

NOVA SCOTIA PRIVATE PASSENGER VEHICLES OLIVER WYMAN SELECTED LOSS TREND RATES

Based on Insurance Industry Data
Through June 30, 2021

February 22, 2022

CONTENTS

1.	Executive Summary	1
1.1.	Purpose and Scope.....	1
1.2.	Actuarial Findings.....	1
2.	Legislative Reforms and Government Actions.....	3
2.1.	Minor Injury Regulations	3
2.2.	Bill 52 - Minor Injury Regulations Update.....	3
2.3.	Fair Insurance Reforms	3
3.	Analysis – General discussion	5
3.1.	Introduction	5
3.2.	Data	5
3.3.	Estimating Ultimate Claim Counts and Ultimate Claim Amounts by Accident Half-Year – General Approach	6
3.4.	Loss Trend Rates	10
4.	Loss Trend Rate Considerations	11
4.1.	Time Period Considered.....	11
4.2.	Seasonality	11
4.3.	Weather Conditions	11
4.4.	Reform or Level Change Parameter	12
4.5.	Data Points	12
4.6.	Statistical Tests.....	12
4.7.	Future Trend Rates	13
4.8.	Summary of Trend Rates.....	13
4.9.	Heatmaps	13
4.10.	COVID-19.....	13
4.11.	Inflation	14
5.	Oliver Wyman Selected Trend Rates	15
5.1.	Bodily Injury	15
5.2.	Property Damage	20
5.3.	Direct Compensation Property Damage	22
5.4.	Accident Benefits Total	26
5.5.	Uninsured Auto	29
5.6.	Collision	31
5.7.	Comprehensive	34

5.8.	Specified Perils	36
5.9.	All Perils.....	37
5.10.	Underinsured Motorist	39
5.11.	Summary- All Coverages	41
6.	Distribution and Use	43
7.	Considerations and Limitations.....	44
8.	Appendices	45

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.

We developed our analysis using insurance industry Nova Scotia private passenger vehicles loss and expense experience reported as of June 30, 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 June 30, 2021.

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

Table 1: Selected Loss Cost Trends

Coverage	Past Loss Cost	Future Loss Cost
Bodily Injury	+4.0%	+3.0% ¹
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% ²
Underinsured Motorist	+4.5%	+4.5%

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.

* * * * *

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

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. Legislative Reforms and Government Actions

2.1. Minor Injury Regulations

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

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

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

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

2.2. Bill 52 - Minor Injury Regulations Update

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

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

2.3. Fair Insurance Reforms

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

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

Table 2: Change in Accident Benefit Limits

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

The second, and final, phase of the reform was effective April 1, 2013 and included the introduction of the direct compensation 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, trend rates and reform factors;
- rationale for the assumptions, factors, provisions, and calculations that we present, as well as information to help the Board evaluate their reasonableness; and
- supporting summary exhibits that present the data we used and analysis we performed.

3.2. Data

The source for the exposures (number of vehicles), claim count and claim amount data that we analyze is the 2021-1 AUTO7501 Automobile Industry Exhibit (as of June 30, 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. Estimating Ultimate Claim Counts and Ultimate Claim Amounts by Accident Half-Year – General Approach

We estimate the final (ultimate) number and cost³ of all claims that arise from events that occur in the first and second half of the year (referred to as “accident half-years”⁴), separately, through to June 30, 2021 and then use those estimates to measure and select loss trend rates.

We estimate the final/ultimate claim cost by accident half-year by applying an estimate of the needed actuarial reserve for all insurance companies in aggregate (i.e., the industry), and adding that amount to the reported incurred claim amounts that insurance companies report to GISA.⁵ 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 loss⁶ development factors to estimate the actuarial reserve need, hence the final claim cost, for each accident half-year through June 30, 2021, separately for each of the coverages. We follow a similar approach (using claim count development factors) to estimate the final number of claims that will arise from events that have occurred by accident half-year through June 30, 2021, separately for each of the coverages.

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

³ 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.

⁴ 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.

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

⁶ 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).

The selection of development factors has an effect on the selected loss trend rates and other key assumptions, factors, and provisions.⁷ 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,⁸ and severities by accident year have changed from those we presented for the prior review.⁹ The changes are as follows:

Table 3: Bodily Injury: Change in Estimates

AY	As of December 31, 2020			As of June 30, 2021		
	Loss Cost	Severity	Frequency	Loss Cost	Severity	Frequency
2017	\$241.72	\$54,103	4.47	\$238.35	\$53,631	4.44
2018	\$251.74	\$59,502	4.23	\$245.58	\$57,946	4.24
2019	\$206.53	\$51,204	4.03	\$202.49	\$50,047	4.05
2020	\$168.18	\$61,095	2.75	\$175.55	\$62,845	2.79
2021				\$156.10	\$52,900	2.95

In aggregate, for the four-year period 2017 to 2020, our estimates of ultimate loss costs have decreased by 0.7%.

Table 4: Property Damage: Change in Estimates

AY	As of December 31, 2020			As of June 30, 2021		
	Loss Cost	Severity	Frequency	Loss Cost	Severity	Frequency
2017	\$8.30	\$6,229	1.33	\$8.16	\$6,114	1.34
2018	\$9.32	\$7,197	1.29	\$9.20	\$7,087	1.30
2019	\$9.13	\$7,843	1.16	\$9.20	\$7,718	1.19
2020	\$8.98	\$8,255	1.09	\$8.48	\$7,460	1.14
2021				\$6.69	\$8,397	0.80

In aggregate, for the four-year period 2017 to 2020, our estimates of ultimate loss costs have decreased by 1.9%.

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

⁸ Number of claims per 1,000 insured vehicles.

⁹ 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 5: Direct Compensation Property Damage: Change in Estimates

As of December 31, 2020				As of June 30, 2021		
AY	Loss Cost	Severity	Frequency	Loss Cost	Severity	Frequency
2017	\$125.64	\$4,632	27.12	\$125.66	\$4,633	27.12
2018	\$130.64	\$4,823	27.09	\$130.52	\$4,819	27.08
2019	\$137.03	\$5,115	26.79	\$137.25	\$5,122	26.80
2020	\$99.18	\$5,306	18.69	\$101.12	\$5,375	18.81
2021				\$106.48	\$5,732	18.57

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

Table 6: Accident Benefits – Total: Change in Estimates

As of December 31, 2020				As of June 30, 2021		
AY	Loss Cost	Severity	Frequency	Loss Cost	Severity	Frequency
2017	\$71.48	\$8,706	8.21	\$71.34	\$8,680	8.22
2018	\$71.00	\$8,544	8.31	\$70.26	\$8,442	8.32
2019	\$71.93	\$8,706	8.26	\$70.40	\$8,518	8.26
2020	\$49.77	\$8,747	5.69	\$50.83	\$8,808	5.77
2021				\$46.10	\$8,240	5.59

In aggregate, for the four-year period 2017 to 2020, our estimates of ultimate loss costs have decreased by 0.5%.

Table 7: Uninsured Auto: Change in Estimates

As of December 31, 2020				As of June 30, 2021		
AY	Loss Cost	Severity	Frequency	Loss Cost	Severity	Frequency
2017	\$10.04	\$31,598	0.32	\$9.40	\$29,917	0.31
2018	\$6.36	\$23,447	0.27	\$5.92	\$22,119	0.27
2019	\$8.43	\$32,665	0.26	\$9.24	\$35,660	0.26
2020	\$8.64	\$45,750	0.19	\$7.15	\$31,076	0.23
2021				\$5.93	\$34,442	0.17

In aggregate, for the four-year period 2017 to 2020, our estimates of ultimate loss costs have decreased by 5.2%.

Table 8: Collision: Change in Estimates

AY	As of December 31, 2020			As of June 30, 2021		
	Loss Cost	Severity	Frequency	Loss Cost	Severity	Frequency
2017	\$191.75	\$6,366	30.12	\$191.73	\$6,367	30.11
2018	\$217.01	\$6,742	32.19	\$217.37	\$6,758	32.17
2019	\$215.68	\$6,836	31.55	\$215.96	\$6,845	31.55
2020	\$168.12	\$7,210	23.32	\$168.45	\$7,167	23.50
2021				\$172.73	\$7,218	23.93

In aggregate, for the four-year period 2017 to 2020, our estimates of ultimate loss costs have increased by 0.1%.

Table 9: Comprehensive: Change in Estimates

AY	As of December 31, 2020			As of June 30, 2021		
	Loss Cost	Severity	Frequency	Loss Cost	Severity	Frequency
2017	\$113.88	\$1,756	64.84	\$113.94	\$1,757	64.84
2018	\$125.51	\$1,915	65.56	\$125.57	\$1,916	65.55
2019	\$135.95	\$2,038	66.72	\$136.12	\$2,039	66.76
2020	\$129.75	\$2,205	58.85	\$128.40	\$2,209	58.13
2021				\$111.06	\$2,081	53.37

In aggregate, for the four-year period 2017 to 2020, our estimates of ultimate loss costs have decreased by 0.2%.

Table 10: Specified Perils: Change in Estimates

AY	As of December 31, 2020			As of June 30, 2021		
	Loss Cost	Severity	Frequency	Loss Cost	Severity	Frequency
2017	\$37.60	\$11,254	3.34	\$37.45	\$11,209	3.34
2018	\$57.54	\$8,607	6.69	\$57.78	\$8,578	6.74
2019	\$15.32	\$4,955	3.09	\$15.27	\$4,895	3.12
2020	\$30.49	\$8,079	3.77	\$17.90	\$5,622	3.18
2021				\$77.57	\$9,303	8.34

In aggregate, for the four-year period 2017 to 2020, our estimates of ultimate loss costs have decreased by 8.9%.

Table 11: All Perils: Change in Estimates

AY	As of December 31, 2020			As of June 30, 2021		
	Loss Cost	Severity	Frequency	Loss Cost	Severity	Frequency
2017	\$324.51	\$4,320	75.12	\$324.39	\$4,316	75.16
2018	\$337.00	\$4,379	76.96	\$336.85	\$4,384	76.84
2019	\$350.89	\$4,538	77.32	\$350.95	\$4,532	77.44
2020	\$276.85	\$4,421	62.63	\$286.58	\$4,507	63.58
2021				\$281.79	\$4,664	60.41

In aggregate, for the four-year period 2017 to 2020, our estimates of ultimate loss costs have increased by 0.7%.

3.4. Loss Trend Rates

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

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

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

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

The claim experience includes allocated loss adjustment expenses, and we include a provision for unallocated loss adjustment expenses (ULAE) based on the 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 is minimized.

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

4. Loss Trend Rate Considerations

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

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

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

- We test different time periods to identify the underlying trends. Reviewing the data over a longer time period than a typical 3-to-5 year experience period is a means of increasing the stability of results based on data that is estimated and subject to change, 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 E¹⁰ for each of frequency, severity, and loss cost.

4.1. Time Period Considered

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

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

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

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

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

- GISA notes the July 2014 hurricane (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 parameter¹¹ 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.¹²

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

4.5. 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 we may be considered:

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

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

4.6. 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 E.

¹¹ We use the terms reform or level change interchangeable; but a reform parameter is associated with a known event.

¹² A *t*-test with a resulting *p*-value of less than 5% is considered significant.

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

4.7. Future Trend Rates

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

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

4.8. Summary of Trend Rates

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

The summary of our trend rates based on industry data as of June 30, 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 E).

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

4.10. COVID-19

COVID-19 “stay-at-home” orders and other directives in 2020 resulted in a dramatic decline in traffic. While vaccine distribution in 2021 has contributed to an increase in traffic levels since, there remains

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

uncertainty as to the duration of the post-vaccine traffic patterns and levels, and timing of the eventual return to pre-pandemic traffic patterns and levels.

Trend Rates

The trend rates that we present in this report are intended to measure the rate of change in loss cost experience without influence of 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.¹⁴

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 during¹⁵ the proposed rating program.

4.11. Inflation

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

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

¹⁴ An alternative is to assign zero weight to the accident year/period data distorted by COVID-19.

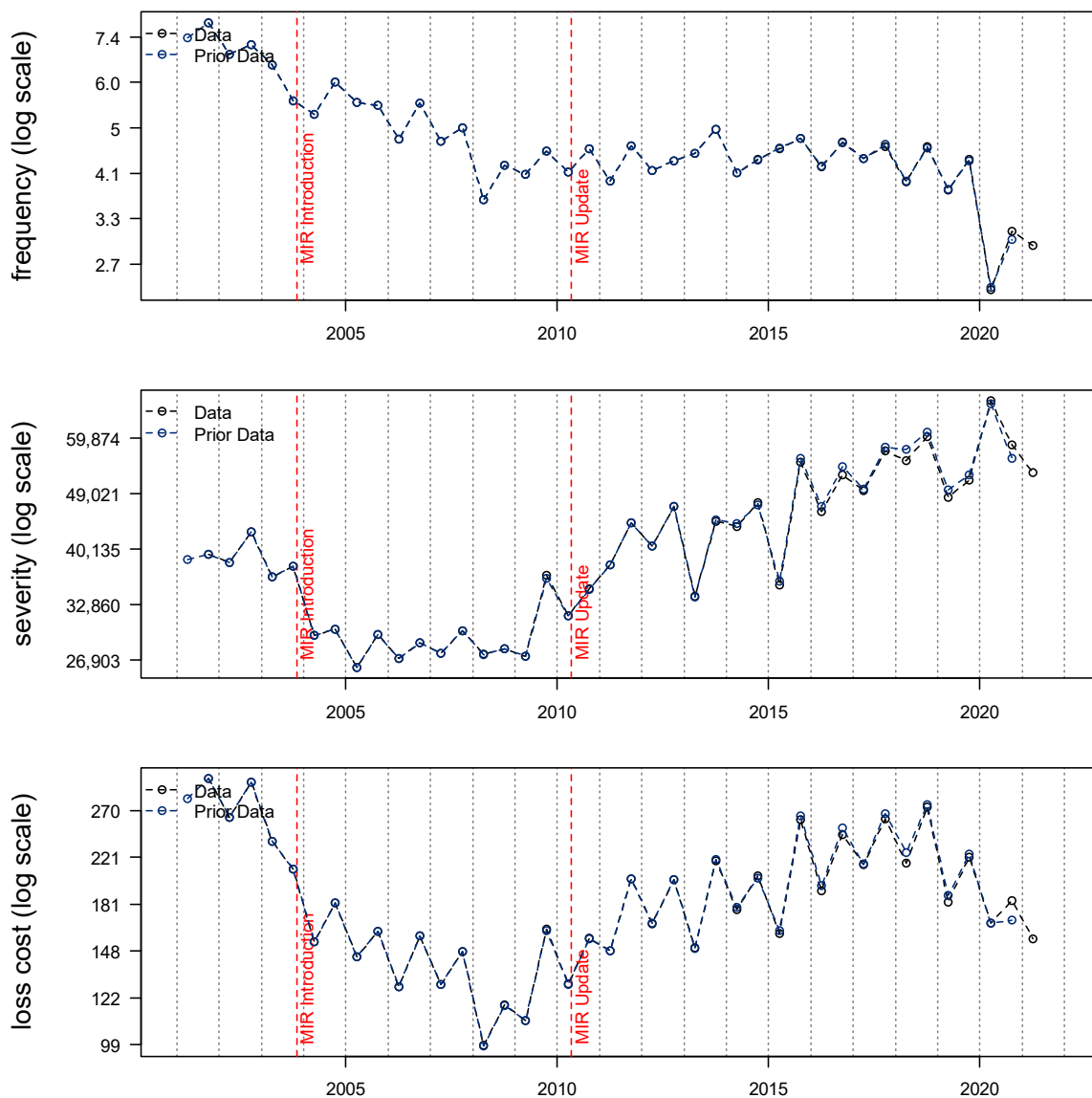
¹⁵ This adjustment should consider what proportion of the policy year loss experience will be impacted by the COVID-19 pandemic.

5. Oliver Wyman Selected Trend Rates

5.1. Bodily Injury

In Figure 1, 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 2001-2021-1. We include a comparison to the estimated values used in our prior report and observe the estimates have not changed significantly.

Figure 1: Bodily Injury – Observed Loss Cost Experience



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

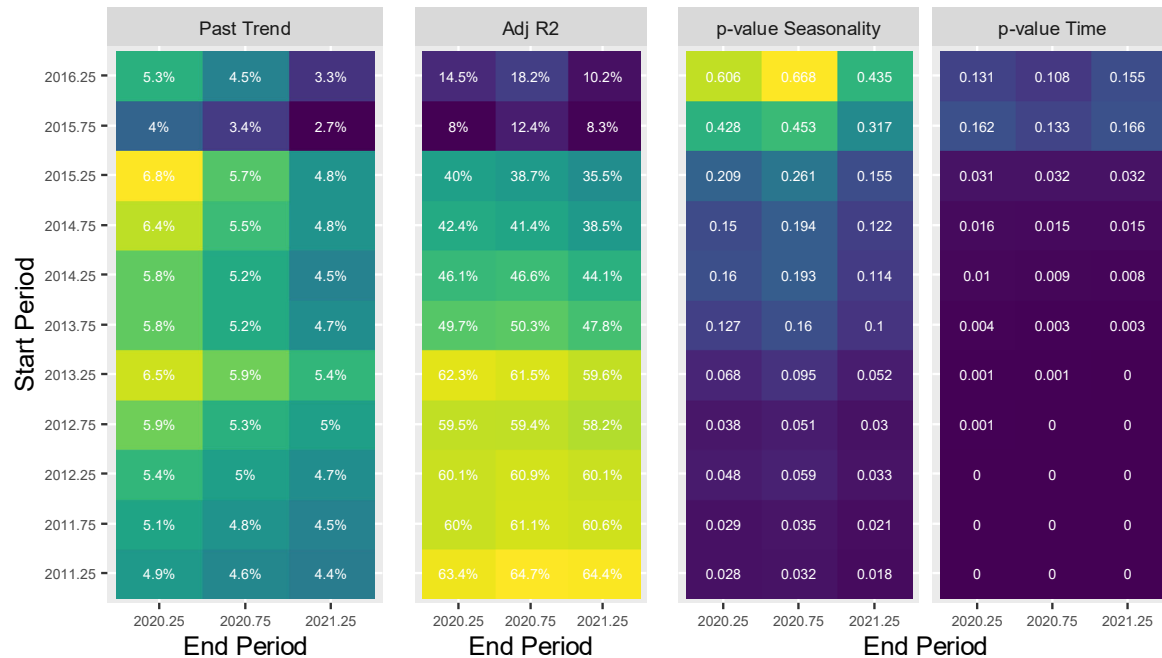
- Loss cost sharply declined following the 2003 reforms through to accident year 2008, with a particularly sharp decline from 2007 to 2008. The 2008 loss cost represents the low point over the last twenty years during which the constitutional challenge to the cap on minor injuries was underway. Loss 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 2021-1 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, and a flatter trend for the period since the April 2010 reforms. More recently, a slight negative trend may be emerging. We observe a large decrease during 2020 and 2021-1 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 E.

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

Figure 2: Bodily Injury - Severity Heatmap (Time and Seasonality)



- The models with experience periods beginning between 2011-1 to 2015-1 and ending 2021-1, have indicated severity trend rates that range from approximately +4.5 to +5.5%, and have moderate adjusted R-squared values and significant p -values for time. We note the 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.
- The models with the shortest experience periods, those beginning 2015-2 through 2016-1, have p -values that are insignificant for time and lower trend rates.
- The models with experience periods ending 2020-1 and 2020-2 have implied trend rates that are generally one-half to one percentage point higher than those ending 2021-1.

In Figure 3 we present a heatmap of indicated frequency trends beginning 2011-1 through 2016-1, ending 2019-2 and 2019-1, with time and seasonality included in the model. We exclude the unusually low 2020 and 2021-1 observations that are coincident with the COVID-19 pandemic.

Figure 3: Bodily Injury - Frequency Heatmap (Time and Seasonality)



- The models with experience periods beginning 2011-1 through 2014-2 and ending 2019-2, have indicated frequency trend rates that range from approximately -0.5% to -1.5%, 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 2016-1, 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 slightly closer to zero and less significant p -values for time.

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

In Figure 4 we present a heatmap of indicated loss cost trends beginning 2011-1 through 2016-1, ending 2019-2, 2019-1 and 2018-2, with time and seasonality included in the model. We exclude the unusually low 2020 and 2021-1 observations that are coincident with the COVID-19 pandemic.

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



- The models with experience periods beginning 2011-1 through 2013-1 ending 2019-2, have indicated loss cost trend rates that cluster around +3.5%, and have moderate adjusted R-squared values and significant p -values for time and seasonality.
- The models ending 2019-2 with shorter experience periods generally have p -values that are not significant for time.
- The models with experience periods ending 2019-1 and 2018-2 have implied trend rates that are approximately 1 to 2 and 2 to 4 percentage points higher than the models ending 2019-2, respectively. These models also have higher adjusted R-squared values. The lower adjusted R-squared values for models ending 2019-1 and 2019-2 are the result of the lower loss cost for the most recent two (excluding 2020) 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.

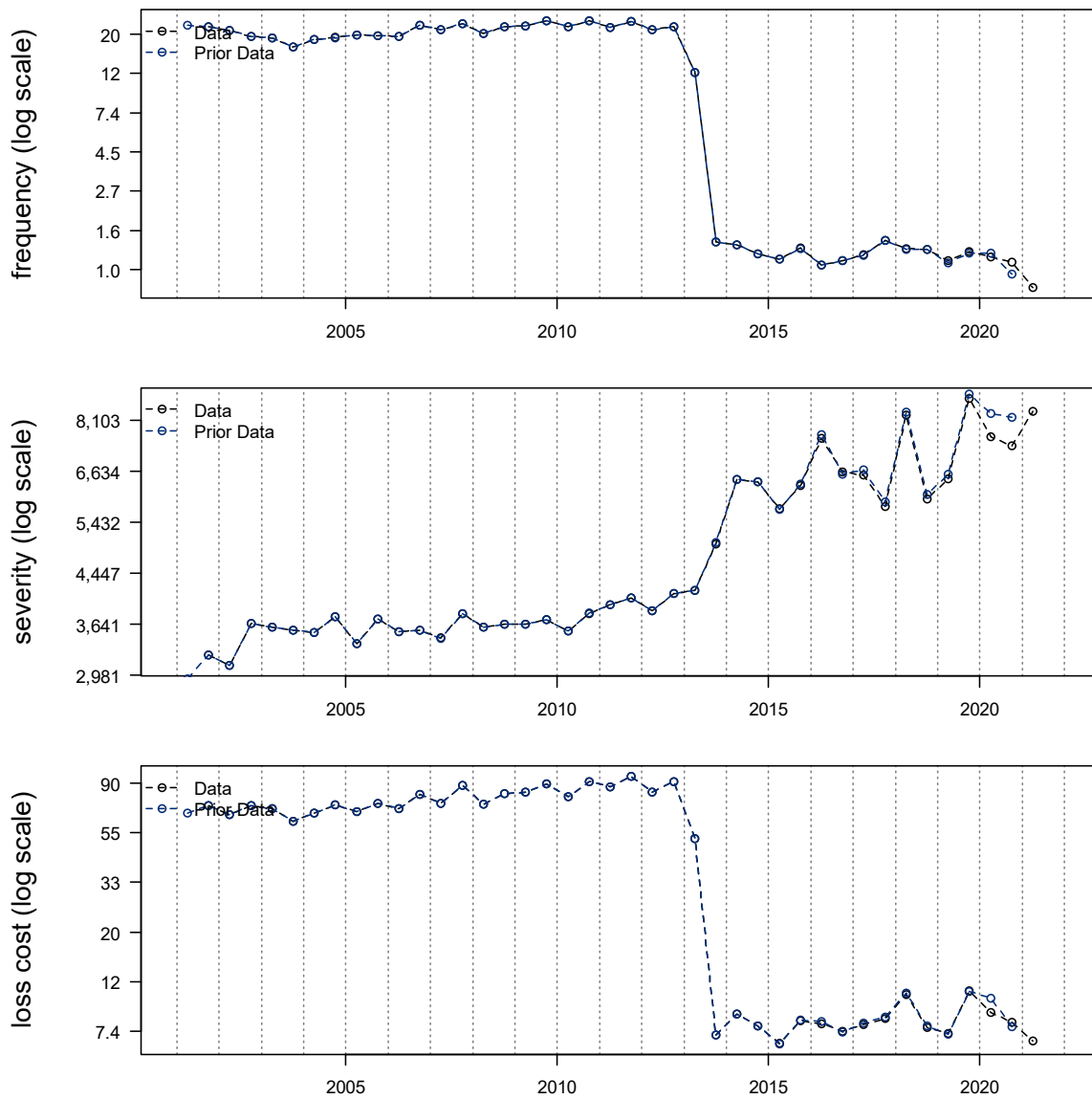
Given the longer-term trend rates ending 2019-1 and 2019-2, we select a past loss cost trend rate of **+4.0%**, the same as our prior selection. Giving credence to the recent flatter loss cost trends (with trend rates beginning 2015-1 to 2016-1 ending 2019-1 and 2019-2 at +3% or less) we select a future loss cost trend rate of **+3.0%**.¹⁶

¹⁶ 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 5, 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 2001-2 through 2021-1. 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 2020 severity estimates decreased slightly.

Figure 5: Property Damage– Observed Loss Cost Experience



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

- Loss cost decreased significantly with the introduction of DCPD, followed by a positive but volatile trend. (In Figure 5, data prior to April 2013 includes both DCPD and property damage, and after April 2013, only property damage.)
- 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. There is no apparent impact of COVID-19.

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

- 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 6 we present a heatmap of indicated loss cost trends beginning 2002-2 through 2016-2, ending 2021-1 and 2020-2, with time and an April 2013 scalar parameter included in the model.

Figure 6: Property Damage– Loss Cost Heatmap (Time and April 2013 Scalar)



- We observe the models with experience periods beginning 2002-2 through 2004-1, ending 2021-1, have indicated loss cost trend rates that range between approximately +2.5% to +3.0% with high adjusted R-squared values and significant *p*-values for time and the April 2013 scalar reform parameter.

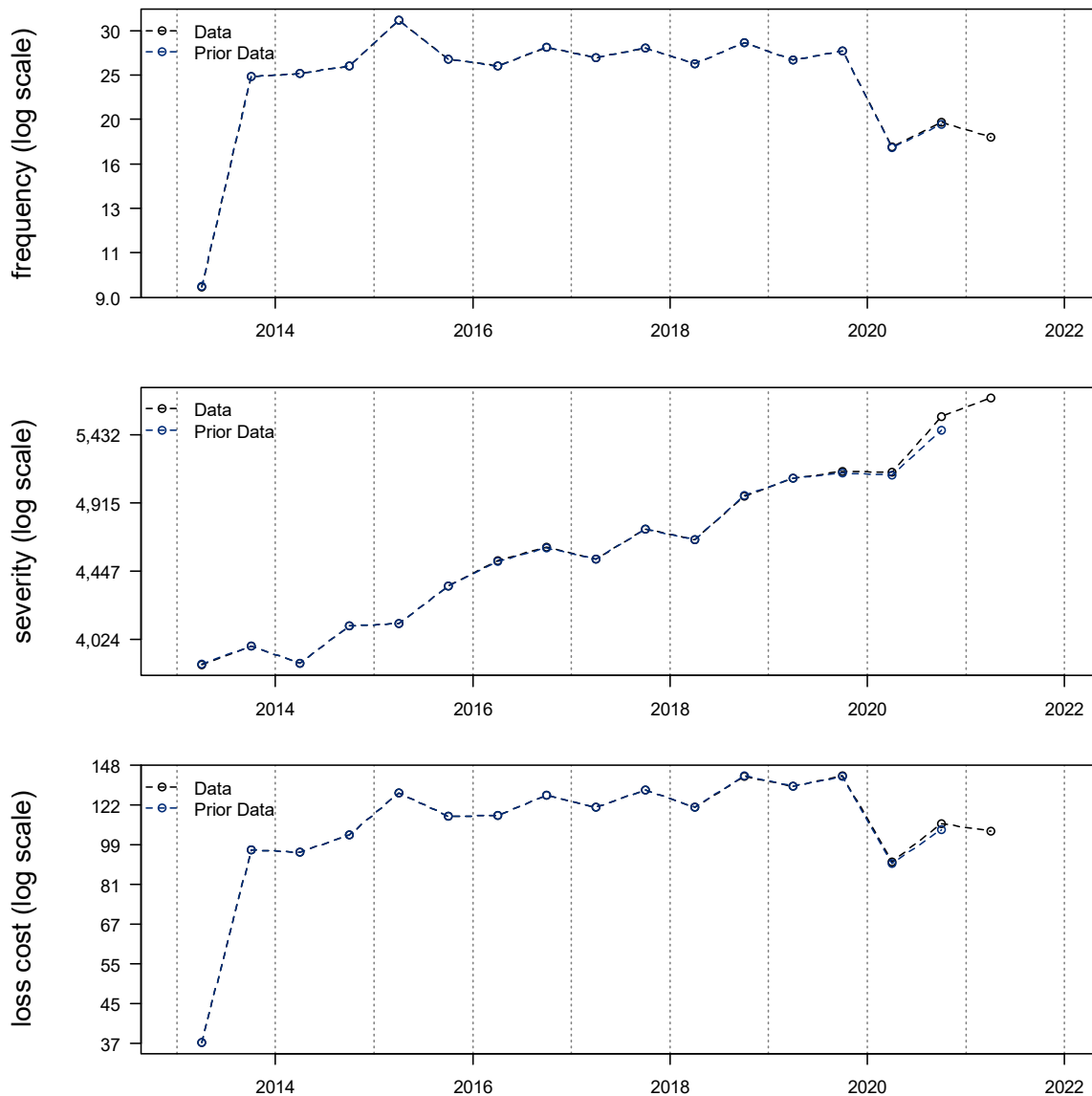
- Models with shorter experience periods have indicated trend rates that range between approximately -0.5% to +1.5%, however do not have significant p -values for time. This is primarily the result of an increased level of volatility post-reform, increasing the uncertainty of the estimates.
- The models with experience periods ending 2020-2 have indicated loss cost trend rates that are between one-half and one percentage point higher than those ending 2021-1 and have slightly higher adjusted R-squared values.

Given the apparent upward trend post-reform, we believe a small positive trend rate is warranted. We select a past and future loss cost trend rate of **+3.0%**, one half-percentage point lower than our prior selection.

5.3. Direct Compensation Property Damage

In Figure 5, 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 2013-2 through 2021-1. We include a comparison to the estimated values used in our prior report and observe that the estimates have not changed significantly.

Figure 7: DCPD – Observed Loss Cost Experience



A review of the historical data points (as depicted in Figure 7) 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.
- 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 2021-1 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 E. We observe the following about these measured trends.

- We note that the introduction of DCPD in April 2013 may have caused a shift in claims from collision to DCPD.
- As DCPD was introduced in April 2013¹⁷ we consider the time periods beginning 2013-2.

In Figure 6 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 2021-1 observations that are coincident with the COVID-19 pandemic.

Figure 8: DCPD – Frequency Heatmap (Post-Reform: Time and Seasonality)



- The models with experience periods ending 2019-2, have indicated frequency trend rates that range between approximately -0.5% to +2.0% with moderate to high adjusted R-squared values and significant p -values seasonality, but varying levels of significance for time.
- The indicated trend rate is higher for the models with longer experience periods and decreases as the experience period shortens. Models with longer experience periods generally have significant p -values for time, while models with shorter experience periods do not. This is a result of the lower observed frequency before 2015.

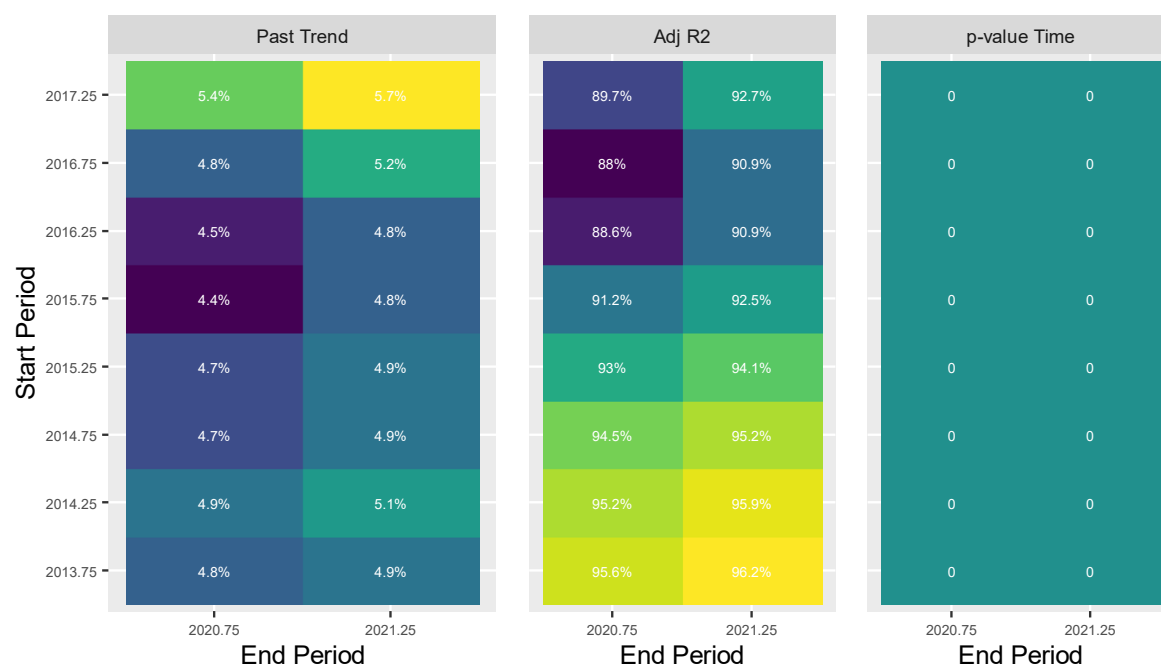
¹⁷ For time periods prior to the introduction of DCPD, refer to our prior report as of June 30, 2019 for the supporting analysis of our selected loss cost trend rate.

- The models with experience periods beginning 2016-1 through 2017-1 have the highest Adjusted R-squared values.
- The models with experience periods ending 2019-1 have indicated frequency trend rates that are approximately one-half percentage point higher than those ending 2019-2 and have slightly higher adjusted R-squared values.

We select a past and future frequency trend rate of 0.0%, based on the more recent experience and models with the highest adjusted R-squared values.

In Figure 9, we present a heatmap of indicated severity trends beginning 2013-2 through 2017-1, ending 2020-2 and 2021-1, with time included in the model.

Figure 9: DCPD – Severity Heatmap (Post-Reform: Time)



- We observe the models with experience periods ending 2021-1, have indicated severity trend rates generally around +5.0% 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 2020-2 have indicated severity trend rates that are slightly lower than those ending 2021-1 and have slightly lower adjusted R-squared values.

We select a past severity trend rate of +5.0%, based on the models with the highest adjusted R-squared values. We select a future severity trend rate of +5.5% to give weight to possible future higher inflation.

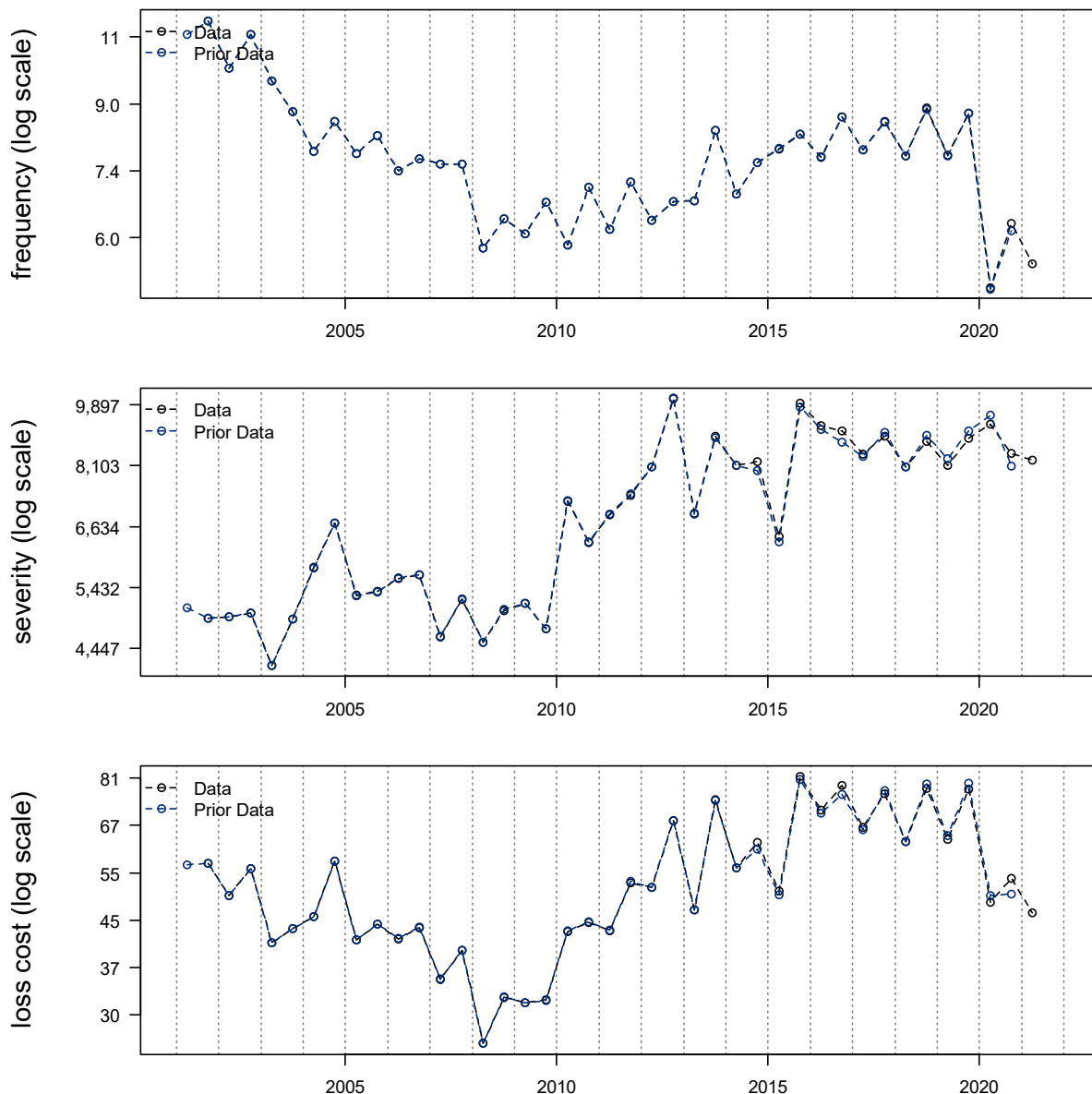
Based on our combined frequency and severity trend rates, we select a past and future loss cost trend rate of **+5.0% and +5.5%**, respectively.

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 June 30, 2021 dataset which considered models on both a separate and combined basis.

In Figure 10, 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 2001-2 through 2021-1. We include a comparison to the estimated values used in our prior report and observe that the estimates have not changed significantly.

Figure 10: AB Total – Observed Loss Cost Experience



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

- Loss cost has generally been increasing since 2008, with several spikes, and appears to be leveling out with the most recent periods. We observe a large decrease during 2020 and 2021-1 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. 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 scalar parameters for the 2010 and 2012 reforms are presented in Appendix E. We observe the following about these measured trends.

- We attribute the severity and loss cost increases in 2010 to the April 2010 reforms and in 2012 to the April 2012 reforms.
- Due to the volatility of the claim experience and the short time gap between the April 2010 and April 2012 reforms, the degree to which these reforms may have separately contributed to severity and loss cost increases is not clear.
- Given that the majority of the experience that will be considered in upcoming rate applications will be after the April 2012 reforms, we base our trend selections on the experience after the April 2012 reforms.

In Figure 11 we present a heatmap of indicated frequency trends beginning 2008-1 through 2016-2, 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 11: AB Total – Frequency Heatmap (Time and Seasonality)

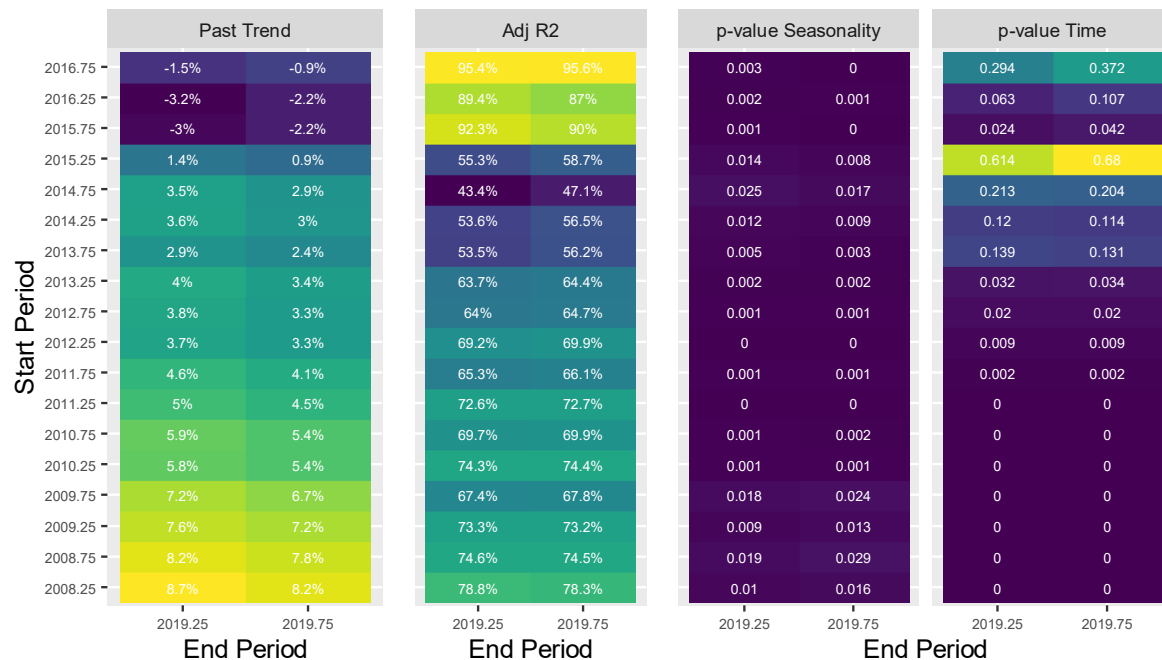


- We observe the models with experience periods beginning 2008-1 to 2012-1, ending 2019-2 have indicated frequency trend rates that cluster around +3.0% and have moderate to high adjusted R-squared values and significant p -values for time and seasonality. We note these models implicitly include the effect of the reforms on loss costs.
- The models with experience periods beginning 2012-2 to 2014-1, generally have indicated trend rates that range from +1.5% to +3.0% with moderate adjusted R-squared values and significant p -values for time.
- The models with the shortest experience periods have trend rates that fall between 0.0% and +1.0%, with 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.

The severity trends (presented in Appendix E), without seasonality beginning 2012-2 to 2016-1 ending 2021-1 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 12 we present a heatmap of indicated loss cost trends beginning 2008-1 through 2016-2, ending 2019-1 and 2019-2, with time and seasonality included in the model. We exclude the unusually low 2020 and 2021-1 observations that are coincident with the COVID-19 pandemic.

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



- We observe the models with experience periods beginning 2008-1 to 2012-1, ending 2019-2 have indicated loss cost trend rates that range from +8.0% to +3.5% and have moderate adjusted R-squared values and significant *p*-values for time and seasonality. We note these models implicitly include the effect of the reforms on loss costs.
- The models with experience periods beginning 2012-2 to 2014-2, generally have indicated trend rates that range from +2.5% to +3.5% with moderate adjusted R-squared values and varying levels of significance for time.
- The models with the shortest experience periods have trend rates that fall between -1.0% and -2.5%, with 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.

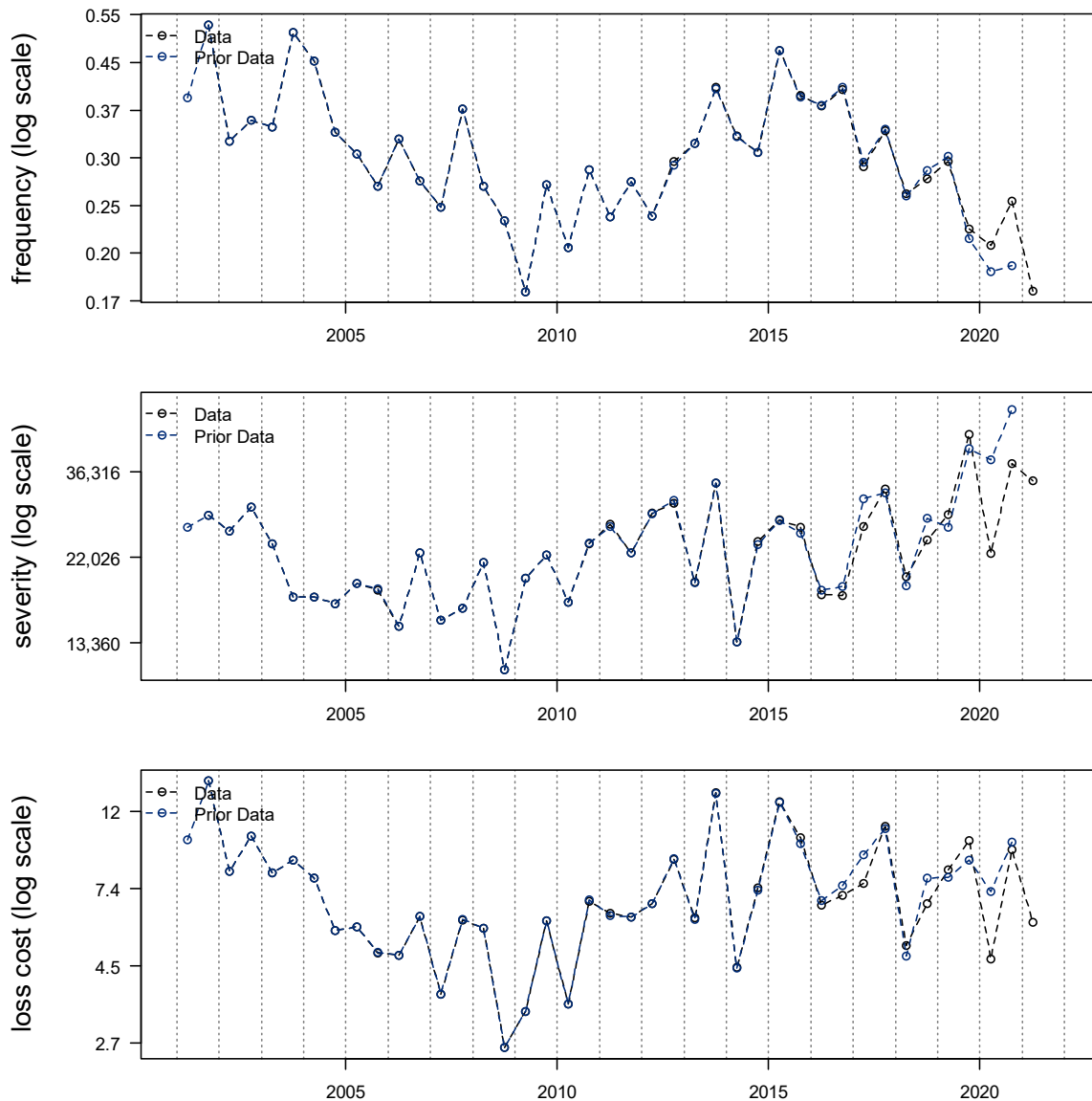
We observe over the more recent time frames, beginning 2015-2, there is a clear pattern of loss cost flattening with resulting insignificant *p*-values for time (and with moderate to high adjusted R-squared values). Given this moderation, we select +2.5%¹⁸ for our past and future trend rate.

5.5. Uninsured Auto

In Figure 13, 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 2001-2 through 2021-1. We include a comparison to the estimated values used in our prior report and observe that our immature estimates for frequency have increased while severity and loss cost have decreased.

¹⁸ The selected past and future trend rate begins on October 1, 2015.

Figure 13: Uninsured Auto – Observed Loss Cost Experience



A review of the historical data points (as depicted in Figure 13) 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 E. Due to the volume and variability of the claim experience, we consider only the observed loss cost trends.

In Figure 14 we present a heatmap of indicated loss cost trends beginning 2005-1 through 2016-2, ending 2019-1 and 2019-2, and time included in the model. We exclude the 2020 and 2021-1 observations from consideration to limit any potential influence of COVID-19 on the indicated loss cost trend rates.

Figure 14: Uninsured Auto – Loss Cost Heatmap (Time)



- We observe the models with experience periods beginning 2005-1 to 2008-2, ending 2019-2, have indicated loss cost trend rates that range from approximately +5.0% 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 with experience periods ending 2019-1 have similar results as those ending 2019-2.

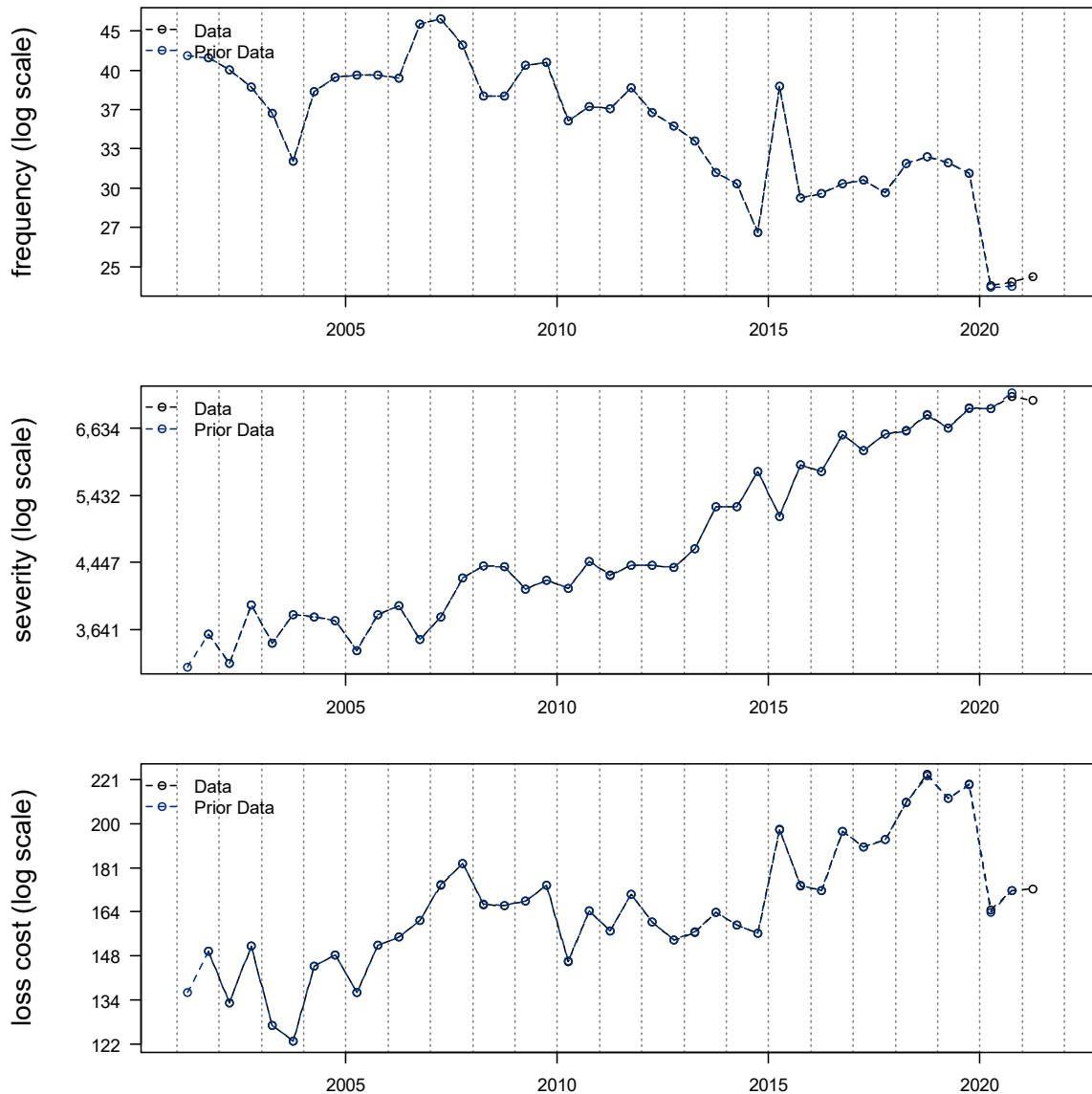
The longer-term loss cost trends give less weight to the relatively flat (but volatile) severity, and declining frequency beginning 2010. Given the more recent trends (beginning after 2010) are negative but with weak statistics, we select a past and future loss cost trend rate of **0.0%**; the same as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

5.6. Collision

In Figure 15, 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 2001-2

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

Figure 15: Collision – Observed Loss Cost Experience



A review of the historical data points (as depicted in Figure 15) shows that subject to variability:

- Loss cost exhibited a period of relatively flat trend between 2008 and 2014, but an upward trend over the more recent time periods, including a spike in 2015 1. We observe a large decrease during 2020 and 2021-1 coincident with the COVID-19 pandemic.
- Severity has generally exhibited an upward trend, rising more steeply beginning 2013, and is showing signs of moderation over the most recent periods.

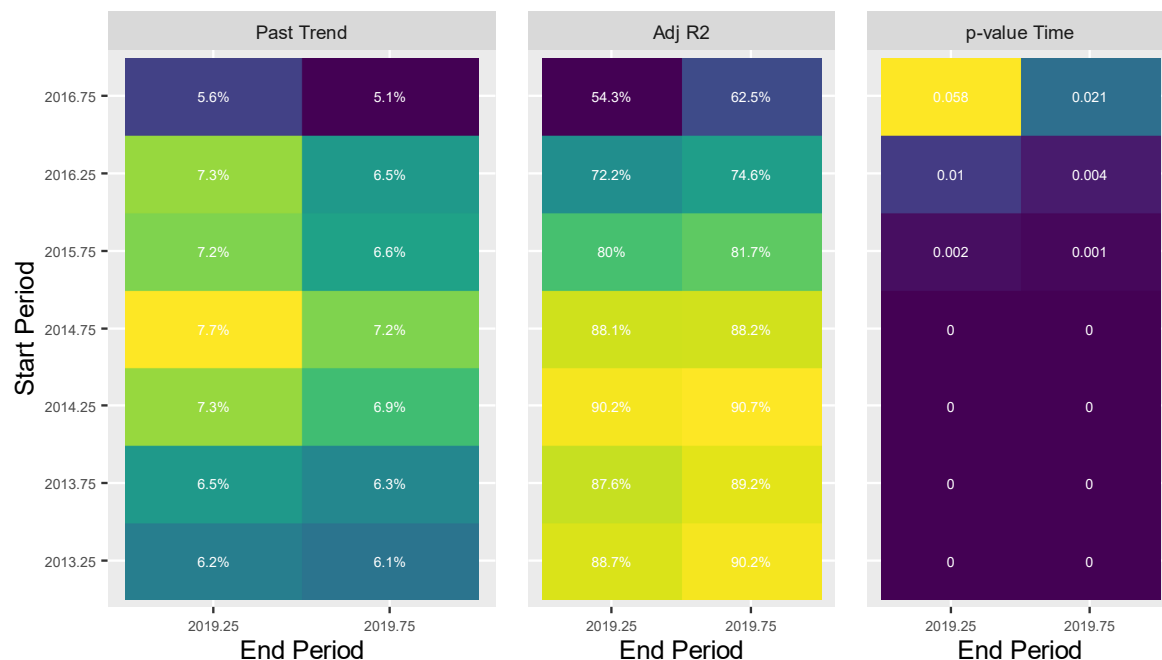
- Frequency has generally declined since the 2007 period, save for a spike in the first half of 2015, which we assume is attributed to the noted weather conditions and a possible increasing pattern since. We observe a large decrease during 2020 and 2021-1 coincident with the COVID-19 pandemic.

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 E. We observe the following about these measured trends.

- As noted in Section 2, DCPD was introduced April 1, 2013, which appears to have affected the collision claim experience. Similar to DCPD, we begin our analysis after the introduction of DCPD.
- 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 16 we present a heatmap of indicated loss cost trends beginning 2013-1 through 2016-2, ending 2019-2 and 2019-1, excluding 2015-1, and only time included in the model. We exclude the unusually low 2020 and 2021-1 observations that are coincident with the COVID-19 pandemic.

Figure 16: Collision – Loss Cost Heatmap (Post-PD/DCPD Reform: Time)



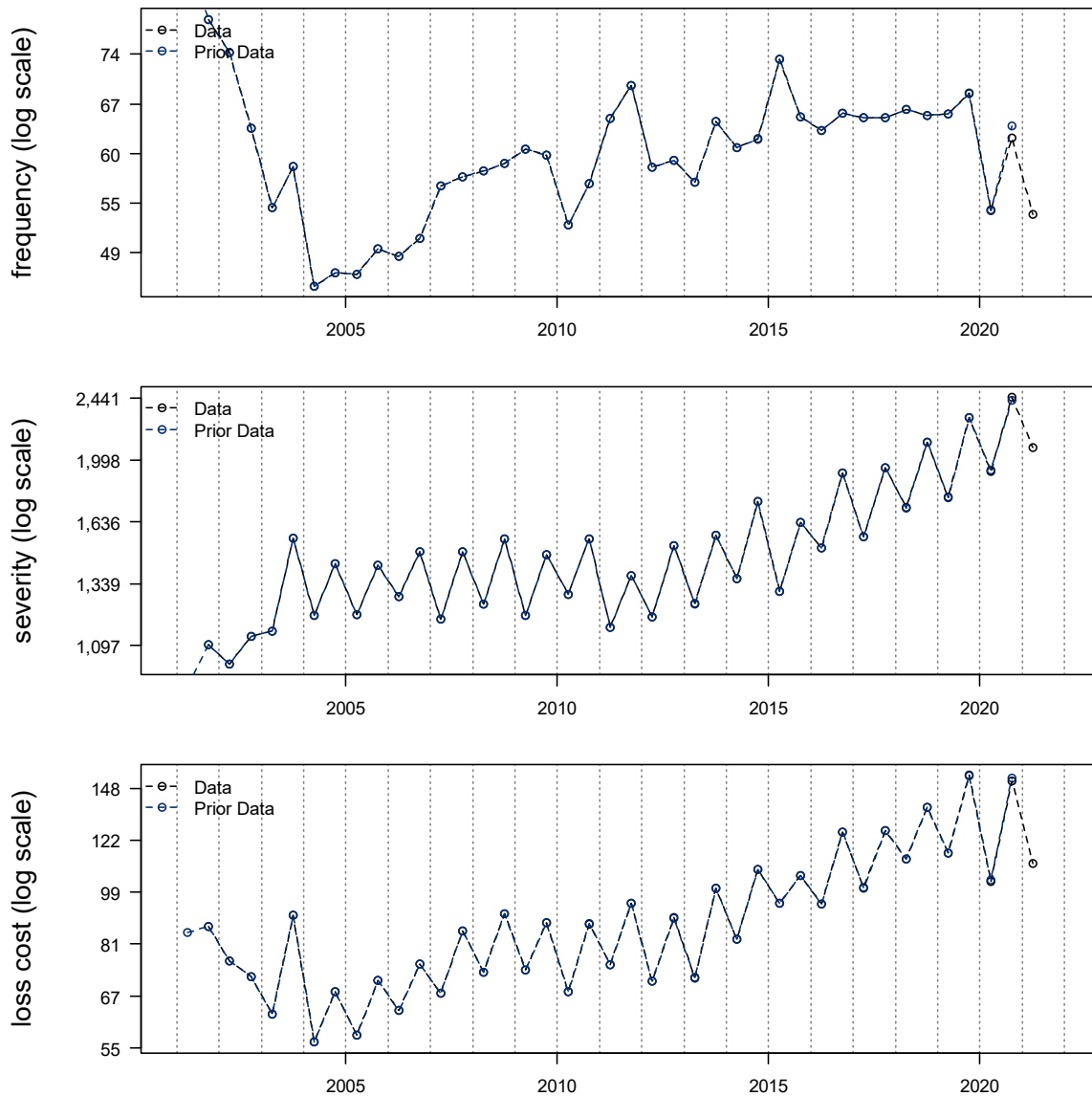
- We observe the models with experience periods beginning 2013-1 to 2016-1, ending 2019-2, have indicated loss cost trend rates generally range from +6.0% to +7.0% and have high adjusted R-squared values and significant p -values for time.
- The models with experience periods ending 2019-1 have modestly higher results than those ending 2019-2.

We select a past and future¹⁹ loss cost trend of **+7.0%**, the same as our prior selection.

5.7. Comprehensive

In Figure 17, 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 2001-2021-1. We include a comparison to the estimated values used in our prior report and observe that the estimates have not changed significantly.

Figure 17: Comprehensive – Observed Loss Cost Experience



¹⁹ Although we observe a slight moderation of the severity levels over the more recent time frames, we select a future trend rate the same as our past trend rate.

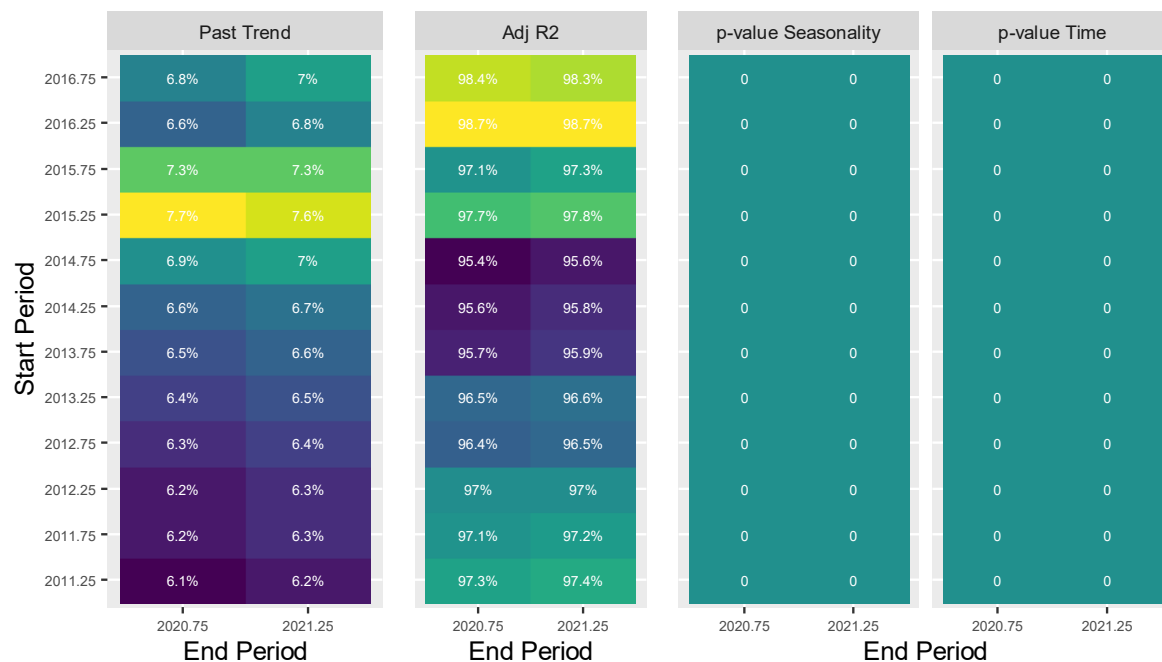
A review of the historical data points (as depicted in Figure 17) shows that subject to variability:

- 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 and 2020-2. We note the 2020-2 observation also appears to be lower than the historical data, however to a lesser degree. The impact COVID-19 pandemic may have had on the 2020 and 2021-1 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 2020-1, 2020-2 and 2021-1 coincident with the COVID-19 pandemic. We note 2020-2 observation also appears to be 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 E.

In Figure 18 we present a heatmap of indicated severity trends beginning 2011-1 through 2016-2, ending 2021-1 and 2020-2, with time and seasonality included in the model.

Figure 18: Comprehensive – Severity Heatmap (Time and Seasonality)

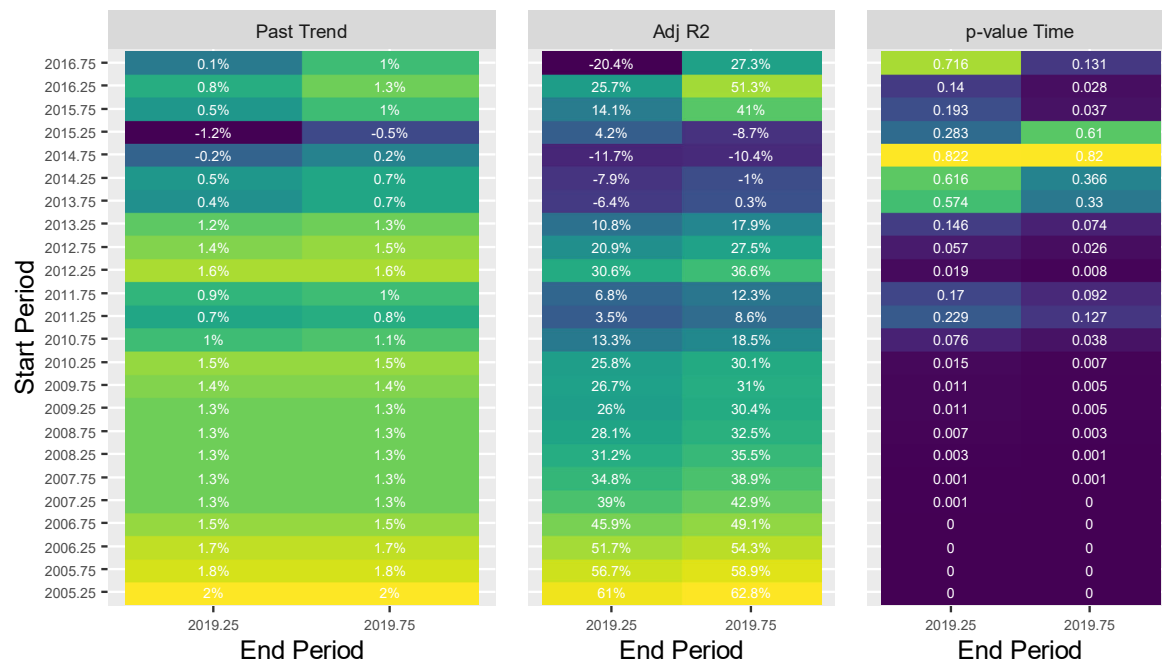


- We observe the models with experience periods beginning 2011-1 through 2014-1, ending 2021-1, have indicated severity trend rates that cluster around +6.0% to +6.5% and have high adjusted R-squared values and significant *p*-values for time. We note the models with shorter experience periods have slightly higher indicated trend rates, range from +6.5% to +7.5%.
- The models with experience periods ending 2020-2 have similar results as those ending 2021-1.

We select a severity trend of **+7.0%**, the same as our prior selection.

In Figure 19 we present a heatmap of indicated frequency trends beginning 2005-1 through 2016-2, ending 2019-2 and 2019-1, and only time included in the model. We exclude the unusually low 2020 and 2021-1 observations that are coincident with the COVID-19 pandemic.

Figure 19: Comprehensive – Frequency Heatmap (Time)



- We observe the models with experience periods beginning 2005-1 through 2012-2 ending 2019-2 have indicated frequency trend rates that generally range from +1.0% to +2.0% and have low to moderate adjusted R-squared values and generally 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 very 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 and future loss cost trend of **+7.0%**, the same as our prior selection.

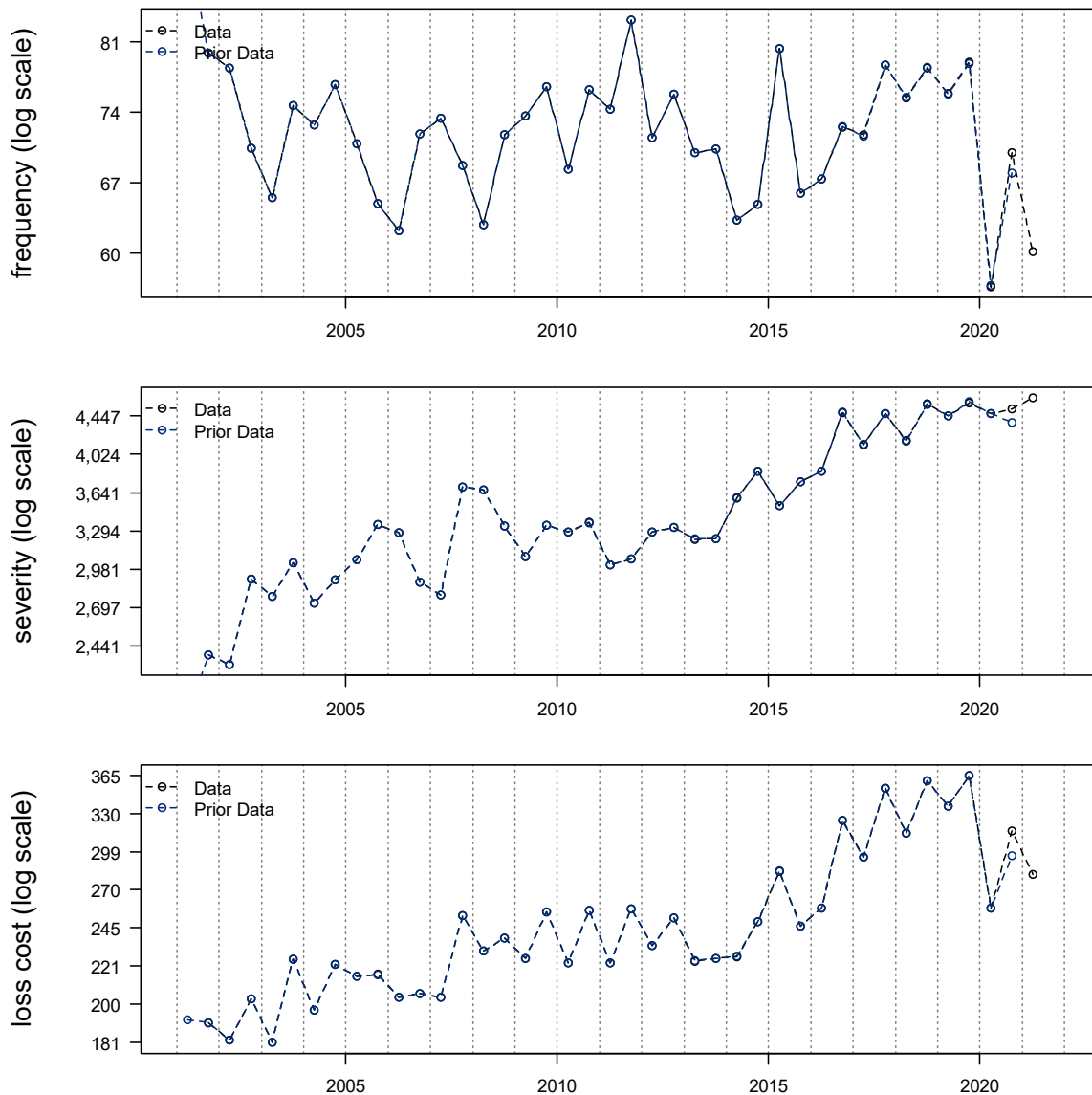
5.8. Specified Perils

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, +7.0% for the past and future trend rate.

5.9. All Perils

In Figure 20, we present our estimate of the loss cost (average claim cost per vehicle), average severity (average claim cost per claim), and frequency rate (average claim incidence rate) over the period 2001-2 through 2021-1. We include a comparison to the estimated values used in our prior report and observe that the estimates have not changed significantly.

Figure 20: All Perils – Observed Loss Cost Experience



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

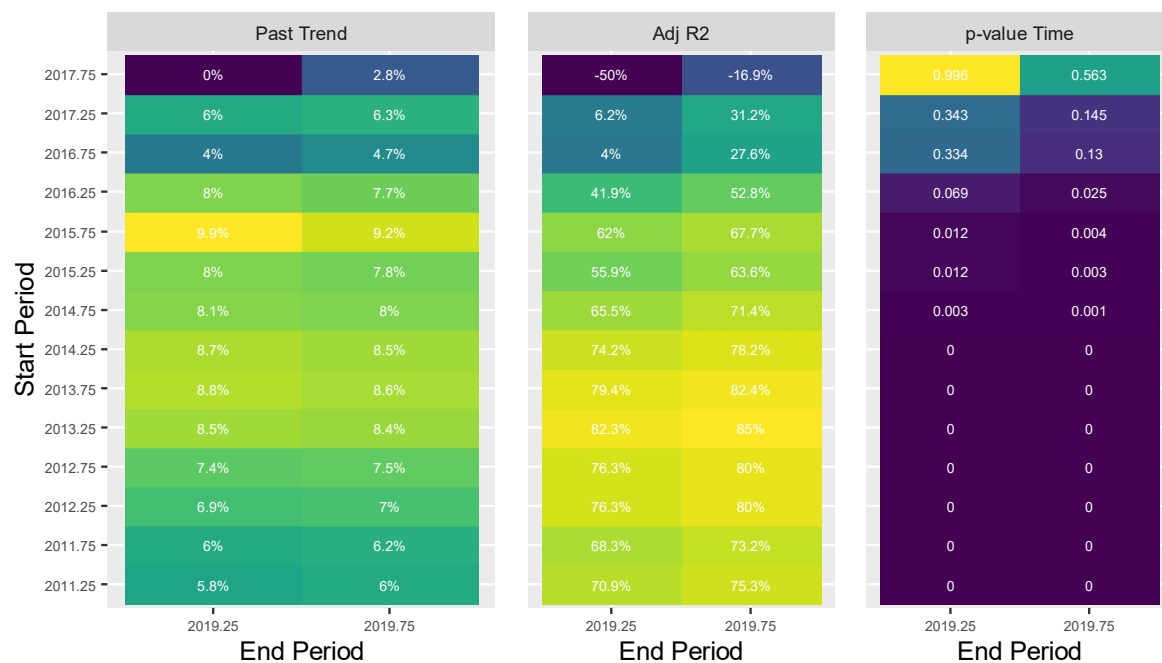
- Loss cost exhibited a flat pattern from 2007-2 until 2015 at which point it began to increase. More recently, loss costs are showing early signs of flattening. We observe a large decrease during 2020 and 2021-1 coincident with the COVID-19 pandemic.
- Severity has generally exhibited an upward trend.
- Frequency, subject to considerable volatility 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 E. We observe the following about these measured trends.

- The measured frequency trends generally have low adjusted R-squared values and p -values that are not significant for time. We therefore consider the trend rates for loss cost directly.

In Figure 21 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 2021-1 observations that are coincident with the COVID-19 pandemic.

Figure 21: 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 +6.0% to +9.0% and have moderate to high adjusted R-squared values and significant p -values for time.
- The trend rates with the highest adjusted R-squared values generally cluster around +8.5%.

- Models with shorter experience periods, those beginning 2016-2 to 2017-2, generally have 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.

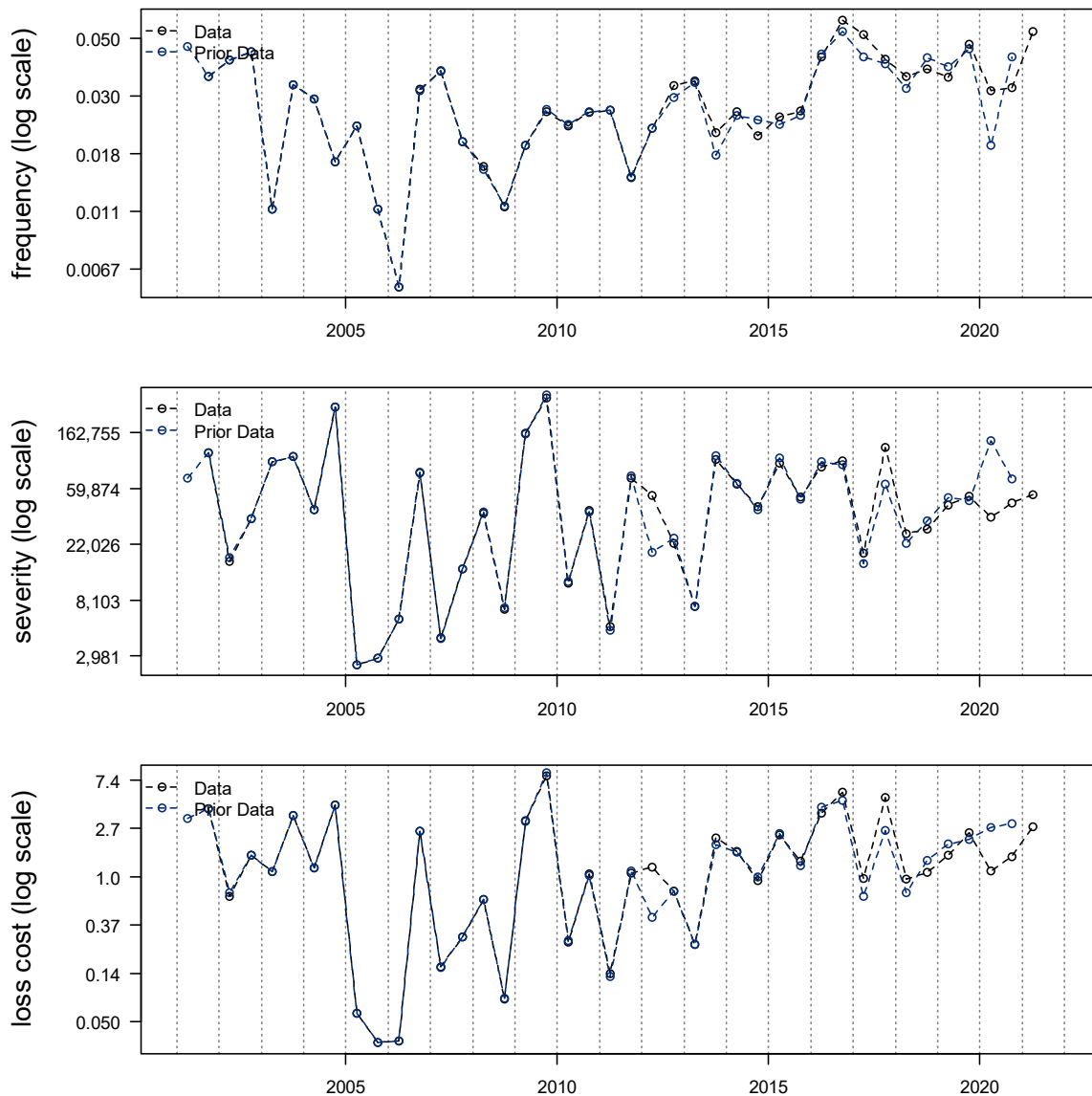
We select a past loss cost trend of **+8.5%**, the same as our prior selection. Considering the recent loss cost experience, we select a future loss cost trend rate of **+6.0%**.²⁰

5.10. Underinsured Motorist

In Figure 22, 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 2001-2 through 2021-1. We include a comparison to the estimated values used in our prior report and observe some variance in our estimates, likely due to the small exposure base.

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.

Figure 22: Underinsured Motorist – Observed Loss Cost Experience



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

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

The estimated severity, frequency, and loss cost trends, associated adjusted R-squared values, and p -values, over various trend measurement periods with and without a seasonality parameter are presented in Appendix E. We offer the following observations about these measured trends.

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 June 30, 2021

Coverage	Past Loss Cost	Future Loss Cost
Bodily Injury	+4.0%	+3.0% ²¹
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% ²²
Underinsured Motorist	+4.5%	+4.5%

²¹ The selected future trend rate begins on October 1, 2019; consistent with the midpoint of the most recent accident period considered in the model.

²² 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 December 31, 2020

Coverage	Past Loss Cost	Future Loss Cost
Bodily Injury	+4.0%	+3.0% ²³
Property Damage	+3.5%	+3.5%
DCPD	+4.5%	+4.5%
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% ²⁴
Underinsured Motorist	+4.5%	+4.5%

²³ The selected future trend rate begins on October 1, 2019; consistent with the midpoint of the most recent accident period considered in the model.

²⁴ 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: Reported incurred claim amount, reported paid claim amount, and estimated ultimate claim amount by accident half-year.

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

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

Bodily Injury: Pages 1 to 6

Property Damage-Tort: Pages 7 to 10

DCPD: Pages 11 to 18

Accident Benefits – Total: Pages 19 to 25

Uninsured Auto: Pages 26 to 30

Collision: Pages 31 to 36

Comprehensive: Pages 37 to 44

All Perils: Pages 45 to 49

Underinsured Motorist: Pages 50 to 55

Province of Nova Scotia
Private Passengers Vehicles (Excluding Farmers)
Claim Count Loss Development Summary
Data as of 06/30/21

[illegible]

Province of Nova Scotia
Private Passengers Vehicles (Excluding Farmers)
Claim Count Loss Development Selections
Data as of 06/30/21

[illegible]

Province of Nova Scotia
Private Passengers Vehicles (Excluding Farmers)
Reported Incurred Claims and ALAE Loss Development Summary
Data as of 06/30/21

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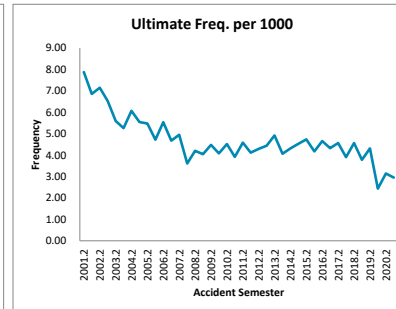
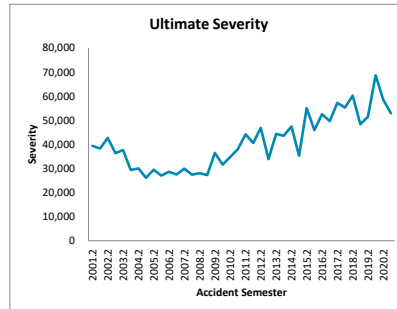
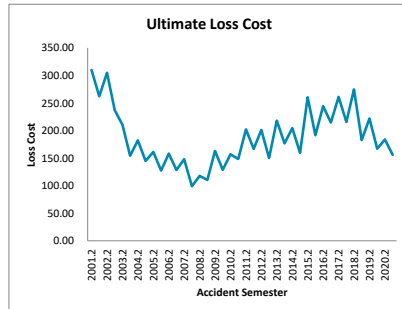
Reported Incurred Claims and ALAE Loss Development Selections:
Data as of 06/30/21

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

Claims and ALAE Development Method
Data as of 06/30/21

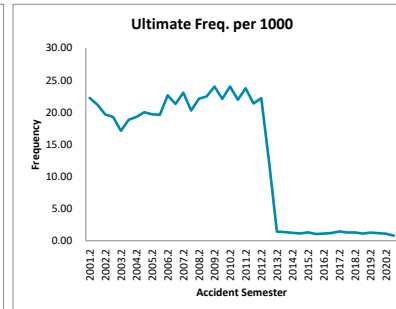
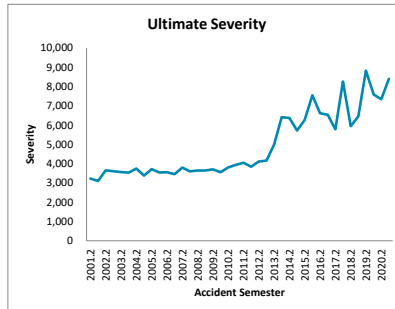
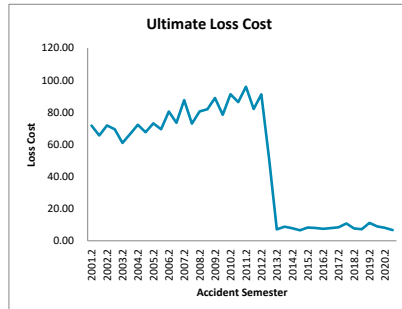
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						(5) * (6)	(7) / (3) * 1000		(7) / (4) * 1000		(4) / (3) * 1000			
Accident Semester	Maturity (in Months)	Earned Car Years	Ultimate Claim Counts	Ultimate Claims and ALAE (000)	ULAE Adjustment	Ultimate Losses & LAE (000)	Ultimate Loss Cost	% Change Seasonal Accident Half Years	Ultimate Severity	% Change Seasonal Accident Half Years	Ultimate Freq. per 1000	% Change Seasonal Accident Half Years	Annual Loss Cost & LAE	% Change Accident Years
2001.2	240.0	235,516	1,854	68,491	1,065	72,943	309.72		39,344		7.87			
2002.1	234.0	227,606	1,560	55,398	1,077	59,664	262.14		38,246		6.85		286.33	
2002.2	228.0	233,675	1,669	66,129	1,077	71,221	304.79	-1.6%	42,673	8.5%	7.14	-9.3%		
2003.1	222.0	225,987	1,475	49,677	1,078	53,552	236.97	-9.6%	36,307	-5.1%	6.53	-4.8%	271.45	-5.2%
2003.2	216.0	231,167	1,292	45,156	1,078	48,678	210.58	-30.9%	37,677	-11.7%	5.59	-21.7%		
2004.1	210.0	228,995	1,203	30,993	1,140	35,332	154.29	-34.9%	29,370	-19.1%	5.25	-19.5%	182.57	-32.7%
2004.2	204.0	237,710	1,442	37,989	1,140	43,307	182.19	-13.5%	30,033	-20.3%	6.07	8.5%		
2005.1	198.0	233,246	1,292	30,817	1,097	33,794	144.89	-6.1%	26,156	-10.9%	5.54	5.4%	163.71	-10.3%
2005.2	192.0	242,670	1,328	35,676	1,097	39,122	161.21	-11.5%	29,463	-1.9%	5.47	-9.8%		
2006.1	186.0	238,343	1,124	27,643	1,099	30,366	127.41	-12.1%	27,016	3.3%	4.72	-14.9%	144.46	-11.8%
2006.2	180.0	247,025	1,366	35,567	1,099	39,071	158.16	-1.9%	28,602	-2.9%	5.53	1.1%		
2007.1	174.0	242,643	1,133	28,236	1,105	31,198	128.58	0.9%	27,536	1.9%	4.67	-1.0%	143.50	-0.7%
2007.2	168.0	251,028	1,242	33,615	1,105	37,141	147.96	-6.5%	29,904	4.6%	4.95	-10.5%		
2008.1	162.0	248,354	896	22,474	1,095	24,598	99.04	-23.0%	27,453	-0.3%	3.61	-22.7%	123.63	-13.8%
2008.2	156.0	256,856	1,079	27,628	1,095	30,239	117.73	-20.4%	28,029	-6.3%	4.20	-15.1%		
2009.1	150.0	252,193	1,020	25,162	1,106	27,817	110.30	11.4%	27,275	-0.6%	4.04	12.1%	114.05	-7.8%
2009.2	144.0	261,933	1,172	38,652	1,106	42,730	163.13	38.6%	36,464	30.1%	4.47	6.5%		
2010.1	138.0	258,208	1,053	30,017	1,108	33,248	128.77	16.7%	31,579	15.8%	4.08	0.8%	146.07	28.1%
2010.2	132.0	270,156	1,219	38,234	1,108	42,349	156.76	-3.9%	34,746	-4.7%	4.51	0.8%		
2011.1	126.0	265,301	1,039	35,664	1,105	39,416	148.57	15.4%	37,948	20.2%	3.92	-4.0%	152.70	4.5%
2011.2	120.0	273,240	1,250	49,958	1,105	55,213	202.07	28.9%	44,155	27.1%	4.58	1.4%		
2012.1	114.0	268,784	1,105	41,126	1,090	44,840	166.83	12.3%	40,566	6.9%	4.11	5.0%	184.59	20.9%
2012.2	108.0	277,927	1,193	51,226	1,090	55,852	200.96	-0.5%	46,818	6.0%	4.29	-6.2%		
2013.1	102.0	271,963	1,206	37,341	1,094	40,832	150.14	-10.0%	33,859	-16.5%	4.43	7.8%	175.82	-4.8%
2013.2	96.0	280,959	1,382	56,005	1,094	61,241	217.97	8.5%	44,327	-5.3%	4.92	14.6%		
2014.1	90.0	274,001	1,113	44,632	1,086	48,475	176.92	17.8%	43,565	28.7%	4.06	-8.4%	197.70	12.4%
2014.2	84.0	284,021	1,224	53,446	1,086	58,048	204.38	-6.2%	47,422	7.0%	4.31	-12.4%		
2015.1	78.0	278,176	1,259	41,286	1,076	44,416	159.67	-9.7%	35,278	-19.0%	4.53	11.5%	182.26	-7.8%
2015.2	72.0	287,933	1,362	69,681	1,076	74,962	260.35	27.4%	55,019	16.0%	4.73	9.8%		
2016.1	66.0	283,550	1,184	49,662	1,095	54,365	191.73	20.1%	45,922	30.2%	4.18	-7.8%	226.30	24.2%
2016.2	60.0	293,180	1,363	65,396	1,095	71,589	244.18	-6.2%	52,522	-4.5%	4.65	-1.7%		
2017.1	54.0	287,986	1,245	56,627	1,091	61,775	214.51	11.9%	49,623	8.1%	4.32	3.5%	229.48	1.4%
2017.2	48.0	301,636	1,376	72,197	1,091	78,760	261.11	6.9%	57,259	9.0%	4.56	-1.9%		
2018.1	42.0	296,278	1,157	58,456	1,093	63,910	215.71	0.6%	55,228	11.3%	3.91	-9.6%	238.61	4.0%
2018.2	36.0	303,649	1,385	76,301	1,093	83,420	274.73	5.2%	60,216	5.2%	4.56	0.0%		
2019.1	30.0	296,273	1,118	49,281	1,098	54,111	182.64	-15.3%	48,384	-12.4%	3.77	-3.4%	229.25	-3.9%
2019.2	24.0	304,939	1,314	61,594	1,098	67,630	221.78	-19.3%	51,463	-14.5%	4.31	-5.5%		
2020.1	18.0	298,709	727	44,761	1,115	49,897	167.04	-8.5%	68,642	41.9%	2.43	-35.5%	194.69	-15.1%
2020.2	12.0	309,499	972	51,018	1,115	56,871	183.75	-17.1%	58,509	13.7%	3.14	-27.1%		
2021.1	6.0	306,491	904	42,919	1,115	47,844	156.10	-6.5%	52,900	-22.9%	2.95	21.3%	169.99	-12.7%
Total		10,667,804	49,297	1,836,134		2,009,839								



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

Claims and ALAE Development Method
Data as of 06/30/21

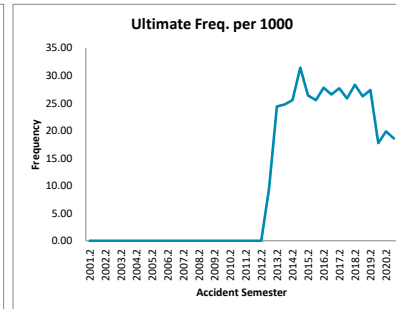
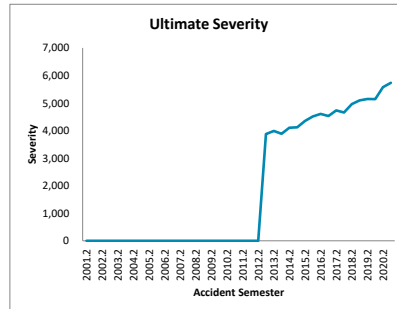
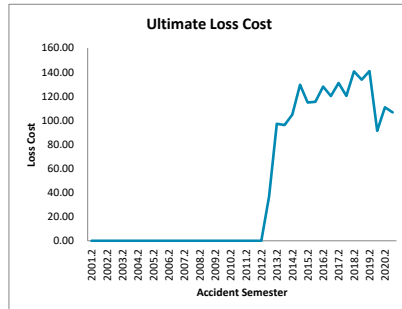
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						(5) * (6)	(7) / (3) * 1000		(7) / (4) * 1000		(4) / (3) * 1000			
Accident Semester	Maturity (in Months)	Earned Car Years	Ultimate Claim Counts	Ultimate Claims and ALAE (000)	ULAE Adjustment	Ultimate Losses & LAE (000)	Ultimate Loss Cost	% Change Seasonal Accident Half Years	Ultimate Severity	% Change Seasonal Accident Half Years	Ultimate Freq. per 1000	% Change Seasonal Accident Half Years	Annual Loss Cost & LAE	% Change Accident Years
2001.2	240.0	235,516	5,230	15,844	1,065	16,874	71.65		3,226		22.21			
2002.1	234.0	227,606	4,815	13,853	1,077	14,920	65.55		3,099		21.15		68.65	
2002.2	228.0	233,675	4,591	15,562	1,077	16,760	71.73	0.1%	3,651	13.2%	19.65	-11.5%		
2003.1	222.0	225,987	4,349	14,536	1,078	15,670	69.34	5.8%	3,603	16.3%	19.24	-9.0%	70.55	2.8%
2003.2	216.0	231,167	3,954	13,059	1,078	14,077	60.90	-15.1%	3,560	-2.5%	17.10	-12.9%		
2004.1	210.0	228,995	4,306	13,339	1,140	15,207	66.41	-4.2%	3,531	-2.0%	18.80	-2.3%	63.64	-9.8%
2004.2	204.0	237,710	4,582	15,059	1,140	17,167	72.22	18.6%	3,747	5.2%	19.28	12.7%		
2005.1	198.0	233,246	4,663	14,358	1,097	15,745	67.50	1.7%	3,377	-4.4%	19.99	6.3%	69.88	9.8%
2005.2	192.0	242,670	4,771	16,173	1,097	17,735	73.08	1.2%	3,717	-0.8%	19.66	2.0%		
2006.1	186.0	238,343	4,672	15,045	1,099	16,527	69.34	2.7%	3,537	4.8%	19.60	-1.9%	71.23	1.9%
2006.2	180.0	247,025	5,590	18,090	1,099	19,872	80.44	10.1%	3,555	-4.4%	22.63	15.1%		
2007.1	174.0	242,643	5,166	16,129	1,105	17,821	73.45	5.9%	3,450	-2.5%	21.29	8.6%	76.98	8.1%
2007.2	168.0	251,028	5,785	19,891	1,105	21,978	87.55	8.8%	3,799	6.9%	23.04	1.8%		
2008.1	162.0	248,354	5,034	16,547	1,095	18,111	72.92	-0.7%	3,598	4.3%	20.27	-4.8%	80.28	4.3%
2008.2	156.0	256,856	5,676	18,884	1,095	20,668	80.47	-8.1%	3,641	-4.2%	22.10	-4.1%		
2009.1	150.0	252,193	5,661	18,660	1,106	20,629	81.80	12.2%	3,644	1.3%	22.45	10.7%	81.13	1.1%
2009.2	144.0	261,933	6,283	21,040	1,106	23,259	88.80	10.4%	3,702	1.7%	23.99	8.5%		
2010.1	138.0	258,208	5,699	18,275	1,108	20,243	78.40	-4.2%	3,552	-2.5%	22.07	-1.7%	83.63	3.1%
2010.2	132.0	270,156	6,481	22,236	1,108	24,629	91.17	2.7%	3,800	2.7%	23.99	0.0%		
2011.1	126.0	265,301	5,819	20,703	1,105	22,881	86.25	10.0%	3,932	10.7%	21.93	-0.6%	88.73	6.1%
2011.2	120.0	273,240	6,480	23,694	1,105	26,186	95.84	5.1%	4,041	6.3%	23.72	-1.1%		
2012.1	114.0	268,784	5,740	20,213	1,090	22,038	81.99	-4.9%	3,839	-2.4%	21.36	-2.6%	88.97	0.3%
2012.2	108.0	277,927	6,165	23,226	1,090	25,323	91.11	-4.9%	4,108	1.6%	22.18	-6.5%		
2013.1	102.0	271,963	3,356	12,742	1,094	13,934	51.23	-37.5%	4,152	8.1%	12.34	-42.2%	71.39	-19.8%
2013.2	96.0	280,959	400	1,825	1,094	1,996	7.10	-92.2%	4,989	21.5%	1.42	-93.6%		
2014.1	90.0	274,001	375	2,214	1,086	2,404	8.77	-82.9%	6,411	54.4%	1.37	-88.9%	7.93	-88.9%
2014.2	84.0	284,021	347	2,035	1,086	2,210	7.78	9.5%	6,369	27.7%	1.22	-14.2%		
2015.1	78.0	278,176	318	1,690	1,076	1,818	6.54	-25.5%	5,719	-10.8%	1.14	-16.5%	7.17	-9.6%
2015.2	72.0	287,933	379	2,207	1,076	2,374	8.25	6.0%	6,266	-1.6%	1.32	7.7%		
2016.1	66.0	283,550	301	2,073	1,095	2,269	8.00	22.4%	7,541	31.9%	1.06	-7.2%	8.13	13.4%
2016.2	60.0	293,180	329	1,988	1,095	2,176	7.42	-10.0%	6,613	5.5%	1.12	-14.7%		
2017.1	54.0	287,986	348	2,083	1,091	2,272	7.89	-1.4%	6,531	-13.4%	1.21	13.8%	7.65	-5.8%
2017.2	48.0	301,636	439	2,329	1,091	2,541	8.42	13.5%	5,784	-12.5%	1.46	29.8%		
2018.1	42.0	296,278	385	2,911	1,093	3,183	10.74	36.2%	8,258	26.5%	1.30	7.7%	9.57	25.1%
2018.2	36.0	303,649	394	2,140	1,093	2,339	7.70	-8.6%	5,940	2.7%	1.30	-11.0%		
2019.1	30.0	296,273	332	1,950	1,098	2,141	7.23	-32.7%	6,443	-22.0%	1.12	-13.8%	7.47	-22.0%
2019.2	24.0	304,939	385	3,089	1,098	3,392	11.12	44.4%	8,818	48.5%	1.26	-2.7%		
2020.1	18.0	298,709	351	2,388	1,115	2,662	8.91	23.3%	7,581	17.7%	1.18	4.8%	10.03	34.3%
2020.2	12.0	309,499	340	2,240	1,115	2,497	8.07	-27.5%	7,336	-16.8%	1.10	-12.8%		
2021.1	6.0	306,491	244	1,839	1,115	2,050	6.69	-24.9%	8,397	10.8%	0.80	-32.2%	7.38	-26.4%
Total		10,667,804	130,534	452,158		496,579								



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

Claims and ALAE Development Method
Data as of 06/30/21

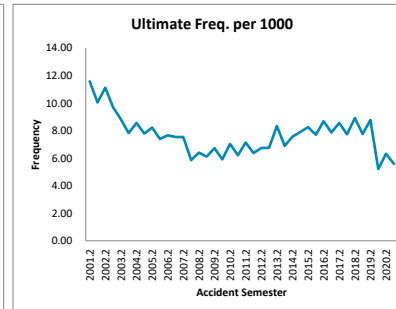
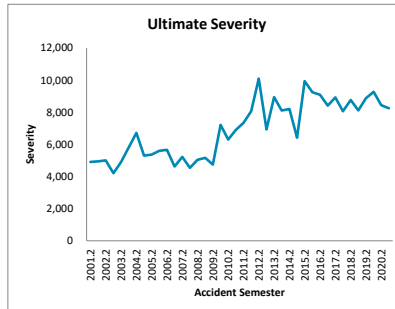
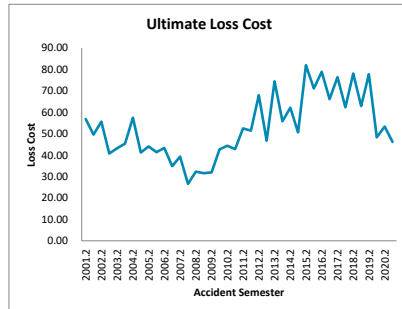
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						(5) * (6)	(7) / (3) * 1000		#VALUE!		(4) / (3) * 1000			
Accident Semester	Maturity (in Months)	Earned Car Years	Ultimate Claim Counts	Ultimate Claims and ALAE (000)	ULAE Adjustment	Ultimate Losses & LAE (000)	Ultimate Loss Cost	% Change Seasonal Accident Half Years	Ultimate Severity	% Change Seasonal Accident Half Years	Ultimate Freq. per 1000	% Change Seasonal Accident Half Years	Annual Loss Cost & LAE	% Change Accident Years
2001.2	240.0	235,516	0	0	1,065	0	0.00		#DIV/0!		0.00			
2002.1	234.0	227,606	0	0	1,077	0	0.00		#DIV/0!		0.00		0.00	
2002.2	228.0	233,675	0	0	1,077	0	0.00	#DIV/0!	#DIV/0!	#DIV/0!	0.00	#DIV/0!		
2003.1	222.0	225,987	0	0	1,078	0	0.00	#DIV/0!	#DIV/0!	#DIV/0!	0.00	#DIV/0!	0.00	
2003.2	216.0	231,167	0	0	1,078	0	0.00	#DIV/0!	#DIV/0!	#DIV/0!	0.00	#DIV/0!		
2004.1	210.0	228,995	0	0	1,140	0	0.00	#DIV/0!	#DIV/0!	#DIV/0!	0.00	#DIV/0!	0.00	
2004.2	204.0	237,710	0	0	1,140	0	0.00	#DIV/0!	#DIV/0!	#DIV/0!	0.00	#DIV/0!		
2005.1	198.0	233,246	0	0	1,097	0	0.00	#DIV/0!	#DIV/0!	#DIV/0!	0.00	#DIV/0!	0.00	
2005.2	192.0	242,670	0	0	1,097	0	0.00	#DIV/0!	#DIV/0!	#DIV/0!	0.00	#DIV/0!		
2006.1	186.0	238,343	0	0	1,099	0	0.00	#DIV/0!	#DIV/0!	#DIV/0!	0.00	#DIV/0!	0.00	
2006.2	180.0	247,025	0	0	1,099	0	0.00	#DIV/0!	#DIV/0!	#DIV/0!	0.00	#DIV/0!		
2007.1	174.0	242,643	0	0	1,105	0	0.00	#DIV/0!	#DIV/0!	#DIV/0!	0.00	#DIV/0!	0.00	
2007.2	168.0	251,028	0	0	1,105	0	0.00	#DIV/0!	#DIV/0!	#DIV/0!	0.00	#DIV/0!		
2008.1	162.0	248,354	0	0	1,095	0	0.00	#DIV/0!	#DIV/0!	#DIV/0!	0.00	#DIV/0!	0.00	
2008.2	156.0	256,856	0	0	1,095	0	0.00	#DIV/0!	#DIV/0!	#DIV/0!	0.00	#DIV/0!		
2009.1	150.0	252,193	0	0	1,106	0	0.00	#DIV/0!	#DIV/0!	#DIV/0!	0.00	#DIV/0!	0.00	
2009.2	144.0	261,933	0	0	1,106	0	0.00	#DIV/0!	#DIV/0!	#DIV/0!	0.00	#DIV/0!		
2010.1	138.0	258,208	0	0	1,108	0	0.00	#DIV/0!	#DIV/0!	#DIV/0!	0.00	#DIV/0!	0.00	
2010.2	132.0	270,156	0	0	1,108	0	0.00	#DIV/0!	#DIV/0!	#DIV/0!	0.00	#DIV/0!		
2011.1	126.0	265,301	0	0	1,105	0	0.00	#DIV/0!	#DIV/0!	#DIV/0!	0.00	#DIV/0!	0.00	
2011.2	120.0	273,240	0	0	1,105	0	0.00	#DIV/0!	#DIV/0!	#DIV/0!	0.00	#DIV/0!		
2012.1	114.0	268,784	0	0	1,090	0	0.00	#DIV/0!	#DIV/0!	#DIV/0!	0.00	#DIV/0!	0.00	
2012.2	108.0	277,927	0	0	1,090	0	0.00	#DIV/0!	#DIV/0!	#DIV/0!	0.00	#DIV/0!		
2013.1	102.0	271,963	2,574	9,121	1,094	9,974	36.67	#DIV/0!	3,875	#DIV/0!	9.46	#DIV/0!	18.14	
2013.2	96.0	280,959	6,846	24,941	1,094	27,273	97.07	#DIV/0!	3,984	#DIV/0!	24.37	#DIV/0!		
2014.1	90.0	274,001	6,777	24,223	1,086	26,309	96.02	161.8%	3,882	0.2%	24.73	161.3%	96.55	432.3%
2014.2	84.0	284,021	7,250	27,382	1,086	29,740	104.71	7.9%	4,102	3.0%	25.53	4.8%		
2015.1	78.0	278,176	8,739	33,453	1,076	35,988	129.37	34.7%	4,118	6.1%	31.42	27.0%	116.91	21.1%
2015.2	72.0	287,933	7,594	30,701	1,076	33,028	114.71	9.5%	4,349	6.0%	26.37	3.3%		
2016.1	66.0	283,550	7,239	29,846	1,095	32,672	115.23	-10.9%	4,513	9.6%	25.53	-18.7%	114.96	-1.7%
2016.2	60.0	293,180	8,144	34,252	1,095	37,496	127.89	11.5%	4,604	5.9%	27.78	5.3%		
2017.1	54.0	287,986	7,642	31,710	1,091	34,593	120.12	4.2%	4,527	0.3%	26.54	3.9%	124.04	7.9%
2017.2	48.0	301,636	8,349	36,206	1,091	39,497	130.94	2.4%	4,731	2.7%	27.68	-0.4%		
2018.1	42.0	296,278	7,651	32,584	1,093	35,624	120.24	0.1%	4,656	2.9%	25.82	-2.7%	125.64	1.3%
2018.2	36.0	303,649	8,597	39,035	1,093	42,677	140.55	7.3%	4,964	4.9%	28.31	2.3%		
2019.1	30.0	296,273	7,769	36,060	1,098	39,594	133.64	11.1%	5,096	9.5%	26.22	1.5%	137.14	9.2%
2019.2	24.0	304,939	8,341	39,093	1,098	42,925	140.76	0.2%	5,146	3.7%	27.35	-3.4%		
2020.1	18.0	298,709	5,300	24,441	1,115	27,245	91.21	-31.7%	5,141	0.9%	17.74	-32.3%	116.24	-15.2%
2020.2	12.0	309,499	6,142	30,732	1,115	34,258	110.69	-21.4%	5,577	8.4%	19.85	-27.4%		
2021.1	6.0	306,491	5,693	29,276	1,115	32,635	106.48	16.7%	5,732	11.5%	18.57	4.7%	108.59	-6.6%
Total		10,667,804	120,648	513,056		561,527								



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

Claims and ALAE Development Method
Data as of 06/30/21

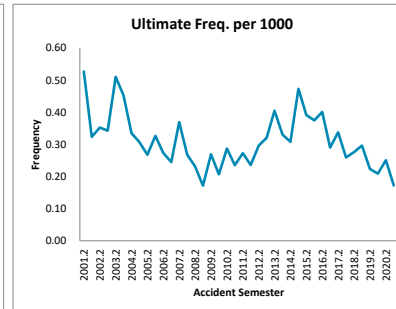
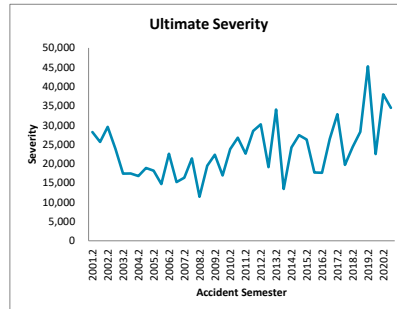
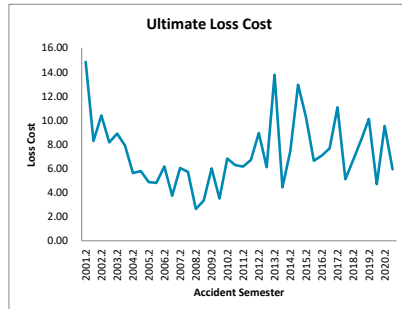
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						(5) * (6)	(7) / (3) * 1000		(7) / (4) * 1000		(4) / (3) * 1000			
Accident Semester	Maturity (in Months)	Earned Car Years	Ultimate Claim Counts	Ultimate Claims and ALAE (000)	ULAE Adjustment	Ultimate Losses & LAE (000)	Ultimate Loss Cost	% Change Seasonal Accident Half Years	Ultimate Severity	% Change Seasonal Accident Half Years	Ultimate Freq. per 1000	% Change Seasonal Accident Half Years	Annual Loss Cost & LAE	% Change Accident Years
2001.2	240.0	232,438	2,690	12,399	1,065	13,205	56.81		4,909		11.57			
2002.1	234.0	226,934	2,277	10,442	1,077	11,246	49.56		4,939		10.03		53.23	
2002.2	228.0	233,043	2,590	12,023	1,077	12,949	55.56	-2.2%	5,000	1.9%	11.11	-4.0%		
2003.1	222.0	225,430	2,181	8,512	1,078	9,176	40.71	-17.9%	4,207	-14.8%	9.67	-3.6%	48.26	-9.3%
2003.2	216.0	231,721	2,043	9,283	1,078	10,007	43.18	-22.3%	4,898	-2.0%	8.82	-20.7%		
2004.1	210.0	229,205	1,793	9,120	1,140	10,396	45.36	11.4%	5,798	37.8%	7.82	-19.1%	44.27	-8.3%
2004.2	204.0	237,535	2,032	11,960	1,140	13,634	57.40	32.9%	6,710	37.0%	8.55	-3.0%		
2005.1	198.0	232,976	1,813	8,757	1,097	9,603	41.22	-9.1%	5,297	-8.6%	7.78	-0.5%	49.39	11.6%
2005.2	192.0	242,772	1,994	9,749	1,097	10,690	44.03	-23.3%	5,361	-20.1%	8.21	-4.0%		
2006.1	186.0	238,659	1,763	8,985	1,099	9,870	41.35	0.3%	5,598	5.7%	7.39	-5.1%	42.71	-13.5%
2006.2	180.0	247,234	1,893	9,750	1,099	10,710	43.32	-1.6%	5,658	5.5%	7.66	-6.8%		
2007.1	174.0	242,797	1,829	7,653	1,105	8,455	34.82	-15.8%	4,623	-17.4%	7.53	2.0%	39.11	-8.4%
2007.2	168.0	251,152	1,892	8,937	1,105	9,875	39.32	-9.2%	5,219	-7.8%	7.53	-1.6%		
2008.1	162.0	248,490	1,456	6,033	1,095	6,603	26.57	-23.7%	4,535	-1.9%	5.86	-22.2%	32.98	-15.7%
2008.2	156.0	256,945	1,644	7,568	1,095	8,283	32.24	-18.0%	5,039	-3.5%	6.40	-15.1%		
2009.1	150.0	252,307	1,543	7,200	1,106	7,960	31.55	18.7%	5,158	13.7%	6.12	4.4%	31.90	-3.3%
2009.2	144.0	261,917	1,762	7,561	1,106	8,359	31.91	-1.0%	4,743	-5.9%	6.73	5.2%		
2010.1	138.0	258,170	1,526	9,935	1,108	11,005	42.63	35.1%	7,211	39.8%	5.91	-3.3%	37.23	16.7%
2010.2	132.0	270,109	1,900	10,809	1,108	11,972	44.32	38.9%	6,301	32.8%	7.03	4.6%		
2011.1	126.0	265,279	1,646	10,271	1,105	11,352	42.79	0.4%	6,895	-4.4%	6.21	5.0%	43.56	17.0%
2011.2	120.0	273,308	1,950	12,958	1,105	14,322	52.40	18.2%	7,344	16.6%	7.14	1.4%		
2012.1	114.0	268,289	1,709	12,641	1,090	13,782	51.37	20.0%	8,063	16.9%	6.37	2.7%	51.89	19.1%
2012.2	108.0	277,203	1,867	17,280	1,090	18,840	67.97	29.7%	10,089	37.4%	6.74	-5.6%		
2013.1	102.0	272,363	1,837	11,643	1,094	12,732	46.75	-9.0%	6,931	-14.0%	6.74	5.9%	57.45	10.7%
2013.2	96.0	281,823	2,347	19,171	1,094	20,963	74.38	9.4%	8,931	-11.5%	8.33	23.6%		
2014.1	90.0	275,003	1,894	14,128	1,086	15,344	55.80	19.4%	8,102	16.9%	6.89	2.1%	65.20	13.5%
2014.2	84.0	284,818	2,155	16,275	1,086	17,676	62.06	-16.6%	8,204	-8.1%	7.56	-9.2%		
2015.1	78.0	278,609	2,198	13,099	1,076	14,092	50.58	-9.3%	6,412	-20.9%	7.89	14.5%	56.38	-13.5%
2015.2	72.0	288,102	2,376	21,943	1,076	23,606	81.94	32.0%	9,933	21.1%	8.25	9.0%		
2016.1	66.0	283,926	2,185	18,441	1,095	20,188	71.10	40.6%	9,240	44.1%	7.69	-2.4%	76.56	35.8%
2016.2	60.0	293,420	2,546	21,135	1,095	23,136	78.85	-3.8%	9,086	-8.5%	8.68	5.2%		
2017.1	54.0	288,172	2,266	17,461	1,091	19,048	66.10	-7.0%	8,406	-9.0%	7.86	2.2%	72.53	-5.3%
2017.2	48.0	301,708	2,582	21,114	1,091	23,033	76.34	-3.2%	8,921	-1.8%	8.56	-1.4%		
2018.1	42.0	296,448	2,290	16,883	1,093	18,458	62.26	-5.8%	8,062	-4.1%	7.72	-1.8%	69.37	-4.4%
2018.2	36.0	303,730	2,705	21,687	1,093	23,710	78.06	2.3%	8,764	-1.8%	8.91	4.1%		
2019.1	30.0	296,389	2,296	16,966	1,098	18,628	62.85	0.9%	8,113	0.6%	7.75	0.3%	70.55	1.7%
2019.2	24.0	304,988	2,674	21,591	1,098	23,707	77.73	-0.4%	8,867	1.2%	8.77	-1.6%		
2020.1	18.0	298,714	1,556	12,937	1,115	14,421	48.28	-23.2%	9,270	14.3%	5.21	-32.8%	63.16	-10.5%
2020.2	12.0	309,463	1,955	14,798	1,115	16,496	53.30	-31.4%	8,439	-4.8%	6.32	-28.0%		
2021.1	6.0	306,472	1,715	12,674	1,115	14,128	46.10	-4.5%	8,240	-11.1%	5.59	7.4%	49.72	-21.3%
Total		10,668,061	81,370	521,770		571,662								



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

Claims and ALAE Development Method
Data as of 06/30/21

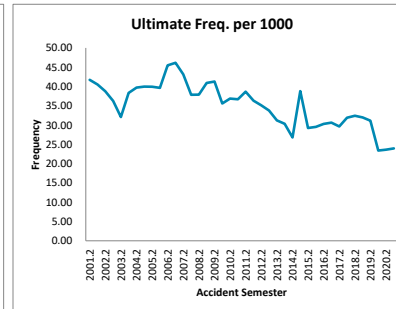
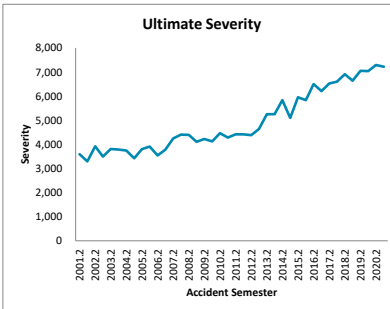
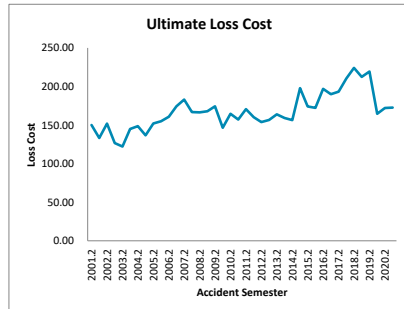
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
						(5) * (6)	(7) / (3) * 1000		(7) / (4) * 1000		(4) / (3) * 1000			
Accident Semester	Maturity (in Months)	Earned Car Years	Ultimate Claim Counts	Ultimate Claims and ALAE (000)	ULAE Adjustment	Ultimate Losses & LAE (000)	Ultimate Loss Cost	% Change Seasonal Accident Half Years	Ultimate Severity	% Change Seasonal Accident Half Years	Ultimate Freq. per 1000	% Change Seasonal Accident Half Years	Annual Loss Cost & LAE	% Change Accident Years
2001.2	240.0	216,533	114	3,016	1,065	3,212	14.83		28,174		0.53			
2002.1	234.0	210,425	68	1,618	1,077	1,742	8.28		25,622		0.32		11.60	
2002.2	228.0	215,836	76	2,084	1,077	2,244	10.40	-29.9%	29,527	4.8%	0.35	-33.1%		
2003.1	222.0	210,122	72	1,592	1,078	1,717	8.17	-1.3%	23,841	-7.0%	0.34	6.0%	9.30	-19.9%
2003.2	216.0	221,592	113	1,827	1,078	1,969	8.89	-14.5%	17,425	-41.0%	0.51	44.8%		
2004.1	210.0	223,404	101	1,547	1,140	1,763	7.89	-3.4%	17,457	-26.8%	0.45	31.9%	8.39	-9.8%
2004.2	204.0	232,781	78	1,148	1,140	1,309	5.62	-36.7%	16,784	-3.7%	0.34	-34.3%		
2005.1	198.0	228,417	70	1,204	1,097	1,320	5.78	-26.8%	18,859	8.0%	0.31	-32.2%	5.70	-32.0%
2005.2	192.0	239,101	64	1,061	1,097	1,164	4.87	-13.4%	18,187	8.4%	0.27	-20.1%		
2006.1	186.0	236,073	77	1,031	1,099	1,132	4.80	-17.0%	14,702	-22.0%	0.33	6.4%	4.83	-15.2%
2006.2	180.0	245,082	67	1,376	1,099	1,512	6.17	26.7%	22,562	24.1%	0.27	2.1%		
2007.1	174.0	240,759	59	814	1,105	899	3.73	-22.1%	15,239	3.7%	0.25	-24.9%	4.96	2.7%
2007.2	168.0	249,180	92	1,361	1,105	1,504	6.04	-2.1%	16,348	-27.5%	0.37	35.1%		
2008.1	162.0	246,596	66	1,287	1,095	1,409	5.71	53.0%	21,350	40.1%	0.27	9.2%	5.88	18.4%
2008.2	156.0	255,017	59	615	1,095	673	2.64	-56.3%	11,410	-30.2%	0.23	-37.3%		
2009.1	150.0	250,412	43	757	1,106	836	3.34	-41.5%	19,452	-8.9%	0.17	-35.8%	2.99	-49.2%
2009.2	144.0	260,149	70	1,413	1,106	1,562	6.00	127.5%	22,317	95.6%	0.27	16.3%		
2010.1	138.0	256,483	53	811	1,108	898	3.50	4.8%	16,946	-12.9%	0.21	20.3%	4.76	59.4%
2010.2	132.0	268,483	77	1,653	1,108	1,831	6.82	13.6%	23,776	6.5%	0.29	6.6%		
2011.1	126.0	263,595	62	1,500	1,105	1,657	6.29	79.6%	26,733	57.7%	0.24	13.8%	6.56	37.7%
2011.2	120.0	271,604	74	1,513	1,105	1,672	6.16	-9.7%	22,599	-4.9%	0.27	-5.0%		
2012.1	114.0	267,627	63	1,645	1,090	1,794	6.70	6.6%	28,458	6.5%	0.24	0.1%	6.43	-1.9%
2012.2	108.0	277,054	82	2,271	1,090	2,476	8.94	45.1%	30,175	33.5%	0.30	8.7%		
2013.1	102.0	271,942	87	1,520	1,094	1,662	6.11	-8.8%	19,087	-32.9%	0.32	35.9%	7.54	17.2%
2013.2	96.0	281,509	114	3,545	1,094	3,877	13.77	54.1%	34,024	12.8%	0.40	36.7%		
2014.1	90.0	274,697	91	1,122	1,086	1,218	4.43	-27.4%	13,436	-29.6%	0.33	3.1%	9.16	21.5%
2014.2	84.0	284,627	88	1,950	1,086	2,118	7.44	-46.0%	24,182	-28.9%	0.31	-24.0%		
2015.1	78.0	278,299	132	3,347	1,076	3,601	12.94	191.8%	27,380	103.8%	0.47	43.2%	10.16	10.9%
2015.2	72.0	287,833	113	2,748	1,076	2,956	10.27	38.0%	26,243	8.5%	0.39	27.2%		
2016.1	66.0	283,522	106	1,718	1,095	1,881	6.63	-48.7%	17,718	-35.3%	0.37	-20.8%	8.47	-16.7%
2016.2	60.0	293,177	118	1,891	1,095	2,070	7.06	-31.2%	17,615	-32.9%	0.40	2.4%		
2017.1	54.0	287,893	84	2,021	1,091	2,205	7.66	15.4%	26,392	49.0%	0.29	-22.5%	7.36	-13.1%
2017.2	48.0	301,526	102	3,059	1,091	3,337	11.07	56.7%	32,812	86.3%	0.34	-15.9%		
2018.1	42.0	296,189	77	1,383	1,093	1,512	5.11	-33.3%	19,680	-25.4%	0.26	-10.6%	8.11	10.3%
2018.2	36.0	303,603	84	1,866	1,093	2,040	6.72	-39.3%	24,355	-25.8%	0.28	-18.2%		
2019.1	30.0	296,229	88	2,256	1,098	2,477	8.36	63.8%	28,237	43.5%	0.30	14.1%	7.53	-7.2%
2019.2	24.0	304,932	68	2,805	1,098	3,080	10.10	50.3%	45,222	85.7%	0.22	-19.1%		
2020.1	18.0	298,473	62	1,257	1,115	1,402	4.70	-43.8%	22,499	-20.3%	0.21	-29.5%	7.43	-1.4%
2020.2	12.0	309,217	78	2,640	1,115	2,943	9.52	-5.8%	37,970	-16.0%	0.25	12.2%		
2021.1	6.0	306,279	53	1,629	1,115	1,816	5.93	26.3%	34,442	53.1%	0.17	-17.5%	7.73	4.1%
Total		10,546,272	3,241	69,901		76,492								



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

Claims and ALAE Development Method
Data as of 06/30/21

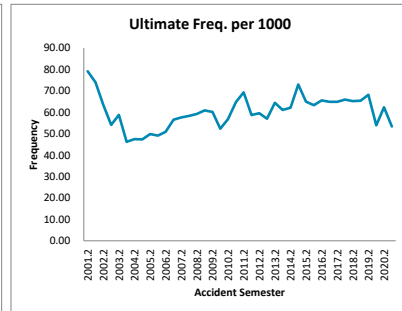
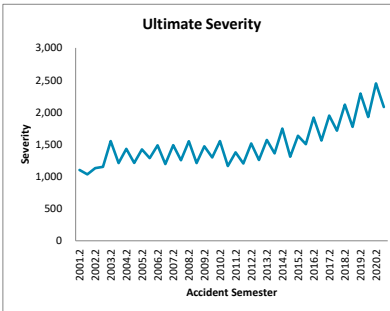
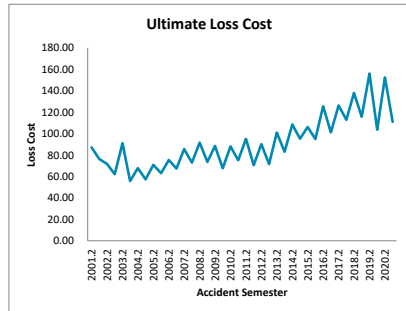
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						(5) * (6)	(7) / (3) * 1000		(7) / (4) * 1000		(4) / (3) * 1000			
Accident Semester	Maturity (in Months)	Earned Car Years	Ultimate Claim Counts	Ultimate Claims and ALAE (000)	ULAE Adjustment	Ultimate Losses & LAE (000)	Ultimate Loss Cost	% Change Seasonal Accident Half Years	Ultimate Severity	% Change Seasonal Accident Half Years	Ultimate Freq. per 1000	% Change Seasonal Accident Half Years	Annual Loss Cost & LAE	% Change Accident Years
2001.2	240.0	135,297	5,644	19,048	1,065	20,286	149.94		3,594		41.72			
2002.1	234.0	131,836	5,339	16,320	1,077	17,576	133.32		3,292		40.50		141.74	
2002.2	228.0	133,786	5,186	18,863	1,077	20,315	151.85	1.3%	3,917	9.0%	38.76	-7.1%		
2003.1	222.0	129,180	4,684	15,184	1,078	16,368	126.71	-5.0%	3,494	6.1%	36.26	-10.5%	139.50	-1.6%
2003.2	216.0	130,797	4,198	14,823	1,078	15,979	122.17	-19.5%	3,806	-2.8%	32.10	-17.2%		
2004.1	210.0	129,660	4,967	16,487	1,140	18,795	144.96	14.4%	3,784	8.3%	38.31	5.6%	133.52	-4.3%
2004.2	204.0	134,400	5,336	17,520	1,140	19,972	148.60	21.6%	3,743	-1.7%	39.70	23.7%		
2005.1	198.0	133,013	5,314	16,578	1,097	18,180	136.68	-5.7%	3,421	-9.6%	39.95	4.3%	142.67	6.9%
2005.2	192.0	139,455	5,571	19,324	1,097	21,190	151.95	2.3%	3,804	1.6%	39.95	0.6%		
2006.1	186.0	140,195	5,558	19,772	1,099	21,719	154.92	13.3%	3,908	14.2%	39.64	-0.8%	153.44	7.5%
2006.2	180.0	147,633	6,713	21,612	1,099	23,741	160.81	5.8%	3,537	-7.0%	45.47	13.8%		
2007.1	174.0	147,705	6,815	23,311	1,105	25,757	174.38	12.6%	3,780	-3.3%	46.14	16.4%	167.60	9.2%
2007.2	168.0	155,568	6,709	25,773	1,105	28,477	183.05	13.8%	4,245	20.0%	43.13	-5.2%		
2008.1	162.0	156,888	5,941	23,913	1,095	26,173	166.82	-4.3%	4,405	16.6%	37.87	-17.9%	174.90	4.4%
2008.2	156.0	163,562	6,198	24,886	1,095	27,238	166.53	-9.0%	4,395	3.5%	37.89	-12.1%		
2009.1	150.0	161,852	6,625	24,594	1,106	27,189	167.99	0.7%	4,104	-6.8%	40.93	8.1%	167.25	-4.4%
2009.2	144.0	167,924	6,933	26,472	1,106	29,264	174.27	4.7%	4,221	-3.9%	41.29	9.0%		
2010.1	138.0	166,010	5,905	21,966	1,108	24,331	146.56	-12.8%	4,120	0.4%	35.57	-13.1%	160.50	-4.0%
2010.2	132.0	172,319	6,355	25,598	1,108	28,354	164.54	-5.6%	4,462	5.7%	36.88	-10.7%		
2011.1	126.0	169,704	6,225	24,116	1,105	26,653	157.05	7.2%	4,282	3.9%	36.68	3.1%	160.83	0.2%
2011.2	120.0	175,173	6,773	27,056	1,105	29,902	170.70	3.7%	4,415	-1.0%	38.66	4.8%		
2012.1	114.0	173,640	6,305	25,524	1,090	27,829	160.27	2.0%	4,414	3.1%	36.31	-1.0%	165.51	2.9%
2012.2	108.0	179,105	6,290	25,267	1,090	27,549	153.81	-9.9%	4,380	-0.8%	35.12	-9.2%		
2013.1	102.0	176,938	5,976	25,339	1,094	27,708	156.60	-2.3%	4,636	5.0%	33.78	-7.0%	155.20	-6.2%
2013.2	96.0	183,912	5,739	27,569	1,094	30,146	163.92	6.6%	5,253	19.9%	31.21	-11.1%		
2014.1	90.0	181,173	5,494	26,553	1,086	28,839	159.18	1.6%	5,249	13.2%	30.33	-10.2%	161.57	4.1%
2014.2	84.0	187,841	5,032	27,040	1,086	29,368	156.35	-4.6%	5,836	11.1%	26.79	-14.2%		
2015.1	78.0	185,545	7,200	34,107	1,076	36,693	197.76	24.2%	5,096	-2.9%	38.80	28.0%	176.92	9.5%
2015.2	72.0	193,268	5,652	31,271	1,076	33,641	174.06	11.3%	5,952	2.0%	29.24	9.2%		
2016.1	66.0	191,906	5,670	30,205	1,095	33,065	172.30	-12.9%	5,831	14.4%	29.55	-23.9%	173.18	-2.1%
2016.2	60.0	198,536	6,017	35,727	1,095	39,110	196.99	13.2%	6,500	9.2%	30.31	3.6%		
2017.1	54.0	196,325	6,012	34,204	1,091	37,313	190.06	10.3%	6,206	6.4%	30.62	3.6%	193.54	11.8%
2017.2	48.0	206,096	6,106	36,523	1,091	39,843	193.32	-1.9%	6,525	0.4%	29.63	-2.2%		
2018.1	42.0	204,137	6,511	39,299	1,093	42,965	210.47	10.7%	6,599	6.3%	31.90	4.2%	201.86	4.3%
2018.2	36.0	209,748	6,802	42,991	1,093	47,002	224.09	15.9%	6,910	5.9%	32.43	9.4%		
2019.1	30.0	205,830	6,581	39,811	1,098	43,712	212.37	0.9%	6,643	0.7%	31.97	0.2%	218.28	8.1%
2019.2	24.0	212,279	6,610	42,424	1,098	46,581	219.43	-2.1%	7,047	2.0%	31.14	-4.0%		
2020.1	18.0	209,152	4,892	30,881	1,115	34,424	164.59	-22.5%	7,036	5.9%	23.39	-26.8%	192.21	-11.9%
2020.2	12.0	216,803	5,119	33,487	1,115	37,329	172.18	-21.5%	7,292	3.5%	23.61	-24.2%		
2021.1	6.0	215,865	5,166	33,448	1,115	37,286	172.73	4.9%	7,218	2.6%	23.93	2.3%	172.45	-10.3%
Total		6,850,055	236,163	1,064,884		1,167,864								



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

Claims and ALAE Development Method
Data as of 06/30/21

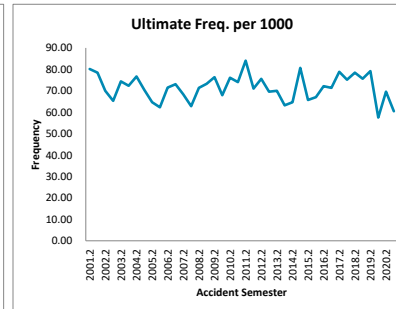
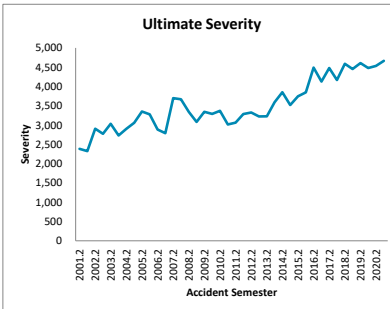
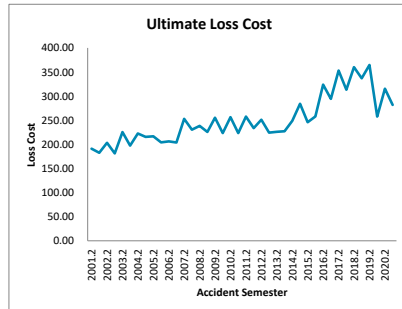
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						(5) * (6)	(7) / (3) * 1000		(7) / (4) * 1000		(4) / (3) * 1000			
Accident Semester	Maturity (in Months)	Earned Car Years	Ultimate Claim Counts	Ultimate Claims and ALAE (000)	ULAE Adjustment	Ultimate Losses & LAE (000)	Ultimate Loss Cost	% Change Seasonal Accident Half Years	Ultimate Severity	% Change Seasonal Accident Half Years	Ultimate Freq. per 1000	% Change Seasonal Accident Half Years	Annual Loss Cost & LAE	% Change Accident Years
2001.2	240.0	162,525	12,854	13,285	1,065	14,149	87.06		1,101		79.09			
2002.1	234.0	160,328	11,849	11,365	1,077	12,240	76.34		1,033		73.90		81.74	
2002.2	228.0	162,605	10,325	10,836	1,077	11,670	71.77	-17.6%	1,130	2.7%	63.50	-19.7%		
2003.1	222.0	157,402	8,514	9,077	1,078	9,785	62.17	-18.6%	1,149	11.3%	54.09	-26.8%	67.05	-18.0%
2003.2	216.0	157,968	9,281	13,348	1,078	14,389	91.09	26.9%	1,550	37.2%	58.75	-7.5%		
2004.1	210.0	156,135	7,210	7,640	1,140	8,710	55.79	-10.3%	1,208	5.1%	46.18	-14.6%	73.54	9.7%
2004.2	204.0	158,513	7,515	9,432	1,140	10,753	67.83	-25.5%	1,431	-7.7%	47.41	-19.3%		
2005.1	198.0	157,169	7,431	8,206	1,097	8,998	57.25	2.6%	1,211	0.2%	47.28	2.4%	62.57	-14.9%
2005.2	192.0	163,251	8,130	10,541	1,097	11,559	70.81	4.4%	1,422	-0.6%	49.80	5.0%		
2006.1	186.0	163,075	8,000	9,360	1,099	10,282	63.05	10.1%	1,285	6.1%	49.06	3.8%	66.93	7.0%
2006.2	180.0	169,763	8,634	11,665	1,099	12,814	75.48	6.6%	1,484	4.4%	50.86	2.1%		
2007.1	174.0	169,785	9,591	10,367	1,105	11,455	67.47	7.0%	1,194	-7.1%	56.49	15.1%	71.48	6.8%
2007.2	168.0	177,020	10,187	13,707	1,105	15,145	85.55	13.3%	1,487	0.2%	57.55	13.1%		
2008.1	162.0	178,753	10,414	11,921	1,095	13,047	72.99	8.2%	1,253	4.9%	58.26	3.1%	79.24	10.9%
2008.2	156.0	184,996	10,948	15,486	1,095	16,950	91.62	7.1%	1,548	4.1%	59.18	2.8%		
2009.1	150.0	183,867	11,191	12,240	1,106	13,531	73.59	0.8%	1,209	-3.5%	60.86	4.5%	82.63	4.3%
2009.2	144.0	189,711	11,405	15,169	1,106	16,769	88.39	-3.5%	1,470	-5.0%	60.12	1.6%		
2010.1	138.0	188,633	9,861	11,533	1,108	12,775	67.72	-8.0%	1,295	7.1%	52.28	-14.1%	78.09	-5.5%
2010.2	132.0	195,028	11,075	15,493	1,108	17,161	87.99	-0.5%	1,549	5.4%	56.79	-5.5%		
2011.1	126.0	193,136	12,499	13,142	1,105	14,525	75.21	11.1%	1,162	-10.3%	64.72	23.8%	81.63	4.5%
2011.2	120.0	197,871	13,696	17,039	1,105	18,831	95.17	8.2%	1,375	-11.3%	69.22	21.9%		
2012.1	114.0	196,969	11,561	12,750	1,090	13,901	70.57	-6.2%	1,202	3.5%	58.69	-9.3%	82.90	1.6%
2012.2	108.0	201,954	12,015	16,685	1,090	18,192	90.08	-5.3%	1,514	10.1%	59.49	-14.0%		
2013.1	102.0	200,413	11,413	13,128	1,094	14,355	71.63	1.5%	1,258	4.6%	56.95	-3.0%	80.89	-2.4%
2013.2	96.0	206,594	13,301	19,078	1,094	20,862	100.98	12.1%	1,568	3.6%	64.38	8.2%		
2014.1	90.0	204,408	12,473	15,628	1,086	16,974	83.04	15.9%	1,361	8.2%	61.02	7.2%	92.06	13.8%
2014.2	84.0	210,221	13,059	20,996	1,086	22,804	108.48	7.4%	1,746	11.3%	62.12	-3.5%		
2015.1	78.0	208,493	15,202	18,461	1,076	19,860	95.25	14.7%	1,306	-4.0%	72.91	19.5%	101.89	10.7%
2015.2	72.0	214,751	13,945	21,189	1,076	22,796	106.15	-2.1%	1,635	-6.4%	64.93	4.5%		
2016.1	66.0	214,328	13,556	18,608	1,095	20,370	95.04	-0.2%	1,503	15.0%	63.25	-13.3%	100.60	-1.3%
2016.2	60.0	219,932	14,400	25,201	1,095	27,587	125.43	18.2%	1,916	17.2%	65.48	0.8%		
2017.1	54.0	218,646	14,180	20,275	1,091	22,118	101.16	6.4%	1,560	3.8%	64.85	2.5%	113.33	12.7%
2017.2	48.0	227,295	14,733	26,303	1,091	28,694	126.24	0.6%	1,948	1.7%	64.82	-1.0%		
2018.1	42.0	226,243	14,915	23,370	1,093	25,551	112.93	11.6%	1,713	9.8%	65.92	1.6%	119.60	5.5%
2018.2	36.0	230,381	15,016	29,075	1,093	31,788	137.98	9.3%	2,117	8.7%	65.18	0.6%		
2019.1	30.0	226,953	14,833	23,928	1,098	26,273	115.77	2.5%	1,771	3.4%	65.36	-0.9%	126.96	6.1%
2019.2	24.0	232,027	15,806	32,972	1,098	36,203	156.03	13.1%	2,290	8.2%	68.12	4.5%		
2020.1	18.0	230,098	12,395	21,399	1,115	23,854	103.67	-10.4%	1,925	8.7%	53.87	-17.6%	129.96	2.4%
2020.2	12.0	236,434	14,726	32,337	1,115	36,047	152.46	-2.3%	2,448	6.9%	62.28	-8.6%		
2021.1	6.0	235,800	12,584	23,493	1,115	26,189	111.06	7.1%	2,081	8.1%	53.37	-0.9%	131.79	1.4%
Total		7,769,475	470,721	665,730		729,957								



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

Claims and ALAE Development Method
Data as of 06/30/21

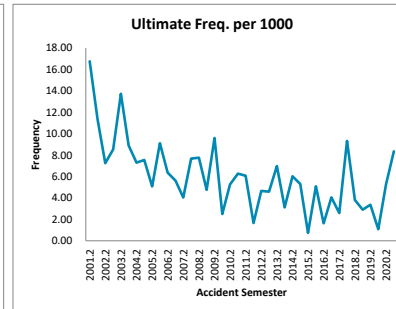
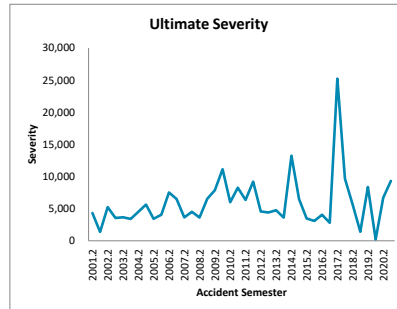
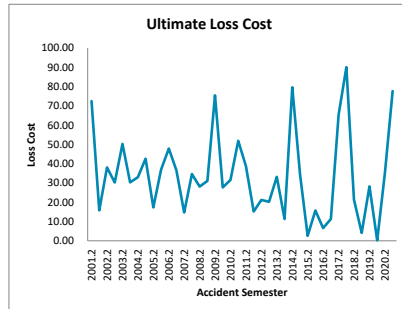
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						(5) * (6)	(7) / (3) * 1000		(7) / (4) * 1000		(4) / (3) * 1000			
Accident Semester	Maturity (in Months)	Earned Car Years	Ultimate Claim Counts	Ultimate Claims and ALAE (000)	ULAE Adjustment	Ultimate Losses & LAE (000)	Ultimate Loss Cost	% Change Seasonal Accident Half Years	Ultimate Severity	% Change Seasonal Accident Half Years	Ultimate Freq. per 1000	% Change Seasonal Accident Half Years	Annual Loss Cost & LAE	% Change Accident Years
2001.2	240.0	19,799	1,587	3,550	1,065	3,781	190.95		2,382		80.15			
2002.1	234.0	19,536	1,533	3,309	1,077	3,563	182.40		2,324		78.47		186.70	
2002.2	228.0	19,945	1,396	3,764	1,077	4,054	203.23	6.4%	2,904	21.9%	69.99	-12.7%		
2003.1	222.0	19,605	1,280	3,296	1,078	3,553	181.23	-0.6%	2,776	19.4%	65.29	-16.8%	192.33	3.0%
2003.2	216.0	20,776	1,545	4,346	1,078	4,684	225.47	10.9%	3,032	4.4%	74.36	6.2%		
2004.1	210.0	21,434	1,551	3,712	1,140	4,232	197.44	8.9%	2,729	-1.7%	72.36	10.8%	211.24	9.8%
2004.2	204.0	23,003	1,764	4,489	1,140	5,117	222.47	-1.3%	2,901	-4.3%	76.69	3.1%		
2005.1	198.0	22,468	1,583	4,417	1,097	4,843	215.57	9.2%	3,060	12.1%	70.46	-2.6%	219.06	3.7%
2005.2	192.0	22,435	1,451	4,432	1,097	4,861	216.65	-2.6%	3,350	15.5%	64.68	-15.7%		
2006.1	186.0	21,492	1,338	3,993	1,099	4,386	204.08	-5.3%	3,278	7.1%	62.26	-11.6%	210.50	-3.9%
2006.2	180.0	21,304	1,523	3,996	1,099	4,390	206.05	-4.9%	2,883	-13.9%	71.48	10.5%		
2007.1	174.0	20,566	1,503	3,795	1,105	4,193	203.88	-0.1%	2,790	-14.9%	73.07	17.4%	204.98	-2.6%
2007.2	168.0	20,803	1,422	4,760	1,105	5,259	252.81	22.7%	3,699	28.3%	68.35	-4.4%		
2008.1	162.0	20,450	1,285	4,305	1,095	4,712	230.39	13.0%	3,667	31.4%	62.83	-14.0%	241.70	17.9%
2008.2	156.0	20,787	1,484	4,528	1,095	4,956	238.41	-5.7%	3,340	-9.7%	71.38	4.4%		
2009.1	150.0	20,289	1,487	4,144	1,106	4,582	225.81	-2.0%	3,081	-16.0%	73.28	16.6%	232.18	-3.9%
2009.2	144.0	20,816	1,590	4,806	1,106	5,313	255.25	7.1%	3,342	0.1%	76.37	7.0%		
2010.1	138.0	20,316	1,381	4,099	1,108	4,541	223.50	-1.0%	3,288	6.7%	67.97	-7.3%	239.57	3.2%
2010.2	132.0	21,026	1,600	4,864	1,108	5,388	256.25	0.4%	3,368	0.8%	76.09	-0.4%		
2011.1	126.0	20,677	1,531	4,177	1,105	4,616	223.25	-0.1%	3,015	-8.3%	74.04	8.9%	239.89	0.1%
2011.2	120.0	20,928	1,759	4,875	1,105	5,388	257.45	0.5%	3,063	-9.0%	84.04	10.5%		
2012.1	114.0	20,266	1,440	4,340	1,090	4,732	233.50	4.6%	3,286	9.0%	71.05	-4.0%	245.66	2.4%
2012.2	108.0	20,559	1,554	4,738	1,090	5,165	251.25	-2.4%	3,324	8.5%	75.58	-10.1%		
2013.1	102.0	19,976	1,390	4,098	1,094	4,482	224.35	-3.9%	3,225	-1.9%	69.58	-2.1%	237.99	-3.1%
2013.2	96.0	20,477	1,433	4,230	1,094	4,625	225.87	-10.1%	3,228	-2.9%	69.97	-7.4%		
2014.1	90.0	20,025	1,266	4,187	1,086	4,547	227.07	1.2%	3,592	11.4%	63.22	-9.1%	226.46	-4.8%
2014.2	84.0	20,668	1,336	4,736	1,086	5,144	248.89	10.2%	3,851	19.3%	64.63	-7.6%		
2015.1	78.0	20,308	1,639	5,361	1,076	5,767	283.99	25.1%	3,519	-2.0%	80.70	27.7%	266.29	17.6%
2015.2	72.0	20,931	1,375	4,785	1,076	5,147	245.92	-1.2%	3,744	-2.8%	65.68	1.6%		
2016.1	66.0	20,616	1,382	4,857	1,095	5,317	257.88	-9.2%	3,847	9.3%	67.03	-16.9%	251.86	-5.4%
2016.2	60.0	21,228	1,532	6,282	1,095	6,877	323.96	31.7%	4,489	19.9%	72.16	9.9%		
2017.1	54.0	20,866	1,489	5,632	1,091	6,144	294.42	14.2%	4,127	7.3%	71.34	6.4%	309.32	22.8%
2017.2	48.0	21,830	1,720	7,064	1,091	7,706	353.02	9.0%	4,479	-0.2%	78.81	9.2%		
2018.1	42.0	21,367	1,606	6,126	1,093	6,698	313.46	6.5%	4,169	1.0%	75.18	5.4%	333.45	7.8%
2018.2	36.0	21,555	1,692	7,098	1,093	7,761	360.04	2.0%	4,588	2.4%	78.48	-0.4%		
2019.1	30.0	21,199	1,604	6,504	1,098	7,142	336.90	7.5%	4,453	6.8%	75.65	0.6%	348.56	4.5%
2019.2	24.0	21,859	1,731	7,258	1,098	7,969	364.58	1.3%	4,605	0.4%	79.18	0.9%		
2020.1	18.0	21,399	1,231	4,943	1,115	5,510	257.49	-23.6%	4,477	0.5%	57.51	-24.0%	311.60	-10.6%
2020.2	12.0	21,618	1,504	6,116	1,115	6,818	315.37	-13.5%	4,532	-1.6%	69.59	-12.1%		
2021.1	6.0	20,875	1,261	5,277	1,115	5,882	281.79	9.4%	4,664	4.2%	60.41	5.1%	298.88	-4.1%
Total		836,076	59,774	191,287		209,843								



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

Claims and ALAE Development Method
Data as of 06/30/21

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
						(5) * (6)	(7) / (3) * 1000		(7) / (4) * 1000		(4) / (3) * 1000			
Accident Semester	Maturity (in Months)	Earned Car Years	Ultimate Claim Counts	Ultimate Claims and ALAE (000)	ULAE Adjustment	Ultimate Losses & LAE (000)	Ultimate Loss Cost	% Change Seasonal Accident Half Years	Ultimate Severity	% Change Seasonal Accident Half Years	Ultimate Freq. per 1000	% Change Seasonal Accident Half Years	Annual Loss Cost & LAE	% Change Accident Years
2001.2	240.0	2,986	50	203	1,065	216	72.40		4,323		16.75			
2002.1	234.0	2,996	34	44	1,077	47	15.76		1,389		11.35			
2002.2	228.0	2,899	21	102	1,077	110	38.00	-47.5%	5,246	21.3%	7.24	-56.7%		
2003.1	222.0	2,812	24	79	1,078	85	30.19	91.5%	3,538	154.7%	8.53	-24.8%	34.16	-22.4%
2003.2	216.0	2,698	37	126	1,078	136	50.26	32.2%	3,664	-30.2%	13.72	89.3%		
2004.1	210.0	2,698	24	72	1,140	82	30.27	0.2%	3,403	-3.8%	8.90	4.2%	40.26	17.9%
2004.2	204.0	2,605	19	75	1,140	86	32.89	-34.5%	4,509	23.1%	7.29	-46.8%		
2005.1	198.0	2,650	20	103	1,097	113	42.54	40.5%	5,635	65.6%	7.55	-15.1%	37.76	-6.2%
2005.2	192.0	2,565	13	40	1,097	44	17.28	-47.5%	3,409	-24.4%	5.07	-30.5%		
2006.1	186.0	2,525	23	85	1,099	93	36.85	-13.4%	4,045	-28.2%	9.11	20.7%	26.99	-28.5%
2006.2	180.0	2,358	15	103	1,099	113	47.85	176.9%	7,521	120.6%	6.36	25.5%		
2007.1	174.0	2,319	13	77	1,105	85	36.48	-1.0%	6,507	60.9%	5.61	-38.5%	42.21	56.4%
2007.2	168.0	2,232	9	30	1,105	33	14.68	-69.3%	3,639	-51.6%	4.03	-36.6%		
2008.1	162.0	2,215	17	70	1,095	77	34.58	-5.2%	4,505	-30.8%	7.67	36.9%	24.59	-41.7%
2008.2	156.0	2,064	16	53	1,095	58	28.09	91.4%	3,623	-0.4%	7.75	92.2%		
2009.1	150.0	2,101	10	59	1,106	65	31.05	-10.2%	6,522	44.8%	4.76	-38.0%	29.58	20.3%
2009.2	144.0	1,980	19	135	1,106	149	75.42	168.5%	7,859	116.9%	9.60	23.8%		
2010.1	138.0	2,007	5	50	1,108	56	27.70	-10.8%	11,118	70.5%	2.49	-47.7%	51.40	73.8%
2010.2	132.0	1,901	10	54	1,108	60	31.55	-58.2%	5,998	-23.7%	5.26	-45.2%		
2011.1	126.0	1,913	12	90	1,105	99	51.80	87.0%	8,260	-25.7%	6.27	151.7%	41.71	-18.9%
2011.2	120.0	1,810	11	63	1,105	70	38.59	22.3%	6,351	5.9%	6.08	15.5%		
2012.1	114.0	1,817	3	25	1,090	28	15.19	-70.7%	9,197	11.3%	1.65	-73.7%	26.86	-35.6%
2012.2	108.0	1,720	8	33	1,090	36	21.20	-45.1%	4,557	-28.2%	4.65	-23.4%		
2013.1	102.0	1,744	8	32	1,094	35	20.24	33.3%	4,412	-52.0%	4.59	177.9%	20.72	-22.9%
2013.2	96.0	1,577	11	48	1,094	52	33.14	56.3%	4,750	4.2%	6.98	50.0%		
2014.1	90.0	1,603	5	17	1,086	18	11.30	-44.2%	3,622	-17.9%	3.12	-32.0%	22.12	6.8%
2014.2	84.0	1,496	9	110	1,086	119	79.60	140.2%	13,229	178.5%	6.02	-13.7%		
2015.1	78.0	1,510	8	48	1,076	52	34.39	204.4%	6,492	79.2%	5.30	69.9%	56.89	157.1%
2015.2	72.0	1,360	1	3	1,076	3	2.54	-96.8%	3,459	-73.9%	0.74	-87.8%		
2016.1	66.0	1,376	7	20	1,095	22	15.67	-54.4%	3,079	-52.6%	5.09	-4.0%	9.14	-83.9%
2016.2	60.0	1,226	2	7	1,095	8	6.60	159.4%	4,044	16.9%	1.63	121.9%		
2017.1	54.0	1,237	5	13	1,091	14	11.34	-27.6%	2,804	-8.9%	4.04	-20.5%	8.98	-1.8%
2017.2	48.0	1,158	3	69	1,091	76	65.35	890.3%	25,216	523.5%	2.59	58.8%		
2018.1	42.0	1,180	11	97	1,093	106	89.99	693.8%	9,655	244.3%	9.32	130.6%	77.79	766.4%
2018.2	36.0	1,043	4	20	1,093	22	21.34	-67.3%	5,600	-77.8%	3.81	47.0%		
2019.1	30.0	1,027	3	4	1,098	4	4.07	-95.5%	1,403	-85.5%	2.90	-68.9%	12.77	-83.6%
2019.2	24.0	891	3	23	1,098	25	28.17	32.0%	8,364	49.3%	3.37	-11.6%		
2020.1	18.0	927	1	0	1,115	0	0.22	-94.5%	209	-85.1%	1.07	-63.1%	13.93	9.0%
2020.2	12.0	945	5	30	1,115	33	35.23	25.1%	6,704	-19.8%	5.26	56.0%		
2021.1	6.0	1,090	9	76	1,115	85	77.57	34491.2%	9,303	4345.4%	8.34	678.1%	57.91	315.9%
Total		75,257	508	2,387		2,615								



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

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

(1)	(2)	(3)	(4)	(5)	(6) (4) * (5)	(7) Prior Report	(8) (6) - (7)
Reported Incurred Claims and ALAE: Development Method							
Accident Semester	Maturity (in Months)	Paid Claims and ALAE (000)	Reported Incurred Claims and ALAE (000)	Selected Age-to-Ultimate Development Factors	Selected Ultimate Claims and ALAE Estimate	Prior	Difference
2001.2	240.0	68,491	68,491	1.000	68,491	68,491	0
2002.1	234.0	55,398	55,398	1.000	55,398	55,398	0
2002.2	228.0	66,129	66,129	1.000	66,129	66,129	0
2003.1	222.0	49,677	49,677	1.000	49,677	49,677	0
2003.2	216.0	45,156	45,156	1.000	45,156	45,156	0
2004.1	210.0	30,888	30,993	1.000	30,993	30,993	0
2004.2	204.0	37,989	37,989	1.000	37,989	37,989	0
2005.1	198.0	30,817	30,817	1.000	30,817	30,815	2
2005.2	192.0	35,678	35,678	1.000	35,676	35,658	17
2006.1	186.0	27,643	27,643	1.000	27,643	27,630	14
2006.2	180.0	35,563	35,563	1.000	35,567	35,533	35
2007.1	174.0	28,208	28,243	1.000	28,236	28,215	21
2007.2	168.0	33,620	33,620	1.000	33,615	33,588	27
2008.1	162.0	22,478	22,478	1.000	22,474	22,428	46
2008.2	156.0	27,668	27,668	0.999	27,628	27,588	40
2009.1	150.0	24,981	25,229	0.997	25,162	25,146	17
2009.2	144.0	37,863	38,755	0.997	38,652	38,307	346
2010.1	138.0	30,097	30,097	0.997	30,017	29,997	20
2010.2	132.0	37,639	38,336	0.997	38,234	38,167	66
2011.1	126.0	35,649	35,781	0.997	35,664	35,621	44
2011.2	120.0	49,127	50,089	0.997	49,958	49,890	68
2012.1	114.0	40,494	41,276	0.996	41,126	41,131	(4)
2012.2	108.0	50,177	51,333	0.998	51,226	51,223	3
2013.1	102.0	35,302	37,460	0.997	37,341	37,234	106
2013.2	96.0	52,037	56,259	0.995	56,005	56,288	(283)
2014.1	90.0	40,899	44,646	1.000	44,632	45,111	(479)
2014.2	84.0	48,163	53,692	0.995	53,446	52,954	492
2015.1	78.0	37,650	41,272	1.000	41,286	41,811	(525)
2015.2	72.0	59,744	69,645	1.001	69,681	70,686	(1,005)
2016.1	66.0	36,997	49,511	1.003	49,662	50,790	(1,128)
2016.2	60.0	44,149	64,163	1.019	65,396	67,299	(1,903)
2017.1	54.0	38,104	54,454	1.040	56,627	56,881	(254)
2017.2	48.0	39,905	67,636	1.067	72,197	73,766	(1,568)
2018.1	42.0	27,717	53,213	1.099	58,456	61,212	(2,756)
2018.2	36.0	27,937	65,182	1.171	76,301	76,924	(623)
2019.1	30.0	18,107	39,092	1.261	49,281	50,726	(1,445)
2019.2	24.0	13,733	44,333	1.389	61,594	62,363	(769)
2020.1	18.0	4,981	29,226	1.532	44,761	44,792	(31)
2020.2	12.0	2,501	29,321	1.740	51,018	47,220	3,798
2021.1	6.0	411	18,140	2.366	42,919		
Total		1,429,770	1,723,683		1,836,134	1,800,826	(7,611)

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

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

(1)	(2)	(3)	(4)	(5)	(6) (4) * (5)	(7) Prior Report	(8) (6) - (7)
Reported Incurred Claims and ALAE: Development Method							
Accident Semester	Maturity (in Months)	Paid Claims and ALAE (000)	Reported Incurred Claims and ALAE (000)	Selected Age-to-Ultimate Development Factors	Selected Ultimate Claims and ALAE Estimate	Prior	Difference
2001.2	240.0	15,844	15,844	1.000	15,844	15,844	0
2002.1	234.0	13,853	13,853	1.000	13,853	13,853	0
2002.2	228.0	15,562	15,562	1.000	15,562	15,562	0
2003.1	222.0	14,536	14,536	1.000	14,536	14,536	0
2003.2	216.0	13,059	13,059	1.000	13,059	13,059	0
2004.1	210.0	13,339	13,339	1.000	13,339	13,339	0
2004.2	204.0	15,059	15,059	1.000	15,059	15,059	0
2005.1	198.0	14,358	14,358	1.000	14,358	14,358	0
2005.2	192.0	16,173	16,173	1.000	16,173	16,173	0
2006.1	186.0	15,045	15,045	1.000	15,045	15,045	0
2006.2	180.0	18,090	18,090	1.000	18,090	18,090	0
2007.1	174.0	16,129	16,129	1.000	16,129	16,129	0
2007.2	168.0	19,891	19,891	1.000	19,891	19,891	0
2008.1	162.0	16,547	16,547	1.000	16,547	16,547	0
2008.2	156.0	18,884	18,884	1.000	18,884	18,884	0
2009.1	150.0	18,660	18,660	1.000	18,660	18,662	(1)
2009.2	144.0	21,040	21,040	1.000	21,040	21,042	(2)
2010.1	138.0	18,275	18,275	1.000	18,275	18,277	(1)
2010.2	132.0	22,236	22,236	1.000	22,236	22,237	(2)
2011.1	126.0	20,683	20,703	1.000	20,703	20,705	(2)
2011.2	120.0	23,694	23,694	1.000	23,694	23,684	10
2012.1	114.0	20,223	20,223	0.999	20,213	20,215	(2)
2012.2	108.0	23,238	23,238	0.999	23,226	23,224	2
2013.1	102.0	12,749	12,749	1.000	12,742	12,752	(9)
2013.2	96.0	1,824	1,824	1.000	1,825	1,832	(7)
2014.1	90.0	2,213	2,213	1.000	2,214	2,215	(2)
2014.2	84.0	2,029	2,034	1.000	2,035	2,035	0
2015.1	78.0	1,690	1,690	1.000	1,690	1,684	6
2015.2	72.0	2,218	2,218	0.995	2,207	2,214	(7)
2016.1	66.0	1,761	2,097	0.989	2,073	2,107	(34)
2016.2	60.0	1,987	1,987	1.001	1,988	1,961	27
2017.1	54.0	2,121	2,121	0.982	2,083	2,118	(36)
2017.2	48.0	2,361	2,366	0.985	2,329	2,369	(40)
2018.1	42.0	2,915	2,959	0.984	2,911	2,943	(32)
2018.2	36.0	2,138	2,180	0.981	2,140	2,171	(31)
2019.1	30.0	1,971	1,992	0.979	1,950	1,931	19
2019.2	24.0	2,184	3,097	0.997	3,089	3,068	22
2020.1	18.0	1,539	2,253	1.060	2,388	2,755	(367)
2020.2	12.0	1,434	1,997	1.122	2,240	2,158	82
2021.1	6.0	401	1,718	1.071	1,839		
Total		447,954	451,934		452,158	450,728	(410)

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

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

(1)	(2)	(3)	(4)	(5)	(6) (4) * (5)	(7) Prior Report	(8) (6) - (7)
Reported Incurred Claims and ALAE: Development Method							
Accident Semester	Maturity (in Months)	Paid Claims and ALAE (000)	Reported Incurred Claims and ALAE (000)	Selected Age-to-Ultimate Development Factors	Selected Ultimate Claims and ALAE Estimate	Prior	Difference
2001.2	240.0	0	0	1.000	0	0	0
2002.1	234.0	0	0	1.000	0	0	0
2002.2	228.0	0	0	1.000	0	0	0
2003.1	222.0	0	0	1.000	0	0	0
2003.2	216.0	0	0	1.000	0	0	0
2004.1	210.0	0	0	1.000	0	0	0
2004.2	204.0	0	0	1.000	0	0	0
2005.1	198.0	0	0	1.000	0	0	0
2005.2	192.0	0	0	1.000	0	0	0
2006.1	186.0	0	0	1.000	0	0	0
2006.2	180.0	0	0	1.000	0	0	0
2007.1	174.0	0	0	1.000	0	0	0
2007.2	168.0	0	0	1.000	0	0	0
2008.1	162.0	0	0	1.000	0	0	0
2008.2	156.0	0	0	1.000	0	0	0
2009.1	150.0	0	0	1.000	0	0	0
2009.2	144.0	0	0	1.000	0	0	0
2010.1	138.0	0	0	1.000	0	0	0
2010.2	132.0	0	0	1.000	0	0	0
2011.1	126.0	0	0	1.000	0	0	0
2011.2	120.0	0	0	1.000	0	0	0
2012.1	114.0	0	0	1.000	0	0	0
2012.2	108.0	0	0	1.000	0	0	0
2013.1	102.0	9,121	9,121	1.000	9,121	9,139	(18)
2013.2	96.0	24,938	24,941	1.000	24,941	24,939	2
2014.1	90.0	24,223	24,223	1.000	24,223	24,226	(3)
2014.2	84.0	27,382	27,382	1.000	27,382	27,386	(4)
2015.1	78.0	33,453	33,453	1.000	33,453	33,454	(1)
2015.2	72.0	30,701	30,701	1.000	30,701	30,701	0
2016.1	66.0	29,846	29,846	1.000	29,846	29,830	16
2016.2	60.0	34,215	34,252	1.000	34,252	34,234	18
2017.1	54.0	31,710	31,710	1.000	31,710	31,707	4
2017.2	48.0	36,158	36,203	1.000	36,206	36,203	4
2018.1	42.0	32,587	32,589	1.000	32,584	32,589	(5)
2018.2	36.0	39,032	39,034	1.000	39,035	39,100	(65)
2019.1	30.0	36,019	36,069	1.000	36,060	36,033	27
2019.2	24.0	39,014	39,113	1.000	39,093	38,999	95
2020.1	18.0	24,282	24,451	1.000	24,441	24,306	135
2020.2	12.0	29,205	30,780	0.998	30,732	29,957	774
2021.1	6.0	21,663	30,205	0.969	29,276		
Total		503,550	514,072		513,056	482,803	977

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

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

(1)	(2)	(3)	(4)	(5)	(6) (4) * (5)	(7) Prior Report	(8) (6) - (7)
Reported Incurred Claims and ALAE: Development Method							
Accident Semester	Maturity (in Months)	Paid Claims and ALAE (000)	Reported Incurred Claims and ALAE (000)	Selected Age-to-Ultimate Development Factors	Selected Ultimate Claims and ALAE Estimate	Prior	Difference
2001.2	240.0	12,399	12,399	1.000	12,399	12,399	0
2002.1	234.0	10,442	10,442	1.000	10,442	10,442	0
2002.2	228.0	12,023	12,023	1.000	12,023	12,023	0
2003.1	222.0	8,512	8,512	1.000	8,512	8,512	0
2003.2	216.0	9,283	9,283	1.000	9,283	9,283	0
2004.1	210.0	8,993	9,120	1.000	9,120	9,116	4
2004.2	204.0	11,959	11,959	1.000	11,960	11,960	(0)
2005.1	198.0	8,743	8,756	1.000	8,757	8,740	17
2005.2	192.0	9,642	9,747	1.000	9,749	9,740	9
2006.1	186.0	8,945	8,985	1.000	8,985	8,999	(14)
2006.2	180.0	9,686	9,749	1.000	9,750	9,760	(10)
2007.1	174.0	7,650	7,650	1.000	7,653	7,667	(14)
2007.2	168.0	8,930	8,930	1.001	8,937	8,957	(20)
2008.1	162.0	6,023	6,023	1.002	6,033	6,050	(16)
2008.2	156.0	7,550	7,550	1.002	7,568	7,606	(37)
2009.1	150.0	7,161	7,161	1.005	7,200	7,209	(9)
2009.2	144.0	7,525	7,525	1.005	7,561	7,576	(15)
2010.1	138.0	9,886	9,886	1.005	9,935	9,945	(10)
2010.2	132.0	10,554	10,761	1.004	10,809	10,829	(20)
2011.1	126.0	10,100	10,230	1.004	10,271	10,291	(19)
2011.2	120.0	12,743	12,895	1.005	12,958	13,020	(62)
2012.1	114.0	12,245	12,547	1.008	12,641	12,621	20
2012.2	108.0	16,860	17,130	1.009	17,280	17,290	(11)
2013.1	102.0	11,155	11,557	1.007	11,643	11,616	27
2013.2	96.0	18,518	19,085	1.005	19,171	19,037	134
2014.1	90.0	13,351	14,049	1.006	14,128	14,082	46
2014.2	84.0	15,294	16,097	1.011	16,275	15,771	503
2015.1	78.0	12,358	12,885	1.017	13,099	12,868	231
2015.2	72.0	19,456	21,501	1.021	21,943	21,559	384
2016.1	66.0	16,744	17,875	1.032	18,441	18,208	233
2016.2	60.0	16,718	20,234	1.044	21,135	20,461	674
2017.1	54.0	13,681	16,328	1.069	17,461	17,515	(54)
2017.2	48.0	15,206	19,179	1.101	21,114	21,094	21
2018.1	42.0	12,220	15,168	1.113	16,883	17,201	(319)
2018.2	36.0	13,654	18,735	1.158	21,687	21,778	(91)
2019.1	30.0	10,208	14,260	1.190	16,966	17,538	(572)
2019.2	24.0	10,585	16,803	1.285	21,591	22,041	(450)
2020.1	18.0	5,373	9,339	1.385	12,937	12,809	128
2020.2	12.0	4,775	10,633	1.392	14,798	14,160	637
2021.1	6.0	1,614	11,358	1.116	12,674		
Total		438,765	494,350		521,770	507,773	1,323

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

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

(1)	(2)	(3)	(4)	(5)	(6) (4) * (5)	(7) Prior Report	(8) (6) - (7)
Reported Incurred Claims and ALAE: Development Method							
Accident Semester	Maturity (in Months)	Paid Claims and ALAE (000)	Reported Incurred Claims and ALAE (000)	Selected Age-to-Ultimate Development Factors	Selected Ultimate Claims and ALAE Estimate	Prior	Difference
2001.2	240.0	3,016	3,016	1.000	3,016	3,016	(1)
2002.1	234.0	1,618	1,618	1.000	1,618	1,618	(0)
2002.2	228.0	2,084	2,084	1.000	2,084	2,084	(0)
2003.1	222.0	1,593	1,593	1.000	1,592	1,593	(0)
2003.2	216.0	1,827	1,827	1.000	1,827	1,827	(0)
2004.1	210.0	1,547	1,547	1.000	1,547	1,549	(3)
2004.2	204.0	1,149	1,149	0.999	1,148	1,149	(0)
2005.1	198.0	1,205	1,205	0.999	1,204	1,204	(0)
2005.2	192.0	1,063	1,063	0.999	1,061	1,068	(7)
2006.1	186.0	1,033	1,033	0.998	1,031	1,029	1
2006.2	180.0	1,383	1,383	0.995	1,376	1,376	(0)
2007.1	174.0	819	819	0.994	814	813	1
2007.2	168.0	1,371	1,373	0.991	1,361	1,363	(2)
2008.1	162.0	1,300	1,300	0.990	1,287	1,289	(1)
2008.2	156.0	622	622	0.989	615	615	(0)
2009.1	150.0	765	765	0.989	757	757	(1)
2009.2	144.0	1,428	1,428	0.989	1,413	1,414	(1)
2010.1	138.0	819	819	0.990	811	810	0
2010.2	132.0	1,671	1,671	0.989	1,653	1,662	(9)
2011.1	126.0	1,518	1,518	0.988	1,500	1,480	20
2011.2	120.0	1,554	1,558	0.971	1,513	1,513	1
2012.1	114.0	1,676	1,693	0.972	1,645	1,644	2
2012.2	108.0	2,250	2,346	0.968	2,271	2,281	(10)
2013.1	102.0	1,350	1,566	0.970	1,520	1,504	16
2013.2	96.0	3,652	3,672	0.966	3,545	3,529	16
2014.1	90.0	1,171	1,172	0.957	1,122	1,120	2
2014.2	84.0	1,778	2,047	0.953	1,950	1,916	35
2015.1	78.0	2,830	3,597	0.931	3,347	3,335	12
2015.2	72.0	2,185	2,976	0.923	2,748	2,641	107
2016.1	66.0	1,561	1,915	0.897	1,718	1,772	(54)
2016.2	60.0	1,519	2,087	0.906	1,891	2,018	(126)
2017.1	54.0	1,585	2,245	0.900	2,021	2,420	(400)
2017.2	48.0	1,605	3,424	0.893	3,059	3,005	54
2018.1	42.0	767	1,471	0.940	1,383	1,292	92
2018.2	36.0	1,291	1,869	0.998	1,866	2,197	(331)
2019.1	30.0	968	2,128	1.060	2,256	2,142	114
2019.2	24.0	772	2,435	1.152	2,805	2,472	333
2020.1	18.0	316	984	1.278	1,257	1,945	(688)
2020.2	12.0	383	1,791	1.474	2,640	2,779	(139)
2021.1	6.0	175	757	2.153	1,629		
Total		57,219	69,564		69,901	69,241	(969)

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

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

(1)	(2)	(3)	(4)	(5)	(6) (4) * (5)	(7) Prior Report	(8) (6) - (7)
Reported Incurred Claims and ALAE: Development Method							
Accident Semester	Maturity (in Months)	Paid Claims and ALAE (000)	Reported Incurred Claims and ALAE (000)	Selected Age-to-Ultimate Development Factors	Selected Ultimate Claims and ALAE Estimate	Prior	Difference
2001.2	240.0	19,048	19,048	1.000	19,048	19,048	0
2002.1	234.0	16,319	16,320	1.000	16,320	16,320	(0)
2002.2	228.0	18,863	18,863	1.000	18,863	18,863	0
2003.1	222.0	15,184	15,184	1.000	15,184	15,184	0
2003.2	216.0	14,823	14,823	1.000	14,823	14,823	(0)
2004.1	210.0	16,487	16,487	1.000	16,487	16,487	0
2004.2	204.0	17,520	17,520	1.000	17,520	17,520	0
2005.1	198.0	16,578	16,578	1.000	16,578	16,578	0
2005.2	192.0	19,324	19,324	1.000	19,324	19,329	(5)
2006.1	186.0	19,773	19,773	1.000	19,772	19,774	(2)
2006.2	180.0	21,612	21,612	1.000	21,612	21,612	0
2007.1	174.0	23,313	23,313	1.000	23,311	23,312	(1)
2007.2	168.0	25,775	25,775	1.000	25,773	25,775	(1)
2008.1	162.0	23,915	23,915	1.000	23,913	23,917	(4)
2008.2	156.0	24,888	24,888	1.000	24,886	24,886	0
2009.1	150.0	24,599	24,599	1.000	24,594	24,596	(2)
2009.2	144.0	26,477	26,477	1.000	26,472	26,473	(1)
2010.1	138.0	21,970	21,970	1.000	21,966	21,967	(1)
2010.2	132.0	25,604	25,604	1.000	25,598	25,600	(1)
2011.1	126.0	24,121	24,121	1.000	24,116	24,106	9
2011.2	120.0	27,060	27,060	1.000	27,056	27,056	0
2012.1	114.0	25,531	25,528	1.000	25,524	25,508	15
2012.2	108.0	25,288	25,288	0.999	25,267	25,293	(26)
2013.1	102.0	25,337	25,337	1.000	25,339	25,345	(6)
2013.2	96.0	27,568	27,568	1.000	27,569	27,570	(1)
2014.1	90.0	26,552	26,552	1.000	26,553	26,552	1
2014.2	84.0	27,042	27,042	1.000	27,040	27,044	(4)
2015.1	78.0	34,110	34,110	1.000	34,107	34,119	(12)
2015.2	72.0	31,271	31,271	1.000	31,271	31,276	(5)
2016.1	66.0	30,206	30,206	1.000	30,205	30,199	6
2016.2	60.0	35,739	35,742	1.000	35,727	35,736	(9)
2017.1	54.0	34,201	34,206	1.000	34,204	34,202	1
2017.2	48.0	36,529	36,529	1.000	36,523	36,533	(9)
2018.1	42.0	39,299	39,302	1.000	39,299	39,260	39
2018.2	36.0	42,914	42,982	1.000	42,991	42,892	99
2019.1	30.0	39,753	39,787	1.001	39,811	39,824	(14)
2019.2	24.0	42,322	42,418	1.000	42,424	42,308	116
2020.1	18.0	30,589	30,920	0.999	30,881	30,807	74
2020.2	12.0	31,511	33,662	0.995	33,487	33,624	(137)
2021.1	6.0	25,501	35,011	0.955	33,448		
Total		1,054,516	1,066,716		1,064,884	1,031,316	119

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

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

(1)	(2)	(3)	(4)	(5)	(6) (4) * (5)	(7) Prior Report	(8) (6) - (7)
Reported Incurred Claims and ALAE: Development Method							
Accident Semester	Maturity (in Months)	Paid Claims and ALAE (000)	Reported Incurred Claims and ALAE (000)	Selected Age-to-Ultimate Development Factors	Selected Ultimate Claims and ALAE Estimate	Prior	Difference
2001.2	240.0	13,285	13,285	1.000	13,285	13,283	2
2002.1	234.0	11,365	11,365	1.000	11,365	11,365	0
2002.2	228.0	10,836	10,836	1.000	10,836	10,836	0
2003.1	222.0	9,077	9,077	1.000	9,077	9,077	0
2003.2	216.0	13,348	13,348	1.000	13,348	13,348	0
2004.1	210.0	7,640	7,640	1.000	7,640	7,640	0
2004.2	204.0	9,432	9,432	1.000	9,432	9,432	0
2005.1	198.0	8,206	8,206	1.000	8,206	8,206	0
2005.2	192.0	10,541	10,541	1.000	10,541	10,541	0
2006.1	186.0	9,360	9,360	1.000	9,360	9,360	0
2006.2	180.0	11,665	11,665	1.000	11,665	11,665	0
2007.1	174.0	10,367	10,367	1.000	10,367	10,367	0
2007.2	168.0	13,707	13,707	1.000	13,707	13,707	0
2008.1	162.0	11,921	11,921	1.000	11,921	11,921	0
2008.2	156.0	15,486	15,486	1.000	15,486	15,486	0
2009.1	150.0	12,240	12,240	1.000	12,240	12,240	0
2009.2	144.0	15,169	15,169	1.000	15,169	15,164	5
2010.1	138.0	11,537	11,537	1.000	11,537	11,534	(1)
2010.2	132.0	15,498	15,498	1.000	15,493	15,498	(5)
2011.1	126.0	13,142	13,142	1.000	13,142	13,142	0
2011.2	120.0	17,035	17,039	1.000	17,039	17,037	2
2012.1	114.0	12,749	12,749	1.000	12,750	12,748	1
2012.2	108.0	16,686	16,686	1.000	16,685	16,684	1
2013.1	102.0	13,123	13,128	1.000	13,128	13,097	31
2013.2	96.0	19,071	19,071	1.000	19,078	19,071	8
2014.1	90.0	15,621	15,622	1.000	15,628	15,632	(4)
2014.2	84.0	20,990	20,991	1.000	20,996	20,988	9
2015.1	78.0	18,455	18,455	1.000	18,461	18,456	5
2015.2	72.0	21,182	21,182	1.000	21,189	21,184	6
2016.1	66.0	18,597	18,600	1.000	18,608	18,605	3
2016.2	60.0	25,176	25,176	1.001	25,201	25,194	6
2017.1	54.0	20,249	20,254	1.001	20,275	20,252	23
2017.2	48.0	26,270	26,270	1.001	26,303	26,300	3
2018.1	42.0	23,343	23,343	1.001	23,370	23,356	14
2018.2	36.0	29,035	29,038	1.001	29,075	29,066	9
2019.1	30.0	23,849	23,893	1.001	23,928	23,899	29
2019.2	24.0	32,890	32,933	1.001	32,972	32,930	42
2020.1	18.0	21,263	21,366	1.002	21,399	21,526	(127)
2020.2	12.0	31,124	32,176	1.005	32,337	32,942	(605)
2021.1	6.0	16,560	21,069	1.115	23,493		
Total		657,091	662,863		665,730	642,779	(542)

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

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

(1)	(2)	(3)	(4)	(5)	(6) (4) * (5)	(7) Prior Report	(8) (6) - (7)
Reported Incurred Claims and ALAE: Development Method							
Accident Semester	Maturity (in Months)	Paid Claims and ALAE (000)	Reported Incurred Claims and ALAE (000)	Selected Age-to-Ultimate Development Factors	Selected Ultimate Claims and ALAE Estimate	Prior	Difference
2001.2	240.0	3,550	3,550	1.000	3,550	3,550	0
2002.1	234.0	3,309	3,309	1.000	3,309	3,309	0
2002.2	228.0	3,764	3,764	1.000	3,764	3,764	0
2003.1	222.0	3,296	3,296	1.000	3,296	3,296	0
2003.2	216.0	4,346	4,346	1.000	4,346	4,346	0
2004.1	210.0	3,712	3,712	1.000	3,712	3,712	0
2004.2	204.0	4,489	4,489	1.000	4,489	4,489	0
2005.1	198.0	4,417	4,417	1.000	4,417	4,417	0
2005.2	192.0	4,432	4,432	1.000	4,432	4,431	1
2006.1	186.0	3,992	3,992	1.000	3,993	3,992	0
2006.2	180.0	3,996	3,996	1.000	3,996	3,996	0
2007.1	174.0	3,795	3,795	1.000	3,795	3,795	0
2007.2	168.0	4,760	4,760	1.000	4,760	4,759	1
2008.1	162.0	4,304	4,304	1.000	4,305	4,304	0
2008.2	156.0	4,528	4,528	1.000	4,528	4,527	1
2009.1	150.0	4,144	4,144	1.000	4,144	4,144	0
2009.2	144.0	4,806	4,806	1.000	4,806	4,806	1
2010.1	138.0	4,099	4,099	1.000	4,099	4,099	0
2010.2	132.0	4,864	4,864	1.000	4,864	4,864	1
2011.1	126.0	4,176	4,176	1.000	4,177	4,176	0
2011.2	120.0	4,875	4,875	1.000	4,875	4,874	1
2012.1	114.0	4,340	4,340	1.000	4,340	4,340	0
2012.2	108.0	4,737	4,737	1.000	4,738	4,737	1
2013.1	102.0	4,098	4,098	1.000	4,098	4,103	(4)
2013.2	96.0	4,229	4,229	1.000	4,230	4,230	(0)
2014.1	90.0	4,185	4,185	1.000	4,187	4,187	(1)
2014.2	84.0	4,735	4,735	1.000	4,736	4,737	(1)
2015.1	78.0	5,359	5,359	1.000	5,361	5,362	(1)
2015.2	72.0	4,783	4,783	1.000	4,785	4,787	(2)
2016.1	66.0	4,854	4,854	1.001	4,857	4,857	(1)
2016.2	60.0	6,278	6,278	1.001	6,282	6,289	(7)
2017.1	54.0	5,628	5,629	1.001	5,632	5,635	(3)
2017.2	48.0	7,061	7,061	1.000	7,064	7,066	(2)
2018.1	42.0	6,124	6,124	1.000	6,126	6,130	(4)
2018.2	36.0	7,096	7,097	1.000	7,098	7,100	(1)
2019.1	30.0	6,490	6,506	1.000	6,504	6,498	6
2019.2	24.0	7,235	7,255	1.000	7,258	7,262	(4)
2020.1	18.0	4,924	4,949	0.999	4,943	4,948	(5)
2020.2	12.0	5,472	6,149	0.995	6,116	5,737	379
2021.1	6.0	3,391	5,165	1.022	5,277		
Total		188,673	191,186		191,287	185,654	356

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

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

(1)	(2)	(3)	(4)	(5)	(6) (4) * (5)	(7) Prior Report	(8) (6) - (7)
Reported Incurred Claims and ALAE: Development Method							
Accident Semester	Maturity (in Months)	Paid Claims and ALAE (000)	Reported Incurred Claims and ALAE (000)	Selected Age-to-Ultimate Development Factors	Selected Ultimate Claims and ALAE Estimate	Prior	Difference
2001.2	240.0	203	203	1.000	203	203	0
2002.1	234.0	44	44	1.000	44	44	0
2002.2	228.0	102	102	1.000	102	102	0
2003.1	222.0	79	79	1.000	79	79	0
2003.2	216.0	126	126	1.000	126	126	0
2004.1	210.0	72	72	1.000	72	72	0
2004.2	204.0	75	75	1.000	75	75	0
2005.1	198.0	103	103	1.000	103	103	0
2005.2	192.0	40	40	1.000	40	40	0
2006.1	186.0	85	85	1.000	85	85	0
2006.2	180.0	103	103	1.000	103	103	0
2007.1	174.0	77	77	1.000	77	77	0
2007.2	168.0	30	30	1.000	30	30	0
2008.1	162.0	70	70	1.000	70	70	0
2008.2	156.0	53	53	1.000	53	53	0
2009.1	150.0	59	59	1.000	59	59	0
2009.2	144.0	135	135	1.000	135	135	0
2010.1	138.0	50	50	1.000	50	50	0
2010.2	132.0	54	54	1.000	54	54	0
2011.1	126.0	90	90	1.000	90	90	0
2011.2	120.0	63	63	1.000	63	63	0
2012.1	114.0	25	25	1.000	25	25	0
2012.2	108.0	33	33	1.000	33	33	0
2013.1	102.0	32	32	1.000	32	32	0
2013.2	96.0	48	48	1.000	48	48	0
2014.1	90.0	17	17	1.000	17	17	0
2014.2	84.0	110	110	1.000	110	110	0
2015.1	78.0	48	48	1.000	48	48	0
2015.2	72.0	3	3	1.000	3	3	0
2016.1	66.0	20	20	1.000	20	20	0
2016.2	60.0	7	7	1.000	7	7	(0)
2017.1	54.0	13	13	1.000	13	13	0
2017.2	48.0	69	69	1.000	69	70	(0)
2018.1	42.0	97	97	1.005	97	97	0
2018.2	36.0	20	20	1.001	20	20	0
2019.1	30.0	4	4	0.996	4	4	(0)
2019.2	24.0	23	23	0.999	23	23	(0)
2020.1	18.0	0	0	1.002	0	8	(7)
2020.2	12.0	30	30	1.002	30	44	(14)
2021.1	6.0	53	66	1.156	76		
Total		2,364	2,377		2,387	2,333	(21)

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

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

(1)	(2)	(3)	(4)	(5) (3) * (4)	(6) Prior Report	(7) (5) - (6)
Reported Claim Counts: Development Method						
Accident Semester	Maturity (in Months)	Reported Claim Counts	Selected Age-to-Ultimate Development Factors	Selected Ultimate Claim Counts	Prior	Difference
2001.2	240.0	1,854	1.000	1,854	1,854	0
2002.1	234.0	1,560	1.000	1,560	1,560	0
2002.2	228.0	1,669	1.000	1,669	1,669	0
2003.1	222.0	1,475	1.000	1,475	1,475	0
2003.2	216.0	1,292	1.000	1,292	1,292	0
2004.1	210.0	1,203	1.000	1,203	1,203	0
2004.2	204.0	1,442	1.000	1,442	1,442	0
2005.1	198.0	1,292	1.000	1,292	1,292	0
2005.2	192.0	1,328	1.000	1,328	1,328	(0)
2006.1	186.0	1,124	1.000	1,124	1,124	0
2006.2	180.0	1,366	1.000	1,366	1,366	0
2007.1	174.0	1,133	1.000	1,133	1,133	0
2007.2	168.0	1,242	1.000	1,242	1,242	0
2008.1	162.0	896	1.000	896	896	0
2008.2	156.0	1,079	1.000	1,079	1,079	(0)
2009.1	150.0	1,020	1.000	1,020	1,020	(0)
2009.2	144.0	1,172	1.000	1,172	1,172	(0)
2010.1	138.0	1,053	1.000	1,053	1,053	(0)
2010.2	132.0	1,219	1.000	1,219	1,220	(1)
2011.1	126.0	1,039	1.000	1,039	1,039	(0)
2011.2	120.0	1,251	1.000	1,250	1,250	0
2012.1	114.0	1,106	0.999	1,105	1,105	0
2012.2	108.0	1,194	0.999	1,193	1,193	0
2013.1	102.0	1,207	0.999	1,206	1,206	0
2013.2	96.0	1,383	0.999	1,382	1,381	0
2014.1	90.0	1,114	0.999	1,113	1,113	(0)
2014.2	84.0	1,225	0.999	1,224	1,222	2
2015.1	78.0	1,261	0.998	1,259	1,260	(1)
2015.2	72.0	1,365	0.998	1,362	1,363	(1)
2016.1	66.0	1,187	0.997	1,184	1,186	(2)
2016.2	60.0	1,369	0.996	1,363	1,362	1
2017.1	54.0	1,251	0.995	1,245	1,246	(1)
2017.2	48.0	1,381	0.996	1,376	1,388	(13)
2018.1	42.0	1,163	0.995	1,157	1,163	(6)
2018.2	36.0	1,386	1.000	1,385	1,375	11
2019.1	30.0	1,117	1.001	1,118	1,120	(1)
2019.2	24.0	1,280	1.027	1,314	1,305	9
2020.1	18.0	688	1.057	727	735	(8)
2020.2	12.0	897	1.084	972	944	28
2021.1	6.0	727	1.244	904		
Total		49,010		49,297	48,375	18

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

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

(1)	(2)	(3)	(4)	(5) (3) * (4)	(6) Prior Report	(7) (5) - (6)
Reported Claim Counts: Development Method						
Accident Semester	Maturity (in Months)	Reported Claim Counts	Selected Age-to-Ultimate Development Factors	Selected Ultimate Claim Counts	Prior	Difference
2001.2	240.0	5,230	1.000	5,230	5,230	0
2002.1	234.0	4,815	1.000	4,815	4,815	0
2002.2	228.0	4,591	1.000	4,591	4,591	0
2003.1	222.0	4,349	1.000	4,349	4,349	0
2003.2	216.0	3,954	1.000	3,954	3,954	0
2004.1	210.0	4,306	1.000	4,306	4,306	0
2004.2	204.0	4,582	1.000	4,582	4,582	0
2005.1	198.0	4,663	1.000	4,663	4,663	0
2005.2	192.0	4,771	1.000	4,771	4,771	0
2006.1	186.0	4,672	1.000	4,672	4,672	0
2006.2	180.0	5,590	1.000	5,590	5,590	0
2007.1	174.0	5,166	1.000	5,166	5,167	(1)
2007.2	168.0	5,785	1.000	5,785	5,785	0
2008.1	162.0	5,034	1.000	5,034	5,034	0
2008.2	156.0	5,676	1.000	5,676	5,676	0
2009.1	150.0	5,661	1.000	5,661	5,661	0
2009.2	144.0	6,283	1.000	6,283	6,283	0
2010.1	138.0	5,699	1.000	5,699	5,699	0
2010.2	132.0	6,481	1.000	6,481	6,480	1
2011.1	126.0	5,819	1.000	5,819	5,819	0
2011.2	120.0	6,480	1.000	6,480	6,480	0
2012.1	114.0	5,740	1.000	5,740	5,740	0
2012.2	108.0	6,165	1.000	6,165	6,165	(0)
2013.1	102.0	3,356	1.000	3,356	3,356	0
2013.2	96.0	400	1.000	400	400	0
2014.1	90.0	375	1.000	375	375	0
2014.2	84.0	347	1.000	347	347	0
2015.1	78.0	318	1.000	318	318	0
2015.2	72.0	379	1.000	379	378	1
2016.1	66.0	301	1.000	301	301	(0)
2016.2	60.0	329	1.000	329	328	1
2017.1	54.0	349	0.997	348	346	1
2017.2	48.0	441	0.996	439	439	(0)
2018.1	42.0	387	0.996	385	385	0
2018.2	36.0	396	0.994	394	392	2
2019.1	30.0	335	0.992	332	324	8
2019.2	24.0	383	1.004	385	376	9
2020.1	18.0	347	1.012	351	370	(19)
2020.2	12.0	336	1.013	340	294	47
2021.1	6.0	301	0.811	244		
Total		130,592		130,534	130,237	53

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

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

(1)	(2)	(3)	(4)	(5) (3) * (4)	(6) Prior Report	(7) (5) - (6)
Reported Claim Counts: Development Method						
Accident Semester	Maturity (in Months)	Reported Claim Counts	Selected Age-to-Ultimate Development Factors	Selected Ultimate Claim Counts	Prior	Difference
2001.2	240.0	0	1.000	0	0	0
2002.1	234.0	0	1.000	0	0	0
2002.2	228.0	0	1.000	0	0	0
2003.1	222.0	0	1.000	0	0	0
2003.2	216.0	0	1.000	0	0	0
2004.1	210.0	0	1.000	0	0	0
2004.2	204.0	0	1.000	0	0	0
2005.1	198.0	0	1.000	0	0	0
2005.2	192.0	0	1.000	0	0	0
2006.1	186.0	0	1.000	0	0	0
2006.2	180.0	0	1.000	0	0	0
2007.1	174.0	0	1.000	0	0	0
2007.2	168.0	0	1.000	0	0	0
2008.1	162.0	0	1.000	0	0	0
2008.2	156.0	0	1.000	0	0	0
2009.1	150.0	0	1.000	0	0	0
2009.2	144.0	0	1.000	0	0	0
2010.1	138.0	0	1.000	0	0	0
2010.2	132.0	0	1.000	0	0	0
2011.1	126.0	0	1.000	0	0	0
2011.2	120.0	0	1.000	0	0	0
2012.1	114.0	0	1.000	0	0	0
2012.2	108.0	0	1.000	0	0	0
2013.1	102.0	2,574	1.000	2,574	2,577	(3)
2013.2	96.0	6,846	1.000	6,846	6,846	0
2014.1	90.0	6,777	1.000	6,777	6,777	0
2014.2	84.0	7,250	1.000	7,250	7,250	0
2015.1	78.0	8,739	1.000	8,739	8,740	(1)
2015.2	72.0	7,594	1.000	7,594	7,594	0
2016.1	66.0	7,239	1.000	7,239	7,238	1
2016.2	60.0	8,144	1.000	8,144	8,144	(0)
2017.1	54.0	7,642	1.000	7,642	7,642	(0)
2017.2	48.0	8,349	1.000	8,349	8,350	(1)
2018.1	42.0	7,651	1.000	7,651	7,651	(0)
2018.2	36.0	8,597	1.000	8,597	8,600	(3)
2019.1	30.0	7,769	1.000	7,769	7,768	1
2019.2	24.0	8,343	1.000	8,341	8,337	3
2020.1	18.0	5,300	1.000	5,300	5,293	6
2020.2	12.0	6,140	1.000	6,142	6,107	35
2021.1	6.0	5,544	1.027	5,693		
Total		120,498		120,648	114,915	40

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

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

(1)	(2)	(3)	(4)	(5) (3) * (4)	(6) Prior Report	(7) (5) - (6)
Reported Claim Counts: Development Method						
Accident Semester	Maturity (in Months)	Reported Claim Counts	Selected Age-to- Ultimate Development Factors	Selected Ultimate Claim Counts	Prior	Difference
2001.2	240.0	2,690	1.000	2,690	2,690	0
2002.1	234.0	2,277	1.000	2,277	2,277	0
2002.2	228.0	2,590	1.000	2,590	2,590	0
2003.1	222.0	2,181	1.000	2,181	2,181	0
2003.2	216.0	2,043	1.000	2,043	2,043	0
2004.1	210.0	1,793	1.000	1,793	1,793	0
2004.2	204.0	2,032	1.000	2,032	2,032	0
2005.1	198.0	1,813	1.000	1,813	1,813	0
2005.2	192.0	1,994	1.000	1,994	1,994	0
2006.1	186.0	1,763	1.000	1,763	1,763	0
2006.2	180.0	1,893	1.000	1,893	1,893	0
2007.1	174.0	1,829	1.000	1,829	1,829	0
2007.2	168.0	1,892	1.000	1,892	1,892	0
2008.1	162.0	1,456	1.000	1,456	1,456	0
2008.2	156.0	1,644	1.000	1,644	1,644	0
2009.1	150.0	1,543	1.000	1,543	1,543	(0)
2009.2	144.0	1,762	1.000	1,762	1,762	0
2010.1	138.0	1,526	1.000	1,526	1,526	0
2010.2	132.0	1,900	1.000	1,900	1,899	1
2011.1	126.0	1,646	1.000	1,646	1,646	0
2011.2	120.0	1,950	1.000	1,950	1,950	0
2012.1	114.0	1,709	1.000	1,709	1,709	0
2012.2	108.0	1,867	1.000	1,867	1,867	1
2013.1	102.0	1,837	1.000	1,837	1,837	(0)
2013.2	96.0	2,347	1.000	2,347	2,347	0
2014.1	90.0	1,894	1.000	1,894	1,895	(1)
2014.2	84.0	2,155	1.000	2,155	2,156	(1)
2015.1	78.0	2,198	1.000	2,198	2,198	(1)
2015.2	72.0	2,377	1.000	2,376	2,377	(1)
2016.1	66.0	2,186	0.999	2,185	2,188	(4)
2016.2	60.0	2,548	0.999	2,546	2,549	(2)
2017.1	54.0	2,267	1.000	2,266	2,264	2
2017.2	48.0	2,583	1.000	2,582	2,579	3
2018.1	42.0	2,291	0.999	2,290	2,289	1
2018.2	36.0	2,708	0.999	2,705	2,699	7
2019.1	30.0	2,298	0.999	2,296	2,290	6
2019.2	24.0	2,677	0.999	2,674	2,680	(6)
2020.1	18.0	1,560	0.997	1,556	1,552	3
2020.2	12.0	1,980	0.987	1,955	1,920	35
2021.1	6.0	1,862	0.921	1,715		
Total		81,561		81,370	79,612	43

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

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

(1)	(2)	(3)	(4)	(5) (3) * (4)	(6) Prior Report	(7) (5) - (6)
Reported Claim Counts: Development Method						
Accident Semester	Maturity (in Months)	Reported Claim Counts	Selected Age-to-Ultimate Development Factors	Selected Ultimate Claim Counts	Prior	Difference
2001.2	240.0	114	1.000	114	114	0
2002.1	234.0	68	1.000	68	68	0
2002.2	228.0	76	1.000	76	76	0
2003.1	222.0	72	1.000	72	72	0
2003.2	216.0	113	1.000	113	113	0
2004.1	210.0	101	1.000	101	101	0
2004.2	204.0	78	1.000	78	78	0
2005.1	198.0	70	1.000	70	70	0
2005.2	192.0	64	1.000	64	64	0
2006.1	186.0	77	1.000	77	77	0
2006.2	180.0	67	1.000	67	67	0
2007.1	174.0	59	1.000	59	59	0
2007.2	168.0	92	1.000	92	92	0
2008.1	162.0	66	1.000	66	66	0
2008.2	156.0	59	1.000	59	59	0
2009.1	150.0	43	1.000	43	43	0
2009.2	144.0	70	1.000	70	70	0
2010.1	138.0	53	1.000	53	53	0
2010.2	132.0	77	1.000	77	77	0
2011.1	126.0	62	1.000	62	62	0
2011.2	120.0	74	1.000	74	74	(0)
2012.1	114.0	63	1.001	63	63	0
2012.2	108.0	82	1.001	82	81	1
2013.1	102.0	87	1.001	87	87	0
2013.2	96.0	114	1.000	114	113	0
2014.1	90.0	91	0.996	91	90	0
2014.2	84.0	88	0.995	88	88	0
2015.1	78.0	132	0.996	132	131	0
2015.2	72.0	113	0.997	113	112	1
2016.1	66.0	107	0.992	106	107	(0)
2016.2	60.0	119	0.988	118	119	(1)
2017.1	54.0	85	0.983	84	85	(2)
2017.2	48.0	104	0.978	102	102	(1)
2018.1	42.0	79	0.973	77	76	1
2018.2	36.0	86	0.974	84	87	(3)
2019.1	30.0	90	0.975	88	90	(2)
2019.2	24.0	70	0.973	68	65	3
2020.1	18.0	64	0.973	62	56	7
2020.2	12.0	78	0.994	78	59	18
2021.1	6.0	45	1.172	53		
Total		3,252		3,241	3,167	22

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

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

(1)	(2)	(3)	(4)	(5) (3) * (4)	(6) Prior Report	(7) (5) - (6)
Reported Claim Counts: Development Method						
Accident Semester	Maturity (in Months)	Reported Claim Counts	Selected Age-to-Ultimate Development Factors	Selected Ultimate Claim Counts	Prior	Difference
2001.2	240.0	5,644	1.000	5,644	5,644	0
2002.1	234.0	5,339	1.000	5,339	5,339	0
2002.2	228.0	5,186	1.000	5,186	5,186	0
2003.1	222.0	4,684	1.000	4,684	4,684	0
2003.2	216.0	4,198	1.000	4,198	4,198	0
2004.1	210.0	4,967	1.000	4,967	4,967	0
2004.2	204.0	5,336	1.000	5,336	5,336	0
2005.1	198.0	5,314	1.000	5,314	5,314	0
2005.2	192.0	5,571	1.000	5,571	5,571	0
2006.1	186.0	5,558	1.000	5,558	5,558	0
2006.2	180.0	6,713	1.000	6,713	6,713	0
2007.1	174.0	6,815	1.000	6,815	6,815	(0)
2007.2	168.0	6,709	1.000	6,709	6,709	0
2008.1	162.0	5,941	1.000	5,941	5,941	0
2008.2	156.0	6,198	1.000	6,198	6,198	0
2009.1	150.0	6,625	1.000	6,625	6,625	0
2009.2	144.0	6,933	1.000	6,933	6,933	0
2010.1	138.0	5,905	1.000	5,905	5,905	0
2010.2	132.0	6,355	1.000	6,355	6,355	0
2011.1	126.0	6,225	1.000	6,225	6,226	(1)
2011.2	120.0	6,773	1.000	6,773	6,774	(1)
2012.1	114.0	6,305	1.000	6,305	6,306	(1)
2012.2	108.0	6,291	1.000	6,290	6,291	(0)
2013.1	102.0	5,977	1.000	5,976	5,978	(1)
2013.2	96.0	5,740	1.000	5,739	5,740	(1)
2014.1	90.0	5,495	1.000	5,494	5,495	(1)
2014.2	84.0	5,033	1.000	5,032	5,033	(1)
2015.1	78.0	7,201	1.000	7,200	7,201	(1)
2015.2	72.0	5,653	1.000	5,652	5,653	(1)
2016.1	66.0	5,671	1.000	5,670	5,670	(0)
2016.2	60.0	6,018	1.000	6,017	6,016	1
2017.1	54.0	6,013	1.000	6,012	6,012	0
2017.2	48.0	6,108	1.000	6,106	6,109	(2)
2018.1	42.0	6,513	1.000	6,511	6,517	(6)
2018.2	36.0	6,803	1.000	6,802	6,805	(3)
2019.1	30.0	6,583	1.000	6,581	6,583	(3)
2019.2	24.0	6,615	0.999	6,610	6,609	1
2020.1	18.0	4,899	0.999	4,892	4,879	13
2020.2	12.0	5,136	0.997	5,119	5,082	37
2021.1	6.0	5,253	0.983	5,166		
Total		236,296		236,163	230,967	30

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

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

(1)	(2)	(3)	(4)	(5) (3) * (4)	(6) Prior Report	(7) (5) - (6)
Reported Claim Counts: Development Method						
Accident Semester	Maturity (in Months)	Reported Claim Counts	Selected Age-to-Ultimate Development Factors	Selected Ultimate Claim Counts	Prior	Difference
2001.2	240.0	12,854	1.000	12,854	12,853	1
2002.1	234.0	11,849	1.000	11,849	11,849	0
2002.2	228.0	10,325	1.000	10,325	10,325	0
2003.1	222.0	8,514	1.000	8,514	8,514	0
2003.2	216.0	9,281	1.000	9,281	9,281	0
2004.1	210.0	7,210	1.000	7,210	7,210	0
2004.2	204.0	7,515	1.000	7,515	7,515	0
2005.1	198.0	7,431	1.000	7,431	7,431	0
2005.2	192.0	8,130	1.000	8,130	8,130	0
2006.1	186.0	8,000	1.000	8,000	8,000	0
2006.2	180.0	8,634	1.000	8,634	8,634	0
2007.1	174.0	9,591	1.000	9,591	9,591	0
2007.2	168.0	10,187	1.000	10,187	10,187	0
2008.1	162.0	10,414	1.000	10,414	10,414	0
2008.2	156.0	10,948	1.000	10,948	10,948	0
2009.1	150.0	11,191	1.000	11,191	11,191	0
2009.2	144.0	11,405	1.000	11,405	11,405	0
2010.1	138.0	9,861	1.000	9,861	9,861	0
2010.2	132.0	11,075	1.000	11,075	11,075	0
2011.1	126.0	12,499	1.000	12,499	12,499	0
2011.2	120.0	13,696	1.000	13,696	13,696	0
2012.1	114.0	11,561	1.000	11,561	11,561	0
2012.2	108.0	12,015	1.000	12,015	12,015	(0)
2013.1	102.0	11,413	1.000	11,413	11,413	(0)
2013.2	96.0	13,301	1.000	13,301	13,301	(0)
2014.1	90.0	12,473	1.000	12,473	12,473	(0)
2014.2	84.0	13,059	1.000	13,059	13,058	1
2015.1	78.0	15,202	1.000	15,202	15,202	(0)
2015.2	72.0	13,945	1.000	13,945	13,945	(0)
2016.1	66.0	13,556	1.000	13,556	13,557	(1)
2016.2	60.0	14,400	1.000	14,400	14,400	(0)
2017.1	54.0	14,180	1.000	14,180	14,181	(1)
2017.2	48.0	14,732	1.000	14,733	14,732	1
2018.1	42.0	14,914	1.000	14,915	14,916	(2)
2018.2	36.0	15,014	1.000	15,016	15,018	(3)
2019.1	30.0	14,829	1.000	14,833	14,836	(3)
2019.2	24.0	15,793	1.001	15,806	15,786	20
2020.1	18.0	12,361	1.003	12,395	12,391	4
2020.2	12.0	14,528	1.014	14,726	15,148	(422)
2021.1	6.0	10,024	1.255	12,584		
Total		467,910		470,721	458,541	(404)

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

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

(1)	(2)	(3)	(4)	(5) (3) * (4)	(6) Prior Report	(7) (5) - (6)
Reported Claim Counts: Development Method						
Accident Semester	Maturity (in Months)	Reported Claim Counts	Selected Age-to-Ultimate Development Factors	Selected Ultimate Claim Counts	Prior	Difference
2001.2	240.0	1,587	1.000	1,587	1,587	0
2002.1	234.0	1,533	1.000	1,533	1,533	0
2002.2	228.0	1,396	1.000	1,396	1,396	0
2003.1	222.0	1,280	1.000	1,280	1,280	0
2003.2	216.0	1,545	1.000	1,545	1,545	0
2004.1	210.0	1,551	1.000	1,551	1,551	0
2004.2	204.0	1,764	1.000	1,764	1,764	0
2005.1	198.0	1,583	1.000	1,583	1,583	0
2005.2	192.0	1,451	1.000	1,451	1,451	0
2006.1	186.0	1,338	1.000	1,338	1,338	0
2006.2	180.0	1,523	1.000	1,523	1,523	0
2007.1	174.0	1,503	1.000	1,503	1,503	0
2007.2	168.0	1,422	1.000	1,422	1,422	0
2008.1	162.0	1,285	1.000	1,285	1,285	0
2008.2	156.0	1,484	1.000	1,484	1,484	0
2009.1	150.0	1,487	1.000	1,487	1,487	0
2009.2	144.0	1,590	1.000	1,590	1,590	0
2010.1	138.0	1,381	1.000	1,381	1,381	0
2010.2	132.0	1,600	1.000	1,600	1,600	0
2011.1	126.0	1,531	1.000	1,531	1,531	0
2011.2	120.0	1,759	1.000	1,759	1,759	0
2012.1	114.0	1,440	1.000	1,440	1,440	0
2012.2	108.0	1,554	1.000	1,554	1,554	0
2013.1	102.0	1,390	1.000	1,390	1,390	0
2013.2	96.0	1,433	1.000	1,433	1,433	0
2014.1	90.0	1,266	1.000	1,266	1,266	0
2014.2	84.0	1,336	1.000	1,336	1,336	0
2015.1	78.0	1,639	1.000	1,639	1,639	0
2015.2	72.0	1,375	1.000	1,375	1,375	0
2016.1	66.0	1,382	1.000	1,382	1,382	0
2016.2	60.0	1,532	1.000	1,532	1,533	(1)
2017.1	54.0	1,489	1.000	1,489	1,487	2
2017.2	48.0	1,721	1.000	1,720	1,721	(0)
2018.1	42.0	1,607	1.000	1,606	1,609	(3)
2018.2	36.0	1,692	1.000	1,692	1,694	(3)
2019.1	30.0	1,604	1.000	1,604	1,603	1
2019.2	24.0	1,730	1.000	1,731	1,726	4
2020.1	18.0	1,229	1.001	1,231	1,232	(2)
2020.2	12.0	1,489	1.010	1,504	1,462	42
2021.1	6.0	1,141	1.105	1,261		
Total		59,642		59,774	58,471	42

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

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

(1)	(2)	(3)	(4)	(5) (3) * (4)	(6) Prior Report	(7) (5) - (6)
Reported Claim Counts: Development Method						
Accident Semester	Maturity (in Months)	Reported Claim Counts	Selected Age-to-Ultimate Development Factors	Selected Ultimate Claim Counts	Prior	Difference
2001.2	240.0	50	1.000	50	50	0
2002.1	234.0	34	1.000	34	34	0
2002.2	228.0	21	1.000	21	21	0
2003.1	222.0	24	1.000	24	24	0
2003.2	216.0	37	1.000	37	37	0
2004.1	210.0	24	1.000	24	24	0
2004.2	204.0	19	1.000	19	19	0
2005.1	198.0	20	1.000	20	20	0
2005.2	192.0	13	1.000	13	13	0
2006.1	186.0	23	1.000	23	23	0
2006.2	180.0	15	1.000	15	15	0
2007.1	174.0	13	1.000	13	13	0
2007.2	168.0	9	1.000	9	9	0
2008.1	162.0	17	1.000	17	17	0
2008.2	156.0	16	1.000	16	16	0
2009.1	150.0	10	1.000	10	10	0
2009.2	144.0	19	1.000	19	19	0
2010.1	138.0	5	1.000	5	5	0
2010.2	132.0	10	1.000	10	10	0
2011.1	126.0	12	1.000	12	12	0
2011.2	120.0	11	1.000	11	11	0
2012.1	114.0	3	1.000	3	3	0
2012.2	108.0	8	1.000	8	8	0
2013.1	102.0	8	1.000	8	8	0
2013.2	96.0	11	1.000	11	11	0
2014.1	90.0	5	1.000	5	5	0
2014.2	84.0	9	1.000	9	9	0
2015.1	78.0	8	1.000	8	8	0
2015.2	72.0	1	1.000	1	1	0
2016.1	66.0	7	1.000	7	7	0
2016.2	60.0	2	1.000	2	2	0
2017.1	54.0	5	1.000	5	5	0
2017.2	48.0	3	1.000	3	3	0
2018.1	42.0	11	1.000	11	11	0
2018.2	36.0	4	0.994	4	4	0
2019.1	30.0	3	0.994	3	3	0
2019.2	24.0	3	1.001	3	3	0
2020.1	18.0	1	0.993	1	1	0
2020.2	12.0	5	0.993	5	6	(1)
2021.1	6.0	9	1.010	9		
Total		508		508	500	(1)

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	0.029 (CI = +/-0.011; p = 0.000)	-0.226 (CI = +/-0.113; p = 0.000)	0.556	+2.94%
Loss Cost	2004.2	0.032 (CI = +/-0.011; p = 0.000)	-0.242 (CI = +/-0.112; p = 0.000)	0.590	+3.23%
Loss Cost	2005.1	0.034 (CI = +/-0.012; p = 0.000)	-0.230 (CI = +/-0.112; p = 0.000)	0.612	+3.46%
Loss Cost	2005.2	0.037 (CI = +/-0.012; p = 0.000)	-0.245 (CI = +/-0.112; p = 0.000)	0.634	+3.74%
Loss Cost	2006.1	0.038 (CI = +/-0.013; p = 0.000)	-0.238 (CI = +/-0.115; p = 0.000)	0.638	+3.86%
Loss Cost	2006.2	0.039 (CI = +/-0.014; p = 0.000)	-0.245 (CI = +/-0.118; p = 0.000)	0.624	+4.00%
Loss Cost	2007.1	0.040 (CI = +/-0.015; p = 0.000)	-0.241 (CI = +/-0.122; p = 0.000)	0.624	+4.10%
Loss Cost	2007.2	0.042 (CI = +/-0.016; p = 0.000)	-0.248 (CI = +/-0.126; p = 0.000)	0.607	+4.24%
Loss Cost	2008.1	0.041 (CI = +/-0.017; p = 0.000)	-0.250 (CI = +/-0.131; p = 0.001)	0.599	+4.20%
Loss Cost	2008.2	0.037 (CI = +/-0.018; p = 0.000)	-0.232 (CI = +/-0.132; p = 0.001)	0.532	+3.80%
Loss Cost	2009.1	0.031 (CI = +/-0.017; p = 0.001)	-0.259 (CI = +/-0.123; p = 0.000)	0.566	+3.13%
Loss Cost	2009.2	0.026 (CI = +/-0.017; p = 0.006)	-0.239 (CI = +/-0.121; p = 0.001)	0.497	+2.63%
Loss Cost	2010.1	0.023 (CI = +/-0.019; p = 0.018)	-0.250 (CI = +/-0.124; p = 0.000)	0.504	+2.33%
Loss Cost	2010.2	0.019 (CI = +/-0.020; p = 0.060)	-0.234 (CI = +/-0.126; p = 0.001)	0.432	+1.92%
Loss Cost	2011.1	0.012 (CI = +/-0.020; p = 0.209)	-0.258 (CI = +/-0.120; p = 0.000)	0.500	+1.24%
Loss Cost	2011.2	0.009 (CI = +/-0.022; p = 0.391)	-0.247 (CI = +/-0.125; p = 0.001)	0.451	+0.91%
Loss Cost	2012.1	0.007 (CI = +/-0.024; p = 0.563)	-0.254 (CI = +/-0.131; p = 0.001)	0.458	+0.67%
Loss Cost	2012.2	0.005 (CI = +/-0.027; p = 0.671)	-0.250 (CI = +/-0.140; p = 0.002)	0.424	+0.55%
Loss Cost	2013.1	0.001 (CI = +/-0.030; p = 0.950)	-0.263 (CI = +/-0.146; p = 0.002)	0.448	+0.09%
Loss Cost	2013.2	-0.008 (CI = +/-0.032; p = 0.595)	-0.238 (CI = +/-0.147; p = 0.004)	0.427	-0.80%
Loss Cost	2014.1	-0.013 (CI = +/-0.036; p = 0.440)	-0.251 (CI = +/-0.155; p = 0.004)	0.442	-1.30%
Loss Cost	2014.2	-0.018 (CI = +/-0.041; p = 0.351)	-0.238 (CI = +/-0.167; p = 0.010)	0.427	-1.82%
Loss Cost	2015.1	-0.033 (CI = +/-0.043; p = 0.117)	-0.269 (CI = +/-0.160; p = 0.004)	0.554	-3.23%
Loss Cost	2015.2	-0.056 (CI = +/-0.037; p = 0.008)	-0.219 (CI = +/-0.129; p = 0.004)	0.724	-5.45%
Loss Cost	2016.1	-0.062 (CI = +/-0.044; p = 0.012)	-0.230 (CI = +/-0.140; p = 0.005)	0.694	-6.01%
Severity	2004.1	0.052 (CI = +/-0.007; p = 0.000)	-0.101 (CI = +/-0.073; p = 0.008)	0.866	+5.30%
Severity	2004.2	0.054 (CI = +/-0.007; p = 0.000)	-0.113 (CI = +/-0.071; p = 0.003)	0.877	+5.52%
Severity	2005.1	0.055 (CI = +/-0.008; p = 0.000)	-0.106 (CI = +/-0.071; p = 0.005)	0.878	+5.64%
Severity	2005.2	0.056 (CI = +/-0.008; p = 0.000)	-0.110 (CI = +/-0.074; p = 0.005)	0.870	+5.71%
Severity	2006.1	0.056 (CI = +/-0.008; p = 0.000)	-0.107 (CI = +/-0.076; p = 0.007)	0.865	+5.78%
Severity	2006.2	0.057 (CI = +/-0.009; p = 0.000)	-0.111 (CI = +/-0.078; p = 0.007)	0.854	+5.85%
Severity	2007.1	0.057 (CI = +/-0.010; p = 0.000)	-0.112 (CI = +/-0.081; p = 0.008)	0.843	+5.81%
Severity	2007.2	0.057 (CI = +/-0.010; p = 0.000)	-0.114 (CI = +/-0.084; p = 0.010)	0.826	+5.85%
Severity	2008.1	0.056 (CI = +/-0.011; p = 0.000)	-0.117 (CI = +/-0.087; p = 0.011)	0.812	+5.78%
Severity	2008.2	0.055 (CI = +/-0.012; p = 0.000)	-0.113 (CI = +/-0.091; p = 0.017)	0.784	+5.69%
Severity	2009.1	0.052 (CI = +/-0.012; p = 0.000)	-0.127 (CI = +/-0.089; p = 0.007)	0.776	+5.32%
Severity	2009.2	0.049 (CI = +/-0.013; p = 0.000)	-0.115 (CI = +/-0.089; p = 0.014)	0.738	+5.00%
Severity	2010.1	0.048 (CI = +/-0.014; p = 0.000)	-0.116 (CI = +/-0.093; p = 0.017)	0.720	+4.96%
Severity	2010.2	0.047 (CI = +/-0.015; p = 0.000)	-0.109 (CI = +/-0.097; p = 0.030)	0.666	+4.76%
Severity	2011.1	0.043 (CI = +/-0.016; p = 0.000)	-0.121 (CI = +/-0.098; p = 0.018)	0.644	+4.39%
Severity	2011.2	0.044 (CI = +/-0.018; p = 0.000)	-0.125 (CI = +/-0.103; p = 0.021)	0.606	+4.50%
Severity	2012.1	0.046 (CI = +/-0.020; p = 0.000)	-0.120 (CI = +/-0.109; p = 0.033)	0.601	+4.67%
Severity	2012.2	0.049 (CI = +/-0.022; p = 0.000)	-0.129 (CI = +/-0.115; p = 0.030)	0.582	+4.97%
Severity	2013.1	0.052 (CI = +/-0.024; p = 0.000)	-0.119 (CI = +/-0.120; p = 0.052)	0.596	+5.35%
Severity	2013.2	0.046 (CI = +/-0.026; p = 0.003)	-0.100 (CI = +/-0.122; p = 0.100)	0.478	+4.67%
Severity	2014.1	0.044 (CI = +/-0.030; p = 0.008)	-0.103 (CI = +/-0.132; p = 0.114)	0.441	+4.54%
Severity	2014.2	0.047 (CI = +/-0.036; p = 0.015)	-0.109 (CI = +/-0.144; p = 0.122)	0.385	+4.80%
Severity	2015.1	0.047 (CI = +/-0.042; p = 0.032)	-0.109 (CI = +/-0.158; p = 0.155)	0.355	+4.82%
Severity	2015.2	0.026 (CI = +/-0.040; p = 0.166)	-0.064 (CI = +/-0.137; p = 0.317)	0.083	+2.67%
Severity	2016.1	0.032 (CI = +/-0.047; p = 0.155)	-0.053 (CI = +/-0.150; p = 0.435)	0.102	+3.26%
Frequency	2004.1	-0.023 (CI = +/-0.008; p = 0.000)	-0.126 (CI = +/-0.084; p = 0.005)	0.526	-2.23%
Frequency	2004.2	-0.022 (CI = +/-0.009; p = 0.000)	-0.130 (CI = +/-0.087; p = 0.005)	0.512	-2.17%
Frequency	2005.1	-0.021 (CI = +/-0.009; p = 0.000)	-0.124 (CI = +/-0.088; p = 0.008)	0.459	-2.06%
Frequency	2005.2	-0.019 (CI = +/-0.010; p = 0.000)	-0.134 (CI = +/-0.089; p = 0.004)	0.448	-1.87%
Frequency	2006.1	-0.018 (CI = +/-0.010; p = 0.001)	-0.131 (CI = +/-0.092; p = 0.007)	0.400	-1.81%
Frequency	2006.2	-0.018 (CI = +/-0.011; p = 0.003)	-0.135 (CI = +/-0.095; p = 0.007)	0.391	-1.75%
Frequency	2007.1	-0.016 (CI = +/-0.012; p = 0.008)	-0.128 (CI = +/-0.097; p = 0.012)	0.329	-1.62%
Frequency	2007.2	-0.015 (CI = +/-0.012; p = 0.018)	-0.134 (CI = +/-0.101; p = 0.011)	0.321	-1.51%
Frequency	2008.1	-0.015 (CI = +/-0.013; p = 0.030)	-0.133 (CI = +/-0.105; p = 0.015)	0.281	-1.49%
Frequency	2008.2	-0.018 (CI = +/-0.014; p = 0.014)	-0.119 (CI = +/-0.105; p = 0.028)	0.314	-1.79%
Frequency	2009.1	-0.021 (CI = +/-0.015; p = 0.007)	-0.132 (CI = +/-0.106; p = 0.017)	0.360	-2.08%
Frequency	2009.2	-0.023 (CI = +/-0.016; p = 0.007)	-0.124 (CI = +/-0.110; p = 0.029)	0.371	-2.26%
Frequency	2010.1	-0.025 (CI = +/-0.017; p = 0.005)	-0.134 (CI = +/-0.113; p = 0.022)	0.386	-2.51%
Frequency	2010.2	-0.028 (CI = +/-0.019; p = 0.006)	-0.126 (CI = +/-0.118; p = 0.037)	0.398	-2.72%
Frequency	2011.1	-0.031 (CI = +/-0.020; p = 0.005)	-0.137 (CI = +/-0.121; p = 0.029)	0.413	-3.02%
Frequency	2011.2	-0.035 (CI = +/-0.022; p = 0.003)	-0.122 (CI = +/-0.124; p = 0.054)	0.448	-3.44%
Frequency	2012.1	-0.039 (CI = +/-0.023; p = 0.003)	-0.134 (CI = +/-0.128; p = 0.040)	0.463	-3.82%
Frequency	2012.2	-0.043 (CI = +/-0.026; p = 0.003)	-0.121 (CI = +/-0.134; p = 0.072)	0.484	-4.21%
Frequency	2013.1	-0.051 (CI = +/-0.026; p = 0.001)	-0.145 (CI = +/-0.130; p = 0.031)	0.568	-5.00%
Frequency	2013.2	-0.054 (CI = +/-0.030; p = 0.002)	-0.138 (CI = +/-0.139; p = 0.052)	0.563	-5.22%
Frequency	2014.1	-0.058 (CI = +/-0.034; p = 0.003)	-0.148 (CI = +/-0.148; p = 0.051)	0.535	-5.59%
Frequency	2014.2	-0.065 (CI = +/-0.039; p = 0.003)	-0.128 (CI = +/-0.156; p = 0.098)	0.566	-6.32%
Frequency	2015.1	-0.080 (CI = +/-0.039; p = 0.001)	-0.160 (CI = +/-0.146; p = 0.034)	0.676	-7.68%
Frequency	2015.2	-0.082 (CI = +/-0.047; p = 0.003)	-0.155 (CI = +/-0.163; p = 0.060)	0.657	-7.91%
Frequency	2016.1	-0.094 (CI = +/-0.054; p = 0.004)	-0.176 (CI = +/-0.171; p = 0.045)	0.665	-8.98%

Bodily Injury

Coverage = BI

End Trend Period = 2020.1

Excluded Points = NA

Parameters Included: time, seasonality

Fit	Start Date	Time	Seasonality	Adjusted R ²	Implied Trend
					Rate
Loss Cost	2004.1	0.035 (CI = +/-0.011; p = 0.000)	-0.230 (CI = +/-0.108; p = 0.000)	0.637	+3.56%
Loss Cost	2004.2	0.039 (CI = +/-0.011; p = 0.000)	-0.250 (CI = +/-0.104; p = 0.000)	0.684	+3.93%
Loss Cost	2005.1	0.041 (CI = +/-0.011; p = 0.000)	-0.234 (CI = +/-0.102; p = 0.000)	0.716	+4.24%
Loss Cost	2005.2	0.045 (CI = +/-0.011; p = 0.000)	-0.253 (CI = +/-0.098; p = 0.000)	0.751	+4.61%
Loss Cost	2006.1	0.047 (CI = +/-0.012; p = 0.000)	-0.244 (CI = +/-0.100; p = 0.000)	0.761	+4.82%
Loss Cost	2006.2	0.049 (CI = +/-0.013; p = 0.000)	-0.255 (CI = +/-0.101; p = 0.000)	0.761	+5.06%
Loss Cost	2007.1	0.051 (CI = +/-0.013; p = 0.000)	-0.247 (CI = +/-0.104; p = 0.000)	0.766	+5.24%
Loss Cost	2007.2	0.054 (CI = +/-0.014; p = 0.000)	-0.259 (CI = +/-0.105; p = 0.000)	0.766	+5.52%
Loss Cost	2008.1	0.054 (CI = +/-0.015; p = 0.000)	-0.257 (CI = +/-0.110; p = 0.000)	0.761	+5.57%
Loss Cost	2008.2	0.051 (CI = +/-0.016; p = 0.000)	-0.243 (CI = +/-0.111; p = 0.000)	0.717	+5.22%
Loss Cost	2009.1	0.044 (CI = +/-0.015; p = 0.000)	-0.268 (CI = +/-0.100; p = 0.000)	0.752	+4.53%
Loss Cost	2009.2	0.040 (CI = +/-0.016; p = 0.000)	-0.252 (CI = +/-0.099; p = 0.000)	0.708	+4.08%
Loss Cost	2010.1	0.038 (CI = +/-0.017; p = 0.000)	-0.259 (CI = +/-0.103; p = 0.000)	0.707	+3.85%
Loss Cost	2010.2	0.035 (CI = +/-0.018; p = 0.001)	-0.248 (CI = +/-0.106; p = 0.000)	0.648	+3.52%
Loss Cost	2011.1	0.028 (CI = +/-0.018; p = 0.005)	-0.270 (CI = +/-0.099; p = 0.000)	0.698	+2.83%
Loss Cost	2011.2	0.026 (CI = +/-0.020; p = 0.015)	-0.264 (CI = +/-0.106; p = 0.000)	0.648	+2.65%
Loss Cost	2012.1	0.025 (CI = +/-0.023; p = 0.035)	-0.267 (CI = +/-0.113; p = 0.000)	0.647	+2.53%
Loss Cost	2012.2	0.026 (CI = +/-0.026; p = 0.049)	-0.271 (CI = +/-0.121; p = 0.000)	0.616	+2.68%
Loss Cost	2013.1	0.023 (CI = +/-0.030; p = 0.119)	-0.280 (CI = +/-0.129; p = 0.000)	0.623	+2.32%
Loss Cost	2013.2	0.015 (CI = +/-0.033; p = 0.332)	-0.261 (CI = +/-0.134; p = 0.001)	0.560	+1.55%
Loss Cost	2014.1	0.012 (CI = +/-0.039; p = 0.516)	-0.269 (CI = +/-0.146; p = 0.002)	0.562	+1.18%
Loss Cost	2014.2	0.010 (CI = +/-0.047; p = 0.633)	-0.266 (CI = +/-0.163; p = 0.005)	0.513	+1.04%
Loss Cost	2015.1	-0.006 (CI = +/-0.050; p = 0.796)	-0.296 (CI = +/-0.159; p = 0.003)	0.621	-0.58%
Loss Cost	2015.2	-0.032 (CI = +/-0.046; p = 0.148)	-0.248 (CI = +/-0.134; p = 0.003)	0.720	-3.15%
Loss Cost	2016.1	-0.037 (CI = +/-0.059; p = 0.176)	-0.255 (CI = +/-0.154; p = 0.007)	0.678	-3.64%
Severity	2004.1	0.054 (CI = +/-0.008; p = 0.000)	-0.099 (CI = +/-0.075; p = 0.011)	0.861	+5.51%
Severity	2004.2	0.056 (CI = +/-0.008; p = 0.000)	-0.113 (CI = +/-0.072; p = 0.003)	0.876	+5.78%
Severity	2005.1	0.058 (CI = +/-0.008; p = 0.000)	-0.105 (CI = +/-0.073; p = 0.006)	0.878	+5.93%
Severity	2005.2	0.059 (CI = +/-0.009; p = 0.000)	-0.111 (CI = +/-0.075; p = 0.005)	0.871	+6.04%
Severity	2006.1	0.060 (CI = +/-0.009; p = 0.000)	-0.106 (CI = +/-0.077; p = 0.009)	0.868	+6.14%
Severity	2006.2	0.061 (CI = +/-0.010; p = 0.000)	-0.111 (CI = +/-0.079; p = 0.008)	0.859	+6.25%
Severity	2007.1	0.061 (CI = +/-0.011; p = 0.000)	-0.112 (CI = +/-0.083; p = 0.010)	0.848	+6.24%
Severity	2007.2	0.061 (CI = +/-0.011; p = 0.000)	-0.115 (CI = +/-0.086; p = 0.011)	0.832	+6.31%
Severity	2008.1	0.061 (CI = +/-0.012; p = 0.000)	-0.117 (CI = +/-0.090; p = 0.013)	0.818	+6.27%
Severity	2008.2	0.060 (CI = +/-0.014; p = 0.000)	-0.114 (CI = +/-0.094; p = 0.020)	0.790	+6.21%
Severity	2009.1	0.057 (CI = +/-0.014; p = 0.000)	-0.128 (CI = +/-0.093; p = 0.009)	0.779	+5.82%
Severity	2009.2	0.053 (CI = +/-0.015; p = 0.000)	-0.116 (CI = +/-0.094; p = 0.018)	0.737	+5.48%
Severity	2010.1	0.053 (CI = +/-0.016; p = 0.000)	-0.116 (CI = +/-0.099; p = 0.024)	0.719	+5.49%
Severity	2010.2	0.052 (CI = +/-0.018; p = 0.000)	-0.110 (CI = +/-0.104; p = 0.040)	0.662	+5.30%
Severity	2011.1	0.048 (CI = +/-0.019; p = 0.000)	-0.122 (CI = +/-0.106; p = 0.028)	0.634	+4.90%
Severity	2011.2	0.050 (CI = +/-0.022; p = 0.000)	-0.128 (CI = +/-0.113; p = 0.029)	0.600	+5.10%
Severity	2012.1	0.052 (CI = +/-0.024; p = 0.000)	-0.120 (CI = +/-0.119; p = 0.048)	0.601	+5.38%
Severity	2012.2	0.057 (CI = +/-0.027; p = 0.001)	-0.134 (CI = +/-0.125; p = 0.038)	0.595	+5.88%
Severity	2013.1	0.063 (CI = +/-0.030; p = 0.001)	-0.119 (CI = +/-0.129; p = 0.068)	0.623	+6.51%
Severity	2013.2	0.056 (CI = +/-0.034; p = 0.004)	-0.102 (CI = +/-0.136; p = 0.127)	0.497	+5.78%
Severity	2014.1	0.056 (CI = +/-0.040; p = 0.010)	-0.102 (CI = +/-0.149; p = 0.160)	0.461	+5.80%
Severity	2014.2	0.062 (CI = +/-0.048; p = 0.016)	-0.114 (CI = +/-0.164; p = 0.150)	0.424	+6.42%
Severity	2015.1	0.065 (CI = +/-0.058; p = 0.031)	-0.109 (CI = +/-0.184; p = 0.209)	0.400	+6.76%
Severity	2015.2	0.039 (CI = +/-0.059; p = 0.162)	-0.060 (CI = +/-0.170; p = 0.428)	0.080	+3.99%
Severity	2016.1	0.052 (CI = +/-0.072; p = 0.131)	-0.042 (CI = +/-0.187; p = 0.606)	0.145	+5.29%
Frequency	2004.1	-0.019 (CI = +/-0.009; p = 0.000)	-0.131 (CI = +/-0.083; p = 0.003)	0.465	-1.85%
Frequency	2004.2	-0.018 (CI = +/-0.009; p = 0.000)	-0.137 (CI = +/-0.085; p = 0.003)	0.455	-1.75%
Frequency	2005.1	-0.016 (CI = +/-0.010; p = 0.002)	-0.129 (CI = +/-0.086; p = 0.005)	0.392	-1.60%
Frequency	2005.2	-0.014 (CI = +/-0.010; p = 0.008)	-0.142 (CI = +/-0.084; p = 0.002)	0.400	-1.34%
Frequency	2006.1	-0.013 (CI = +/-0.010; p = 0.020)	-0.138 (CI = +/-0.087; p = 0.003)	0.345	-1.25%
Frequency	2006.2	-0.011 (CI = +/-0.011; p = 0.046)	-0.143 (CI = +/-0.090; p = 0.003)	0.345	-1.12%
Frequency	2007.1	-0.009 (CI = +/-0.012; p = 0.109)	-0.135 (CI = +/-0.091; p = 0.005)	0.281	-0.94%
Frequency	2007.2	-0.007 (CI = +/-0.012; p = 0.228)	-0.144 (CI = +/-0.093; p = 0.004)	0.292	-0.74%
Frequency	2008.1	-0.007 (CI = +/-0.013; p = 0.319)	-0.140 (CI = +/-0.097; p = 0.007)	0.251	-0.66%
Frequency	2008.2	-0.009 (CI = +/-0.014; p = 0.187)	-0.129 (CI = +/-0.099; p = 0.013)	0.254	-0.93%
Frequency	2009.1	-0.012 (CI = +/-0.015; p = 0.106)	-0.140 (CI = +/-0.100; p = 0.008)	0.299	-1.21%
Frequency	2009.2	-0.013 (CI = +/-0.017; p = 0.108)	-0.136 (CI = +/-0.105; p = 0.014)	0.299	-1.33%
Frequency	2010.1	-0.016 (CI = +/-0.018; p = 0.084)	-0.144 (CI = +/-0.109; p = 0.013)	0.310	-1.55%
Frequency	2010.2	-0.017 (CI = +/-0.020; p = 0.090)	-0.139 (CI = +/-0.115; p = 0.021)	0.311	-1.69%
Frequency	2011.1	-0.020 (CI = +/-0.022; p = 0.072)	-0.148 (CI = +/-0.120; p = 0.019)	0.322	-1.97%
Frequency	2011.2	-0.024 (CI = +/-0.024; p = 0.055)	-0.136 (CI = +/-0.126; p = 0.036)	0.339	-2.34%
Frequency	2012.1	-0.027 (CI = +/-0.027; p = 0.045)	-0.147 (CI = +/-0.131; p = 0.031)	0.350	-2.71%
Frequency	2012.2	-0.031 (CI = +/-0.030; p = 0.048)	-0.138 (CI = +/-0.140; p = 0.054)	0.358	-3.03%
Frequency	2013.1	-0.040 (CI = +/-0.032; p = 0.018)	-0.161 (CI = +/-0.138; p = 0.026)	0.460	-3.93%
Frequency	2013.2	-0.041 (CI = +/-0.038; p = 0.036)	-0.159 (CI = +/-0.152; p = 0.041)	0.449	-4.00%
Frequency	2014.1	-0.045 (CI = +/-0.044; p = 0.047)	-0.167 (CI = +/-0.165; p = 0.047)	0.408	-4.36%
Frequency	2014.2	-0.052 (CI = +/-0.052; p = 0.051)	-0.152 (CI = +/-0.181; p = 0.090)	0.424	-5.06%
Frequency	2015.1	-0.071 (CI = +/-0.054; p = 0.016)	-0.187 (CI = +/-0.172; p = 0.036)	0.576	-6.88%
Frequency	2015.2	-0.071 (CI = +/-0.069; p = 0.046)	-0.187 (CI = +/-0.199; p = 0.062)	0.551	-6.86%
Frequency	2016.1	-0.089 (CI = +/-0.082; p = 0.039)	-0.214 (CI = +/-0.214; p = 0.051)	0.576	-8.48%

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	0.037 (CI = +/-0.012; p = 0.000)	-0.217 (CI = +/-0.108; p = 0.000)	0.660	+3.81%
Loss Cost	2004.2	0.041 (CI = +/-0.012; p = 0.000)	-0.236 (CI = +/-0.103; p = 0.000)	0.709	+4.20%
Loss Cost	2005.1	0.045 (CI = +/-0.012; p = 0.000)	-0.218 (CI = +/-0.100; p = 0.000)	0.747	+4.57%
Loss Cost	2005.2	0.049 (CI = +/-0.011; p = 0.000)	-0.236 (CI = +/-0.094; p = 0.000)	0.786	+4.98%
Loss Cost	2006.1	0.051 (CI = +/-0.012; p = 0.000)	-0.224 (CI = +/-0.095; p = 0.000)	0.800	+5.25%
Loss Cost	2006.2	0.054 (CI = +/-0.012; p = 0.000)	-0.235 (CI = +/-0.095; p = 0.000)	0.804	+5.51%
Loss Cost	2007.1	0.056 (CI = +/-0.013; p = 0.000)	-0.224 (CI = +/-0.096; p = 0.000)	0.814	+5.78%
Loss Cost	2007.2	0.059 (CI = +/-0.013; p = 0.000)	-0.236 (CI = +/-0.096; p = 0.000)	0.819	+6.09%
Loss Cost	2008.1	0.060 (CI = +/-0.014; p = 0.000)	-0.231 (CI = +/-0.100; p = 0.000)	0.817	+6.22%
Loss Cost	2008.2	0.057 (CI = +/-0.015; p = 0.000)	-0.219 (CI = +/-0.101; p = 0.000)	0.784	+5.89%
Loss Cost	2009.1	0.051 (CI = +/-0.014; p = 0.000)	-0.244 (CI = +/-0.091; p = 0.000)	0.812	+5.20%
Loss Cost	2009.2	0.046 (CI = +/-0.015; p = 0.000)	-0.229 (CI = +/-0.089; p = 0.000)	0.780	+4.75%
Loss Cost	2010.1	0.045 (CI = +/-0.016; p = 0.000)	-0.235 (CI = +/-0.094; p = 0.000)	0.775	+4.59%
Loss Cost	2010.2	0.042 (CI = +/-0.018; p = 0.000)	-0.225 (CI = +/-0.097; p = 0.000)	0.726	+4.28%
Loss Cost	2011.1	0.035 (CI = +/-0.018; p = 0.001)	-0.246 (CI = +/-0.092; p = 0.000)	0.759	+3.60%
Loss Cost	2011.2	0.034 (CI = +/-0.020; p = 0.003)	-0.242 (CI = +/-0.098; p = 0.000)	0.711	+3.44%
Loss Cost	2012.1	0.034 (CI = +/-0.023; p = 0.007)	-0.241 (CI = +/-0.106; p = 0.000)	0.708	+3.47%
Loss Cost	2012.2	0.036 (CI = +/-0.026; p = 0.011)	-0.247 (CI = +/-0.114; p = 0.000)	0.678	+3.69%
Loss Cost	2013.1	0.034 (CI = +/-0.031; p = 0.032)	-0.251 (CI = +/-0.124; p = 0.001)	0.676	+3.50%
Loss Cost	2013.2	0.027 (CI = +/-0.034; p = 0.109)	-0.236 (CI = +/-0.129; p = 0.002)	0.597	+2.75%
Loss Cost	2014.1	0.026 (CI = +/-0.042; p = 0.195)	-0.238 (CI = +/-0.144; p = 0.005)	0.590	+2.62%
Loss Cost	2014.2	0.026 (CI = +/-0.051; p = 0.280)	-0.238 (CI = +/-0.162; p = 0.010)	0.520	+2.60%
Loss Cost	2015.1	0.009 (CI = +/-0.059; p = 0.724)	-0.268 (CI = +/-0.170; p = 0.007)	0.590	+0.92%
Loss Cost	2015.2	-0.018 (CI = +/-0.053; p = 0.436)	-0.227 (CI = +/-0.139; p = 0.007)	0.649	-1.80%
Loss Cost	2016.1	-0.019 (CI = +/-0.075; p = 0.546)	-0.228 (CI = +/-0.172; p = 0.019)	0.579	-1.87%
Severity	2004.1	0.051 (CI = +/-0.008; p = 0.000)	-0.112 (CI = +/-0.073; p = 0.004)	0.859	+5.26%
Severity	2004.2	0.054 (CI = +/-0.008; p = 0.000)	-0.125 (CI = +/-0.070; p = 0.001)	0.876	+5.53%
Severity	2005.1	0.055 (CI = +/-0.008; p = 0.000)	-0.118 (CI = +/-0.071; p = 0.002)	0.878	+5.67%
Severity	2005.2	0.056 (CI = +/-0.009; p = 0.000)	-0.123 (CI = +/-0.073; p = 0.002)	0.870	+5.77%
Severity	2006.1	0.057 (CI = +/-0.009; p = 0.000)	-0.119 (CI = +/-0.075; p = 0.003)	0.865	+5.85%
Severity	2006.2	0.058 (CI = +/-0.010; p = 0.000)	-0.124 (CI = +/-0.077; p = 0.003)	0.855	+5.96%
Severity	2007.1	0.057 (CI = +/-0.011; p = 0.000)	-0.126 (CI = +/-0.081; p = 0.004)	0.844	+5.91%
Severity	2007.2	0.058 (CI = +/-0.012; p = 0.000)	-0.128 (CI = +/-0.084; p = 0.005)	0.826	+5.97%
Severity	2008.1	0.057 (CI = +/-0.013; p = 0.000)	-0.132 (CI = +/-0.088; p = 0.005)	0.813	+5.87%
Severity	2008.2	0.056 (CI = +/-0.014; p = 0.000)	-0.129 (CI = +/-0.092; p = 0.008)	0.781	+5.80%
Severity	2009.1	0.052 (CI = +/-0.014; p = 0.000)	-0.147 (CI = +/-0.088; p = 0.002)	0.782	+5.29%
Severity	2009.2	0.048 (CI = +/-0.014; p = 0.000)	-0.135 (CI = +/-0.088; p = 0.005)	0.740	+4.92%
Severity	2010.1	0.047 (CI = +/-0.016; p = 0.000)	-0.138 (CI = +/-0.093; p = 0.006)	0.723	+4.82%
Severity	2010.2	0.045 (CI = +/-0.018; p = 0.000)	-0.131 (CI = +/-0.097; p = 0.011)	0.661	+4.59%
Severity	2011.1	0.039 (CI = +/-0.018; p = 0.000)	-0.149 (CI = +/-0.095; p = 0.004)	0.660	+3.99%
Severity	2011.2	0.041 (CI = +/-0.021; p = 0.001)	-0.154 (CI = +/-0.101; p = 0.006)	0.624	+4.15%
Severity	2012.1	0.042 (CI = +/-0.024; p = 0.002)	-0.150 (CI = +/-0.109; p = 0.011)	0.618	+4.28%
Severity	2012.2	0.046 (CI = +/-0.026; p = 0.002)	-0.161 (CI = +/-0.114; p = 0.010)	0.612	+4.74%
Severity	2013.1	0.051 (CI = +/-0.030; p = 0.004)	-0.149 (CI = +/-0.122; p = 0.021)	0.625	+5.22%
Severity	2013.2	0.043 (CI = +/-0.033; p = 0.017)	-0.131 (CI = +/-0.124; p = 0.040)	0.496	+4.35%
Severity	2014.1	0.039 (CI = +/-0.040; p = 0.056)	-0.140 (CI = +/-0.138; p = 0.047)	0.471	+3.95%
Severity	2014.2	0.044 (CI = +/-0.048; p = 0.069)	-0.149 (CI = +/-0.152; p = 0.054)	0.428	+4.46%
Severity	2015.1	0.041 (CI = +/-0.061; p = 0.159)	-0.154 (CI = +/-0.176; p = 0.079)	0.404	+4.18%
Severity	2015.2	0.009 (CI = +/-0.047; p = 0.656)	-0.106 (CI = +/-0.122; p = 0.079)	0.252	+0.90%
Severity	2016.1	0.013 (CI = +/-0.066; p = 0.642)	-0.100 (CI = +/-0.151; p = 0.149)	0.195	+1.27%
Frequency	2004.1	-0.014 (CI = +/-0.007; p = 0.000)	-0.104 (CI = +/-0.065; p = 0.003)	0.435	-1.38%
Frequency	2004.2	-0.013 (CI = +/-0.007; p = 0.001)	-0.111 (CI = +/-0.065; p = 0.002)	0.430	-1.25%
Frequency	2005.1	-0.010 (CI = +/-0.007; p = 0.007)	-0.099 (CI = +/-0.063; p = 0.003)	0.354	-1.04%
Frequency	2005.2	-0.008 (CI = +/-0.007; p = 0.033)	-0.113 (CI = +/-0.058; p = 0.000)	0.411	-0.75%
Frequency	2006.1	-0.006 (CI = +/-0.007; p = 0.106)	-0.105 (CI = +/-0.057; p = 0.001)	0.348	-0.57%
Frequency	2006.2	-0.004 (CI = +/-0.007; p = 0.246)	-0.112 (CI = +/-0.057; p = 0.000)	0.376	-0.42%
Frequency	2007.1	-0.001 (CI = +/-0.007; p = 0.721)	-0.098 (CI = +/-0.052; p = 0.001)	0.346	-0.12%
Frequency	2007.2	0.001 (CI = +/-0.007; p = 0.725)	-0.108 (CI = +/-0.049; p = 0.000)	0.441	+0.12%
Frequency	2008.1	0.003 (CI = +/-0.007; p = 0.331)	-0.099 (CI = +/-0.048; p = 0.000)	0.443	+0.33%
Frequency	2008.2	0.001 (CI = +/-0.007; p = 0.793)	-0.090 (CI = +/-0.045; p = 0.000)	0.413	+0.09%
Frequency	2009.1	-0.001 (CI = +/-0.007; p = 0.791)	-0.097 (CI = +/-0.045; p = 0.000)	0.465	-0.09%
Frequency	2009.2	-0.002 (CI = +/-0.008; p = 0.679)	-0.094 (CI = +/-0.047; p = 0.001)	0.444	-0.16%
Frequency	2010.1	-0.002 (CI = +/-0.009; p = 0.590)	-0.097 (CI = +/-0.050; p = 0.001)	0.440	-0.22%
Frequency	2010.2	-0.003 (CI = +/-0.010; p = 0.515)	-0.094 (CI = +/-0.052; p = 0.001)	0.421	-0.30%
Frequency	2011.1	-0.004 (CI = +/-0.011; p = 0.462)	-0.097 (CI = +/-0.056; p = 0.002)	0.413	-0.38%
Frequency	2011.2	-0.007 (CI = +/-0.011; p = 0.215)	-0.088 (CI = +/-0.055; p = 0.004)	0.417	-0.68%
Frequency	2012.1	-0.008 (CI = +/-0.013; p = 0.210)	-0.091 (CI = +/-0.059; p = 0.006)	0.399	-0.78%
Frequency	2012.2	-0.010 (CI = +/-0.014; p = 0.155)	-0.086 (CI = +/-0.062; p = 0.011)	0.398	-1.00%
Frequency	2013.1	-0.017 (CI = +/-0.014; p = 0.025)	-0.102 (CI = +/-0.057; p = 0.002)	0.583	-1.64%
Frequency	2013.2	-0.016 (CI = +/-0.016; p = 0.062)	-0.104 (CI = +/-0.062; p = 0.004)	0.579	-1.54%
Frequency	2014.1	-0.013 (CI = +/-0.020; p = 0.173)	-0.099 (CI = +/-0.068; p = 0.009)	0.472	-1.28%
Frequency	2014.2	-0.018 (CI = +/-0.022; p = 0.100)	-0.089 (CI = +/-0.071; p = 0.020)	0.499	-1.78%
Frequency	2015.1	-0.032 (CI = +/-0.016; p = 0.002)	-0.115 (CI = +/-0.046; p = 0.001)	0.836	-3.13%
Frequency	2015.2	-0.027 (CI = +/-0.019; p = 0.012)	-0.121 (CI = +/-0.049; p = 0.001)	0.857	-2.68%
Frequency	2016.1	-0.032 (CI = +/-0.025; p = 0.023)	-0.128 (CI = +/-0.057; p = 0.002)	0.835	-3.11%

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	0.039 (CI = +/-0.012; p = 0.000)	-0.226 (CI = +/-0.110; p = 0.000)	0.660	+4.00%
Loss Cost	2004.2	0.044 (CI = +/-0.012; p = 0.000)	-0.249 (CI = +/-0.104; p = 0.000)	0.718	+4.46%
Loss Cost	2005.1	0.047 (CI = +/-0.012; p = 0.000)	-0.230 (CI = +/-0.099; p = 0.000)	0.759	+4.85%
Loss Cost	2005.2	0.052 (CI = +/-0.011; p = 0.000)	-0.253 (CI = +/-0.092; p = 0.000)	0.807	+5.34%
Loss Cost	2006.1	0.055 (CI = +/-0.012; p = 0.000)	-0.240 (CI = +/-0.091; p = 0.000)	0.823	+5.63%
Loss Cost	2006.2	0.058 (CI = +/-0.012; p = 0.000)	-0.255 (CI = +/-0.090; p = 0.000)	0.835	+5.98%
Loss Cost	2007.1	0.061 (CI = +/-0.012; p = 0.000)	-0.243 (CI = +/-0.090; p = 0.000)	0.847	+6.28%
Loss Cost	2007.2	0.065 (CI = +/-0.013; p = 0.000)	-0.260 (CI = +/-0.087; p = 0.000)	0.862	+6.70%
Loss Cost	2008.1	0.066 (CI = +/-0.014; p = 0.000)	-0.254 (CI = +/-0.090; p = 0.000)	0.862	+6.86%
Loss Cost	2008.2	0.064 (CI = +/-0.014; p = 0.000)	-0.244 (CI = +/-0.092; p = 0.000)	0.835	+6.57%
Loss Cost	2009.1	0.057 (CI = +/-0.013; p = 0.000)	-0.266 (CI = +/-0.079; p = 0.000)	0.869	+5.87%
Loss Cost	2009.2	0.053 (CI = +/-0.014; p = 0.000)	-0.253 (CI = +/-0.078; p = 0.000)	0.845	+5.47%
Loss Cost	2010.1	0.052 (CI = +/-0.015; p = 0.000)	-0.257 (CI = +/-0.083; p = 0.000)	0.841	+5.33%
Loss Cost	2010.2	0.050 (CI = +/-0.017; p = 0.000)	-0.250 (CI = +/-0.087; p = 0.000)	0.802	+5.10%
Loss Cost	2011.1	0.043 (CI = +/-0.016; p = 0.000)	-0.269 (CI = +/-0.080; p = 0.000)	0.837	+4.42%
Loss Cost	2011.2	0.043 (CI = +/-0.019; p = 0.000)	-0.268 (CI = +/-0.087; p = 0.000)	0.803	+4.41%
Loss Cost	2012.1	0.044 (CI = +/-0.022; p = 0.001)	-0.266 (CI = +/-0.093; p = 0.000)	0.801	+4.50%
Loss Cost	2012.2	0.049 (CI = +/-0.024; p = 0.001)	-0.279 (CI = +/-0.098; p = 0.000)	0.798	+5.05%
Loss Cost	2013.1	0.048 (CI = +/-0.028; p = 0.004)	-0.281 (CI = +/-0.107; p = 0.000)	0.795	+4.94%
Loss Cost	2013.2	0.043 (CI = +/-0.034; p = 0.018)	-0.270 (CI = +/-0.116; p = 0.001)	0.732	+4.38%
Loss Cost	2014.1	0.043 (CI = +/-0.041; p = 0.043)	-0.270 (CI = +/-0.131; p = 0.001)	0.726	+4.39%
Loss Cost	2014.2	0.049 (CI = +/-0.052; p = 0.060)	-0.281 (CI = +/-0.149; p = 0.003)	0.690	+5.03%
Loss Cost	2015.1	0.033 (CI = +/-0.059; p = 0.217)	-0.304 (CI = +/-0.154; p = 0.003)	0.745	+3.40%
Loss Cost	2015.2	0.004 (CI = +/-0.060; p = 0.858)	-0.261 (CI = +/-0.138; p = 0.005)	0.762	+0.44%
Loss Cost	2016.1	0.007 (CI = +/-0.087; p = 0.838)	-0.258 (CI = +/-0.175; p = 0.015)	0.711	+0.68%
Severity	2004.1	0.053 (CI = +/-0.008; p = 0.000)	-0.122 (CI = +/-0.072; p = 0.002)	0.867	+5.47%
Severity	2004.2	0.056 (CI = +/-0.008; p = 0.000)	-0.138 (CI = +/-0.067; p = 0.000)	0.889	+5.79%
Severity	2005.1	0.058 (CI = +/-0.008; p = 0.000)	-0.131 (CI = +/-0.068; p = 0.001)	0.892	+5.95%
Severity	2005.2	0.059 (CI = +/-0.009; p = 0.000)	-0.137 (CI = +/-0.069; p = 0.000)	0.887	+6.09%
Severity	2006.1	0.060 (CI = +/-0.009; p = 0.000)	-0.133 (CI = +/-0.071; p = 0.001)	0.884	+6.19%
Severity	2006.2	0.062 (CI = +/-0.010; p = 0.000)	-0.140 (CI = +/-0.073; p = 0.001)	0.878	+6.35%
Severity	2007.1	0.061 (CI = +/-0.011; p = 0.000)	-0.142 (CI = +/-0.076; p = 0.001)	0.869	+6.31%
Severity	2007.2	0.062 (CI = +/-0.011; p = 0.000)	-0.146 (CI = +/-0.079; p = 0.001)	0.856	+6.44%
Severity	2008.1	0.062 (CI = +/-0.012; p = 0.000)	-0.149 (CI = +/-0.082; p = 0.001)	0.845	+6.35%
Severity	2008.2	0.061 (CI = +/-0.014; p = 0.000)	-0.149 (CI = +/-0.087; p = 0.002)	0.818	+6.34%
Severity	2009.1	0.057 (CI = +/-0.014; p = 0.000)	-0.165 (CI = +/-0.082; p = 0.001)	0.823	+5.83%
Severity	2009.2	0.053 (CI = +/-0.014; p = 0.000)	-0.154 (CI = +/-0.083; p = 0.001)	0.785	+5.48%
Severity	2010.1	0.053 (CI = +/-0.016; p = 0.000)	-0.156 (CI = +/-0.088; p = 0.002)	0.770	+5.41%
Severity	2010.2	0.051 (CI = +/-0.018; p = 0.000)	-0.151 (CI = +/-0.094; p = 0.004)	0.715	+5.25%
Severity	2011.1	0.045 (CI = +/-0.019; p = 0.000)	-0.167 (CI = +/-0.091; p = 0.001)	0.720	+4.65%
Severity	2011.2	0.049 (CI = +/-0.021; p = 0.000)	-0.176 (CI = +/-0.096; p = 0.002)	0.701	+4.98%
Severity	2012.1	0.051 (CI = +/-0.024; p = 0.001)	-0.171 (CI = +/-0.103; p = 0.003)	0.699	+5.18%
Severity	2012.2	0.058 (CI = +/-0.026; p = 0.000)	-0.190 (CI = +/-0.104; p = 0.002)	0.728	+5.99%
Severity	2013.1	0.064 (CI = +/-0.029; p = 0.001)	-0.178 (CI = +/-0.108; p = 0.004)	0.751	+6.61%
Severity	2013.2	0.057 (CI = +/-0.033; p = 0.004)	-0.163 (CI = +/-0.115; p = 0.011)	0.646	+5.88%
Severity	2014.1	0.054 (CI = +/-0.040; p = 0.015)	-0.168 (CI = +/-0.128; p = 0.016)	0.626	+5.57%
Severity	2014.2	0.067 (CI = +/-0.047; p = 0.012)	-0.191 (CI = +/-0.136; p = 0.013)	0.653	+6.90%
Severity	2015.1	0.066 (CI = +/-0.061; p = 0.038)	-0.192 (CI = +/-0.159; p = 0.025)	0.633	+6.86%
Severity	2015.2	0.031 (CI = +/-0.050; p = 0.168)	-0.139 (CI = +/-0.114; p = 0.026)	0.555	+3.15%
Severity	2016.1	0.038 (CI = +/-0.069; p = 0.198)	-0.130 (CI = +/-0.140; p = 0.061)	0.541	+3.91%
Frequency	2004.1	-0.014 (CI = +/-0.007; p = 0.001)	-0.104 (CI = +/-0.067; p = 0.004)	0.432	-1.39%
Frequency	2004.2	-0.013 (CI = +/-0.008; p = 0.003)	-0.111 (CI = +/-0.068; p = 0.002)	0.426	-1.26%
Frequency	2005.1	-0.010 (CI = +/-0.008; p = 0.012)	-0.100 (CI = +/-0.066; p = 0.004)	0.350	-1.03%
Frequency	2005.2	-0.007 (CI = +/-0.007; p = 0.058)	-0.115 (CI = +/-0.060; p = 0.001)	0.411	-0.71%
Frequency	2006.1	-0.005 (CI = +/-0.008; p = 0.164)	-0.107 (CI = +/-0.059; p = 0.001)	0.350	-0.53%
Frequency	2006.2	-0.003 (CI = +/-0.008; p = 0.370)	-0.115 (CI = +/-0.059; p = 0.001)	0.383	-0.35%
Frequency	2007.1	0.000 (CI = +/-0.007; p = 0.926)	-0.102 (CI = +/-0.054; p = 0.001)	0.360	-0.03%
Frequency	2007.2	0.002 (CI = +/-0.007; p = 0.482)	-0.114 (CI = +/-0.050; p = 0.000)	0.469	+0.25%
Frequency	2008.1	0.005 (CI = +/-0.007; p = 0.186)	-0.105 (CI = +/-0.048; p = 0.000)	0.481	+0.48%
Frequency	2008.2	0.002 (CI = +/-0.007; p = 0.535)	-0.095 (CI = +/-0.046; p = 0.000)	0.443	+0.22%
Frequency	2009.1	0.000 (CI = +/-0.008; p = 0.914)	-0.101 (CI = +/-0.046; p = 0.000)	0.492	+0.04%
Frequency	2009.2	0.000 (CI = +/-0.008; p = 0.974)	-0.099 (CI = +/-0.049; p = 0.000)	0.468	-0.01%
Frequency	2010.1	-0.001 (CI = +/-0.009; p = 0.861)	-0.101 (CI = +/-0.051; p = 0.001)	0.464	-0.08%
Frequency	2010.2	-0.001 (CI = +/-0.011; p = 0.781)	-0.099 (CI = +/-0.055; p = 0.002)	0.441	-0.14%
Frequency	2011.1	-0.002 (CI = +/-0.012; p = 0.702)	-0.102 (CI = +/-0.058; p = 0.002)	0.431	-0.22%
Frequency	2011.2	-0.005 (CI = +/-0.013; p = 0.373)	-0.092 (CI = +/-0.059; p = 0.005)	0.423	-0.55%
Frequency	2012.1	-0.007 (CI = +/-0.015; p = 0.353)	-0.095 (CI = +/-0.064; p = 0.007)	0.404	-0.65%
Frequency	2012.2	-0.009 (CI = +/-0.017; p = 0.271)	-0.089 (CI = +/-0.068; p = 0.015)	0.396	-0.89%
Frequency	2013.1	-0.016 (CI = +/-0.017; p = 0.059)	-0.104 (CI = +/-0.062; p = 0.004)	0.578	-1.57%
Frequency	2013.2	-0.014 (CI = +/-0.020; p = 0.142)	-0.107 (CI = +/-0.069; p = 0.007)	0.575	-1.41%
Frequency	2014.1	-0.011 (CI = +/-0.024; p = 0.308)	-0.102 (CI = +/-0.076; p = 0.015)	0.467	-1.12%
Frequency	2014.2	-0.018 (CI = +/-0.029; p = 0.188)	-0.090 (CI = +/-0.082; p = 0.036)	0.484	-1.75%
Frequency	2015.1	-0.033 (CI = +/-0.021; p = 0.008)	-0.113 (CI = +/-0.054; p = 0.002)	0.832	-3.24%
Frequency	2015.2	-0.027 (CI = +/-0.026; p = 0.048)	-0.122 (CI = +/-0.060; p = 0.003)	0.850	-2.63%
Frequency	2016.1	-0.032 (CI = +/-0.036; p = 0.071)	-0.128 (CI = +/-0.073; p = 0.008)	0.823	-3.10%

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	0.041 (CI = +/-0.013; p = 0.000)	-0.218 (CI = +/-0.113; p = 0.000)	0.667	+4.18%
Loss Cost	2004.2	0.045 (CI = +/-0.013; p = 0.000)	-0.240 (CI = +/-0.106; p = 0.000)	0.726	+4.65%
Loss Cost	2005.1	0.050 (CI = +/-0.012; p = 0.000)	-0.218 (CI = +/-0.100; p = 0.000)	0.773	+5.12%
Loss Cost	2005.2	0.055 (CI = +/-0.012; p = 0.000)	-0.240 (CI = +/-0.091; p = 0.000)	0.823	+5.63%
Loss Cost	2006.1	0.058 (CI = +/-0.012; p = 0.000)	-0.225 (CI = +/-0.089; p = 0.000)	0.844	+6.00%
Loss Cost	2006.2	0.062 (CI = +/-0.012; p = 0.000)	-0.239 (CI = +/-0.086; p = 0.000)	0.859	+6.37%
Loss Cost	2007.1	0.065 (CI = +/-0.012; p = 0.000)	-0.224 (CI = +/-0.084; p = 0.000)	0.877	+6.77%
Loss Cost	2007.2	0.070 (CI = +/-0.012; p = 0.000)	-0.241 (CI = +/-0.079; p = 0.000)	0.896	+7.24%
Loss Cost	2008.1	0.072 (CI = +/-0.013; p = 0.000)	-0.231 (CI = +/-0.080; p = 0.000)	0.901	+7.51%
Loss Cost	2008.2	0.070 (CI = +/-0.013; p = 0.000)	-0.222 (CI = +/-0.082; p = 0.000)	0.882	+7.23%
Loss Cost	2009.1	0.063 (CI = +/-0.012; p = 0.000)	-0.245 (CI = +/-0.069; p = 0.000)	0.910	+6.52%
Loss Cost	2009.2	0.059 (CI = +/-0.012; p = 0.000)	-0.233 (CI = +/-0.067; p = 0.000)	0.897	+6.12%
Loss Cost	2010.1	0.059 (CI = +/-0.014; p = 0.000)	-0.235 (CI = +/-0.072; p = 0.000)	0.893	+6.08%
Loss Cost	2010.2	0.057 (CI = +/-0.015; p = 0.000)	-0.229 (CI = +/-0.076; p = 0.000)	0.865	+5.88%
Loss Cost	2011.1	0.051 (CI = +/-0.015; p = 0.000)	-0.247 (CI = +/-0.071; p = 0.000)	0.888	+5.21%
Loss Cost	2011.2	0.051 (CI = +/-0.018; p = 0.000)	-0.248 (CI = +/-0.076; p = 0.000)	0.863	+5.26%
Loss Cost	2012.1	0.054 (CI = +/-0.020; p = 0.000)	-0.240 (CI = +/-0.082; p = 0.000)	0.868	+5.58%
Loss Cost	2012.2	0.061 (CI = +/-0.022; p = 0.000)	-0.254 (CI = +/-0.081; p = 0.000)	0.878	+6.26%
Loss Cost	2013.1	0.063 (CI = +/-0.026; p = 0.000)	-0.250 (CI = +/-0.090; p = 0.000)	0.878	+6.49%
Loss Cost	2013.2	0.058 (CI = +/-0.031; p = 0.002)	-0.241 (CI = +/-0.098; p = 0.000)	0.832	+6.01%
Loss Cost	2014.1	0.064 (CI = +/-0.038; p = 0.005)	-0.231 (CI = +/-0.110; p = 0.002)	0.839	+6.64%
Loss Cost	2014.2	0.073 (CI = +/-0.046; p = 0.008)	-0.244 (CI = +/-0.119; p = 0.002)	0.828	+7.62%
Loss Cost	2015.1	0.062 (CI = +/-0.061; p = 0.046)	-0.261 (CI = +/-0.139; p = 0.005)	0.836	+6.41%
Loss Cost	2015.2	0.033 (CI = +/-0.047; p = 0.124)	-0.227 (CI = +/-0.096; p = 0.003)	0.883	+3.37%
Loss Cost	2016.1	0.059 (CI = +/-0.040; p = 0.019)	-0.197 (CI = +/-0.069; p = 0.003)	0.965	+6.07%
Severity	2004.1	0.055 (CI = +/-0.008; p = 0.000)	-0.116 (CI = +/-0.073; p = 0.003)	0.868	+5.61%
Severity	2004.2	0.058 (CI = +/-0.008; p = 0.000)	-0.131 (CI = +/-0.068; p = 0.001)	0.891	+5.94%
Severity	2005.1	0.060 (CI = +/-0.008; p = 0.000)	-0.122 (CI = +/-0.068; p = 0.001)	0.896	+6.14%
Severity	2005.2	0.061 (CI = +/-0.009; p = 0.000)	-0.129 (CI = +/-0.069; p = 0.001)	0.893	+6.30%
Severity	2006.1	0.062 (CI = +/-0.009; p = 0.000)	-0.123 (CI = +/-0.071; p = 0.002)	0.891	+6.43%
Severity	2006.2	0.064 (CI = +/-0.010; p = 0.000)	-0.130 (CI = +/-0.072; p = 0.001)	0.887	+6.61%
Severity	2007.1	0.064 (CI = +/-0.011; p = 0.000)	-0.130 (CI = +/-0.076; p = 0.002)	0.878	+6.60%
Severity	2007.2	0.065 (CI = +/-0.012; p = 0.000)	-0.135 (CI = +/-0.078; p = 0.002)	0.867	+6.74%
Severity	2008.1	0.065 (CI = +/-0.013; p = 0.000)	-0.137 (CI = +/-0.083; p = 0.003)	0.856	+6.70%
Severity	2008.2	0.065 (CI = +/-0.014; p = 0.000)	-0.137 (CI = +/-0.087; p = 0.004)	0.832	+6.69%
Severity	2009.1	0.060 (CI = +/-0.015; p = 0.000)	-0.154 (CI = +/-0.084; p = 0.001)	0.833	+6.16%
Severity	2009.2	0.056 (CI = +/-0.015; p = 0.000)	-0.144 (CI = +/-0.085; p = 0.002)	0.797	+5.81%
Severity	2010.1	0.056 (CI = +/-0.018; p = 0.000)	-0.144 (CI = +/-0.091; p = 0.004)	0.784	+5.79%
Severity	2010.2	0.055 (CI = +/-0.020; p = 0.000)	-0.140 (CI = +/-0.096; p = 0.008)	0.731	+5.64%
Severity	2011.1	0.049 (CI = +/-0.021; p = 0.000)	-0.158 (CI = +/-0.096; p = 0.004)	0.729	+4.99%
Severity	2011.2	0.052 (CI = +/-0.023; p = 0.000)	-0.167 (CI = +/-0.101; p = 0.004)	0.714	+5.37%
Severity	2012.1	0.056 (CI = +/-0.027; p = 0.001)	-0.159 (CI = +/-0.109; p = 0.008)	0.716	+5.71%
Severity	2012.2	0.064 (CI = +/-0.029; p = 0.001)	-0.177 (CI = +/-0.107; p = 0.004)	0.752	+6.63%
Severity	2013.1	0.074 (CI = +/-0.032; p = 0.001)	-0.157 (CI = +/-0.109; p = 0.010)	0.793	+7.64%
Severity	2013.2	0.067 (CI = +/-0.037; p = 0.003)	-0.145 (CI = +/-0.117; p = 0.021)	0.704	+6.92%
Severity	2014.1	0.067 (CI = +/-0.047; p = 0.013)	-0.145 (CI = +/-0.136; p = 0.039)	0.679	+6.89%
Severity	2014.2	0.082 (CI = +/-0.053; p = 0.009)	-0.168 (CI = +/-0.137; p = 0.024)	0.727	+8.54%
Severity	2015.1	0.089 (CI = +/-0.073; p = 0.026)	-0.158 (CI = +/-0.168; p = 0.061)	0.718	+9.30%
Severity	2015.2	0.052 (CI = +/-0.048; p = 0.041)	-0.114 (CI = +/-0.098; p = 0.031)	0.744	+5.32%
Severity	2016.1	0.080 (CI = +/-0.028; p = 0.003)	-0.081 (CI = +/-0.048; p = 0.013)	0.968	+8.36%
Frequency	2004.1	-0.014 (CI = +/-0.008; p = 0.002)	-0.102 (CI = +/-0.069; p = 0.006)	0.385	-1.36%
Frequency	2004.2	-0.012 (CI = +/-0.008; p = 0.006)	-0.109 (CI = +/-0.070; p = 0.004)	0.380	-1.22%
Frequency	2005.1	-0.010 (CI = +/-0.008; p = 0.026)	-0.096 (CI = +/-0.068; p = 0.007)	0.295	-0.96%
Frequency	2005.2	-0.006 (CI = +/-0.008; p = 0.113)	-0.112 (CI = +/-0.062; p = 0.001)	0.361	-0.63%
Frequency	2006.1	-0.004 (CI = +/-0.008; p = 0.307)	-0.102 (CI = +/-0.061; p = 0.002)	0.299	-0.41%
Frequency	2006.2	-0.002 (CI = +/-0.008; p = 0.594)	-0.109 (CI = +/-0.061; p = 0.001)	0.340	-0.22%
Frequency	2007.1	0.002 (CI = +/-0.008; p = 0.675)	-0.094 (CI = +/-0.054; p = 0.002)	0.338	+0.16%
Frequency	2007.2	0.005 (CI = +/-0.007; p = 0.206)	-0.105 (CI = +/-0.049; p = 0.000)	0.476	+0.46%
Frequency	2008.1	0.008 (CI = +/-0.007; p = 0.039)	-0.094 (CI = +/-0.045; p = 0.000)	0.530	+0.76%
Frequency	2008.2	0.005 (CI = +/-0.007; p = 0.151)	-0.085 (CI = +/-0.042; p = 0.001)	0.476	+0.50%
Frequency	2009.1	0.003 (CI = +/-0.007; p = 0.356)	-0.091 (CI = +/-0.043; p = 0.000)	0.508	+0.34%
Frequency	2009.2	0.003 (CI = +/-0.008; p = 0.461)	-0.090 (CI = +/-0.046; p = 0.001)	0.470	+0.30%
Frequency	2010.1	0.003 (CI = +/-0.009; p = 0.540)	-0.090 (CI = +/-0.049; p = 0.001)	0.462	+0.28%
Frequency	2010.2	0.002 (CI = +/-0.011; p = 0.647)	-0.089 (CI = +/-0.052; p = 0.003)	0.422	+0.23%
Frequency	2011.1	0.002 (CI = +/-0.012; p = 0.705)	-0.089 (CI = +/-0.056; p = 0.004)	0.408	+0.22%
Frequency	2011.2	-0.001 (CI = +/-0.013; p = 0.862)	-0.081 (CI = +/-0.057; p = 0.009)	0.356	-0.11%
Frequency	2012.1	-0.001 (CI = +/-0.015; p = 0.862)	-0.082 (CI = +/-0.062; p = 0.015)	0.328	-0.12%
Frequency	2012.2	-0.003 (CI = +/-0.018; p = 0.678)	-0.077 (CI = +/-0.067; p = 0.028)	0.282	-0.34%
Frequency	2013.1	-0.011 (CI = +/-0.019; p = 0.222)	-0.093 (CI = +/-0.064; p = 0.010)	0.463	-1.07%
Frequency	2013.2	-0.009 (CI = +/-0.022; p = 0.401)	-0.097 (CI = +/-0.071; p = 0.014)	0.466	-0.85%
Frequency	2014.1	-0.002 (CI = +/-0.027; p = 0.840)	-0.085 (CI = +/-0.076; p = 0.033)	0.359	-0.23%
Frequency	2014.2	-0.008 (CI = +/-0.032; p = 0.542)	-0.076 (CI = +/-0.083; p = 0.067)	0.300	-0.84%
Frequency	2015.1	-0.027 (CI = +/-0.027; p = 0.048)	-0.104 (CI = +/-0.061; p = 0.007)	0.741	-2.65%
Frequency	2015.2	-0.019 (CI = +/-0.032; p = 0.183)	-0.113 (CI = +/-0.065; p = 0.009)	0.798	-1.86%
Frequency	2016.1	-0.021 (CI = +/-0.056; p = 0.312)	-0.116 (CI = +/-0.096; p = 0.031)	0.721	-2.12%

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	0.021 (CI = +/-0.022; p = 0.064)	-0.217 (CI = +/-0.105; p = 0.000)	0.184 (CI = +/-0.213; p = 0.087)	0.683	+2.11%
Loss Cost	2004.2	0.026 (CI = +/-0.021; p = 0.020)	-0.236 (CI = +/-0.100; p = 0.000)	0.170 (CI = +/-0.200; p = 0.094)	0.729	+2.61%
Loss Cost	2005.1	0.030 (CI = +/-0.021; p = 0.006)	-0.218 (CI = +/-0.096; p = 0.000)	0.161 (CI = +/-0.190; p = 0.093)	0.765	+3.04%
Loss Cost	2005.2	0.034 (CI = +/-0.019; p = 0.001)	-0.236 (CI = +/-0.090; p = 0.000)	0.158 (CI = +/-0.175; p = 0.075)	0.804	+3.46%
Loss Cost	2006.1	0.036 (CI = +/-0.019; p = 0.001)	-0.224 (CI = +/-0.090; p = 0.000)	0.161 (CI = +/-0.171; p = 0.065)	0.820	+3.71%
Loss Cost	2006.2	0.039 (CI = +/-0.019; p = 0.000)	-0.236 (CI = +/-0.089; p = 0.000)	0.168 (CI = +/-0.167; p = 0.049)	0.828	+3.93%
Loss Cost	2007.1	0.040 (CI = +/-0.019; p = 0.000)	-0.223 (CI = +/-0.089; p = 0.000)	0.181 (CI = +/-0.164; p = 0.032)	0.843	+4.12%
Loss Cost	2007.2	0.042 (CI = +/-0.018; p = 0.000)	-0.238 (CI = +/-0.085; p = 0.000)	0.204 (CI = +/-0.156; p = 0.013)	0.860	+4.30%
Loss Cost	2008.1	0.043 (CI = +/-0.018; p = 0.000)	-0.228 (CI = +/-0.086; p = 0.000)	0.223 (CI = +/-0.158; p = 0.008)	0.866	+4.39%
Loss Cost	2008.2	0.043 (CI = +/-0.018; p = 0.000)	-0.222 (CI = +/-0.090; p = 0.000)	0.209 (CI = +/-0.169; p = 0.018)	0.832	+4.36%
Loss Cost	2009.1	0.042 (CI = +/-0.017; p = 0.000)	-0.239 (CI = +/-0.087; p = 0.000)	0.148 (CI = +/-0.174; p = 0.090)	0.831	+4.31%
Loss Cost	2009.2	0.042 (CI = +/-0.017; p = 0.000)	-0.232 (CI = +/-0.090; p = 0.000)	0.101 (CI = +/-0.209; p = 0.323)	0.781	+4.32%
Loss Cost	2010.1	0.042 (CI = +/-0.018; p = 0.000)	-0.225 (CI = +/-0.097; p = 0.000)	0.167 (CI = +/-0.368; p = 0.350)	0.774	+4.28%
Loss Cost	2010.2	0.042 (CI = +/-0.018; p = 0.000)	-0.225 (CI = +/-0.097; p = 0.000)	NA (CI = +/-NA; p = NA)	0.726	+4.28%
Loss Cost	2011.1	0.035 (CI = +/-0.018; p = 0.001)	-0.246 (CI = +/-0.092; p = 0.000)	NA (CI = +/-NA; p = NA)	0.759	+3.60%
Loss Cost	2011.2	0.034 (CI = +/-0.020; p = 0.003)	-0.242 (CI = +/-0.098; p = 0.000)	NA (CI = +/-NA; p = NA)	0.711	+3.44%
Loss Cost	2012.1	0.034 (CI = +/-0.023; p = 0.007)	-0.241 (CI = +/-0.106; p = 0.000)	NA (CI = +/-NA; p = NA)	0.708	+3.47%
Loss Cost	2012.2	0.036 (CI = +/-0.026; p = 0.011)	-0.247 (CI = +/-0.114; p = 0.000)	NA (CI = +/-NA; p = NA)	0.678	+3.69%
Loss Cost	2013.1	0.034 (CI = +/-0.031; p = 0.032)	-0.251 (CI = +/-0.124; p = 0.001)	NA (CI = +/-NA; p = NA)	0.676	+3.50%
Loss Cost	2013.2	0.027 (CI = +/-0.034; p = 0.109)	-0.236 (CI = +/-0.129; p = 0.002)	NA (CI = +/-NA; p = NA)	0.597	+2.75%
Loss Cost	2014.1	0.026 (CI = +/-0.042; p = 0.195)	-0.238 (CI = +/-0.144; p = 0.005)	NA (CI = +/-NA; p = NA)	0.590	+2.62%
Loss Cost	2014.2	0.026 (CI = +/-0.051; p = 0.280)	-0.238 (CI = +/-0.162; p = 0.010)	NA (CI = +/-NA; p = NA)	0.520	+2.60%
Loss Cost	2015.1	0.009 (CI = +/-0.059; p = 0.724)	-0.268 (CI = +/-0.170; p = 0.007)	NA (CI = +/-NA; p = NA)	0.590	+0.92%
Loss Cost	2015.2	-0.018 (CI = +/-0.053; p = 0.436)	-0.227 (CI = +/-0.139; p = 0.007)	NA (CI = +/-NA; p = NA)	0.649	-1.80%
Loss Cost	2016.1	-0.019 (CI = +/-0.075; p = 0.546)	-0.228 (CI = +/-0.172; p = 0.019)	NA (CI = +/-NA; p = NA)	0.579	-1.87%
Severity	2004.1	0.038 (CI = +/-0.014; p = 0.000)	-0.113 (CI = +/-0.068; p = 0.002)	0.153 (CI = +/-0.139; p = 0.032)	0.877	+3.83%
Severity	2004.2	0.041 (CI = +/-0.014; p = 0.000)	-0.125 (CI = +/-0.065; p = 0.001)	0.143 (CI = +/-0.130; p = 0.032)	0.892	+4.16%
Severity	2005.1	0.042 (CI = +/-0.014; p = 0.000)	-0.118 (CI = +/-0.066; p = 0.001)	0.140 (CI = +/-0.130; p = 0.036)	0.893	+4.32%
Severity	2005.2	0.043 (CI = +/-0.015; p = 0.000)	-0.123 (CI = +/-0.068; p = 0.001)	0.140 (CI = +/-0.132; p = 0.038)	0.886	+4.42%
Severity	2006.1	0.044 (CI = +/-0.015; p = 0.000)	-0.119 (CI = +/-0.070; p = 0.002)	0.140 (CI = +/-0.134; p = 0.040)	0.882	+4.50%
Severity	2006.2	0.045 (CI = +/-0.015; p = 0.000)	-0.124 (CI = +/-0.072; p = 0.002)	0.144 (CI = +/-0.135; p = 0.038)	0.875	+4.60%
Severity	2007.1	0.045 (CI = +/-0.016; p = 0.000)	-0.125 (CI = +/-0.075; p = 0.002)	0.143 (CI = +/-0.139; p = 0.044)	0.865	+4.59%
Severity	2007.2	0.045 (CI = +/-0.016; p = 0.000)	-0.130 (CI = +/-0.078; p = 0.002)	0.150 (CI = +/-0.143; p = 0.041)	0.852	+4.64%
Severity	2008.1	0.045 (CI = +/-0.017; p = 0.000)	-0.130 (CI = +/-0.082; p = 0.004)	0.150 (CI = +/-0.151; p = 0.051)	0.838	+4.64%
Severity	2008.2	0.045 (CI = +/-0.017; p = 0.000)	-0.132 (CI = +/-0.086; p = 0.005)	0.156 (CI = +/-0.162; p = 0.058)	0.810	+4.65%
Severity	2009.1	0.045 (CI = +/-0.017; p = 0.000)	-0.144 (CI = +/-0.087; p = 0.003)	0.112 (CI = +/-0.174; p = 0.191)	0.791	+4.62%
Severity	2009.2	0.045 (CI = +/-0.017; p = 0.000)	-0.137 (CI = +/-0.090; p = 0.005)	0.067 (CI = +/-0.209; p = 0.509)	0.732	+4.63%
Severity	2010.1	0.045 (CI = +/-0.018; p = 0.000)	-0.131 (CI = +/-0.097; p = 0.011)	0.124 (CI = +/-0.369; p = 0.485)	0.714	+4.59%
Severity	2010.2	0.045 (CI = +/-0.018; p = 0.000)	-0.131 (CI = +/-0.097; p = 0.011)	NA (CI = +/-NA; p = NA)	0.661	+4.59%
Severity	2011.1	0.039 (CI = +/-0.018; p = 0.000)	-0.149 (CI = +/-0.095; p = 0.004)	NA (CI = +/-NA; p = NA)	0.660	+3.99%
Severity	2011.2	0.041 (CI = +/-0.021; p = 0.001)	-0.154 (CI = +/-0.101; p = 0.006)	NA (CI = +/-NA; p = NA)	0.624	+4.15%
Severity	2012.1	0.042 (CI = +/-0.024; p = 0.002)	-0.150 (CI = +/-0.109; p = 0.011)	NA (CI = +/-NA; p = NA)	0.618	+4.28%
Severity	2012.2	0.046 (CI = +/-0.026; p = 0.002)	-0.161 (CI = +/-0.114; p = 0.010)	NA (CI = +/-NA; p = NA)	0.612	+4.74%
Severity	2013.1	0.051 (CI = +/-0.030; p = 0.004)	-0.149 (CI = +/-0.122; p = 0.021)	NA (CI = +/-NA; p = NA)	0.625	+5.22%
Severity	2013.2	0.043 (CI = +/-0.033; p = 0.017)	-0.131 (CI = +/-0.124; p = 0.040)	NA (CI = +/-NA; p = NA)	0.496	+4.35%
Severity	2014.1	0.039 (CI = +/-0.040; p = 0.056)	-0.140 (CI = +/-0.138; p = 0.047)	NA (CI = +/-NA; p = NA)	0.471	+3.95%
Severity	2014.2	0.044 (CI = +/-0.048; p = 0.069)	-0.149 (CI = +/-0.152; p = 0.054)	NA (CI = +/-NA; p = NA)	0.428	+4.46%
Severity	2015.1	0.041 (CI = +/-0.061; p = 0.159)	-0.154 (CI = +/-0.176; p = 0.079)	NA (CI = +/-NA; p = NA)	0.404	+4.18%
Severity	2015.2	0.009 (CI = +/-0.047; p = 0.656)	-0.106 (CI = +/-0.122; p = 0.079)	NA (CI = +/-NA; p = NA)	0.252	+0.90%
Severity	2016.1	0.013 (CI = +/-0.066; p = 0.642)	-0.100 (CI = +/-0.151; p = 0.149)	NA (CI = +/-NA; p = NA)	0.195	+1.27%
Frequency	2004.1	-0.017 (CI = +/-0.014; p = 0.020)	-0.104 (CI = +/-0.066; p = 0.003)	0.031 (CI = +/-0.133; p = 0.635)	0.420	-1.65%
Frequency	2004.2	-0.015 (CI = +/-0.014; p = 0.039)	-0.111 (CI = +/-0.066; p = 0.002)	0.026 (CI = +/-0.133; p = 0.690)	0.412	-1.49%
Frequency	2005.1	-0.012 (CI = +/-0.014; p = 0.078)	-0.100 (CI = +/-0.065; p = 0.004)	0.021 (CI = +/-0.127; p = 0.738)	0.332	-1.23%
Frequency	2005.2	-0.009 (CI = +/-0.013; p = 0.142)	-0.113 (CI = +/-0.059; p = 0.001)	0.019 (CI = +/-0.114; p = 0.737)	0.390	-0.92%
Frequency	2006.1	-0.008 (CI = +/-0.012; p = 0.218)	-0.105 (CI = +/-0.058; p = 0.001)	0.020 (CI = +/-0.111; p = 0.707)	0.325	-0.76%
Frequency	2006.2	-0.006 (CI = +/-0.012; p = 0.292)	-0.112 (CI = +/-0.058; p = 0.001)	0.024 (CI = +/-0.109; p = 0.647)	0.355	-0.64%
Frequency	2007.1	-0.005 (CI = +/-0.011; p = 0.406)	-0.098 (CI = +/-0.053; p = 0.001)	0.037 (CI = +/-0.097; p = 0.432)	0.335	-0.45%
Frequency	2007.2	-0.003 (CI = +/-0.010; p = 0.502)	-0.109 (CI = +/-0.049; p = 0.000)	0.053 (CI = +/-0.089; p = 0.227)	0.454	-0.33%
Frequency	2008.1	-0.002 (CI = +/-0.009; p = 0.592)	-0.098 (CI = +/-0.045; p = 0.000)	0.073 (CI = +/-0.083; p = 0.082)	0.500	-0.24%
Frequency	2008.2	-0.003 (CI = +/-0.009; p = 0.514)	-0.091 (CI = +/-0.044; p = 0.000)	0.053 (CI = +/-0.083; p = 0.201)	0.434	-0.28%
Frequency	2009.1	-0.003 (CI = +/-0.009; p = 0.493)	-0.095 (CI = +/-0.046; p = 0.000)	0.036 (CI = +/-0.091; p = 0.422)	0.456	-0.29%
Frequency	2009.2	-0.003 (CI = +/-0.009; p = 0.506)	-0.095 (CI = +/-0.048; p = 0.001)	0.034 (CI = +/-0.112; p = 0.531)	0.425	-0.29%
Frequency	2010.1	-0.003 (CI = +/-0.010; p = 0.515)	-0.094 (CI = +/-0.052; p = 0.001)	0.042 (CI = +/-0.199; p = 0.656)	0.413	-0.30%
Frequency	2010.2	-0.003 (CI = +/-0.010; p = 0.515)	-0.094 (CI = +/-0.052; p = 0.001)	NA (CI = +/-NA; p = NA)	0.421	-0.30%
Frequency	2011.1	-0.004 (CI = +/-0.011; p = 0.462)	-0.097 (CI = +/-0.056; p = 0.002)	NA (CI = +/-NA; p = NA)	0.413	-0.38%
Frequency	2011.2	-0.007 (CI = +/-0.011; p = 0.215)	-0.088 (CI = +/-0.055; p = 0.004)	NA (CI = +/-NA; p = NA)	0.417	-0.68%
Frequency	2012.1	-0.008 (CI = +/-0.013; p = 0.210)	-0.091 (CI = +/-0.059; p = 0.006)	NA (CI = +/-NA; p = NA)	0.399	-0.78%
Frequency	2012.2	-0.010 (CI = +/-0.014; p = 0.155)	-0.086 (CI = +/-0.062; p = 0.011)	NA (CI = +/-NA; p = NA)	0.398	-1.00%
Frequency	2013.1	-0.017 (CI = +/-0.014; p = 0.025)	-0.102 (CI = +/-0.057; p = 0.002)	NA (CI = +/-NA; p = NA)	0.583	-1.64%
Frequency	2013.2	-0.016 (CI = +/-0.016; p = 0.062)	-0.104 (CI = +/-0.062; p = 0.004)	NA (CI = +/-NA; p = NA)	0.579	-1.54%
Frequency	2014.1	-0.013 (CI = +/-0.020; p = 0.173)	-0.099 (CI = +/-0.068; p = 0.009)	NA (CI = +/-NA; p = NA)	0.472	-1.28%
Frequency	2014.2	-0.018 (CI = +/-0.022; p = 0.100)	-0.089 (CI = +/-0.071; p = 0.020)	NA (CI = +/-NA; p = NA)	0.499	-1.78%
Frequency	2015.1	-0.032 (CI = +/-0.016; p = 0.002)	-0.115 (CI = +/-0.046; p = 0.001)	NA (CI = +/-NA; p = NA)	0.836	-3.13%
Frequency	2015.2	-0.027 (CI = +/-0.019; p = 0.012)	-0.121 (CI = +/-0.049; p = 0.001)	NA (CI = +/-NA; p = NA)	0.857	-2.68%
Frequency	2016.1	-0.032 (CI = +/-0.025; p = 0.023)	-0.128 (CI = +/-0.057; p = 0.002)	NA (CI = +/-NA; p = NA)	0.835	-3.11%

Property Damage

Coverage = PD

End Trend Period = 2021.1

Excluded Points = NA

Parameters Included: time, seasonality

Fit	Start Date	Time	Seasonality	Adjusted R ²	Implied Trend
					Rate
Loss Cost	2004.1	-0.189 (CI = +/-0.044; p = 0.000)	-0.033 (CI = +/-0.444; p = 0.881)	0.687	-17.22%
Loss Cost	2004.2	-0.197 (CI = +/-0.046; p = 0.000)	0.013 (CI = +/-0.449; p = 0.953)	0.695	-17.87%
Loss Cost	2005.1	-0.204 (CI = +/-0.048; p = 0.000)	-0.026 (CI = +/-0.455; p = 0.907)	0.699	-18.45%
Loss Cost	2005.2	-0.212 (CI = +/-0.050; p = 0.000)	0.020 (CI = +/-0.461; p = 0.931)	0.705	-19.13%
Loss Cost	2006.1	-0.220 (CI = +/-0.052; p = 0.000)	-0.019 (CI = +/-0.469; p = 0.935)	0.706	-19.73%
Loss Cost	2006.2	-0.228 (CI = +/-0.055; p = 0.000)	0.025 (CI = +/-0.477; p = 0.914)	0.708	-20.42%
Loss Cost	2007.1	-0.235 (CI = +/-0.059; p = 0.000)	-0.004 (CI = +/-0.490; p = 0.985)	0.701	-20.91%
Loss Cost	2007.2	-0.242 (CI = +/-0.062; p = 0.000)	0.033 (CI = +/-0.504; p = 0.895)	0.696	-21.51%
Loss Cost	2008.1	-0.246 (CI = +/-0.067; p = 0.000)	0.015 (CI = +/-0.523; p = 0.953)	0.680	-21.81%
Loss Cost	2008.2	-0.253 (CI = +/-0.072; p = 0.000)	0.045 (CI = +/-0.543; p = 0.865)	0.668	-22.33%
Loss Cost	2009.1	-0.256 (CI = +/-0.078; p = 0.000)	0.033 (CI = +/-0.566; p = 0.906)	0.646	-22.56%
Loss Cost	2009.2	-0.257 (CI = +/-0.086; p = 0.000)	0.039 (CI = +/-0.594; p = 0.892)	0.616	-22.68%
Loss Cost	2010.1	-0.253 (CI = +/-0.094; p = 0.000)	0.054 (CI = +/-0.621; p = 0.857)	0.576	-22.37%
Loss Cost	2010.2	-0.249 (CI = +/-0.103; p = 0.000)	0.038 (CI = +/-0.655; p = 0.904)	0.529	-22.05%
Loss Cost	2011.1	-0.235 (CI = +/-0.112; p = 0.000)	0.089 (CI = +/-0.679; p = 0.787)	0.466	-20.92%
Loss Cost	2011.2	-0.214 (CI = +/-0.122; p = 0.002)	0.018 (CI = +/-0.703; p = 0.958)	0.384	-19.30%
Loss Cost	2012.1	-0.179 (CI = +/-0.126; p = 0.008)	0.130 (CI = +/-0.691; p = 0.695)	0.287	-16.38%
Loss Cost	2012.2	-0.133 (CI = +/-0.127; p = 0.042)	-0.015 (CI = +/-0.661; p = 0.961)	0.150	-12.45%
Loss Cost	2013.1	-0.062 (CI = +/-0.098; p = 0.199)	0.186 (CI = +/-0.482; p = 0.422)	0.030	-5.99%
Loss Cost	2013.2	0.013 (CI = +/-0.036; p = 0.437)	-0.027 (CI = +/-0.167; p = 0.733)	-0.094	+1.35%
Loss Cost	2014.1	0.008 (CI = +/-0.041; p = 0.671)	-0.040 (CI = +/-0.177; p = 0.630)	-0.126	+0.82%
Loss Cost	2014.2	0.017 (CI = +/-0.046; p = 0.442)	-0.062 (CI = +/-0.187; p = 0.483)	-0.080	+1.69%
Loss Cost	2015.1	0.015 (CI = +/-0.055; p = 0.542)	-0.065 (CI = +/-0.205; p = 0.498)	-0.102	+1.56%
Loss Cost	2015.2	0.001 (CI = +/-0.063; p = 0.965)	-0.034 (CI = +/-0.217; p = 0.732)	-0.206	+0.13%
Loss Cost	2016.1	-0.001 (CI = +/-0.077; p = 0.984)	-0.037 (CI = +/-0.243; p = 0.732)	-0.231	-0.07%
Severity	2004.1	0.057 (CI = +/-0.009; p = 0.000)	0.007 (CI = +/-0.092; p = 0.870)	0.828	+5.90%
Severity	2004.2	0.059 (CI = +/-0.009; p = 0.000)	-0.003 (CI = +/-0.092; p = 0.949)	0.831	+6.08%
Severity	2005.1	0.061 (CI = +/-0.009; p = 0.000)	0.010 (CI = +/-0.090; p = 0.816)	0.844	+6.34%
Severity	2005.2	0.063 (CI = +/-0.010; p = 0.000)	0.003 (CI = +/-0.092; p = 0.941)	0.840	+6.48%
Severity	2006.1	0.065 (CI = +/-0.010; p = 0.000)	0.016 (CI = +/-0.091; p = 0.725)	0.849	+6.73%
Severity	2006.2	0.067 (CI = +/-0.011; p = 0.000)	0.007 (CI = +/-0.093; p = 0.879)	0.848	+6.92%
Severity	2007.1	0.069 (CI = +/-0.011; p = 0.000)	0.016 (CI = +/-0.094; p = 0.738)	0.847	+7.11%
Severity	2007.2	0.070 (CI = +/-0.012; p = 0.000)	0.011 (CI = +/-0.098; p = 0.825)	0.838	+7.22%
Severity	2008.1	0.072 (CI = +/-0.013; p = 0.000)	0.022 (CI = +/-0.098; p = 0.650)	0.841	+7.49%
Severity	2008.2	0.073 (CI = +/-0.014; p = 0.000)	0.016 (CI = +/-0.102; p = 0.743)	0.832	+7.62%
Severity	2009.1	0.075 (CI = +/-0.015; p = 0.000)	0.022 (CI = +/-0.106; p = 0.668)	0.821	+7.77%
Severity	2009.2	0.075 (CI = +/-0.016; p = 0.000)	0.020 (CI = +/-0.111; p = 0.714)	0.805	+7.83%
Severity	2010.1	0.076 (CI = +/-0.017; p = 0.000)	0.022 (CI = +/-0.116; p = 0.692)	0.786	+7.90%
Severity	2010.2	0.074 (CI = +/-0.019; p = 0.000)	0.029 (CI = +/-0.121; p = 0.618)	0.756	+7.70%
Severity	2011.1	0.073 (CI = +/-0.021; p = 0.000)	0.027 (CI = +/-0.128; p = 0.663)	0.722	+7.63%
Severity	2011.2	0.071 (CI = +/-0.023; p = 0.000)	0.034 (CI = +/-0.135; p = 0.602)	0.683	+7.41%
Severity	2012.1	0.070 (CI = +/-0.026; p = 0.000)	0.028 (CI = +/-0.142; p = 0.679)	0.630	+7.22%
Severity	2012.2	0.062 (CI = +/-0.027; p = 0.000)	0.052 (CI = +/-0.142; p = 0.447)	0.575	+6.41%
Severity	2013.1	0.056 (CI = +/-0.029; p = 0.001)	0.033 (CI = +/-0.144; p = 0.628)	0.479	+5.71%
Severity	2013.2	0.042 (CI = +/-0.028; p = 0.006)	0.071 (CI = +/-0.129; p = 0.255)	0.424	+4.31%
Severity	2014.1	0.036 (CI = +/-0.031; p = 0.025)	0.056 (CI = +/-0.133; p = 0.379)	0.278	+3.68%
Severity	2014.2	0.038 (CI = +/-0.036; p = 0.039)	0.050 (CI = +/-0.146; p = 0.463)	0.260	+3.91%
Severity	2015.1	0.044 (CI = +/-0.042; p = 0.042)	0.062 (CI = +/-0.156; p = 0.399)	0.261	+4.47%
Severity	2015.2	0.034 (CI = +/-0.049; p = 0.144)	0.082 (CI = +/-0.168; p = 0.300)	0.177	+3.51%
Severity	2016.1	0.036 (CI = +/-0.059; p = 0.197)	0.085 (CI = +/-0.189; p = 0.329)	0.096	+3.69%
Frequency	2004.1	-0.246 (CI = +/-0.050; p = 0.000)	-0.040 (CI = +/-0.509; p = 0.873)	0.741	-21.83%
Frequency	2004.2	-0.256 (CI = +/-0.052; p = 0.000)	0.016 (CI = +/-0.512; p = 0.950)	0.748	-22.58%
Frequency	2005.1	-0.265 (CI = +/-0.054; p = 0.000)	-0.037 (CI = +/-0.516; p = 0.886)	0.754	-23.32%
Frequency	2005.2	-0.275 (CI = +/-0.057; p = 0.000)	0.016 (CI = +/-0.522; p = 0.949)	0.758	-24.05%
Frequency	2006.1	-0.285 (CI = +/-0.059; p = 0.000)	-0.035 (CI = +/-0.528; p = 0.894)	0.762	-24.79%
Frequency	2006.2	-0.295 (CI = +/-0.062; p = 0.000)	0.018 (CI = +/-0.536; p = 0.944)	0.764	-25.56%
Frequency	2007.1	-0.303 (CI = +/-0.066; p = 0.000)	-0.020 (CI = +/-0.549; p = 0.941)	0.759	-26.15%
Frequency	2007.2	-0.312 (CI = +/-0.070; p = 0.000)	0.022 (CI = +/-0.565; p = 0.937)	0.754	-26.79%
Frequency	2008.1	-0.318 (CI = +/-0.075; p = 0.000)	-0.007 (CI = +/-0.584; p = 0.981)	0.742	-27.26%
Frequency	2008.2	-0.326 (CI = +/-0.081; p = 0.000)	0.029 (CI = +/-0.605; p = 0.923)	0.731	-27.83%
Frequency	2009.1	-0.330 (CI = +/-0.087; p = 0.000)	0.011 (CI = +/-0.630; p = 0.973)	0.713	-28.14%
Frequency	2009.2	-0.333 (CI = +/-0.096; p = 0.000)	0.019 (CI = +/-0.661; p = 0.952)	0.688	-28.29%
Frequency	2010.1	-0.329 (CI = +/-0.104; p = 0.000)	0.032 (CI = +/-0.692; p = 0.924)	0.653	-28.05%
Frequency	2010.2	-0.323 (CI = +/-0.115; p = 0.000)	0.009 (CI = +/-0.729; p = 0.980)	0.610	-27.62%
Frequency	2011.1	-0.308 (CI = +/-0.125; p = 0.000)	0.062 (CI = +/-0.757; p = 0.866)	0.555	-26.52%
Frequency	2011.2	-0.286 (CI = +/-0.136; p = 0.000)	-0.016 (CI = +/-0.784; p = 0.966)	0.484	-24.86%
Frequency	2012.1	-0.249 (CI = +/-0.142; p = 0.002)	0.102 (CI = +/-0.778; p = 0.785)	0.398	-22.01%
Frequency	2012.2	-0.195 (CI = +/-0.142; p = 0.011)	-0.068 (CI = +/-0.739; p = 0.848)	0.284	-17.72%
Frequency	2013.1	-0.117 (CI = +/-0.112; p = 0.042)	0.153 (CI = +/-0.551; p = 0.562)	0.174	-11.07%
Frequency	2013.2	-0.029 (CI = +/-0.029; p = 0.048)	-0.098 (CI = +/-0.131; p = 0.131)	0.293	-2.84%
Frequency	2014.1	-0.028 (CI = +/-0.033; p = 0.087)	-0.096 (CI = +/-0.142; p = 0.166)	0.206	-2.76%
Frequency	2014.2	-0.022 (CI = +/-0.037; p = 0.231)	-0.112 (CI = +/-0.151; p = 0.131)	0.181	-2.13%
Frequency	2015.1	-0.028 (CI = +/-0.043; p = 0.172)	-0.126 (CI = +/-0.160; p = 0.110)	0.213	-2.78%
Frequency	2015.2	-0.033 (CI = +/-0.052; p = 0.179)	-0.116 (CI = +/-0.178; p = 0.176)	0.215	-3.27%
Frequency	2016.1	-0.037 (CI = +/-0.063; p = 0.210)	-0.122 (CI = +/-0.199; p = 0.193)	0.158	-3.63%

Property Damage

Coverage = PD

End Trend Period = 2021.1

Excluded Points = NA

Parameters Included: time

Fit	Start Date	Time	Implied Trend	
			Adjusted R ²	Rate
Loss Cost	2004.1	-0.189 (CI = +/-0.043; p = 0.000)	0.696	-17.22%
Loss Cost	2004.2	-0.197 (CI = +/-0.045; p = 0.000)	0.705	-17.86%
Loss Cost	2005.1	-0.204 (CI = +/-0.047; p = 0.000)	0.708	-18.45%
Loss Cost	2005.2	-0.212 (CI = +/-0.049; p = 0.000)	0.714	-19.12%
Loss Cost	2006.1	-0.220 (CI = +/-0.051; p = 0.000)	0.716	-19.73%
Loss Cost	2006.2	-0.228 (CI = +/-0.054; p = 0.000)	0.718	-20.40%
Loss Cost	2007.1	-0.235 (CI = +/-0.057; p = 0.000)	0.712	-20.91%
Loss Cost	2007.2	-0.242 (CI = +/-0.061; p = 0.000)	0.708	-21.49%
Loss Cost	2008.1	-0.246 (CI = +/-0.066; p = 0.000)	0.693	-21.81%
Loss Cost	2008.2	-0.252 (CI = +/-0.071; p = 0.000)	0.681	-22.30%
Loss Cost	2009.1	-0.256 (CI = +/-0.077; p = 0.000)	0.661	-22.56%
Loss Cost	2009.2	-0.257 (CI = +/-0.083; p = 0.000)	0.634	-22.65%
Loss Cost	2010.1	-0.253 (CI = +/-0.091; p = 0.000)	0.596	-22.37%
Loss Cost	2010.2	-0.249 (CI = +/-0.100; p = 0.000)	0.552	-22.01%
Loss Cost	2011.1	-0.235 (CI = +/-0.109; p = 0.000)	0.492	-20.92%
Loss Cost	2011.2	-0.214 (CI = +/-0.118; p = 0.001)	0.418	-19.27%
Loss Cost	2012.1	-0.179 (CI = +/-0.122; p = 0.007)	0.322	-16.38%
Loss Cost	2012.2	-0.133 (CI = +/-0.122; p = 0.035)	0.203	-12.47%
Loss Cost	2013.1	-0.062 (CI = +/-0.097; p = 0.193)	0.051	-5.99%
Loss Cost	2013.2	0.013 (CI = +/-0.035; p = 0.441)	-0.025	+1.29%
Loss Cost	2014.1	0.008 (CI = +/-0.039; p = 0.661)	-0.060	+0.82%
Loss Cost	2014.2	0.015 (CI = +/-0.045; p = 0.481)	-0.038	+1.50%
Loss Cost	2015.1	0.015 (CI = +/-0.053; p = 0.531)	-0.051	+1.56%
Loss Cost	2015.2	0.000 (CI = +/-0.058; p = 0.995)	-0.100	-0.02%
Loss Cost	2016.1	-0.001 (CI = +/-0.071; p = 0.983)	-0.111	-0.07%
Severity	2004.1	0.057 (CI = +/-0.009; p = 0.000)	0.833	+5.90%
Severity	2004.2	0.059 (CI = +/-0.009; p = 0.000)	0.837	+6.08%
Severity	2005.1	0.061 (CI = +/-0.009; p = 0.000)	0.849	+6.34%
Severity	2005.2	0.063 (CI = +/-0.010; p = 0.000)	0.845	+6.48%
Severity	2006.1	0.065 (CI = +/-0.010; p = 0.000)	0.854	+6.73%
Severity	2006.2	0.067 (CI = +/-0.011; p = 0.000)	0.853	+6.92%
Severity	2007.1	0.069 (CI = +/-0.011; p = 0.000)	0.852	+7.11%
Severity	2007.2	0.070 (CI = +/-0.012; p = 0.000)	0.844	+7.23%
Severity	2008.1	0.072 (CI = +/-0.012; p = 0.000)	0.846	+7.49%
Severity	2008.2	0.074 (CI = +/-0.013; p = 0.000)	0.838	+7.63%
Severity	2009.1	0.075 (CI = +/-0.014; p = 0.000)	0.828	+7.77%
Severity	2009.2	0.076 (CI = +/-0.016; p = 0.000)	0.813	+7.85%
Severity	2010.1	0.076 (CI = +/-0.017; p = 0.000)	0.794	+7.90%
Severity	2010.2	0.075 (CI = +/-0.019; p = 0.000)	0.765	+7.74%
Severity	2011.1	0.073 (CI = +/-0.021; p = 0.000)	0.734	+7.63%
Severity	2011.2	0.072 (CI = +/-0.023; p = 0.000)	0.695	+7.47%
Severity	2012.1	0.070 (CI = +/-0.025; p = 0.000)	0.648	+7.22%
Severity	2012.2	0.063 (CI = +/-0.027; p = 0.000)	0.585	+6.52%
Severity	2013.1	0.056 (CI = +/-0.028; p = 0.001)	0.505	+5.71%
Severity	2013.2	0.044 (CI = +/-0.028; p = 0.005)	0.407	+4.49%
Severity	2014.1	0.036 (CI = +/-0.030; p = 0.023)	0.287	+3.68%
Severity	2014.2	0.040 (CI = +/-0.035; p = 0.028)	0.287	+4.07%
Severity	2015.1	0.044 (CI = +/-0.041; p = 0.038)	0.276	+4.47%
Severity	2015.2	0.038 (CI = +/-0.048; p = 0.109)	0.160	+3.87%
Severity	2016.1	0.036 (CI = +/-0.059; p = 0.195)	0.088	+3.69%
Frequency	2004.1	-0.246 (CI = +/-0.050; p = 0.000)	0.748	-21.83%
Frequency	2004.2	-0.256 (CI = +/-0.051; p = 0.000)	0.756	-22.57%
Frequency	2005.1	-0.265 (CI = +/-0.053; p = 0.000)	0.762	-23.32%
Frequency	2005.2	-0.275 (CI = +/-0.055; p = 0.000)	0.766	-24.04%
Frequency	2006.1	-0.285 (CI = +/-0.058; p = 0.000)	0.770	-24.79%
Frequency	2006.2	-0.295 (CI = +/-0.061; p = 0.000)	0.772	-25.55%
Frequency	2007.1	-0.303 (CI = +/-0.064; p = 0.000)	0.768	-26.15%
Frequency	2007.2	-0.312 (CI = +/-0.068; p = 0.000)	0.763	-26.78%
Frequency	2008.1	-0.318 (CI = +/-0.073; p = 0.000)	0.753	-27.26%
Frequency	2008.2	-0.326 (CI = +/-0.079; p = 0.000)	0.743	-27.81%
Frequency	2009.1	-0.330 (CI = +/-0.085; p = 0.000)	0.725	-28.14%
Frequency	2009.2	-0.332 (CI = +/-0.093; p = 0.000)	0.702	-28.28%
Frequency	2010.1	-0.329 (CI = +/-0.101; p = 0.000)	0.669	-28.05%
Frequency	2010.2	-0.323 (CI = +/-0.111; p = 0.000)	0.630	-27.61%
Frequency	2011.1	-0.308 (CI = +/-0.121; p = 0.000)	0.578	-26.52%
Frequency	2011.2	-0.286 (CI = +/-0.131; p = 0.000)	0.513	-24.88%
Frequency	2012.1	-0.249 (CI = +/-0.137; p = 0.001)	0.430	-22.01%
Frequency	2012.2	-0.196 (CI = +/-0.137; p = 0.008)	0.327	-17.83%
Frequency	2013.1	-0.117 (CI = +/-0.109; p = 0.037)	0.209	-11.07%
Frequency	2013.2	-0.031 (CI = +/-0.030; p = 0.041)	0.212	-3.06%
Frequency	2014.1	-0.028 (CI = +/-0.034; p = 0.098)	0.135	-2.76%
Frequency	2014.2	-0.025 (CI = +/-0.039; p = 0.190)	0.067	-2.47%
Frequency	2015.1	-0.028 (CI = +/-0.046; p = 0.205)	0.064	-2.78%
Frequency	2015.2	-0.038 (CI = +/-0.053; p = 0.141)	0.124	-3.74%
Frequency	2016.1	-0.037 (CI = +/-0.065; p = 0.229)	0.063	-3.63%

Property Damage

Coverage = PD

End Trend Period = 2021.1

Excluded Points = NA

Parameters Included: time, scalar_level_change

Scalar Level Change Start Date = 2013-04-01

Fit	Start Date	Time	Scalar Shift	Implied Trend	
				Adjusted R^2	Rate
Loss Cost	2004.1	0.026 (CI = +/-0.023; p = 0.028)	-2.522 (CI = +/-0.240; p = 0.000)	0.980	+2.68%
Loss Cost	2004.2	0.024 (CI = +/-0.025; p = 0.054)	-2.509 (CI = +/-0.248; p = 0.000)	0.979	+2.47%
Loss Cost	2005.1	0.024 (CI = +/-0.027; p = 0.079)	-2.504 (CI = +/-0.257; p = 0.000)	0.979	+2.40%
Loss Cost	2005.2	0.021 (CI = +/-0.028; p = 0.141)	-2.488 (CI = +/-0.263; p = 0.000)	0.979	+2.10%
Loss Cost	2006.1	0.019 (CI = +/-0.030; p = 0.200)	-2.479 (CI = +/-0.272; p = 0.000)	0.978	+1.93%
Loss Cost	2006.2	0.016 (CI = +/-0.031; p = 0.318)	-2.461 (CI = +/-0.277; p = 0.000)	0.978	+1.56%
Loss Cost	2007.1	0.015 (CI = +/-0.033; p = 0.360)	-2.459 (CI = +/-0.285; p = 0.000)	0.977	+1.52%
Loss Cost	2007.2	0.012 (CI = +/-0.035; p = 0.487)	-2.447 (CI = +/-0.291; p = 0.000)	0.977	+1.20%
Loss Cost	2008.1	0.013 (CI = +/-0.037; p = 0.481)	-2.450 (CI = +/-0.298; p = 0.000)	0.975	+1.28%
Loss Cost	2008.2	0.009 (CI = +/-0.038; p = 0.628)	-2.442 (CI = +/-0.301; p = 0.000)	0.975	+0.90%
Loss Cost	2009.1	0.007 (CI = +/-0.039; p = 0.714)	-2.439 (CI = +/-0.307; p = 0.000)	0.973	+0.71%
Loss Cost	2009.2	0.005 (CI = +/-0.041; p = 0.791)	-2.440 (CI = +/-0.313; p = 0.000)	0.972	+0.53%
Loss Cost	2010.1	0.005 (CI = +/-0.043; p = 0.813)	-2.441 (CI = +/-0.322; p = 0.000)	0.968	+0.49%
Loss Cost	2010.2	0.003 (CI = +/-0.043; p = 0.904)	-2.457 (CI = +/-0.328; p = 0.000)	0.966	+0.25%
Loss Cost	2011.1	0.002 (CI = +/-0.045; p = 0.923)	-2.464 (CI = +/-0.344; p = 0.000)	0.961	+0.21%
Loss Cost	2011.2	0.001 (CI = +/-0.046; p = 0.956)	-2.491 (CI = +/-0.366; p = 0.000)	0.953	+0.12%
Loss Cost	2012.1	0.001 (CI = +/-0.048; p = 0.961)	-2.503 (CI = +/-0.411; p = 0.000)	0.937	+0.11%
Loss Cost	2012.2	0.002 (CI = +/-0.047; p = 0.941)	-2.667 (CI = +/-0.488; p = 0.000)	0.915	+0.17%
Loss Cost	2013.1	0.013 (CI = +/-0.035; p = 0.441)	-3.803 (CI = +/-0.720; p = 0.000)	0.900	+1.29%
Loss Cost	2013.2	0.013 (CI = +/-0.035; p = 0.441)	NA (CI = +/-NA; p = NA)	-0.025	+1.29%
Loss Cost	2014.1	0.008 (CI = +/-0.039; p = 0.661)	NA (CI = +/-NA; p = NA)	-0.060	+0.82%
Loss Cost	2014.2	0.015 (CI = +/-0.045; p = 0.481)	NA (CI = +/-NA; p = NA)	-0.038	+1.50%
Loss Cost	2015.1	0.015 (CI = +/-0.053; p = 0.531)	NA (CI = +/-NA; p = NA)	-0.051	+1.56%
Loss Cost	2015.2	0.000 (CI = +/-0.058; p = 0.995)	NA (CI = +/-NA; p = NA)	-0.100	-0.02%
Loss Cost	2016.1	-0.001 (CI = +/-0.071; p = 0.983)	NA (CI = +/-NA; p = NA)	-0.111	-0.07%
Severity	2004.1	0.026 (CI = +/-0.014; p = 0.001)	0.365 (CI = +/-0.142; p = 0.000)	0.907	+2.64%
Severity	2004.2	0.028 (CI = +/-0.015; p = 0.001)	0.354 (CI = +/-0.146; p = 0.000)	0.906	+2.82%
Severity	2005.1	0.031 (CI = +/-0.015; p = 0.000)	0.335 (CI = +/-0.147; p = 0.000)	0.909	+3.15%
Severity	2005.2	0.032 (CI = +/-0.016; p = 0.000)	0.331 (CI = +/-0.152; p = 0.000)	0.905	+3.23%
Severity	2006.1	0.035 (CI = +/-0.017; p = 0.000)	0.315 (CI = +/-0.152; p = 0.000)	0.908	+3.54%
Severity	2006.2	0.037 (CI = +/-0.018; p = 0.000)	0.306 (CI = +/-0.156; p = 0.000)	0.905	+3.73%
Severity	2007.1	0.038 (CI = +/-0.018; p = 0.000)	0.298 (CI = +/-0.159; p = 0.001)	0.902	+3.92%
Severity	2007.2	0.039 (CI = +/-0.020; p = 0.000)	0.295 (CI = +/-0.163; p = 0.001)	0.896	+3.99%
Severity	2008.1	0.042 (CI = +/-0.020; p = 0.000)	0.286 (CI = +/-0.163; p = 0.001)	0.897	+4.28%
Severity	2008.2	0.043 (CI = +/-0.021; p = 0.000)	0.284 (CI = +/-0.166; p = 0.002)	0.891	+4.42%
Severity	2009.1	0.044 (CI = +/-0.022; p = 0.000)	0.282 (CI = +/-0.169; p = 0.002)	0.883	+4.54%
Severity	2009.2	0.045 (CI = +/-0.023; p = 0.000)	0.283 (CI = +/-0.173; p = 0.003)	0.873	+4.62%
Severity	2010.1	0.046 (CI = +/-0.023; p = 0.001)	0.285 (CI = +/-0.177; p = 0.003)	0.861	+4.70%
Severity	2010.2	0.046 (CI = +/-0.024; p = 0.001)	0.283 (CI = +/-0.184; p = 0.004)	0.840	+4.67%
Severity	2011.1	0.046 (CI = +/-0.025; p = 0.001)	0.287 (CI = +/-0.193; p = 0.006)	0.818	+4.70%
Severity	2011.2	0.046 (CI = +/-0.026; p = 0.002)	0.298 (CI = +/-0.206; p = 0.007)	0.791	+4.74%
Severity	2012.1	0.047 (CI = +/-0.027; p = 0.002)	0.322 (CI = +/-0.229; p = 0.009)	0.760	+4.76%
Severity	2012.2	0.046 (CI = +/-0.028; p = 0.003)	0.329 (CI = +/-0.287; p = 0.027)	0.683	+4.76%
Severity	2013.1	0.044 (CI = +/-0.028; p = 0.005)	0.594 (CI = +/-0.583; p = 0.046)	0.605	+4.49%
Severity	2013.2	0.044 (CI = +/-0.028; p = 0.005)	NA (CI = +/-NA; p = NA)	0.407	+4.49%
Severity	2014.1	0.036 (CI = +/-0.030; p = 0.023)	NA (CI = +/-NA; p = NA)	0.287	+3.68%
Severity	2014.2	0.040 (CI = +/-0.035; p = 0.028)	NA (CI = +/-NA; p = NA)	0.287	+4.07%
Severity	2015.1	0.044 (CI = +/-0.041; p = 0.038)	NA (CI = +/-NA; p = NA)	0.276	+4.47%
Severity	2015.2	0.038 (CI = +/-0.048; p = 0.109)	NA (CI = +/-NA; p = NA)	0.160	+3.87%
Severity	2016.1	0.036 (CI = +/-0.059; p = 0.195)	NA (CI = +/-NA; p = NA)	0.088	+3.69%
Frequency	2004.1	0.000 (CI = +/-0.027; p = 0.978)	-2.887 (CI = +/-0.279; p = 0.000)	0.983	+0.04%
Frequency	2004.2	-0.003 (CI = +/-0.029; p = 0.810)	-2.863 (CI = +/-0.286; p = 0.000)	0.983	-0.34%
Frequency	2005.1	-0.007 (CI = +/-0.030; p = 0.624)	-2.840 (CI = +/-0.292; p = 0.000)	0.983	-0.73%
Frequency	2005.2	-0.011 (CI = +/-0.032; p = 0.486)	-2.819 (CI = +/-0.300; p = 0.000)	0.982	-1.10%
Frequency	2006.1	-0.016 (CI = +/-0.033; p = 0.344)	-2.794 (CI = +/-0.304; p = 0.000)	0.982	-1.56%
Frequency	2006.2	-0.021 (CI = +/-0.035; p = 0.222)	-2.767 (CI = +/-0.307; p = 0.000)	0.983	-2.09%
Frequency	2007.1	-0.023 (CI = +/-0.037; p = 0.202)	-2.758 (CI = +/-0.315; p = 0.000)	0.982	-2.31%
Frequency	2007.2	-0.027 (CI = +/-0.038; p = 0.156)	-2.743 (CI = +/-0.320; p = 0.000)	0.982	-2.69%
Frequency	2008.1	-0.029 (CI = +/-0.040; p = 0.147)	-2.736 (CI = +/-0.328; p = 0.000)	0.981	-2.88%
Frequency	2008.2	-0.034 (CI = +/-0.041; p = 0.099)	-2.725 (CI = +/-0.328; p = 0.000)	0.981	-3.37%
Frequency	2009.1	-0.037 (CI = +/-0.043; p = 0.083)	-2.722 (CI = +/-0.332; p = 0.000)	0.980	-3.66%
Frequency	2009.2	-0.040 (CI = +/-0.044; p = 0.074)	-2.723 (CI = +/-0.337; p = 0.000)	0.978	-3.91%
Frequency	2010.1	-0.041 (CI = +/-0.046; p = 0.076)	-2.726 (CI = +/-0.347; p = 0.000)	0.976	-4.02%
Frequency	2010.2	-0.043 (CI = +/-0.047; p = 0.070)	-2.740 (CI = +/-0.355; p = 0.000)	0.974	-4.22%
Frequency	2011.1	-0.044 (CI = +/-0.049; p = 0.074)	-2.750 (CI = +/-0.371; p = 0.000)	0.969	-4.29%
Frequency	2011.2	-0.045 (CI = +/-0.049; p = 0.072)	-2.788 (CI = +/-0.393; p = 0.000)	0.964	-4.40%
Frequency	2012.1	-0.045 (CI = +/-0.051; p = 0.077)	-2.825 (CI = +/-0.439; p = 0.000)	0.952	-4.44%
Frequency	2012.2	-0.045 (CI = +/-0.050; p = 0.077)	-2.996 (CI = +/-0.522; p = 0.000)	0.935	-4.38%
Frequency	2013.1	-0.031 (CI = +/-0.030; p = 0.041)	-4.397 (CI = +/-0.618; p = 0.000)	0.952	-3.06%
Frequency	2013.2	-0.031 (CI = +/-0.030; p = 0.041)	NA (CI = +/-NA; p = NA)	0.212	-3.06%
Frequency	2014.1	-0.028 (CI = +/-0.034; p = 0.098)	NA (CI = +/-NA; p = NA)	0.135	-2.76%
Frequency	2014.2	-0.025 (CI = +/-0.039; p = 0.190)	NA (CI = +/-NA; p = NA)	0.067	-2.47%
Frequency	2015.1	-0.028 (CI = +/-0.046; p = 0.205)	NA (CI = +/-NA; p = NA)	0.064	-2.78%
Frequency	2015.2	-0.038 (CI = +/-0.053; p = 0.141)	NA (CI = +/-NA; p = NA)	0.124	-3.74%
Frequency	2016.1	-0.037 (CI = +/-0.065; p = 0.229)	NA (CI = +/-NA; p = NA)	0.063	-3.63%

Property Damage

Coverage = PD

End Trend Period = 2020.1

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	0.036 (CI = +/-0.024; p = 0.004)	-2.574 (CI = +/-0.233; p = 0.000)	0.981	+3.67%
Loss Cost	2004.2	0.035 (CI = +/-0.026; p = 0.010)	-2.566 (CI = +/-0.243; p = 0.000)	0.981	+3.54%
Loss Cost	2005.1	0.035 (CI = +/-0.028; p = 0.015)	-2.568 (CI = +/-0.253; p = 0.000)	0.980	+3.58%
Loss Cost	2005.2	0.033 (CI = +/-0.030; p = 0.031)	-2.556 (CI = +/-0.263; p = 0.000)	0.980	+3.36%
Loss Cost	2006.1	0.032 (CI = +/-0.032; p = 0.049)	-2.553 (CI = +/-0.274; p = 0.000)	0.980	+3.29%
Loss Cost	2006.2	0.029 (CI = +/-0.034; p = 0.092)	-2.537 (CI = +/-0.284; p = 0.000)	0.979	+2.97%
Loss Cost	2007.1	0.030 (CI = +/-0.037; p = 0.106)	-2.541 (CI = +/-0.295; p = 0.000)	0.978	+3.06%
Loss Cost	2007.2	0.027 (CI = +/-0.039; p = 0.164)	-2.530 (CI = +/-0.304; p = 0.000)	0.978	+2.78%
Loss Cost	2008.1	0.030 (CI = +/-0.042; p = 0.154)	-2.539 (CI = +/-0.314; p = 0.000)	0.977	+3.03%
Loss Cost	2008.2	0.026 (CI = +/-0.044; p = 0.235)	-2.527 (CI = +/-0.320; p = 0.000)	0.976	+2.63%
Loss Cost	2009.1	0.024 (CI = +/-0.047; p = 0.291)	-2.523 (CI = +/-0.329; p = 0.000)	0.975	+2.47%
Loss Cost	2009.2	0.023 (CI = +/-0.049; p = 0.348)	-2.521 (CI = +/-0.338; p = 0.000)	0.973	+2.29%
Loss Cost	2010.1	0.023 (CI = +/-0.052; p = 0.368)	-2.521 (CI = +/-0.349; p = 0.000)	0.970	+2.30%
Loss Cost	2010.2	0.020 (CI = +/-0.053; p = 0.446)	-2.531 (CI = +/-0.356; p = 0.000)	0.968	+1.99%
Loss Cost	2011.1	0.019 (CI = +/-0.056; p = 0.472)	-2.534 (CI = +/-0.373; p = 0.000)	0.962	+1.96%
Loss Cost	2011.2	0.018 (CI = +/-0.058; p = 0.512)	-2.556 (CI = +/-0.396; p = 0.000)	0.955	+1.83%
Loss Cost	2012.1	0.018 (CI = +/-0.060; p = 0.531)	-2.565 (CI = +/-0.442; p = 0.000)	0.940	+1.82%
Loss Cost	2012.2	0.018 (CI = +/-0.059; p = 0.512)	-2.729 (CI = +/-0.519; p = 0.000)	0.920	+1.86%
Loss Cost	2013.1	0.033 (CI = +/-0.039; p = 0.089)	-3.917 (CI = +/-0.680; p = 0.000)	0.924	+3.39%
Loss Cost	2013.2	0.033 (CI = +/-0.039; p = 0.089)	NA (CI = +/-NA; p = NA)	0.157	+3.39%
Loss Cost	2014.1	0.031 (CI = +/-0.046; p = 0.171)	NA (CI = +/-NA; p = NA)	0.087	+3.12%
Loss Cost	2014.2	0.044 (CI = +/-0.051; p = 0.083)	NA (CI = +/-NA; p = NA)	0.198	+4.53%
Loss Cost	2015.1	0.051 (CI = +/-0.062; p = 0.092)	NA (CI = +/-NA; p = NA)	0.204	+5.27%
Loss Cost	2015.2	0.037 (CI = +/-0.073; p = 0.278)	NA (CI = +/-NA; p = NA)	0.038	+3.76%
Loss Cost	2016.1	0.046 (CI = +/-0.093; p = 0.279)	NA (CI = +/-NA; p = NA)	0.045	+4.70%
Severity	2004.1	0.023 (CI = +/-0.015; p = 0.004)	0.383 (CI = +/-0.146; p = 0.000)	0.898	+2.32%
Severity	2004.2	0.025 (CI = +/-0.016; p = 0.004)	0.373 (CI = +/-0.151; p = 0.000)	0.896	+2.48%
Severity	2005.1	0.028 (CI = +/-0.017; p = 0.002)	0.352 (CI = +/-0.153; p = 0.000)	0.900	+2.84%
Severity	2005.2	0.029 (CI = +/-0.018; p = 0.003)	0.349 (CI = +/-0.159; p = 0.000)	0.895	+2.90%
Severity	2006.1	0.032 (CI = +/-0.019; p = 0.002)	0.331 (CI = +/-0.162; p = 0.000)	0.897	+3.25%
Severity	2006.2	0.034 (CI = +/-0.020; p = 0.002)	0.321 (CI = +/-0.167; p = 0.001)	0.894	+3.46%
Severity	2007.1	0.036 (CI = +/-0.022; p = 0.002)	0.311 (CI = +/-0.173; p = 0.001)	0.890	+3.67%
Severity	2007.2	0.037 (CI = +/-0.023; p = 0.003)	0.308 (CI = +/-0.179; p = 0.002)	0.883	+3.75%
Severity	2008.1	0.040 (CI = +/-0.024; p = 0.002)	0.295 (CI = +/-0.180; p = 0.003)	0.884	+4.12%
Severity	2008.2	0.042 (CI = +/-0.026; p = 0.003)	0.290 (CI = +/-0.185; p = 0.004)	0.877	+4.30%
Severity	2009.1	0.044 (CI = +/-0.027; p = 0.003)	0.286 (CI = +/-0.190; p = 0.005)	0.869	+4.47%
Severity	2009.2	0.045 (CI = +/-0.028; p = 0.004)	0.285 (CI = +/-0.194; p = 0.006)	0.858	+4.59%
Severity	2010.1	0.046 (CI = +/-0.030; p = 0.004)	0.285 (CI = +/-0.200; p = 0.008)	0.844	+4.69%
Severity	2010.2	0.045 (CI = +/-0.031; p = 0.007)	0.284 (CI = +/-0.207; p = 0.010)	0.820	+4.65%
Severity	2011.1	0.046 (CI = +/-0.032; p = 0.008)	0.287 (CI = +/-0.216; p = 0.012)	0.794	+4.70%
Severity	2011.2	0.046 (CI = +/-0.034; p = 0.010)	0.297 (CI = +/-0.230; p = 0.015)	0.764	+4.75%
Severity	2012.1	0.047 (CI = +/-0.035; p = 0.012)	0.321 (CI = +/-0.255; p = 0.017)	0.728	+4.80%
Severity	2012.2	0.047 (CI = +/-0.036; p = 0.015)	0.328 (CI = +/-0.317; p = 0.043)	0.639	+4.79%
Severity	2013.1	0.043 (CI = +/-0.037; p = 0.025)	0.598 (CI = +/-0.640; p = 0.065)	0.544	+4.44%
Severity	2013.2	0.043 (CI = +/-0.037; p = 0.025)	NA (CI = +/-NA; p = NA)	0.300	+4.44%
Severity	2014.1	0.033 (CI = +/-0.041; p = 0.103)	NA (CI = +/-NA; p = NA)	0.153	+3.35%
Severity	2014.2	0.037 (CI = +/-0.048; p = 0.114)	NA (CI = +/-NA; p = NA)	0.153	+3.82%
Severity	2015.1	0.042 (CI = +/-0.058; p = 0.136)	NA (CI = +/-NA; p = NA)	0.144	+4.32%
Severity	2015.2	0.033 (CI = +/-0.072; p = 0.313)	NA (CI = +/-NA; p = NA)	0.017	+3.39%
Severity	2016.1	0.029 (CI = +/-0.092; p = 0.472)	NA (CI = +/-NA; p = NA)	-0.056	+2.99%
Frequency	2004.1	0.013 (CI = +/-0.027; p = 0.323)	-2.956 (CI = +/-0.261; p = 0.000)	0.985	+1.33%
Frequency	2004.2	0.010 (CI = +/-0.029; p = 0.469)	-2.939 (CI = +/-0.270; p = 0.000)	0.985	+1.03%
Frequency	2005.1	0.007 (CI = +/-0.031; p = 0.633)	-2.921 (CI = +/-0.280; p = 0.000)	0.985	+0.73%
Frequency	2005.2	0.004 (CI = +/-0.033; p = 0.782)	-2.905 (CI = +/-0.291; p = 0.000)	0.984	+0.45%
Frequency	2006.1	0.000 (CI = +/-0.035; p = 0.980)	-2.883 (CI = +/-0.300; p = 0.000)	0.984	+0.04%
Frequency	2006.2	-0.005 (CI = +/-0.037; p = 0.797)	-2.858 (CI = +/-0.307; p = 0.000)	0.984	-0.47%
Frequency	2007.1	-0.006 (CI = +/-0.040; p = 0.765)	-2.852 (CI = +/-0.319; p = 0.000)	0.983	-0.59%
Frequency	2007.2	-0.009 (CI = +/-0.043; p = 0.655)	-2.838 (CI = +/-0.329; p = 0.000)	0.983	-0.93%
Frequency	2008.1	-0.011 (CI = +/-0.046; p = 0.637)	-2.833 (CI = +/-0.340; p = 0.000)	0.982	-1.05%
Frequency	2008.2	-0.016 (CI = +/-0.048; p = 0.490)	-2.817 (CI = +/-0.345; p = 0.000)	0.982	-1.60%
Frequency	2009.1	-0.019 (CI = +/-0.050; p = 0.430)	-2.809 (CI = +/-0.353; p = 0.000)	0.981	-1.92%
Frequency	2009.2	-0.022 (CI = +/-0.053; p = 0.388)	-2.806 (CI = +/-0.361; p = 0.000)	0.979	-2.19%
Frequency	2010.1	-0.023 (CI = +/-0.055; p = 0.390)	-2.807 (CI = +/-0.372; p = 0.000)	0.977	-2.28%
Frequency	2010.2	-0.026 (CI = +/-0.057; p = 0.356)	-2.815 (CI = +/-0.381; p = 0.000)	0.975	-2.54%
Frequency	2011.1	-0.027 (CI = +/-0.060; p = 0.359)	-2.821 (CI = +/-0.399; p = 0.000)	0.970	-2.62%
Frequency	2011.2	-0.028 (CI = +/-0.061; p = 0.340)	-2.853 (CI = +/-0.420; p = 0.000)	0.965	-2.79%
Frequency	2012.1	-0.029 (CI = +/-0.063; p = 0.346)	-2.887 (CI = +/-0.467; p = 0.000)	0.954	-2.84%
Frequency	2012.2	-0.028 (CI = +/-0.063; p = 0.346)	-3.057 (CI = +/-0.549; p = 0.000)	0.938	-2.80%
Frequency	2013.1	-0.010 (CI = +/-0.028; p = 0.443)	-4.514 (CI = +/-0.482; p = 0.000)	0.974	-1.01%
Frequency	2013.2	-0.010 (CI = +/-0.028; p = 0.443)	NA (CI = +/-NA; p = NA)	-0.029	-1.01%
Frequency	2014.1	-0.002 (CI = +/-0.031; p = 0.875)	NA (CI = +/-NA; p = NA)	-0.088	-0.22%
Frequency	2014.2	0.007 (CI = +/-0.034; p = 0.665)	NA (CI = +/-NA; p = NA)	-0.079	+0.69%
Frequency	2015.1	0.009 (CI = +/-0.041; p = 0.632)	NA (CI = +/-NA; p = NA)	-0.082	+0.91%
Frequency	2015.2	0.004 (CI = +/-0.051; p = 0.878)	NA (CI = +/-NA; p = NA)	-0.121	+0.35%
Frequency	2016.1	0.016 (CI = +/-0.062; p = 0.547)	NA (CI = +/-NA; p = NA)	-0.081	+1.66%

Direct Compensation Property Damage

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	0.056 (CI = +/-0.059; p = 0.059)	-0.183 (CI = +/-0.288; p = 0.194)	0.203	+5.78%
Loss Cost	2013.2	0.015 (CI = +/-0.032; p = 0.349)	-0.066 (CI = +/-0.150; p = 0.361)	-0.023	+1.47%
Loss Cost	2014.1	0.005 (CI = +/-0.035; p = 0.737)	-0.088 (CI = +/-0.150; p = 0.222)	-0.016	+0.55%
Loss Cost	2014.2	-0.005 (CI = +/-0.038; p = 0.780)	-0.063 (CI = +/-0.152; p = 0.385)	-0.085	-0.49%
Loss Cost	2015.1	-0.019 (CI = +/-0.038; p = 0.300)	-0.093 (CI = +/-0.144; p = 0.182)	0.094	-1.86%
Loss Cost	2015.2	-0.013 (CI = +/-0.046; p = 0.528)	-0.104 (CI = +/-0.159; p = 0.171)	0.083	-1.33%
Loss Cost	2016.1	-0.028 (CI = +/-0.050; p = 0.228)	-0.132 (CI = +/-0.158; p = 0.091)	0.254	-2.78%
Loss Cost	2016.2	-0.037 (CI = +/-0.062; p = 0.205)	-0.116 (CI = +/-0.179; p = 0.169)	0.263	-3.60%
Loss Cost	2017.1	-0.051 (CI = +/-0.075; p = 0.145)	-0.138 (CI = +/-0.194; p = 0.134)	0.323	-5.00%
Severity	2013.1	0.047 (CI = +/-0.005; p = 0.000)	-0.016 (CI = +/-0.022; p = 0.134)	0.969	+4.84%
Severity	2013.2	0.048 (CI = +/-0.005; p = 0.000)	-0.020 (CI = +/-0.023; p = 0.082)	0.967	+4.97%
Severity	2014.1	0.049 (CI = +/-0.006; p = 0.000)	-0.018 (CI = +/-0.024; p = 0.131)	0.964	+5.05%
Severity	2014.2	0.048 (CI = +/-0.006; p = 0.000)	-0.015 (CI = +/-0.026; p = 0.214)	0.955	+4.95%
Severity	2015.1	0.048 (CI = +/-0.008; p = 0.000)	-0.016 (CI = +/-0.028; p = 0.232)	0.944	+4.92%
Severity	2015.2	0.047 (CI = +/-0.009; p = 0.000)	-0.014 (CI = +/-0.031; p = 0.336)	0.926	+4.82%
Severity	2016.1	0.047 (CI = +/-0.011; p = 0.000)	-0.014 (CI = +/-0.035; p = 0.399)	0.906	+4.85%
Severity	2016.2	0.052 (CI = +/-0.012; p = 0.000)	-0.022 (CI = +/-0.034; p = 0.167)	0.923	+5.33%
Severity	2017.1	0.056 (CI = +/-0.013; p = 0.000)	-0.016 (CI = +/-0.034; p = 0.287)	0.931	+5.73%
Frequency	2013.1	0.009 (CI = +/-0.060; p = 0.756)	-0.167 (CI = +/-0.296; p = 0.246)	-0.028	+0.90%
Frequency	2013.2	-0.034 (CI = +/-0.033; p = 0.045)	-0.046 (CI = +/-0.152; p = 0.529)	0.198	-3.33%
Frequency	2014.1	-0.044 (CI = +/-0.035; p = 0.018)	-0.071 (CI = +/-0.151; p = 0.328)	0.319	-4.29%
Frequency	2014.2	-0.053 (CI = +/-0.039; p = 0.011)	-0.047 (CI = +/-0.156; p = 0.519)	0.390	-5.18%
Frequency	2015.1	-0.067 (CI = +/-0.040; p = 0.004)	-0.077 (CI = +/-0.149; p = 0.279)	0.526	-6.46%
Frequency	2015.2	-0.060 (CI = +/-0.047; p = 0.018)	-0.090 (CI = +/-0.164; p = 0.243)	0.454	-5.86%
Frequency	2016.1	-0.075 (CI = +/-0.051; p = 0.010)	-0.118 (CI = +/-0.163; p = 0.134)	0.550	-7.27%
Frequency	2016.2	-0.089 (CI = +/-0.062; p = 0.012)	-0.094 (CI = +/-0.178; p = 0.254)	0.588	-8.48%
Frequency	2017.1	-0.107 (CI = +/-0.071; p = 0.010)	-0.121 (CI = +/-0.185; p = 0.160)	0.637	-10.15%

Direct Compensation Property Damage

Coverage = DC

End Trend Period = 2020.1

Excluded Points = NA

Parameters Included: time, seasonality

Fit	Start Date	Time	Seasonality	Adjusted R ²	Implied Trend
					Rate
Loss Cost	2013.1	0.082 (CI = +/-0.072; p = 0.028)	-0.203 (CI = +/-0.310; p = 0.179)	0.311	+8.58%
Loss Cost	2013.2	0.032 (CI = +/-0.039; p = 0.101)	-0.077 (CI = +/-0.158; p = 0.307)	0.130	+3.25%
Loss Cost	2014.1	0.022 (CI = +/-0.043; p = 0.281)	-0.098 (CI = +/-0.163; p = 0.209)	0.084	+2.24%
Loss Cost	2014.2	0.012 (CI = +/-0.050; p = 0.615)	-0.075 (CI = +/-0.174; p = 0.353)	-0.088	+1.16%
Loss Cost	2015.1	-0.005 (CI = +/-0.054; p = 0.824)	-0.106 (CI = +/-0.170; p = 0.188)	0.012	-0.53%
Loss Cost	2015.2	0.007 (CI = +/-0.065; p = 0.804)	-0.129 (CI = +/-0.188; p = 0.149)	0.066	+0.72%
Loss Cost	2016.1	-0.012 (CI = +/-0.075; p = 0.708)	-0.158 (CI = +/-0.196; p = 0.095)	0.205	-1.20%
Loss Cost	2016.2	-0.018 (CI = +/-0.105; p = 0.677)	-0.149 (CI = +/-0.242; p = 0.174)	0.143	-1.79%
Loss Cost	2017.1	-0.041 (CI = +/-0.141; p = 0.462)	-0.176 (CI = +/-0.284; p = 0.161)	0.212	-4.03%
Severity	2013.1	0.044 (CI = +/-0.005; p = 0.000)	-0.019 (CI = +/-0.021; p = 0.071)	0.967	+4.51%
Severity	2013.2	0.045 (CI = +/-0.005; p = 0.000)	-0.022 (CI = +/-0.022; p = 0.051)	0.963	+4.63%
Severity	2014.1	0.046 (CI = +/-0.006; p = 0.000)	-0.021 (CI = +/-0.024; p = 0.081)	0.957	+4.67%
Severity	2014.2	0.044 (CI = +/-0.007; p = 0.000)	-0.016 (CI = +/-0.024; p = 0.162)	0.947	+4.47%
Severity	2015.1	0.042 (CI = +/-0.008; p = 0.000)	-0.019 (CI = +/-0.026; p = 0.132)	0.935	+4.32%
Severity	2015.2	0.040 (CI = +/-0.009; p = 0.000)	-0.014 (CI = +/-0.027; p = 0.264)	0.915	+4.03%
Severity	2016.1	0.038 (CI = +/-0.012; p = 0.000)	-0.016 (CI = +/-0.031; p = 0.242)	0.886	+3.87%
Severity	2016.2	0.043 (CI = +/-0.014; p = 0.000)	-0.023 (CI = +/-0.031; p = 0.114)	0.900	+4.36%
Severity	2017.1	0.046 (CI = +/-0.018; p = 0.002)	-0.020 (CI = +/-0.037; p = 0.209)	0.892	+4.68%
Frequency	2013.1	0.038 (CI = +/-0.072; p = 0.273)	-0.184 (CI = +/-0.313; p = 0.225)	0.064	+3.89%
Frequency	2013.2	-0.013 (CI = +/-0.038; p = 0.459)	-0.055 (CI = +/-0.154; p = 0.444)	-0.049	-1.32%
Frequency	2014.1	-0.023 (CI = +/-0.042; p = 0.238)	-0.078 (CI = +/-0.156; p = 0.295)	0.062	-2.32%
Frequency	2014.2	-0.032 (CI = +/-0.049; p = 0.172)	-0.059 (CI = +/-0.169; p = 0.452)	0.100	-3.16%
Frequency	2015.1	-0.048 (CI = +/-0.053; p = 0.073)	-0.087 (CI = +/-0.169; p = 0.268)	0.269	-4.65%
Frequency	2015.2	-0.032 (CI = +/-0.063; p = 0.265)	-0.115 (CI = +/-0.182; p = 0.177)	0.217	-3.19%
Frequency	2016.1	-0.050 (CI = +/-0.074; p = 0.146)	-0.142 (CI = +/-0.191; p = 0.119)	0.338	-4.89%
Frequency	2016.2	-0.061 (CI = +/-0.101; p = 0.184)	-0.126 (CI = +/-0.232; p = 0.223)	0.334	-5.90%
Frequency	2017.1	-0.087 (CI = +/-0.131; p = 0.139)	-0.156 (CI = +/-0.264; p = 0.176)	0.406	-8.32%

Direct Compensation Property Damage

Coverage = DC

End Trend Period = 2019.2

Excluded Points = NA

Parameters Included: time, seasonality

Fit	Start Date	Time	Seasonality	Adjusted R ²	Implied Trend
					Rate
Loss Cost	2013.1	0.109 (CI = +/-0.075; p = 0.008)	-0.137 (CI = +/-0.301; p = 0.339)	0.441	+11.49%
Loss Cost	2013.2	0.057 (CI = +/-0.023; p = 0.000)	-0.024 (CI = +/-0.087; p = 0.556)	0.701	+5.82%
Loss Cost	2014.1	0.051 (CI = +/-0.027; p = 0.002)	-0.035 (CI = +/-0.093; p = 0.414)	0.630	+5.26%
Loss Cost	2014.2	0.042 (CI = +/-0.029; p = 0.010)	-0.019 (CI = +/-0.092; p = 0.648)	0.492	+4.32%
Loss Cost	2015.1	0.031 (CI = +/-0.031; p = 0.053)	-0.040 (CI = +/-0.089; p = 0.321)	0.384	+3.10%
Loss Cost	2015.2	0.048 (CI = +/-0.018; p = 0.001)	-0.067 (CI = +/-0.048; p = 0.014)	0.865	+4.96%
Loss Cost	2016.1	0.040 (CI = +/-0.020; p = 0.004)	-0.080 (CI = +/-0.046; p = 0.007)	0.890	+4.10%
Loss Cost	2016.2	0.041 (CI = +/-0.029; p = 0.017)	-0.080 (CI = +/-0.059; p = 0.019)	0.822	+4.17%
Loss Cost	2017.1	0.045 (CI = +/-0.050; p = 0.064)	-0.076 (CI = +/-0.085; p = 0.066)	0.808	+4.58%
Severity	2013.1	0.045 (CI = +/-0.006; p = 0.000)	-0.017 (CI = +/-0.022; p = 0.123)	0.963	+4.59%
Severity	2013.2	0.046 (CI = +/-0.006; p = 0.000)	-0.020 (CI = +/-0.023; p = 0.088)	0.959	+4.72%
Severity	2014.1	0.047 (CI = +/-0.007; p = 0.000)	-0.018 (CI = +/-0.026; p = 0.150)	0.952	+4.81%
Severity	2014.2	0.045 (CI = +/-0.008; p = 0.000)	-0.014 (CI = +/-0.026; p = 0.254)	0.940	+4.60%
Severity	2015.1	0.043 (CI = +/-0.010; p = 0.000)	-0.017 (CI = +/-0.030; p = 0.223)	0.922	+4.44%
Severity	2015.2	0.041 (CI = +/-0.012; p = 0.000)	-0.012 (CI = +/-0.031; p = 0.368)	0.894	+4.14%
Severity	2016.1	0.039 (CI = +/-0.016; p = 0.002)	-0.015 (CI = +/-0.038; p = 0.352)	0.852	+3.95%
Severity	2016.2	0.044 (CI = +/-0.019; p = 0.003)	-0.021 (CI = +/-0.039; p = 0.201)	0.872	+4.52%
Severity	2017.1	0.051 (CI = +/-0.029; p = 0.011)	-0.014 (CI = +/-0.049; p = 0.429)	0.882	+5.20%
Frequency	2013.1	0.064 (CI = +/-0.076; p = 0.093)	-0.120 (CI = +/-0.308; p = 0.410)	0.166	+6.60%
Frequency	2013.2	0.010 (CI = +/-0.023; p = 0.336)	-0.004 (CI = +/-0.086; p = 0.918)	-0.087	+1.05%
Frequency	2014.1	0.004 (CI = +/-0.026; p = 0.723)	-0.017 (CI = +/-0.091; p = 0.674)	-0.173	+0.43%
Frequency	2014.2	-0.003 (CI = +/-0.030; p = 0.843)	-0.005 (CI = +/-0.094; p = 0.909)	-0.241	-0.26%
Frequency	2015.1	-0.013 (CI = +/-0.034; p = 0.397)	-0.024 (CI = +/-0.097; p = 0.583)	-0.126	-1.28%
Frequency	2015.2	0.008 (CI = +/-0.013; p = 0.199)	-0.055 (CI = +/-0.035; p = 0.008)	0.651	+0.79%
Frequency	2016.1	0.001 (CI = +/-0.014; p = 0.796)	-0.064 (CI = +/-0.032; p = 0.003)	0.795	+0.15%
Frequency	2016.2	-0.003 (CI = +/-0.016; p = 0.584)	-0.059 (CI = +/-0.032; p = 0.007)	0.803	-0.34%
Frequency	2017.1	-0.006 (CI = +/-0.027; p = 0.530)	-0.062 (CI = +/-0.046; p = 0.023)	0.772	-0.59%

Direct Compensation Property Damage

Coverage = DC

End Trend Period = 2019.2

Excluded Points = 2015.1

Parameters Included: time, seasonality

Fit	Start Date	Time	Seasonality	Adjusted R ²	Implied Trend Rate
Loss Cost	2013.1	0.117 (CI = +/-0.071; p = 0.004)	-0.195 (CI = +/-0.292; p = 0.168)	0.550	+12.36%
Loss Cost	2013.2	0.064 (CI = +/-0.012; p = 0.000)	-0.060 (CI = +/-0.046; p = 0.016)	0.931	+6.59%
Loss Cost	2014.1	0.060 (CI = +/-0.014; p = 0.000)	-0.066 (CI = +/-0.048; p = 0.012)	0.920	+6.23%
Loss Cost	2014.2	0.057 (CI = +/-0.017; p = 0.000)	-0.059 (CI = +/-0.053; p = 0.035)	0.872	+5.85%
Loss Cost	2015.2	0.048 (CI = +/-0.018; p = 0.001)	-0.067 (CI = +/-0.048; p = 0.014)	0.865	+4.96%
Loss Cost	2016.1	0.040 (CI = +/-0.020; p = 0.004)	-0.080 (CI = +/-0.046; p = 0.007)	0.890	+4.10%
Loss Cost	2016.2	0.041 (CI = +/-0.029; p = 0.017)	-0.080 (CI = +/-0.059; p = 0.019)	0.822	+4.17%
Loss Cost	2017.1	0.045 (CI = +/-0.050; p = 0.064)	-0.076 (CI = +/-0.085; p = 0.066)	0.808	+4.58%
Severity	2013.1	0.045 (CI = +/-0.006; p = 0.000)	-0.015 (CI = +/-0.024; p = 0.195)	0.962	+4.56%
Severity	2013.2	0.046 (CI = +/-0.007; p = 0.000)	-0.018 (CI = +/-0.026; p = 0.151)	0.956	+4.69%
Severity	2014.1	0.047 (CI = +/-0.008; p = 0.000)	-0.016 (CI = +/-0.028; p = 0.218)	0.945	+4.77%
Severity	2014.2	0.043 (CI = +/-0.009; p = 0.000)	-0.010 (CI = +/-0.029; p = 0.465)	0.929	+4.43%
Severity	2015.2	0.041 (CI = +/-0.012; p = 0.000)	-0.012 (CI = +/-0.031; p = 0.368)	0.894	+4.14%
Severity	2016.1	0.039 (CI = +/-0.016; p = 0.002)	-0.015 (CI = +/-0.038; p = 0.352)	0.852	+3.95%
Severity	2016.2	0.044 (CI = +/-0.019; p = 0.003)	-0.021 (CI = +/-0.039; p = 0.201)	0.872	+4.52%
Severity	2017.1	0.051 (CI = +/-0.029; p = 0.011)	-0.014 (CI = +/-0.049; p = 0.429)	0.882	+5.20%
Frequency	2013.1	0.072 (CI = +/-0.072; p = 0.050)	-0.180 (CI = +/-0.298; p = 0.207)	0.306	+7.45%
Frequency	2013.2	0.018 (CI = +/-0.009; p = 0.002)	-0.043 (CI = +/-0.036; p = 0.024)	0.677	+1.82%
Frequency	2014.1	0.014 (CI = +/-0.009; p = 0.009)	-0.050 (CI = +/-0.032; p = 0.007)	0.711	+1.39%
Frequency	2014.2	0.014 (CI = +/-0.012; p = 0.033)	-0.049 (CI = +/-0.037; p = 0.017)	0.578	+1.36%
Frequency	2015.2	0.008 (CI = +/-0.013; p = 0.199)	-0.055 (CI = +/-0.035; p = 0.008)	0.651	+0.79%
Frequency	2016.1	0.001 (CI = +/-0.014; p = 0.796)	-0.064 (CI = +/-0.032; p = 0.003)	0.795	+0.15%
Frequency	2016.2	-0.003 (CI = +/-0.016; p = 0.584)	-0.059 (CI = +/-0.032; p = 0.007)	0.803	-0.34%
Frequency	2017.1	-0.006 (CI = +/-0.027; p = 0.530)	-0.062 (CI = +/-0.046; p = 0.023)	0.772	-0.59%

Direct Compensation Property Damage

Coverage = DC

End Trend Period = 2019.1

Excluded Points = NA

Parameters Included: time, seasonality

Fit	Start Date	Time	Seasonality	Adjusted R ²	Implied Trend Rate
Loss Cost	2013.1	0.122 (CI = +/-0.085; p = 0.009)	-0.166 (CI = +/-0.320; p = 0.273)	0.444	+13.02%
Loss Cost	2013.2	0.059 (CI = +/-0.028; p = 0.001)	-0.028 (CI = +/-0.097; p = 0.526)	0.650	+6.04%
Loss Cost	2014.1	0.053 (CI = +/-0.033; p = 0.006)	-0.038 (CI = +/-0.104; p = 0.418)	0.560	+5.45%
Loss Cost	2014.2	0.041 (CI = +/-0.037; p = 0.033)	-0.017 (CI = +/-0.106; p = 0.714)	0.357	+4.23%
Loss Cost	2015.1	0.028 (CI = +/-0.040; p = 0.134)	-0.037 (CI = +/-0.104; p = 0.417)	0.180	+2.87%
Loss Cost	2015.2	0.054 (CI = +/-0.024; p = 0.002)	-0.075 (CI = +/-0.054; p = 0.016)	0.845	+5.54%
Loss Cost	2016.1	0.045 (CI = +/-0.026; p = 0.008)	-0.085 (CI = +/-0.053; p = 0.011)	0.874	+4.64%
Loss Cost	2016.2	0.050 (CI = +/-0.043; p = 0.035)	-0.091 (CI = +/-0.074; p = 0.030)	0.803	+5.15%
Loss Cost	2017.1	0.057 (CI = +/-0.085; p = 0.102)	-0.086 (CI = +/-0.123; p = 0.095)	0.793	+5.85%
Severity	2013.1	0.046 (CI = +/-0.006; p = 0.000)	-0.018 (CI = +/-0.024; p = 0.120)	0.955	+4.66%
Severity	2013.2	0.047 (CI = +/-0.007; p = 0.000)	-0.022 (CI = +/-0.025; p = 0.075)	0.952	+4.85%
Severity	2014.1	0.048 (CI = +/-0.009; p = 0.000)	-0.020 (CI = +/-0.028; p = 0.126)	0.944	+4.96%
Severity	2014.2	0.046 (CI = +/-0.010; p = 0.000)	-0.016 (CI = +/-0.030; p = 0.242)	0.923	+4.72%
Severity	2015.1	0.045 (CI = +/-0.013; p = 0.000)	-0.018 (CI = +/-0.034; p = 0.233)	0.896	+4.56%
Severity	2015.2	0.041 (CI = +/-0.017; p = 0.002)	-0.013 (CI = +/-0.039; p = 0.434)	0.841	+4.17%
Severity	2016.1	0.039 (CI = +/-0.024; p = 0.011)	-0.015 (CI = +/-0.048; p = 0.431)	0.763	+3.96%
Severity	2016.2	0.048 (CI = +/-0.032; p = 0.017)	-0.026 (CI = +/-0.054; p = 0.218)	0.813	+4.96%
Severity	2017.1	0.057 (CI = +/-0.051; p = 0.040)	-0.019 (CI = +/-0.073; p = 0.375)	0.851	+5.87%
Frequency	2013.1	0.077 (CI = +/-0.087; p = 0.079)	-0.148 (CI = +/-0.328; p = 0.338)	0.192	+7.99%
Frequency	2013.2	0.011 (CI = +/-0.028; p = 0.386)	-0.006 (CI = +/-0.097; p = 0.892)	-0.119	+1.13%
Frequency	2014.1	0.005 (CI = +/-0.032; p = 0.748)	-0.018 (CI = +/-0.102; p = 0.692)	-0.208	+0.46%
Frequency	2014.2	-0.005 (CI = +/-0.038; p = 0.777)	-0.001 (CI = +/-0.109; p = 0.983)	-0.269	-0.47%
Frequency	2015.1	-0.016 (CI = +/-0.043; p = 0.389)	-0.018 (CI = +/-0.112; p = 0.701)	-0.139	-1.62%
Frequency	2015.2	0.013 (CI = +/-0.016; p = 0.085)	-0.063 (CI = +/-0.036; p = 0.007)	0.734	+1.32%
Frequency	2016.1	0.007 (CI = +/-0.015; p = 0.306)	-0.070 (CI = +/-0.031; p = 0.003)	0.866	+0.65%
Frequency	2016.2	0.002 (CI = +/-0.024; p = 0.824)	-0.065 (CI = +/-0.040; p = 0.014)	0.839	+0.18%
Frequency	2017.1	0.000 (CI = +/-0.048; p = 0.985)	-0.067 (CI = +/-0.070; p = 0.054)	0.788	-0.02%

Direct Compensation Property Damage

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	0.056 (CI = +/-0.060; p = 0.064)	0.157	+5.78%
Loss Cost	2013.2	0.013 (CI = +/-0.032; p = 0.395)	-0.016	+1.31%
Loss Cost	2014.1	0.005 (CI = +/-0.035; p = 0.743)	-0.068	+0.55%
Loss Cost	2014.2	-0.007 (CI = +/-0.037; p = 0.693)	-0.069	-0.68%
Loss Cost	2015.1	-0.019 (CI = +/-0.040; p = 0.319)	0.007	-1.86%
Loss Cost	2015.2	-0.018 (CI = +/-0.047; p = 0.424)	-0.029	-1.76%
Loss Cost	2016.1	-0.028 (CI = +/-0.056; p = 0.281)	0.030	-2.78%
Loss Cost	2016.2	-0.044 (CI = +/-0.065; p = 0.157)	0.138	-4.28%
Loss Cost	2017.1	-0.051 (CI = +/-0.082; p = 0.183)	0.129	-5.00%
Severity	2013.1	0.047 (CI = +/-0.005; p = 0.000)	0.966	+4.84%
Severity	2013.2	0.048 (CI = +/-0.005; p = 0.000)	0.962	+4.92%
Severity	2014.1	0.049 (CI = +/-0.006; p = 0.000)	0.959	+5.05%
Severity	2014.2	0.048 (CI = +/-0.006; p = 0.000)	0.952	+4.90%
Severity	2015.1	0.048 (CI = +/-0.008; p = 0.000)	0.941	+4.92%
Severity	2015.2	0.046 (CI = +/-0.009; p = 0.000)	0.925	+4.76%
Severity	2016.1	0.047 (CI = +/-0.011; p = 0.000)	0.909	+4.85%
Severity	2016.2	0.051 (CI = +/-0.012; p = 0.000)	0.909	+5.19%
Severity	2017.1	0.056 (CI = +/-0.013; p = 0.000)	0.927	+5.73%
Frequency	2013.1	0.009 (CI = +/-0.061; p = 0.759)	-0.060	+0.90%
Frequency	2013.2	-0.035 (CI = +/-0.032; p = 0.034)	0.231	-3.43%
Frequency	2014.1	-0.044 (CI = +/-0.035; p = 0.017)	0.317	-4.29%
Frequency	2014.2	-0.055 (CI = +/-0.037; p = 0.007)	0.418	-5.32%
Frequency	2015.1	-0.067 (CI = +/-0.040; p = 0.004)	0.513	-6.46%
Frequency	2015.2	-0.064 (CI = +/-0.048; p = 0.013)	0.423	-6.22%
Frequency	2016.1	-0.075 (CI = +/-0.055; p = 0.013)	0.462	-7.27%
Frequency	2016.2	-0.094 (CI = +/-0.062; p = 0.008)	0.560	-9.00%
Frequency	2017.1	-0.107 (CI = +/-0.076; p = 0.013)	0.556	-10.15%

Direct Compensation Property Damage

Coverage = DC

End Trend Period = 2019.2

Excluded Points = NA

Parameters Included: time

Fit	Start Date	Time	Adjusted R ²	Implied Trend Rate
Loss Cost	2013.1	0.113 (CI = +/-0.073; p = 0.006)	0.441	+11.96%
Loss Cost	2013.2	0.057 (CI = +/-0.022; p = 0.000)	0.718	+5.82%
Loss Cost	2014.1	0.053 (CI = +/-0.026; p = 0.001)	0.640	+5.41%
Loss Cost	2014.2	0.042 (CI = +/-0.027; p = 0.006)	0.535	+4.32%
Loss Cost	2015.1	0.033 (CI = +/-0.030; p = 0.036)	0.374	+3.36%
Loss Cost	2015.2	0.048 (CI = +/-0.028; p = 0.005)	0.656	+4.96%
Loss Cost	2016.1	0.048 (CI = +/-0.038; p = 0.022)	0.549	+4.89%
Loss Cost	2016.2	0.041 (CI = +/-0.052; p = 0.098)	0.343	+4.17%
Loss Cost	2017.1	0.058 (CI = +/-0.069; p = 0.081)	0.469	+5.94%
Severity	2013.1	0.045 (CI = +/-0.006; p = 0.000)	0.957	+4.65%
Severity	2013.2	0.046 (CI = +/-0.007; p = 0.000)	0.949	+4.72%
Severity	2014.1	0.048 (CI = +/-0.008; p = 0.000)	0.945	+4.89%
Severity	2014.2	0.045 (CI = +/-0.008; p = 0.000)	0.937	+4.60%
Severity	2015.1	0.044 (CI = +/-0.010; p = 0.000)	0.915	+4.55%
Severity	2015.2	0.041 (CI = +/-0.012; p = 0.000)	0.895	+4.14%
Severity	2016.1	0.040 (CI = +/-0.015; p = 0.001)	0.851	+4.10%
Severity	2016.2	0.044 (CI = +/-0.020; p = 0.002)	0.838	+4.52%
Severity	2017.1	0.053 (CI = +/-0.023; p = 0.003)	0.887	+5.45%
Frequency	2013.1	0.068 (CI = +/-0.074; p = 0.071)	0.184	+6.99%
Frequency	2013.2	0.010 (CI = +/-0.022; p = 0.312)	0.010	+1.05%
Frequency	2014.1	0.005 (CI = +/-0.025; p = 0.660)	-0.078	+0.50%
Frequency	2014.2	-0.003 (CI = +/-0.027; p = 0.833)	-0.105	-0.26%
Frequency	2015.1	-0.011 (CI = +/-0.031; p = 0.420)	-0.032	-1.14%
Frequency	2015.2	0.008 (CI = +/-0.022; p = 0.431)	-0.039	+0.79%
Frequency	2016.1	0.008 (CI = +/-0.030; p = 0.556)	-0.096	+0.76%
Frequency	2016.2	-0.003 (CI = +/-0.036; p = 0.818)	-0.186	-0.34%
Frequency	2017.1	0.005 (CI = +/-0.052; p = 0.816)	-0.231	+0.47%

Direct Compensation Property Damage

Coverage = DC

End Trend Period = 2019.1

Excluded Points = NA

Parameters Included: time

Fit	Start Date	Time	Adjusted R ²	Implied Trend Rate
Loss Cost	2013.1	0.122 (CI = +/-0.085; p = 0.009)	0.427	+13.02%
Loss Cost	2013.2	0.057 (CI = +/-0.027; p = 0.001)	0.670	+5.91%
Loss Cost	2014.1	0.053 (CI = +/-0.032; p = 0.004)	0.573	+5.45%
Loss Cost	2014.2	0.040 (CI = +/-0.034; p = 0.024)	0.426	+4.12%
Loss Cost	2015.1	0.028 (CI = +/-0.038; p = 0.121)	0.208	+2.87%
Loss Cost	2015.2	0.047 (CI = +/-0.038; p = 0.023)	0.538	+4.79%
Loss Cost	2016.1	0.045 (CI = +/-0.053; p = 0.080)	0.387	+4.64%
Loss Cost	2016.2	0.035 (CI = +/-0.078; p = 0.283)	0.097	+3.52%
Loss Cost	2017.1	0.057 (CI = +/-0.121; p = 0.231)	0.238	+5.85%
Severity	2013.1	0.046 (CI = +/-0.007; p = 0.000)	0.947	+4.66%
Severity	2013.2	0.046 (CI = +/-0.008; p = 0.000)	0.937	+4.75%
Severity	2014.1	0.048 (CI = +/-0.009; p = 0.000)	0.932	+4.96%
Severity	2014.2	0.045 (CI = +/-0.010; p = 0.000)	0.917	+4.62%
Severity	2015.1	0.045 (CI = +/-0.013; p = 0.000)	0.885	+4.56%
Severity	2015.2	0.040 (CI = +/-0.015; p = 0.001)	0.848	+4.04%
Severity	2016.1	0.039 (CI = +/-0.022; p = 0.006)	0.774	+3.96%
Severity	2016.2	0.044 (CI = +/-0.031; p = 0.017)	0.747	+4.49%
Severity	2017.1	0.057 (CI = +/-0.039; p = 0.019)	0.837	+5.87%
Frequency	2013.1	0.077 (CI = +/-0.086; p = 0.076)	0.191	+7.99%
Frequency	2013.2	0.011 (CI = +/-0.026; p = 0.365)	-0.009	+1.11%
Frequency	2014.1	0.005 (CI = +/-0.030; p = 0.735)	-0.096	+0.46%
Frequency	2014.2	-0.005 (CI = +/-0.034; p = 0.755)	-0.110	-0.48%
Frequency	2015.1	-0.016 (CI = +/-0.039; p = 0.356)	-0.003	-1.62%
Frequency	2015.2	0.007 (CI = +/-0.030; p = 0.579)	-0.103	+0.72%
Frequency	2016.1	0.007 (CI = +/-0.042; p = 0.707)	-0.163	+0.65%
Frequency	2016.2	-0.009 (CI = +/-0.053; p = 0.652)	-0.180	-0.93%
Frequency	2017.1	0.000 (CI = +/-0.090; p = 0.994)	-0.333	-0.02%

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	0.052 (CI = +/-0.023; p = 0.000)	-0.202 (CI = +/-0.177; p = 0.028)	0.501	+5.38%
Loss Cost	2008.2	0.047 (CI = +/-0.024; p = 0.000)	-0.179 (CI = +/-0.178; p = 0.050)	0.420	+4.84%
Loss Cost	2009.1	0.041 (CI = +/-0.024; p = 0.002)	-0.206 (CI = +/-0.175; p = 0.023)	0.402	+4.15%
Loss Cost	2009.2	0.035 (CI = +/-0.026; p = 0.009)	-0.184 (CI = +/-0.177; p = 0.042)	0.305	+3.59%
Loss Cost	2010.1	0.024 (CI = +/-0.023; p = 0.044)	-0.227 (CI = +/-0.153; p = 0.006)	0.357	+2.41%
Loss Cost	2010.2	0.021 (CI = +/-0.025; p = 0.092)	-0.218 (CI = +/-0.160; p = 0.010)	0.289	+2.16%
Loss Cost	2011.1	0.013 (CI = +/-0.025; p = 0.299)	-0.248 (CI = +/-0.152; p = 0.003)	0.353	+1.28%
Loss Cost	2011.2	0.007 (CI = +/-0.027; p = 0.590)	-0.228 (CI = +/-0.155; p = 0.006)	0.288	+0.70%
Loss Cost	2012.1	-0.002 (CI = +/-0.027; p = 0.892)	-0.256 (CI = +/-0.149; p = 0.002)	0.384	-0.18%
Loss Cost	2012.2	-0.005 (CI = +/-0.030; p = 0.714)	-0.245 (CI = +/-0.158; p = 0.005)	0.357	-0.53%
Loss Cost	2013.1	-0.009 (CI = +/-0.034; p = 0.595)	-0.254 (CI = +/-0.167; p = 0.006)	0.359	-0.86%
Loss Cost	2013.2	-0.020 (CI = +/-0.036; p = 0.243)	-0.221 (CI = +/-0.164; p = 0.012)	0.373	-1.99%
Loss Cost	2014.1	-0.022 (CI = +/-0.041; p = 0.253)	-0.227 (CI = +/-0.176; p = 0.016)	0.344	-2.22%
Loss Cost	2014.2	-0.030 (CI = +/-0.047; p = 0.187)	-0.209 (CI = +/-0.188; p = 0.033)	0.347	-2.95%
Loss Cost	2015.1	-0.048 (CI = +/-0.046; p = 0.044)	-0.248 (CI = +/-0.174; p = 0.010)	0.527	-4.70%
Loss Cost	2015.2	-0.075 (CI = +/-0.037; p = 0.001)	-0.189 (CI = +/-0.129; p = 0.009)	0.762	-7.25%
Loss Cost	2016.1	-0.084 (CI = +/-0.043; p = 0.002)	-0.205 (CI = +/-0.135; p = 0.008)	0.756	-8.07%
Loss Cost	2016.2	-0.087 (CI = +/-0.055; p = 0.007)	-0.200 (CI = +/-0.157; p = 0.019)	0.744	-8.33%
Severity	2008.1	0.041 (CI = +/-0.016; p = 0.000)	-0.068 (CI = +/-0.125; p = 0.274)	0.505	+4.14%
Severity	2008.2	0.036 (CI = +/-0.017; p = 0.000)	-0.049 (CI = +/-0.124; p = 0.422)	0.431	+3.71%
Severity	2009.1	0.032 (CI = +/-0.017; p = 0.001)	-0.068 (CI = +/-0.122; p = 0.261)	0.379	+3.24%
Severity	2009.2	0.027 (CI = +/-0.018; p = 0.004)	-0.049 (CI = +/-0.121; p = 0.409)	0.280	+2.78%
Severity	2010.1	0.018 (CI = +/-0.014; p = 0.016)	-0.085 (CI = +/-0.095; p = 0.079)	0.277	+1.83%
Severity	2010.2	0.019 (CI = +/-0.016; p = 0.024)	-0.086 (CI = +/-0.100; p = 0.089)	0.238	+1.87%
Severity	2011.1	0.012 (CI = +/-0.015; p = 0.103)	-0.107 (CI = +/-0.092; p = 0.025)	0.257	+1.25%
Severity	2011.2	0.010 (CI = +/-0.017; p = 0.228)	-0.098 (CI = +/-0.096; p = 0.045)	0.168	+0.99%
Severity	2012.1	0.005 (CI = +/-0.017; p = 0.549)	-0.114 (CI = +/-0.094; p = 0.021)	0.217	+0.50%
Severity	2012.2	0.006 (CI = +/-0.019; p = 0.519)	-0.117 (CI = +/-0.100; p = 0.025)	0.205	+0.60%
Severity	2013.1	0.012 (CI = +/-0.020; p = 0.215)	-0.100 (CI = +/-0.098; p = 0.045)	0.220	+1.21%
Severity	2013.2	0.007 (CI = +/-0.022; p = 0.514)	-0.085 (CI = +/-0.100; p = 0.089)	0.097	+0.67%
Severity	2014.1	0.008 (CI = +/-0.025; p = 0.475)	-0.081 (CI = +/-0.107; p = 0.127)	0.081	+0.84%
Severity	2014.2	0.010 (CI = +/-0.029; p = 0.477)	-0.084 (CI = +/-0.117; p = 0.143)	0.057	+0.98%
Severity	2015.1	0.006 (CI = +/-0.034; p = 0.703)	-0.092 (CI = +/-0.127; p = 0.135)	0.062	+0.60%
Severity	2015.2	-0.017 (CI = +/-0.020; p = 0.094)	-0.043 (CI = +/-0.070; p = 0.200)	0.281	-1.67%
Severity	2016.1	-0.011 (CI = +/-0.022; p = 0.305)	-0.031 (CI = +/-0.070; p = 0.334)	0.025	-1.05%
Severity	2016.2	-0.003 (CI = +/-0.025; p = 0.807)	-0.046 (CI = +/-0.072; p = 0.178)	0.054	-0.27%
Frequency	2008.1	0.012 (CI = +/-0.013; p = 0.076)	-0.134 (CI = +/-0.102; p = 0.013)	0.251	+1.18%
Frequency	2008.2	0.011 (CI = +/-0.014; p = 0.128)	-0.129 (CI = +/-0.107; p = 0.019)	0.202	+1.09%
Frequency	2009.1	0.009 (CI = +/-0.015; p = 0.245)	-0.138 (CI = +/-0.109; p = 0.015)	0.208	+0.88%
Frequency	2009.2	0.008 (CI = +/-0.017; p = 0.336)	-0.135 (CI = +/-0.114; p = 0.023)	0.168	+0.79%
Frequency	2010.1	0.006 (CI = +/-0.018; p = 0.515)	-0.143 (CI = +/-0.118; p = 0.020)	0.179	+0.57%
Frequency	2010.2	0.003 (CI = +/-0.019; p = 0.759)	-0.132 (CI = +/-0.123; p = 0.036)	0.129	+0.29%
Frequency	2011.1	0.000 (CI = +/-0.021; p = 0.972)	-0.141 (CI = +/-0.127; p = 0.032)	0.146	+0.04%
Frequency	2011.2	-0.003 (CI = +/-0.023; p = 0.799)	-0.130 (CI = +/-0.133; p = 0.055)	0.114	-0.28%
Frequency	2012.1	-0.007 (CI = +/-0.025; p = 0.578)	-0.142 (CI = +/-0.137; p = 0.043)	0.148	-0.67%
Frequency	2012.2	-0.011 (CI = +/-0.028; p = 0.396)	-0.128 (CI = +/-0.143; p = 0.077)	0.138	-1.13%
Frequency	2013.1	-0.021 (CI = +/-0.028; p = 0.135)	-0.154 (CI = +/-0.137; p = 0.030)	0.283	-2.05%
Frequency	2013.2	-0.027 (CI = +/-0.031; p = 0.084)	-0.137 (CI = +/-0.143; p = 0.059)	0.309	-2.65%
Frequency	2014.1	-0.031 (CI = +/-0.035; p = 0.080)	-0.147 (CI = +/-0.152; p = 0.057)	0.302	-3.04%
Frequency	2014.2	-0.040 (CI = +/-0.039; p = 0.048)	-0.125 (CI = +/-0.158; p = 0.111)	0.351	-3.89%
Frequency	2015.1	-0.054 (CI = +/-0.040; p = 0.013)	-0.156 (CI = +/-0.150; p = 0.043)	0.509	-5.26%
Frequency	2015.2	-0.058 (CI = +/-0.048; p = 0.023)	-0.146 (CI = +/-0.166; p = 0.078)	0.507	-5.68%
Frequency	2016.1	-0.074 (CI = +/-0.052; p = 0.012)	-0.174 (CI = +/-0.166; p = 0.042)	0.589	-7.10%
Frequency	2016.2	-0.084 (CI = +/-0.065; p = 0.018)	-0.154 (CI = +/-0.186; p = 0.091)	0.607	-8.09%

Accident Benefits Total

Coverage = AB Total

End Trend Period = 2021.1

Excluded Points = NA

Parameters Included: time

Fit	Start Date	Time	Adjusted R ²	Implied Trend Rate
Loss Cost	2008.1	0.052 (CI = +/-0.025; p = 0.000)	0.411	+5.38%
Loss Cost	2008.2	0.046 (CI = +/-0.025; p = 0.001)	0.341	+4.67%
Loss Cost	2009.1	0.041 (CI = +/-0.027; p = 0.004)	0.272	+4.15%
Loss Cost	2009.2	0.033 (CI = +/-0.027; p = 0.019)	0.189	+3.39%
Loss Cost	2010.1	0.024 (CI = +/-0.027; p = 0.084)	0.094	+2.41%
Loss Cost	2010.2	0.019 (CI = +/-0.029; p = 0.197)	0.036	+1.89%
Loss Cost	2011.1	0.013 (CI = +/-0.031; p = 0.404)	-0.014	+1.28%
Loss Cost	2011.2	0.004 (CI = +/-0.032; p = 0.819)	-0.052	+0.36%
Loss Cost	2012.1	-0.002 (CI = +/-0.036; p = 0.917)	-0.058	-0.18%
Loss Cost	2012.2	-0.010 (CI = +/-0.038; p = 0.592)	-0.043	-0.98%
Loss Cost	2013.1	-0.009 (CI = +/-0.043; p = 0.677)	-0.054	-0.86%
Loss Cost	2013.2	-0.025 (CI = +/-0.043; p = 0.232)	0.036	-2.50%
Loss Cost	2014.1	-0.022 (CI = +/-0.050; p = 0.349)	-0.004	-2.22%
Loss Cost	2014.2	-0.036 (CI = +/-0.055; p = 0.172)	0.078	-3.57%
Loss Cost	2015.1	-0.048 (CI = +/-0.062; p = 0.115)	0.138	-4.70%
Loss Cost	2015.2	-0.083 (CI = +/-0.051; p = 0.005)	0.522	-7.99%
Loss Cost	2016.1	-0.084 (CI = +/-0.063; p = 0.014)	0.451	-8.07%
Loss Cost	2016.2	-0.099 (CI = +/-0.074; p = 0.015)	0.484	-9.44%
Severity	2008.1	0.041 (CI = +/-0.016; p = 0.000)	0.500	+4.14%
Severity	2008.2	0.036 (CI = +/-0.016; p = 0.000)	0.439	+3.66%
Severity	2009.1	0.032 (CI = +/-0.017; p = 0.001)	0.370	+3.24%
Severity	2009.2	0.027 (CI = +/-0.017; p = 0.004)	0.290	+2.73%
Severity	2010.1	0.018 (CI = +/-0.015; p = 0.021)	0.193	+1.83%
Severity	2010.2	0.017 (CI = +/-0.017; p = 0.040)	0.154	+1.76%
Severity	2011.1	0.012 (CI = +/-0.017; p = 0.143)	0.062	+1.25%
Severity	2011.2	0.008 (CI = +/-0.018; p = 0.345)	-0.003	+0.84%
Severity	2012.1	0.005 (CI = +/-0.020; p = 0.603)	-0.042	+0.50%
Severity	2012.2	0.004 (CI = +/-0.022; p = 0.718)	-0.054	+0.38%
Severity	2013.1	0.012 (CI = +/-0.022; p = 0.264)	0.021	+1.21%
Severity	2013.2	0.005 (CI = +/-0.023; p = 0.668)	-0.057	+0.47%
Severity	2014.1	0.008 (CI = +/-0.026; p = 0.500)	-0.038	+0.84%
Severity	2014.2	0.007 (CI = +/-0.030; p = 0.617)	-0.060	+0.72%
Severity	2015.1	0.006 (CI = +/-0.036; p = 0.721)	-0.078	+0.60%
Severity	2015.2	-0.019 (CI = +/-0.021; p = 0.073)	0.216	-1.85%
Severity	2016.1	-0.011 (CI = +/-0.022; p = 0.303)	0.019	-1.05%
Severity	2016.2	-0.005 (CI = +/-0.026; p = 0.640)	-0.093	-0.55%
Frequency	2008.1	0.012 (CI = +/-0.015; p = 0.110)	0.063	+1.18%
Frequency	2008.2	0.010 (CI = +/-0.016; p = 0.213)	0.025	+0.97%
Frequency	2009.1	0.009 (CI = +/-0.017; p = 0.297)	0.006	+0.88%
Frequency	2009.2	0.006 (CI = +/-0.018; p = 0.472)	-0.021	+0.64%
Frequency	2010.1	0.006 (CI = +/-0.020; p = 0.560)	-0.030	+0.57%
Frequency	2010.2	0.001 (CI = +/-0.021; p = 0.905)	-0.049	+0.12%
Frequency	2011.1	0.000 (CI = +/-0.023; p = 0.975)	-0.053	+0.04%
Frequency	2011.2	-0.005 (CI = +/-0.025; p = 0.691)	-0.046	-0.48%
Frequency	2012.1	-0.007 (CI = +/-0.028; p = 0.614)	-0.043	-0.67%
Frequency	2012.2	-0.014 (CI = +/-0.029; p = 0.339)	-0.002	-1.36%
Frequency	2013.1	-0.021 (CI = +/-0.032; p = 0.188)	0.054	-2.05%
Frequency	2013.2	-0.030 (CI = +/-0.034; p = 0.078)	0.148	-2.96%
Frequency	2014.1	-0.031 (CI = +/-0.039; p = 0.112)	0.119	-3.04%
Frequency	2014.2	-0.043 (CI = +/-0.042; p = 0.042)	0.243	-4.25%
Frequency	2015.1	-0.054 (CI = +/-0.047; p = 0.027)	0.315	-5.26%
Frequency	2015.2	-0.065 (CI = +/-0.053; p = 0.023)	0.362	-6.25%
Frequency	2016.1	-0.074 (CI = +/-0.064; p = 0.028)	0.369	-7.10%
Frequency	2016.2	-0.094 (CI = +/-0.072; p = 0.018)	0.467	-8.94%

Accident Benefits Total

Coverage = AB Total

End Trend Period = 2020.1

Excluded Points = NA

Parameters Included: time, seasonality

Fit	Start Date	Time	Seasonality	Adjusted R ²	Implied Trend Rate
Loss Cost	2008.1	0.069 (CI = +/-0.021; p = 0.000)	-0.207 (CI = +/-0.152; p = 0.010)	0.688	+7.19%
Loss Cost	2008.2	0.065 (CI = +/-0.022; p = 0.000)	-0.188 (CI = +/-0.154; p = 0.019)	0.631	+6.72%
Loss Cost	2009.1	0.059 (CI = +/-0.023; p = 0.000)	-0.212 (CI = +/-0.151; p = 0.008)	0.619	+6.04%
Loss Cost	2009.2	0.054 (CI = +/-0.024; p = 0.000)	-0.195 (CI = +/-0.154; p = 0.016)	0.542	+5.56%
Loss Cost	2010.1	0.042 (CI = +/-0.021; p = 0.001)	-0.237 (CI = +/-0.127; p = 0.001)	0.610	+4.30%
Loss Cost	2010.2	0.041 (CI = +/-0.023; p = 0.002)	-0.234 (CI = +/-0.135; p = 0.002)	0.551	+4.23%
Loss Cost	2011.1	0.033 (CI = +/-0.023; p = 0.008)	-0.262 (CI = +/-0.126; p = 0.000)	0.598	+3.33%
Loss Cost	2011.2	0.028 (CI = +/-0.025; p = 0.029)	-0.248 (CI = +/-0.131; p = 0.001)	0.520	+2.88%
Loss Cost	2012.1	0.020 (CI = +/-0.025; p = 0.118)	-0.272 (CI = +/-0.124; p = 0.000)	0.588	+1.99%
Loss Cost	2012.2	0.019 (CI = +/-0.029; p = 0.190)	-0.270 (CI = +/-0.134; p = 0.001)	0.540	+1.88%
Loss Cost	2013.1	0.017 (CI = +/-0.033; p = 0.284)	-0.273 (CI = +/-0.145; p = 0.001)	0.535	+1.74%
Loss Cost	2013.2	0.007 (CI = +/-0.036; p = 0.683)	-0.247 (CI = +/-0.147; p = 0.003)	0.475	+0.69%
Loss Cost	2014.1	0.008 (CI = +/-0.043; p = 0.704)	-0.246 (CI = +/-0.161; p = 0.007)	0.449	+0.75%
Loss Cost	2014.2	0.004 (CI = +/-0.052; p = 0.863)	-0.239 (CI = +/-0.179; p = 0.015)	0.393	+0.41%
Loss Cost	2015.1	-0.016 (CI = +/-0.052; p = 0.495)	-0.276 (CI = +/-0.166; p = 0.005)	0.568	-1.61%
Loss Cost	2015.2	-0.047 (CI = +/-0.042; p = 0.033)	-0.220 (CI = +/-0.120; p = 0.004)	0.760	-4.59%
Loss Cost	2016.1	-0.056 (CI = +/-0.051; p = 0.038)	-0.233 (CI = +/-0.133; p = 0.005)	0.744	-5.41%
Loss Cost	2016.2	-0.048 (CI = +/-0.071; p = 0.143)	-0.244 (CI = +/-0.162; p = 0.012)	0.742	-4.66%
Severity	2008.1	0.047 (CI = +/-0.018; p = 0.000)	-0.071 (CI = +/-0.128; p = 0.264)	0.553	+4.83%
Severity	2008.2	0.043 (CI = +/-0.019; p = 0.000)	-0.053 (CI = +/-0.129; p = 0.402)	0.481	+4.39%
Severity	2009.1	0.038 (CI = +/-0.019; p = 0.001)	-0.071 (CI = +/-0.128; p = 0.258)	0.428	+3.89%
Severity	2009.2	0.033 (CI = +/-0.020; p = 0.003)	-0.053 (CI = +/-0.129; p = 0.398)	0.328	+3.40%
Severity	2010.1	0.023 (CI = +/-0.017; p = 0.010)	-0.090 (CI = +/-0.101; p = 0.078)	0.327	+2.31%
Severity	2010.2	0.024 (CI = +/-0.019; p = 0.015)	-0.094 (CI = +/-0.107; p = 0.082)	0.295	+2.42%
Severity	2011.1	0.017 (CI = +/-0.018; p = 0.066)	-0.116 (CI = +/-0.099; p = 0.025)	0.308	+1.70%
Severity	2011.2	0.014 (CI = +/-0.020; p = 0.151)	-0.108 (CI = +/-0.105; p = 0.044)	0.211	+1.45%
Severity	2012.1	0.009 (CI = +/-0.021; p = 0.401)	-0.125 (CI = +/-0.104; p = 0.022)	0.251	+0.86%
Severity	2012.2	0.011 (CI = +/-0.024; p = 0.357)	-0.131 (CI = +/-0.112; p = 0.025)	0.245	+1.08%
Severity	2013.1	0.019 (CI = +/-0.025; p = 0.124)	-0.110 (CI = +/-0.108; p = 0.045)	0.291	+1.90%
Severity	2013.2	0.013 (CI = +/-0.028; p = 0.322)	-0.096 (CI = +/-0.113; p = 0.088)	0.143	+1.33%
Severity	2014.1	0.016 (CI = +/-0.033; p = 0.297)	-0.090 (CI = +/-0.123; p = 0.134)	0.135	+1.63%
Severity	2014.2	0.020 (CI = +/-0.039; p = 0.280)	-0.098 (CI = +/-0.136; p = 0.137)	0.122	+2.03%
Severity	2015.1	0.016 (CI = +/-0.048; p = 0.459)	-0.106 (CI = +/-0.151; p = 0.145)	0.108	+1.62%
Severity	2015.2	-0.015 (CI = +/-0.031; p = 0.308)	-0.050 (CI = +/-0.090; p = 0.236)	0.142	-1.45%
Severity	2016.1	-0.005 (CI = +/-0.036; p = 0.745)	-0.035 (CI = +/-0.093; p = 0.391)	-0.148	-0.50%
Severity	2016.2	0.010 (CI = +/-0.040; p = 0.531)	-0.058 (CI = +/-0.092; p = 0.163)	0.100	+1.05%
Frequency	2008.1	0.022 (CI = +/-0.012; p = 0.001)	-0.136 (CI = +/-0.084; p = 0.003)	0.508	+2.24%
Frequency	2008.2	0.022 (CI = +/-0.013; p = 0.002)	-0.135 (CI = +/-0.088; p = 0.004)	0.460	+2.23%
Frequency	2009.1	0.021 (CI = +/-0.014; p = 0.006)	-0.141 (CI = +/-0.092; p = 0.004)	0.450	+2.08%
Frequency	2009.2	0.021 (CI = +/-0.015; p = 0.010)	-0.142 (CI = +/-0.097; p = 0.006)	0.405	+2.09%
Frequency	2010.1	0.019 (CI = +/-0.017; p = 0.025)	-0.147 (CI = +/-0.101; p = 0.007)	0.399	+1.95%
Frequency	2010.2	0.018 (CI = +/-0.018; p = 0.061)	-0.140 (CI = +/-0.106; p = 0.013)	0.319	+1.77%
Frequency	2011.1	0.016 (CI = +/-0.020; p = 0.117)	-0.145 (CI = +/-0.112; p = 0.014)	0.316	+1.61%
Frequency	2011.2	0.014 (CI = +/-0.023; p = 0.211)	-0.139 (CI = +/-0.119; p = 0.025)	0.240	+1.42%
Frequency	2012.1	0.011 (CI = +/-0.026; p = 0.366)	-0.148 (CI = +/-0.125; p = 0.024)	0.247	+1.12%
Frequency	2012.2	0.008 (CI = +/-0.029; p = 0.565)	-0.139 (CI = +/-0.134; p = 0.044)	0.172	+0.80%
Frequency	2013.1	-0.002 (CI = +/-0.030; p = 0.908)	-0.163 (CI = +/-0.130; p = 0.018)	0.280	-0.16%
Frequency	2013.2	-0.006 (CI = +/-0.035; p = 0.697)	-0.151 (CI = +/-0.140; p = 0.037)	0.241	-0.63%
Frequency	2014.1	-0.009 (CI = +/-0.041; p = 0.646)	-0.156 (CI = +/-0.153; p = 0.046)	0.221	-0.86%
Frequency	2014.2	-0.016 (CI = +/-0.048; p = 0.473)	-0.140 (CI = +/-0.167; p = 0.090)	0.196	-1.59%
Frequency	2015.1	-0.032 (CI = +/-0.051; p = 0.186)	-0.170 (CI = +/-0.163; p = 0.043)	0.369	-3.18%
Frequency	2015.2	-0.032 (CI = +/-0.066; p = 0.285)	-0.170 (CI = +/-0.190; p = 0.072)	0.351	-3.19%
Frequency	2016.1	-0.051 (CI = +/-0.077; p = 0.159)	-0.197 (CI = +/-0.201; p = 0.053)	0.444	-4.94%
Frequency	2016.2	-0.058 (CI = +/-0.108; p = 0.224)	-0.186 (CI = +/-0.247; p = 0.110)	0.426	-5.65%

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	0.079 (CI = +/-0.019; p = 0.000)	-0.166 (CI = +/-0.132; p = 0.016)	0.783	+8.24%
Loss Cost	2008.2	0.075 (CI = +/-0.020; p = 0.000)	-0.150 (CI = +/-0.133; p = 0.029)	0.745	+7.79%
Loss Cost	2009.1	0.069 (CI = +/-0.021; p = 0.000)	-0.172 (CI = +/-0.132; p = 0.013)	0.732	+7.17%
Loss Cost	2009.2	0.065 (CI = +/-0.022; p = 0.000)	-0.157 (CI = +/-0.134; p = 0.024)	0.678	+6.71%
Loss Cost	2010.1	0.053 (CI = +/-0.018; p = 0.000)	-0.200 (CI = +/-0.106; p = 0.001)	0.744	+5.42%
Loss Cost	2010.2	0.053 (CI = +/-0.020; p = 0.000)	-0.199 (CI = +/-0.112; p = 0.002)	0.699	+5.40%
Loss Cost	2011.1	0.044 (CI = +/-0.020; p = 0.000)	-0.225 (CI = +/-0.105; p = 0.000)	0.727	+4.55%
Loss Cost	2011.2	0.041 (CI = +/-0.022; p = 0.002)	-0.213 (CI = +/-0.109; p = 0.001)	0.661	+4.13%
Loss Cost	2012.1	0.032 (CI = +/-0.023; p = 0.009)	-0.236 (CI = +/-0.105; p = 0.000)	0.699	+3.30%
Loss Cost	2012.2	0.032 (CI = +/-0.026; p = 0.020)	-0.236 (CI = +/-0.113; p = 0.001)	0.647	+3.28%
Loss Cost	2013.1	0.034 (CI = +/-0.031; p = 0.034)	-0.232 (CI = +/-0.124; p = 0.002)	0.644	+3.44%
Loss Cost	2013.2	0.024 (CI = +/-0.033; p = 0.131)	-0.210 (CI = +/-0.122; p = 0.003)	0.562	+2.43%
Loss Cost	2014.1	0.030 (CI = +/-0.039; p = 0.114)	-0.198 (CI = +/-0.133; p = 0.009)	0.565	+3.04%
Loss Cost	2014.2	0.028 (CI = +/-0.047; p = 0.204)	-0.194 (CI = +/-0.149; p = 0.017)	0.471	+2.86%
Loss Cost	2015.1	0.009 (CI = +/-0.051; p = 0.680)	-0.229 (CI = +/-0.147; p = 0.008)	0.587	+0.94%
Loss Cost	2015.2	-0.022 (CI = +/-0.021; p = 0.042)	-0.182 (CI = +/-0.054; p = 0.000)	0.900	-2.18%
Loss Cost	2016.1	-0.023 (CI = +/-0.029; p = 0.107)	-0.183 (CI = +/-0.067; p = 0.001)	0.870	-2.23%
Loss Cost	2016.2	-0.009 (CI = +/-0.024; p = 0.372)	-0.199 (CI = +/-0.048; p = 0.000)	0.956	-0.86%
Severity	2008.1	0.048 (CI = +/-0.019; p = 0.000)	-0.067 (CI = +/-0.134; p = 0.311)	0.537	+4.93%
Severity	2008.2	0.044 (CI = +/-0.020; p = 0.000)	-0.050 (CI = +/-0.135; p = 0.448)	0.460	+4.47%
Severity	2009.1	0.038 (CI = +/-0.021; p = 0.001)	-0.071 (CI = +/-0.135; p = 0.286)	0.404	+3.91%
Severity	2009.2	0.033 (CI = +/-0.022; p = 0.006)	-0.053 (CI = +/-0.136; p = 0.419)	0.299	+3.39%
Severity	2010.1	0.021 (CI = +/-0.019; p = 0.028)	-0.097 (CI = +/-0.107; p = 0.073)	0.303	+2.12%
Severity	2010.2	0.022 (CI = +/-0.021; p = 0.038)	-0.100 (CI = +/-0.113; p = 0.079)	0.270	+2.23%
Severity	2011.1	0.013 (CI = +/-0.020; p = 0.175)	-0.127 (CI = +/-0.103; p = 0.019)	0.313	+1.34%
Severity	2011.2	0.010 (CI = +/-0.022; p = 0.327)	-0.119 (CI = +/-0.109; p = 0.034)	0.223	+1.05%
Severity	2012.1	0.003 (CI = +/-0.023; p = 0.809)	-0.142 (CI = +/-0.105; p = 0.012)	0.310	+0.26%
Severity	2012.2	0.005 (CI = +/-0.026; p = 0.714)	-0.146 (CI = +/-0.113; p = 0.016)	0.302	+0.45%
Severity	2013.1	0.013 (CI = +/-0.028; p = 0.324)	-0.125 (CI = +/-0.113; p = 0.034)	0.305	+1.32%
Severity	2013.2	0.007 (CI = +/-0.031; p = 0.646)	-0.111 (CI = +/-0.117; p = 0.062)	0.179	+0.67%
Severity	2014.1	0.008 (CI = +/-0.038; p = 0.627)	-0.107 (CI = +/-0.131; p = 0.100)	0.152	+0.85%
Severity	2014.2	0.012 (CI = +/-0.046; p = 0.563)	-0.113 (CI = +/-0.146; p = 0.112)	0.134	+1.21%
Severity	2015.1	0.004 (CI = +/-0.057; p = 0.888)	-0.129 (CI = +/-0.165; p = 0.107)	0.154	+0.35%
Severity	2015.2	-0.032 (CI = +/-0.021; p = 0.010)	-0.076 (CI = +/-0.055; p = 0.015)	0.742	-3.14%
Severity	2016.1	-0.026 (CI = +/-0.028; p = 0.058)	-0.067 (CI = +/-0.063; p = 0.041)	0.563	-2.58%
Severity	2016.2	-0.012 (CI = +/-0.014; p = 0.091)	-0.084 (CI = +/-0.029; p = 0.001)	0.917	-1.15%
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)	0.874	+3.18%
Frequency	2009.1	0.031 (CI = +/-0.006; p = 0.000)	-0.101 (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)	0.844	+3.23%
Frequency	2010.2	0.031 (CI = +/-0.009; p = 0.000)	-0.099 (CI = +/-0.047; p = 0.000)	0.809	+3.10%
Frequency	2011.1	0.031 (CI = +/-0.010; p = 0.000)	-0.097 (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)	-0.089 (CI = +/-0.060; p = 0.007)	0.664	+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 = 0.002)	0.673	+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)	-0.081 (CI = +/-0.052; p = 0.007)	0.617	+1.63%
Frequency	2015.1	0.006 (CI = +/-0.011; p = 0.267)	-0.100 (CI = +/-0.033; p = 0.000)	0.864	+0.58%
Frequency	2015.2	0.010 (CI = +/-0.012; p = 0.090)	-0.107 (CI = +/-0.031; p = 0.000)	0.899	+1.00%
Frequency	2016.1	0.004 (CI = +/-0.011; p = 0.450)	-0.116 (CI = +/-0.026; p = 0.000)	0.952	+0.36%
Frequency	2016.2	0.003 (CI = +/-0.016; p = 0.648)	-0.115 (CI = +/-0.033; p = 0.001)	0.938	+0.29%

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	0.083 (CI = +/-0.020; p = 0.000)	-0.182 (CI = +/-0.133; p = 0.010)	0.788	+8.70%
Loss Cost	2008.2	0.079 (CI = +/-0.021; p = 0.000)	-0.166 (CI = +/-0.136; p = 0.019)	0.746	+8.25%
Loss Cost	2009.1	0.073 (CI = +/-0.022; p = 0.000)	-0.187 (CI = +/-0.134; p = 0.009)	0.733	+7.62%
Loss Cost	2009.2	0.069 (CI = +/-0.024; p = 0.000)	-0.172 (CI = +/-0.139; p = 0.018)	0.674	+7.16%
Loss Cost	2010.1	0.057 (CI = +/-0.020; p = 0.000)	-0.212 (CI = +/-0.108; p = 0.001)	0.743	+5.82%
Loss Cost	2010.2	0.057 (CI = +/-0.022; p = 0.000)	-0.213 (CI = +/-0.116; p = 0.001)	0.697	+5.86%
Loss Cost	2011.1	0.049 (CI = +/-0.022; p = 0.000)	-0.237 (CI = +/-0.108; p = 0.000)	0.726	+4.98%
Loss Cost	2011.2	0.045 (CI = +/-0.025; p = 0.002)	-0.226 (CI = +/-0.114; p = 0.001)	0.653	+4.58%
Loss Cost	2012.1	0.036 (CI = +/-0.025; p = 0.009)	-0.246 (CI = +/-0.110; p = 0.000)	0.692	+3.72%
Loss Cost	2012.2	0.037 (CI = +/-0.030; p = 0.020)	-0.248 (CI = +/-0.121; p = 0.001)	0.640	+3.79%
Loss Cost	2013.1	0.039 (CI = +/-0.035; p = 0.032)	-0.243 (CI = +/-0.132; p = 0.002)	0.637	+4.01%
Loss Cost	2013.2	0.028 (CI = +/-0.039; p = 0.139)	-0.219 (CI = +/-0.135; p = 0.005)	0.535	+2.85%
Loss Cost	2014.1	0.035 (CI = +/-0.046; p = 0.120)	-0.207 (CI = +/-0.147; p = 0.012)	0.536	+3.56%
Loss Cost	2014.2	0.034 (CI = +/-0.060; p = 0.213)	-0.206 (CI = +/-0.171; p = 0.025)	0.434	+3.51%
Loss Cost	2015.1	0.014 (CI = +/-0.065; p = 0.614)	-0.236 (CI = +/-0.170; p = 0.014)	0.553	+1.43%
Loss Cost	2015.2	-0.030 (CI = +/-0.024; p = 0.024)	-0.170 (CI = +/-0.056; p = 0.001)	0.923	-2.99%
Loss Cost	2016.1	-0.032 (CI = +/-0.035; p = 0.063)	-0.172 (CI = +/-0.070; p = 0.002)	0.894	-3.16%
Loss Cost	2016.2	-0.015 (CI = +/-0.038; p = 0.294)	-0.191 (CI = +/-0.065; p = 0.003)	0.954	-1.50%
Severity	2008.1	0.051 (CI = +/-0.021; p = 0.000)	-0.079 (CI = +/-0.138; p = 0.242)	0.544	+5.27%
Severity	2008.2	0.047 (CI = +/-0.022; p = 0.000)	-0.062 (CI = +/-0.140; p = 0.367)	0.463	+4.79%
Severity	2009.1	0.041 (CI = +/-0.023; p = 0.001)	-0.081 (CI = +/-0.140; p = 0.239)	0.406	+4.21%
Severity	2009.2	0.036 (CI = +/-0.025; p = 0.007)	-0.063 (CI = +/-0.142; p = 0.367)	0.294	+3.67%
Severity	2010.1	0.023 (CI = +/-0.020; p = 0.029)	-0.103 (CI = +/-0.112; p = 0.068)	0.297	+2.34%
Severity	2010.2	0.025 (CI = +/-0.023; p = 0.037)	-0.108 (CI = +/-0.119; p = 0.072)	0.268	+2.50%
Severity	2011.1	0.016 (CI = +/-0.022; p = 0.153)	-0.134 (CI = +/-0.109; p = 0.020)	0.311	+1.58%
Severity	2011.2	0.013 (CI = +/-0.025; p = 0.296)	-0.126 (CI = +/-0.117; p = 0.037)	0.216	+1.28%
Severity	2012.1	0.004 (CI = +/-0.026; p = 0.714)	-0.146 (CI = +/-0.113; p = 0.016)	0.302	+0.45%
Severity	2012.2	0.007 (CI = +/-0.031; p = 0.608)	-0.153 (CI = +/-0.123; p = 0.019)	0.299	+0.74%
Severity	2013.1	0.017 (CI = +/-0.032; p = 0.274)	-0.133 (CI = +/-0.122; p = 0.036)	0.303	+1.70%
Severity	2013.2	0.010 (CI = +/-0.038; p = 0.584)	-0.117 (CI = +/-0.131; p = 0.074)	0.164	+0.96%
Severity	2014.1	0.012 (CI = +/-0.046; p = 0.572)	-0.113 (CI = +/-0.146; p = 0.114)	0.130	+1.19%
Severity	2014.2	0.018 (CI = +/-0.058; p = 0.491)	-0.124 (CI = +/-0.167; p = 0.123)	0.122	+1.81%
Severity	2015.1	0.009 (CI = +/-0.073; p = 0.770)	-0.137 (CI = +/-0.190; p = 0.128)	0.132	+0.92%
Severity	2015.2	-0.041 (CI = +/-0.023; p = 0.006)	-0.061 (CI = +/-0.053; p = 0.031)	0.834	-4.05%
Severity	2016.1	-0.036 (CI = +/-0.031; p = 0.032)	-0.055 (CI = +/-0.062; p = 0.069)	0.709	-3.54%
Severity	2016.2	-0.018 (CI = +/-0.018; p = 0.051)	-0.076 (CI = +/-0.031; p = 0.004)	0.949	-1.77%
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	0.032 (CI = +/-0.006; p = 0.000)	-0.104 (CI = +/-0.040; p = 0.000)	0.869	+3.30%
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)	0.846	+3.37%
Frequency	2010.1	0.033 (CI = +/-0.008; p = 0.000)	-0.108 (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)	0.798	+3.28%
Frequency	2011.1	0.033 (CI = +/-0.011; p = 0.000)	-0.103 (CI = +/-0.052; p = 0.001)	0.794	+3.35%
Frequency	2011.2	0.032 (CI = +/-0.012; p = 0.000)	-0.100 (CI = +/-0.055; p = 0.002)	0.736	+3.25%
Frequency	2012.1	0.032 (CI = +/-0.014; p = 0.000)	-0.100 (CI = +/-0.060; p = 0.003)	0.724	+3.25%
Frequency	2012.2	0.030 (CI = +/-0.016; p = 0.002)	-0.095 (CI = +/-0.064; p = 0.008)	0.632	+3.03%
Frequency	2013.1	0.022 (CI = +/-0.014; p = 0.006)	-0.111 (CI = +/-0.054; p = 0.001)	0.718	+2.27%
Frequency	2013.2	0.019 (CI = +/-0.017; p = 0.032)	-0.102 (CI = +/-0.057; p = 0.003)	0.624	+1.88%
Frequency	2014.1	0.023 (CI = +/-0.019; p = 0.021)	-0.094 (CI = +/-0.059; p = 0.006)	0.664	+2.34%
Frequency	2014.2	0.017 (CI = +/-0.021; p = 0.105)	-0.082 (CI = +/-0.061; p = 0.015)	0.526	+1.67%
Frequency	2015.1	0.005 (CI = +/-0.015; p = 0.427)	-0.099 (CI = +/-0.038; p = 0.001)	0.833	+0.51%
Frequency	2015.2	0.011 (CI = +/-0.017; p = 0.156)	-0.108 (CI = +/-0.039; p = 0.001)	0.877	+1.10%
Frequency	2016.1	0.004 (CI = +/-0.016; p = 0.548)	-0.116 (CI = +/-0.033; p = 0.001)	0.939	+0.39%
Frequency	2016.2	0.003 (CI = +/-0.029; p = 0.776)	-0.115 (CI = +/-0.049; p = 0.005)	0.920	+0.28%

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	0.048 (CI = +/-0.033; p = 0.006)	-0.170 (CI = +/-0.120; p = 0.008)	0.277 (CI = +/-0.241; p = 0.026)	0.823	+4.87%
Loss Cost	2008.2	0.043 (CI = +/-0.032; p = 0.012)	-0.154 (CI = +/-0.119; p = 0.014)	0.277 (CI = +/-0.235; p = 0.023)	0.797	+4.42%
Loss Cost	2009.1	0.038 (CI = +/-0.031; p = 0.019)	-0.175 (CI = +/-0.117; p = 0.006)	0.271 (CI = +/-0.225; p = 0.021)	0.792	+3.92%
Loss Cost	2009.2	0.036 (CI = +/-0.032; p = 0.028)	-0.163 (CI = +/-0.120; p = 0.011)	0.260 (CI = +/-0.226; p = 0.027)	0.746	+3.70%
Loss Cost	2010.1	0.031 (CI = +/-0.024; p = 0.015)	-0.200 (CI = +/-0.092; p = 0.000)	0.209 (CI = +/-0.172; p = 0.021)	0.807	+3.14%
Loss Cost	2010.2	0.031 (CI = +/-0.025; p = 0.016)	-0.206 (CI = +/-0.097; p = 0.000)	0.223 (CI = +/-0.183; p = 0.020)	0.778	+3.19%
Loss Cost	2011.1	0.031 (CI = +/-0.024; p = 0.017)	-0.222 (CI = +/-0.097; p = 0.000)	0.175 (CI = +/-0.192; p = 0.071)	0.770	+3.11%
Loss Cost	2011.2	0.031 (CI = +/-0.025; p = 0.021)	-0.222 (CI = +/-0.105; p = 0.001)	0.175 (CI = +/-0.242; p = 0.141)	0.693	+3.11%
Loss Cost	2012.1	0.032 (CI = +/-0.026; p = 0.020)	-0.236 (CI = +/-0.113; p = 0.001)	0.012 (CI = +/-0.511; p = 0.961)	0.674	+3.28%
Loss Cost	2012.2	0.032 (CI = +/-0.026; p = 0.020)	-0.236 (CI = +/-0.113; p = 0.001)	NA (CI = +/-NA; p = NA)	0.647	+3.28%
Loss Cost	2013.1	0.034 (CI = +/-0.031; p = 0.034)	-0.232 (CI = +/-0.124; p = 0.002)	NA (CI = +/-NA; p = NA)	0.644	+3.44%
Loss Cost	2013.2	0.024 (CI = +/-0.033; p = 0.131)	-0.210 (CI = +/-0.122; p = 0.003)	NA (CI = +/-NA; p = NA)	0.562	+2.43%
Loss Cost	2014.1	0.030 (CI = +/-0.039; p = 0.114)	-0.198 (CI = +/-0.133; p = 0.009)	NA (CI = +/-NA; p = NA)	0.565	+3.04%
Loss Cost	2014.2	0.028 (CI = +/-0.047; p = 0.204)	-0.194 (CI = +/-0.149; p = 0.017)	NA (CI = +/-NA; p = NA)	0.471	+2.86%
Loss Cost	2015.1	0.009 (CI = +/-0.051; p = 0.680)	-0.229 (CI = +/-0.147; p = 0.008)	NA (CI = +/-NA; p = NA)	0.587	+0.94%
Loss Cost	2015.2	-0.022 (CI = +/-0.021; p = 0.042)	-0.182 (CI = +/-0.054; p = 0.000)	NA (CI = +/-NA; p = NA)	0.900	-2.18%
Loss Cost	2016.1	-0.023 (CI = +/-0.029; p = 0.107)	-0.183 (CI = +/-0.067; p = 0.001)	NA (CI = +/-NA; p = NA)	0.870	-2.23%
Loss Cost	2016.2	-0.009 (CI = +/-0.024; p = 0.372)	-0.199 (CI = +/-0.048; p = 0.000)	NA (CI = +/-NA; p = NA)	0.956	-0.86%
Severity	2008.1	0.020 (CI = +/-0.034; p = 0.244)	-0.071 (CI = +/-0.125; p = 0.252)	0.249 (CI = +/-0.252; p = 0.052)	0.599	+1.98%
Severity	2008.2	0.015 (CI = +/-0.034; p = 0.364)	-0.054 (CI = +/-0.125; p = 0.379)	0.250 (CI = +/-0.245; p = 0.046)	0.542	+1.51%
Severity	2009.1	0.011 (CI = +/-0.033; p = 0.516)	-0.073 (CI = +/-0.124; p = 0.230)	0.244 (CI = +/-0.238; p = 0.045)	0.500	+1.06%
Severity	2009.2	0.008 (CI = +/-0.033; p = 0.622)	-0.058 (CI = +/-0.126; p = 0.340)	0.230 (CI = +/-0.238; p = 0.057)	0.404	+0.80%
Severity	2010.1	0.002 (CI = +/-0.026; p = 0.845)	-0.097 (CI = +/-0.098; p = 0.053)	0.178 (CI = +/-0.184; p = 0.057)	0.413	+0.24%
Severity	2010.2	0.003 (CI = +/-0.026; p = 0.801)	-0.106 (CI = +/-0.102; p = 0.042)	0.199 (CI = +/-0.193; p = 0.044)	0.411	+0.31%
Severity	2011.1	0.002 (CI = +/-0.025; p = 0.855)	-0.125 (CI = +/-0.100; p = 0.018)	0.141 (CI = +/-0.197; p = 0.148)	0.369	+0.22%
Severity	2011.2	0.002 (CI = +/-0.026; p = 0.863)	-0.126 (CI = +/-0.108; p = 0.025)	0.148 (CI = +/-0.248; p = 0.219)	0.258	+0.21%
Severity	2012.1	0.005 (CI = +/-0.026; p = 0.714)	-0.146 (CI = +/-0.113; p = 0.016)	-0.090 (CI = +/-0.510; p = 0.706)	0.261	+0.45%
Severity	2012.2	0.005 (CI = +/-0.026; p = 0.714)	-0.146 (CI = +/-0.113; p = 0.016)	NA (CI = +/-NA; p = NA)	0.302	+0.45%
Severity	2013.1	0.013 (CI = +/-0.028; p = 0.324)	-0.125 (CI = +/-0.113; p = 0.034)	NA (CI = +/-NA; p = NA)	0.305	+1.32%
Severity	2013.2	0.007 (CI = +/-0.031; p = 0.646)	-0.111 (CI = +/-0.117; p = 0.062)	NA (CI = +/-NA; p = NA)	0.179	+0.67%
Severity	2014.1	0.008 (CI = +/-0.038; p = 0.627)	-0.107 (CI = +/-0.131; p = 0.100)	NA (CI = +/-NA; p = NA)	0.152	+0.85%
Severity	2014.2	0.012 (CI = +/-0.046; p = 0.563)	-0.113 (CI = +/-0.146; p = 0.112)	NA (CI = +/-NA; p = NA)	0.134	+1.21%
Severity	2015.1	0.004 (CI = +/-0.057; p = 0.888)	-0.129 (CI = +/-0.165; p = 0.107)	NA (CI = +/-NA; p = NA)	0.154	+0.35%
Severity	2015.2	-0.032 (CI = +/-0.021; p = 0.010)	-0.076 (CI = +/-0.055; p = 0.015)	NA (CI = +/-NA; p = NA)	0.742	-3.14%
Severity	2016.1	-0.026 (CI = +/-0.028; p = 0.058)	-0.067 (CI = +/-0.063; p = 0.041)	NA (CI = +/-NA; p = NA)	0.563	-2.58%
Severity	2016.2	-0.012 (CI = +/-0.014; p = 0.091)	-0.084 (CI = +/-0.029; p = 0.001)	NA (CI = +/-NA; p = NA)	0.917	-1.15%
Frequency	2008.1	0.028 (CI = +/-0.010; p = 0.000)	-0.099 (CI = +/-0.037; p = 0.000)	0.027 (CI = +/-0.075; p = 0.459)	0.888	+2.83%
Frequency	2008.2	0.028 (CI = +/-0.011; p = 0.000)	-0.100 (CI = +/-0.039; p = 0.000)	0.027 (CI = +/-0.077; p = 0.471)	0.871	+2.86%
Frequency	2009.1	0.028 (CI = +/-0.011; p = 0.000)	-0.102 (CI = +/-0.041; p = 0.000)	0.027 (CI = +/-0.079; p = 0.488)	0.863	+2.83%
Frequency	2009.2	0.028 (CI = +/-0.011; p = 0.000)	-0.104 (CI = +/-0.043; p = 0.000)	0.029 (CI = +/-0.082; p = 0.458)	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 = 0.453)	0.841	+2.89%
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 = 0.586)	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)	0.796	+2.89%
Frequency	2011.2	0.028 (CI = +/-0.013; p = 0.000)	-0.096 (CI = +/-0.055; p = 0.002)	0.027 (CI = +/-0.127; p = 0.652)	0.738	+2.89%
Frequency	2012.1	0.028 (CI = +/-0.014; p = 0.001)	-0.089 (CI = +/-0.060; p = 0.007)	0.102 (CI = +/-0.269; p = 0.426)	0.734	+2.81%
Frequency	2012.2	0.028 (CI = +/-0.014; p = 0.001)	-0.089 (CI = +/-0.060; p = 0.007)	NA (CI = +/-NA; p = NA)	0.664	+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 = 0.002)	NA (CI = +/-NA; p = NA)	0.673	+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)	-0.081 (CI = +/-0.052; p = 0.007)	NA (CI = +/-NA; p = NA)	0.617	+1.63%
Frequency	2015.1	0.006 (CI = +/-0.011; p = 0.267)	-0.100 (CI = +/-0.033; p = 0.000)	NA (CI = +/-NA; p = NA)	0.864	+0.58%
Frequency	2015.2	0.010 (CI = +/-0.012; p = 0.090)	-0.107 (CI = +/-0.031; p = 0.000)	NA (CI = +/-NA; p = NA)	0.899	+1.00%
Frequency	2016.1	0.004 (CI = +/-0.011; p = 0.450)	-0.116 (CI = +/-0.026; p = 0.000)	NA (CI = +/-NA; p = NA)	0.952	+0.36%
Frequency	2016.2	0.003 (CI = +/-0.016; p = 0.648)	-0.115 (CI = +/-0.033; p = 0.001)	NA (CI = +/-NA; p = NA)	0.938	+0.29%

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	0.051 (CI = +/-0.020; p = 0.000)	-0.160 (CI = +/-0.101; p = 0.003)	0.359 (CI = +/-0.185; p = 0.001)	0.875	+5.25%
Loss Cost	2008.2	0.051 (CI = +/-0.021; p = 0.000)	-0.156 (CI = +/-0.105; p = 0.006)	0.346 (CI = +/-0.198; p = 0.002)	0.843	+5.23%
Loss Cost	2009.1	0.051 (CI = +/-0.021; p = 0.000)	-0.162 (CI = +/-0.110; p = 0.006)	0.323 (CI = +/-0.220; p = 0.006)	0.815	+5.21%
Loss Cost	2009.2	0.051 (CI = +/-0.022; p = 0.000)	-0.166 (CI = +/-0.116; p = 0.008)	0.347 (CI = +/-0.270; p = 0.015)	0.762	+5.20%
Loss Cost	2010.1	0.053 (CI = +/-0.020; p = 0.000)	-0.199 (CI = +/-0.112; p = 0.002)	0.013 (CI = +/-0.426; p = 0.950)	0.728	+5.40%
Loss Cost	2010.2	0.053 (CI = +/-0.020; p = 0.000)	-0.199 (CI = +/-0.112; p = 0.002)	NA (CI = +/-NA; p = NA)	0.699	+5.40%
Loss Cost	2011.1	0.044 (CI = +/-0.020; p = 0.000)	-0.225 (CI = +/-0.105; p = 0.000)	NA (CI = +/-NA; p = NA)	0.727	+4.55%
Loss Cost	2011.2	0.041 (CI = +/-0.022; p = 0.002)	-0.213 (CI = +/-0.109; p = 0.001)	NA (CI = +/-NA; p = NA)	0.661	+4.13%
Loss Cost	2012.1	0.032 (CI = +/-0.023; p = 0.009)	-0.236 (CI = +/-0.105; p = 0.000)	NA (CI = +/-NA; p = NA)	0.699	+3.30%
Loss Cost	2012.2	0.032 (CI = +/-0.026; p = 0.020)	-0.236 (CI = +/-0.113; p = 0.001)	NA (CI = +/-NA; p = NA)	0.647	+3.28%
Loss Cost	2013.1	0.034 (CI = +/-0.031; p = 0.034)	-0.232 (CI = +/-0.124; p = 0.002)	NA (CI = +/-NA; p = NA)	0.644	+3.44%
Loss Cost	2013.2	0.024 (CI = +/-0.033; p = 0.131)	-0.210 (CI = +/-0.122; p = 0.003)	NA (CI = +/-NA; p = NA)	0.562	+2.43%
Loss Cost	2014.1	0.030 (CI = +/-0.039; p = 0.114)	-0.198 (CI = +/-0.133; p = 0.009)	NA (CI = +/-NA; p = NA)	0.565	+3.04%
Loss Cost	2014.2	0.028 (CI = +/-0.047; p = 0.204)	-0.194 (CI = +/-0.149; p = 0.017)	NA (CI = +/-NA; p = NA)	0.471	+2.86%
Loss Cost	2015.1	0.009 (CI = +/-0.051; p = 0.680)	-0.229 (CI = +/-0.147; p = 0.008)	NA (CI = +/-NA; p = NA)	0.587	+0.94%
Loss Cost	2015.2	-0.022 (CI = +/-0.021; p = 0.042)	-0.182 (CI = +/-0.054; p = 0.000)	NA (CI = +/-NA; p = NA)	0.900	-2.18%
Loss Cost	2016.1	-0.023 (CI = +/-0.029; p = 0.107)	-0.183 (CI = +/-0.067; p = 0.001)	NA (CI = +/-NA; p = NA)	0.870	-2.23%
Loss Cost	2016.2	-0.009 (CI = +/-0.024; p = 0.372)	-0.199 (CI = +/-0.048; p = 0.000)	NA (CI = +/-NA; p = NA)	0.956	-0.86%
Severity	2008.1	0.020 (CI = +/-0.021; p = 0.059)	-0.062 (CI = +/-0.104; p = 0.232)	0.357 (CI = +/-0.191; p = 0.001)	0.723	+2.06%
Severity	2008.2	0.020 (CI = +/-0.022; p = 0.067)	-0.056 (CI = +/-0.108; p = 0.296)	0.340 (CI = +/-0.204; p = 0.002)	0.654	+2.02%
Severity	2009.1	0.020 (CI = +/-0.022; p = 0.076)	-0.061 (CI = +/-0.114; p = 0.278)	0.322 (CI = +/-0.228; p = 0.008)	0.577	+2.01%
Severity	2009.2	0.020 (CI = +/-0.023; p = 0.085)	-0.062 (CI = +/-0.120; p = 0.294)	0.328 (CI = +/-0.280; p = 0.024)	0.454	+2.01%
Severity	2010.1	0.022 (CI = +/-0.021; p = 0.038)	-0.100 (CI = +/-0.113; p = 0.079)	-0.057 (CI = +/-0.429; p = 0.782)	0.263	+2.23%
Severity	2010.2	0.022 (CI = +/-0.021; p = 0.038)	-0.100 (CI = +/-0.113; p = 0.079)	NA (CI = +/-NA; p = NA)	0.270	+2.23%
Severity	2011.1	0.013 (CI = +/-0.020; p = 0.175)	-0.127 (CI = +/-0.103; p = 0.019)	NA (CI = +/-NA; p = NA)	0.313	+1.34%
Severity	2011.2	0.010 (CI = +/-0.022; p = 0.327)	-0.119 (CI = +/-0.109; p = 0.034)	NA (CI = +/-NA; p = NA)	0.223	+1.05%
Severity	2012.1	0.003 (CI = +/-0.023; p = 0.809)	-0.142 (CI = +/-0.105; p = 0.012)	NA (CI = +/-NA; p = NA)	0.310	+0.26%
Severity	2012.2	0.005 (CI = +/-0.026; p = 0.714)	-0.146 (CI = +/-0.113; p = 0.016)	NA (CI = +/-NA; p = NA)	0.302	+0.45%
Severity	2013.1	0.013 (CI = +/-0.028; p = 0.324)	-0.125 (CI = +/-0.113; p = 0.034)	NA (CI = +/-NA; p = NA)	0.305	+1.32%
Severity	2013.2	0.007 (CI = +/-0.031; p = 0.646)	-0.111 (CI = +/-0.117; p = 0.062)	NA (CI = +/-NA; p = NA)	0.179	+0.67%
Severity	2014.1	0.008 (CI = +/-0.038; p = 0.627)	-0.107 (CI = +/-0.131; p = 0.100)	NA (CI = +/-NA; p = NA)	0.152	+0.85%
Severity	2014.2	0.012 (CI = +/-0.046; p = 0.563)	-0.113 (CI = +/-0.146; p = 0.112)	NA (CI = +/-NA; p = NA)	0.134	+1.21%
Severity	2015.1	0.004 (CI = +/-0.057; p = 0.888)	-0.129 (CI = +/-0.165; p = 0.107)	NA (CI = +/-NA; p = NA)	0.154	+0.35%
Severity	2015.2	-0.032 (CI = +/-0.021; p = 0.010)	-0.076 (CI = +/-0.055; p = 0.015)	NA (CI = +/-NA; p = NA)	0.742	-3.14%
Severity	2016.1	-0.026 (CI = +/-0.028; p = 0.058)	-0.067 (CI = +/-0.063; p = 0.041)	NA (CI = +/-NA; p = NA)	0.563	-2.58%
Severity	2016.2	-0.012 (CI = +/-0.014; p = 0.091)	-0.084 (CI = +/-0.029; p = 0.001)	NA (CI = +/-NA; p = NA)	0.917	-1.15%
Frequency	2008.1	0.031 (CI = +/-0.008; p = 0.000)	-0.099 (CI = +/-0.038; p = 0.000)	0.003 (CI = +/-0.070; p = 0.940)	0.885	+3.13%
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 = 0.873)	0.868	+3.14%
Frequency	2009.1	0.031 (CI = +/-0.008; p = 0.000)	-0.101 (CI = +/-0.042; p = 0.000)	0.001 (CI = +/-0.084; p = 0.977)	0.859	+3.13%
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 = 0.701)	0.844	+3.13%
Frequency	2010.1	0.031 (CI = +/-0.009; p = 0.000)	-0.099 (CI = +/-0.047; p = 0.000)	0.070 (CI = +/-0.177; p = 0.416)	0.842	+3.10%
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	+3.10%
Frequency	2011.1	0.031 (CI = +/-0.010; p = 0.000)	-0.097 (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)	-0.089 (CI = +/-0.060; p = 0.007)	NA (CI = +/-NA; p = NA)	0.664	+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 = 0.002)	NA (CI = +/-NA; p = NA)	0.673	+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)	-0.081 (CI = +/-0.052; p = 0.007)	NA (CI = +/-NA; p = NA)	0.617	+1.63%
Frequency	2015.1	0.006 (CI = +/-0.011; p = 0.267)	-0.100 (CI = +/-0.033; p = 0.000)	NA (CI = +/-NA; p = NA)	0.864	+0.58%
Frequency	2015.2	0.010 (CI = +/-0.012; p = 0.090)	-0.107 (CI = +/-0.031; p = 0.000)	NA (CI = +/-NA; p = NA)	0.899	+1.00%
Frequency	2016.1	0.004 (CI = +/-0.011; p = 0.450)	-0.116 (CI = +/-0.026; p = 0.000)	NA (CI = +/-NA; p = NA)	0.952	+0.36%
Frequency	2016.2	0.003 (CI = +/-0.016; p = 0.648)	-0.115 (CI = +/-0.033; p = 0.001)	NA (CI = +/-NA; p = NA)	0.938	+0.29%

Uninsured Automobile

Coverage = UA

End Trend Period = 2021.1

Excluded Points = NA

Parameters Included: time, seasonality

Fit	Start Date	Time		Seasonality		Implied Trend	
					Adjusted R^2	Rate	
Loss Cost	2005.1	0.037	(CI = +/-0.024; p = 0.003)	-0.247	(CI = +/-0.226; p = 0.033)	0.295	+3.81%
Loss Cost	2005.2	0.041	(CI = +/-0.025; p = 0.002)	-0.270	(CI = +/-0.229; p = 0.023)	0.320	+4.23%
Loss Cost	2006.1	0.040	(CI = +/-0.026; p = 0.004)	-0.275	(CI = +/-0.237; p = 0.024)	0.309	+4.11%
Loss Cost	2006.2	0.042	(CI = +/-0.028; p = 0.005)	-0.286	(CI = +/-0.245; p = 0.024)	0.299	+4.32%
Loss Cost	2007.1	0.044	(CI = +/-0.030; p = 0.006)	-0.278	(CI = +/-0.253; p = 0.033)	0.300	+4.48%
Loss Cost	2007.2	0.042	(CI = +/-0.033; p = 0.014)	-0.268	(CI = +/-0.263; p = 0.046)	0.246	+4.28%
Loss Cost	2008.1	0.043	(CI = +/-0.035; p = 0.019)	-0.265	(CI = +/-0.273; p = 0.057)	0.243	+4.37%
Loss Cost	2008.2	0.048	(CI = +/-0.038; p = 0.015)	-0.286	(CI = +/-0.282; p = 0.047)	0.256	+4.87%
Loss Cost	2009.1	0.032	(CI = +/-0.035; p = 0.070)	-0.351	(CI = +/-0.252; p = 0.008)	0.294	+3.25%
Loss Cost	2009.2	0.023	(CI = +/-0.036; p = 0.196)	-0.315	(CI = +/-0.252; p = 0.017)	0.209	+2.37%
Loss Cost	2010.1	0.019	(CI = +/-0.039; p = 0.336)	-0.334	(CI = +/-0.261; p = 0.015)	0.217	+1.87%
Loss Cost	2010.2	0.006	(CI = +/-0.040; p = 0.763)	-0.285	(CI = +/-0.253; p = 0.029)	0.145	+0.59%
Loss Cost	2011.1	0.000	(CI = +/-0.043; p = 0.997)	-0.306	(CI = +/-0.262; p = 0.025)	0.167	-0.01%
Loss Cost	2011.2	-0.001	(CI = +/-0.048; p = 0.957)	-0.302	(CI = +/-0.278; p = 0.035)	0.148	-0.13%
Loss Cost	2012.1	-0.014	(CI = +/-0.050; p = 0.560)	-0.343	(CI = +/-0.277; p = 0.018)	0.226	-1.41%
Loss Cost	2012.2	-0.016	(CI = +/-0.057; p = 0.565)	-0.338	(CI = +/-0.296; p = 0.028)	0.213	-1.56%
Loss Cost	2013.1	-0.020	(CI = +/-0.064; p = 0.518)	-0.349	(CI = +/-0.315; p = 0.032)	0.204	-1.96%
Loss Cost	2013.2	-0.028	(CI = +/-0.073; p = 0.430)	-0.327	(CI = +/-0.337; p = 0.056)	0.189	-2.72%
Loss Cost	2014.1	-0.010	(CI = +/-0.080; p = 0.784)	-0.284	(CI = +/-0.345; p = 0.098)	0.085	-1.02%
Loss Cost	2014.2	-0.041	(CI = +/-0.082; p = 0.298)	-0.208	(CI = +/-0.332; p = 0.196)	0.104	-4.00%
Loss Cost	2015.1	-0.063	(CI = +/-0.090; p = 0.154)	-0.255	(CI = +/-0.339; p = 0.125)	0.209	-6.06%
Loss Cost	2015.2	-0.019	(CI = +/-0.087; p = 0.629)	-0.349	(CI = +/-0.299; p = 0.027)	0.343	-1.90%
Loss Cost	2016.1	-0.010	(CI = +/-0.104; p = 0.839)	-0.331	(CI = +/-0.331; p = 0.050)	0.251	-0.95%
Severity	2005.1	0.038	(CI = +/-0.019; p = 0.000)	-0.141	(CI = +/-0.177; p = 0.114)	0.360	+3.86%
Severity	2005.2	0.040	(CI = +/-0.020; p = 0.000)	-0.154	(CI = +/-0.181; p = 0.092)	0.367	+4.11%
Severity	2006.1	0.040	(CI = +/-0.021; p = 0.000)	-0.153	(CI = +/-0.187; p = 0.105)	0.355	+4.12%
Severity	2006.2	0.039	(CI = +/-0.022; p = 0.001)	-0.148	(CI = +/-0.194; p = 0.128)	0.309	+4.03%
Severity	2007.1	0.042	(CI = +/-0.024; p = 0.001)	-0.135	(CI = +/-0.199; p = 0.174)	0.322	+4.31%
Severity	2007.2	0.041	(CI = +/-0.026; p = 0.003)	-0.130	(CI = +/-0.207; p = 0.206)	0.274	+4.21%
Severity	2008.1	0.039	(CI = +/-0.027; p = 0.008)	-0.142	(CI = +/-0.213; p = 0.182)	0.243	+3.94%
Severity	2008.2	0.043	(CI = +/-0.029; p = 0.006)	-0.160	(CI = +/-0.220; p = 0.145)	0.260	+4.35%
Severity	2009.1	0.031	(CI = +/-0.028; p = 0.029)	-0.207	(CI = +/-0.202; p = 0.045)	0.249	+3.20%
Severity	2009.2	0.033	(CI = +/-0.031; p = 0.038)	-0.211	(CI = +/-0.212; p = 0.051)	0.223	+3.31%
Severity	2010.1	0.032	(CI = +/-0.033; p = 0.061)	-0.214	(CI = +/-0.222; p = 0.058)	0.214	+3.23%
Severity	2010.2	0.029	(CI = +/-0.037; p = 0.118)	-0.202	(CI = +/-0.232; p = 0.085)	0.145	+2.91%
Severity	2011.1	0.028	(CI = +/-0.040; p = 0.161)	-0.204	(CI = +/-0.245; p = 0.097)	0.138	+2.85%
Severity	2011.2	0.037	(CI = +/-0.043; p = 0.086)	-0.237	(CI = +/-0.249; p = 0.062)	0.200	+3.81%
Severity	2012.1	0.035	(CI = +/-0.048; p = 0.141)	-0.244	(CI = +/-0.264; p = 0.068)	0.190	+3.58%
Severity	2012.2	0.051	(CI = +/-0.050; p = 0.047)	-0.293	(CI = +/-0.259; p = 0.029)	0.308	+5.20%
Severity	2013.1	0.061	(CI = +/-0.054; p = 0.030)	-0.264	(CI = +/-0.267; p = 0.052)	0.341	+6.29%
Severity	2013.2	0.066	(CI = +/-0.062; p = 0.041)	-0.277	(CI = +/-0.287; p = 0.058)	0.305	+6.77%
Severity	2014.1	0.087	(CI = +/-0.063; p = 0.011)	-0.222	(CI = +/-0.273; p = 0.102)	0.422	+9.14%
Severity	2014.2	0.071	(CI = +/-0.071; p = 0.048)	-0.182	(CI = +/-0.285; p = 0.187)	0.247	+7.40%
Severity	2015.1	0.075	(CI = +/-0.083; p = 0.071)	-0.174	(CI = +/-0.311; p = 0.242)	0.232	+7.81%
Severity	2015.2	0.108	(CI = +/-0.087; p = 0.020)	-0.245	(CI = +/-0.300; p = 0.097)	0.424	+11.44%
Severity	2016.1	0.126	(CI = +/-0.101; p = 0.021)	-0.213	(CI = +/-0.322; p = 0.165)	0.461	+13.41%
Frequency	2005.1	0.000	(CI = +/-0.018; p = 0.958)	-0.107	(CI = +/-0.169; p = 0.207)	-0.010	-0.05%
Frequency	2005.2	0.001	(CI = +/-0.019; p = 0.901)	-0.116	(CI = +/-0.174; p = 0.184)	-0.005	+0.12%
Frequency	2006.1	0.000	(CI = +/-0.020; p = 0.989)	-0.122	(CI = +/-0.179; p = 0.173)	-0.002	-0.01%
Frequency	2006.2	0.003	(CI = +/-0.021; p = 0.791)	-0.137	(CI = +/-0.183; p = 0.136)	0.013	+0.28%
Frequency	2007.1	0.002	(CI = +/-0.023; p = 0.882)	-0.143	(CI = +/-0.190; p = 0.134)	0.014	+0.16%
Frequency	2007.2	0.001	(CI = +/-0.024; p = 0.953)	-0.138	(CI = +/-0.197; p = 0.162)	0.003	+0.07%
Frequency	2008.1	0.004	(CI = +/-0.026; p = 0.742)	-0.122	(CI = +/-0.202; p = 0.223)	-0.013	+0.42%
Frequency	2008.2	0.005	(CI = +/-0.028; p = 0.717)	-0.126	(CI = +/-0.211; p = 0.229)	-0.016	+0.50%
Frequency	2009.1	0.001	(CI = +/-0.030; p = 0.972)	-0.145	(CI = +/-0.216; p = 0.178)	-0.003	+0.05%
Frequency	2009.2	-0.009	(CI = +/-0.030; p = 0.535)	-0.104	(CI = +/-0.209; p = 0.310)	-0.019	-0.91%
Frequency	2010.1	-0.013	(CI = +/-0.032; p = 0.404)	-0.120	(CI = +/-0.216; p = 0.259)	0.004	-1.32%
Frequency	2010.2	-0.023	(CI = +/-0.034; p = 0.170)	-0.083	(CI = +/-0.213; p = 0.422)	0.042	-2.26%
Frequency	2011.1	-0.028	(CI = +/-0.036; p = 0.120)	-0.102	(CI = +/-0.219; p = 0.342)	0.075	-2.78%
Frequency	2011.2	-0.039	(CI = +/-0.038; p = 0.046)	-0.065	(CI = +/-0.218; p = 0.536)	0.149	-3.79%
Frequency	2012.1	-0.049	(CI = +/-0.039; p = 0.017)	-0.099	(CI = +/-0.215; p = 0.345)	0.251	-4.81%
Frequency	2012.2	-0.066	(CI = +/-0.038; p = 0.002)	-0.045	(CI = +/-0.195; p = 0.633)	0.433	-6.43%
Frequency	2013.1	-0.081	(CI = +/-0.037; p = 0.000)	-0.085	(CI = +/-0.180; p = 0.327)	0.572	-7.77%
Frequency	2013.2	-0.093	(CI = +/-0.038; p = 0.000)	-0.051	(CI = +/-0.177; p = 0.548)	0.641	-8.89%
Frequency	2014.1	-0.098	(CI = +/-0.044; p = 0.000)	-0.062	(CI = +/-0.189; p = 0.487)	0.614	-9.31%
Frequency	2014.2	-0.112	(CI = +/-0.047; p = 0.000)	-0.026	(CI = +/-0.188; p = 0.769)	0.674	-10.62%
Frequency	2015.1	-0.138	(CI = +/-0.036; p = 0.000)	-0.081	(CI = +/-0.136; p = 0.213)	0.857	-12.87%
Frequency	2015.2	-0.127	(CI = +/-0.041; p = 0.000)	-0.103	(CI = +/-0.142; p = 0.134)	0.832	-11.97%
Frequency	2016.1	-0.135	(CI = +/-0.048; p = 0.000)	-0.118	(CI = +/-0.153; p = 0.114)	0.812	-12.66%

Uninsured Automobile

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	0.037 (CI = +/-0.025; p = 0.005)	0.204	+3.81%
Loss Cost	2005.2	0.040 (CI = +/-0.027; p = 0.005)	0.212	+4.06%
Loss Cost	2006.1	0.040 (CI = +/-0.028; p = 0.007)	0.198	+4.11%
Loss Cost	2006.2	0.040 (CI = +/-0.030; p = 0.011)	0.180	+4.12%
Loss Cost	2007.1	0.044 (CI = +/-0.032; p = 0.010)	0.194	+4.48%
Loss Cost	2007.2	0.040 (CI = +/-0.034; p = 0.025)	0.147	+4.07%
Loss Cost	2008.1	0.043 (CI = +/-0.037; p = 0.025)	0.152	+4.37%
Loss Cost	2008.2	0.045 (CI = +/-0.040; p = 0.029)	0.150	+4.61%
Loss Cost	2009.1	0.032 (CI = +/-0.040; p = 0.112)	0.068	+3.25%
Loss Cost	2009.2	0.020 (CI = +/-0.041; p = 0.317)	0.002	+2.03%
Loss Cost	2010.1	0.019 (CI = +/-0.045; p = 0.396)	-0.011	+1.87%
Loss Cost	2010.2	0.002 (CI = +/-0.044; p = 0.914)	-0.049	+0.23%
Loss Cost	2011.1	0.000 (CI = +/-0.048; p = 0.997)	-0.053	-0.01%
Loss Cost	2011.2	-0.006 (CI = +/-0.053; p = 0.821)	-0.052	-0.58%
Loss Cost	2012.1	-0.014 (CI = +/-0.058; p = 0.615)	-0.043	-1.41%
Loss Cost	2012.2	-0.022 (CI = +/-0.065; p = 0.480)	-0.029	-2.18%
Loss Cost	2013.1	-0.020 (CI = +/-0.073; p = 0.571)	-0.043	-1.96%
Loss Cost	2013.2	-0.035 (CI = +/-0.080; p = 0.363)	-0.008	-3.46%
Loss Cost	2014.1	-0.010 (CI = +/-0.086; p = 0.800)	-0.071	-1.02%
Loss Cost	2014.2	-0.047 (CI = +/-0.084; p = 0.243)	0.038	-4.62%
Loss Cost	2015.1	-0.063 (CI = +/-0.096; p = 0.181)	0.080	-6.06%
Loss Cost	2015.2	-0.034 (CI = +/-0.107; p = 0.497)	-0.048	-3.32%
Loss Cost	2016.1	-0.010 (CI = +/-0.125; p = 0.866)	-0.107	-0.95%
Severity	2005.1	0.038 (CI = +/-0.019; p = 0.000)	0.326	+3.86%
Severity	2005.2	0.039 (CI = +/-0.020; p = 0.000)	0.324	+4.01%
Severity	2006.1	0.040 (CI = +/-0.022; p = 0.001)	0.315	+4.12%
Severity	2006.2	0.039 (CI = +/-0.023; p = 0.002)	0.272	+3.93%
Severity	2007.1	0.042 (CI = +/-0.024; p = 0.001)	0.298	+4.31%
Severity	2007.2	0.040 (CI = +/-0.026; p = 0.004)	0.255	+4.10%
Severity	2008.1	0.039 (CI = +/-0.028; p = 0.008)	0.216	+3.94%
Severity	2008.2	0.041 (CI = +/-0.030; p = 0.009)	0.220	+4.20%
Severity	2009.1	0.031 (CI = +/-0.030; p = 0.040)	0.134	+3.20%
Severity	2009.2	0.030 (CI = +/-0.033; p = 0.067)	0.106	+3.08%
Severity	2010.1	0.032 (CI = +/-0.036; p = 0.077)	0.100	+3.23%
Severity	2010.2	0.026 (CI = +/-0.038; p = 0.171)	0.046	+2.65%
Severity	2011.1	0.028 (CI = +/-0.042; p = 0.182)	0.044	+2.85%
Severity	2011.2	0.034 (CI = +/-0.046; p = 0.143)	0.066	+3.44%
Severity	2012.1	0.035 (CI = +/-0.052; p = 0.170)	0.055	+3.58%
Severity	2012.2	0.045 (CI = +/-0.056; p = 0.108)	0.100	+4.63%
Severity	2013.1	0.061 (CI = +/-0.060; p = 0.047)	0.188	+6.29%
Severity	2013.2	0.059 (CI = +/-0.068; p = 0.086)	0.139	+6.08%
Severity	2014.1	0.087 (CI = +/-0.068; p = 0.015)	0.328	+9.14%
Severity	2014.2	0.066 (CI = +/-0.072; p = 0.070)	0.185	+6.80%
Severity	2015.1	0.075 (CI = +/-0.084; p = 0.074)	0.194	+7.81%
Severity	2015.2	0.098 (CI = +/-0.094; p = 0.043)	0.284	+10.30%
Severity	2016.1	0.126 (CI = +/-0.107; p = 0.026)	0.380	+13.41%
Frequency	2005.1	0.000 (CI = +/-0.018; p = 0.959)	-0.032	-0.05%
Frequency	2005.2	0.000 (CI = +/-0.019; p = 0.959)	-0.033	+0.05%
Frequency	2006.1	0.000 (CI = +/-0.020; p = 0.989)	-0.034	-0.01%
Frequency	2006.2	0.002 (CI = +/-0.022; p = 0.862)	-0.035	+0.18%
Frequency	2007.1	0.002 (CI = +/-0.023; p = 0.885)	-0.036	+0.16%
Frequency	2007.2	0.000 (CI = +/-0.025; p = 0.977)	-0.038	-0.04%
Frequency	2008.1	0.004 (CI = +/-0.026; p = 0.745)	-0.036	+0.42%
Frequency	2008.2	0.004 (CI = +/-0.028; p = 0.780)	-0.038	+0.39%
Frequency	2009.1	0.001 (CI = +/-0.030; p = 0.972)	-0.043	+0.05%
Frequency	2009.2	-0.010 (CI = +/-0.030; p = 0.487)	-0.022	-1.02%
Frequency	2010.1	-0.013 (CI = +/-0.033; p = 0.408)	-0.013	-1.32%
Frequency	2010.2	-0.024 (CI = +/-0.033; p = 0.147)	0.057	-2.36%
Frequency	2011.1	-0.028 (CI = +/-0.036; p = 0.118)	0.077	-2.78%
Frequency	2011.2	-0.040 (CI = +/-0.037; p = 0.037)	0.177	-3.89%
Frequency	2012.1	-0.049 (CI = +/-0.039; p = 0.016)	0.253	-4.81%
Frequency	2012.2	-0.067 (CI = +/-0.036; p = 0.001)	0.460	-6.51%
Frequency	2013.1	-0.081 (CI = +/-0.036; p = 0.000)	0.571	-7.77%
Frequency	2013.2	-0.094 (CI = +/-0.037; p = 0.000)	0.657	-9.00%
Frequency	2014.1	-0.098 (CI = +/-0.042; p = 0.000)	0.629	-9.31%
Frequency	2014.2	-0.113 (CI = +/-0.044; p = 0.000)	0.699	-10.69%
Frequency	2015.1	-0.138 (CI = +/-0.037; p = 0.000)	0.847	-12.87%
Frequency	2015.2	-0.132 (CI = +/-0.043; p = 0.000)	0.803	-12.35%
Frequency	2016.1	-0.135 (CI = +/-0.053; p = 0.000)	0.767	-12.66%

Uninsured Automobile

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

Fit	Start Date	Time	Adjusted R ²	Implied Trend
				Rate
Loss Cost	2005.1	0.041 (CI = +/-0.028; p = 0.006)	0.210	+4.18%
Loss Cost	2005.2	0.044 (CI = +/-0.030; p = 0.005)	0.220	+4.49%
Loss Cost	2006.1	0.045 (CI = +/-0.032; p = 0.008)	0.207	+4.58%
Loss Cost	2006.2	0.045 (CI = +/-0.034; p = 0.012)	0.190	+4.63%
Loss Cost	2007.1	0.050 (CI = +/-0.037; p = 0.010)	0.208	+5.09%
Loss Cost	2007.2	0.046 (CI = +/-0.039; p = 0.025)	0.159	+4.66%
Loss Cost	2008.1	0.049 (CI = +/-0.042; p = 0.024)	0.168	+5.07%
Loss Cost	2008.2	0.053 (CI = +/-0.046; p = 0.026)	0.169	+5.41%
Loss Cost	2009.1	0.038 (CI = +/-0.046; p = 0.104)	0.079	+3.86%
Loss Cost	2009.2	0.024 (CI = +/-0.048; p = 0.299)	0.006	+2.46%
Loss Cost	2010.1	0.023 (CI = +/-0.053; p = 0.373)	-0.008	+2.32%
Loss Cost	2010.2	0.004 (CI = +/-0.052; p = 0.885)	-0.054	+0.37%
Loss Cost	2011.1	0.001 (CI = +/-0.058; p = 0.974)	-0.059	+0.09%
Loss Cost	2011.2	-0.006 (CI = +/-0.065; p = 0.846)	-0.060	-0.60%
Loss Cost	2012.1	-0.016 (CI = +/-0.072; p = 0.632)	-0.050	-1.64%
Loss Cost	2012.2	-0.027 (CI = +/-0.081; p = 0.488)	-0.034	-2.64%
Loss Cost	2013.1	-0.025 (CI = +/-0.093; p = 0.578)	-0.051	-2.42%
Loss Cost	2013.2	-0.045 (CI = +/-0.104; p = 0.358)	-0.007	-4.45%
Loss Cost	2014.1	-0.013 (CI = +/-0.113; p = 0.798)	-0.084	-1.33%
Loss Cost	2014.2	-0.065 (CI = +/-0.110; p = 0.219)	0.062	-6.28%
Loss Cost	2015.1	-0.090 (CI = +/-0.128; p = 0.148)	0.131	-8.60%
Loss Cost	2015.2	-0.054 (CI = +/-0.149; p = 0.431)	-0.036	-5.22%
Loss Cost	2016.1	-0.021 (CI = +/-0.183; p = 0.794)	-0.131	-2.08%
Severity	2005.1	0.033 (CI = +/-0.021; p = 0.003)	0.236	+3.37%
Severity	2005.2	0.035 (CI = +/-0.023; p = 0.004)	0.233	+3.51%
Severity	2006.1	0.035 (CI = +/-0.024; p = 0.006)	0.222	+3.60%
Severity	2006.2	0.033 (CI = +/-0.026; p = 0.015)	0.177	+3.34%
Severity	2007.1	0.037 (CI = +/-0.027; p = 0.011)	0.202	+3.74%
Severity	2007.2	0.034 (CI = +/-0.030; p = 0.026)	0.156	+3.45%
Severity	2008.1	0.032 (CI = +/-0.032; p = 0.053)	0.117	+3.20%
Severity	2008.2	0.034 (CI = +/-0.035; p = 0.055)	0.120	+3.45%
Severity	2009.1	0.022 (CI = +/-0.034; p = 0.203)	0.032	+2.19%
Severity	2009.2	0.019 (CI = +/-0.038; p = 0.294)	0.008	+1.96%
Severity	2010.1	0.020 (CI = +/-0.042; p = 0.324)	0.001	+2.03%
Severity	2010.2	0.012 (CI = +/-0.045; p = 0.580)	-0.037	+1.21%
Severity	2011.1	0.013 (CI = +/-0.050; p = 0.599)	-0.041	+1.28%
Severity	2011.2	0.018 (CI = +/-0.056; p = 0.502)	-0.032	+1.82%
Severity	2012.1	0.018 (CI = +/-0.063; p = 0.559)	-0.042	+1.78%
Severity	2012.2	0.028 (CI = +/-0.070; p = 0.404)	-0.018	+2.86%
Severity	2013.1	0.046 (CI = +/-0.077; p = 0.218)	0.046	+4.72%
Severity	2013.2	0.041 (CI = +/-0.089; p = 0.335)	0.001	+4.20%
Severity	2014.1	0.076 (CI = +/-0.091; p = 0.093)	0.166	+7.94%
Severity	2014.2	0.045 (CI = +/-0.098; p = 0.335)	0.002	+4.56%
Severity	2015.1	0.054 (CI = +/-0.119; p = 0.334)	0.004	+5.51%
Severity	2015.2	0.082 (CI = +/-0.141; p = 0.215)	0.083	+8.57%
Severity	2016.1	0.121 (CI = +/-0.169; p = 0.135)	0.189	+12.83%
Frequency	2005.1	0.008 (CI = +/-0.019; p = 0.397)	-0.009	+0.78%
Frequency	2005.2	0.009 (CI = +/-0.020; p = 0.335)	-0.001	+0.95%
Frequency	2006.1	0.009 (CI = +/-0.021; p = 0.371)	-0.006	+0.94%
Frequency	2006.2	0.012 (CI = +/-0.022; p = 0.267)	0.011	+1.25%
Frequency	2007.1	0.013 (CI = +/-0.024; p = 0.280)	0.008	+1.31%
Frequency	2007.2	0.012 (CI = +/-0.026; p = 0.369)	-0.007	+1.17%
Frequency	2008.1	0.018 (CI = +/-0.027; p = 0.186)	0.035	+1.81%
Frequency	2008.2	0.019 (CI = +/-0.030; p = 0.202)	0.031	+1.90%
Frequency	2009.1	0.016 (CI = +/-0.032; p = 0.307)	0.004	+1.63%
Frequency	2009.2	0.005 (CI = +/-0.032; p = 0.753)	-0.045	+0.49%
Frequency	2010.1	0.003 (CI = +/-0.035; p = 0.869)	-0.051	+0.28%
Frequency	2010.2	-0.008 (CI = +/-0.036; p = 0.634)	-0.042	-0.83%
Frequency	2011.1	-0.012 (CI = +/-0.040; p = 0.544)	-0.035	-1.17%
Frequency	2011.2	-0.024 (CI = +/-0.042; p = 0.242)	0.027	-2.38%
Frequency	2012.1	-0.034 (CI = +/-0.045; p = 0.129)	0.090	-3.36%
Frequency	2012.2	-0.055 (CI = +/-0.043; p = 0.015)	0.307	-5.35%
Frequency	2013.1	-0.071 (CI = +/-0.044; p = 0.004)	0.445	-6.82%
Frequency	2013.2	-0.087 (CI = +/-0.045; p = 0.001)	0.558	-8.30%
Frequency	2014.1	-0.090 (CI = +/-0.053; p = 0.003)	0.517	-8.59%
Frequency	2014.2	-0.109 (CI = +/-0.056; p = 0.001)	0.617	-10.37%
Frequency	2015.1	-0.143 (CI = +/-0.043; p = 0.000)	0.847	-13.37%
Frequency	2015.2	-0.136 (CI = +/-0.052; p = 0.000)	0.794	-12.70%
Frequency	2016.1	-0.142 (CI = +/-0.067; p = 0.002)	0.753	-13.22%

Uninsured Automobile

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	0.049 (CI = +/-0.028; p = 0.001)	0.291	+5.05%
Loss Cost	2005.2	0.053 (CI = +/-0.030; p = 0.001)	0.307	+5.45%
Loss Cost	2006.1	0.055 (CI = +/-0.032; p = 0.002)	0.297	+5.62%
Loss Cost	2006.2	0.056 (CI = +/-0.034; p = 0.003)	0.282	+5.75%
Loss Cost	2007.1	0.062 (CI = +/-0.037; p = 0.002)	0.307	+6.35%
Loss Cost	2007.2	0.058 (CI = +/-0.039; p = 0.006)	0.257	+5.97%
Loss Cost	2008.1	0.063 (CI = +/-0.042; p = 0.005)	0.273	+6.54%
Loss Cost	2008.2	0.068 (CI = +/-0.046; p = 0.006)	0.279	+7.05%
Loss Cost	2009.1	0.053 (CI = +/-0.047; p = 0.027)	0.184	+5.49%
Loss Cost	2009.2	0.040 (CI = +/-0.048; p = 0.098)	0.092	+4.09%
Loss Cost	2010.1	0.040 (CI = +/-0.054; p = 0.132)	0.072	+4.10%
Loss Cost	2010.2	0.021 (CI = +/-0.054; p = 0.427)	-0.019	+2.09%
Loss Cost	2011.1	0.020 (CI = +/-0.060; p = 0.499)	-0.032	+1.98%
Loss Cost	2011.2	0.014 (CI = +/-0.068; p = 0.662)	-0.053	+1.43%
Loss Cost	2012.1	0.005 (CI = +/-0.076; p = 0.891)	-0.070	+0.50%
Loss Cost	2012.2	-0.004 (CI = +/-0.087; p = 0.928)	-0.076	-0.37%
Loss Cost	2013.1	0.002 (CI = +/-0.101; p = 0.959)	-0.083	+0.24%
Loss Cost	2013.2	-0.018 (CI = +/-0.115; p = 0.744)	-0.080	-1.74%
Loss Cost	2014.1	0.025 (CI = +/-0.121; p = 0.651)	-0.077	+2.58%
Loss Cost	2014.2	-0.028 (CI = +/-0.122; p = 0.609)	-0.078	-2.81%
Loss Cost	2015.1	-0.051 (CI = +/-0.147; p = 0.448)	-0.042	-4.97%
Loss Cost	2015.2	0.004 (CI = +/-0.164; p = 0.954)	-0.142	+0.41%
Loss Cost	2016.1	0.062 (CI = +/-0.192; p = 0.456)	-0.055	+6.44%
Severity	2005.1	0.036 (CI = +/-0.022; p = 0.003)	0.257	+3.69%
Severity	2005.2	0.038 (CI = +/-0.024; p = 0.003)	0.255	+3.86%
Severity	2006.1	0.039 (CI = +/-0.026; p = 0.004)	0.246	+3.99%
Severity	2006.2	0.037 (CI = +/-0.027; p = 0.011)	0.201	+3.73%
Severity	2007.1	0.041 (CI = +/-0.029; p = 0.008)	0.229	+4.19%
Severity	2007.2	0.038 (CI = +/-0.032; p = 0.019)	0.183	+3.92%
Severity	2008.1	0.036 (CI = +/-0.034; p = 0.039)	0.142	+3.69%
Severity	2008.2	0.039 (CI = +/-0.037; p = 0.040)	0.147	+4.00%
Severity	2009.1	0.026 (CI = +/-0.037; p = 0.155)	0.053	+2.67%
Severity	2009.2	0.024 (CI = +/-0.041; p = 0.229)	0.027	+2.47%
Severity	2010.1	0.026 (CI = +/-0.045; p = 0.252)	0.021	+2.60%
Severity	2010.2	0.017 (CI = +/-0.049; p = 0.473)	-0.026	+1.74%
Severity	2011.1	0.019 (CI = +/-0.056; p = 0.487)	-0.030	+1.88%
Severity	2011.2	0.025 (CI = +/-0.062; p = 0.398)	-0.016	+2.57%
Severity	2012.1	0.026 (CI = +/-0.071; p = 0.446)	-0.026	+2.62%
Severity	2012.2	0.039 (CI = +/-0.080; p = 0.307)	0.009	+3.99%
Severity	2013.1	0.061 (CI = +/-0.087; p = 0.148)	0.096	+6.34%
Severity	2013.2	0.058 (CI = +/-0.102; p = 0.235)	0.046	+6.00%
Severity	2014.1	0.103 (CI = +/-0.102; p = 0.047)	0.272	+10.86%
Severity	2014.2	0.070 (CI = +/-0.113; p = 0.193)	0.090	+7.27%
Severity	2015.1	0.087 (CI = +/-0.138; p = 0.185)	0.109	+9.08%
Severity	2015.2	0.131 (CI = +/-0.161; p = 0.095)	0.253	+13.99%
Severity	2016.1	0.194 (CI = +/-0.181; p = 0.039)	0.458	+21.46%
Frequency	2005.1	0.013 (CI = +/-0.019; p = 0.164)	0.035	+1.31%
Frequency	2005.2	0.015 (CI = +/-0.020; p = 0.128)	0.050	+1.53%
Frequency	2006.1	0.016 (CI = +/-0.021; p = 0.147)	0.044	+1.57%
Frequency	2006.2	0.019 (CI = +/-0.023; p = 0.091)	0.074	+1.94%
Frequency	2007.1	0.020 (CI = +/-0.024; p = 0.096)	0.074	+2.07%
Frequency	2007.2	0.020 (CI = +/-0.026; p = 0.139)	0.053	+1.98%
Frequency	2008.1	0.027 (CI = +/-0.027; p = 0.050)	0.126	+2.75%
Frequency	2008.2	0.029 (CI = +/-0.030; p = 0.055)	0.125	+2.93%
Frequency	2009.1	0.027 (CI = +/-0.032; p = 0.097)	0.089	+2.74%
Frequency	2009.2	0.016 (CI = +/-0.032; p = 0.323)	0.002	+1.58%
Frequency	2010.1	0.015 (CI = +/-0.036; p = 0.406)	-0.015	+1.46%
Frequency	2010.2	0.003 (CI = +/-0.037; p = 0.847)	-0.056	+0.34%
Frequency	2011.1	0.001 (CI = +/-0.042; p = 0.960)	-0.062	+0.10%
Frequency	2011.2	-0.011 (CI = +/-0.044; p = 0.595)	-0.046	-1.11%
Frequency	2012.1	-0.021 (CI = +/-0.048; p = 0.368)	-0.009	-2.07%
Frequency	2012.2	-0.043 (CI = +/-0.046; p = 0.065)	0.179	-4.19%
Frequency	2013.1	-0.059 (CI = +/-0.048; p = 0.020)	0.322	-5.74%
Frequency	2013.2	-0.076 (CI = +/-0.051; p = 0.007)	0.448	-7.30%
Frequency	2014.1	-0.078 (CI = +/-0.061; p = 0.018)	0.391	-7.47%
Frequency	2014.2	-0.099 (CI = +/-0.067; p = 0.009)	0.506	-9.40%
Frequency	2015.1	-0.138 (CI = +/-0.053; p = 0.000)	0.795	-12.88%
Frequency	2015.2	-0.127 (CI = +/-0.066; p = 0.003)	0.713	-11.92%
Frequency	2016.1	-0.132 (CI = +/-0.087; p = 0.010)	0.645	-12.37%

Uninsured Automobile

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 = +/-0.030; p = 0.003)	0.256	+4.89%
Loss Cost	2005.2	0.052 (CI = +/-0.032; p = 0.003)	0.272	+5.31%
Loss Cost	2006.1	0.053 (CI = +/-0.034; p = 0.004)	0.261	+5.47%
Loss Cost	2006.2	0.055 (CI = +/-0.037; p = 0.006)	0.246	+5.60%
Loss Cost	2007.1	0.061 (CI = +/-0.040; p = 0.004)	0.272	+6.24%
Loss Cost	2007.2	0.057 (CI = +/-0.043; p = 0.012)	0.220	+5.83%
Loss Cost	2008.1	0.062 (CI = +/-0.046; p = 0.011)	0.237	+6.43%
Loss Cost	2008.2	0.067 (CI = +/-0.050; p = 0.011)	0.244	+6.98%
Loss Cost	2009.1	0.051 (CI = +/-0.051; p = 0.050)	0.144	+5.26%
Loss Cost	2009.2	0.036 (CI = +/-0.053; p = 0.170)	0.052	+3.69%
Loss Cost	2010.1	0.036 (CI = +/-0.059; p = 0.220)	0.033	+3.66%
Loss Cost	2010.2	0.014 (CI = +/-0.059; p = 0.634)	-0.047	+1.37%
Loss Cost	2011.1	0.012 (CI = +/-0.067; p = 0.719)	-0.057	+1.16%
Loss Cost	2011.2	0.004 (CI = +/-0.076; p = 0.906)	-0.070	+0.43%
Loss Cost	2012.1	-0.008 (CI = +/-0.086; p = 0.851)	-0.074	-0.76%
Loss Cost	2012.2	-0.020 (CI = +/-0.099; p = 0.673)	-0.067	-1.94%
Loss Cost	2013.1	-0.015 (CI = +/-0.116; p = 0.780)	-0.083	-1.50%
Loss Cost	2013.2	-0.042 (CI = +/-0.133; p = 0.499)	-0.048	-4.10%
Loss Cost	2014.1	0.005 (CI = +/-0.145; p = 0.941)	-0.110	+0.49%
Loss Cost	2014.2	-0.066 (CI = +/-0.139; p = 0.309)	0.020	-6.35%
Loss Cost	2015.1	-0.103 (CI = +/-0.167; p = 0.188)	0.124	-9.79%
Loss Cost	2015.2	-0.047 (CI = +/-0.199; p = 0.583)	-0.105	-4.60%
Loss Cost	2016.1	0.014 (CI = +/-0.252; p = 0.895)	-0.195	+1.37%
Severity	2005.1	0.029 (CI = +/-0.022; p = 0.012)	0.183	+2.98%
Severity	2005.2	0.031 (CI = +/-0.024; p = 0.014)	0.179	+3.11%
Severity	2006.1	0.031 (CI = +/-0.026; p = 0.019)	0.168	+3.19%
Severity	2006.2	0.028 (CI = +/-0.028; p = 0.047)	0.119	+2.85%
Severity	2007.1	0.032 (CI = +/-0.030; p = 0.034)	0.145	+3.27%
Severity	2007.2	0.029 (CI = +/-0.032; p = 0.076)	0.097	+2.90%
Severity	2008.1	0.025 (CI = +/-0.035; p = 0.144)	0.056	+2.56%
Severity	2008.2	0.028 (CI = +/-0.038; p = 0.145)	0.058	+2.79%
Severity	2009.1	0.012 (CI = +/-0.037; p = 0.492)	-0.026	+1.23%
Severity	2009.2	0.009 (CI = +/-0.040; p = 0.662)	-0.044	+0.85%
Severity	2010.1	0.008 (CI = +/-0.045; p = 0.707)	-0.050	+0.82%
Severity	2010.2	-0.003 (CI = +/-0.048; p = 0.886)	-0.061	-0.33%
Severity	2011.1	-0.004 (CI = +/-0.054; p = 0.868)	-0.065	-0.43%
Severity	2011.2	0.000 (CI = +/-0.062; p = 0.993)	-0.071	+0.03%
Severity	2012.1	-0.003 (CI = +/-0.071; p = 0.936)	-0.076	-0.27%
Severity	2012.2	0.008 (CI = +/-0.081; p = 0.829)	-0.079	+0.82%
Severity	2013.1	0.029 (CI = +/-0.090; p = 0.493)	-0.043	+2.95%
Severity	2013.2	0.019 (CI = +/-0.107; p = 0.695)	-0.082	+1.96%
Severity	2014.1	0.065 (CI = +/-0.109; p = 0.208)	0.078	+6.76%
Severity	2014.2	0.017 (CI = +/-0.111; p = 0.735)	-0.108	+1.70%
Severity	2015.1	0.024 (CI = +/-0.142; p = 0.696)	-0.116	+2.47%
Severity	2015.2	0.063 (CI = +/-0.176; p = 0.412)	-0.033	+6.52%
Severity	2016.1	0.125 (CI = +/-0.214; p = 0.194)	0.173	+13.34%
Frequency	2005.1	0.018 (CI = +/-0.019; p = 0.056)	0.096	+1.85%
Frequency	2005.2	0.021 (CI = +/-0.020; p = 0.040)	0.120	+2.13%
Frequency	2006.1	0.022 (CI = +/-0.022; p = 0.047)	0.115	+2.21%
Frequency	2006.2	0.026 (CI = +/-0.023; p = 0.024)	0.162	+2.68%
Frequency	2007.1	0.028 (CI = +/-0.024; p = 0.025)	0.165	+2.87%
Frequency	2007.2	0.028 (CI = +/-0.027; p = 0.040)	0.141	+2.84%
Frequency	2008.1	0.037 (CI = +/-0.027; p = 0.009)	0.251	+3.78%
Frequency	2008.2	0.040 (CI = +/-0.029; p = 0.009)	0.257	+4.08%
Frequency	2009.1	0.039 (CI = +/-0.032; p = 0.019)	0.216	+3.98%
Frequency	2009.2	0.028 (CI = +/-0.032; p = 0.086)	0.108	+2.81%
Frequency	2010.1	0.028 (CI = +/-0.036; p = 0.121)	0.085	+2.82%
Frequency	2010.2	0.017 (CI = +/-0.037; p = 0.352)	-0.005	+1.71%
Frequency	2011.1	0.016 (CI = +/-0.042; p = 0.438)	-0.023	+1.60%
Frequency	2011.2	0.004 (CI = +/-0.045; p = 0.852)	-0.069	+0.40%
Frequency	2012.1	-0.005 (CI = +/-0.051; p = 0.836)	-0.073	-0.49%
Frequency	2012.2	-0.028 (CI = +/-0.049; p = 0.239)	0.040	-2.74%
Frequency	2013.1	-0.044 (CI = +/-0.052; p = 0.089)	0.171	-4.32%
Frequency	2013.2	-0.061 (CI = +/-0.057; p = 0.037)	0.302	-5.94%
Frequency	2014.1	-0.061 (CI = +/-0.069; p = 0.080)	0.225	-5.87%
Frequency	2014.2	-0.082 (CI = +/-0.079; p = 0.042)	0.349	-7.92%
Frequency	2015.1	-0.127 (CI = +/-0.066; p = 0.003)	0.713	-11.97%
Frequency	2015.2	-0.110 (CI = +/-0.082; p = 0.017)	0.582	-10.44%
Frequency	2016.1	-0.112 (CI = +/-0.116; p = 0.056)	0.461	-10.56%

Collision

Coverage = CL

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	0.015	(CI = +/-0.007; p = 0.000)	-0.035	(CI = +/-0.067; p = 0.298)	0.363	+1.52%	
Loss Cost	2005.2	0.014	(CI = +/-0.007; p = 0.001)	-0.028	(CI = +/-0.068; p = 0.403)	0.299	+1.40%	
Loss Cost	2006.1	0.013	(CI = +/-0.008; p = 0.002)	-0.031	(CI = +/-0.070; p = 0.375)	0.268	+1.35%	
Loss Cost	2006.2	0.013	(CI = +/-0.008; p = 0.003)	-0.031	(CI = +/-0.073; p = 0.395)	0.237	+1.35%	
Loss Cost	2007.1	0.013	(CI = +/-0.009; p = 0.006)	-0.031	(CI = +/-0.076; p = 0.408)	0.219	+1.34%	
Loss Cost	2007.2	0.015	(CI = +/-0.010; p = 0.003)	-0.039	(CI = +/-0.077; p = 0.305)	0.255	+1.51%	
Loss Cost	2008.1	0.017	(CI = +/-0.010; p = 0.002)	-0.030	(CI = +/-0.077; p = 0.435)	0.305	+1.72%	
Loss Cost	2008.2	0.019	(CI = +/-0.011; p = 0.001)	-0.036	(CI = +/-0.079; p = 0.354)	0.319	+1.87%	
Loss Cost	2009.1	0.019	(CI = +/-0.011; p = 0.002)	-0.032	(CI = +/-0.082; p = 0.422)	0.318	+1.96%	
Loss Cost	2009.2	0.021	(CI = +/-0.012; p = 0.002)	-0.041	(CI = +/-0.084; p = 0.329)	0.340	+2.16%	
Loss Cost	2010.1	0.024	(CI = +/-0.013; p = 0.001)	-0.032	(CI = +/-0.086; p = 0.444)	0.369	+2.38%	
Loss Cost	2010.2	0.022	(CI = +/-0.014; p = 0.004)	-0.028	(CI = +/-0.091; p = 0.524)	0.300	+2.27%	
Loss Cost	2011.1	0.023	(CI = +/-0.016; p = 0.006)	-0.026	(CI = +/-0.095; p = 0.580)	0.284	+2.34%	
Loss Cost	2011.2	0.023	(CI = +/-0.018; p = 0.013)	-0.025	(CI = +/-0.101; p = 0.602)	0.235	+2.34%	
Loss Cost	2012.1	0.025	(CI = +/-0.019; p = 0.016)	-0.020	(CI = +/-0.106; p = 0.690)	0.233	+2.50%	
Loss Cost	2012.2	0.025	(CI = +/-0.022; p = 0.029)	-0.021	(CI = +/-0.114; p = 0.702)	0.185	+2.52%	
Loss Cost	2013.1	0.022	(CI = +/-0.024; p = 0.076)	-0.030	(CI = +/-0.120; p = 0.604)	0.109	+2.20%	
Loss Cost	2013.2	0.019	(CI = +/-0.028; p = 0.167)	-0.021	(CI = +/-0.128; p = 0.727)	0.012	+1.90%	
Loss Cost	2014.1	0.015	(CI = +/-0.031; p = 0.309)	-0.030	(CI = +/-0.136; p = 0.642)	-0.048	+1.54%	
Loss Cost	2014.2	0.009	(CI = +/-0.036; p = 0.598)	-0.014	(CI = +/-0.144; p = 0.840)	-0.149	+0.89%	
Loss Cost	2015.1	-0.004	(CI = +/-0.037; p = 0.817)	-0.041	(CI = +/-0.138; p = 0.521)	-0.143	-0.39%	
Loss Cost	2015.2	0.000	(CI = +/-0.044; p = 0.996)	-0.050	(CI = +/-0.153; p = 0.480)	-0.151	+0.01%	
Loss Cost	2016.1	-0.013	(CI = +/-0.049; p = 0.571)	-0.073	(CI = +/-0.157; p = 0.312)	-0.051	-1.26%	
Severity	2005.1	0.047	(CI = +/-0.004; p = 0.000)	-0.035	(CI = +/-0.041; p = 0.086)	0.941	+4.83%	
Severity	2005.2	0.047	(CI = +/-0.005; p = 0.000)	-0.035	(CI = +/-0.042; p = 0.096)	0.935	+4.83%	
Severity	2006.1	0.048	(CI = +/-0.005; p = 0.000)	-0.032	(CI = +/-0.043; p = 0.136)	0.933	+4.90%	
Severity	2006.2	0.049	(CI = +/-0.005; p = 0.000)	-0.039	(CI = +/-0.042; p = 0.068)	0.937	+5.04%	
Severity	2007.1	0.048	(CI = +/-0.005; p = 0.000)	-0.043	(CI = +/-0.043; p = 0.050)	0.931	+4.95%	
Severity	2007.2	0.049	(CI = +/-0.005; p = 0.000)	-0.045	(CI = +/-0.044; p = 0.049)	0.925	+4.99%	
Severity	2008.1	0.050	(CI = +/-0.006; p = 0.000)	-0.039	(CI = +/-0.044; p = 0.082)	0.927	+5.12%	
Severity	2008.2	0.053	(CI = +/-0.005; p = 0.000)	-0.051	(CI = +/-0.038; p = 0.012)	0.947	+5.40%	
Severity	2009.1	0.054	(CI = +/-0.005; p = 0.000)	-0.044	(CI = +/-0.036; p = 0.021)	0.955	+5.59%	
Severity	2009.2	0.056	(CI = +/-0.005; p = 0.000)	-0.049	(CI = +/-0.036; p = 0.011)	0.955	+5.72%	
Severity	2010.1	0.056	(CI = +/-0.006; p = 0.000)	-0.047	(CI = +/-0.038; p = 0.017)	0.951	+5.77%	
Severity	2010.2	0.057	(CI = +/-0.006; p = 0.000)	-0.049	(CI = +/-0.040; p = 0.018)	0.944	+5.82%	
Severity	2011.1	0.057	(CI = +/-0.007; p = 0.000)	-0.046	(CI = +/-0.041; p = 0.030)	0.940	+5.90%	
Severity	2011.2	0.058	(CI = +/-0.008; p = 0.000)	-0.047	(CI = +/-0.044; p = 0.036)	0.930	+5.93%	
Severity	2012.1	0.056	(CI = +/-0.008; p = 0.000)	-0.051	(CI = +/-0.046; p = 0.030)	0.921	+5.80%	
Severity	2012.2	0.055	(CI = +/-0.009; p = 0.000)	-0.048	(CI = +/-0.048; p = 0.050)	0.904	+5.70%	
Severity	2013.1	0.050	(CI = +/-0.008; p = 0.000)	-0.062	(CI = +/-0.037; p = 0.003)	0.932	+5.18%	
Severity	2013.2	0.048	(CI = +/-0.008; p = 0.000)	-0.054	(CI = +/-0.035; p = 0.005)	0.925	+4.87%	
Severity	2014.1	0.046	(CI = +/-0.008; p = 0.000)	-0.058	(CI = +/-0.036; p = 0.004)	0.917	+4.70%	
Severity	2014.2	0.046	(CI = +/-0.010; p = 0.000)	-0.057	(CI = +/-0.040; p = 0.009)	0.891	+4.67%	
Severity	2015.1	0.047	(CI = +/-0.011; p = 0.000)	-0.054	(CI = +/-0.042; p = 0.018)	0.885	+4.83%	
Severity	2015.2	0.039	(CI = +/-0.007; p = 0.000)	-0.038	(CI = +/-0.023; p = 0.006)	0.940	+4.03%	
Severity	2016.1	0.038	(CI = +/-0.008; p = 0.000)	-0.041	(CI = +/-0.024; p = 0.004)	0.936	+3.82%	
Frequency	2005.1	-0.032	(CI = +/-0.007; p = 0.000)	0.000	(CI = +/-0.067; p = 0.989)	0.726	-3.16%	
Frequency	2005.2	-0.033	(CI = +/-0.007; p = 0.000)	0.007	(CI = +/-0.068; p = 0.833)	0.729	-3.27%	
Frequency	2006.1	-0.034	(CI = +/-0.008; p = 0.000)	0.001	(CI = +/-0.069; p = 0.973)	0.731	-3.38%	
Frequency	2006.2	-0.036	(CI = +/-0.008; p = 0.000)	0.008	(CI = +/-0.070; p = 0.812)	0.734	-3.51%	
Frequency	2007.1	-0.035	(CI = +/-0.009; p = 0.000)	0.012	(CI = +/-0.072; p = 0.739)	0.707	-3.44%	
Frequency	2007.2	-0.034	(CI = +/-0.009; p = 0.000)	0.005	(CI = +/-0.074; p = 0.881)	0.673	-3.32%	
Frequency	2008.1	-0.033	(CI = +/-0.010; p = 0.000)	0.009	(CI = +/-0.076; p = 0.803)	0.638	-3.23%	
Frequency	2008.2	-0.034	(CI = +/-0.011; p = 0.000)	0.015	(CI = +/-0.079; p = 0.703)	0.631	-3.35%	
Frequency	2009.1	-0.035	(CI = +/-0.011; p = 0.000)	0.011	(CI = +/-0.082; p = 0.781)	0.617	-3.43%	
Frequency	2009.2	-0.034	(CI = +/-0.012; p = 0.000)	0.008	(CI = +/-0.086; p = 0.844)	0.574	-3.37%	
Frequency	2010.1	-0.033	(CI = +/-0.013; p = 0.000)	0.015	(CI = +/-0.089; p = 0.732)	0.521	-3.20%	
Frequency	2010.2	-0.034	(CI = +/-0.015; p = 0.000)	0.021	(CI = +/-0.093; p = 0.642)	0.511	-3.36%	
Frequency	2011.1	-0.034	(CI = +/-0.016; p = 0.000)	0.021	(CI = +/-0.098; p = 0.658)	0.475	-3.36%	
Frequency	2011.2	-0.034	(CI = +/-0.018; p = 0.001)	0.022	(CI = +/-0.104; p = 0.660)	0.431	-3.38%	
Frequency	2012.1	-0.032	(CI = +/-0.020; p = 0.004)	0.031	(CI = +/-0.107; p = 0.551)	0.359	-3.11%	
Frequency	2012.2	-0.031	(CI = +/-0.022; p = 0.010)	0.028	(CI = +/-0.115; p = 0.616)	0.283	-3.01%	
Frequency	2013.1	-0.029	(CI = +/-0.025; p = 0.027)	0.033	(CI = +/-0.122; p = 0.572)	0.218	-2.83%	
Frequency	2013.2	-0.029	(CI = +/-0.029; p = 0.049)	0.033	(CI = +/-0.132; p = 0.598)	0.157	-2.83%	
Frequency	2014.1	-0.031	(CI = +/-0.033; p = 0.065)	0.028	(CI = +/-0.142; p = 0.671)	0.142	-3.01%	
Frequency	2014.2	-0.037	(CI = +/-0.038; p = 0.054)	0.044	(CI = +/-0.151; p = 0.537)	0.177	-3.61%	
Frequency	2015.1	-0.051	(CI = +/-0.038; p = 0.013)	0.013	(CI = +/-0.141; p = 0.843)	0.374	-4.98%	
Frequency	2015.2	-0.039	(CI = +/-0.042; p = 0.063)	-0.012	(CI = +/-0.145; p = 0.852)	0.199	-3.86%	
Frequency	2016.1	-0.050	(CI = +/-0.048; p = 0.042)	-0.032	(CI = +/-0.152; p = 0.638)	0.291	-4.89%	

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	0.015 (CI = +/-0.007; p = 0.000)	0.360	+1.52%
Loss Cost	2005.2	0.014 (CI = +/-0.007; p = 0.001)	0.306	+1.38%
Loss Cost	2006.1	0.013 (CI = +/-0.008; p = 0.002)	0.273	+1.35%
Loss Cost	2006.2	0.013 (CI = +/-0.008; p = 0.003)	0.244	+1.32%
Loss Cost	2007.1	0.013 (CI = +/-0.009; p = 0.005)	0.228	+1.34%
Loss Cost	2007.2	0.015 (CI = +/-0.010; p = 0.004)	0.252	+1.48%
Loss Cost	2008.1	0.017 (CI = +/-0.010; p = 0.001)	0.315	+1.72%
Loss Cost	2008.2	0.018 (CI = +/-0.010; p = 0.001)	0.322	+1.84%
Loss Cost	2009.1	0.019 (CI = +/-0.011; p = 0.002)	0.328	+1.96%
Loss Cost	2009.2	0.021 (CI = +/-0.012; p = 0.002)	0.340	+2.12%
Loss Cost	2010.1	0.024 (CI = +/-0.013; p = 0.001)	0.381	+2.38%
Loss Cost	2010.2	0.022 (CI = +/-0.014; p = 0.004)	0.320	+2.23%
Loss Cost	2011.1	0.023 (CI = +/-0.015; p = 0.005)	0.310	+2.34%
Loss Cost	2011.2	0.023 (CI = +/-0.017; p = 0.012)	0.266	+2.30%
Loss Cost	2012.1	0.025 (CI = +/-0.019; p = 0.013)	0.271	+2.50%
Loss Cost	2012.2	0.024 (CI = +/-0.021; p = 0.026)	0.228	+2.48%
Loss Cost	2013.1	0.022 (CI = +/-0.024; p = 0.068)	0.152	+2.20%
Loss Cost	2013.2	0.018 (CI = +/-0.027; p = 0.161)	0.074	+1.85%
Loss Cost	2014.1	0.015 (CI = +/-0.030; p = 0.293)	0.014	+1.54%
Loss Cost	2014.2	0.008 (CI = +/-0.034; p = 0.597)	-0.057	+0.85%
Loss Cost	2015.1	-0.004 (CI = +/-0.035; p = 0.812)	-0.085	-0.39%
Loss Cost	2015.2	-0.002 (CI = +/-0.042; p = 0.918)	-0.099	-0.20%
Loss Cost	2016.1	-0.013 (CI = +/-0.049; p = 0.572)	-0.070	-1.26%
Severity	2005.1	0.047 (CI = +/-0.004; p = 0.000)	0.937	+4.83%
Severity	2005.2	0.047 (CI = +/-0.005; p = 0.000)	0.931	+4.81%
Severity	2006.1	0.048 (CI = +/-0.005; p = 0.000)	0.930	+4.90%
Severity	2006.2	0.049 (CI = +/-0.005; p = 0.000)	0.931	+5.01%
Severity	2007.1	0.048 (CI = +/-0.005; p = 0.000)	0.923	+4.95%
Severity	2007.2	0.048 (CI = +/-0.006; p = 0.000)	0.915	+4.96%
Severity	2008.1	0.050 (CI = +/-0.006; p = 0.000)	0.920	+5.12%
Severity	2008.2	0.052 (CI = +/-0.006; p = 0.000)	0.933	+5.35%
Severity	2009.1	0.054 (CI = +/-0.006; p = 0.000)	0.945	+5.59%
Severity	2009.2	0.055 (CI = +/-0.006; p = 0.000)	0.941	+5.67%
Severity	2010.1	0.056 (CI = +/-0.006; p = 0.000)	0.937	+5.77%
Severity	2010.2	0.056 (CI = +/-0.007; p = 0.000)	0.929	+5.76%
Severity	2011.1	0.057 (CI = +/-0.008; p = 0.000)	0.926	+5.90%
Severity	2011.2	0.057 (CI = +/-0.008; p = 0.000)	0.914	+5.85%
Severity	2012.1	0.056 (CI = +/-0.009; p = 0.000)	0.900	+5.80%
Severity	2012.2	0.055 (CI = +/-0.010; p = 0.000)	0.883	+5.61%
Severity	2013.1	0.050 (CI = +/-0.010; p = 0.000)	0.876	+5.18%
Severity	2013.2	0.046 (CI = +/-0.010; p = 0.000)	0.871	+4.73%
Severity	2014.1	0.046 (CI = +/-0.011; p = 0.000)	0.844	+4.70%
Severity	2014.2	0.044 (CI = +/-0.013; p = 0.000)	0.807	+4.48%
Severity	2015.1	0.047 (CI = +/-0.014; p = 0.000)	0.811	+4.83%
Severity	2015.2	0.038 (CI = +/-0.010; p = 0.000)	0.868	+3.86%
Severity	2016.1	0.038 (CI = +/-0.012; p = 0.000)	0.831	+3.82%
Frequency	2005.1	-0.032 (CI = +/-0.007; p = 0.000)	0.734	-3.16%
Frequency	2005.2	-0.033 (CI = +/-0.007; p = 0.000)	0.738	-3.27%
Frequency	2006.1	-0.034 (CI = +/-0.008; p = 0.000)	0.740	-3.38%
Frequency	2006.2	-0.036 (CI = +/-0.008; p = 0.000)	0.743	-3.51%
Frequency	2007.1	-0.035 (CI = +/-0.008; p = 0.000)	0.717	-3.44%
Frequency	2007.2	-0.034 (CI = +/-0.009; p = 0.000)	0.685	-3.31%
Frequency	2008.1	-0.033 (CI = +/-0.010; p = 0.000)	0.652	-3.23%
Frequency	2008.2	-0.034 (CI = +/-0.010; p = 0.000)	0.644	-3.34%
Frequency	2009.1	-0.035 (CI = +/-0.011; p = 0.000)	0.632	-3.43%
Frequency	2009.2	-0.034 (CI = +/-0.012; p = 0.000)	0.592	-3.36%
Frequency	2010.1	-0.033 (CI = +/-0.013; p = 0.000)	0.541	-3.20%
Frequency	2010.2	-0.034 (CI = +/-0.014; p = 0.000)	0.530	-3.33%
Frequency	2011.1	-0.034 (CI = +/-0.016; p = 0.000)	0.497	-3.36%
Frequency	2011.2	-0.034 (CI = +/-0.017; p = 0.001)	0.456	-3.35%
Frequency	2012.1	-0.032 (CI = +/-0.019; p = 0.003)	0.383	-3.11%
Frequency	2012.2	-0.030 (CI = +/-0.021; p = 0.009)	0.316	-2.96%
Frequency	2013.1	-0.029 (CI = +/-0.024; p = 0.023)	0.253	-2.83%
Frequency	2013.2	-0.028 (CI = +/-0.028; p = 0.047)	0.200	-2.75%
Frequency	2014.1	-0.031 (CI = +/-0.031; p = 0.056)	0.196	-3.01%
Frequency	2014.2	-0.035 (CI = +/-0.036; p = 0.053)	0.217	-3.48%
Frequency	2015.1	-0.051 (CI = +/-0.036; p = 0.009)	0.429	-4.98%
Frequency	2015.2	-0.040 (CI = +/-0.039; p = 0.046)	0.276	-3.91%
Frequency	2016.1	-0.050 (CI = +/-0.045; p = 0.032)	0.351	-4.89%

Collision

Coverage = CL

End Trend Period = 2020.1

Excluded Points = NA

Parameters Included: time

Fit	Start Date	Time	Adjusted R^2	Implied Trend
				Rate
Loss Cost	2005.1	0.018 (CI = +/-0.008; p = 0.000)	0.439	+1.83%
Loss Cost	2005.2	0.017 (CI = +/-0.008; p = 0.000)	0.386	+1.70%
Loss Cost	2006.1	0.017 (CI = +/-0.008; p = 0.000)	0.355	+1.68%
Loss Cost	2006.2	0.017 (CI = +/-0.009; p = 0.001)	0.328	+1.68%
Loss Cost	2007.1	0.017 (CI = +/-0.010; p = 0.001)	0.315	+1.73%
Loss Cost	2007.2	0.019 (CI = +/-0.010; p = 0.001)	0.351	+1.92%
Loss Cost	2008.1	0.022 (CI = +/-0.010; p = 0.000)	0.435	+2.25%
Loss Cost	2008.2	0.024 (CI = +/-0.011; p = 0.000)	0.454	+2.43%
Loss Cost	2009.1	0.026 (CI = +/-0.012; p = 0.000)	0.472	+2.63%
Loss Cost	2009.2	0.028 (CI = +/-0.013; p = 0.000)	0.500	+2.89%
Loss Cost	2010.1	0.032 (CI = +/-0.013; p = 0.000)	0.567	+3.28%
Loss Cost	2010.2	0.031 (CI = +/-0.014; p = 0.000)	0.516	+3.20%
Loss Cost	2011.1	0.034 (CI = +/-0.016; p = 0.000)	0.523	+3.45%
Loss Cost	2011.2	0.035 (CI = +/-0.018; p = 0.001)	0.492	+3.53%
Loss Cost	2012.1	0.039 (CI = +/-0.019; p = 0.001)	0.524	+3.94%
Loss Cost	2012.2	0.040 (CI = +/-0.022; p = 0.001)	0.497	+4.11%
Loss Cost	2013.1	0.039 (CI = +/-0.025; p = 0.005)	0.428	+3.99%
Loss Cost	2013.2	0.037 (CI = +/-0.029; p = 0.016)	0.346	+3.80%
Loss Cost	2014.1	0.036 (CI = +/-0.034; p = 0.038)	0.275	+3.72%
Loss Cost	2014.2	0.031 (CI = +/-0.040; p = 0.115)	0.152	+3.14%
Loss Cost	2015.1	0.018 (CI = +/-0.044; p = 0.380)	-0.015	+1.83%
Loss Cost	2015.2	0.026 (CI = +/-0.054; p = 0.299)	0.025	+2.63%
Loss Cost	2016.1	0.017 (CI = +/-0.068; p = 0.571)	-0.088	+1.72%
Severity	2005.1	0.047 (CI = +/-0.005; p = 0.000)	0.926	+4.85%
Severity	2005.2	0.047 (CI = +/-0.005; p = 0.000)	0.918	+4.83%
Severity	2006.1	0.048 (CI = +/-0.006; p = 0.000)	0.917	+4.93%
Severity	2006.2	0.049 (CI = +/-0.006; p = 0.000)	0.918	+5.06%
Severity	2007.1	0.049 (CI = +/-0.006; p = 0.000)	0.909	+5.00%
Severity	2007.2	0.049 (CI = +/-0.007; p = 0.000)	0.899	+5.01%
Severity	2008.1	0.051 (CI = +/-0.007; p = 0.000)	0.906	+5.21%
Severity	2008.2	0.053 (CI = +/-0.007; p = 0.000)	0.923	+5.49%
Severity	2009.1	0.056 (CI = +/-0.006; p = 0.000)	0.939	+5.78%
Severity	2009.2	0.057 (CI = +/-0.007; p = 0.000)	0.935	+5.89%
Severity	2010.1	0.059 (CI = +/-0.007; p = 0.000)	0.933	+6.03%
Severity	2010.2	0.059 (CI = +/-0.008; p = 0.000)	0.923	+6.05%
Severity	2011.1	0.061 (CI = +/-0.009; p = 0.000)	0.923	+6.26%
Severity	2011.2	0.061 (CI = +/-0.010; p = 0.000)	0.910	+6.24%
Severity	2012.1	0.060 (CI = +/-0.011; p = 0.000)	0.894	+6.23%
Severity	2012.2	0.059 (CI = +/-0.012; p = 0.000)	0.873	+6.04%
Severity	2013.1	0.054 (CI = +/-0.013; p = 0.000)	0.859	+5.55%
Severity	2013.2	0.049 (CI = +/-0.013; p = 0.000)	0.842	+5.02%
Severity	2014.1	0.049 (CI = +/-0.015; p = 0.000)	0.809	+5.02%
Severity	2014.2	0.047 (CI = +/-0.018; p = 0.000)	0.755	+4.79%
Severity	2015.1	0.052 (CI = +/-0.020; p = 0.000)	0.774	+5.34%
Severity	2015.2	0.040 (CI = +/-0.014; p = 0.000)	0.814	+4.05%
Severity	2016.1	0.040 (CI = +/-0.019; p = 0.001)	0.754	+4.04%
Frequency	2005.1	-0.029 (CI = +/-0.007; p = 0.000)	0.681	-2.87%
Frequency	2005.2	-0.030 (CI = +/-0.008; p = 0.000)	0.683	-2.98%
Frequency	2006.1	-0.031 (CI = +/-0.008; p = 0.000)	0.683	-3.09%
Frequency	2006.2	-0.033 (CI = +/-0.009; p = 0.000)	0.684	-3.22%
Frequency	2007.1	-0.032 (CI = +/-0.009; p = 0.000)	0.649	-3.12%
Frequency	2007.2	-0.030 (CI = +/-0.010; p = 0.000)	0.607	-2.94%
Frequency	2008.1	-0.029 (CI = +/-0.010; p = 0.000)	0.561	-2.81%
Frequency	2008.2	-0.029 (CI = +/-0.011; p = 0.000)	0.547	-2.90%
Frequency	2009.1	-0.030 (CI = +/-0.012; p = 0.000)	0.528	-2.97%
Frequency	2009.2	-0.029 (CI = +/-0.014; p = 0.000)	0.472	-2.84%
Frequency	2010.1	-0.026 (CI = +/-0.015; p = 0.001)	0.400	-2.59%
Frequency	2010.2	-0.027 (CI = +/-0.016; p = 0.002)	0.380	-2.69%
Frequency	2011.1	-0.027 (CI = +/-0.018; p = 0.006)	0.332	-2.65%
Frequency	2011.2	-0.026 (CI = +/-0.020; p = 0.015)	0.275	-2.56%
Frequency	2012.1	-0.022 (CI = +/-0.022; p = 0.053)	0.176	-2.15%
Frequency	2012.2	-0.018 (CI = +/-0.025; p = 0.133)	0.094	-1.82%
Frequency	2013.1	-0.015 (CI = +/-0.028; p = 0.272)	0.022	-1.48%
Frequency	2013.2	-0.012 (CI = +/-0.032; p = 0.444)	-0.030	-1.17%
Frequency	2014.1	-0.013 (CI = +/-0.038; p = 0.484)	-0.041	-1.24%
Frequency	2014.2	-0.016 (CI = +/-0.045; p = 0.454)	-0.037	-1.57%
Frequency	2015.1	-0.034 (CI = +/-0.047; p = 0.140)	0.140	-3.34%
Frequency	2015.2	-0.014 (CI = +/-0.049; p = 0.538)	-0.070	-1.36%
Frequency	2016.1	-0.023 (CI = +/-0.061; p = 0.413)	-0.031	-2.23%

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	0.021 (CI = +/-0.007; p = 0.000)	0.523	+2.09%
Loss Cost	2005.2	0.019 (CI = +/-0.008; p = 0.000)	0.475	+1.97%
Loss Cost	2006.1	0.019 (CI = +/-0.008; p = 0.000)	0.447	+1.97%
Loss Cost	2006.2	0.020 (CI = +/-0.009; p = 0.000)	0.423	+1.99%
Loss Cost	2007.1	0.020 (CI = +/-0.010; p = 0.000)	0.415	+2.06%
Loss Cost	2007.2	0.023 (CI = +/-0.010; p = 0.000)	0.461	+2.30%
Loss Cost	2008.1	0.027 (CI = +/-0.010; p = 0.000)	0.566	+2.69%
Loss Cost	2008.2	0.029 (CI = +/-0.010; p = 0.000)	0.597	+2.93%
Loss Cost	2009.1	0.031 (CI = +/-0.011; p = 0.000)	0.629	+3.20%
Loss Cost	2009.2	0.035 (CI = +/-0.011; p = 0.000)	0.674	+3.54%
Loss Cost	2010.1	0.040 (CI = +/-0.010; p = 0.000)	0.766	+4.05%
Loss Cost	2010.2	0.040 (CI = +/-0.012; p = 0.000)	0.735	+4.04%
Loss Cost	2011.1	0.043 (CI = +/-0.012; p = 0.000)	0.766	+4.41%
Loss Cost	2011.2	0.045 (CI = +/-0.013; p = 0.000)	0.759	+4.63%
Loss Cost	2012.1	0.051 (CI = +/-0.013; p = 0.000)	0.827	+5.25%
Loss Cost	2012.2	0.055 (CI = +/-0.014; p = 0.000)	0.836	+5.64%
Loss Cost	2013.1	0.056 (CI = +/-0.016; p = 0.000)	0.810	+5.73%
Loss Cost	2013.2	0.056 (CI = +/-0.019; p = 0.000)	0.775	+5.79%
Loss Cost	2014.1	0.059 (CI = +/-0.022; p = 0.000)	0.751	+6.07%
Loss Cost	2014.2	0.057 (CI = +/-0.027; p = 0.001)	0.680	+5.84%
Loss Cost	2015.1	0.047 (CI = +/-0.030; p = 0.007)	0.573	+4.79%
Loss Cost	2015.2	0.064 (CI = +/-0.025; p = 0.001)	0.817	+6.59%
Loss Cost	2016.1	0.063 (CI = +/-0.033; p = 0.004)	0.746	+6.51%
Severity	2005.1	0.047 (CI = +/-0.005; p = 0.000)	0.919	+4.85%
Severity	2005.2	0.047 (CI = +/-0.006; p = 0.000)	0.910	+4.83%
Severity	2006.1	0.048 (CI = +/-0.006; p = 0.000)	0.909	+4.94%
Severity	2006.2	0.050 (CI = +/-0.006; p = 0.000)	0.910	+5.08%
Severity	2007.1	0.049 (CI = +/-0.007; p = 0.000)	0.899	+5.02%
Severity	2007.2	0.049 (CI = +/-0.007; p = 0.000)	0.888	+5.03%
Severity	2008.1	0.051 (CI = +/-0.008; p = 0.000)	0.896	+5.25%
Severity	2008.2	0.054 (CI = +/-0.007; p = 0.000)	0.916	+5.56%
Severity	2009.1	0.057 (CI = +/-0.007; p = 0.000)	0.935	+5.88%
Severity	2009.2	0.058 (CI = +/-0.007; p = 0.000)	0.932	+6.01%
Severity	2010.1	0.060 (CI = +/-0.008; p = 0.000)	0.930	+6.19%
Severity	2010.2	0.060 (CI = +/-0.009; p = 0.000)	0.920	+6.22%
Severity	2011.1	0.063 (CI = +/-0.009; p = 0.000)	0.922	+6.48%
Severity	2011.2	0.063 (CI = +/-0.011; p = 0.000)	0.909	+6.49%
Severity	2012.1	0.063 (CI = +/-0.012; p = 0.000)	0.893	+6.50%
Severity	2012.2	0.061 (CI = +/-0.014; p = 0.000)	0.869	+6.33%
Severity	2013.1	0.056 (CI = +/-0.014; p = 0.000)	0.850	+5.80%
Severity	2013.2	0.051 (CI = +/-0.015; p = 0.000)	0.826	+5.23%
Severity	2014.1	0.051 (CI = +/-0.018; p = 0.000)	0.789	+5.27%
Severity	2014.2	0.049 (CI = +/-0.021; p = 0.001)	0.726	+5.03%
Severity	2015.1	0.056 (CI = +/-0.024; p = 0.001)	0.759	+5.77%
Severity	2015.2	0.042 (CI = +/-0.018; p = 0.001)	0.780	+4.25%
Severity	2016.1	0.042 (CI = +/-0.024; p = 0.005)	0.708	+4.30%
Frequency	2005.1	-0.027 (CI = +/-0.007; p = 0.000)	0.657	-2.63%
Frequency	2005.2	-0.028 (CI = +/-0.008; p = 0.000)	0.656	-2.73%
Frequency	2006.1	-0.029 (CI = +/-0.008; p = 0.000)	0.655	-2.83%
Frequency	2006.2	-0.030 (CI = +/-0.009; p = 0.000)	0.654	-2.95%
Frequency	2007.1	-0.029 (CI = +/-0.009; p = 0.000)	0.613	-2.82%
Frequency	2007.2	-0.026 (CI = +/-0.010; p = 0.000)	0.564	-2.60%
Frequency	2008.1	-0.025 (CI = +/-0.010; p = 0.000)	0.509	-2.43%
Frequency	2008.2	-0.025 (CI = +/-0.011; p = 0.000)	0.489	-2.49%
Frequency	2009.1	-0.026 (CI = +/-0.012; p = 0.000)	0.462	-2.53%
Frequency	2009.2	-0.024 (CI = +/-0.013; p = 0.001)	0.392	-2.34%
Frequency	2010.1	-0.020 (CI = +/-0.014; p = 0.007)	0.303	-2.02%
Frequency	2010.2	-0.021 (CI = +/-0.016; p = 0.012)	0.275	-2.06%
Frequency	2011.1	-0.020 (CI = +/-0.018; p = 0.031)	0.212	-1.94%
Frequency	2011.2	-0.018 (CI = +/-0.020; p = 0.076)	0.142	-1.74%
Frequency	2012.1	-0.012 (CI = +/-0.021; p = 0.247)	0.030	-1.17%
Frequency	2012.2	-0.007 (CI = +/-0.023; p = 0.548)	-0.046	-0.65%
Frequency	2013.1	-0.001 (CI = +/-0.025; p = 0.955)	-0.083	-0.07%
Frequency	2013.2	0.005 (CI = +/-0.028; p = 0.685)	-0.074	+0.54%
Frequency	2014.1	0.008 (CI = +/-0.034; p = 0.630)	-0.073	+0.76%
Frequency	2014.2	0.008 (CI = +/-0.041; p = 0.687)	-0.090	+0.76%
Frequency	2015.1	-0.009 (CI = +/-0.043; p = 0.633)	-0.091	-0.93%
Frequency	2015.2	0.022 (CI = +/-0.015; p = 0.010)	0.583	+2.24%
Frequency	2016.1	0.021 (CI = +/-0.020; p = 0.042)	0.446	+2.12%

Collision

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

Fit	Start Date	Time	Implied Trend	
			Adjusted R^2	Rate
Loss Cost	2005.1	0.020 (CI = +/-0.007; p = 0.000)	0.517	+2.05%
Loss Cost	2005.2	0.019 (CI = +/-0.008; p = 0.000)	0.469	+1.92%
Loss Cost	2006.1	0.019 (CI = +/-0.008; p = 0.000)	0.441	+1.93%
Loss Cost	2006.2	0.019 (CI = +/-0.009; p = 0.000)	0.418	+1.94%
Loss Cost	2007.1	0.020 (CI = +/-0.010; p = 0.000)	0.410	+2.02%
Loss Cost	2007.2	0.022 (CI = +/-0.010; p = 0.000)	0.460	+2.26%
Loss Cost	2008.1	0.026 (CI = +/-0.010; p = 0.000)	0.570	+2.65%
Loss Cost	2008.2	0.029 (CI = +/-0.010; p = 0.000)	0.604	+2.89%
Loss Cost	2009.1	0.031 (CI = +/-0.011; p = 0.000)	0.640	+3.17%
Loss Cost	2009.2	0.034 (CI = +/-0.011; p = 0.000)	0.690	+3.51%
Loss Cost	2010.1	0.040 (CI = +/-0.010; p = 0.000)	0.790	+4.03%
Loss Cost	2010.2	0.040 (CI = +/-0.011; p = 0.000)	0.763	+4.04%
Loss Cost	2011.1	0.043 (CI = +/-0.011; p = 0.000)	0.801	+4.44%
Loss Cost	2011.2	0.046 (CI = +/-0.013; p = 0.000)	0.801	+4.69%
Loss Cost	2012.1	0.052 (CI = +/-0.011; p = 0.000)	0.886	+5.37%
Loss Cost	2012.2	0.057 (CI = +/-0.011; p = 0.000)	0.911	+5.85%
Loss Cost	2013.1	0.059 (CI = +/-0.012; p = 0.000)	0.902	+6.07%
Loss Cost	2013.2	0.061 (CI = +/-0.014; p = 0.000)	0.892	+6.32%
Loss Cost	2014.1	0.067 (CI = +/-0.015; p = 0.000)	0.907	+6.93%
Loss Cost	2014.2	0.069 (CI = +/-0.019; p = 0.000)	0.882	+7.17%
Loss Cost	2015.2	0.064 (CI = +/-0.025; p = 0.001)	0.817	+6.59%
Loss Cost	2016.1	0.063 (CI = +/-0.033; p = 0.004)	0.746	+6.51%
Severity	2005.1	0.048 (CI = +/-0.005; p = 0.000)	0.925	+4.90%
Severity	2005.2	0.048 (CI = +/-0.006; p = 0.000)	0.917	+4.88%
Severity	2006.1	0.049 (CI = +/-0.006; p = 0.000)	0.916	+4.99%
Severity	2006.2	0.050 (CI = +/-0.006; p = 0.000)	0.918	+5.13%
Severity	2007.1	0.049 (CI = +/-0.007; p = 0.000)	0.908	+5.07%
Severity	2007.2	0.049 (CI = +/-0.007; p = 0.000)	0.898	+5.07%
Severity	2008.1	0.052 (CI = +/-0.007; p = 0.000)	0.906	+5.29%
Severity	2008.2	0.054 (CI = +/-0.007; p = 0.000)	0.926	+5.59%
Severity	2009.1	0.057 (CI = +/-0.007; p = 0.000)	0.944	+5.91%
Severity	2009.2	0.059 (CI = +/-0.007; p = 0.000)	0.942	+6.04%
Severity	2010.1	0.060 (CI = +/-0.008; p = 0.000)	0.941	+6.20%
Severity	2010.2	0.060 (CI = +/-0.008; p = 0.000)	0.932	+6.22%
Severity	2011.1	0.063 (CI = +/-0.009; p = 0.000)	0.933	+6.46%
Severity	2011.2	0.062 (CI = +/-0.010; p = 0.000)	0.921	+6.45%
Severity	2012.1	0.062 (CI = +/-0.012; p = 0.000)	0.905	+6.43%
Severity	2012.2	0.060 (CI = +/-0.013; p = 0.000)	0.883	+6.20%
Severity	2013.1	0.054 (CI = +/-0.013; p = 0.000)	0.879	+5.57%
Severity	2013.2	0.047 (CI = +/-0.011; p = 0.000)	0.892	+4.82%
Severity	2014.1	0.045 (CI = +/-0.013; p = 0.000)	0.856	+4.64%
Severity	2014.2	0.039 (CI = +/-0.014; p = 0.000)	0.822	+3.96%
Severity	2015.2	0.042 (CI = +/-0.018; p = 0.001)	0.780	+4.25%
Severity	2016.1	0.042 (CI = +/-0.024; p = 0.005)	0.708	+4.30%
Frequency	2005.1	-0.028 (CI = +/-0.007; p = 0.000)	0.703	-2.72%
Frequency	2005.2	-0.029 (CI = +/-0.007; p = 0.000)	0.704	-2.82%
Frequency	2006.1	-0.030 (CI = +/-0.008; p = 0.000)	0.703	-2.92%
Frequency	2006.2	-0.031 (CI = +/-0.008; p = 0.000)	0.703	-3.03%
Frequency	2007.1	-0.029 (CI = +/-0.009; p = 0.000)	0.668	-2.90%
Frequency	2007.2	-0.027 (CI = +/-0.009; p = 0.000)	0.628	-2.68%
Frequency	2008.1	-0.025 (CI = +/-0.009; p = 0.000)	0.580	-2.51%
Frequency	2008.2	-0.026 (CI = +/-0.010; p = 0.000)	0.558	-2.56%
Frequency	2009.1	-0.026 (CI = +/-0.011; p = 0.000)	0.530	-2.59%
Frequency	2009.2	-0.024 (CI = +/-0.012; p = 0.001)	0.463	-2.38%
Frequency	2010.1	-0.021 (CI = +/-0.013; p = 0.003)	0.378	-2.04%
Frequency	2010.2	-0.021 (CI = +/-0.014; p = 0.007)	0.340	-2.06%
Frequency	2011.1	-0.019 (CI = +/-0.016; p = 0.020)	0.264	-1.90%
Frequency	2011.2	-0.017 (CI = +/-0.018; p = 0.061)	0.174	-1.65%
Frequency	2012.1	-0.010 (CI = +/-0.018; p = 0.243)	0.034	-0.99%
Frequency	2012.2	-0.003 (CI = +/-0.018; p = 0.692)	-0.069	-0.33%
Frequency	2013.1	0.005 (CI = +/-0.018; p = 0.569)	-0.058	+0.47%
Frequency	2013.2	0.014 (CI = +/-0.015; p = 0.067)	0.226	+1.43%
Frequency	2014.1	0.022 (CI = +/-0.015; p = 0.011)	0.480	+2.19%
Frequency	2014.2	0.030 (CI = +/-0.014; p = 0.001)	0.718	+3.09%
Frequency	2015.2	0.022 (CI = +/-0.015; p = 0.010)	0.583	+2.24%
Frequency	2016.1	0.021 (CI = +/-0.020; p = 0.042)	0.446	+2.12%

Collision

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

Fit	Start Date	Time	Implied Trend	
			Adjusted R^2	Rate
Loss Cost	2005.1	0.019 (CI = +/-0.008; p = 0.000)	0.465	+1.90%
Loss Cost	2005.2	0.017 (CI = +/-0.008; p = 0.000)	0.409	+1.75%
Loss Cost	2006.1	0.017 (CI = +/-0.009; p = 0.000)	0.378	+1.74%
Loss Cost	2006.2	0.017 (CI = +/-0.010; p = 0.001)	0.351	+1.75%
Loss Cost	2007.1	0.018 (CI = +/-0.010; p = 0.002)	0.341	+1.82%
Loss Cost	2007.2	0.020 (CI = +/-0.011; p = 0.001)	0.392	+2.06%
Loss Cost	2008.1	0.024 (CI = +/-0.011; p = 0.000)	0.511	+2.47%
Loss Cost	2008.2	0.027 (CI = +/-0.011; p = 0.000)	0.547	+2.71%
Loss Cost	2009.1	0.030 (CI = +/-0.012; p = 0.000)	0.586	+3.00%
Loss Cost	2009.2	0.033 (CI = +/-0.012; p = 0.000)	0.641	+3.36%
Loss Cost	2010.1	0.038 (CI = +/-0.011; p = 0.000)	0.755	+3.92%
Loss Cost	2010.2	0.038 (CI = +/-0.013; p = 0.000)	0.721	+3.92%
Loss Cost	2011.1	0.043 (CI = +/-0.013; p = 0.000)	0.766	+4.35%
Loss Cost	2011.2	0.045 (CI = +/-0.014; p = 0.000)	0.765	+4.62%
Loss Cost	2012.1	0.053 (CI = +/-0.012; p = 0.000)	0.864	+5.39%
Loss Cost	2012.2	0.058 (CI = +/-0.012; p = 0.000)	0.896	+5.93%
Loss Cost	2013.1	0.060 (CI = +/-0.014; p = 0.000)	0.887	+6.20%
Loss Cost	2013.2	0.063 (CI = +/-0.017; p = 0.000)	0.876	+6.53%
Loss Cost	2014.1	0.071 (CI = +/-0.018; p = 0.000)	0.902	+7.32%
Loss Cost	2014.2	0.074 (CI = +/-0.023; p = 0.000)	0.881	+7.73%
Loss Cost	2015.2	0.070 (CI = +/-0.032; p = 0.002)	0.800	+7.20%
Loss Cost	2016.1	0.071 (CI = +/-0.044; p = 0.010)	0.722	+7.30%
Severity	2005.1	0.048 (CI = +/-0.006; p = 0.000)	0.916	+4.88%
Severity	2005.2	0.047 (CI = +/-0.006; p = 0.000)	0.907	+4.85%
Severity	2006.1	0.048 (CI = +/-0.006; p = 0.000)	0.906	+4.97%
Severity	2006.2	0.050 (CI = +/-0.007; p = 0.000)	0.908	+5.12%
Severity	2007.1	0.049 (CI = +/-0.007; p = 0.000)	0.897	+5.05%
Severity	2007.2	0.049 (CI = +/-0.008; p = 0.000)	0.885	+5.05%
Severity	2008.1	0.052 (CI = +/-0.008; p = 0.000)	0.894	+5.29%
Severity	2008.2	0.055 (CI = +/-0.008; p = 0.000)	0.916	+5.62%
Severity	2009.1	0.058 (CI = +/-0.007; p = 0.000)	0.938	+5.98%
Severity	2009.2	0.059 (CI = +/-0.008; p = 0.000)	0.935	+6.12%
Severity	2010.1	0.061 (CI = +/-0.008; p = 0.000)	0.935	+6.31%
Severity	2010.2	0.062 (CI = +/-0.009; p = 0.000)	0.925	+6.35%
Severity	2011.1	0.064 (CI = +/-0.010; p = 0.000)	0.928	+6.63%
Severity	2011.2	0.064 (CI = +/-0.011; p = 0.000)	0.915	+6.64%
Severity	2012.1	0.064 (CI = +/-0.013; p = 0.000)	0.897	+6.64%
Severity	2012.2	0.062 (CI = +/-0.015; p = 0.000)	0.872	+6.41%
Severity	2013.1	0.056 (CI = +/-0.015; p = 0.000)	0.861	+5.72%
Severity	2013.2	0.048 (CI = +/-0.013; p = 0.000)	0.869	+4.87%
Severity	2014.1	0.046 (CI = +/-0.016; p = 0.000)	0.819	+4.67%
Severity	2014.2	0.038 (CI = +/-0.017; p = 0.001)	0.761	+3.84%
Severity	2015.2	0.041 (CI = +/-0.024; p = 0.006)	0.694	+4.16%
Severity	2016.1	0.041 (CI = +/-0.034; p = 0.027)	0.587	+4.19%
Frequency	2005.1	-0.029 (CI = +/-0.007; p = 0.000)	0.708	-2.84%
Frequency	2005.2	-0.030 (CI = +/-0.008; p = 0.000)	0.712	-2.95%
Frequency	2006.1	-0.031 (CI = +/-0.008; p = 0.000)	0.714	-3.07%
Frequency	2006.2	-0.033 (CI = +/-0.009; p = 0.000)	0.717	-3.21%
Frequency	2007.1	-0.031 (CI = +/-0.009; p = 0.000)	0.682	-3.08%
Frequency	2007.2	-0.029 (CI = +/-0.009; p = 0.000)	0.642	-2.85%
Frequency	2008.1	-0.027 (CI = +/-0.010; p = 0.000)	0.593	-2.68%
Frequency	2008.2	-0.028 (CI = +/-0.011; p = 0.000)	0.575	-2.75%
Frequency	2009.1	-0.028 (CI = +/-0.012; p = 0.000)	0.550	-2.81%
Frequency	2009.2	-0.026 (CI = +/-0.013; p = 0.001)	0.483	-2.60%
Frequency	2010.1	-0.023 (CI = +/-0.014; p = 0.003)	0.396	-2.25%
Frequency	2010.2	-0.023 (CI = +/-0.016; p = 0.006)	0.362	-2.29%
Frequency	2011.1	-0.022 (CI = +/-0.017; p = 0.019)	0.286	-2.13%
Frequency	2011.2	-0.019 (CI = +/-0.020; p = 0.057)	0.194	-1.89%
Frequency	2012.1	-0.012 (CI = +/-0.020; p = 0.225)	0.047	-1.17%
Frequency	2012.2	-0.005 (CI = +/-0.021; p = 0.643)	-0.069	-0.45%
Frequency	2013.1	0.005 (CI = +/-0.021; p = 0.635)	-0.074	+0.46%
Frequency	2013.2	0.016 (CI = +/-0.018; p = 0.085)	0.215	+1.58%
Frequency	2014.1	0.025 (CI = +/-0.018; p = 0.012)	0.508	+2.53%
Frequency	2014.2	0.037 (CI = +/-0.014; p = 0.000)	0.819	+3.75%
Frequency	2015.2	0.029 (CI = +/-0.016; p = 0.004)	0.727	+2.92%
Frequency	2016.1	0.029 (CI = +/-0.022; p = 0.019)	0.636	+2.99%

Comprehensive

Coverage = CM

End Trend Period = 2021.1

Excluded Points = NA

Parameters Included: time, seasonality

Fit	Start Date	Time		Seasonality		Implied Trend	
						Adjusted R^2	Rate
Loss Cost	2005.1	0.045	(CI = +/-0.005; p = 0.000)	-0.224	(CI = +/-0.049; p = 0.000)	0.925	+4.60%
Loss Cost	2005.2	0.045	(CI = +/-0.006; p = 0.000)	-0.224	(CI = +/-0.051; p = 0.000)	0.916	+4.59%
Loss Cost	2006.1	0.044	(CI = +/-0.006; p = 0.000)	-0.227	(CI = +/-0.053; p = 0.000)	0.913	+4.53%
Loss Cost	2006.2	0.045	(CI = +/-0.006; p = 0.000)	-0.229	(CI = +/-0.054; p = 0.000)	0.905	+4.59%
Loss Cost	2007.1	0.045	(CI = +/-0.007; p = 0.000)	-0.231	(CI = +/-0.056; p = 0.000)	0.902	+4.55%
Loss Cost	2007.2	0.046	(CI = +/-0.007; p = 0.000)	-0.237	(CI = +/-0.057; p = 0.000)	0.896	+4.67%
Loss Cost	2008.1	0.047	(CI = +/-0.008; p = 0.000)	-0.232	(CI = +/-0.059; p = 0.000)	0.898	+4.77%
Loss Cost	2008.2	0.049	(CI = +/-0.008; p = 0.000)	-0.243	(CI = +/-0.057; p = 0.000)	0.905	+5.02%
Loss Cost	2009.1	0.051	(CI = +/-0.008; p = 0.000)	-0.234	(CI = +/-0.056; p = 0.000)	0.916	+5.24%
Loss Cost	2009.2	0.054	(CI = +/-0.008; p = 0.000)	-0.245	(CI = +/-0.053; p = 0.000)	0.924	+5.52%
Loss Cost	2010.1	0.055	(CI = +/-0.008; p = 0.000)	-0.240	(CI = +/-0.055; p = 0.000)	0.926	+5.66%
Loss Cost	2010.2	0.055	(CI = +/-0.009; p = 0.000)	-0.241	(CI = +/-0.058; p = 0.000)	0.914	+5.70%
Loss Cost	2011.1	0.056	(CI = +/-0.010; p = 0.000)	-0.240	(CI = +/-0.061; p = 0.000)	0.911	+5.74%
Loss Cost	2011.2	0.058	(CI = +/-0.011; p = 0.000)	-0.248	(CI = +/-0.062; p = 0.000)	0.907	+5.98%
Loss Cost	2012.1	0.060	(CI = +/-0.012; p = 0.000)	-0.243	(CI = +/-0.064; p = 0.000)	0.909	+6.16%
Loss Cost	2012.2	0.059	(CI = +/-0.013; p = 0.000)	-0.240	(CI = +/-0.068; p = 0.000)	0.886	+6.05%
Loss Cost	2013.1	0.056	(CI = +/-0.014; p = 0.000)	-0.247	(CI = +/-0.070; p = 0.000)	0.886	+5.78%
Loss Cost	2013.2	0.052	(CI = +/-0.015; p = 0.000)	-0.234	(CI = +/-0.070; p = 0.000)	0.862	+5.29%
Loss Cost	2014.1	0.050	(CI = +/-0.017; p = 0.000)	-0.239	(CI = +/-0.074; p = 0.000)	0.861	+5.08%
Loss Cost	2014.2	0.047	(CI = +/-0.020; p = 0.000)	-0.233	(CI = +/-0.081; p = 0.000)	0.818	+4.86%
Loss Cost	2015.1	0.045	(CI = +/-0.023; p = 0.002)	-0.239	(CI = +/-0.087; p = 0.000)	0.818	+4.60%
Loss Cost	2015.2	0.049	(CI = +/-0.028; p = 0.003)	-0.248	(CI = +/-0.095; p = 0.000)	0.796	+5.02%
Loss Cost	2016.1	0.038	(CI = +/-0.027; p = 0.013)	-0.268	(CI = +/-0.087; p = 0.000)	0.855	+3.86%
Severity	2005.1	0.032	(CI = +/-0.007; p = 0.000)	-0.187	(CI = +/-0.063; p = 0.000)	0.810	+3.29%
Severity	2005.2	0.034	(CI = +/-0.007; p = 0.000)	-0.194	(CI = +/-0.063; p = 0.000)	0.813	+3.43%
Severity	2006.1	0.035	(CI = +/-0.007; p = 0.000)	-0.189	(CI = +/-0.064; p = 0.000)	0.818	+3.54%
Severity	2006.2	0.037	(CI = +/-0.007; p = 0.000)	-0.201	(CI = +/-0.061; p = 0.000)	0.839	+3.78%
Severity	2007.1	0.039	(CI = +/-0.007; p = 0.000)	-0.193	(CI = +/-0.061; p = 0.000)	0.853	+3.96%
Severity	2007.2	0.040	(CI = +/-0.008; p = 0.000)	-0.200	(CI = +/-0.061; p = 0.000)	0.853	+4.12%
Severity	2008.1	0.042	(CI = +/-0.008; p = 0.000)	-0.191	(CI = +/-0.060; p = 0.000)	0.866	+4.31%
Severity	2008.2	0.045	(CI = +/-0.008; p = 0.000)	-0.203	(CI = +/-0.058; p = 0.000)	0.879	+4.58%
Severity	2009.1	0.048	(CI = +/-0.007; p = 0.000)	-0.191	(CI = +/-0.054; p = 0.000)	0.905	+4.88%
Severity	2009.2	0.050	(CI = +/-0.008; p = 0.000)	-0.200	(CI = +/-0.053; p = 0.000)	0.909	+5.11%
Severity	2010.1	0.052	(CI = +/-0.008; p = 0.000)	-0.192	(CI = +/-0.052; p = 0.000)	0.919	+5.33%
Severity	2010.2	0.056	(CI = +/-0.007; p = 0.000)	-0.207	(CI = +/-0.043; p = 0.000)	0.948	+5.76%
Severity	2011.1	0.060	(CI = +/-0.005; p = 0.000)	-0.194	(CI = +/-0.032; p = 0.000)	0.974	+6.15%
Severity	2011.2	0.061	(CI = +/-0.006; p = 0.000)	-0.199	(CI = +/-0.032; p = 0.000)	0.972	+6.30%
Severity	2012.1	0.061	(CI = +/-0.006; p = 0.000)	-0.200	(CI = +/-0.034; p = 0.000)	0.970	+6.26%
Severity	2012.2	0.062	(CI = +/-0.007; p = 0.000)	-0.203	(CI = +/-0.036; p = 0.000)	0.965	+6.37%
Severity	2013.1	0.063	(CI = +/-0.008; p = 0.000)	-0.200	(CI = +/-0.037; p = 0.000)	0.966	+6.50%
Severity	2013.2	0.064	(CI = +/-0.009; p = 0.000)	-0.203	(CI = +/-0.039; p = 0.000)	0.959	+6.62%
Severity	2014.1	0.065	(CI = +/-0.010; p = 0.000)	-0.201	(CI = +/-0.042; p = 0.000)	0.958	+6.70%
Severity	2014.2	0.068	(CI = +/-0.010; p = 0.000)	-0.209	(CI = +/-0.042; p = 0.000)	0.956	+7.03%
Severity	2015.1	0.073	(CI = +/-0.009; p = 0.000)	-0.197	(CI = +/-0.033; p = 0.000)	0.978	+7.61%
Severity	2015.2	0.070	(CI = +/-0.010; p = 0.000)	-0.191	(CI = +/-0.033; p = 0.000)	0.973	+7.30%
Severity	2016.1	0.065	(CI = +/-0.008; p = 0.000)	-0.200	(CI = +/-0.024; p = 0.000)	0.987	+6.76%
Frequency	2005.1	0.013	(CI = +/-0.006; p = 0.000)	-0.038	(CI = +/-0.062; p = 0.222)	0.322	+1.26%
Frequency	2005.2	0.011	(CI = +/-0.007; p = 0.002)	-0.030	(CI = +/-0.062; p = 0.333)	0.248	+1.12%
Frequency	2006.1	0.010	(CI = +/-0.007; p = 0.008)	-0.038	(CI = +/-0.061; p = 0.218)	0.206	+0.96%
Frequency	2006.2	0.008	(CI = +/-0.007; p = 0.030)	-0.029	(CI = +/-0.061; p = 0.340)	0.120	+0.78%
Frequency	2007.1	0.006	(CI = +/-0.007; p = 0.104)	-0.039	(CI = +/-0.058; p = 0.185)	0.088	+0.57%
Frequency	2007.2	0.005	(CI = +/-0.008; p = 0.159)	-0.037	(CI = +/-0.061; p = 0.225)	0.051	+0.53%
Frequency	2008.1	0.004	(CI = +/-0.008; p = 0.267)	-0.041	(CI = +/-0.063; p = 0.192)	0.040	+0.44%
Frequency	2008.2	0.004	(CI = +/-0.009; p = 0.328)	-0.040	(CI = +/-0.065; p = 0.221)	0.017	+0.42%
Frequency	2009.1	0.003	(CI = +/-0.009; p = 0.458)	-0.043	(CI = +/-0.068; p = 0.202)	0.012	+0.34%
Frequency	2009.2	0.004	(CI = +/-0.010; p = 0.437)	-0.045	(CI = +/-0.071; p = 0.201)	0.010	+0.39%
Frequency	2010.1	0.003	(CI = +/-0.011; p = 0.566)	-0.048	(CI = +/-0.074; p = 0.191)	0.008	+0.31%
Frequency	2010.2	-0.001	(CI = +/-0.011; p = 0.922)	-0.034	(CI = +/-0.072; p = 0.334)	-0.049	-0.05%
Frequency	2011.1	-0.004	(CI = +/-0.012; p = 0.481)	-0.046	(CI = +/-0.070; p = 0.184)	0.021	-0.39%
Frequency	2011.2	-0.003	(CI = +/-0.013; p = 0.629)	-0.049	(CI = +/-0.074; p = 0.177)	0.019	-0.30%
Frequency	2012.1	-0.001	(CI = +/-0.014; p = 0.881)	-0.043	(CI = +/-0.077; p = 0.251)	-0.032	-0.10%
Frequency	2012.2	-0.003	(CI = +/-0.016; p = 0.683)	-0.037	(CI = +/-0.081; p = 0.349)	-0.050	-0.30%
Frequency	2013.1	-0.007	(CI = +/-0.017; p = 0.394)	-0.047	(CI = +/-0.082; p = 0.235)	0.019	-0.68%
Frequency	2013.2	-0.013	(CI = +/-0.017; p = 0.142)	-0.031	(CI = +/-0.080; p = 0.416)	0.089	-1.25%
Frequency	2014.1	-0.015	(CI = +/-0.019; p = 0.114)	-0.038	(CI = +/-0.084; p = 0.347)	0.118	-1.52%
Frequency	2014.2	-0.021	(CI = +/-0.022; p = 0.061)	-0.025	(CI = +/-0.087; p = 0.545)	0.196	-2.03%
Frequency	2015.1	-0.028	(CI = +/-0.022; p = 0.017)	-0.042	(CI = +/-0.083; p = 0.287)	0.384	-2.80%
Frequency	2015.2	-0.021	(CI = +/-0.025; p = 0.080)	-0.057	(CI = +/-0.085; p = 0.164)	0.321	-2.12%
Frequency	2016.1	-0.028	(CI = +/-0.028; p = 0.053)	-0.068	(CI = +/-0.089; p = 0.115)	0.386	-2.72%

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	0.045 (CI = +/-0.010; p = 0.000)	0.721	+4.60%
Loss Cost	2005.2	0.044 (CI = +/-0.011; p = 0.000)	0.694	+4.45%
Loss Cost	2006.1	0.044 (CI = +/-0.011; p = 0.000)	0.682	+4.53%
Loss Cost	2006.2	0.043 (CI = +/-0.012; p = 0.000)	0.652	+4.43%
Loss Cost	2007.1	0.045 (CI = +/-0.013; p = 0.000)	0.643	+4.55%
Loss Cost	2007.2	0.044 (CI = +/-0.014; p = 0.000)	0.611	+4.48%
Loss Cost	2008.1	0.047 (CI = +/-0.014; p = 0.000)	0.629	+4.77%
Loss Cost	2008.2	0.047 (CI = +/-0.015; p = 0.000)	0.603	+4.79%
Loss Cost	2009.1	0.051 (CI = +/-0.016; p = 0.000)	0.643	+5.24%
Loss Cost	2009.2	0.051 (CI = +/-0.017; p = 0.000)	0.614	+5.25%
Loss Cost	2010.1	0.055 (CI = +/-0.018; p = 0.000)	0.636	+5.66%
Loss Cost	2010.2	0.052 (CI = +/-0.020; p = 0.000)	0.586	+5.39%
Loss Cost	2011.1	0.056 (CI = +/-0.021; p = 0.000)	0.591	+5.74%
Loss Cost	2011.2	0.054 (CI = +/-0.024; p = 0.000)	0.541	+5.59%
Loss Cost	2012.1	0.060 (CI = +/-0.025; p = 0.000)	0.569	+6.16%
Loss Cost	2012.2	0.054 (CI = +/-0.027; p = 0.001)	0.494	+5.58%
Loss Cost	2013.1	0.056 (CI = +/-0.031; p = 0.002)	0.466	+5.78%
Loss Cost	2013.2	0.046 (CI = +/-0.032; p = 0.009)	0.357	+4.71%
Loss Cost	2014.1	0.050 (CI = +/-0.037; p = 0.012)	0.347	+5.08%
Loss Cost	2014.2	0.040 (CI = +/-0.041; p = 0.052)	0.218	+4.11%
Loss Cost	2015.1	0.045 (CI = +/-0.048; p = 0.061)	0.217	+4.60%
Loss Cost	2015.2	0.039 (CI = +/-0.056; p = 0.156)	0.109	+3.94%
Loss Cost	2016.1	0.038 (CI = +/-0.068; p = 0.243)	0.053	+3.86%
Severity	2005.1	0.032 (CI = +/-0.010; p = 0.000)	0.589	+3.29%
Severity	2005.2	0.033 (CI = +/-0.010; p = 0.000)	0.570	+3.32%
Severity	2006.1	0.035 (CI = +/-0.011; p = 0.000)	0.593	+3.54%
Severity	2006.2	0.036 (CI = +/-0.011; p = 0.000)	0.585	+3.64%
Severity	2007.1	0.039 (CI = +/-0.012; p = 0.000)	0.626	+3.96%
Severity	2007.2	0.039 (CI = +/-0.012; p = 0.000)	0.600	+3.96%
Severity	2008.1	0.042 (CI = +/-0.013; p = 0.000)	0.641	+4.31%
Severity	2008.2	0.043 (CI = +/-0.014; p = 0.000)	0.622	+4.39%
Severity	2009.1	0.048 (CI = +/-0.014; p = 0.000)	0.685	+4.88%
Severity	2009.2	0.048 (CI = +/-0.015; p = 0.000)	0.658	+4.89%
Severity	2010.1	0.052 (CI = +/-0.015; p = 0.000)	0.694	+5.33%
Severity	2010.2	0.053 (CI = +/-0.017; p = 0.000)	0.679	+5.49%
Severity	2011.1	0.060 (CI = +/-0.016; p = 0.000)	0.745	+6.15%
Severity	2011.2	0.058 (CI = +/-0.018; p = 0.000)	0.707	+5.98%
Severity	2012.1	0.061 (CI = +/-0.020; p = 0.000)	0.699	+6.26%
Severity	2012.2	0.058 (CI = +/-0.022; p = 0.000)	0.647	+5.97%
Severity	2013.1	0.063 (CI = +/-0.024; p = 0.000)	0.664	+6.50%
Severity	2013.2	0.059 (CI = +/-0.026; p = 0.000)	0.598	+6.11%
Severity	2014.1	0.065 (CI = +/-0.029; p = 0.000)	0.609	+6.70%
Severity	2014.2	0.062 (CI = +/-0.034; p = 0.002)	0.532	+6.35%
Severity	2015.1	0.073 (CI = +/-0.036; p = 0.001)	0.617	+7.61%
Severity	2015.2	0.062 (CI = +/-0.040; p = 0.006)	0.509	+6.44%
Severity	2016.1	0.065 (CI = +/-0.048; p = 0.013)	0.460	+6.76%
Frequency	2005.1	0.013 (CI = +/-0.007; p = 0.000)	0.310	+1.26%
Frequency	2005.2	0.011 (CI = +/-0.007; p = 0.002)	0.249	+1.10%
Frequency	2006.1	0.010 (CI = +/-0.007; p = 0.008)	0.190	+0.96%
Frequency	2006.2	0.008 (CI = +/-0.007; p = 0.033)	0.122	+0.77%
Frequency	2007.1	0.006 (CI = +/-0.007; p = 0.108)	0.059	+0.57%
Frequency	2007.2	0.005 (CI = +/-0.008; p = 0.184)	0.031	+0.50%
Frequency	2008.1	0.004 (CI = +/-0.008; p = 0.273)	0.010	+0.44%
Frequency	2008.2	0.004 (CI = +/-0.009; p = 0.373)	-0.007	+0.39%
Frequency	2009.1	0.003 (CI = +/-0.010; p = 0.465)	-0.019	+0.34%
Frequency	2009.2	0.003 (CI = +/-0.010; p = 0.499)	-0.024	+0.34%
Frequency	2010.1	0.003 (CI = +/-0.011; p = 0.573)	-0.032	+0.31%
Frequency	2010.2	-0.001 (CI = +/-0.011; p = 0.860)	-0.048	-0.10%
Frequency	2011.1	-0.004 (CI = +/-0.012; p = 0.491)	-0.026	-0.39%
Frequency	2011.2	-0.004 (CI = +/-0.013; p = 0.556)	-0.035	-0.37%
Frequency	2012.1	-0.001 (CI = +/-0.014; p = 0.882)	-0.057	-0.10%
Frequency	2012.2	-0.004 (CI = +/-0.015; p = 0.615)	-0.045	-0.37%
Frequency	2013.1	-0.007 (CI = +/-0.017; p = 0.401)	-0.016	-0.68%
Frequency	2013.2	-0.013 (CI = +/-0.017; p = 0.115)	0.108	-1.32%
Frequency	2014.1	-0.015 (CI = +/-0.019; p = 0.111)	0.121	-1.52%
Frequency	2014.2	-0.021 (CI = +/-0.021; p = 0.045)	0.237	-2.11%
Frequency	2015.1	-0.028 (CI = +/-0.022; p = 0.016)	0.370	-2.80%
Frequency	2015.2	-0.024 (CI = +/-0.025; p = 0.064)	0.233	-2.35%
Frequency	2016.1	-0.028 (CI = +/-0.031; p = 0.071)	0.241	-2.72%

Comprehensive

Coverage = CM

End Trend Period = 2020.1

Excluded Points = NA

Parameters Included: time, seasonality

Fit	Start Date	Implied Trend		
		Time	Seasonality	Adjusted R^2
Loss Cost	2005.1	0.045 (CI = +/-0.006; p = 0.000)	-0.217 (CI = +/-0.052; p = 0.000)	0.916
Loss Cost	2005.2	0.045 (CI = +/-0.006; p = 0.000)	-0.216 (CI = +/-0.054; p = 0.000)	0.905
Loss Cost	2006.1	0.044 (CI = +/-0.007; p = 0.000)	-0.219 (CI = +/-0.055; p = 0.000)	0.901
Loss Cost	2006.2	0.045 (CI = +/-0.007; p = 0.000)	-0.222 (CI = +/-0.057; p = 0.000)	0.891
Loss Cost	2007.1	0.045 (CI = +/-0.008; p = 0.000)	-0.223 (CI = +/-0.059; p = 0.000)	0.888
Loss Cost	2007.2	0.046 (CI = +/-0.008; p = 0.000)	-0.229 (CI = +/-0.061; p = 0.000)	0.881
Loss Cost	2008.1	0.047 (CI = +/-0.009; p = 0.000)	-0.224 (CI = +/-0.062; p = 0.000)	0.884
Loss Cost	2008.2	0.050 (CI = +/-0.009; p = 0.000)	-0.235 (CI = +/-0.061; p = 0.000)	0.892
Loss Cost	2009.1	0.053 (CI = +/-0.009; p = 0.000)	-0.224 (CI = +/-0.059; p = 0.000)	0.908
Loss Cost	2009.2	0.056 (CI = +/-0.009; p = 0.000)	-0.237 (CI = +/-0.055; p = 0.000)	0.919
Loss Cost	2010.1	0.058 (CI = +/-0.009; p = 0.000)	-0.230 (CI = +/-0.056; p = 0.000)	0.924
Loss Cost	2010.2	0.058 (CI = +/-0.010; p = 0.000)	-0.232 (CI = +/-0.059; p = 0.000)	0.911
Loss Cost	2011.1	0.059 (CI = +/-0.011; p = 0.000)	-0.230 (CI = +/-0.063; p = 0.000)	0.909
Loss Cost	2011.2	0.063 (CI = +/-0.012; p = 0.000)	-0.240 (CI = +/-0.063; p = 0.000)	0.909
Loss Cost	2012.1	0.065 (CI = +/-0.013; p = 0.000)	-0.232 (CI = +/-0.064; p = 0.000)	0.916
Loss Cost	2012.2	0.065 (CI = +/-0.015; p = 0.000)	-0.229 (CI = +/-0.069; p = 0.000)	0.892
Loss Cost	2013.1	0.062 (CI = +/-0.017; p = 0.000)	-0.235 (CI = +/-0.073; p = 0.000)	0.889
Loss Cost	2013.2	0.057 (CI = +/-0.018; p = 0.000)	-0.221 (CI = +/-0.073; p = 0.000)	0.859
Loss Cost	2014.1	0.056 (CI = +/-0.021; p = 0.000)	-0.224 (CI = +/-0.080; p = 0.000)	0.855
Loss Cost	2014.2	0.053 (CI = +/-0.026; p = 0.001)	-0.219 (CI = +/-0.089; p = 0.000)	0.801
Loss Cost	2015.1	0.052 (CI = +/-0.031; p = 0.005)	-0.221 (CI = +/-0.099; p = 0.001)	0.796
Loss Cost	2015.2	0.059 (CI = +/-0.039; p = 0.009)	-0.234 (CI = +/-0.111; p = 0.002)	0.773
Loss Cost	2016.1	0.045 (CI = +/-0.042; p = 0.038)	-0.254 (CI = +/-0.109; p = 0.001)	0.824
Severity	2005.1	0.029 (CI = +/-0.007; p = 0.000)	-0.186 (CI = +/-0.060; p = 0.000)	0.793
Severity	2005.2	0.030 (CI = +/-0.007; p = 0.000)	-0.193 (CI = +/-0.061; p = 0.000)	0.794
Severity	2006.1	0.031 (CI = +/-0.007; p = 0.000)	-0.189 (CI = +/-0.062; p = 0.000)	0.798
Severity	2006.2	0.034 (CI = +/-0.007; p = 0.000)	-0.200 (CI = +/-0.060; p = 0.000)	0.821
Severity	2007.1	0.035 (CI = +/-0.008; p = 0.000)	-0.193 (CI = +/-0.060; p = 0.000)	0.835
Severity	2007.2	0.037 (CI = +/-0.008; p = 0.000)	-0.200 (CI = +/-0.061; p = 0.000)	0.832
Severity	2008.1	0.039 (CI = +/-0.008; p = 0.000)	-0.192 (CI = +/-0.061; p = 0.000)	0.845
Severity	2008.2	0.041 (CI = +/-0.009; p = 0.000)	-0.203 (CI = +/-0.059; p = 0.000)	0.859
Severity	2009.1	0.044 (CI = +/-0.008; p = 0.000)	-0.191 (CI = +/-0.055; p = 0.000)	0.888
Severity	2009.2	0.047 (CI = +/-0.009; p = 0.000)	-0.199 (CI = +/-0.055; p = 0.000)	0.891
Severity	2010.1	0.049 (CI = +/-0.009; p = 0.000)	-0.192 (CI = +/-0.055; p = 0.000)	0.901
Severity	2010.2	0.054 (CI = +/-0.008; p = 0.000)	-0.208 (CI = +/-0.045; p = 0.000)	0.936
Severity	2011.1	0.058 (CI = +/-0.006; p = 0.000)	-0.194 (CI = +/-0.034; p = 0.000)	0.967
Severity	2011.2	0.059 (CI = +/-0.007; p = 0.000)	-0.199 (CI = +/-0.035; p = 0.000)	0.964
Severity	2012.1	0.059 (CI = +/-0.008; p = 0.000)	-0.201 (CI = +/-0.037; p = 0.000)	0.962
Severity	2012.2	0.060 (CI = +/-0.009; p = 0.000)	-0.203 (CI = +/-0.040; p = 0.000)	0.954
Severity	2013.1	0.061 (CI = +/-0.010; p = 0.000)	-0.200 (CI = +/-0.042; p = 0.000)	0.954
Severity	2013.2	0.062 (CI = +/-0.011; p = 0.000)	-0.203 (CI = +/-0.046; p = 0.000)	0.942
Severity	2014.1	0.063 (CI = +/-0.013; p = 0.000)	-0.201 (CI = +/-0.050; p = 0.000)	0.940
Severity	2014.2	0.067 (CI = +/-0.015; p = 0.000)	-0.210 (CI = +/-0.052; p = 0.000)	0.936
Severity	2015.1	0.074 (CI = +/-0.013; p = 0.000)	-0.197 (CI = +/-0.041; p = 0.000)	0.967
Severity	2015.2	0.070 (CI = +/-0.015; p = 0.000)	-0.189 (CI = +/-0.043; p = 0.000)	0.956
Severity	2016.1	0.062 (CI = +/-0.012; p = 0.000)	-0.201 (CI = +/-0.030; p = 0.000)	0.982
Frequency	2005.1	0.016 (CI = +/-0.006; p = 0.000)	-0.030 (CI = +/-0.058; p = 0.289)	0.463
Frequency	2005.2	0.015 (CI = +/-0.007; p = 0.000)	-0.023 (CI = +/-0.058; p = 0.423)	0.397
Frequency	2006.1	0.013 (CI = +/-0.007; p = 0.000)	-0.030 (CI = +/-0.058; p = 0.296)	0.349
Frequency	2006.2	0.012 (CI = +/-0.007; p = 0.002)	-0.021 (CI = +/-0.057; p = 0.450)	0.263
Frequency	2007.1	0.009 (CI = +/-0.007; p = 0.011)	-0.030 (CI = +/-0.055; p = 0.266)	0.210
Frequency	2007.2	0.009 (CI = +/-0.008; p = 0.021)	-0.029 (CI = +/-0.058; p = 0.304)	0.165
Frequency	2008.1	0.009 (CI = +/-0.008; p = 0.043)	-0.032 (CI = +/-0.060; p = 0.281)	0.137
Frequency	2008.2	0.009 (CI = +/-0.009; p = 0.061)	-0.032 (CI = +/-0.063; p = 0.300)	0.107
Frequency	2009.1	0.008 (CI = +/-0.010; p = 0.100)	-0.034 (CI = +/-0.066; p = 0.296)	0.088
Frequency	2009.2	0.009 (CI = +/-0.011; p = 0.094)	-0.037 (CI = +/-0.069; p = 0.269)	0.091
Frequency	2010.1	0.009 (CI = +/-0.012; p = 0.138)	-0.039 (CI = +/-0.073; p = 0.279)	0.077
Frequency	2010.2	0.005 (CI = +/-0.012; p = 0.411)	-0.025 (CI = +/-0.071; p = 0.471)	-0.046
Frequency	2011.1	0.001 (CI = +/-0.013; p = 0.807)	-0.035 (CI = +/-0.070; p = 0.298)	-0.045
Frequency	2011.2	0.003 (CI = +/-0.014; p = 0.639)	-0.041 (CI = +/-0.074; p = 0.257)	-0.029
Frequency	2012.1	0.007 (CI = +/-0.015; p = 0.363)	-0.031 (CI = +/-0.075; p = 0.389)	-0.021
Frequency	2012.2	0.005 (CI = +/-0.017; p = 0.553)	-0.026 (CI = +/-0.080; p = 0.496)	-0.089
Frequency	2013.1	0.001 (CI = +/-0.019; p = 0.871)	-0.035 (CI = +/-0.083; p = 0.384)	-0.090
Frequency	2013.2	-0.005 (CI = +/-0.020; p = 0.592)	-0.018 (CI = +/-0.083; p = 0.640)	-0.120
Frequency	2014.1	-0.007 (CI = +/-0.024; p = 0.527)	-0.022 (CI = +/-0.090; p = 0.594)	-0.118
Frequency	2014.2	-0.013 (CI = +/-0.027; p = 0.299)	-0.008 (CI = +/-0.095; p = 0.845)	-0.063
Frequency	2015.1	-0.022 (CI = +/-0.030; p = 0.125)	-0.024 (CI = +/-0.094; p = 0.567)	0.115
Frequency	2015.2	-0.011 (CI = +/-0.033; p = 0.456)	-0.045 (CI = +/-0.096; p = 0.306)	0.023
Frequency	2016.1	-0.017 (CI = +/-0.041; p = 0.361)	-0.053 (CI = +/-0.108; p = 0.273)	0.052

Comprehensive

Coverage = CM
End Trend Period = 2020.1
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)	0.706	+4.62%
Loss Cost	2005.2	0.044 (CI = +/-0.011; p = 0.000)	0.675	+4.45%
Loss Cost	2006.1	0.044 (CI = +/-0.012; p = 0.000)	0.663	+4.55%
Loss Cost	2006.2	0.043 (CI = +/-0.013; p = 0.000)	0.629	+4.43%
Loss Cost	2007.1	0.045 (CI = +/-0.014; p = 0.000)	0.621	+4.57%
Loss Cost	2007.2	0.044 (CI = +/-0.015; p = 0.000)	0.585	+4.49%
Loss Cost	2008.1	0.047 (CI = +/-0.016; p = 0.000)	0.608	+4.84%
Loss Cost	2008.2	0.047 (CI = +/-0.017; p = 0.000)	0.580	+4.86%
Loss Cost	2009.1	0.053 (CI = +/-0.018; p = 0.000)	0.632	+5.40%
Loss Cost	2009.2	0.053 (CI = +/-0.019; p = 0.000)	0.601	+5.43%
Loss Cost	2010.1	0.058 (CI = +/-0.020; p = 0.000)	0.633	+5.95%
Loss Cost	2010.2	0.055 (CI = +/-0.022; p = 0.000)	0.578	+5.65%
Loss Cost	2011.1	0.059 (CI = +/-0.024; p = 0.000)	0.591	+6.12%
Loss Cost	2011.2	0.058 (CI = +/-0.027; p = 0.000)	0.538	+5.98%
Loss Cost	2012.1	0.065 (CI = +/-0.029; p = 0.000)	0.583	+6.76%
Loss Cost	2012.2	0.059 (CI = +/-0.032; p = 0.001)	0.500	+6.10%
Loss Cost	2013.1	0.062 (CI = +/-0.036; p = 0.003)	0.479	+6.44%
Loss Cost	2013.2	0.050 (CI = +/-0.038; p = 0.014)	0.355	+5.14%
Loss Cost	2014.1	0.056 (CI = +/-0.044; p = 0.018)	0.356	+5.73%
Loss Cost	2014.2	0.044 (CI = +/-0.050; p = 0.078)	0.206	+4.52%
Loss Cost	2015.1	0.052 (CI = +/-0.060; p = 0.082)	0.221	+5.33%
Loss Cost	2015.2	0.045 (CI = +/-0.074; p = 0.202)	0.094	+4.56%
Loss Cost	2016.1	0.045 (CI = +/-0.095; p = 0.296)	0.033	+4.64%
Severity	2005.1	0.029 (CI = +/-0.010; p = 0.000)	0.515	+2.93%
Severity	2005.2	0.029 (CI = +/-0.011; p = 0.000)	0.490	+2.94%
Severity	2006.1	0.031 (CI = +/-0.012; p = 0.000)	0.515	+3.16%
Severity	2006.2	0.032 (CI = +/-0.012; p = 0.000)	0.503	+3.25%
Severity	2007.1	0.035 (CI = +/-0.013; p = 0.000)	0.551	+3.59%
Severity	2007.2	0.035 (CI = +/-0.014; p = 0.000)	0.517	+3.56%
Severity	2008.1	0.039 (CI = +/-0.014; p = 0.000)	0.565	+3.94%
Severity	2008.2	0.039 (CI = +/-0.015; p = 0.000)	0.540	+4.00%
Severity	2009.1	0.044 (CI = +/-0.015; p = 0.000)	0.616	+4.54%
Severity	2009.2	0.044 (CI = +/-0.017; p = 0.000)	0.580	+4.52%
Severity	2010.1	0.049 (CI = +/-0.018; p = 0.000)	0.624	+5.02%
Severity	2010.2	0.050 (CI = +/-0.019; p = 0.000)	0.605	+5.17%
Severity	2011.1	0.058 (CI = +/-0.019; p = 0.000)	0.689	+5.96%
Severity	2011.2	0.056 (CI = +/-0.021; p = 0.000)	0.637	+5.72%
Severity	2012.1	0.059 (CI = +/-0.024; p = 0.000)	0.628	+6.05%
Severity	2012.2	0.055 (CI = +/-0.026; p = 0.001)	0.557	+5.64%
Severity	2013.1	0.061 (CI = +/-0.029; p = 0.001)	0.580	+6.29%
Severity	2013.2	0.056 (CI = +/-0.033; p = 0.003)	0.489	+5.74%
Severity	2014.1	0.063 (CI = +/-0.038; p = 0.004)	0.508	+6.47%
Severity	2014.2	0.058 (CI = +/-0.045; p = 0.016)	0.401	+5.96%
Severity	2015.1	0.074 (CI = +/-0.048; p = 0.007)	0.525	+7.69%
Severity	2015.2	0.058 (CI = +/-0.055; p = 0.039)	0.362	+6.01%
Severity	2016.1	0.062 (CI = +/-0.070; p = 0.073)	0.300	+6.41%
Frequency	2005.1	0.016 (CI = +/-0.006; p = 0.000)	0.460	+1.64%
Frequency	2005.2	0.015 (CI = +/-0.007; p = 0.000)	0.404	+1.47%
Frequency	2006.1	0.013 (CI = +/-0.007; p = 0.000)	0.346	+1.34%
Frequency	2006.2	0.011 (CI = +/-0.007; p = 0.002)	0.275	+1.14%
Frequency	2007.1	0.009 (CI = +/-0.007; p = 0.011)	0.200	+0.95%
Frequency	2007.2	0.009 (CI = +/-0.008; p = 0.024)	0.161	+0.90%
Frequency	2008.1	0.009 (CI = +/-0.008; p = 0.044)	0.129	+0.86%
Frequency	2008.2	0.008 (CI = +/-0.009; p = 0.071)	0.102	+0.83%
Frequency	2009.1	0.008 (CI = +/-0.010; p = 0.100)	0.082	+0.82%
Frequency	2009.2	0.009 (CI = +/-0.011; p = 0.111)	0.078	+0.87%
Frequency	2010.1	0.009 (CI = +/-0.012; p = 0.139)	0.065	+0.89%
Frequency	2010.2	0.005 (CI = +/-0.012; p = 0.438)	-0.020	+0.45%
Frequency	2011.1	0.001 (CI = +/-0.013; p = 0.807)	-0.055	+0.15%
Frequency	2011.2	0.002 (CI = +/-0.014; p = 0.721)	-0.054	+0.24%
Frequency	2012.1	0.007 (CI = +/-0.015; p = 0.359)	-0.007	+0.67%
Frequency	2012.2	0.004 (CI = +/-0.017; p = 0.593)	-0.049	+0.43%
Frequency	2013.1	0.001 (CI = +/-0.019; p = 0.870)	-0.075	+0.15%
Frequency	2013.2	-0.006 (CI = +/-0.019; p = 0.536)	-0.048	-0.57%
Frequency	2014.1	-0.007 (CI = +/-0.023; p = 0.512)	-0.047	-0.70%
Frequency	2014.2	-0.014 (CI = +/-0.025; p = 0.257)	0.039	-1.36%
Frequency	2015.1	-0.022 (CI = +/-0.028; p = 0.109)	0.178	-2.19%
Frequency	2015.2	-0.014 (CI = +/-0.032; p = 0.354)	-0.004	-1.37%
Frequency	2016.1	-0.017 (CI = +/-0.041; p = 0.370)	-0.010	-1.66%

Comprehensive

Coverage = CM

End Trend Period = 2019.2

Excluded Points = NA

Parameters Included: time, seasonality

					Implied Trend
Fit	Start Date	Time	Seasonality	Adjusted R^2	Rate
Loss Cost	2005.1	0.046 (CI = +/-0.006; p = 0.000)	-0.210 (CI = +/-0.052; p = 0.000)	0.921	+4.76%
Loss Cost	2005.2	0.046 (CI = +/-0.006; p = 0.000)	-0.210 (CI = +/-0.053; p = 0.000)	0.911	+4.75%
Loss Cost	2006.1	0.046 (CI = +/-0.007; p = 0.000)	-0.212 (CI = +/-0.056; p = 0.000)	0.907	+4.70%
Loss Cost	2006.2	0.047 (CI = +/-0.007; p = 0.000)	-0.215 (CI = +/-0.057; p = 0.000)	0.898	+4.77%
Loss Cost	2007.1	0.046 (CI = +/-0.008; p = 0.000)	-0.216 (CI = +/-0.060; p = 0.000)	0.894	+4.75%
Loss Cost	2007.2	0.048 (CI = +/-0.008; p = 0.000)	-0.221 (CI = +/-0.061; p = 0.000)	0.889	+4.89%
Loss Cost	2008.1	0.049 (CI = +/-0.009; p = 0.000)	-0.214 (CI = +/-0.062; p = 0.000)	0.894	+5.07%
Loss Cost	2008.2	0.052 (CI = +/-0.009; p = 0.000)	-0.225 (CI = +/-0.060; p = 0.000)	0.905	+5.38%
Loss Cost	2009.1	0.056 (CI = +/-0.009; p = 0.000)	-0.212 (CI = +/-0.056; p = 0.000)	0.925	+5.74%
Loss Cost	2009.2	0.059 (CI = +/-0.008; p = 0.000)	-0.225 (CI = +/-0.050; p = 0.000)	0.940	+6.12%
Loss Cost	2010.1	0.062 (CI = +/-0.008; p = 0.000)	-0.215 (CI = +/-0.049; p = 0.000)	0.949	+6.42%
Loss Cost	2010.2	0.063 (CI = +/-0.009; p = 0.000)	-0.218 (CI = +/-0.051; p = 0.000)	0.941	+6.52%
Loss Cost	2011.1	0.065 (CI = +/-0.010; p = 0.000)	-0.211 (CI = +/-0.053; p = 0.000)	0.943	+6.72%
Loss Cost	2011.2	0.069 (CI = +/-0.010; p = 0.000)	-0.222 (CI = +/-0.050; p = 0.000)	0.950	+7.12%
Loss Cost	2012.1	0.074 (CI = +/-0.009; p = 0.000)	-0.208 (CI = +/-0.043; p = 0.000)	0.966	+7.63%
Loss Cost	2012.2	0.073 (CI = +/-0.011; p = 0.000)	-0.208 (CI = +/-0.047; p = 0.000)	0.957	+7.60%
Loss Cost	2013.1	0.073 (CI = +/-0.013; p = 0.000)	-0.209 (CI = +/-0.051; p = 0.000)	0.954	+7.55%
Loss Cost	2013.2	0.068 (CI = +/-0.012; p = 0.000)	-0.198 (CI = +/-0.047; p = 0.000)	0.951	+7.00%
Loss Cost	2014.1	0.069 (CI = +/-0.015; p = 0.000)	-0.194 (CI = +/-0.052; p = 0.000)	0.950	+7.17%
Loss Cost	2014.2	0.068 (CI = +/-0.018; p = 0.000)	-0.192 (CI = +/-0.058; p = 0.000)	0.929	+7.03%
Loss Cost	2015.1	0.071 (CI = +/-0.023; p = 0.000)	-0.186 (CI = +/-0.065; p = 0.000)	0.931	+7.40%
Loss Cost	2015.2	0.081 (CI = +/-0.022; p = 0.000)	-0.200 (CI = +/-0.057; p = 0.000)	0.951	+8.45%
Loss Cost	2016.1	0.072 (CI = +/-0.025; p = 0.001)	-0.213 (CI = +/-0.058; p = 0.000)	0.963	+7.50%
Severity	2005.1	0.027 (CI = +/-0.007; p = 0.000)	-0.196 (CI = +/-0.060; p = 0.000)	0.799	+2.75%
Severity	2005.2	0.028 (CI = +/-0.007; p = 0.000)	-0.202 (CI = +/-0.060; p = 0.000)	0.800	+2.89%
Severity	2006.1	0.029 (CI = +/-0.008; p = 0.000)	-0.198 (CI = +/-0.062; p = 0.000)	0.802	+2.97%
Severity	2006.2	0.032 (CI = +/-0.008; p = 0.000)	-0.209 (CI = +/-0.060; p = 0.000)	0.826	+3.22%
Severity	2007.1	0.033 (CI = +/-0.008; p = 0.000)	-0.201 (CI = +/-0.060; p = 0.000)	0.838	+3.40%
Severity	2007.2	0.035 (CI = +/-0.008; p = 0.000)	-0.207 (CI = +/-0.061; p = 0.000)	0.834	+3.55%
Severity	2008.1	0.037 (CI = +/-0.009; p = 0.000)	-0.199 (CI = +/-0.062; p = 0.000)	0.846	+3.75%
Severity	2008.2	0.039 (CI = +/-0.009; p = 0.000)	-0.210 (CI = +/-0.060; p = 0.000)	0.860	+4.03%
Severity	2009.1	0.043 (CI = +/-0.009; p = 0.000)	-0.197 (CI = +/-0.056; p = 0.000)	0.887	+4.37%
Severity	2009.2	0.045 (CI = +/-0.009; p = 0.000)	-0.205 (CI = +/-0.056; p = 0.000)	0.890	+4.61%
Severity	2010.1	0.047 (CI = +/-0.010; p = 0.000)	-0.197 (CI = +/-0.057; p = 0.000)	0.899	+4.86%
Severity	2010.2	0.052 (CI = +/-0.009; p = 0.000)	-0.212 (CI = +/-0.047; p = 0.000)	0.935	+5.36%
Severity	2011.1	0.057 (CI = +/-0.007; p = 0.000)	-0.197 (CI = +/-0.036; p = 0.000)	0.966	+5.87%
Severity	2011.2	0.059 (CI = +/-0.008; p = 0.000)	-0.201 (CI = +/-0.037; p = 0.000)	0.962	+6.03%
Severity	2012.1	0.058 (CI = +/-0.009; p = 0.000)	-0.203 (CI = +/-0.040; p = 0.000)	0.961	+5.94%
Severity	2012.2	0.059 (CI = +/-0.010; p = 0.000)	-0.206 (CI = +/-0.042; p = 0.000)	0.953	+6.04%
Severity	2013.1	0.060 (CI = +/-0.011; p = 0.000)	-0.203 (CI = +/-0.046; p = 0.000)	0.952	+6.18%
Severity	2013.2	0.061 (CI = +/-0.013; p = 0.000)	-0.205 (CI = +/-0.050; p = 0.000)	0.940	+6.30%
Severity	2014.1	0.062 (CI = +/-0.016; p = 0.000)	-0.204 (CI = +/-0.056; p = 0.000)	0.938	+6.36%
Severity	2014.2	0.066 (CI = +/-0.018; p = 0.000)	-0.212 (CI = +/-0.058; p = 0.000)	0.933	+6.82%
Severity	2015.1	0.076 (CI = +/-0.016; p = 0.000)	-0.194 (CI = +/-0.047; p = 0.000)	0.966	+7.87%
Severity	2015.2	0.071 (CI = +/-0.019; p = 0.000)	-0.187 (CI = +/-0.050; p = 0.000)	0.954	+7.38%
Severity	2016.1	0.060 (CI = +/-0.016; p = 0.000)	-0.203 (CI = +/-0.037; p = 0.000)	0.982	+6.22%
Frequency	2005.1	0.019 (CI = +/-0.006; p = 0.000)	-0.015 (CI = +/-0.049; p = 0.551)	0.620	+1.95%
Frequency	2005.2	0.018 (CI = +/-0.006; p = 0.000)	-0.008 (CI = +/-0.049; p = 0.747)	0.575	+1.81%
Frequency	2006.1	0.017 (CI = +/-0.006; p = 0.000)	-0.014 (CI = +/-0.049; p = 0.566)	0.531	+1.68%
Frequency	2006.2	0.015 (CI = +/-0.006; p = 0.000)	-0.006 (CI = +/-0.048; p = 0.795)	0.471	+1.50%
Frequency	2007.1	0.013 (CI = +/-0.006; p = 0.000)	-0.015 (CI = +/-0.046; p = 0.523)	0.415	+1.31%
Frequency	2007.2	0.013 (CI = +/-0.007; p = 0.001)	-0.014 (CI = +/-0.048; p = 0.553)	0.371	+1.30%
Frequency	2008.1	0.013 (CI = +/-0.007; p = 0.002)	-0.015 (CI = +/-0.051; p = 0.547)	0.336	+1.28%
Frequency	2008.2	0.013 (CI = +/-0.008; p = 0.003)	-0.016 (CI = +/-0.053; p = 0.543)	0.304	+1.30%
Frequency	2009.1	0.013 (CI = +/-0.009; p = 0.006)	-0.015 (CI = +/-0.056; p = 0.575)	0.280	+1.31%
Frequency	2009.2	0.014 (CI = +/-0.010; p = 0.006)	-0.020 (CI = +/-0.058; p = 0.488)	0.291	+1.44%
Frequency	2010.1	0.015 (CI = +/-0.011; p = 0.010)	-0.018 (CI = +/-0.062; p = 0.550)	0.275	+1.49%
Frequency	2010.2	0.011 (CI = +/-0.011; p = 0.044)	-0.006 (CI = +/-0.058; p = 0.839)	0.136	+1.10%
Frequency	2011.1	0.008 (CI = +/-0.011; p = 0.151)	-0.015 (CI = +/-0.058; p = 0.596)	0.043	+0.80%
Frequency	2011.2	0.010 (CI = +/-0.012; p = 0.098)	-0.021 (CI = +/-0.060; p = 0.467)	0.097	+1.02%
Frequency	2012.1	0.016 (CI = +/-0.012; p = 0.011)	-0.005 (CI = +/-0.053; p = 0.848)	0.320	+1.60%
Frequency	2012.2	0.015 (CI = +/-0.013; p = 0.033)	-0.002 (CI = +/-0.057; p = 0.951)	0.215	+1.47%
Frequency	2013.1	0.013 (CI = +/-0.015; p = 0.094)	-0.006 (CI = +/-0.062; p = 0.826)	0.108	+1.28%
Frequency	2013.2	0.007 (CI = +/-0.015; p = 0.352)	0.007 (CI = +/-0.056; p = 0.780)	-0.088	+0.65%
Frequency	2014.1	0.008 (CI = +/-0.018; p = 0.370)	0.009 (CI = +/-0.063; p = 0.741)	-0.108	+0.76%
Frequency	2014.2	0.002 (CI = +/-0.020; p = 0.825)	0.020 (CI = +/-0.063; p = 0.491)	-0.166	+0.20%
Frequency	2015.1	-0.004 (CI = +/-0.023; p = 0.672)	0.008 (CI = +/-0.066; p = 0.778)	-0.227	-0.43%
Frequency	2015.2	0.010 (CI = +/-0.009; p = 0.034)	-0.013 (CI = +/-0.023; p = 0.214)	0.480	+1.00%
Frequency	2016.1	0.012 (CI = +/-0.012; p = 0.049)	-0.010 (CI = +/-0.027; p = 0.385)	0.505	+1.20%

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)	0.729	+4.90%
Loss Cost	2005.2	0.046 (CI = +/-0.012; p = 0.000)	0.699	+4.75%
Loss Cost	2006.1	0.048 (CI = +/-0.013; p = 0.000)	0.690	+4.87%
Loss Cost	2006.2	0.047 (CI = +/-0.013; p = 0.000)	0.658	+4.77%
Loss Cost	2007.1	0.048 (CI = +/-0.014; p = 0.000)	0.653	+4.95%
Loss Cost	2007.2	0.048 (CI = +/-0.016; p = 0.000)	0.620	+4.89%
Loss Cost	2008.1	0.052 (CI = +/-0.016; p = 0.000)	0.650	+5.31%
Loss Cost	2008.2	0.052 (CI = +/-0.018; p = 0.000)	0.626	+5.38%
Loss Cost	2009.1	0.058 (CI = +/-0.018; p = 0.000)	0.688	+6.02%
Loss Cost	2009.2	0.059 (CI = +/-0.020; p = 0.000)	0.664	+6.12%
Loss Cost	2010.1	0.065 (CI = +/-0.020; p = 0.000)	0.707	+6.76%
Loss Cost	2010.2	0.063 (CI = +/-0.022; p = 0.000)	0.660	+6.52%
Loss Cost	2011.1	0.069 (CI = +/-0.024; p = 0.000)	0.687	+7.14%
Loss Cost	2011.2	0.069 (CI = +/-0.027; p = 0.000)	0.645	+7.12%
Loss Cost	2012.1	0.078 (CI = +/-0.027; p = 0.000)	0.712	+8.16%
Loss Cost	2012.2	0.073 (CI = +/-0.031; p = 0.000)	0.649	+7.60%
Loss Cost	2013.1	0.079 (CI = +/-0.034; p = 0.000)	0.649	+8.24%
Loss Cost	2013.2	0.068 (CI = +/-0.037; p = 0.002)	0.560	+7.00%
Loss Cost	2014.1	0.077 (CI = +/-0.042; p = 0.002)	0.595	+8.04%
Loss Cost	2014.2	0.068 (CI = +/-0.049; p = 0.011)	0.474	+7.03%
Loss Cost	2015.1	0.083 (CI = +/-0.056; p = 0.009)	0.544	+8.62%
Loss Cost	2015.2	0.081 (CI = +/-0.072; p = 0.031)	0.436	+8.45%
Loss Cost	2016.1	0.093 (CI = +/-0.093; p = 0.051)	0.412	+9.70%
Severity	2005.1	0.028 (CI = +/-0.011; p = 0.000)	0.482	+2.89%
Severity	2005.2	0.028 (CI = +/-0.012; p = 0.000)	0.455	+2.89%
Severity	2006.1	0.031 (CI = +/-0.012; p = 0.000)	0.482	+3.13%
Severity	2006.2	0.032 (CI = +/-0.013; p = 0.000)	0.470	+3.22%
Severity	2007.1	0.035 (CI = +/-0.014; p = 0.000)	0.520	+3.58%
Severity	2007.2	0.035 (CI = +/-0.015; p = 0.000)	0.484	+3.55%
Severity	2008.1	0.039 (CI = +/-0.015; p = 0.000)	0.536	+3.96%
Severity	2008.2	0.039 (CI = +/-0.017; p = 0.000)	0.510	+4.03%
Severity	2009.1	0.045 (CI = +/-0.017; p = 0.000)	0.592	+4.63%
Severity	2009.2	0.045 (CI = +/-0.019; p = 0.000)	0.554	+4.61%
Severity	2010.1	0.050 (CI = +/-0.019; p = 0.000)	0.604	+5.17%
Severity	2010.2	0.052 (CI = +/-0.021; p = 0.000)	0.586	+5.36%
Severity	2011.1	0.061 (CI = +/-0.021; p = 0.000)	0.681	+6.26%
Severity	2011.2	0.059 (CI = +/-0.024; p = 0.000)	0.626	+6.03%
Severity	2012.1	0.062 (CI = +/-0.026; p = 0.000)	0.622	+6.44%
Severity	2012.2	0.059 (CI = +/-0.030; p = 0.001)	0.546	+6.04%
Severity	2013.1	0.066 (CI = +/-0.033; p = 0.001)	0.580	+6.85%
Severity	2013.2	0.061 (CI = +/-0.038; p = 0.005)	0.485	+6.30%
Severity	2014.1	0.070 (CI = +/-0.044; p = 0.005)	0.517	+7.27%
Severity	2014.2	0.066 (CI = +/-0.053; p = 0.020)	0.409	+6.82%
Severity	2015.1	0.087 (CI = +/-0.056; p = 0.007)	0.570	+9.14%
Severity	2015.2	0.071 (CI = +/-0.067; p = 0.039)	0.403	+7.38%
Severity	2016.1	0.080 (CI = +/-0.088; p = 0.068)	0.361	+8.29%
Frequency	2005.1	0.019 (CI = +/-0.006; p = 0.000)	0.628	+1.96%
Frequency	2005.2	0.018 (CI = +/-0.006; p = 0.000)	0.589	+1.81%
Frequency	2006.1	0.017 (CI = +/-0.006; p = 0.000)	0.543	+1.69%
Frequency	2006.2	0.015 (CI = +/-0.006; p = 0.000)	0.491	+1.50%
Frequency	2007.1	0.013 (CI = +/-0.006; p = 0.000)	0.429	+1.32%
Frequency	2007.2	0.013 (CI = +/-0.007; p = 0.001)	0.389	+1.30%
Frequency	2008.1	0.013 (CI = +/-0.007; p = 0.001)	0.355	+1.29%
Frequency	2008.2	0.013 (CI = +/-0.008; p = 0.003)	0.325	+1.30%
Frequency	2009.1	0.013 (CI = +/-0.009; p = 0.005)	0.304	+1.33%
Frequency	2009.2	0.014 (CI = +/-0.009; p = 0.005)	0.310	+1.44%
Frequency	2010.1	0.015 (CI = +/-0.010; p = 0.007)	0.301	+1.51%
Frequency	2010.2	0.011 (CI = +/-0.010; p = 0.038)	0.185	+1.10%
Frequency	2011.1	0.008 (CI = +/-0.011; p = 0.127)	0.086	+0.83%
Frequency	2011.2	0.010 (CI = +/-0.012; p = 0.092)	0.123	+1.02%
Frequency	2012.1	0.016 (CI = +/-0.011; p = 0.008)	0.366	+1.61%
Frequency	2012.2	0.015 (CI = +/-0.013; p = 0.026)	0.275	+1.47%
Frequency	2013.1	0.013 (CI = +/-0.014; p = 0.074)	0.179	+1.30%
Frequency	2013.2	0.007 (CI = +/-0.014; p = 0.330)	0.003	+0.65%
Frequency	2014.1	0.007 (CI = +/-0.017; p = 0.366)	-0.010	+0.72%
Frequency	2014.2	0.002 (CI = +/-0.019; p = 0.820)	-0.104	+0.20%
Frequency	2015.1	-0.005 (CI = +/-0.021; p = 0.610)	-0.087	-0.48%
Frequency	2015.2	0.010 (CI = +/-0.009; p = 0.037)	0.410	+1.00%
Frequency	2016.1	0.013 (CI = +/-0.011; p = 0.028)	0.513	+1.30%

Comprehensive

Coverage = CM

End Trend Period = 2019.1

Excluded Points = NA

Parameters Included: time, seasonality

Fit	Start Date	Implied Trend		
		Time	Seasonality	Adjusted R^2
Loss Cost	2005.1	0.045 (CI = +/-0.006; p = 0.000)	-0.202 (CI = +/-0.050; p = 0.000)	0.915
Loss Cost	2005.2	0.045 (CI = +/-0.006; p = 0.000)	-0.201 (CI = +/-0.052; p = 0.000)	0.902
Loss Cost	2006.1	0.044 (CI = +/-0.007; p = 0.000)	-0.203 (CI = +/-0.054; p = 0.000)	0.898
Loss Cost	2006.2	0.044 (CI = +/-0.008; p = 0.000)	-0.205 (CI = +/-0.056; p = 0.000)	0.886
Loss Cost	2007.1	0.044 (CI = +/-0.008; p = 0.000)	-0.207 (CI = +/-0.059; p = 0.000)	0.882
Loss Cost	2007.2	0.045 (CI = +/-0.009; p = 0.000)	-0.212 (CI = +/-0.061; p = 0.000)	0.872
Loss Cost	2008.1	0.047 (CI = +/-0.009; p = 0.000)	-0.205 (CI = +/-0.062; p = 0.000)	0.878
Loss Cost	2008.2	0.050 (CI = +/-0.009; p = 0.000)	-0.217 (CI = +/-0.060; p = 0.000)	0.888
Loss Cost	2009.1	0.054 (CI = +/-0.009; p = 0.000)	-0.204 (CI = +/-0.056; p = 0.000)	0.913
Loss Cost	2009.2	0.057 (CI = +/-0.009; p = 0.000)	-0.218 (CI = +/-0.051; p = 0.000)	0.928
Loss Cost	2010.1	0.060 (CI = +/-0.009; p = 0.000)	-0.209 (CI = +/-0.049; p = 0.000)	0.940
Loss Cost	2010.2	0.061 (CI = +/-0.010; p = 0.000)	-0.211 (CI = +/-0.052; p = 0.000)	0.928
Loss Cost	2011.1	0.063 (CI = +/-0.011; p = 0.000)	-0.205 (CI = +/-0.054; p = 0.000)	0.930
Loss Cost	2011.2	0.067 (CI = +/-0.011; p = 0.000)	-0.217 (CI = +/-0.052; p = 0.000)	0.936
Loss Cost	2012.1	0.072 (CI = +/-0.011; p = 0.000)	-0.204 (CI = +/-0.046; p = 0.000)	0.957
Loss Cost	2012.2	0.071 (CI = +/-0.012; p = 0.000)	-0.202 (CI = +/-0.050; p = 0.000)	0.942
Loss Cost	2013.1	0.070 (CI = +/-0.015; p = 0.000)	-0.204 (CI = +/-0.055; p = 0.000)	0.939
Loss Cost	2013.2	0.063 (CI = +/-0.013; p = 0.000)	-0.188 (CI = +/-0.046; p = 0.000)	0.939
Loss Cost	2014.1	0.064 (CI = +/-0.016; p = 0.000)	-0.185 (CI = +/-0.052; p = 0.000)	0.938
Loss Cost	2014.2	0.061 (CI = +/-0.020; p = 0.000)	-0.179 (CI = +/-0.057; p = 0.000)	0.908
Loss Cost	2015.1	0.064 (CI = +/-0.025; p = 0.001)	-0.174 (CI = +/-0.065; p = 0.001)	0.909
Loss Cost	2015.2	0.075 (CI = +/-0.028; p = 0.001)	-0.191 (CI = +/-0.064; p = 0.001)	0.924
Loss Cost	2016.1	0.064 (CI = +/-0.029; p = 0.004)	-0.203 (CI = +/-0.059; p = 0.001)	0.955
Severity	2005.1	0.025 (CI = +/-0.007; p = 0.000)	-0.186 (CI = +/-0.058; p = 0.000)	0.778
Severity	2005.2	0.026 (CI = +/-0.007; p = 0.000)	-0.192 (CI = +/-0.059; p = 0.000)	0.775
Severity	2006.1	0.027 (CI = +/-0.008; p = 0.000)	-0.188 (CI = +/-0.061; p = 0.000)	0.778
Severity	2006.2	0.030 (CI = +/-0.008; p = 0.000)	-0.199 (CI = +/-0.059; p = 0.000)	0.802
Severity	2007.1	0.031 (CI = +/-0.008; p = 0.000)	-0.192 (CI = +/-0.059; p = 0.000)	0.816
Severity	2007.2	0.033 (CI = +/-0.009; p = 0.000)	-0.198 (CI = +/-0.061; p = 0.000)	0.808
Severity	2008.1	0.035 (CI = +/-0.009; p = 0.000)	-0.191 (CI = +/-0.061; p = 0.000)	0.821
Severity	2008.2	0.037 (CI = +/-0.010; p = 0.000)	-0.201 (CI = +/-0.060; p = 0.000)	0.834
Severity	2009.1	0.041 (CI = +/-0.009; p = 0.000)	-0.190 (CI = +/-0.057; p = 0.000)	0.867
Severity	2009.2	0.043 (CI = +/-0.010; p = 0.000)	-0.198 (CI = +/-0.057; p = 0.000)	0.867
Severity	2010.1	0.045 (CI = +/-0.011; p = 0.000)	-0.190 (CI = +/-0.058; p = 0.000)	0.878
Severity	2010.2	0.051 (CI = +/-0.009; p = 0.000)	-0.207 (CI = +/-0.049; p = 0.000)	0.919
Severity	2011.1	0.056 (CI = +/-0.008; p = 0.000)	-0.193 (CI = +/-0.037; p = 0.000)	0.958
Severity	2011.2	0.057 (CI = +/-0.008; p = 0.000)	-0.197 (CI = +/-0.039; p = 0.000)	0.952
Severity	2012.1	0.056 (CI = +/-0.010; p = 0.000)	-0.200 (CI = +/-0.042; p = 0.000)	0.950
Severity	2012.2	0.057 (CI = +/-0.011; p = 0.000)	-0.202 (CI = +/-0.045; p = 0.000)	0.937
Severity	2013.1	0.058 (CI = +/-0.013; p = 0.000)	-0.199 (CI = +/-0.049; p = 0.000)	0.937
Severity	2013.2	0.059 (CI = +/-0.016; p = 0.000)	-0.201 (CI = +/-0.055; p = 0.000)	0.916
Severity	2014.1	0.060 (CI = +/-0.019; p = 0.000)	-0.200 (CI = +/-0.062; p = 0.000)	0.913
Severity	2014.2	0.065 (CI = +/-0.023; p = 0.000)	-0.210 (CI = +/-0.067; p = 0.000)	0.901
Severity	2015.1	0.076 (CI = +/-0.021; p = 0.000)	-0.194 (CI = +/-0.055; p = 0.000)	0.949
Severity	2015.2	0.069 (CI = +/-0.027; p = 0.001)	-0.184 (CI = +/-0.061; p = 0.001)	0.923
Severity	2016.1	0.056 (CI = +/-0.021; p = 0.002)	-0.198 (CI = +/-0.042; p = 0.000)	0.975
Frequency	2005.1	0.020 (CI = +/-0.006; p = 0.000)	-0.016 (CI = +/-0.051; p = 0.520)	0.602
Frequency	2005.2	0.018 (CI = +/-0.006; p = 0.000)	-0.009 (CI = +/-0.051; p = 0.723)	0.552
Frequency	2006.1	0.017 (CI = +/-0.007; p = 0.000)	-0.015 (CI = +/-0.051; p = 0.558)	0.504
Frequency	2006.2	0.015 (CI = +/-0.007; p = 0.000)	-0.006 (CI = +/-0.050; p = 0.804)	0.437
Frequency	2007.1	0.013 (CI = +/-0.007; p = 0.001)	-0.014 (CI = +/-0.049; p = 0.548)	0.373
Frequency	2007.2	0.013 (CI = +/-0.007; p = 0.002)	-0.014 (CI = +/-0.051; p = 0.583)	0.327
Frequency	2008.1	0.013 (CI = +/-0.008; p = 0.004)	-0.015 (CI = +/-0.053; p = 0.577)	0.289
Frequency	2008.2	0.013 (CI = +/-0.009; p = 0.007)	-0.015 (CI = +/-0.056; p = 0.573)	0.257
Frequency	2009.1	0.013 (CI = +/-0.010; p = 0.012)	-0.015 (CI = +/-0.059; p = 0.602)	0.231
Frequency	2009.2	0.014 (CI = +/-0.011; p = 0.012)	-0.020 (CI = +/-0.062; p = 0.506)	0.245
Frequency	2010.1	0.015 (CI = +/-0.012; p = 0.018)	-0.018 (CI = +/-0.065; p = 0.563)	0.229
Frequency	2010.2	0.010 (CI = +/-0.012; p = 0.085)	-0.004 (CI = +/-0.062; p = 0.898)	0.076
Frequency	2011.1	0.007 (CI = +/-0.013; p = 0.242)	-0.013 (CI = +/-0.062; p = 0.671)	-0.021
Frequency	2011.2	0.010 (CI = +/-0.014; p = 0.163)	-0.020 (CI = +/-0.065; p = 0.527)	0.028
Frequency	2012.1	0.016 (CI = +/-0.013; p = 0.024)	-0.004 (CI = +/-0.058; p = 0.869)	0.250
Frequency	2012.2	0.014 (CI = +/-0.016; p = 0.071)	0.000 (CI = +/-0.063; p = 0.989)	0.137
Frequency	2013.1	0.012 (CI = +/-0.018; p = 0.166)	-0.005 (CI = +/-0.068; p = 0.877)	0.021
Frequency	2013.2	0.004 (CI = +/-0.018; p = 0.641)	0.013 (CI = +/-0.061; p = 0.636)	-0.152
Frequency	2014.1	0.005 (CI = +/-0.021; p = 0.632)	0.015 (CI = +/-0.068; p = 0.631)	-0.177
Frequency	2014.2	-0.004 (CI = +/-0.023; p = 0.685)	0.031 (CI = +/-0.067; p = 0.309)	-0.090
Frequency	2015.1	-0.012 (CI = +/-0.026; p = 0.305)	0.019 (CI = +/-0.067; p = 0.504)	-0.031
Frequency	2015.2	0.006 (CI = +/-0.009; p = 0.177)	-0.007 (CI = +/-0.022; p = 0.449)	0.092
Frequency	2016.1	0.008 (CI = +/-0.013; p = 0.181)	-0.005 (CI = +/-0.026; p = 0.631)	0.130

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)	0.703	+4.58%
Loss Cost	2005.2	0.043 (CI = +/-0.012; p = 0.000)	0.670	+4.39%
Loss Cost	2006.1	0.044 (CI = +/-0.013; p = 0.000)	0.658	+4.49%
Loss Cost	2006.2	0.043 (CI = +/-0.014; p = 0.000)	0.620	+4.36%
Loss Cost	2007.1	0.044 (CI = +/-0.015; p = 0.000)	0.612	+4.52%
Loss Cost	2007.2	0.043 (CI = +/-0.016; p = 0.000)	0.571	+4.42%
Loss Cost	2008.1	0.047 (CI = +/-0.017; p = 0.000)	0.603	+4.82%
Loss Cost	2008.2	0.047 (CI = +/-0.018; p = 0.000)	0.572	+4.85%
Loss Cost	2009.1	0.054 (CI = +/-0.018; p = 0.000)	0.642	+5.51%
Loss Cost	2009.2	0.054 (CI = +/-0.020; p = 0.000)	0.611	+5.56%
Loss Cost	2010.1	0.060 (CI = +/-0.021; p = 0.000)	0.658	+6.21%
Loss Cost	2010.2	0.057 (CI = +/-0.024; p = 0.000)	0.600	+5.87%
Loss Cost	2011.1	0.063 (CI = +/-0.025; p = 0.000)	0.628	+6.50%
Loss Cost	2011.2	0.062 (CI = +/-0.029; p = 0.000)	0.572	+6.38%
Loss Cost	2012.1	0.072 (CI = +/-0.030; p = 0.000)	0.649	+7.46%
Loss Cost	2012.2	0.065 (CI = +/-0.033; p = 0.001)	0.566	+6.71%
Loss Cost	2013.1	0.070 (CI = +/-0.039; p = 0.002)	0.558	+7.30%
Loss Cost	2013.2	0.055 (CI = +/-0.040; p = 0.012)	0.436	+5.68%
Loss Cost	2014.1	0.064 (CI = +/-0.047; p = 0.012)	0.468	+6.65%
Loss Cost	2014.2	0.050 (CI = +/-0.053; p = 0.062)	0.292	+5.13%
Loss Cost	2015.1	0.064 (CI = +/-0.064; p = 0.050)	0.364	+6.60%
Loss Cost	2015.2	0.057 (CI = +/-0.084; p = 0.152)	0.194	+5.82%
Loss Cost	2016.1	0.064 (CI = +/-0.118; p = 0.224)	0.133	+6.58%
Severity	2005.1	0.025 (CI = +/-0.011; p = 0.000)	0.426	+2.55%
Severity	2005.2	0.025 (CI = +/-0.012; p = 0.000)	0.393	+2.52%
Severity	2006.1	0.027 (CI = +/-0.013; p = 0.000)	0.421	+2.75%
Severity	2006.2	0.028 (CI = +/-0.014; p = 0.000)	0.405	+2.82%
Severity	2007.1	0.031 (CI = +/-0.014; p = 0.000)	0.459	+3.18%
Severity	2007.2	0.031 (CI = +/-0.015; p = 0.000)	0.416	+3.11%
Severity	2008.1	0.035 (CI = +/-0.016; p = 0.000)	0.471	+3.52%
Severity	2008.2	0.035 (CI = +/-0.017; p = 0.000)	0.439	+3.54%
Severity	2009.1	0.041 (CI = +/-0.018; p = 0.000)	0.530	+4.15%
Severity	2009.2	0.040 (CI = +/-0.019; p = 0.000)	0.483	+4.09%
Severity	2010.1	0.045 (CI = +/-0.020; p = 0.000)	0.537	+4.64%
Severity	2010.2	0.047 (CI = +/-0.023; p = 0.001)	0.511	+4.80%
Severity	2011.1	0.056 (CI = +/-0.023; p = 0.000)	0.620	+5.73%
Severity	2011.2	0.053 (CI = +/-0.026; p = 0.001)	0.550	+5.40%
Severity	2012.1	0.056 (CI = +/-0.029; p = 0.001)	0.539	+5.78%
Severity	2012.2	0.051 (CI = +/-0.033; p = 0.006)	0.441	+5.22%
Severity	2013.1	0.058 (CI = +/-0.037; p = 0.005)	0.475	+6.01%
Severity	2013.2	0.051 (CI = +/-0.043; p = 0.025)	0.349	+5.22%
Severity	2014.1	0.060 (CI = +/-0.051; p = 0.026)	0.378	+6.16%
Severity	2014.2	0.052 (CI = +/-0.062; p = 0.089)	0.234	+5.37%
Severity	2015.1	0.076 (CI = +/-0.069; p = 0.036)	0.415	+7.87%
Severity	2015.2	0.051 (CI = +/-0.081; p = 0.172)	0.167	+5.28%
Severity	2016.1	0.056 (CI = +/-0.114; p = 0.262)	0.091	+5.78%
Frequency	2005.1	0.020 (CI = +/-0.006; p = 0.000)	0.610	+1.98%
Frequency	2005.2	0.018 (CI = +/-0.006; p = 0.000)	0.567	+1.82%
Frequency	2006.1	0.017 (CI = +/-0.006; p = 0.000)	0.517	+1.70%
Frequency	2006.2	0.015 (CI = +/-0.007; p = 0.000)	0.459	+1.50%
Frequency	2007.1	0.013 (CI = +/-0.007; p = 0.001)	0.390	+1.30%
Frequency	2007.2	0.013 (CI = +/-0.007; p = 0.001)	0.348	+1.27%
Frequency	2008.1	0.013 (CI = +/-0.008; p = 0.003)	0.312	+1.26%
Frequency	2008.2	0.013 (CI = +/-0.009; p = 0.007)	0.281	+1.27%
Frequency	2009.1	0.013 (CI = +/-0.010; p = 0.011)	0.260	+1.30%
Frequency	2009.2	0.014 (CI = +/-0.010; p = 0.011)	0.267	+1.41%
Frequency	2010.1	0.015 (CI = +/-0.012; p = 0.015)	0.258	+1.50%
Frequency	2010.2	0.010 (CI = +/-0.011; p = 0.076)	0.133	+1.03%
Frequency	2011.1	0.007 (CI = +/-0.012; p = 0.229)	0.035	+0.72%
Frequency	2011.2	0.009 (CI = +/-0.014; p = 0.170)	0.068	+0.93%
Frequency	2012.1	0.016 (CI = +/-0.013; p = 0.019)	0.306	+1.59%
Frequency	2012.2	0.014 (CI = +/-0.015; p = 0.057)	0.209	+1.42%
Frequency	2013.1	0.012 (CI = +/-0.017; p = 0.146)	0.108	+1.21%
Frequency	2013.2	0.004 (CI = +/-0.017; p = 0.574)	-0.064	+0.43%
Frequency	2014.1	0.005 (CI = +/-0.020; p = 0.616)	-0.079	+0.46%
Frequency	2014.2	-0.002 (CI = +/-0.023; p = 0.822)	-0.117	-0.23%
Frequency	2015.1	-0.012 (CI = +/-0.024; p = 0.283)	0.042	-1.17%
Frequency	2015.2	0.005 (CI = +/-0.009; p = 0.193)	0.141	+0.51%
Frequency	2016.1	0.008 (CI = +/-0.011; p = 0.140)	0.257	+0.76%

All Perils

Coverage = AP

End Trend Period = 2021.1

Excluded Points = NA

Parameters Included: time, seasonality

Fit	Start Date	Time		Seasonality		Implied Trend	
						Adjusted R^2	Rate
Loss Cost	2005.1	0.028	(CI = +/-0.007; p = 0.000)	-0.087	(CI = +/-0.068; p = 0.014)	0.686	+2.87%
Loss Cost	2005.2	0.029	(CI = +/-0.008; p = 0.000)	-0.093	(CI = +/-0.069; p = 0.010)	0.685	+2.98%
Loss Cost	2006.1	0.029	(CI = +/-0.008; p = 0.000)	-0.093	(CI = +/-0.072; p = 0.013)	0.673	+2.99%
Loss Cost	2006.2	0.030	(CI = +/-0.009; p = 0.000)	-0.095	(CI = +/-0.074; p = 0.015)	0.649	+3.02%
Loss Cost	2007.1	0.029	(CI = +/-0.009; p = 0.000)	-0.100	(CI = +/-0.076; p = 0.012)	0.628	+2.92%
Loss Cost	2007.2	0.029	(CI = +/-0.010; p = 0.000)	-0.099	(CI = +/-0.079; p = 0.017)	0.589	+2.90%
Loss Cost	2008.1	0.030	(CI = +/-0.010; p = 0.000)	-0.092	(CI = +/-0.081; p = 0.028)	0.602	+3.06%
Loss Cost	2008.2	0.032	(CI = +/-0.011; p = 0.000)	-0.100	(CI = +/-0.083; p = 0.020)	0.603	+3.24%
Loss Cost	2009.1	0.032	(CI = +/-0.012; p = 0.000)	-0.098	(CI = +/-0.086; p = 0.029)	0.594	+3.30%
Loss Cost	2009.2	0.034	(CI = +/-0.013; p = 0.000)	-0.103	(CI = +/-0.090; p = 0.026)	0.579	+3.44%
Loss Cost	2010.1	0.036	(CI = +/-0.014; p = 0.000)	-0.096	(CI = +/-0.092; p = 0.042)	0.588	+3.64%
Loss Cost	2010.2	0.037	(CI = +/-0.015; p = 0.000)	-0.101	(CI = +/-0.097; p = 0.043)	0.560	+3.76%
Loss Cost	2011.1	0.039	(CI = +/-0.017; p = 0.000)	-0.094	(CI = +/-0.101; p = 0.067)	0.566	+3.97%
Loss Cost	2011.2	0.040	(CI = +/-0.019; p = 0.000)	-0.097	(CI = +/-0.107; p = 0.073)	0.524	+4.06%
Loss Cost	2012.1	0.042	(CI = +/-0.020; p = 0.000)	-0.090	(CI = +/-0.112; p = 0.107)	0.525	+4.28%
Loss Cost	2012.2	0.044	(CI = +/-0.023; p = 0.001)	-0.096	(CI = +/-0.119; p = 0.105)	0.492	+4.49%
Loss Cost	2013.1	0.045	(CI = +/-0.026; p = 0.002)	-0.094	(CI = +/-0.127; p = 0.134)	0.472	+4.58%
Loss Cost	2013.2	0.044	(CI = +/-0.030; p = 0.007)	-0.091	(CI = +/-0.137; p = 0.173)	0.383	+4.48%
Loss Cost	2014.1	0.036	(CI = +/-0.032; p = 0.030)	-0.110	(CI = +/-0.140; p = 0.112)	0.333	+3.70%
Loss Cost	2014.2	0.031	(CI = +/-0.037; p = 0.097)	-0.096	(CI = +/-0.149; p = 0.187)	0.173	+3.10%
Loss Cost	2015.1	0.020	(CI = +/-0.040; p = 0.290)	-0.118	(CI = +/-0.151; p = 0.112)	0.160	+2.04%
Loss Cost	2015.2	0.025	(CI = +/-0.049; p = 0.279)	-0.128	(CI = +/-0.168; p = 0.118)	0.142	+2.50%
Loss Cost	2016.1	0.001	(CI = +/-0.042; p = 0.946)	-0.171	(CI = +/-0.135; p = 0.019)	0.396	+0.13%
Severity	2005.1	0.027	(CI = +/-0.006; p = 0.000)	-0.033	(CI = +/-0.059; p = 0.263)	0.716	+2.78%
Severity	2005.2	0.028	(CI = +/-0.007; p = 0.000)	-0.037	(CI = +/-0.060; p = 0.217)	0.710	+2.86%
Severity	2006.1	0.030	(CI = +/-0.007; p = 0.000)	-0.030	(CI = +/-0.060; p = 0.320)	0.728	+3.01%
Severity	2006.2	0.031	(CI = +/-0.007; p = 0.000)	-0.039	(CI = +/-0.059; p = 0.189)	0.749	+3.19%
Severity	2007.1	0.031	(CI = +/-0.007; p = 0.000)	-0.042	(CI = +/-0.061; p = 0.175)	0.728	+3.13%
Severity	2007.2	0.030	(CI = +/-0.008; p = 0.000)	-0.038	(CI = +/-0.063; p = 0.232)	0.693	+3.05%
Severity	2008.1	0.033	(CI = +/-0.008; p = 0.000)	-0.025	(CI = +/-0.058; p = 0.395)	0.757	+3.35%
Severity	2008.2	0.037	(CI = +/-0.006; p = 0.000)	-0.042	(CI = +/-0.048; p = 0.082)	0.850	+3.76%
Severity	2009.1	0.039	(CI = +/-0.006; p = 0.000)	-0.034	(CI = +/-0.047; p = 0.140)	0.866	+3.95%
Severity	2009.2	0.040	(CI = +/-0.007; p = 0.000)	-0.039	(CI = +/-0.048; p = 0.107)	0.860	+4.06%
Severity	2010.1	0.042	(CI = +/-0.007; p = 0.000)	-0.032	(CI = +/-0.047; p = 0.178)	0.872	+4.26%
Severity	2010.2	0.044	(CI = +/-0.007; p = 0.000)	-0.041	(CI = +/-0.045; p = 0.069)	0.890	+4.52%
Severity	2011.1	0.046	(CI = +/-0.007; p = 0.000)	-0.034	(CI = +/-0.043; p = 0.121)	0.903	+4.76%
Severity	2011.2	0.046	(CI = +/-0.008; p = 0.000)	-0.033	(CI = +/-0.046; p = 0.146)	0.886	+4.75%
Severity	2012.1	0.045	(CI = +/-0.009; p = 0.000)	-0.038	(CI = +/-0.047; p = 0.106)	0.872	+4.58%
Severity	2012.2	0.046	(CI = +/-0.010; p = 0.000)	-0.042	(CI = +/-0.050; p = 0.092)	0.858	+4.71%
Severity	2013.1	0.045	(CI = +/-0.011; p = 0.000)	-0.044	(CI = +/-0.053; p = 0.097)	0.837	+4.64%
Severity	2013.2	0.044	(CI = +/-0.012; p = 0.000)	-0.040	(CI = +/-0.056; p = 0.155)	0.795	+4.48%
Severity	2014.1	0.038	(CI = +/-0.011; p = 0.000)	-0.054	(CI = +/-0.048; p = 0.030)	0.814	+3.88%
Severity	2014.2	0.038	(CI = +/-0.013; p = 0.000)	-0.055	(CI = +/-0.052; p = 0.042)	0.767	+3.91%
Severity	2015.1	0.039	(CI = +/-0.015; p = 0.000)	-0.054	(CI = +/-0.057; p = 0.061)	0.740	+3.93%
Severity	2015.2	0.033	(CI = +/-0.017; p = 0.001)	-0.043	(CI = +/-0.058; p = 0.126)	0.639	+3.38%
Severity	2016.1	0.025	(CI = +/-0.014; p = 0.003)	-0.058	(CI = +/-0.044; p = 0.016)	0.707	+2.52%
Frequency	2005.1	0.001	(CI = +/-0.006; p = 0.787)	-0.054	(CI = +/-0.062; p = 0.085)	0.038	+0.09%
Frequency	2005.2	0.001	(CI = +/-0.007; p = 0.717)	-0.056	(CI = +/-0.064; p = 0.083)	0.040	+0.12%
Frequency	2006.1	0.000	(CI = +/-0.007; p = 0.965)	-0.063	(CI = +/-0.064; p = 0.053)	0.065	-0.02%
Frequency	2006.2	-0.002	(CI = +/-0.007; p = 0.663)	-0.056	(CI = +/-0.064; p = 0.088)	0.047	-0.16%
Frequency	2007.1	-0.002	(CI = +/-0.008; p = 0.587)	-0.058	(CI = +/-0.067; p = 0.084)	0.052	-0.21%
Frequency	2007.2	-0.001	(CI = +/-0.009; p = 0.723)	-0.061	(CI = +/-0.069; p = 0.079)	0.055	-0.15%
Frequency	2008.1	-0.003	(CI = +/-0.009; p = 0.518)	-0.067	(CI = +/-0.070; p = 0.059)	0.083	-0.29%
Frequency	2008.2	-0.005	(CI = +/-0.009; p = 0.280)	-0.058	(CI = +/-0.070; p = 0.103)	0.087	-0.50%
Frequency	2009.1	-0.006	(CI = +/-0.010; p = 0.208)	-0.063	(CI = +/-0.072; p = 0.085)	0.109	-0.63%
Frequency	2009.2	-0.006	(CI = +/-0.011; p = 0.274)	-0.065	(CI = +/-0.076; p = 0.092)	0.105	-0.59%
Frequency	2010.1	-0.006	(CI = +/-0.012; p = 0.313)	-0.065	(CI = +/-0.080; p = 0.106)	0.081	-0.59%
Frequency	2010.2	-0.007	(CI = +/-0.013; p = 0.257)	-0.059	(CI = +/-0.083; p = 0.152)	0.083	-0.73%
Frequency	2011.1	-0.007	(CI = +/-0.014; p = 0.290)	-0.060	(CI = +/-0.088; p = 0.168)	0.059	-0.75%
Frequency	2011.2	-0.007	(CI = +/-0.016; p = 0.403)	-0.063	(CI = +/-0.093; p = 0.168)	0.052	-0.65%
Frequency	2012.1	-0.003	(CI = +/-0.017; p = 0.725)	-0.052	(CI = +/-0.094; p = 0.260)	-0.029	-0.29%
Frequency	2012.2	-0.002	(CI = +/-0.019; p = 0.820)	-0.054	(CI = +/-0.100; p = 0.267)	-0.034	-0.21%
Frequency	2013.1	-0.001	(CI = +/-0.022; p = 0.951)	-0.050	(CI = +/-0.107; p = 0.331)	-0.065	-0.06%
Frequency	2013.2	0.000	(CI = +/-0.025; p = 0.999)	-0.052	(CI = +/-0.116; p = 0.349)	-0.075	+0.00%
Frequency	2014.1	-0.002	(CI = +/-0.029; p = 0.900)	-0.056	(CI = +/-0.124; p = 0.344)	-0.078	-0.17%
Frequency	2014.2	-0.008	(CI = +/-0.033; p = 0.609)	-0.041	(CI = +/-0.131; p = 0.507)	-0.097	-0.78%
Frequency	2015.1	-0.018	(CI = +/-0.034; p = 0.262)	-0.064	(CI = +/-0.129; p = 0.296)	0.050	-1.82%
Frequency	2015.2	-0.009	(CI = +/-0.039; p = 0.633)	-0.085	(CI = +/-0.135; p = 0.187)	0.047	-0.85%
Frequency	2016.1	-0.024	(CI = +/-0.040; p = 0.207)	-0.113	(CI = +/-0.126; p = 0.072)	0.294	-2.33%

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	0.028 (CI = +/-0.008; p = 0.000)	0.627	+2.87%
Loss Cost	2005.2	0.029 (CI = +/-0.008; p = 0.000)	0.617	+2.93%
Loss Cost	2006.1	0.029 (CI = +/-0.009; p = 0.000)	0.605	+2.99%
Loss Cost	2006.2	0.029 (CI = +/-0.009; p = 0.000)	0.576	+2.96%
Loss Cost	2007.1	0.029 (CI = +/-0.010; p = 0.000)	0.542	+2.92%
Loss Cost	2007.2	0.028 (CI = +/-0.011; p = 0.000)	0.501	+2.82%
Loss Cost	2008.1	0.030 (CI = +/-0.011; p = 0.000)	0.530	+3.06%
Loss Cost	2008.2	0.031 (CI = +/-0.012; p = 0.000)	0.517	+3.15%
Loss Cost	2009.1	0.032 (CI = +/-0.013; p = 0.000)	0.515	+3.30%
Loss Cost	2009.2	0.033 (CI = +/-0.014; p = 0.000)	0.488	+3.33%
Loss Cost	2010.1	0.036 (CI = +/-0.015; p = 0.000)	0.515	+3.64%
Loss Cost	2010.2	0.036 (CI = +/-0.017; p = 0.000)	0.478	+3.63%
Loss Cost	2011.1	0.039 (CI = +/-0.018; p = 0.000)	0.502	+3.97%
Loss Cost	2011.2	0.038 (CI = +/-0.020; p = 0.001)	0.454	+3.91%
Loss Cost	2012.1	0.042 (CI = +/-0.021; p = 0.001)	0.472	+4.28%
Loss Cost	2012.2	0.042 (CI = +/-0.024; p = 0.002)	0.429	+4.30%
Loss Cost	2013.1	0.045 (CI = +/-0.027; p = 0.003)	0.418	+4.58%
Loss Cost	2013.2	0.042 (CI = +/-0.030; p = 0.011)	0.336	+4.25%
Loss Cost	2014.1	0.036 (CI = +/-0.034; p = 0.039)	0.233	+3.70%
Loss Cost	2014.2	0.028 (CI = +/-0.038; p = 0.138)	0.105	+2.80%
Loss Cost	2015.1	0.020 (CI = +/-0.043; p = 0.327)	0.004	+2.04%
Loss Cost	2015.2	0.019 (CI = +/-0.052; p = 0.425)	-0.029	+1.95%
Loss Cost	2016.1	0.001 (CI = +/-0.056; p = 0.960)	-0.111	+0.13%
Severity	2005.1	0.027 (CI = +/-0.006; p = 0.000)	0.713	+2.78%
Severity	2005.2	0.028 (CI = +/-0.007; p = 0.000)	0.705	+2.83%
Severity	2006.1	0.030 (CI = +/-0.007; p = 0.000)	0.728	+3.01%
Severity	2006.2	0.031 (CI = +/-0.007; p = 0.000)	0.742	+3.16%
Severity	2007.1	0.031 (CI = +/-0.007; p = 0.000)	0.718	+3.13%
Severity	2007.2	0.030 (CI = +/-0.008; p = 0.000)	0.687	+3.02%
Severity	2008.1	0.033 (CI = +/-0.007; p = 0.000)	0.759	+3.35%
Severity	2008.2	0.037 (CI = +/-0.007; p = 0.000)	0.836	+3.72%
Severity	2009.1	0.039 (CI = +/-0.007; p = 0.000)	0.858	+3.95%
Severity	2009.2	0.039 (CI = +/-0.007; p = 0.000)	0.848	+4.02%
Severity	2010.1	0.042 (CI = +/-0.007; p = 0.000)	0.866	+4.26%
Severity	2010.2	0.044 (CI = +/-0.007; p = 0.000)	0.875	+4.47%
Severity	2011.1	0.046 (CI = +/-0.007; p = 0.000)	0.895	+4.76%
Severity	2011.2	0.046 (CI = +/-0.008; p = 0.000)	0.878	+4.69%
Severity	2012.1	0.045 (CI = +/-0.009; p = 0.000)	0.857	+4.58%
Severity	2012.2	0.045 (CI = +/-0.010; p = 0.000)	0.838	+4.63%
Severity	2013.1	0.045 (CI = +/-0.011; p = 0.000)	0.814	+4.64%
Severity	2013.2	0.043 (CI = +/-0.013; p = 0.000)	0.776	+4.38%
Severity	2014.1	0.038 (CI = +/-0.013; p = 0.000)	0.741	+3.88%
Severity	2014.2	0.037 (CI = +/-0.015; p = 0.000)	0.684	+3.74%
Severity	2015.1	0.039 (CI = +/-0.017; p = 0.000)	0.658	+3.93%
Severity	2015.2	0.031 (CI = +/-0.018; p = 0.003)	0.572	+3.20%
Severity	2016.1	0.025 (CI = +/-0.019; p = 0.016)	0.439	+2.52%
Frequency	2005.1	0.001 (CI = +/-0.007; p = 0.794)	-0.030	+0.09%
Frequency	2005.2	0.001 (CI = +/-0.007; p = 0.797)	-0.031	+0.09%
Frequency	2006.1	0.000 (CI = +/-0.007; p = 0.967)	-0.034	-0.02%
Frequency	2006.2	-0.002 (CI = +/-0.008; p = 0.604)	-0.026	-0.20%
Frequency	2007.1	-0.002 (CI = +/-0.008; p = 0.602)	-0.026	-0.21%
Frequency	2007.2	-0.002 (CI = +/-0.009; p = 0.655)	-0.030	-0.20%
Frequency	2008.1	-0.003 (CI = +/-0.010; p = 0.541)	-0.024	-0.29%
Frequency	2008.2	-0.006 (CI = +/-0.010; p = 0.251)	0.015	-0.55%
Frequency	2009.1	-0.006 (CI = +/-0.010; p = 0.228)	0.022	-0.63%
Frequency	2009.2	-0.007 (CI = +/-0.011; p = 0.244)	0.019	-0.66%
Frequency	2010.1	-0.006 (CI = +/-0.012; p = 0.332)	-0.001	-0.59%
Frequency	2010.2	-0.008 (CI = +/-0.013; p = 0.225)	0.026	-0.80%
Frequency	2011.1	-0.007 (CI = +/-0.015; p = 0.302)	0.006	-0.75%
Frequency	2011.2	-0.007 (CI = +/-0.016; p = 0.351)	-0.004	-0.75%
Frequency	2012.1	-0.003 (CI = +/-0.017; p = 0.728)	-0.051	-0.29%
Frequency	2012.2	-0.003 (CI = +/-0.019; p = 0.738)	-0.055	-0.31%
Frequency	2013.1	-0.001 (CI = +/-0.022; p = 0.951)	-0.066	-0.06%
Frequency	2013.2	-0.001 (CI = +/-0.025; p = 0.918)	-0.071	-0.12%
Frequency	2014.1	-0.002 (CI = +/-0.028; p = 0.899)	-0.076	-0.17%
Frequency	2014.2	-0.009 (CI = +/-0.031; p = 0.540)	-0.049	-0.90%
Frequency	2015.1	-0.018 (CI = +/-0.034; p = 0.264)	0.031	-1.82%
Frequency	2015.2	-0.012 (CI = +/-0.040; p = 0.515)	-0.052	-1.20%
Frequency	2016.1	-0.024 (CI = +/-0.045; p = 0.270)	0.037	-2.33%

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	0.033 (CI = +/-0.008; p = 0.000)	0.690	+3.37%
Loss Cost	2005.2	0.034 (CI = +/-0.009; p = 0.000)	0.687	+3.48%
Loss Cost	2006.1	0.035 (CI = +/-0.009; p = 0.000)	0.683	+3.60%
Loss Cost	2006.2	0.036 (CI = +/-0.010; p = 0.000)	0.660	+3.62%
Loss Cost	2007.1	0.036 (CI = +/-0.011; p = 0.000)	0.632	+3.61%
Loss Cost	2007.2	0.035 (CI = +/-0.012; p = 0.000)	0.596	+3.55%
Loss Cost	2008.1	0.038 (CI = +/-0.012; p = 0.000)	0.645	+3.92%
Loss Cost	2008.2	0.040 (CI = +/-0.013; p = 0.000)	0.645	+4.12%
Loss Cost	2009.1	0.043 (CI = +/-0.014; p = 0.000)	0.661	+4.42%
Loss Cost	2009.2	0.045 (CI = +/-0.015; p = 0.000)	0.649	+4.58%
Loss Cost	2010.1	0.050 (CI = +/-0.015; p = 0.000)	0.707	+5.13%
Loss Cost	2010.2	0.052 (CI = +/-0.017; p = 0.000)	0.689	+5.29%
Loss Cost	2011.1	0.058 (CI = +/-0.017; p = 0.000)	0.753	+5.97%
Loss Cost	2011.2	0.060 (CI = +/-0.019; p = 0.000)	0.732	+6.15%
Loss Cost	2012.1	0.068 (CI = +/-0.019; p = 0.000)	0.800	+7.01%
Loss Cost	2012.2	0.072 (CI = +/-0.021; p = 0.000)	0.800	+7.45%
Loss Cost	2013.1	0.081 (CI = +/-0.020; p = 0.000)	0.850	+8.39%
Loss Cost	2013.2	0.082 (CI = +/-0.024; p = 0.000)	0.824	+8.56%
Loss Cost	2014.1	0.081 (CI = +/-0.029; p = 0.000)	0.782	+8.49%
Loss Cost	2014.2	0.077 (CI = +/-0.034; p = 0.001)	0.714	+7.96%
Loss Cost	2015.1	0.075 (CI = +/-0.042; p = 0.003)	0.636	+7.81%
Loss Cost	2015.2	0.088 (CI = +/-0.050; p = 0.004)	0.677	+9.24%
Loss Cost	2016.1	0.074 (CI = +/-0.061; p = 0.025)	0.528	+7.67%
Severity	2005.1	0.026 (CI = +/-0.008; p = 0.000)	0.636	+2.68%
Severity	2005.2	0.027 (CI = +/-0.008; p = 0.000)	0.624	+2.75%
Severity	2006.1	0.029 (CI = +/-0.008; p = 0.000)	0.653	+2.95%
Severity	2006.2	0.031 (CI = +/-0.009; p = 0.000)	0.672	+3.14%
Severity	2007.1	0.031 (CI = +/-0.009; p = 0.000)	0.641	+3.10%
Severity	2007.2	0.029 (CI = +/-0.010; p = 0.000)	0.597	+2.96%
Severity	2008.1	0.033 (CI = +/-0.010; p = 0.000)	0.689	+3.37%
Severity	2008.2	0.038 (CI = +/-0.009; p = 0.000)	0.791	+3.85%
Severity	2009.1	0.041 (CI = +/-0.009; p = 0.000)	0.824	+4.16%
Severity	2009.2	0.042 (CI = +/-0.009; p = 0.000)	0.814	+4.27%
Severity	2010.1	0.045 (CI = +/-0.009; p = 0.000)	0.845	+4.62%
Severity	2010.2	0.048 (CI = +/-0.009; p = 0.000)	0.865	+4.95%
Severity	2011.1	0.053 (CI = +/-0.009; p = 0.000)	0.903	+5.40%
Severity	2011.2	0.053 (CI = +/-0.010; p = 0.000)	0.886	+5.40%
Severity	2012.1	0.052 (CI = +/-0.011; p = 0.000)	0.864	+5.34%
Severity	2012.2	0.054 (CI = +/-0.013; p = 0.000)	0.851	+5.52%
Severity	2013.1	0.055 (CI = +/-0.015; p = 0.000)	0.833	+5.69%
Severity	2013.2	0.053 (CI = +/-0.017; p = 0.000)	0.790	+5.47%
Severity	2014.1	0.048 (CI = +/-0.019; p = 0.000)	0.738	+4.87%
Severity	2014.2	0.047 (CI = +/-0.023; p = 0.001)	0.676	+4.85%
Severity	2015.1	0.053 (CI = +/-0.027; p = 0.002)	0.683	+5.45%
Severity	2015.2	0.044 (CI = +/-0.031; p = 0.012)	0.559	+4.50%
Severity	2016.1	0.035 (CI = +/-0.038; p = 0.067)	0.363	+3.55%
Frequency	2005.1	0.007 (CI = +/-0.006; p = 0.040)	0.111	+0.67%
Frequency	2005.2	0.007 (CI = +/-0.007; p = 0.040)	0.115	+0.72%
Frequency	2006.1	0.006 (CI = +/-0.007; p = 0.084)	0.076	+0.64%
Frequency	2006.2	0.005 (CI = +/-0.008; p = 0.219)	0.022	+0.46%
Frequency	2007.1	0.005 (CI = +/-0.008; p = 0.221)	0.023	+0.50%
Frequency	2007.2	0.006 (CI = +/-0.009; p = 0.186)	0.035	+0.58%
Frequency	2008.1	0.005 (CI = +/-0.010; p = 0.261)	0.014	+0.53%
Frequency	2008.2	0.003 (CI = +/-0.010; p = 0.582)	-0.032	+0.26%
Frequency	2009.1	0.002 (CI = +/-0.011; p = 0.639)	-0.038	+0.25%
Frequency	2009.2	0.003 (CI = +/-0.012; p = 0.610)	-0.038	+0.30%
Frequency	2010.1	0.005 (CI = +/-0.013; p = 0.441)	-0.020	+0.49%
Frequency	2010.2	0.003 (CI = +/-0.014; p = 0.637)	-0.045	+0.33%
Frequency	2011.1	0.005 (CI = +/-0.016; p = 0.477)	-0.028	+0.54%
Frequency	2011.2	0.007 (CI = +/-0.018; p = 0.405)	-0.017	+0.71%
Frequency	2012.1	0.016 (CI = +/-0.016; p = 0.057)	0.181	+1.58%
Frequency	2012.2	0.018 (CI = +/-0.018; p = 0.052)	0.203	+1.83%
Frequency	2013.1	0.025 (CI = +/-0.019; p = 0.012)	0.373	+2.56%
Frequency	2013.2	0.029 (CI = +/-0.021; p = 0.012)	0.398	+2.93%
Frequency	2014.1	0.034 (CI = +/-0.024; p = 0.011)	0.439	+3.45%
Frequency	2014.2	0.029 (CI = +/-0.029; p = 0.047)	0.300	+2.97%
Frequency	2015.1	0.022 (CI = +/-0.034; p = 0.172)	0.122	+2.24%
Frequency	2015.2	0.044 (CI = +/-0.022; p = 0.002)	0.735	+4.53%
Frequency	2016.1	0.039 (CI = +/-0.027; p = 0.013)	0.614	+3.98%

All Perils

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

Fit	Start Date	Time	Implied Trend	
			Adjusted R^2	Rate
Loss Cost	2005.1	0.033 (CI = +/-0.009; p = 0.000)	0.686	+3.36%
Loss Cost	2005.2	0.034 (CI = +/-0.009; p = 0.000)	0.683	+3.48%
Loss Cost	2006.1	0.035 (CI = +/-0.010; p = 0.000)	0.679	+3.59%
Loss Cost	2006.2	0.035 (CI = +/-0.010; p = 0.000)	0.656	+3.61%
Loss Cost	2007.1	0.035 (CI = +/-0.011; p = 0.000)	0.629	+3.60%
Loss Cost	2007.2	0.035 (CI = +/-0.012; p = 0.000)	0.593	+3.54%
Loss Cost	2008.1	0.038 (CI = +/-0.013; p = 0.000)	0.642	+3.91%
Loss Cost	2008.2	0.040 (CI = +/-0.013; p = 0.000)	0.643	+4.11%
Loss Cost	2009.1	0.043 (CI = +/-0.014; p = 0.000)	0.659	+4.41%
Loss Cost	2009.2	0.045 (CI = +/-0.016; p = 0.000)	0.647	+4.57%
Loss Cost	2010.1	0.050 (CI = +/-0.016; p = 0.000)	0.707	+5.12%
Loss Cost	2010.2	0.052 (CI = +/-0.018; p = 0.000)	0.690	+5.29%
Loss Cost	2011.1	0.058 (CI = +/-0.017; p = 0.000)	0.756	+5.98%
Loss Cost	2011.2	0.060 (CI = +/-0.020; p = 0.000)	0.736	+6.18%
Loss Cost	2012.1	0.068 (CI = +/-0.019; p = 0.000)	0.810	+7.07%
Loss Cost	2012.2	0.073 (CI = +/-0.021; p = 0.000)	0.814	+7.58%
Loss Cost	2013.1	0.083 (CI = +/-0.020; p = 0.000)	0.874	+8.64%
Loss Cost	2013.2	0.086 (CI = +/-0.023; p = 0.000)	0.856	+8.97%
Loss Cost	2014.1	0.087 (CI = +/-0.029; p = 0.000)	0.821	+9.11%
Loss Cost	2014.2	0.084 (CI = +/-0.037; p = 0.001)	0.751	+8.82%
Loss Cost	2015.2	0.088 (CI = +/-0.050; p = 0.004)	0.677	+9.24%
Loss Cost	2016.1	0.074 (CI = +/-0.061; p = 0.025)	0.528	+7.67%
Severity	2005.1	0.027 (CI = +/-0.008; p = 0.000)	0.647	+2.73%
Severity	2005.2	0.028 (CI = +/-0.008; p = 0.000)	0.636	+2.79%
Severity	2006.1	0.030 (CI = +/-0.008; p = 0.000)	0.665	+2.99%
Severity	2006.2	0.031 (CI = +/-0.009; p = 0.000)	0.684	+3.18%
Severity	2007.1	0.031 (CI = +/-0.009; p = 0.000)	0.654	+3.15%
Severity	2007.2	0.030 (CI = +/-0.010; p = 0.000)	0.611	+3.00%
Severity	2008.1	0.034 (CI = +/-0.010; p = 0.000)	0.703	+3.41%
Severity	2008.2	0.038 (CI = +/-0.009; p = 0.000)	0.804	+3.88%
Severity	2009.1	0.041 (CI = +/-0.008; p = 0.000)	0.837	+4.19%
Severity	2009.2	0.042 (CI = +/-0.009; p = 0.000)	0.827	+4.29%
Severity	2010.1	0.045 (CI = +/-0.009; p = 0.000)	0.856	+4.63%
Severity	2010.2	0.048 (CI = +/-0.009; p = 0.000)	0.875	+4.95%
Severity	2011.1	0.052 (CI = +/-0.009; p = 0.000)	0.911	+5.39%
Severity	2011.2	0.052 (CI = +/-0.010; p = 0.000)	0.895	+5.37%
Severity	2012.1	0.051 (CI = +/-0.011; p = 0.000)	0.873	+5.28%
Severity	2012.2	0.053 (CI = +/-0.013; p = 0.000)	0.857	+5.43%
Severity	2013.1	0.054 (CI = +/-0.015; p = 0.000)	0.835	+5.56%
Severity	2013.2	0.051 (CI = +/-0.018; p = 0.000)	0.786	+5.25%
Severity	2014.1	0.043 (CI = +/-0.018; p = 0.000)	0.732	+4.44%
Severity	2014.2	0.041 (CI = +/-0.023; p = 0.004)	0.628	+4.14%
Severity	2015.2	0.044 (CI = +/-0.031; p = 0.012)	0.559	+4.50%
Severity	2016.1	0.035 (CI = +/-0.038; p = 0.067)	0.363	+3.55%
Frequency	2005.1	0.006 (CI = +/-0.006; p = 0.055)	0.097	+0.62%
Frequency	2005.2	0.007 (CI = +/-0.007; p = 0.054)	0.103	+0.67%
Frequency	2006.1	0.006 (CI = +/-0.007; p = 0.108)	0.064	+0.58%
Frequency	2006.2	0.004 (CI = +/-0.007; p = 0.267)	0.012	+0.41%
Frequency	2007.1	0.004 (CI = +/-0.008; p = 0.264)	0.013	+0.44%
Frequency	2007.2	0.005 (CI = +/-0.009; p = 0.218)	0.026	+0.53%
Frequency	2008.1	0.005 (CI = +/-0.009; p = 0.296)	0.007	+0.48%
Frequency	2008.2	0.002 (CI = +/-0.010; p = 0.636)	-0.038	+0.22%
Frequency	2009.1	0.002 (CI = +/-0.011; p = 0.682)	-0.043	+0.21%
Frequency	2009.2	0.003 (CI = +/-0.012; p = 0.637)	-0.042	+0.27%
Frequency	2010.1	0.005 (CI = +/-0.013; p = 0.447)	-0.022	+0.47%
Frequency	2010.2	0.003 (CI = +/-0.014; p = 0.631)	-0.047	+0.33%
Frequency	2011.1	0.006 (CI = +/-0.015; p = 0.450)	-0.026	+0.56%
Frequency	2011.2	0.008 (CI = +/-0.017; p = 0.360)	-0.007	+0.77%
Frequency	2012.1	0.017 (CI = +/-0.015; p = 0.029)	0.265	+1.70%
Frequency	2012.2	0.020 (CI = +/-0.016; p = 0.021)	0.318	+2.03%
Frequency	2013.1	0.029 (CI = +/-0.015; p = 0.001)	0.600	+2.92%
Frequency	2013.2	0.035 (CI = +/-0.015; p = 0.000)	0.698	+3.53%
Frequency	2014.1	0.044 (CI = +/-0.012; p = 0.000)	0.861	+4.47%
Frequency	2014.2	0.044 (CI = +/-0.016; p = 0.000)	0.813	+4.49%
Frequency	2015.2	0.044 (CI = +/-0.022; p = 0.002)	0.735	+4.53%
Frequency	2016.1	0.039 (CI = +/-0.027; p = 0.013)	0.614	+3.98%

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	0.031 (CI = +/-0.009; p = 0.000)	0.657	+3.19%
Loss Cost	2005.2	0.032 (CI = +/-0.009; p = 0.000)	0.652	+3.30%
Loss Cost	2006.1	0.034 (CI = +/-0.010; p = 0.000)	0.646	+3.41%
Loss Cost	2006.2	0.034 (CI = +/-0.011; p = 0.000)	0.618	+3.41%
Loss Cost	2007.1	0.033 (CI = +/-0.012; p = 0.000)	0.586	+3.39%
Loss Cost	2007.2	0.033 (CI = +/-0.013; p = 0.000)	0.543	+3.30%
Loss Cost	2008.1	0.036 (CI = +/-0.013; p = 0.000)	0.596	+3.68%
Loss Cost	2008.2	0.038 (CI = +/-0.014; p = 0.000)	0.594	+3.88%
Loss Cost	2009.1	0.041 (CI = +/-0.015; p = 0.000)	0.611	+4.18%
Loss Cost	2009.2	0.042 (CI = +/-0.017; p = 0.000)	0.594	+4.33%
Loss Cost	2010.1	0.048 (CI = +/-0.017; p = 0.000)	0.659	+4.91%
Loss Cost	2010.2	0.049 (CI = +/-0.019; p = 0.000)	0.637	+5.07%
Loss Cost	2011.1	0.056 (CI = +/-0.019; p = 0.000)	0.709	+5.81%
Loss Cost	2011.2	0.058 (CI = +/-0.022; p = 0.000)	0.683	+5.99%
Loss Cost	2012.1	0.067 (CI = +/-0.021; p = 0.000)	0.763	+6.94%
Loss Cost	2012.2	0.072 (CI = +/-0.024; p = 0.000)	0.763	+7.45%
Loss Cost	2013.1	0.082 (CI = +/-0.024; p = 0.000)	0.823	+8.54%
Loss Cost	2013.2	0.084 (CI = +/-0.028; p = 0.000)	0.794	+8.77%
Loss Cost	2014.1	0.084 (CI = +/-0.035; p = 0.000)	0.742	+8.73%
Loss Cost	2014.2	0.078 (CI = +/-0.042; p = 0.003)	0.655	+8.13%
Loss Cost	2015.1	0.077 (CI = +/-0.054; p = 0.012)	0.559	+7.98%
Loss Cost	2015.2	0.094 (CI = +/-0.065; p = 0.012)	0.620	+9.87%
Loss Cost	2016.1	0.077 (CI = +/-0.086; p = 0.069)	0.419	+7.99%
Severity	2005.1	0.025 (CI = +/-0.008; p = 0.000)	0.598	+2.58%
Severity	2005.2	0.026 (CI = +/-0.009; p = 0.000)	0.585	+2.64%
Severity	2006.1	0.028 (CI = +/-0.009; p = 0.000)	0.615	+2.85%
Severity	2006.2	0.030 (CI = +/-0.009; p = 0.000)	0.635	+3.05%
Severity	2007.1	0.030 (CI = +/-0.010; p = 0.000)	0.600	+3.00%
Severity	2007.2	0.028 (CI = +/-0.011; p = 0.000)	0.549	+2.84%
Severity	2008.1	0.032 (CI = +/-0.010; p = 0.000)	0.650	+3.28%
Severity	2008.2	0.037 (CI = +/-0.009; p = 0.000)	0.763	+3.79%
Severity	2009.1	0.040 (CI = +/-0.009; p = 0.000)	0.800	+4.12%
Severity	2009.2	0.042 (CI = +/-0.010; p = 0.000)	0.788	+4.24%
Severity	2010.1	0.045 (CI = +/-0.010; p = 0.000)	0.823	+4.63%
Severity	2010.2	0.049 (CI = +/-0.011; p = 0.000)	0.847	+5.00%
Severity	2011.1	0.054 (CI = +/-0.010; p = 0.000)	0.892	+5.52%
Severity	2011.2	0.054 (CI = +/-0.011; p = 0.000)	0.873	+5.53%
Severity	2012.1	0.053 (CI = +/-0.013; p = 0.000)	0.847	+5.48%
Severity	2012.2	0.056 (CI = +/-0.015; p = 0.000)	0.835	+5.71%
Severity	2013.1	0.058 (CI = +/-0.017; p = 0.000)	0.817	+5.93%
Severity	2013.2	0.056 (CI = +/-0.020; p = 0.000)	0.767	+5.72%
Severity	2014.1	0.049 (CI = +/-0.023; p = 0.001)	0.697	+5.06%
Severity	2014.2	0.049 (CI = +/-0.028; p = 0.004)	0.626	+5.06%
Severity	2015.1	0.057 (CI = +/-0.034; p = 0.006)	0.646	+5.87%
Severity	2015.2	0.047 (CI = +/-0.041; p = 0.033)	0.484	+4.76%
Severity	2016.1	0.035 (CI = +/-0.054; p = 0.153)	0.234	+3.58%
Frequency	2005.1	0.006 (CI = +/-0.007; p = 0.084)	0.073	+0.59%
Frequency	2005.2	0.006 (CI = +/-0.007; p = 0.083)	0.077	+0.64%
Frequency	2006.1	0.005 (CI = +/-0.008; p = 0.162)	0.040	+0.54%
Frequency	2006.2	0.003 (CI = +/-0.008; p = 0.379)	-0.008	+0.35%
Frequency	2007.1	0.004 (CI = +/-0.009; p = 0.381)	-0.008	+0.38%
Frequency	2007.2	0.005 (CI = +/-0.009; p = 0.327)	0.000	+0.46%
Frequency	2008.1	0.004 (CI = +/-0.010; p = 0.435)	-0.017	+0.39%
Frequency	2008.2	0.001 (CI = +/-0.011; p = 0.864)	-0.048	+0.09%
Frequency	2009.1	0.001 (CI = +/-0.012; p = 0.928)	-0.052	+0.05%
Frequency	2009.2	0.001 (CI = +/-0.013; p = 0.893)	-0.054	+0.08%
Frequency	2010.1	0.003 (CI = +/-0.014; p = 0.690)	-0.049	+0.27%
Frequency	2010.2	0.001 (CI = +/-0.016; p = 0.928)	-0.062	+0.07%
Frequency	2011.1	0.003 (CI = +/-0.017; p = 0.739)	-0.059	+0.28%
Frequency	2011.2	0.004 (CI = +/-0.020; p = 0.645)	-0.055	+0.44%
Frequency	2012.1	0.014 (CI = +/-0.018; p = 0.131)	0.103	+1.39%
Frequency	2012.2	0.016 (CI = +/-0.021; p = 0.119)	0.123	+1.64%
Frequency	2013.1	0.024 (CI = +/-0.022; p = 0.033)	0.292	+2.46%
Frequency	2013.2	0.028 (CI = +/-0.025; p = 0.032)	0.320	+2.88%
Frequency	2014.1	0.034 (CI = +/-0.030; p = 0.028)	0.369	+3.49%
Frequency	2014.2	0.029 (CI = +/-0.036; p = 0.102)	0.211	+2.92%
Frequency	2015.1	0.020 (CI = +/-0.044; p = 0.319)	0.019	+2.00%
Frequency	2015.2	0.048 (CI = +/-0.028; p = 0.006)	0.693	+4.88%
Frequency	2016.1	0.042 (CI = +/-0.038; p = 0.038)	0.532	+4.25%

Underinsured Motorist

Coverage = UM

End Trend Period = 2021.1

Excluded Points = NA

Parameters Included: time, seasonality

Fit	Start Date	Implied Trend		
		Time	Seasonality	Adjusted R^2
Rate				
Loss Cost	2005.1	0.181 (CI = +/-0.087; p = 0.000)	-0.548 (CI = +/-0.831; p = 0.188)	0.358
Loss Cost	2005.2	0.170 (CI = +/-0.092; p = 0.001)	-0.485 (CI = +/-0.850; p = 0.253)	0.298
Loss Cost	2006.1	0.141 (CI = +/-0.091; p = 0.004)	-0.636 (CI = +/-0.812; p = 0.120)	0.263
Loss Cost	2006.2	0.112 (CI = +/-0.090; p = 0.017)	-0.485 (CI = +/-0.779; p = 0.213)	0.166
Loss Cost	2007.1	0.132 (CI = +/-0.093; p = 0.007)	-0.385 (CI = +/-0.775; p = 0.317)	0.214
Loss Cost	2007.2	0.118 (CI = +/-0.098; p = 0.020)	-0.318 (CI = +/-0.795; p = 0.418)	0.145
Loss Cost	2008.1	0.105 (CI = +/-0.105; p = 0.049)	-0.376 (CI = +/-0.816; p = 0.350)	0.110
Loss Cost	2008.2	0.109 (CI = +/-0.114; p = 0.059)	-0.393 (CI = +/-0.851; p = 0.350)	0.095
Loss Cost	2009.1	0.063 (CI = +/-0.107; p = 0.231)	-0.584 (CI = +/-0.769; p = 0.130)	0.077
Loss Cost	2009.2	0.097 (CI = +/-0.108; p = 0.077)	-0.723 (CI = +/-0.748; p = 0.057)	0.179
Loss Cost	2010.1	0.143 (CI = +/-0.099; p = 0.007)	-0.544 (CI = +/-0.658; p = 0.100)	0.314
Loss Cost	2010.2	0.129 (CI = +/-0.108; p = 0.022)	-0.487 (CI = +/-0.683; p = 0.152)	0.221
Loss Cost	2011.1	0.134 (CI = +/-0.118; p = 0.029)	-0.469 (CI = +/-0.718; p = 0.187)	0.216
Loss Cost	2011.2	0.086 (CI = +/-0.115; p = 0.134)	-0.301 (CI = +/-0.664; p = 0.352)	0.057
Loss Cost	2012.1	0.082 (CI = +/-0.128; p = 0.193)	-0.313 (CI = +/-0.703; p = 0.359)	0.039
Loss Cost	2012.2	0.093 (CI = +/-0.144; p = 0.191)	-0.347 (CI = +/-0.749; p = 0.339)	0.035
Loss Cost	2013.1	0.069 (CI = +/-0.159; p = 0.368)	-0.414 (CI = +/-0.781; p = 0.275)	0.010
Loss Cost	2013.2	-0.008 (CI = +/-0.147; p = 0.910)	-0.196 (CI = +/-0.678; p = 0.542)	-0.117
Loss Cost	2014.1	-0.005 (CI = +/-0.169; p = 0.946)	-0.190 (CI = +/-0.732; p = 0.582)	-0.136
Loss Cost	2014.2	-0.007 (CI = +/-0.199; p = 0.942)	-0.187 (CI = +/-0.804; p = 0.619)	-0.152
Loss Cost	2015.1	-0.070 (CI = +/-0.211; p = 0.479)	-0.323 (CI = +/-0.793; p = 0.385)	-0.056
Loss Cost	2015.2	-0.057 (CI = +/-0.257; p = 0.626)	-0.350 (CI = +/-0.888; p = 0.396)	-0.078
Loss Cost	2016.1	-0.132 (CI = +/-0.285; p = 0.317)	-0.487 (CI = +/-0.905; p = 0.250)	0.063
Severity	2005.1	0.114 (CI = +/-0.081; p = 0.007)	-0.583 (CI = +/-0.768; p = 0.131)	0.214
Severity	2005.2	0.097 (CI = +/-0.084; p = 0.024)	-0.493 (CI = +/-0.772; p = 0.202)	0.141
Severity	2006.1	0.072 (CI = +/-0.083; p = 0.085)	-0.623 (CI = +/-0.742; p = 0.097)	0.121
Severity	2006.2	0.058 (CI = +/-0.087; p = 0.184)	-0.550 (CI = +/-0.755; p = 0.147)	0.061
Severity	2007.1	0.071 (CI = +/-0.092; p = 0.125)	-0.487 (CI = +/-0.770; p = 0.204)	0.073
Severity	2007.2	0.046 (CI = +/-0.094; p = 0.319)	-0.369 (CI = +/-0.761; p = 0.327)	-0.003
Severity	2008.1	0.031 (CI = +/-0.099; p = 0.529)	-0.440 (CI = +/-0.774; p = 0.252)	-0.008
Severity	2008.2	0.037 (CI = +/-0.108; p = 0.487)	-0.467 (CI = +/-0.807; p = 0.243)	-0.007
Severity	2009.1	0.000 (CI = +/-0.106; p = 0.998)	-0.620 (CI = +/-0.763; p = 0.106)	0.034
Severity	2009.2	0.036 (CI = +/-0.106; p = 0.491)	-0.768 (CI = +/-0.733; p = 0.041)	0.117
Severity	2010.1	0.078 (CI = +/-0.100; p = 0.122)	-0.607 (CI = +/-0.666; p = 0.072)	0.161
Severity	2010.2	0.062 (CI = +/-0.109; p = 0.245)	-0.548 (CI = +/-0.690; p = 0.113)	0.083
Severity	2011.1	0.063 (CI = +/-0.120; p = 0.287)	-0.547 (CI = +/-0.727; p = 0.132)	0.078
Severity	2011.2	0.011 (CI = +/-0.114; p = 0.847)	-0.365 (CI = +/-0.657; p = 0.257)	-0.034
Severity	2012.1	0.021 (CI = +/-0.126; p = 0.729)	-0.332 (CI = +/-0.691; p = 0.324)	-0.049
Severity	2012.2	0.037 (CI = +/-0.141; p = 0.579)	-0.384 (CI = +/-0.731; p = 0.280)	-0.032
Severity	2013.1	0.005 (CI = +/-0.152; p = 0.946)	-0.476 (CI = +/-0.744; p = 0.191)	-0.007
Severity	2013.2	-0.083 (CI = +/-0.122; p = 0.164)	-0.227 (CI = +/-0.561; p = 0.397)	0.077
Severity	2014.1	-0.071 (CI = +/-0.139; p = 0.288)	-0.197 (CI = +/-0.600; p = 0.489)	-0.019
Severity	2014.2	-0.065 (CI = +/-0.163; p = 0.398)	-0.210 (CI = +/-0.658; p = 0.497)	-0.045
Severity	2015.1	-0.101 (CI = +/-0.183; p = 0.247)	-0.288 (CI = +/-0.688; p = 0.372)	0.031
Severity	2015.2	-0.057 (CI = +/-0.212; p = 0.560)	-0.384 (CI = +/-0.733; p = 0.266)	0.002
Severity	2016.1	-0.087 (CI = +/-0.253; p = 0.449)	-0.440 (CI = +/-0.805; p = 0.242)	0.022
Frequency	2005.1	0.068 (CI = +/-0.028; p = 0.000)	0.034 (CI = +/-0.265; p = 0.793)	0.416
Frequency	2005.2	0.072 (CI = +/-0.029; p = 0.000)	0.008 (CI = +/-0.268; p = 0.953)	0.438
Frequency	2006.1	0.069 (CI = +/-0.031; p = 0.000)	-0.012 (CI = +/-0.274; p = 0.927)	0.389
Frequency	2006.2	0.054 (CI = +/-0.027; p = 0.000)	0.065 (CI = +/-0.232; p = 0.570)	0.349
Frequency	2007.1	0.061 (CI = +/-0.027; p = 0.000)	0.102 (CI = +/-0.225; p = 0.359)	0.427
Frequency	2007.2	0.072 (CI = +/-0.026; p = 0.000)	0.051 (CI = +/-0.207; p = 0.615)	0.542
Frequency	2008.1	0.075 (CI = +/-0.027; p = 0.000)	0.064 (CI = +/-0.214; p = 0.544)	0.535
Frequency	2008.2	0.072 (CI = +/-0.030; p = 0.000)	0.074 (CI = +/-0.222; p = 0.497)	0.495
Frequency	2009.1	0.063 (CI = +/-0.030; p = 0.000)	0.036 (CI = +/-0.214; p = 0.730)	0.423
Frequency	2009.2	0.061 (CI = +/-0.032; p = 0.001)	0.045 (CI = +/-0.224; p = 0.681)	0.376
Frequency	2010.1	0.066 (CI = +/-0.035; p = 0.001)	0.063 (CI = +/-0.231; p = 0.576)	0.387
Frequency	2010.2	0.066 (CI = +/-0.038; p = 0.002)	0.061 (CI = +/-0.243; p = 0.607)	0.358
Frequency	2011.1	0.071 (CI = +/-0.042; p = 0.002)	0.078 (CI = +/-0.253; p = 0.525)	0.360
Frequency	2011.2	0.075 (CI = +/-0.046; p = 0.003)	0.064 (CI = +/-0.267; p = 0.620)	0.355
Frequency	2012.1	0.061 (CI = +/-0.047; p = 0.015)	0.019 (CI = +/-0.260; p = 0.880)	0.234
Frequency	2012.2	0.055 (CI = +/-0.053; p = 0.042)	0.037 (CI = +/-0.275; p = 0.777)	0.159
Frequency	2013.1	0.064 (CI = +/-0.058; p = 0.034)	0.062 (CI = +/-0.287; p = 0.649)	0.190
Frequency	2013.2	0.075 (CI = +/-0.065; p = 0.028)	0.031 (CI = +/-0.302; p = 0.828)	0.227
Frequency	2014.1	0.065 (CI = +/-0.074; p = 0.078)	0.006 (CI = +/-0.319; p = 0.966)	0.110
Frequency	2014.2	0.058 (CI = +/-0.086; p = 0.165)	0.023 (CI = +/-0.348; p = 0.885)	0.025
Frequency	2015.1	0.031 (CI = +/-0.092; p = 0.463)	-0.035 (CI = +/-0.344; p = 0.826)	-0.128
Frequency	2015.2	-0.001 (CI = +/-0.100; p = 0.991)	0.034 (CI = +/-0.345; p = 0.827)	-0.215
Frequency	2016.1	-0.044 (CI = +/-0.095; p = 0.311)	-0.046 (CI = +/-0.300; p = 0.733)	-0.076

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	0.181 (CI = +/-0.088; p = 0.000)	0.341	+19.90%
Loss Cost	2005.2	0.167 (CI = +/-0.092; p = 0.001)	0.290	+18.19%
Loss Cost	2006.1	0.141 (CI = +/-0.093; p = 0.004)	0.223	+15.12%
Loss Cost	2006.2	0.108 (CI = +/-0.091; p = 0.021)	0.147	+11.44%
Loss Cost	2007.1	0.132 (CI = +/-0.093; p = 0.007)	0.213	+14.13%
Loss Cost	2007.2	0.116 (CI = +/-0.097; p = 0.022)	0.156	+12.28%
Loss Cost	2008.1	0.105 (CI = +/-0.104; p = 0.048)	0.114	+11.11%
Loss Cost	2008.2	0.106 (CI = +/-0.113; p = 0.065)	0.098	+11.13%
Loss Cost	2009.1	0.063 (CI = +/-0.110; p = 0.245)	0.017	+6.53%
Loss Cost	2009.2	0.089 (CI = +/-0.115; p = 0.121)	0.065	+9.32%
Loss Cost	2010.1	0.143 (CI = +/-0.103; p = 0.009)	0.250	+15.42%
Loss Cost	2010.2	0.123 (CI = +/-0.110; p = 0.031)	0.173	+13.04%
Loss Cost	2011.1	0.134 (CI = +/-0.121; p = 0.032)	0.180	+14.32%
Loss Cost	2011.2	0.081 (CI = +/-0.114; p = 0.151)	0.062	+8.48%
Loss Cost	2012.1	0.082 (CI = +/-0.127; p = 0.191)	0.045	+8.55%
Loss Cost	2012.2	0.086 (CI = +/-0.143; p = 0.218)	0.036	+9.01%
Loss Cost	2013.1	0.069 (CI = +/-0.160; p = 0.372)	-0.010	+7.15%
Loss Cost	2013.2	-0.012 (CI = +/-0.142; p = 0.853)	-0.069	-1.24%
Loss Cost	2014.1	-0.005 (CI = +/-0.163; p = 0.944)	-0.077	-0.53%
Loss Cost	2014.2	-0.013 (CI = +/-0.190; p = 0.888)	-0.081	-1.25%
Loss Cost	2015.1	-0.070 (CI = +/-0.207; p = 0.474)	-0.039	-6.73%
Loss Cost	2015.2	-0.072 (CI = +/-0.248; p = 0.532)	-0.056	-6.94%
Loss Cost	2016.1	-0.132 (CI = +/-0.288; p = 0.327)	0.007	-12.35%
Severity	2005.1	0.114 (CI = +/-0.082; p = 0.008)	0.179	+12.05%
Severity	2005.2	0.095 (CI = +/-0.084; p = 0.029)	0.120	+9.92%
Severity	2006.1	0.072 (CI = +/-0.086; p = 0.095)	0.062	+7.49%
Severity	2006.2	0.054 (CI = +/-0.089; p = 0.221)	0.019	+5.58%
Severity	2007.1	0.071 (CI = +/-0.093; p = 0.129)	0.049	+7.34%
Severity	2007.2	0.044 (CI = +/-0.094; p = 0.348)	-0.003	+4.46%
Severity	2008.1	0.031 (CI = +/-0.100; p = 0.532)	-0.024	+3.12%
Severity	2008.2	0.033 (CI = +/-0.108; p = 0.539)	-0.025	+3.31%
Severity	2009.1	0.000 (CI = +/-0.110; p = 0.998)	-0.043	+0.01%
Severity	2009.2	0.028 (CI = +/-0.114; p = 0.620)	-0.034	+2.80%
Severity	2010.1	0.078 (CI = +/-0.106; p = 0.142)	0.057	+8.08%
Severity	2010.2	0.056 (CI = +/-0.113; p = 0.317)	0.003	+5.71%
Severity	2011.1	0.063 (CI = +/-0.124; p = 0.304)	0.006	+6.46%
Severity	2011.2	0.005 (CI = +/-0.114; p = 0.926)	-0.055	+0.51%
Severity	2012.1	0.021 (CI = +/-0.126; p = 0.729)	-0.051	+2.12%
Severity	2012.2	0.030 (CI = +/-0.141; p = 0.654)	-0.049	+3.08%
Severity	2013.1	0.005 (CI = +/-0.155; p = 0.947)	-0.066	+0.49%
Severity	2013.2	-0.088 (CI = +/-0.119; p = 0.134)	0.093	-8.45%
Severity	2014.1	-0.071 (CI = +/-0.135; p = 0.278)	0.020	-6.82%
Severity	2014.2	-0.072 (CI = +/-0.157; p = 0.339)	-0.001	-6.92%
Severity	2015.1	-0.101 (CI = +/-0.180; p = 0.242)	0.042	-9.62%
Severity	2015.2	-0.073 (CI = +/-0.211; p = 0.460)	-0.039	-7.03%
Severity	2016.1	-0.087 (CI = +/-0.257; p = 0.461)	-0.042	-8.37%
Frequency	2005.1	0.068 (CI = +/-0.027; p = 0.000)	0.434	+7.00%
Frequency	2005.2	0.073 (CI = +/-0.028; p = 0.000)	0.457	+7.52%
Frequency	2006.1	0.069 (CI = +/-0.030; p = 0.000)	0.410	+7.10%
Frequency	2006.2	0.054 (CI = +/-0.026; p = 0.000)	0.365	+5.55%
Frequency	2007.1	0.061 (CI = +/-0.027; p = 0.000)	0.430	+6.32%
Frequency	2007.2	0.072 (CI = +/-0.025; p = 0.000)	0.555	+7.49%
Frequency	2008.1	0.075 (CI = +/-0.027; p = 0.000)	0.546	+7.74%
Frequency	2008.2	0.073 (CI = +/-0.029; p = 0.000)	0.506	+7.57%
Frequency	2009.1	0.063 (CI = +/-0.029; p = 0.000)	0.445	+6.52%
Frequency	2009.2	0.061 (CI = +/-0.032; p = 0.001)	0.400	+6.34%
Frequency	2010.1	0.066 (CI = +/-0.034; p = 0.001)	0.406	+6.79%
Frequency	2010.2	0.067 (CI = +/-0.037; p = 0.001)	0.381	+6.93%
Frequency	2011.1	0.071 (CI = +/-0.041; p = 0.002)	0.380	+7.38%
Frequency	2011.2	0.076 (CI = +/-0.045; p = 0.002)	0.381	+7.92%
Frequency	2012.1	0.061 (CI = +/-0.046; p = 0.012)	0.278	+6.30%
Frequency	2012.2	0.056 (CI = +/-0.051; p = 0.033)	0.207	+5.76%
Frequency	2013.1	0.064 (CI = +/-0.057; p = 0.029)	0.233	+6.62%
Frequency	2013.2	0.076 (CI = +/-0.062; p = 0.021)	0.279	+7.88%
Frequency	2014.1	0.065 (CI = +/-0.070; p = 0.066)	0.178	+6.75%
Frequency	2014.2	0.059 (CI = +/-0.081; p = 0.139)	0.104	+6.09%
Frequency	2015.1	0.031 (CI = +/-0.087; p = 0.441)	-0.031	+3.19%
Frequency	2015.2	0.001 (CI = +/-0.093; p = 0.983)	-0.100	+0.09%
Frequency	2016.1	-0.044 (CI = +/-0.088; p = 0.284)	0.029	-4.34%

Underinsured Motorist

Coverage = UM

End Trend Period = 2020.1

Excluded Points = NA

Parameters Included: time, seasonality

					Implied Trend
Fit	Start Date	Time	Seasonality	Adjusted R^2	Rate
Loss Cost	2005.1	0.194 (CI = +/-0.098; p = 0.000)	-0.621 (CI = +/-0.877; p = 0.158)	0.356	+21.44%
Loss Cost	2005.2	0.182 (CI = +/-0.104; p = 0.001)	-0.560 (CI = +/-0.901; p = 0.213)	0.294	+20.02%
Loss Cost	2006.1	0.149 (CI = +/-0.103; p = 0.006)	-0.719 (CI = +/-0.861; p = 0.098)	0.261	+16.12%
Loss Cost	2006.2	0.117 (CI = +/-0.103; p = 0.027)	-0.563 (CI = +/-0.832; p = 0.176)	0.158	+12.42%
Loss Cost	2007.1	0.141 (CI = +/-0.106; p = 0.012)	-0.457 (CI = +/-0.830; p = 0.267)	0.206	+15.10%
Loss Cost	2007.2	0.126 (CI = +/-0.114; p = 0.032)	-0.390 (CI = +/-0.855; p = 0.355)	0.133	+13.40%
Loss Cost	2008.1	0.111 (CI = +/-0.122; p = 0.073)	-0.453 (CI = +/-0.880; p = 0.297)	0.100	+11.69%
Loss Cost	2008.2	0.116 (CI = +/-0.133; p = 0.084)	-0.477 (CI = +/-0.922; p = 0.294)	0.087	+12.33%
Loss Cost	2009.1	0.062 (CI = +/-0.125; p = 0.315)	-0.686 (CI = +/-0.829; p = 0.099)	0.085	+6.36%
Loss Cost	2009.2	0.103 (CI = +/-0.126; p = 0.105)	-0.844 (CI = +/-0.802; p = 0.040)	0.199	+10.84%
Loss Cost	2010.1	0.158 (CI = +/-0.116; p = 0.010)	-0.651 (CI = +/-0.703; p = 0.067)	0.333	+17.13%
Loss Cost	2010.2	0.143 (CI = +/-0.128; p = 0.030)	-0.599 (CI = +/-0.737; p = 0.105)	0.237	+15.40%
Loss Cost	2011.1	0.149 (CI = +/-0.142; p = 0.041)	-0.580 (CI = +/-0.780; p = 0.135)	0.232	+16.11%
Loss Cost	2011.2	0.094 (CI = +/-0.141; p = 0.178)	-0.403 (CI = +/-0.732; p = 0.259)	0.060	+9.81%
Loss Cost	2012.1	0.088 (CI = +/-0.159; p = 0.258)	-0.420 (CI = +/-0.781; p = 0.268)	0.043	+9.14%
Loss Cost	2012.2	0.105 (CI = +/-0.182; p = 0.236)	-0.469 (CI = +/-0.838; p = 0.248)	0.045	+11.02%
Loss Cost	2013.1	0.072 (CI = +/-0.203; p = 0.454)	-0.550 (CI = +/-0.879; p = 0.198)	0.032	+7.47%
Loss Cost	2013.2	-0.026 (CI = +/-0.190; p = 0.773)	-0.306 (CI = +/-0.768; p = 0.400)	-0.089	-2.53%
Loss Cost	2014.1	-0.030 (CI = +/-0.224; p = 0.775)	-0.314 (CI = +/-0.842; p = 0.425)	-0.113	-2.91%
Loss Cost	2014.2	-0.031 (CI = +/-0.274; p = 0.802)	-0.311 (CI = +/-0.945; p = 0.476)	-0.135	-3.08%
Loss Cost	2015.1	-0.132 (CI = +/-0.282; p = 0.311)	-0.496 (CI = +/-0.896; p = 0.238)	0.074	-12.40%
Loss Cost	2015.2	-0.119 (CI = +/-0.362; p = 0.462)	-0.520 (CI = +/-1.040; p = 0.276)	0.042	-11.24%
Loss Cost	2016.1	-0.264 (CI = +/-0.368; p = 0.130)	-0.736 (CI = +/-0.956; p = 0.108)	0.367	-23.17%
Severity	2005.1	0.125 (CI = +/-0.091; p = 0.009)	-0.628 (CI = +/-0.814; p = 0.126)	0.218	+13.27%
Severity	2005.2	0.107 (CI = +/-0.095; p = 0.029)	-0.536 (CI = +/-0.823; p = 0.192)	0.142	+11.29%
Severity	2006.1	0.078 (CI = +/-0.095; p = 0.101)	-0.674 (CI = +/-0.794; p = 0.093)	0.123	+8.16%
Severity	2006.2	0.063 (CI = +/-0.100; p = 0.209)	-0.599 (CI = +/-0.811; p = 0.140)	0.061	+6.49%
Severity	2007.1	0.078 (CI = +/-0.106; p = 0.145)	-0.532 (CI = +/-0.829; p = 0.198)	0.072	+8.08%
Severity	2007.2	0.050 (CI = +/-0.110; p = 0.354)	-0.408 (CI = +/-0.824; p = 0.316)	-0.007	+5.15%
Severity	2008.1	0.032 (CI = +/-0.117; p = 0.578)	-0.485 (CI = +/-0.841; p = 0.244)	-0.010	+3.23%
Severity	2008.2	0.039 (CI = +/-0.127; p = 0.526)	-0.517 (CI = +/-0.880; p = 0.235)	-0.008	+4.03%
Severity	2009.1	-0.004 (CI = +/-0.125; p = 0.944)	-0.685 (CI = +/-0.832; p = 0.101)	0.042	-0.43%
Severity	2009.2	0.039 (CI = +/-0.126; p = 0.528)	-0.850 (CI = +/-0.799; p = 0.038)	0.132	+3.95%
Severity	2010.1	0.088 (CI = +/-0.120; p = 0.139)	-0.676 (CI = +/-0.728; p = 0.067)	0.174	+9.25%
Severity	2010.2	0.072 (CI = +/-0.132; p = 0.267)	-0.618 (CI = +/-0.762; p = 0.105)	0.093	+7.46%
Severity	2011.1	0.072 (CI = +/-0.147; p = 0.314)	-0.617 (CI = +/-0.808; p = 0.125)	0.087	+7.48%
Severity	2011.2	0.010 (CI = +/-0.142; p = 0.887)	-0.420 (CI = +/-0.739; p = 0.245)	-0.032	+0.97%
Severity	2012.1	0.021 (CI = +/-0.160; p = 0.778)	-0.387 (CI = +/-0.785; p = 0.309)	-0.053	+2.16%
Severity	2012.2	0.044 (CI = +/-0.181; p = 0.610)	-0.450 (CI = +/-0.836; p = 0.266)	-0.034	+4.49%
Severity	2013.1	0.001 (CI = +/-0.198; p = 0.993)	-0.558 (CI = +/-0.856; p = 0.181)	0.001	+0.08%
Severity	2013.2	-0.114 (CI = +/-0.159; p = 0.141)	-0.270 (CI = +/-0.640; p = 0.373)	0.122	-10.81%
Severity	2014.1	-0.105 (CI = +/-0.186; p = 0.238)	-0.249 (CI = +/-0.699; p = 0.445)	0.017	-9.96%
Severity	2014.2	-0.102 (CI = +/-0.227; p = 0.336)	-0.255 (CI = +/-0.784; p = 0.480)	-0.015	-9.71%
Severity	2015.1	-0.163 (CI = +/-0.255; p = 0.178)	-0.367 (CI = +/-0.811; p = 0.327)	0.113	-15.07%
Severity	2015.2	-0.108 (CI = +/-0.314; p = 0.443)	-0.469 (CI = +/-0.903; p = 0.259)	0.062	-10.24%
Severity	2016.1	-0.175 (CI = +/-0.383; p = 0.305)	-0.570 (CI = +/-0.994; p = 0.210)	0.133	-16.09%
Frequency	2005.1	0.070 (CI = +/-0.031; p = 0.000)	0.007 (CI = +/-0.280; p = 0.960)	0.386	+7.22%
Frequency	2005.2	0.076 (CI = +/-0.033; p = 0.000)	-0.023 (CI = +/-0.283; p = 0.867)	0.414	+7.85%
Frequency	2006.1	0.071 (CI = +/-0.035; p = 0.000)	-0.045 (CI = +/-0.289; p = 0.752)	0.363	+7.36%
Frequency	2006.2	0.054 (CI = +/-0.030; p = 0.001)	0.036 (CI = +/-0.246; p = 0.763)	0.303	+5.57%
Frequency	2007.1	0.063 (CI = +/-0.031; p = 0.000)	0.075 (CI = +/-0.240; p = 0.522)	0.385	+6.50%
Frequency	2007.2	0.076 (CI = +/-0.029; p = 0.000)	0.019 (CI = +/-0.218; p = 0.862)	0.521	+7.85%
Frequency	2008.1	0.079 (CI = +/-0.031; p = 0.000)	0.032 (CI = +/-0.226; p = 0.771)	0.515	+8.20%
Frequency	2008.2	0.077 (CI = +/-0.034; p = 0.000)	0.040 (CI = +/-0.236; p = 0.725)	0.470	+7.98%
Frequency	2009.1	0.066 (CI = +/-0.034; p = 0.001)	-0.001 (CI = +/-0.227; p = 0.993)	0.393	+6.82%
Frequency	2009.2	0.064 (CI = +/-0.038; p = 0.002)	0.006 (CI = +/-0.239; p = 0.960)	0.341	+6.63%
Frequency	2010.1	0.070 (CI = +/-0.041; p = 0.002)	0.025 (CI = +/-0.247; p = 0.835)	0.353	+7.21%
Frequency	2010.2	0.071 (CI = +/-0.045; p = 0.004)	0.019 (CI = +/-0.262; p = 0.881)	0.325	+7.39%
Frequency	2011.1	0.077 (CI = +/-0.050; p = 0.005)	0.038 (CI = +/-0.274; p = 0.775)	0.329	+8.03%
Frequency	2011.2	0.084 (CI = +/-0.056; p = 0.006)	0.017 (CI = +/-0.289; p = 0.904)	0.332	+8.75%
Frequency	2012.1	0.066 (CI = +/-0.057; p = 0.027)	-0.034 (CI = +/-0.281; p = 0.800)	0.208	+6.83%
Frequency	2012.2	0.061 (CI = +/-0.065; p = 0.067)	-0.018 (CI = +/-0.302; p = 0.897)	0.118	+6.25%
Frequency	2013.1	0.071 (CI = +/-0.074; p = 0.056)	0.008 (CI = +/-0.318; p = 0.957)	0.150	+7.39%
Frequency	2013.2	0.089 (CI = +/-0.083; p = 0.038)	-0.036 (CI = +/-0.333; p = 0.818)	0.216	+9.29%
Frequency	2014.1	0.075 (CI = +/-0.095; p = 0.107)	-0.065 (CI = +/-0.356; p = 0.693)	0.097	+7.83%
Frequency	2014.2	0.071 (CI = +/-0.116; p = 0.199)	-0.055 (CI = +/-0.399; p = 0.761)	-0.006	+7.35%
Frequency	2015.1	0.031 (CI = +/-0.122; p = 0.575)	-0.129 (CI = +/-0.388; p = 0.467)	-0.121	+3.15%
Frequency	2015.2	-0.011 (CI = +/-0.140; p = 0.854)	-0.051 (CI = +/-0.401; p = 0.772)	-0.258	-1.12%
Frequency	2016.1	-0.088 (CI = +/-0.094; p = 0.061)	-0.166 (CI = +/-0.244; p = 0.146)	0.431	-8.44%

Underinsured Motorist

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

Fit	Start Date	Time	Adjusted R ²	Implied Trend Rate
Loss Cost	2005.1	0.194 (CI = +/-0.100; p = 0.000)	0.332	+21.44%
Loss Cost	2005.2	0.179 (CI = +/-0.105; p = 0.002)	0.278	+19.57%
Loss Cost	2006.1	0.149 (CI = +/-0.106; p = 0.008)	0.207	+16.12%
Loss Cost	2006.2	0.113 (CI = +/-0.104; p = 0.035)	0.127	+11.94%
Loss Cost	2007.1	0.141 (CI = +/-0.107; p = 0.012)	0.196	+15.10%
Loss Cost	2007.2	0.122 (CI = +/-0.113; p = 0.035)	0.137	+13.01%
Loss Cost	2008.1	0.111 (CI = +/-0.122; p = 0.074)	0.095	+11.69%
Loss Cost	2008.2	0.111 (CI = +/-0.133; p = 0.097)	0.080	+11.77%
Loss Cost	2009.1	0.062 (CI = +/-0.130; p = 0.336)	-0.001	+6.36%
Loss Cost	2009.2	0.092 (CI = +/-0.137; p = 0.175)	0.044	+9.68%
Loss Cost	2010.1	0.158 (CI = +/-0.124; p = 0.015)	0.235	+17.13%
Loss Cost	2010.2	0.134 (CI = +/-0.133; p = 0.049)	0.154	+14.37%
Loss Cost	2011.1	0.149 (CI = +/-0.148; p = 0.048)	0.165	+16.11%
Loss Cost	2011.2	0.086 (CI = +/-0.141; p = 0.215)	0.038	+8.99%
Loss Cost	2012.1	0.088 (CI = +/-0.160; p = 0.262)	0.022	+9.14%
Loss Cost	2012.2	0.094 (CI = +/-0.182; p = 0.290)	0.014	+9.81%
Loss Cost	2013.1	0.072 (CI = +/-0.208; p = 0.467)	-0.032	+7.47%
Loss Cost	2013.2	-0.035 (CI = +/-0.185; p = 0.688)	-0.068	-3.44%
Loss Cost	2014.1	-0.030 (CI = +/-0.218; p = 0.771)	-0.082	-2.91%
Loss Cost	2014.2	-0.044 (CI = +/-0.261; p = 0.713)	-0.084	-4.33%
Loss Cost	2015.1	-0.132 (CI = +/-0.286; p = 0.323)	0.009	-12.40%
Loss Cost	2015.2	-0.151 (CI = +/-0.356; p = 0.358)	-0.005	-13.99%
Loss Cost	2016.1	-0.264 (CI = +/-0.415; p = 0.177)	0.135	-23.17%
Severity	2005.1	0.125 (CI = +/-0.093; p = 0.011)	0.178	+13.27%
Severity	2005.2	0.103 (CI = +/-0.096; p = 0.036)	0.117	+10.89%
Severity	2006.1	0.078 (CI = +/-0.098; p = 0.113)	0.057	+8.16%
Severity	2006.2	0.058 (CI = +/-0.102; p = 0.253)	0.013	+6.00%
Severity	2007.1	0.078 (CI = +/-0.108; p = 0.150)	0.044	+8.08%
Severity	2007.2	0.047 (CI = +/-0.110; p = 0.389)	-0.009	+4.77%
Severity	2008.1	0.032 (CI = +/-0.117; p = 0.581)	-0.029	+3.23%
Severity	2008.2	0.034 (CI = +/-0.128; p = 0.586)	-0.031	+3.46%
Severity	2009.1	-0.004 (CI = +/-0.131; p = 0.946)	-0.047	-0.43%
Severity	2009.2	0.028 (CI = +/-0.137; p = 0.673)	-0.040	+2.85%
Severity	2010.1	0.088 (CI = +/-0.128; p = 0.165)	0.052	+9.25%
Severity	2010.2	0.063 (CI = +/-0.138; p = 0.353)	-0.005	+6.46%
Severity	2011.1	0.072 (CI = +/-0.153; p = 0.335)	-0.001	+7.48%
Severity	2011.2	0.002 (CI = +/-0.143; p = 0.978)	-0.062	+0.19%
Severity	2012.1	0.021 (CI = +/-0.160; p = 0.779)	-0.061	+2.16%
Severity	2012.2	0.033 (CI = +/-0.181; p = 0.699)	-0.060	+3.39%
Severity	2013.1	0.001 (CI = +/-0.204; p = 0.993)	-0.077	+0.08%
Severity	2013.2	-0.123 (CI = +/-0.155; p = 0.110)	0.132	-11.55%
Severity	2014.1	-0.105 (CI = +/-0.181; p = 0.228)	0.050	-9.96%
Severity	2014.2	-0.113 (CI = +/-0.216; p = 0.272)	0.031	-10.67%
Severity	2015.1	-0.163 (CI = +/-0.252; p = 0.176)	0.104	-15.07%
Severity	2015.2	-0.136 (CI = +/-0.311; p = 0.342)	0.002	-12.75%
Severity	2016.1	-0.175 (CI = +/-0.394; p = 0.328)	0.013	-16.09%
Frequency	2005.1	0.070 (CI = +/-0.031; p = 0.000)	0.407	+7.22%
Frequency	2005.2	0.075 (CI = +/-0.032; p = 0.000)	0.434	+7.83%
Frequency	2006.1	0.071 (CI = +/-0.034; p = 0.000)	0.384	+7.36%
Frequency	2006.2	0.055 (CI = +/-0.030; p = 0.001)	0.327	+5.60%
Frequency	2007.1	0.063 (CI = +/-0.030; p = 0.000)	0.399	+6.50%
Frequency	2007.2	0.076 (CI = +/-0.028; p = 0.000)	0.540	+7.87%
Frequency	2008.1	0.079 (CI = +/-0.031; p = 0.000)	0.534	+8.20%
Frequency	2008.2	0.077 (CI = +/-0.033; p = 0.000)	0.491	+8.03%
Frequency	2009.1	0.066 (CI = +/-0.033; p = 0.000)	0.422	+6.82%
Frequency	2009.2	0.064 (CI = +/-0.036; p = 0.001)	0.374	+6.64%
Frequency	2010.1	0.070 (CI = +/-0.040; p = 0.002)	0.385	+7.21%
Frequency	2010.2	0.072 (CI = +/-0.044; p = 0.003)	0.362	+7.42%
Frequency	2011.1	0.077 (CI = +/-0.048; p = 0.004)	0.365	+8.03%
Frequency	2011.2	0.084 (CI = +/-0.054; p = 0.004)	0.373	+8.78%
Frequency	2012.1	0.066 (CI = +/-0.055; p = 0.022)	0.257	+6.83%
Frequency	2012.2	0.060 (CI = +/-0.062; p = 0.057)	0.180	+6.21%
Frequency	2013.1	0.071 (CI = +/-0.070; p = 0.047)	0.215	+7.39%
Frequency	2013.2	0.088 (CI = +/-0.078; p = 0.031)	0.278	+9.17%
Frequency	2014.1	0.075 (CI = +/-0.090; p = 0.093)	0.166	+7.83%
Frequency	2014.2	0.069 (CI = +/-0.107; p = 0.185)	0.085	+7.10%
Frequency	2015.1	0.031 (CI = +/-0.117; p = 0.564)	-0.069	+3.15%
Frequency	2015.2	-0.014 (CI = +/-0.126; p = 0.800)	-0.115	-1.42%
Frequency	2016.1	-0.088 (CI = +/-0.102; p = 0.079)	0.286	-8.44%

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	0.206	(CI = +/-0.104; p = 0.000)	-0.562	(CI = +/-0.902; p = 0.212)	0.365	+22.82%
Loss Cost	2005.2	0.194	(CI = +/-0.111; p = 0.001)	-0.505	(CI = +/-0.926; p = 0.272)	0.304	+21.38%
Loss Cost	2006.1	0.158	(CI = +/-0.110; p = 0.007)	-0.677	(CI = +/-0.892; p = 0.131)	0.266	+17.14%
Loss Cost	2006.2	0.125	(CI = +/-0.110; p = 0.028)	-0.527	(CI = +/-0.861; p = 0.218)	0.163	+13.31%
Loss Cost	2007.1	0.152	(CI = +/-0.115; p = 0.011)	-0.404	(CI = +/-0.859; p = 0.341)	0.217	+16.47%
Loss Cost	2007.2	0.137	(CI = +/-0.123; p = 0.030)	-0.341	(CI = +/-0.885; p = 0.432)	0.144	+14.74%
Loss Cost	2008.1	0.122	(CI = +/-0.133; p = 0.070)	-0.407	(CI = +/-0.918; p = 0.367)	0.108	+12.95%
Loss Cost	2008.2	0.128	(CI = +/-0.145; p = 0.079)	-0.431	(CI = +/-0.960; p = 0.360)	0.094	+13.68%
Loss Cost	2009.1	0.067	(CI = +/-0.138; p = 0.319)	-0.665	(CI = +/-0.873; p = 0.127)	0.082	+6.95%
Loss Cost	2009.2	0.111	(CI = +/-0.139; p = 0.112)	-0.817	(CI = +/-0.842; p = 0.056)	0.199	+11.70%
Loss Cost	2010.1	0.176	(CI = +/-0.127; p = 0.009)	-0.587	(CI = +/-0.732; p = 0.109)	0.354	+19.28%
Loss Cost	2010.2	0.162	(CI = +/-0.140; p = 0.026)	-0.541	(CI = +/-0.768; p = 0.155)	0.257	+17.55%
Loss Cost	2011.1	0.172	(CI = +/-0.158; p = 0.034)	-0.507	(CI = +/-0.818; p = 0.206)	0.256	+18.81%
Loss Cost	2011.2	0.115	(CI = +/-0.156; p = 0.138)	-0.343	(CI = +/-0.767; p = 0.353)	0.080	+12.15%
Loss Cost	2012.1	0.112	(CI = +/-0.180; p = 0.203)	-0.351	(CI = +/-0.830; p = 0.377)	0.059	+11.83%
Loss Cost	2012.2	0.132	(CI = +/-0.205; p = 0.187)	-0.401	(CI = +/-0.887; p = 0.344)	0.062	+14.07%
Loss Cost	2013.1	0.098	(CI = +/-0.236; p = 0.382)	-0.486	(CI = +/-0.953; p = 0.286)	0.028	+10.27%
Loss Cost	2013.2	-0.005	(CI = +/-0.222; p = 0.958)	-0.262	(CI = +/-0.833; p = 0.499)	-0.143	-0.54%
Loss Cost	2014.1	-0.005	(CI = +/-0.271; p = 0.971)	-0.260	(CI = +/-0.935; p = 0.545)	-0.170	-0.45%
Loss Cost	2014.2	-0.004	(CI = +/-0.330; p = 0.978)	-0.261	(CI = +/-1.049; p = 0.582)	-0.201	-0.41%
Loss Cost	2015.1	-0.133	(CI = +/-0.363; p = 0.415)	-0.497	(CI = +/-1.042; p = 0.297)	-0.030	-12.45%
Loss Cost	2015.2	-0.118	(CI = +/-0.467; p = 0.558)	-0.519	(CI = +/-1.214; p = 0.336)	-0.070	-11.17%
Loss Cost	2016.1	-0.334	(CI = +/-0.499; p = 0.145)	-0.843	(CI = +/-1.143; p = 0.117)	0.327	-28.43%
Severity	2005.1	0.131	(CI = +/-0.097; p = 0.010)	-0.594	(CI = +/-0.842; p = 0.160)	0.221	+14.01%
Severity	2005.2	0.113	(CI = +/-0.102; p = 0.031)	-0.507	(CI = +/-0.851; p = 0.232)	0.145	+11.98%
Severity	2006.1	0.082	(CI = +/-0.102; p = 0.111)	-0.657	(CI = +/-0.826; p = 0.114)	0.123	+8.55%
Severity	2006.2	0.066	(CI = +/-0.108; p = 0.220)	-0.585	(CI = +/-0.843; p = 0.165)	0.059	+6.82%
Severity	2007.1	0.083	(CI = +/-0.115; p = 0.150)	-0.508	(CI = +/-0.865; p = 0.237)	0.073	+8.67%
Severity	2007.2	0.055	(CI = +/-0.119; p = 0.351)	-0.390	(CI = +/-0.859; p = 0.357)	-0.009	+5.62%
Severity	2008.1	0.034	(CI = +/-0.127; p = 0.581)	-0.475	(CI = +/-0.883; p = 0.276)	-0.015	+3.50%
Severity	2008.2	0.043	(CI = +/-0.139; p = 0.530)	-0.506	(CI = +/-0.922; p = 0.266)	-0.013	+4.34%
Severity	2009.1	-0.007	(CI = +/-0.138; p = 0.912)	-0.697	(CI = +/-0.877; p = 0.113)	0.035	-0.73%
Severity	2009.2	0.038	(CI = +/-0.139; p = 0.577)	-0.854	(CI = +/-0.841; p = 0.047)	0.126	+3.83%
Severity	2010.1	0.095	(CI = +/-0.134; p = 0.150)	-0.652	(CI = +/-0.771; p = 0.092)	0.173	+10.01%
Severity	2010.2	0.078	(CI = +/-0.147; p = 0.275)	-0.598	(CI = +/-0.806; p = 0.136)	0.089	+8.15%
Severity	2011.1	0.080	(CI = +/-0.166; p = 0.322)	-0.593	(CI = +/-0.863; p = 0.163)	0.082	+8.31%
Severity	2011.2	0.014	(CI = +/-0.161; p = 0.853)	-0.407	(CI = +/-0.789; p = 0.287)	-0.048	+1.43%
Severity	2012.1	0.029	(CI = +/-0.184; p = 0.736)	-0.364	(CI = +/-0.848; p = 0.370)	-0.067	+2.98%
Severity	2012.2	0.054	(CI = +/-0.208; p = 0.583)	-0.425	(CI = +/-0.901; p = 0.324)	-0.047	+5.54%
Severity	2013.1	0.003	(CI = +/-0.233; p = 0.982)	-0.554	(CI = +/-0.940; p = 0.221)	-0.022	+0.25%
Severity	2013.2	-0.122	(CI = +/-0.187; p = 0.177)	-0.285	(CI = +/-0.700; p = 0.385)	0.072	-11.44%
Severity	2014.1	-0.111	(CI = +/-0.227; p = 0.296)	-0.263	(CI = +/-0.784; p = 0.467)	-0.038	-10.53%
Severity	2014.2	-0.109	(CI = +/-0.277; p = 0.391)	-0.267	(CI = +/-0.879; p = 0.503)	-0.074	-10.31%
Severity	2015.1	-0.195	(CI = +/-0.324; p = 0.196)	-0.426	(CI = +/-0.929; p = 0.314)	0.078	-17.75%
Severity	2015.2	-0.137	(CI = +/-0.401; p = 0.434)	-0.513	(CI = +/-1.042; p = 0.274)	0.019	-12.84%
Severity	2016.1	-0.253	(CI = +/-0.516; p = 0.263)	-0.687	(CI = +/-1.183; p = 0.196)	0.141	-22.38%
Frequency	2005.1	0.074	(CI = +/-0.033; p = 0.000)	0.031	(CI = +/-0.286; p = 0.824)	0.401	+7.72%
Frequency	2005.2	0.081	(CI = +/-0.034; p = 0.000)	0.001	(CI = +/-0.288; p = 0.993)	0.431	+8.40%
Frequency	2006.1	0.076	(CI = +/-0.037; p = 0.000)	-0.020	(CI = +/-0.297; p = 0.891)	0.378	+7.92%
Frequency	2006.2	0.059	(CI = +/-0.032; p = 0.001)	0.058	(CI = +/-0.251; p = 0.640)	0.324	+6.07%
Frequency	2007.1	0.069	(CI = +/-0.032; p = 0.000)	0.104	(CI = +/-0.242; p = 0.383)	0.419	+7.18%
Frequency	2007.2	0.083	(CI = +/-0.030; p = 0.000)	0.048	(CI = +/-0.217; p = 0.647)	0.563	+8.63%
Frequency	2008.1	0.087	(CI = +/-0.032; p = 0.000)	0.068	(CI = +/-0.224; p = 0.535)	0.564	+9.13%
Frequency	2008.2	0.086	(CI = +/-0.035; p = 0.000)	0.074	(CI = +/-0.234; p = 0.514)	0.524	+8.94%
Frequency	2009.1	0.075	(CI = +/-0.036; p = 0.000)	0.032	(CI = +/-0.228; p = 0.773)	0.445	+7.74%
Frequency	2009.2	0.073	(CI = +/-0.040; p = 0.001)	0.037	(CI = +/-0.240; p = 0.750)	0.397	+7.58%
Frequency	2010.1	0.081	(CI = +/-0.043; p = 0.001)	0.064	(CI = +/-0.247; p = 0.590)	0.422	+8.43%
Frequency	2010.2	0.083	(CI = +/-0.048; p = 0.002)	0.057	(CI = +/-0.262; p = 0.651)	0.399	+8.69%
Frequency	2011.1	0.093	(CI = +/-0.052; p = 0.002)	0.086	(CI = +/-0.272; p = 0.509)	0.419	+9.70%
Frequency	2011.2	0.101	(CI = +/-0.058; p = 0.002)	0.064	(CI = +/-0.285; p = 0.639)	0.429	+10.57%
Frequency	2012.1	0.082	(CI = +/-0.062; p = 0.013)	0.013	(CI = +/-0.284; p = 0.925)	0.299	+8.60%
Frequency	2012.2	0.078	(CI = +/-0.071; p = 0.033)	0.024	(CI = +/-0.306; p = 0.865)	0.213	+8.09%
Frequency	2013.1	0.095	(CI = +/-0.079; p = 0.022)	0.068	(CI = +/-0.319; p = 0.647)	0.280	+10.00%
Frequency	2013.2	0.116	(CI = +/-0.087; p = 0.014)	0.023	(CI = +/-0.326; p = 0.877)	0.365	+12.31%
Frequency	2014.1	0.107	(CI = +/-0.105; p = 0.047)	0.003	(CI = +/-0.362; p = 0.985)	0.236	+11.27%
Frequency	2014.2	0.105	(CI = +/-0.128; p = 0.096)	0.007	(CI = +/-0.406; p = 0.971)	0.136	+11.04%
Frequency	2015.1	0.063	(CI = +/-0.148; p = 0.350)	-0.071	(CI = +/-0.424; p = 0.705)	-0.080	+6.45%
Frequency	2015.2	0.019	(CI = +/-0.170; p = 0.792)	-0.006	(CI = +/-0.441; p = 0.976)	-0.316	+1.93%
Frequency	2016.1	-0.081	(CI = +/-0.132; p = 0.174)	-0.156	(CI = +/-0.302; p = 0.241)	0.179	-7.79%

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	0.209 (CI = +/-0.105; p = 0.000)	0.351	+23.28%
Loss Cost	2005.2	0.194 (CI = +/-0.111; p = 0.001)	0.297	+21.38%
Loss Cost	2006.1	0.163 (CI = +/-0.113; p = 0.006)	0.225	+17.75%
Loss Cost	2006.2	0.125 (CI = +/-0.112; p = 0.030)	0.143	+13.31%
Loss Cost	2007.1	0.156 (CI = +/-0.114; p = 0.009)	0.218	+16.89%
Loss Cost	2007.2	0.137 (CI = +/-0.121; p = 0.028)	0.158	+14.74%
Loss Cost	2008.1	0.126 (CI = +/-0.131; p = 0.059)	0.114	+13.43%
Loss Cost	2008.2	0.128 (CI = +/-0.144; p = 0.078)	0.100	+13.68%
Loss Cost	2009.1	0.075 (CI = +/-0.142; p = 0.280)	0.011	+7.84%
Loss Cost	2009.2	0.111 (CI = +/-0.149; p = 0.138)	0.065	+11.70%
Loss Cost	2010.1	0.185 (CI = +/-0.132; p = 0.009)	0.287	+20.34%
Loss Cost	2010.2	0.162 (CI = +/-0.144; p = 0.030)	0.203	+17.55%
Loss Cost	2011.1	0.182 (CI = +/-0.160; p = 0.028)	0.221	+19.94%
Loss Cost	2011.2	0.115 (CI = +/-0.155; p = 0.136)	0.085	+12.15%
Loss Cost	2012.1	0.120 (CI = +/-0.177; p = 0.167)	0.070	+12.76%
Loss Cost	2012.2	0.132 (CI = +/-0.203; p = 0.184)	0.065	+14.07%
Loss Cost	2013.1	0.113 (CI = +/-0.235; p = 0.316)	0.007	+11.93%
Loss Cost	2013.2	-0.005 (CI = +/-0.214; p = 0.956)	-0.091	-0.54%
Loss Cost	2014.1	0.006 (CI = +/-0.256; p = 0.957)	-0.100	+0.64%
Loss Cost	2014.2	-0.004 (CI = +/-0.312; p = 0.977)	-0.111	-0.41%
Loss Cost	2015.1	-0.103 (CI = +/-0.354; p = 0.522)	-0.065	-9.77%
Loss Cost	2015.2	-0.118 (CI = +/-0.455; p = 0.558)	-0.084	-11.17%
Loss Cost	2016.1	-0.254 (CI = +/-0.555; p = 0.305)	0.036	-22.45%
Severity	2005.1	0.135 (CI = +/-0.099; p = 0.009)	0.191	+14.46%
Severity	2005.2	0.113 (CI = +/-0.102; p = 0.032)	0.129	+11.98%
Severity	2006.1	0.087 (CI = +/-0.105; p = 0.101)	0.066	+9.09%
Severity	2006.2	0.066 (CI = +/-0.110; p = 0.229)	0.020	+6.82%
Severity	2007.1	0.088 (CI = +/-0.116; p = 0.132)	0.054	+9.16%
Severity	2007.2	0.055 (CI = +/-0.118; p = 0.349)	-0.004	+5.62%
Severity	2008.1	0.039 (CI = +/-0.128; p = 0.529)	-0.026	+4.01%
Severity	2008.2	0.043 (CI = +/-0.139; p = 0.533)	-0.028	+4.34%
Severity	2009.1	0.001 (CI = +/-0.143; p = 0.985)	-0.050	+0.13%
Severity	2009.2	0.038 (CI = +/-0.151; p = 0.608)	-0.038	+3.83%
Severity	2010.1	0.105 (CI = +/-0.140; p = 0.133)	0.072	+11.09%
Severity	2010.2	0.078 (CI = +/-0.152; p = 0.293)	0.010	+8.15%
Severity	2011.1	0.091 (CI = +/-0.170; p = 0.275)	0.016	+9.51%
Severity	2011.2	0.014 (CI = +/-0.161; p = 0.854)	-0.064	+1.43%
Severity	2012.1	0.038 (CI = +/-0.181; p = 0.659)	-0.056	+3.86%
Severity	2012.2	0.054 (CI = +/-0.207; p = 0.583)	-0.051	+5.54%
Severity	2013.1	0.020 (CI = +/-0.236; p = 0.860)	-0.080	+1.97%
Severity	2013.2	-0.122 (CI = +/-0.183; p = 0.171)	0.087	-11.44%
Severity	2014.1	-0.100 (CI = +/-0.217; p = 0.327)	0.006	-9.54%
Severity	2014.2	-0.109 (CI = +/-0.264; p = 0.375)	-0.013	-10.31%
Severity	2015.1	-0.170 (CI = +/-0.314; p = 0.248)	0.058	-15.60%
Severity	2015.2	-0.137 (CI = +/-0.400; p = 0.443)	-0.044	-12.84%
Severity	2016.1	-0.188 (CI = +/-0.526; p = 0.416)	-0.035	-17.13%
Frequency	2005.1	0.074 (CI = +/-0.032; p = 0.000)	0.421	+7.70%
Frequency	2005.2	0.081 (CI = +/-0.034; p = 0.000)	0.452	+8.40%
Frequency	2006.1	0.076 (CI = +/-0.036; p = 0.000)	0.402	+7.94%
Frequency	2006.2	0.059 (CI = +/-0.032; p = 0.001)	0.345	+6.07%
Frequency	2007.1	0.068 (CI = +/-0.032; p = 0.000)	0.424	+7.08%
Frequency	2007.2	0.083 (CI = +/-0.029; p = 0.000)	0.577	+8.63%
Frequency	2008.1	0.087 (CI = +/-0.032; p = 0.000)	0.576	+9.06%
Frequency	2008.2	0.086 (CI = +/-0.035; p = 0.000)	0.537	+8.94%
Frequency	2009.1	0.074 (CI = +/-0.035; p = 0.000)	0.471	+7.70%
Frequency	2009.2	0.073 (CI = +/-0.038; p = 0.001)	0.425	+7.58%
Frequency	2010.1	0.080 (CI = +/-0.042; p = 0.001)	0.445	+8.32%
Frequency	2010.2	0.083 (CI = +/-0.046; p = 0.001)	0.426	+8.69%
Frequency	2011.1	0.091 (CI = +/-0.051; p = 0.002)	0.439	+9.52%
Frequency	2011.2	0.101 (CI = +/-0.056; p = 0.002)	0.459	+10.57%
Frequency	2012.1	0.082 (CI = +/-0.059; p = 0.009)	0.348	+8.56%
Frequency	2012.2	0.078 (CI = +/-0.067; p = 0.027)	0.272	+8.09%
Frequency	2013.1	0.093 (CI = +/-0.075; p = 0.019)	0.327	+9.77%
Frequency	2013.2	0.116 (CI = +/-0.082; p = 0.010)	0.422	+12.31%
Frequency	2014.1	0.107 (CI = +/-0.097; p = 0.034)	0.313	+11.25%
Frequency	2014.2	0.105 (CI = +/-0.118; p = 0.076)	0.232	+11.04%
Frequency	2015.1	0.067 (CI = +/-0.134; p = 0.284)	0.034	+6.91%
Frequency	2015.2	0.019 (CI = +/-0.152; p = 0.775)	-0.129	+1.93%
Frequency	2016.1	-0.066 (CI = +/-0.130; p = 0.258)	0.074	-6.41%



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