	-0.099 (CI = +/-0.037; p = 0.000)	0.890	+3.15%
Frequency	2008.2	0.031 (CI = +/-0.006; p = 0.000)	-0.100 (CI = +/-0.039; p = 0.000)	0.875	+3.18%
Frequency	2009.1	0.031 (CI = +/-0.006; p = 0.000)	-0.102 (CI = +/-0.041; p = 0.000)	0.867	+3.14%
Frequency	2009.2	0.032 (CI = +/-0.007; p = 0.000)	-0.104 (CI = +/-0.042; p = 0.000)	0.851	+3.21%
Frequency	2010.1	0.032 (CI = +/-0.008; p = 0.000)	-0.103 (CI = +/-0.045; p = 0.000)	0.845	+3.23%
Frequency	2010.2	0.031 (CI = +/-0.009; p = 0.000)	-0.099 (CI = +/-0.047; p = 0.000)	0.809	+3.11%
Frequency	2011.1	0.031 (CI = +/-0.010; p = 0.000)	-0.098 (CI = +/-0.050; p = 0.001)	0.803	+3.16%
Frequency	2011.2	0.030 (CI = +/-0.011; p = 0.000)	-0.094 (CI = +/-0.053; p = 0.002)	0.753	+3.05%
Frequency	2012.1	0.030 (CI = +/-0.012; p = 0.000)	-0.095 (CI = +/-0.057; p = 0.003)	0.741	+3.03%
Frequency	2012.2	0.028 (CI = +/-0.014; p = 0.001)	-0.090 (CI = +/-0.060; p = 0.007)	0.665	+2.81%
Frequency	2013.1	0.021 (CI = +/-0.013; p = 0.004)	-0.107 (CI = +/-0.050; p = 0.001)	0.745	+2.09%
Frequency	2013.2	0.017 (CI = +/-0.014; p = 0.018)	-0.100 (CI = +/-0.051; p = 0.001)	0.674	+1.75%
Frequency	2014.1	0.021 (CI = +/-0.015; p = 0.012)	-0.091 (CI = +/-0.053; p = 0.004)	0.709	+2.17%
Frequency	2014.2	0.016 (CI = +/-0.016; p = 0.053)	-0.082 (CI = +/-0.052; p = 0.007)	0.617	+1.63%
Frequency	2015.1	0.006 (CI = +/-0.011; p = 0.273)	-0.101 (CI = +/-0.033; p = 0.000)	0.863	+0.58%
Frequency	2015.2	0.010 (CI = +/-0.012; p = 0.093)	-0.107 (CI = +/-0.032; p = 0.000)	0.898	+1.00%
Frequency	2016.1	0.004 (CI = +/-0.012; p = 0.464)	-0.117 (CI = +/-0.027; p = 0.000)	0.951	+0.36%
Frequency	2016.2	0.003 (CI = +/-0.017; p = 0.648)	-0.116 (CI = +/-0.034; p = 0.001)	0.937	+0.30%
Frequency	2017.1	0.002 (CI = +/-0.029; p = 0.841)	-0.117 (CI = +/-0.050; p = 0.005)	0.924	+0.20%

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^2	Implied Trend
					Rate
Loss Cost	2008.1	0.087 (CI = +/-0.020; p = 0.000)	-0.176 (CI = +/-0.130; p = 0.011)	0.807	+9.12%
Loss Cost	2008.2	0.083 (CI = +/-0.021; p = 0.000)	-0.160 (CI = +/-0.133; p = 0.021)	0.771	+8.69%
Loss Cost	2009.1	0.078 (CI = +/-0.022; p = 0.000)	-0.179 (CI = +/-0.132; p = 0.011)	0.757	+8.10%
Loss Cost	2009.2	0.074 (CI = +/-0.024; p = 0.000)	-0.165 (CI = +/-0.137; p = 0.021)	0.703	+7.66%
Loss Cost	2010.1	0.062 (CI = +/-0.020; p = 0.000)	-0.203 (CI = +/-0.110; p = 0.001)	0.758	+6.37%
Loss Cost	2010.2	0.063 (CI = +/-0.023; p = 0.000)	-0.206 (CI = +/-0.117; p = 0.002)	0.716	+6.45%
Loss Cost	2011.1	0.055 (CI = +/-0.023; p = 0.000)	-0.228 (CI = +/-0.113; p = 0.001)	0.730	+5.65%
Loss Cost	2011.2	0.051 (CI = +/-0.026; p = 0.001)	-0.218 (CI = +/-0.120; p = 0.002)	0.656	+5.28%
Loss Cost	2012.1	0.044 (CI = +/-0.028; p = 0.005)	-0.236 (CI = +/-0.119; p = 0.001)	0.673	+4.49%
Loss Cost	2012.2	0.044 (CI = +/-0.032; p = 0.013)	-0.236 (CI = +/-0.131; p = 0.002)	0.607	+4.48%
Loss Cost	2013.1	0.047 (CI = +/-0.038; p = 0.020)	-0.229 (CI = +/-0.142; p = 0.005)	0.607	+4.81%
Loss Cost	2013.2	0.037 (CI = +/-0.043; p = 0.088)	-0.207 (CI = +/-0.149; p = 0.012)	0.476	+3.72%
Loss Cost	2014.1	0.045 (CI = +/-0.051; p = 0.076)	-0.192 (CI = +/-0.161; p = 0.025)	0.492	+4.58%
Loss Cost	2014.2	0.044 (CI = +/-0.065; p = 0.154)	-0.190 (CI = +/-0.187; p = 0.047)	0.367	+4.51%
Loss Cost	2015.1	0.022 (CI = +/-0.072; p = 0.475)	-0.223 (CI = +/-0.188; p = 0.027)	0.468	+2.27%
Loss Cost	2015.2	-0.025 (CI = +/-0.039; p = 0.169)	-0.152 (CI = +/-0.090; p = 0.007)	0.771	-2.44%
Loss Cost	2016.1	-0.023 (CI = +/-0.057; p = 0.321)	-0.150 (CI = +/-0.115; p = 0.022)	0.676	-2.29%
Loss Cost	2016.2	0.008 (CI = +/-0.047; p = 0.626)	-0.187 (CI = +/-0.081; p = 0.005)	0.917	+0.80%
Loss Cost	2017.1	0.003 (CI = +/-0.095; p = 0.914)	-0.191 (CI = +/-0.137; p = 0.027)	0.894	+0.27%
Severity	2008.1	0.055 (CI = +/-0.020; p = 0.000)	-0.073 (CI = +/-0.135; p = 0.275)	0.588	+5.68%
Severity	2008.2	0.051 (CI = +/-0.022; p = 0.000)	-0.056 (CI = +/-0.137; p = 0.406)	0.516	+5.21%
Severity	2009.1	0.046 (CI = +/-0.023; p = 0.001)	-0.074 (CI = +/-0.138; p = 0.278)	0.460	+4.68%
Severity	2009.2	0.041 (CI = +/-0.024; p = 0.003)	-0.056 (CI = +/-0.141; p = 0.416)	0.357	+4.15%
Severity	2010.1	0.028 (CI = +/-0.021; p = 0.011)	-0.095 (CI = +/-0.114; p = 0.096)	0.346	+2.87%
Severity	2010.2	0.030 (CI = +/-0.023; p = 0.014)	-0.101 (CI = +/-0.121; p = 0.095)	0.319	+3.07%
Severity	2011.1	0.022 (CI = +/-0.023; p = 0.063)	-0.125 (CI = +/-0.114; p = 0.035)	0.321	+2.22%
Severity	2011.2	0.019 (CI = +/-0.027; p = 0.139)	-0.118 (CI = +/-0.122; p = 0.059)	0.217	+1.96%
Severity	2012.1	0.012 (CI = +/-0.028; p = 0.376)	-0.136 (CI = +/-0.122; p = 0.032)	0.252	+1.20%
Severity	2012.2	0.014 (CI = +/-0.033; p = 0.376)	-0.141 (CI = +/-0.134; p = 0.041)	0.226	+1.40%
Severity	2013.1	0.024 (CI = +/-0.035; p = 0.152)	-0.118 (CI = +/-0.132; p = 0.074)	0.268	+2.48%
Severity	2013.2	0.018 (CI = +/-0.042; p = 0.357)	-0.104 (CI = +/-0.144; p = 0.136)	0.100	+1.80%
Severity	2014.1	0.022 (CI = +/-0.050; p = 0.351)	-0.097 (CI = +/-0.160; p = 0.199)	0.086	+2.19%
Severity	2014.2	0.027 (CI = +/-0.064; p = 0.345)	-0.108 (CI = +/-0.184; p = 0.208)	0.056	+2.78%
Severity	2015.1	0.017 (CI = +/-0.080; p = 0.616)	-0.123 (CI = +/-0.208; p = 0.199)	0.044	+1.75%
Severity	2015.2	-0.036 (CI = +/-0.040; p = 0.068)	-0.043 (CI = +/-0.091; p = 0.274)	0.484	-3.52%
Severity	2016.1	-0.027 (CI = +/-0.053; p = 0.226)	-0.033 (CI = +/-0.107; p = 0.436)	0.117	-2.68%
Severity	2016.2	0.005 (CI = +/-0.022; p = 0.543)	-0.070 (CI = +/-0.038; p = 0.010)	0.872	+0.48%
Severity	2017.1	0.001 (CI = +/-0.041; p = 0.959)	-0.074 (CI = +/-0.060; p = 0.034)	0.868	+0.06%
Frequency	2008.1	0.032 (CI = +/-0.006; p = 0.000)	-0.103 (CI = +/-0.038; p = 0.000)	0.885	+3.26%
Frequency	2008.2	0.033 (CI = +/-0.006; p = 0.000)	-0.105 (CI = +/-0.040; p = 0.000)	0.869	+3.31%
Frequency	2009.1	0.032 (CI = +/-0.007; p = 0.000)	-0.106 (CI = +/-0.042; p = 0.000)	0.861	+3.27%
Frequency	2009.2	0.033 (CI = +/-0.008; p = 0.000)	-0.109 (CI = +/-0.043; p = 0.000)	0.847	+3.37%
Frequency	2010.1	0.033 (CI = +/-0.008; p = 0.000)	-0.109 (CI = +/-0.046; p = 0.000)	0.840	+3.40%
Frequency	2010.2	0.032 (CI = +/-0.009; p = 0.000)	-0.105 (CI = +/-0.048; p = 0.000)	0.799	+3.28%
Frequency	2011.1	0.033 (CI = +/-0.011; p = 0.000)	-0.103 (CI = +/-0.052; p = 0.001)	0.794	+3.36%
Frequency	2011.2	0.032 (CI = +/-0.012; p = 0.000)	-0.100 (CI = +/-0.055; p = 0.002)	0.737	+3.26%
Frequency	2012.1	0.032 (CI = +/-0.014; p = 0.000)	-0.100 (CI = +/-0.060; p = 0.003)	0.724	+3.26%
Frequency	2012.2	0.030 (CI = +/-0.016; p = 0.002)	-0.095 (CI = +/-0.065; p = 0.008)	0.634	+3.04%
Frequency	2013.1	0.022 (CI = +/-0.014; p = 0.006)	-0.111 (CI = +/-0.054; p = 0.001)	0.720	+2.27%
Frequency	2013.2	0.019 (CI = +/-0.017; p = 0.031)	-0.103 (CI = +/-0.057; p = 0.003)	0.626	+1.89%
Frequency	2014.1	0.023 (CI = +/-0.019; p = 0.021)	-0.095 (CI = +/-0.059; p = 0.006)	0.665	+2.35%
Frequency	2014.2	0.017 (CI = +/-0.021; p = 0.105)	-0.083 (CI = +/-0.061; p = 0.015)	0.528	+1.68%
Frequency	2015.1	0.005 (CI = +/-0.015; p = 0.426)	-0.100 (CI = +/-0.038; p = 0.001)	0.831	+0.52%
Frequency	2015.2	0.011 (CI = +/-0.017; p = 0.154)	-0.109 (CI = +/-0.039; p = 0.001)	0.876	+1.12%
Frequency	2016.1	0.004 (CI = +/-0.017; p = 0.543)	-0.117 (CI = +/-0.034; p = 0.001)	0.938	+0.40%
Frequency	2016.2	0.003 (CI = +/-0.029; p = 0.747)	-0.116 (CI = +/-0.050; p = 0.005)	0.919	+0.32%
Frequency	2017.1	0.002 (CI = +/-0.061; p = 0.894)	-0.117 (CI = +/-0.088; p = 0.029)	0.886	+0.21%

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^2	Implied Trend
						Rate
Loss Cost	2008.1	0.054 (CI = +/-0.032; p = 0.002)	-0.164 (CI = +/-0.118; p = 0.009)	0.256 (CI = +/-0.238; p = 0.036)	0.837	+5.55%
Loss Cost	2008.2	0.050 (CI = +/-0.032; p = 0.004)	-0.149 (CI = +/-0.118; p = 0.016)	0.257 (CI = +/-0.233; p = 0.033)	0.813	+5.12%
Loss Cost	2009.1	0.045 (CI = +/-0.032; p = 0.007)	-0.169 (CI = +/-0.117; p = 0.007)	0.251 (CI = +/-0.225; p = 0.031)	0.806	+4.65%
Loss Cost	2009.2	0.043 (CI = +/-0.032; p = 0.011)	-0.157 (CI = +/-0.120; p = 0.014)	0.240 (CI = +/-0.228; p = 0.040)	0.763	+4.44%
Loss Cost	2010.1	0.038 (CI = +/-0.025; p = 0.005)	-0.193 (CI = +/-0.096; p = 0.001)	0.191 (CI = +/-0.180; p = 0.038)	0.810	+3.90%
Loss Cost	2010.2	0.039 (CI = +/-0.026; p = 0.006)	-0.200 (CI = +/-0.101; p = 0.001)	0.207 (CI = +/-0.191; p = 0.036)	0.783	+3.96%
Loss Cost	2011.1	0.038 (CI = +/-0.026; p = 0.006)	-0.214 (CI = +/-0.103; p = 0.001)	0.163 (CI = +/-0.204; p = 0.108)	0.768	+3.88%
Loss Cost	2011.2	0.038 (CI = +/-0.027; p = 0.009)	-0.214 (CI = +/-0.111; p = 0.001)	0.166 (CI = +/-0.256; p = 0.184)	0.693	+3.88%
Loss Cost	2012.1	0.039 (CI = +/-0.028; p = 0.010)	-0.225 (CI = +/-0.122; p = 0.002)	0.041 (CI = +/-0.547; p = 0.874)	0.664	+4.01%
Loss Cost	2012.2	0.039 (CI = +/-0.028; p = 0.010)	-0.225 (CI = +/-0.122; p = 0.002)	NA (CI = +/-NA; p = NA)	0.627	+4.01%
Loss Cost	2013.1	0.042 (CI = +/-0.033; p = 0.017)	-0.218 (CI = +/-0.133; p = 0.004)	NA (CI = +/-NA; p = NA)	0.627	+4.28%
Loss Cost	2013.2	0.033 (CI = +/-0.036; p = 0.069)	-0.199 (CI = +/-0.134; p = 0.008)	NA (CI = +/-NA; p = NA)	0.520	+3.33%
Loss Cost	2014.1	0.040 (CI = +/-0.042; p = 0.061)	-0.183 (CI = +/-0.146; p = 0.019)	NA (CI = +/-NA; p = NA)	0.537	+4.08%
Loss Cost	2014.2	0.038 (CI = +/-0.051; p = 0.125)	-0.179 (CI = +/-0.163; p = 0.035)	NA (CI = +/-NA; p = NA)	0.425	+3.88%
Loss Cost	2015.1	0.018 (CI = +/-0.056; p = 0.473)	-0.216 (CI = +/-0.162; p = 0.016)	NA (CI = +/-NA; p = NA)	0.520	+1.82%
Loss Cost	2015.2	-0.015 (CI = +/-0.031; p = 0.290)	-0.167 (CI = +/-0.081; p = 0.002)	NA (CI = +/-NA; p = NA)	0.755	-1.47%
Loss Cost	2016.1	-0.012 (CI = +/-0.044; p = 0.503)	-0.163 (CI = +/-0.100; p = 0.009)	NA (CI = +/-NA; p = NA)	0.690	-1.22%
Loss Cost	2016.2	0.010 (CI = +/-0.027; p = 0.356)	-0.189 (CI = +/-0.055; p = 0.001)	NA (CI = +/-NA; p = NA)	0.938	+1.03%
Loss Cost	2017.1	0.006 (CI = +/-0.046; p = 0.700)	-0.194 (CI = +/-0.079; p = 0.004)	NA (CI = +/-NA; p = NA)	0.931	+0.62%
Severity	2008.1	0.026 (CI = +/-0.034; p = 0.122)	-0.065 (CI = +/-0.124; p = 0.288)	0.229 (CI = +/-0.249; p = 0.070)	0.635	+2.64%
Severity	2008.2	0.022 (CI = +/-0.034; p = 0.192)	-0.049 (CI = +/-0.124; p = 0.422)	0.230 (CI = +/-0.244; p = 0.064)	0.581	+2.20%
Severity	2009.1	0.018 (CI = +/-0.033; p = 0.284)	-0.067 (CI = +/-0.124; p = 0.274)	0.224 (CI = +/-0.239; p = 0.064)	0.537	+1.77%
Severity	2009.2	0.015 (CI = +/-0.034; p = 0.357)	-0.052 (CI = +/-0.126; p = 0.393)	0.211 (CI = +/-0.239; p = 0.081)	0.447	+1.52%
Severity	2010.1	0.010 (CI = +/-0.027; p = 0.451)	-0.090 (CI = +/-0.102; p = 0.082)	0.160 (CI = +/-0.191; p = 0.095)	0.437	+0.98%
Severity	2010.2	0.011 (CI = +/-0.027; p = 0.421)	-0.100 (CI = +/-0.106; p = 0.064)	0.183 (CI = +/-0.200; p = 0.071)	0.433	+1.06%
Severity	2011.1	0.010 (CI = +/-0.026; p = 0.446)	-0.117 (CI = +/-0.106; p = 0.033)	0.129 (CI = +/-0.210; p = 0.207)	0.370	+0.97%
Severity	2011.2	0.010 (CI = +/-0.027; p = 0.466)	-0.119 (CI = +/-0.114; p = 0.043)	0.139 (CI = +/-0.263; p = 0.275)	0.256	+0.96%
Severity	2012.1	0.012 (CI = +/-0.028; p = 0.391)	-0.135 (CI = +/-0.123; p = 0.033)	-0.061 (CI = +/-0.552; p = 0.814)	0.218	+1.16%
Severity	2012.2	0.012 (CI = +/-0.028; p = 0.391)	-0.135 (CI = +/-0.123; p = 0.033)	NA (CI = +/-NA; p = NA)	0.246	+1.16%
Severity	2013.1	0.021 (CI = +/-0.030; p = 0.151)	-0.111 (CI = +/-0.122; p = 0.070)	NA (CI = +/-NA; p = NA)	0.290	+2.14%
Severity	2013.2	0.015 (CI = +/-0.034; p = 0.343)	-0.099 (CI = +/-0.129; p = 0.119)	NA (CI = +/-NA; p = NA)	0.137	+1.55%
Severity	2014.1	0.019 (CI = +/-0.042; p = 0.339)	-0.092 (CI = +/-0.143; p = 0.183)	NA (CI = +/-NA; p = NA)	0.127	+1.87%
Severity	2014.2	0.022 (CI = +/-0.050; p = 0.344)	-0.098 (CI = +/-0.160; p = 0.196)	NA (CI = +/-NA; p = NA)	0.091	+2.22%
Severity	2015.1	0.012 (CI = +/-0.063; p = 0.656)	-0.115 (CI = +/-0.180; p = 0.173)	NA (CI = +/-NA; p = NA)	0.087	+1.24%
Severity	2015.2	-0.025 (CI = +/-0.032; p = 0.108)	-0.060 (CI = +/-0.083; p = 0.130)	NA (CI = +/-NA; p = NA)	0.368	-2.45%
Severity	2016.1	-0.016 (CI = +/-0.042; p = 0.372)	-0.046 (CI = +/-0.095; p = 0.266)	NA (CI = +/-NA; p = NA)	0.013	-1.57%
Severity	2016.2	0.007 (CI = +/-0.013; p = 0.204)	-0.073 (CI = +/-0.027; p = 0.002)	NA (CI = +/-NA; p = NA)	0.906	+0.73%
Severity	2017.1	0.004 (CI = +/-0.022; p = 0.583)	-0.077 (CI = +/-0.037; p = 0.007)	NA (CI = +/-NA; p = NA)	0.908	+0.42%
Frequency	2008.1	0.028 (CI = +/-0.010; p = 0.000)	-0.100 (CI = +/-0.037; p = 0.000)	0.027 (CI = +/-0.075; p = 0.457)	0.888	+2.83%
Frequency	2008.2	0.028 (CI = +/-0.011; p = 0.000)	-0.101 (CI = +/-0.039; p = 0.000)	0.027 (CI = +/-0.077; p = 0.469)	0.872	+2.86%
Frequency	2009.1	0.028 (CI = +/-0.011; p = 0.000)	-0.102 (CI = +/-0.041; p = 0.000)	0.027 (CI = +/-0.080; p = 0.487)	0.863	+2.83%
Frequency	2009.2	0.028 (CI = +/-0.011; p = 0.000)	-0.105 (CI = +/-0.043; p = 0.000)	0.029 (CI = +/-0.082; p = 0.457)	0.848	+2.88%
Frequency	2010.1	0.029 (CI = +/-0.012; p = 0.000)	-0.103 (CI = +/-0.046; p = 0.000)	0.031 (CI = +/-0.086; p = 0.452)	0.841	+2.90%
Frequency	2010.2	0.028 (CI = +/-0.012; p = 0.000)	-0.100 (CI = +/-0.048; p = 0.000)	0.024 (CI = +/-0.091; p = 0.583)	0.800	+2.87%
Frequency	2011.1	0.028 (CI = +/-0.013; p = 0.000)	-0.097 (CI = +/-0.051; p = 0.001)	0.034 (CI = +/-0.101; p = 0.485)	0.797	+2.89%
Frequency	2011.2	0.029 (CI = +/-0.013; p = 0.000)	-0.096 (CI = +/-0.055; p = 0.002)	0.027 (CI = +/-0.127; p = 0.651)	0.739	+2.89%
Frequency	2012.1	0.028 (CI = +/-0.014; p = 0.001)	-0.090 (CI = +/-0.060; p = 0.007)	0.102 (CI = +/-0.270; p = 0.426)	0.734	+2.81%
Frequency	2012.2	0.028 (CI = +/-0.014; p = 0.001)	-0.090 (CI = +/-0.060; p = 0.007)	NA (CI = +/-NA; p = NA)	0.665	+2.81%
Frequency	2013.1	0.021 (CI = +/-0.013; p = 0.004)	-0.107 (CI = +/-0.050; p = 0.001)	NA (CI = +/-NA; p = NA)	0.745	+2.09%
Frequency	2013.2	0.017 (CI = +/-0.014; p = 0.018)	-0.100 (CI = +/-0.051; p = 0.001)	NA (CI = +/-NA; p = NA)	0.674	+1.75%
Frequency	2014.1	0.021 (CI = +/-0.015; p = 0.012)	-0.091 (CI = +/-0.053; p = 0.004)	NA (CI = +/-NA; p = NA)	0.709	+2.17%
Frequency	2014.2	0.016 (CI = +/-0.016; p = 0.053)	-0.082 (CI = +/-0.052; p = 0.007)	NA (CI = +/-NA; p = NA)	0.617	+1.63%
Frequency	2015.1	0.006 (CI = +/-0.011; p = 0.273)	-0.101 (CI = +/-0.033; p = 0.000)	NA (CI = +/-NA; p = NA)	0.863	+0.58%
Frequency	2015.2	0.010 (CI = +/-0.012; p = 0.093)	-0.107 (CI = +/-0.032; p = 0.000)	NA (CI = +/-NA; p = NA)	0.898	+1.00%
Frequency	2016.1	0.004 (CI = +/-0.012; p = 0.464)	-0.117 (CI = +/-0.027; p = 0.000)	NA (CI = +/-NA; p = NA)	0.951	+0.36%
Frequency	2016.2	0.003 (CI = +/-0.017; p = 0.648)	-0.116 (CI = +/-0.034; p = 0.001)	NA (CI = +/-NA; p = NA)	0.937	+0.30%
Frequency	2017.1	0.002 (CI = +/-0.029; p = 0.841)	-0.117 (CI = +/-0.050; p = 0.005)	NA (CI = +/-NA; p = NA)	0.924	+0.20%

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 ²	Implied Trend
						Rate
Loss Cost	2008.1	0.057 (CI = +/-0.021; p = 0.000)	-0.155 (CI = +/-0.101; p = 0.004)	0.338 (CI = +/-0.185; p = 0.001)	0.882	+5.87%
Loss Cost	2008.2	0.057 (CI = +/-0.021; p = 0.000)	-0.151 (CI = +/-0.105; p = 0.007)	0.325 (CI = +/-0.198; p = 0.003)	0.852	+5.84%
Loss Cost	2009.1	0.057 (CI = +/-0.022; p = 0.000)	-0.157 (CI = +/-0.111; p = 0.008)	0.304 (CI = +/-0.221; p = 0.010)	0.827	+5.82%
Loss Cost	2009.2	0.057 (CI = +/-0.022; p = 0.000)	-0.160 (CI = +/-0.117; p = 0.010)	0.326 (CI = +/-0.271; p = 0.021)	0.778	+5.82%
Loss Cost	2010.1	0.058 (CI = +/-0.021; p = 0.000)	-0.193 (CI = +/-0.113; p = 0.002)	-0.006 (CI = +/-0.429; p = 0.976)	0.750	+6.02%
Loss Cost	2010.2	0.058 (CI = +/-0.021; p = 0.000)	-0.193 (CI = +/-0.113; p = 0.002)	NA (CI = +/-NA; p = NA)	0.724	+6.02%
Loss Cost	2011.1	0.051 (CI = +/-0.021; p = 0.000)	-0.216 (CI = +/-0.109; p = 0.001)	NA (CI = +/-NA; p = NA)	0.737	+5.23%
Loss Cost	2011.2	0.047 (CI = +/-0.023; p = 0.001)	-0.206 (CI = +/-0.113; p = 0.002)	NA (CI = +/-NA; p = NA)	0.672	+4.86%
Loss Cost	2012.1	0.040 (CI = +/-0.024; p = 0.004)	-0.227 (CI = +/-0.113; p = 0.001)	NA (CI = +/-NA; p = NA)	0.689	+4.10%
Loss Cost	2012.2	0.039 (CI = +/-0.028; p = 0.010)	-0.225 (CI = +/-0.122; p = 0.002)	NA (CI = +/-NA; p = NA)	0.627	+4.01%
Loss Cost	2013.1	0.042 (CI = +/-0.033; p = 0.017)	-0.218 (CI = +/-0.133; p = 0.004)	NA (CI = +/-NA; p = NA)	0.627	+4.28%
Loss Cost	2013.2	0.033 (CI = +/-0.036; p = 0.069)	-0.199 (CI = +/-0.134; p = 0.008)	NA (CI = +/-NA; p = NA)	0.520	+3.33%
Loss Cost	2014.1	0.040 (CI = +/-0.042; p = 0.061)	-0.183 (CI = +/-0.146; p = 0.019)	NA (CI = +/-NA; p = NA)	0.537	+4.08%
Loss Cost	2014.2	0.038 (CI = +/-0.051; p = 0.125)	-0.179 (CI = +/-0.163; p = 0.035)	NA (CI = +/-NA; p = NA)	0.425	+3.88%
Loss Cost	2015.1	0.018 (CI = +/-0.056; p = 0.473)	-0.216 (CI = +/-0.162; p = 0.016)	NA (CI = +/-NA; p = NA)	0.520	+1.82%
Loss Cost	2015.2	-0.015 (CI = +/-0.031; p = 0.290)	-0.167 (CI = +/-0.081; p = 0.002)	NA (CI = +/-NA; p = NA)	0.755	-1.47%
Loss Cost	2016.1	-0.012 (CI = +/-0.044; p = 0.503)	-0.163 (CI = +/-0.100; p = 0.009)	NA (CI = +/-NA; p = NA)	0.690	-1.22%
Loss Cost	2016.2	0.010 (CI = +/-0.027; p = 0.356)	-0.189 (CI = +/-0.055; p = 0.001)	NA (CI = +/-NA; p = NA)	0.938	+1.03%
Loss Cost	2017.1	0.006 (CI = +/-0.046; p = 0.700)	-0.194 (CI = +/-0.079; p = 0.004)	NA (CI = +/-NA; p = NA)	0.931	+0.62%
Severity	2008.1	0.026 (CI = +/-0.021; p = 0.018)	-0.056 (CI = +/-0.105; p = 0.276)	0.336 (CI = +/-0.192; p = 0.002)	0.740	+2.65%
Severity	2008.2	0.026 (CI = +/-0.022; p = 0.022)	-0.050 (CI = +/-0.109; p = 0.344)	0.319 (CI = +/-0.205; p = 0.004)	0.677	+2.62%
Severity	2009.1	0.026 (CI = +/-0.022; p = 0.026)	-0.055 (CI = +/-0.115; p = 0.327)	0.303 (CI = +/-0.230; p = 0.012)	0.606	+2.60%
Severity	2009.2	0.026 (CI = +/-0.023; p = 0.031)	-0.056 (CI = +/-0.121; p = 0.346)	0.308 (CI = +/-0.282; p = 0.034)	0.493	+2.60%
Severity	2010.1	0.028 (CI = +/-0.021; p = 0.012)	-0.093 (CI = +/-0.114; p = 0.102)	-0.076 (CI = +/-0.433; p = 0.716)	0.331	+2.82%
Severity	2010.2	0.028 (CI = +/-0.021; p = 0.012)	-0.093 (CI = +/-0.114; p = 0.102)	NA (CI = +/-NA; p = NA)	0.335	+2.82%
Severity	2011.1	0.020 (CI = +/-0.021; p = 0.060)	-0.119 (CI = +/-0.108; p = 0.033)	NA (CI = +/-NA; p = NA)	0.338	+2.00%
Severity	2011.2	0.017 (CI = +/-0.023; p = 0.130)	-0.112 (CI = +/-0.114; p = 0.053)	NA (CI = +/-NA; p = NA)	0.240	+1.76%
Severity	2012.1	0.010 (CI = +/-0.025; p = 0.385)	-0.132 (CI = +/-0.114; p = 0.026)	NA (CI = +/-NA; p = NA)	0.274	+1.03%
Severity	2012.2	0.012 (CI = +/-0.028; p = 0.391)	-0.135 (CI = +/-0.123; p = 0.033)	NA (CI = +/-NA; p = NA)	0.246	+1.16%
Severity	2013.1	0.021 (CI = +/-0.030; p = 0.151)	-0.111 (CI = +/-0.122; p = 0.070)	NA (CI = +/-NA; p = NA)	0.290	+2.14%
Severity	2013.2	0.015 (CI = +/-0.034; p = 0.343)	-0.099 (CI = +/-0.129; p = 0.119)	NA (CI = +/-NA; p = NA)	0.137	+1.55%
Severity	2014.1	0.019 (CI = +/-0.042; p = 0.339)	-0.092 (CI = +/-0.143; p = 0.183)	NA (CI = +/-NA; p = NA)	0.127	+1.87%
Severity	2014.2	0.022 (CI = +/-0.050; p = 0.344)	-0.098 (CI = +/-0.160; p = 0.196)	NA (CI = +/-NA; p = NA)	0.091	+2.22%
Severity	2015.1	0.012 (CI = +/-0.063; p = 0.656)	-0.115 (CI = +/-0.180; p = 0.173)	NA (CI = +/-NA; p = NA)	0.087	+1.24%
Severity	2015.2	-0.025 (CI = +/-0.032; p = 0.108)	-0.060 (CI = +/-0.083; p = 0.130)	NA (CI = +/-NA; p = NA)	0.368	-2.45%
Severity	2016.1	-0.016 (CI = +/-0.042; p = 0.372)	-0.046 (CI = +/-0.095; p = 0.266)	NA (CI = +/-NA; p = NA)	0.013	-1.57%
Severity	2016.2	0.007 (CI = +/-0.013; p = 0.204)	-0.073 (CI = +/-0.027; p = 0.002)	NA (CI = +/-NA; p = NA)	0.906	+0.73%
Severity	2017.1	0.004 (CI = +/-0.022; p = 0.583)	-0.077 (CI = +/-0.037; p = 0.007)	NA (CI = +/-NA; p = NA)	0.908	+0.42%
Frequency	2008.1	0.031 (CI = +/-0.008; p = 0.000)	-0.099 (CI = +/-0.038; p = 0.000)	0.002 (CI = +/-0.070; p = 0.946)	0.885	+3.14%
Frequency	2008.2	0.031 (CI = +/-0.008; p = 0.000)	-0.100 (CI = +/-0.040; p = 0.000)	0.006 (CI = +/-0.075; p = 0.878)	0.868	+3.14%
Frequency	2009.1	0.031 (CI = +/-0.008; p = 0.000)	-0.102 (CI = +/-0.042; p = 0.000)	0.001 (CI = +/-0.084; p = 0.982)	0.860	+3.14%
Frequency	2009.2	0.031 (CI = +/-0.008; p = 0.000)	-0.104 (CI = +/-0.044; p = 0.000)	0.019 (CI = +/-0.102; p = 0.703)	0.844	+3.13%
Frequency	2010.1	0.031 (CI = +/-0.009; p = 0.000)	-0.099 (CI = +/-0.047; p = 0.000)	0.069 (CI = +/-0.177; p = 0.419)	0.842	+3.11%
Frequency	2010.2	0.031 (CI = +/-0.009; p = 0.000)	-0.099 (CI = +/-0.047; p = 0.000)	NA (CI = +/-NA; p = NA)	0.809	+3.11%
Frequency	2011.1	0.031 (CI = +/-0.010; p = 0.000)	-0.098 (CI = +/-0.050; p = 0.001)	NA (CI = +/-NA; p = NA)	0.803	+3.16%
Frequency	2011.2	0.030 (CI = +/-0.011; p = 0.000)	-0.094 (CI = +/-0.053; p = 0.002)	NA (CI = +/-NA; p = NA)	0.753	+3.05%
Frequency	2012.1	0.030 (CI = +/-0.012; p = 0.000)	-0.095 (CI = +/-0.057; p = 0.003)	NA (CI = +/-NA; p = NA)	0.741	+3.03%
Frequency	2012.2	0.028 (CI = +/-0.014; p = 0.001)	-0.090 (CI = +/-0.060; p = 0.007)	NA (CI = +/-NA; p = NA)	0.665	+2.81%
Frequency	2013.1	0.021 (CI = +/-0.013; p = 0.004)	-0.107 (CI = +/-0.050; p = 0.001)	NA (CI = +/-NA; p = NA)	0.745	+2.09%
Frequency	2013.2	0.017 (CI = +/-0.014; p = 0.018)	-0.100 (CI = +/-0.051; p = 0.001)	NA (CI = +/-NA; p = NA)	0.674	+1.75%
Frequency	2014.1	0.021 (CI = +/-0.015; p = 0.012)	-0.091 (CI = +/-0.053; p = 0.004)	NA (CI = +/-NA; p = NA)	0.709	+2.17%
Frequency	2014.2	0.016 (CI = +/-0.016; p = 0.053)	-0.082 (CI = +/-0.052; p = 0.007)	NA (CI = +/-NA; p = NA)	0.617	+1.63%
Frequency	2015.1	0.006 (CI = +/-0.011; p = 0.273)	-0.101 (CI = +/-0.033; p = 0.000)	NA (CI = +/-NA; p = NA)	0.863	+0.58%
Frequency	2015.2	0.010 (CI = +/-0.012; p = 0.093)	-0.107 (CI = +/-0.032; p = 0.000)	NA (CI = +/-NA; p = NA)	0.898	+1.00%
Frequency	2016.1	0.004 (CI = +/-0.012; p = 0.464)	-0.117 (CI = +/-0.027; p = 0.000)	NA (CI = +/-NA; p = NA)	0.951	+0.36%
Frequency	2016.2	0.003 (CI = +/-0.017; p = 0.648)	-0.116 (CI = +/-0.034; p = 0.001)	NA (CI = +/-NA; p = NA)	0.937	+0.30%
Frequency	2017.1	0.002 (CI = +/-0.029; p = 0.841)	-0.117 (CI = +/-0.050; p = 0.005)	NA (CI = +/-NA; p = NA)	0.924	+0.20%

Uninsured Auto

Coverage = UA
End Trend Period = 2021.2
Excluded Points = NA
Parameters Included: time, seasonality

Fit	Start Date	Time	Seasonality	Adjusted R ²	Implied Trend
					Rate
Loss Cost	2005.1	0.038 (CI = +/-0.022; p = 0.001)	-0.219 (CI = +/-0.218; p = 0.049)	0.315	+3.88%
Loss Cost	2005.2	0.041 (CI = +/-0.023; p = 0.001)	-0.238 (CI = +/-0.221; p = 0.036)	0.335	+4.24%
Loss Cost	2006.1	0.040 (CI = +/-0.025; p = 0.002)	-0.244 (CI = +/-0.229; p = 0.038)	0.322	+4.13%
Loss Cost	2006.2	0.042 (CI = +/-0.026; p = 0.003)	-0.251 (CI = +/-0.236; p = 0.038)	0.308	+4.28%
Loss Cost	2007.1	0.044 (CI = +/-0.028; p = 0.004)	-0.243 (CI = +/-0.244; p = 0.051)	0.309	+4.45%
Loss Cost	2007.2	0.041 (CI = +/-0.030; p = 0.009)	-0.233 (CI = +/-0.252; p = 0.069)	0.255	+4.24%
Loss Cost	2008.1	0.042 (CI = +/-0.033; p = 0.012)	-0.228 (CI = +/-0.263; p = 0.086)	0.252	+4.34%
Loss Cost	2008.2	0.046 (CI = +/-0.035; p = 0.011)	-0.245 (CI = +/-0.270; p = 0.073)	0.260	+4.75%
Loss Cost	2009.1	0.032 (CI = +/-0.032; p = 0.056)	-0.312 (CI = +/-0.243; p = 0.014)	0.283	+3.21%
Loss Cost	2009.2	0.024 (CI = +/-0.033; p = 0.158)	-0.278 (CI = +/-0.242; p = 0.026)	0.196	+2.39%
Loss Cost	2010.1	0.019 (CI = +/-0.036; p = 0.280)	-0.296 (CI = +/-0.250; p = 0.023)	0.199	+1.95%
Loss Cost	2010.2	0.008 (CI = +/-0.036; p = 0.660)	-0.252 (CI = +/-0.241; p = 0.041)	0.119	+0.78%
Loss Cost	2011.1	0.003 (CI = +/-0.039; p = 0.890)	-0.272 (CI = +/-0.250; p = 0.035)	0.135	+0.26%
Loss Cost	2011.2	0.001 (CI = +/-0.043; p = 0.949)	-0.267 (CI = +/-0.263; p = 0.047)	0.113	+0.14%
Loss Cost	2012.1	-0.010 (CI = +/-0.046; p = 0.647)	-0.307 (CI = +/-0.265; p = 0.025)	0.176	-1.01%
Loss Cost	2012.2	-0.012 (CI = +/-0.051; p = 0.629)	-0.302 (CI = +/-0.280; p = 0.037)	0.161	-1.18%
Loss Cost	2013.1	-0.015 (CI = +/-0.058; p = 0.597)	-0.310 (CI = +/-0.299; p = 0.043)	0.150	-1.45%
Loss Cost	2013.2	-0.023 (CI = +/-0.064; p = 0.463)	-0.288 (CI = +/-0.315; p = 0.070)	0.131	-2.23%
Loss Cost	2014.1	-0.005 (CI = +/-0.069; p = 0.884)	-0.237 (CI = +/-0.320; p = 0.133)	0.037	-0.48%
Loss Cost	2014.2	-0.030 (CI = +/-0.070; p = 0.372)	-0.175 (CI = +/-0.302; p = 0.231)	0.031	-2.93%
Loss Cost	2015.1	-0.048 (CI = +/-0.078; p = 0.203)	-0.220 (CI = +/-0.314; p = 0.151)	0.119	-4.67%
Loss Cost	2015.2	-0.011 (CI = +/-0.069; p = 0.735)	-0.301 (CI = +/-0.259; p = 0.027)	0.285	-1.07%
Loss Cost	2016.1	0.002 (CI = +/-0.082; p = 0.948)	-0.272 (CI = +/-0.282; p = 0.057)	0.209	+0.24%
Loss Cost	2016.2	0.005 (CI = +/-0.100; p = 0.903)	-0.277 (CI = +/-0.316; p = 0.078)	0.174	+0.54%
Loss Cost	2017.1	-0.023 (CI = +/-0.118; p = 0.655)	-0.330 (CI = +/-0.340; p = 0.055)	0.268	-2.30%
Severity	2005.1	0.041 (CI = +/-0.018; p = 0.000)	-0.128 (CI = +/-0.178; p = 0.151)	0.398	+4.15%
Severity	2005.2	0.043 (CI = +/-0.019; p = 0.000)	-0.140 (CI = +/-0.182; p = 0.125)	0.402	+4.37%
Severity	2006.1	0.043 (CI = +/-0.020; p = 0.000)	-0.139 (CI = +/-0.188; p = 0.141)	0.389	+4.40%
Severity	2006.2	0.042 (CI = +/-0.022; p = 0.000)	-0.135 (CI = +/-0.194; p = 0.167)	0.346	+4.31%
Severity	2007.1	0.045 (CI = +/-0.023; p = 0.000)	-0.120 (CI = +/-0.199; p = 0.227)	0.359	+4.61%
Severity	2007.2	0.044 (CI = +/-0.025; p = 0.001)	-0.116 (CI = +/-0.206; p = 0.260)	0.315	+4.51%
Severity	2008.1	0.042 (CI = +/-0.026; p = 0.003)	-0.127 (CI = +/-0.214; p = 0.234)	0.283	+4.28%
Severity	2008.2	0.046 (CI = +/-0.028; p = 0.003)	-0.143 (CI = +/-0.219; p = 0.191)	0.297	+4.66%
Severity	2009.1	0.035 (CI = +/-0.027; p = 0.014)	-0.189 (CI = +/-0.206; p = 0.070)	0.273	+3.58%
Severity	2009.2	0.036 (CI = +/-0.030; p = 0.019)	-0.194 (CI = +/-0.215; p = 0.074)	0.248	+3.69%
Severity	2010.1	0.036 (CI = +/-0.033; p = 0.032)	-0.195 (CI = +/-0.225; p = 0.087)	0.238	+3.67%
Severity	2010.2	0.033 (CI = +/-0.035; p = 0.063)	-0.185 (CI = +/-0.235; p = 0.117)	0.172	+3.39%
Severity	2011.1	0.033 (CI = +/-0.039; p = 0.089)	-0.184 (CI = +/-0.248; p = 0.136)	0.164	+3.40%
Severity	2011.2	0.042 (CI = +/-0.041; p = 0.049)	-0.213 (CI = +/-0.251; p = 0.092)	0.220	+4.25%
Severity	2012.1	0.040 (CI = +/-0.046; p = 0.083)	-0.218 (CI = +/-0.267; p = 0.103)	0.207	+4.12%
Severity	2012.2	0.053 (CI = +/-0.048; p = 0.031)	-0.259 (CI = +/-0.263; p = 0.053)	0.306	+5.49%
Severity	2013.1	0.065 (CI = +/-0.052; p = 0.018)	-0.223 (CI = +/-0.270; p = 0.098)	0.350	+6.69%
Severity	2013.2	0.067 (CI = +/-0.059; p = 0.028)	-0.229 (CI = +/-0.288; p = 0.109)	0.302	+6.92%
Severity	2014.1	0.089 (CI = +/-0.060; p = 0.007)	-0.167 (CI = +/-0.275; p = 0.213)	0.426	+9.31%
Severity	2014.2	0.076 (CI = +/-0.066; p = 0.027)	-0.134 (CI = +/-0.284; p = 0.326)	0.278	+7.87%
Severity	2015.1	0.081 (CI = +/-0.077; p = 0.041)	-0.120 (CI = +/-0.310; p = 0.411)	0.265	+8.44%
Severity	2015.2	0.108 (CI = +/-0.079; p = 0.012)	-0.180 (CI = +/-0.296; p = 0.205)	0.435	+11.46%
Severity	2016.1	0.129 (CI = +/-0.091; p = 0.011)	-0.136 (CI = +/-0.314; p = 0.352)	0.486	+13.73%
Severity	2016.2	0.127 (CI = +/-0.111; p = 0.030)	-0.133 (CI = +/-0.352; p = 0.409)	0.364	+13.52%
Severity	2017.1	0.088 (CI = +/-0.126; p = 0.143)	-0.205 (CI = +/-0.361; p = 0.222)	0.277	+9.16%
Frequency	2005.1	-0.003 (CI = +/-0.017; p = 0.761)	-0.091 (CI = +/-0.167; p = 0.276)	-0.022	-0.25%
Frequency	2005.2	-0.001 (CI = +/-0.018; p = 0.883)	-0.097 (CI = +/-0.171; p = 0.254)	-0.020	-0.13%
Frequency	2006.1	-0.003 (CI = +/-0.019; p = 0.782)	-0.105 (CI = +/-0.177; p = 0.235)	-0.016	-0.26%
Frequency	2006.2	0.000 (CI = +/-0.020; p = 0.977)	-0.117 (CI = +/-0.181; p = 0.196)	-0.008	-0.03%
Frequency	2007.1	-0.001 (CI = +/-0.022; p = 0.892)	-0.123 (CI = +/-0.187; p = 0.190)	-0.006	-0.14%
Frequency	2007.2	-0.003 (CI = +/-0.023; p = 0.815)	-0.117 (CI = +/-0.194; p = 0.226)	-0.015	-0.27%
Frequency	2008.1	0.001 (CI = +/-0.025; p = 0.961)	-0.101 (CI = +/-0.199; p = 0.305)	-0.034	+0.06%
Frequency	2008.2	0.001 (CI = +/-0.027; p = 0.948)	-0.102 (CI = +/-0.207; p = 0.317)	-0.038	+0.08%
Frequency	2009.1	-0.004 (CI = +/-0.028; p = 0.795)	-0.122 (CI = +/-0.212; p = 0.244)	-0.022	-0.36%
Frequency	2009.2	-0.013 (CI = +/-0.028; p = 0.360)	-0.084 (CI = +/-0.203; p = 0.397)	-0.016	-1.26%
Frequency	2010.1	-0.017 (CI = +/-0.030; p = 0.263)	-0.101 (CI = +/-0.209; p = 0.325)	0.008	-1.66%
Frequency	2010.2	-0.026 (CI = +/-0.031; p = 0.097)	-0.067 (CI = +/-0.204; p = 0.499)	0.064	-2.53%
Frequency	2011.1	-0.031 (CI = +/-0.033; p = 0.067)	-0.087 (CI = +/-0.211; p = 0.397)	0.098	-3.03%
Frequency	2011.2	-0.040 (CI = +/-0.034; p = 0.023)	-0.054 (CI = +/-0.207; p = 0.591)	0.182	-3.95%
Frequency	2012.1	-0.050 (CI = +/-0.035; p = 0.008)	-0.089 (CI = +/-0.205; p = 0.369)	0.281	-4.92%
Frequency	2012.2	-0.065 (CI = +/-0.033; p = 0.001)	-0.042 (CI = +/-0.183; p = 0.629)	0.463	-6.32%
Frequency	2013.1	-0.079 (CI = +/-0.032; p = 0.000)	-0.087 (CI = +/-0.168; p = 0.286)	0.603	-7.63%
Frequency	2013.2	-0.089 (CI = +/-0.033; p = 0.000)	-0.058 (CI = +/-0.163; p = 0.456)	0.666	-8.56%
Frequency	2014.1	-0.094 (CI = +/-0.038; p = 0.000)	-0.071 (CI = +/-0.174; p = 0.397)	0.641	-8.95%
Frequency	2014.2	-0.105 (CI = +/-0.040; p = 0.000)	-0.041 (CI = +/-0.172; p = 0.608)	0.695	-10.01%
Frequency	2015.1	-0.129 (CI = +/-0.031; p = 0.000)	-0.100 (CI = +/-0.126; p = 0.109)	0.861	-12.09%
Frequency	2015.2	-0.119 (CI = +/-0.033; p = 0.000)	-0.121 (CI = +/-0.125; p = 0.058)	0.846	-11.24%
Frequency	2016.1	-0.126 (CI = +/-0.039; p = 0.000)	-0.136 (CI = +/-0.136; p = 0.050)	0.826	-11.86%
Frequency	2016.2	-0.121 (CI = +/-0.047; p = 0.000)	-0.145 (CI = +/-0.150; p = 0.057)	0.793	-11.43%
Frequency	2017.1	-0.111 (CI = +/-0.058; p = 0.003)	-0.125 (CI = +/-0.166; p = 0.118)	0.685	-10.50%

Uninsured Auto

Coverage = UA
End Trend Period = 2021.2
Excluded Points = NA
Parameters Included: time

Fit	Start Date	Time	Adjusted R ²	Implied Trend	
				Rate	
Loss Cost	2005.1	0.039 (CI = +/-0.023; p = 0.002)	0.246	+4.00%	
Loss Cost	2005.2	0.041 (CI = +/-0.025; p = 0.002)	0.253	+4.24%	
Loss Cost	2006.1	0.042 (CI = +/-0.026; p = 0.003)	0.237	+4.27%	
Loss Cost	2006.2	0.042 (CI = +/-0.028; p = 0.005)	0.218	+4.28%	
Loss Cost	2007.1	0.045 (CI = +/-0.030; p = 0.004)	0.231	+4.62%	
Loss Cost	2007.2	0.041 (CI = +/-0.032; p = 0.012)	0.184	+4.24%	
Loss Cost	2008.1	0.044 (CI = +/-0.034; p = 0.012)	0.189	+4.52%	
Loss Cost	2008.2	0.046 (CI = +/-0.036; p = 0.014)	0.186	+4.75%	
Loss Cost	2009.1	0.034 (CI = +/-0.036; p = 0.061)	0.103	+3.50%	
Loss Cost	2009.2	0.024 (CI = +/-0.037; p = 0.196)	0.031	+2.39%	
Loss Cost	2010.1	0.022 (CI = +/-0.040; p = 0.257)	0.015	+2.26%	
Loss Cost	2010.2	0.008 (CI = +/-0.039; p = 0.685)	-0.039	+0.78%	
Loss Cost	2011.1	0.006 (CI = +/-0.043; p = 0.774)	-0.046	+0.60%	
Loss Cost	2011.2	0.001 (CI = +/-0.047; p = 0.953)	-0.052	+0.14%	
Loss Cost	2012.1	-0.006 (CI = +/-0.051; p = 0.824)	-0.053	-0.55%	
Loss Cost	2012.2	-0.012 (CI = +/-0.057; p = 0.664)	-0.047	-1.18%	
Loss Cost	2013.1	-0.009 (CI = +/-0.064; p = 0.772)	-0.057	-0.88%	
Loss Cost	2013.2	-0.023 (CI = +/-0.070; p = 0.500)	-0.034	-2.23%	
Loss Cost	2014.1	0.001 (CI = +/-0.072; p = 0.981)	-0.071	+0.08%	
Loss Cost	2014.2	-0.030 (CI = +/-0.071; p = 0.381)	-0.013	-2.93%	
Loss Cost	2015.1	-0.041 (CI = +/-0.081; p = 0.290)	0.017	-4.03%	
Loss Cost	2015.2	-0.011 (CI = +/-0.084; p = 0.783)	-0.083	-1.07%	
Loss Cost	2016.1	0.014 (CI = +/-0.093; p = 0.748)	-0.088	+1.39%	
Loss Cost	2016.2	0.005 (CI = +/-0.113; p = 0.916)	-0.110	+0.54%	
Loss Cost	2017.1	-0.003 (CI = +/-0.141; p = 0.958)	-0.125	-0.33%	
Severity	2005.1	0.041 (CI = +/-0.018; p = 0.000)	0.376	+4.21%	
Severity	2005.2	0.043 (CI = +/-0.019; p = 0.000)	0.373	+4.37%	
Severity	2006.1	0.044 (CI = +/-0.021; p = 0.000)	0.363	+4.48%	
Severity	2006.2	0.042 (CI = +/-0.022; p = 0.001)	0.323	+4.31%	
Severity	2007.1	0.046 (CI = +/-0.023; p = 0.000)	0.347	+4.69%	
Severity	2007.2	0.044 (CI = +/-0.025; p = 0.001)	0.307	+4.51%	
Severity	2008.1	0.043 (CI = +/-0.027; p = 0.003)	0.270	+4.38%	
Severity	2008.2	0.046 (CI = +/-0.029; p = 0.003)	0.274	+4.66%	
Severity	2009.1	0.037 (CI = +/-0.029; p = 0.014)	0.193	+3.75%	
Severity	2009.2	0.036 (CI = +/-0.031; p = 0.025)	0.166	+3.69%	
Severity	2010.1	0.038 (CI = +/-0.034; p = 0.030)	0.161	+3.88%	
Severity	2010.2	0.033 (CI = +/-0.037; p = 0.072)	0.105	+3.39%	
Severity	2011.1	0.036 (CI = +/-0.040; p = 0.078)	0.104	+3.64%	
Severity	2011.2	0.042 (CI = +/-0.044; p = 0.060)	0.130	+4.25%	
Severity	2012.1	0.044 (CI = +/-0.048; p = 0.074)	0.120	+4.46%	
Severity	2012.2	0.053 (CI = +/-0.052; p = 0.046)	0.169	+5.49%	
Severity	2013.1	0.069 (CI = +/-0.055; p = 0.017)	0.265	+7.13%	
Severity	2013.2	0.067 (CI = +/-0.062; p = 0.036)	0.212	+6.92%	
Severity	2014.1	0.093 (CI = +/-0.060; p = 0.005)	0.397	+9.74%	
Severity	2014.2	0.076 (CI = +/-0.065; p = 0.026)	0.275	+7.87%	
Severity	2015.1	0.085 (CI = +/-0.075; p = 0.030)	0.282	+8.84%	
Severity	2015.2	0.108 (CI = +/-0.081; p = 0.013)	0.392	+11.46%	
Severity	2016.1	0.134 (CI = +/-0.088; p = 0.007)	0.487	+14.38%	
Severity	2016.2	0.127 (CI = +/-0.107; p = 0.025)	0.381	+13.52%	
Severity	2017.1	0.100 (CI = +/-0.127; p = 0.106)	0.205	+10.53%	
Frequency	2005.1	-0.002 (CI = +/-0.017; p = 0.805)	-0.029	-0.21%	
Frequency	2005.2	-0.001 (CI = +/-0.018; p = 0.884)	-0.032	-0.13%	
Frequency	2006.1	-0.002 (CI = +/-0.019; p = 0.833)	-0.032	-0.20%	
Frequency	2006.2	0.000 (CI = +/-0.020; p = 0.978)	-0.034	-0.03%	
Frequency	2007.1	-0.001 (CI = +/-0.022; p = 0.954)	-0.036	-0.06%	
Frequency	2007.2	-0.003 (CI = +/-0.023; p = 0.817)	-0.035	-0.27%	
Frequency	2008.1	0.001 (CI = +/-0.025; p = 0.910)	-0.038	+0.14%	
Frequency	2008.2	0.001 (CI = +/-0.027; p = 0.948)	-0.040	+0.08%	
Frequency	2009.1	-0.003 (CI = +/-0.028; p = 0.857)	-0.040	-0.25%	
Frequency	2009.2	-0.013 (CI = +/-0.028; p = 0.357)	-0.005	-1.26%	
Frequency	2010.1	-0.016 (CI = +/-0.030; p = 0.292)	0.007	-1.56%	
Frequency	2010.2	-0.026 (CI = +/-0.030; p = 0.093)	0.087	-2.53%	
Frequency	2011.1	-0.030 (CI = +/-0.033; p = 0.073)	0.109	-2.93%	
Frequency	2011.2	-0.040 (CI = +/-0.033; p = 0.020)	0.212	-3.95%	
Frequency	2012.1	-0.049 (CI = +/-0.035; p = 0.009)	0.287	-4.79%	
Frequency	2012.2	-0.065 (CI = +/-0.032; p = 0.001)	0.487	-6.32%	
Frequency	2013.1	-0.078 (CI = +/-0.032; p = 0.000)	0.598	-7.48%	
Frequency	2013.2	-0.089 (CI = +/-0.033; p = 0.000)	0.675	-8.56%	
Frequency	2014.1	-0.092 (CI = +/-0.037; p = 0.000)	0.647	-8.80%	
Frequency	2014.2	-0.105 (CI = +/-0.038; p = 0.000)	0.712	-10.01%	
Frequency	2015.1	-0.126 (CI = +/-0.033; p = 0.000)	0.837	-11.82%	
Frequency	2015.2	-0.119 (CI = +/-0.038; p = 0.000)	0.795	-11.24%	
Frequency	2016.1	-0.121 (CI = +/-0.045; p = 0.000)	0.755	-11.35%	
Frequency	2016.2	-0.121 (CI = +/-0.055; p = 0.001)	0.701	-11.43%	
Frequency	2017.1	-0.103 (CI = +/-0.063; p = 0.005)	0.599	-9.82%	

Uninsured Auto

Coverage = UA

End Trend Period = 2021.1

Excluded Points = NA

Parameters Included: time

Fit	Start Date	Time	Adjusted R ²	Implied Trend
				Rate
Loss Cost	2005.1	0.040 (CI = +/-0.025; p = 0.002)	0.238	+4.10%
Loss Cost	2005.2	0.043 (CI = +/-0.026; p = 0.002)	0.246	+4.36%
Loss Cost	2006.1	0.043 (CI = +/-0.028; p = 0.004)	0.230	+4.41%
Loss Cost	2006.2	0.043 (CI = +/-0.030; p = 0.006)	0.212	+4.43%
Loss Cost	2007.1	0.047 (CI = +/-0.032; p = 0.005)	0.226	+4.80%
Loss Cost	2007.2	0.043 (CI = +/-0.034; p = 0.015)	0.178	+4.40%
Loss Cost	2008.1	0.046 (CI = +/-0.036; p = 0.015)	0.184	+4.72%
Loss Cost	2008.2	0.049 (CI = +/-0.039; p = 0.017)	0.182	+4.98%
Loss Cost	2009.1	0.036 (CI = +/-0.039; p = 0.071)	0.097	+3.64%
Loss Cost	2009.2	0.024 (CI = +/-0.040; p = 0.222)	0.024	+2.45%
Loss Cost	2010.1	0.023 (CI = +/-0.044; p = 0.287)	0.009	+2.32%
Loss Cost	2010.2	0.007 (CI = +/-0.043; p = 0.740)	-0.044	+0.70%
Loss Cost	2011.1	0.005 (CI = +/-0.048; p = 0.829)	-0.050	+0.50%
Loss Cost	2011.2	0.000 (CI = +/-0.052; p = 0.991)	-0.056	-0.03%
Loss Cost	2012.1	-0.008 (CI = +/-0.057; p = 0.769)	-0.053	-0.81%
Loss Cost	2012.2	-0.016 (CI = +/-0.064; p = 0.612)	-0.045	-1.54%
Loss Cost	2013.1	-0.013 (CI = +/-0.072; p = 0.714)	-0.057	-1.25%
Loss Cost	2013.2	-0.029 (CI = +/-0.079; p = 0.449)	-0.027	-2.82%
Loss Cost	2014.1	-0.003 (CI = +/-0.083; p = 0.944)	-0.076	-0.27%
Loss Cost	2014.2	-0.039 (CI = +/-0.081; p = 0.323)	0.005	-3.78%
Loss Cost	2015.1	-0.053 (CI = +/-0.094; p = 0.236)	0.045	-5.19%
Loss Cost	2015.2	-0.020 (CI = +/-0.100; p = 0.669)	-0.079	-1.95%
Loss Cost	2016.1	0.008 (CI = +/-0.114; p = 0.876)	-0.108	+0.81%
Loss Cost	2016.2	-0.003 (CI = +/-0.141; p = 0.956)	-0.125	-0.35%
Loss Cost	2017.1	-0.017 (CI = +/-0.179; p = 0.833)	-0.135	-1.64%
Severity	2005.1	0.040 (CI = +/-0.020; p = 0.000)	0.340	+4.08%
Severity	2005.2	0.042 (CI = +/-0.021; p = 0.000)	0.337	+4.24%
Severity	2006.1	0.043 (CI = +/-0.022; p = 0.000)	0.326	+4.35%
Severity	2006.2	0.041 (CI = +/-0.024; p = 0.001)	0.285	+4.15%
Severity	2007.1	0.044 (CI = +/-0.025; p = 0.001)	0.309	+4.55%
Severity	2007.2	0.043 (CI = +/-0.027; p = 0.003)	0.267	+4.35%
Severity	2008.1	0.041 (CI = +/-0.029; p = 0.007)	0.229	+4.19%
Severity	2008.2	0.044 (CI = +/-0.031; p = 0.007)	0.234	+4.47%
Severity	2009.1	0.034 (CI = +/-0.031; p = 0.032)	0.149	+3.48%
Severity	2009.2	0.033 (CI = +/-0.034; p = 0.053)	0.121	+3.39%
Severity	2010.1	0.035 (CI = +/-0.037; p = 0.062)	0.116	+3.57%
Severity	2010.2	0.030 (CI = +/-0.040; p = 0.137)	0.062	+3.01%
Severity	2011.1	0.032 (CI = +/-0.044; p = 0.146)	0.061	+3.24%
Severity	2011.2	0.038 (CI = +/-0.048; p = 0.115)	0.084	+3.87%
Severity	2012.1	0.040 (CI = +/-0.054; p = 0.136)	0.074	+4.06%
Severity	2012.2	0.050 (CI = +/-0.059; p = 0.087)	0.120	+5.16%
Severity	2013.1	0.067 (CI = +/-0.062; p = 0.035)	0.214	+6.97%
Severity	2013.2	0.065 (CI = +/-0.071; p = 0.069)	0.161	+6.70%
Severity	2014.1	0.094 (CI = +/-0.070; p = 0.012)	0.351	+9.89%
Severity	2014.2	0.075 (CI = +/-0.076; p = 0.053)	0.217	+7.75%
Severity	2015.1	0.085 (CI = +/-0.088; p = 0.058)	0.226	+8.87%
Severity	2015.2	0.113 (CI = +/-0.097; p = 0.026)	0.346	+11.97%
Severity	2016.1	0.145 (CI = +/-0.107; p = 0.013)	0.459	+15.61%
Severity	2016.2	0.138 (CI = +/-0.133; p = 0.043)	0.347	+14.82%
Severity	2017.1	0.108 (CI = +/-0.162; p = 0.161)	0.155	+11.37%
Frequency	2005.1	0.000 (CI = +/-0.018; p = 0.981)	-0.032	+0.02%
Frequency	2005.2	0.001 (CI = +/-0.019; p = 0.899)	-0.033	+0.12%
Frequency	2006.1	0.001 (CI = +/-0.020; p = 0.952)	-0.034	+0.06%
Frequency	2006.2	0.003 (CI = +/-0.022; p = 0.805)	-0.033	+0.26%
Frequency	2007.1	0.002 (CI = +/-0.023; p = 0.829)	-0.035	+0.25%
Frequency	2007.2	0.001 (CI = +/-0.025; p = 0.967)	-0.038	+0.05%
Frequency	2008.1	0.005 (CI = +/-0.026; p = 0.691)	-0.033	+0.51%
Frequency	2008.2	0.005 (CI = +/-0.028; p = 0.727)	-0.036	+0.48%
Frequency	2009.1	0.002 (CI = +/-0.030; p = 0.918)	-0.043	+0.15%
Frequency	2009.2	-0.009 (CI = +/-0.030; p = 0.533)	-0.027	-0.91%
Frequency	2010.1	-0.012 (CI = +/-0.033; p = 0.448)	-0.019	-1.21%
Frequency	2010.2	-0.023 (CI = +/-0.033; p = 0.167)	0.048	-2.24%
Frequency	2011.1	-0.027 (CI = +/-0.036; p = 0.135)	0.067	-2.65%
Frequency	2011.2	-0.038 (CI = +/-0.037; p = 0.043)	0.165	-3.76%
Frequency	2012.1	-0.048 (CI = +/-0.039; p = 0.019)	0.240	-4.68%
Frequency	2012.2	-0.066 (CI = +/-0.036; p = 0.001)	0.446	-6.37%
Frequency	2013.1	-0.080 (CI = +/-0.036; p = 0.000)	0.568	-7.68%
Frequency	2013.2	-0.093 (CI = +/-0.037; p = 0.000)	0.657	-8.92%
Frequency	2014.1	-0.097 (CI = +/-0.042; p = 0.000)	0.630	-9.25%
Frequency	2014.2	-0.113 (CI = +/-0.043; p = 0.000)	0.711	-10.71%
Frequency	2015.1	-0.138 (CI = +/-0.035; p = 0.000)	0.864	-12.91%
Frequency	2015.2	-0.133 (CI = +/-0.041; p = 0.000)	0.825	-12.43%
Frequency	2016.1	-0.137 (CI = +/-0.049; p = 0.000)	0.795	-12.80%
Frequency	2016.2	-0.142 (CI = +/-0.061; p = 0.001)	0.756	-13.21%
Frequency	2017.1	-0.124 (CI = +/-0.072; p = 0.005)	0.660	-11.68%

Uninsured Auto

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

Fit	Start Date	Time	Adjusted R ²	Implied Trend
				Rate
Loss Cost	2005.1	0.050 (CI = +/-0.029; p = 0.001)	0.288	+5.10%
Loss Cost	2005.2	0.053 (CI = +/-0.030; p = 0.001)	0.302	+5.49%
Loss Cost	2006.1	0.055 (CI = +/-0.033; p = 0.002)	0.290	+5.64%
Loss Cost	2006.2	0.056 (CI = +/-0.035; p = 0.003)	0.274	+5.75%
Loss Cost	2007.1	0.061 (CI = +/-0.037; p = 0.002)	0.298	+6.34%
Loss Cost	2007.2	0.058 (CI = +/-0.040; p = 0.007)	0.247	+5.96%
Loss Cost	2008.1	0.063 (CI = +/-0.043; p = 0.006)	0.261	+6.51%
Loss Cost	2008.2	0.068 (CI = +/-0.047; p = 0.007)	0.267	+7.02%
Loss Cost	2009.1	0.053 (CI = +/-0.048; p = 0.031)	0.172	+5.45%
Loss Cost	2009.2	0.040 (CI = +/-0.050; p = 0.111)	0.082	+4.04%
Loss Cost	2010.1	0.040 (CI = +/-0.055; p = 0.149)	0.063	+4.03%
Loss Cost	2010.2	0.020 (CI = +/-0.055; p = 0.460)	-0.024	+2.00%
Loss Cost	2011.1	0.019 (CI = +/-0.062; p = 0.534)	-0.036	+1.88%
Loss Cost	2011.2	0.013 (CI = +/-0.070; p = 0.698)	-0.056	+1.31%
Loss Cost	2012.1	0.004 (CI = +/-0.079; p = 0.923)	-0.071	+0.36%
Loss Cost	2012.2	-0.006 (CI = +/-0.090; p = 0.895)	-0.075	-0.56%
Loss Cost	2013.1	0.000 (CI = +/-0.104; p = 0.996)	-0.083	+0.02%
Loss Cost	2013.2	-0.022 (CI = +/-0.118; p = 0.684)	-0.074	-2.22%
Loss Cost	2014.1	0.020 (CI = +/-0.126; p = 0.737)	-0.087	+1.98%
Loss Cost	2014.2	-0.035 (CI = +/-0.128; p = 0.546)	-0.065	-3.48%
Loss Cost	2015.1	-0.061 (CI = +/-0.154; p = 0.388)	-0.019	-5.90%
Loss Cost	2015.2	-0.002 (CI = +/-0.170; p = 0.975)	-0.143	-0.24%
Loss Cost	2016.1	0.056 (CI = +/-0.201; p = 0.521)	-0.083	+5.76%
Loss Cost	2016.2	0.046 (CI = +/-0.283; p = 0.691)	-0.159	+4.74%
Loss Cost	2017.1	0.033 (CI = +/-0.431; p = 0.844)	-0.236	+3.31%
Severity	2005.1	0.036 (CI = +/-0.023; p = 0.003)	0.245	+3.65%
Severity	2005.2	0.037 (CI = +/-0.024; p = 0.004)	0.242	+3.81%
Severity	2006.1	0.038 (CI = +/-0.026; p = 0.006)	0.230	+3.91%
Severity	2006.2	0.036 (CI = +/-0.028; p = 0.015)	0.184	+3.63%
Severity	2007.1	0.040 (CI = +/-0.030; p = 0.011)	0.210	+4.08%
Severity	2007.2	0.037 (CI = +/-0.032; p = 0.026)	0.164	+3.79%
Severity	2008.1	0.035 (CI = +/-0.035; p = 0.051)	0.124	+3.54%
Severity	2008.2	0.038 (CI = +/-0.038; p = 0.053)	0.128	+3.83%
Severity	2009.1	0.025 (CI = +/-0.038; p = 0.194)	0.037	+2.49%
Severity	2009.2	0.022 (CI = +/-0.042; p = 0.280)	0.012	+2.26%
Severity	2010.1	0.023 (CI = +/-0.047; p = 0.307)	0.006	+2.36%
Severity	2010.2	0.015 (CI = +/-0.051; p = 0.551)	-0.036	+1.47%
Severity	2011.1	0.016 (CI = +/-0.057; p = 0.567)	-0.040	+1.58%
Severity	2011.2	0.022 (CI = +/-0.064; p = 0.473)	-0.029	+2.23%
Severity	2012.1	0.022 (CI = +/-0.073; p = 0.524)	-0.040	+2.24%
Severity	2012.2	0.035 (CI = +/-0.082; p = 0.377)	-0.012	+3.53%
Severity	2013.1	0.057 (CI = +/-0.089; p = 0.188)	0.068	+5.90%
Severity	2013.2	0.051 (CI = +/-0.105; p = 0.305)	0.013	+5.27%
Severity	2014.1	0.095 (CI = +/-0.107; p = 0.075)	0.211	+9.99%
Severity	2014.2	0.062 (CI = +/-0.120; p = 0.269)	0.037	+6.43%
Severity	2015.1	0.076 (CI = +/-0.148; p = 0.267)	0.045	+7.94%
Severity	2015.2	0.124 (CI = +/-0.171; p = 0.129)	0.196	+13.25%
Severity	2016.1	0.189 (CI = +/-0.196; p = 0.056)	0.394	+20.80%
Severity	2016.2	0.187 (CI = +/-0.276; p = 0.142)	0.254	+20.62%
Severity	2017.1	0.131 (CI = +/-0.402; p = 0.417)	-0.038	+13.99%
Frequency	2005.1	0.014 (CI = +/-0.019; p = 0.140)	0.043	+1.39%
Frequency	2005.2	0.016 (CI = +/-0.020; p = 0.109)	0.059	+1.62%
Frequency	2006.1	0.016 (CI = +/-0.021; p = 0.125)	0.053	+1.66%
Frequency	2006.2	0.020 (CI = +/-0.023; p = 0.076)	0.085	+2.04%
Frequency	2007.1	0.022 (CI = +/-0.024; p = 0.081)	0.085	+2.17%
Frequency	2007.2	0.021 (CI = +/-0.026; p = 0.119)	0.063	+2.09%
Frequency	2008.1	0.028 (CI = +/-0.027; p = 0.040)	0.140	+2.88%
Frequency	2008.2	0.030 (CI = +/-0.029; p = 0.045)	0.139	+3.07%
Frequency	2009.1	0.028 (CI = +/-0.032; p = 0.081)	0.102	+2.89%
Frequency	2009.2	0.017 (CI = +/-0.032; p = 0.279)	0.012	+1.74%
Frequency	2010.1	0.016 (CI = +/-0.036; p = 0.355)	-0.005	+1.63%
Frequency	2010.2	0.005 (CI = +/-0.037; p = 0.770)	-0.053	+0.53%
Frequency	2011.1	0.003 (CI = +/-0.042; p = 0.882)	-0.061	+0.30%
Frequency	2011.2	-0.009 (CI = +/-0.044; p = 0.669)	-0.053	-0.90%
Frequency	2012.1	-0.019 (CI = +/-0.049; p = 0.426)	-0.022	-1.84%
Frequency	2012.2	-0.040 (CI = +/-0.047; p = 0.084)	0.151	-3.95%
Frequency	2013.1	-0.057 (CI = +/-0.048; p = 0.025)	0.301	-5.55%
Frequency	2013.2	-0.074 (CI = +/-0.051; p = 0.009)	0.428	-7.12%
Frequency	2014.1	-0.076 (CI = +/-0.062; p = 0.021)	0.372	-7.29%
Frequency	2014.2	-0.098 (CI = +/-0.067; p = 0.009)	0.501	-9.31%
Frequency	2015.1	-0.137 (CI = +/-0.053; p = 0.000)	0.796	-12.82%
Frequency	2015.2	-0.127 (CI = +/-0.065; p = 0.003)	0.715	-11.90%
Frequency	2016.1	-0.133 (CI = +/-0.087; p = 0.009)	0.652	-12.44%
Frequency	2016.2	-0.141 (CI = +/-0.121; p = 0.030)	0.572	-13.17%
Frequency	2017.1	-0.098 (CI = +/-0.157; p = 0.157)	0.289	-9.37%

Uninsured Auto

Coverage = UA

End Trend Period = 2019.1

Excluded Points = NA

Parameters Included: time

Fit	Start Date	Time	Adjusted R ²	Implied Trend
				Rate
Loss Cost	2005.1	0.048 (CI = +/-0.031; p = 0.003)	0.251	+4.91%
Loss Cost	2005.2	0.052 (CI = +/-0.033; p = 0.003)	0.265	+5.32%
Loss Cost	2006.1	0.053 (CI = +/-0.035; p = 0.004)	0.252	+5.46%
Loss Cost	2006.2	0.054 (CI = +/-0.038; p = 0.007)	0.236	+5.57%
Loss Cost	2007.1	0.060 (CI = +/-0.040; p = 0.005)	0.260	+6.20%
Loss Cost	2007.2	0.056 (CI = +/-0.044; p = 0.014)	0.208	+5.77%
Loss Cost	2008.1	0.062 (CI = +/-0.047; p = 0.013)	0.223	+6.35%
Loss Cost	2008.2	0.067 (CI = +/-0.052; p = 0.014)	0.230	+6.89%
Loss Cost	2009.1	0.050 (CI = +/-0.053; p = 0.060)	0.130	+5.15%
Loss Cost	2009.2	0.035 (CI = +/-0.055; p = 0.195)	0.041	+3.57%
Loss Cost	2010.1	0.035 (CI = +/-0.061; p = 0.249)	0.023	+3.51%
Loss Cost	2010.2	0.012 (CI = +/-0.061; p = 0.685)	-0.051	+1.20%
Loss Cost	2011.1	0.010 (CI = +/-0.069; p = 0.772)	-0.061	+0.96%
Loss Cost	2011.2	0.002 (CI = +/-0.078; p = 0.958)	-0.071	+0.20%
Loss Cost	2012.1	-0.010 (CI = +/-0.088; p = 0.805)	-0.072	-1.03%
Loss Cost	2012.2	-0.023 (CI = +/-0.101; p = 0.628)	-0.062	-2.28%
Loss Cost	2013.1	-0.019 (CI = +/-0.119; p = 0.730)	-0.079	-1.90%
Loss Cost	2013.2	-0.049 (CI = +/-0.135; p = 0.434)	-0.031	-4.83%
Loss Cost	2014.1	-0.005 (CI = +/-0.149; p = 0.947)	-0.111	-0.45%
Loss Cost	2014.2	-0.077 (CI = +/-0.144; p = 0.252)	0.055	-7.41%
Loss Cost	2015.1	-0.119 (CI = +/-0.170; p = 0.142)	0.178	-11.24%
Loss Cost	2015.2	-0.061 (CI = +/-0.201; p = 0.488)	-0.069	-5.90%
Loss Cost	2016.1	-0.002 (CI = +/-0.259; p = 0.982)	-0.200	-0.24%
Loss Cost	2016.2	-0.039 (CI = +/-0.386; p = 0.791)	-0.225	-3.86%
Loss Cost	2017.1	-0.103 (CI = +/-0.652; p = 0.650)	-0.230	-9.78%
Severity	2005.1	0.029 (CI = +/-0.023; p = 0.015)	0.170	+2.92%
Severity	2005.2	0.030 (CI = +/-0.024; p = 0.018)	0.165	+3.04%
Severity	2006.1	0.030 (CI = +/-0.026; p = 0.026)	0.151	+3.08%
Severity	2006.2	0.027 (CI = +/-0.028; p = 0.061)	0.103	+2.72%
Severity	2007.1	0.031 (CI = +/-0.030; p = 0.046)	0.126	+3.12%
Severity	2007.2	0.027 (CI = +/-0.032; p = 0.100)	0.078	+2.72%
Severity	2008.1	0.023 (CI = +/-0.035; p = 0.183)	0.039	+2.36%
Severity	2008.2	0.025 (CI = +/-0.039; p = 0.186)	0.040	+2.57%
Severity	2009.1	0.010 (CI = +/-0.037; p = 0.589)	-0.036	+0.98%
Severity	2009.2	0.006 (CI = +/-0.041; p = 0.773)	-0.051	+0.57%
Severity	2010.1	0.005 (CI = +/-0.046; p = 0.821)	-0.056	+0.50%
Severity	2010.2	-0.007 (CI = +/-0.049; p = 0.767)	-0.056	-0.69%
Severity	2011.1	-0.008 (CI = +/-0.055; p = 0.749)	-0.059	-0.84%
Severity	2011.2	-0.004 (CI = +/-0.063; p = 0.881)	-0.070	-0.44%
Severity	2012.1	-0.008 (CI = +/-0.072; p = 0.812)	-0.072	-0.80%
Severity	2012.2	0.002 (CI = +/-0.082; p = 0.965)	-0.083	+0.17%
Severity	2013.1	0.023 (CI = +/-0.092; p = 0.600)	-0.063	+2.29%
Severity	2013.2	0.009 (CI = +/-0.109; p = 0.851)	-0.096	+0.94%
Severity	2014.1	0.054 (CI = +/-0.113; p = 0.311)	0.015	+5.50%
Severity	2014.2	0.004 (CI = +/-0.115; p = 0.937)	-0.124	+0.41%
Severity	2015.1	0.007 (CI = +/-0.148; p = 0.913)	-0.141	+0.71%
Severity	2015.2	0.049 (CI = +/-0.183; p = 0.536)	-0.089	+5.02%
Severity	2016.1	0.110 (CI = +/-0.227; p = 0.269)	0.084	+11.62%
Severity	2016.2	0.076 (CI = +/-0.339; p = 0.565)	-0.138	+7.93%
Severity	2017.1	-0.064 (CI = +/-0.443; p = 0.677)	-0.246	-6.20%
Frequency	2005.1	0.019 (CI = +/-0.019; p = 0.047)	0.107	+1.94%
Frequency	2005.2	0.022 (CI = +/-0.020; p = 0.033)	0.131	+2.22%
Frequency	2006.1	0.023 (CI = +/-0.022; p = 0.039)	0.126	+2.31%
Frequency	2006.2	0.027 (CI = +/-0.023; p = 0.019)	0.174	+2.78%
Frequency	2007.1	0.029 (CI = +/-0.024; p = 0.020)	0.179	+2.98%
Frequency	2007.2	0.029 (CI = +/-0.027; p = 0.033)	0.154	+2.96%
Frequency	2008.1	0.038 (CI = +/-0.027; p = 0.007)	0.268	+3.91%
Frequency	2008.2	0.041 (CI = +/-0.029; p = 0.007)	0.274	+4.22%
Frequency	2009.1	0.040 (CI = +/-0.032; p = 0.015)	0.233	+4.13%
Frequency	2009.2	0.029 (CI = +/-0.032; p = 0.070)	0.125	+2.98%
Frequency	2010.1	0.030 (CI = +/-0.036; p = 0.099)	0.102	+3.00%
Frequency	2010.2	0.019 (CI = +/-0.037; p = 0.301)	0.008	+1.90%
Frequency	2011.1	0.018 (CI = +/-0.042; p = 0.379)	-0.011	+1.82%
Frequency	2011.2	0.006 (CI = +/-0.045; p = 0.767)	-0.064	+0.64%
Frequency	2012.1	-0.002 (CI = +/-0.051; p = 0.925)	-0.076	-0.23%
Frequency	2012.2	-0.025 (CI = +/-0.049; p = 0.295)	0.015	-2.45%
Frequency	2013.1	-0.042 (CI = +/-0.052; p = 0.107)	0.148	-4.10%
Frequency	2013.2	-0.059 (CI = +/-0.057; p = 0.045)	0.279	-5.72%
Frequency	2014.1	-0.058 (CI = +/-0.070; p = 0.092)	0.203	-5.64%
Frequency	2014.2	-0.081 (CI = +/-0.079; p = 0.045)	0.341	-7.79%
Frequency	2015.1	-0.126 (CI = +/-0.065; p = 0.003)	0.715	-11.87%
Frequency	2015.2	-0.110 (CI = +/-0.082; p = 0.017)	0.585	-10.40%
Frequency	2016.1	-0.112 (CI = +/-0.115; p = 0.054)	0.470	-10.63%
Frequency	2016.2	-0.116 (CI = +/-0.175; p = 0.141)	0.321	-10.93%
Frequency	2017.1	-0.039 (CI = +/-0.218; p = 0.611)	-0.205	-3.81%

Collision

Coverage = CL

End Trend Period = 2021.2

Excluded Points = NA

Parameters Included: time, seasonality

Fit	Start Date	Time	Seasonality	Adjusted R ²	Implied Trend
					Rate
Loss Cost	2005.1	0.007 (CI = +/-0.007; p = 0.035)	-0.043 (CI = +/-0.067; p = 0.208)	0.128	+0.75%
Loss Cost	2005.2	0.006 (CI = +/-0.007; p = 0.093)	-0.035 (CI = +/-0.067; p = 0.301)	0.062	+0.60%
Loss Cost	2006.1	0.005 (CI = +/-0.008; p = 0.157)	-0.038 (CI = +/-0.069; p = 0.266)	0.049	+0.54%
Loss Cost	2006.2	0.005 (CI = +/-0.008; p = 0.213)	-0.037 (CI = +/-0.072; p = 0.304)	0.023	+0.50%
Loss Cost	2007.1	0.005 (CI = +/-0.009; p = 0.287)	-0.039 (CI = +/-0.074; p = 0.292)	0.016	+0.45%
Loss Cost	2007.2	0.006 (CI = +/-0.009; p = 0.218)	-0.044 (CI = +/-0.076; p = 0.247)	0.034	+0.56%
Loss Cost	2008.1	0.007 (CI = +/-0.010; p = 0.135)	-0.036 (CI = +/-0.077; p = 0.347)	0.053	+0.72%
Loss Cost	2008.2	0.008 (CI = +/-0.010; p = 0.109)	-0.041 (CI = +/-0.080; p = 0.302)	0.067	+0.83%
Loss Cost	2009.1	0.009 (CI = +/-0.011; p = 0.117)	-0.039 (CI = +/-0.083; p = 0.348)	0.067	+0.88%
Loss Cost	2009.2	0.010 (CI = +/-0.012; p = 0.093)	-0.044 (CI = +/-0.086; p = 0.297)	0.085	+1.01%
Loss Cost	2010.1	0.012 (CI = +/-0.013; p = 0.072)	-0.038 (CI = +/-0.089; p = 0.390)	0.102	+1.18%
Loss Cost	2010.2	0.010 (CI = +/-0.014; p = 0.145)	-0.031 (CI = +/-0.092; p = 0.486)	0.035	+1.01%
Loss Cost	2011.1	0.010 (CI = +/-0.015; p = 0.176)	-0.031 (CI = +/-0.097; p = 0.518)	0.026	+1.03%
Loss Cost	2011.2	0.010 (CI = +/-0.017; p = 0.231)	-0.029 (CI = +/-0.102; p = 0.552)	-0.005	+1.00%
Loss Cost	2012.1	0.011 (CI = +/-0.019; p = 0.238)	-0.026 (CI = +/-0.108; p = 0.616)	-0.006	+1.09%
Loss Cost	2012.2	0.011 (CI = +/-0.021; p = 0.294)	-0.026 (CI = +/-0.115; p = 0.641)	-0.034	+1.08%
Loss Cost	2013.1	0.007 (CI = +/-0.023; p = 0.525)	-0.037 (CI = +/-0.120; p = 0.518)	-0.066	+0.71%
Loss Cost	2013.2	0.004 (CI = +/-0.026; p = 0.727)	-0.029 (CI = +/-0.127; p = 0.626)	-0.113	+0.43%
Loss Cost	2014.1	0.000 (CI = +/-0.029; p = 0.983)	-0.041 (CI = +/-0.135; p = 0.525)	-0.116	+0.03%
Loss Cost	2014.2	-0.005 (CI = +/-0.033; p = 0.744)	-0.027 (CI = +/-0.141; p = 0.679)	-0.139	-0.50%
Loss Cost	2015.1	-0.017 (CI = +/-0.034; p = 0.309)	-0.057 (CI = +/-0.138; p = 0.388)	-0.021	-1.65%
Loss Cost	2015.2	-0.013 (CI = +/-0.040; p = 0.486)	-0.064 (CI = +/-0.150; p = 0.361)	-0.049	-1.29%
Loss Cost	2016.1	-0.024 (CI = +/-0.045; p = 0.256)	-0.089 (CI = +/-0.157; p = 0.231)	0.062	-2.41%
Loss Cost	2016.2	-0.034 (CI = +/-0.053; p = 0.171)	-0.071 (CI = +/-0.167; p = 0.356)	0.109	-3.37%
Loss Cost	2017.1	-0.046 (CI = +/-0.065; p = 0.136)	-0.092 (CI = +/-0.185; p = 0.278)	0.154	-4.49%
Severity	2005.1	0.045 (CI = +/-0.004; p = 0.000)	-0.031 (CI = +/-0.043; p = 0.147)	0.931	+4.61%
Severity	2005.2	0.045 (CI = +/-0.005; p = 0.000)	-0.033 (CI = +/-0.044; p = 0.131)	0.927	+4.65%
Severity	2006.1	0.046 (CI = +/-0.005; p = 0.000)	-0.030 (CI = +/-0.045; p = 0.182)	0.924	+4.72%
Severity	2006.2	0.047 (CI = +/-0.005; p = 0.000)	-0.035 (CI = +/-0.045; p = 0.117)	0.925	+4.83%
Severity	2007.1	0.046 (CI = +/-0.005; p = 0.000)	-0.041 (CI = +/-0.045; p = 0.071)	0.921	+4.71%
Severity	2007.2	0.046 (CI = +/-0.006; p = 0.000)	-0.040 (CI = +/-0.047; p = 0.088)	0.911	+4.69%
Severity	2008.1	0.047 (CI = +/-0.006; p = 0.000)	-0.033 (CI = +/-0.046; p = 0.151)	0.916	+4.84%
Severity	2008.2	0.050 (CI = +/-0.005; p = 0.000)	-0.044 (CI = +/-0.041; p = 0.034)	0.938	+5.10%
Severity	2009.1	0.051 (CI = +/-0.005; p = 0.000)	-0.038 (CI = +/-0.040; p = 0.063)	0.942	+5.25%
Severity	2009.2	0.052 (CI = +/-0.006; p = 0.000)	-0.041 (CI = +/-0.041; p = 0.053)	0.937	+5.33%
Severity	2010.1	0.052 (CI = +/-0.006; p = 0.000)	-0.040 (CI = +/-0.043; p = 0.067)	0.931	+5.34%
Severity	2010.2	0.052 (CI = +/-0.007; p = 0.000)	-0.039 (CI = +/-0.045; p = 0.087)	0.920	+5.32%
Severity	2011.1	0.052 (CI = +/-0.007; p = 0.000)	-0.038 (CI = +/-0.048; p = 0.113)	0.912	+5.35%
Severity	2011.2	0.052 (CI = +/-0.008; p = 0.000)	-0.037 (CI = +/-0.050; p = 0.140)	0.897	+5.32%
Severity	2012.1	0.050 (CI = +/-0.009; p = 0.000)	-0.044 (CI = +/-0.051; p = 0.087)	0.887	+5.11%
Severity	2012.2	0.048 (CI = +/-0.010; p = 0.000)	-0.038 (CI = +/-0.052; p = 0.139)	0.865	+4.93%
Severity	2013.1	0.043 (CI = +/-0.008; p = 0.000)	-0.056 (CI = +/-0.039; p = 0.009)	0.903	+4.36%
Severity	2013.2	0.039 (CI = +/-0.007; p = 0.000)	-0.046 (CI = +/-0.034; p = 0.012)	0.905	+4.01%
Severity	2014.1	0.037 (CI = +/-0.008; p = 0.000)	-0.052 (CI = +/-0.035; p = 0.007)	0.898	+3.80%
Severity	2014.2	0.036 (CI = +/-0.008; p = 0.000)	-0.049 (CI = +/-0.037; p = 0.014)	0.869	+3.68%
Severity	2015.1	0.037 (CI = +/-0.010; p = 0.000)	-0.046 (CI = +/-0.040; p = 0.027)	0.859	+3.79%
Severity	2015.2	0.031 (CI = +/-0.007; p = 0.000)	-0.034 (CI = +/-0.026; p = 0.015)	0.903	+3.18%
Severity	2016.1	0.028 (CI = +/-0.007; p = 0.000)	-0.040 (CI = +/-0.024; p = 0.004)	0.911	+2.87%
Severity	2016.2	0.026 (CI = +/-0.007; p = 0.000)	-0.036 (CI = +/-0.023; p = 0.007)	0.889	+2.63%
Severity	2017.1	0.026 (CI = +/-0.009; p = 0.000)	-0.035 (CI = +/-0.027; p = 0.017)	0.874	+2.66%
Frequency	2005.1	-0.038 (CI = +/-0.007; p = 0.000)	-0.011 (CI = +/-0.068; p = 0.738)	0.785	-3.69%
Frequency	2005.2	-0.039 (CI = +/-0.007; p = 0.000)	-0.001 (CI = +/-0.067; p = 0.969)	0.803	-3.87%
Frequency	2006.1	-0.041 (CI = +/-0.007; p = 0.000)	-0.008 (CI = +/-0.067; p = 0.801)	0.806	-3.99%
Frequency	2006.2	-0.042 (CI = +/-0.008; p = 0.000)	-0.001 (CI = +/-0.068; p = 0.974)	0.810	-4.13%
Frequency	2007.1	-0.041 (CI = +/-0.008; p = 0.000)	0.002 (CI = +/-0.070; p = 0.945)	0.790	-4.06%
Frequency	2007.2	-0.040 (CI = +/-0.009; p = 0.000)	-0.004 (CI = +/-0.071; p = 0.917)	0.768	-3.94%
Frequency	2008.1	-0.040 (CI = +/-0.009; p = 0.000)	-0.003 (CI = +/-0.074; p = 0.938)	0.745	-3.93%
Frequency	2008.2	-0.041 (CI = +/-0.010; p = 0.000)	0.004 (CI = +/-0.076; p = 0.923)	0.744	-4.06%
Frequency	2009.1	-0.042 (CI = +/-0.010; p = 0.000)	-0.001 (CI = +/-0.079; p = 0.981)	0.733	-4.16%
Frequency	2009.2	-0.042 (CI = +/-0.011; p = 0.000)	-0.004 (CI = +/-0.082; p = 0.927)	0.703	-4.10%
Frequency	2010.1	-0.040 (CI = +/-0.012; p = 0.000)	0.002 (CI = +/-0.085; p = 0.952)	0.663	-3.95%
Frequency	2010.2	-0.042 (CI = +/-0.013; p = 0.000)	0.008 (CI = +/-0.088; p = 0.857)	0.652	-4.09%
Frequency	2011.1	-0.042 (CI = +/-0.015; p = 0.000)	0.007 (CI = +/-0.093; p = 0.873)	0.620	-4.10%
Frequency	2011.2	-0.042 (CI = +/-0.016; p = 0.000)	0.007 (CI = +/-0.098; p = 0.877)	0.582	-4.10%
Frequency	2012.1	-0.039 (CI = +/-0.018; p = 0.000)	0.017 (CI = +/-0.101; p = 0.720)	0.520	-3.82%
Frequency	2012.2	-0.037 (CI = +/-0.019; p = 0.001)	0.013 (CI = +/-0.107; p = 0.806)	0.450	-3.68%
Frequency	2013.1	-0.036 (CI = +/-0.022; p = 0.003)	0.018 (CI = +/-0.113; p = 0.734)	0.383	-3.50%
Frequency	2013.2	-0.035 (CI = +/-0.025; p = 0.009)	0.017 (CI = +/-0.121; p = 0.772)	0.315	-3.44%
Frequency	2014.1	-0.037 (CI = +/-0.028; p = 0.014)	0.011 (CI = +/-0.130; p = 0.860)	0.294	-3.64%
Frequency	2014.2	-0.041 (CI = +/-0.032; p = 0.016)	0.021 (CI = +/-0.138; p = 0.744)	0.301	-4.03%
Frequency	2015.1	-0.054 (CI = +/-0.033; p = 0.004)	-0.010 (CI = +/-0.131; p = 0.865)	0.464	-5.24%
Frequency	2015.2	-0.044 (CI = +/-0.035; p = 0.019)	-0.031 (CI = +/-0.132; p = 0.614)	0.339	-4.34%
Frequency	2016.1	-0.053 (CI = +/-0.041; p = 0.017)	-0.049 (CI = +/-0.141; p = 0.452)	0.377	-5.13%
Frequency	2016.2	-0.060 (CI = +/-0.048; p = 0.020)	-0.035 (CI = +/-0.152; p = 0.610)	0.400	-5.85%
Frequency	2017.1	-0.072 (CI = +/-0.058; p = 0.022)	-0.057 (CI = +/-0.167; p = 0.445)	0.427	-6.97%

Collision

Coverage = CL
End Trend Period = 2021.2
Excluded Points = NA
Parameters Included: time

Fit	Start Date	Time	Adjusted R ²	Implied Trend
				Rate
Loss Cost	2005.1	0.008 (CI = +/-0.007; p = 0.031)	0.110	+0.77%
Loss Cost	2005.2	0.006 (CI = +/-0.007; p = 0.093)	0.059	+0.60%
Loss Cost	2006.1	0.006 (CI = +/-0.008; p = 0.141)	0.040	+0.56%
Loss Cost	2006.2	0.005 (CI = +/-0.008; p = 0.214)	0.020	+0.50%
Loss Cost	2007.1	0.005 (CI = +/-0.009; p = 0.261)	0.011	+0.48%
Loss Cost	2007.2	0.006 (CI = +/-0.009; p = 0.221)	0.020	+0.56%
Loss Cost	2008.1	0.007 (CI = +/-0.010; p = 0.119)	0.056	+0.75%
Loss Cost	2008.2	0.008 (CI = +/-0.010; p = 0.110)	0.063	+0.83%
Loss Cost	2009.1	0.009 (CI = +/-0.011; p = 0.102)	0.070	+0.91%
Loss Cost	2009.2	0.010 (CI = +/-0.012; p = 0.093)	0.079	+1.01%
Loss Cost	2010.1	0.012 (CI = +/-0.013; p = 0.061)	0.112	+1.22%
Loss Cost	2010.2	0.010 (CI = +/-0.014; p = 0.140)	0.058	+1.01%
Loss Cost	2011.1	0.011 (CI = +/-0.015; p = 0.154)	0.054	+1.07%
Loss Cost	2011.2	0.010 (CI = +/-0.017; p = 0.222)	0.029	+1.00%
Loss Cost	2012.1	0.011 (CI = +/-0.018; p = 0.211)	0.035	+1.13%
Loss Cost	2012.2	0.011 (CI = +/-0.020; p = 0.282)	0.013	+1.08%
Loss Cost	2013.1	0.008 (CI = +/-0.023; p = 0.476)	-0.028	+0.78%
Loss Cost	2013.2	0.004 (CI = +/-0.025; p = 0.720)	-0.057	+0.43%
Loss Cost	2014.1	0.001 (CI = +/-0.028; p = 0.926)	-0.071	+0.13%
Loss Cost	2014.2	-0.005 (CI = +/-0.031; p = 0.735)	-0.067	-0.50%
Loss Cost	2015.1	-0.015 (CI = +/-0.033; p = 0.352)	-0.005	-1.48%
Loss Cost	2015.2	-0.013 (CI = +/-0.039; p = 0.483)	-0.041	-1.29%
Loss Cost	2016.1	-0.021 (CI = +/-0.046; p = 0.338)	0.001	-2.04%
Loss Cost	2016.2	-0.034 (CI = +/-0.051; p = 0.165)	0.113	-3.37%
Loss Cost	2017.1	-0.040 (CI = +/-0.063; p = 0.180)	0.114	-3.96%
Severity	2005.1	0.045 (CI = +/-0.004; p = 0.000)	0.929	+4.63%
Severity	2005.2	0.045 (CI = +/-0.005; p = 0.000)	0.923	+4.65%
Severity	2006.1	0.046 (CI = +/-0.005; p = 0.000)	0.922	+4.73%
Severity	2006.2	0.047 (CI = +/-0.005; p = 0.000)	0.921	+4.83%
Severity	2007.1	0.046 (CI = +/-0.005; p = 0.000)	0.913	+4.74%
Severity	2007.2	0.046 (CI = +/-0.006; p = 0.000)	0.904	+4.69%
Severity	2008.1	0.048 (CI = +/-0.006; p = 0.000)	0.912	+4.87%
Severity	2008.2	0.050 (CI = +/-0.006; p = 0.000)	0.928	+5.10%
Severity	2009.1	0.052 (CI = +/-0.006; p = 0.000)	0.935	+5.29%
Severity	2009.2	0.052 (CI = +/-0.006; p = 0.000)	0.929	+5.33%
Severity	2010.1	0.052 (CI = +/-0.007; p = 0.000)	0.922	+5.39%
Severity	2010.2	0.052 (CI = +/-0.007; p = 0.000)	0.912	+5.32%
Severity	2011.1	0.053 (CI = +/-0.008; p = 0.000)	0.904	+5.40%
Severity	2011.2	0.052 (CI = +/-0.009; p = 0.000)	0.890	+5.32%
Severity	2012.1	0.051 (CI = +/-0.009; p = 0.000)	0.872	+5.18%
Severity	2012.2	0.048 (CI = +/-0.010; p = 0.000)	0.854	+4.93%
Severity	2013.1	0.044 (CI = +/-0.009; p = 0.000)	0.854	+4.47%
Severity	2013.2	0.039 (CI = +/-0.008; p = 0.000)	0.858	+4.01%
Severity	2014.1	0.039 (CI = +/-0.010; p = 0.000)	0.830	+3.93%
Severity	2014.2	0.036 (CI = +/-0.011; p = 0.000)	0.794	+3.68%
Severity	2015.1	0.039 (CI = +/-0.012; p = 0.000)	0.795	+3.93%
Severity	2015.2	0.031 (CI = +/-0.009; p = 0.000)	0.836	+3.18%
Severity	2016.1	0.030 (CI = +/-0.010; p = 0.000)	0.790	+3.05%
Severity	2016.2	0.026 (CI = +/-0.011; p = 0.000)	0.741	+2.63%
Severity	2017.1	0.028 (CI = +/-0.013; p = 0.001)	0.736	+2.88%
Frequency	2005.1	-0.038 (CI = +/-0.007; p = 0.000)	0.791	-3.69%
Frequency	2005.2	-0.039 (CI = +/-0.007; p = 0.000)	0.809	-3.87%
Frequency	2006.1	-0.041 (CI = +/-0.007; p = 0.000)	0.812	-3.99%
Frequency	2006.2	-0.042 (CI = +/-0.007; p = 0.000)	0.817	-4.13%
Frequency	2007.1	-0.041 (CI = +/-0.008; p = 0.000)	0.798	-4.06%
Frequency	2007.2	-0.040 (CI = +/-0.008; p = 0.000)	0.776	-3.94%
Frequency	2008.1	-0.040 (CI = +/-0.009; p = 0.000)	0.755	-3.92%
Frequency	2008.2	-0.041 (CI = +/-0.009; p = 0.000)	0.755	-4.06%
Frequency	2009.1	-0.042 (CI = +/-0.010; p = 0.000)	0.744	-4.16%
Frequency	2009.2	-0.042 (CI = +/-0.011; p = 0.000)	0.715	-4.10%
Frequency	2010.1	-0.040 (CI = +/-0.012; p = 0.000)	0.679	-3.96%
Frequency	2010.2	-0.042 (CI = +/-0.013; p = 0.000)	0.668	-4.09%
Frequency	2011.1	-0.042 (CI = +/-0.014; p = 0.000)	0.639	-4.11%
Frequency	2011.2	-0.042 (CI = +/-0.016; p = 0.000)	0.604	-4.10%
Frequency	2012.1	-0.039 (CI = +/-0.017; p = 0.000)	0.543	-3.85%
Frequency	2012.2	-0.037 (CI = +/-0.019; p = 0.001)	0.481	-3.68%
Frequency	2013.1	-0.036 (CI = +/-0.021; p = 0.002)	0.417	-3.53%
Frequency	2013.2	-0.035 (CI = +/-0.024; p = 0.007)	0.356	-3.44%
Frequency	2014.1	-0.037 (CI = +/-0.027; p = 0.010)	0.343	-3.66%
Frequency	2014.2	-0.041 (CI = +/-0.030; p = 0.012)	0.349	-4.03%
Frequency	2015.1	-0.053 (CI = +/-0.031; p = 0.003)	0.508	-5.21%
Frequency	2015.2	-0.044 (CI = +/-0.034; p = 0.014)	0.383	-4.34%
Frequency	2016.1	-0.051 (CI = +/-0.039; p = 0.016)	0.401	-4.94%
Frequency	2016.2	-0.060 (CI = +/-0.045; p = 0.015)	0.447	-5.85%
Frequency	2017.1	-0.069 (CI = +/-0.055; p = 0.020)	0.452	-6.65%

Collision

Coverage = CL

End Trend Period = 2021.1

Excluded Points = NA

Parameters Included: time

Fit	Start Date	Time	Adjusted R ²	Implied Trend
				Rate
Loss Cost	2005.1	0.007 (CI = +/-0.007; p = 0.059)	0.082	+0.71%
Loss Cost	2005.2	0.005 (CI = +/-0.007; p = 0.161)	0.033	+0.53%
Loss Cost	2006.1	0.005 (CI = +/-0.008; p = 0.234)	0.016	+0.47%
Loss Cost	2006.2	0.004 (CI = +/-0.008; p = 0.337)	-0.002	+0.41%
Loss Cost	2007.1	0.004 (CI = +/-0.009; p = 0.401)	-0.010	+0.38%
Loss Cost	2007.2	0.005 (CI = +/-0.010; p = 0.346)	-0.003	+0.46%
Loss Cost	2008.1	0.007 (CI = +/-0.010; p = 0.201)	0.027	+0.65%
Loss Cost	2008.2	0.007 (CI = +/-0.011; p = 0.185)	0.033	+0.73%
Loss Cost	2009.1	0.008 (CI = +/-0.012; p = 0.173)	0.039	+0.81%
Loss Cost	2009.2	0.009 (CI = +/-0.013; p = 0.158)	0.047	+0.92%
Loss Cost	2010.1	0.011 (CI = +/-0.014; p = 0.108)	0.077	+1.13%
Loss Cost	2010.2	0.009 (CI = +/-0.015; p = 0.227)	0.026	+0.90%
Loss Cost	2011.1	0.009 (CI = +/-0.016; p = 0.246)	0.021	+0.95%
Loss Cost	2011.2	0.009 (CI = +/-0.018; p = 0.338)	-0.002	+0.86%
Loss Cost	2012.1	0.010 (CI = +/-0.020; p = 0.320)	0.003	+0.99%
Loss Cost	2012.2	0.009 (CI = +/-0.023; p = 0.412)	-0.017	+0.91%
Loss Cost	2013.1	0.006 (CI = +/-0.025; p = 0.649)	-0.052	+0.55%
Loss Cost	2013.2	0.001 (CI = +/-0.028; p = 0.925)	-0.071	+0.13%
Loss Cost	2014.1	-0.003 (CI = +/-0.032; p = 0.862)	-0.074	-0.26%
Loss Cost	2014.2	-0.010 (CI = +/-0.036; p = 0.534)	-0.048	-1.04%
Loss Cost	2015.1	-0.023 (CI = +/-0.038; p = 0.208)	0.062	-2.26%
Loss Cost	2015.2	-0.022 (CI = +/-0.045; p = 0.301)	0.017	-2.18%
Loss Cost	2016.1	-0.033 (CI = +/-0.052; p = 0.186)	0.095	-3.25%
Loss Cost	2016.2	-0.053 (CI = +/-0.057; p = 0.066)	0.282	-5.12%
Loss Cost	2017.1	-0.065 (CI = +/-0.070; p = 0.065)	0.320	-6.27%
Severity	2005.1	0.045 (CI = +/-0.005; p = 0.000)	0.922	+4.62%
Severity	2005.2	0.045 (CI = +/-0.005; p = 0.000)	0.916	+4.64%
Severity	2006.1	0.046 (CI = +/-0.005; p = 0.000)	0.915	+4.73%
Severity	2006.2	0.047 (CI = +/-0.006; p = 0.000)	0.913	+4.83%
Severity	2007.1	0.046 (CI = +/-0.006; p = 0.000)	0.905	+4.74%
Severity	2007.2	0.046 (CI = +/-0.006; p = 0.000)	0.894	+4.68%
Severity	2008.1	0.048 (CI = +/-0.006; p = 0.000)	0.903	+4.87%
Severity	2008.2	0.050 (CI = +/-0.006; p = 0.000)	0.920	+5.13%
Severity	2009.1	0.052 (CI = +/-0.006; p = 0.000)	0.929	+5.34%
Severity	2009.2	0.052 (CI = +/-0.007; p = 0.000)	0.922	+5.38%
Severity	2010.1	0.053 (CI = +/-0.007; p = 0.000)	0.915	+5.45%
Severity	2010.2	0.052 (CI = +/-0.008; p = 0.000)	0.903	+5.38%
Severity	2011.1	0.053 (CI = +/-0.009; p = 0.000)	0.895	+5.48%
Severity	2011.2	0.053 (CI = +/-0.009; p = 0.000)	0.878	+5.40%
Severity	2012.1	0.051 (CI = +/-0.010; p = 0.000)	0.858	+5.25%
Severity	2012.2	0.049 (CI = +/-0.011; p = 0.000)	0.835	+4.98%
Severity	2013.1	0.044 (CI = +/-0.010; p = 0.000)	0.830	+4.46%
Severity	2013.2	0.039 (CI = +/-0.010; p = 0.000)	0.830	+3.94%
Severity	2014.1	0.038 (CI = +/-0.011; p = 0.000)	0.794	+3.84%
Severity	2014.2	0.035 (CI = +/-0.012; p = 0.000)	0.747	+3.55%
Severity	2015.1	0.037 (CI = +/-0.014; p = 0.000)	0.744	+3.82%
Severity	2015.2	0.029 (CI = +/-0.010; p = 0.000)	0.795	+2.91%
Severity	2016.1	0.027 (CI = +/-0.011; p = 0.000)	0.731	+2.69%
Severity	2016.2	0.021 (CI = +/-0.011; p = 0.002)	0.687	+2.10%
Severity	2017.1	0.023 (CI = +/-0.013; p = 0.005)	0.659	+2.29%
Frequency	2005.1	-0.038 (CI = +/-0.007; p = 0.000)	0.781	-3.74%
Frequency	2005.2	-0.040 (CI = +/-0.007; p = 0.000)	0.802	-3.93%
Frequency	2006.1	-0.042 (CI = +/-0.008; p = 0.000)	0.806	-4.07%
Frequency	2006.2	-0.043 (CI = +/-0.008; p = 0.000)	0.812	-4.22%
Frequency	2007.1	-0.042 (CI = +/-0.008; p = 0.000)	0.792	-4.16%
Frequency	2007.2	-0.041 (CI = +/-0.009; p = 0.000)	0.769	-4.04%
Frequency	2008.1	-0.041 (CI = +/-0.010; p = 0.000)	0.747	-4.02%
Frequency	2008.2	-0.043 (CI = +/-0.010; p = 0.000)	0.748	-4.18%
Frequency	2009.1	-0.044 (CI = +/-0.011; p = 0.000)	0.739	-4.29%
Frequency	2009.2	-0.043 (CI = +/-0.012; p = 0.000)	0.709	-4.24%
Frequency	2010.1	-0.042 (CI = +/-0.013; p = 0.000)	0.671	-4.10%
Frequency	2010.2	-0.043 (CI = +/-0.014; p = 0.000)	0.662	-4.25%
Frequency	2011.1	-0.044 (CI = +/-0.015; p = 0.000)	0.633	-4.29%
Frequency	2011.2	-0.044 (CI = +/-0.017; p = 0.000)	0.598	-4.31%
Frequency	2012.1	-0.041 (CI = +/-0.019; p = 0.000)	0.534	-4.05%
Frequency	2012.2	-0.040 (CI = +/-0.021; p = 0.001)	0.470	-3.88%
Frequency	2013.1	-0.038 (CI = +/-0.024; p = 0.004)	0.405	-3.74%
Frequency	2013.2	-0.037 (CI = +/-0.027; p = 0.010)	0.345	-3.67%
Frequency	2014.1	-0.040 (CI = +/-0.031; p = 0.014)	0.335	-3.95%
Frequency	2014.2	-0.045 (CI = +/-0.035; p = 0.016)	0.348	-4.43%
Frequency	2015.1	-0.060 (CI = +/-0.035; p = 0.003)	0.531	-5.85%
Frequency	2015.2	-0.051 (CI = +/-0.039; p = 0.016)	0.403	-4.95%
Frequency	2016.1	-0.060 (CI = +/-0.045; p = 0.016)	0.438	-5.79%
Frequency	2016.2	-0.073 (CI = +/-0.052; p = 0.012)	0.514	-7.07%
Frequency	2017.1	-0.087 (CI = +/-0.063; p = 0.013)	0.552	-8.36%

Collision

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

Fit	Start Date	Time	Adjusted R ²	Implied Trend
				Rate
Loss Cost	2005.1	0.015 (CI = +/-0.007; p = 0.000)	0.384	+1.46%
Loss Cost	2005.2	0.013 (CI = +/-0.007; p = 0.001)	0.321	+1.30%
Loss Cost	2006.1	0.013 (CI = +/-0.008; p = 0.002)	0.294	+1.29%
Loss Cost	2006.2	0.013 (CI = +/-0.008; p = 0.004)	0.261	+1.27%
Loss Cost	2007.1	0.013 (CI = +/-0.009; p = 0.005)	0.250	+1.31%
Loss Cost	2007.2	0.015 (CI = +/-0.009; p = 0.003)	0.291	+1.49%
Loss Cost	2008.1	0.018 (CI = +/-0.009; p = 0.000)	0.414	+1.83%
Loss Cost	2008.2	0.020 (CI = +/-0.010; p = 0.000)	0.457	+2.04%
Loss Cost	2009.1	0.023 (CI = +/-0.010; p = 0.000)	0.502	+2.28%
Loss Cost	2009.2	0.025 (CI = +/-0.010; p = 0.000)	0.559	+2.58%
Loss Cost	2010.1	0.030 (CI = +/-0.010; p = 0.000)	0.684	+3.05%
Loss Cost	2010.2	0.029 (CI = +/-0.011; p = 0.000)	0.636	+2.95%
Loss Cost	2011.1	0.032 (CI = +/-0.011; p = 0.000)	0.678	+3.28%
Loss Cost	2011.2	0.034 (CI = +/-0.013; p = 0.000)	0.670	+3.47%
Loss Cost	2012.1	0.040 (CI = +/-0.012; p = 0.000)	0.762	+4.03%
Loss Cost	2012.2	0.043 (CI = +/-0.013; p = 0.000)	0.777	+4.38%
Loss Cost	2013.1	0.043 (CI = +/-0.015; p = 0.000)	0.739	+4.40%
Loss Cost	2013.2	0.043 (CI = +/-0.018; p = 0.000)	0.692	+4.42%
Loss Cost	2014.1	0.045 (CI = +/-0.021; p = 0.001)	0.658	+4.62%
Loss Cost	2014.2	0.043 (CI = +/-0.026; p = 0.005)	0.565	+4.34%
Loss Cost	2015.1	0.034 (CI = +/-0.029; p = 0.027)	0.412	+3.42%
Loss Cost	2015.2	0.050 (CI = +/-0.023; p = 0.001)	0.760	+5.16%
Loss Cost	2016.1	0.051 (CI = +/-0.031; p = 0.007)	0.688	+5.26%
Loss Cost	2016.2	0.040 (CI = +/-0.038; p = 0.041)	0.521	+4.10%
Loss Cost	2017.1	0.052 (CI = +/-0.051; p = 0.048)	0.580	+5.32%
Severity	2005.1	0.047 (CI = +/-0.006; p = 0.000)	0.907	+4.76%
Severity	2005.2	0.047 (CI = +/-0.006; p = 0.000)	0.900	+4.80%
Severity	2006.1	0.048 (CI = +/-0.006; p = 0.000)	0.900	+4.92%
Severity	2006.2	0.049 (CI = +/-0.007; p = 0.000)	0.900	+5.06%
Severity	2007.1	0.048 (CI = +/-0.007; p = 0.000)	0.888	+4.96%
Severity	2007.2	0.048 (CI = +/-0.008; p = 0.000)	0.874	+4.91%
Severity	2008.1	0.050 (CI = +/-0.008; p = 0.000)	0.890	+5.18%
Severity	2008.2	0.054 (CI = +/-0.007; p = 0.000)	0.918	+5.53%
Severity	2009.1	0.057 (CI = +/-0.007; p = 0.000)	0.935	+5.85%
Severity	2009.2	0.058 (CI = +/-0.007; p = 0.000)	0.931	+5.96%
Severity	2010.1	0.059 (CI = +/-0.008; p = 0.000)	0.929	+6.12%
Severity	2010.2	0.059 (CI = +/-0.009; p = 0.000)	0.917	+6.10%
Severity	2011.1	0.061 (CI = +/-0.009; p = 0.000)	0.917	+6.32%
Severity	2011.2	0.061 (CI = +/-0.011; p = 0.000)	0.902	+6.33%
Severity	2012.1	0.061 (CI = +/-0.012; p = 0.000)	0.882	+6.25%
Severity	2012.2	0.058 (CI = +/-0.014; p = 0.000)	0.857	+6.00%
Severity	2013.1	0.053 (CI = +/-0.013; p = 0.000)	0.845	+5.39%
Severity	2013.2	0.046 (CI = +/-0.013; p = 0.000)	0.834	+4.75%
Severity	2014.1	0.046 (CI = +/-0.016; p = 0.000)	0.795	+4.75%
Severity	2014.2	0.044 (CI = +/-0.019; p = 0.000)	0.731	+4.45%
Severity	2015.1	0.050 (CI = +/-0.020; p = 0.000)	0.775	+5.15%
Severity	2015.2	0.038 (CI = +/-0.015; p = 0.001)	0.806	+3.84%
Severity	2016.1	0.036 (CI = +/-0.020; p = 0.005)	0.725	+3.70%
Severity	2016.2	0.028 (CI = +/-0.023; p = 0.025)	0.598	+2.81%
Severity	2017.1	0.035 (CI = +/-0.030; p = 0.030)	0.661	+3.60%
Frequency	2005.1	-0.032 (CI = +/-0.007; p = 0.000)	0.725	-3.15%
Frequency	2005.2	-0.034 (CI = +/-0.008; p = 0.000)	0.751	-3.35%
Frequency	2006.1	-0.035 (CI = +/-0.008; p = 0.000)	0.751	-3.46%
Frequency	2006.2	-0.037 (CI = +/-0.008; p = 0.000)	0.755	-3.61%
Frequency	2007.1	-0.035 (CI = +/-0.009; p = 0.000)	0.725	-3.48%
Frequency	2007.2	-0.033 (CI = +/-0.009; p = 0.000)	0.692	-3.27%
Frequency	2008.1	-0.032 (CI = +/-0.010; p = 0.000)	0.655	-3.18%
Frequency	2008.2	-0.034 (CI = +/-0.011; p = 0.000)	0.648	-3.31%
Frequency	2009.1	-0.034 (CI = +/-0.012; p = 0.000)	0.626	-3.37%
Frequency	2009.2	-0.032 (CI = +/-0.013; p = 0.000)	0.572	-3.19%
Frequency	2010.1	-0.029 (CI = +/-0.014; p = 0.000)	0.503	-2.89%
Frequency	2010.2	-0.030 (CI = +/-0.015; p = 0.001)	0.475	-2.96%
Frequency	2011.1	-0.029 (CI = +/-0.017; p = 0.002)	0.413	-2.86%
Frequency	2011.2	-0.027 (CI = +/-0.019; p = 0.008)	0.338	-2.69%
Frequency	2012.1	-0.021 (CI = +/-0.020; p = 0.041)	0.213	-2.09%
Frequency	2012.2	-0.015 (CI = +/-0.022; p = 0.148)	0.089	-1.53%
Frequency	2013.1	-0.009 (CI = +/-0.024; p = 0.404)	-0.020	-0.94%
Frequency	2013.2	-0.003 (CI = +/-0.026; p = 0.799)	-0.084	-0.31%
Frequency	2014.1	-0.001 (CI = +/-0.031; p = 0.933)	-0.099	-0.12%
Frequency	2014.2	-0.001 (CI = +/-0.038; p = 0.953)	-0.111	-0.10%
Frequency	2015.1	-0.017 (CI = +/-0.041; p = 0.375)	-0.013	-1.64%
Frequency	2015.2	0.013 (CI = +/-0.015; p = 0.084)	0.275	+1.28%
Frequency	2016.1	0.015 (CI = +/-0.020; p = 0.111)	0.263	+1.50%
Frequency	2016.2	0.013 (CI = +/-0.027; p = 0.289)	0.063	+1.26%
Frequency	2017.1	0.016 (CI = +/-0.040; p = 0.320)	0.054	+1.66%

Collision

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

Fit	Start Date	Time	Adjusted R ²	Implied Trend
				Rate
Loss Cost	2005.1	0.014 (CI = +/-0.007; p = 0.000)	0.376	+1.42%
Loss Cost	2005.2	0.012 (CI = +/-0.007; p = 0.001)	0.313	+1.25%
Loss Cost	2006.1	0.012 (CI = +/-0.008; p = 0.002)	0.285	+1.24%
Loss Cost	2006.2	0.012 (CI = +/-0.008; p = 0.005)	0.254	+1.22%
Loss Cost	2007.1	0.013 (CI = +/-0.009; p = 0.007)	0.243	+1.26%
Loss Cost	2007.2	0.014 (CI = +/-0.009; p = 0.004)	0.287	+1.44%
Loss Cost	2008.1	0.018 (CI = +/-0.009; p = 0.001)	0.419	+1.79%
Loss Cost	2008.2	0.020 (CI = +/-0.009; p = 0.000)	0.466	+2.01%
Loss Cost	2009.1	0.022 (CI = +/-0.010; p = 0.000)	0.518	+2.25%
Loss Cost	2009.2	0.025 (CI = +/-0.010; p = 0.000)	0.582	+2.55%
Loss Cost	2010.1	0.030 (CI = +/-0.009; p = 0.000)	0.721	+3.03%
Loss Cost	2010.2	0.029 (CI = +/-0.010; p = 0.000)	0.679	+2.95%
Loss Cost	2011.1	0.033 (CI = +/-0.010; p = 0.000)	0.733	+3.31%
Loss Cost	2011.2	0.035 (CI = +/-0.011; p = 0.000)	0.735	+3.53%
Loss Cost	2012.1	0.041 (CI = +/-0.010; p = 0.000)	0.853	+4.15%
Loss Cost	2012.2	0.045 (CI = +/-0.009; p = 0.000)	0.891	+4.59%
Loss Cost	2013.1	0.046 (CI = +/-0.011; p = 0.000)	0.877	+4.73%
Loss Cost	2013.2	0.048 (CI = +/-0.013; p = 0.000)	0.862	+4.93%
Loss Cost	2014.1	0.053 (CI = +/-0.014; p = 0.000)	0.880	+5.45%
Loss Cost	2014.2	0.055 (CI = +/-0.018; p = 0.000)	0.846	+5.61%
Loss Cost	2015.2	0.050 (CI = +/-0.023; p = 0.001)	0.760	+5.16%
Loss Cost	2016.1	0.051 (CI = +/-0.031; p = 0.007)	0.688	+5.26%
Loss Cost	2016.2	0.040 (CI = +/-0.038; p = 0.041)	0.521	+4.10%
Loss Cost	2017.1	0.052 (CI = +/-0.051; p = 0.048)	0.580	+5.32%
Severity	2005.1	0.047 (CI = +/-0.006; p = 0.000)	0.910	+4.80%
Severity	2005.2	0.047 (CI = +/-0.006; p = 0.000)	0.904	+4.84%
Severity	2006.1	0.048 (CI = +/-0.006; p = 0.000)	0.904	+4.96%
Severity	2006.2	0.050 (CI = +/-0.007; p = 0.000)	0.904	+5.09%
Severity	2007.1	0.049 (CI = +/-0.007; p = 0.000)	0.893	+5.00%
Severity	2007.2	0.048 (CI = +/-0.008; p = 0.000)	0.880	+4.95%
Severity	2008.1	0.051 (CI = +/-0.008; p = 0.000)	0.895	+5.21%
Severity	2008.2	0.054 (CI = +/-0.007; p = 0.000)	0.923	+5.56%
Severity	2009.1	0.057 (CI = +/-0.007; p = 0.000)	0.940	+5.87%
Severity	2009.2	0.058 (CI = +/-0.007; p = 0.000)	0.936	+5.98%
Severity	2010.1	0.059 (CI = +/-0.008; p = 0.000)	0.934	+6.13%
Severity	2010.2	0.059 (CI = +/-0.009; p = 0.000)	0.923	+6.10%
Severity	2011.1	0.061 (CI = +/-0.009; p = 0.000)	0.922	+6.31%
Severity	2011.2	0.061 (CI = +/-0.011; p = 0.000)	0.907	+6.30%
Severity	2012.1	0.060 (CI = +/-0.012; p = 0.000)	0.888	+6.20%
Severity	2012.2	0.057 (CI = +/-0.014; p = 0.000)	0.864	+5.91%
Severity	2013.1	0.051 (CI = +/-0.013; p = 0.000)	0.863	+5.21%
Severity	2013.2	0.043 (CI = +/-0.010; p = 0.000)	0.890	+4.40%
Severity	2014.1	0.041 (CI = +/-0.012; p = 0.000)	0.852	+4.21%
Severity	2014.2	0.034 (CI = +/-0.012; p = 0.000)	0.834	+3.51%
Severity	2015.2	0.038 (CI = +/-0.015; p = 0.001)	0.806	+3.84%
Severity	2016.1	0.036 (CI = +/-0.020; p = 0.005)	0.725	+3.70%
Severity	2016.2	0.028 (CI = +/-0.023; p = 0.025)	0.598	+2.81%
Severity	2017.1	0.035 (CI = +/-0.030; p = 0.030)	0.661	+3.60%
Frequency	2005.1	-0.033 (CI = +/-0.007; p = 0.000)	0.755	-3.22%
Frequency	2005.2	-0.035 (CI = +/-0.007; p = 0.000)	0.781	-3.42%
Frequency	2006.1	-0.036 (CI = +/-0.008; p = 0.000)	0.782	-3.54%
Frequency	2006.2	-0.038 (CI = +/-0.008; p = 0.000)	0.788	-3.68%
Frequency	2007.1	-0.036 (CI = +/-0.008; p = 0.000)	0.762	-3.56%
Frequency	2007.2	-0.034 (CI = +/-0.009; p = 0.000)	0.737	-3.34%
Frequency	2008.1	-0.033 (CI = +/-0.009; p = 0.000)	0.704	-3.25%
Frequency	2008.2	-0.034 (CI = +/-0.010; p = 0.000)	0.697	-3.37%
Frequency	2009.1	-0.035 (CI = +/-0.011; p = 0.000)	0.675	-3.42%
Frequency	2009.2	-0.033 (CI = +/-0.012; p = 0.000)	0.626	-3.23%
Frequency	2010.1	-0.030 (CI = +/-0.013; p = 0.000)	0.567	-2.92%
Frequency	2010.2	-0.030 (CI = +/-0.014; p = 0.000)	0.534	-2.96%
Frequency	2011.1	-0.029 (CI = +/-0.016; p = 0.001)	0.468	-2.83%
Frequency	2011.2	-0.026 (CI = +/-0.018; p = 0.006)	0.384	-2.61%
Frequency	2012.1	-0.019 (CI = +/-0.017; p = 0.032)	0.254	-1.92%
Frequency	2012.2	-0.013 (CI = +/-0.018; p = 0.146)	0.098	-1.25%
Frequency	2013.1	-0.005 (CI = +/-0.017; p = 0.569)	-0.058	-0.45%
Frequency	2013.2	0.005 (CI = +/-0.014; p = 0.455)	-0.037	+0.51%
Frequency	2014.1	0.012 (CI = +/-0.015; p = 0.099)	0.193	+1.19%
Frequency	2014.2	0.020 (CI = +/-0.014; p = 0.010)	0.537	+2.03%
Frequency	2015.2	0.013 (CI = +/-0.015; p = 0.084)	0.275	+1.28%
Frequency	2016.1	0.015 (CI = +/-0.020; p = 0.111)	0.263	+1.50%
Frequency	2016.2	0.013 (CI = +/-0.027; p = 0.289)	0.063	+1.26%
Frequency	2017.1	0.016 (CI = +/-0.040; p = 0.320)	0.054	+1.66%

Collision

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

Fit	Start Date	Time	Adjusted R ²	Implied Trend
				Rate
Loss Cost	2005.1	0.013 (CI = +/-0.007; p = 0.001)	0.315	+1.29%
Loss Cost	2005.2	0.011 (CI = +/-0.007; p = 0.005)	0.245	+1.10%
Loss Cost	2006.1	0.011 (CI = +/-0.008; p = 0.010)	0.215	+1.08%
Loss Cost	2006.2	0.010 (CI = +/-0.009; p = 0.019)	0.182	+1.04%
Loss Cost	2007.1	0.011 (CI = +/-0.009; p = 0.026)	0.170	+1.07%
Loss Cost	2007.2	0.012 (CI = +/-0.010; p = 0.016)	0.213	+1.25%
Loss Cost	2008.1	0.016 (CI = +/-0.010; p = 0.002)	0.346	+1.61%
Loss Cost	2008.2	0.018 (CI = +/-0.010; p = 0.001)	0.395	+1.83%
Loss Cost	2009.1	0.021 (CI = +/-0.011; p = 0.001)	0.450	+2.09%
Loss Cost	2009.2	0.024 (CI = +/-0.011; p = 0.000)	0.519	+2.40%
Loss Cost	2010.1	0.029 (CI = +/-0.010; p = 0.000)	0.675	+2.92%
Loss Cost	2010.2	0.028 (CI = +/-0.011; p = 0.000)	0.624	+2.82%
Loss Cost	2011.1	0.031 (CI = +/-0.012; p = 0.000)	0.684	+3.20%
Loss Cost	2011.2	0.034 (CI = +/-0.013; p = 0.000)	0.686	+3.43%
Loss Cost	2012.1	0.040 (CI = +/-0.011; p = 0.000)	0.824	+4.12%
Loss Cost	2012.2	0.045 (CI = +/-0.011; p = 0.000)	0.870	+4.62%
Loss Cost	2013.1	0.047 (CI = +/-0.013; p = 0.000)	0.853	+4.79%
Loss Cost	2013.2	0.049 (CI = +/-0.015; p = 0.000)	0.836	+5.03%
Loss Cost	2014.1	0.055 (CI = +/-0.017; p = 0.000)	0.864	+5.69%
Loss Cost	2014.2	0.058 (CI = +/-0.022; p = 0.000)	0.829	+5.96%
Loss Cost	2015.2	0.054 (CI = +/-0.030; p = 0.005)	0.717	+5.52%
Loss Cost	2016.1	0.056 (CI = +/-0.043; p = 0.020)	0.636	+5.77%
Loss Cost	2016.2	0.043 (CI = +/-0.057; p = 0.108)	0.394	+4.35%
Loss Cost	2017.1	0.061 (CI = +/-0.086; p = 0.108)	0.509	+6.31%
Severity	2005.1	0.047 (CI = +/-0.006; p = 0.000)	0.901	+4.79%
Severity	2005.2	0.047 (CI = +/-0.007; p = 0.000)	0.893	+4.83%
Severity	2006.1	0.048 (CI = +/-0.007; p = 0.000)	0.893	+4.96%
Severity	2006.2	0.050 (CI = +/-0.007; p = 0.000)	0.894	+5.11%
Severity	2007.1	0.049 (CI = +/-0.008; p = 0.000)	0.881	+5.01%
Severity	2007.2	0.048 (CI = +/-0.008; p = 0.000)	0.866	+4.95%
Severity	2008.1	0.051 (CI = +/-0.008; p = 0.000)	0.883	+5.24%
Severity	2008.2	0.055 (CI = +/-0.008; p = 0.000)	0.915	+5.63%
Severity	2009.1	0.058 (CI = +/-0.007; p = 0.000)	0.936	+5.97%
Severity	2009.2	0.059 (CI = +/-0.008; p = 0.000)	0.932	+6.10%
Severity	2010.1	0.061 (CI = +/-0.009; p = 0.000)	0.930	+6.28%
Severity	2010.2	0.061 (CI = +/-0.010; p = 0.000)	0.918	+6.27%
Severity	2011.1	0.063 (CI = +/-0.010; p = 0.000)	0.919	+6.53%
Severity	2011.2	0.063 (CI = +/-0.012; p = 0.000)	0.904	+6.54%
Severity	2012.1	0.063 (CI = +/-0.014; p = 0.000)	0.883	+6.46%
Severity	2012.2	0.060 (CI = +/-0.016; p = 0.000)	0.855	+6.17%
Severity	2013.1	0.053 (CI = +/-0.015; p = 0.000)	0.848	+5.40%
Severity	2013.2	0.044 (CI = +/-0.012; p = 0.000)	0.869	+4.49%
Severity	2014.1	0.042 (CI = +/-0.015; p = 0.000)	0.820	+4.29%
Severity	2014.2	0.034 (CI = +/-0.015; p = 0.001)	0.778	+3.44%
Severity	2015.2	0.038 (CI = +/-0.020; p = 0.004)	0.737	+3.84%
Severity	2016.1	0.036 (CI = +/-0.028; p = 0.023)	0.615	+3.66%
Severity	2016.2	0.024 (CI = +/-0.033; p = 0.120)	0.367	+2.40%
Severity	2017.1	0.033 (CI = +/-0.052; p = 0.136)	0.438	+3.37%
Frequency	2005.1	-0.034 (CI = +/-0.008; p = 0.000)	0.756	-3.34%
Frequency	2005.2	-0.036 (CI = +/-0.008; p = 0.000)	0.786	-3.56%
Frequency	2006.1	-0.038 (CI = +/-0.008; p = 0.000)	0.790	-3.70%
Frequency	2006.2	-0.039 (CI = +/-0.008; p = 0.000)	0.799	-3.87%
Frequency	2007.1	-0.038 (CI = +/-0.009; p = 0.000)	0.773	-3.75%
Frequency	2007.2	-0.036 (CI = +/-0.009; p = 0.000)	0.747	-3.52%
Frequency	2008.1	-0.035 (CI = +/-0.010; p = 0.000)	0.715	-3.44%
Frequency	2008.2	-0.037 (CI = +/-0.011; p = 0.000)	0.712	-3.59%
Frequency	2009.1	-0.037 (CI = +/-0.012; p = 0.000)	0.693	-3.67%
Frequency	2009.2	-0.036 (CI = +/-0.013; p = 0.000)	0.645	-3.49%
Frequency	2010.1	-0.032 (CI = +/-0.014; p = 0.000)	0.585	-3.17%
Frequency	2010.2	-0.033 (CI = +/-0.015; p = 0.000)	0.557	-3.25%
Frequency	2011.1	-0.032 (CI = +/-0.017; p = 0.001)	0.492	-3.13%
Frequency	2011.2	-0.030 (CI = +/-0.020; p = 0.006)	0.410	-2.92%
Frequency	2012.1	-0.022 (CI = +/-0.020; p = 0.031)	0.277	-2.19%
Frequency	2012.2	-0.015 (CI = +/-0.020; p = 0.138)	0.115	-1.46%
Frequency	2013.1	-0.006 (CI = +/-0.020; p = 0.533)	-0.056	-0.58%
Frequency	2013.2	0.005 (CI = +/-0.017; p = 0.517)	-0.058	+0.52%
Frequency	2014.1	0.013 (CI = +/-0.018; p = 0.120)	0.184	+1.34%
Frequency	2014.2	0.024 (CI = +/-0.016; p = 0.009)	0.593	+2.43%
Frequency	2015.2	0.016 (CI = +/-0.019; p = 0.084)	0.319	+1.62%
Frequency	2016.1	0.020 (CI = +/-0.026; p = 0.098)	0.342	+2.03%
Frequency	2016.2	0.019 (CI = +/-0.039; p = 0.249)	0.140	+1.90%
Frequency	2017.1	0.028 (CI = +/-0.063; p = 0.252)	0.200	+2.84%

Comprehensive

Coverage = CM
End Trend Period = 2021.2
Excluded Points = NA
Parameters Included: time, seasonality

Fit	Start Date	Time	Seasonality	Adjusted R ²	Implied Trend
					Rate
Loss Cost	2005.1	0.044 (CI = +/-0.005; p = 0.000)	-0.220 (CI = +/-0.047; p = 0.000)	0.933	+4.49%
Loss Cost	2005.2	0.044 (CI = +/-0.005; p = 0.000)	-0.219 (CI = +/-0.048; p = 0.000)	0.925	+4.46%
Loss Cost	2006.1	0.043 (CI = +/-0.005; p = 0.000)	-0.223 (CI = +/-0.049; p = 0.000)	0.924	+4.38%
Loss Cost	2006.2	0.043 (CI = +/-0.006; p = 0.000)	-0.224 (CI = +/-0.051; p = 0.000)	0.914	+4.39%
Loss Cost	2007.1	0.042 (CI = +/-0.006; p = 0.000)	-0.227 (CI = +/-0.052; p = 0.000)	0.912	+4.33%
Loss Cost	2007.2	0.043 (CI = +/-0.006; p = 0.000)	-0.231 (CI = +/-0.053; p = 0.000)	0.906	+4.42%
Loss Cost	2008.1	0.044 (CI = +/-0.007; p = 0.000)	-0.227 (CI = +/-0.055; p = 0.000)	0.907	+4.50%
Loss Cost	2008.2	0.046 (CI = +/-0.007; p = 0.000)	-0.235 (CI = +/-0.054; p = 0.000)	0.910	+4.69%
Loss Cost	2009.1	0.048 (CI = +/-0.007; p = 0.000)	-0.227 (CI = +/-0.054; p = 0.000)	0.917	+4.87%
Loss Cost	2009.2	0.050 (CI = +/-0.007; p = 0.000)	-0.236 (CI = +/-0.053; p = 0.000)	0.922	+5.09%
Loss Cost	2010.1	0.051 (CI = +/-0.008; p = 0.000)	-0.232 (CI = +/-0.055; p = 0.000)	0.923	+5.19%
Loss Cost	2010.2	0.051 (CI = +/-0.009; p = 0.000)	-0.232 (CI = +/-0.057; p = 0.000)	0.909	+5.18%
Loss Cost	2011.1	0.050 (CI = +/-0.009; p = 0.000)	-0.232 (CI = +/-0.060; p = 0.000)	0.906	+5.17%
Loss Cost	2011.2	0.052 (CI = +/-0.010; p = 0.000)	-0.238 (CI = +/-0.062; p = 0.000)	0.899	+5.34%
Loss Cost	2012.1	0.053 (CI = +/-0.011; p = 0.000)	-0.234 (CI = +/-0.065; p = 0.000)	0.898	+5.45%
Loss Cost	2012.2	0.051 (CI = +/-0.012; p = 0.000)	-0.229 (CI = +/-0.068; p = 0.000)	0.876	+5.26%
Loss Cost	2013.1	0.048 (CI = +/-0.013; p = 0.000)	-0.238 (CI = +/-0.069; p = 0.000)	0.879	+4.94%
Loss Cost	2013.2	0.044 (CI = +/-0.014; p = 0.000)	-0.226 (CI = +/-0.067; p = 0.000)	0.861	+4.48%
Loss Cost	2014.1	0.041 (CI = +/-0.015; p = 0.000)	-0.232 (CI = +/-0.070; p = 0.000)	0.862	+4.23%
Loss Cost	2014.2	0.039 (CI = +/-0.017; p = 0.000)	-0.226 (CI = +/-0.074; p = 0.000)	0.827	+3.98%
Loss Cost	2015.1	0.036 (CI = +/-0.020; p = 0.002)	-0.233 (CI = +/-0.080; p = 0.000)	0.828	+3.71%
Loss Cost	2015.2	0.039 (CI = +/-0.023; p = 0.004)	-0.238 (CI = +/-0.087; p = 0.000)	0.804	+3.94%
Loss Cost	2016.1	0.028 (CI = +/-0.023; p = 0.021)	-0.260 (CI = +/-0.079; p = 0.000)	0.862	+2.86%
Loss Cost	2016.2	0.026 (CI = +/-0.028; p = 0.061)	-0.257 (CI = +/-0.088; p = 0.000)	0.827	+2.65%
Loss Cost	2017.1	0.020 (CI = +/-0.034; p = 0.200)	-0.267 (CI = +/-0.098; p = 0.000)	0.836	+2.07%
Severity	2005.1	0.034 (CI = +/-0.006; p = 0.000)	-0.186 (CI = +/-0.055; p = 0.000)	0.862	+3.46%
Severity	2005.2	0.035 (CI = +/-0.006; p = 0.000)	-0.193 (CI = +/-0.055; p = 0.000)	0.865	+3.59%
Severity	2006.1	0.036 (CI = +/-0.006; p = 0.000)	-0.188 (CI = +/-0.056; p = 0.000)	0.868	+3.68%
Severity	2006.2	0.038 (CI = +/-0.006; p = 0.000)	-0.198 (CI = +/-0.053; p = 0.000)	0.885	+3.89%
Severity	2007.1	0.040 (CI = +/-0.006; p = 0.000)	-0.190 (CI = +/-0.052; p = 0.000)	0.896	+4.05%
Severity	2007.2	0.041 (CI = +/-0.006; p = 0.000)	-0.197 (CI = +/-0.052; p = 0.000)	0.896	+4.19%
Severity	2008.1	0.043 (CI = +/-0.006; p = 0.000)	-0.189 (CI = +/-0.052; p = 0.000)	0.905	+4.36%
Severity	2008.2	0.045 (CI = +/-0.006; p = 0.000)	-0.199 (CI = +/-0.049; p = 0.000)	0.916	+4.58%
Severity	2009.1	0.047 (CI = +/-0.006; p = 0.000)	-0.187 (CI = +/-0.045; p = 0.000)	0.935	+4.85%
Severity	2009.2	0.049 (CI = +/-0.006; p = 0.000)	-0.195 (CI = +/-0.043; p = 0.000)	0.940	+5.04%
Severity	2010.1	0.051 (CI = +/-0.006; p = 0.000)	-0.188 (CI = +/-0.043; p = 0.000)	0.945	+5.21%
Severity	2010.2	0.054 (CI = +/-0.005; p = 0.000)	-0.199 (CI = +/-0.035; p = 0.000)	0.964	+5.54%
Severity	2011.1	0.057 (CI = +/-0.004; p = 0.000)	-0.188 (CI = +/-0.028; p = 0.000)	0.979	+5.84%
Severity	2011.2	0.057 (CI = +/-0.005; p = 0.000)	-0.190 (CI = +/-0.029; p = 0.000)	0.976	+5.90%
Severity	2012.1	0.056 (CI = +/-0.005; p = 0.000)	-0.194 (CI = +/-0.030; p = 0.000)	0.976	+5.80%
Severity	2012.2	0.057 (CI = +/-0.006; p = 0.000)	-0.194 (CI = +/-0.032; p = 0.000)	0.971	+5.82%
Severity	2013.1	0.057 (CI = +/-0.006; p = 0.000)	-0.191 (CI = +/-0.033; p = 0.000)	0.970	+5.91%
Severity	2013.2	0.058 (CI = +/-0.007; p = 0.000)	-0.192 (CI = +/-0.036; p = 0.000)	0.964	+5.95%
Severity	2014.1	0.058 (CI = +/-0.008; p = 0.000)	-0.192 (CI = +/-0.038; p = 0.000)	0.962	+5.97%
Severity	2014.2	0.060 (CI = +/-0.009; p = 0.000)	-0.196 (CI = +/-0.040; p = 0.000)	0.957	+6.15%
Severity	2015.1	0.065 (CI = +/-0.008; p = 0.000)	-0.184 (CI = +/-0.033; p = 0.000)	0.976	+6.67%
Severity	2015.2	0.061 (CI = +/-0.008; p = 0.000)	-0.177 (CI = +/-0.030; p = 0.000)	0.974	+6.33%
Severity	2016.1	0.057 (CI = +/-0.007; p = 0.000)	-0.187 (CI = +/-0.023; p = 0.000)	0.987	+5.85%
Severity	2016.2	0.057 (CI = +/-0.008; p = 0.000)	-0.188 (CI = +/-0.026; p = 0.000)	0.982	+5.87%
Severity	2017.1	0.060 (CI = +/-0.009; p = 0.000)	-0.182 (CI = +/-0.026; p = 0.000)	0.986	+6.21%
Frequency	2005.1	0.010 (CI = +/-0.006; p = 0.004)	-0.034 (CI = +/-0.063; p = 0.270)	0.226	+0.99%
Frequency	2005.2	0.008 (CI = +/-0.007; p = 0.013)	-0.026 (CI = +/-0.062; p = 0.395)	0.150	+0.84%
Frequency	2006.1	0.007 (CI = +/-0.007; p = 0.047)	-0.035 (CI = +/-0.061; p = 0.247)	0.113	+0.67%
Frequency	2006.2	0.005 (CI = +/-0.007; p = 0.147)	-0.026 (CI = +/-0.059; p = 0.384)	0.032	+0.48%
Frequency	2007.1	0.003 (CI = +/-0.007; p = 0.408)	-0.037 (CI = +/-0.057; p = 0.199)	0.020	+0.27%
Frequency	2007.2	0.002 (CI = +/-0.007; p = 0.526)	-0.034 (CI = +/-0.059; p = 0.243)	-0.006	+0.22%
Frequency	2008.1	0.001 (CI = +/-0.008; p = 0.703)	-0.038 (CI = +/-0.061; p = 0.210)	-0.005	+0.14%
Frequency	2008.2	0.001 (CI = +/-0.008; p = 0.788)	-0.036 (CI = +/-0.063; p = 0.245)	-0.020	+0.11%
Frequency	2009.1	0.000 (CI = +/-0.009; p = 0.961)	-0.040 (CI = +/-0.065; p = 0.215)	-0.015	+0.02%
Frequency	2009.2	0.001 (CI = +/-0.009; p = 0.911)	-0.042 (CI = +/-0.068; p = 0.220)	-0.017	+0.05%
Frequency	2010.1	0.000 (CI = +/-0.010; p = 0.968)	-0.045 (CI = +/-0.071; p = 0.208)	-0.014	-0.02%
Frequency	2010.2	-0.003 (CI = +/-0.010; p = 0.507)	-0.032 (CI = +/-0.069; p = 0.338)	-0.027	-0.34%
Frequency	2011.1	-0.006 (CI = +/-0.011; p = 0.231)	-0.044 (CI = +/-0.068; p = 0.194)	0.050	-0.63%
Frequency	2011.2	-0.005 (CI = +/-0.012; p = 0.358)	-0.048 (CI = +/-0.071; p = 0.177)	0.041	-0.53%
Frequency	2012.1	-0.003 (CI = +/-0.013; p = 0.595)	-0.041 (CI = +/-0.074; p = 0.262)	-0.025	-0.33%
Frequency	2012.2	-0.005 (CI = +/-0.014; p = 0.434)	-0.034 (CI = +/-0.077; p = 0.358)	-0.026	-0.53%
Frequency	2013.1	-0.009 (CI = +/-0.015; p = 0.209)	-0.047 (CI = +/-0.077; p = 0.219)	0.060	-0.92%
Frequency	2013.2	-0.014 (CI = +/-0.015; p = 0.070)	-0.033 (CI = +/-0.075; p = 0.361)	0.146	-1.39%
Frequency	2014.1	-0.017 (CI = +/-0.017; p = 0.059)	-0.040 (CI = +/-0.080; p = 0.294)	0.168	-1.64%
Frequency	2014.2	-0.021 (CI = +/-0.019; p = 0.034)	-0.030 (CI = +/-0.081; p = 0.440)	0.239	-2.05%
Frequency	2015.1	-0.028 (CI = +/-0.019; p = 0.008)	-0.049 (CI = +/-0.077; p = 0.195)	0.420	-2.78%
Frequency	2015.2	-0.023 (CI = +/-0.021; p = 0.035)	-0.060 (CI = +/-0.078; p = 0.116)	0.364	-2.25%
Frequency	2016.1	-0.029 (CI = +/-0.024; p = 0.023)	-0.073 (CI = +/-0.082; p = 0.074)	0.427	-2.82%
Frequency	2016.2	-0.031 (CI = +/-0.029; p = 0.037)	-0.069 (CI = +/-0.091; p = 0.118)	0.422	-3.04%
Frequency	2017.1	-0.040 (CI = +/-0.033; p = 0.026)	-0.085 (CI = +/-0.096; p = 0.074)	0.488	-3.90%

Comprehensive

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

Fit	Start Date	Time	Seasonality	Adjusted R ²	Implied Trend
					Rate
Loss Cost	2005.1	0.043 (CI = +/-0.005; p = 0.000)	-0.218 (CI = +/-0.048; p = 0.000)	0.925	+4.45%
Loss Cost	2005.2	0.043 (CI = +/-0.005; p = 0.000)	-0.217 (CI = +/-0.050; p = 0.000)	0.915	+4.41%
Loss Cost	2006.1	0.042 (CI = +/-0.006; p = 0.000)	-0.221 (CI = +/-0.050; p = 0.000)	0.913	+4.33%
Loss Cost	2006.2	0.042 (CI = +/-0.006; p = 0.000)	-0.221 (CI = +/-0.052; p = 0.000)	0.902	+4.34%
Loss Cost	2007.1	0.042 (CI = +/-0.006; p = 0.000)	-0.224 (CI = +/-0.054; p = 0.000)	0.899	+4.27%
Loss Cost	2007.2	0.043 (CI = +/-0.007; p = 0.000)	-0.228 (CI = +/-0.055; p = 0.000)	0.892	+4.36%
Loss Cost	2008.1	0.044 (CI = +/-0.007; p = 0.000)	-0.225 (CI = +/-0.057; p = 0.000)	0.892	+4.45%
Loss Cost	2008.2	0.045 (CI = +/-0.008; p = 0.000)	-0.233 (CI = +/-0.057; p = 0.000)	0.895	+4.65%
Loss Cost	2009.1	0.047 (CI = +/-0.008; p = 0.000)	-0.226 (CI = +/-0.056; p = 0.000)	0.903	+4.84%
Loss Cost	2009.2	0.050 (CI = +/-0.008; p = 0.000)	-0.236 (CI = +/-0.055; p = 0.000)	0.909	+5.09%
Loss Cost	2010.1	0.051 (CI = +/-0.009; p = 0.000)	-0.232 (CI = +/-0.057; p = 0.000)	0.909	+5.19%
Loss Cost	2010.2	0.050 (CI = +/-0.009; p = 0.000)	-0.232 (CI = +/-0.060; p = 0.000)	0.892	+5.18%
Loss Cost	2011.1	0.050 (CI = +/-0.010; p = 0.000)	-0.232 (CI = +/-0.063; p = 0.000)	0.888	+5.17%
Loss Cost	2011.2	0.052 (CI = +/-0.011; p = 0.000)	-0.239 (CI = +/-0.066; p = 0.000)	0.879	+5.36%
Loss Cost	2012.1	0.053 (CI = +/-0.013; p = 0.000)	-0.235 (CI = +/-0.069; p = 0.000)	0.879	+5.48%
Loss Cost	2012.2	0.051 (CI = +/-0.014; p = 0.000)	-0.228 (CI = +/-0.072; p = 0.000)	0.848	+5.26%
Loss Cost	2013.1	0.048 (CI = +/-0.015; p = 0.000)	-0.238 (CI = +/-0.074; p = 0.000)	0.852	+4.92%
Loss Cost	2013.2	0.043 (CI = +/-0.016; p = 0.000)	-0.222 (CI = +/-0.072; p = 0.000)	0.824	+4.35%
Loss Cost	2014.1	0.040 (CI = +/-0.017; p = 0.000)	-0.229 (CI = +/-0.075; p = 0.000)	0.827	+4.08%
Loss Cost	2014.2	0.037 (CI = +/-0.020; p = 0.002)	-0.220 (CI = +/-0.080; p = 0.000)	0.778	+3.73%
Loss Cost	2015.1	0.034 (CI = +/-0.023; p = 0.008)	-0.227 (CI = +/-0.086; p = 0.000)	0.782	+3.42%
Loss Cost	2015.2	0.036 (CI = +/-0.028; p = 0.017)	-0.231 (CI = +/-0.096; p = 0.000)	0.746	+3.64%
Loss Cost	2016.1	0.024 (CI = +/-0.027; p = 0.074)	-0.253 (CI = +/-0.086; p = 0.000)	0.829	+2.43%
Loss Cost	2016.2	0.020 (CI = +/-0.034; p = 0.211)	-0.245 (CI = +/-0.097; p = 0.001)	0.788	+1.99%
Loss Cost	2017.1	0.013 (CI = +/-0.041; p = 0.482)	-0.255 (CI = +/-0.107; p = 0.001)	0.802	+1.27%
Severity	2005.1	0.033 (CI = +/-0.006; p = 0.000)	-0.180 (CI = +/-0.055; p = 0.000)	0.846	+3.34%
Severity	2005.2	0.034 (CI = +/-0.006; p = 0.000)	-0.187 (CI = +/-0.055; p = 0.000)	0.848	+3.47%
Severity	2006.1	0.035 (CI = +/-0.006; p = 0.000)	-0.182 (CI = +/-0.056; p = 0.000)	0.852	+3.56%
Severity	2006.2	0.037 (CI = +/-0.006; p = 0.000)	-0.193 (CI = +/-0.054; p = 0.000)	0.870	+3.78%
Severity	2007.1	0.039 (CI = +/-0.006; p = 0.000)	-0.185 (CI = +/-0.053; p = 0.000)	0.881	+3.94%
Severity	2007.2	0.040 (CI = +/-0.007; p = 0.000)	-0.192 (CI = +/-0.053; p = 0.000)	0.880	+4.08%
Severity	2008.1	0.042 (CI = +/-0.007; p = 0.000)	-0.185 (CI = +/-0.053; p = 0.000)	0.890	+4.25%
Severity	2008.2	0.044 (CI = +/-0.007; p = 0.000)	-0.195 (CI = +/-0.051; p = 0.000)	0.902	+4.49%
Severity	2009.1	0.047 (CI = +/-0.006; p = 0.000)	-0.184 (CI = +/-0.046; p = 0.000)	0.924	+4.76%
Severity	2009.2	0.049 (CI = +/-0.007; p = 0.000)	-0.192 (CI = +/-0.045; p = 0.000)	0.929	+4.97%
Severity	2010.1	0.050 (CI = +/-0.007; p = 0.000)	-0.185 (CI = +/-0.045; p = 0.000)	0.935	+5.15%
Severity	2010.2	0.054 (CI = +/-0.006; p = 0.000)	-0.198 (CI = +/-0.037; p = 0.000)	0.956	+5.51%
Severity	2011.1	0.057 (CI = +/-0.005; p = 0.000)	-0.188 (CI = +/-0.029; p = 0.000)	0.975	+5.83%
Severity	2011.2	0.057 (CI = +/-0.005; p = 0.000)	-0.190 (CI = +/-0.031; p = 0.000)	0.971	+5.89%
Severity	2012.1	0.056 (CI = +/-0.006; p = 0.000)	-0.193 (CI = +/-0.032; p = 0.000)	0.970	+5.79%
Severity	2012.2	0.056 (CI = +/-0.007; p = 0.000)	-0.194 (CI = +/-0.034; p = 0.000)	0.963	+5.81%
Severity	2013.1	0.057 (CI = +/-0.007; p = 0.000)	-0.191 (CI = +/-0.036; p = 0.000)	0.963	+5.90%
Severity	2013.2	0.058 (CI = +/-0.008; p = 0.000)	-0.192 (CI = +/-0.039; p = 0.000)	0.953	+5.95%
Severity	2014.1	0.058 (CI = +/-0.010; p = 0.000)	-0.192 (CI = +/-0.042; p = 0.000)	0.951	+5.97%
Severity	2014.2	0.060 (CI = +/-0.011; p = 0.000)	-0.197 (CI = +/-0.044; p = 0.000)	0.944	+6.20%
Severity	2015.1	0.065 (CI = +/-0.009; p = 0.000)	-0.186 (CI = +/-0.036; p = 0.000)	0.969	+6.76%
Severity	2015.2	0.062 (CI = +/-0.010; p = 0.000)	-0.178 (CI = +/-0.034; p = 0.000)	0.964	+6.35%
Severity	2016.1	0.057 (CI = +/-0.008; p = 0.000)	-0.187 (CI = +/-0.026; p = 0.000)	0.981	+5.82%
Severity	2016.2	0.057 (CI = +/-0.010; p = 0.000)	-0.187 (CI = +/-0.030; p = 0.000)	0.973	+5.85%
Severity	2017.1	0.060 (CI = +/-0.012; p = 0.000)	-0.182 (CI = +/-0.030; p = 0.000)	0.979	+6.22%
Frequency	2005.1	0.011 (CI = +/-0.007; p = 0.003)	-0.039 (CI = +/-0.064; p = 0.225)	0.239	+1.07%
Frequency	2005.2	0.009 (CI = +/-0.007; p = 0.012)	-0.030 (CI = +/-0.064; p = 0.342)	0.161	+0.91%
Frequency	2006.1	0.007 (CI = +/-0.007; p = 0.040)	-0.039 (CI = +/-0.063; p = 0.215)	0.124	+0.74%
Frequency	2006.2	0.005 (CI = +/-0.007; p = 0.131)	-0.028 (CI = +/-0.061; p = 0.349)	0.039	+0.54%
Frequency	2007.1	0.003 (CI = +/-0.007; p = 0.359)	-0.039 (CI = +/-0.059; p = 0.185)	0.025	+0.32%
Frequency	2007.2	0.003 (CI = +/-0.008; p = 0.469)	-0.037 (CI = +/-0.061; p = 0.228)	-0.002	+0.27%
Frequency	2008.1	0.002 (CI = +/-0.008; p = 0.632)	-0.040 (CI = +/-0.063; p = 0.200)	-0.001	+0.19%
Frequency	2008.2	0.002 (CI = +/-0.009; p = 0.714)	-0.039 (CI = +/-0.066; p = 0.235)	-0.018	+0.16%
Frequency	2009.1	0.001 (CI = +/-0.009; p = 0.879)	-0.042 (CI = +/-0.068; p = 0.211)	-0.013	+0.07%
Frequency	2009.2	0.001 (CI = +/-0.010; p = 0.824)	-0.044 (CI = +/-0.071; p = 0.213)	-0.015	+0.11%
Frequency	2010.1	0.000 (CI = +/-0.011; p = 0.942)	-0.047 (CI = +/-0.075; p = 0.205)	-0.013	+0.04%
Frequency	2010.2	-0.003 (CI = +/-0.011; p = 0.572)	-0.033 (CI = +/-0.073; p = 0.350)	-0.032	-0.31%
Frequency	2011.1	-0.006 (CI = +/-0.012; p = 0.281)	-0.044 (CI = +/-0.072; p = 0.213)	0.043	-0.63%
Frequency	2011.2	-0.005 (CI = +/-0.013; p = 0.432)	-0.049 (CI = +/-0.076; p = 0.193)	0.035	-0.50%
Frequency	2012.1	-0.003 (CI = +/-0.014; p = 0.672)	-0.042 (CI = +/-0.078; p = 0.274)	-0.030	-0.29%
Frequency	2012.2	-0.005 (CI = +/-0.016; p = 0.494)	-0.035 (CI = +/-0.082; p = 0.384)	-0.035	-0.52%
Frequency	2013.1	-0.009 (CI = +/-0.017; p = 0.255)	-0.046 (CI = +/-0.083; p = 0.250)	0.050	-0.93%
Frequency	2013.2	-0.015 (CI = +/-0.018; p = 0.084)	-0.030 (CI = +/-0.081; p = 0.442)	0.143	-1.51%
Frequency	2014.1	-0.018 (CI = +/-0.020; p = 0.071)	-0.037 (CI = +/-0.085; p = 0.368)	0.167	-1.78%
Frequency	2014.2	-0.024 (CI = +/-0.022; p = 0.037)	-0.023 (CI = +/-0.088; p = 0.579)	0.254	-2.32%
Frequency	2015.1	-0.032 (CI = +/-0.022; p = 0.009)	-0.041 (CI = +/-0.082; p = 0.294)	0.449	-3.13%
Frequency	2015.2	-0.026 (CI = +/-0.025; p = 0.044)	-0.054 (CI = +/-0.086; p = 0.193)	0.376	-2.55%
Frequency	2016.1	-0.033 (CI = +/-0.028; p = 0.028)	-0.066 (CI = +/-0.089; p = 0.126)	0.447	-3.20%
Frequency	2016.2	-0.037 (CI = +/-0.035; p = 0.041)	-0.057 (CI = +/-0.101; p = 0.220)	0.455	-3.65%
Frequency	2017.1	-0.048 (CI = +/-0.040; p = 0.027)	-0.073 (CI = +/-0.104; p = 0.136)	0.541	-4.66%

Comprehensive

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

Fit	Start Date	Time	Seasonality	Adjusted R ²	Implied Trend
					Rate
Loss Cost	2005.1	0.047 (CI = +/-0.006; p = 0.000)	-0.205 (CI = +/-0.048; p = 0.000)	0.930	+4.76%
Loss Cost	2005.2	0.046 (CI = +/-0.006; p = 0.000)	-0.204 (CI = +/-0.050; p = 0.000)	0.920	+4.74%
Loss Cost	2006.1	0.046 (CI = +/-0.006; p = 0.000)	-0.207 (CI = +/-0.051; p = 0.000)	0.918	+4.67%
Loss Cost	2006.2	0.046 (CI = +/-0.007; p = 0.000)	-0.208 (CI = +/-0.053; p = 0.000)	0.907	+4.69%
Loss Cost	2007.1	0.045 (CI = +/-0.007; p = 0.000)	-0.210 (CI = +/-0.056; p = 0.000)	0.903	+4.65%
Loss Cost	2007.2	0.047 (CI = +/-0.008; p = 0.000)	-0.215 (CI = +/-0.057; p = 0.000)	0.897	+4.78%
Loss Cost	2008.1	0.048 (CI = +/-0.008; p = 0.000)	-0.208 (CI = +/-0.058; p = 0.000)	0.902	+4.95%
Loss Cost	2008.2	0.051 (CI = +/-0.008; p = 0.000)	-0.218 (CI = +/-0.056; p = 0.000)	0.911	+5.22%
Loss Cost	2009.1	0.054 (CI = +/-0.008; p = 0.000)	-0.206 (CI = +/-0.052; p = 0.000)	0.929	+5.56%
Loss Cost	2009.2	0.058 (CI = +/-0.008; p = 0.000)	-0.218 (CI = +/-0.047; p = 0.000)	0.944	+5.92%
Loss Cost	2010.1	0.060 (CI = +/-0.008; p = 0.000)	-0.209 (CI = +/-0.045; p = 0.000)	0.952	+6.20%
Loss Cost	2010.2	0.061 (CI = +/-0.009; p = 0.000)	-0.211 (CI = +/-0.048; p = 0.000)	0.944	+6.25%
Loss Cost	2011.1	0.062 (CI = +/-0.010; p = 0.000)	-0.206 (CI = +/-0.050; p = 0.000)	0.945	+6.43%
Loss Cost	2011.2	0.066 (CI = +/-0.010; p = 0.000)	-0.216 (CI = +/-0.047; p = 0.000)	0.951	+6.80%
Loss Cost	2012.1	0.070 (CI = +/-0.009; p = 0.000)	-0.203 (CI = +/-0.042; p = 0.000)	0.965	+7.26%
Loss Cost	2012.2	0.069 (CI = +/-0.010; p = 0.000)	-0.200 (CI = +/-0.045; p = 0.000)	0.955	+7.12%
Loss Cost	2013.1	0.068 (CI = +/-0.012; p = 0.000)	-0.203 (CI = +/-0.049; p = 0.000)	0.953	+7.00%
Loss Cost	2013.2	0.062 (CI = +/-0.011; p = 0.000)	-0.191 (CI = +/-0.042; p = 0.000)	0.955	+6.41%
Loss Cost	2014.1	0.063 (CI = +/-0.014; p = 0.000)	-0.189 (CI = +/-0.047; p = 0.000)	0.954	+6.52%
Loss Cost	2014.2	0.061 (CI = +/-0.016; p = 0.000)	-0.185 (CI = +/-0.051; p = 0.000)	0.936	+6.27%
Loss Cost	2015.1	0.064 (CI = +/-0.020; p = 0.000)	-0.179 (CI = +/-0.057; p = 0.000)	0.937	+6.60%
Loss Cost	2015.2	0.072 (CI = +/-0.020; p = 0.000)	-0.191 (CI = +/-0.052; p = 0.000)	0.951	+7.45%
Loss Cost	2016.1	0.063 (CI = +/-0.022; p = 0.001)	-0.205 (CI = +/-0.049; p = 0.000)	0.968	+6.45%
Loss Cost	2016.2	0.062 (CI = +/-0.031; p = 0.005)	-0.204 (CI = +/-0.063; p = 0.001)	0.949	+6.39%
Loss Cost	2017.1	0.072 (CI = +/-0.046; p = 0.015)	-0.192 (CI = +/-0.078; p = 0.004)	0.959	+7.49%
Severity	2005.1	0.029 (CI = +/-0.006; p = 0.000)	-0.189 (CI = +/-0.055; p = 0.000)	0.831	+2.93%
Severity	2005.2	0.030 (CI = +/-0.007; p = 0.000)	-0.196 (CI = +/-0.055; p = 0.000)	0.832	+3.06%
Severity	2006.1	0.031 (CI = +/-0.007; p = 0.000)	-0.192 (CI = +/-0.057; p = 0.000)	0.834	+3.14%
Severity	2006.2	0.033 (CI = +/-0.007; p = 0.000)	-0.202 (CI = +/-0.055; p = 0.000)	0.854	+3.37%
Severity	2007.1	0.035 (CI = +/-0.007; p = 0.000)	-0.195 (CI = +/-0.055; p = 0.000)	0.865	+3.54%
Severity	2007.2	0.036 (CI = +/-0.008; p = 0.000)	-0.201 (CI = +/-0.055; p = 0.000)	0.862	+3.69%
Severity	2008.1	0.038 (CI = +/-0.008; p = 0.000)	-0.194 (CI = +/-0.056; p = 0.000)	0.870	+3.86%
Severity	2008.2	0.040 (CI = +/-0.008; p = 0.000)	-0.204 (CI = +/-0.054; p = 0.000)	0.883	+4.13%
Severity	2009.1	0.044 (CI = +/-0.008; p = 0.000)	-0.192 (CI = +/-0.051; p = 0.000)	0.907	+4.45%
Severity	2009.2	0.046 (CI = +/-0.008; p = 0.000)	-0.200 (CI = +/-0.050; p = 0.000)	0.912	+4.69%
Severity	2010.1	0.048 (CI = +/-0.009; p = 0.000)	-0.193 (CI = +/-0.051; p = 0.000)	0.918	+4.89%
Severity	2010.2	0.052 (CI = +/-0.008; p = 0.000)	-0.206 (CI = +/-0.042; p = 0.000)	0.946	+5.34%
Severity	2011.1	0.056 (CI = +/-0.007; p = 0.000)	-0.193 (CI = +/-0.034; p = 0.000)	0.968	+5.77%
Severity	2011.2	0.057 (CI = +/-0.007; p = 0.000)	-0.196 (CI = +/-0.036; p = 0.000)	0.962	+5.86%
Severity	2012.1	0.055 (CI = +/-0.008; p = 0.000)	-0.201 (CI = +/-0.037; p = 0.000)	0.963	+5.67%
Severity	2012.2	0.055 (CI = +/-0.009; p = 0.000)	-0.201 (CI = +/-0.040; p = 0.000)	0.953	+5.71%
Severity	2013.1	0.057 (CI = +/-0.011; p = 0.000)	-0.199 (CI = +/-0.044; p = 0.000)	0.952	+5.81%
Severity	2013.2	0.057 (CI = +/-0.013; p = 0.000)	-0.200 (CI = +/-0.048; p = 0.000)	0.939	+5.89%
Severity	2014.1	0.057 (CI = +/-0.016; p = 0.000)	-0.201 (CI = +/-0.054; p = 0.000)	0.936	+5.87%
Severity	2014.2	0.061 (CI = +/-0.018; p = 0.000)	-0.207 (CI = +/-0.057; p = 0.000)	0.928	+6.25%
Severity	2015.1	0.070 (CI = +/-0.016; p = 0.000)	-0.189 (CI = +/-0.046; p = 0.000)	0.964	+7.29%
Severity	2015.2	0.065 (CI = +/-0.018; p = 0.000)	-0.182 (CI = +/-0.047; p = 0.000)	0.954	+6.76%
Severity	2016.1	0.055 (CI = +/-0.015; p = 0.000)	-0.198 (CI = +/-0.033; p = 0.000)	0.983	+5.64%
Severity	2016.2	0.056 (CI = +/-0.021; p = 0.002)	-0.199 (CI = +/-0.042; p = 0.000)	0.974	+5.76%
Severity	2017.1	0.063 (CI = +/-0.030; p = 0.007)	-0.191 (CI = +/-0.052; p = 0.001)	0.980	+6.52%
Frequency	2005.1	0.018 (CI = +/-0.006; p = 0.000)	-0.015 (CI = +/-0.051; p = 0.545)	0.557	+1.78%
Frequency	2005.2	0.016 (CI = +/-0.006; p = 0.000)	-0.008 (CI = +/-0.050; p = 0.749)	0.505	+1.62%
Frequency	2006.1	0.015 (CI = +/-0.006; p = 0.000)	-0.015 (CI = +/-0.050; p = 0.548)	0.454	+1.48%
Frequency	2006.2	0.013 (CI = +/-0.006; p = 0.000)	-0.006 (CI = +/-0.048; p = 0.807)	0.384	+1.27%
Frequency	2007.1	0.011 (CI = +/-0.006; p = 0.002)	-0.015 (CI = +/-0.046; p = 0.515)	0.319	+1.07%
Frequency	2007.2	0.010 (CI = +/-0.007; p = 0.004)	-0.014 (CI = +/-0.048; p = 0.554)	0.272	+1.05%
Frequency	2008.1	0.010 (CI = +/-0.007; p = 0.007)	-0.014 (CI = +/-0.050; p = 0.563)	0.245	+1.04%
Frequency	2008.2	0.010 (CI = +/-0.008; p = 0.012)	-0.015 (CI = +/-0.053; p = 0.570)	0.211	+1.05%
Frequency	2009.1	0.011 (CI = +/-0.009; p = 0.021)	-0.014 (CI = +/-0.056; p = 0.594)	0.188	+1.06%
Frequency	2009.2	0.012 (CI = +/-0.010; p = 0.019)	-0.018 (CI = +/-0.058; p = 0.510)	0.203	+1.18%
Frequency	2010.1	0.012 (CI = +/-0.011; p = 0.025)	-0.016 (CI = +/-0.061; p = 0.581)	0.195	+1.24%
Frequency	2010.2	0.009 (CI = +/-0.011; p = 0.103)	-0.005 (CI = +/-0.058; p = 0.867)	0.054	+0.87%
Frequency	2011.1	0.006 (CI = +/-0.011; p = 0.268)	-0.012 (CI = +/-0.060; p = 0.665)	-0.022	+0.62%
Frequency	2011.2	0.009 (CI = +/-0.012; p = 0.148)	-0.020 (CI = +/-0.061; p = 0.495)	0.050	+0.89%
Frequency	2012.1	0.015 (CI = +/-0.011; p = 0.015)	-0.003 (CI = +/-0.053; p = 0.909)	0.290	+1.50%
Frequency	2012.2	0.013 (CI = +/-0.013; p = 0.044)	0.001 (CI = +/-0.056; p = 0.969)	0.180	+1.34%
Frequency	2013.1	0.011 (CI = +/-0.015; p = 0.127)	-0.004 (CI = +/-0.060; p = 0.873)	0.062	+1.12%
Frequency	2013.2	0.005 (CI = +/-0.014; p = 0.465)	0.009 (CI = +/-0.053; p = 0.710)	-0.119	+0.49%
Frequency	2014.1	0.006 (CI = +/-0.017; p = 0.447)	0.012 (CI = +/-0.059; p = 0.664)	-0.129	+0.61%
Frequency	2014.2	0.000 (CI = +/-0.018; p = 0.977)	0.022 (CI = +/-0.058; p = 0.400)	-0.137	+0.02%
Frequency	2015.1	-0.006 (CI = +/-0.021; p = 0.487)	0.010 (CI = +/-0.059; p = 0.694)	-0.148	-0.64%
Frequency	2015.2	0.006 (CI = +/-0.007; p = 0.068)	-0.009 (CI = +/-0.018; p = 0.277)	0.353	+0.65%
Frequency	2016.1	0.008 (CI = +/-0.010; p = 0.096)	-0.007 (CI = +/-0.022; p = 0.448)	0.357	+0.77%
Frequency	2016.2	0.006 (CI = +/-0.013; p = 0.280)	-0.005 (CI = +/-0.027; p = 0.627)	-0.029	+0.60%
Frequency	2017.1	0.009 (CI = +/-0.021; p = 0.268)	-0.001 (CI = +/-0.037; p = 0.913)	0.025	+0.92%

Comprehensive

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

Fit	Start Date	Time	Seasonality	Adjusted R ²	Implied Trend
					Rate
Loss Cost	2005.1	0.045 (CI = +/-0.006; p = 0.000)	-0.199 (CI = +/-0.048; p = 0.000)	0.923	+4.63%
Loss Cost	2005.2	0.045 (CI = +/-0.006; p = 0.000)	-0.197 (CI = +/-0.050; p = 0.000)	0.911	+4.59%
Loss Cost	2006.1	0.044 (CI = +/-0.007; p = 0.000)	-0.200 (CI = +/-0.051; p = 0.000)	0.908	+4.51%
Loss Cost	2006.2	0.044 (CI = +/-0.007; p = 0.000)	-0.200 (CI = +/-0.054; p = 0.000)	0.894	+4.52%
Loss Cost	2007.1	0.044 (CI = +/-0.008; p = 0.000)	-0.202 (CI = +/-0.056; p = 0.000)	0.889	+4.47%
Loss Cost	2007.2	0.045 (CI = +/-0.008; p = 0.000)	-0.207 (CI = +/-0.057; p = 0.000)	0.880	+4.59%
Loss Cost	2008.1	0.046 (CI = +/-0.009; p = 0.000)	-0.201 (CI = +/-0.058; p = 0.000)	0.886	+4.76%
Loss Cost	2008.2	0.049 (CI = +/-0.009; p = 0.000)	-0.212 (CI = +/-0.057; p = 0.000)	0.894	+5.05%
Loss Cost	2009.1	0.052 (CI = +/-0.009; p = 0.000)	-0.200 (CI = +/-0.053; p = 0.000)	0.915	+5.39%
Loss Cost	2009.2	0.056 (CI = +/-0.008; p = 0.000)	-0.213 (CI = +/-0.049; p = 0.000)	0.932	+5.78%
Loss Cost	2010.1	0.059 (CI = +/-0.009; p = 0.000)	-0.205 (CI = +/-0.047; p = 0.000)	0.942	+6.06%
Loss Cost	2010.2	0.059 (CI = +/-0.010; p = 0.000)	-0.206 (CI = +/-0.050; p = 0.000)	0.929	+6.11%
Loss Cost	2011.1	0.061 (CI = +/-0.011; p = 0.000)	-0.202 (CI = +/-0.053; p = 0.000)	0.931	+6.28%
Loss Cost	2011.2	0.065 (CI = +/-0.011; p = 0.000)	-0.213 (CI = +/-0.051; p = 0.000)	0.936	+6.70%
Loss Cost	2012.1	0.069 (CI = +/-0.011; p = 0.000)	-0.202 (CI = +/-0.046; p = 0.000)	0.955	+7.18%
Loss Cost	2012.2	0.068 (CI = +/-0.012; p = 0.000)	-0.197 (CI = +/-0.049; p = 0.000)	0.940	+7.00%
Loss Cost	2013.1	0.066 (CI = +/-0.014; p = 0.000)	-0.200 (CI = +/-0.053; p = 0.000)	0.937	+6.85%
Loss Cost	2013.2	0.059 (CI = +/-0.013; p = 0.000)	-0.184 (CI = +/-0.043; p = 0.000)	0.942	+6.04%
Loss Cost	2014.1	0.059 (CI = +/-0.015; p = 0.000)	-0.182 (CI = +/-0.048; p = 0.000)	0.940	+6.13%
Loss Cost	2014.2	0.055 (CI = +/-0.018; p = 0.000)	-0.174 (CI = +/-0.052; p = 0.000)	0.915	+5.66%
Loss Cost	2015.1	0.058 (CI = +/-0.022; p = 0.001)	-0.170 (CI = +/-0.058; p = 0.000)	0.917	+5.95%
Loss Cost	2015.2	0.067 (CI = +/-0.026; p = 0.001)	-0.183 (CI = +/-0.061; p = 0.001)	0.922	+6.88%
Loss Cost	2016.1	0.055 (CI = +/-0.025; p = 0.004)	-0.196 (CI = +/-0.050; p = 0.000)	0.962	+5.67%
Loss Cost	2016.2	0.049 (CI = +/-0.039; p = 0.030)	-0.189 (CI = +/-0.067; p = 0.003)	0.941	+4.98%
Loss Cost	2017.1	0.058 (CI = +/-0.067; p = 0.064)	-0.181 (CI = +/-0.097; p = 0.015)	0.950	+6.01%
Severity	2005.1	0.027 (CI = +/-0.006; p = 0.000)	-0.181 (CI = +/-0.054; p = 0.000)	0.812	+2.75%
Severity	2005.2	0.028 (CI = +/-0.007; p = 0.000)	-0.187 (CI = +/-0.055; p = 0.000)	0.811	+2.88%
Severity	2006.1	0.029 (CI = +/-0.007; p = 0.000)	-0.184 (CI = +/-0.056; p = 0.000)	0.813	+2.96%
Severity	2006.2	0.031 (CI = +/-0.007; p = 0.000)	-0.194 (CI = +/-0.054; p = 0.000)	0.833	+3.19%
Severity	2007.1	0.033 (CI = +/-0.008; p = 0.000)	-0.188 (CI = +/-0.055; p = 0.000)	0.845	+3.36%
Severity	2007.2	0.034 (CI = +/-0.008; p = 0.000)	-0.193 (CI = +/-0.056; p = 0.000)	0.839	+3.50%
Severity	2008.1	0.036 (CI = +/-0.009; p = 0.000)	-0.187 (CI = +/-0.057; p = 0.000)	0.849	+3.67%
Severity	2008.2	0.039 (CI = +/-0.009; p = 0.000)	-0.197 (CI = +/-0.055; p = 0.000)	0.861	+3.95%
Severity	2009.1	0.042 (CI = +/-0.009; p = 0.000)	-0.186 (CI = +/-0.052; p = 0.000)	0.890	+4.28%
Severity	2009.2	0.044 (CI = +/-0.009; p = 0.000)	-0.194 (CI = +/-0.052; p = 0.000)	0.892	+4.53%
Severity	2010.1	0.046 (CI = +/-0.010; p = 0.000)	-0.188 (CI = +/-0.052; p = 0.000)	0.900	+4.74%
Severity	2010.2	0.051 (CI = +/-0.009; p = 0.000)	-0.203 (CI = +/-0.044; p = 0.000)	0.932	+5.24%
Severity	2011.1	0.055 (CI = +/-0.007; p = 0.000)	-0.191 (CI = +/-0.036; p = 0.000)	0.960	+5.68%
Severity	2011.2	0.056 (CI = +/-0.008; p = 0.000)	-0.193 (CI = +/-0.039; p = 0.000)	0.951	+5.77%
Severity	2012.1	0.054 (CI = +/-0.009; p = 0.000)	-0.198 (CI = +/-0.040; p = 0.000)	0.952	+5.57%
Severity	2012.2	0.054 (CI = +/-0.011; p = 0.000)	-0.198 (CI = +/-0.044; p = 0.000)	0.937	+5.58%
Severity	2013.1	0.055 (CI = +/-0.013; p = 0.000)	-0.196 (CI = +/-0.048; p = 0.000)	0.936	+5.69%
Severity	2013.2	0.056 (CI = +/-0.015; p = 0.000)	-0.198 (CI = +/-0.053; p = 0.000)	0.915	+5.76%
Severity	2014.1	0.056 (CI = +/-0.019; p = 0.000)	-0.198 (CI = +/-0.060; p = 0.000)	0.911	+5.72%
Severity	2014.2	0.060 (CI = +/-0.023; p = 0.000)	-0.206 (CI = +/-0.066; p = 0.000)	0.895	+6.19%
Severity	2015.1	0.071 (CI = +/-0.021; p = 0.000)	-0.190 (CI = +/-0.054; p = 0.000)	0.947	+7.33%
Severity	2015.2	0.064 (CI = +/-0.025; p = 0.001)	-0.179 (CI = +/-0.058; p = 0.001)	0.923	+6.56%
Severity	2016.1	0.051 (CI = +/-0.019; p = 0.002)	-0.194 (CI = +/-0.038; p = 0.000)	0.977	+5.25%
Severity	2016.2	0.051 (CI = +/-0.033; p = 0.017)	-0.193 (CI = +/-0.056; p = 0.002)	0.960	+5.18%
Severity	2017.1	0.058 (CI = +/-0.058; p = 0.051)	-0.187 (CI = +/-0.084; p = 0.011)	0.964	+5.97%
Frequency	2005.1	0.018 (CI = +/-0.006; p = 0.000)	-0.018 (CI = +/-0.053; p = 0.499)	0.544	+1.83%
Frequency	2005.2	0.016 (CI = +/-0.006; p = 0.000)	-0.010 (CI = +/-0.052; p = 0.708)	0.486	+1.66%
Frequency	2006.1	0.015 (CI = +/-0.007; p = 0.000)	-0.016 (CI = +/-0.052; p = 0.526)	0.433	+1.51%
Frequency	2006.2	0.013 (CI = +/-0.007; p = 0.001)	-0.006 (CI = +/-0.050; p = 0.800)	0.354	+1.28%
Frequency	2007.1	0.011 (CI = +/-0.007; p = 0.003)	-0.015 (CI = +/-0.048; p = 0.529)	0.283	+1.07%
Frequency	2007.2	0.010 (CI = +/-0.007; p = 0.007)	-0.014 (CI = +/-0.050; p = 0.572)	0.235	+1.05%
Frequency	2008.1	0.010 (CI = +/-0.008; p = 0.013)	-0.014 (CI = +/-0.053; p = 0.580)	0.206	+1.04%
Frequency	2008.2	0.010 (CI = +/-0.009; p = 0.022)	-0.015 (CI = +/-0.056; p = 0.588)	0.173	+1.06%
Frequency	2009.1	0.011 (CI = +/-0.010; p = 0.034)	-0.014 (CI = +/-0.059; p = 0.611)	0.150	+1.06%
Frequency	2009.2	0.012 (CI = +/-0.011; p = 0.030)	-0.019 (CI = +/-0.061; p = 0.518)	0.166	+1.20%
Frequency	2010.1	0.013 (CI = +/-0.012; p = 0.039)	-0.017 (CI = +/-0.065; p = 0.583)	0.159	+1.27%
Frequency	2010.2	0.008 (CI = +/-0.012; p = 0.162)	-0.003 (CI = +/-0.062; p = 0.908)	0.009	+0.83%
Frequency	2011.1	0.006 (CI = +/-0.013; p = 0.366)	-0.011 (CI = +/-0.064; p = 0.721)	-0.066	+0.57%
Frequency	2011.2	0.009 (CI = +/-0.014; p = 0.208)	-0.020 (CI = +/-0.066; p = 0.531)	0.000	+0.88%
Frequency	2012.1	0.015 (CI = +/-0.013; p = 0.027)	-0.004 (CI = +/-0.057; p = 0.894)	0.238	+1.53%
Frequency	2012.2	0.013 (CI = +/-0.015; p = 0.081)	0.001 (CI = +/-0.061; p = 0.969)	0.120	+1.34%
Frequency	2013.1	0.011 (CI = +/-0.017; p = 0.194)	-0.004 (CI = +/-0.066; p = 0.894)	-0.004	+1.10%
Frequency	2013.2	0.003 (CI = +/-0.017; p = 0.727)	0.014 (CI = +/-0.059; p = 0.608)	-0.161	+0.27%
Frequency	2014.1	0.004 (CI = +/-0.021; p = 0.680)	0.016 (CI = +/-0.066; p = 0.592)	-0.177	+0.38%
Frequency	2014.2	-0.005 (CI = +/-0.022; p = 0.604)	0.032 (CI = +/-0.063; p = 0.265)	-0.049	-0.50%
Frequency	2015.1	-0.013 (CI = +/-0.023; p = 0.220)	0.020 (CI = +/-0.060; p = 0.445)	0.064	-1.29%
Frequency	2015.2	0.003 (CI = +/-0.007; p = 0.338)	-0.004 (CI = +/-0.017; p = 0.579)	-0.118	+0.30%
Frequency	2016.1	0.004 (CI = +/-0.010; p = 0.344)	-0.003 (CI = +/-0.021; p = 0.732)	-0.135	+0.40%
Frequency	2016.2	-0.002 (CI = +/-0.007; p = 0.470)	0.004 (CI = +/-0.012; p = 0.373)	-0.140	-0.19%
Frequency	2017.1	0.000 (CI = +/-0.010; p = 0.901)	0.006 (CI = +/-0.015; p = 0.233)	0.181	+0.03%

Comprehensive

Coverage = CM
End Trend Period = 2021.2
Excluded Points = NA
Parameters Included: time

Fit	Start Date	Time	Adjusted R ²	Implied Trend
				Rate
Loss Cost	2005.1	0.045 (CI = +/-0.009; p = 0.000)	0.743	+4.61%
Loss Cost	2005.2	0.044 (CI = +/-0.010; p = 0.000)	0.719	+4.46%
Loss Cost	2006.1	0.044 (CI = +/-0.010; p = 0.000)	0.705	+4.52%
Loss Cost	2006.2	0.043 (CI = +/-0.011; p = 0.000)	0.677	+4.39%
Loss Cost	2007.1	0.044 (CI = +/-0.012; p = 0.000)	0.666	+4.49%
Loss Cost	2007.2	0.043 (CI = +/-0.013; p = 0.000)	0.636	+4.42%
Loss Cost	2008.1	0.046 (CI = +/-0.013; p = 0.000)	0.651	+4.69%
Loss Cost	2008.2	0.046 (CI = +/-0.014; p = 0.000)	0.625	+4.69%
Loss Cost	2009.1	0.050 (CI = +/-0.015; p = 0.000)	0.659	+5.08%
Loss Cost	2009.2	0.050 (CI = +/-0.016; p = 0.000)	0.632	+5.09%
Loss Cost	2010.1	0.053 (CI = +/-0.017; p = 0.000)	0.649	+5.45%
Loss Cost	2010.2	0.051 (CI = +/-0.018; p = 0.000)	0.603	+5.18%
Loss Cost	2011.1	0.053 (CI = +/-0.019; p = 0.000)	0.604	+5.48%
Loss Cost	2011.2	0.052 (CI = +/-0.021; p = 0.000)	0.557	+5.34%
Loss Cost	2012.1	0.057 (CI = +/-0.023; p = 0.000)	0.579	+5.82%
Loss Cost	2012.2	0.051 (CI = +/-0.024; p = 0.000)	0.508	+5.26%
Loss Cost	2013.1	0.053 (CI = +/-0.027; p = 0.001)	0.479	+5.41%
Loss Cost	2013.2	0.044 (CI = +/-0.028; p = 0.005)	0.379	+4.48%
Loss Cost	2014.1	0.047 (CI = +/-0.032; p = 0.007)	0.369	+4.80%
Loss Cost	2014.2	0.039 (CI = +/-0.035; p = 0.033)	0.251	+3.98%
Loss Cost	2015.1	0.044 (CI = +/-0.041; p = 0.037)	0.256	+4.46%
Loss Cost	2015.2	0.039 (CI = +/-0.047; p = 0.100)	0.157	+3.94%
Loss Cost	2016.1	0.039 (CI = +/-0.057; p = 0.155)	0.111	+3.99%
Loss Cost	2016.2	0.026 (CI = +/-0.066; p = 0.394)	-0.020	+2.65%
Loss Cost	2017.1	0.037 (CI = +/-0.081; p = 0.326)	0.011	+3.73%
Severity	2005.1	0.035 (CI = +/-0.009; p = 0.000)	0.662	+3.56%
Severity	2005.2	0.035 (CI = +/-0.009; p = 0.000)	0.646	+3.59%
Severity	2006.1	0.037 (CI = +/-0.010; p = 0.000)	0.665	+3.80%
Severity	2006.2	0.038 (CI = +/-0.010; p = 0.000)	0.657	+3.89%
Severity	2007.1	0.041 (CI = +/-0.010; p = 0.000)	0.691	+4.18%
Severity	2007.2	0.041 (CI = +/-0.011; p = 0.000)	0.669	+4.19%
Severity	2008.1	0.044 (CI = +/-0.011; p = 0.000)	0.701	+4.51%
Severity	2008.2	0.045 (CI = +/-0.012; p = 0.000)	0.684	+4.58%
Severity	2009.1	0.049 (CI = +/-0.012; p = 0.000)	0.737	+5.02%
Severity	2009.2	0.049 (CI = +/-0.013; p = 0.000)	0.714	+5.04%
Severity	2010.1	0.053 (CI = +/-0.013; p = 0.000)	0.741	+5.42%
Severity	2010.2	0.054 (CI = +/-0.015; p = 0.000)	0.725	+5.54%
Severity	2011.1	0.059 (CI = +/-0.014; p = 0.000)	0.774	+6.09%
Severity	2011.2	0.057 (CI = +/-0.016; p = 0.000)	0.740	+5.90%
Severity	2012.1	0.059 (CI = +/-0.017; p = 0.000)	0.728	+6.11%
Severity	2012.2	0.057 (CI = +/-0.019; p = 0.000)	0.682	+5.82%
Severity	2013.1	0.061 (CI = +/-0.020; p = 0.000)	0.697	+6.29%
Severity	2013.2	0.058 (CI = +/-0.023; p = 0.000)	0.641	+5.95%
Severity	2014.1	0.062 (CI = +/-0.025; p = 0.000)	0.648	+6.45%
Severity	2014.2	0.060 (CI = +/-0.029; p = 0.001)	0.581	+6.15%
Severity	2015.1	0.070 (CI = +/-0.030; p = 0.000)	0.666	+7.28%
Severity	2015.2	0.061 (CI = +/-0.032; p = 0.002)	0.580	+6.33%
Severity	2016.1	0.065 (CI = +/-0.038; p = 0.004)	0.545	+6.68%
Severity	2016.2	0.057 (CI = +/-0.045; p = 0.019)	0.417	+5.87%
Severity	2017.1	0.071 (CI = +/-0.051; p = 0.013)	0.506	+7.39%
Frequency	2005.1	0.010 (CI = +/-0.006; p = 0.003)	0.219	+1.01%
Frequency	2005.2	0.008 (CI = +/-0.006; p = 0.013)	0.157	+0.84%
Frequency	2006.1	0.007 (CI = +/-0.007; p = 0.042)	0.102	+0.69%
Frequency	2006.2	0.005 (CI = +/-0.007; p = 0.146)	0.040	+0.48%
Frequency	2007.1	0.003 (CI = +/-0.007; p = 0.373)	-0.006	+0.29%
Frequency	2007.2	0.002 (CI = +/-0.007; p = 0.529)	-0.022	+0.22%
Frequency	2008.1	0.002 (CI = +/-0.008; p = 0.649)	-0.030	+0.17%
Frequency	2008.2	0.001 (CI = +/-0.008; p = 0.790)	-0.037	+0.11%
Frequency	2009.1	0.001 (CI = +/-0.009; p = 0.895)	-0.041	+0.06%
Frequency	2009.2	0.001 (CI = +/-0.010; p = 0.912)	-0.043	+0.05%
Frequency	2010.1	0.000 (CI = +/-0.010; p = 0.959)	-0.045	+0.03%
Frequency	2010.2	-0.003 (CI = +/-0.010; p = 0.506)	-0.025	-0.34%
Frequency	2011.1	-0.006 (CI = +/-0.011; p = 0.280)	0.011	-0.58%
Frequency	2011.2	-0.005 (CI = +/-0.012; p = 0.369)	-0.008	-0.53%
Frequency	2012.1	-0.003 (CI = +/-0.013; p = 0.666)	-0.044	-0.27%
Frequency	2012.2	-0.005 (CI = +/-0.014; p = 0.432)	-0.020	-0.53%
Frequency	2013.1	-0.008 (CI = +/-0.015; p = 0.259)	0.021	-0.83%
Frequency	2013.2	-0.014 (CI = +/-0.015; p = 0.068)	0.152	-1.39%
Frequency	2014.1	-0.016 (CI = +/-0.017; p = 0.072)	0.157	-1.54%
Frequency	2014.2	-0.021 (CI = +/-0.018; p = 0.030)	0.260	-2.05%
Frequency	2015.1	-0.027 (CI = +/-0.020; p = 0.012)	0.376	-2.63%
Frequency	2015.2	-0.023 (CI = +/-0.022; p = 0.047)	0.251	-2.25%
Frequency	2016.1	-0.026 (CI = +/-0.026; p = 0.056)	0.250	-2.52%
Frequency	2016.2	-0.031 (CI = +/-0.031; p = 0.051)	0.289	-3.04%
Frequency	2017.1	-0.035 (CI = +/-0.038; p = 0.071)	0.271	-3.40%

Comprehensive

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

Fit	Start Date	Time	Adjusted R ²	Implied Trend
				Rate
Loss Cost	2005.1	0.043 (CI = +/-0.010; p = 0.000)	0.719	+4.45%
Loss Cost	2005.2	0.042 (CI = +/-0.010; p = 0.000)	0.691	+4.28%
Loss Cost	2006.1	0.042 (CI = +/-0.011; p = 0.000)	0.676	+4.33%
Loss Cost	2006.2	0.041 (CI = +/-0.012; p = 0.000)	0.643	+4.18%
Loss Cost	2007.1	0.042 (CI = +/-0.012; p = 0.000)	0.630	+4.27%
Loss Cost	2007.2	0.041 (CI = +/-0.013; p = 0.000)	0.595	+4.18%
Loss Cost	2008.1	0.044 (CI = +/-0.014; p = 0.000)	0.611	+4.45%
Loss Cost	2008.2	0.043 (CI = +/-0.015; p = 0.000)	0.581	+4.43%
Loss Cost	2009.1	0.047 (CI = +/-0.016; p = 0.000)	0.617	+4.84%
Loss Cost	2009.2	0.047 (CI = +/-0.017; p = 0.000)	0.585	+4.83%
Loss Cost	2010.1	0.051 (CI = +/-0.018; p = 0.000)	0.603	+5.19%
Loss Cost	2010.2	0.048 (CI = +/-0.019; p = 0.000)	0.548	+4.87%
Loss Cost	2011.1	0.050 (CI = +/-0.021; p = 0.000)	0.548	+5.17%
Loss Cost	2011.2	0.049 (CI = +/-0.023; p = 0.000)	0.493	+4.99%
Loss Cost	2012.1	0.053 (CI = +/-0.025; p = 0.000)	0.515	+5.48%
Loss Cost	2012.2	0.047 (CI = +/-0.027; p = 0.002)	0.430	+4.81%
Loss Cost	2013.1	0.048 (CI = +/-0.030; p = 0.004)	0.394	+4.92%
Loss Cost	2013.2	0.037 (CI = +/-0.031; p = 0.022)	0.272	+3.81%
Loss Cost	2014.1	0.040 (CI = +/-0.036; p = 0.031)	0.258	+4.08%
Loss Cost	2014.2	0.030 (CI = +/-0.039; p = 0.120)	0.121	+3.03%
Loss Cost	2015.1	0.034 (CI = +/-0.046; p = 0.132)	0.121	+3.42%
Loss Cost	2015.2	0.026 (CI = +/-0.053; p = 0.302)	0.016	+2.64%
Loss Cost	2016.1	0.024 (CI = +/-0.065; p = 0.424)	-0.031	+2.43%
Loss Cost	2016.2	0.005 (CI = +/-0.075; p = 0.884)	-0.122	+0.49%
Loss Cost	2017.1	0.013 (CI = +/-0.095; p = 0.763)	-0.127	+1.27%
Severity	2005.1	0.033 (CI = +/-0.009; p = 0.000)	0.632	+3.34%
Severity	2005.2	0.033 (CI = +/-0.010; p = 0.000)	0.612	+3.36%
Severity	2006.1	0.035 (CI = +/-0.010; p = 0.000)	0.632	+3.56%
Severity	2006.2	0.036 (CI = +/-0.011; p = 0.000)	0.621	+3.65%
Severity	2007.1	0.039 (CI = +/-0.011; p = 0.000)	0.658	+3.94%
Severity	2007.2	0.039 (CI = +/-0.012; p = 0.000)	0.632	+3.93%
Severity	2008.1	0.042 (CI = +/-0.012; p = 0.000)	0.666	+4.25%
Severity	2008.2	0.042 (CI = +/-0.013; p = 0.000)	0.646	+4.31%
Severity	2009.1	0.047 (CI = +/-0.013; p = 0.000)	0.704	+4.76%
Severity	2009.2	0.046 (CI = +/-0.014; p = 0.000)	0.677	+4.76%
Severity	2010.1	0.050 (CI = +/-0.014; p = 0.000)	0.705	+5.15%
Severity	2010.2	0.051 (CI = +/-0.016; p = 0.000)	0.685	+5.25%
Severity	2011.1	0.057 (CI = +/-0.016; p = 0.000)	0.739	+5.83%
Severity	2011.2	0.054 (CI = +/-0.017; p = 0.000)	0.698	+5.59%
Severity	2012.1	0.056 (CI = +/-0.019; p = 0.000)	0.682	+5.79%
Severity	2012.2	0.053 (CI = +/-0.021; p = 0.000)	0.625	+5.43%
Severity	2013.1	0.057 (CI = +/-0.023; p = 0.000)	0.640	+5.90%
Severity	2013.2	0.053 (CI = +/-0.025; p = 0.000)	0.568	+5.47%
Severity	2014.1	0.058 (CI = +/-0.028; p = 0.001)	0.574	+5.97%
Severity	2014.2	0.054 (CI = +/-0.032; p = 0.003)	0.487	+5.56%
Severity	2015.1	0.065 (CI = +/-0.034; p = 0.001)	0.584	+6.76%
Severity	2015.2	0.054 (CI = +/-0.037; p = 0.009)	0.466	+5.56%
Severity	2016.1	0.057 (CI = +/-0.045; p = 0.019)	0.415	+5.82%
Severity	2016.2	0.045 (CI = +/-0.053; p = 0.084)	0.243	+4.65%
Severity	2017.1	0.060 (CI = +/-0.063; p = 0.059)	0.337	+6.22%
Frequency	2005.1	0.011 (CI = +/-0.007; p = 0.003)	0.226	+1.07%
Frequency	2005.2	0.009 (CI = +/-0.007; p = 0.013)	0.163	+0.90%
Frequency	2006.1	0.007 (CI = +/-0.007; p = 0.041)	0.106	+0.74%
Frequency	2006.2	0.005 (CI = +/-0.007; p = 0.143)	0.042	+0.52%
Frequency	2007.1	0.003 (CI = +/-0.007; p = 0.366)	-0.006	+0.32%
Frequency	2007.2	0.002 (CI = +/-0.008; p = 0.520)	-0.022	+0.24%
Frequency	2008.1	0.002 (CI = +/-0.008; p = 0.637)	-0.031	+0.19%
Frequency	2008.2	0.001 (CI = +/-0.009; p = 0.776)	-0.038	+0.12%
Frequency	2009.1	0.001 (CI = +/-0.010; p = 0.880)	-0.042	+0.07%
Frequency	2009.2	0.001 (CI = +/-0.010; p = 0.897)	-0.045	+0.07%
Frequency	2010.1	0.000 (CI = +/-0.011; p = 0.943)	-0.047	+0.04%
Frequency	2010.2	-0.004 (CI = +/-0.011; p = 0.520)	-0.028	-0.36%
Frequency	2011.1	-0.006 (CI = +/-0.012; p = 0.288)	0.010	-0.63%
Frequency	2011.2	-0.006 (CI = +/-0.013; p = 0.377)	-0.010	-0.57%
Frequency	2012.1	-0.003 (CI = +/-0.014; p = 0.674)	-0.048	-0.29%
Frequency	2012.2	-0.006 (CI = +/-0.016; p = 0.438)	-0.022	-0.58%
Frequency	2013.1	-0.009 (CI = +/-0.017; p = 0.260)	0.023	-0.93%
Frequency	2013.2	-0.016 (CI = +/-0.017; p = 0.066)	0.165	-1.58%
Frequency	2014.1	-0.018 (CI = +/-0.019; p = 0.068)	0.175	-1.78%
Frequency	2014.2	-0.024 (CI = +/-0.021; p = 0.026)	0.296	-2.39%
Frequency	2015.1	-0.032 (CI = +/-0.022; p = 0.008)	0.437	-3.13%
Frequency	2015.2	-0.028 (CI = +/-0.025; p = 0.034)	0.314	-2.77%
Frequency	2016.1	-0.033 (CI = +/-0.030; p = 0.038)	0.330	-3.20%
Frequency	2016.2	-0.041 (CI = +/-0.035; p = 0.029)	0.400	-3.98%
Frequency	2017.1	-0.048 (CI = +/-0.044; p = 0.037)	0.412	-4.66%

Comprehensive

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

Fit	Start Date	Time	Adjusted R ²	Implied Trend
				Rate
Loss Cost	2005.1	0.048 (CI = +/-0.011; p = 0.000)	0.743	+4.91%
Loss Cost	2005.2	0.046 (CI = +/-0.011; p = 0.000)	0.716	+4.74%
Loss Cost	2006.1	0.047 (CI = +/-0.012; p = 0.000)	0.703	+4.83%
Loss Cost	2006.2	0.046 (CI = +/-0.013; p = 0.000)	0.670	+4.69%
Loss Cost	2007.1	0.047 (CI = +/-0.014; p = 0.000)	0.662	+4.85%
Loss Cost	2007.2	0.047 (CI = +/-0.015; p = 0.000)	0.629	+4.78%
Loss Cost	2008.1	0.050 (CI = +/-0.016; p = 0.000)	0.658	+5.17%
Loss Cost	2008.2	0.051 (CI = +/-0.017; p = 0.000)	0.632	+5.22%
Loss Cost	2009.1	0.057 (CI = +/-0.017; p = 0.000)	0.691	+5.83%
Loss Cost	2009.2	0.058 (CI = +/-0.019; p = 0.000)	0.666	+5.92%
Loss Cost	2010.1	0.063 (CI = +/-0.019; p = 0.000)	0.707	+6.53%
Loss Cost	2010.2	0.061 (CI = +/-0.021; p = 0.000)	0.659	+6.25%
Loss Cost	2011.1	0.066 (CI = +/-0.023; p = 0.000)	0.683	+6.83%
Loss Cost	2011.2	0.066 (CI = +/-0.026; p = 0.000)	0.639	+6.80%
Loss Cost	2012.1	0.075 (CI = +/-0.027; p = 0.000)	0.702	+7.77%
Loss Cost	2012.2	0.069 (CI = +/-0.029; p = 0.000)	0.636	+7.12%
Loss Cost	2013.1	0.074 (CI = +/-0.033; p = 0.000)	0.630	+7.67%
Loss Cost	2013.2	0.062 (CI = +/-0.035; p = 0.003)	0.537	+6.41%
Loss Cost	2014.1	0.071 (CI = +/-0.040; p = 0.003)	0.569	+7.36%
Loss Cost	2014.2	0.061 (CI = +/-0.046; p = 0.016)	0.439	+6.27%
Loss Cost	2015.1	0.075 (CI = +/-0.053; p = 0.012)	0.514	+7.76%
Loss Cost	2015.2	0.072 (CI = +/-0.068; p = 0.041)	0.394	+7.45%
Loss Cost	2016.1	0.082 (CI = +/-0.089; p = 0.065)	0.368	+8.55%
Loss Cost	2016.2	0.062 (CI = +/-0.119; p = 0.239)	0.116	+6.39%
Loss Cost	2017.1	0.105 (CI = +/-0.153; p = 0.129)	0.346	+11.10%
Severity	2005.1	0.030 (CI = +/-0.011; p = 0.000)	0.536	+3.06%
Severity	2005.2	0.030 (CI = +/-0.011; p = 0.000)	0.510	+3.06%
Severity	2006.1	0.032 (CI = +/-0.012; p = 0.000)	0.534	+3.29%
Severity	2006.2	0.033 (CI = +/-0.013; p = 0.000)	0.519	+3.37%
Severity	2007.1	0.037 (CI = +/-0.013; p = 0.000)	0.565	+3.72%
Severity	2007.2	0.036 (CI = +/-0.014; p = 0.000)	0.530	+3.69%
Severity	2008.1	0.040 (CI = +/-0.015; p = 0.000)	0.573	+4.07%
Severity	2008.2	0.040 (CI = +/-0.016; p = 0.000)	0.547	+4.13%
Severity	2009.1	0.046 (CI = +/-0.016; p = 0.000)	0.623	+4.70%
Severity	2009.2	0.046 (CI = +/-0.018; p = 0.000)	0.586	+4.69%
Severity	2010.1	0.051 (CI = +/-0.019; p = 0.000)	0.627	+5.20%
Severity	2010.2	0.052 (CI = +/-0.021; p = 0.000)	0.603	+5.34%
Severity	2011.1	0.060 (CI = +/-0.021; p = 0.000)	0.682	+6.15%
Severity	2011.2	0.057 (CI = +/-0.023; p = 0.000)	0.625	+5.86%
Severity	2012.1	0.060 (CI = +/-0.026; p = 0.000)	0.610	+6.17%
Severity	2012.2	0.055 (CI = +/-0.029; p = 0.001)	0.530	+5.71%
Severity	2013.1	0.063 (CI = +/-0.032; p = 0.001)	0.562	+6.46%
Severity	2013.2	0.057 (CI = +/-0.037; p = 0.006)	0.463	+5.89%
Severity	2014.1	0.065 (CI = +/-0.043; p = 0.007)	0.488	+6.77%
Severity	2014.2	0.061 (CI = +/-0.052; p = 0.027)	0.374	+6.25%
Severity	2015.1	0.082 (CI = +/-0.055; p = 0.009)	0.546	+8.53%
Severity	2015.2	0.065 (CI = +/-0.065; p = 0.048)	0.371	+6.76%
Severity	2016.1	0.074 (CI = +/-0.085; p = 0.079)	0.332	+7.65%
Severity	2016.2	0.056 (CI = +/-0.115; p = 0.265)	0.087	+5.76%
Severity	2017.1	0.096 (CI = +/-0.150; p = 0.151)	0.301	+10.06%
Frequency	2005.1	0.018 (CI = +/-0.006; p = 0.000)	0.567	+1.79%
Frequency	2005.2	0.016 (CI = +/-0.006; p = 0.000)	0.521	+1.62%
Frequency	2006.1	0.015 (CI = +/-0.006; p = 0.000)	0.468	+1.49%
Frequency	2006.2	0.013 (CI = +/-0.006; p = 0.000)	0.407	+1.27%
Frequency	2007.1	0.011 (CI = +/-0.006; p = 0.001)	0.335	+1.08%
Frequency	2007.2	0.010 (CI = +/-0.007; p = 0.003)	0.293	+1.05%
Frequency	2008.1	0.011 (CI = +/-0.007; p = 0.006)	0.267	+1.06%
Frequency	2008.2	0.010 (CI = +/-0.008; p = 0.011)	0.236	+1.05%
Frequency	2009.1	0.011 (CI = +/-0.009; p = 0.017)	0.217	+1.08%
Frequency	2009.2	0.012 (CI = +/-0.009; p = 0.017)	0.226	+1.18%
Frequency	2010.1	0.013 (CI = +/-0.010; p = 0.020)	0.226	+1.27%
Frequency	2010.2	0.009 (CI = +/-0.010; p = 0.093)	0.108	+0.87%
Frequency	2011.1	0.006 (CI = +/-0.011; p = 0.236)	0.029	+0.65%
Frequency	2011.2	0.009 (CI = +/-0.012; p = 0.140)	0.082	+0.89%
Frequency	2012.1	0.015 (CI = +/-0.011; p = 0.010)	0.340	+1.50%
Frequency	2012.2	0.013 (CI = +/-0.012; p = 0.036)	0.243	+1.34%
Frequency	2013.1	0.011 (CI = +/-0.014; p = 0.105)	0.138	+1.13%
Frequency	2013.2	0.005 (CI = +/-0.013; p = 0.445)	-0.032	+0.49%
Frequency	2014.1	0.006 (CI = +/-0.016; p = 0.459)	-0.038	+0.56%
Frequency	2014.2	0.000 (CI = +/-0.018; p = 0.977)	-0.111	+0.02%
Frequency	2015.1	-0.007 (CI = +/-0.019; p = 0.412)	-0.029	-0.70%
Frequency	2015.2	0.006 (CI = +/-0.007; p = 0.068)	0.313	+0.65%
Frequency	2016.1	0.008 (CI = +/-0.009; p = 0.058)	0.391	+0.84%
Frequency	2016.2	0.006 (CI = +/-0.011; p = 0.235)	0.120	+0.60%
Frequency	2017.1	0.009 (CI = +/-0.016; p = 0.169)	0.265	+0.94%

Comprehensive

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

Fit	Start Date	Time	Adjusted R ²	Implied Trend
				Rate
Loss Cost	2005.1	0.045 (CI = +/-0.011; p = 0.000)	0.718	+4.63%
Loss Cost	2005.2	0.043 (CI = +/-0.012; p = 0.000)	0.686	+4.43%
Loss Cost	2006.1	0.044 (CI = +/-0.012; p = 0.000)	0.671	+4.51%
Loss Cost	2006.2	0.042 (CI = +/-0.013; p = 0.000)	0.632	+4.33%
Loss Cost	2007.1	0.044 (CI = +/-0.014; p = 0.000)	0.621	+4.47%
Loss Cost	2007.2	0.043 (CI = +/-0.015; p = 0.000)	0.580	+4.36%
Loss Cost	2008.1	0.046 (CI = +/-0.016; p = 0.000)	0.611	+4.76%
Loss Cost	2008.2	0.047 (CI = +/-0.018; p = 0.000)	0.579	+4.77%
Loss Cost	2009.1	0.052 (CI = +/-0.018; p = 0.000)	0.644	+5.39%
Loss Cost	2009.2	0.053 (CI = +/-0.020; p = 0.000)	0.613	+5.44%
Loss Cost	2010.1	0.059 (CI = +/-0.021; p = 0.000)	0.657	+6.06%
Loss Cost	2010.2	0.055 (CI = +/-0.023; p = 0.000)	0.597	+5.70%
Loss Cost	2011.1	0.061 (CI = +/-0.025; p = 0.000)	0.622	+6.28%
Loss Cost	2011.2	0.060 (CI = +/-0.028; p = 0.000)	0.566	+6.17%
Loss Cost	2012.1	0.069 (CI = +/-0.030; p = 0.000)	0.637	+7.18%
Loss Cost	2012.2	0.062 (CI = +/-0.033; p = 0.001)	0.550	+6.35%
Loss Cost	2013.1	0.066 (CI = +/-0.038; p = 0.003)	0.536	+6.85%
Loss Cost	2013.2	0.051 (CI = +/-0.039; p = 0.015)	0.407	+5.23%
Loss Cost	2014.1	0.059 (CI = +/-0.046; p = 0.016)	0.436	+6.13%
Loss Cost	2014.2	0.044 (CI = +/-0.051; p = 0.081)	0.250	+4.55%
Loss Cost	2015.1	0.058 (CI = +/-0.062; p = 0.063)	0.327	+5.95%
Loss Cost	2015.2	0.049 (CI = +/-0.081; p = 0.189)	0.146	+5.04%
Loss Cost	2016.1	0.055 (CI = +/-0.114; p = 0.267)	0.085	+5.67%
Loss Cost	2016.2	0.016 (CI = +/-0.150; p = 0.778)	-0.222	+1.64%
Loss Cost	2017.1	0.058 (CI = +/-0.234; p = 0.485)	-0.101	+6.01%
Severity	2005.1	0.027 (CI = +/-0.011; p = 0.000)	0.487	+2.75%
Severity	2005.2	0.027 (CI = +/-0.011; p = 0.000)	0.455	+2.73%
Severity	2006.1	0.029 (CI = +/-0.012; p = 0.000)	0.479	+2.96%
Severity	2006.2	0.030 (CI = +/-0.013; p = 0.000)	0.460	+3.02%
Severity	2007.1	0.033 (CI = +/-0.013; p = 0.000)	0.510	+3.36%
Severity	2007.2	0.032 (CI = +/-0.015; p = 0.000)	0.467	+3.29%
Severity	2008.1	0.036 (CI = +/-0.015; p = 0.000)	0.514	+3.67%
Severity	2008.2	0.036 (CI = +/-0.017; p = 0.000)	0.481	+3.69%
Severity	2009.1	0.042 (CI = +/-0.017; p = 0.000)	0.565	+4.28%
Severity	2009.2	0.041 (CI = +/-0.019; p = 0.000)	0.520	+4.23%
Severity	2010.1	0.046 (CI = +/-0.020; p = 0.000)	0.564	+4.74%
Severity	2010.2	0.047 (CI = +/-0.022; p = 0.000)	0.532	+4.84%
Severity	2011.1	0.055 (CI = +/-0.023; p = 0.000)	0.621	+5.68%
Severity	2011.2	0.052 (CI = +/-0.025; p = 0.001)	0.549	+5.29%
Severity	2012.1	0.054 (CI = +/-0.029; p = 0.001)	0.526	+5.57%
Severity	2012.2	0.048 (CI = +/-0.032; p = 0.007)	0.423	+4.94%
Severity	2013.1	0.055 (CI = +/-0.037; p = 0.007)	0.455	+5.69%
Severity	2013.2	0.048 (CI = +/-0.042; p = 0.031)	0.325	+4.89%
Severity	2014.1	0.056 (CI = +/-0.050; p = 0.033)	0.346	+5.72%
Severity	2014.2	0.048 (CI = +/-0.061; p = 0.111)	0.197	+4.87%
Severity	2015.1	0.071 (CI = +/-0.068; p = 0.043)	0.387	+7.33%
Severity	2015.2	0.046 (CI = +/-0.079; p = 0.201)	0.131	+4.76%
Severity	2016.1	0.051 (CI = +/-0.111; p = 0.290)	0.062	+5.25%
Severity	2016.2	0.017 (CI = +/-0.152; p = 0.766)	-0.219	+1.76%
Severity	2017.1	0.058 (CI = +/-0.240; p = 0.498)	-0.114	+5.97%
Frequency	2005.1	0.018 (CI = +/-0.006; p = 0.000)	0.553	+1.83%
Frequency	2005.2	0.016 (CI = +/-0.006; p = 0.000)	0.503	+1.65%
Frequency	2006.1	0.015 (CI = +/-0.007; p = 0.000)	0.446	+1.51%
Frequency	2006.2	0.013 (CI = +/-0.007; p = 0.000)	0.379	+1.28%
Frequency	2007.1	0.011 (CI = +/-0.007; p = 0.003)	0.301	+1.07%
Frequency	2007.2	0.010 (CI = +/-0.007; p = 0.007)	0.258	+1.04%
Frequency	2008.1	0.010 (CI = +/-0.008; p = 0.012)	0.232	+1.04%
Frequency	2008.2	0.010 (CI = +/-0.009; p = 0.021)	0.202	+1.04%
Frequency	2009.1	0.011 (CI = +/-0.009; p = 0.031)	0.182	+1.06%
Frequency	2009.2	0.012 (CI = +/-0.010; p = 0.030)	0.192	+1.17%
Frequency	2010.1	0.013 (CI = +/-0.012; p = 0.034)	0.193	+1.27%
Frequency	2010.2	0.008 (CI = +/-0.011; p = 0.150)	0.070	+0.82%
Frequency	2011.1	0.006 (CI = +/-0.013; p = 0.351)	-0.005	+0.57%
Frequency	2011.2	0.008 (CI = +/-0.014; p = 0.218)	0.042	+0.83%
Frequency	2012.1	0.015 (CI = +/-0.012; p = 0.021)	0.295	+1.53%
Frequency	2012.2	0.013 (CI = +/-0.014; p = 0.065)	0.194	+1.34%
Frequency	2013.1	0.011 (CI = +/-0.016; p = 0.173)	0.086	+1.10%
Frequency	2013.2	0.003 (CI = +/-0.016; p = 0.657)	-0.077	+0.33%
Frequency	2014.1	0.004 (CI = +/-0.019; p = 0.666)	-0.087	+0.38%
Frequency	2014.2	-0.003 (CI = +/-0.022; p = 0.751)	-0.110	-0.31%
Frequency	2015.1	-0.013 (CI = +/-0.022; p = 0.203)	0.108	-1.29%
Frequency	2015.2	0.003 (CI = +/-0.006; p = 0.352)	0.003	+0.26%
Frequency	2016.1	0.004 (CI = +/-0.009; p = 0.291)	0.061	+0.40%
Frequency	2016.2	-0.001 (CI = +/-0.006; p = 0.620)	-0.166	-0.12%
Frequency	2017.1	0.000 (CI = +/-0.010; p = 0.919)	-0.328	+0.03%

All Perils

Coverage = AP
End Trend Period = 2021.2
Excluded Points = NA
Parameters Included: time, seasonality

Fit	Start Date	Time	Seasonality	Adjusted R ²	Implied Trend
					Rate
Loss Cost	2005.1	0.008 (CI = +/-0.008; p = 0.035)	-0.107 (CI = +/-0.077; p = 0.008)	0.260	+0.85%
Loss Cost	2005.2	0.009 (CI = +/-0.008; p = 0.037)	-0.109 (CI = +/-0.079; p = 0.009)	0.251	+0.89%
Loss Cost	2006.1	0.008 (CI = +/-0.009; p = 0.073)	-0.114 (CI = +/-0.081; p = 0.008)	0.249	+0.81%
Loss Cost	2006.2	0.008 (CI = +/-0.009; p = 0.108)	-0.112 (CI = +/-0.084; p = 0.011)	0.215	+0.76%
Loss Cost	2007.1	0.006 (CI = +/-0.010; p = 0.241)	-0.122 (CI = +/-0.085; p = 0.007)	0.228	+0.57%
Loss Cost	2007.2	0.005 (CI = +/-0.010; p = 0.316)	-0.119 (CI = +/-0.088; p = 0.010)	0.197	+0.52%
Loss Cost	2008.1	0.006 (CI = +/-0.011; p = 0.318)	-0.117 (CI = +/-0.091; p = 0.014)	0.192	+0.56%
Loss Cost	2008.2	0.007 (CI = +/-0.012; p = 0.265)	-0.122 (CI = +/-0.094; p = 0.013)	0.200	+0.67%
Loss Cost	2009.1	0.006 (CI = +/-0.013; p = 0.329)	-0.124 (CI = +/-0.098; p = 0.016)	0.198	+0.64%
Loss Cost	2009.2	0.007 (CI = +/-0.014; p = 0.339)	-0.126 (CI = +/-0.103; p = 0.019)	0.183	+0.67%
Loss Cost	2010.1	0.008 (CI = +/-0.015; p = 0.299)	-0.121 (CI = +/-0.107; p = 0.029)	0.179	+0.80%
Loss Cost	2010.2	0.009 (CI = +/-0.017; p = 0.303)	-0.123 (CI = +/-0.112; p = 0.033)	0.165	+0.86%
Loss Cost	2011.1	0.009 (CI = +/-0.019; p = 0.314)	-0.121 (CI = +/-0.118; p = 0.046)	0.160	+0.92%
Loss Cost	2011.2	0.011 (CI = +/-0.020; p = 0.293)	-0.125 (CI = +/-0.124; p = 0.048)	0.155	+1.06%
Loss Cost	2012.1	0.011 (CI = +/-0.023; p = 0.307)	-0.122 (CI = +/-0.132; p = 0.066)	0.150	+1.15%
Loss Cost	2012.2	0.010 (CI = +/-0.025; p = 0.426)	-0.117 (CI = +/-0.139; p = 0.092)	0.094	+0.98%
Loss Cost	2013.1	0.007 (CI = +/-0.028; p = 0.622)	-0.127 (CI = +/-0.147; p = 0.085)	0.099	+0.67%
Loss Cost	2013.2	0.004 (CI = +/-0.032; p = 0.811)	-0.118 (CI = +/-0.155; p = 0.125)	0.043	+0.36%
Loss Cost	2014.1	-0.010 (CI = +/-0.031; p = 0.518)	-0.156 (CI = +/-0.144; p = 0.036)	0.195	-0.96%
Loss Cost	2014.2	-0.014 (CI = +/-0.035; p = 0.414)	-0.145 (CI = +/-0.153; p = 0.061)	0.176	-1.36%
Loss Cost	2015.1	-0.025 (CI = +/-0.038; p = 0.188)	-0.172 (CI = +/-0.155; p = 0.032)	0.286	-2.43%
Loss Cost	2015.2	-0.022 (CI = +/-0.045; p = 0.310)	-0.179 (CI = +/-0.169; p = 0.040)	0.281	-2.14%
Loss Cost	2016.1	-0.043 (CI = +/-0.044; p = 0.054)	-0.225 (CI = +/-0.151; p = 0.008)	0.529	-4.19%
Loss Cost	2016.2	-0.050 (CI = +/-0.052; p = 0.055)	-0.211 (CI = +/-0.164; p = 0.018)	0.542	-4.92%
Loss Cost	2017.1	-0.068 (CI = +/-0.059; p = 0.031)	-0.243 (CI = +/-0.171; p = 0.012)	0.607	-6.56%
Severity	2005.1	0.023 (CI = +/-0.006; p = 0.000)	-0.039 (CI = +/-0.060; p = 0.195)	0.634	+2.29%
Severity	2005.2	0.023 (CI = +/-0.007; p = 0.000)	-0.042 (CI = +/-0.062; p = 0.175)	0.623	+2.35%
Severity	2006.1	0.024 (CI = +/-0.007; p = 0.000)	-0.037 (CI = +/-0.063; p = 0.246)	0.631	+2.45%
Severity	2006.2	0.025 (CI = +/-0.007; p = 0.000)	-0.043 (CI = +/-0.064; p = 0.183)	0.639	+2.57%
Severity	2007.1	0.024 (CI = +/-0.008; p = 0.000)	-0.047 (CI = +/-0.065; p = 0.150)	0.611	+2.48%
Severity	2007.2	0.023 (CI = +/-0.008; p = 0.000)	-0.042 (CI = +/-0.067; p = 0.208)	0.561	+2.36%
Severity	2008.1	0.026 (CI = +/-0.008; p = 0.000)	-0.030 (CI = +/-0.065; p = 0.347)	0.618	+2.61%
Severity	2008.2	0.029 (CI = +/-0.007; p = 0.000)	-0.046 (CI = +/-0.057; p = 0.114)	0.723	+2.96%
Severity	2009.1	0.030 (CI = +/-0.008; p = 0.000)	-0.043 (CI = +/-0.060; p = 0.153)	0.715	+3.03%
Severity	2009.2	0.030 (CI = +/-0.009; p = 0.000)	-0.043 (CI = +/-0.062; p = 0.168)	0.684	+3.04%
Severity	2010.1	0.031 (CI = +/-0.009; p = 0.000)	-0.038 (CI = +/-0.064; p = 0.235)	0.682	+3.16%
Severity	2010.2	0.032 (CI = +/-0.010; p = 0.000)	-0.042 (CI = +/-0.067; p = 0.201)	0.670	+3.28%
Severity	2011.1	0.033 (CI = +/-0.011; p = 0.000)	-0.041 (CI = +/-0.070; p = 0.241)	0.650	+3.32%
Severity	2011.2	0.032 (CI = +/-0.012; p = 0.000)	-0.038 (CI = +/-0.074; p = 0.293)	0.597	+3.25%
Severity	2012.1	0.029 (CI = +/-0.013; p = 0.000)	-0.048 (CI = +/-0.075; p = 0.194)	0.552	+2.95%
Severity	2012.2	0.027 (CI = +/-0.014; p = 0.001)	-0.041 (CI = +/-0.077; p = 0.281)	0.461	+2.71%
Severity	2013.1	0.022 (CI = +/-0.015; p = 0.006)	-0.055 (CI = +/-0.076; p = 0.146)	0.411	+2.25%
Severity	2013.2	0.019 (CI = +/-0.016; p = 0.024)	-0.044 (CI = +/-0.077; p = 0.236)	0.272	+1.88%
Severity	2014.1	0.008 (CI = +/-0.010; p = 0.110)	-0.074 (CI = +/-0.048; p = 0.005)	0.476	+0.82%
Severity	2014.2	0.008 (CI = +/-0.012; p = 0.169)	-0.073 (CI = +/-0.051; p = 0.009)	0.412	+0.80%
Severity	2015.1	0.010 (CI = +/-0.014; p = 0.145)	-0.069 (CI = +/-0.055; p = 0.019)	0.414	+0.98%
Severity	2015.2	0.006 (CI = +/-0.015; p = 0.385)	-0.061 (CI = +/-0.057; p = 0.037)	0.277	+0.62%
Severity	2016.1	0.001 (CI = +/-0.016; p = 0.934)	-0.073 (CI = +/-0.056; p = 0.016)	0.388	+0.06%
Severity	2016.2	-0.001 (CI = +/-0.020; p = 0.908)	-0.070 (CI = +/-0.062; p = 0.032)	0.323	-0.10%
Severity	2017.1	-0.003 (CI = +/-0.025; p = 0.761)	-0.074 (CI = +/-0.071; p = 0.043)	0.312	-0.33%
Frequency	2005.1	-0.014 (CI = +/-0.007; p = 0.000)	-0.068 (CI = +/-0.071; p = 0.059)	0.342	-1.41%
Frequency	2005.2	-0.014 (CI = +/-0.008; p = 0.001)	-0.067 (CI = +/-0.073; p = 0.070)	0.334	-1.42%
Frequency	2006.1	-0.016 (CI = +/-0.008; p = 0.000)	-0.078 (CI = +/-0.072; p = 0.036)	0.390	-1.61%
Frequency	2006.2	-0.018 (CI = +/-0.008; p = 0.000)	-0.069 (CI = +/-0.072; p = 0.060)	0.424	-1.76%
Frequency	2007.1	-0.019 (CI = +/-0.009; p = 0.000)	-0.074 (CI = +/-0.074; p = 0.050)	0.422	-1.86%
Frequency	2007.2	-0.018 (CI = +/-0.009; p = 0.000)	-0.077 (CI = +/-0.077; p = 0.049)	0.401	-1.80%
Frequency	2008.1	-0.020 (CI = +/-0.010; p = 0.000)	-0.087 (CI = +/-0.077; p = 0.028)	0.440	-2.00%
Frequency	2008.2	-0.023 (CI = +/-0.010; p = 0.000)	-0.077 (CI = +/-0.077; p = 0.049)	0.487	-2.23%
Frequency	2009.1	-0.024 (CI = +/-0.011; p = 0.000)	-0.082 (CI = +/-0.079; p = 0.045)	0.473	-2.33%
Frequency	2009.2	-0.023 (CI = +/-0.011; p = 0.000)	-0.083 (CI = +/-0.083; p = 0.050)	0.453	-2.30%
Frequency	2010.1	-0.023 (CI = +/-0.013; p = 0.001)	-0.083 (CI = +/-0.087; p = 0.061)	0.404	-2.29%
Frequency	2010.2	-0.024 (CI = +/-0.014; p = 0.002)	-0.081 (CI = +/-0.091; p = 0.079)	0.395	-2.34%
Frequency	2011.1	-0.023 (CI = +/-0.015; p = 0.004)	-0.080 (CI = +/-0.096; p = 0.098)	0.339	-2.32%
Frequency	2011.2	-0.021 (CI = +/-0.016; p = 0.014)	-0.087 (CI = +/-0.100; p = 0.082)	0.307	-2.12%
Frequency	2012.1	-0.018 (CI = +/-0.018; p = 0.049)	-0.074 (CI = +/-0.102; p = 0.142)	0.186	-1.76%
Frequency	2012.2	-0.017 (CI = +/-0.020; p = 0.085)	-0.076 (CI = +/-0.108; p = 0.152)	0.168	-1.69%
Frequency	2013.1	-0.016 (CI = +/-0.022; p = 0.154)	-0.072 (CI = +/-0.115; p = 0.201)	0.090	-1.55%
Frequency	2013.2	-0.015 (CI = +/-0.025; p = 0.219)	-0.074 (CI = +/-0.123; p = 0.218)	0.076	-1.49%
Frequency	2014.1	-0.018 (CI = +/-0.029; p = 0.200)	-0.082 (CI = +/-0.131; p = 0.202)	0.078	-1.77%
Frequency	2014.2	-0.022 (CI = +/-0.032; p = 0.168)	-0.072 (CI = +/-0.140; p = 0.283)	0.092	-2.15%
Frequency	2015.1	-0.034 (CI = +/-0.033; p = 0.043)	-0.104 (CI = +/-0.133; p = 0.115)	0.289	-3.38%
Frequency	2015.2	-0.028 (CI = +/-0.037; p = 0.130)	-0.118 (CI = +/-0.141; p = 0.091)	0.260	-2.74%
Frequency	2016.1	-0.043 (CI = +/-0.039; p = 0.031)	-0.152 (CI = +/-0.133; p = 0.029)	0.464	-4.25%
Frequency	2016.2	-0.049 (CI = +/-0.046; p = 0.038)	-0.141 (CI = +/-0.145; p = 0.056)	0.479	-4.82%
Frequency	2017.1	-0.064 (CI = +/-0.053; p = 0.024)	-0.169 (CI = +/-0.152; p = 0.034)	0.549	-6.24%

All Perils

Coverage = AP
End Trend Period = 2021.2
Excluded Points = NA
Parameters Included: time

Fit	Start Date	Time	Adjusted R ²	Implied Trend
				Rate
Loss Cost	2005.1	0.009 (CI = +/-0.009; p = 0.041)	0.097	+0.91%
Loss Cost	2005.2	0.009 (CI = +/-0.009; p = 0.057)	0.083	+0.89%
Loss Cost	2006.1	0.009 (CI = +/-0.010; p = 0.080)	0.069	+0.87%
Loss Cost	2006.2	0.008 (CI = +/-0.010; p = 0.144)	0.040	+0.76%
Loss Cost	2007.1	0.007 (CI = +/-0.011; p = 0.235)	0.016	+0.66%
Loss Cost	2007.2	0.005 (CI = +/-0.012; p = 0.369)	-0.006	+0.52%
Loss Cost	2008.1	0.006 (CI = +/-0.012; p = 0.296)	0.005	+0.65%
Loss Cost	2008.2	0.007 (CI = +/-0.013; p = 0.316)	0.002	+0.67%
Loss Cost	2009.1	0.007 (CI = +/-0.015; p = 0.302)	0.004	+0.75%
Loss Cost	2009.2	0.007 (CI = +/-0.016; p = 0.388)	-0.010	+0.67%
Loss Cost	2010.1	0.009 (CI = +/-0.017; p = 0.272)	0.012	+0.92%
Loss Cost	2010.2	0.009 (CI = +/-0.018; p = 0.346)	-0.003	+0.86%
Loss Cost	2011.1	0.011 (CI = +/-0.020; p = 0.280)	0.011	+1.08%
Loss Cost	2011.2	0.011 (CI = +/-0.022; p = 0.332)	0.000	+1.06%
Loss Cost	2012.1	0.013 (CI = +/-0.024; p = 0.269)	0.016	+1.33%
Loss Cost	2012.2	0.010 (CI = +/-0.027; p = 0.452)	-0.023	+0.98%
Loss Cost	2013.1	0.009 (CI = +/-0.030; p = 0.533)	-0.036	+0.91%
Loss Cost	2013.2	0.004 (CI = +/-0.033; p = 0.820)	-0.063	+0.36%
Loss Cost	2014.1	-0.006 (CI = +/-0.035; p = 0.724)	-0.062	-0.59%
Loss Cost	2014.2	-0.014 (CI = +/-0.039; p = 0.463)	-0.032	-1.36%
Loss Cost	2015.1	-0.019 (CI = +/-0.045; p = 0.369)	-0.010	-1.91%
Loss Cost	2015.2	-0.022 (CI = +/-0.053; p = 0.388)	-0.016	-2.14%
Loss Cost	2016.1	-0.033 (CI = +/-0.061; p = 0.249)	0.043	-3.29%
Loss Cost	2016.2	-0.050 (CI = +/-0.069; p = 0.134)	0.146	-4.92%
Loss Cost	2017.1	-0.053 (CI = +/-0.086; p = 0.194)	0.101	-5.17%
Severity	2005.1	0.023 (CI = +/-0.006; p = 0.000)	0.626	+2.31%
Severity	2005.2	0.023 (CI = +/-0.007; p = 0.000)	0.612	+2.35%
Severity	2006.1	0.024 (CI = +/-0.007; p = 0.000)	0.626	+2.47%
Severity	2006.2	0.025 (CI = +/-0.007; p = 0.000)	0.628	+2.57%
Severity	2007.1	0.025 (CI = +/-0.008; p = 0.000)	0.594	+2.51%
Severity	2007.2	0.023 (CI = +/-0.008; p = 0.000)	0.551	+2.36%
Severity	2008.1	0.026 (CI = +/-0.008; p = 0.000)	0.619	+2.64%
Severity	2008.2	0.029 (CI = +/-0.008; p = 0.000)	0.704	+2.96%
Severity	2009.1	0.030 (CI = +/-0.008; p = 0.000)	0.700	+3.07%
Severity	2009.2	0.030 (CI = +/-0.009; p = 0.000)	0.670	+3.04%
Severity	2010.1	0.031 (CI = +/-0.009; p = 0.000)	0.675	+3.20%
Severity	2010.2	0.032 (CI = +/-0.010; p = 0.000)	0.658	+3.28%
Severity	2011.1	0.033 (CI = +/-0.011; p = 0.000)	0.642	+3.37%
Severity	2011.2	0.032 (CI = +/-0.012; p = 0.000)	0.593	+3.25%
Severity	2012.1	0.030 (CI = +/-0.013; p = 0.000)	0.531	+3.03%
Severity	2012.2	0.027 (CI = +/-0.014; p = 0.001)	0.454	+2.71%
Severity	2013.1	0.023 (CI = +/-0.015; p = 0.005)	0.361	+2.36%
Severity	2013.2	0.019 (CI = +/-0.016; p = 0.025)	0.247	+1.88%
Severity	2014.1	0.010 (CI = +/-0.013; p = 0.135)	0.092	+1.00%
Severity	2014.2	0.008 (CI = +/-0.015; p = 0.277)	0.020	+0.80%
Severity	2015.1	0.012 (CI = +/-0.017; p = 0.147)	0.097	+1.20%
Severity	2015.2	0.006 (CI = +/-0.018; p = 0.464)	-0.037	+0.62%
Severity	2016.1	0.004 (CI = +/-0.021; p = 0.705)	-0.084	+0.37%
Severity	2016.2	-0.001 (CI = +/-0.025; p = 0.928)	-0.110	-0.10%
Severity	2017.1	0.001 (CI = +/-0.030; p = 0.931)	-0.124	+0.12%
Frequency	2005.1	-0.014 (CI = +/-0.007; p = 0.001)	0.284	-1.37%
Frequency	2005.2	-0.014 (CI = +/-0.008; p = 0.001)	0.280	-1.42%
Frequency	2006.1	-0.016 (CI = +/-0.008; p = 0.001)	0.312	-1.56%
Frequency	2006.2	-0.018 (CI = +/-0.008; p = 0.000)	0.367	-1.76%
Frequency	2007.1	-0.018 (CI = +/-0.009; p = 0.000)	0.356	-1.81%
Frequency	2007.2	-0.018 (CI = +/-0.010; p = 0.001)	0.328	-1.80%
Frequency	2008.1	-0.020 (CI = +/-0.010; p = 0.001)	0.345	-1.94%
Frequency	2008.2	-0.023 (CI = +/-0.010; p = 0.000)	0.419	-2.23%
Frequency	2009.1	-0.023 (CI = +/-0.011; p = 0.000)	0.396	-2.26%
Frequency	2009.2	-0.023 (CI = +/-0.012; p = 0.001)	0.375	-2.30%
Frequency	2010.1	-0.022 (CI = +/-0.013; p = 0.002)	0.325	-2.21%
Frequency	2010.2	-0.024 (CI = +/-0.014; p = 0.003)	0.326	-2.34%
Frequency	2011.1	-0.022 (CI = +/-0.016; p = 0.008)	0.272	-2.22%
Frequency	2011.2	-0.021 (CI = +/-0.017; p = 0.018)	0.220	-2.12%
Frequency	2012.1	-0.017 (CI = +/-0.018; p = 0.071)	0.124	-1.65%
Frequency	2012.2	-0.017 (CI = +/-0.020; p = 0.094)	0.106	-1.69%
Frequency	2013.1	-0.014 (CI = +/-0.022; p = 0.196)	0.046	-1.42%
Frequency	2013.2	-0.015 (CI = +/-0.025; p = 0.227)	0.035	-1.49%
Frequency	2014.1	-0.016 (CI = +/-0.029; p = 0.259)	0.025	-1.58%
Frequency	2014.2	-0.022 (CI = +/-0.032; p = 0.170)	0.073	-2.15%
Frequency	2015.1	-0.031 (CI = +/-0.035; p = 0.076)	0.175	-3.07%
Frequency	2015.2	-0.028 (CI = +/-0.041; p = 0.164)	0.093	-2.74%
Frequency	2016.1	-0.037 (CI = +/-0.047; p = 0.109)	0.160	-3.64%
Frequency	2016.2	-0.049 (CI = +/-0.054; p = 0.068)	0.248	-4.82%
Frequency	2017.1	-0.054 (CI = +/-0.067; p = 0.098)	0.217	-5.28%

All Perils

Coverage = AP

End Trend Period = 2021.1

Excluded Points = NA

Parameters Included: time

Fit	Start Date	Time	Adjusted R ²	Implied Trend
				Rate
Loss Cost	2005.1	0.008 (CI = +/-0.009; p = 0.095)	0.058	+0.76%
Loss Cost	2005.2	0.007 (CI = +/-0.010; p = 0.127)	0.045	+0.74%
Loss Cost	2006.1	0.007 (CI = +/-0.010; p = 0.170)	0.032	+0.71%
Loss Cost	2006.2	0.006 (CI = +/-0.011; p = 0.283)	0.007	+0.58%
Loss Cost	2007.1	0.005 (CI = +/-0.012; p = 0.430)	-0.013	+0.45%
Loss Cost	2007.2	0.003 (CI = +/-0.012; p = 0.626)	-0.029	+0.29%
Loss Cost	2008.1	0.004 (CI = +/-0.013; p = 0.523)	-0.023	+0.41%
Loss Cost	2008.2	0.004 (CI = +/-0.014; p = 0.551)	-0.026	+0.42%
Loss Cost	2009.1	0.005 (CI = +/-0.015; p = 0.529)	-0.025	+0.48%
Loss Cost	2009.2	0.004 (CI = +/-0.017; p = 0.648)	-0.035	+0.38%
Loss Cost	2010.1	0.006 (CI = +/-0.018; p = 0.485)	-0.023	+0.62%
Loss Cost	2010.2	0.005 (CI = +/-0.020; p = 0.589)	-0.034	+0.52%
Loss Cost	2011.1	0.007 (CI = +/-0.022; p = 0.494)	-0.026	+0.73%
Loss Cost	2011.2	0.007 (CI = +/-0.024; p = 0.566)	-0.036	+0.67%
Loss Cost	2012.1	0.009 (CI = +/-0.027; p = 0.474)	-0.026	+0.93%
Loss Cost	2012.2	0.005 (CI = +/-0.029; p = 0.728)	-0.054	+0.49%
Loss Cost	2013.1	0.003 (CI = +/-0.033; p = 0.826)	-0.063	+0.35%
Loss Cost	2013.2	-0.003 (CI = +/-0.037; p = 0.843)	-0.068	-0.34%
Loss Cost	2014.1	-0.015 (CI = +/-0.039; p = 0.405)	-0.019	-1.52%
Loss Cost	2014.2	-0.026 (CI = +/-0.042; p = 0.208)	0.056	-2.54%
Loss Cost	2015.1	-0.034 (CI = +/-0.048; p = 0.146)	0.107	-3.36%
Loss Cost	2015.2	-0.040 (CI = +/-0.057; p = 0.152)	0.113	-3.90%
Loss Cost	2016.1	-0.058 (CI = +/-0.064; p = 0.072)	0.240	-5.59%
Loss Cost	2016.2	-0.084 (CI = +/-0.067; p = 0.021)	0.444	-8.02%
Loss Cost	2017.1	-0.095 (CI = +/-0.084; p = 0.032)	0.435	-9.09%
Severity	2005.1	0.022 (CI = +/-0.007; p = 0.000)	0.592	+2.23%
Severity	2005.2	0.022 (CI = +/-0.007; p = 0.000)	0.577	+2.27%
Severity	2006.1	0.024 (CI = +/-0.007; p = 0.000)	0.592	+2.40%
Severity	2006.2	0.025 (CI = +/-0.008; p = 0.000)	0.593	+2.49%
Severity	2007.1	0.024 (CI = +/-0.008; p = 0.000)	0.555	+2.42%
Severity	2007.2	0.022 (CI = +/-0.009; p = 0.000)	0.506	+2.26%
Severity	2008.1	0.025 (CI = +/-0.009; p = 0.000)	0.579	+2.55%
Severity	2008.2	0.029 (CI = +/-0.008; p = 0.000)	0.671	+2.89%
Severity	2009.1	0.030 (CI = +/-0.009; p = 0.000)	0.666	+3.00%
Severity	2009.2	0.029 (CI = +/-0.010; p = 0.000)	0.631	+2.96%
Severity	2010.1	0.031 (CI = +/-0.010; p = 0.000)	0.636	+3.13%
Severity	2010.2	0.032 (CI = +/-0.011; p = 0.000)	0.617	+3.21%
Severity	2011.1	0.033 (CI = +/-0.012; p = 0.000)	0.599	+3.31%
Severity	2011.2	0.031 (CI = +/-0.013; p = 0.000)	0.543	+3.16%
Severity	2012.1	0.029 (CI = +/-0.015; p = 0.001)	0.471	+2.91%
Severity	2012.2	0.025 (CI = +/-0.016; p = 0.004)	0.381	+2.54%
Severity	2013.1	0.021 (CI = +/-0.017; p = 0.018)	0.274	+2.12%
Severity	2013.2	0.015 (CI = +/-0.018; p = 0.081)	0.144	+1.55%
Severity	2014.1	0.005 (CI = +/-0.014; p = 0.447)	-0.028	+0.50%
Severity	2014.2	0.002 (CI = +/-0.015; p = 0.785)	-0.076	+0.20%
Severity	2015.1	0.006 (CI = +/-0.017; p = 0.495)	-0.044	+0.56%
Severity	2015.2	-0.002 (CI = +/-0.017; p = 0.758)	-0.089	-0.24%
Severity	2016.1	-0.007 (CI = +/-0.019; p = 0.427)	-0.032	-0.71%
Severity	2016.2	-0.015 (CI = +/-0.020; p = 0.120)	0.184	-1.51%
Severity	2017.1	-0.016 (CI = +/-0.026; p = 0.186)	0.126	-1.59%
Frequency	2005.1	-0.014 (CI = +/-0.008; p = 0.001)	0.287	-1.44%
Frequency	2005.2	-0.015 (CI = +/-0.008; p = 0.001)	0.283	-1.49%
Frequency	2006.1	-0.017 (CI = +/-0.009; p = 0.001)	0.318	-1.65%
Frequency	2006.2	-0.019 (CI = +/-0.009; p = 0.000)	0.376	-1.87%
Frequency	2007.1	-0.019 (CI = +/-0.010; p = 0.000)	0.367	-1.92%
Frequency	2007.2	-0.019 (CI = +/-0.010; p = 0.001)	0.340	-1.92%
Frequency	2008.1	-0.021 (CI = +/-0.011; p = 0.001)	0.360	-2.08%
Frequency	2008.2	-0.024 (CI = +/-0.011; p = 0.000)	0.440	-2.41%
Frequency	2009.1	-0.025 (CI = +/-0.012; p = 0.000)	0.420	-2.45%
Frequency	2009.2	-0.025 (CI = +/-0.013; p = 0.001)	0.400	-2.51%
Frequency	2010.1	-0.025 (CI = +/-0.014; p = 0.002)	0.352	-2.43%
Frequency	2010.2	-0.026 (CI = +/-0.015; p = 0.002)	0.357	-2.60%
Frequency	2011.1	-0.025 (CI = +/-0.017; p = 0.006)	0.303	-2.50%
Frequency	2011.2	-0.024 (CI = +/-0.019; p = 0.014)	0.252	-2.41%
Frequency	2012.1	-0.019 (CI = +/-0.020; p = 0.055)	0.152	-1.92%
Frequency	2012.2	-0.020 (CI = +/-0.022; p = 0.073)	0.136	-2.00%
Frequency	2013.1	-0.018 (CI = +/-0.025; p = 0.156)	0.072	-1.74%
Frequency	2013.2	-0.019 (CI = +/-0.028; p = 0.179)	0.063	-1.86%
Frequency	2014.1	-0.020 (CI = +/-0.033; p = 0.202)	0.054	-2.01%
Frequency	2014.2	-0.028 (CI = +/-0.037; p = 0.124)	0.118	-2.74%
Frequency	2015.1	-0.040 (CI = +/-0.039; p = 0.047)	0.249	-3.90%
Frequency	2015.2	-0.037 (CI = +/-0.047; p = 0.106)	0.164	-3.66%
Frequency	2016.1	-0.050 (CI = +/-0.053; p = 0.061)	0.263	-4.92%
Frequency	2016.2	-0.068 (CI = +/-0.060; p = 0.030)	0.399	-6.62%
Frequency	2017.1	-0.079 (CI = +/-0.075; p = 0.040)	0.399	-7.62%

All Perils

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

Fit	Start Date	Time	Adjusted R ²	Implied Trend
				Rate
Loss Cost	2005.1	0.017 (CI = +/-0.007; p = 0.000)	0.415	+1.71%
Loss Cost	2005.2	0.017 (CI = +/-0.008; p = 0.000)	0.401	+1.75%
Loss Cost	2006.1	0.018 (CI = +/-0.009; p = 0.000)	0.385	+1.79%
Loss Cost	2006.2	0.017 (CI = +/-0.009; p = 0.001)	0.339	+1.72%
Loss Cost	2007.1	0.016 (CI = +/-0.010; p = 0.002)	0.294	+1.65%
Loss Cost	2007.2	0.015 (CI = +/-0.011; p = 0.007)	0.244	+1.55%
Loss Cost	2008.1	0.018 (CI = +/-0.011; p = 0.003)	0.305	+1.82%
Loss Cost	2008.2	0.019 (CI = +/-0.012; p = 0.003)	0.313	+1.96%
Loss Cost	2009.1	0.022 (CI = +/-0.013; p = 0.002)	0.346	+2.19%
Loss Cost	2009.2	0.022 (CI = +/-0.014; p = 0.004)	0.319	+2.23%
Loss Cost	2010.1	0.027 (CI = +/-0.014; p = 0.001)	0.444	+2.77%
Loss Cost	2010.2	0.028 (CI = +/-0.016; p = 0.001)	0.426	+2.89%
Loss Cost	2011.1	0.034 (CI = +/-0.016; p = 0.000)	0.532	+3.47%
Loss Cost	2011.2	0.037 (CI = +/-0.018; p = 0.000)	0.538	+3.76%
Loss Cost	2012.1	0.045 (CI = +/-0.017; p = 0.000)	0.673	+4.58%
Loss Cost	2012.2	0.044 (CI = +/-0.020; p = 0.000)	0.616	+4.48%
Loss Cost	2013.1	0.048 (CI = +/-0.022; p = 0.000)	0.626	+4.91%
Loss Cost	2013.2	0.045 (CI = +/-0.026; p = 0.002)	0.542	+4.62%
Loss Cost	2014.1	0.036 (CI = +/-0.027; p = 0.014)	0.413	+3.63%
Loss Cost	2014.2	0.029 (CI = +/-0.031; p = 0.063)	0.259	+2.97%
Loss Cost	2015.1	0.028 (CI = +/-0.039; p = 0.139)	0.158	+2.81%
Loss Cost	2015.2	0.034 (CI = +/-0.049; p = 0.141)	0.179	+3.48%
Loss Cost	2016.1	0.022 (CI = +/-0.061; p = 0.413)	-0.033	+2.22%
Loss Cost	2016.2	-0.005 (CI = +/-0.067; p = 0.843)	-0.190	-0.54%
Loss Cost	2017.1	0.000 (CI = +/-0.101; p = 0.996)	-0.250	+0.02%
Severity	2005.1	0.024 (CI = +/-0.008; p = 0.000)	0.579	+2.45%
Severity	2005.2	0.025 (CI = +/-0.008; p = 0.000)	0.565	+2.50%
Severity	2006.1	0.026 (CI = +/-0.009; p = 0.000)	0.589	+2.68%
Severity	2006.2	0.028 (CI = +/-0.009; p = 0.000)	0.596	+2.83%
Severity	2007.1	0.027 (CI = +/-0.010; p = 0.000)	0.558	+2.76%
Severity	2007.2	0.026 (CI = +/-0.010; p = 0.000)	0.505	+2.59%
Severity	2008.1	0.029 (CI = +/-0.010; p = 0.000)	0.599	+2.99%
Severity	2008.2	0.034 (CI = +/-0.009; p = 0.000)	0.720	+3.48%
Severity	2009.1	0.036 (CI = +/-0.010; p = 0.000)	0.729	+3.68%
Severity	2009.2	0.036 (CI = +/-0.011; p = 0.000)	0.700	+3.69%
Severity	2010.1	0.039 (CI = +/-0.012; p = 0.000)	0.725	+4.00%
Severity	2010.2	0.041 (CI = +/-0.013; p = 0.000)	0.723	+4.21%
Severity	2011.1	0.044 (CI = +/-0.014; p = 0.000)	0.726	+4.48%
Severity	2011.2	0.043 (CI = +/-0.015; p = 0.000)	0.684	+4.42%
Severity	2012.1	0.042 (CI = +/-0.017; p = 0.000)	0.625	+4.24%
Severity	2012.2	0.038 (CI = +/-0.020; p = 0.001)	0.546	+3.91%
Severity	2013.1	0.034 (CI = +/-0.022; p = 0.005)	0.447	+3.50%
Severity	2013.2	0.028 (CI = +/-0.024; p = 0.027)	0.312	+2.85%
Severity	2014.1	0.014 (CI = +/-0.020; p = 0.146)	0.119	+1.42%
Severity	2014.2	0.011 (CI = +/-0.024; p = 0.318)	0.012	+1.12%
Severity	2015.1	0.020 (CI = +/-0.026; p = 0.124)	0.179	+1.99%
Severity	2015.2	0.009 (CI = +/-0.029; p = 0.479)	-0.058	+0.91%
Severity	2016.1	0.004 (CI = +/-0.037; p = 0.817)	-0.155	+0.37%
Severity	2016.2	-0.009 (CI = +/-0.045; p = 0.613)	-0.134	-0.94%
Severity	2017.1	-0.008 (CI = +/-0.069; p = 0.753)	-0.216	-0.83%
Frequency	2005.1	-0.007 (CI = +/-0.007; p = 0.047)	0.102	-0.72%
Frequency	2005.2	-0.007 (CI = +/-0.008; p = 0.059)	0.094	-0.73%
Frequency	2006.1	-0.009 (CI = +/-0.008; p = 0.035)	0.128	-0.87%
Frequency	2006.2	-0.011 (CI = +/-0.008; p = 0.012)	0.197	-1.08%
Frequency	2007.1	-0.011 (CI = +/-0.009; p = 0.018)	0.178	-1.09%
Frequency	2007.2	-0.010 (CI = +/-0.010; p = 0.039)	0.136	-1.01%
Frequency	2008.1	-0.011 (CI = +/-0.010; p = 0.033)	0.154	-1.13%
Frequency	2008.2	-0.015 (CI = +/-0.010; p = 0.008)	0.258	-1.47%
Frequency	2009.1	-0.014 (CI = +/-0.011; p = 0.016)	0.220	-1.44%
Frequency	2009.2	-0.014 (CI = +/-0.013; p = 0.030)	0.184	-1.41%
Frequency	2010.1	-0.012 (CI = +/-0.014; p = 0.085)	0.109	-1.18%
Frequency	2010.2	-0.013 (CI = +/-0.015; p = 0.095)	0.105	-1.27%
Frequency	2011.1	-0.010 (CI = +/-0.017; p = 0.234)	0.030	-0.96%
Frequency	2011.2	-0.006 (CI = +/-0.018; p = 0.467)	-0.028	-0.64%
Frequency	2012.1	0.003 (CI = +/-0.016; p = 0.665)	-0.057	+0.33%
Frequency	2012.2	0.005 (CI = +/-0.018; p = 0.523)	-0.042	+0.55%
Frequency	2013.1	0.014 (CI = +/-0.017; p = 0.110)	0.132	+1.37%
Frequency	2013.2	0.017 (CI = +/-0.020; p = 0.081)	0.184	+1.73%
Frequency	2014.1	0.022 (CI = +/-0.022; p = 0.059)	0.244	+2.17%
Frequency	2014.2	0.018 (CI = +/-0.027; p = 0.162)	0.116	+1.83%
Frequency	2015.1	0.008 (CI = +/-0.029; p = 0.546)	-0.072	+0.80%
Frequency	2015.2	0.025 (CI = +/-0.024; p = 0.040)	0.399	+2.54%
Frequency	2016.1	0.018 (CI = +/-0.029; p = 0.173)	0.166	+1.85%
Frequency	2016.2	0.004 (CI = +/-0.029; p = 0.738)	-0.171	+0.41%
Frequency	2017.1	0.009 (CI = +/-0.044; p = 0.616)	-0.164	+0.86%

All Perils

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

Fit	Start Date	Time	Adjusted R ²	Implied Trend
				Rate
Loss Cost	2005.1	0.016 (CI = +/-0.008; p = 0.000)	0.368	+1.63%
Loss Cost	2005.2	0.017 (CI = +/-0.009; p = 0.001)	0.352	+1.66%
Loss Cost	2006.1	0.017 (CI = +/-0.009; p = 0.001)	0.335	+1.70%
Loss Cost	2006.2	0.016 (CI = +/-0.010; p = 0.003)	0.287	+1.61%
Loss Cost	2007.1	0.015 (CI = +/-0.011; p = 0.008)	0.239	+1.53%
Loss Cost	2007.2	0.014 (CI = +/-0.012; p = 0.020)	0.187	+1.41%
Loss Cost	2008.1	0.017 (CI = +/-0.012; p = 0.009)	0.248	+1.69%
Loss Cost	2008.2	0.018 (CI = +/-0.013; p = 0.010)	0.255	+1.83%
Loss Cost	2009.1	0.021 (CI = +/-0.014; p = 0.007)	0.288	+2.08%
Loss Cost	2009.2	0.021 (CI = +/-0.016; p = 0.013)	0.260	+2.11%
Loss Cost	2010.1	0.027 (CI = +/-0.016; p = 0.003)	0.389	+2.69%
Loss Cost	2010.2	0.028 (CI = +/-0.018; p = 0.004)	0.370	+2.82%
Loss Cost	2011.1	0.034 (CI = +/-0.018; p = 0.001)	0.483	+3.46%
Loss Cost	2011.2	0.037 (CI = +/-0.020; p = 0.001)	0.492	+3.79%
Loss Cost	2012.1	0.046 (CI = +/-0.019; p = 0.000)	0.644	+4.73%
Loss Cost	2012.2	0.045 (CI = +/-0.023; p = 0.001)	0.581	+4.63%
Loss Cost	2013.1	0.050 (CI = +/-0.026; p = 0.001)	0.598	+5.17%
Loss Cost	2013.2	0.048 (CI = +/-0.030; p = 0.006)	0.505	+4.88%
Loss Cost	2014.1	0.037 (CI = +/-0.033; p = 0.032)	0.351	+3.73%
Loss Cost	2014.2	0.029 (CI = +/-0.039; p = 0.124)	0.179	+2.95%
Loss Cost	2015.1	0.027 (CI = +/-0.050; p = 0.242)	0.074	+2.74%
Loss Cost	2015.2	0.035 (CI = +/-0.065; p = 0.234)	0.096	+3.58%
Loss Cost	2016.1	0.019 (CI = +/-0.086; p = 0.590)	-0.125	+1.95%
Loss Cost	2016.2	-0.020 (CI = +/-0.096; p = 0.592)	-0.153	-2.00%
Loss Cost	2017.1	-0.019 (CI = +/-0.169; p = 0.742)	-0.278	-1.90%
Severity	2005.1	0.024 (CI = +/-0.008; p = 0.000)	0.552	+2.44%
Severity	2005.2	0.025 (CI = +/-0.009; p = 0.000)	0.538	+2.50%
Severity	2006.1	0.027 (CI = +/-0.009; p = 0.000)	0.563	+2.69%
Severity	2006.2	0.028 (CI = +/-0.010; p = 0.000)	0.572	+2.85%
Severity	2007.1	0.027 (CI = +/-0.011; p = 0.000)	0.531	+2.79%
Severity	2007.2	0.026 (CI = +/-0.011; p = 0.000)	0.474	+2.60%
Severity	2008.1	0.030 (CI = +/-0.011; p = 0.000)	0.575	+3.03%
Severity	2008.2	0.035 (CI = +/-0.010; p = 0.000)	0.706	+3.57%
Severity	2009.1	0.037 (CI = +/-0.011; p = 0.000)	0.718	+3.81%
Severity	2009.2	0.038 (CI = +/-0.012; p = 0.000)	0.689	+3.84%
Severity	2010.1	0.041 (CI = +/-0.013; p = 0.000)	0.720	+4.19%
Severity	2010.2	0.044 (CI = +/-0.014; p = 0.000)	0.722	+4.45%
Severity	2011.1	0.047 (CI = +/-0.015; p = 0.000)	0.731	+4.78%
Severity	2011.2	0.047 (CI = +/-0.017; p = 0.000)	0.690	+4.76%
Severity	2012.1	0.045 (CI = +/-0.020; p = 0.000)	0.630	+4.60%
Severity	2012.2	0.042 (CI = +/-0.022; p = 0.001)	0.548	+4.27%
Severity	2013.1	0.038 (CI = +/-0.026; p = 0.008)	0.445	+3.85%
Severity	2013.2	0.031 (CI = +/-0.029; p = 0.037)	0.302	+3.15%
Severity	2014.1	0.015 (CI = +/-0.024; p = 0.201)	0.083	+1.50%
Severity	2014.2	0.011 (CI = +/-0.030; p = 0.405)	-0.026	+1.14%
Severity	2015.1	0.022 (CI = +/-0.034; p = 0.165)	0.149	+2.23%
Severity	2015.2	0.009 (CI = +/-0.038; p = 0.582)	-0.104	+0.91%
Severity	2016.1	0.002 (CI = +/-0.052; p = 0.929)	-0.198	+0.19%
Severity	2016.2	-0.017 (CI = +/-0.067; p = 0.515)	-0.109	-1.70%
Severity	2017.1	-0.019 (CI = +/-0.117; p = 0.634)	-0.220	-1.91%
Frequency	2005.1	-0.008 (CI = +/-0.008; p = 0.039)	0.116	-0.80%
Frequency	2005.2	-0.008 (CI = +/-0.008; p = 0.049)	0.108	-0.82%
Frequency	2006.1	-0.010 (CI = +/-0.009; p = 0.027)	0.147	-0.97%
Frequency	2006.2	-0.012 (CI = +/-0.009; p = 0.009)	0.223	-1.20%
Frequency	2007.1	-0.012 (CI = +/-0.010; p = 0.013)	0.205	-1.22%
Frequency	2007.2	-0.012 (CI = +/-0.010; p = 0.029)	0.163	-1.16%
Frequency	2008.1	-0.013 (CI = +/-0.011; p = 0.023)	0.185	-1.30%
Frequency	2008.2	-0.017 (CI = +/-0.011; p = 0.005)	0.303	-1.68%
Frequency	2009.1	-0.017 (CI = +/-0.012; p = 0.010)	0.266	-1.67%
Frequency	2009.2	-0.017 (CI = +/-0.014; p = 0.019)	0.231	-1.66%
Frequency	2010.1	-0.015 (CI = +/-0.015; p = 0.055)	0.152	-1.44%
Frequency	2010.2	-0.016 (CI = +/-0.017; p = 0.061)	0.152	-1.57%
Frequency	2011.1	-0.013 (CI = +/-0.018; p = 0.160)	0.069	-1.26%
Frequency	2011.2	-0.009 (CI = +/-0.020; p = 0.341)	-0.002	-0.93%
Frequency	2012.1	0.001 (CI = +/-0.018; p = 0.885)	-0.075	+0.12%
Frequency	2012.2	0.003 (CI = +/-0.021; p = 0.722)	-0.072	+0.35%
Frequency	2013.1	0.013 (CI = +/-0.020; p = 0.197)	0.069	+1.27%
Frequency	2013.2	0.017 (CI = +/-0.023; p = 0.146)	0.119	+1.67%
Frequency	2014.1	0.022 (CI = +/-0.027; p = 0.106)	0.182	+2.20%
Frequency	2014.2	0.018 (CI = +/-0.034; p = 0.259)	0.050	+1.78%
Frequency	2015.1	0.005 (CI = +/-0.037; p = 0.763)	-0.127	+0.49%
Frequency	2015.2	0.026 (CI = +/-0.032; p = 0.089)	0.307	+2.64%
Frequency	2016.1	0.017 (CI = +/-0.041; p = 0.324)	0.031	+1.75%
Frequency	2016.2	-0.003 (CI = +/-0.042; p = 0.850)	-0.237	-0.30%
Frequency	2017.1	0.000 (CI = +/-0.073; p = 0.995)	-0.333	+0.02%

All Perils

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

Fit	Start Date	Time	Adjusted R ²	Implied Trend
				Rate
Loss Cost	2005.1	0.017 (CI = +/-0.008; p = 0.000)	0.406	+1.69%
Loss Cost	2005.2	0.017 (CI = +/-0.008; p = 0.000)	0.393	+1.73%
Loss Cost	2006.1	0.018 (CI = +/-0.009; p = 0.000)	0.377	+1.77%
Loss Cost	2006.2	0.017 (CI = +/-0.009; p = 0.001)	0.332	+1.70%
Loss Cost	2007.1	0.016 (CI = +/-0.010; p = 0.003)	0.287	+1.63%
Loss Cost	2007.2	0.015 (CI = +/-0.011; p = 0.009)	0.237	+1.53%
Loss Cost	2008.1	0.018 (CI = +/-0.011; p = 0.004)	0.300	+1.80%
Loss Cost	2008.2	0.019 (CI = +/-0.012; p = 0.004)	0.309	+1.94%
Loss Cost	2009.1	0.022 (CI = +/-0.013; p = 0.003)	0.343	+2.17%
Loss Cost	2009.2	0.022 (CI = +/-0.015; p = 0.006)	0.318	+2.22%
Loss Cost	2010.1	0.027 (CI = +/-0.015; p = 0.001)	0.447	+2.76%
Loss Cost	2010.2	0.028 (CI = +/-0.016; p = 0.002)	0.431	+2.89%
Loss Cost	2011.1	0.034 (CI = +/-0.016; p = 0.000)	0.543	+3.49%
Loss Cost	2011.2	0.037 (CI = +/-0.018; p = 0.001)	0.554	+3.80%
Loss Cost	2012.1	0.046 (CI = +/-0.017; p = 0.000)	0.703	+4.66%
Loss Cost	2012.2	0.045 (CI = +/-0.020; p = 0.000)	0.651	+4.61%
Loss Cost	2013.1	0.050 (CI = +/-0.022; p = 0.000)	0.675	+5.16%
Loss Cost	2013.2	0.048 (CI = +/-0.026; p = 0.002)	0.597	+4.97%
Loss Cost	2014.1	0.039 (CI = +/-0.029; p = 0.013)	0.459	+4.00%
Loss Cost	2014.2	0.033 (CI = +/-0.036; p = 0.064)	0.287	+3.40%
Loss Cost	2015.2	0.034 (CI = +/-0.049; p = 0.141)	0.179	+3.48%
Loss Cost	2016.1	0.022 (CI = +/-0.061; p = 0.413)	-0.033	+2.22%
Loss Cost	2016.2	-0.005 (CI = +/-0.067; p = 0.843)	-0.190	-0.54%
Loss Cost	2017.1	0.000 (CI = +/-0.101; p = 0.996)	-0.250	+0.02%
Severity	2005.1	0.024 (CI = +/-0.008; p = 0.000)	0.578	+2.46%
Severity	2005.2	0.025 (CI = +/-0.009; p = 0.000)	0.565	+2.52%
Severity	2006.1	0.027 (CI = +/-0.009; p = 0.000)	0.589	+2.69%
Severity	2006.2	0.028 (CI = +/-0.009; p = 0.000)	0.597	+2.84%
Severity	2007.1	0.027 (CI = +/-0.010; p = 0.000)	0.558	+2.78%
Severity	2007.2	0.026 (CI = +/-0.011; p = 0.000)	0.506	+2.60%
Severity	2008.1	0.030 (CI = +/-0.011; p = 0.000)	0.600	+3.00%
Severity	2008.2	0.034 (CI = +/-0.010; p = 0.000)	0.721	+3.48%
Severity	2009.1	0.036 (CI = +/-0.010; p = 0.000)	0.729	+3.69%
Severity	2009.2	0.036 (CI = +/-0.011; p = 0.000)	0.701	+3.70%
Severity	2010.1	0.039 (CI = +/-0.012; p = 0.000)	0.725	+4.00%
Severity	2010.2	0.041 (CI = +/-0.013; p = 0.000)	0.722	+4.21%
Severity	2011.1	0.044 (CI = +/-0.014; p = 0.000)	0.725	+4.47%
Severity	2011.2	0.043 (CI = +/-0.016; p = 0.000)	0.682	+4.42%
Severity	2012.1	0.041 (CI = +/-0.018; p = 0.000)	0.620	+4.23%
Severity	2012.2	0.038 (CI = +/-0.021; p = 0.002)	0.537	+3.88%
Severity	2013.1	0.034 (CI = +/-0.024; p = 0.009)	0.427	+3.43%
Severity	2013.2	0.026 (CI = +/-0.026; p = 0.047)	0.272	+2.68%
Severity	2014.1	0.009 (CI = +/-0.019; p = 0.296)	0.022	+0.94%
Severity	2014.2	0.003 (CI = +/-0.022; p = 0.790)	-0.114	+0.27%
Severity	2015.2	0.009 (CI = +/-0.029; p = 0.479)	-0.058	+0.91%
Severity	2016.1	0.004 (CI = +/-0.037; p = 0.817)	-0.155	+0.37%
Severity	2016.2	-0.009 (CI = +/-0.045; p = 0.613)	-0.134	-0.94%
Severity	2017.1	-0.008 (CI = +/-0.069; p = 0.753)	-0.216	-0.83%
Frequency	2005.1	-0.008 (CI = +/-0.007; p = 0.041)	0.115	-0.75%
Frequency	2005.2	-0.008 (CI = +/-0.008; p = 0.051)	0.105	-0.77%
Frequency	2006.1	-0.009 (CI = +/-0.008; p = 0.030)	0.141	-0.90%
Frequency	2006.2	-0.011 (CI = +/-0.008; p = 0.011)	0.211	-1.11%
Frequency	2007.1	-0.011 (CI = +/-0.009; p = 0.017)	0.191	-1.12%
Frequency	2007.2	-0.011 (CI = +/-0.010; p = 0.036)	0.148	-1.05%
Frequency	2008.1	-0.012 (CI = +/-0.011; p = 0.031)	0.166	-1.16%
Frequency	2008.2	-0.015 (CI = +/-0.011; p = 0.008)	0.271	-1.49%
Frequency	2009.1	-0.015 (CI = +/-0.012; p = 0.016)	0.231	-1.46%
Frequency	2009.2	-0.014 (CI = +/-0.013; p = 0.030)	0.193	-1.43%
Frequency	2010.1	-0.012 (CI = +/-0.014; p = 0.086)	0.115	-1.19%
Frequency	2010.2	-0.013 (CI = +/-0.015; p = 0.100)	0.108	-1.27%
Frequency	2011.1	-0.010 (CI = +/-0.017; p = 0.247)	0.028	-0.95%
Frequency	2011.2	-0.006 (CI = +/-0.018; p = 0.499)	-0.036	-0.60%
Frequency	2012.1	0.004 (CI = +/-0.015; p = 0.561)	-0.048	+0.42%
Frequency	2012.2	0.007 (CI = +/-0.017; p = 0.387)	-0.015	+0.71%
Frequency	2013.1	0.017 (CI = +/-0.014; p = 0.028)	0.312	+1.67%
Frequency	2013.2	0.022 (CI = +/-0.015; p = 0.009)	0.462	+2.23%
Frequency	2014.1	0.030 (CI = +/-0.014; p = 0.001)	0.676	+3.04%
Frequency	2014.2	0.031 (CI = +/-0.018; p = 0.005)	0.605	+3.13%
Frequency	2015.2	0.025 (CI = +/-0.024; p = 0.040)	0.399	+2.54%
Frequency	2016.1	0.018 (CI = +/-0.029; p = 0.173)	0.166	+1.85%
Frequency	2016.2	0.004 (CI = +/-0.029; p = 0.738)	-0.171	+0.41%
Frequency	2017.1	0.009 (CI = +/-0.044; p = 0.616)	-0.164	+0.86%

All Perils

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

Fit	Start Date	Time	Adjusted R ²	Implied Trend
				Rate
Loss Cost	2005.1	0.016 (CI = +/-0.008; p = 0.000)	0.356	+1.60%
Loss Cost	2005.2	0.016 (CI = +/-0.009; p = 0.001)	0.341	+1.63%
Loss Cost	2006.1	0.017 (CI = +/-0.009; p = 0.001)	0.325	+1.67%
Loss Cost	2006.2	0.016 (CI = +/-0.010; p = 0.004)	0.276	+1.58%
Loss Cost	2007.1	0.015 (CI = +/-0.011; p = 0.010)	0.229	+1.50%
Loss Cost	2007.2	0.014 (CI = +/-0.012; p = 0.026)	0.178	+1.38%
Loss Cost	2008.1	0.016 (CI = +/-0.012; p = 0.012)	0.239	+1.66%
Loss Cost	2008.2	0.018 (CI = +/-0.014; p = 0.013)	0.247	+1.80%
Loss Cost	2009.1	0.020 (CI = +/-0.015; p = 0.009)	0.282	+2.05%
Loss Cost	2009.2	0.021 (CI = +/-0.016; p = 0.016)	0.255	+2.09%
Loss Cost	2010.1	0.026 (CI = +/-0.016; p = 0.003)	0.389	+2.67%
Loss Cost	2010.2	0.028 (CI = +/-0.018; p = 0.006)	0.371	+2.80%
Loss Cost	2011.1	0.034 (CI = +/-0.019; p = 0.001)	0.492	+3.46%
Loss Cost	2011.2	0.037 (CI = +/-0.021; p = 0.002)	0.506	+3.81%
Loss Cost	2012.1	0.047 (CI = +/-0.019; p = 0.000)	0.674	+4.80%
Loss Cost	2012.2	0.046 (CI = +/-0.023; p = 0.001)	0.616	+4.76%
Loss Cost	2013.1	0.053 (CI = +/-0.025; p = 0.001)	0.650	+5.42%
Loss Cost	2013.2	0.051 (CI = +/-0.031; p = 0.005)	0.564	+5.25%
Loss Cost	2014.1	0.041 (CI = +/-0.035; p = 0.029)	0.402	+4.16%
Loss Cost	2014.2	0.034 (CI = +/-0.045; p = 0.121)	0.209	+3.45%
Loss Cost	2015.2	0.035 (CI = +/-0.065; p = 0.234)	0.096	+3.58%
Loss Cost	2016.1	0.019 (CI = +/-0.086; p = 0.590)	-0.125	+1.95%
Loss Cost	2016.2	-0.020 (CI = +/-0.096; p = 0.592)	-0.153	-2.00%
Loss Cost	2017.1	-0.019 (CI = +/-0.169; p = 0.742)	-0.278	-1.90%
Severity	2005.1	0.024 (CI = +/-0.009; p = 0.000)	0.551	+2.46%
Severity	2005.2	0.025 (CI = +/-0.009; p = 0.000)	0.537	+2.52%
Severity	2006.1	0.027 (CI = +/-0.010; p = 0.000)	0.563	+2.71%
Severity	2006.2	0.028 (CI = +/-0.010; p = 0.000)	0.572	+2.87%
Severity	2007.1	0.028 (CI = +/-0.011; p = 0.000)	0.531	+2.81%
Severity	2007.2	0.026 (CI = +/-0.012; p = 0.000)	0.474	+2.62%
Severity	2008.1	0.030 (CI = +/-0.012; p = 0.000)	0.575	+3.05%
Severity	2008.2	0.035 (CI = +/-0.011; p = 0.000)	0.707	+3.59%
Severity	2009.1	0.037 (CI = +/-0.011; p = 0.000)	0.718	+3.82%
Severity	2009.2	0.038 (CI = +/-0.012; p = 0.000)	0.690	+3.85%
Severity	2010.1	0.041 (CI = +/-0.013; p = 0.000)	0.720	+4.20%
Severity	2010.2	0.044 (CI = +/-0.014; p = 0.000)	0.721	+4.46%
Severity	2011.1	0.047 (CI = +/-0.016; p = 0.000)	0.730	+4.78%
Severity	2011.2	0.047 (CI = +/-0.018; p = 0.000)	0.688	+4.76%
Severity	2012.1	0.045 (CI = +/-0.020; p = 0.000)	0.626	+4.59%
Severity	2012.2	0.042 (CI = +/-0.024; p = 0.003)	0.540	+4.24%
Severity	2013.1	0.037 (CI = +/-0.027; p = 0.013)	0.427	+3.78%
Severity	2013.2	0.029 (CI = +/-0.031; p = 0.061)	0.263	+2.97%
Severity	2014.1	0.010 (CI = +/-0.023; p = 0.377)	-0.014	+0.96%
Severity	2014.2	0.001 (CI = +/-0.028; p = 0.915)	-0.141	+0.13%
Severity	2015.2	0.009 (CI = +/-0.038; p = 0.582)	-0.104	+0.91%
Severity	2016.1	0.002 (CI = +/-0.052; p = 0.929)	-0.198	+0.19%
Severity	2016.2	-0.017 (CI = +/-0.067; p = 0.515)	-0.109	-1.70%
Severity	2017.1	-0.019 (CI = +/-0.117; p = 0.634)	-0.220	-1.91%
Frequency	2005.1	-0.008 (CI = +/-0.008; p = 0.032)	0.132	-0.84%
Frequency	2005.2	-0.009 (CI = +/-0.008; p = 0.041)	0.124	-0.86%
Frequency	2006.1	-0.010 (CI = +/-0.009; p = 0.023)	0.164	-1.02%
Frequency	2006.2	-0.013 (CI = +/-0.009; p = 0.007)	0.242	-1.25%
Frequency	2007.1	-0.013 (CI = +/-0.010; p = 0.011)	0.223	-1.27%
Frequency	2007.2	-0.012 (CI = +/-0.010; p = 0.025)	0.179	-1.20%
Frequency	2008.1	-0.014 (CI = +/-0.011; p = 0.021)	0.201	-1.35%
Frequency	2008.2	-0.017 (CI = +/-0.011; p = 0.004)	0.322	-1.72%
Frequency	2009.1	-0.017 (CI = +/-0.012; p = 0.009)	0.283	-1.71%
Frequency	2009.2	-0.017 (CI = +/-0.014; p = 0.018)	0.246	-1.70%
Frequency	2010.1	-0.015 (CI = +/-0.015; p = 0.054)	0.164	-1.47%
Frequency	2010.2	-0.016 (CI = +/-0.017; p = 0.062)	0.161	-1.58%
Frequency	2011.1	-0.013 (CI = +/-0.019; p = 0.164)	0.072	-1.26%
Frequency	2011.2	-0.009 (CI = +/-0.021; p = 0.357)	-0.006	-0.91%
Frequency	2012.1	0.002 (CI = +/-0.017; p = 0.805)	-0.078	+0.20%
Frequency	2012.2	0.005 (CI = +/-0.020; p = 0.592)	-0.062	+0.50%
Frequency	2013.1	0.016 (CI = +/-0.017; p = 0.067)	0.226	+1.57%
Frequency	2013.2	0.022 (CI = +/-0.018; p = 0.024)	0.387	+2.21%
Frequency	2014.1	0.031 (CI = +/-0.018; p = 0.004)	0.634	+3.17%
Frequency	2014.2	0.033 (CI = +/-0.023; p = 0.013)	0.557	+3.32%
Frequency	2015.2	0.026 (CI = +/-0.032; p = 0.089)	0.307	+2.64%
Frequency	2016.1	0.017 (CI = +/-0.041; p = 0.324)	0.031	+1.75%
Frequency	2016.2	-0.003 (CI = +/-0.042; p = 0.850)	-0.237	-0.30%
Frequency	2017.1	0.000 (CI = +/-0.073; p = 0.995)	-0.333	+0.02%

Underinsured Motorist

Coverage = UM
End Trend Period = 2021.2
Excluded Points = NA
Parameters Included: time, seasonality

Fit	Start Date	Time	Seasonality	Adjusted R ²	Implied Trend
					Rate
Loss Cost	2005.1	0.179 (CI = +/-0.083; p = 0.000)	-0.558 (CI = +/-0.813; p = 0.172)	0.377	+19.56%
Loss Cost	2005.2	0.168 (CI = +/-0.087; p = 0.000)	-0.500 (CI = +/-0.829; p = 0.228)	0.320	+18.29%
Loss Cost	2006.1	0.139 (CI = +/-0.086; p = 0.002)	-0.656 (CI = +/-0.792; p = 0.101)	0.289	+14.97%
Loss Cost	2006.2	0.113 (CI = +/-0.085; p = 0.011)	-0.520 (CI = +/-0.759; p = 0.172)	0.198	+11.97%
Loss Cost	2007.1	0.133 (CI = +/-0.088; p = 0.004)	-0.418 (CI = +/-0.758; p = 0.268)	0.245	+14.19%
Loss Cost	2007.2	0.121 (CI = +/-0.093; p = 0.013)	-0.359 (CI = +/-0.775; p = 0.349)	0.178	+12.81%
Loss Cost	2008.1	0.108 (CI = +/-0.099; p = 0.033)	-0.420 (CI = +/-0.796; p = 0.288)	0.145	+11.40%
Loss Cost	2008.2	0.112 (CI = +/-0.106; p = 0.040)	-0.438 (CI = +/-0.827; p = 0.286)	0.131	+11.84%
Loss Cost	2009.1	0.068 (CI = +/-0.100; p = 0.175)	-0.636 (CI = +/-0.751; p = 0.093)	0.119	+7.02%
Loss Cost	2009.2	0.097 (CI = +/-0.101; p = 0.058)	-0.759 (CI = +/-0.729; p = 0.042)	0.217	+10.23%
Loss Cost	2010.1	0.141 (CI = +/-0.095; p = 0.006)	-0.578 (CI = +/-0.657; p = 0.081)	0.338	+15.11%
Loss Cost	2010.2	0.125 (CI = +/-0.101; p = 0.018)	-0.519 (CI = +/-0.674; p = 0.124)	0.247	+13.36%
Loss Cost	2011.1	0.127 (CI = +/-0.112; p = 0.028)	-0.512 (CI = +/-0.711; p = 0.148)	0.238	+13.57%
Loss Cost	2011.2	0.085 (CI = +/-0.109; p = 0.116)	-0.365 (CI = +/-0.658; p = 0.259)	0.094	+8.89%
Loss Cost	2012.1	0.081 (CI = +/-0.121; p = 0.174)	-0.379 (CI = +/-0.698; p = 0.268)	0.079	+8.47%
Loss Cost	2012.2	0.091 (CI = +/-0.134; p = 0.172)	-0.408 (CI = +/-0.736; p = 0.257)	0.074	+9.49%
Loss Cost	2013.1	0.063 (CI = +/-0.147; p = 0.378)	-0.497 (CI = +/-0.762; p = 0.184)	0.057	+6.45%
Loss Cost	2013.2	-0.005 (CI = +/-0.133; p = 0.940)	-0.307 (CI = +/-0.651; p = 0.329)	-0.065	-0.47%
Loss Cost	2014.1	-0.004 (CI = +/-0.153; p = 0.954)	-0.305 (CI = +/-0.704; p = 0.366)	-0.081	-0.42%
Loss Cost	2014.2	-0.006 (CI = +/-0.176; p = 0.947)	-0.302 (CI = +/-0.761; p = 0.404)	-0.098	-0.55%
Loss Cost	2015.1	-0.066 (CI = +/-0.187; p = 0.452)	-0.454 (CI = +/-0.752; p = 0.211)	0.011	-6.40%
Loss Cost	2015.2	-0.044 (CI = +/-0.217; p = 0.664)	-0.503 (CI = +/-0.814; p = 0.199)	0.008	-4.26%
Loss Cost	2016.1	-0.118 (CI = +/-0.238; p = 0.291)	-0.663 (CI = +/-0.820; p = 0.101)	0.160	-11.10%
Loss Cost	2016.2	-0.050 (CI = +/-0.264; p = 0.676)	-0.788 (CI = +/-0.838; p = 0.062)	0.224	-4.85%
Loss Cost	2017.1	0.004 (CI = +/-0.327; p = 0.980)	-0.690 (CI = +/-0.938; p = 0.125)	0.112	+0.36%
Severity	2005.1	0.115 (CI = +/-0.076; p = 0.004)	-0.516 (CI = +/-0.747; p = 0.169)	0.232	+12.21%
Severity	2005.2	0.100 (CI = +/-0.079; p = 0.014)	-0.433 (CI = +/-0.748; p = 0.246)	0.162	+10.52%
Severity	2006.1	0.076 (CI = +/-0.078; p = 0.056)	-0.564 (CI = +/-0.723; p = 0.122)	0.136	+7.92%
Severity	2006.2	0.063 (CI = +/-0.082; p = 0.125)	-0.498 (CI = +/-0.733; p = 0.175)	0.075	+6.53%
Severity	2007.1	0.077 (CI = +/-0.086; p = 0.080)	-0.429 (CI = +/-0.747; p = 0.249)	0.093	+7.96%
Severity	2007.2	0.055 (CI = +/-0.088; p = 0.214)	-0.323 (CI = +/-0.736; p = 0.376)	0.015	+5.60%
Severity	2008.1	0.040 (CI = +/-0.093; p = 0.381)	-0.391 (CI = +/-0.752; p = 0.294)	0.003	+4.11%
Severity	2008.2	0.046 (CI = +/-0.100; p = 0.353)	-0.417 (CI = +/-0.780; p = 0.281)	0.004	+4.70%
Severity	2009.1	0.011 (CI = +/-0.099; p = 0.814)	-0.572 (CI = +/-0.743; p = 0.125)	0.026	+1.14%
Severity	2009.2	0.042 (CI = +/-0.099; p = 0.391)	-0.699 (CI = +/-0.716; p = 0.055)	0.107	+4.28%
Severity	2010.1	0.082 (CI = +/-0.095; p = 0.088)	-0.533 (CI = +/-0.658; p = 0.107)	0.164	+8.53%
Severity	2010.2	0.065 (CI = +/-0.101; p = 0.196)	-0.468 (CI = +/-0.673; p = 0.162)	0.080	+6.72%
Severity	2011.1	0.064 (CI = +/-0.112; p = 0.243)	-0.471 (CI = +/-0.710; p = 0.181)	0.073	+6.65%
Severity	2011.2	0.018 (CI = +/-0.105; p = 0.724)	-0.308 (CI = +/-0.635; p = 0.321)	-0.043	-1.80%
Severity	2012.1	0.030 (CI = +/-0.116; p = 0.591)	-0.265 (CI = +/-0.667; p = 0.413)	-0.050	+3.05%
Severity	2012.2	0.043 (CI = +/-0.128; p = 0.483)	-0.307 (CI = +/-0.700; p = 0.366)	-0.036	+4.42%
Severity	2013.1	0.015 (CI = +/-0.139; p = 0.819)	-0.396 (CI = +/-0.721; p = 0.260)	-0.031	+1.53%
Severity	2013.2	-0.061 (CI = +/-0.109; p = 0.250)	-0.180 (CI = +/-0.536; p = 0.483)	-0.003	-5.93%
Severity	2014.1	-0.052 (CI = +/-0.125; p = 0.386)	-0.154 (CI = +/-0.577; p = 0.574)	-0.069	-5.06%
Severity	2014.2	-0.049 (CI = +/-0.144; p = 0.468)	-0.160 (CI = +/-0.623; p = 0.585)	-0.087	-4.82%
Severity	2015.1	-0.090 (CI = +/-0.159; p = 0.238)	-0.262 (CI = +/-0.640; p = 0.387)	0.009	-8.61%
Severity	2015.2	-0.040 (CI = +/-0.168; p = 0.611)	-0.371 (CI = +/-0.630; p = 0.219)	-0.001	-3.89%
Severity	2016.1	-0.072 (CI = +/-0.199; p = 0.434)	-0.441 (CI = +/-0.686; p = 0.180)	0.043	-6.94%
Severity	2016.2	-0.010 (CI = +/-0.217; p = 0.915)	-0.554 (CI = +/-0.688; p = 0.100)	0.127	-1.02%
Severity	2017.1	0.040 (CI = +/-0.265; p = 0.731)	-0.461 (CI = +/-0.760; p = 0.194)	0.047	+4.09%
Frequency	2005.1	0.063 (CI = +/-0.027; p = 0.000)	-0.042 (CI = +/-0.266; p = 0.750)	0.391	+6.55%
Frequency	2005.2	0.068 (CI = +/-0.028; p = 0.000)	-0.066 (CI = +/-0.269; p = 0.617)	0.412	+7.03%
Frequency	2006.1	0.063 (CI = +/-0.030; p = 0.000)	-0.092 (CI = +/-0.273; p = 0.496)	0.368	+6.53%
Frequency	2006.2	0.050 (CI = +/-0.026; p = 0.001)	-0.022 (CI = +/-0.234; p = 0.847)	0.306	+5.10%
Frequency	2007.1	0.056 (CI = +/-0.027; p = 0.000)	0.011 (CI = +/-0.233; p = 0.924)	0.361	+5.78%
Frequency	2007.2	0.066 (CI = +/-0.026; p = 0.000)	-0.037 (CI = +/-0.216; p = 0.730)	0.479	+6.82%
Frequency	2008.1	0.068 (CI = +/-0.028; p = 0.000)	-0.029 (CI = +/-0.224; p = 0.795)	0.466	+7.00%
Frequency	2008.2	0.066 (CI = +/-0.030; p = 0.000)	-0.021 (CI = +/-0.233; p = 0.854)	0.420	+6.82%
Frequency	2009.1	0.056 (CI = +/-0.030; p = 0.001)	-0.064 (CI = +/-0.225; p = 0.563)	0.357	+5.81%
Frequency	2009.2	0.055 (CI = +/-0.032; p = 0.002)	-0.060 (CI = +/-0.234; p = 0.603)	0.311	+5.70%
Frequency	2010.1	0.059 (CI = +/-0.035; p = 0.002)	-0.045 (CI = +/-0.244; p = 0.703)	0.313	+6.06%
Frequency	2010.2	0.060 (CI = +/-0.038; p = 0.004)	-0.051 (CI = +/-0.255; p = 0.682)	0.288	+6.22%
Frequency	2011.1	0.063 (CI = +/-0.042; p = 0.006)	-0.041 (CI = +/-0.269; p = 0.751)	0.275	+6.49%
Frequency	2011.2	0.067 (CI = +/-0.046; p = 0.007)	-0.057 (CI = +/-0.280; p = 0.675)	0.274	+6.97%
Frequency	2012.1	0.051 (CI = +/-0.047; p = 0.034)	-0.113 (CI = +/-0.270; p = 0.389)	0.192	+5.26%
Frequency	2012.2	0.047 (CI = +/-0.052; p = 0.071)	-0.101 (CI = +/-0.285; p = 0.463)	0.114	+4.85%
Frequency	2013.1	0.047 (CI = +/-0.059; p = 0.106)	-0.101 (CI = +/-0.305; p = 0.490)	0.092	+4.85%
Frequency	2013.2	0.056 (CI = +/-0.065; p = 0.084)	-0.127 (CI = +/-0.319; p = 0.408)	0.120	+5.80%
Frequency	2014.1	0.048 (CI = +/-0.074; p = 0.185)	-0.151 (CI = +/-0.340; p = 0.355)	0.074	+4.89%
Frequency	2014.2	0.044 (CI = +/-0.085; p = 0.280)	-0.142 (CI = +/-0.367; p = 0.417)	-0.001	+4.49%
Frequency	2015.1	0.024 (CI = +/-0.095; p = 0.594)	-0.192 (CI = +/-0.384; p = 0.295)	-0.025	+2.41%
Frequency	2015.2	-0.004 (CI = +/-0.103; p = 0.934)	-0.132 (CI = +/-0.386; p = 0.464)	-0.133	-0.39%
Frequency	2016.1	-0.046 (CI = +/-0.107; p = 0.358)	-0.222 (CI = +/-0.369; p = 0.206)	0.041	-4.47%
Frequency	2016.2	-0.039 (CI = +/-0.130; p = 0.504)	-0.234 (CI = +/-0.412; p = 0.227)	0.020	-3.86%
Frequency	2017.1	-0.036 (CI = +/-0.167; p = 0.621)	-0.229 (CI = +/-0.479; p = 0.296)	-0.074	-3.58%

Underinsured Motorist

Coverage = UM

End Trend Period = 2021.1

Excluded Points = NA

Parameters Included: time, seasonality

Fit	Start Date	Time	Seasonality	Adjusted R ²	Implied Trend
					Rate
Loss Cost	2005.1	0.185 (CI = +/-0.088; p = 0.000)	-0.592 (CI = +/-0.836; p = 0.159)	0.367	+20.29%
Loss Cost	2005.2	0.174 (CI = +/-0.093; p = 0.001)	-0.531 (CI = +/-0.856; p = 0.215)	0.308	+18.96%
Loss Cost	2006.1	0.144 (CI = +/-0.091; p = 0.003)	-0.682 (CI = +/-0.817; p = 0.099)	0.275	+15.54%
Loss Cost	2006.2	0.116 (CI = +/-0.091; p = 0.015)	-0.533 (CI = +/-0.788; p = 0.176)	0.179	+12.27%
Loss Cost	2007.1	0.136 (CI = +/-0.094; p = 0.006)	-0.435 (CI = +/-0.785; p = 0.266)	0.226	+14.58%
Loss Cost	2007.2	0.123 (CI = +/-0.100; p = 0.018)	-0.371 (CI = +/-0.806; p = 0.353)	0.158	+13.07%
Loss Cost	2008.1	0.110 (CI = +/-0.106; p = 0.043)	-0.429 (CI = +/-0.828; p = 0.296)	0.125	+11.62%
Loss Cost	2008.2	0.115 (CI = +/-0.115; p = 0.051)	-0.450 (CI = +/-0.864; p = 0.292)	0.111	+12.14%
Loss Cost	2009.1	0.069 (CI = +/-0.109; p = 0.202)	-0.640 (CI = +/-0.784; p = 0.104)	0.098	+7.13%
Loss Cost	2009.2	0.103 (CI = +/-0.110; p = 0.067)	-0.781 (CI = +/-0.764; p = 0.046)	0.199	+10.81%
Loss Cost	2010.1	0.148 (CI = +/-0.103; p = 0.007)	-0.606 (CI = +/-0.685; p = 0.080)	0.321	+15.97%
Loss Cost	2010.2	0.132 (CI = +/-0.112; p = 0.023)	-0.543 (CI = +/-0.709; p = 0.125)	0.224	+14.06%
Loss Cost	2011.1	0.134 (CI = +/-0.123; p = 0.035)	-0.535 (CI = +/-0.747; p = 0.149)	0.215	+14.32%
Loss Cost	2011.2	0.086 (CI = +/-0.121; p = 0.153)	-0.367 (CI = +/-0.698; p = 0.283)	0.060	+8.97%
Loss Cost	2012.1	0.082 (CI = +/-0.135; p = 0.217)	-0.380 (CI = +/-0.740; p = 0.292)	0.045	+8.52%
Loss Cost	2012.2	0.093 (CI = +/-0.152; p = 0.212)	-0.416 (CI = +/-0.788; p = 0.279)	0.040	+9.74%
Loss Cost	2013.1	0.063 (CI = +/-0.166; p = 0.427)	-0.500 (CI = +/-0.814; p = 0.209)	0.025	+6.54%
Loss Cost	2013.2	-0.018 (CI = +/-0.152; p = 0.800)	-0.269 (CI = +/-0.699; p = 0.421)	-0.086	-1.80%
Loss Cost	2014.1	-0.018 (CI = +/-0.174; p = 0.821)	-0.269 (CI = +/-0.755; p = 0.452)	-0.106	-1.83%
Loss Cost	2014.2	-0.024 (CI = +/-0.205; p = 0.804)	-0.256 (CI = +/-0.828; p = 0.510)	-0.123	-2.34%
Loss Cost	2015.1	-0.090 (CI = +/-0.216; p = 0.373)	-0.401 (CI = +/-0.812; p = 0.297)	0.007	-8.65%
Loss Cost	2015.2	-0.068 (CI = +/-0.262; p = 0.569)	-0.449 (CI = +/-0.903; p = 0.290)	-0.014	-6.60%
Loss Cost	2016.1	-0.151 (CI = +/-0.284; p = 0.253)	-0.601 (CI = +/-0.901; p = 0.162)	0.159	-14.05%
Loss Cost	2016.2	-0.071 (CI = +/-0.337; p = 0.636)	-0.750 (CI = +/-0.969; p = 0.110)	0.184	-6.81%
Loss Cost	2017.1	-0.014 (CI = +/-0.420; p = 0.939)	-0.664 (CI = +/-1.091; p = 0.187)	0.027	-1.35%
Severity	2005.1	0.123 (CI = +/-0.080; p = 0.004)	-0.559 (CI = +/-0.765; p = 0.146)	0.238	+13.09%
Severity	2005.2	0.107 (CI = +/-0.083; p = 0.014)	-0.472 (CI = +/-0.770; p = 0.220)	0.165	+11.31%
Severity	2006.1	0.083 (CI = +/-0.083; p = 0.051)	-0.598 (CI = +/-0.745; p = 0.111)	0.139	+8.63%
Severity	2006.2	0.069 (CI = +/-0.088; p = 0.117)	-0.528 (CI = +/-0.758; p = 0.165)	0.077	+7.16%
Severity	2007.1	0.083 (CI = +/-0.092; p = 0.075)	-0.461 (CI = +/-0.772; p = 0.231)	0.095	+8.67%
Severity	2007.2	0.059 (CI = +/-0.095; p = 0.209)	-0.346 (CI = +/-0.765; p = 0.361)	0.014	+6.11%
Severity	2008.1	0.045 (CI = +/-0.100; p = 0.366)	-0.411 (CI = +/-0.781; p = 0.288)	0.001	+4.57%
Severity	2008.2	0.052 (CI = +/-0.108; p = 0.335)	-0.442 (CI = +/-0.813; p = 0.272)	0.004	+5.30%
Severity	2009.1	0.016 (CI = +/-0.107; p = 0.761)	-0.591 (CI = +/-0.774; p = 0.128)	0.024	+1.60%
Severity	2009.2	0.051 (CI = +/-0.108; p = 0.335)	-0.738 (CI = +/-0.747; p = 0.052)	0.113	+5.26%
Severity	2010.1	0.093 (CI = +/-0.103; p = 0.073)	-0.577 (CI = +/-0.682; p = 0.093)	0.176	+9.78%
Severity	2010.2	0.076 (CI = +/-0.111; p = 0.170)	-0.509 (CI = +/-0.704; p = 0.147)	0.087	+7.86%
Severity	2011.1	0.076 (CI = +/-0.122; p = 0.211)	-0.510 (CI = +/-0.742; p = 0.166)	0.081	+7.84%
Severity	2011.2	0.023 (CI = +/-0.117; p = 0.681)	-0.326 (CI = +/-0.673; p = 0.320)	-0.046	-2.34%
Severity	2012.1	0.036 (CI = +/-0.129; p = 0.559)	-0.285 (CI = +/-0.706; p = 0.405)	-0.053	+3.69%
Severity	2012.2	0.053 (CI = +/-0.144; p = 0.444)	-0.338 (CI = +/-0.746; p = 0.349)	-0.035	+5.44%
Severity	2013.1	0.024 (CI = +/-0.157; p = 0.749)	-0.421 (CI = +/-0.768; p = 0.260)	-0.033	+2.41%
Severity	2013.2	-0.067 (CI = +/-0.126; p = 0.270)	-0.164 (CI = +/-0.579; p = 0.552)	-0.009	-6.47%
Severity	2014.1	-0.058 (CI = +/-0.144; p = 0.400)	-0.140 (CI = +/-0.622; p = 0.632)	-0.077	-5.59%
Severity	2014.2	-0.056 (CI = +/-0.169; p = 0.484)	-0.145 (CI = +/-0.683; p = 0.650)	-0.098	-5.42%
Severity	2015.1	-0.100 (CI = +/-0.186; p = 0.259)	-0.240 (CI = +/-0.699; p = 0.461)	0.001	-9.51%
Severity	2015.2	-0.037 (CI = +/-0.205; p = 0.689)	-0.376 (CI = +/-0.708; p = 0.260)	-0.019	-3.67%
Severity	2016.1	-0.072 (CI = +/-0.242; p = 0.510)	-0.440 (CI = +/-0.769; p = 0.224)	0.021	-6.99%
Severity	2016.2	0.012 (CI = +/-0.276; p = 0.920)	-0.595 (CI = +/-0.792; p = 0.119)	0.117	+1.21%
Severity	2017.1	0.071 (CI = +/-0.336; p = 0.626)	-0.507 (CI = +/-0.873; p = 0.205)	0.034	+7.31%
Frequency	2005.1	0.062 (CI = +/-0.029; p = 0.000)	-0.032 (CI = +/-0.273; p = 0.810)	0.352	+6.37%
Frequency	2005.2	0.066 (CI = +/-0.030; p = 0.000)	-0.058 (CI = +/-0.278; p = 0.670)	0.373	+6.87%
Frequency	2006.1	0.062 (CI = +/-0.031; p = 0.000)	-0.083 (CI = +/-0.282; p = 0.549)	0.325	+6.36%
Frequency	2006.2	0.046 (CI = +/-0.028; p = 0.002)	-0.005 (CI = +/-0.241; p = 0.964)	0.253	+4.76%
Frequency	2007.1	0.053 (CI = +/-0.029; p = 0.001)	0.026 (CI = +/-0.239; p = 0.824)	0.311	+5.44%
Frequency	2007.2	0.064 (CI = +/-0.028; p = 0.000)	-0.025 (CI = +/-0.223; p = 0.820)	0.431	+6.57%
Frequency	2008.1	0.065 (CI = +/-0.030; p = 0.000)	-0.018 (CI = +/-0.232; p = 0.876)	0.416	+6.74%
Frequency	2008.2	0.063 (CI = +/-0.032; p = 0.000)	-0.008 (CI = +/-0.241; p = 0.948)	0.366	+6.50%
Frequency	2009.1	0.053 (CI = +/-0.032; p = 0.002)	-0.049 (CI = +/-0.232; p = 0.663)	0.291	+5.44%
Frequency	2009.2	0.051 (CI = +/-0.035; p = 0.006)	-0.043 (CI = +/-0.243; p = 0.718)	0.240	+5.27%
Frequency	2010.1	0.055 (CI = +/-0.038; p = 0.007)	-0.030 (CI = +/-0.253; p = 0.809)	0.243	+5.63%
Frequency	2010.2	0.056 (CI = +/-0.042; p = 0.012)	-0.034 (CI = +/-0.267; p = 0.793)	0.215	+5.75%
Frequency	2011.1	0.058 (CI = +/-0.046; p = 0.016)	-0.025 (CI = +/-0.280; p = 0.852)	0.202	+6.01%
Frequency	2011.2	0.063 (CI = +/-0.051; p = 0.019)	-0.041 (CI = +/-0.296; p = 0.774)	0.198	+6.48%
Frequency	2012.1	0.046 (CI = +/-0.052; p = 0.079)	-0.095 (CI = +/-0.283; p = 0.485)	0.101	+4.66%
Frequency	2012.2	0.040 (CI = +/-0.058; p = 0.161)	-0.077 (CI = +/-0.300; p = 0.590)	0.020	+4.08%
Frequency	2013.1	0.039 (CI = +/-0.065; p = 0.216)	-0.079 (CI = +/-0.320; p = 0.606)	-0.003	+4.03%
Frequency	2013.2	0.049 (CI = +/-0.074; p = 0.178)	-0.105 (CI = +/-0.341; p = 0.518)	0.019	+4.99%
Frequency	2014.1	0.039 (CI = +/-0.084; p = 0.330)	-0.129 (CI = +/-0.363; p = 0.453)	-0.027	+3.98%
Frequency	2014.2	0.032 (CI = +/-0.098; p = 0.488)	-0.112 (CI = +/-0.396; p = 0.547)	-0.101	+3.26%
Frequency	2015.1	0.009 (CI = +/-0.110; p = 0.851)	-0.161 (CI = +/-0.412; p = 0.405)	-0.112	+0.95%
Frequency	2015.2	-0.031 (CI = +/-0.118; p = 0.569)	-0.073 (CI = +/-0.408; p = 0.693)	-0.146	-3.04%
Frequency	2016.1	-0.079 (CI = +/-0.117; p = 0.157)	-0.162 (CI = +/-0.370; p = 0.343)	0.127	-7.59%
Frequency	2016.2	-0.083 (CI = +/-0.150; p = 0.233)	-0.155 (CI = +/-0.430; p = 0.422)	0.091	-7.93%
Frequency	2017.1	-0.084 (CI = +/-0.193; p = 0.327)	-0.157 (CI = +/-0.502; p = 0.472)	-0.035	-8.07%

Underinsured Motorist

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

Fit	Start Date	Time	Seasonality	Adjusted R ²	Implied Trend
					Rate
Loss Cost	2005.1	0.213 (CI = +/-0.104; p = 0.000)	-0.594 (CI = +/-0.904; p = 0.189)	0.384	+23.76%
Loss Cost	2005.2	0.202 (CI = +/-0.111; p = 0.001)	-0.541 (CI = +/-0.930; p = 0.243)	0.324	+22.40%
Loss Cost	2006.1	0.167 (CI = +/-0.111; p = 0.005)	-0.711 (CI = +/-0.897; p = 0.115)	0.288	+18.17%
Loss Cost	2006.2	0.135 (CI = +/-0.112; p = 0.020)	-0.565 (CI = +/-0.871; p = 0.193)	0.187	+14.41%
Loss Cost	2007.1	0.162 (CI = +/-0.116; p = 0.008)	-0.440 (CI = +/-0.868; p = 0.306)	0.242	+17.64%
Loss Cost	2007.2	0.149 (CI = +/-0.124; p = 0.021)	-0.382 (CI = +/-0.897; p = 0.386)	0.171	+16.03%
Loss Cost	2008.1	0.134 (CI = +/-0.135; p = 0.051)	-0.445 (CI = +/-0.931; p = 0.332)	0.135	+14.31%
Loss Cost	2008.2	0.142 (CI = +/-0.147; p = 0.057)	-0.476 (CI = +/-0.973; p = 0.320)	0.124	+15.25%
Loss Cost	2009.1	0.082 (CI = +/-0.141; p = 0.238)	-0.705 (CI = +/-0.894; p = 0.115)	0.109	+8.55%
Loss Cost	2009.2	0.127 (CI = +/-0.142; p = 0.078)	-0.861 (CI = +/-0.862; p = 0.050)	0.228	+13.50%
Loss Cost	2010.1	0.192 (CI = +/-0.132; p = 0.007)	-0.632 (CI = +/-0.759; p = 0.097)	0.379	+21.17%
Loss Cost	2010.2	0.176 (CI = +/-0.145; p = 0.020)	-0.582 (CI = +/-0.795; p = 0.140)	0.281	+19.27%
Loss Cost	2011.1	0.184 (CI = +/-0.164; p = 0.030)	-0.556 (CI = +/-0.849; p = 0.183)	0.275	+20.25%
Loss Cost	2011.2	0.128 (CI = +/-0.165; p = 0.119)	-0.396 (CI = +/-0.809; p = 0.312)	0.104	+13.64%
Loss Cost	2012.1	0.127 (CI = +/-0.190; p = 0.172)	-0.398 (CI = +/-0.876; p = 0.344)	0.085	+13.55%
Loss Cost	2012.2	0.149 (CI = +/-0.216; p = 0.157)	-0.454 (CI = +/-0.934; p = 0.310)	0.091	+16.12%
Loss Cost	2013.1	0.110 (CI = +/-0.248; p = 0.350)	-0.553 (CI = +/-0.998; p = 0.248)	0.057	+11.61%
Loss Cost	2013.2	0.003 (CI = +/-0.234; p = 0.981)	-0.321 (CI = +/-0.877; p = 0.434)	-0.125	+0.26%
Loss Cost	2014.1	0.003 (CI = +/-0.285; p = 0.979)	-0.319 (CI = +/-0.984; p = 0.482)	-0.151	+0.34%
Loss Cost	2014.2	0.002 (CI = +/-0.348; p = 0.990)	-0.317 (CI = +/-1.104; p = 0.527)	-0.185	+0.19%
Loss Cost	2015.1	-0.127 (CI = +/-0.389; p = 0.466)	-0.553 (CI = +/-1.117; p = 0.280)	-0.034	-11.91%
Loss Cost	2015.2	-0.090 (CI = +/-0.497; p = 0.673)	-0.608 (CI = +/-1.290; p = 0.293)	-0.063	-8.61%
Loss Cost	2016.1	-0.309 (CI = +/-0.547; p = 0.206)	-0.937 (CI = +/-1.253; p = 0.113)	0.287	-26.60%
Loss Cost	2016.2	-0.174 (CI = +/-0.712; p = 0.534)	-1.094 (CI = +/-1.438; p = 0.102)	0.328	-15.99%
Loss Cost	2017.1	-0.145 (CI = +/-1.243; p = 0.736)	-1.060 (CI = +/-2.123; p = 0.210)	0.096	-13.46%
Severity	2005.1	0.141 (CI = +/-0.097; p = 0.006)	-0.574 (CI = +/-0.839; p = 0.172)	0.245	+15.14%
Severity	2005.2	0.124 (CI = +/-0.101; p = 0.019)	-0.490 (CI = +/-0.849; p = 0.246)	0.169	+13.17%
Severity	2006.1	0.094 (CI = +/-0.102; p = 0.071)	-0.635 (CI = +/-0.828; p = 0.127)	0.141	+9.83%
Severity	2006.2	0.079 (CI = +/-0.109; p = 0.148)	-0.567 (CI = +/-0.847; p = 0.180)	0.076	+8.18%
Severity	2007.1	0.097 (CI = +/-0.116; p = 0.095)	-0.483 (CI = +/-0.866; p = 0.260)	0.096	+10.21%
Severity	2007.2	0.070 (CI = +/-0.120; p = 0.240)	-0.369 (CI = +/-0.864; p = 0.385)	0.010	+7.22%
Severity	2008.1	0.051 (CI = +/-0.129; p = 0.418)	-0.447 (CI = +/-0.891; p = 0.309)	-0.004	+5.24%
Severity	2008.2	0.061 (CI = +/-0.140; p = 0.377)	-0.483 (CI = +/-0.930; p = 0.291)	0.000	+6.25%
Severity	2009.1	0.012 (CI = +/-0.141; p = 0.857)	-0.668 (CI = +/-0.892; p = 0.133)	0.026	+1.24%
Severity	2009.2	0.057 (CI = +/-0.142; p = 0.406)	-0.826 (CI = +/-0.858; p = 0.058)	0.123	+5.91%
Severity	2010.1	0.116 (CI = +/-0.137; p = 0.092)	-0.621 (CI = +/-0.788; p = 0.115)	0.192	+12.28%
Severity	2010.2	0.097 (CI = +/-0.150; p = 0.191)	-0.560 (CI = +/-0.822; p = 0.168)	0.098	+10.14%
Severity	2011.1	0.098 (CI = +/-0.170; p = 0.237)	-0.555 (CI = +/-0.880; p = 0.198)	0.090	+10.30%
Severity	2011.2	0.033 (CI = +/-0.165; p = 0.679)	-0.370 (CI = +/-0.811; p = 0.344)	-0.057	+3.31%
Severity	2012.1	0.053 (CI = +/-0.188; p = 0.554)	-0.312 (CI = +/-0.867; p = 0.450)	-0.065	+5.43%
Severity	2012.2	0.079 (CI = +/-0.212; p = 0.433)	-0.378 (CI = +/-0.920; p = 0.388)	-0.040	+8.24%
Severity	2013.1	0.035 (CI = +/-0.242; p = 0.755)	-0.488 (CI = +/-0.975; p = 0.294)	-0.046	+3.59%
Severity	2013.2	-0.091 (CI = +/-0.198; p = 0.332)	-0.215 (CI = +/-0.744; p = 0.534)	-0.048	-8.67%
Severity	2014.1	-0.082 (CI = +/-0.241; p = 0.463)	-0.196 (CI = +/-0.834; p = 0.608)	-0.126	-7.86%
Severity	2014.2	-0.082 (CI = +/-0.295; p = 0.541)	-0.196 (CI = +/-0.935; p = 0.641)	-0.157	-7.83%
Severity	2015.1	-0.178 (CI = +/-0.340; p = 0.255)	-0.374 (CI = +/-0.978; p = 0.396)	0.003	-16.33%
Severity	2015.2	-0.085 (CI = +/-0.398; p = 0.619)	-0.513 (CI = +/-1.035; p = 0.271)	-0.033	-8.19%
Severity	2016.1	-0.199 (CI = +/-0.514; p = 0.366)	-0.683 (CI = +/-1.178; p = 0.196)	0.090	-18.03%
Severity	2016.2	-0.053 (CI = +/-0.643; p = 0.831)	-0.853 (CI = +/-1.300; p = 0.142)	0.187	-5.15%
Severity	2017.1	0.031 (CI = +/-1.101; p = 0.935)	-0.756 (CI = +/-1.881; p = 0.291)	-0.027	+3.13%
Frequency	2005.1	0.072 (CI = +/-0.033; p = 0.000)	-0.020 (CI = +/-0.290; p = 0.886)	0.379	+7.48%
Frequency	2005.2	0.078 (CI = +/-0.035; p = 0.000)	-0.051 (CI = +/-0.292; p = 0.724)	0.410	+8.16%
Frequency	2006.1	0.073 (CI = +/-0.037; p = 0.000)	-0.076 (CI = +/-0.300; p = 0.607)	0.359	+7.60%
Frequency	2006.2	0.056 (CI = +/-0.033; p = 0.002)	0.002 (CI = +/-0.255; p = 0.988)	0.287	+5.76%
Frequency	2007.1	0.065 (CI = +/-0.033; p = 0.001)	0.044 (CI = +/-0.251; p = 0.721)	0.364	+6.75%
Frequency	2007.2	0.079 (CI = +/-0.031; p = 0.000)	-0.013 (CI = +/-0.225; p = 0.904)	0.516	+8.22%
Frequency	2008.1	0.083 (CI = +/-0.034; p = 0.000)	0.002 (CI = +/-0.234; p = 0.985)	0.511	+8.62%
Frequency	2008.2	0.081 (CI = +/-0.037; p = 0.000)	0.007 (CI = +/-0.245; p = 0.951)	0.466	+8.47%
Frequency	2009.1	0.070 (CI = +/-0.038; p = 0.001)	-0.037 (CI = +/-0.239; p = 0.749)	0.390	+7.22%
Frequency	2009.2	0.069 (CI = +/-0.042; p = 0.003)	-0.035 (CI = +/-0.252; p = 0.771)	0.341	+7.17%
Frequency	2010.1	0.076 (CI = +/-0.045; p = 0.003)	-0.011 (CI = +/-0.262; p = 0.929)	0.360	+7.91%
Frequency	2010.2	0.080 (CI = +/-0.050; p = 0.004)	-0.022 (CI = +/-0.276; p = 0.867)	0.340	+8.29%
Frequency	2011.1	0.086 (CI = +/-0.056; p = 0.005)	-0.001 (CI = +/-0.291; p = 0.996)	0.342	+9.02%
Frequency	2011.2	0.095 (CI = +/-0.062; p = 0.005)	-0.026 (CI = +/-0.305; p = 0.858)	0.357	+10.00%
Frequency	2012.1	0.074 (CI = +/-0.065; p = 0.028)	-0.086 (CI = +/-0.299; p = 0.546)	0.246	+7.70%
Frequency	2012.2	0.070 (CI = +/-0.074; p = 0.062)	-0.076 (CI = +/-0.322; p = 0.615)	0.152	+7.28%
Frequency	2013.1	0.075 (CI = +/-0.087; p = 0.087)	-0.065 (CI = +/-0.353; p = 0.691)	0.130	+7.75%
Frequency	2013.2	0.093 (CI = +/-0.098; p = 0.061)	-0.106 (CI = +/-0.369; p = 0.537)	0.193	+9.78%
Frequency	2014.1	0.085 (CI = +/-0.119; p = 0.141)	-0.123 (CI = +/-0.412; p = 0.516)	0.117	+8.90%
Frequency	2014.2	0.083 (CI = +/-0.146; p = 0.223)	-0.120 (CI = +/-0.462; p = 0.566)	0.010	+8.70%
Frequency	2015.1	0.051 (CI = +/-0.179; p = 0.518)	-0.179 (CI = +/-0.514; p = 0.438)	-0.075	+5.28%
Frequency	2015.2	-0.005 (CI = +/-0.202; p = 0.957)	-0.095 (CI = +/-0.525; p = 0.675)	-0.291	-0.46%
Frequency	2016.1	-0.111 (CI = +/-0.191; p = 0.198)	-0.253 (CI = +/-0.439; p = 0.198)	0.188	-10.46%
Frequency	2016.2	-0.121 (CI = +/-0.275; p = 0.288)	-0.241 (CI = +/-0.556; p = 0.295)	0.137	-11.43%
Frequency	2017.1	-0.175 (CI = +/-0.457; p = 0.309)	-0.304 (CI = +/-0.780; p = 0.303)	0.064	-16.09%

Underinsured Motorist

Coverage = UM
End Trend Period = 2021.2
Excluded Points = NA
Parameters Included: time

Fit	Start Date	Time	Adjusted R ²	Implied Trend
				Rate
Loss Cost	2005.1	0.182 (CI = +/-0.084; p = 0.000)	0.358	+19.90%
Loss Cost	2005.2	0.168 (CI = +/-0.088; p = 0.000)	0.309	+18.29%
Loss Cost	2006.1	0.143 (CI = +/-0.088; p = 0.002)	0.244	+15.41%
Loss Cost	2006.2	0.113 (CI = +/-0.086; p = 0.012)	0.172	+11.97%
Loss Cost	2007.1	0.136 (CI = +/-0.088; p = 0.004)	0.237	+14.51%
Loss Cost	2007.2	0.121 (CI = +/-0.092; p = 0.012)	0.181	+12.81%
Loss Cost	2008.1	0.111 (CI = +/-0.099; p = 0.029)	0.140	+11.76%
Loss Cost	2008.2	0.112 (CI = +/-0.106; p = 0.040)	0.124	+11.84%
Loss Cost	2009.1	0.073 (CI = +/-0.104; p = 0.158)	0.043	+7.62%
Loss Cost	2009.2	0.097 (CI = +/-0.109; p = 0.076)	0.092	+10.23%
Loss Cost	2010.1	0.147 (CI = +/-0.099; p = 0.006)	0.268	+15.81%
Loss Cost	2010.2	0.125 (CI = +/-0.105; p = 0.021)	0.190	+13.36%
Loss Cost	2011.1	0.134 (CI = +/-0.115; p = 0.025)	0.189	+14.30%
Loss Cost	2011.2	0.085 (CI = +/-0.109; p = 0.119)	0.077	+8.89%
Loss Cost	2012.1	0.087 (CI = +/-0.121; p = 0.149)	0.063	+9.09%
Loss Cost	2012.2	0.091 (CI = +/-0.135; p = 0.175)	0.053	+9.49%
Loss Cost	2013.1	0.072 (CI = +/-0.150; p = 0.324)	0.002	+7.44%
Loss Cost	2013.2	-0.005 (CI = +/-0.132; p = 0.940)	-0.066	-0.47%
Loss Cost	2014.1	0.003 (CI = +/-0.150; p = 0.967)	-0.071	+0.30%
Loss Cost	2014.2	-0.006 (CI = +/-0.173; p = 0.946)	-0.077	-0.55%
Loss Cost	2015.1	-0.052 (CI = +/-0.189; p = 0.558)	-0.052	-5.09%
Loss Cost	2015.2	-0.044 (CI = +/-0.223; p = 0.675)	-0.073	-4.26%
Loss Cost	2016.1	-0.090 (CI = +/-0.257; p = 0.454)	-0.037	-8.60%
Loss Cost	2016.2	-0.050 (CI = +/-0.307; p = 0.723)	-0.095	-4.85%
Loss Cost	2017.1	0.045 (CI = +/-0.351; p = 0.773)	-0.113	+4.65%
Severity	2005.1	0.118 (CI = +/-0.077; p = 0.004)	0.208	+12.51%
Severity	2005.2	0.100 (CI = +/-0.079; p = 0.015)	0.151	+10.52%
Severity	2006.1	0.080 (CI = +/-0.080; p = 0.052)	0.091	+8.28%
Severity	2006.2	0.063 (CI = +/-0.083; p = 0.130)	0.045	+6.53%
Severity	2007.1	0.079 (CI = +/-0.087; p = 0.071)	0.080	+8.26%
Severity	2007.2	0.055 (CI = +/-0.087; p = 0.212)	0.022	+5.60%
Severity	2008.1	0.043 (CI = +/-0.093; p = 0.347)	-0.003	+4.42%
Severity	2008.2	0.046 (CI = +/-0.100; p = 0.355)	-0.004	+4.70%
Severity	2009.1	0.016 (CI = +/-0.102; p = 0.741)	-0.037	+1.66%
Severity	2009.2	0.042 (CI = +/-0.105; p = 0.419)	-0.014	+4.28%
Severity	2010.1	0.087 (CI = +/-0.098; p = 0.079)	0.094	+9.14%
Severity	2010.2	0.065 (CI = +/-0.104; p = 0.206)	0.031	+6.72%
Severity	2011.1	0.070 (CI = +/-0.114; p = 0.212)	0.030	+7.28%
Severity	2011.2	0.018 (CI = +/-0.104; p = 0.724)	-0.046	+1.80%
Severity	2012.1	0.034 (CI = +/-0.114; p = 0.538)	-0.033	+3.46%
Severity	2012.2	0.043 (CI = +/-0.126; p = 0.481)	-0.027	+4.42%
Severity	2013.1	0.023 (CI = +/-0.139; p = 0.736)	-0.055	+2.28%
Severity	2013.2	-0.061 (CI = +/-0.107; p = 0.241)	0.030	-5.93%
Severity	2014.1	-0.048 (CI = +/-0.121; p = 0.404)	-0.018	-4.72%
Severity	2014.2	-0.049 (CI = +/-0.139; p = 0.455)	-0.030	-4.82%
Severity	2015.1	-0.082 (CI = +/-0.155; p = 0.271)	0.025	-7.87%
Severity	2015.2	-0.040 (CI = +/-0.171; p = 0.621)	-0.066	-3.89%
Severity	2016.1	-0.053 (CI = +/-0.204; p = 0.573)	-0.064	-5.20%
Severity	2016.2	-0.010 (CI = +/-0.240; p = 0.925)	-0.110	-1.02%
Severity	2017.1	0.068 (CI = +/-0.271; p = 0.578)	-0.080	+7.04%
Frequency	2005.1	0.064 (CI = +/-0.027; p = 0.000)	0.408	+6.57%
Frequency	2005.2	0.068 (CI = +/-0.028; p = 0.000)	0.426	+7.03%
Frequency	2006.1	0.064 (CI = +/-0.029; p = 0.000)	0.379	+6.59%
Frequency	2006.2	0.050 (CI = +/-0.026; p = 0.000)	0.329	+5.10%
Frequency	2007.1	0.056 (CI = +/-0.026; p = 0.000)	0.384	+5.77%
Frequency	2007.2	0.066 (CI = +/-0.025; p = 0.000)	0.496	+6.82%
Frequency	2008.1	0.068 (CI = +/-0.027; p = 0.000)	0.485	+7.02%
Frequency	2008.2	0.066 (CI = +/-0.029; p = 0.000)	0.443	+6.82%
Frequency	2009.1	0.057 (CI = +/-0.029; p = 0.001)	0.375	+5.87%
Frequency	2009.2	0.055 (CI = +/-0.032; p = 0.002)	0.332	+5.70%
Frequency	2010.1	0.059 (CI = +/-0.034; p = 0.002)	0.339	+6.12%
Frequency	2010.2	0.060 (CI = +/-0.038; p = 0.003)	0.316	+6.22%
Frequency	2011.1	0.063 (CI = +/-0.041; p = 0.004)	0.308	+6.54%
Frequency	2011.2	0.067 (CI = +/-0.045; p = 0.006)	0.305	+6.97%
Frequency	2012.1	0.053 (CI = +/-0.046; p = 0.027)	0.202	+5.44%
Frequency	2012.2	0.047 (CI = +/-0.051; p = 0.066)	0.137	+4.85%
Frequency	2013.1	0.049 (CI = +/-0.057; p = 0.087)	0.121	+5.05%
Frequency	2013.2	0.056 (CI = +/-0.064; p = 0.080)	0.137	+5.80%
Frequency	2014.1	0.051 (CI = +/-0.073; p = 0.152)	0.080	+5.27%
Frequency	2014.2	0.044 (CI = +/-0.083; p = 0.273)	0.022	+4.49%
Frequency	2015.1	0.030 (CI = +/-0.094; p = 0.506)	-0.043	+3.01%
Frequency	2015.2	-0.004 (CI = +/-0.100; p = 0.932)	-0.090	-0.39%
Frequency	2016.1	-0.036 (CI = +/-0.109; p = 0.472)	-0.042	-3.58%
Frequency	2016.2	-0.039 (CI = +/-0.132; p = 0.518)	-0.058	-3.86%
Frequency	2017.1	-0.023 (CI = +/-0.163; p = 0.757)	-0.111	-2.23%

Underinsured Motorist

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

Fit	Start Date	Time	Adjusted R ²	Implied Trend
				Rate
Loss Cost	2005.1	0.185 (CI = +/-0.089; p = 0.000)	0.345	+20.29%
Loss Cost	2005.2	0.171 (CI = +/-0.093; p = 0.001)	0.294	+18.59%
Loss Cost	2006.1	0.144 (CI = +/-0.094; p = 0.004)	0.228	+15.54%
Loss Cost	2006.2	0.112 (CI = +/-0.092; p = 0.019)	0.152	+11.87%
Loss Cost	2007.1	0.136 (CI = +/-0.094; p = 0.006)	0.218	+14.58%
Loss Cost	2007.2	0.120 (CI = +/-0.099; p = 0.020)	0.161	+12.75%
Loss Cost	2008.1	0.110 (CI = +/-0.106; p = 0.043)	0.120	+11.62%
Loss Cost	2008.2	0.111 (CI = +/-0.115; p = 0.059)	0.105	+11.70%
Loss Cost	2009.1	0.069 (CI = +/-0.113; p = 0.219)	0.024	+7.13%
Loss Cost	2009.2	0.094 (CI = +/-0.118; p = 0.112)	0.071	+9.91%
Loss Cost	2010.1	0.148 (CI = +/-0.109; p = 0.010)	0.243	+15.97%
Loss Cost	2010.2	0.125 (CI = +/-0.115; p = 0.035)	0.163	+13.30%
Loss Cost	2011.1	0.134 (CI = +/-0.127; p = 0.040)	0.163	+14.32%
Loss Cost	2011.2	0.080 (CI = +/-0.121; p = 0.180)	0.048	+8.37%
Loss Cost	2012.1	0.082 (CI = +/-0.135; p = 0.218)	0.034	+8.52%
Loss Cost	2012.2	0.085 (CI = +/-0.152; p = 0.251)	0.024	+8.90%
Loss Cost	2013.1	0.063 (CI = +/-0.169; p = 0.436)	-0.023	+6.54%
Loss Cost	2013.2	-0.024 (CI = +/-0.148; p = 0.728)	-0.062	-2.42%
Loss Cost	2014.1	-0.018 (CI = +/-0.170; p = 0.818)	-0.072	-1.83%
Loss Cost	2014.2	-0.032 (CI = +/-0.197; p = 0.733)	-0.072	-3.11%
Loss Cost	2015.1	-0.090 (CI = +/-0.216; p = 0.376)	-0.013	-8.65%
Loss Cost	2015.2	-0.087 (CI = +/-0.258; p = 0.470)	-0.041	-8.35%
Loss Cost	2016.1	-0.151 (CI = +/-0.299; p = 0.281)	0.031	-14.05%
Loss Cost	2016.2	-0.116 (CI = +/-0.368; p = 0.488)	-0.055	-10.95%
Loss Cost	2017.1	-0.014 (CI = +/-0.440; p = 0.944)	-0.142	-1.35%
Severity	2005.1	0.123 (CI = +/-0.082; p = 0.004)	0.208	+13.09%
Severity	2005.2	0.104 (CI = +/-0.084; p = 0.017)	0.149	+11.00%
Severity	2006.1	0.083 (CI = +/-0.085; p = 0.057)	0.089	+8.63%
Severity	2006.2	0.066 (CI = +/-0.089; p = 0.142)	0.043	+6.79%
Severity	2007.1	0.083 (CI = +/-0.093; p = 0.077)	0.078	+8.67%
Severity	2007.2	0.057 (CI = +/-0.094; p = 0.227)	0.019	+5.83%
Severity	2008.1	0.045 (CI = +/-0.100; p = 0.367)	-0.006	+4.57%
Severity	2008.2	0.048 (CI = +/-0.109; p = 0.374)	-0.007	+4.88%
Severity	2009.1	0.016 (CI = +/-0.110; p = 0.769)	-0.039	+1.60%
Severity	2009.2	0.044 (CI = +/-0.115; p = 0.441)	-0.017	+4.45%
Severity	2010.1	0.093 (CI = +/-0.107; p = 0.085)	0.093	+9.78%
Severity	2010.2	0.069 (CI = +/-0.114; p = 0.218)	0.029	+7.18%
Severity	2011.1	0.076 (CI = +/-0.125; p = 0.223)	0.029	+7.84%
Severity	2011.2	0.018 (CI = +/-0.116; p = 0.745)	-0.049	+1.84%
Severity	2012.1	0.036 (CI = +/-0.127; p = 0.556)	-0.037	+3.69%
Severity	2012.2	0.047 (CI = +/-0.142; p = 0.496)	-0.031	+4.78%
Severity	2013.1	0.024 (CI = +/-0.158; p = 0.751)	-0.059	+2.41%
Severity	2013.2	-0.071 (CI = +/-0.121; p = 0.231)	0.037	-6.83%
Severity	2014.1	-0.058 (CI = +/-0.138; p = 0.385)	-0.014	-5.59%
Severity	2014.2	-0.060 (CI = +/-0.161; p = 0.431)	-0.026	-5.84%
Severity	2015.1	-0.100 (CI = +/-0.180; p = 0.248)	0.039	-9.51%
Severity	2015.2	-0.053 (CI = +/-0.204; p = 0.574)	-0.064	-5.18%
Severity	2016.1	-0.072 (CI = +/-0.247; p = 0.524)	-0.059	-6.99%
Severity	2016.2	-0.024 (CI = +/-0.298; p = 0.858)	-0.120	-2.37%
Severity	2017.1	0.071 (CI = +/-0.348; p = 0.646)	-0.106	+7.31%
Frequency	2005.1	0.062 (CI = +/-0.028; p = 0.000)	0.371	+6.37%
Frequency	2005.2	0.066 (CI = +/-0.030; p = 0.000)	0.390	+6.84%
Frequency	2006.1	0.062 (CI = +/-0.031; p = 0.000)	0.340	+6.36%
Frequency	2006.2	0.046 (CI = +/-0.027; p = 0.002)	0.279	+4.76%
Frequency	2007.1	0.053 (CI = +/-0.028; p = 0.001)	0.335	+5.44%
Frequency	2007.2	0.063 (CI = +/-0.027; p = 0.000)	0.451	+6.55%
Frequency	2008.1	0.065 (CI = +/-0.029; p = 0.000)	0.439	+6.74%
Frequency	2008.2	0.063 (CI = +/-0.031; p = 0.000)	0.393	+6.50%
Frequency	2009.1	0.053 (CI = +/-0.032; p = 0.002)	0.316	+5.44%
Frequency	2009.2	0.051 (CI = +/-0.034; p = 0.005)	0.270	+5.23%
Frequency	2010.1	0.055 (CI = +/-0.037; p = 0.006)	0.277	+5.63%
Frequency	2010.2	0.055 (CI = +/-0.041; p = 0.010)	0.251	+5.70%
Frequency	2011.1	0.058 (CI = +/-0.045; p = 0.014)	0.242	+6.01%
Frequency	2011.2	0.062 (CI = +/-0.050; p = 0.017)	0.238	+6.41%
Frequency	2012.1	0.046 (CI = +/-0.051; p = 0.074)	0.127	+4.66%
Frequency	2012.2	0.039 (CI = +/-0.056; p = 0.164)	0.062	+3.93%
Frequency	2013.1	0.039 (CI = +/-0.063; p = 0.204)	0.046	+4.03%
Frequency	2013.2	0.046 (CI = +/-0.072; p = 0.187)	0.058	+4.74%
Frequency	2014.1	0.039 (CI = +/-0.082; p = 0.321)	0.004	+3.98%
Frequency	2014.2	0.029 (CI = +/-0.094; p = 0.520)	-0.045	+2.90%
Frequency	2015.1	0.009 (CI = +/-0.107; p = 0.849)	-0.087	+0.95%
Frequency	2015.2	-0.034 (CI = +/-0.110; p = 0.508)	-0.050	-3.34%
Frequency	2016.1	-0.079 (CI = +/-0.114; p = 0.153)	0.126	-7.59%
Frequency	2016.2	-0.092 (CI = +/-0.141; p = 0.171)	0.123	-8.79%
Frequency	2017.1	-0.084 (CI = +/-0.181; p = 0.308)	0.026	-8.07%

Underinsured Motorist

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

Fit	Start Date	Time	Adjusted R ²	Implied Trend
				Rate
Loss Cost	2005.1	0.217 (CI = +/-0.106; p = 0.000)	0.366	+24.25%
Loss Cost	2005.2	0.202 (CI = +/-0.112; p = 0.001)	0.313	+22.40%
Loss Cost	2006.1	0.172 (CI = +/-0.114; p = 0.005)	0.243	+18.81%
Loss Cost	2006.2	0.135 (CI = +/-0.113; p = 0.022)	0.161	+14.41%
Loss Cost	2007.1	0.166 (CI = +/-0.116; p = 0.007)	0.239	+18.10%
Loss Cost	2007.2	0.149 (CI = +/-0.123; p = 0.020)	0.179	+16.03%
Loss Cost	2008.1	0.138 (CI = +/-0.134; p = 0.043)	0.136	+14.84%
Loss Cost	2008.2	0.142 (CI = +/-0.146; p = 0.057)	0.123	+15.25%
Loss Cost	2009.1	0.091 (CI = +/-0.146; p = 0.209)	0.032	+9.51%
Loss Cost	2009.2	0.127 (CI = +/-0.154; p = 0.101)	0.090	+13.50%
Loss Cost	2010.1	0.202 (CI = +/-0.138; p = 0.007)	0.307	+22.33%
Loss Cost	2010.2	0.176 (CI = +/-0.150; p = 0.024)	0.222	+19.27%
Loss Cost	2011.1	0.195 (CI = +/-0.167; p = 0.025)	0.232	+21.50%
Loss Cost	2011.2	0.128 (CI = +/-0.164; p = 0.118)	0.098	+13.64%
Loss Cost	2012.1	0.136 (CI = +/-0.187; p = 0.140)	0.088	+14.62%
Loss Cost	2012.2	0.149 (CI = +/-0.215; p = 0.157)	0.082	+16.12%
Loss Cost	2013.1	0.127 (CI = +/-0.248; p = 0.287)	0.018	+13.53%
Loss Cost	2013.2	0.003 (CI = +/-0.227; p = 0.980)	-0.091	+0.26%
Loss Cost	2014.1	0.017 (CI = +/-0.271; p = 0.893)	-0.098	+1.70%
Loss Cost	2014.2	0.002 (CI = +/-0.330; p = 0.990)	-0.111	+0.19%
Loss Cost	2015.1	-0.093 (CI = +/-0.382; p = 0.588)	-0.082	-8.91%
Loss Cost	2015.2	-0.090 (CI = +/-0.491; p = 0.678)	-0.113	-8.61%
Loss Cost	2016.1	-0.220 (CI = +/-0.612; p = 0.412)	-0.033	-19.75%
Loss Cost	2016.2	-0.174 (CI = +/-0.857; p = 0.624)	-0.138	-15.99%
Loss Cost	2017.1	0.037 (CI = +/-1.218; p = 0.937)	-0.248	+3.78%
Severity	2005.1	0.145 (CI = +/-0.098; p = 0.005)	0.219	+15.58%
Severity	2005.2	0.124 (CI = +/-0.102; p = 0.019)	0.156	+13.17%
Severity	2006.1	0.099 (CI = +/-0.105; p = 0.065)	0.092	+10.36%
Severity	2006.2	0.079 (CI = +/-0.110; p = 0.155)	0.042	+8.18%
Severity	2007.1	0.101 (CI = +/-0.116; p = 0.083)	0.083	+10.68%
Severity	2007.2	0.070 (CI = +/-0.119; p = 0.237)	0.019	+7.22%
Severity	2008.1	0.056 (CI = +/-0.128; p = 0.377)	-0.008	+5.73%
Severity	2008.2	0.061 (CI = +/-0.140; p = 0.379)	-0.009	+6.25%
Severity	2009.1	0.021 (CI = +/-0.145; p = 0.770)	-0.045	+2.08%
Severity	2009.2	0.057 (CI = +/-0.152; p = 0.439)	-0.019	+5.91%
Severity	2010.1	0.125 (CI = +/-0.142; p = 0.081)	0.113	+13.34%
Severity	2010.2	0.097 (CI = +/-0.154; p = 0.203)	0.040	+10.14%
Severity	2011.1	0.108 (CI = +/-0.172; p = 0.201)	0.044	+11.44%
Severity	2011.2	0.033 (CI = +/-0.164; p = 0.678)	-0.054	+3.31%
Severity	2012.1	0.060 (CI = +/-0.183; p = 0.492)	-0.035	+6.21%
Severity	2012.2	0.079 (CI = +/-0.209; p = 0.428)	-0.024	+8.24%
Severity	2013.1	0.050 (CI = +/-0.240; p = 0.656)	-0.065	+5.15%
Severity	2013.2	-0.091 (CI = +/-0.191; p = 0.317)	0.008	-8.67%
Severity	2014.1	-0.074 (CI = +/-0.227; p = 0.486)	-0.045	-7.09%
Severity	2014.2	-0.082 (CI = +/-0.276; p = 0.521)	-0.059	-7.83%
Severity	2015.1	-0.156 (CI = +/-0.323; p = 0.299)	0.025	-14.42%
Severity	2015.2	-0.085 (CI = +/-0.398; p = 0.627)	-0.102	-8.19%
Severity	2016.1	-0.134 (CI = +/-0.524; p = 0.555)	-0.095	-12.52%
Severity	2016.2	-0.053 (CI = +/-0.721; p = 0.858)	-0.192	-5.15%
Severity	2017.1	0.160 (CI = +/-0.989; p = 0.676)	-0.190	+17.40%
Frequency	2005.1	0.072 (CI = +/-0.033; p = 0.000)	0.401	+7.50%
Frequency	2005.2	0.078 (CI = +/-0.034; p = 0.000)	0.429	+8.16%
Frequency	2006.1	0.074 (CI = +/-0.036; p = 0.000)	0.377	+7.66%
Frequency	2006.2	0.056 (CI = +/-0.032; p = 0.001)	0.315	+5.76%
Frequency	2007.1	0.065 (CI = +/-0.033; p = 0.000)	0.387	+6.70%
Frequency	2007.2	0.079 (CI = +/-0.030; p = 0.000)	0.537	+8.22%
Frequency	2008.1	0.083 (CI = +/-0.033; p = 0.000)	0.533	+8.62%
Frequency	2008.2	0.081 (CI = +/-0.036; p = 0.000)	0.491	+8.47%
Frequency	2009.1	0.070 (CI = +/-0.037; p = 0.001)	0.417	+7.27%
Frequency	2009.2	0.069 (CI = +/-0.040; p = 0.002)	0.373	+7.17%
Frequency	2010.1	0.076 (CI = +/-0.044; p = 0.002)	0.395	+7.93%
Frequency	2010.2	0.080 (CI = +/-0.049; p = 0.003)	0.378	+8.29%
Frequency	2011.1	0.086 (CI = +/-0.054; p = 0.004)	0.383	+9.03%
Frequency	2011.2	0.095 (CI = +/-0.060; p = 0.004)	0.398	+10.00%
Frequency	2012.1	0.076 (CI = +/-0.063; p = 0.021)	0.280	+7.92%
Frequency	2012.2	0.070 (CI = +/-0.072; p = 0.054)	0.200	+7.28%
Frequency	2013.1	0.077 (CI = +/-0.083; p = 0.067)	0.190	+7.96%
Frequency	2013.2	0.093 (CI = +/-0.095; p = 0.053)	0.236	+9.78%
Frequency	2014.1	0.090 (CI = +/-0.113; p = 0.106)	0.165	+9.46%
Frequency	2014.2	0.083 (CI = +/-0.138; p = 0.204)	0.081	+8.70%
Frequency	2015.1	0.062 (CI = +/-0.168; p = 0.418)	-0.031	+6.43%
Frequency	2015.2	-0.005 (CI = +/-0.184; p = 0.954)	-0.142	-0.46%
Frequency	2016.1	-0.086 (CI = +/-0.195; p = 0.320)	0.025	-8.27%
Frequency	2016.2	-0.121 (CI = +/-0.266; p = 0.293)	0.059	-11.43%
Frequency	2017.1	-0.123 (CI = +/-0.406; p = 0.446)	-0.061	-11.60%



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