

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

Based on Insurance Industry Data  
Through June 30, 2022

May 15, 2023

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# 1. Executive Summary

## 1.1. Purpose and Scope

The Nova Scotia Utility and Review Board (the Board) retained Oliver, Wyman Limited (Oliver Wyman) to determine private passenger vehicle loss trend rates. The scope of our analysis includes all coverages:

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

We developed our analysis using insurance industry private passenger vehicles loss and expense experience reported as of June 30, 2022 to the General Insurance Statistical Agency (GISA).

## 1.2. Actuarial Findings

In this report we present our selected past annual loss cost trend rates based on industry data as of June 30, 2022. Due to the uncertain nature of the current economic environment, the future trend rates included in rate applications will likely differ from the past trend rates as filings may consider changes in current and forecasted economic conditions at the time of rate application submission. We do not make explicit adjustments to the future trend rates that we select for changes in economic conditions. We discuss this further in Section 4.4.

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

**Table 1: Selected Loss Cost Trends**

Coverage	Past Loss Cost	Future Loss Cost
Bodily Injury	+4.0%	+3.0% <sup>1</sup>
Property Damage	+3.0%	+3.0%
DCPD	+5.0%	+5.0%
Accident Benefits	+0.0%	+0.0%
Uninsured Auto	+0.0%	+0.0%
Collision	+6.5%	+6.5%
Comprehensive	+7.0%	+7.0%
Specified Perils	+7.0%	+7.0%
All Perils	+4.5%	+4.5%
Underinsured Motorist	+4.5%	+4.5%

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

\* \* \* \* \*

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

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

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

**Table 2: Change in Accident Benefit Limits**

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

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

## 3. Analysis Data

### 3.1. Introduction

In the sections that follow we present:

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

### 3.2. Data

The source for the exposures (number of vehicles), claim count and claim amount data that we analyze is the 2022-1 AUTO7501 Automobile Industry Exhibit (as of June 30, 2022) provided by GISA. This data includes the experience of all private passenger vehicles in Nova Scotia. We refer to this data source as the AIX report.

The claim count and claim amount data presented in the AIX report is grouped according to the date of the accident half-year during which the event occurred.

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

- **Paid Claim Amounts** – claim cost payments made by an insurance company; includes payments that were made on claims that are now closed, as well as payments made on claims that are still open (referred to as partial payments).
- **Case Reserves** – an adjuster’s estimate of the amount of future claim cost payments to be made on individual claims; a case reserve is assigned to each individual open claim.

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

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

It is important to note two points about case reserves:

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



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

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

### **3.3. Data Exclusions**

As part of our review process, we review the individual data of the largest ten insurers/groups in the province for any anomalies. Only in those situations that we consider the data to be both highly unusual and impactful do we remove the individual insurer/group data from our analysis.

We have not made any data exclusion for this review. In our prior analysis, we identified one major insurer/group with highly unusually data for physical damage coverages, resulting in a data exclusion.<sup>2</sup> Following GISA’s intervention, we find this erroneous data has since been corrected and therefore, is included in our analysis.

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

We estimate the final (ultimate) number and cost<sup>3</sup> of all claims that arise from events that occur in the first and second half of the year (referred to as “accident half-years”<sup>4</sup>), separately, through to June 30, 2022. These estimates are used to measure and select the loss trend rates that we recommend in Section 5 of this report.

We estimate the final/ultimate claim cost by accident half-year by estimating the needed actuarial reserve for all insurance companies in aggregate (i.e., the industry), and adding that amount to the reported incurred claim amounts that insurance companies report to GISA.<sup>5</sup> In doing so, we consider the industry’s reported claim amounts (the aggregate paid claim amounts and individual claim case reserves), but we do not consider the actuarial reserves established by each insurance company as they are not reported to GISA.

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<sup>2</sup> GISA confirmed that this insurer/group had overstated its case reserves and would fix this issue in future submissions.

<sup>3</sup> By “final” or “ultimate” cost we mean the amount paid by insurance companies at the time that all claims related to events that occur in a particular period have been reported and settled.

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

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

We estimate the industry actuarial reserve by applying “loss development factors” to the aggregated incurred claim amounts that are reported to GISA. We apply loss<sup>6</sup> development factors to estimate the actuarial reserve need, hence the final claim cost, for each accident half-year through June 30, 2022, separately for each of the coverages.

We follow a similar approach (using claim count development factors) to estimate the final number of claims that will arise from events that have occurred by accident half-year through June 30, 2022, separately for each of the coverages.

### **3.5. Selection of Claim Count and Claim Amount Development Factors**

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

In Section 3.6 we present a comparison of our current and prior estimates of the ultimate loss cost, frequency, and severity for each of the last five years for each coverage.

Due to the COVID-19 pandemic, there is additional uncertainty associated with the estimates for the 2020, 2021, and 2022-1 accident year periods.

### **3.6. Selection of Ultimate Loss Costs, Frequencies, and Severities**

We note that the selection of development factors influences the selected loss trend rates.<sup>7</sup> As a result of a data correction for the physical damage coverages from one major writer,<sup>8</sup> the emerged claim experience and the development factors we select, our estimates of ultimate loss costs, frequencies,<sup>9</sup> and severities by accident year have changed from those we presented for the prior review. We present those changes in the following tables.

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

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

<sup>8</sup> Our prior analysis excluded one major writer’s physical damage data due to a reporting error. As this insurer’s corrected data is now included in our analysis, this is not a direct comparison as the underlying exposure is not the same.

<sup>9</sup> Number of claims per 1,000 insured vehicles.

**Table 3: Bodily Injury: Change in Estimates**

AY	As of December 31, 2021			As of June 30, 2022		
	Loss Cost	Severity	Frequency	Loss Cost	Severity	Frequency
2018	\$250.71	\$59,305	4.23	\$244.45	\$58,253	4.20
2019	\$210.43	\$52,037	4.04	\$209.69	\$52,048	4.03
2020	\$180.09	\$63,987	2.81	\$179.65	\$64,296	2.79
2021	\$178.79	\$58,220	3.07	\$184.71	\$58,731	3.14
2022				\$153.01	\$56,257	2.72

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

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

AY	As of December 31, 2021			As of June 30, 2022		
	Loss Cost	Severity	Frequency	Loss Cost	Severity	Frequency
2018	\$9.63	\$7,173	1.34	\$9.42	\$7,254	1.30
2019	\$9.41	\$8,523	1.10	\$9.39	\$7,872	1.19
2020	\$7.88	\$7,550	1.04	\$8.06	\$7,289	1.11
2021	\$5.76	\$7,017	0.82	\$5.73	\$6,869	0.83
2022				\$7.08	\$6,622	1.07

In aggregate, for the four-year period 2018 to 2021, our estimates of ultimate loss costs have decreased by 0.2%. Most of the change from the prior review is due to the inclusion of one insurer/group's corrected data whose erroneous data was excluded in the prior review, as discussed in Section 3.3.

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

AY	As of December 31, 2021			As of June 30, 2022		
	Loss Cost	Severity	Frequency	Loss Cost	Severity	Frequency
2018	\$118.81	\$4,731	25.11	\$130.94	\$4,837	27.07
2019	\$124.05	\$4,999	24.81	\$137.64	\$5,139	26.78
2020	\$89.14	\$5,184	17.20	\$98.76	\$5,264	18.76
2021	\$104.65	\$5,511	18.99	\$119.53	\$5,696	20.99
2022				\$124.89	\$6,228	20.05

In aggregate, for the four-year period 2018 to 2021, our estimates of ultimate loss costs have increased by 11.5%. Most of the change from the prior review is due to the inclusion of one insurer/group's corrected data whose erroneous data was excluded in the prior review, as discussed in Section 3.3.

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

AY	As of December 31, 2021			As of June 30, 2022		
	Loss Cost	Severity	Frequency	Loss Cost	Severity	Frequency
2018	\$73.53	\$8,819	8.34	\$69.79	\$8,375	8.33
2019	\$73.67	\$8,923	8.26	\$69.63	\$8,451	8.24
2020	\$51.99	\$9,050	5.74	\$49.57	\$8,648	5.73
2021	\$59.29	\$9,010	6.58	\$59.08	\$8,873	6.66
2022				\$52.67	\$8,500	6.20

In aggregate, for the four-year period 2018 to 2021, our estimates of ultimate loss costs have decreased by 4.0%. Most of the change from the prior review is due to the inclusion one insurer/group's corrected data whose erroneous data was excluded in the prior review, as discussed in Section 3.3.

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

AY	As of December 31, 2021			As of June 30, 2022		
	Loss Cost	Severity	Frequency	Loss Cost	Severity	Frequency
2018	\$6.06	\$22,287	0.27	\$6.15	\$22,411	0.27
2019	\$9.14	\$35,214	0.26	\$7.29	\$28,687	0.25
2020	\$7.06	\$30,813	0.23	\$6.11	\$26,372	0.23
2021	\$7.91	\$39,291	0.20	\$8.15	\$37,052	0.22
2022				\$6.48	\$32,379	0.20

In aggregate, for the four-year period 2018 to 2021, our estimates of ultimate loss costs have decreased by 8.2%.

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

AY	As of December 31, 2021			As of June 30, 2022		
	Loss Cost	Severity	Frequency	Loss Cost	Severity	Frequency
2018	\$198.52	\$6,708	29.60	\$217.50	\$6,765	32.15
2019	\$196.14	\$6,760	29.02	\$215.70	\$6,840	31.53
2020	\$148.49	\$6,890	21.55	\$163.78	\$7,023	23.32
2021	\$164.53	\$7,199	22.86	\$182.85	\$7,445	24.56
2022				\$222.40	\$8,240	26.99

In aggregate, for the four-year period 2018 to 2021, our estimates of ultimate loss costs have increased by 10.2%. Most of the change from the prior review is due to the inclusion one insurer/group's corrected data whose erroneous data was excluded in the prior review, as discussed in Section 3.3.

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

AY	As of December 31, 2021			As of June 30, 2022		
	Loss Cost	Severity	Frequency	Loss Cost	Severity	Frequency
2018	\$125.74	\$1,920	65.50	\$125.56	\$1,915	65.56
2019	\$134.22	\$2,019	66.49	\$136.01	\$2,037	66.78
2020	\$122.64	\$2,121	57.83	\$126.58	\$2,179	58.09
2021	\$132.10	\$2,305	57.31	\$133.59	\$2,351	56.83
2022				\$143.23	\$2,114	67.74

In aggregate, for the four-year period 2018 to 2021, our estimates of ultimate loss costs have increased by 1.4%. Most of the change from the prior review is due to the inclusion one insurer/group in this review whose erroneous data was excluded in the prior review, as discussed in Section 3.3.

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

AY	As of December 31, 2021			As of June 30, 2022		
	Loss Cost	Severity	Frequency	Loss Cost	Severity	Frequency
2018	\$61.94	\$8,684	7.13	\$57.55	\$8,530	6.75
2019	\$11.60	\$4,736	2.45	\$15.31	\$4,911	3.12
2020	\$21.48	\$5,482	3.92	\$17.79	\$5,554	3.20
2021	\$73.21	\$9,333	7.84	\$56.33	\$7,862	7.16
2022				\$33.55	\$5,027	6.67

In aggregate, for the four-year period 2018 to 2021, our estimates of ultimate loss costs have decreased by 12.6%. Most of the change from the prior review is due to the inclusion one insurer/group in this review whose erroneous data was excluded in the prior review, as discussed in Section 3.3.

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

AY	As of December 31, 2021			As of June 30, 2022		
	Loss Cost	Severity	Frequency	Loss Cost	Severity	Frequency
2018	\$280.21	\$4,303	65.12	\$336.76	\$4,386	76.78
2019	\$264.21	\$4,027	65.60	\$350.68	\$4,536	77.32
2020	\$209.52	\$4,092	51.21	\$271.95	\$4,333	62.76
2021	\$233.26	\$4,296	54.30	\$293.87	\$4,518	65.05
2022				\$349.49	\$4,931	70.88

In aggregate, for the four-year period 2018 to 2021, our estimates of ultimate loss costs have increased by 27.0%. Most of the change from the prior review is due to the inclusion one insurer/group in this review whose erroneous data was excluded in the prior review, as discussed in Section 3.3.<sup>10</sup>

<sup>10</sup> The reason for the large impact for all perils is the insurer/group with problematic data had a much larger market share for all perils compared to other physical damage coverages.

## 4. Loss Trend Methodology

### 4.1. Introduction

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

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

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

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.

To derive estimates of appropriate loss trend rates, we consider the observed trend patterns based on our estimates of the industry ultimate claim frequency, claim severity, and loss cost<sup>11</sup> by accident half-year that we derive (as we discuss in Section 3) and the results of regression analyses we perform. In doing so, we reflect parameters that could have an impact on the trends, such as time, seasonality, and, as appropriate, “level changes” and coverage reforms.

We also consider the results of statistical tests that we apply.

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

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. For this reason, we model the data several different ways in an attempt to identify the underlying trends during the experience period:

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<sup>11</sup> Our severity and loss cost estimates include allocated loss adjustment expenses and a provision for the unallocated loss adjustment expenses (ULAE) based on ULAE factors provided by GISA.

- with and without certain data points to improve our understanding of the sensitivity of the calculated loss trend rates to the inclusion or exclusion of those points; and
- over time periods that are longer than the experience period as a means of increasing the stability/reliability of the data being analyzed and to assess changes in trend patterns that may have occurred.

In selecting future trend rates, if appropriate, adjustments should be made to the selected past trend rates considering the changes that have occurred over the recent past if there is evidence of new patterns emerging. The recent rise in inflation is likely to affect future trend rates and should be considered for the future trend period, which is the mid-point of the latest accident half-year (April 1, 2022 in this review) to the average accident date of the proposed rate program. We discuss the issue of inflation in the context of the future trend rate below.

## 4.2. Model Considerations

### Time Period

In this review, we present and consider the claim experience by accident half-year, spanning the twenty-year period from 2002-2 to 2022-1.

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

### Seasonality

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

### Other Variables

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

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

We do not include a variable in the model to control for historical weather events. We also do not typically consider economic variables such as unemployment due to the difficulty of forecasting future values for these parameters.

### Reforms and Level Changes

The purpose of a reform parameter<sup>12</sup> is to isolate and, in a sense, remove the impact that reforms or other events had on the level of claim costs so that the underlying claim cost trend can be identified.

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<sup>12</sup> We use the terms reform or level change interchangeable; but a reform parameter is associated with a known event.



The regression models we use to analyze severity, frequency, and loss cost trend patterns allow the inclusion of a level change parameter(s) to reflect the effect that reforms or other events have had on claim counts and amounts.

Distinct from an unusual data point that might be considered an outlier (where, for example, an upward spike is followed by a decline), or a change in trend rate pattern, the reform parameter identifies a sustained shift up (or down) in loss cost, severity, or frequency coincident with the implementation of a reform. We determine the statistical significance of a level change based on the  $p$ -values from  $t$ -tests for parameter significance.<sup>13</sup>

Some reforms result in a sustained level change with the trend rate before and after the reform unchanged. Other reforms could, in addition or instead, cause a change in the trend rate after the reform. As part of our regression model design, we consider the possibility that a reform could cause the 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.

### **Other Considerations**

In selecting past loss trend rates, we also consider:

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

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

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

### **Summary of Trend Rates**

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

The summary of our trend rates based on industry data as of June 30, 2022, as presented in Table 1, are based on our assessment and holistic view of the statistical tests, historical data (changes in patterns and spikes) and parsimony of many regression models.

In Section 0 we discuss the basis for the trend rates we present in Table 1. Due to the many models that we consider, we do not discuss all of the models presented in Appendix E.

### **Heatmaps**

In Section 0 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

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<sup>13</sup> A  $t$ -test with a resulting  $p$ -value of less than 5% is considered significant.

smaller values are darker (blue). This allows for direct comparison of statistical results between models over different time periods and improves readability of our report without having to reference Appendix E. However, the information presented in each heatmap is analogous with the information presented in Appendix E and is considered an additional aid to draw attention to the models we select. For example, the information provided in Figure 8 may also be found in Appendix E pages 1 and 2.

### 4.3. COVID-19

#### Introduction

COVID-19 “stay-at-home” orders and other directives during the pandemic resulted in a dramatic decline in traffic. While there has been increased traffic levels since the early days of the pandemic, there remains uncertainty as to the new normal traffic patterns and claims frequency levels during the time periods during which rate programs that use these benchmarks may be in effect.

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, 2021, and 2022-1 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.

#### Rate Level Considerations

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.<sup>14</sup>

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 during<sup>15</sup> the proposed rating program.

When considering the degree to which the pandemic is expected to impact claims cost during the proposed rate program consideration should be given to the most recent experience available at the time of filing. For example, monthly frequency data may give insight into consumer driving habits.

### 4.4. Economic Considerations

#### Recent Inflation

Supply chain issues and pent-up consumer demand during the pandemic era resulted in an increase in inflation which has led to increased claim costs.<sup>16</sup> In the following figures we present the monthly

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

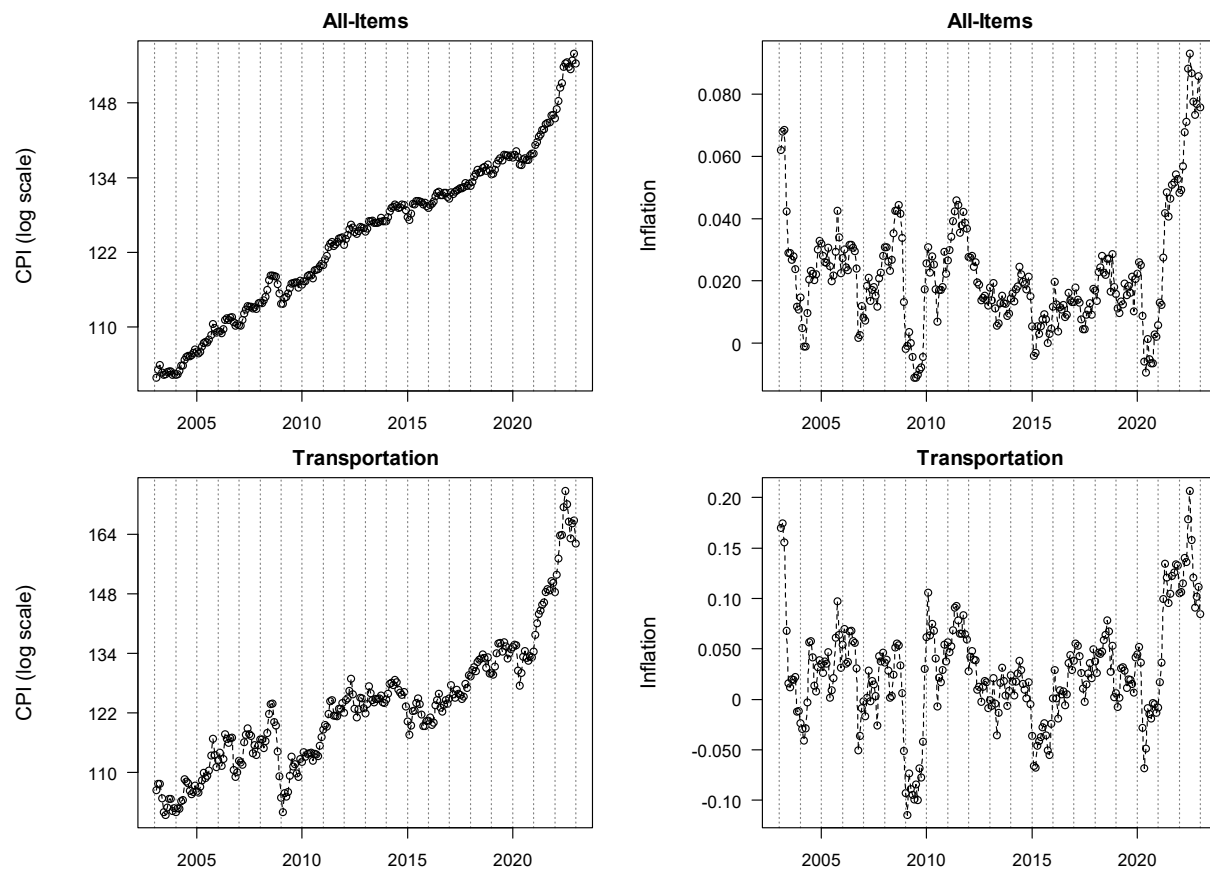
<sup>15</sup> This adjustment should consider what proportion of the policy year loss experience will be impacted by the COVID-19 pandemic.

<sup>16</sup> This increase is evident in the severity levels for some coverages beginning 2021-2.

consumer price index (left panel) and year-over year percentage change (right panel)<sup>17</sup> over the last 20 years in Nova Scotia, separately, for:

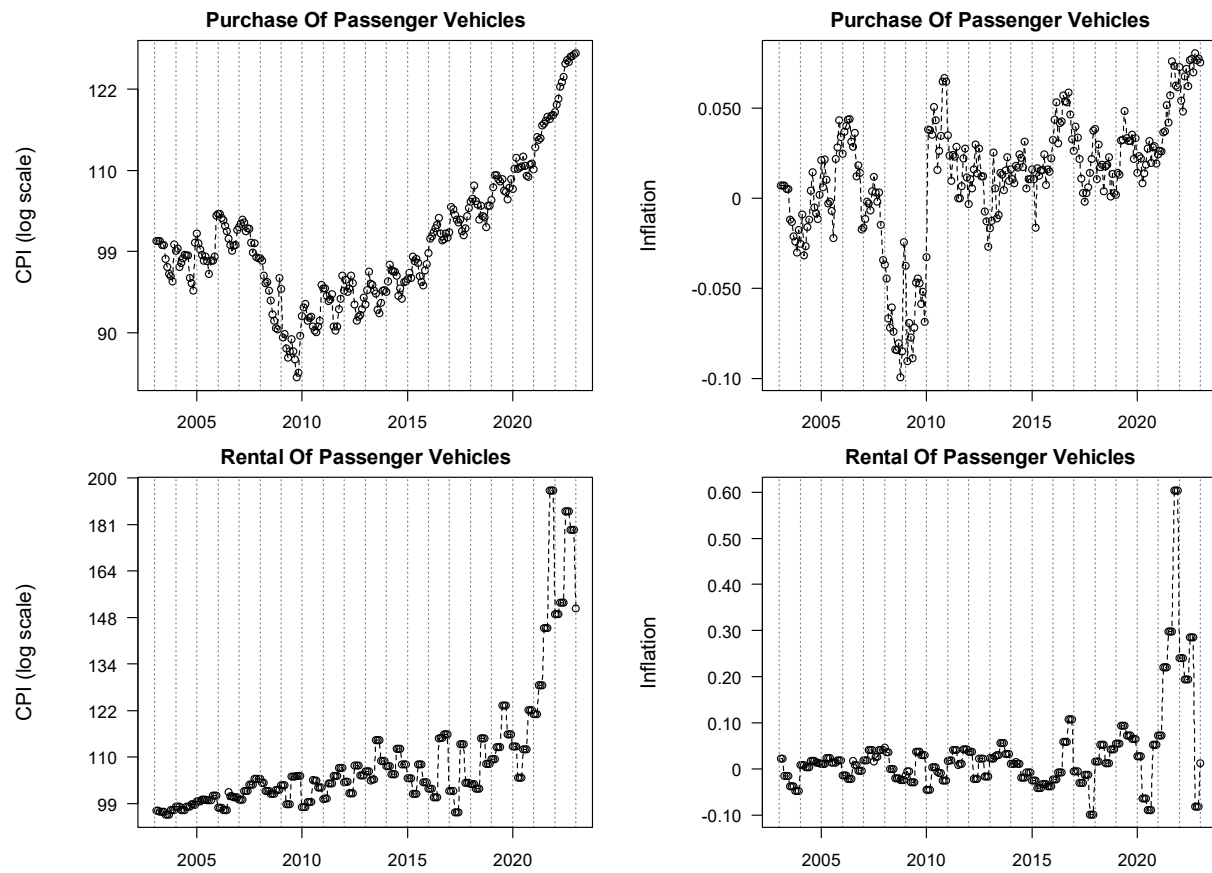
- All-Items
- Transportation
- Purchase of passenger vehicles
- Rental of passenger vehicles
- Passenger vehicle parts, maintenance, and repair
- Health care.

Figure 1: Consumer Price Index – All Items & Transportation



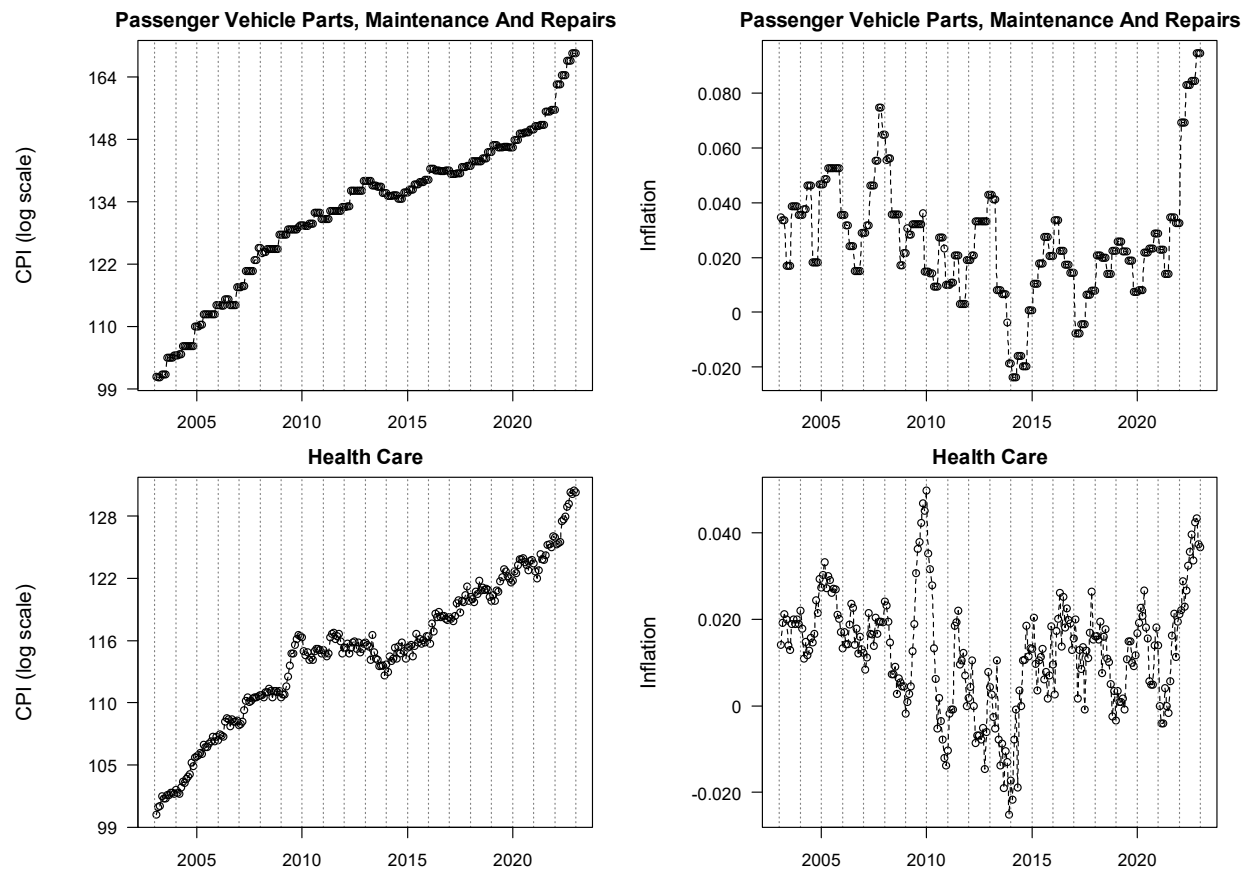
<sup>17</sup> As measured by the 12-month change in CPI.

Figure 2<sup>18</sup>: Consumer Price Index – Purchase & Rental of Passenger Vehicles



<sup>18</sup> Rental of passenger vehicles data is Canada-wide data, not Nova Scotia-only data.

Figure 3: Consumer Price Index – Passenger Vehicle Parts, Maintenance, and Repair & Healthcare



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

- Inflationary pressures on physical damage coverages (such as vehicle purchase, rentals and passenger vehicle parts, maintenance and repair costs) have resulted in the highest inflation levels in the last 20 years.
- Healthcare costs, considering the high amount of variability, appear significantly less affected by the recent inflationary trends.<sup>19</sup>

As discussed in our prior report, we expect the recent higher inflation for vehicle parts, maintenance and repair costs to affect claim costs for physical damage coverages<sup>20</sup> since more costly repairs will increase the total amount needed to settle claims. The increase in inflation is not limited to vehicle parts, maintenance, and repair costs. While vehicle parts and repair costs are a large proportion of the

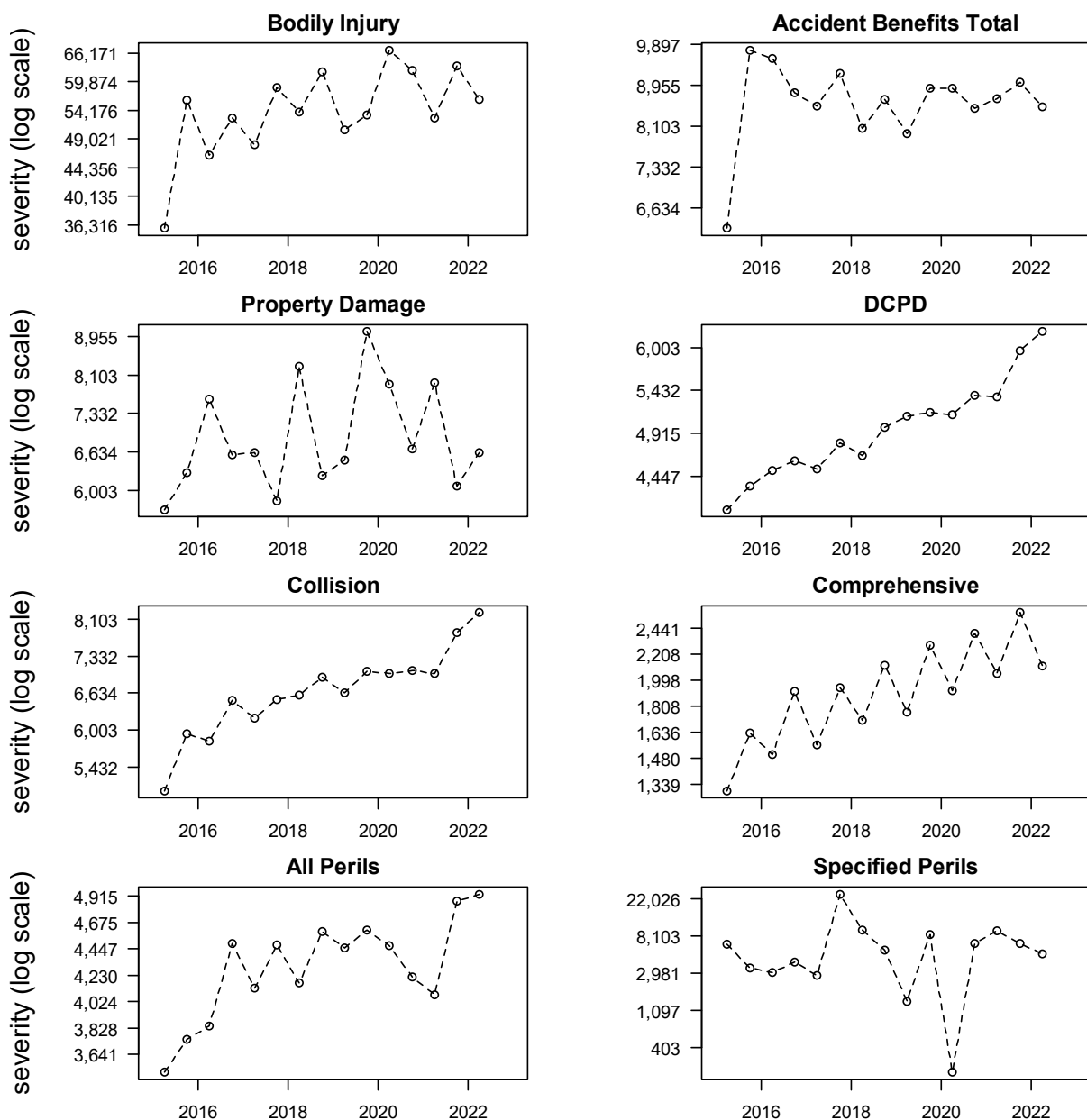
<sup>19</sup> We acknowledge the impact of inflation on health care costs (affecting bodily injury and accident benefits) may change in the future as inflation ripples through the economy.

<sup>20</sup> We define physical damage coverages as those that pertain to damage or loss of the vehicle. This includes property damage, DCPD, collision, comprehensive, all perils, and specified perils.

claim settlement, other components of claim costs, such as new or used vehicles (for total loss claims), labour rates, as well as vehicle rental rates, could be considered. The amount by which claim costs will increase is highly uncertain as the persistence of the higher inflation levels, which may vary in degree amongst the various components of claims costs, is difficult to predict.

We present a summary of the most recent five years of severity estimates for all major coverages in Figure 4. We observe the 2021-2 and 2022-1 DCPD, collision, and all perils severity have risen steeply, deviating from historical patterns. The change to a steep rise is not as evident for bodily injury, accident benefits, property damage, comprehensive and specified perils.

**Figure 4: Historical Severity by Coverage**



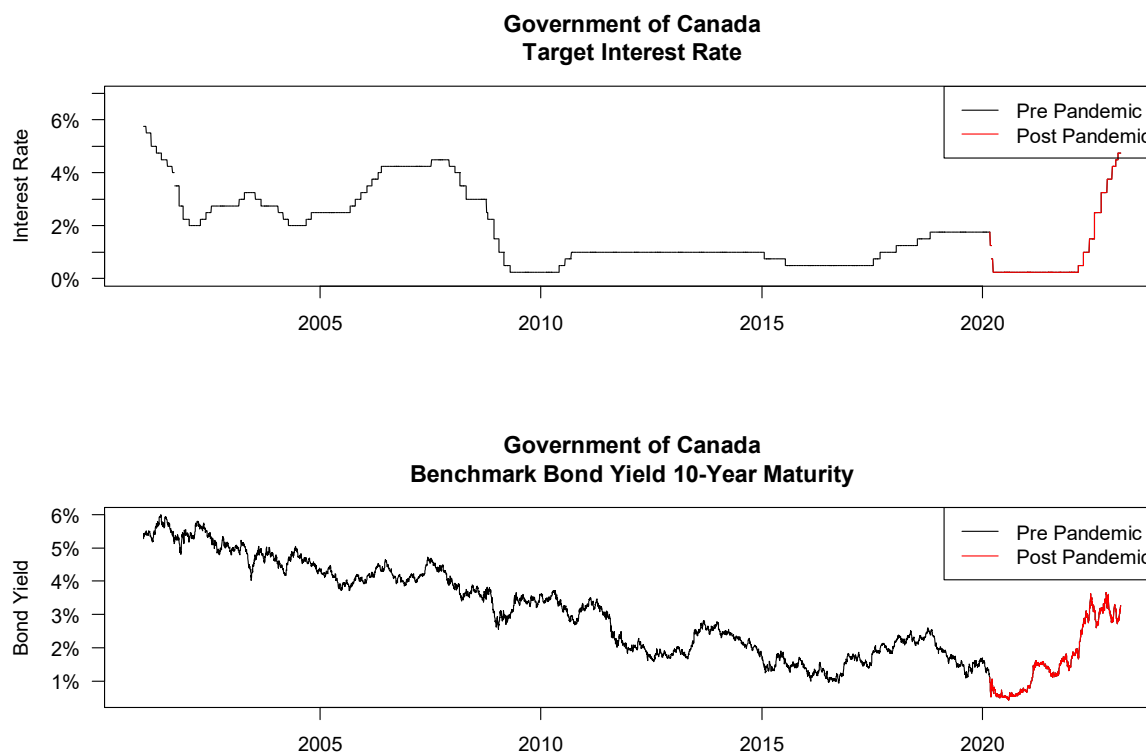
## Future Inflation

The Government of Canada is raising interest rates to curb the inflation surge and reduce inflation to pre-pandemic levels. The timing of the interest rate peak and subsequent decline will affect the timing of a return to lower inflation levels. Managing the relationship of the interest rate changes over time to curb inflation is a challenge for the Government; and as a result, a challenge for the insurance industry.

At some point in the near future, assuming the higher interest rates cause the inflation surge to subside, then higher loss trend rates should also subside. Inflation forecasts (see Figure 6 below) that align with the rating program period could be considered when selecting future trend rates.

In Figure 5 we present the historical Government of Canada’s target interest rate and benchmark 10-year bond yield.<sup>21</sup> There was a large decrease in 2020 to stimulate the economy during the COVID-19 pandemic. The Government of Canada has increased the target interest rate 7 times between late 2021 and early 2023 in an attempt to curb the dramatic rise in inflation. It is generally expected that the Government will continue to increase rates until total CPI is within the target range of 1 to 3 percent.

**Figure 5: Government of Canada Target Interest Rate**



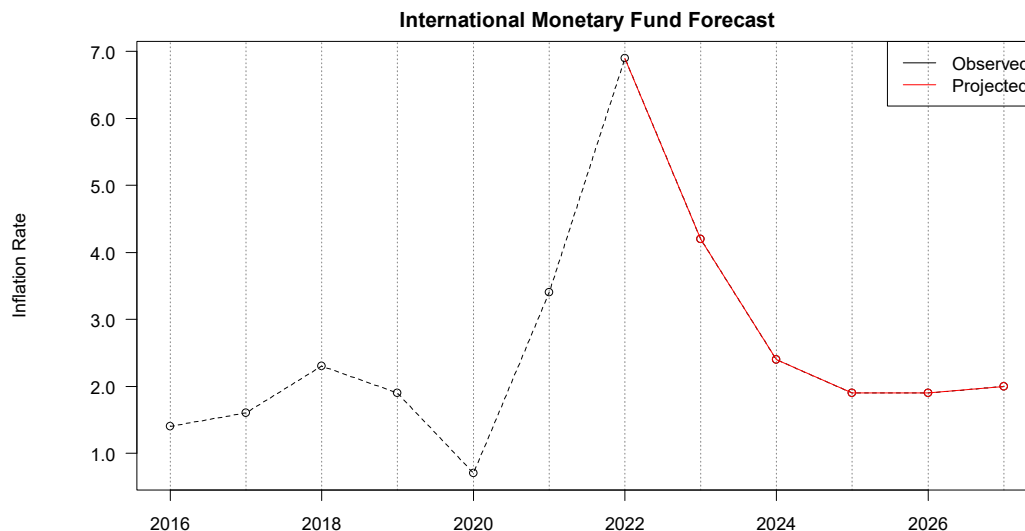
Insurer rate applications should consider the impact of the changing interest rate environment on (i) the

<sup>21</sup> Bond yields and interest rates are positively correlated. Increased interest rates, results in decrease to the cost of the bond (present value of future payments) and higher yields.

insurer’s expectation of inflation and loss trend through the future rating period and (ii) the additional investment income resulting from higher bond yields.

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

**Figure 6: IMF Forecasted Inflation**



### Additional Economic Factors

The loss cost trend rate is not equal to the CPI, but instead correlated with it, as other social and economic factors influence the difference between the measured loss cost trend rate and the CPI. In addition to the impact of high inflation, the following economic factors may affect claims costs:

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

### Application

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



In our prior analysis, we proposed the observed change in inflation, as measured by the annual change in CPI for vehicle maintenance and repair costs in Nova Scotia,<sup>22</sup> may be a temporary indicator of the expected change in future severity trend for physical damage coverages. Although we still find this approach reasonable, insurers proposing an inflation adjustment to the future trend rate should consider:

- Economic changes (e.g., CPI) that consider both recent observations and forecasts over the rating program period; and
- How recent inflation has actually affected recent claims costs for the company and industry.

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

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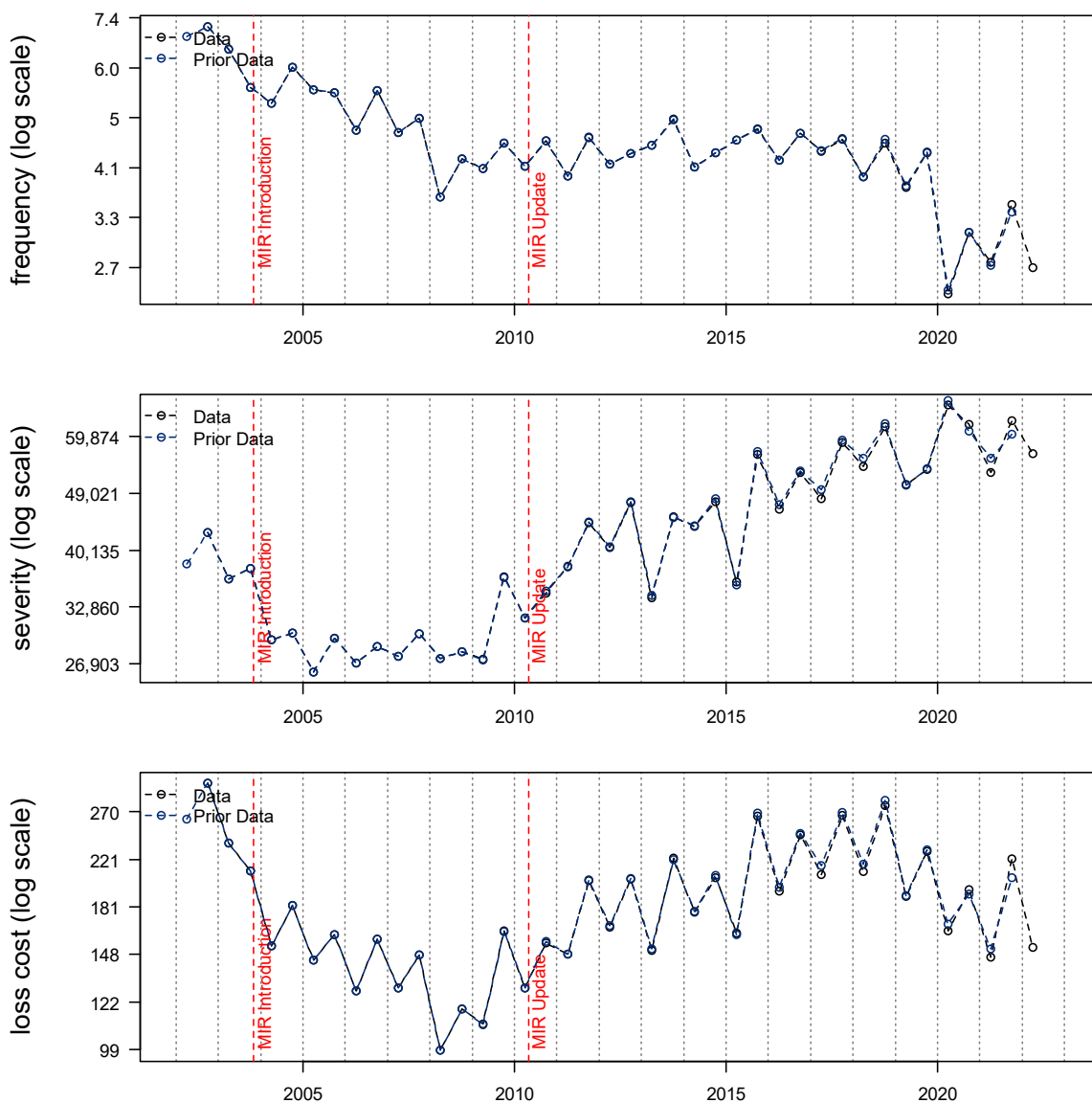
<sup>22</sup> We also noted insurers could consider using a more refined approach by considering a broader measure of CPI on claims costs by weighting the CPI of each component of an average claim; e.g., car rental rates, new and used car prices, vehicle parts, repair wage rates, etc.

## 5. Oliver Wyman Selected Trend Rates

### 5.1. Bodily Injury

In Figure 7, we present our estimate of the loss cost (average claim cost per vehicle), average severity (average claim cost per claim), and frequency rate (average claim incidence rate) over the period 2002-2 through 2022-1. We include a comparison to the estimated values used in our prior report and observe the estimates have not changed significantly.

Figure 7: Bodily Injury – Observed Loss Cost Experience



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

- Loss cost sharply declined following the 2003 reforms through to accident year 2008, with a particularly sharp decline from 2007 to 2008. The 2008 loss cost represents the low point over the last twenty years during which the constitutional challenge to the cap on minor injuries was underway. Loss cost has exhibited an increasing trend since 2008. We note a sharp decline in loss cost occurred in 2019 (prior to the pandemic), then loss costs appear to have stabilized at the lower level for 2020 through 2022-1, 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. The increasing severity trend appears to be more modest following a spike in 2015-2.
- Frequency has exhibited a declining pattern beginning in 2001, including a downward spike at 2008-1. This changed to a flatter trend for the period since the April 2010 reforms with a slight negative trend emerging in the 2017 to 2019 period. We observe a reduced frequency level during 2020, 2021, and 2022-1 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 8 we present a heatmap of indicated severity trends beginning 2012-1 through 2017-1, ending 2022-1, 2021-2 and 2021-1, with time and seasonality included in the model.

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



- The models with experience periods beginning between 2012-1 to 2015-1 and ending 2022-1, have indicated severity trend rates that range from approximately +4.5 to +5.0%, and have moderate adjusted R-squared values and significant *p*-values for time and seasonality.
- The indicated trend rate is generally higher for the models with longer experience periods and hits a maximum with the model beginning 2013-1 (which is a low point).
- The models with the shortest experience periods, those beginning 2015-2 through 2017-1, have *p*-values for time that vary in significance and lower trend rates, due to the recent flattening of the severity observations.
- The models with experience periods ending 2021-1 and 2021-2 have trend rates that are slightly higher than those ending 2022-1.

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

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



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

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

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

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



- The models with experience periods beginning 2011-2 through 2013-1 ending 2019-2, have indicated loss cost trend rates that cluster around +3.5% to +4.0%, and have moderate adjusted R-squared values and significant  $p$ -values for time and seasonality.
- The models ending 2019-2 with shorter experience periods generally have  $p$ -values that are not significant for time.
- The models with experience periods ending 2019-1 and 2018-2 have implied trend rates that are approximately 1 to 2 and 2 to 4 percentage points higher than the models ending 2019-2, respectively. These models also have higher adjusted R-squared values. The lower adjusted R-squared values for models ending 2019-1 and 2019-2 are the result of the lower loss cost for the most recent two (excluding 2020, 2021, and 2022-1) observations, as they diverge from the expected positive trend rate.
- We note the model beginning 2016-1 and ending 2018-2 has the highest adjusted R-squared value. Given the longer-term trend rates ending 2019-1 and 2019-2, we select a past loss cost trend rate of **+4.0%**, 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), as well as flattening of the recent severity data, we select a future loss cost trend rate of **+3.0%**.<sup>23</sup>

At this time, our selected future loss cost trend is +3.0%. However, given the dynamic nature of the changes in inflation, please refer to Section 4.4 for more details regarding considerations when selecting the future loss cost trend.

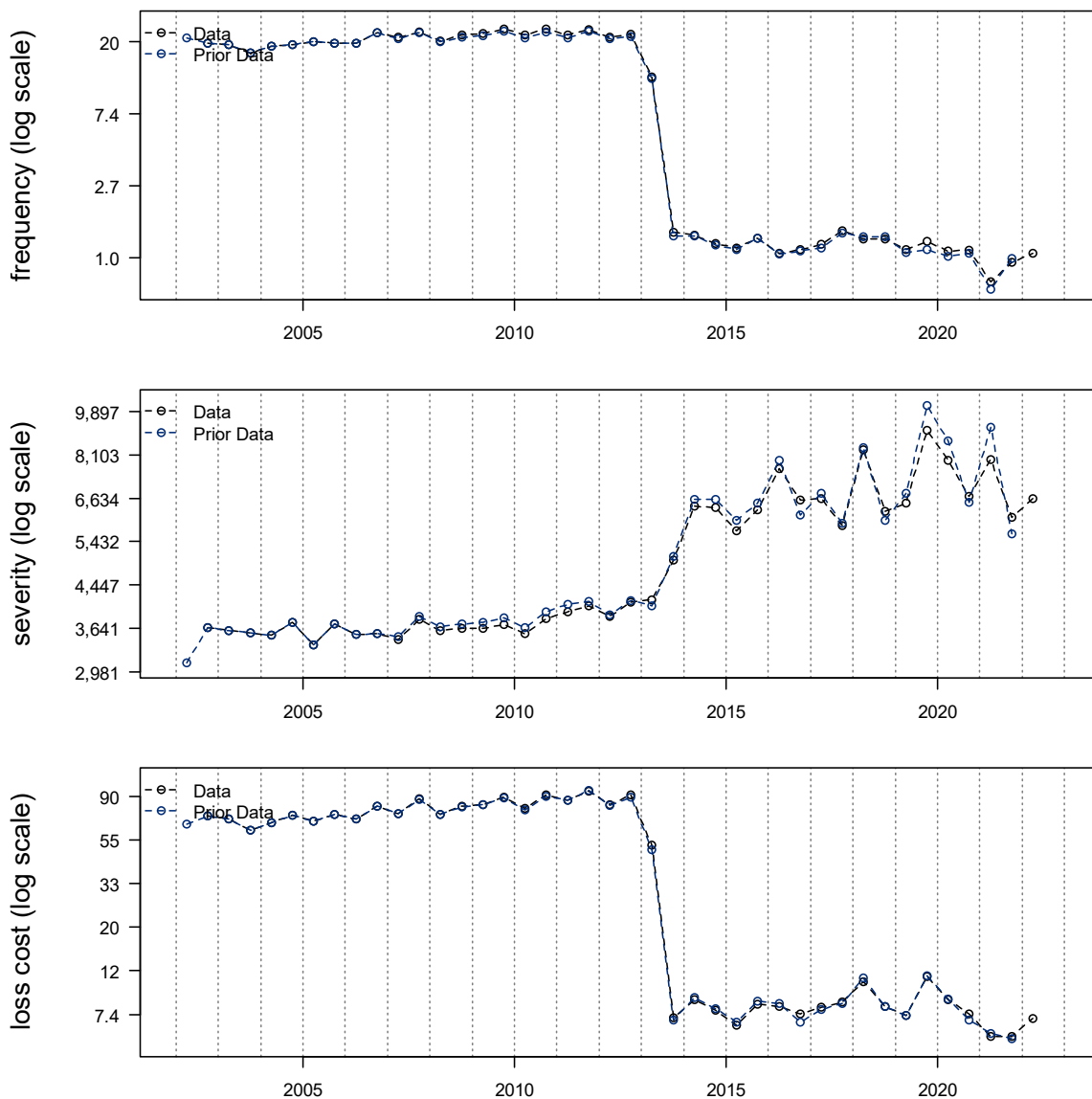
## 5.2. Property Damage

In Figure 11, we present our estimate of the loss cost (average claim cost per vehicle), average severity (average claim cost per claim), and frequency rate (average claim incidence rate) over the period 2002-2 through 2022-1. 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 immature severity estimates have decreased slightly. The majority of this change is due to the reporting issue and exclusion of one insurer/group in the prior review, which has subsequently been corrected by GISA and the data included in this review, as discussed in Section 3.3.

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<sup>23</sup> 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 11: Property Damage– Observed Loss Cost Experience



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

- Loss cost decreased significantly with the introduction of DCPD, followed by a positive but volatile trend. (In Figure 11, data prior to April 2013 includes both DCPD and property damage. The post-April 2013 includes property damage only.) We observe loss costs decreased slightly in 2020, 2021, and 2022-1 which may or may not be attributable to the COVID-19 pandemic.
- Property damage severity increased with the introduction of DCPD. After the split between DCPD and property damage, the property damage severity has a steeper upward trend and increased level of volatility.



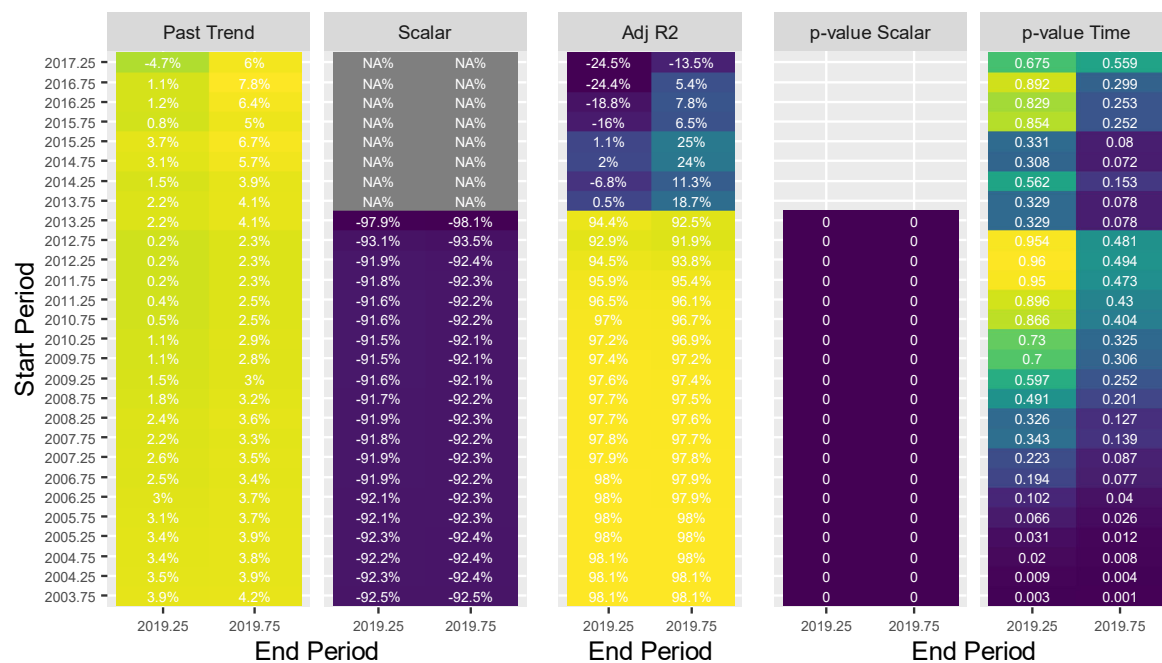
- Since the split between DCPD and property damage, the property damage frequency has a relatively flat trend. We observe a large decrease during 2021 coincident with the COVID-19 pandemic.

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

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

In Figure 12 we present a heatmap of indicated loss cost trends beginning 2003-2 through 2017-1, ending 2019-2 and 2019-1, with time and an April 2013 scalar parameter included in the model. We exclude the 2020, 2021 and 2022-1 observations from consideration to limit any potential influence of COVID-19 on the indicated loss cost trend rates.

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



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

- The models with experience periods ending 2019-1 have indicated loss cost trend rates that are between one-half and two percentage points lower than those ending 2019-2.

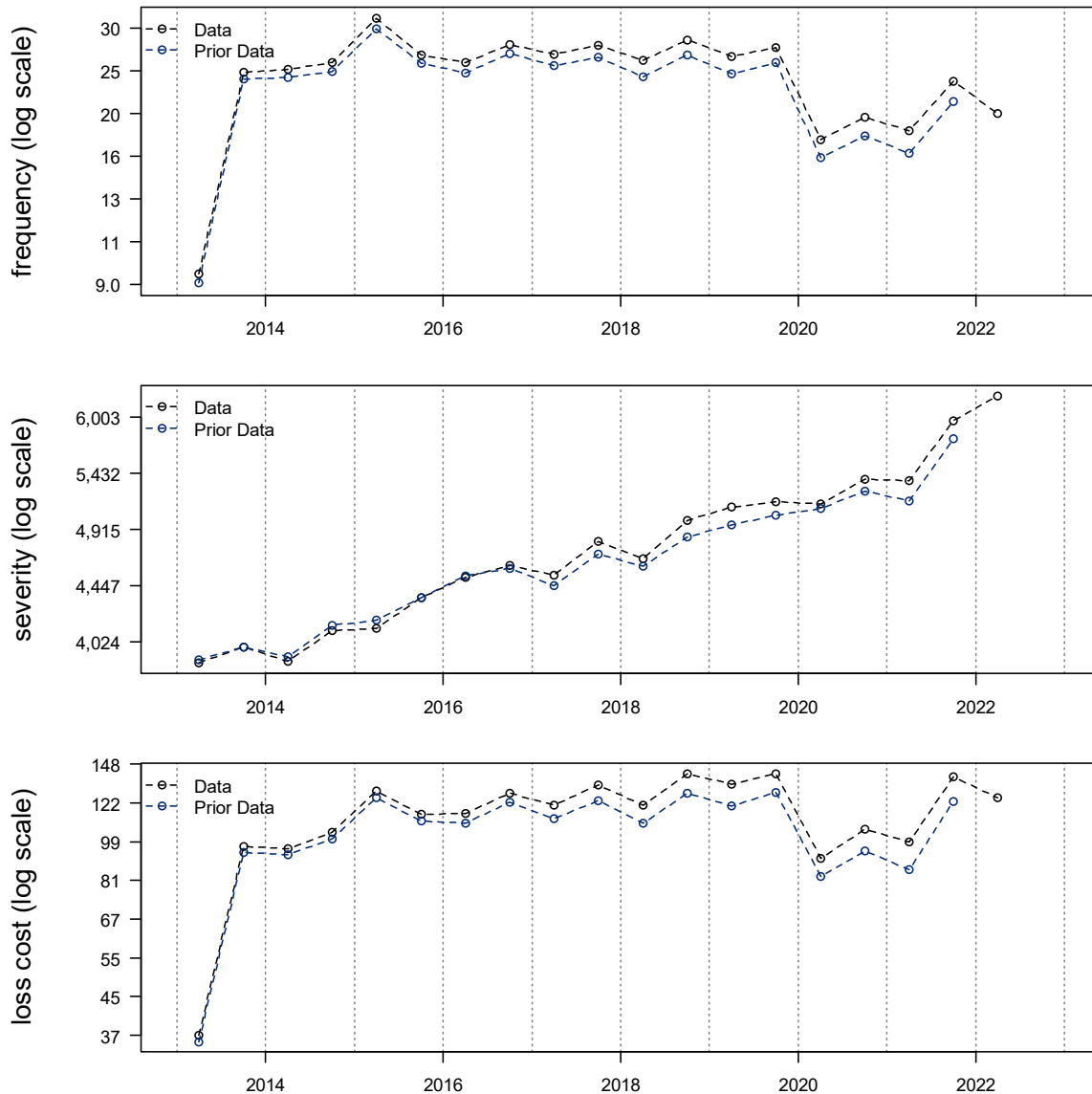
Given the apparent upward trend post-reform, we believe a small positive trend rate is warranted. We select a past loss cost trend rate of **+3.0%**, the same as our prior selection.

Please refer to Section 4.4 for more details regarding considerations when selecting the future loss cost trend.

### **5.3. Direct Compensation Property Damage**

In Figure 11, we present our estimate of the loss cost (average claim cost per vehicle), average severity (average claim cost per claim), and frequency rate (average claim incidence rate) over the period 2013-1 through 2022-1. We include a comparison to the estimated values used in our prior report and observe that our frequency, severity, and loss cost estimates have increased slightly. The majority of this change is due to the reporting issue and exclusion of one insurer/group in the prior review, which has subsequently been corrected by GISA and the data included in this review, as discussed in Section 3.3.

Figure 13: DCPD – Observed Loss Cost Experience



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

- Loss cost, has exhibited an upward trend, including a spike in the first half of 2015 that may be weather related. We observe a large decrease during 2020 and 2021-1 coincident with the COVID-19 pandemic.
- Severity has exhibited a consistent upward trend. We observe a large increase during 2021-2 and 2022-1.
- 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, 2021, and 2022-1 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 2013<sup>24</sup> we consider the time periods beginning 2013-2.

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

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



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

<sup>24</sup> 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.

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

In Figure 15, we present a heatmap of indicated severity trends beginning 2013-2 through 2018-1, ending 2021-2 and 2022-1, with time included in the model.

**Figure 15: DCPD – Severity Heatmap (Post-Reform: Time)**



- We observe the models with experience periods ending 2022-1, have indicated severity trend rates generally around +5.0% to +6.0% with high adjusted R-squared values and significant *p*-values for time.
- Models with longer experience periods have the highest adjusted R-squared values.
- The models with experience periods ending 2021-2 have indicated severity trend rates that are slightly lower than those ending 2022-1 and have slightly higher adjusted R-squared values.

We select a past severity trend rate of +5.0%.

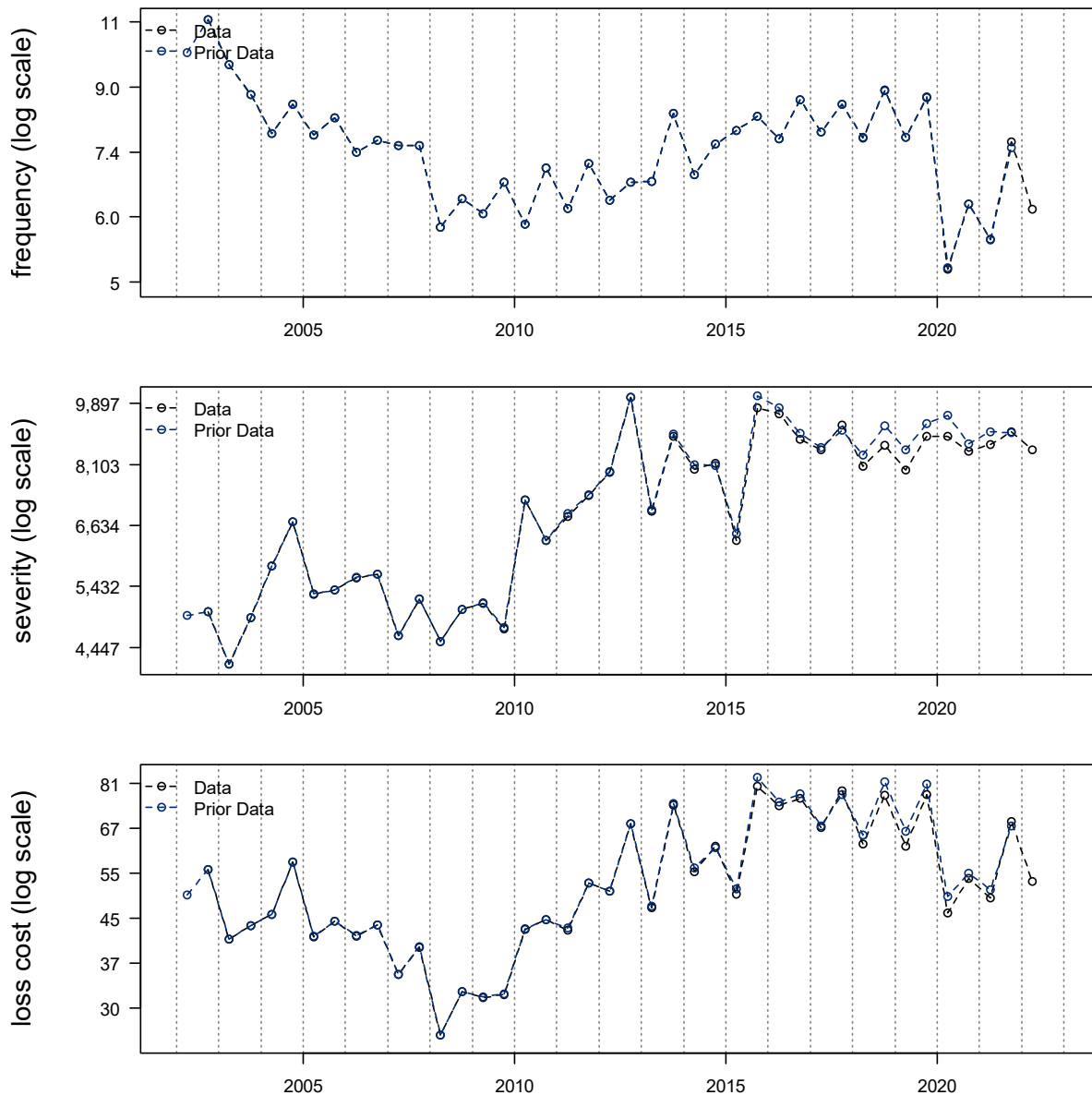
Based on our combined frequency and severity trend rates, we select a past loss cost trend rate of **+5.0%**, one percentage point higher than our prior selection.

Please refer to Section 4.4 for more details regarding considerations when selecting the future loss cost trend.

## 5.4. Accident Benefits Total

In Figure 16, we present our estimate of loss cost (average claim cost per vehicle), average severity (average claim cost per claim), and frequency rate (average claim incidence rate) over the period 2002-2 through 2022-1. We include a comparison to the estimated values used in our prior report and observe that our severity and loss cost estimates have decreased slightly.

Figure 16: AB Total – Observed Loss Cost Experience



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

- Loss cost has generally been increasing since 2008, with several spikes, and appears to be leveling out with the most recent periods prior to the pandemic. We observe a large decrease during 2020, 2021, and 2022-1 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, but appears to be leveling out beginning 2015/2016. We observe a large decrease during 2020, 2021, and 2022-1 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.
- The severity trends (as presented in Appendix E), without seasonality beginning 2012-2 to 2016-2 ending 2022-1 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.
- Following a spike between 2015-1 and 2015-2, severity has been significantly less volatile. Indicated trends over the most recent periods suffer from poor supporting statistics, however a flat trend is observable.

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

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



- The models with experience periods beginning 2012-2 to 2014-2, generally have indicated trend rates that range from +2.5% to +3.5% with moderate adjusted R-squared values and p-values that are significant for seasonality and in some instances, time.
- The models with shorter experience periods have trend rates that fall between -3.0% and +1.0%, with moderate to high adjusted R-squared values and insignificant *p*-values for time.
- The models with experience periods ending 2019-1 have similar results as those ending 2019-2 with slightly higher trend rates for the longer periods.

We observe over the more recent time frames, beginning 2015-2, there is a clear pattern of loss cost flattening with resulting insignificant *p*-values for time (and with moderate to high adjusted R-squared values). Given this moderation (and the consistently flat severity trend that is apparent through 2022-1), we select 0.0%,<sup>25</sup> one and a half percentage points less than our prior analysis.

Please refer to Section 4.4 for more details regarding considerations when selecting the future loss cost trend.

## 5.5. Uninsured Auto

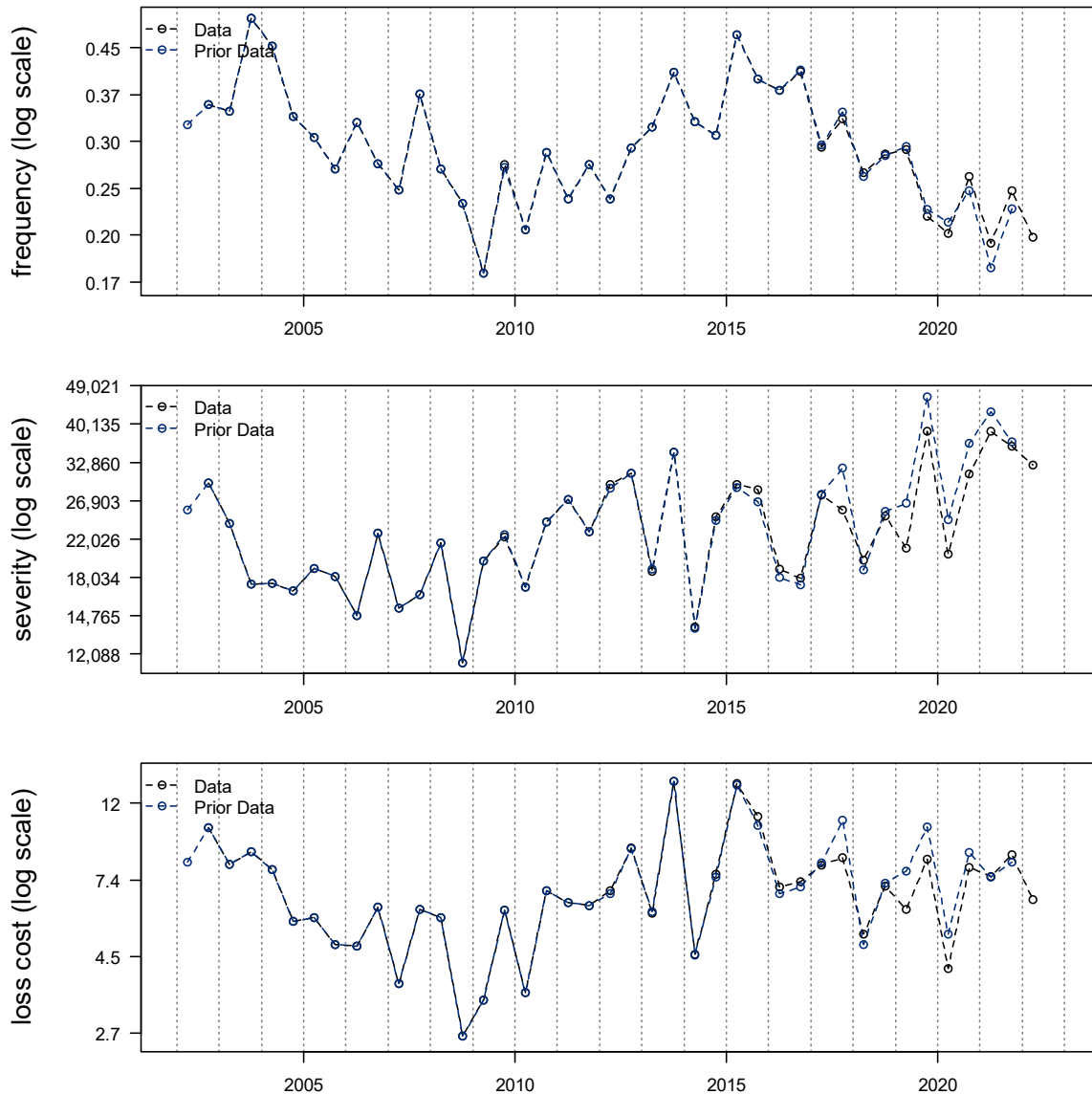
In Figure 18, we present our estimate of loss cost (average claim cost per vehicle), average severity (average claim cost per claim), and frequency rate (average claim incidence rate) over the period 2002-2 through 2022-1. We include a comparison to the estimated values used in our prior report and observe that our severity and loss cost estimates have decreased while our immature frequency estimates have increased slightly.

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<sup>25</sup> The selected past trend rate begins on October 1, 2015.



Figure 18: Uninsured Auto – Observed Loss Cost Experience



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

- Loss cost generally exhibited an upward trend between 2009 and 2013, followed by a flat (or slightly downward) trend, with significant volatility that includes 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, 2021-1, and 2022-1.

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

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



- We observe the models with experience periods beginning 2005-2 to 2008-2, ending 2019-2, have indicated loss cost trend rates that range from approximately +4.5% to +6.0%, and have low adjusted R-squared values and significant *p*-values time.
- The models with shorter experience periods generally have insignificant *p*-values for time, indicating trend rate that is not significantly different from 0%, and low adjusted R-squared values.
- The models for longer experience periods ending 2019-1 have similar results as those ending 2019-2. The models for shorter experience period ending 2019-1 have significantly lower trends than those ending 2019-2.

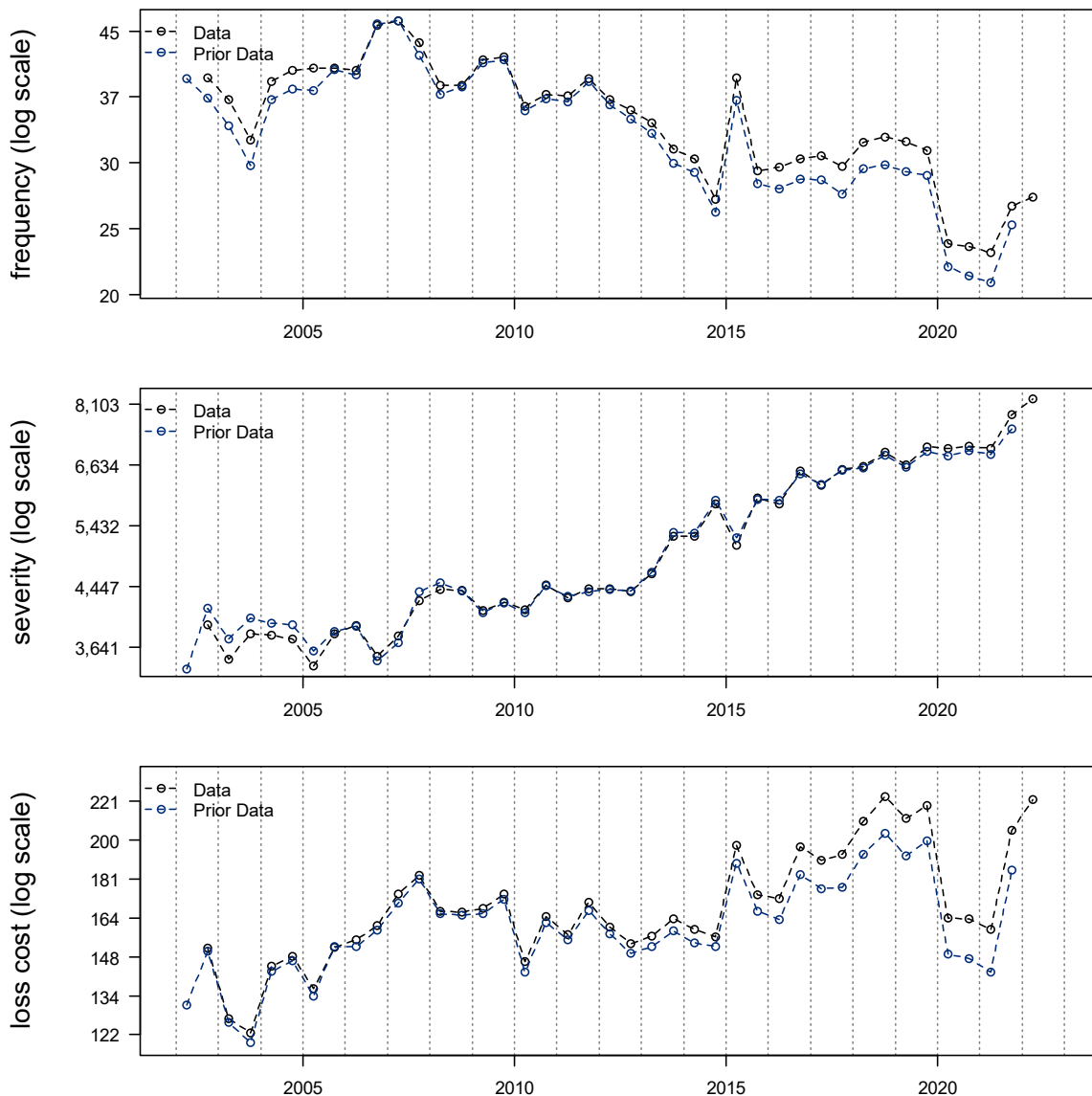
The longer-term loss cost trends give less weight to the relatively flat (but volatile) severity, and declining frequency beginning 2010. Given the more recent trends (beginning after 2010) are negative but with weak statistics, we select a past loss cost trend rate of **0.0%**; the same as our prior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

Please refer to Section 4.4 for more details regarding considerations when selecting the future loss cost trend.

## 5.6. Collision

In Figure 20, we present our estimate of the loss cost (average claim cost per vehicle), average severity (average claim cost per claim), and frequency rate (average claim incidence rate) over the period 2002-2 through 2022-1. We include a comparison to the estimated values used in our prior report and observe that our frequency, loss cost, and immature severity estimates have increased. The majority of this change is due to the reporting issue and exclusion of one insurer/group in the prior review, which has subsequently been corrected by GISA and the data included in this review, as discussed in Section 3.3.

**Figure 20: Collision – Observed Loss Cost Experience**



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

- Loss cost exhibited a relatively flat trend between 2008 and 2014, but an upward trend over the more recent time periods, including a spike in 2015-1. We observe a large decrease during 2020 and 2021-1 coincident with the COVID-19 pandemic.
- Severity has generally exhibited an upward trend, rising more steeply beginning 2013. We observe a positive spike in 2021-2 and 2022-1 which may, in part, be due to the unusually high inflationary environment observed during the period.
- Frequency has generally declined since the 2007 period, save for a spike in the first half of 2015, which we assume is attributed to the noted weather conditions and a possible increasing pattern since. We observe a large decrease during 2020, 2021, and 2022-1 coincident with the COVID-19 pandemic.

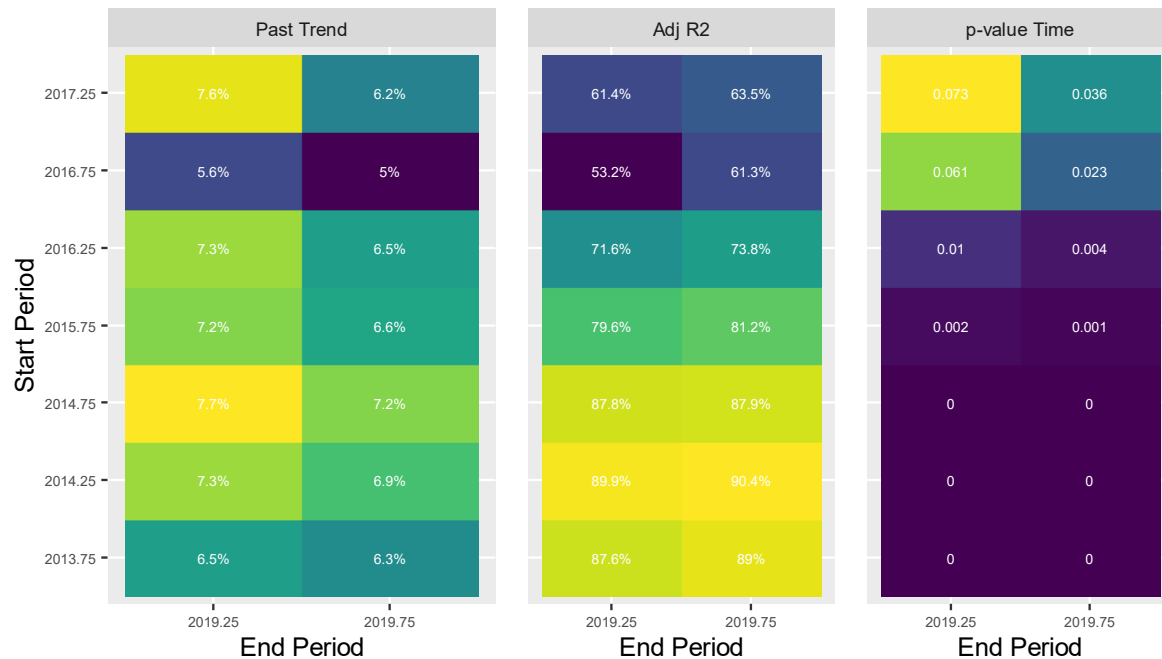
The estimated severity, frequency, and loss cost trends, associated adjusted R-squared values, and  $p$ -values, over various trend measurement periods with and without a seasonality parameter and the 2015-1 observation are presented in Appendix E.

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

**Figure 21: Collision – Loss Cost Heatmap (Post-PD/DCPD Reform: Time)**



- We observe the models with experience periods ending 2019-2, have indicated loss cost trend rates that generally range from +5.0% to +7.5% and have moderate to high adjusted R-squared values and significant *p*-values for time.
- The models with experience periods ending 2019-1 have modestly higher results than those ending 2019-2.

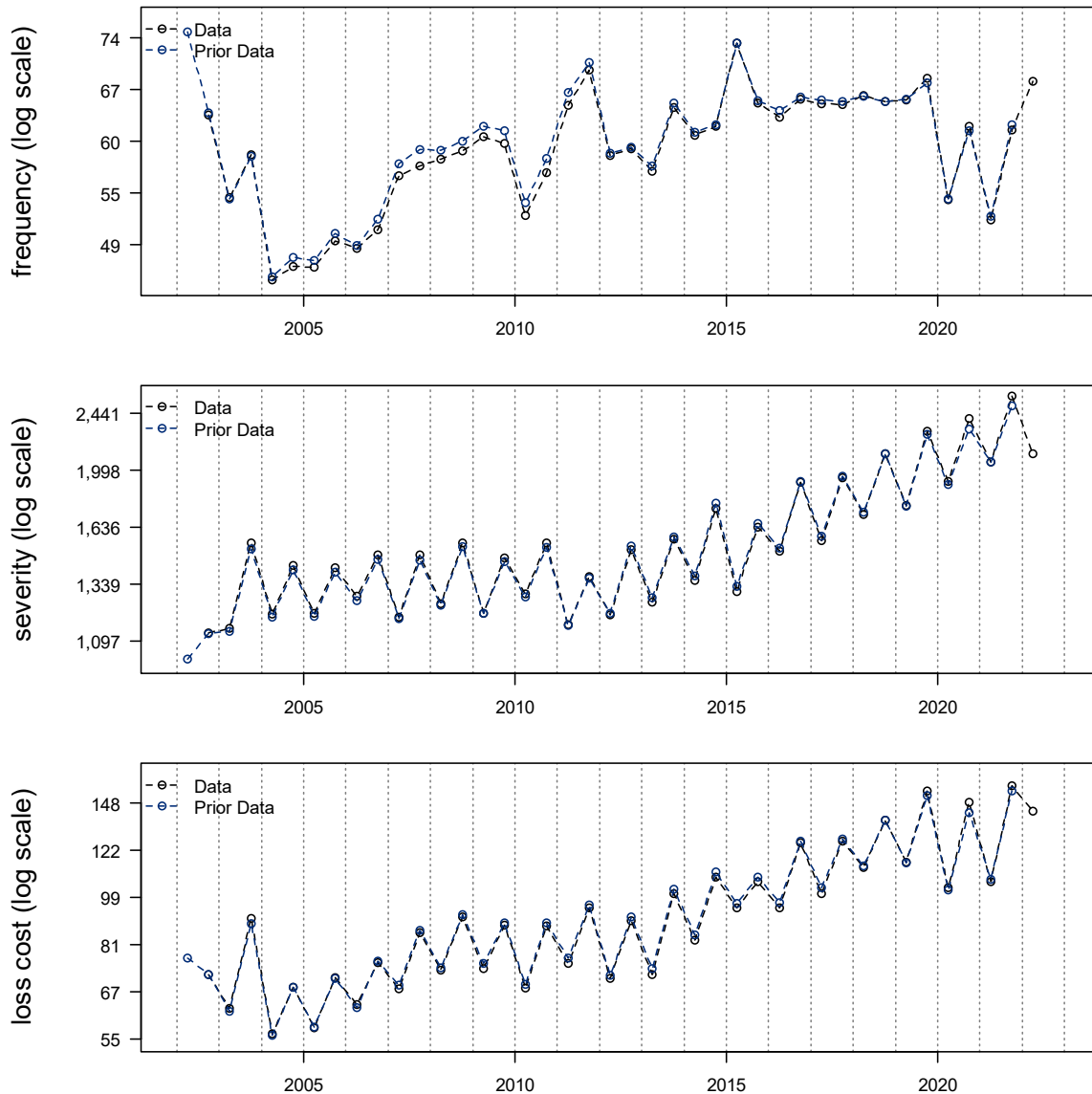
We select a past loss cost trend of **+6.5%**, one percentage point higher than our prior selection.

Please refer to Section 4.4 for more details regarding considerations when selecting the future loss cost trend.

## 5.7. Comprehensive

In Figure 22, we present our estimate of loss cost (average claim cost per vehicle), average severity (average claim cost per claim), and frequency rate (average claim incidence rate) over the period 2002-2 through 2022-1. We include a comparison to the estimated values used in our prior report and observe that the estimates have not changed significantly.

Figure 22: Comprehensive – Observed Loss Cost Experience



A review of the historical data points (as depicted in Figure 22) shows that subject to variability:

- Loss cost has generally exhibited an increasing trend since 2004.. Loss cost has been relatively flat over the most recent two years due to the impact of the pandemic on claims frequency, as we note below.
- Severity has exhibited a somewhat flat trend between 2003 and 2010, followed by an increasing trend.
- Frequency has been more volatile but has generally been increasing since 2005. We observe decreases in 2020 and 2021 coincident with the COVID-19 pandemic. We note the 2020-2 and 2021-2 observations appear to have more tempered decreases 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 23 we present a heatmap of indicated severity trends beginning 2012-1 through 2017-2, ending 2022-1 and 2021-2, with time and seasonality included in the model.

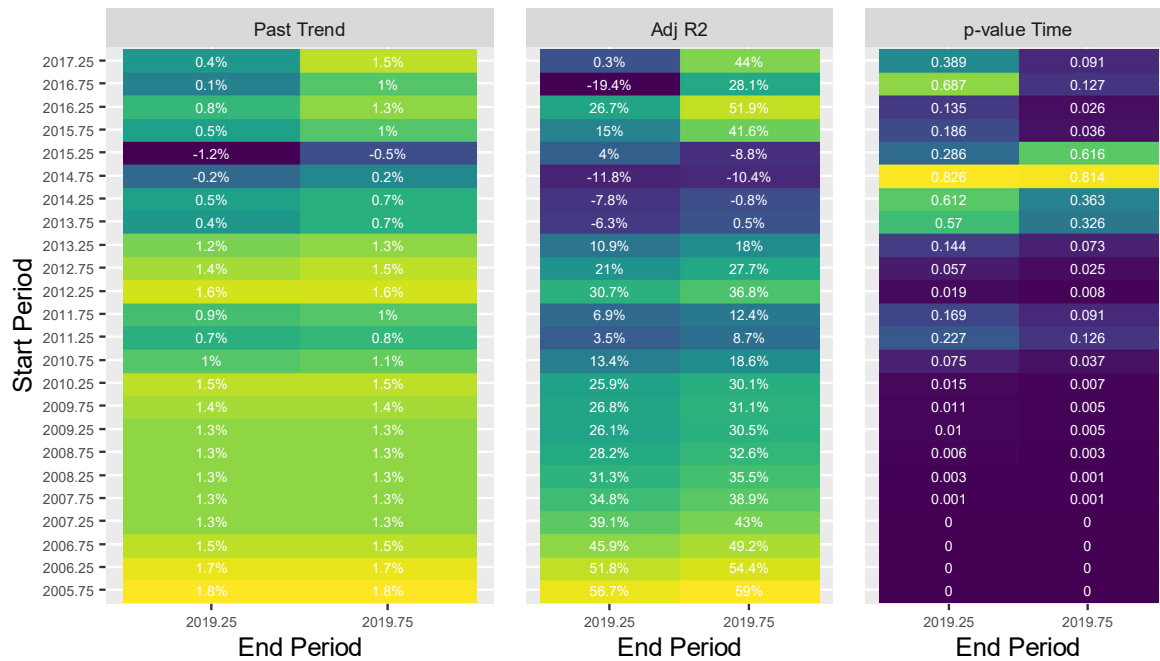
**Figure 23: Comprehensive – Severity Heatmap (Time and Seasonality)**



- We observe the models with experience periods ending 2022-1, have indicated severity trend rates that cluster around +6.0% to +7.0% and have very high adjusted R-squared values and significant *p*-values for time and seasonality.
  - The models with experience periods ending 2021-1 have similar results as those ending 2022-1.
- We select a severity trend of **+6.5%**, one-half percentage point higher than our prior selection.

In Figure 24 we present a heatmap of indicated frequency trends beginning 2005-2 through 2017-1, ending 2019-2 and 2019-1, and only time included in the model. We exclude the unusually low 2020, 2021, and 2022-1 observations that are coincident with the COVID-19 pandemic.

**Figure 24: Comprehensive – Frequency Heatmap (Time)**



- We observe the models with experience periods beginning 2005-2 through 2010-2 ending 2019-2 have indicated frequency trend rates that generally range from +1.0% to +1.5% and have low to moderate adjusted R-squared values and significant *p*-values for time. We note the models with the longest experience periods have indicated trend rates at the higher end of the range.
- The models with shorter experience periods generally have *p*-values that are insignificant for time and low adjusted R-squared values.
- The models with experience periods ending 2019-1 have similar results as those ending 2019-2.

We select a frequency trend of **+0.5%**. We note that frequency is subject to considerable variability and has generally exhibited a small positive trend over the most recent 10-years of experience. Although the statistical results for frequency are rather weak, the long-term models indicate a slight positive frequency trend is warranted.

Therefore, we select a past loss cost trend of **+7.0%**, one percentage points higher than our prior selection.

Please refer to Section 4.4 for more details regarding considerations when selecting the future loss cost trend.



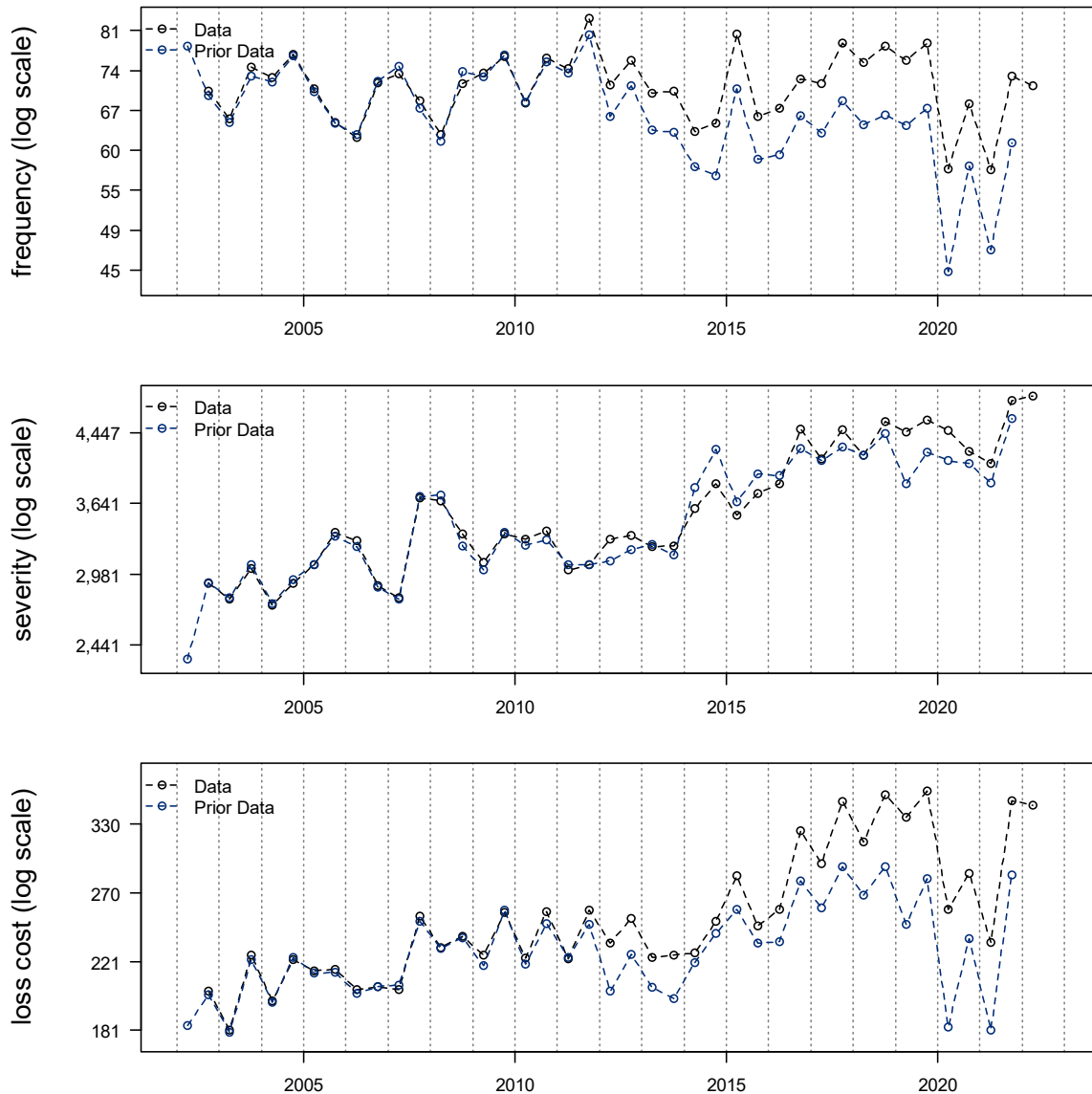
## **5.8. Specified Perils**

For reasons of data volume and the nature of the coverage, we select the same past and future loss cost trend rate as we do for comprehensive, +7.0% for the past trend rate.

## **5.9. All Perils**

In Figure 25, we present our estimate of the loss cost (average claim cost per vehicle), average severity (average claim cost per claim), and frequency rate (average claim incidence rate) over the period 2002-2 through 2022-1. We include a comparison to the estimated values used in our prior report and observe that the frequency, severity, and loss cost estimates have increased. The majority of this change is due to the reporting issue and exclusion of one insurer/group in the prior review, which has subsequently been corrected by GISA and the data included in this review, as discussed in Section 3.3.

Figure 25: All Perils – Observed Loss Cost Experience



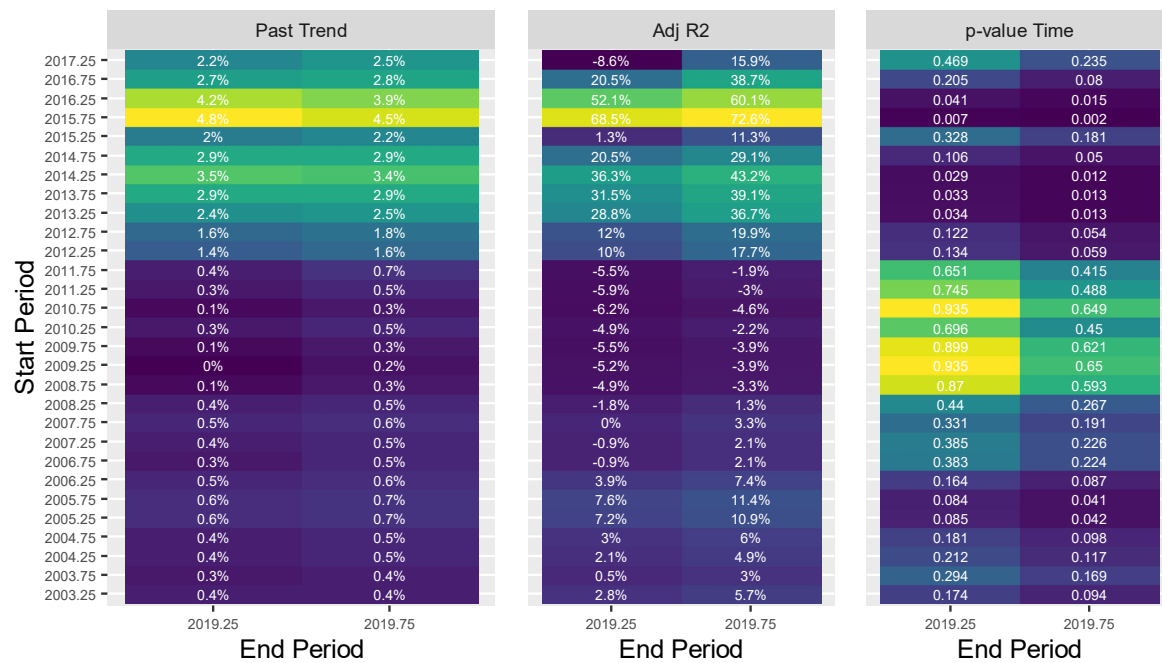
A review of the historical data points (as depicted in Figure 25) shows that subject to variability:

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

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

In Figure 26 we present a heatmap of indicated frequency trends between 2003-1 through 2017-1, ending 2019-1 and 2019-2 with only time included in the model. We exclude the unusually low 2020, 2021, and 2022-1 observations that are coincident with the COVID-19 pandemic.

**Figure 26: All Perils - Frequency Heatmap (Time)**

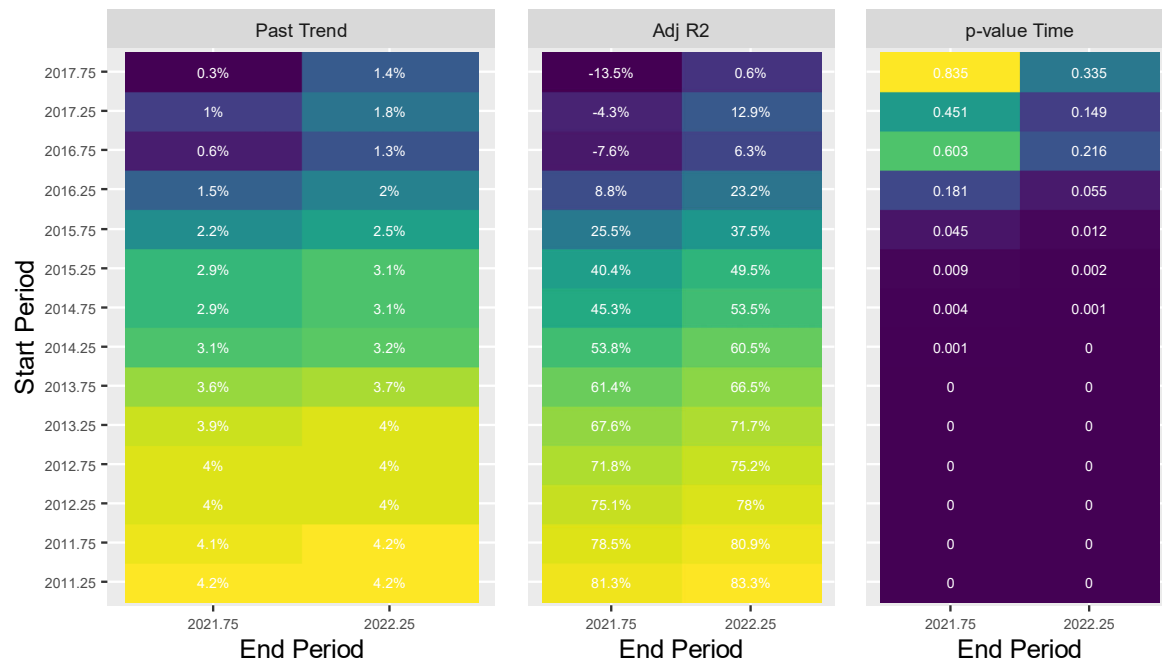


- We observe the models with experience periods beginning 2003-1 through 2011-2 ending 2019-2 have indicated frequency trend rates that generally range from 0.0% to +1.0%, low adjusted R-squared values, and in most cases, insignificant *p*-values for time. Only the models starting 2005-1 and 2005-2 have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

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

- In Figure 27 we present a heatmap of indicated severity trends beginning 2011-1 through 2017-2, ending 2022-1 and 2021-2, and only time included in the model.

Figure 27: All Perils – Severity Heatmap (Time)



- We observe the models with experience periods beginning 2011-1 to 2015-1 ending 2022-1 have indicated severity trend rates that generally range from +3.0% to +4.5%, moderate to high adjusted R-squared values, and significant *p*-values for time.
- The trend rates with the highest adjusted R-squared values generally cluster around +4.0%.
- Models with shorter experience periods, those beginning 2016-2 to 2017-2, have very low adjusted R-squared values and insignificant *p*-values for time as a result of the recent flattening in loss costs.
- The models with experience periods ending 2021-2 have similar results as those ending 2022-1.

We select a past severity trend of **+4.0%**, based on the models with the highest adjusted R-squared values.

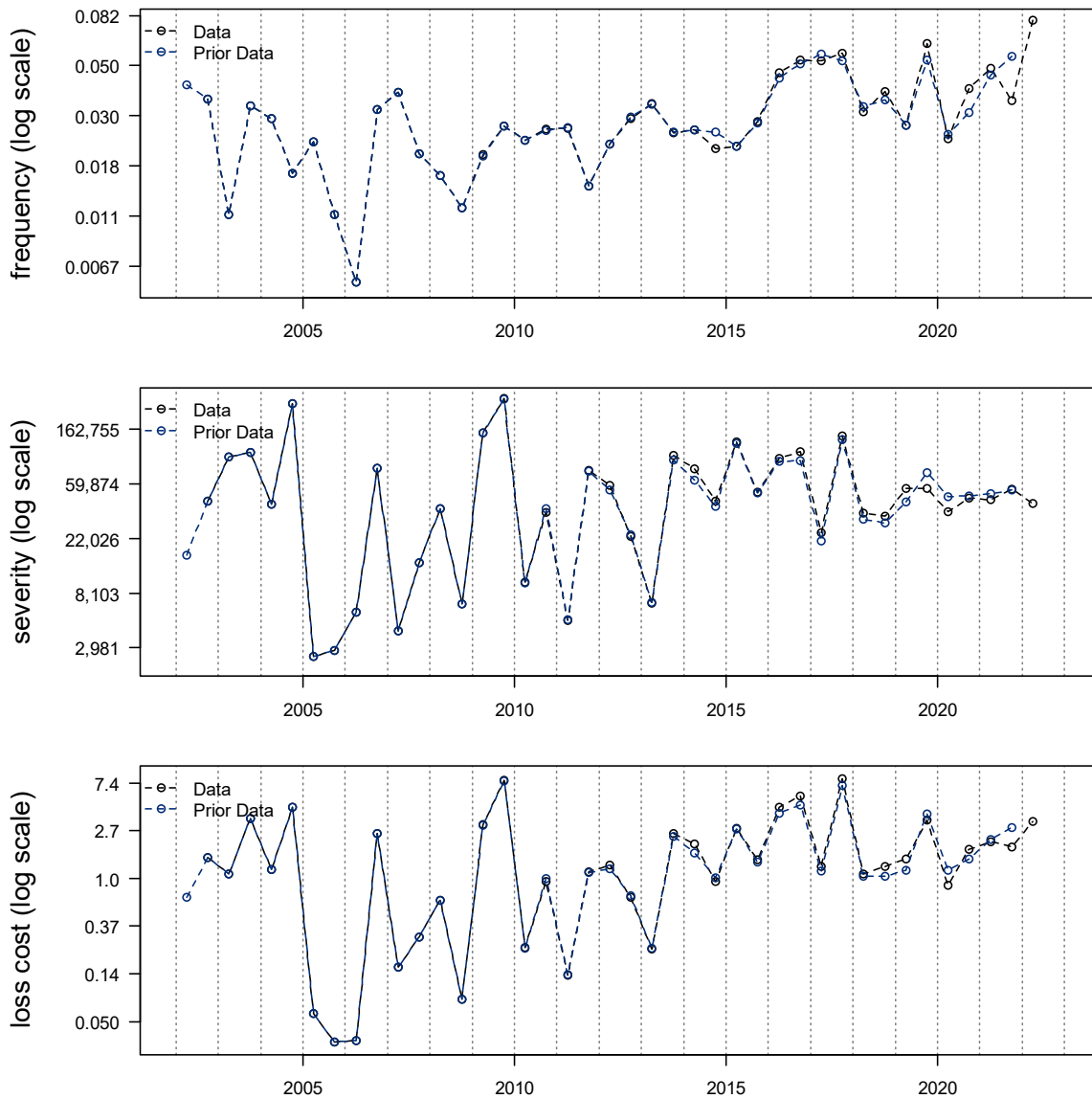
Based on our selected frequency and severity trend rates, we select a past loss cost trend of **+4.5%**, one and a half percentage points larger than our prior selection.

Please refer to Section 4.4 for more details regarding considerations when selecting the future loss cost trend.

## 5.10. Underinsured Motorist

In Figure 28, we present our estimate of the loss cost (average claim cost per vehicle), average severity (average claim cost per claim), and frequency rate (average claim incidence rate) over the period 2002-2 through 2022-1. We include a comparison to the estimated values used in our prior report and observe that our estimates have not changed significantly.

**Figure 28: Underinsured Motorist – Observed Loss Cost Experience**



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

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

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

While we separately reviewed the frequency, severity and loss cost experience, given the high degree of variability and the very low credibility of the data with only a handful of claims each year, we lack

confidence in the findings. As underinsured motorist severity trend is often associated with bodily injury, we select a severity trend consistent with our bodily injury severity findings, **+4.5%**.

Please refer to Section 4.4 for more details regarding considerations when selecting the future loss cost trend.

### 5.11. Summary- All Coverages

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

**Table 12: Selected Past Loss Cost**

Coverage	As of December 31, 2021	As of June 30, 2022
Bodily Injury	+4.0%	+4.0% / +3.0% <sup>26</sup>
Property Damage	+3.0%	+3.0%
DCPD	+4.0%	+5.0%
Accident Benefits	+1.5%	+0.0%
Uninsured Auto	+0.0%	+0.0%
Collision	+5.5%	+6.5%
Comprehensive	+6.0%	+7.0%
Specified Perils	+6.0%	+7.0%
All Perils	+3.0%	+4.5%
Underinsured Motorist	+4.5%	+4.5%

<sup>26</sup> The selected future trend rate begins on October 1, 2019 for bodily injury; consistent with the midpoint of the most recent accident period considered in the model.

## 6. Historical Impact of COVID-19

As discussed in Section 4.3, to isolate the impact of COVID-19 from the loss trend rate, we excluded the 2020-1, 2020-2, 2021-1, 2021-2, and 2022-1 observations from the models where a significant decrease in frequency was present. This approach does not quantify the impact of COVID-19; instead, it excludes the impact from consideration in measuring the frequency trend rate.

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

- 2020-1, 2020-2, 2021-1, 2021-2, and 2022-1 observations are included and,
- if significant<sup>27</sup> an additional (mobility) parameter which measures the relationship between the decline in mobility to the change in claims experience during the pandemic.

The resulting model has similar coefficients<sup>28</sup> (and trend rates) as the models we presented in Section 5 but quantifies the difference between the frequency observed during the pandemic and what may have been expected without the pandemic. We present these models in Appendix F.

In order to measure the effect the pandemic has had, we consider the use of the mobility composite metric published by the IHME.<sup>29</sup> We assume this mobility metric, which represents the decline from typical mobility levels, is correlated with the decline in traffic and claims frequency caused by the COVID-19 pandemic. In Figure 29, we present the IHME observed and predicted Nova Scotia mobility composite metric.<sup>30</sup>

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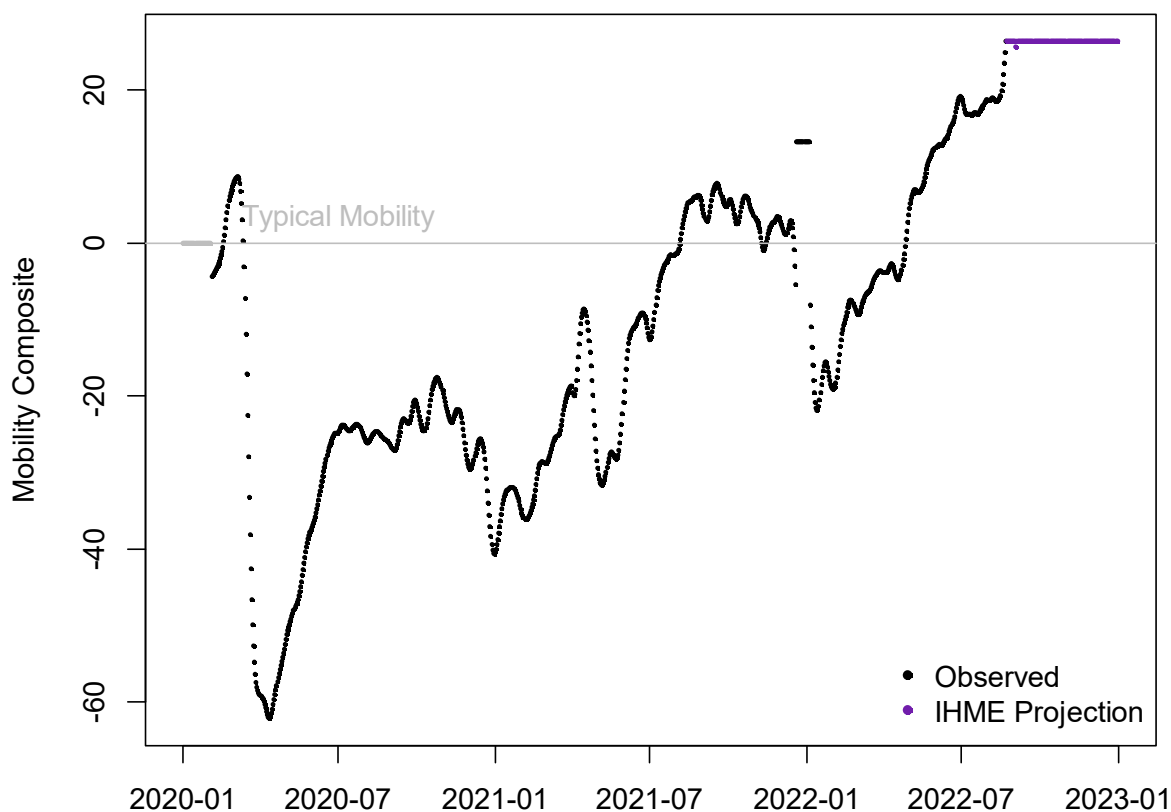
<sup>27</sup> Before inclusion of the mobility parameter in our loss trend model, we first test the statistical significance for each of the separate frequency, severity and loss cost models. Parameters with  $p$ -value less than 5% are considered statistically significant.

<sup>28</sup> The fitted coefficients (and trend rates) are similar to an analogous model with an experience period ending 2019-2 and excluding the mobility parameters. The additional mobility parameter explains a large portion of the variance observed in the pandemic-impacted data points and limits their influence on the indicated trend rates.

<sup>29</sup> <http://www.healthdata.org/>

<sup>30</sup> We use IHME's data and forecast published September 12, 2022. We note IHME did not provide a mobility projection in their most recent data release.

Figure 29: Mobility Composite Data



Following a period of “typical mobility” levels beginning in August 2021, mobility rapidly declined between late-December and mid-January in response to the highly transmissible Omicron variant and the associated public health restrictions. Mobility reached a local minimum on January 13, 2022, where it began to increase. IHME’s current projections show mobility continued to increase and return to typical levels beginning in April 2022.

Our approach to determine COVID-19 pandemic adjustment factors is to consider the average mobility during an accident semester as an additional predictor in our trend model. For all accident periods prior to 2020-1, we use an average mobility composite score of zero to represent “typical mobility.”<sup>31</sup> For each of the accident periods 2020-1, 2020-2, 2021-1, 2021-2, and 2022-1 we select an average mobility change value based on the mobility projection data available to us.

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

<sup>31</sup> We define “typical mobility” as a reported mobility composite metric that is greater than or equal to 0.



**Table 13: Average Mobility Composite**

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

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

- The average mobility values presented in Table 13 assume a constant weighting across all months. This is a simplifying assumption that does not reflect reality as driving tends to be higher in the warmer months. The mobility composite metric presented in Figure 29 is seasonally adjusted, which limits our ability to adjust for seasonal variation.
- It is highly uncertain when a true return to normalcy will occur. It is also uncertain as to whether certain changes (such as increased use of work from home arrangements; increased use of personal vehicle rather than public transit, etc.) persist beyond the end of the pandemic and whether there will be a complete return to pre-pandemic claim frequency levels. The 2021-2 and 2022-1 claims frequency levels may give an indication of what may be expected once the pandemic subsides.

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

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

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

As noted above, the rate at which mobility and claims frequency returns to the pre-pandemic level is uncertain and may be influenced by potential future new variants of COVID-19 and broad acceptance of hybrid work models, amongst other reasons. Due to this increased level of uncertainty, our methodology is unable to quantify the post pandemic’s expected impact on claim costs for 2022 and beyond.

With these caveats, the estimates presented in Table 14 are based on the measured relationship between the decline in mobility and claims frequency, and implicitly assume that the COVID-19 pandemic has not materially impacted severity. Individual insurers may have experienced different COVID-19 pandemic impacts on frequency and severity than the industry. An additional adjustment may be required to unwind the historical effect of COVID-19 on an insurer’s severity estimates if they are materially impacted by the pandemic.

We provide an example of how these factors should be applied in an industry rate indication model and interpreted. Our factor of 1.399 implies that the 2020-1 bodily injury loss experience was 28.5%<sup>32</sup> lower in 2020-1, than it otherwise would be, due to the COVID-19 pandemic.

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

Coverage	2020-1	2020-2	2021-1	2021-2	2022-1
Bodily Injury	1.399	1.379	1.374	N/A	N/A
Property Damage	1.000	1.000	1.000	N/A	N/A
Direct Compensation Property Damage	1.328	1.313	1.309	N/A	N/A
AB - Total	1.363	1.346	1.341	N/A	N/A
Uninsured Automobile <sup>33</sup>	1.363	1.346	1.341	N/A	N/A
Collision	1.363	1.346	1.341	N/A	N/A
Comprehensive	1.198	1.189	1.187	N/A	N/A
All Perils	1.229	1.219	1.216	N/A	N/A
Specified Perils <sup>34</sup>	1.198	1.189	1.187	N/A	N/A
Underinsured Motorist	1.000	1.000	1.000	N/A	N/A

<sup>32</sup> -28.5%= (1/1.399)-1 is derived from the bodily injury trend model.

<sup>33</sup> Due to data limitations, we assume the accident benefits COVID-19 adjustment factor for uninsured automobile.

<sup>34</sup> Due to data limitations, we assume the comprehensive COVID-19 adjustment factor for specified perils.

## 7. Distribution and Use

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## 8. Considerations and Limitations

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

## 9. Appendices

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

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

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

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

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

- Bodily Injury: Pages 1 to 6
- Property Damage-Tort: Pages 7 to 13
- DCPD: Pages 14 to 23
- Accident Benefits – Total: Pages 24 to 29
- Uninsured Auto: Pages 30 to 34
- Collision: Pages 35 to 40
- Comprehensive: Pages 41 to 48
- All Perils: Pages 49 to 55
- Underinsured Motorist: Pages 56 to 61
- **Appendix F:** Summary of loss trend regression analysis which presents loss trend models analogous to those underlying our selected trend rates except that the models include the 2020-1 through 2022-1 accident half years and the mobility parameter.







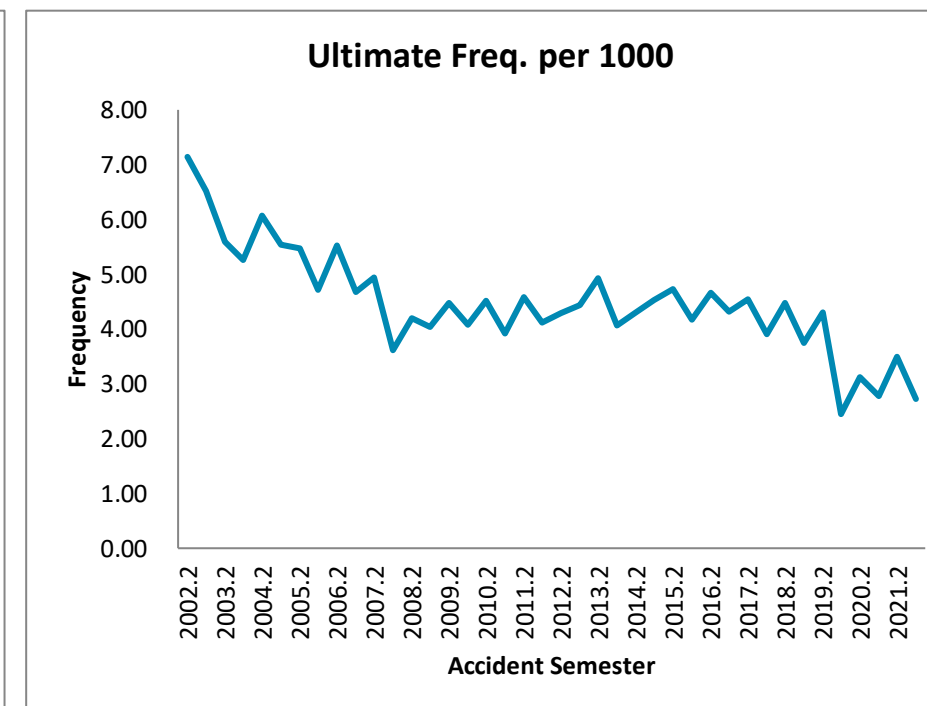
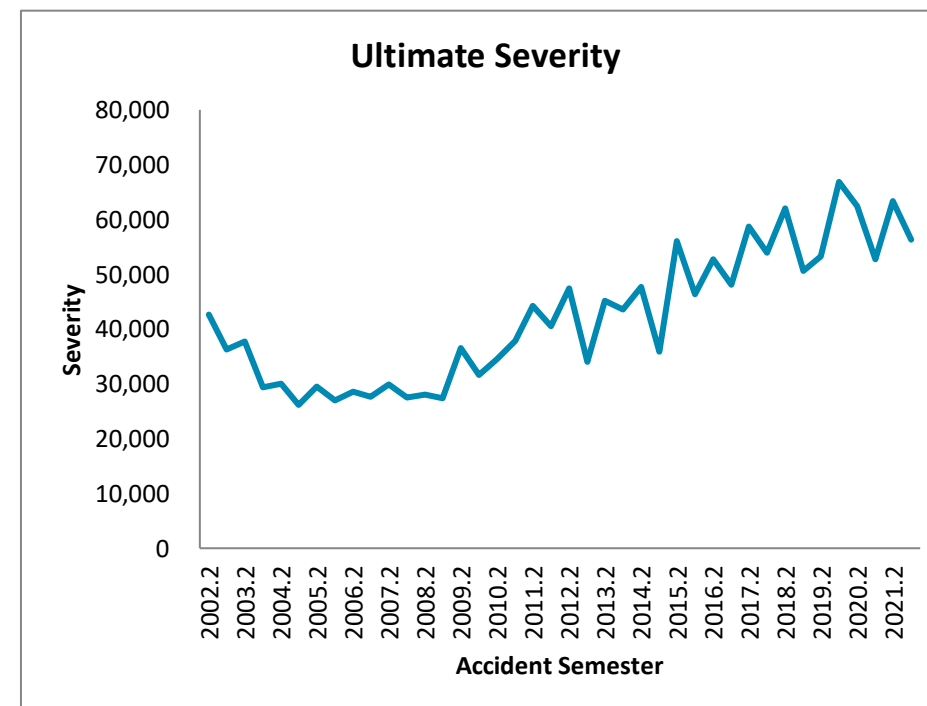
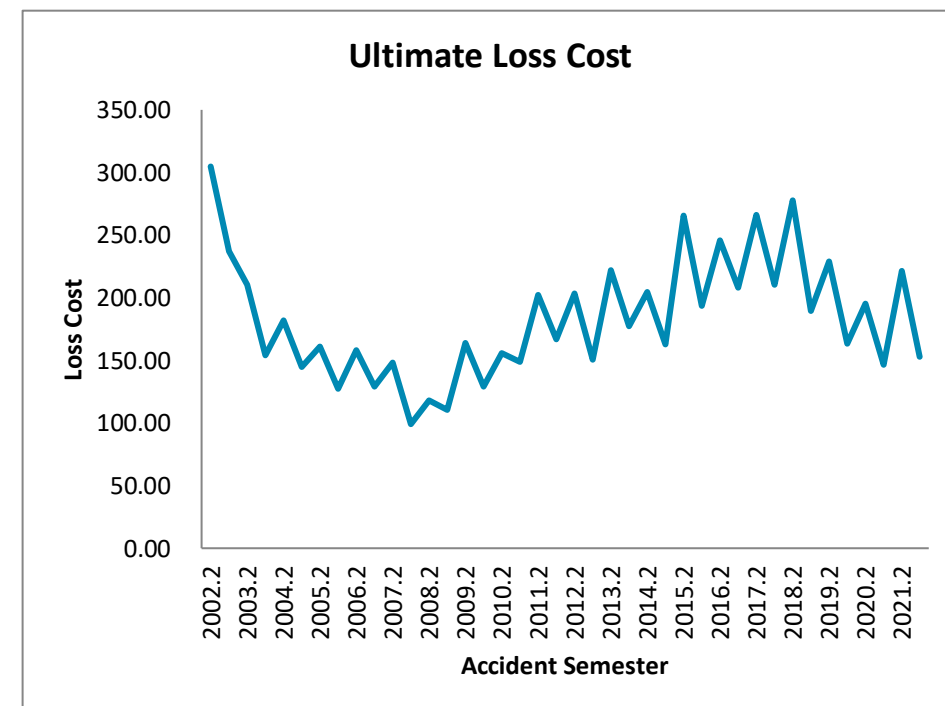




Province of Nova Scotia  
Third Party Liability - Bodily Injury  
Private Passengers Vehicles (Excluding Farmers)

Claims and ALAE Development Method  
Data as of 06/30/22

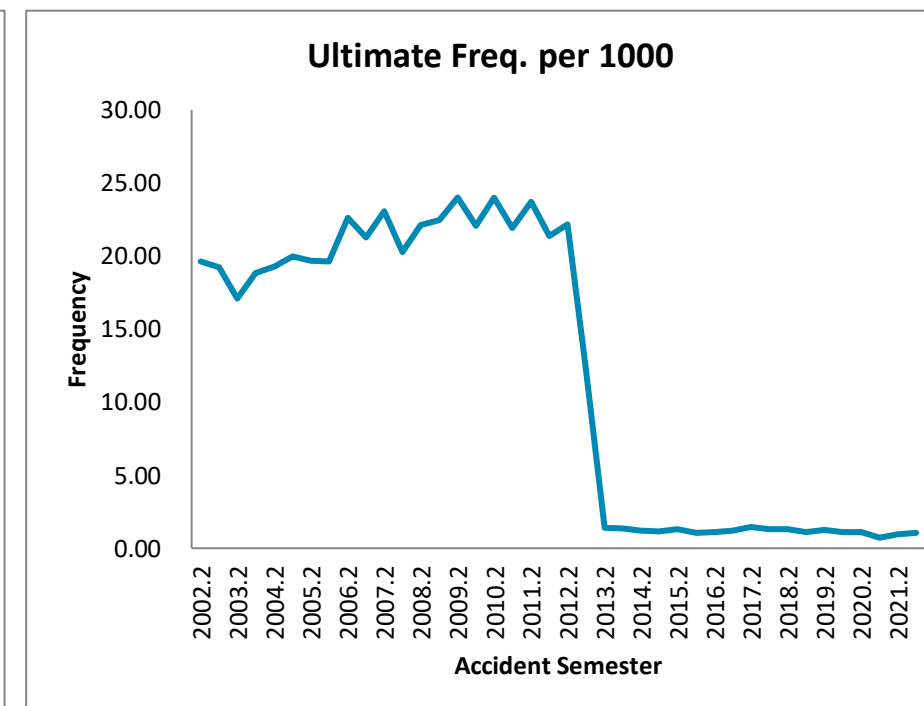
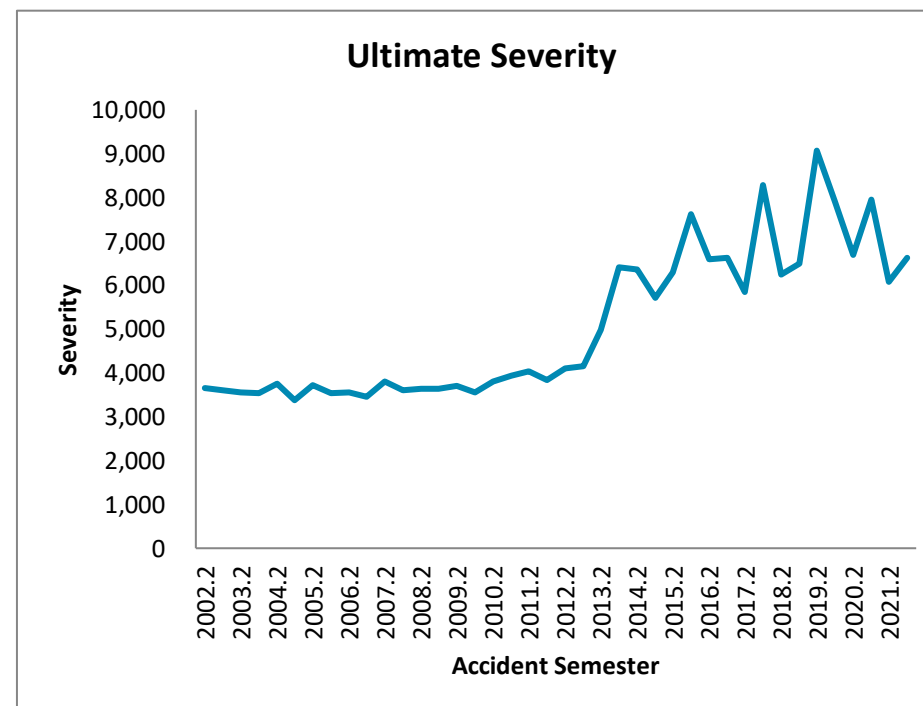
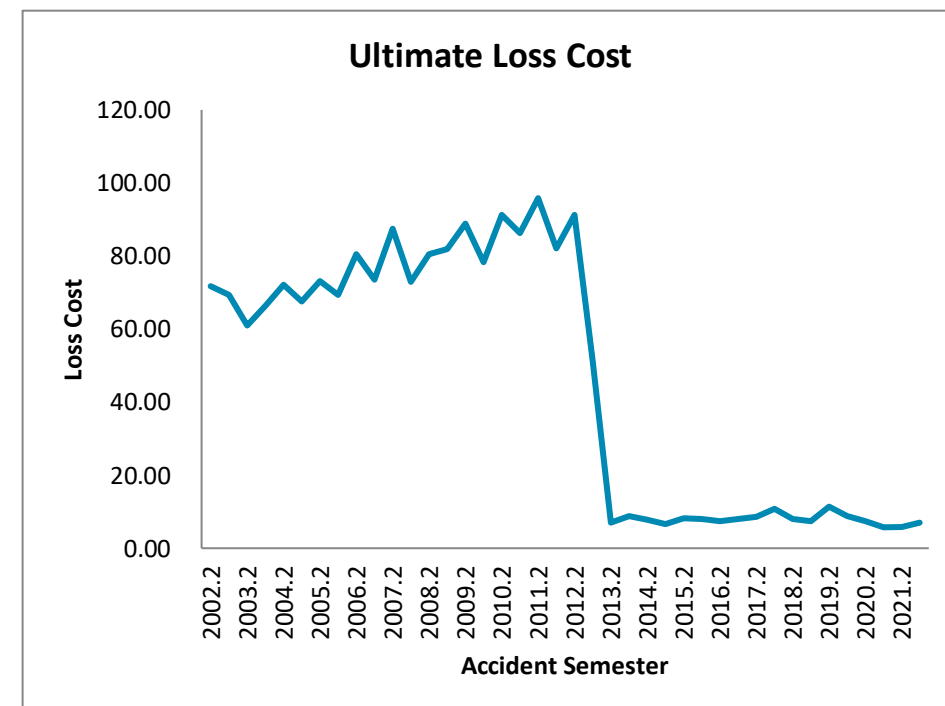
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
Accident Semester	Maturity (in Months)	Earned Car Years	Ultimate Claim Counts	Ultimate Claims and ALAE (000)	ULAE Adjustment	Ultimate Losses & LAE (000)	Ultimate Loss Cost	% Change Seasonal Accident Half Years	Ultimate Severity	% Change Seasonal Accident Half Years	Ultimate Freq. per 1000	% Change Seasonal Accident Half Years	Annual Loss Cost & LAE	% Change Accident Years
2002.2	240.0	233,690	1,669	66,129	1.077	71,221	304.77		42,673		7.14			
2003.1	234.0	225,995	1,475	49,677	1.078	53,552	236.96		36,307		6.53		271.43	
2003.2	228.0	231,167	1,292	45,156	1.078	48,678	210.58	-30.9%	37,677	-11.7%	5.59	-21.7%		
2004.1	222.0	228,995	1,203	30,927	1.140	35,256	153.96	-35.0%	29,307	-19.3%	5.25	-19.5%	182.40	-32.8%
2004.2	216.0	237,710	1,442	37,989	1.140	43,307	182.19	-13.5%	30,033	-20.3%	6.07	8.5%		
2005.1	210.0	233,246	1,292	30,817	1.097	33,794	144.89	-5.9%	26,156	-10.8%	5.54	5.4%	163.71	-10.2%
2005.2	204.0	242,670	1,328	35,678	1.097	39,125	161.23	-11.5%	29,462	-1.9%	5.47	-9.8%		
2006.1	198.0	238,343	1,124	27,643	1.099	30,365	127.40	-12.1%	27,016	3.3%	4.72	-14.9%	144.47	-11.8%
2006.2	192.0	247,025	1,366	35,560	1.099	39,063	158.13	-1.9%	28,600	-2.9%	5.53	1.0%		
2007.1	186.0	242,643	1,133	28,337	1.105	31,310	129.04	1.3%	27,635	2.3%	4.67	-1.0%	143.72	-0.5%
2007.2	180.0	251,028	1,242	33,624	1.105	37,151	147.99	-6.4%	29,912	4.6%	4.95	-10.5%		
2008.1	174.0	248,354	896	22,481	1.095	24,605	99.07	-23.2%	27,461	-0.6%	3.61	-22.7%	123.67	-14.0%
2008.2	168.0	256,856	1,079	27,671	1.095	30,286	117.91	-20.3%	28,069	-6.2%	4.20	-15.1%		
2009.1	162.0	252,193	1,020	25,233	1.106	27,895	110.61	11.6%	27,348	-0.4%	4.04	12.1%	114.29	-7.6%
2009.2	156.0	261,933	1,172	38,787	1.106	42,879	163.70	38.8%	36,592	30.4%	4.47	6.5%		
2010.1	150.0	258,208	1,053	30,043	1.108	33,277	128.88	16.5%	31,607	15.6%	4.08	0.8%	146.41	28.1%
2010.2	144.0	270,156	1,219	38,001	1.108	42,092	155.80	-4.8%	34,535	-5.6%	4.51	0.8%		
2011.1	138.0	265,301	1,040	35,653	1.105	39,404	148.53	15.2%	37,894	19.9%	3.92	-3.9%	152.20	4.0%
2011.2	132.0	273,240	1,251	50,034	1.105	55,297	202.38	29.9%	44,216	28.0%	4.58	1.5%		
2012.1	126.0	268,784	1,106	41,093	1.090	44,803	166.69	12.2%	40,515	6.9%	4.11	5.0%	184.68	21.3%
2012.2	120.0	277,927	1,194	51,899	1.090	56,586	203.60	0.6%	47,406	7.2%	4.29	-6.2%		
2013.1	114.0	271,964	1,206	37,499	1.094	41,005	150.77	-9.5%	33,988	-16.1%	4.44	7.8%	177.47	-3.9%
2013.2	108.0	280,959	1,383	57,094	1.094	62,432	222.21	9.1%	45,137	-4.8%	4.92	14.6%		
2014.1	102.0	274,001	1,114	44,673	1.086	48,519	177.08	17.4%	43,567	28.2%	4.06	-8.4%	199.93	12.7%
2014.2	96.0	284,021	1,221	53,555	1.086	58,166	204.79	-7.8%	47,640	5.5%	4.30	-12.7%		
2015.1	90.0	278,176	1,261	42,025	1.076	45,210	162.52	-8.2%	35,865	-17.7%	4.53	11.5%	183.88	-8.0%
2015.2	84.0	287,933	1,363	71,071	1.076	76,458	265.54	29.7%	56,103	17.8%	4.73	10.1%		
2016.1	78.0	283,550	1,184	50,132	1.095	54,879	193.54	19.1%	46,358	29.3%	4.17	-7.9%	229.82	25.0%
2016.2	72.0	293,179	1,366	65,783	1.095	72,013	245.63	-7.5%	52,711	-6.0%	4.66	-1.5%		
2017.1	66.0	287,976	1,245	54,873	1.091	59,861	207.87	7.4%	48,077	3.7%	4.32	3.6%	226.92	-1.3%
2017.2	60.0	301,608	1,370	73,647	1.091	80,341	266.38	8.4%	58,657	11.3%	4.54	-2.5%		
2018.1	54.0	296,266	1,157	57,016	1.093	62,336	210.40	1.2%	53,880	12.1%	3.91	-9.7%	238.64	5.2%
2018.2	48.0	303,641	1,361	77,117	1.093	84,312	277.67	4.2%	61,971	5.7%	4.48	-1.3%		
2019.1	42.0	296,254	1,111	51,161	1.098	56,175	189.62	-9.9%	50,568	-6.1%	3.75	-4.0%	234.19	-1.9%
2019.2	36.0	304,933	1,311	63,649	1.098	69,886	229.19	-17.5%	53,302	-14.0%	4.30	-4.0%		
2020.1	30.0	298,727	731	43,841	1.115	48,871	163.60	-13.7%	66,851	32.2%	2.45	-34.7%	196.73	-16.0%
2020.2	24.0	309,548	969	54,186	1.115	60,403	195.13	-14.9%	62,367	17.0%	3.13	-27.2%		
2021.1	18.0	306,608	852	39,904	1.126	44,918	146.50	-10.5%	52,744	-21.1%	2.78	13.5%	170.93	-13.1%
2021.2	12.0	318,277	1,114	62,634	1.126	70,504	221.52	13.5%	63,310	1.5%	3.50	11.8%		
2022.1	6.0	312,303	849	42,452	1.126	47,786	153.01	4.4%	56,257	6.7%	2.72	-2.1%	187.59	9.7%
Total		10,835,386	47,760	1,824,743		2,004,023								



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

Claims and ALAE Development Method  
Data as of 06/30/22

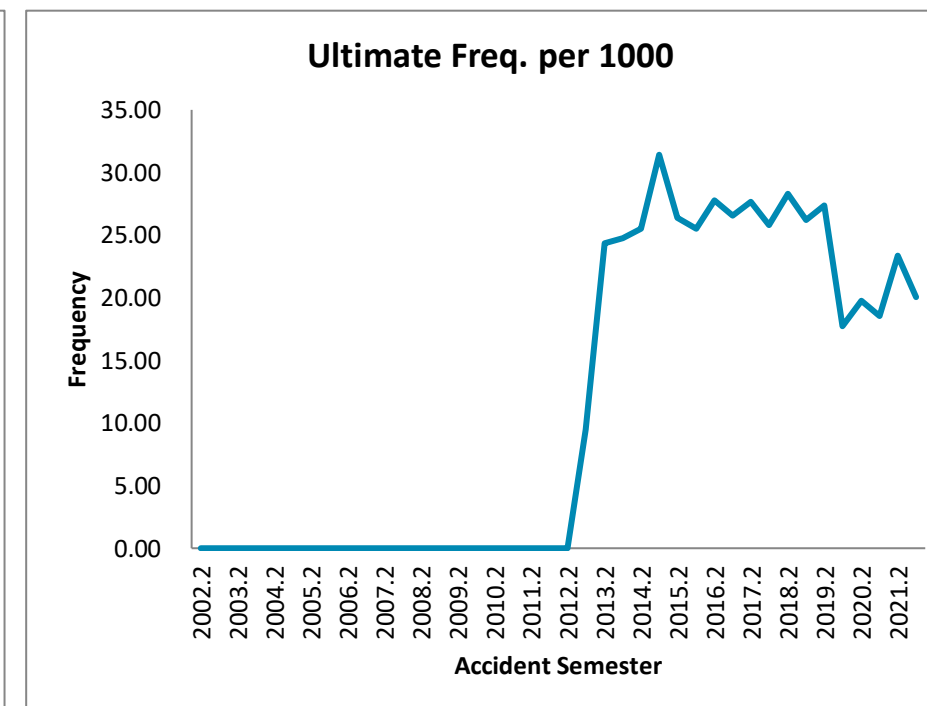
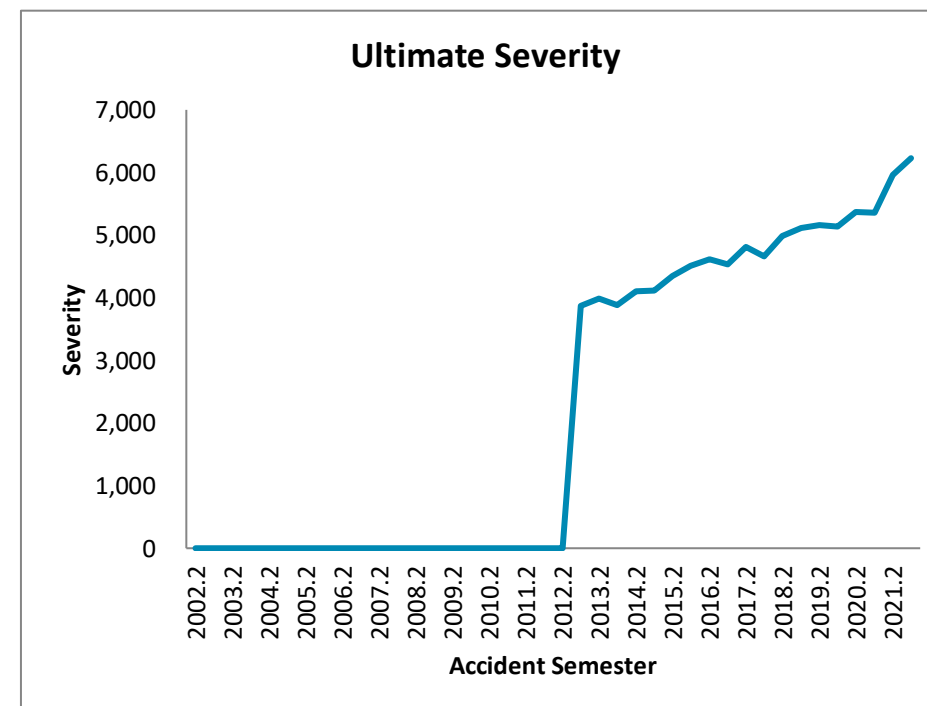
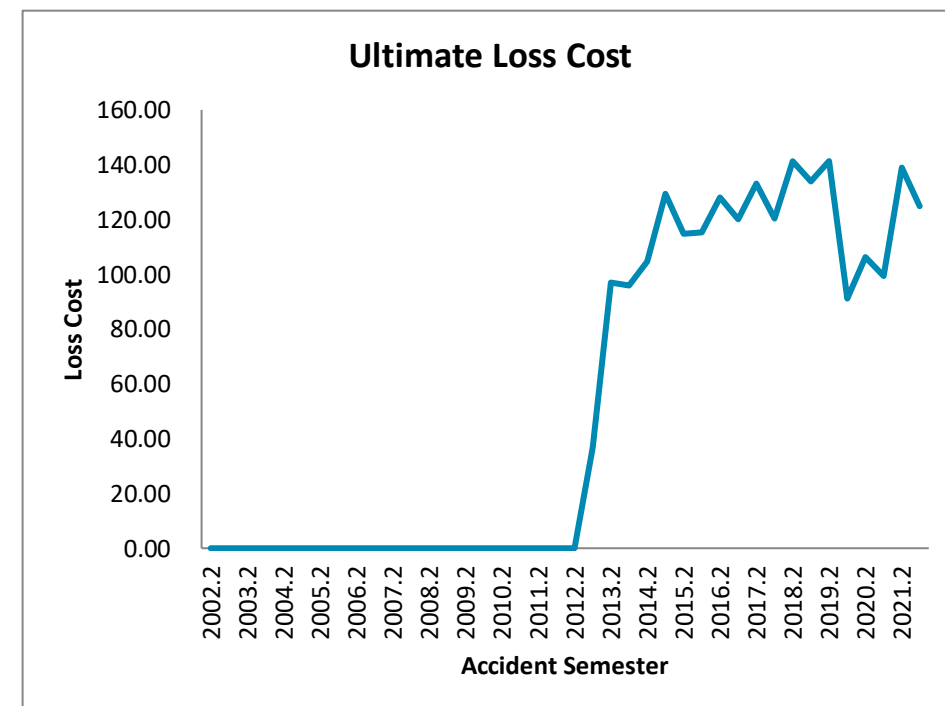
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
Accident Semester	Maturity (in Months)	Earned Car Years	Ultimate Claim Counts	Ultimate Claims and ALAE (000)	ULAE Adjustment	Ultimate Losses & LAE (000)	Ultimate Loss Cost	% Change Seasonal Accident Half Years	Ultimate Severity	% Change Seasonal Accident Half Years	Ultimate Freq. per 1000	% Change Seasonal Accident Half Years	Annual Loss Cost & LAE	% Change Accident Years
2002.2	240.0	233,690	4,591	15,562	1.077	16,760	71.72		3,651		19.65			
2003.1	234.0	225,995	4,349	14,536	1.078	15,670	69.34		3,603		19.24		70.55	
2003.2	228.0	231,167	3,954	13,059	1.078	14,077	60.90	-15.1%	3,560	-2.5%	17.10	-12.9%		
2004.1	222.0	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	216.0	237,710	4,582	15,059	1.140	17,167	72.22	18.6%	3,747	5.2%	19.28	12.7%		
2005.1	210.0	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	204.0	242,670	4,771	16,173	1.097	17,735	73.08	1.2%	3,717	-0.8%	19.66	2.0%		
2006.1	198.0	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	192.0	247,025	5,590	18,090	1.099	19,872	80.44	10.1%	3,555	-4.4%	22.63	15.1%		
2007.1	186.0	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	180.0	251,028	5,785	19,891	1.105	21,978	87.55	8.8%	3,799	6.9%	23.05	1.8%		
2008.1	174.0	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	168.0	256,856	5,676	18,884	1.095	20,668	80.47	-8.1%	3,641	-4.1%	22.10	-4.1%		
2009.1	162.0	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	156.0	261,933	6,283	21,039	1.106	23,258	88.79	10.3%	3,702	1.7%	23.99	8.5%		
2010.1	150.0	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	144.0	270,156	6,481	22,238	1.108	24,632	91.18	2.7%	3,801	2.7%	23.99	0.0%		
2011.1	138.0	265,301	5,819	20,697	1.105	22,874	86.22	10.0%	3,931	10.7%	21.93	-0.6%	88.72	6.1%
2011.2	132.0	273,240	6,480	23,693	1.105	26,186	95.84	5.1%	4,041	6.3%	23.71	-1.1%		
2012.1	126.0	268,784	5,740	20,222	1.090	22,048	82.03	-4.9%	3,841	-2.3%	21.36	-2.6%	88.99	0.3%
2012.2	120.0	277,927	6,165	23,239	1.090	25,338	91.17	-4.9%	4,110	1.7%	22.18	-6.5%		
2013.1	114.0	271,964	3,356	12,742	1.094	13,934	51.23	-37.5%	4,152	8.1%	12.34	-42.2%	71.42	-19.7%
2013.2	108.0	280,959	400	1,823	1.094	1,994	7.10	-92.2%	4,984	21.3%	1.42	-93.6%		
2014.1	102.0	274,001	375	2,212	1.086	2,402	8.77	-82.9%	6,405	54.3%	1.37	-88.9%	7.92	-88.9%
2014.2	96.0	284,021	346	2,028	1.086	2,203	7.76	9.3%	6,367	27.7%	1.22	-14.4%		
2015.1	90.0	278,176	318	1,689	1.076	1,817	6.53	-25.5%	5,715	-10.8%	1.14	-16.5%	7.15	-9.7%
2015.2	84.0	287,933	379	2,216	1.076	2,384	8.28	6.8%	6,293	-1.2%	1.32	8.0%		
2016.1	78.0	283,550	301	2,094	1.095	2,292	8.08	23.8%	7,616	33.3%	1.06	-7.1%	8.18	14.4%
2016.2	72.0	293,179	330	1,986	1.095	2,174	7.42	-10.4%	6,590	4.7%	1.13	-14.5%		
2017.1	66.0	287,976	349	2,118	1.091	2,311	8.02	-0.7%	6,623	-13.0%	1.21	14.2%	7.72	-5.7%
2017.2	60.0	301,608	440	2,358	1.091	2,572	8.53	15.0%	5,847	-11.3%	1.46	29.6%		
2018.1	54.0	296,266	386	2,925	1.093	3,197	10.79	34.5%	8,290	25.2%	1.30	7.5%	9.65	25.0%
2018.2	48.0	303,641	394	2,246	1.093	2,456	8.09	-5.2%	6,240	6.7%	1.30	-11.1%		
2019.1	42.0	296,254	334	1,974	1.098	2,167	7.31	-32.2%	6,495	-21.7%	1.13	-13.5%	7.71	-20.1%
2019.2	36.0	304,933	384	3,169	1.098	3,480	11.41	41.1%	9,070	45.4%	1.26	-2.9%		
2020.1	30.0	298,727	329	2,338	1.115	2,606	8.72	19.3%	7,909	21.8%	1.10	-2.1%	10.08	30.8%
2020.2	24.0	309,548	343	2,061	1.115	2,298	7.42	-35.0%	6,694	-26.2%	1.11	-11.9%		
2021.1	18.0	306,608	221	1,561	1.126	1,757	5.73	-34.3%	7,945	0.5%	0.72	-34.6%	6.58	-34.7%
2021.2	12.0	318,277	300	1,621	1.126	1,824	5.73	-22.8%	6,075	-9.2%	0.94	-14.9%		
2022.1	6.0	312,303	334	1,965	1.126	2,212	7.08	23.5%	6,622	-16.7%	1.07	48.2%	6.40	-2.7%
Total		10,835,386	121,084	425,862		468,626								



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

Claims and ALAE Development Method  
Data as of 06/30/22

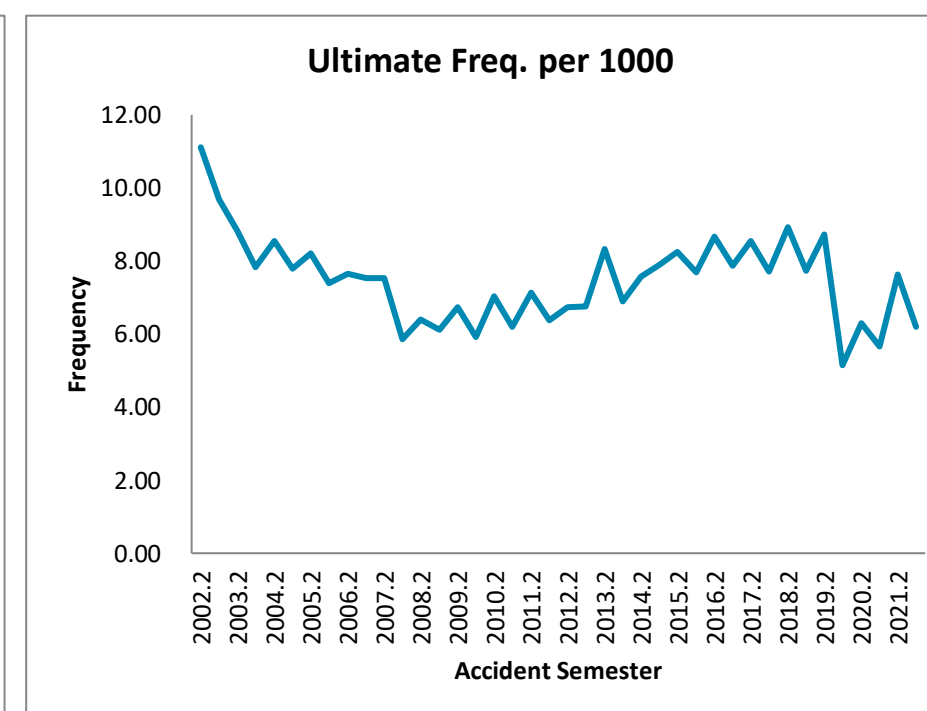
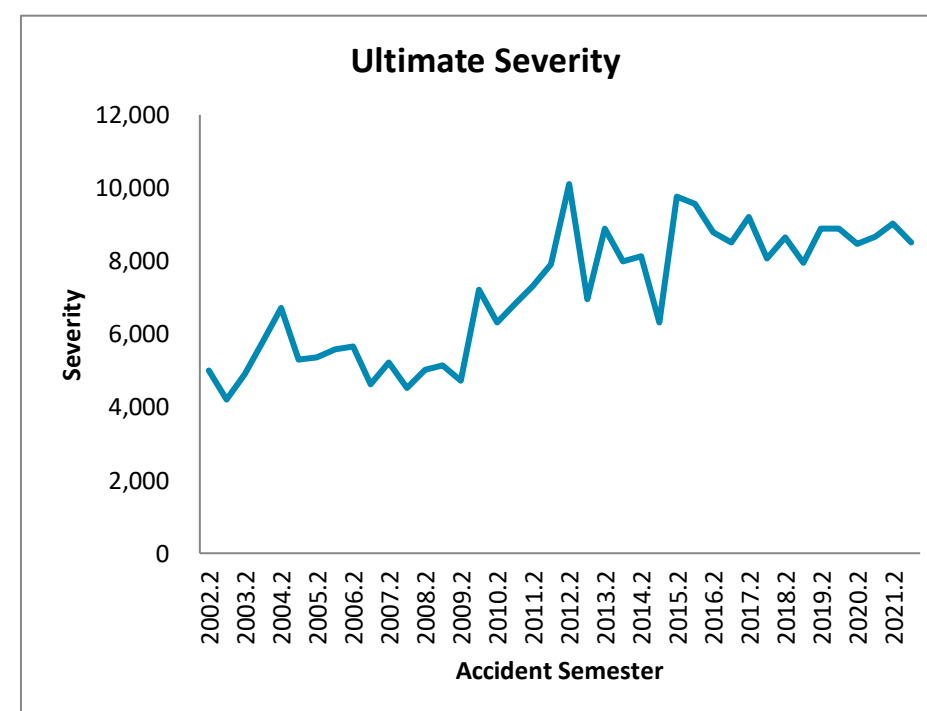
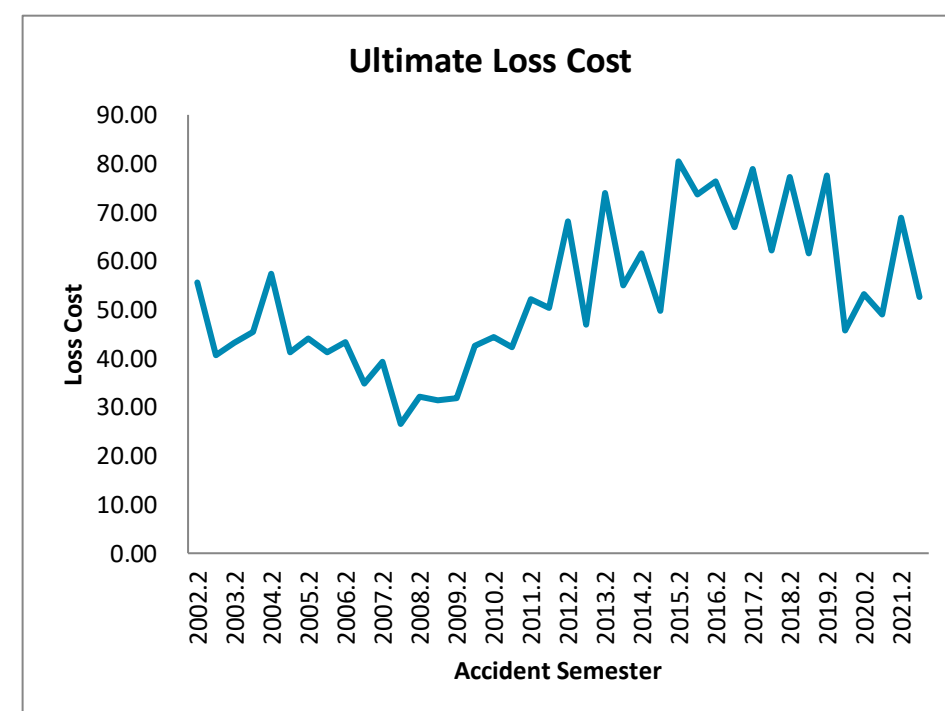
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Accident Semester	Maturity (in Months)	Earned Car Years	Ultimate Claim Counts	Ultimate Claims and ALAE (000)	ULAE Adjustment	Ultimate Losses & LAE (000)	Ultimate Loss Cost	% Change Seasonal Accident Half Years	Ultimate Severity	% Change Seasonal Accident Half Years	Ultimate Freq. per 1000	% Change Seasonal Accident Half Years	Annual Loss Cost & LAE	% Change Accident Years
2002.2	240.0	233,690	0	0	1.077	0	0.00		#DIV/0!		0.00			
2003.1	234.0	225,995	0	0	1.078	0	0.00		#DIV/0!		0.00		0.00	
2003.2	228.0	231,167	0	0	1.078	0	0.00	#DIV/0!	#DIV/0!	#DIV/0!	0.00	#DIV/0!		
2004.1	222.0	228,995	0	0	1.140	0	0.00	#DIV/0!	#DIV/0!	#DIV/0!	0.00	#DIV/0!	0.00	
2004.2	216.0	237,710	0	0	1.140	0	0.00	#DIV/0!	#DIV/0!	#DIV/0!	0.00	#DIV/0!		
2005.1	210.0	233,246	0	0	1.097	0	0.00	#DIV/0!	#DIV/0!	#DIV/0!	0.00	#DIV/0!	0.00	
2005.2	204.0	242,670	0	0	1.097	0	0.00	#DIV/0!	#DIV/0!	#DIV/0!	0.00	#DIV/0!		
2006.1	198.0	238,343	0	0	1.099	0	0.00	#DIV/0!	#DIV/0!	#DIV/0!	0.00	#DIV/0!	0.00	
2006.2	192.0	247,025	0	0	1.099	0	0.00	#DIV/0!	#DIV/0!	#DIV/0!	0.00	#DIV/0!		
2007.1	186.0	242,643	0	0	1.105	0	0.00	#DIV/0!	#DIV/0!	#DIV/0!	0.00	#DIV/0!	0.00	
2007.2	180.0	251,028	0	0	1.105	0	0.00	#DIV/0!	#DIV/0!	#DIV/0!	0.00	#DIV/0!		
2008.1	174.0	248,354	0	0	1.095	0	0.00	#DIV/0!	#DIV/0!	#DIV/0!	0.00	#DIV/0!	0.00	
2008.2	168.0	256,856	0	0	1.095	0	0.00	#DIV/0!	#DIV/0!	#DIV/0!	0.00	#DIV/0!		
2009.1	162.0	252,193	0	0	1.106	0	0.00	#DIV/0!	#DIV/0!	#DIV/0!	0.00	#DIV/0!	0.00	
2009.2	156.0	261,933	0	0	1.106	0	0.00	#DIV/0!	#DIV/0!	#DIV/0!	0.00	#DIV/0!		
2010.1	150.0	258,208	0	0	1.108	0	0.00	#DIV/0!	#DIV/0!	#DIV/0!	0.00	#DIV/0!	0.00	
2010.2	144.0	270,156	0	0	1.108	0	0.00	#DIV/0!	#DIV/0!	#DIV/0!	0.00	#DIV/0!		
2011.1	138.0	265,301	0	0	1.105	0	0.00	#DIV/0!	#DIV/0!	#DIV/0!	0.00	#DIV/0!	0.00	
2011.2	132.0	273,240	0	0	1.105	0	0.00	#DIV/0!	#DIV/0!	#DIV/0!	0.00	#DIV/0!		
2012.1	126.0	268,784	0	0	1.090	0	0.00	#DIV/0!	#DIV/0!	#DIV/0!	0.00	#DIV/0!	0.00	
2012.2	120.0	277,927	0	0	1.090	0	0.00	#DIV/0!	#DIV/0!	#DIV/0!	0.00	#DIV/0!		
2013.1	114.0	271,964	2,574	9,119	1.094	9,971	36.66	#DIV/0!	3,874	#DIV/0!	9.46	#DIV/0!	18.13	
2013.2	108.0	280,959	6,846	24,941	1.094	27,273	97.07	#DIV/0!	3,984	#DIV/0!	24.37	#DIV/0!		
2014.1	102.0	274,001	6,777	24,223	1.086	26,309	96.02	161.9%	3,882	0.2%	24.73	161.3%	96.55	432.4%
2014.2	96.0	284,021	7,250	27,382	1.086	29,740	104.71	7.9%	4,102	3.0%	25.53	4.8%		
2015.1	90.0	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	84.0	287,933	7,593	30,696	1.076	33,023	114.69	9.5%	4,349	6.0%	26.37	3.3%		
2016.1	78.0	283,550	7,238	29,831	1.095	32,656	115.17	-11.0%	4,512	9.6%	25.53	-18.7%	114.93	-1.7%
2016.2	72.0	293,179	8,145	34,297	1.095	37,545	128.06	11.7%	4,610	6.0%	27.78	5.4%		
2017.1	66.0	287,976	7,640	31,706	1.091	34,588	120.11	4.3%	4,527	0.3%	26.53	3.9%	124.12	8.0%
2017.2	60.0	301,608	8,350	36,825	1.091	40,173	133.19	4.0%	4,811	4.4%	27.68	-0.3%		
2018.1	54.0	296,266	7,644	32,621	1.093	35,664	120.38	0.2%	4,665	3.1%	25.80	-2.7%	126.84	2.2%
2018.2	48.0	303,641	8,596	39,227	1.093	42,887	141.24	6.0%	4,989	3.7%	28.31	2.3%		
2019.1	42.0	296,254	7,764	36,150	1.098	39,693	133.98	11.3%	5,113	9.6%	26.21	1.6%	137.66	8.5%
2019.2	36.0	304,933	8,339	39,210	1.098	43,053	141.19	0.0%	5,163	3.5%	27.35	-3.4%		
2020.1	30.0	298,727	5,299	24,422	1.115	27,224	91.13	-32.0%	5,137	0.5%	17.74	-32.3%	116.42	-15.4%
2020.2	24.0	309,548	6,114	29,470	1.115	32,852	106.13	-24.8%	5,373	4.1%	19.75	-27.8%		
2021.1	18.0	306,608	5,685	27,044	1.126	30,442	99.29	8.9%	5,355	4.2%	18.54	4.5%	102.72	-11.8%
2021.2	12.0	318,277	7,429	39,311	1.126	44,250	139.03	31.0%	5,957	10.9%	23.34	18.2%		
2022.1	6.0	312,303	6,262	34,651	1.126	39,004	124.89	25.8%	6,228	16.3%	20.05	8.1%	132.03	28.5%
Total		10,835,386	134,285	584,578		642,333								



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

Claims and ALAE Development Method  
Data as of 06/30/22

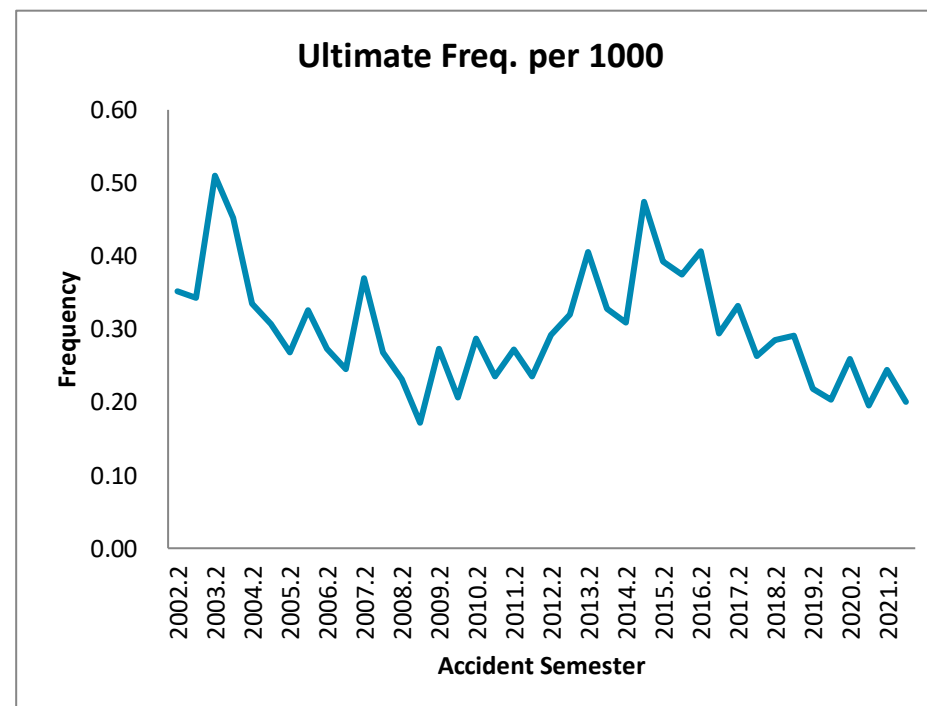
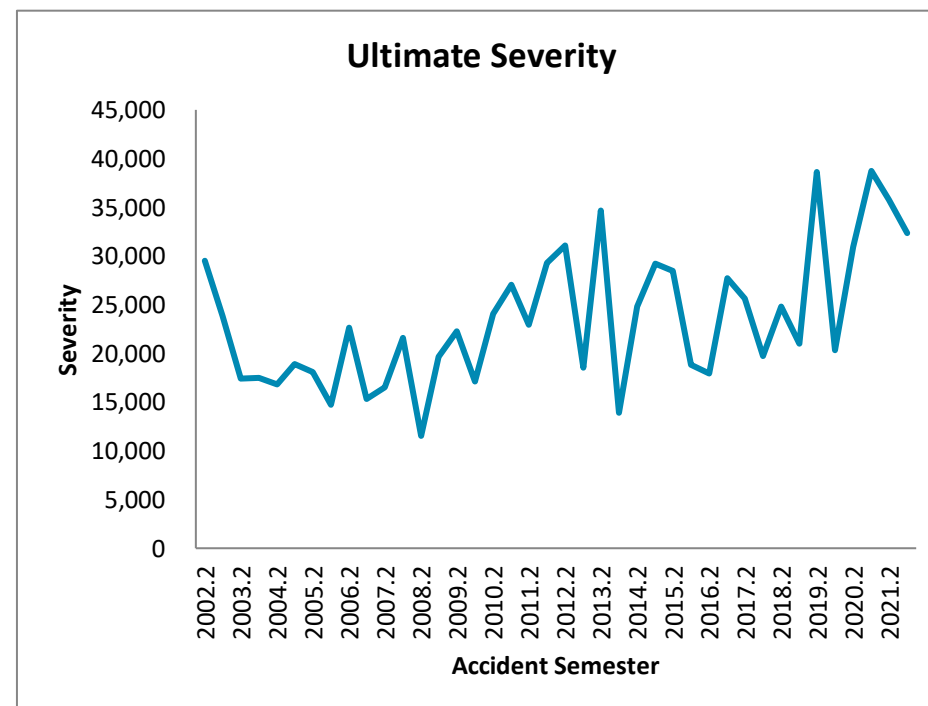
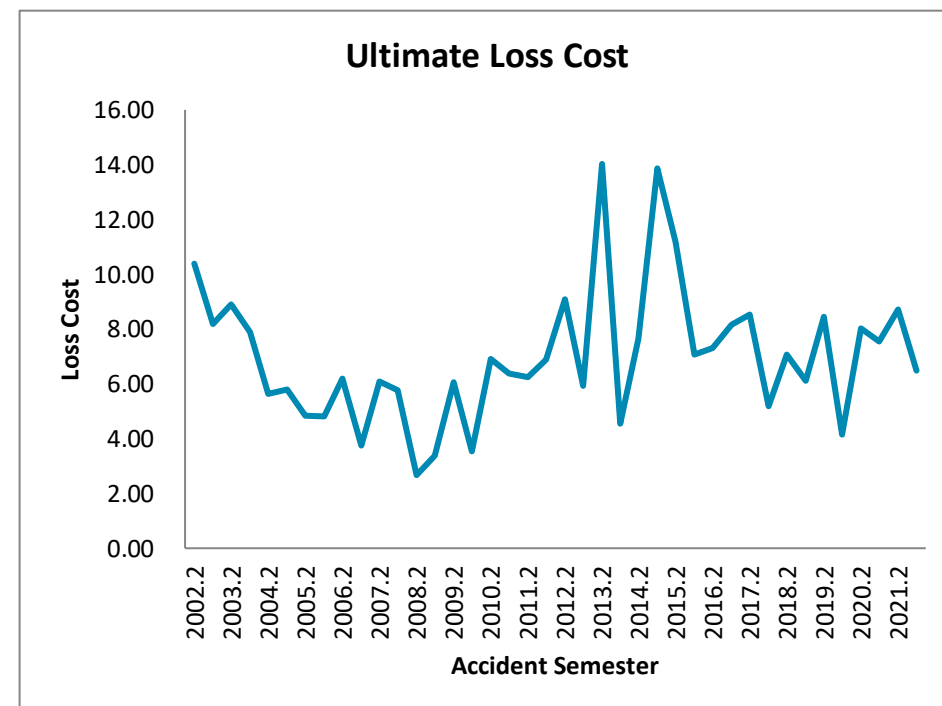
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
Accident Semester	Maturity (in Months)	Earned Car Years	Ultimate Claim Counts	Ultimate Claims and ALAE (000)	ULAE Adjustment	Ultimate Losses & LAE (000)	Ultimate Loss Cost	% Change Seasonal Accident Half Years	Ultimate Severity	% Change Seasonal Accident Half Years	Ultimate Freq. per 1000	% Change Seasonal Accident Half Years	Annual Loss Cost & LAE	% Change Accident Years
2002.2	240.0	233,053	2,590	12,023	1.077	12,949	55.56		5,000		11.11			
2003.1	234.0	225,436	2,181	8,512	1.078	9,176	40.70		4,207		9.67		48.26	
2003.2	228.0	231,721	2,043	9,283	1.078	10,007	43.18	-22.3%	4,898	-2.0%	8.82	-20.7%		
2004.1	222.0	229,205	1,793	9,130	1.140	10,408	45.41	11.6%	5,805	38.0%	7.82	-19.1%	44.29	-8.2%
2004.2	216.0	237,535	2,032	11,959	1.140	13,633	57.39	32.9%	6,709	37.0%	8.55	-3.0%		
2005.1	210.0	232,976	1,813	8,751	1.097	9,596	41.19	-9.3%	5,293	-8.8%	7.78	-0.5%	49.37	11.5%
2005.2	204.0	242,772	1,994	9,754	1.097	10,696	44.06	-23.2%	5,364	-20.0%	8.21	-4.0%		
2006.1	198.0	238,659	1,763	8,965	1.099	9,849	41.27	0.2%	5,586	5.5%	7.39	-5.1%	42.67	-13.6%
2006.2	192.0	247,234	1,893	9,748	1.099	10,709	43.31	-1.7%	5,657	5.5%	7.66	-6.8%		
2007.1	186.0	242,797	1,829	8,453	1.105	8,453	34.81	-15.6%	4,622	-17.3%	7.53	2.0%	39.10	-8.4%
2007.2	180.0	251,152	1,892	8,931	1.105	9,868	39.29	-9.3%	5,216	-7.8%	7.53	-1.6%		
2008.1	174.0	248,490	1,456	6,025	1.095	6,595	26.54	-23.8%	4,529	-2.0%	5.86	-22.2%	32.95	-15.7%
2008.2	168.0	256,945	1,644	7,556	1.095	8,271	32.19	-18.1%	5,031	-3.5%	6.40	-15.1%		
2009.1	162.0	252,307	1,543	7,168	1.106	7,924	31.41	18.3%	5,135	13.4%	6.12	4.4%	31.80	-3.5%
2009.2	156.0	261,917	1,762	7,538	1.106	8,333	31.82	-1.2%	4,729	-6.0%	6.73	5.1%		
2010.1	150.0	258,170	1,526	9,925	1.108	10,993	42.58	35.6%	7,204	40.3%	5.91	-3.3%	37.16	16.9%
2010.2	144.0	270,109	1,899	10,820	1.108	11,985	44.37	39.5%	6,310	33.4%	7.03	4.5%		
2011.1	138.0	265,279	1,646	10,165	1.105	11,235	42.35	-0.5%	6,825	-5.3%	6.21	5.0%	43.37	16.7%
2011.2	132.0	273,308	1,950	12,915	1.105	14,273	52.22	17.7%	7,320	16.0%	7.13	1.5%		
2012.1	126.0	268,289	1,709	12,396	1.090	13,515	50.38	19.0%	7,908	15.9%	6.37	2.7%	51.31	18.3%
2012.2	120.0	277,203	1,867	17,305	1.090	18,868	68.07	30.3%	10,106	38.1%	6.74	-5.6%		
2013.1	114.0	272,363	1,837	11,684	1.094	12,776	46.91	-6.9%	6,954	-12.1%	6.75	5.9%	57.58	12.2%
2013.2	108.0	281,823	2,347	19,062	1.094	20,844	73.96	8.7%	8,880	-12.1%	8.33	23.7%		
2014.1	102.0	275,003	1,894	13,921	1.086	15,119	54.98	17.2%	7,983	14.8%	6.89	2.1%	64.59	12.2%
2014.2	96.0	284,818	2,155	16,140	1.086	17,530	61.55	-16.8%	8,134	-8.4%	7.57	-9.1%		
2015.1	90.0	278,609	2,198	12,893	1.076	13,871	49.79	-9.4%	6,311	-20.9%	7.89	14.5%	55.73	-13.7%
2015.2	84.0	288,101	2,377	21,546	1.076	23,179	80.46	30.7%	9,752	19.9%	8.25	9.0%		
2016.1	78.0	283,925	2,186	19,096	1.095	20,904	73.63	47.9%	9,564	51.5%	7.70	-2.4%	77.07	38.3%
2016.2	72.0	293,419	2,546	20,451	1.095	22,388	76.30	-5.2%	8,795	-9.8%	8.68	5.2%		
2017.1	66.0	288,162	2,266	17,679	1.091	19,286	66.93	-9.1%	8,509	-11.0%	7.87	2.2%	71.66	-7.0%
2017.2	60.0	301,680	2,581	21,800	1.091	23,782	78.83	3.3%	9,214	4.8%	8.56	-1.4%		
2018.1	54.0	296,434	2,288	16,865	1.093	18,438	62.20	-7.1%	8,059	-5.3%	7.72	-1.9%	70.59	-1.5%
2018.2	48.0	303,721	2,713	21,447	1.093	23,448	77.20	-2.1%	8,642	-6.2%	8.93	4.4%		
2019.1	42.0	296,367	2,292	16,599	1.098	18,226	61.50	-1.1%	7,950	-1.4%	7.74	0.2%	69.45	-1.6%
2019.2	36.0	304,972	2,662	21,533	1.098	23,644	77.53	0.4%	8,883	2.8%	8.73	-2.3%		
2020.1	30.0	298,723	1,537	12,258	1.115	13,664	45.74	-25.6%	8,887	11.8%	5.15	-33.5%	61.80	-11.0%
2020.2	24.0	309,504	1,949	14,790	1.115	16,487	53.27	-31.3%	8,459	-4.8%	6.30	-27.9%		
2021.1	18.0	306,566	1,734	13,337	1.126	15,012	48.97	7.1%	8,659	-2.6%	5.66	9.9%	51.13	-17.3%
2021.2	12.0	318,087	2,425	19,446	1.126	21,889	68.82	29.2%	9,026	6.7%	7.62	21.1%		
2022.1	6.0	312,033	1,933	14,599	1.126	16,433	52.67	7.5%	8,500	-1.8%	6.20	9.6%	60.82	18.9%
Total		10,838,867	80,746	531,666		584,256								



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

Claims and ALAE Development Method  
Data as of 06/30/22

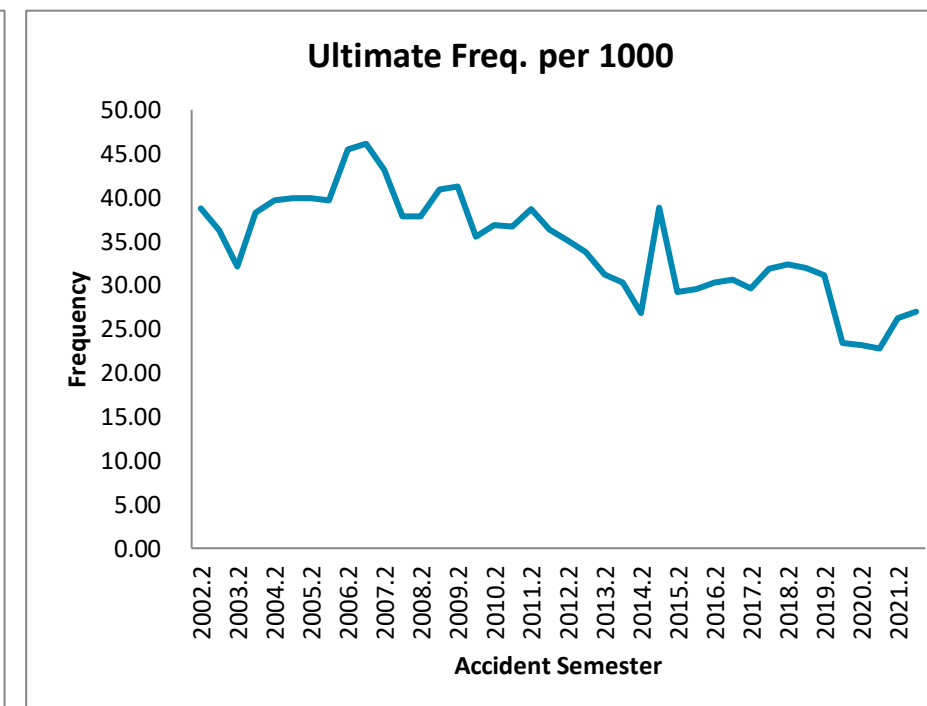
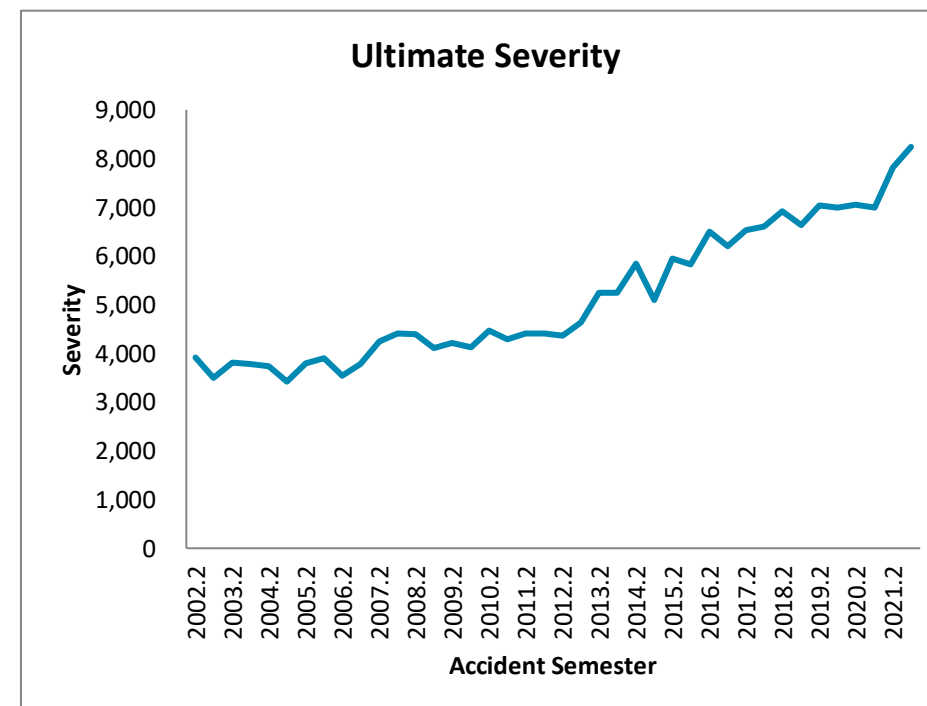
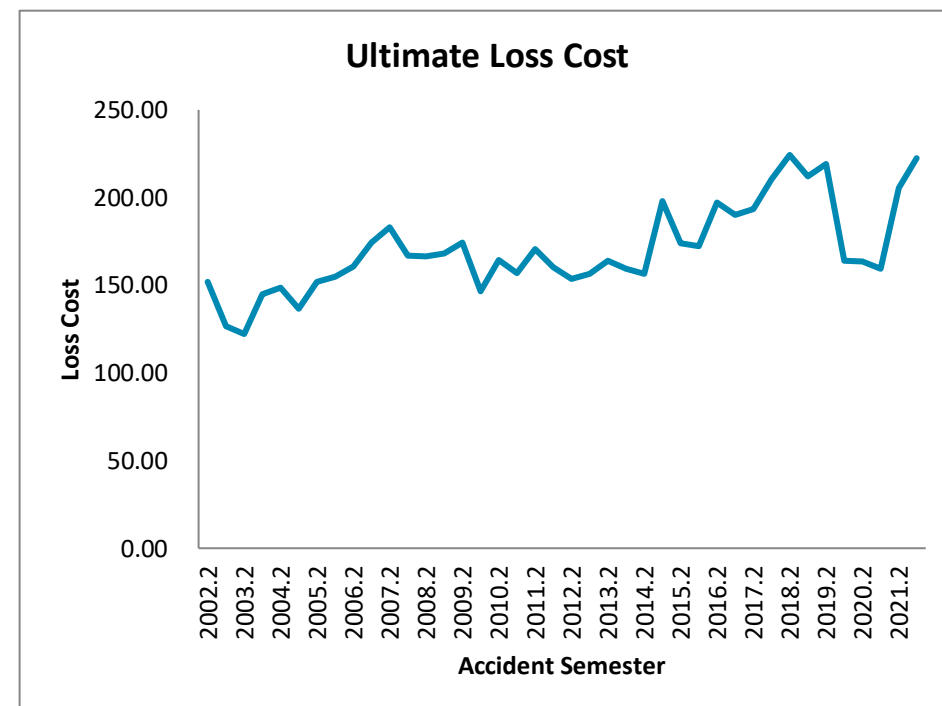
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
Accident Semester	Maturity (in Months)	Earned Car Years	Ultimate Claim Counts	Ultimate Claims and ALAE (000)	ULAE Adjustment	Ultimate Losses & LAE (000)	Ultimate Loss Cost	% Change Seasonal Accident Half Years	Ultimate Severity	% Change Seasonal Accident Half Years	Ultimate Freq. per 1000	% Change Seasonal Accident Half Years	Annual Loss Cost & LAE	% Change Accident Years
2002.2	240.0	215,836	76	2,084	1.077	2,245	10.40		29,534		0.35			
2003.1	234.0	210,122	72	1,593	1.078	1,717	8.17		23,846		0.34		9.30	
2003.2	228.0	221,592	113	1,827	1.078	1,969	8.89	-14.5%	17,429	-41.0%	0.51	44.8%		
2004.1	222.0	223,404	101	1,547	1.140	1,763	7.89	-3.4%	17,459	-26.8%	0.45	31.9%	8.39	-9.8%
2004.2	216.0	232,781	78	1,149	1.140	1,310	5.63	-36.7%	16,794	-3.6%	0.34	-34.3%		
2005.1	210.0	228,417	70	1,205	1.097	1,321	5.78	-26.7%	18,874	8.1%	0.31	-32.2%	5.70	-32.0%
2005.2	204.0	239,101	64	1,057	1.097	1,159	4.85	-13.9%	18,105	7.8%	0.27	-20.1%		
2006.1	198.0	236,073	77	1,033	1.099	1,135	4.81	-16.9%	14,736	-21.9%	0.33	6.4%	4.83	-15.4%
2006.2	192.0	245,082	67	1,383	1.099	1,519	6.20	27.9%	22,674	25.2%	0.27	2.1%		
2007.1	186.0	240,759	59	819	1.105	905	3.76	-21.8%	15,334	4.1%	0.25	-24.9%	4.99	3.4%
2007.2	180.0	249,180	92	1,372	1.105	1,516	6.09	-1.8%	16,483	-27.3%	0.37	35.1%		
2008.1	174.0	246,596	66	1,300	1.095	1,423	5.77	53.6%	21,561	40.6%	0.27	9.2%	5.93	18.8%
2008.2	168.0	255,017	59	622	1.095	680	2.67	-56.2%	11,533	-30.0%	0.23	-37.3%		
2009.1	162.0	250,412	43	764	1.106	845	3.37	-41.5%	19,651	-8.9%	0.17	-35.8%	3.02	-49.1%
2009.2	156.0	260,149	71	1,428	1.106	1,579	6.07	127.5%	22,240	92.8%	0.27	18.0%		
2010.1	150.0	256,483	53	819	1.108	908	3.54	4.9%	17,125	-12.9%	0.21	20.3%	4.81	59.5%
2010.2	144.0	268,483	77	1,672	1.108	1,852	6.90	13.6%	24,048	8.1%	0.29	5.1%		
2011.1	138.0	263,595	62	1,518	1.105	1,678	6.36	79.9%	27,061	58.0%	0.24	13.8%	6.63	37.8%
2011.2	132.0	271,604	74	1,535	1.105	1,696	6.25	-9.4%	22,925	-4.7%	0.27	-5.0%		
2012.1	126.0	267,627	63	1,691	1.090	1,843	6.89	8.2%	29,258	8.1%	0.24	0.1%	6.56	-1.0%
2012.2	120.0	277,054	81	2,307	1.090	2,516	9.08	45.4%	31,058	35.5%	0.29	7.3%		
2013.1	114.0	271,942	87	1,477	1.094	1,615	5.94	-13.8%	18,564	-36.6%	0.32	35.9%	7.52	14.6%
2013.2	108.0	281,509	114	3,611	1.094	3,949	14.03	54.5%	34,638	11.5%	0.40	38.5%		
2014.1	102.0	274,697	90	1,151	1.086	1,251	4.55	-23.3%	13,895	-25.2%	0.33	2.4%	9.35	24.2%
2014.2	96.0	284,627	88	2,008	1.086	2,181	7.66	-45.4%	24,783	-28.5%	0.31	-23.7%		
2015.1	90.0	278,299	132	3,586	1.076	3,858	13.86	204.5%	29,230	110.4%	0.47	44.8%	10.73	14.8%
2015.2	84.0	287,833	113	2,994	1.076	3,221	11.19	46.0%	28,503	15.0%	0.39	27.0%		
2016.1	78.0	283,522	106	1,828	1.095	2,001	7.06	-49.1%	18,849	-35.5%	0.37	-21.1%	9.14	-14.8%
2016.2	72.0	293,176	119	1,955	1.095	2,140	7.30	-34.8%	17,970	-37.0%	0.41	3.5%		
2017.1	66.0	287,883	85	2,149	1.091	2,345	8.14	15.4%	27,696	46.9%	0.29	-21.5%	7.72	-15.5%
2017.2	60.0	301,497	100	2,356	1.091	2,570	8.52	16.8%	25,665	42.8%	0.33	-18.2%		
2018.1	54.0	296,175	78	1,407	1.093	1,539	5.19	-36.2%	19,733	-28.8%	0.26	-10.5%	6.87	-10.9%
2018.2	48.0	303,593	87	1,966	1.093	2,149	7.08	-16.9%	24,822	-3.3%	0.29	-14.1%		
2019.1	42.0	296,206	86	1,645	1.098	1,806	6.10	17.4%	20,975	6.3%	0.29	10.5%	6.60	-4.1%
2019.2	36.0	304,918	67	2,347	1.098	2,577	8.45	19.4%	38,651	55.7%	0.22	-23.3%		
2020.1	30.0	298,484	61	1,107	1.115	1,234	4.13	-32.2%	20,336	-3.0%	0.20	-30.1%	6.32	-4.2%
2020.2	24.0	309,252	80	2,223	1.115	2,479	8.01	-5.2%	30,945	-19.9%	0.26	18.5%		
2021.1	18.0	306,356	60	2,055	1.126	2,313	7.55	82.6%	38,733	90.5%	0.19	-4.1%	7.78	23.2%
2021.2	12.0	318,055	78	2,463	1.126	2,773	8.72	8.8%	35,758	15.6%	0.24	-5.9%		
2022.1	6.0	311,859	62	1,797	1.126	2,022	6.48	-14.1%	32,379	-16.4%	0.20	2.7%	7.61	-2.2%
Total		10,749,250	3,210	68,851		75,601								



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

Claims and ALAE Development Method  
Data as of 06/30/22

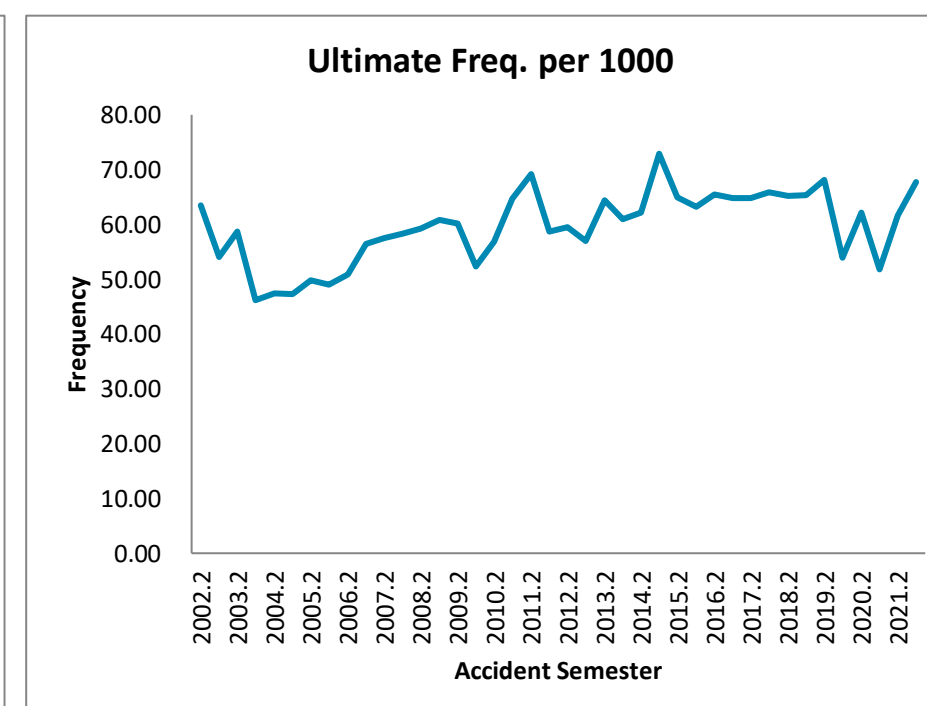
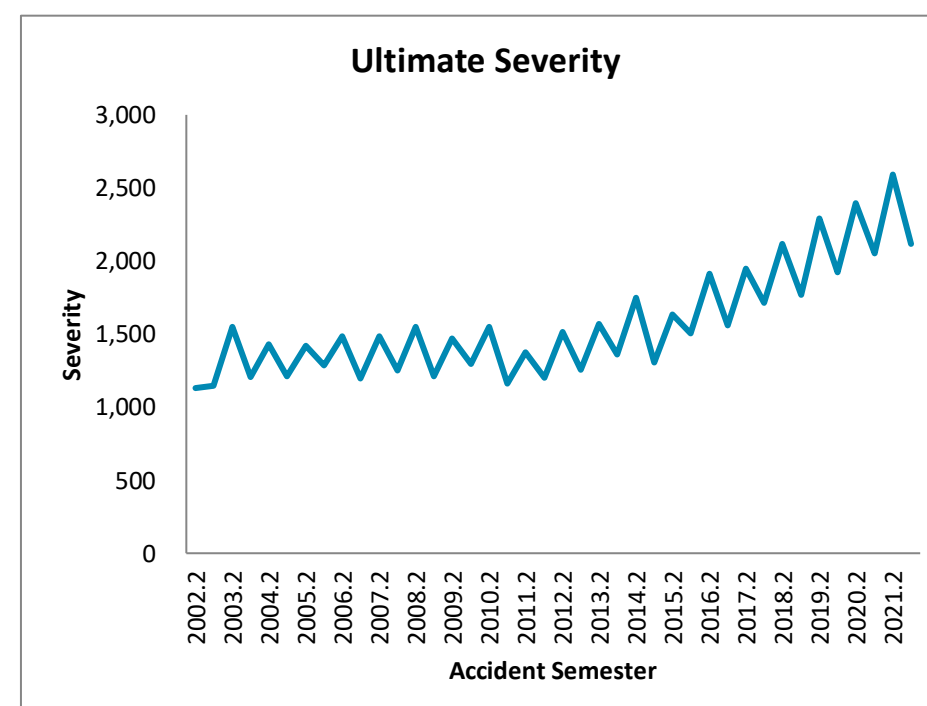
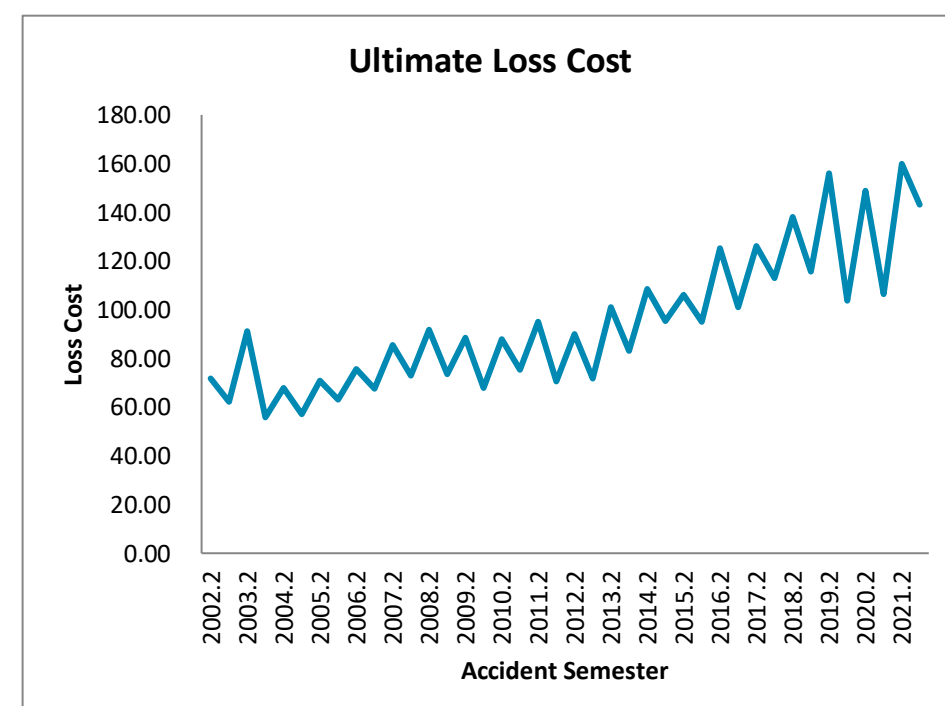
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
Accident Semester	Maturity (in Months)	Earned Car Years	Ultimate Claim Counts	Ultimate Claims and ALAE (000)	ULAE Adjustment	Ultimate Losses & LAE (000)	Ultimate Loss Cost	% Change Seasonal Accident Half Years	Ultimate Severity	% Change Seasonal Accident Half Years	Ultimate Freq. per 1000	% Change Seasonal Accident Half Years	Annual Loss Cost & LAE	% Change Accident Years
2002.2	240.0	133,786	5,186	18,863	1.077	20,315	151.85		3,917		38.76			
2003.1	234.0	129,180	4,684	15,184	1.078	16,368	126.71		3,494		36.26		139.50	
2003.2	228.0	130,797	4,198	14,823	1.078	15,979	122.16	-19.5%	3,806	-2.8%	32.10	-17.2%		
2004.1	222.0	129,660	4,967	16,487	1.140	18,795	144.96	14.4%	3,784	8.3%	38.31	5.6%	133.51	-4.3%
2004.2	216.0	134,400	5,336	17,515	1.140	19,967	148.56	21.6%	3,742	-1.7%	39.70	23.7%		
2005.1	210.0	133,013	5,314	16,578	1.097	18,180	136.68	-5.7%	3,421	-9.6%	39.95	4.3%	142.65	6.8%
2005.2	204.0	139,455	5,571	19,324	1.097	21,191	151.95	2.3%	3,804	1.7%	39.95	0.6%		
2006.1	198.0	140,195	5,558	19,773	1.099	21,721	154.93	13.4%	3,908	14.2%	39.64	-0.8%	153.45	7.6%
2006.2	192.0	147,633	6,713	21,612	1.099	23,741	160.81	5.8%	3,537	-7.0%	45.47	13.8%		
2007.1	186.0	147,705	6,815	23,313	1.105	25,758	174.39	12.6%	3,780	-3.3%	46.14	16.4%	167.60	9.2%
2007.2	180.0	155,568	6,709	25,775	1.105	28,479	183.06	13.8%	4,245	20.0%	43.13	-5.2%		
2008.1	174.0	156,888	5,940	23,913	1.095	26,172	166.82	-4.3%	4,406	16.6%	37.86	-17.9%	174.91	4.4%
2008.2	168.0	163,562	6,198	24,888	1.095	27,240	166.54	-9.0%	4,395	3.5%	37.89	-12.1%		
2009.1	162.0	161,852	6,625	24,598	1.106	27,193	168.01	0.7%	4,105	-6.8%	40.93	8.1%	167.28	-4.4%
2009.2	156.0	167,924	6,934	26,477	1.106	29,270	174.31	4.7%	4,221	-4.0%	41.29	9.0%		
2010.1	150.0	166,010	5,905	21,970	1.108	24,335	146.59	-12.8%	4,121	0.4%	35.57	-13.1%	160.53	-4.0%
2010.2	144.0	172,319	6,355	25,603	1.108	28,359	164.57	-5.6%	4,462	5.7%	36.88	-10.7%		
2011.1	138.0	169,704	6,225	24,121	1.105	26,658	157.09	7.2%	4,282	3.9%	36.68	3.1%	160.86	0.2%
2011.2	132.0	175,173	6,773	27,060	1.105	29,907	170.73	3.7%	4,416	-1.0%	38.66	4.8%		
2012.1	126.0	173,640	6,307	25,528	1.090	27,834	160.29	2.0%	4,413	3.1%	36.32	-1.0%	165.53	2.9%
2012.2	120.0	179,105	6,291	25,218	1.090	27,495	153.51	-10.1%	4,371	-1.0%	35.12	-9.2%		
2013.1	114.0	176,938	5,977	25,338	1.094	27,707	156.59	-2.3%	4,636	5.0%	33.78	-7.0%	155.04	-6.3%
2013.2	108.0	183,912	5,740	27,550	1.094	30,126	163.81	6.7%	5,248	20.1%	31.21	-11.1%		
2014.1	102.0	181,173	5,495	26,563	1.086	28,850	159.24	1.7%	5,250	13.3%	30.33	-10.2%	161.54	4.2%
2014.2	96.0	187,841	5,033	27,045	1.086	29,374	156.37	-4.5%	5,837	11.2%	26.79	-14.2%		
2015.1	90.0	185,545	7,201	34,115	1.076	36,701	197.80	24.2%	5,097	-2.9%	38.81	28.0%	176.96	9.5%
2015.2	84.0	193,268	5,653	31,275	1.076	33,646	174.09	11.3%	5,952	2.0%	29.25	9.2%		
2016.1	78.0	191,906	5,670	30,214	1.095	33,075	172.35	-12.9%	5,834	14.5%	29.54	-23.9%	173.22	-2.1%
2016.2	72.0	198,535	6,017	35,748	1.095	39,133	197.11	13.2%	6,503	9.3%	30.31	3.6%		
2017.1	66.0	196,324	6,012	34,207	1.091	37,316	190.07	10.3%	6,207	6.4%	30.62	3.6%	193.61	11.8%
2017.2	60.0	206,094	6,106	36,525	1.091	39,846	193.34	-1.9%	6,526	0.3%	29.63	-2.3%		
2018.1	54.0	204,134	6,510	39,302	1.093	42,969	210.49	10.7%	6,600	6.3%	31.89	4.2%	201.87	4.3%
2018.2	48.0	209,745	6,796	43,034	1.093	47,049	224.31	16.0%	6,923	6.1%	32.40	9.4%		
2019.1	42.0	205,822	6,579	39,762	1.098	43,659	212.12	0.8%	6,636	0.5%	31.96	0.2%	218.27	8.1%
2019.2	36.0	212,277	6,605	42,374	1.098	46,527	219.18	-2.3%	7,044	1.8%	31.12	-4.0%		
2020.1	30.0	209,174	4,905	30,777	1.115	34,309	164.02	-22.7%	6,994	5.4%	23.45	-26.6%	191.80	-12.1%
2020.2	24.0	216,852	5,030	31,816	1.115	35,466	163.55	-25.4%	7,051	0.1%	23.19	-25.5%		
2021.1	18.0	215,944	4,918	30,571	1.126	34,412	159.36	-2.8%	6,997	0.0%	22.78	-2.9%	161.46	-15.8%
2021.2	12.0	225,438	5,921	41,128	1.126	46,296	205.36	25.6%	7,818	10.9%	26.27	13.2%		
2022.1	6.0	222,887	6,016	44,038	1.126	49,571	222.40	39.6%	8,240	17.8%	26.99	18.5%	213.83	32.4%
Total		7,031,374	236,789	1,110,006		1,220,988								



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

Claims and ALAE Development Method  
Data as of 06/30/22

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
Accident Semester	Maturity (in Months)	Earned Car Years	Ultimate Claim Counts	Ultimate Claims and ALAE (000)	ULAE Adjustment	Ultimate Losses & LAE (000)	Ultimate Loss Cost	% Change Seasonal Accident Half Years	Ultimate Severity	% Change Seasonal Accident Half Years	Ultimate Freq. per 1000	% Change Seasonal Accident Half Years	Annual Loss Cost & LAE	% Change Accident Years
2002.2	240.0	162,615	10,325	10,836	1.077	11,670	71.77		1,130		63.49			
2003.1	234.0	157,408	8,515	9,064	1.078	9,771	62.07		1,148		54.10		67.00	
2003.2	228.0	157,968	9,281	13,348	1.078	14,389	91.09	26.9%	1,550	37.2%	58.75	-7.5%		
2004.1	222.0	156,135	7,210	7,640	1.140	8,710	55.79	-10.1%	1,208	5.3%	46.18	-14.6%	73.54	9.8%
2004.2	216.0	158,513	7,515	9,434	1.140	10,755	67.85	-25.5%	1,431	-7.7%	47.41	-19.3%		
2005.1	210.0	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	204.0	163,251	8,130	10,541	1.097	11,560	70.81	4.4%	1,422	-0.6%	49.80	5.0%		
2006.1	198.0	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	192.0	169,763	8,634	11,666	1.099	12,815	75.49	6.6%	1,484	4.4%	50.86	2.1%		
2007.1	186.0	169,785	9,591	10,368	1.105	11,455	67.47	7.0%	1,194	-7.1%	56.49	15.1%	71.48	6.8%
2007.2	180.0	177,020	10,187	13,707	1.105	15,145	85.56	13.3%	1,487	0.2%	57.55	13.1%		
2008.1	174.0	178,753	10,414	11,921	1.095	13,048	72.99	8.2%	1,253	4.9%	58.26	3.1%	79.24	10.9%
2008.2	168.0	184,996	10,948	15,487	1.095	16,950	91.62	7.1%	1,548	4.1%	59.18	2.8%		
2009.1	162.0	183,867	11,191	12,240	1.106	13,532	73.59	0.8%	1,209	-3.5%	60.86	4.5%	82.64	4.3%
2009.2	156.0	189,711	11,405	15,169	1.106	16,770	88.40	-3.5%	1,470	-5.0%	60.12	1.6%		
2010.1	150.0	188,633	9,861	11,535	1.108	12,776	67.73	-8.0%	1,296	7.2%	52.28	-14.1%	78.09	-5.5%
2010.2	144.0	195,028	11,075	15,498	1.108	17,166	88.02	-0.4%	1,550	5.4%	56.79	-5.5%		
2011.1	138.0	193,136	12,499	13,138	1.105	14,521	75.18	11.0%	1,162	-10.3%	64.72	23.8%	81.63	4.5%
2011.2	132.0	197,871	13,696	17,033	1.105	18,825	95.14	8.1%	1,374	-11.3%	69.22	21.9%		
2012.1	126.0	196,969	11,561	12,750	1.090	13,901	70.57	-6.1%	1,202	3.5%	58.69	-9.3%	82.88	1.5%
2012.2	120.0	201,954	12,015	16,686	1.090	18,192	90.08	-5.3%	1,514	10.2%	59.49	-14.0%		
2013.1	114.0	200,413	11,413	13,126	1.094	14,353	71.62	1.5%	1,258	4.6%	56.95	-3.0%	80.89	-2.4%
2013.2	108.0	206,594	13,301	19,064	1.094	20,846	100.90	12.0%	1,567	3.5%	64.38	8.2%		
2014.1	102.0	204,408	12,473	15,612	1.086	16,956	82.95	15.8%	1,359	8.1%	61.02	7.2%	91.98	13.7%
2014.2	96.0	210,221	13,059	20,996	1.086	22,804	108.47	7.5%	1,746	11.4%	62.12	-3.5%		
2015.1	90.0	208,493	15,202	18,459	1.076	19,858	95.25	14.8%	1,306	-3.9%	72.91	19.5%	101.89	10.8%
2015.2	84.0	214,751	13,945	21,186	1.076	22,791	106.13	-2.2%	1,634	-6.4%	64.94	4.5%		
2016.1	78.0	214,328	13,556	18,614	1.095	20,377	95.07	-0.2%	1,503	15.1%	63.25	-13.3%	100.61	-1.3%
2016.2	72.0	219,932	14,401	25,184	1.095	27,569	125.35	18.1%	1,914	17.1%	65.48	0.8%		
2017.1	66.0	218,645	14,180	20,266	1.091	22,108	101.11	6.4%	1,559	3.7%	64.85	2.5%	113.27	12.6%
2017.2	60.0	227,293	14,733	26,281	1.091	28,670	126.14	0.6%	1,946	1.7%	64.82	-1.0%		
2018.1	54.0	226,240	14,916	23,361	1.093	25,540	112.89	11.6%	1,712	9.8%	65.93	1.7%	119.53	5.5%
2018.2	48.0	230,378	15,019	29,081	1.093	31,794	138.01	9.4%	2,117	8.8%	65.19	0.6%		
2019.1	42.0	226,945	14,838	23,890	1.098	26,231	115.58	2.4%	1,768	3.2%	65.38	-0.8%	126.88	6.2%
2019.2	36.0	232,026	15,811	32,962	1.098	36,192	155.98	13.0%	2,289	8.1%	68.14	4.5%		
2020.1	30.0	230,121	12,407	21,388	1.115	23,842	103.61	-10.4%	1,922	8.7%	53.91	-17.5%	129.90	2.4%
2020.2	24.0	236,482	14,696	31,597	1.115	35,222	148.94	-4.5%	2,397	4.7%	62.15	-8.8%		
2021.1	18.0	235,865	12,221	22,299	1.126	25,100	106.42	2.7%	2,054	6.9%	51.81	-3.9%	127.71	-1.7%
2021.2	12.0	243,914	15,047	34,642	1.126	38,994	159.87	7.3%	2,591	8.1%	61.69	-0.7%		
2022.1	6.0	241,819	16,381	30,771	1.126	34,637	143.23	34.6%	2,114	3.0%	67.74	30.7%	151.59	18.7%
Total		7,932,485	477,083	704,404		775,118								

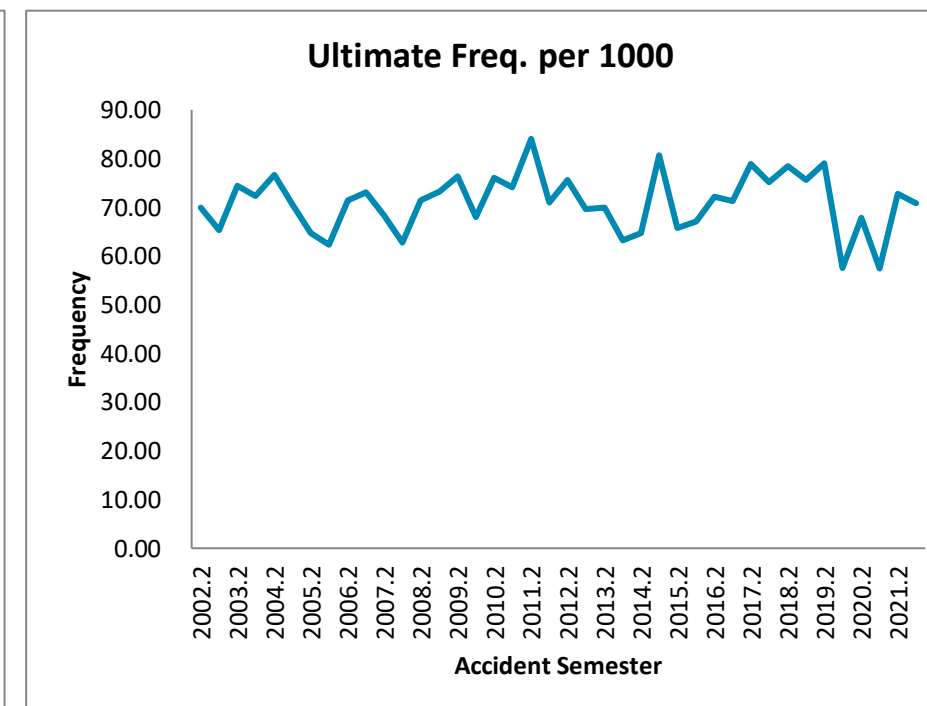
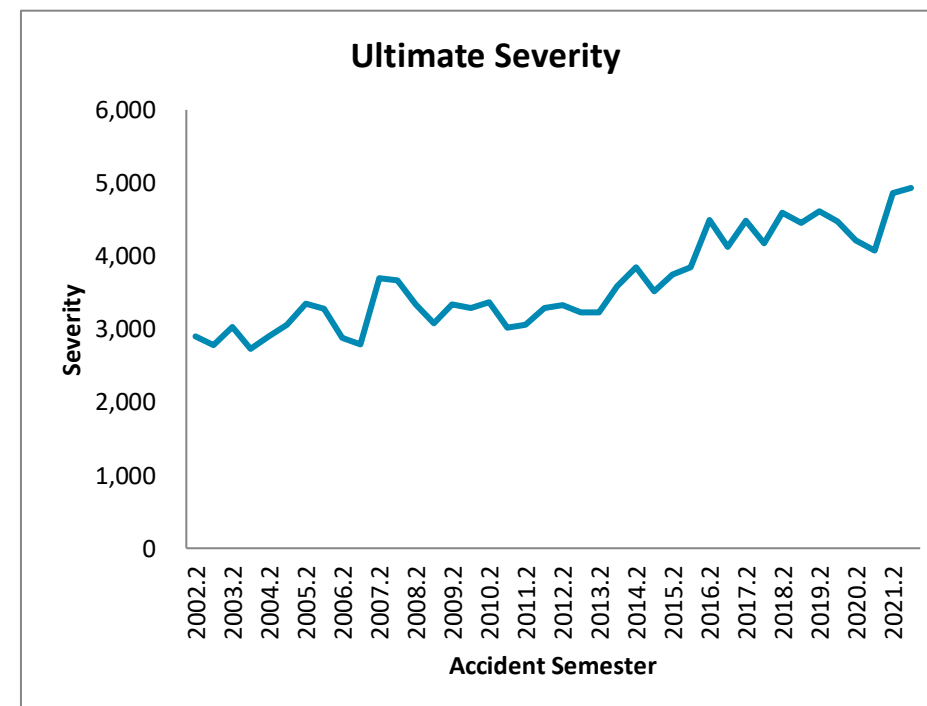
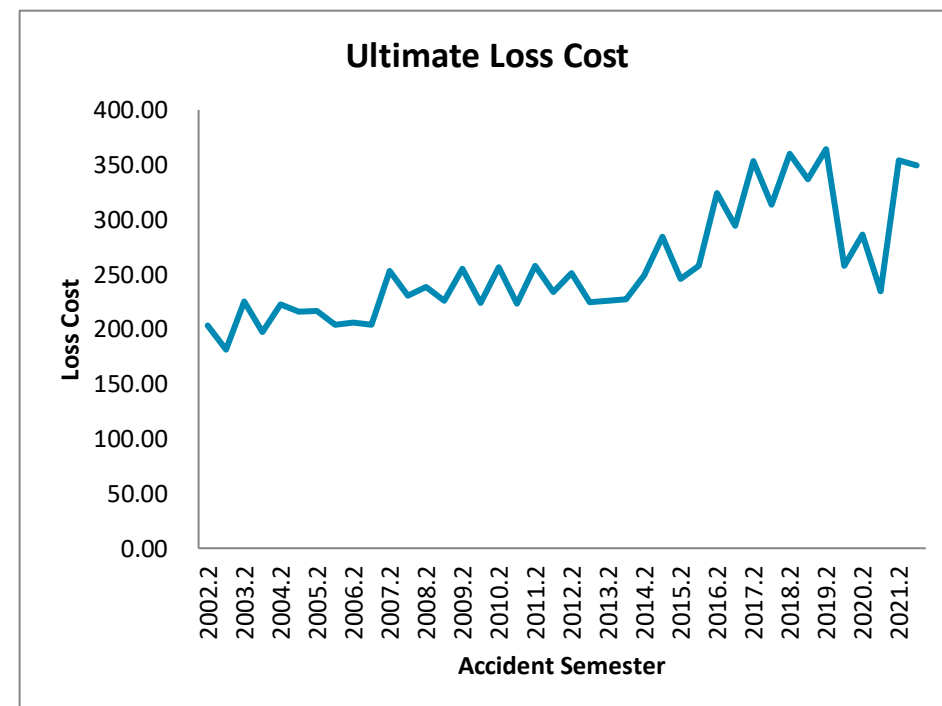




Province of Nova Scotia  
All Perils  
Private Passengers Vehicles (Excluding Farmers)

Claims and ALAE Development Method  
Data as of 06/30/22

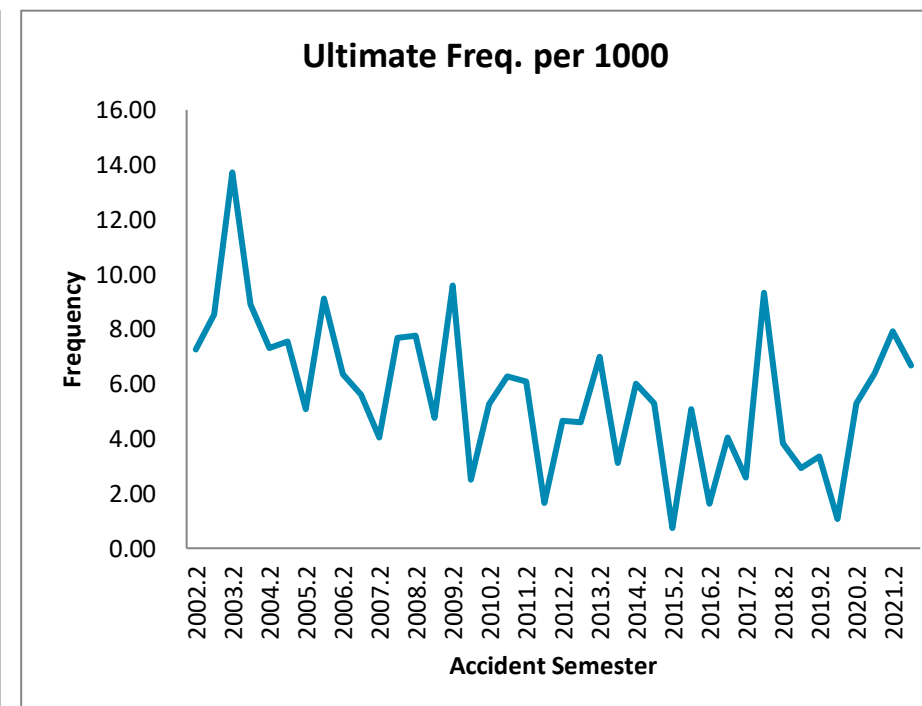
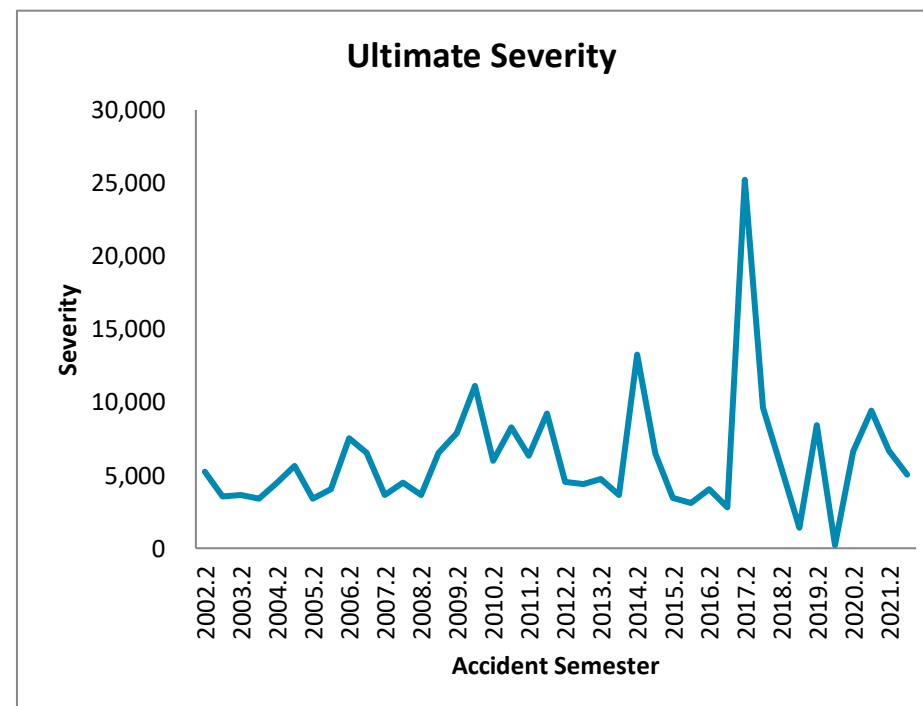
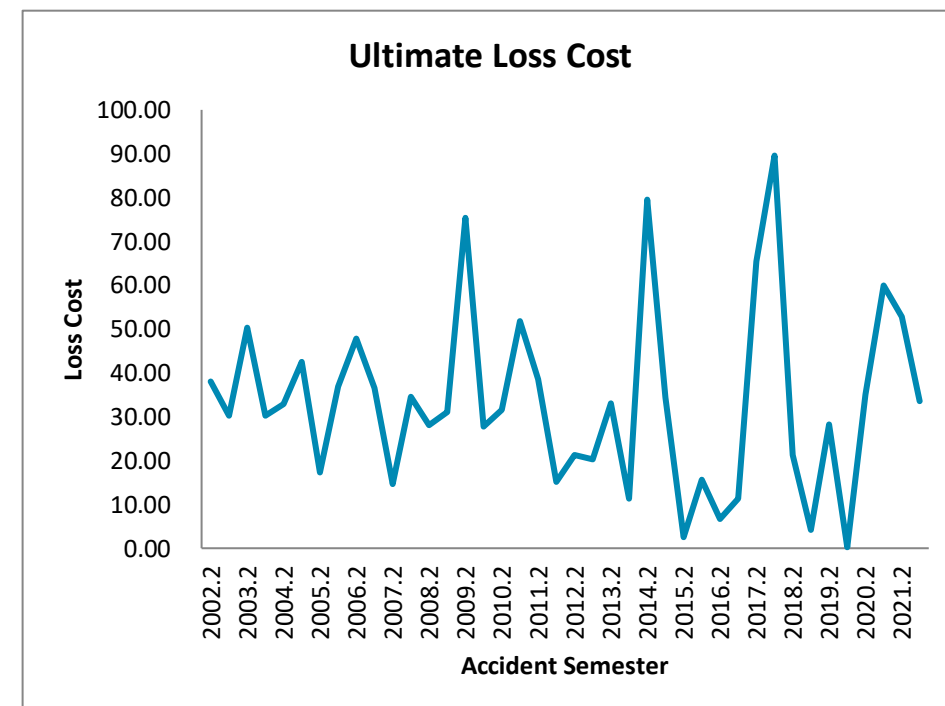
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
Accident Semester	Maturity (in Months)	Earned Car Years	Ultimate Claim Counts	Ultimate Claims and ALAE (000)	ULAE Adjustment	Ultimate Losses & LAE (000)	Ultimate Loss Cost	% Change Seasonal Accident Half Years	Ultimate Severity	% Change Seasonal Accident Half Years	Ultimate Freq. per 1000	% Change Seasonal Accident Half Years	Annual Loss Cost & LAE	% Change Accident Years
2002.2	240.0	19,948	1,396	3,764	1.077	4,054	203.20		2,904		69.98			
2003.1	234.0	19,606	1,280	3,296	1.078	3,553	181.22		2,776		65.29		192.31	
2003.2	228.0	20,776	1,545	4,346	1.078	4,684	225.47	11.0%	3,032	4.4%	74.36	6.3%		
2004.1	222.0	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	216.0	23,003	1,764	4,489	1.140	5,117	222.47	-1.3%	2,901	-4.3%	76.69	3.1%		
2005.1	210.0	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	204.0	22,435	1,451	4,432	1.097	4,861	216.65	-2.6%	3,350	15.5%	64.68	-15.7%		
2006.1	198.0	21,492	1,338	3,992	1.099	4,386	204.07	-5.3%	3,278	7.1%	62.26	-11.6%	210.50	-3.9%
2006.2	192.0	21,304	1,523	3,996	1.099	4,390	206.04	-4.9%	2,882	-14.0%	71.49	10.5%		
2007.1	186.0	20,566	1,503	3,795	1.105	4,193	203.88	-0.1%	2,790	-14.9%	73.08	17.4%	204.98	-2.6%
2007.2	180.0	20,803	1,422	4,760	1.105	5,259	252.80	22.7%	3,699	28.3%	68.35	-4.4%		
2008.1	174.0	20,450	1,285	4,305	1.095	4,711	230.39	13.0%	3,667	31.4%	62.83	-14.0%	241.69	17.9%
2008.2	168.0	20,787	1,484	4,528	1.095	4,956	238.40	-5.7%	3,340	-9.7%	71.38	4.4%		
2009.1	162.0	20,289	1,487	4,144	1.106	4,581	225.81	-2.0%	3,081	-16.0%	73.28	16.6%	232.18	-3.9%
2009.2	156.0	20,816	1,590	4,806	1.106	5,313	255.24	7.1%	3,342	0.1%	76.37	7.0%		
2010.1	150.0	20,316	1,381	4,099	1.108	4,541	223.50	-1.0%	3,288	6.7%	67.97	-7.3%	239.56	3.2%
2010.2	144.0	21,026	1,600	4,864	1.108	5,388	256.24	0.4%	3,368	0.8%	76.09	-0.4%		
2011.1	138.0	20,677	1,531	4,177	1.105	4,616	223.25	-0.1%	3,015	-8.3%	74.04	8.9%	239.88	0.1%
2011.2	132.0	20,928	1,759	4,875	1.105	5,388	257.44	0.5%	3,063	-9.0%	84.04	10.5%		
2012.1	126.0	20,266	1,440	4,340	1.090	4,732	233.49	4.6%	3,286	9.0%	71.05	-4.0%	245.66	2.4%
2012.2	120.0	20,559	1,554	4,737	1.090	5,165	251.24	-2.4%	3,324	8.5%	75.58	-10.1%		
2013.1	114.0	19,976	1,390	4,098	1.094	4,481	224.33	-3.9%	3,224	-1.9%	69.58	-2.1%	237.98	-3.1%
2013.2	108.0	20,477	1,433	4,229	1.094	4,624	225.83	-10.1%	3,227	-2.9%	69.97	-7.4%		
2014.1	102.0	20,025	1,266	4,186	1.086	4,546	227.02	1.2%	3,591	11.4%	63.21	-9.1%	226.42	-4.9%
2014.2	96.0	20,668	1,336	4,735	1.086	5,143	248.85	10.2%	3,850	19.3%	64.63	-7.6%		
2015.1	90.0	20,308	1,640	5,367	1.076	5,774	284.31	25.2%	3,521	-2.0%	80.75	27.7%	266.42	17.7%
2015.2	84.0	20,931	1,375	4,784	1.076	5,147	245.89	-1.2%	3,744	-2.8%	65.68	1.6%		
2016.1	78.0	20,616	1,382	4,854	1.095	5,314	257.73	-9.3%	3,845	9.2%	67.03	-17.0%	251.77	-5.5%
2016.2	72.0	21,228	1,532	6,283	1.095	6,878	324.00	31.8%	4,489	19.9%	72.17	9.9%		
2017.1	66.0	20,863	1,488	5,629	1.091	6,140	294.32	14.2%	4,127	7.3%	71.32	6.4%	309.29	22.8%
2017.2	60.0	21,822	1,721	7,064	1.091	7,707	353.16	9.0%	4,478	-0.3%	78.87	9.3%		
2018.1	54.0	21,363	1,606	6,124	1.093	6,695	313.39	6.5%	4,170	1.0%	75.16	5.4%	333.49	7.8%
2018.2	48.0	21,553	1,689	7,096	1.093	7,758	359.93	1.9%	4,592	2.5%	78.38	-0.6%		
2019.1	42.0	21,188	1,601	6,499	1.098	7,136	336.77	7.5%	4,456	6.9%	75.58	0.6%	348.45	4.5%
2019.2	36.0	21,850	1,726	7,247	1.098	7,957	364.18	1.2%	4,610	0.4%	79.00	0.8%		
2020.1	30.0	21,391	1,232	4,942	1.115	5,509	257.52	-23.5%	4,471	0.3%	57.60	-23.8%	311.42	-10.6%
2020.2	24.0	21,608	1,466	5,548	1.115	6,185	286.24	-21.4%	4,218	-8.5%	67.86	-14.1%		
2021.1	18.0	20,865	1,198	4,342	1.126	4,887	234.24	-9.0%	4,079	-8.8%	57.43	-0.3%	260.69	-16.3%
2021.2	12.0	20,783	1,511	6,531	1.126	7,352	353.73	23.6%	4,866	15.4%	72.70	7.1%		
2022.1	6.0	20,088	1,424	6,237	1.126	7,020	349.49	49.2%	4,931	20.9%	70.88	23.4%	351.64	34.9%
Total		837,552	59,481	195,668		215,215								



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

Claims and ALAE Development Method  
Data as of 06/30/22

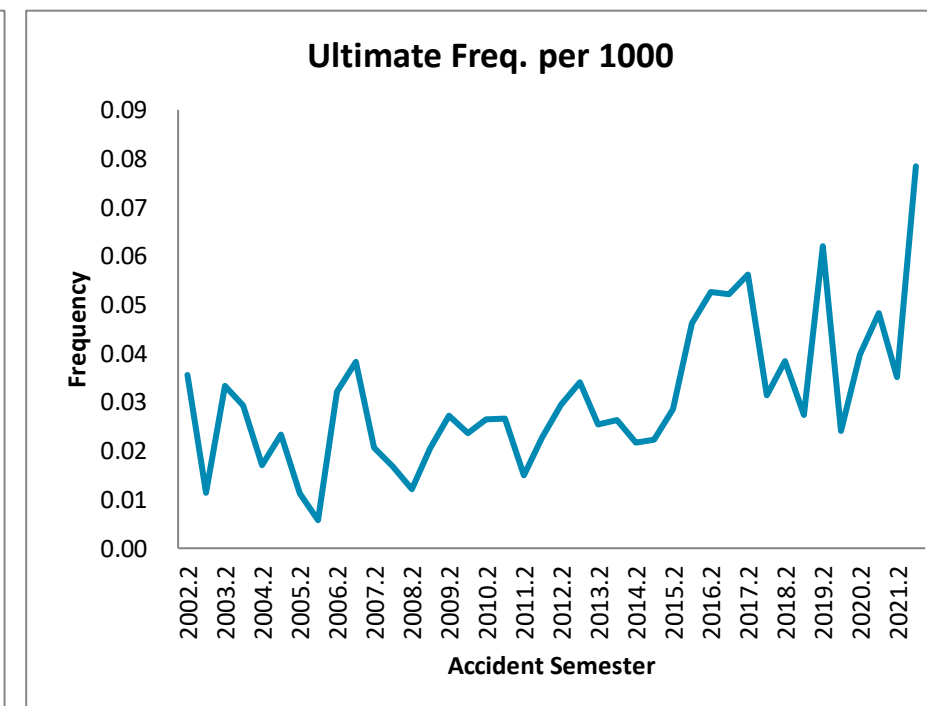
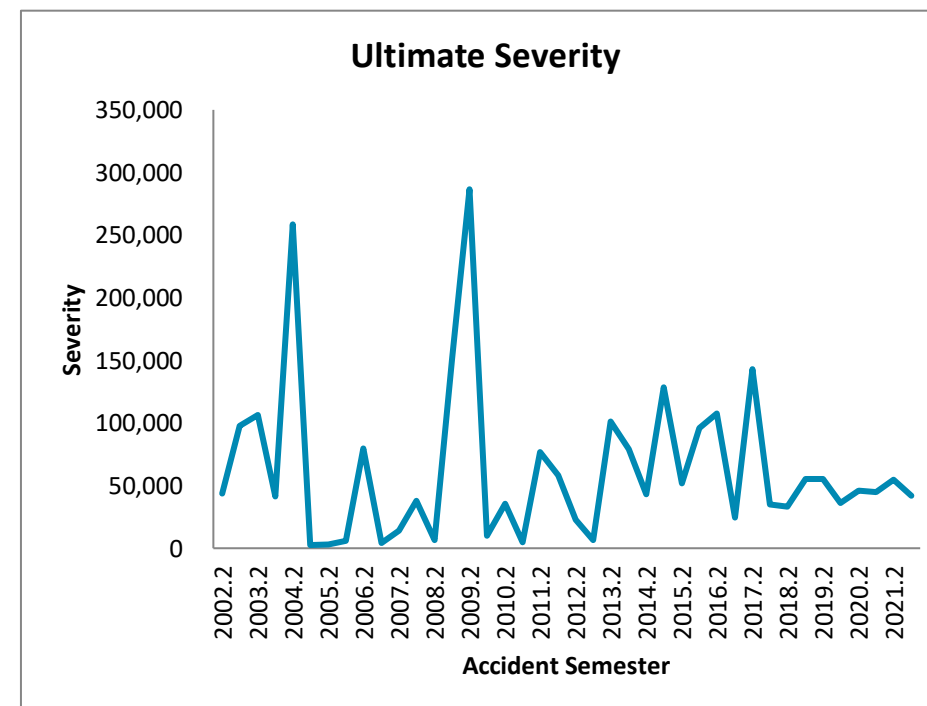
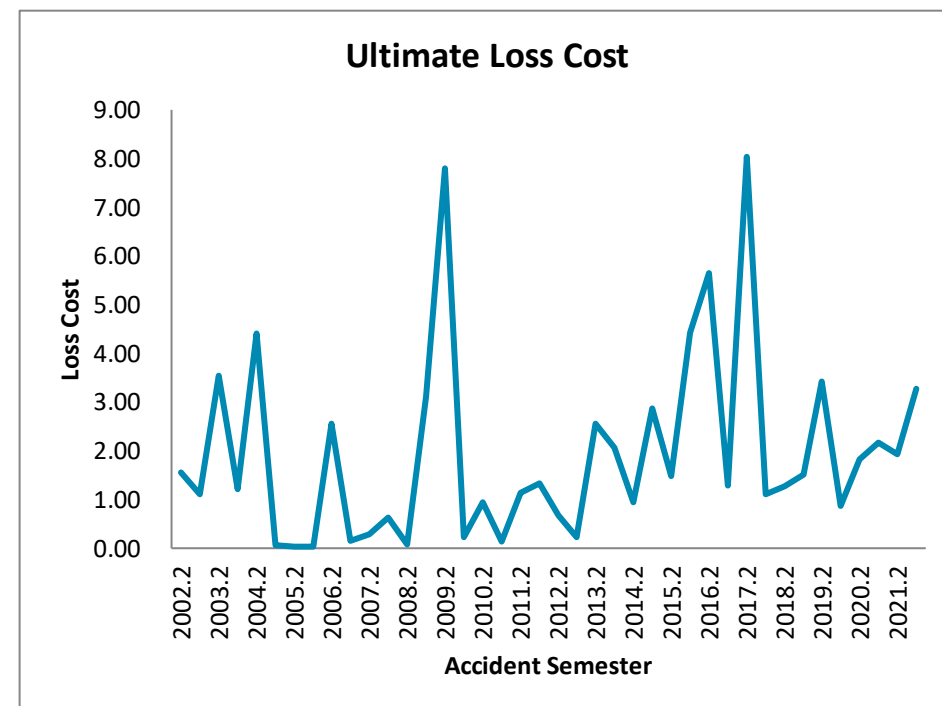
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
Accident Semester	Maturity (in Months)	Earned Car Years	Ultimate Claim Counts	Ultimate Claims and ALAE (000)	ULAE Adjustment	Ultimate Losses & LAE (000)	Ultimate Loss Cost	% Change Seasonal Accident Half Years	Ultimate Severity	% Change Seasonal Accident Half Years	Ultimate Freq. per 1000	% Change Seasonal Accident Half Years	Annual Loss Cost & LAE	% Change Accident Years
2002.2	240.0	2,899	21	102	1.077	110	38.00		5,246		7.24			
2003.1	234.0	2,812	24	79	1.078	85	30.19		3,538		8.53		34.16	
2003.2	228.0	2,698	37	126	1.078	136	50.26	32.2%	3,664	-30.2%	13.72	89.3%		
2004.1	222.0	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	216.0	2,605	19	75	1.140	86	32.89	-34.5%	4,509	23.1%	7.29	-46.8%		
2005.1	210.0	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	204.0	2,565	13	40	1.097	44	17.28	-47.5%	3,409	-24.4%	5.07	-30.5%		
2006.1	198.0	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	192.0	2,358	15	103	1.099	113	47.85	176.9%	7,521	120.6%	6.36	25.5%		
2007.1	186.0	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	180.0	2,232	9	30	1.105	33	14.68	-69.3%	3,639	-51.6%	4.03	-36.6%		
2008.1	174.0	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	168.0	2,064	16	53	1.095	58	28.09	91.4%	3,623	-0.4%	7.75	92.2%		
2009.1	162.0	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	156.0	1,980	19	135	1.106	149	75.42	168.5%	7,859	116.9%	9.60	23.8%		
2010.1	150.0	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	144.0	1,901	10	54	1.108	60	31.55	-58.2%	5,998	-23.7%	5.26	-45.2%		
2011.1	138.0	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	132.0	1,810	11	63	1.105	70	38.59	22.3%	6,351	5.9%	6.08	15.5%		
2012.1	126.0	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	120.0	1,720	8	33	1.090	36	21.20	-45.1%	4,557	-28.2%	4.65	-23.4%		
2013.1	114.0	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	108.0	1,577	11	48	1.094	52	33.14	56.3%	4,750	4.2%	6.98	50.0%		
2014.1	102.0	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	96.0	1,496	9	110	1.086	119	79.60	140.2%	13,229	178.5%	6.02	-13.7%		
2015.1	90.0	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	84.0	1,360	1	3	1.076	3	2.54	-96.8%	3,459	-73.9%	0.74	-87.8%		
2016.1	78.0	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	72.0	1,226	2	7	1.095	8	6.60	159.4%	4,044	16.9%	1.63	121.9%		
2017.1	66.0	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	60.0	1,158	3	69	1.091	76	65.35	890.3%	25,216	523.5%	2.59	58.8%		
2018.1	54.0	1,180	11	97	1.093	106	89.58	690.1%	9,610	242.7%	9.32	130.6%	77.58	764.1%
2018.2	48.0	1,043	4	20	1.093	22	21.31	-67.4%	5,559	-78.0%	3.83	47.9%		
2019.1	42.0	1,027	3	4	1.098	4	4.11	-95.4%	1,406	-85.4%	2.92	-68.7%	12.78	-83.5%
2019.2	36.0	891	3	23	1.098	25	28.22	32.4%	8,440	51.8%	3.34	-12.8%		
2020.1	30.0	927	1	0	1.115	0	0.22	-94.6%	208	-85.2%	1.07	-63.3%	13.95	9.1%
2020.2	24.0	946	5	30	1.115	33	35.02	24.1%	6,615	-21.6%	5.29	58.3%		
2021.1	18.0	1,090	7	58	1.126	65	59.96	26864.9%	9,404	4431.7%	6.38	495.0%	48.37	246.9%
2021.2	12.0	1,138	9	53	1.126	60	52.85	50.9%	6,673	0.9%	7.92	49.6%		
2022.1	6.0	1,060	7	32	1.126	36	33.55	-44.0%	5,027	-46.5%	6.67	4.7%	43.55	-10.0%
Total		71,473	438	2,207		2,427								



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

Claims and ALAE Development Method  
Data as of 06/30/22

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
Accident Semester	Maturity (in Months)	Earned Car Years	Ultimate Claim Counts	Ultimate Claims and ALAE (000)	ULAE Adjustment	Ultimate Losses & LAE (000)	Ultimate Loss Cost	% Change Seasonal Accident Half Years	Ultimate Severity	% Change Seasonal Accident Half Years	Ultimate Freq. per 1000	% Change Seasonal Accident Half Years	Annual Loss Cost & LAE	% Change Accident Years
2002.2	240.0	224,768	8	324	1.077	349	1.55		43,653		0.04			
2003.1	234.0	176,843	2	181	1.078	195	1.10		97,479		0.01		1.36	
2003.2	228.0	179,943	6	591	1.078	637	3.54	127.8%	106,148	143.2%	0.03	-6.3%		
2004.1	222.0	170,222	5	180	1.140	206	1.21	9.5%	41,114	-57.8%	0.03	159.7%	2.41	77.6%
2004.2	216.0	175,871	3	681	1.140	776	4.41	24.7%	258,811	143.8%	0.02	-48.8%		
2005.1	210.0	171,572	4	9	1.097	10	0.06	-95.1%	2,532	-93.8%	0.02	-20.6%	2.26	-5.9%
2005.2	204.0	177,325	2	5	1.097	6	0.03	-99.3%	2,845	-98.9%	0.01	-33.9%		
2006.1	198.0	173,658	1	5	1.099	6	0.03	-44.0%	5,745	126.9%	0.01	-75.3%	0.03	-98.6%
2006.2	192.0	186,719	6	434	1.099	477	2.55	7863.6%	79,510	2695.2%	0.03	184.9%		
2007.1	186.0	183,122	7	26	1.105	28	0.15	367.8%	4,048	-29.5%	0.04	563.8%	1.37	4094.7%
2007.2	180.0	242,129	5	64	1.105	71	0.29	-88.6%	14,130	-82.2%	0.02	-35.7%		
2008.1	174.0	239,690	4	139	1.095	152	0.63	309.7%	37,993	838.5%	0.02	-56.3%	0.46	-66.2%
2008.2	168.0	248,008	3	18	1.095	20	0.08	-72.6%	6,597	-53.3%	0.01	-41.4%		
2009.1	162.0	243,597	5	684	1.106	756	3.10	389.7%	151,270	298.2%	0.02	23.0%	1.58	241.7%
2009.2	156.0	252,994	7	1,786	1.106	1,974	7.80	9676.7%	286,608	4244.3%	0.03	125.0%		
2010.1	150.0	249,398	6	53	1.108	59	0.23	-92.5%	9,862	-93.5%	0.02	15.3%	4.04	156.2%
2010.2	144.0	260,793	7	221	1.108	245	0.94	-87.9%	35,619	-87.6%	0.03	-3.0%		
2011.1	138.0	255,985	7	30	1.105	33	0.13	-44.2%	4,901	-50.3%	0.03	12.3%	0.54	-86.7%
2011.2	132.0	263,438	4	273	1.105	302	1.14	21.7%	76,706	115.4%	0.01	-43.5%		
2012.1	126.0	258,944	6	315	1.090	344	1.33	919.0%	58,283	1089.2%	0.02	-14.3%	1.24	129.1%
2012.2	120.0	267,445	8	165	1.090	180	0.67	-41.2%	22,914	-70.1%	0.03	97.0%		
2013.1	114.0	262,360	9	55	1.094	60	0.23	-82.8%	6,720	-88.5%	0.03	49.4%	0.45	-63.3%
2013.2	108.0	271,219	7	636	1.094	695	2.56	280.4%	100,952	340.6%	0.03	-13.7%		
2014.1	102.0	264,454	7	504	1.086	547	2.07	804.6%	78,817	1072.9%	0.03	-22.9%	2.32	411.5%
2014.2	96.0	273,518	6	237	1.086	258	0.94	-63.2%	43,331	-57.1%	0.02	-14.3%		
2015.1	90.0	267,263	6	712	1.076	766	2.87	38.5%	128,703	63.3%	0.02	-15.2%	1.89	-18.4%
2015.2	84.0	276,013	8	378	1.076	407	1.47	56.5%	51,674	19.3%	0.03	31.2%		
2016.1	78.0	271,742	13	1,097	1.095	1,201	4.42	54.3%	95,694	-25.6%	0.05	107.5%	2.94	55.1%
2016.2	72.0	280,473	15	1,447	1.095	1,584	5.65	283.0%	107,470	108.0%	0.05	84.2%		
2017.1	66.0	275,160	14	323	1.091	353	1.28	-71.0%	24,549	-74.3%	0.05	13.0%	3.49	18.7%
2017.2	60.0	287,862	16	2,121	1.091	2,313	8.04	42.3%	143,135	33.2%	0.06	6.8%		
2018.1	54.0	282,675	9	285	1.093	311	1.10	-14.0%	35,136	43.1%	0.03	-39.9%	4.60	32.0%
2018.2	48.0	289,051	11	338	1.093	369	1.28	-84.1%	33,228	-76.8%	0.04	-31.5%		
2019.1	42.0	281,620	8	388	1.098	426	1.51	37.3%	55,151	57.0%	0.03	-12.6%	1.39	-69.7%
2019.2	36.0	289,611	18	902	1.098	990	3.42	167.7%	55,160	66.0%	0.06	61.2%		
2020.1	30.0	283,387	7	219	1.115	245	0.86	-42.9%	35,901	-34.9%	0.02	-12.3%	2.15	54.7%
2020.2	24.0	293,106	12	481	1.115	536	1.83	-46.5%	46,010	-16.6%	0.04	-35.9%		
2021.1	18.0	289,901	14	559	1.126	629	2.17	151.5%	44,963	25.2%	0.05	100.8%	2.00	-7.2%
2021.2	12.0	300,528	11	514	1.126	578	1.92	5.3%	54,693	18.9%	0.04	-11.4%		
2022.1	6.0	294,613	23	858	1.126	966	3.28	51.0%	41,819	-7.0%	0.08	62.4%	2.60	29.8%
Total		9,937,017	317	18,239		20,061								



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

**Selected Ultimate Claims and ALAE Estimate**  
**Data as of 06/30/22**

(1)	(2)	(3)	(4)	(5)	(6) (4) * (5)
Reported Incurred Claims and ALAE: Development Method					
Accident Semester	Maturity (in Months)	Paid Claims and ALAE (000)	Reported Incurred Claims and ALAE (000)	Selected Age-to-Ultimate Development Factors	Selected Ultimate Claims and ALAE Estimate
2002.2	240.0	66,129	66,129	1.000	66,129
2003.1	234.0	49,677	49,677	1.000	49,677
2003.2	228.0	45,156	45,156	1.000	45,156
2004.1	222.0	30,889	30,927	1.000	30,927
2004.2	216.0	37,989	37,989	1.000	37,989
2005.1	210.0	30,817	30,817	1.000	30,817
2005.2	204.0	35,678	35,678	1.000	35,678
2006.1	198.0	27,643	27,643	1.000	27,643
2006.2	192.0	35,563	35,563	1.000	35,560
2007.1	186.0	28,338	28,338	1.000	28,337
2007.2	180.0	33,620	33,620	1.000	33,624
2008.1	174.0	22,478	22,478	1.000	22,481
2008.2	168.0	27,668	27,668	1.000	27,671
2009.1	162.0	24,981	25,229	1.000	25,233
2009.2	156.0	37,889	38,834	0.999	38,787
2010.1	150.0	30,094	30,094	0.998	30,043
2010.2	144.0	37,659	38,065	0.998	38,001
2011.1	138.0	35,655	35,714	0.998	35,653
2011.2	132.0	49,696	50,103	0.999	50,034
2012.1	126.0	40,926	41,209	0.997	41,093
2012.2	120.0	51,642	51,997	0.998	51,899
2013.1	114.0	35,947	37,635	0.996	37,499
2013.2	108.0	53,292	57,050	1.001	57,094
2014.1	102.0	41,834	44,608	1.001	44,673
2014.2	96.0	49,851	53,511	1.001	53,555
2015.1	90.0	38,862	41,829	1.005	42,025
2015.2	84.0	63,938	70,784	1.004	71,071
2016.1	78.0	41,728	49,772	1.007	50,132
2016.2	72.0	52,459	65,184	1.009	65,783
2017.1	66.0	44,124	54,102	1.014	54,873
2017.2	60.0	50,222	72,113	1.021	73,647
2018.1	54.0	35,744	54,751	1.041	57,016
2018.2	48.0	41,765	72,258	1.067	77,117
2019.1	42.0	26,950	46,514	1.100	51,161
2019.2	36.0	25,754	54,040	1.178	63,649
2020.1	30.0	12,875	34,518	1.270	43,841
2020.2	24.0	11,083	38,648	1.402	54,186
2021.1	18.0	5,293	25,728	1.551	39,904
2021.2	12.0	2,437	35,267	1.776	62,634
2022.1	6.0	309	17,590	2.413	42,452
Total		1,414,654	1,708,832		1,824,743

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

**Selected Ultimate Claims and ALAE Estimate**  
**Data as of 06/30/22**

(1)	(2)	(3)	(4)	(5)	(6) (4) * (5)
Reported Incurred Claims and ALAE: Development Method					
Accident Semester	Maturity (in Months)	Paid Claims and ALAE (000)	Reported Incurred Claims and ALAE (000)	Selected Age-to-Ultimate Development Factors	Selected Ultimate Claims and ALAE Estimate
2002.2	240.0	15,562	15,562	1.000	15,562
2003.1	234.0	14,536	14,536	1.000	14,536
2003.2	228.0	13,059	13,059	1.000	13,059
2004.1	222.0	13,339	13,339	1.000	13,339
2004.2	216.0	15,059	15,059	1.000	15,059
2005.1	210.0	14,358	14,358	1.000	14,358
2005.2	204.0	16,173	16,173	1.000	16,173
2006.1	198.0	15,045	15,045	1.000	15,045
2006.2	192.0	18,090	18,090	1.000	18,090
2007.1	186.0	16,129	16,129	1.000	16,129
2007.2	180.0	19,891	19,891	1.000	19,891
2008.1	174.0	16,547	16,547	1.000	16,547
2008.2	168.0	18,884	18,884	1.000	18,884
2009.1	162.0	18,660	18,660	1.000	18,660
2009.2	156.0	21,039	21,039	1.000	21,039
2010.1	150.0	18,275	18,275	1.000	18,275
2010.2	144.0	22,239	22,239	1.000	22,238
2011.1	138.0	20,697	20,697	1.000	20,697
2011.2	132.0	23,694	23,694	1.000	23,693
2012.1	126.0	20,223	20,223	1.000	20,222
2012.2	120.0	23,241	23,241	1.000	23,239
2013.1	114.0	12,749	12,749	0.999	12,742
2013.2	108.0	1,824	1,824	0.999	1,823
2014.1	102.0	2,213	2,213	1.000	2,212
2014.2	96.0	2,029	2,029	1.000	2,028
2015.1	90.0	1,690	1,690	0.999	1,689
2015.2	84.0	2,218	2,218	0.999	2,216
2016.1	78.0	1,762	2,097	0.999	2,094
2016.2	72.0	1,989	1,989	0.999	1,986
2017.1	66.0	2,121	2,121	0.999	2,118
2017.2	60.0	2,361	2,361	0.999	2,358
2018.1	54.0	2,930	2,930	0.998	2,925
2018.2	48.0	2,257	2,257	0.995	2,246
2019.1	42.0	1,981	1,984	0.995	1,974
2019.2	36.0	2,378	3,186	0.995	3,169
2020.1	30.0	1,697	2,352	0.994	2,338
2020.2	24.0	1,979	2,041	1.010	2,061
2021.1	18.0	1,205	1,458	1.071	1,561
2021.2	12.0	993	1,550	1.045	1,621
2022.1	6.0	445	2,016	0.975	1,965
Total		421,561	425,805		425,862

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

**Selected Ultimate Claims and ALAE Estimate**  
**Data as of 06/30/22**

(1)	(2)	(3)	(4)	(5)	(6) (4) * (5)
Reported Incurred Claims and ALAE: Development Method					
Accident Semester	Maturity (in Months)	Paid Claims and ALAE (000)	Reported Incurred Claims and ALAE (000)	Selected Age-to-Ultimate Development Factors	Selected Ultimate Claims and ALAE Estimate
2002.2	240.0	0	0	1.000	0
2003.1	234.0	0	0	1.000	0
2003.2	228.0	0	0	1.000	0
2004.1	222.0	0	0	1.000	0
2004.2	216.0	0	0	1.000	0
2005.1	210.0	0	0	1.000	0
2005.2	204.0	0	0	1.000	0
2006.1	198.0	0	0	1.000	0
2006.2	192.0	0	0	1.000	0
2007.1	186.0	0	0	1.000	0
2007.2	180.0	0	0	1.000	0
2008.1	174.0	0	0	1.000	0
2008.2	168.0	0	0	1.000	0
2009.1	162.0	0	0	1.000	0
2009.2	156.0	0	0	1.000	0
2010.1	150.0	0	0	1.000	0
2010.2	144.0	0	0	1.000	0
2011.1	138.0	0	0	1.000	0
2011.2	132.0	0	0	1.000	0
2012.1	126.0	0	0	1.000	0
2012.2	120.0	0	0	1.000	0
2013.1	114.0	9,119	9,119	1.000	9,119
2013.2	108.0	24,940	24,941	1.000	24,941
2014.1	102.0	24,223	24,223	1.000	24,223
2014.2	96.0	27,382	27,382	1.000	27,382
2015.1	90.0	33,453	33,453	1.000	33,453
2015.2	84.0	30,696	30,696	1.000	30,696
2016.1	78.0	29,831	29,831	1.000	29,831
2016.2	72.0	34,221	34,297	1.000	34,297
2017.1	66.0	31,706	31,706	1.000	31,706
2017.2	60.0	36,156	36,825	1.000	36,825
2018.1	54.0	32,514	32,514	1.003	32,621
2018.2	48.0	39,028	39,097	1.003	39,227
2019.1	42.0	36,034	36,036	1.003	36,150
2019.2	36.0	39,065	39,069	1.004	39,210
2020.1	30.0	24,308	24,346	1.003	24,422
2020.2	24.0	29,354	29,385	1.003	29,470
2021.1	18.0	26,796	26,981	1.002	27,044
2021.2	12.0	37,920	39,304	1.000	39,311
2022.1	6.0	24,373	35,403	0.979	34,651
Total		571,118	584,609		584,578

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

**Selected Ultimate Claims and ALAE Estimate**  
**Data as of 06/30/22**

(1)	(2)	(3)	(4)	(5)	(6) (4) * (5)
Reported Incurred Claims and ALAE: Development Method					
Accident Semester	Maturity (in Months)	Paid Claims and ALAE (000)	Reported Incurred Claims and ALAE (000)	Selected Age-to-Ultimate Development Factors	Selected Ultimate Claims and ALAE Estimate
2002.2	240.0	12,023	12,023	1.000	12,023
2003.1	234.0	8,512	8,512	1.000	8,512
2003.2	228.0	9,283	9,283	1.000	9,283
2004.1	222.0	9,003	9,130	1.000	9,130
2004.2	216.0	11,959	11,959	1.000	11,959
2005.1	210.0	8,751	8,751	1.000	8,751
2005.2	204.0	9,649	9,754	1.000	9,754
2006.1	198.0	8,964	8,964	1.000	8,965
2006.2	192.0	9,693	9,749	1.000	9,748
2007.1	186.0	7,650	7,650	1.000	7,650
2007.2	180.0	8,930	8,930	1.000	8,931
2008.1	174.0	6,023	6,023	1.000	6,025
2008.2	168.0	7,550	7,550	1.001	7,556
2009.1	162.0	7,161	7,161	1.001	7,168
2009.2	156.0	7,525	7,525	1.002	7,538
2010.1	150.0	9,886	9,886	1.004	9,925
2010.2	144.0	10,563	10,776	1.004	10,820
2011.1	138.0	10,121	10,121	1.004	10,165
2011.2	132.0	12,756	12,884	1.002	12,915
2012.1	126.0	12,277	12,366	1.002	12,396
2012.2	120.0	17,022	17,260	1.003	17,305
2013.1	114.0	11,258	11,659	1.002	11,684
2013.2	108.0	18,690	18,967	1.005	19,062
2014.1	102.0	13,520	13,871	1.004	13,921
2014.2	96.0	15,595	16,134	1.000	16,140
2015.1	90.0	12,655	12,860	1.003	12,893
2015.2	84.0	20,296	21,612	0.997	21,546
2016.1	78.0	17,124	19,139	0.998	19,096
2016.2	72.0	17,930	20,285	1.008	20,451
2017.1	66.0	14,533	17,163	1.030	17,679
2017.2	60.0	17,510	21,159	1.030	21,800
2018.1	54.0	13,741	15,842	1.065	16,865
2018.2	48.0	15,747	19,712	1.088	21,447
2019.1	42.0	12,021	15,174	1.094	16,599
2019.2	36.0	13,578	18,976	1.135	21,533
2020.1	30.0	7,617	10,472	1.171	12,258
2020.2	24.0	7,965	11,628	1.272	14,790
2021.1	18.0	6,116	9,781	1.364	13,337
2021.2	12.0	6,018	14,227	1.367	19,446
2022.1	6.0	1,707	12,882	1.133	14,599
Total		448,923	507,797		531,666

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

**Selected Ultimate Claims and ALAE Estimate**  
**Data as of 06/30/22**

(1)	(2)	(3)	(4)	(5)	(6) (4) * (5)
Reported Incurred Claims and ALAE: Development Method					
Accident Semester	Maturity (in Months)	Paid Claims and ALAE (000)	Reported Incurred Claims and ALAE (000)	Selected Age-to-Ultimate Development Factors	Selected Ultimate Claims and ALAE Estimate
2002.2	240.0	2,084	2,084	1.000	2,084
2003.1	234.0	1,593	1,593	1.000	1,593
2003.2	228.0	1,827	1,827	1.000	1,827
2004.1	222.0	1,547	1,547	1.000	1,547
2004.2	216.0	1,149	1,149	1.000	1,149
2005.1	210.0	1,205	1,205	1.000	1,205
2005.2	204.0	1,057	1,057	1.000	1,057
2006.1	198.0	1,033	1,033	1.000	1,033
2006.2	192.0	1,383	1,383	1.000	1,383
2007.1	186.0	819	819	1.000	819
2007.2	180.0	1,370	1,372	1.000	1,372
2008.1	174.0	1,300	1,300	1.000	1,300
2008.2	168.0	622	622	1.000	622
2009.1	162.0	764	764	1.000	764
2009.2	156.0	1,428	1,428	1.000	1,428
2010.1	150.0	819	819	1.000	819
2010.2	144.0	1,672	1,672	1.000	1,672
2011.1	138.0	1,518	1,518	1.000	1,518
2011.2	132.0	1,535	1,535	1.000	1,535
2012.1	126.0	1,676	1,692	0.999	1,691
2012.2	120.0	2,263	2,353	0.980	2,307
2013.1	114.0	1,505	1,505	0.981	1,477
2013.2	108.0	3,657	3,677	0.982	3,611
2014.1	102.0	1,171	1,172	0.983	1,151
2014.2	96.0	1,831	2,054	0.978	2,008
2015.1	90.0	3,123	3,688	0.973	3,586
2015.2	84.0	2,647	3,095	0.967	2,994
2016.1	78.0	1,568	1,917	0.953	1,828
2016.2	72.0	1,975	2,070	0.945	1,955
2017.1	66.0	1,715	2,343	0.917	2,149
2017.2	60.0	1,869	2,538	0.928	2,356
2018.1	54.0	1,082	1,543	0.912	1,407
2018.2	48.0	1,410	2,176	0.903	1,966
2019.1	42.0	1,269	1,730	0.951	1,645
2019.2	36.0	1,150	2,322	1.011	2,347
2020.1	30.0	427	1,058	1.046	1,107
2020.2	24.0	747	1,947	1.142	2,223
2021.1	18.0	399	1,617	1.271	2,055
2021.2	12.0	479	1,702	1.447	2,463
2022.1	6.0	291	716	2.508	1,797
Total		56,978	67,642		68,851



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

**Selected Ultimate Claims and ALAE Estimate**  
**Data as of 06/30/22**

(1)	(2)	(3)	(4)	(5)	(6) (4) * (5)
Reported Incurred Claims and ALAE: Development Method					
Accident Semester	Maturity (in Months)	Paid Claims and ALAE (000)	Reported Incurred Claims and ALAE (000)	Selected Age-to-Ultimate Development Factors	Selected Ultimate Claims and ALAE Estimate
2002.2	240.0	18,863	18,863	1.000	18,863
2003.1	234.0	15,184	15,184	1.000	15,184
2003.2	228.0	14,823	14,823	1.000	14,823
2004.1	222.0	16,487	16,487	1.000	16,487
2004.2	216.0	17,515	17,515	1.000	17,515
2005.1	210.0	16,578	16,578	1.000	16,578
2005.2	204.0	19,324	19,324	1.000	19,324
2006.1	198.0	19,773	19,773	1.000	19,773
2006.2	192.0	21,612	21,612	1.000	21,612
2007.1	186.0	23,313	23,313	1.000	23,313
2007.2	180.0	25,775	25,775	1.000	25,775
2008.1	174.0	23,913	23,913	1.000	23,913
2008.2	168.0	24,888	24,888	1.000	24,888
2009.1	162.0	24,598	24,598	1.000	24,598
2009.2	156.0	26,477	26,477	1.000	26,477
2010.1	150.0	21,970	21,970	1.000	21,970
2010.2	144.0	25,603	25,603	1.000	25,603
2011.1	138.0	24,121	24,121	1.000	24,121
2011.2	132.0	27,060	27,060	1.000	27,060
2012.1	126.0	25,531	25,528	1.000	25,528
2012.2	120.0	25,218	25,218	1.000	25,218
2013.1	114.0	25,338	25,338	1.000	25,338
2013.2	108.0	27,568	27,568	0.999	27,550
2014.1	102.0	26,556	26,556	1.000	26,563
2014.2	96.0	27,041	27,041	1.000	27,045
2015.1	90.0	34,110	34,110	1.000	34,115
2015.2	84.0	31,271	31,271	1.000	31,275
2016.1	78.0	30,211	30,211	1.000	30,214
2016.2	72.0	35,739	35,742	1.000	35,748
2017.1	66.0	34,200	34,200	1.000	34,207
2017.2	60.0	36,532	36,532	1.000	36,525
2018.1	54.0	39,297	39,297	1.000	39,302
2018.2	48.0	42,979	43,032	1.000	43,034
2019.1	42.0	39,758	39,762	1.000	39,762
2019.2	36.0	42,356	42,358	1.000	42,374
2020.1	30.0	30,728	30,749	1.001	30,777
2020.2	24.0	31,740	31,822	1.000	31,816
2021.1	18.0	30,432	30,624	0.998	30,571
2021.2	12.0	39,881	41,427	0.993	41,128
2022.1	6.0	32,457	46,391	0.949	44,038
Total		1,096,820	1,112,655		1,110,006

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

**Selected Ultimate Claims and ALAE Estimate**  
**Data as of 06/30/22**

(1)	(2)	(3)	(4)	(5)	(6) (4) * (5)
Reported Incurred Claims and ALAE: Development Method					
Accident Semester	Maturity (in Months)	Paid Claims and ALAE (000)	Reported Incurred Claims and ALAE (000)	Selected Age-to-Ultimate Development Factors	Selected Ultimate Claims and ALAE Estimate
2002.2	240.0	10,836	10,836	1.000	10,836
2003.1	234.0	9,064	9,064	1.000	9,064
2003.2	228.0	13,348	13,348	1.000	13,348
2004.1	222.0	7,640	7,640	1.000	7,640
2004.2	216.0	9,434	9,434	1.000	9,434
2005.1	210.0	8,206	8,206	1.000	8,206
2005.2	204.0	10,541	10,541	1.000	10,541
2006.1	198.0	9,360	9,360	1.000	9,360
2006.2	192.0	11,665	11,665	1.000	11,666
2007.1	186.0	10,367	10,367	1.000	10,368
2007.2	180.0	13,707	13,707	1.000	13,707
2008.1	174.0	11,921	11,921	1.000	11,921
2008.2	168.0	15,486	15,486	1.000	15,487
2009.1	162.0	12,240	12,240	1.000	12,240
2009.2	156.0	15,169	15,169	1.000	15,169
2010.1	150.0	11,534	11,534	1.000	11,535
2010.2	144.0	15,498	15,498	1.000	15,498
2011.1	138.0	13,142	13,142	1.000	13,138
2011.2	132.0	17,035	17,038	1.000	17,033
2012.1	126.0	12,749	12,749	1.000	12,750
2012.2	120.0	16,686	16,686	1.000	16,686
2013.1	114.0	13,126	13,126	1.000	13,126
2013.2	108.0	19,064	19,064	1.000	19,064
2014.1	102.0	15,620	15,621	0.999	15,612
2014.2	96.0	20,990	20,991	1.000	20,996
2015.1	90.0	18,455	18,455	1.000	18,459
2015.2	84.0	21,182	21,182	1.000	21,186
2016.1	78.0	18,610	18,610	1.000	18,614
2016.2	72.0	25,179	25,179	1.000	25,184
2017.1	66.0	20,260	20,261	1.000	20,266
2017.2	60.0	26,272	26,272	1.000	26,281
2018.1	54.0	23,350	23,350	1.000	23,361
2018.2	48.0	29,062	29,063	1.001	29,081
2019.1	42.0	23,873	23,877	1.001	23,890
2019.2	36.0	32,924	32,936	1.001	32,962
2020.1	30.0	21,356	21,367	1.001	21,388
2020.2	24.0	31,555	31,567	1.001	31,597
2021.1	18.0	22,207	22,267	1.001	22,299
2021.2	12.0	33,904	34,523	1.003	34,642
2022.1	6.0	22,585	28,963	1.062	30,771
Total		695,201	702,306		704,404

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

**Selected Ultimate Claims and ALAE Estimate**  
**Data as of 06/30/22**

(1)	(2)	(3)	(4)	(5)	(6) (4) * (5)
Reported Incurred Claims and ALAE: Development Method					
Accident Semester	Maturity (in Months)	Paid Claims and ALAE (000)	Reported Incurred Claims and ALAE (000)	Selected Age-to-Ultimate Development Factors	Selected Ultimate Claims and ALAE Estimate
2002.2	240.0	3,764	3,764	1.000	3,764
2003.1	234.0	3,296	3,296	1.000	3,296
2003.2	228.0	4,346	4,346	1.000	4,346
2004.1	222.0	3,712	3,712	1.000	3,712
2004.2	216.0	4,489	4,489	1.000	4,489
2005.1	210.0	4,417	4,417	1.000	4,417
2005.2	204.0	4,432	4,432	1.000	4,432
2006.1	198.0	3,992	3,992	1.000	3,992
2006.2	192.0	3,996	3,996	1.000	3,996
2007.1	186.0	3,795	3,795	1.000	3,795
2007.2	180.0	4,760	4,760	1.000	4,760
2008.1	174.0	4,304	4,304	1.000	4,305
2008.2	168.0	4,528	4,528	1.000	4,528
2009.1	162.0	4,144	4,144	1.000	4,144
2009.2	156.0	4,806	4,806	1.000	4,806
2010.1	150.0	4,099	4,099	1.000	4,099
2010.2	144.0	4,864	4,864	1.000	4,864
2011.1	138.0	4,176	4,176	1.000	4,177
2011.2	132.0	4,875	4,875	1.000	4,875
2012.1	126.0	4,340	4,340	1.000	4,340
2012.2	120.0	4,737	4,737	1.000	4,737
2013.1	114.0	4,098	4,098	1.000	4,098
2013.2	108.0	4,229	4,229	1.000	4,229
2014.1	102.0	4,185	4,185	1.000	4,186
2014.2	96.0	4,735	4,735	1.000	4,735
2015.1	90.0	5,359	5,366	1.000	5,367
2015.2	84.0	4,783	4,783	1.000	4,784
2016.1	78.0	4,852	4,852	1.000	4,854
2016.2	72.0	6,280	6,280	1.000	6,283
2017.1	66.0	5,626	5,626	1.000	5,629
2017.2	60.0	7,061	7,061	1.000	7,064
2018.1	54.0	6,122	6,122	1.000	6,124
2018.2	48.0	7,095	7,095	1.000	7,096
2019.1	42.0	6,490	6,498	1.000	6,499
2019.2	36.0	7,247	7,247	1.000	7,247
2020.1	30.0	4,946	4,946	0.999	4,942
2020.2	24.0	5,521	5,553	0.999	5,548
2021.1	18.0	4,261	4,352	0.998	4,342
2021.2	12.0	6,506	6,676	0.978	6,531
2022.1	6.0	4,611	6,420	0.972	6,237
Total		193,879	195,995		195,668

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

**Selected Ultimate Claims and ALAE Estimate**  
**Data as of 06/30/22**

(1)	(2)	(3)	(4)	(5)	(6) (4) * (5)
Reported Incurred Claims and ALAE: Development Method					
Accident Semester	Maturity (in Months)	Paid Claims and ALAE (000)	Reported Incurred Claims and ALAE (000)	Selected Age-to-Ultimate Development Factors	Selected Ultimate Claims and ALAE Estimate
2002.2	240.0	102	102	1.000	102
2003.1	234.0	79	79	1.000	79
2003.2	228.0	126	126	1.000	126
2004.1	222.0	72	72	1.000	72
2004.2	216.0	75	75	1.000	75
2005.1	210.0	103	103	1.000	103
2005.2	204.0	40	40	1.000	40
2006.1	198.0	85	85	1.000	85
2006.2	192.0	103	103	1.000	103
2007.1	186.0	77	77	1.000	77
2007.2	180.0	30	30	1.000	30
2008.1	174.0	70	70	1.000	70
2008.2	168.0	53	53	1.000	53
2009.1	162.0	59	59	1.000	59
2009.2	156.0	135	135	1.000	135
2010.1	150.0	50	50	1.000	50
2010.2	144.0	54	54	1.000	54
2011.1	138.0	90	90	1.000	90
2011.2	132.0	63	63	1.000	63
2012.1	126.0	25	25	1.000	25
2012.2	120.0	33	33	1.000	33
2013.1	114.0	32	32	1.000	32
2013.2	108.0	48	48	1.000	48
2014.1	102.0	17	17	1.000	17
2014.2	96.0	110	110	1.000	110
2015.1	90.0	48	48	1.000	48
2015.2	84.0	3	3	1.000	3
2016.1	78.0	20	20	1.000	20
2016.2	72.0	7	7	1.000	7
2017.1	66.0	13	13	1.000	13
2017.2	60.0	69	69	1.000	69
2018.1	54.0	97	97	1.000	97
2018.2	48.0	20	20	1.000	20
2019.1	42.0	4	4	1.004	4
2019.2	36.0	23	23	1.000	23
2020.1	30.0	0	0	0.994	0
2020.2	24.0	30	30	0.997	30
2021.1	18.0	58	58	1.001	58
2021.2	12.0	32	53	1.002	53
2022.1	6.0	6	28	1.132	32
Total		2,160	2,203		2,207

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

**Selected Ultimate Claims and ALAE Estimate**  
**Data as of 06/30/22**

(1)	(2)	(3)	(4)	(5)	(6) (4) * (5)
Reported Incurred Claims and ALAE: Development Method					
Accident Semester	Maturity (in Months)	Paid Claims and ALAE (000)	Reported Incurred Claims and ALAE (000)	Selected Age-to-Ultimate Development Factors	Selected Ultimate Claims and ALAE Estimate
2002.2	240.0	324	324	1.000	324
2003.1	234.0	181	181	1.000	181
2003.2	228.0	591	591	1.000	591
2004.1	222.0	180	180	1.000	180
2004.2	216.0	681	681	1.000	681
2005.1	210.0	9	9	1.000	9
2005.2	204.0	5	5	1.000	5
2006.1	198.0	5	5	1.000	5
2006.2	192.0	434	434	1.000	434
2007.1	186.0	26	26	1.000	26
2007.2	180.0	64	64	1.000	64
2008.1	174.0	139	139	1.000	139
2008.2	168.0	18	18	1.000	18
2009.1	162.0	684	684	1.000	684
2009.2	156.0	1,802	1,802	0.991	1,786
2010.1	150.0	53	53	0.985	53
2010.2	144.0	225	225	0.985	221
2011.1	138.0	29	29	1.040	30
2011.2	132.0	256	256	1.066	273
2012.1	126.0	49	298	1.058	315
2012.2	120.0	168	168	0.982	165
2013.1	114.0	54	54	1.022	55
2013.2	108.0	447	609	1.043	636
2014.1	102.0	315	463	1.088	504
2014.2	96.0	213	213	1.112	237
2015.1	90.0	253	654	1.088	712
2015.2	84.0	348	348	1.088	378
2016.1	78.0	986	986	1.113	1,097
2016.2	72.0	1,040	1,331	1.087	1,447
2017.1	66.0	244	304	1.064	323
2017.2	60.0	1,205	2,038	1.041	2,121
2018.1	54.0	105	296	0.963	285
2018.2	48.0	150	344	0.981	338
2019.1	42.0	46	380	1.022	388
2019.2	36.0	489	820	1.100	902
2020.1	30.0	51	171	1.286	219
2020.2	24.0	63	270	1.778	481
2021.1	18.0	45	241	2.323	559
2021.2	12.0	61	208	2.473	514
2022.1	6.0	142	178	4.810	858
Total		12,181	16,080		18,239

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

**Selected Ultimate Claim Counts**  
**Data as of 06/30/22**

(1)	(2)	(3)	(4)	(5) (3) * (4)
Reported Claim Counts: Development Method				
Accident Semester (in Months)	Maturity	Reported Claim Counts	Selected Age-to-Ultimate Development Factors	Selected Ultimate Claim Counts
2002.2	240.0	1,669	1.000	1,669
2003.1	234.0	1,475	1.000	1,475
2003.2	228.0	1,292	1.000	1,292
2004.1	222.0	1,203	1.000	1,203
2004.2	216.0	1,442	1.000	1,442
2005.1	210.0	1,292	1.000	1,292
2005.2	204.0	1,328	1.000	1,328
2006.1	198.0	1,124	1.000	1,124
2006.2	192.0	1,366	1.000	1,366
2007.1	186.0	1,133	1.000	1,133
2007.2	180.0	1,242	1.000	1,242
2008.1	174.0	896	1.000	896
2008.2	168.0	1,079	1.000	1,079
2009.1	162.0	1,020	1.000	1,020
2009.2	156.0	1,172	1.000	1,172
2010.1	150.0	1,053	1.000	1,053
2010.2	144.0	1,219	1.000	1,219
2011.1	138.0	1,040	1.000	1,040
2011.2	132.0	1,251	1.000	1,251
2012.1	126.0	1,106	1.000	1,106
2012.2	120.0	1,194	1.000	1,194
2013.1	114.0	1,207	1.000	1,206
2013.2	108.0	1,384	0.999	1,383
2014.1	102.0	1,114	1.000	1,114
2014.2	96.0	1,222	0.999	1,221
2015.1	90.0	1,262	0.999	1,261
2015.2	84.0	1,364	0.999	1,363
2016.1	78.0	1,185	0.999	1,184
2016.2	72.0	1,369	0.998	1,366
2017.1	66.0	1,248	0.998	1,245
2017.2	60.0	1,377	0.995	1,370
2018.1	54.0	1,164	0.994	1,157
2018.2	48.0	1,369	0.994	1,361
2019.1	42.0	1,121	0.991	1,111
2019.2	36.0	1,321	0.993	1,311
2020.1	30.0	735	0.995	731
2020.2	24.0	950	1.019	969
2021.1	18.0	805	1.058	852
2021.2	12.0	1,025	1.086	1,114
2022.1	6.0	681	1.247	849
Total		47,499		47,760

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

**Selected Ultimate Claim Counts**  
Data as of 06/30/22

(1)	(2)	(3)	(4)	(5) (3) * (4)
Reported Claim Counts: Development Method				
Accident Semester (in Months)	Maturity	Reported Claim	Selected Age-to- Ultimate Development Factors	Selected Ultimate Claim Counts
2002.2	240.0	4,591	1.000	4,591
2003.1	234.0	4,349	1.000	4,349
2003.2	228.0	3,954	1.000	3,954
2004.1	222.0	4,306	1.000	4,306
2004.2	216.0	4,582	1.000	4,582
2005.1	210.0	4,663	1.000	4,663
2005.2	204.0	4,771	1.000	4,771
2006.1	198.0	4,672	1.000	4,672
2006.2	192.0	5,590	1.000	5,590
2007.1	186.0	5,166	1.000	5,166
2007.2	180.0	5,785	1.000	5,785
2008.1	174.0	5,034	1.000	5,034
2008.2	168.0	5,676	1.000	5,676
2009.1	162.0	5,661	1.000	5,661
2009.2	156.0	6,283	1.000	6,283
2010.1	150.0	5,699	1.000	5,699
2010.2	144.0	6,481	1.000	6,481
2011.1	138.0	5,819	1.000	5,819
2011.2	132.0	6,480	1.000	6,480
2012.1	126.0	5,740	1.000	5,740
2012.2	120.0	6,165	1.000	6,165
2013.1	114.0	3,356	1.000	3,356
2013.2	108.0	400	1.000	400
2014.1	102.0	375	1.000	375
2014.2	96.0	346	1.000	346
2015.1	90.0	318	1.000	318
2015.2	84.0	379	1.000	379
2016.1	78.0	301	1.000	301
2016.2	72.0	330	1.000	330
2017.1	66.0	349	1.000	349
2017.2	60.0	440	1.000	440
2018.1	54.0	386	0.999	386
2018.2	48.0	394	0.999	394
2019.1	42.0	334	0.999	334
2019.2	36.0	384	0.999	384
2020.1	30.0	330	0.998	329
2020.2	24.0	340	1.009	343
2021.1	18.0	218	1.015	221
2021.2	12.0	291	1.032	300
2022.1	6.0	424	0.788	334
Total		121,162		121,084

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

**Selected Ultimate Claim Counts**  
Data as of 06/30/22

(1)	(2)	(3)	(4)	(5) (3) * (4)
Reported Claim Counts: Development Method				
Accident Semester (in Months)	Maturity	Reported Claim Counts	Selected Age-to-Ultimate Development Factors	Selected Ultimate Claim Counts
2002.2	240.0	0	1.000	0
2003.1	234.0	0	1.000	0
2003.2	228.0	0	1.000	0
2004.1	222.0	0	1.000	0
2004.2	216.0	0	1.000	0
2005.1	210.0	0	1.000	0
2005.2	204.0	0	1.000	0
2006.1	198.0	0	1.000	0
2006.2	192.0	0	1.000	0
2007.1	186.0	0	1.000	0
2007.2	180.0	0	1.000	0
2008.1	174.0	0	1.000	0
2008.2	168.0	0	1.000	0
2009.1	162.0	0	1.000	0
2009.2	156.0	0	1.000	0
2010.1	150.0	0	1.000	0
2010.2	144.0	0	1.000	0
2011.1	138.0	0	1.000	0
2011.2	132.0	0	1.000	0
2012.1	126.0	0	1.000	0
2012.2	120.0	0	1.000	0
2013.1	114.0	2,574	1.000	2,574
2013.2	108.0	6,846	1.000	6,846
2014.1	102.0	6,777	1.000	6,777
2014.2	96.0	7,250	1.000	7,250
2015.1	90.0	8,739	1.000	8,739
2015.2	84.0	7,593	1.000	7,593
2016.1	78.0	7,238	1.000	7,238
2016.2	72.0	8,145	1.000	8,145
2017.1	66.0	7,640	1.000	7,640
2017.2	60.0	8,350	1.000	8,350
2018.1	54.0	7,644	1.000	7,644
2018.2	48.0	8,596	1.000	8,596
2019.1	42.0	7,764	1.000	7,764
2019.2	36.0	8,340	1.000	8,339
2020.1	30.0	5,300	1.000	5,299
2020.2	24.0	6,116	1.000	6,114
2021.1	18.0	5,687	1.000	5,685
2021.2	12.0	7,433	0.999	7,429
2022.1	6.0	6,132	1.021	6,262
Total		134,164		134,285



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

**Selected Ultimate Claim Counts**  
**Data as of 06/30/22**

(1)	(2)	(3)	(4)	(5) (3) * (4)
Reported Claim Counts: Development Method				
Accident Semester (in Months)	Maturity	Reported Claim	Selected Age-to- Ultimate Development Factors	Selected Ultimate Claim Counts
	(in Months)	Counts		
2002.2	240.0	2,590	1.000	2,590
2003.1	234.0	2,181	1.000	2,181
2003.2	228.0	2,043	1.000	2,043
2004.1	222.0	1,793	1.000	1,793
2004.2	216.0	2,032	1.000	2,032
2005.1	210.0	1,813	1.000	1,813
2005.2	204.0	1,994	1.000	1,994
2006.1	198.0	1,763	1.000	1,763
2006.2	192.0	1,893	1.000	1,893
2007.1	186.0	1,829	1.000	1,829
2007.2	180.0	1,892	1.000	1,892
2008.1	174.0	1,456	1.000	1,456
2008.2	168.0	1,644	1.000	1,644
2009.1	162.0	1,543	1.000	1,543
2009.2	156.0	1,762	1.000	1,762
2010.1	150.0	1,526	1.000	1,526
2010.2	144.0	1,899	1.000	1,899
2011.1	138.0	1,646	1.000	1,646
2011.2	132.0	1,950	1.000	1,950
2012.1	126.0	1,709	1.000	1,709
2012.2	120.0	1,867	1.000	1,867
2013.1	114.0	1,837	1.000	1,837
2013.2	108.0	2,347	1.000	2,347
2014.1	102.0	1,894	1.000	1,894
2014.2	96.0	2,155	1.000	2,155
2015.1	90.0	2,198	1.000	2,198
2015.2	84.0	2,377	1.000	2,377
2016.1	78.0	2,186	1.000	2,186
2016.2	72.0	2,546	1.000	2,546
2017.1	66.0	2,267	1.000	2,266
2017.2	60.0	2,582	1.000	2,581
2018.1	54.0	2,289	0.999	2,288
2018.2	48.0	2,715	0.999	2,713
2019.1	42.0	2,293	1.000	2,292
2019.2	36.0	2,663	1.000	2,662
2020.1	30.0	1,539	0.999	1,537
2020.2	24.0	1,953	0.998	1,949
2021.1	18.0	1,742	0.995	1,734
2021.2	12.0	2,458	0.987	2,425
2022.1	6.0	2,097	0.922	1,933
Total		80,963		80,746

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

**Selected Ultimate Claim Counts**  
**Data as of 06/30/22**

(1)	(2)	(3)	(4)	(5) (3) * (4)
Reported Claim Counts: Development Method				
Accident Semester (in Months)	Maturity	Reported Claim	Selected Age-to- Ultimate Development Factors	Selected Ultimate Claim Counts
(in Months)		Counts		
2002.2	240.0	76	1.000	76
2003.1	234.0	72	1.000	72
2003.2	228.0	113	1.000	113
2004.1	222.0	101	1.000	101
2004.2	216.0	78	1.000	78
2005.1	210.0	70	1.000	70
2005.2	204.0	64	1.000	64
2006.1	198.0	77	1.000	77
2006.2	192.0	67	1.000	67
2007.1	186.0	59	1.000	59
2007.2	180.0	92	1.000	92
2008.1	174.0	66	1.000	66
2008.2	168.0	59	1.000	59
2009.1	162.0	43	1.000	43
2009.2	156.0	71	1.000	71
2010.1	150.0	53	1.000	53
2010.2	144.0	77	1.000	77
2011.1	138.0	62	1.000	62
2011.2	132.0	74	1.000	74
2012.1	126.0	63	1.000	63
2012.2	120.0	81	1.000	81
2013.1	114.0	87	1.000	87
2013.2	108.0	114	1.000	114
2014.1	102.0	90	1.000	90
2014.2	96.0	88	1.000	88
2015.1	90.0	132	1.000	132
2015.2	84.0	113	1.000	113
2016.1	78.0	106	1.001	106
2016.2	72.0	119	1.001	119
2017.1	66.0	85	0.996	85
2017.2	60.0	101	0.992	100
2018.1	54.0	79	0.987	78
2018.2	48.0	88	0.984	87
2019.1	42.0	88	0.979	86
2019.2	36.0	68	0.980	67
2020.1	30.0	62	0.979	61
2020.2	24.0	82	0.977	80
2021.1	18.0	61	0.979	60
2021.2	12.0	78	0.994	78
2022.1	6.0	52	1.201	62
Total		3,211		3,210

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

**Selected Ultimate Claim Counts**  
Data as of 06/30/22

(1)	(2)	(3)	(4)	(5) (3) * (4)
Reported Claim Counts: Development Method				
Accident Semester (in Months)	Maturity	Reported Claim	Selected Age-to- Ultimate Development Factors	Selected Ultimate Claim Counts
(in Months)		Counts		
2002.2	240.0	5,186	1.000	5,186
2003.1	234.0	4,684	1.000	4,684
2003.2	228.0	4,198	1.000	4,198
2004.1	222.0	4,967	1.000	4,967
2004.2	216.0	5,336	1.000	5,336
2005.1	210.0	5,314	1.000	5,314
2005.2	204.0	5,571	1.000	5,571
2006.1	198.0	5,558	1.000	5,558
2006.2	192.0	6,713	1.000	6,713
2007.1	186.0	6,815	1.000	6,815
2007.2	180.0	6,709	1.000	6,709
2008.1	174.0	5,940	1.000	5,940
2008.2	168.0	6,198	1.000	6,198
2009.1	162.0	6,625	1.000	6,625
2009.2	156.0	6,934	1.000	6,934
2010.1	150.0	5,905	1.000	5,905
2010.2	144.0	6,355	1.000	6,355
2011.1	138.0	6,225	1.000	6,225
2011.2	132.0	6,773	1.000	6,773
2012.1	126.0	6,307	1.000	6,307
2012.2	120.0	6,291	1.000	6,291
2013.1	114.0	5,977	1.000	5,977
2013.2	108.0	5,740	1.000	5,740
2014.1	102.0	5,495	1.000	5,495
2014.2	96.0	5,033	1.000	5,033
2015.1	90.0	7,201	1.000	7,201
2015.2	84.0	5,653	1.000	5,653
2016.1	78.0	5,670	1.000	5,670
2016.2	72.0	6,018	1.000	6,017
2017.1	66.0	6,012	1.000	6,012
2017.2	60.0	6,107	1.000	6,106
2018.1	54.0	6,511	1.000	6,510
2018.2	48.0	6,798	1.000	6,796
2019.1	42.0	6,581	1.000	6,579
2019.2	36.0	6,608	1.000	6,605
2020.1	30.0	4,908	0.999	4,905
2020.2	24.0	5,035	0.999	5,030
2021.1	18.0	4,923	0.999	4,918
2021.2	12.0	5,945	0.996	5,921
2022.1	6.0	6,207	0.969	6,016
Total		237,026		236,789

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

**Selected Ultimate Claim Counts**  
**Data as of 06/30/22**

(1)	(2)	(3)	(4)	(5)
				(3) * (4)
Reported Claim Counts: Development Method				
Accident Semester (in Months)	Maturity	Reported Claim	Selected Age-to- Ultimate Development Factors	Selected Ultimate Claim Counts
(in Months)		Counts		
2002.2	240.0	10,325	1.000	10,325
2003.1	234.0	8,515	1.000	8,515
2003.2	228.0	9,281	1.000	9,281
2004.1	222.0	7,210	1.000	7,210
2004.2	216.0	7,515	1.000	7,515
2005.1	210.0	7,431	1.000	7,431
2005.2	204.0	8,130	1.000	8,130
2006.1	198.0	8,000	1.000	8,000
2006.2	192.0	8,634	1.000	8,634
2007.1	186.0	9,591	1.000	9,591
2007.2	180.0	10,187	1.000	10,187
2008.1	174.0	10,414	1.000	10,414
2008.2	168.0	10,948	1.000	10,948
2009.1	162.0	11,191	1.000	11,191
2009.2	156.0	11,405	1.000	11,405
2010.1	150.0	9,861	1.000	9,861
2010.2	144.0	11,075	1.000	11,075
2011.1	138.0	12,499	1.000	12,499
2011.2	132.0	13,696	1.000	13,696
2012.1	126.0	11,561	1.000	11,561
2012.2	120.0	12,015	1.000	12,015
2013.1	114.0	11,413	1.000	11,413
2013.2	108.0	13,301	1.000	13,301
2014.1	102.0	12,473	1.000	12,473
2014.2	96.0	13,059	1.000	13,059
2015.1	90.0	15,202	1.000	15,202
2015.2	84.0	13,945	1.000	13,945
2016.1	78.0	13,556	1.000	13,556
2016.2	72.0	14,401	1.000	14,401
2017.1	66.0	14,180	1.000	14,180
2017.2	60.0	14,732	1.000	14,733
2018.1	54.0	14,915	1.000	14,916
2018.2	48.0	15,018	1.000	15,019
2019.1	42.0	14,837	1.000	14,838
2019.2	36.0	15,807	1.000	15,811
2020.1	30.0	12,402	1.000	12,407
2020.2	24.0	14,681	1.001	14,696
2021.1	18.0	12,185	1.003	12,221
2021.2	12.0	14,846	1.014	15,047
2022.1	6.0	13,263	1.235	16,381
Total		473,700		477,083

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

**Selected Ultimate Claim Counts**  
**Data as of 06/30/22**

(1)	(2)	(3)	(4)	(5) (3) * (4)
Reported Claim Counts: Development Method				
Accident Semester (in Months)	Maturity	Reported Claim	Selected Age-to- Ultimate Development Factors	Selected Ultimate Claim Counts
(in Months)		Counts		
2002.2	240.0	1,396	1.000	1,396
2003.1	234.0	1,280	1.000	1,280
2003.2	228.0	1,545	1.000	1,545
2004.1	222.0	1,551	1.000	1,551
2004.2	216.0	1,764	1.000	1,764
2005.1	210.0	1,583	1.000	1,583
2005.2	204.0	1,451	1.000	1,451
2006.1	198.0	1,338	1.000	1,338
2006.2	192.0	1,523	1.000	1,523
2007.1	186.0	1,503	1.000	1,503
2007.2	180.0	1,422	1.000	1,422
2008.1	174.0	1,285	1.000	1,285
2008.2	168.0	1,484	1.000	1,484
2009.1	162.0	1,487	1.000	1,487
2009.2	156.0	1,590	1.000	1,590
2010.1	150.0	1,381	1.000	1,381
2010.2	144.0	1,600	1.000	1,600
2011.1	138.0	1,531	1.000	1,531
2011.2	132.0	1,759	1.000	1,759
2012.1	126.0	1,440	1.000	1,440
2012.2	120.0	1,554	1.000	1,554
2013.1	114.0	1,390	1.000	1,390
2013.2	108.0	1,433	1.000	1,433
2014.1	102.0	1,266	1.000	1,266
2014.2	96.0	1,336	1.000	1,336
2015.1	90.0	1,640	1.000	1,640
2015.2	84.0	1,375	1.000	1,375
2016.1	78.0	1,382	1.000	1,382
2016.2	72.0	1,532	1.000	1,532
2017.1	66.0	1,488	1.000	1,488
2017.2	60.0	1,721	1.000	1,721
2018.1	54.0	1,606	1.000	1,606
2018.2	48.0	1,690	1.000	1,689
2019.1	42.0	1,602	1.000	1,601
2019.2	36.0	1,727	1.000	1,726
2020.1	30.0	1,233	0.999	1,232
2020.2	24.0	1,467	1.000	1,466
2021.1	18.0	1,198	1.000	1,198
2021.2	12.0	1,502	1.006	1,511
2022.1	6.0	1,306	1.090	1,424
Total		59,361		59,481

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

**Selected Ultimate Claim Counts**  
**Data as of 06/30/22**

(1)	(2)	(3)	(4)	(5) (3) * (4)
Reported Claim Counts: Development Method				
Accident Semester (in Months)	Maturity	Reported Claim Counts	Selected Age-to-Ultimate Development Factors	Selected Ultimate Claim Counts
2002.2	240.0	21	1.000	21
2003.1	234.0	24	1.000	24
2003.2	228.0	37	1.000	37
2004.1	222.0	24	1.000	24
2004.2	216.0	19	1.000	19
2005.1	210.0	20	1.000	20
2005.2	204.0	13	1.000	13
2006.1	198.0	23	1.000	23
2006.2	192.0	15	1.000	15
2007.1	186.0	13	1.000	13
2007.2	180.0	9	1.000	9
2008.1	174.0	17	1.000	17
2008.2	168.0	16	1.000	16
2009.1	162.0	10	1.000	10
2009.2	156.0	19	1.000	19
2010.1	150.0	5	1.000	5
2010.2	144.0	10	1.000	10
2011.1	138.0	12	1.000	12
2011.2	132.0	11	1.000	11
2012.1	126.0	3	1.000	3
2012.2	120.0	8	1.000	8
2013.1	114.0	8	1.000	8
2013.2	108.0	11	1.000	11
2014.1	102.0	5	1.000	5
2014.2	96.0	9	1.000	9
2015.1	90.0	8	1.000	8
2015.2	84.0	1	1.000	1
2016.1	78.0	7	1.000	7
2016.2	72.0	2	1.000	2
2017.1	66.0	5	1.000	5
2017.2	60.0	3	1.000	3
2018.1	54.0	11	1.000	11
2018.2	48.0	4	1.000	4
2019.1	42.0	3	1.000	3
2019.2	36.0	3	0.993	3
2020.1	30.0	1	0.993	1
2020.2	24.0	5	1.001	5
2021.1	18.0	7	0.993	7
2021.2	12.0	9	1.001	9
2022.1	6.0	7	1.010	7
Total		438		438

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

**Selected Ultimate Claim Counts**  
Data as of 06/30/22

(1)	(2)	(3)	(4)	(5) (3) * (4)
Reported Claim Counts: Development Method				
Accident Semester (in Months)	Maturity	Reported Claim Counts	Selected Age-to-Ultimate Development Factors	Selected Ultimate Claim Counts
2002.2	240.0	8	1.000	8
2003.1	234.0	2	1.000	2
2003.2	228.0	6	1.000	6
2004.1	222.0	5	1.000	5
2004.2	216.0	3	1.000	3
2005.1	210.0	4	1.000	4
2005.2	204.0	2	1.000	2
2006.1	198.0	1	1.000	1
2006.2	192.0	6	1.000	6
2007.1	186.0	7	1.000	7
2007.2	180.0	5	1.000	5
2008.1	174.0	4	1.000	4
2008.2	168.0	3	1.000	3
2009.1	162.0	5	1.000	5
2009.2	156.0	7	0.984	7
2010.1	150.0	6	0.984	6
2010.2	144.0	7	0.984	7
2011.1	138.0	7	0.972	7
2011.2	132.0	4	0.983	4
2012.1	126.0	6	0.983	6
2012.2	120.0	8	0.983	8
2013.1	114.0	9	0.992	9
2013.2	108.0	7	0.984	7
2014.1	102.0	7	0.992	7
2014.2	96.0	6	0.992	6
2015.1	90.0	6	0.992	6
2015.2	84.0	8	0.985	8
2016.1	78.0	13	0.966	13
2016.2	72.0	16	0.921	15
2017.1	66.0	16	0.898	14
2017.2	60.0	18	0.898	16
2018.1	54.0	10	0.886	9
2018.2	48.0	13	0.855	11
2019.1	42.0	9	0.858	8
2019.2	36.0	21	0.855	18
2020.1	30.0	8	0.852	7
2020.2	24.0	13	0.896	12
2021.1	18.0	15	0.933	14
2021.2	12.0	11	0.962	11
2022.1	6.0	18	1.283	23
Total		330		317

## Bodily Injury

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

Fit	Start Date	Time			Adjusted R <sup>2</sup>	Implied Trend
		Time	Seasonality	Rate		
Loss Cost	2004.2	0.028 (CI = +/-0.011; p = 0.000)	-0.262 (CI = +/-0.111; p = 0.000)	0.576	+2.86%	
Loss Cost	2005.1	0.030 (CI = +/-0.011; p = 0.000)	-0.253 (CI = +/-0.112; p = 0.000)	0.590	+3.03%	
Loss Cost	2005.2	0.032 (CI = +/-0.012; p = 0.000)	-0.265 (CI = +/-0.113; p = 0.000)	0.605	+3.26%	
Loss Cost	2006.1	0.033 (CI = +/-0.012; p = 0.000)	-0.262 (CI = +/-0.116; p = 0.000)	0.605	+3.33%	
Loss Cost	2006.2	0.034 (CI = +/-0.013; p = 0.000)	-0.267 (CI = +/-0.120; p = 0.000)	0.588	+3.42%	
Loss Cost	2007.1	0.034 (CI = +/-0.014; p = 0.000)	-0.266 (CI = +/-0.124; p = 0.000)	0.585	+3.45%	
Loss Cost	2007.2	0.035 (CI = +/-0.015; p = 0.000)	-0.271 (CI = +/-0.128; p = 0.000)	0.566	+3.55%	
Loss Cost	2008.1	0.034 (CI = +/-0.016; p = 0.000)	-0.276 (CI = +/-0.133; p = 0.000)	0.559	+3.44%	
Loss Cost	2008.2	0.030 (CI = +/-0.016; p = 0.001)	-0.258 (CI = +/-0.133; p = 0.000)	0.496	+3.06%	
Loss Cost	2009.1	0.024 (CI = +/-0.016; p = 0.004)	-0.286 (CI = +/-0.122; p = 0.000)	0.548	+2.42%	
Loss Cost	2009.2	0.019 (CI = +/-0.016; p = 0.019)	-0.266 (CI = +/-0.120; p = 0.000)	0.491	+1.96%	
Loss Cost	2010.1	0.016 (CI = +/-0.017; p = 0.057)	-0.280 (CI = +/-0.121; p = 0.000)	0.511	+1.63%	
Loss Cost	2010.2	0.012 (CI = +/-0.018; p = 0.157)	-0.264 (CI = +/-0.122; p = 0.000)	0.459	+1.25%	
Loss Cost	2011.1	0.006 (CI = +/-0.017; p = 0.488)	-0.290 (CI = +/-0.112; p = 0.000)	0.555	+0.57%	
Loss Cost	2011.2	0.003 (CI = +/-0.018; p = 0.759)	-0.278 (CI = +/-0.116; p = 0.000)	0.526	+0.27%	
Loss Cost	2012.1	0.000 (CI = +/-0.020; p = 0.967)	-0.289 (CI = +/-0.119; p = 0.000)	0.546	-0.04%	
Loss Cost	2012.2	-0.002 (CI = +/-0.022; p = 0.866)	-0.284 (CI = +/-0.126; p = 0.000)	0.525	-0.18%	
Loss Cost	2013.1	-0.007 (CI = +/-0.023; p = 0.560)	-0.300 (CI = +/-0.128; p = 0.000)	0.560	-0.65%	
Loss Cost	2013.2	-0.014 (CI = +/-0.024; p = 0.249)	-0.277 (CI = +/-0.127; p = 0.000)	0.568	-1.37%	
Loss Cost	2014.1	-0.019 (CI = +/-0.027; p = 0.156)	-0.291 (CI = +/-0.131; p = 0.000)	0.588	-1.85%	
Loss Cost	2014.2	-0.023 (CI = +/-0.030; p = 0.130)	-0.279 (CI = +/-0.139; p = 0.001)	0.585	-2.23%	
Loss Cost	2015.1	-0.035 (CI = +/-0.029; p = 0.020)	-0.311 (CI = +/-0.124; p = 0.000)	0.714	-3.47%	
Loss Cost	2015.2	-0.050 (CI = +/-0.026; p = 0.001)	-0.274 (CI = +/-0.103; p = 0.000)	0.816	-4.90%	
Loss Cost	2016.1	-0.054 (CI = +/-0.029; p = 0.002)	-0.283 (CI = +/-0.110; p = 0.000)	0.799	-5.30%	
Loss Cost	2016.2	-0.063 (CI = +/-0.033; p = 0.002)	-0.265 (CI = +/-0.115; p = 0.001)	0.823	-6.10%	
Loss Cost	2017.1	-0.077 (CI = +/-0.033; p = 0.001)	-0.290 (CI = +/-0.104; p = 0.000)	0.871	-7.37%	
Severity	2004.2	0.053 (CI = +/-0.006; p = 0.000)	-0.126 (CI = +/-0.064; p = 0.000)	0.900	+5.46%	
Severity	2005.1	0.054 (CI = +/-0.006; p = 0.000)	-0.121 (CI = +/-0.065; p = 0.001)	0.899	+5.55%	
Severity	2005.2	0.055 (CI = +/-0.007; p = 0.000)	-0.125 (CI = +/-0.067; p = 0.001)	0.893	+5.62%	
Severity	2006.1	0.055 (CI = +/-0.007; p = 0.000)	-0.123 (CI = +/-0.069; p = 0.001)	0.888	+5.66%	
Severity	2006.2	0.056 (CI = +/-0.008; p = 0.000)	-0.126 (CI = +/-0.071; p = 0.001)	0.879	+5.72%	
Severity	2007.1	0.055 (CI = +/-0.008; p = 0.000)	-0.129 (CI = +/-0.073; p = 0.001)	0.870	+5.67%	
Severity	2007.2	0.055 (CI = +/-0.009; p = 0.000)	-0.130 (CI = +/-0.076; p = 0.002)	0.857	+5.69%	
Severity	2008.1	0.055 (CI = +/-0.009; p = 0.000)	-0.134 (CI = +/-0.078; p = 0.002)	0.847	+5.60%	
Severity	2008.2	0.054 (CI = +/-0.010; p = 0.000)	-0.130 (CI = +/-0.081; p = 0.003)	0.824	+5.52%	
Severity	2009.1	0.051 (CI = +/-0.010; p = 0.000)	-0.145 (CI = +/-0.077; p = 0.001)	0.826	+5.18%	
Severity	2009.2	0.048 (CI = +/-0.010; p = 0.000)	-0.133 (CI = +/-0.077; p = 0.002)	0.801	+4.91%	
Severity	2010.1	0.047 (CI = +/-0.011; p = 0.000)	-0.136 (CI = +/-0.080; p = 0.002)	0.788	+4.85%	
Severity	2010.2	0.046 (CI = +/-0.012; p = 0.000)	-0.129 (CI = +/-0.083; p = 0.004)	0.750	+4.68%	
Severity	2011.1	0.042 (CI = +/-0.012; p = 0.000)	-0.143 (CI = +/-0.080; p = 0.001)	0.746	+4.32%	
Severity	2011.2	0.043 (CI = +/-0.013; p = 0.000)	-0.146 (CI = +/-0.085; p = 0.002)	0.718	+4.40%	
Severity	2012.1	0.044 (CI = +/-0.015; p = 0.000)	-0.144 (CI = +/-0.089; p = 0.003)	0.710	+4.48%	
Severity	2012.2	0.046 (CI = +/-0.016; p = 0.000)	-0.151 (CI = +/-0.093; p = 0.003)	0.694	+4.71%	
Severity	2013.1	0.048 (CI = +/-0.018; p = 0.000)	-0.144 (CI = +/-0.096; p = 0.006)	0.700	+4.96%	
Severity	2013.2	0.043 (CI = +/-0.019; p = 0.000)	-0.127 (CI = +/-0.096; p = 0.013)	0.624	+4.41%	
Severity	2014.1	0.042 (CI = +/-0.021; p = 0.001)	-0.131 (CI = +/-0.102; p = 0.016)	0.601	+4.27%	
Severity	2014.2	0.044 (CI = +/-0.024; p = 0.002)	-0.136 (CI = +/-0.110; p = 0.019)	0.555	+4.46%	
Severity	2015.1	0.042 (CI = +/-0.027; p = 0.006)	-0.139 (CI = +/-0.118; p = 0.025)	0.532	+4.33%	
Severity	2015.2	0.028 (CI = +/-0.025; p = 0.028)	-0.104 (CI = +/-0.099; p = 0.041)	0.393	+2.87%	
Severity	2016.1	0.032 (CI = +/-0.028; p = 0.031)	-0.096 (CI = +/-0.107; p = 0.072)	0.410	+3.25%	
Severity	2016.2	0.028 (CI = +/-0.034; p = 0.097)	-0.087 (CI = +/-0.117; p = 0.127)	0.239	+2.83%	
Severity	2017.1	0.024 (CI = +/-0.041; p = 0.214)	-0.094 (CI = +/-0.130; p = 0.133)	0.208	+2.43%	
Frequency	2004.2	-0.025 (CI = +/-0.008; p = 0.000)	-0.136 (CI = +/-0.085; p = 0.003)	0.584	-2.46%	
Frequency	2005.1	-0.024 (CI = +/-0.009; p = 0.000)	-0.131 (CI = +/-0.087; p = 0.004)	0.541	-2.39%	
Frequency	2005.2	-0.023 (CI = +/-0.009; p = 0.000)	-0.141 (CI = +/-0.088; p = 0.003)	0.528	-2.23%	
Frequency	2006.1	-0.022 (CI = +/-0.010; p = 0.000)	-0.139 (CI = +/-0.091; p = 0.004)	0.491	-2.21%	
Frequency	2006.2	-0.022 (CI = +/-0.010; p = 0.000)	-0.141 (CI = +/-0.094; p = 0.005)	0.481	-2.17%	
Frequency	2007.1	-0.021 (CI = +/-0.011; p = 0.000)	-0.137 (CI = +/-0.097; p = 0.007)	0.430	-2.10%	
Frequency	2007.2	-0.020 (CI = +/-0.012; p = 0.001)	-0.141 (CI = +/-0.100; p = 0.007)	0.419	-2.03%	
Frequency	2008.1	-0.021 (CI = +/-0.012; p = 0.002)	-0.142 (CI = +/-0.104; p = 0.009)	0.387	-2.04%	
Frequency	2008.2	-0.024 (CI = +/-0.013; p = 0.001)	-0.127 (CI = +/-0.103; p = 0.018)	0.427	-2.33%	
Frequency	2009.1	-0.027 (CI = +/-0.013; p = 0.000)	-0.141 (CI = +/-0.103; p = 0.009)	0.473	-2.63%	
Frequency	2009.2	-0.028 (CI = +/-0.014; p = 0.000)	-0.133 (CI = +/-0.106; p = 0.016)	0.486	-2.81%	
Frequency	2010.1	-0.031 (CI = +/-0.015; p = 0.000)	-0.144 (CI = +/-0.108; p = 0.011)	0.505	-3.07%	
Frequency	2010.2	-0.033 (CI = +/-0.016; p = 0.000)	-0.135 (CI = +/-0.111; p = 0.020)	0.518	-3.28%	
Frequency	2011.1	-0.037 (CI = +/-0.017; p = 0.000)	-0.147 (CI = +/-0.113; p = 0.013)	0.537	-3.59%	
Frequency	2011.2	-0.040 (CI = +/-0.018; p = 0.000)	-0.132 (CI = +/-0.114; p = 0.026)	0.570	-3.96%	
Frequency	2012.1	-0.044 (CI = +/-0.019; p = 0.000)	-0.146 (CI = +/-0.116; p = 0.017)	0.588	-4.33%	
Frequency	2012.2	-0.048 (CI = +/-0.021; p = 0.000)	-0.133 (CI = +/-0.120; p = 0.032)	0.606	-4.67%	
Frequency	2013.1	-0.055 (CI = +/-0.021; p = 0.000)	-0.156 (CI = +/-0.114; p = 0.010)	0.678	-5.35%	
Frequency	2013.2	-0.057 (CI = +/-0.023; p = 0.000)	-0.150 (CI = +/-0.121; p = 0.019)	0.673	-5.54%	
Frequency	2014.1	-0.060 (CI = +/-0.026; p = 0.000)	-0.160 (CI = +/-0.127; p = 0.017)	0.655	-5.87%	
Frequency	2014.2	-0.066 (CI = +/-0.029; p = 0.000)	-0.143 (CI = +/-0.132; p = 0.036)	0.677	-6.41%	
Frequency	2015.1	-0.078 (CI = +/-0.028; p = 0.000)	-0.172 (CI = +/-0.120; p = 0.009)	0.762	-7.47%	
Frequency	2015.2	-0.078 (CI = +/-0.033; p = 0.000)	-0.170 (CI = +/-0.132; p = 0.016)	0.746	-7.55%	
Frequency	2016.1	-0.086 (CI = +/-0.036; p = 0.000)	-0.187 (CI = +/-0.136; p = 0.012)	0.747	-8.28%	
Frequency	2016.2	-0.091 (CI = +/-0.044; p = 0.001)	-0.178 (CI = +/-0.151; p = 0.026)	0.740	-8.68%	
Frequency	2017.1	-0.101 (CI = +/-0.051; p = 0.002)	-0.195 (CI = +/-0.161; p = 0.023)	0.728	-9.56%	



## Bodily Injury

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

Fit	Start Date	Time			Adjusted R^2	Implied Trend
		Time	Seasonality	Rate		
Loss Cost	2004.2	0.031 (CI = +/-0.011; p = 0.000)	-0.248 (CI = +/-0.110; p = 0.000)	0.604	+3.11%	
Loss Cost	2005.1	0.033 (CI = +/-0.011; p = 0.000)	-0.236 (CI = +/-0.111; p = 0.000)	0.622	+3.32%	
Loss Cost	2005.2	0.035 (CI = +/-0.012; p = 0.000)	-0.249 (CI = +/-0.111; p = 0.000)	0.640	+3.57%	
Loss Cost	2006.1	0.036 (CI = +/-0.012; p = 0.000)	-0.244 (CI = +/-0.114; p = 0.000)	0.642	+3.67%	
Loss Cost	2006.2	0.037 (CI = +/-0.013; p = 0.000)	-0.249 (CI = +/-0.117; p = 0.000)	0.627	+3.78%	
Loss Cost	2007.1	0.038 (CI = +/-0.014; p = 0.000)	-0.246 (CI = +/-0.122; p = 0.000)	0.625	+3.85%	
Loss Cost	2007.2	0.039 (CI = +/-0.015; p = 0.000)	-0.251 (CI = +/-0.126; p = 0.000)	0.608	+3.97%	
Loss Cost	2008.1	0.038 (CI = +/-0.016; p = 0.000)	-0.255 (CI = +/-0.131; p = 0.000)	0.600	+3.90%	
Loss Cost	2008.2	0.035 (CI = +/-0.017; p = 0.000)	-0.238 (CI = +/-0.130; p = 0.001)	0.539	+3.51%	
Loss Cost	2009.1	0.028 (CI = +/-0.016; p = 0.001)	-0.267 (CI = +/-0.121; p = 0.000)	0.579	+2.84%	
Loss Cost	2009.2	0.024 (CI = +/-0.016; p = 0.007)	-0.249 (CI = +/-0.118; p = 0.000)	0.520	+2.39%	
Loss Cost	2010.1	0.020 (CI = +/-0.017; p = 0.024)	-0.262 (CI = +/-0.121; p = 0.000)	0.531	+2.07%	
Loss Cost	2010.2	0.017 (CI = +/-0.018; p = 0.072)	-0.248 (CI = +/-0.122; p = 0.000)	0.471	+1.69%	
Loss Cost	2011.1	0.010 (CI = +/-0.018; p = 0.275)	-0.275 (CI = +/-0.114; p = 0.000)	0.552	+0.97%	
Loss Cost	2011.2	0.007 (CI = +/-0.019; p = 0.478)	-0.264 (CI = +/-0.117; p = 0.000)	0.512	+0.67%	
Loss Cost	2012.1	0.004 (CI = +/-0.021; p = 0.717)	-0.275 (CI = +/-0.122; p = 0.000)	0.526	+0.37%	
Loss Cost	2012.2	0.002 (CI = +/-0.024; p = 0.827)	-0.271 (CI = +/-0.129; p = 0.000)	0.497	+0.25%	
Loss Cost	2013.1	-0.002 (CI = +/-0.026; p = 0.844)	-0.286 (CI = +/-0.134; p = 0.000)	0.526	-0.24%	
Loss Cost	2013.2	-0.010 (CI = +/-0.027; p = 0.449)	-0.265 (CI = +/-0.133; p = 0.001)	0.516	-0.98%	
Loss Cost	2014.1	-0.015 (CI = +/-0.030; p = 0.307)	-0.280 (CI = +/-0.140; p = 0.001)	0.533	-1.48%	
Loss Cost	2014.2	-0.019 (CI = +/-0.034; p = 0.254)	-0.270 (CI = +/-0.148; p = 0.002)	0.520	-1.87%	
Loss Cost	2015.1	-0.034 (CI = +/-0.034; p = 0.050)	-0.307 (CI = +/-0.136; p = 0.000)	0.660	-3.33%	
Loss Cost	2015.2	-0.050 (CI = +/-0.030; p = 0.004)	-0.273 (CI = +/-0.113; p = 0.000)	0.770	-4.85%	
Loss Cost	2016.1	-0.055 (CI = +/-0.036; p = 0.007)	-0.285 (CI = +/-0.124; p = 0.001)	0.748	-5.36%	
Loss Cost	2016.2	-0.064 (CI = +/-0.041; p = 0.006)	-0.268 (CI = +/-0.129; p = 0.001)	0.775	-6.24%	
Loss Cost	2017.1	-0.084 (CI = +/-0.040; p = 0.002)	-0.303 (CI = +/-0.116; p = 0.000)	0.850	-8.02%	
Severity	2004.2	0.054 (CI = +/-0.006; p = 0.000)	-0.121 (CI = +/-0.065; p = 0.001)	0.899	+5.55%	
Severity	2005.1	0.055 (CI = +/-0.007; p = 0.000)	-0.115 (CI = +/-0.066; p = 0.001)	0.900	+5.66%	
Severity	2005.2	0.056 (CI = +/-0.007; p = 0.000)	-0.119 (CI = +/-0.068; p = 0.001)	0.893	+5.74%	
Severity	2006.1	0.056 (CI = +/-0.008; p = 0.000)	-0.116 (CI = +/-0.070; p = 0.002)	0.889	+5.79%	
Severity	2006.2	0.057 (CI = +/-0.008; p = 0.000)	-0.119 (CI = +/-0.072; p = 0.002)	0.880	+5.86%	
Severity	2007.1	0.057 (CI = +/-0.009; p = 0.000)	-0.121 (CI = +/-0.074; p = 0.002)	0.872	+5.81%	
Severity	2007.2	0.057 (CI = +/-0.009; p = 0.000)	-0.123 (CI = +/-0.077; p = 0.003)	0.858	+5.85%	
Severity	2008.1	0.056 (CI = +/-0.010; p = 0.000)	-0.127 (CI = +/-0.080; p = 0.003)	0.848	+5.76%	
Severity	2008.2	0.055 (CI = +/-0.011; p = 0.000)	-0.123 (CI = +/-0.083; p = 0.005)	0.826	+5.69%	
Severity	2009.1	0.052 (CI = +/-0.011; p = 0.000)	-0.139 (CI = +/-0.080; p = 0.001)	0.826	+5.32%	
Severity	2009.2	0.049 (CI = +/-0.011; p = 0.000)	-0.128 (CI = +/-0.079; p = 0.003)	0.800	+5.04%	
Severity	2010.1	0.049 (CI = +/-0.012; p = 0.000)	-0.130 (CI = +/-0.083; p = 0.004)	0.787	+4.99%	
Severity	2010.2	0.047 (CI = +/-0.013; p = 0.000)	-0.124 (CI = +/-0.086; p = 0.007)	0.748	+4.83%	
Severity	2011.1	0.043 (CI = +/-0.013; p = 0.000)	-0.139 (CI = +/-0.084; p = 0.003)	0.742	+4.43%	
Severity	2011.2	0.044 (CI = +/-0.015; p = 0.000)	-0.142 (CI = +/-0.088; p = 0.003)	0.714	+4.52%	
Severity	2012.1	0.045 (CI = +/-0.016; p = 0.000)	-0.138 (CI = +/-0.094; p = 0.006)	0.707	+4.63%	
Severity	2012.2	0.048 (CI = +/-0.018; p = 0.000)	-0.146 (CI = +/-0.097; p = 0.006)	0.692	+4.89%	
Severity	2013.1	0.051 (CI = +/-0.020; p = 0.000)	-0.136 (CI = +/-0.102; p = 0.012)	0.702	+5.22%	
Severity	2013.2	0.045 (CI = +/-0.021; p = 0.000)	-0.121 (CI = +/-0.101; p = 0.023)	0.626	+4.65%	
Severity	2014.1	0.044 (CI = +/-0.024; p = 0.001)	-0.124 (CI = +/-0.109; p = 0.029)	0.602	+4.52%	
Severity	2014.2	0.046 (CI = +/-0.027; p = 0.003)	-0.129 (CI = +/-0.117; p = 0.034)	0.557	+4.74%	
Severity	2015.1	0.045 (CI = +/-0.032; p = 0.010)	-0.132 (CI = +/-0.129; p = 0.046)	0.533	+4.65%	
Severity	2015.2	0.031 (CI = +/-0.029; p = 0.040)	-0.099 (CI = +/-0.108; p = 0.068)	0.393	+3.10%	
Severity	2016.1	0.036 (CI = +/-0.034; p = 0.041)	-0.088 (CI = +/-0.118; p = 0.127)	0.419	+3.67%	
Severity	2016.2	0.032 (CI = +/-0.041; p = 0.110)	-0.080 (CI = +/-0.130; p = 0.194)	0.244	+3.24%	
Severity	2017.1	0.028 (CI = +/-0.052; p = 0.245)	-0.087 (CI = +/-0.150; p = 0.213)	0.198	+2.84%	
Frequency	2004.2	-0.023 (CI = +/-0.008; p = 0.000)	-0.127 (CI = +/-0.085; p = 0.005)	0.535	-2.31%	
Frequency	2005.1	-0.022 (CI = +/-0.009; p = 0.000)	-0.121 (CI = +/-0.087; p = 0.008)	0.484	-2.21%	
Frequency	2005.2	-0.021 (CI = +/-0.009; p = 0.000)	-0.130 (CI = +/-0.088; p = 0.005)	0.470	-2.05%	
Frequency	2006.1	-0.020 (CI = +/-0.010; p = 0.000)	-0.128 (CI = +/-0.091; p = 0.007)	0.425	-2.01%	
Frequency	2006.2	-0.020 (CI = +/-0.010; p = 0.001)	-0.130 (CI = +/-0.094; p = 0.008)	0.414	-1.96%	
Frequency	2007.1	-0.019 (CI = +/-0.011; p = 0.002)	-0.124 (CI = +/-0.096; p = 0.014)	0.354	-1.86%	
Frequency	2007.2	-0.018 (CI = +/-0.012; p = 0.005)	-0.128 (CI = +/-0.100; p = 0.014)	0.342	-1.77%	
Frequency	2008.1	-0.018 (CI = +/-0.013; p = 0.008)	-0.128 (CI = +/-0.104; p = 0.018)	0.303	-1.77%	
Frequency	2008.2	-0.021 (CI = +/-0.013; p = 0.004)	-0.115 (CI = +/-0.103; p = 0.031)	0.344	-2.06%	
Frequency	2009.1	-0.024 (CI = +/-0.014; p = 0.002)	-0.128 (CI = +/-0.104; p = 0.018)	0.391	-2.35%	
Frequency	2009.2	-0.026 (CI = +/-0.015; p = 0.002)	-0.121 (CI = +/-0.107; p = 0.029)	0.405	-2.53%	
Frequency	2010.1	-0.028 (CI = +/-0.016; p = 0.001)	-0.132 (CI = +/-0.110; p = 0.021)	0.421	-2.79%	
Frequency	2010.2	-0.030 (CI = +/-0.017; p = 0.001)	-0.124 (CI = +/-0.113; p = 0.034)	0.436	-3.00%	
Frequency	2011.1	-0.034 (CI = +/-0.018; p = 0.001)	-0.136 (CI = +/-0.116; p = 0.024)	0.452	-3.31%	
Frequency	2011.2	-0.038 (CI = +/-0.019; p = 0.001)	-0.122 (CI = +/-0.118; p = 0.043)	0.489	-3.69%	
Frequency	2012.1	-0.042 (CI = +/-0.021; p = 0.001)	-0.136 (CI = +/-0.121; p = 0.030)	0.505	-4.07%	
Frequency	2012.2	-0.045 (CI = +/-0.023; p = 0.001)	-0.125 (CI = +/-0.126; p = 0.051)	0.526	-4.42%	
Frequency	2013.1	-0.053 (CI = +/-0.023; p = 0.000)	-0.150 (CI = +/-0.121; p = 0.018)	0.608	-5.19%	
Frequency	2013.2	-0.055 (CI = +/-0.026; p = 0.000)	-0.145 (CI = +/-0.129; p = 0.030)	0.602	-5.37%	
Frequency	2014.1	-0.059 (CI = +/-0.030; p = 0.001)	-0.156 (CI = +/-0.137; p = 0.029)	0.577	-5.74%	
Frequency	2014.2	-0.065 (CI = +/-0.033; p = 0.001)	-0.141 (CI = +/-0.142; p = 0.052)	0.603	-6.31%	
Frequency	2015.1	-0.079 (CI = +/-0.033; p = 0.000)	-0.176 (CI = +/-0.132; p = 0.014)	0.709	-7.62%	
Frequency	2015.2	-0.080 (CI = +/-0.039; p = 0.001)	-0.174 (CI = +/-0.144; p = 0.023)	0.690	-7.71%	
Frequency	2016.1	-0.091 (CI = +/-0.044; p = 0.001)	-0.197 (CI = +/-0.151; p = 0.016)	0.698	-8.71%	
Frequency	2016.2	-0.096 (CI = +/-0.053; p = 0.003)	-0.188 (CI = +/-0.167; p = 0.032)	0.693	-9.18%	
Frequency	2017.1	-0.112 (CI = +/-0.062; p = 0.004)	-0.216 (CI = +/-0.179; p = 0.025)	0.696	-10.56%	

## Bodily Injury

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

Fit	Start Date	Time		Seasonality	Adjusted R <sup>2</sup>	Implied Trend	
						Rate	
Loss Cost	2004.2	0.042	(CI = +/-0.011; p = 0.000)	-0.242	(CI = +/-0.102; p = 0.000)	0.726	+4.30%
Loss Cost	2005.1	0.046	(CI = +/-0.011; p = 0.000)	-0.224	(CI = +/-0.098; p = 0.000)	0.762	+4.67%
Loss Cost	2005.2	0.050	(CI = +/-0.011; p = 0.000)	-0.243	(CI = +/-0.092; p = 0.000)	0.802	+5.08%
Loss Cost	2006.1	0.052	(CI = +/-0.011; p = 0.000)	-0.231	(CI = +/-0.092; p = 0.000)	0.816	+5.35%
Loss Cost	2006.2	0.055	(CI = +/-0.012; p = 0.000)	-0.243	(CI = +/-0.092; p = 0.000)	0.821	+5.63%
Loss Cost	2007.1	0.057	(CI = +/-0.012; p = 0.000)	-0.231	(CI = +/-0.093; p = 0.000)	0.830	+5.89%
Loss Cost	2007.2	0.060	(CI = +/-0.013; p = 0.000)	-0.244	(CI = +/-0.092; p = 0.000)	0.838	+6.22%
Loss Cost	2008.1	0.062	(CI = +/-0.014; p = 0.000)	-0.239	(CI = +/-0.096; p = 0.000)	0.836	+6.34%
Loss Cost	2008.2	0.058	(CI = +/-0.015; p = 0.000)	-0.228	(CI = +/-0.097; p = 0.000)	0.806	+6.02%
Loss Cost	2009.1	0.052	(CI = +/-0.014; p = 0.000)	-0.253	(CI = +/-0.086; p = 0.000)	0.838	+5.32%
Loss Cost	2009.2	0.048	(CI = +/-0.014; p = 0.000)	-0.239	(CI = +/-0.084; p = 0.000)	0.813	+4.90%
Loss Cost	2010.1	0.046	(CI = +/-0.015; p = 0.000)	-0.245	(CI = +/-0.088; p = 0.000)	0.808	+4.74%
Loss Cost	2010.2	0.044	(CI = +/-0.017; p = 0.000)	-0.236	(CI = +/-0.091; p = 0.000)	0.767	+4.45%
Loss Cost	2011.1	0.036	(CI = +/-0.016; p = 0.000)	-0.258	(CI = +/-0.083; p = 0.000)	0.810	+3.72%
Loss Cost	2011.2	0.035	(CI = +/-0.018; p = 0.001)	-0.254	(CI = +/-0.088; p = 0.000)	0.771	+3.58%
Loss Cost	2012.1	0.035	(CI = +/-0.021; p = 0.003)	-0.255	(CI = +/-0.096; p = 0.000)	0.768	+3.56%
Loss Cost	2012.2	0.037	(CI = +/-0.024; p = 0.005)	-0.260	(CI = +/-0.102; p = 0.000)	0.744	+3.79%
Loss Cost	2013.1	0.035	(CI = +/-0.028; p = 0.017)	-0.265	(CI = +/-0.112; p = 0.000)	0.742	+3.61%
Loss Cost	2013.2	0.029	(CI = +/-0.031; p = 0.065)	-0.250	(CI = +/-0.115; p = 0.001)	0.682	+2.90%
Loss Cost	2014.1	0.028	(CI = +/-0.037; p = 0.123)	-0.251	(CI = +/-0.129; p = 0.002)	0.676	+2.85%
Loss Cost	2014.2	0.028	(CI = +/-0.046; p = 0.189)	-0.251	(CI = +/-0.145; p = 0.004)	0.617	+2.88%
Loss Cost	2015.1	0.011	(CI = +/-0.050; p = 0.622)	-0.283	(CI = +/-0.145; p = 0.002)	0.702	+1.11%
Loss Cost	2015.2	-0.013	(CI = +/-0.044; p = 0.492)	-0.247	(CI = +/-0.114; p = 0.002)	0.770	-1.30%
Loss Cost	2016.1	-0.011	(CI = +/-0.062; p = 0.672)	-0.244	(CI = +/-0.141; p = 0.007)	0.720	-1.07%
Loss Cost	2016.2	-0.025	(CI = +/-0.081; p = 0.441)	-0.227	(CI = +/-0.164; p = 0.018)	0.692	-2.47%
Loss Cost	2017.1	-0.061	(CI = +/-0.101; p = 0.154)	-0.269	(CI = +/-0.173; p = 0.016)	0.819	-5.88%
Severity	2004.2	0.055	(CI = +/-0.008; p = 0.000)	-0.133	(CI = +/-0.067; p = 0.000)	0.889	+5.66%
Severity	2005.1	0.056	(CI = +/-0.008; p = 0.000)	-0.126	(CI = +/-0.068; p = 0.001)	0.891	+5.80%
Severity	2005.2	0.057	(CI = +/-0.008; p = 0.000)	-0.131	(CI = +/-0.070; p = 0.001)	0.885	+5.92%
Severity	2006.1	0.058	(CI = +/-0.009; p = 0.000)	-0.127	(CI = +/-0.072; p = 0.001)	0.881	+6.00%
Severity	2006.2	0.059	(CI = +/-0.009; p = 0.000)	-0.132	(CI = +/-0.074; p = 0.001)	0.873	+6.12%
Severity	2007.1	0.059	(CI = +/-0.010; p = 0.000)	-0.135	(CI = +/-0.077; p = 0.001)	0.863	+6.06%
Severity	2007.2	0.060	(CI = +/-0.011; p = 0.000)	-0.138	(CI = +/-0.080; p = 0.002)	0.849	+6.15%
Severity	2008.1	0.059	(CI = +/-0.012; p = 0.000)	-0.142	(CI = +/-0.084; p = 0.002)	0.837	+6.05%
Severity	2008.2	0.058	(CI = +/-0.013; p = 0.000)	-0.140	(CI = +/-0.088; p = 0.003)	0.810	+5.99%
Severity	2009.1	0.053	(CI = +/-0.013; p = 0.000)	-0.158	(CI = +/-0.083; p = 0.001)	0.815	+5.48%
Severity	2009.2	0.050	(CI = +/-0.014; p = 0.000)	-0.146	(CI = +/-0.083; p = 0.002)	0.780	+5.14%
Severity	2010.1	0.049	(CI = +/-0.015; p = 0.000)	-0.149	(CI = +/-0.088; p = 0.002)	0.766	+5.05%
Severity	2010.2	0.047	(CI = +/-0.017; p = 0.000)	-0.143	(CI = +/-0.092; p = 0.004)	0.714	+4.85%
Severity	2011.1	0.041	(CI = +/-0.017; p = 0.000)	-0.163	(CI = +/-0.088; p = 0.001)	0.725	+4.20%
Severity	2011.2	0.043	(CI = +/-0.019; p = 0.000)	-0.168	(CI = +/-0.093; p = 0.002)	0.696	+4.39%
Severity	2012.1	0.044	(CI = +/-0.022; p = 0.001)	-0.165	(CI = +/-0.100; p = 0.004)	0.690	+4.49%
Severity	2012.2	0.048	(CI = +/-0.024; p = 0.001)	-0.177	(CI = +/-0.104; p = 0.003)	0.689	+4.97%
Severity	2013.1	0.053	(CI = +/-0.027; p = 0.001)	-0.165	(CI = +/-0.111; p = 0.007)	0.704	+5.46%
Severity	2013.2	0.046	(CI = +/-0.030; p = 0.007)	-0.148	(CI = +/-0.112; p = 0.015)	0.604	+4.66%
Severity	2014.1	0.042	(CI = +/-0.036; p = 0.026)	-0.155	(CI = +/-0.125; p = 0.020)	0.586	+4.33%
Severity	2014.2	0.048	(CI = +/-0.043; p = 0.032)	-0.165	(CI = +/-0.136; p = 0.023)	0.556	+4.92%
Severity	2015.1	0.045	(CI = +/-0.055; p = 0.094)	-0.171	(CI = +/-0.157; p = 0.037)	0.537	+4.59%
Severity	2015.2	0.016	(CI = +/-0.042; p = 0.378)	-0.128	(CI = +/-0.110; p = 0.029)	0.470	+1.66%
Severity	2016.1	0.023	(CI = +/-0.058; p = 0.353)	-0.118	(CI = +/-0.133; p = 0.071)	0.447	+2.34%
Severity	2016.2	0.014	(CI = +/-0.080; p = 0.664)	-0.107	(CI = +/-0.162; p = 0.140)	0.209	+1.36%
Severity	2017.1	-0.011	(CI = +/-0.122; p = 0.787)	-0.136	(CI = +/-0.208; p = 0.129)	0.327	-1.12%
Frequency	2004.2	-0.013	(CI = +/-0.007; p = 0.001)	-0.110	(CI = +/-0.065; p = 0.002)	0.435	-1.29%
Frequency	2005.1	-0.011	(CI = +/-0.007; p = 0.006)	-0.098	(CI = +/-0.063; p = 0.004)	0.358	-1.07%
Frequency	2005.2	-0.008	(CI = +/-0.007; p = 0.026)	-0.112	(CI = +/-0.058; p = 0.000)	0.411	-0.79%
Frequency	2006.1	-0.006	(CI = +/-0.007; p = 0.087)	-0.104	(CI = +/-0.057; p = 0.001)	0.347	-0.61%
Frequency	2006.2	-0.005	(CI = +/-0.007; p = 0.207)	-0.110	(CI = +/-0.057; p = 0.001)	0.372	-0.46%
Frequency	2007.1	-0.002	(CI = +/-0.007; p = 0.632)	-0.097	(CI = +/-0.053; p = 0.001)	0.335	-0.16%
Frequency	2007.2	0.001	(CI = +/-0.007; p = 0.838)	-0.106	(CI = +/-0.050; p = 0.000)	0.423	+0.07%
Frequency	2008.1	0.003	(CI = +/-0.007; p = 0.419)	-0.098	(CI = +/-0.049; p = 0.000)	0.420	+0.28%
Frequency	2008.2	0.000	(CI = +/-0.007; p = 0.930)	-0.088	(CI = +/-0.046; p = 0.001)	0.392	+0.03%
Frequency	2009.1	-0.002	(CI = +/-0.007; p = 0.667)	-0.095	(CI = +/-0.046; p = 0.000)	0.446	-0.15%
Frequency	2009.2	-0.002	(CI = +/-0.008; p = 0.561)	-0.093	(CI = +/-0.048; p = 0.001)	0.426	-0.22%
Frequency	2010.1	-0.003	(CI = +/-0.009; p = 0.486)	-0.095	(CI = +/-0.050; p = 0.001)	0.423	-0.30%
Frequency	2010.2	-0.004	(CI = +/-0.010; p = 0.416)	-0.092	(CI = +/-0.053; p = 0.002)	0.406	-0.38%
Frequency	2011.1	-0.005	(CI = +/-0.011; p = 0.374)	-0.095	(CI = +/-0.056; p = 0.003)	0.397	-0.47%
Frequency	2011.2	-0.008	(CI = +/-0.011; p = 0.165)	-0.086	(CI = +/-0.056; p = 0.005)	0.409	-0.78%
Frequency	2012.1	-0.009	(CI = +/-0.013; p = 0.164)	-0.089	(CI = +/-0.060; p = 0.007)	0.391	-0.89%
Frequency	2012.2	-0.011	(CI = +/-0.015; p = 0.118)	-0.084	(CI = +/-0.063; p = 0.014)	0.397	-1.12%
Frequency	2013.1	-0.018	(CI = +/-0.014; p = 0.018)	-0.100	(CI = +/-0.057; p = 0.003)	0.582	-1.76%
Frequency	2013.2	-0.017	(CI = +/-0.017; p = 0.046)	-0.102	(CI = +/-0.062; p = 0.005)	0.576	-1.68%
Frequency	2014.1	-0.014	(CI = +/-0.020; p = 0.137)	-0.096	(CI = +/-0.069; p = 0.011)	0.461	-1.42%
Frequency	2014.2	-0.020	(CI = +/-0.022; p = 0.078)	-0.086	(CI = +/-0.071; p = 0.023)	0.498	-1.95%
Frequency	2015.1	-0.034	(CI = +/-0.015; p = 0.001)	-0.112	(CI = +/-0.044; p = 0.001)	0.852	-3.33%
Frequency	2015.2	-0.030	(CI = +/-0.018; p = 0.007)	-0.119	(CI = +/-0.047; p = 0.001)	0.869	-2.91%
Frequency	2016.1	-0.034	(CI = +/-0.024; p = 0.014)	-0.125	(CI = +/-0.054; p = 0.002)	0.849	-3.34%
Frequency	2016.2	-0.039	(CI = +/-0.032; p = 0.029)	-0.120	(CI = +/-0.065; p = 0.007)	0.855	-3.78%
Frequency	2017.1	-0.049	(CI = +/-0.048; p = 0.046)	-0.132	(CI = +/-0.081; p = 0.014)	0.850	-4.81%

## Bodily Injury

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

Fit	Start Date	Time			Adjusted R^2	Implied Trend	
		Time	Seasonality	Rate			
Loss Cost	2004.2	0.044 (CI = +/-0.012; p = 0.000)	-0.254 (CI = +/-0.103; p = 0.000)	0.729	+4.53%		
Loss Cost	2005.1	0.048 (CI = +/-0.012; p = 0.000)	-0.236 (CI = +/-0.098; p = 0.000)	0.768	+4.92%		
Loss Cost	2005.2	0.053 (CI = +/-0.011; p = 0.000)	-0.258 (CI = +/-0.090; p = 0.000)	0.817	+5.41%		
Loss Cost	2006.1	0.055 (CI = +/-0.011; p = 0.000)	-0.246 (CI = +/-0.090; p = 0.000)	0.833	+5.70%		
Loss Cost	2006.2	0.059 (CI = +/-0.012; p = 0.000)	-0.261 (CI = +/-0.088; p = 0.000)	0.845	+6.06%		
Loss Cost	2007.1	0.062 (CI = +/-0.012; p = 0.000)	-0.249 (CI = +/-0.088; p = 0.000)	0.857	+6.35%		
Loss Cost	2007.2	0.066 (CI = +/-0.012; p = 0.000)	-0.267 (CI = +/-0.084; p = 0.000)	0.873	+6.79%		
Loss Cost	2008.1	0.067 (CI = +/-0.013; p = 0.000)	-0.261 (CI = +/-0.087; p = 0.000)	0.873	+6.94%		
Loss Cost	2008.2	0.064 (CI = +/-0.014; p = 0.000)	-0.251 (CI = +/-0.089; p = 0.000)	0.848	+6.66%		
Loss Cost	2009.1	0.058 (CI = +/-0.012; p = 0.000)	-0.274 (CI = +/-0.075; p = 0.000)	0.885	+5.95%		
Loss Cost	2009.2	0.054 (CI = +/-0.013; p = 0.000)	-0.261 (CI = +/-0.074; p = 0.000)	0.865	+5.57%		
Loss Cost	2010.1	0.053 (CI = +/-0.014; p = 0.000)	-0.265 (CI = +/-0.078; p = 0.000)	0.862	+5.43%		
Loss Cost	2010.2	0.051 (CI = +/-0.016; p = 0.000)	-0.259 (CI = +/-0.082; p = 0.000)	0.828	+5.21%		
Loss Cost	2011.1	0.044 (CI = +/-0.015; p = 0.000)	-0.279 (CI = +/-0.071; p = 0.000)	0.873	+4.48%		
Loss Cost	2011.2	0.044 (CI = +/-0.017; p = 0.000)	-0.278 (CI = +/-0.077; p = 0.000)	0.845	+4.47%		
Loss Cost	2012.1	0.044 (CI = +/-0.019; p = 0.000)	-0.277 (CI = +/-0.083; p = 0.000)	0.844	+4.51%		
Loss Cost	2012.2	0.049 (CI = +/-0.021; p = 0.000)	-0.290 (CI = +/-0.086; p = 0.000)	0.844	+5.04%		
Loss Cost	2013.1	0.048 (CI = +/-0.025; p = 0.002)	-0.292 (CI = +/-0.094; p = 0.000)	0.842	+4.93%		
Loss Cost	2013.2	0.043 (CI = +/-0.030; p = 0.009)	-0.281 (CI = +/-0.102; p = 0.000)	0.794	+4.40%		
Loss Cost	2014.1	0.044 (CI = +/-0.036; p = 0.023)	-0.280 (CI = +/-0.115; p = 0.000)	0.789	+4.48%		
Loss Cost	2014.2	0.050 (CI = +/-0.045; p = 0.034)	-0.291 (CI = +/-0.130; p = 0.001)	0.765	+5.15%		
Loss Cost	2015.1	0.033 (CI = +/-0.047; p = 0.137)	-0.317 (CI = +/-0.123; p = 0.001)	0.835	+3.39%		
Loss Cost	2015.2	0.008 (CI = +/-0.045; p = 0.654)	-0.279 (CI = +/-0.103; p = 0.001)	0.873	+0.83%		
Loss Cost	2016.1	0.014 (CI = +/-0.063; p = 0.570)	-0.273 (CI = +/-0.127; p = 0.004)	0.849	+1.41%		
Loss Cost	2016.2	0.008 (CI = +/-0.109; p = 0.837)	-0.265 (CI = +/-0.186; p = 0.020)	0.800	+0.77%		
Loss Cost	2017.1	-0.028 (CI = +/-0.140; p = 0.475)	-0.295 (CI = +/-0.202; p = 0.024)	0.905	-2.81%		
Severity	2004.2	0.057 (CI = +/-0.008; p = 0.000)	-0.144 (CI = +/-0.065; p = 0.000)	0.898	+5.89%		
Severity	2005.1	0.059 (CI = +/-0.008; p = 0.000)	-0.137 (CI = +/-0.066; p = 0.000)	0.901	+6.05%		
Severity	2005.2	0.060 (CI = +/-0.008; p = 0.000)	-0.144 (CI = +/-0.067; p = 0.000)	0.898	+6.21%		
Severity	2006.1	0.061 (CI = +/-0.009; p = 0.000)	-0.140 (CI = +/-0.069; p = 0.000)	0.895	+6.30%		
Severity	2006.2	0.063 (CI = +/-0.009; p = 0.000)	-0.148 (CI = +/-0.070; p = 0.000)	0.890	+6.47%		
Severity	2007.1	0.062 (CI = +/-0.010; p = 0.000)	-0.149 (CI = +/-0.073; p = 0.000)	0.882	+6.43%		
Severity	2007.2	0.064 (CI = +/-0.011; p = 0.000)	-0.155 (CI = +/-0.076; p = 0.000)	0.872	+6.58%		
Severity	2008.1	0.063 (CI = +/-0.012; p = 0.000)	-0.158 (CI = +/-0.079; p = 0.000)	0.862	+6.49%		
Severity	2008.2	0.063 (CI = +/-0.013; p = 0.000)	-0.158 (CI = +/-0.083; p = 0.001)	0.838	+6.49%		
Severity	2009.1	0.058 (CI = +/-0.013; p = 0.000)	-0.175 (CI = +/-0.078; p = 0.000)	0.847	+5.98%		
Severity	2009.2	0.055 (CI = +/-0.014; p = 0.000)	-0.164 (CI = +/-0.079; p = 0.000)	0.814	+5.66%		
Severity	2010.1	0.054 (CI = +/-0.015; p = 0.000)	-0.166 (CI = +/-0.084; p = 0.001)	0.802	+5.60%		
Severity	2010.2	0.053 (CI = +/-0.017; p = 0.000)	-0.162 (CI = +/-0.089; p = 0.001)	0.755	+5.46%		
Severity	2011.1	0.047 (CI = +/-0.017; p = 0.000)	-0.179 (CI = +/-0.084; p = 0.000)	0.771	+4.81%		
Severity	2011.2	0.050 (CI = +/-0.019; p = 0.000)	-0.189 (CI = +/-0.088; p = 0.000)	0.758	+5.17%		
Severity	2012.1	0.052 (CI = +/-0.022; p = 0.000)	-0.185 (CI = +/-0.094; p = 0.001)	0.755	+5.33%		
Severity	2012.2	0.060 (CI = +/-0.023; p = 0.000)	-0.205 (CI = +/-0.093; p = 0.001)	0.787	+6.14%		
Severity	2013.1	0.066 (CI = +/-0.025; p = 0.000)	-0.192 (CI = +/-0.095; p = 0.001)	0.811	+6.78%		
Severity	2013.2	0.059 (CI = +/-0.029; p = 0.001)	-0.178 (CI = +/-0.101; p = 0.003)	0.733	+6.11%		
Severity	2014.1	0.057 (CI = +/-0.036; p = 0.006)	-0.182 (CI = +/-0.113; p = 0.006)	0.719	+5.88%		
Severity	2014.2	0.070 (CI = +/-0.040; p = 0.004)	-0.206 (CI = +/-0.114; p = 0.004)	0.761	+7.29%		
Severity	2015.1	0.069 (CI = +/-0.051; p = 0.016)	-0.208 (CI = +/-0.133; p = 0.009)	0.747	+7.18%		
Severity	2015.2	0.039 (CI = +/-0.039; p = 0.051)	-0.162 (CI = +/-0.090; p = 0.006)	0.759	+3.98%		
Severity	2016.1	0.050 (CI = +/-0.049; p = 0.049)	-0.150 (CI = +/-0.100; p = 0.014)	0.794	+5.12%		
Severity	2016.2	0.053 (CI = +/-0.086; p = 0.145)	-0.153 (CI = +/-0.147; p = 0.045)	0.668	+5.45%		
Severity	2017.1	0.031 (CI = +/-0.144; p = 0.450)	-0.172 (CI = +/-0.208; p = 0.071)	0.742	+3.17%		
Frequency	2004.2	-0.013 (CI = +/-0.008; p = 0.002)	-0.109 (CI = +/-0.068; p = 0.003)	0.431	-1.29%		
Frequency	2005.1	-0.011 (CI = +/-0.008; p = 0.009)	-0.098 (CI = +/-0.066; p = 0.005)	0.355	-1.07%		
Frequency	2005.2	-0.008 (CI = +/-0.007; p = 0.047)	-0.114 (CI = +/-0.060; p = 0.001)	0.410	-0.75%		
Frequency	2006.1	-0.006 (CI = +/-0.008; p = 0.137)	-0.106 (CI = +/-0.059; p = 0.001)	0.348	-0.57%		
Frequency	2006.2	-0.004 (CI = +/-0.008; p = 0.316)	-0.113 (CI = +/-0.060; p = 0.001)	0.377	-0.39%		
Frequency	2007.1	-0.001 (CI = +/-0.008; p = 0.826)	-0.100 (CI = +/-0.054; p = 0.001)	0.347	-0.08%		
Frequency	2007.2	0.002 (CI = +/-0.007; p = 0.586)	-0.112 (CI = +/-0.051; p = 0.000)	0.449	+0.20%		
Frequency	2008.1	0.004 (CI = +/-0.007; p = 0.252)	-0.103 (CI = +/-0.049; p = 0.000)	0.455	+0.42%		
Frequency	2008.2	0.002 (CI = +/-0.007; p = 0.667)	-0.093 (CI = +/-0.047; p = 0.001)	0.418	+0.16%		
Frequency	2009.1	0.000 (CI = +/-0.008; p = 0.941)	-0.099 (CI = +/-0.047; p = 0.000)	0.469	-0.03%		
Frequency	2009.2	-0.001 (CI = +/-0.009; p = 0.827)	-0.097 (CI = +/-0.050; p = 0.001)	0.446	-0.09%		
Frequency	2010.1	-0.002 (CI = +/-0.010; p = 0.726)	-0.099 (CI = +/-0.052; p = 0.001)	0.442	-0.16%		
Frequency	2010.2	-0.002 (CI = +/-0.011; p = 0.645)	-0.097 (CI = +/-0.056; p = 0.002)	0.421	-0.24%		
Frequency	2011.1	-0.003 (CI = +/-0.012; p = 0.579)	-0.099 (CI = +/-0.059; p = 0.003)	0.411	-0.32%		
Frequency	2011.2	-0.007 (CI = +/-0.013; p = 0.289)	-0.089 (CI = +/-0.060; p = 0.007)	0.412	-0.67%		
Frequency	2012.1	-0.008 (CI = +/-0.015; p = 0.277)	-0.092 (CI = +/-0.064; p = 0.009)	0.392	-0.78%		
Frequency	2012.2	-0.010 (CI = +/-0.017; p = 0.206)	-0.086 (CI = +/-0.069; p = 0.020)	0.390	-1.04%		
Frequency	2013.1	-0.017 (CI = +/-0.017; p = 0.042)	-0.101 (CI = +/-0.063; p = 0.005)	0.575	-1.73%		
Frequency	2013.2	-0.016 (CI = +/-0.020; p = 0.104)	-0.103 (CI = +/-0.070; p = 0.009)	0.569	-1.61%		
Frequency	2014.1	-0.013 (CI = +/-0.024; p = 0.240)	-0.098 (CI = +/-0.077; p = 0.019)	0.452	-1.32%		
Frequency	2014.2	-0.020 (CI = +/-0.029; p = 0.140)	-0.085 (CI = +/-0.083; p = 0.045)	0.484	-2.00%		
Frequency	2015.1	-0.036 (CI = +/-0.019; p = 0.004)	-0.109 (CI = +/-0.050; p = 0.002)	0.854	-3.54%		
Frequency	2015.2	-0.031 (CI = +/-0.025; p = 0.026)	-0.117 (CI = +/-0.058; p = 0.003)	0.864	-3.02%		
Frequency	2016.1	-0.036 (CI = +/-0.034; p = 0.042)	-0.123 (CI = +/-0.068; p = 0.008)	0.841	-3.53%		
Frequency	2016.2	-0.045 (CI = +/-0.053; p = 0.072)	-0.112 (CI = +/-0.090; p = 0.029)	0.858	-4.44%		
Frequency	2017.1	-0.060 (CI = +/-0.085; p = 0.095)	-0.124 (CI = +/-0.123; p = 0.049)	0.866	-5.79%		

## Bodily Injury

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

Fit	Start Date	Time			Adjusted R <sup>2</sup>	Implied Trend
		Time	Seasonality	Rate		
Loss Cost	2004.2	0.046 (CI = +/-0.013; p = 0.000)	-0.247 (CI = +/-0.106; p = 0.000)	0.732	+4.67%	
Loss Cost	2005.1	0.050 (CI = +/-0.012; p = 0.000)	-0.226 (CI = +/-0.100; p = 0.000)	0.776	+5.13%	
Loss Cost	2005.2	0.055 (CI = +/-0.012; p = 0.000)	-0.248 (CI = +/-0.091; p = 0.000)	0.826	+5.65%	
Loss Cost	2006.1	0.058 (CI = +/-0.012; p = 0.000)	-0.233 (CI = +/-0.089; p = 0.000)	0.846	+6.00%	
Loss Cost	2006.2	0.062 (CI = +/-0.012; p = 0.000)	-0.248 (CI = +/-0.086; p = 0.000)	0.861	+6.39%	
Loss Cost	2007.1	0.065 (CI = +/-0.012; p = 0.000)	-0.233 (CI = +/-0.085; p = 0.000)	0.877	+6.76%	
Loss Cost	2007.2	0.070 (CI = +/-0.012; p = 0.000)	-0.250 (CI = +/-0.079; p = 0.000)	0.897	+7.24%	
Loss Cost	2008.1	0.072 (CI = +/-0.013; p = 0.000)	-0.241 (CI = +/-0.081; p = 0.000)	0.901	+7.49%	
Loss Cost	2008.2	0.070 (CI = +/-0.014; p = 0.000)	-0.232 (CI = +/-0.082; p = 0.000)	0.882	+7.22%	
Loss Cost	2009.1	0.063 (CI = +/-0.012; p = 0.000)	-0.256 (CI = +/-0.069; p = 0.000)	0.912	+6.49%	
Loss Cost	2009.2	0.059 (CI = +/-0.012; p = 0.000)	-0.245 (CI = +/-0.068; p = 0.000)	0.899	+6.10%	
Loss Cost	2010.1	0.059 (CI = +/-0.014; p = 0.000)	-0.247 (CI = +/-0.072; p = 0.000)	0.895	+6.04%	
Loss Cost	2010.2	0.057 (CI = +/-0.016; p = 0.000)	-0.242 (CI = +/-0.076; p = 0.000)	0.869	+5.84%	
Loss Cost	2011.1	0.050 (CI = +/-0.015; p = 0.000)	-0.262 (CI = +/-0.067; p = 0.000)	0.902	+5.08%	
Loss Cost	2011.2	0.050 (CI = +/-0.017; p = 0.000)	-0.263 (CI = +/-0.073; p = 0.000)	0.880	+5.11%	
Loss Cost	2012.1	0.052 (CI = +/-0.020; p = 0.000)	-0.258 (CI = +/-0.079; p = 0.000)	0.881	+5.32%	
Loss Cost	2012.2	0.058 (CI = +/-0.021; p = 0.000)	-0.271 (CI = +/-0.078; p = 0.000)	0.889	+5.96%	
Loss Cost	2013.1	0.059 (CI = +/-0.025; p = 0.000)	-0.268 (CI = +/-0.087; p = 0.000)	0.888	+6.10%	
Loss Cost	2013.2	0.055 (CI = +/-0.030; p = 0.003)	-0.260 (CI = +/-0.095; p = 0.000)	0.849	+5.62%	
Loss Cost	2014.1	0.060 (CI = +/-0.037; p = 0.006)	-0.250 (CI = +/-0.107; p = 0.001)	0.853	+6.20%	
Loss Cost	2014.2	0.069 (CI = +/-0.045; p = 0.009)	-0.263 (CI = +/-0.116; p = 0.001)	0.844	+7.14%	
Loss Cost	2015.1	0.053 (CI = +/-0.054; p = 0.053)	-0.287 (CI = +/-0.124; p = 0.002)	0.874	+5.45%	
Loss Cost	2015.2	0.027 (CI = +/-0.043; p = 0.153)	-0.257 (CI = +/-0.087; p = 0.001)	0.920	+2.77%	
Loss Cost	2016.1	0.052 (CI = +/-0.032; p = 0.015)	-0.229 (CI = +/-0.055; p = 0.001)	0.981	+5.29%	
Loss Cost	2016.2	0.051 (CI = +/-0.067; p = 0.082)	-0.229 (CI = +/-0.097; p = 0.010)	0.965	+5.28%	
Loss Cost	2017.1	0.027 (CI = +/-0.187; p = 0.319)	-0.249 (CI = +/-0.209; p = 0.042)	0.991	+2.72%	
Severity	2004.2	0.058 (CI = +/-0.008; p = 0.000)	-0.140 (CI = +/-0.067; p = 0.000)	0.896	+5.99%	
Severity	2005.1	0.060 (CI = +/-0.008; p = 0.000)	-0.131 (CI = +/-0.067; p = 0.000)	0.900	+6.18%	
Severity	2005.2	0.062 (CI = +/-0.009; p = 0.000)	-0.138 (CI = +/-0.068; p = 0.000)	0.898	+6.35%	
Severity	2006.1	0.063 (CI = +/-0.009; p = 0.000)	-0.133 (CI = +/-0.070; p = 0.001)	0.895	+6.47%	
Severity	2006.2	0.064 (CI = +/-0.010; p = 0.000)	-0.140 (CI = +/-0.071; p = 0.000)	0.892	+6.66%	
Severity	2007.1	0.064 (CI = +/-0.011; p = 0.000)	-0.141 (CI = +/-0.075; p = 0.001)	0.884	+6.64%	
Severity	2007.2	0.066 (CI = +/-0.012; p = 0.000)	-0.147 (CI = +/-0.077; p = 0.001)	0.875	+6.80%	
Severity	2008.1	0.065 (CI = +/-0.013; p = 0.000)	-0.149 (CI = +/-0.081; p = 0.001)	0.865	+6.73%	
Severity	2008.2	0.065 (CI = +/-0.014; p = 0.000)	-0.150 (CI = +/-0.085; p = 0.002)	0.842	+6.74%	
Severity	2009.1	0.060 (CI = +/-0.014; p = 0.000)	-0.168 (CI = +/-0.081; p = 0.000)	0.848	+6.19%	
Severity	2009.2	0.057 (CI = +/-0.015; p = 0.000)	-0.158 (CI = +/-0.082; p = 0.001)	0.815	+5.86%	
Severity	2010.1	0.057 (CI = +/-0.017; p = 0.000)	-0.159 (CI = +/-0.088; p = 0.002)	0.803	+5.82%	
Severity	2010.2	0.055 (CI = +/-0.019; p = 0.000)	-0.156 (CI = +/-0.094; p = 0.003)	0.755	+5.69%	
Severity	2011.1	0.048 (CI = +/-0.020; p = 0.000)	-0.176 (CI = +/-0.090; p = 0.001)	0.768	+4.95%	
Severity	2011.2	0.052 (CI = +/-0.022; p = 0.000)	-0.185 (CI = +/-0.094; p = 0.001)	0.756	+5.34%	
Severity	2012.1	0.054 (CI = +/-0.025; p = 0.001)	-0.179 (CI = +/-0.103; p = 0.003)	0.754	+5.58%	
Severity	2012.2	0.063 (CI = +/-0.027; p = 0.000)	-0.198 (CI = +/-0.100; p = 0.001)	0.790	+6.48%	
Severity	2013.1	0.071 (CI = +/-0.029; p = 0.000)	-0.179 (CI = +/-0.102; p = 0.003)	0.823	+7.41%	
Severity	2013.2	0.065 (CI = +/-0.034; p = 0.002)	-0.167 (CI = +/-0.109; p = 0.007)	0.750	+6.73%	
Severity	2014.1	0.064 (CI = +/-0.044; p = 0.010)	-0.169 (CI = +/-0.126; p = 0.016)	0.732	+6.65%	
Severity	2014.2	0.080 (CI = +/-0.047; p = 0.006)	-0.192 (CI = +/-0.123; p = 0.009)	0.787	+8.32%	
Severity	2015.1	0.083 (CI = +/-0.067; p = 0.024)	-0.187 (CI = +/-0.153; p = 0.025)	0.773	+8.67%	
Severity	2015.2	0.050 (CI = +/-0.049; p = 0.045)	-0.149 (CI = +/-0.098; p = 0.014)	0.800	+5.17%	
Severity	2016.1	0.078 (CI = +/-0.035; p = 0.006)	-0.117 (CI = +/-0.060; p = 0.009)	0.960	+8.12%	
Severity	2016.2	0.088 (CI = +/-0.057; p = 0.022)	-0.125 (CI = +/-0.083; p = 0.023)	0.954	+9.15%	
Severity	2017.1	0.084 (CI = +/-0.375; p = 0.214)	-0.127 (CI = +/-0.419; p = 0.162)	0.929	+8.81%	
Frequency	2004.2	-0.013 (CI = +/-0.008; p = 0.005)	-0.107 (CI = +/-0.070; p = 0.004)	0.382	-1.24%	
Frequency	2005.1	-0.010 (CI = +/-0.008; p = 0.022)	-0.095 (CI = +/-0.068; p = 0.008)	0.296	-0.99%	
Frequency	2005.2	-0.007 (CI = +/-0.008; p = 0.097)	-0.110 (CI = +/-0.062; p = 0.001)	0.358	-0.66%	
Frequency	2006.1	-0.004 (CI = +/-0.008; p = 0.272)	-0.100 (CI = +/-0.061; p = 0.002)	0.293	-0.44%	
Frequency	2006.2	-0.003 (CI = +/-0.008; p = 0.535)	-0.108 (CI = +/-0.061; p = 0.001)	0.331	-0.26%	
Frequency	2007.1	0.001 (CI = +/-0.008; p = 0.754)	-0.092 (CI = +/-0.054; p = 0.002)	0.321	+0.12%	
Frequency	2007.2	0.004 (CI = +/-0.007; p = 0.259)	-0.103 (CI = +/-0.050; p = 0.000)	0.453	+0.42%	
Frequency	2008.1	0.007 (CI = +/-0.007; p = 0.056)	-0.092 (CI = +/-0.046; p = 0.001)	0.501	+0.71%	
Frequency	2008.2	0.004 (CI = +/-0.007; p = 0.207)	-0.083 (CI = +/-0.043; p = 0.001)	0.445	+0.44%	
Frequency	2009.1	0.003 (CI = +/-0.008; p = 0.452)	-0.089 (CI = +/-0.044; p = 0.001)	0.478	+0.28%	
Frequency	2009.2	0.002 (CI = +/-0.008; p = 0.576)	-0.087 (CI = +/-0.046; p = 0.001)	0.440	+0.23%	
Frequency	2010.1	0.002 (CI = +/-0.010; p = 0.656)	-0.088 (CI = +/-0.050; p = 0.002)	0.431	+0.20%	
Frequency	2010.2	0.001 (CI = +/-0.011; p = 0.778)	-0.086 (CI = +/-0.053; p = 0.004)	0.391	+0.14%	
Frequency	2011.1	0.001 (CI = +/-0.012; p = 0.831)	-0.087 (CI = +/-0.057; p = 0.006)	0.376	+0.13%	
Frequency	2011.2	-0.002 (CI = +/-0.013; p = 0.730)	-0.078 (CI = +/-0.057; p = 0.012)	0.330	-0.21%	
Frequency	2012.1	-0.002 (CI = +/-0.016; p = 0.741)	-0.079 (CI = +/-0.063; p = 0.019)	0.300	-0.24%	
Frequency	2012.2	-0.005 (CI = +/-0.018; p = 0.561)	-0.074 (CI = +/-0.068; p = 0.036)	0.261	-0.48%	
Frequency	2013.1	-0.012 (CI = +/-0.019; p = 0.172)	-0.089 (CI = +/-0.064; p = 0.012)	0.449	-1.22%	
Frequency	2013.2	-0.010 (CI = +/-0.023; p = 0.316)	-0.093 (CI = +/-0.072; p = 0.017)	0.446	-1.04%	
Frequency	2014.1	-0.004 (CI = +/-0.027; p = 0.719)	-0.081 (CI = +/-0.077; p = 0.042)	0.316	-0.43%	
Frequency	2014.2	-0.011 (CI = +/-0.032; p = 0.437)	-0.071 (CI = +/-0.084; p = 0.082)	0.277	-1.09%	
Frequency	2015.1	-0.030 (CI = +/-0.025; p = 0.025)	-0.100 (CI = +/-0.056; p = 0.006)	0.772	-2.96%	
Frequency	2015.2	-0.023 (CI = +/-0.031; p = 0.105)	-0.108 (CI = +/-0.062; p = 0.008)	0.810	-2.29%	
Frequency	2016.1	-0.027 (CI = +/-0.053; p = 0.210)	-0.112 (CI = +/-0.091; p = 0.029)	0.733	-2.62%	
Frequency	2016.2	-0.036 (CI = +/-0.101; p = 0.263)	-0.104 (CI = +/-0.145; p = 0.091)	0.713	-3.54%	
Frequency	2017.1	-0.058 (CI = +/-0.562; p = 0.416)	-0.122 (CI = +/-0.628; p = 0.245)	0.581	-5.60%	

## 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 <sup>2</sup>	Implied Trend	
						Rate	
Loss Cost	2004.2	0.027 (CI = +/-0.021; p = 0.013)	-0.242 (CI = +/-0.099; p = 0.000)	0.164 (CI = +/-0.197; p = 0.100)	0.743	+2.76%	
Loss Cost	2005.1	0.031 (CI = +/-0.020; p = 0.004)	-0.224 (CI = +/-0.095; p = 0.000)	0.156 (CI = +/-0.187; p = 0.099)	0.778	+3.19%	
Loss Cost	2005.2	0.036 (CI = +/-0.019; p = 0.001)	-0.243 (CI = +/-0.088; p = 0.000)	0.153 (CI = +/-0.171; p = 0.078)	0.818	+3.62%	
Loss Cost	2006.1	0.038 (CI = +/-0.019; p = 0.000)	-0.231 (CI = +/-0.088; p = 0.000)	0.155 (CI = +/-0.167; p = 0.068)	0.833	+3.87%	
Loss Cost	2006.2	0.040 (CI = +/-0.018; p = 0.000)	-0.243 (CI = +/-0.086; p = 0.000)	0.163 (CI = +/-0.162; p = 0.049)	0.843	+4.09%	
Loss Cost	2007.1	0.042 (CI = +/-0.018; p = 0.000)	-0.230 (CI = +/-0.086; p = 0.000)	0.175 (CI = +/-0.158; p = 0.032)	0.857	+4.28%	
Loss Cost	2007.2	0.044 (CI = +/-0.017; p = 0.000)	-0.246 (CI = +/-0.081; p = 0.000)	0.199 (CI = +/-0.148; p = 0.011)	0.876	+4.46%	
Loss Cost	2008.1	0.045 (CI = +/-0.017; p = 0.000)	-0.236 (CI = +/-0.082; p = 0.000)	0.218 (CI = +/-0.151; p = 0.007)	0.881	+4.55%	
Loss Cost	2008.2	0.044 (CI = +/-0.017; p = 0.000)	-0.231 (CI = +/-0.085; p = 0.000)	0.204 (CI = +/-0.161; p = 0.016)	0.851	+4.53%	
Loss Cost	2009.1	0.044 (CI = +/-0.016; p = 0.000)	-0.249 (CI = +/-0.081; p = 0.000)	0.142 (CI = +/-0.163; p = 0.084)	0.856	+4.47%	
Loss Cost	2009.2	0.044 (CI = +/-0.016; p = 0.000)	-0.242 (CI = +/-0.084; p = 0.000)	0.097 (CI = +/-0.196; p = 0.309)	0.814	+4.48%	
Loss Cost	2010.1	0.044 (CI = +/-0.017; p = 0.000)	-0.236 (CI = +/-0.091; p = 0.000)	0.155 (CI = +/-0.345; p = 0.355)	0.807	+4.45%	
Loss Cost	2010.2	0.044 (CI = +/-0.017; p = 0.000)	-0.236 (CI = +/-0.091; p = 0.000)	NA (CI = +/-NA; p = NA)	0.767	+4.45%	
Loss Cost	2011.1	0.036 (CI = +/-0.016; p = 0.000)	-0.258 (CI = +/-0.083; p = 0.000)	NA (CI = +/-NA; p = NA)	0.810	+3.72%	
Loss Cost	2011.2	0.035 (CI = +/-0.018; p = 0.001)	-0.254 (CI = +/-0.088; p = 0.000)	NA (CI = +/-NA; p = NA)	0.771	+3.58%	
Loss Cost	2012.1	0.035 (CI = +/-0.021; p = 0.003)	-0.255 (CI = +/-0.096; p = 0.000)	NA (CI = +/-NA; p = NA)	0.768	+3.56%	
Loss Cost	2012.2	0.037 (CI = +/-0.024; p = 0.005)	-0.260 (CI = +/-0.102; p = 0.000)	NA (CI = +/-NA; p = NA)	0.744	+3.79%	
Loss Cost	2013.1	0.035 (CI = +/-0.028; p = 0.017)	-0.265 (CI = +/-0.112; p = 0.000)	NA (CI = +/-NA; p = NA)	0.742	+3.61%	
Loss Cost	2013.2	0.029 (CI = +/-0.031; p = 0.065)	-0.250 (CI = +/-0.115; p = 0.001)	NA (CI = +/-NA; p = NA)	0.682	+2.90%	
Loss Cost	2014.1	0.028 (CI = +/-0.037; p = 0.123)	-0.251 (CI = +/-0.129; p = 0.002)	NA (CI = +/-NA; p = NA)	0.676	+2.85%	
Loss Cost	2014.2	0.028 (CI = +/-0.046; p = 0.189)	-0.251 (CI = +/-0.145; p = 0.004)	NA (CI = +/-NA; p = NA)	0.617	+2.88%	
Loss Cost	2015.1	0.011 (CI = +/-0.050; p = 0.622)	-0.283 (CI = +/-0.145; p = 0.002)	NA (CI = +/-NA; p = NA)	0.702	+1.11%	
Loss Cost	2015.2	-0.013 (CI = +/-0.044; p = 0.492)	-0.247 (CI = +/-0.114; p = 0.002)	NA (CI = +/-NA; p = NA)	0.770	-1.30%	
Loss Cost	2016.1	-0.011 (CI = +/-0.062; p = 0.672)	-0.244 (CI = +/-0.141; p = 0.007)	NA (CI = +/-NA; p = NA)	0.720	-1.07%	
Loss Cost	2016.2	-0.025 (CI = +/-0.081; p = 0.441)	-0.227 (CI = +/-0.164; p = 0.018)	NA (CI = +/-NA; p = NA)	0.692	-2.47%	
Loss Cost	2017.1	-0.061 (CI = +/-0.101; p = 0.154)	-0.269 (CI = +/-0.173; p = 0.016)	NA (CI = +/-NA; p = NA)	0.819	-5.88%	
Severity	2004.2	0.043 (CI = +/-0.013; p = 0.000)	-0.133 (CI = +/-0.063; p = 0.000)	0.134 (CI = +/-0.126; p = 0.039)	0.902	+4.38%	
Severity	2005.1	0.044 (CI = +/-0.014; p = 0.000)	-0.126 (CI = +/-0.064; p = 0.000)	0.131 (CI = +/-0.126; p = 0.043)	0.903	+4.55%	
Severity	2005.2	0.046 (CI = +/-0.014; p = 0.000)	-0.131 (CI = +/-0.065; p = 0.000)	0.130 (CI = +/-0.127; p = 0.045)	0.898	+4.66%	
Severity	2006.1	0.046 (CI = +/-0.014; p = 0.000)	-0.127 (CI = +/-0.068; p = 0.001)	0.131 (CI = +/-0.129; p = 0.047)	0.895	+4.74%	
Severity	2006.2	0.047 (CI = +/-0.015; p = 0.000)	-0.133 (CI = +/-0.069; p = 0.001)	0.134 (CI = +/-0.130; p = 0.043)	0.889	+4.84%	
Severity	2007.1	0.047 (CI = +/-0.015; p = 0.000)	-0.134 (CI = +/-0.072; p = 0.001)	0.133 (CI = +/-0.133; p = 0.050)	0.880	+4.83%	
Severity	2007.2	0.048 (CI = +/-0.015; p = 0.000)	-0.139 (CI = +/-0.074; p = 0.001)	0.141 (CI = +/-0.137; p = 0.043)	0.870	+4.89%	
Severity	2008.1	0.048 (CI = +/-0.016; p = 0.000)	-0.140 (CI = +/-0.078; p = 0.001)	0.141 (CI = +/-0.144; p = 0.054)	0.858	+4.89%	
Severity	2008.2	0.048 (CI = +/-0.016; p = 0.000)	-0.142 (CI = +/-0.082; p = 0.002)	0.148 (CI = +/-0.154; p = 0.060)	0.835	+4.91%	
Severity	2009.1	0.048 (CI = +/-0.016; p = 0.000)	-0.155 (CI = +/-0.082; p = 0.001)	0.102 (CI = +/-0.164; p = 0.206)	0.822	+4.87%	
Severity	2009.2	0.048 (CI = +/-0.016; p = 0.000)	-0.148 (CI = +/-0.085; p = 0.002)	0.060 (CI = +/-0.197; p = 0.530)	0.773	+4.88%	
Severity	2010.1	0.047 (CI = +/-0.017; p = 0.000)	-0.143 (CI = +/-0.092; p = 0.004)	0.107 (CI = +/-0.349; p = 0.526)	0.758	+4.85%	
Severity	2010.2	0.047 (CI = +/-0.017; p = 0.000)	-0.143 (CI = +/-0.092; p = 0.004)	NA (CI = +/-NA; p = NA)	0.714	+4.85%	
Severity	2011.1	0.041 (CI = +/-0.017; p = 0.000)	-0.163 (CI = +/-0.088; p = 0.001)	NA (CI = +/-NA; p = NA)	0.725	+4.20%	
Severity	2011.2	0.043 (CI = +/-0.019; p = 0.000)	-0.168 (CI = +/-0.093; p = 0.002)	NA (CI = +/-NA; p = NA)	0.696	+4.39%	
Severity	2012.1	0.044 (CI = +/-0.022; p = 0.001)	-0.165 (CI = +/-0.100; p = 0.004)	NA (CI = +/-NA; p = NA)	0.690	+4.49%	
Severity	2012.2	0.048 (CI = +/-0.024; p = 0.001)	-0.177 (CI = +/-0.104; p = 0.003)	NA (CI = +/-NA; p = NA)	0.689	+4.97%	
Severity	2013.1	0.053 (CI = +/-0.027; p = 0.001)	-0.165 (CI = +/-0.111; p = 0.007)	NA (CI = +/-NA; p = NA)	0.704	+5.46%	
Severity	2013.2	0.046 (CI = +/-0.030; p = 0.007)	-0.148 (CI = +/-0.112; p = 0.015)	NA (CI = +/-NA; p = NA)	0.604	+4.66%	
Severity	2014.1	0.042 (CI = +/-0.036; p = 0.026)	-0.155 (CI = +/-0.125; p = 0.020)	NA (CI = +/-NA; p = NA)	0.586	+4.33%	
Severity	2014.2	0.048 (CI = +/-0.043; p = 0.032)	-0.165 (CI = +/-0.136; p = 0.023)	NA (CI = +/-NA; p = NA)	0.556	+4.92%	
Severity	2015.1	0.045 (CI = +/-0.055; p = 0.094)	-0.171 (CI = +/-0.157; p = 0.037)	NA (CI = +/-NA; p = NA)	0.537	+4.59%	
Severity	2015.2	0.016 (CI = +/-0.042; p = 0.378)	-0.128 (CI = +/-0.110; p = 0.029)	NA (CI = +/-NA; p = NA)	0.470	+1.66%	
Severity	2016.1	0.023 (CI = +/-0.058; p = 0.353)	-0.118 (CI = +/-0.133; p = 0.071)	NA (CI = +/-NA; p = NA)	0.447	+2.34%	
Severity	2016.2	0.014 (CI = +/-0.080; p = 0.664)	-0.107 (CI = +/-0.162; p = 0.140)	NA (CI = +/-NA; p = NA)	0.209	+1.36%	
Severity	2017.1	-0.011 (CI = +/-0.122; p = 0.787)	-0.136 (CI = +/-0.208; p = 0.129)	NA (CI = +/-NA; p = NA)	0.327	-1.12%	
Frequency	2004.2	-0.016 (CI = +/-0.014; p = 0.031)	-0.110 (CI = +/-0.066; p = 0.002)	0.030 (CI = +/-0.133; p = 0.644)	0.418	-1.56%	
Frequency	2005.1	-0.013 (CI = +/-0.014; p = 0.063)	-0.098 (CI = +/-0.064; p = 0.004)	0.025 (CI = +/-0.127; p = 0.688)	0.338	-1.30%	
Frequency	2005.2	-0.010 (CI = +/-0.013; p = 0.114)	-0.112 (CI = +/-0.059; p = 0.001)	0.023 (CI = +/-0.114; p = 0.682)	0.391	-1.00%	
Frequency	2006.1	-0.008 (CI = +/-0.012; p = 0.178)	-0.103 (CI = +/-0.058; p = 0.001)	0.025 (CI = +/-0.111; p = 0.652)	0.325	-0.83%	
Frequency	2006.2	-0.007 (CI = +/-0.012; p = 0.241)	-0.110 (CI = +/-0.058; p = 0.001)	0.029 (CI = +/-0.109; p = 0.594)	0.352	-0.72%	
Frequency	2007.1	-0.005 (CI = +/-0.011; p = 0.334)	-0.097 (CI = +/-0.053; p = 0.001)	0.042 (CI = +/-0.098; p = 0.387)	0.328	-0.53%	
Frequency	2007.2	-0.004 (CI = +/-0.010; p = 0.411)	-0.107 (CI = +/-0.049; p = 0.000)	0.057 (CI = +/-0.090; p = 0.202)	0.442	-0.41%	
Frequency	2008.1	-0.003 (CI = +/-0.009; p = 0.483)	-0.097 (CI = +/-0.046; p = 0.000)	0.077 (CI = +/-0.085; p = 0.072)	0.484	-0.32%	
Frequency	2008.2	-0.004 (CI = +/-0.009; p = 0.409)	-0.089 (CI = +/-0.045; p = 0.001)	0.056 (CI = +/-0.085; p = 0.180)	0.419	-0.36%	
Frequency	2009.1	-0.004 (CI = +/-0.009; p = 0.392)	-0.094 (CI = +/-0.046; p = 0.000)	0.039 (CI = +/-0.093; p = 0.384)	0.440	-0.38%	
Frequency	2009.2	-0.004 (CI = +/-0.009; p = 0.407)	-0.093 (CI = +/-0.049; p = 0.001)	0.037 (CI = +/-0.114; p = 0.500)	0.409	-0.37%	
Frequency	2010.1	-0.004 (CI = +/-0.010; p = 0.416)	-0.092 (CI = +/-0.053; p = 0.002)	0.048 (CI = +/-0.202; p = 0.618)	0.397	-0.38%	
Frequency	2010.2	-0.004 (CI = +/-0.010; p = 0.416)	-0.092 (CI = +/-0.053; p = 0.002)	NA (CI = +/-NA; p = NA)	0.406	-0.38%	
Frequency	2011.1	-0.005 (CI = +/-0.011; p = 0.374)	-0.095 (CI = +/-0.056; p = 0.003)	NA (CI = +/-NA; p = NA)	0.397	-0.47%	
Frequency	2011.2	-0.008 (CI = +/-0.011; p = 0.165)	-0.086 (CI = +/-0.056; p = 0.005)	NA (CI = +/-NA; p = NA)	0.409	-0.78%	
Frequency	2012.1	-0.009 (CI = +/-0.013; p = 0.164)	-0.089 (CI = +/-0.060; p = 0.007)	NA (CI = +/-NA; p = NA)	0.391	-0.89%	
Frequency	2012.2	-0.011 (CI = +/-0.015; p = 0.118)	-0.084 (CI = +/-0.063; p = 0.014)	NA (CI = +/-NA; p = NA)	0.397	-1.12%	
Frequency	2013.1	-0.018 (CI = +/-0.014; p = 0.018)	-0.100 (CI = +/-0.057; p = 0.003)	NA (CI = +/-NA; p = NA)	0.582	-1.76%	
Frequency	2013.2	-0.017 (CI = +/-0.017; p = 0.046)	-0.102 (CI = +/-0.062; p = 0.005)	NA (CI = +/-NA; p = NA)	0.576	-1.68%	
Frequency	2014.1	-0.014 (CI = +/-0.020; p = 0.137)	-0.096 (CI = +/-0.069; p = 0.011)	NA (CI = +/-NA; p = NA)	0.461	-1.42%	
Frequency	2014.2	-0.020 (CI = +/-0.022; p = 0.078)	-0.086 (CI = +/-0.071; p = 0.023)	NA (CI = +/-NA; p = NA)	0.498	-1.95%	
Frequency	2015.1	-0.034 (CI = +/-0.015; p = 0.001)	-0.112 (CI = +/-0.044; p = 0.001)	NA (CI = +/-NA; p = NA)	0.852	-3.33%	
Frequency	2015.2	-0.030 (CI = +/-0.018; p = 0.007)	-0.119 (CI = +/-0.047; p = 0.001)	NA (CI = +/-NA; p = NA)	0.869	-2.91%	
Frequency	2016.1	-0.034 (CI = +/-0.024; p = 0.014)	-0.125 (CI = +/-0.054; p = 0.002)	NA (CI = +/-NA; p = NA)	0.849	-3.34%	
Frequency	2016.2	-0.039 (CI = +/-0.032; p = 0.029)	-0.120 (CI = +/-0.065; p = 0.007)	NA (CI = +/-NA; p = NA)	0.855	-3.78%	
Frequency	2017.1	-0.049 (CI = +/-0.048; p = 0.046)	-0.132 (CI = +/-0.081; p = 0.014)	NA (CI = +/-NA; p = NA)	0.850	-4.81%	

## Property Damage

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

Fit	Start Date	Time			Adjusted R <sup>2</sup>	Implied Trend
		Time	Seasonality	Rate		
Loss Cost	2004.2	-0.192 (CI = +/-0.041; p = 0.000)	0.020 (CI = +/-0.424; p = 0.925)	0.721	-17.50%	
Loss Cost	2005.1	-0.198 (CI = +/-0.042; p = 0.000)	-0.016 (CI = +/-0.429; p = 0.941)	0.722	-18.00%	
Loss Cost	2005.2	-0.205 (CI = +/-0.044; p = 0.000)	0.026 (CI = +/-0.435; p = 0.905)	0.726	-18.58%	
Loss Cost	2006.1	-0.212 (CI = +/-0.046; p = 0.000)	-0.008 (CI = +/-0.442; p = 0.971)	0.726	-19.07%	
Loss Cost	2006.2	-0.219 (CI = +/-0.049; p = 0.000)	0.031 (CI = +/-0.451; p = 0.890)	0.726	-19.64%	
Loss Cost	2007.1	-0.223 (CI = +/-0.052; p = 0.000)	0.006 (CI = +/-0.463; p = 0.978)	0.718	-20.02%	
Loss Cost	2007.2	-0.229 (CI = +/-0.055; p = 0.000)	0.037 (CI = +/-0.476; p = 0.874)	0.711	-20.50%	
Loss Cost	2008.1	-0.232 (CI = +/-0.059; p = 0.000)	0.025 (CI = +/-0.493; p = 0.917)	0.694	-20.69%	
Loss Cost	2008.2	-0.237 (CI = +/-0.063; p = 0.000)	0.048 (CI = +/-0.511; p = 0.848)	0.680	-21.07%	
Loss Cost	2009.1	-0.238 (CI = +/-0.068; p = 0.000)	0.042 (CI = +/-0.532; p = 0.872)	0.657	-21.17%	
Loss Cost	2009.2	-0.238 (CI = +/-0.074; p = 0.000)	0.042 (CI = +/-0.556; p = 0.877)	0.628	-21.17%	
Loss Cost	2010.1	-0.233 (CI = +/-0.080; p = 0.000)	0.062 (CI = +/-0.578; p = 0.825)	0.590	-20.79%	
Loss Cost	2010.2	-0.228 (CI = +/-0.087; p = 0.000)	0.041 (CI = +/-0.605; p = 0.889)	0.545	-20.39%	
Loss Cost	2011.1	-0.214 (CI = +/-0.094; p = 0.000)	0.094 (CI = +/-0.621; p = 0.756)	0.487	-19.28%	
Loss Cost	2011.2	-0.196 (CI = +/-0.100; p = 0.001)	0.024 (CI = +/-0.637; p = 0.939)	0.412	-17.79%	
Loss Cost	2012.1	-0.165 (CI = +/-0.102; p = 0.003)	0.131 (CI = +/-0.618; p = 0.662)	0.328	-15.23%	
Loss Cost	2012.2	-0.127 (CI = +/-0.101; p = 0.017)	-0.003 (CI = +/-0.585; p = 0.992)	0.210	-11.93%	
Loss Cost	2013.1	-0.070 (CI = +/-0.078; p = 0.075)	0.179 (CI = +/-0.425; p = 0.385)	0.119	-6.73%	
Loss Cost	2013.2	-0.012 (CI = +/-0.036; p = 0.491)	-0.004 (CI = +/-0.188; p = 0.968)	-0.096	-1.20%	
Loss Cost	2014.1	-0.019 (CI = +/-0.068; p = 0.334)	-0.022 (CI = +/-0.196; p = 0.811)	-0.062	-1.84%	
Loss Cost	2014.2	-0.016 (CI = +/-0.046; p = 0.459)	-0.029 (CI = +/-0.211; p = 0.770)	-0.093	-1.60%	
Loss Cost	2015.1	-0.021 (CI = +/-0.052; p = 0.402)	-0.041 (CI = +/-0.226; p = 0.701)	-0.084	-2.06%	
Loss Cost	2015.2	-0.037 (CI = +/-0.056; p = 0.172)	0.001 (CI = +/-0.227; p = 0.995)	0.012	-3.67%	
Loss Cost	2016.1	-0.043 (CI = +/-0.066; p = 0.174)	-0.012 (CI = +/-0.247; p = 0.917)	0.012	-4.22%	
Loss Cost	2016.2	-0.053 (CI = +/-0.079; p = 0.162)	0.010 (CI = +/-0.272; p = 0.939)	0.030	-5.16%	
Loss Cost	2017.1	-0.075 (CI = +/-0.088; p = 0.086)	-0.030 (CI = +/-0.280; p = 0.809)	0.159	-7.20%	
Severity	2004.2	0.054 (CI = +/-0.009; p = 0.000)	0.004 (CI = +/-0.098; p = 0.929)	0.794	+5.55%	
Severity	2005.1	0.056 (CI = +/-0.010; p = 0.000)	0.015 (CI = +/-0.098; p = 0.752)	0.801	+5.75%	
Severity	2005.2	0.057 (CI = +/-0.010; p = 0.000)	0.011 (CI = +/-0.100; p = 0.826)	0.793	+5.82%	
Severity	2006.1	0.058 (CI = +/-0.011; p = 0.000)	0.021 (CI = +/-0.101; p = 0.679)	0.795	+6.01%	
Severity	2006.2	0.059 (CI = +/-0.011; p = 0.000)	0.015 (CI = +/-0.104; p = 0.769)	0.788	+6.12%	
Severity	2007.1	0.061 (CI = +/-0.012; p = 0.000)	0.021 (CI = +/-0.107; p = 0.693)	0.779	+6.24%	
Severity	2007.2	0.061 (CI = +/-0.013; p = 0.000)	0.019 (CI = +/-0.111; p = 0.723)	0.764	+6.27%	
Severity	2008.1	0.062 (CI = +/-0.014; p = 0.000)	0.027 (CI = +/-0.114; p = 0.628)	0.758	+6.44%	
Severity	2008.2	0.063 (CI = +/-0.015; p = 0.000)	0.026 (CI = +/-0.118; p = 0.657)	0.740	+6.47%	
Severity	2009.1	0.063 (CI = +/-0.016; p = 0.000)	0.028 (CI = +/-0.123; p = 0.645)	0.719	+6.52%	
Severity	2009.2	0.063 (CI = +/-0.017; p = 0.000)	0.030 (CI = +/-0.128; p = 0.631)	0.692	+6.46%	
Severity	2010.1	0.062 (CI = +/-0.019; p = 0.000)	0.029 (CI = +/-0.134; p = 0.662)	0.660	+6.42%	
Severity	2010.2	0.059 (CI = +/-0.020; p = 0.000)	0.040 (CI = +/-0.138; p = 0.550)	0.619	+6.12%	
Severity	2011.1	0.058 (CI = +/-0.022; p = 0.000)	0.034 (CI = +/-0.144; p = 0.631)	0.568	+5.94%	
Severity	2011.2	0.054 (CI = +/-0.024; p = 0.000)	0.046 (CI = +/-0.149; p = 0.525)	0.516	+5.59%	
Severity	2012.1	0.051 (CI = +/-0.026; p = 0.001)	0.036 (CI = +/-0.155; p = 0.634)	0.444	+5.28%	
Severity	2012.2	0.043 (CI = +/-0.026; p = 0.003)	0.064 (CI = +/-0.152; p = 0.386)	0.374	+4.43%	
Severity	2013.1	0.036 (CI = +/-0.028; p = 0.013)	0.042 (CI = +/-0.152; p = 0.567)	0.252	+3.69%	
Severity	2013.2	0.023 (CI = +/-0.026; p = 0.072)	0.083 (CI = +/-0.133; p = 0.206)	0.192	+2.36%	
Severity	2014.1	0.016 (CI = +/-0.027; p = 0.215)	0.063 (CI = +/-0.133; p = 0.326)	0.043	+1.66%	
Severity	2014.2	0.015 (CI = +/-0.031; p = 0.315)	0.067 (CI = +/-0.144; p = 0.332)	0.023	+1.52%	
Severity	2015.1	0.016 (CI = +/-0.036; p = 0.346)	0.070 (CI = +/-0.155; p = 0.347)	-0.006	+1.63%	
Severity	2015.2	0.005 (CI = +/-0.039; p = 0.795)	0.098 (CI = +/-0.156; p = 0.193)	0.009	+0.47%	
Severity	2016.1	0.002 (CI = +/-0.045; p = 0.929)	0.092 (CI = +/-0.170; p = 0.255)	-0.047	+0.19%	
Severity	2016.2	0.006 (CI = +/-0.055; p = 0.801)	0.083 (CI = +/-0.190; p = 0.351)	-0.085	+0.63%	
Severity	2017.1	0.007 (CI = +/-0.067; p = 0.826)	0.083 (CI = +/-0.213; p = 0.394)	-0.128	+0.66%	
Frequency	2004.2	-0.246 (CI = +/-0.047; p = 0.000)	0.015 (CI = +/-0.490; p = 0.949)	0.760	-21.83%	
Frequency	2005.1	-0.254 (CI = +/-0.049; p = 0.000)	-0.031 (CI = +/-0.494; p = 0.899)	0.764	-22.45%	
Frequency	2005.2	-0.262 (CI = +/-0.051; p = 0.000)	0.015 (CI = +/-0.501; p = 0.952)	0.765	-23.06%	
Frequency	2006.1	-0.270 (CI = +/-0.053; p = 0.000)	-0.029 (CI = +/-0.508; p = 0.909)	0.766	-23.66%	
Frequency	2006.2	-0.278 (CI = +/-0.056; p = 0.000)	0.016 (CI = +/-0.518; p = 0.951)	0.765	-24.28%	
Frequency	2007.1	-0.284 (CI = +/-0.059; p = 0.000)	-0.015 (CI = +/-0.531; p = 0.955)	0.758	-24.72%	
Frequency	2007.2	-0.290 (CI = +/-0.063; p = 0.000)	0.018 (CI = +/-0.547; p = 0.948)	0.750	-25.19%	
Frequency	2008.1	-0.294 (CI = +/-0.068; p = 0.000)	-0.002 (CI = +/-0.566; p = 0.994)	0.736	-25.49%	
Frequency	2008.2	-0.299 (CI = +/-0.073; p = 0.000)	0.022 (CI = +/-0.587; p = 0.938)	0.722	-25.86%	
Frequency	2009.1	-0.301 (CI = +/-0.078; p = 0.000)	0.014 (CI = +/-0.611; p = 0.962)	0.701	-26.00%	
Frequency	2009.2	-0.301 (CI = +/-0.085; p = 0.000)	0.012 (CI = +/-0.638; p = 0.970)	0.674	-25.96%	
Frequency	2010.1	-0.295 (CI = +/-0.092; p = 0.000)	0.034 (CI = +/-0.664; p = 0.917)	0.638	-25.57%	
Frequency	2010.2	-0.287 (CI = +/-0.100; p = 0.000)	0.001 (CI = +/-0.693; p = 0.998)	0.595	-24.98%	
Frequency	2011.1	-0.272 (CI = +/-0.107; p = 0.000)	0.060 (CI = +/-0.713; p = 0.862)	0.541	-23.81%	
Frequency	2011.2	-0.250 (CI = +/-0.115; p = 0.000)	-0.023 (CI = +/-0.729; p = 0.949)	0.474	-22.14%	
Frequency	2012.1	-0.217 (CI = +/-0.118; p = 0.001)	0.095 (CI = +/-0.713; p = 0.783)	0.395	-19.48%	
Frequency	2012.2	-0.170 (CI = +/-0.115; p = 0.006)	-0.067 (CI = +/-0.665; p = 0.834)	0.295	-15.66%	
Frequency	2013.1	-0.106 (CI = +/-0.089; p = 0.023)	0.137 (CI = +/-0.490; p = 0.561)	0.206	-10.05%	
Frequency	2013.2	-0.035 (CI = +/-0.026; p = 0.011)	-0.086 (CI = +/-0.134; p = 0.191)	0.352	-3.47%	
Frequency	2014.1	-0.035 (CI = +/-0.029; p = 0.022)	-0.085 (CI = +/-0.143; p = 0.222)	0.282	-3.45%	
Frequency	2014.2	-0.031 (CI = +/-0.033; p = 0.063)	-0.096 (CI = +/-0.153; p = 0.197)	0.237	-3.08%	
Frequency	2015.1	-0.037 (CI = +/-0.037; p = 0.051)	-0.111 (CI = +/-0.161; p = 0.160)	0.261	-3.63%	
Frequency	2015.2	-0.042 (CI = +/-0.043; p = 0.055)	-0.098 (CI = +/-0.174; p = 0.242)	0.274	-4.12%	
Frequency	2016.1	-0.045 (CI = +/-0.051; p = 0.076)	-0.104 (CI = +/-0.190; p = 0.250)	0.222	-4.40%	
Frequency	2016.2	-0.059 (CI = +/-0.058; p = 0.045)	-0.073 (CI = +/-0.199; p = 0.426)	0.305	-5.76%	
Frequency	2017.1	-0.081 (CI = +/-0.058; p = 0.012)	-0.113 (CI = +/-0.186; p = 0.196)	0.507	-7.81%	

## Property Damage

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

Fit	Start Date	Time	Adjusted R <sup>2</sup>	Implied Trend
				Rate
Loss Cost	2004.2	-0.192 (CI = +/-0.040; p = 0.000)	0.729	-17.49%
Loss Cost	2005.1	-0.198 (CI = +/-0.042; p = 0.000)	0.731	-18.00%
Loss Cost	2005.2	-0.205 (CI = +/-0.044; p = 0.000)	0.735	-18.56%
Loss Cost	2006.1	-0.212 (CI = +/-0.046; p = 0.000)	0.734	-19.07%
Loss Cost	2006.2	-0.218 (CI = +/-0.048; p = 0.000)	0.735	-19.62%
Loss Cost	2007.1	-0.223 (CI = +/-0.051; p = 0.000)	0.727	-20.02%
Loss Cost	2007.2	-0.229 (CI = +/-0.054; p = 0.000)	0.721	-20.48%
Loss Cost	2008.1	-0.232 (CI = +/-0.058; p = 0.000)	0.705	-20.69%
Loss Cost	2008.2	-0.236 (CI = +/-0.062; p = 0.000)	0.692	-21.04%
Loss Cost	2009.1	-0.238 (CI = +/-0.067; p = 0.000)	0.671	-21.17%
Loss Cost	2009.2	-0.238 (CI = +/-0.072; p = 0.000)	0.643	-21.14%
Loss Cost	2010.1	-0.233 (CI = +/-0.078; p = 0.000)	0.607	-20.79%
Loss Cost	2010.2	-0.228 (CI = +/-0.085; p = 0.000)	0.565	-20.35%
Loss Cost	2011.1	-0.214 (CI = +/-0.091; p = 0.000)	0.509	-19.28%
Loss Cost	2011.2	-0.196 (CI = +/-0.097; p = 0.000)	0.442	-17.76%
Loss Cost	2012.1	-0.165 (CI = +/-0.099; p = 0.003)	0.357	-15.23%
Loss Cost	2012.2	-0.127 (CI = +/-0.098; p = 0.014)	0.253	-11.93%
Loss Cost	2013.1	-0.070 (CI = +/-0.077; p = 0.072)	0.129	-6.73%
Loss Cost	2013.2	-0.012 (CI = +/-0.035; p = 0.472)	-0.028	-1.20%
Loss Cost	2014.1	-0.019 (CI = +/-0.038; p = 0.317)	0.004	-1.84%
Loss Cost	2014.2	-0.017 (CI = +/-0.044; p = 0.422)	-0.021	-1.67%
Loss Cost	2015.1	-0.021 (CI = +/-0.050; p = 0.385)	-0.014	-2.06%
Loss Cost	2015.2	-0.037 (CI = +/-0.053; p = 0.151)	0.095	-3.67%
Loss Cost	2016.1	-0.043 (CI = +/-0.062; p = 0.154)	0.101	-4.22%
Loss Cost	2016.2	-0.053 (CI = +/-0.073; p = 0.139)	0.126	-5.12%
Loss Cost	2017.1	-0.075 (CI = +/-0.082; p = 0.069)	0.247	-7.20%
Severity	2004.2	0.054 (CI = +/-0.009; p = 0.000)	0.800	+5.55%
Severity	2005.1	0.056 (CI = +/-0.010; p = 0.000)	0.807	+5.75%
Severity	2005.2	0.057 (CI = +/-0.010; p = 0.000)	0.799	+5.83%
Severity	2006.1	0.058 (CI = +/-0.010; p = 0.000)	0.801	+6.01%
Severity	2006.2	0.060 (CI = +/-0.011; p = 0.000)	0.794	+6.13%
Severity	2007.1	0.061 (CI = +/-0.012; p = 0.000)	0.786	+6.24%
Severity	2007.2	0.061 (CI = +/-0.013; p = 0.000)	0.771	+6.29%
Severity	2008.1	0.062 (CI = +/-0.013; p = 0.000)	0.764	+6.44%
Severity	2008.2	0.063 (CI = +/-0.014; p = 0.000)	0.748	+6.49%
Severity	2009.1	0.063 (CI = +/-0.016; p = 0.000)	0.727	+6.52%
Severity	2009.2	0.063 (CI = +/-0.017; p = 0.000)	0.702	+6.49%
Severity	2010.1	0.062 (CI = +/-0.018; p = 0.000)	0.671	+6.42%
Severity	2010.2	0.060 (CI = +/-0.020; p = 0.000)	0.630	+6.17%
Severity	2011.1	0.058 (CI = +/-0.021; p = 0.000)	0.584	+5.94%
Severity	2011.2	0.055 (CI = +/-0.023; p = 0.000)	0.530	+5.65%
Severity	2012.1	0.051 (CI = +/-0.025; p = 0.000)	0.467	+5.28%
Severity	2012.2	0.044 (CI = +/-0.026; p = 0.002)	0.382	+4.53%
Severity	2013.1	0.036 (CI = +/-0.027; p = 0.011)	0.281	+3.69%
Severity	2013.2	0.025 (CI = +/-0.026; p = 0.060)	0.154	+2.52%
Severity	2014.1	0.016 (CI = +/-0.027; p = 0.214)	0.041	+1.66%
Severity	2014.2	0.017 (CI = +/-0.031; p = 0.266)	0.022	+1.68%
Severity	2015.1	0.016 (CI = +/-0.036; p = 0.344)	-0.002	+1.63%
Severity	2015.2	0.008 (CI = +/-0.040; p = 0.678)	-0.067	+0.77%
Severity	2016.1	0.002 (CI = +/-0.046; p = 0.931)	-0.090	+0.19%
Severity	2016.2	0.010 (CI = +/-0.054; p = 0.692)	-0.082	+0.98%
Severity	2017.1	0.007 (CI = +/-0.065; p = 0.824)	-0.105	+0.66%
Frequency	2004.2	-0.246 (CI = +/-0.046; p = 0.000)	0.767	-21.83%
Frequency	2005.1	-0.254 (CI = +/-0.048; p = 0.000)	0.771	-22.45%
Frequency	2005.2	-0.262 (CI = +/-0.050; p = 0.000)	0.773	-23.05%
Frequency	2006.1	-0.270 (CI = +/-0.052; p = 0.000)	0.773	-23.66%
Frequency	2006.2	-0.278 (CI = +/-0.055; p = 0.000)	0.773	-24.27%
Frequency	2007.1	-0.284 (CI = +/-0.058; p = 0.000)	0.766	-24.72%
Frequency	2007.2	-0.290 (CI = +/-0.062; p = 0.000)	0.759	-25.18%
Frequency	2008.1	-0.294 (CI = +/-0.066; p = 0.000)	0.746	-25.49%
Frequency	2008.2	-0.299 (CI = +/-0.071; p = 0.000)	0.733	-25.85%
Frequency	2009.1	-0.301 (CI = +/-0.077; p = 0.000)	0.713	-26.00%
Frequency	2009.2	-0.300 (CI = +/-0.083; p = 0.000)	0.687	-25.95%
Frequency	2010.1	-0.295 (CI = +/-0.090; p = 0.000)	0.654	-25.57%
Frequency	2010.2	-0.287 (CI = +/-0.097; p = 0.000)	0.614	-24.98%
Frequency	2011.1	-0.272 (CI = +/-0.104; p = 0.000)	0.562	-23.81%
Frequency	2011.2	-0.251 (CI = +/-0.111; p = 0.000)	0.501	-22.16%
Frequency	2012.1	-0.217 (CI = +/-0.114; p = 0.001)	0.424	-19.48%
Frequency	2012.2	-0.171 (CI = +/-0.111; p = 0.005)	0.332	-15.75%
Frequency	2013.1	-0.106 (CI = +/-0.087; p = 0.020)	0.236	-10.05%
Frequency	2013.2	-0.037 (CI = +/-0.026; p = 0.009)	0.317	-3.63%
Frequency	2014.1	-0.035 (CI = +/-0.030; p = 0.023)	0.251	-3.45%
Frequency	2014.2	-0.034 (CI = +/-0.034; p = 0.051)	0.191	-3.30%
Frequency	2015.1	-0.037 (CI = +/-0.039; p = 0.059)	0.190	-3.63%
Frequency	2015.2	-0.045 (CI = +/-0.043; p = 0.043)	0.242	-4.41%
Frequency	2016.1	-0.045 (CI = +/-0.051; p = 0.079)	0.187	-4.40%
Frequency	2016.2	-0.062 (CI = +/-0.055; p = 0.031)	0.327	-6.05%
Frequency	2017.1	-0.081 (CI = +/-0.060; p = 0.014)	0.453	-7.81%

## Property Damage

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

Fit	Start Date	Time	Adjusted R <sup>2</sup>	Implied Trend
				Rate
Loss Cost	2004.2	-0.197 (CI = +/-0.042; p = 0.000)	0.724	-17.85%
Loss Cost	2005.1	-0.203 (CI = +/-0.044; p = 0.000)	0.727	-18.40%
Loss Cost	2005.2	-0.211 (CI = +/-0.046; p = 0.000)	0.732	-19.03%
Loss Cost	2006.1	-0.218 (CI = +/-0.048; p = 0.000)	0.733	-19.60%
Loss Cost	2006.2	-0.226 (CI = +/-0.050; p = 0.000)	0.735	-20.22%
Loss Cost	2007.1	-0.232 (CI = +/-0.053; p = 0.000)	0.729	-20.68%
Loss Cost	2007.2	-0.238 (CI = +/-0.057; p = 0.000)	0.724	-21.21%
Loss Cost	2008.1	-0.242 (CI = +/-0.061; p = 0.000)	0.710	-21.49%
Loss Cost	2008.2	-0.247 (CI = +/-0.065; p = 0.000)	0.698	-21.92%
Loss Cost	2009.1	-0.250 (CI = +/-0.070; p = 0.000)	0.678	-22.13%
Loss Cost	2009.2	-0.251 (CI = +/-0.077; p = 0.000)	0.652	-22.18%
Loss Cost	2010.1	-0.247 (CI = +/-0.083; p = 0.000)	0.616	-21.89%
Loss Cost	2010.2	-0.242 (CI = +/-0.091; p = 0.000)	0.575	-21.52%
Loss Cost	2011.1	-0.229 (CI = +/-0.098; p = 0.000)	0.519	-20.48%
Loss Cost	2011.2	-0.210 (CI = +/-0.106; p = 0.001)	0.450	-18.95%
Loss Cost	2012.1	-0.178 (CI = +/-0.109; p = 0.003)	0.362	-16.32%
Loss Cost	2012.2	-0.137 (CI = +/-0.108; p = 0.016)	0.254	-12.82%
Loss Cost	2013.1	-0.074 (CI = +/-0.086; p = 0.086)	0.122	-7.15%
Loss Cost	2013.2	-0.010 (CI = +/-0.039; p = 0.594)	-0.046	-1.00%
Loss Cost	2014.1	-0.017 (CI = +/-0.044; p = 0.415)	-0.020	-1.70%
Loss Cost	2014.2	-0.015 (CI = +/-0.050; p = 0.532)	-0.044	-1.48%
Loss Cost	2015.1	-0.019 (CI = +/-0.058; p = 0.486)	-0.039	-1.90%
Loss Cost	2015.2	-0.038 (CI = +/-0.063; p = 0.205)	0.063	-3.75%
Loss Cost	2016.1	-0.045 (CI = +/-0.074; p = 0.204)	0.071	-4.42%
Loss Cost	2016.2	-0.057 (CI = +/-0.089; p = 0.180)	0.100	-5.54%
Loss Cost	2017.1	-0.085 (CI = +/-0.101; p = 0.088)	0.236	-8.15%
Severity	2004.2	0.056 (CI = +/-0.009; p = 0.000)	0.808	+5.75%
Severity	2005.1	0.058 (CI = +/-0.010; p = 0.000)	0.816	+5.97%
Severity	2005.2	0.059 (CI = +/-0.010; p = 0.000)	0.810	+6.08%
Severity	2006.1	0.061 (CI = +/-0.011; p = 0.000)	0.814	+6.29%
Severity	2006.2	0.062 (CI = +/-0.011; p = 0.000)	0.809	+6.43%
Severity	2007.1	0.064 (CI = +/-0.012; p = 0.000)	0.803	+6.57%
Severity	2007.2	0.064 (CI = +/-0.013; p = 0.000)	0.790	+6.64%
Severity	2008.1	0.066 (CI = +/-0.014; p = 0.000)	0.786	+6.84%
Severity	2008.2	0.067 (CI = +/-0.015; p = 0.000)	0.772	+6.92%
Severity	2009.1	0.068 (CI = +/-0.016; p = 0.000)	0.754	+6.99%
Severity	2009.2	0.068 (CI = +/-0.017; p = 0.000)	0.732	+7.00%
Severity	2010.1	0.067 (CI = +/-0.019; p = 0.000)	0.704	+6.97%
Severity	2010.2	0.065 (CI = +/-0.020; p = 0.000)	0.665	+6.74%
Severity	2011.1	0.063 (CI = +/-0.022; p = 0.000)	0.622	+6.54%
Severity	2011.2	0.061 (CI = +/-0.024; p = 0.000)	0.572	+6.28%
Severity	2012.1	0.058 (CI = +/-0.027; p = 0.000)	0.511	+5.93%
Severity	2012.2	0.050 (CI = +/-0.028; p = 0.001)	0.428	+5.16%
Severity	2013.1	0.042 (CI = +/-0.029; p = 0.008)	0.328	+4.29%
Severity	2013.2	0.030 (CI = +/-0.029; p = 0.041)	0.201	+3.04%
Severity	2014.1	0.021 (CI = +/-0.030; p = 0.154)	0.078	+2.14%
Severity	2014.2	0.022 (CI = +/-0.035; p = 0.192)	0.060	+2.23%
Severity	2015.1	0.022 (CI = +/-0.040; p = 0.252)	0.034	+2.26%
Severity	2015.2	0.014 (CI = +/-0.046; p = 0.529)	-0.051	+1.36%
Severity	2016.1	0.008 (CI = +/-0.054; p = 0.760)	-0.089	+0.77%
Severity	2016.2	0.018 (CI = +/-0.064; p = 0.533)	-0.062	+1.85%
Severity	2017.1	0.016 (CI = +/-0.080; p = 0.649)	-0.094	+1.65%
Frequency	2004.2	-0.253 (CI = +/-0.049; p = 0.000)	0.766	-22.31%
Frequency	2005.1	-0.261 (CI = +/-0.050; p = 0.000)	0.771	-23.00%
Frequency	2005.2	-0.270 (CI = +/-0.052; p = 0.000)	0.774	-23.67%
Frequency	2006.1	-0.279 (CI = +/-0.055; p = 0.000)	0.776	-24.35%
Frequency	2006.2	-0.288 (CI = +/-0.057; p = 0.000)	0.777	-25.04%
Frequency	2007.1	-0.295 (CI = +/-0.061; p = 0.000)	0.772	-25.57%
Frequency	2007.2	-0.303 (CI = +/-0.064; p = 0.000)	0.766	-26.12%
Frequency	2008.1	-0.308 (CI = +/-0.069; p = 0.000)	0.755	-26.52%
Frequency	2008.2	-0.314 (CI = +/-0.074; p = 0.000)	0.744	-26.98%
Frequency	2009.1	-0.318 (CI = +/-0.080; p = 0.000)	0.725	-27.22%
Frequency	2009.2	-0.318 (CI = +/-0.087; p = 0.000)	0.701	-27.27%
Frequency	2010.1	-0.314 (CI = +/-0.095; p = 0.000)	0.669	-26.98%
Frequency	2010.2	-0.308 (CI = +/-0.103; p = 0.000)	0.630	-26.48%
Frequency	2011.1	-0.292 (CI = +/-0.112; p = 0.000)	0.579	-25.36%
Frequency	2011.2	-0.271 (CI = +/-0.120; p = 0.000)	0.517	-23.74%
Frequency	2012.1	-0.236 (CI = +/-0.124; p = 0.001)	0.439	-21.00%
Frequency	2012.2	-0.188 (CI = +/-0.122; p = 0.005)	0.344	-17.10%
Frequency	2013.1	-0.116 (CI = +/-0.097; p = 0.022)	0.244	-10.98%
Frequency	2013.2	-0.040 (CI = +/-0.029; p = 0.011)	0.316	-3.92%
Frequency	2014.1	-0.038 (CI = +/-0.033; p = 0.028)	0.251	-3.76%
Frequency	2014.2	-0.037 (CI = +/-0.039; p = 0.058)	0.191	-3.63%
Frequency	2015.1	-0.042 (CI = +/-0.044; p = 0.064)	0.195	-4.07%
Frequency	2015.2	-0.052 (CI = +/-0.050; p = 0.044)	0.258	-5.04%
Frequency	2016.1	-0.053 (CI = +/-0.060; p = 0.078)	0.206	-5.15%
Frequency	2016.2	-0.075 (CI = +/-0.064; p = 0.026)	0.376	-7.25%
Frequency	2017.1	-0.101 (CI = +/-0.068; p = 0.009)	0.545	-9.63%



## Property Damage

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

Fit	Start Date	Time	Adjusted R^2	Implied Trend
				Rate
Loss Cost	2004.2	-0.207 (CI = +/-0.054; p = 0.000)	0.672	-18.73%
Loss Cost	2005.1	-0.217 (CI = +/-0.056; p = 0.000)	0.680	-19.50%
Loss Cost	2005.2	-0.228 (CI = +/-0.059; p = 0.000)	0.691	-20.38%
Loss Cost	2006.1	-0.238 (CI = +/-0.062; p = 0.000)	0.698	-21.22%
Loss Cost	2006.2	-0.250 (CI = +/-0.065; p = 0.000)	0.706	-22.15%
Loss Cost	2007.1	-0.260 (CI = +/-0.069; p = 0.000)	0.705	-22.91%
Loss Cost	2007.2	-0.272 (CI = +/-0.073; p = 0.000)	0.706	-23.79%
Loss Cost	2008.1	-0.280 (CI = +/-0.079; p = 0.000)	0.696	-24.40%
Loss Cost	2008.2	-0.291 (CI = +/-0.085; p = 0.000)	0.691	-25.24%
Loss Cost	2009.1	-0.299 (CI = +/-0.093; p = 0.000)	0.676	-25.85%
Loss Cost	2009.2	-0.305 (CI = +/-0.103; p = 0.000)	0.653	-26.30%
Loss Cost	2010.1	-0.306 (CI = +/-0.114; p = 0.000)	0.619	-26.35%
Loss Cost	2010.2	-0.306 (CI = +/-0.127; p = 0.000)	0.579	-26.34%
Loss Cost	2011.1	-0.294 (CI = +/-0.142; p = 0.000)	0.518	-25.45%
Loss Cost	2011.2	-0.273 (CI = +/-0.158; p = 0.002)	0.440	-23.88%
Loss Cost	2012.1	-0.231 (CI = +/-0.170; p = 0.011)	0.332	-20.64%
Loss Cost	2012.2	-0.173 (CI = +/-0.178; p = 0.056)	0.196	-15.85%
Loss Cost	2013.1	-0.072 (CI = +/-0.147; p = 0.305)	0.011	-6.97%
Loss Cost	2013.2	0.040 (CI = +/-0.046; p = 0.078)	0.187	+4.12%
Loss Cost	2014.1	0.038 (CI = +/-0.055; p = 0.153)	0.113	+3.87%
Loss Cost	2014.2	0.055 (CI = +/-0.061; p = 0.072)	0.240	+5.67%
Loss Cost	2015.1	0.065 (CI = +/-0.075; p = 0.080)	0.250	+6.69%
Loss Cost	2015.2	0.048 (CI = +/-0.092; p = 0.252)	0.065	+4.96%
Loss Cost	2016.1	0.062 (CI = +/-0.120; p = 0.253)	0.078	+6.40%
Loss Cost	2016.2	0.075 (CI = +/-0.167; p = 0.299)	0.054	+7.82%
Loss Cost	2017.1	0.058 (CI = +/-0.252; p = 0.559)	-0.135	+5.95%
Severity	2004.2	0.060 (CI = +/-0.011; p = 0.000)	0.803	+6.22%
Severity	2005.1	0.063 (CI = +/-0.011; p = 0.000)	0.820	+6.55%
Severity	2005.2	0.065 (CI = +/-0.012; p = 0.000)	0.817	+6.73%
Severity	2006.1	0.068 (CI = +/-0.012; p = 0.000)	0.829	+7.06%
Severity	2006.2	0.071 (CI = +/-0.013; p = 0.000)	0.832	+7.32%
Severity	2007.1	0.073 (CI = +/-0.013; p = 0.000)	0.832	+7.58%
Severity	2007.2	0.075 (CI = +/-0.014; p = 0.000)	0.826	+7.77%
Severity	2008.1	0.078 (CI = +/-0.015; p = 0.000)	0.833	+8.15%
Severity	2008.2	0.081 (CI = +/-0.016; p = 0.000)	0.828	+8.39%
Severity	2009.1	0.083 (CI = +/-0.018; p = 0.000)	0.820	+8.64%
Severity	2009.2	0.085 (CI = +/-0.019; p = 0.000)	0.807	+8.83%
Severity	2010.1	0.086 (CI = +/-0.021; p = 0.000)	0.790	+9.00%
Severity	2010.2	0.085 (CI = +/-0.024; p = 0.000)	0.759	+8.90%
Severity	2011.1	0.085 (CI = +/-0.027; p = 0.000)	0.725	+8.88%
Severity	2011.2	0.084 (CI = +/-0.030; p = 0.000)	0.684	+8.80%
Severity	2012.1	0.083 (CI = +/-0.034; p = 0.000)	0.631	+8.61%
Severity	2012.2	0.075 (CI = +/-0.038; p = 0.001)	0.551	+7.76%
Severity	2013.1	0.065 (CI = +/-0.042; p = 0.005)	0.447	+6.72%
Severity	2013.2	0.048 (CI = +/-0.043; p = 0.030)	0.303	+4.97%
Severity	2014.1	0.036 (CI = +/-0.048; p = 0.120)	0.146	+3.71%
Severity	2014.2	0.042 (CI = +/-0.058; p = 0.135)	0.145	+4.28%
Severity	2015.1	0.048 (CI = +/-0.071; p = 0.161)	0.133	+4.90%
Severity	2015.2	0.037 (CI = +/-0.090; p = 0.366)	-0.009	+3.73%
Severity	2016.1	0.031 (CI = +/-0.120; p = 0.544)	-0.091	+3.19%
Severity	2016.2	0.070 (CI = +/-0.150; p = 0.281)	0.071	+7.28%
Severity	2017.1	0.092 (CI = +/-0.223; p = 0.318)	0.056	+9.60%
Frequency	2004.2	-0.268 (CI = +/-0.061; p = 0.000)	0.724	-23.49%
Frequency	2005.1	-0.280 (CI = +/-0.064; p = 0.000)	0.734	-24.45%
Frequency	2005.2	-0.293 (CI = +/-0.067; p = 0.000)	0.742	-25.40%
Frequency	2006.1	-0.307 (CI = +/-0.069; p = 0.000)	0.751	-26.41%
Frequency	2006.2	-0.321 (CI = +/-0.073; p = 0.000)	0.759	-27.45%
Frequency	2007.1	-0.333 (CI = +/-0.077; p = 0.000)	0.759	-28.34%
Frequency	2007.2	-0.347 (CI = +/-0.082; p = 0.000)	0.759	-29.29%
Frequency	2008.1	-0.358 (CI = +/-0.088; p = 0.000)	0.753	-30.09%
Frequency	2008.2	-0.371 (CI = +/-0.095; p = 0.000)	0.749	-31.03%
Frequency	2009.1	-0.382 (CI = +/-0.103; p = 0.000)	0.737	-31.75%
Frequency	2009.2	-0.390 (CI = +/-0.113; p = 0.000)	0.718	-32.28%
Frequency	2010.1	-0.392 (CI = +/-0.126; p = 0.000)	0.688	-32.43%
Frequency	2010.2	-0.391 (CI = +/-0.140; p = 0.000)	0.651	-32.36%
Frequency	2011.1	-0.379 (CI = +/-0.157; p = 0.000)	0.598	-31.53%
Frequency	2011.2	-0.357 (CI = +/-0.175; p = 0.001)	0.529	-30.04%
Frequency	2012.1	-0.314 (CI = +/-0.190; p = 0.003)	0.435	-26.93%
Frequency	2012.2	-0.247 (CI = +/-0.197; p = 0.018)	0.312	-21.91%
Frequency	2013.1	-0.137 (CI = +/-0.165; p = 0.095)	0.150	-12.84%
Frequency	2013.2	-0.008 (CI = +/-0.033; p = 0.595)	-0.062	-0.81%
Frequency	2014.1	0.002 (CI = +/-0.036; p = 0.925)	-0.099	+0.16%
Frequency	2014.2	0.013 (CI = +/-0.040; p = 0.477)	-0.047	+1.33%
Frequency	2015.1	0.017 (CI = +/-0.050; p = 0.456)	-0.045	+1.71%
Frequency	2015.2	0.012 (CI = +/-0.063; p = 0.674)	-0.112	+1.18%
Frequency	2016.1	0.031 (CI = +/-0.078; p = 0.372)	-0.010	+3.10%
Frequency	2016.2	0.005 (CI = +/-0.097; p = 0.899)	-0.196	+0.51%
Frequency	2017.1	-0.034 (CI = +/-0.119; p = 0.473)	-0.081	-3.32%

## Property Damage

Coverage = PD  
End Trend Period = 2022.1  
Excluded Points = NA  
Parameters Included: time, scalar\_level\_change  
Scalar Level Change Start Date = 2013-04-01

Fit	Start Date	Time	Scalar Shift	Adjusted R <sup>2</sup>	Implied Trend
					Rate
Loss Cost	2004.2	0.008 (CI = +/-0.026; p = 0.523)	-2.408 (CI = +/-0.274; p = 0.000)	0.974	+0.83%
Loss Cost	2005.1	0.006 (CI = +/-0.027; p = 0.641)	-2.396 (CI = +/-0.281; p = 0.000)	0.973	+0.63%
Loss Cost	2005.2	0.003 (CI = +/-0.028; p = 0.853)	-2.375 (CI = +/-0.284; p = 0.000)	0.974	+0.26%
Loss Cost	2006.1	0.000 (CI = +/-0.030; p = 0.997)	-2.362 (CI = +/-0.290; p = 0.000)	0.973	-0.01%
Loss Cost	2006.2	-0.004 (CI = +/-0.031; p = 0.782)	-2.343 (CI = +/-0.291; p = 0.000)	0.973	-0.42%
Loss Cost	2007.1	-0.006 (CI = +/-0.032; p = 0.716)	-2.337 (CI = +/-0.298; p = 0.000)	0.972	-0.57%
Loss Cost	2007.2	-0.009 (CI = +/-0.033; p = 0.571)	-2.326 (CI = +/-0.300; p = 0.000)	0.972	-0.92%
Loss Cost	2008.1	-0.010 (CI = +/-0.035; p = 0.570)	-2.325 (CI = +/-0.306; p = 0.000)	0.970	-0.96%
Loss Cost	2008.2	-0.013 (CI = +/-0.035; p = 0.444)	-2.321 (CI = +/-0.306; p = 0.000)	0.970	-1.32%
Loss Cost	2009.1	-0.015 (CI = +/-0.036; p = 0.388)	-2.322 (CI = +/-0.310; p = 0.000)	0.969	-1.53%
Loss Cost	2009.2	-0.017 (CI = +/-0.037; p = 0.347)	-2.327 (CI = +/-0.315; p = 0.000)	0.967	-1.71%
Loss Cost	2010.1	-0.018 (CI = +/-0.038; p = 0.342)	-2.331 (CI = +/-0.323; p = 0.000)	0.963	-1.78%
Loss Cost	2010.2	-0.020 (CI = +/-0.039; p = 0.299)	-2.354 (CI = +/-0.329; p = 0.000)	0.961	-1.97%
Loss Cost	2011.1	-0.020 (CI = +/-0.040; p = 0.300)	-2.364 (CI = +/-0.345; p = 0.000)	0.954	-2.01%
Loss Cost	2011.2	-0.021 (CI = +/-0.041; p = 0.294)	-2.396 (CI = +/-0.369; p = 0.000)	0.945	-2.08%
Loss Cost	2012.1	-0.021 (CI = +/-0.042; p = 0.305)	-2.412 (CI = +/-0.416; p = 0.000)	0.926	-2.09%
Loss Cost	2012.2	-0.021 (CI = +/-0.042; p = 0.312)	-2.577 (CI = +/-0.503; p = 0.000)	0.900	-2.03%
Loss Cost	2013.1	-0.012 (CI = +/-0.035; p = 0.472)	-3.647 (CI = +/-0.854; p = 0.000)	0.849	-1.20%
Loss Cost	2013.2	-0.012 (CI = +/-0.035; p = 0.472)	NA (CI = +/-NA; p = NA)	-0.028	-1.20%
Loss Cost	2014.1	-0.019 (CI = +/-0.038; p = 0.317)	NA (CI = +/-NA; p = NA)	0.004	-1.84%
Loss Cost	2014.2	-0.017 (CI = +/-0.044; p = 0.422)	NA (CI = +/-NA; p = NA)	-0.021	-1.67%
Loss Cost	2015.1	-0.021 (CI = +/-0.050; p = 0.385)	NA (CI = +/-NA; p = NA)	-0.014	-2.06%
Loss Cost	2015.2	-0.037 (CI = +/-0.053; p = 0.151)	NA (CI = +/-NA; p = NA)	0.095	-3.67%
Loss Cost	2016.1	-0.043 (CI = +/-0.062; p = 0.154)	NA (CI = +/-NA; p = NA)	0.101	-4.22%
Loss Cost	2016.2	-0.053 (CI = +/-0.073; p = 0.139)	NA (CI = +/-NA; p = NA)	0.126	-5.12%
Loss Cost	2017.1	-0.075 (CI = +/-0.082; p = 0.069)	NA (CI = +/-NA; p = NA)	0.247	-7.20%
Severity	2004.2	0.020 (CI = +/-0.014; p = 0.006)	0.405 (CI = +/-0.148; p = 0.000)	0.894	+2.05%
Severity	2005.1	0.022 (CI = +/-0.015; p = 0.004)	0.393 (CI = +/-0.150; p = 0.000)	0.894	+2.25%
Severity	2005.2	0.022 (CI = +/-0.015; p = 0.006)	0.393 (CI = +/-0.155; p = 0.000)	0.889	+2.25%
Severity	2006.1	0.024 (CI = +/-0.016; p = 0.005)	0.385 (CI = +/-0.157; p = 0.000)	0.888	+2.42%
Severity	2006.2	0.025 (CI = +/-0.017; p = 0.006)	0.381 (CI = +/-0.161; p = 0.000)	0.882	+2.49%
Severity	2007.1	0.025 (CI = +/-0.018; p = 0.007)	0.379 (CI = +/-0.165; p = 0.000)	0.876	+2.56%
Severity	2007.2	0.025 (CI = +/-0.019; p = 0.010)	0.380 (CI = +/-0.168; p = 0.000)	0.867	+2.54%
Severity	2008.1	0.026 (CI = +/-0.019; p = 0.009)	0.376 (CI = +/-0.171; p = 0.000)	0.863	+2.68%
Severity	2008.2	0.027 (CI = +/-0.020; p = 0.011)	0.376 (CI = +/-0.174; p = 0.000)	0.853	+2.71%
Severity	2009.1	0.027 (CI = +/-0.021; p = 0.013)	0.376 (CI = +/-0.178; p = 0.000)	0.842	+2.75%
Severity	2009.2	0.027 (CI = +/-0.022; p = 0.015)	0.377 (CI = +/-0.183; p = 0.000)	0.826	+2.76%
Severity	2010.1	0.027 (CI = +/-0.022; p = 0.018)	0.378 (CI = +/-0.188; p = 0.000)	0.808	+2.78%
Severity	2010.2	0.027 (CI = +/-0.023; p = 0.023)	0.373 (CI = +/-0.195; p = 0.001)	0.779	+2.73%
Severity	2011.1	0.027 (CI = +/-0.024; p = 0.027)	0.374 (CI = +/-0.205; p = 0.001)	0.747	+2.74%
Severity	2011.2	0.027 (CI = +/-0.024; p = 0.030)	0.381 (CI = +/-0.221; p = 0.002)	0.707	+2.76%
Severity	2012.1	0.027 (CI = +/-0.025; p = 0.034)	0.403 (CI = +/-0.248; p = 0.003)	0.659	+2.77%
Severity	2012.2	0.027 (CI = +/-0.026; p = 0.039)	0.411 (CI = +/-0.312; p = 0.013)	0.550	+2.77%
Severity	2013.1	0.025 (CI = +/-0.026; p = 0.060)	0.720 (CI = +/-0.638; p = 0.029)	0.437	+2.52%
Severity	2013.2	0.025 (CI = +/-0.026; p = 0.060)	NA (CI = +/-NA; p = NA)	0.154	+2.52%
Severity	2014.1	0.016 (CI = +/-0.027; p = 0.214)	NA (CI = +/-NA; p = NA)	0.041	+1.66%
Severity	2014.2	0.017 (CI = +/-0.031; p = 0.266)	NA (CI = +/-NA; p = NA)	0.022	+1.68%
Severity	2015.1	0.016 (CI = +/-0.036; p = 0.344)	NA (CI = +/-NA; p = NA)	-0.002	+1.63%
Severity	2015.2	0.008 (CI = +/-0.040; p = 0.678)	NA (CI = +/-NA; p = NA)	-0.067	+0.77%
Severity	2016.1	0.002 (CI = +/-0.046; p = 0.931)	NA (CI = +/-NA; p = NA)	-0.090	+0.19%
Severity	2016.2	0.010 (CI = +/-0.054; p = 0.692)	NA (CI = +/-NA; p = NA)	-0.082	+0.98%
Severity	2017.1	0.007 (CI = +/-0.065; p = 0.824)	NA (CI = +/-NA; p = NA)	-0.105	+0.66%
Frequency	2004.2	-0.012 (CI = +/-0.027; p = 0.371)	-2.813 (CI = +/-0.284; p = 0.000)	0.982	-1.20%
Frequency	2005.1	-0.016 (CI = +/-0.028; p = 0.255)	-2.789 (CI = +/-0.288; p = 0.000)	0.982	-1.58%
Frequency	2005.2	-0.020 (CI = +/-0.029; p = 0.181)	-2.769 (CI = +/-0.292; p = 0.000)	0.982	-1.94%
Frequency	2006.1	-0.024 (CI = +/-0.030; p = 0.115)	-2.746 (CI = +/-0.294; p = 0.000)	0.982	-2.37%
Frequency	2006.2	-0.029 (CI = +/-0.031; p = 0.067)	-2.724 (CI = +/-0.294; p = 0.000)	0.982	-2.84%
Frequency	2007.1	-0.031 (CI = +/-0.032; p = 0.059)	-2.716 (CI = +/-0.299; p = 0.000)	0.982	-3.05%
Frequency	2007.2	-0.034 (CI = +/-0.033; p = 0.044)	-2.705 (CI = +/-0.302; p = 0.000)	0.982	-3.37%
Frequency	2008.1	-0.036 (CI = +/-0.035; p = 0.041)	-2.701 (CI = +/-0.307; p = 0.000)	0.981	-3.55%
Frequency	2008.2	-0.040 (CI = +/-0.035; p = 0.027)	-2.697 (CI = +/-0.305; p = 0.000)	0.980	-3.93%
Frequency	2009.1	-0.042 (CI = +/-0.036; p = 0.023)	-2.698 (CI = +/-0.308; p = 0.000)	0.980	-4.16%
Frequency	2009.2	-0.044 (CI = +/-0.037; p = 0.020)	-2.703 (CI = +/-0.312; p = 0.000)	0.978	-4.35%
Frequency	2010.1	-0.045 (CI = +/-0.038; p = 0.022)	-2.708 (CI = +/-0.321; p = 0.000)	0.976	-4.43%
Frequency	2010.2	-0.047 (CI = +/-0.039; p = 0.020)	-2.726 (CI = +/-0.329; p = 0.000)	0.973	-4.57%
Frequency	2011.1	-0.047 (CI = +/-0.040; p = 0.022)	-2.738 (CI = +/-0.345; p = 0.000)	0.969	-4.62%
Frequency	2011.2	-0.048 (CI = +/-0.040; p = 0.022)	-2.778 (CI = +/-0.367; p = 0.000)	0.963	-4.70%
Frequency	2012.1	-0.048 (CI = +/-0.041; p = 0.025)	-2.816 (CI = +/-0.412; p = 0.000)	0.951	-4.72%
Frequency	2012.2	-0.048 (CI = +/-0.041; p = 0.025)	-2.987 (CI = +/-0.495; p = 0.000)	0.933	-4.67%
Frequency	2013.1	-0.037 (CI = +/-0.026; p = 0.009)	-4.366 (CI = +/-0.645; p = 0.000)	0.942	-3.63%
Frequency	2013.2	-0.037 (CI = +/-0.026; p = 0.009)	NA (CI = +/-NA; p = NA)	0.317	-3.63%
Frequency	2014.1	-0.035 (CI = +/-0.030; p = 0.023)	NA (CI = +/-NA; p = NA)	0.251	-3.45%
Frequency	2014.2	-0.034 (CI = +/-0.034; p = 0.051)	NA (CI = +/-NA; p = NA)	0.191	-3.30%
Frequency	2015.1	-0.037 (CI = +/-0.039; p = 0.059)	NA (CI = +/-NA; p = NA)	0.190	-3.63%
Frequency	2015.2	-0.045 (CI = +/-0.043; p = 0.043)	NA (CI = +/-NA; p = NA)	0.242	-4.41%
Frequency	2016.1	-0.045 (CI = +/-0.051; p = 0.079)	NA (CI = +/-NA; p = NA)	0.187	-4.40%
Frequency	2016.2	-0.062 (CI = +/-0.055; p = 0.031)	NA (CI = +/-NA; p = NA)	0.327	-6.05%
Frequency	2017.1	-0.081 (CI = +/-0.060; p = 0.014)	NA (CI = +/-NA; p = NA)	0.453	-7.81%

## Property Damage

Coverage = PD  
End Trend Period = 2019.2  
Excluded Points = NA  
Parameters Included: time, scalar\_level\_change  
Scalar Level Change Start Date = 2013-04-01

Fit	Start Date	Time	Scalar Shift	Adjusted R <sup>2</sup>	Implied Trend Rate
Loss Cost	2004.2	0.038 (CI = +/-0.027; p = 0.008)	-2.575 (CI = +/-0.248; p = 0.000)	0.980	+3.84%
Loss Cost	2005.1	0.038 (CI = +/-0.029; p = 0.012)	-2.580 (CI = +/-0.259; p = 0.000)	0.980	+3.92%
Loss Cost	2005.2	0.037 (CI = +/-0.032; p = 0.026)	-2.569 (CI = +/-0.270; p = 0.000)	0.980	+3.72%
Loss Cost	2006.1	0.036 (CI = +/-0.034; p = 0.040)	-2.567 (CI = +/-0.283; p = 0.000)	0.979	+3.69%
Loss Cost	2006.2	0.033 (CI = +/-0.037; p = 0.077)	-2.552 (CI = +/-0.295; p = 0.000)	0.979	+3.38%
Loss Cost	2007.1	0.035 (CI = +/-0.040; p = 0.087)	-2.559 (CI = +/-0.307; p = 0.000)	0.978	+3.53%
Loss Cost	2007.2	0.032 (CI = +/-0.043; p = 0.139)	-2.548 (CI = +/-0.320; p = 0.000)	0.977	+3.26%
Loss Cost	2008.1	0.035 (CI = +/-0.046; p = 0.127)	-2.561 (CI = +/-0.331; p = 0.000)	0.976	+3.61%
Loss Cost	2008.2	0.031 (CI = +/-0.049; p = 0.201)	-2.547 (CI = +/-0.340; p = 0.000)	0.975	+3.18%
Loss Cost	2009.1	0.030 (CI = +/-0.053; p = 0.252)	-2.543 (CI = +/-0.351; p = 0.000)	0.974	+3.02%
Loss Cost	2009.2	0.028 (CI = +/-0.056; p = 0.306)	-2.540 (CI = +/-0.362; p = 0.000)	0.972	+2.84%
Loss Cost	2010.1	0.028 (CI = +/-0.059; p = 0.325)	-2.540 (CI = +/-0.375; p = 0.000)	0.969	+2.88%
Loss Cost	2010.2	0.025 (CI = +/-0.061; p = 0.404)	-2.546 (CI = +/-0.383; p = 0.000)	0.967	+2.51%
Loss Cost	2011.1	0.024 (CI = +/-0.064; p = 0.430)	-2.548 (CI = +/-0.401; p = 0.000)	0.961	+2.48%
Loss Cost	2011.2	0.023 (CI = +/-0.067; p = 0.473)	-2.568 (CI = +/-0.425; p = 0.000)	0.954	+2.32%
Loss Cost	2012.1	0.023 (CI = +/-0.070; p = 0.494)	-2.577 (CI = +/-0.473; p = 0.000)	0.938	+2.30%
Loss Cost	2012.2	0.023 (CI = +/-0.069; p = 0.481)	-2.740 (CI = +/-0.553; p = 0.000)	0.919	+2.34%
Loss Cost	2013.1	0.040 (CI = +/-0.046; p = 0.078)	-3.943 (CI = +/-0.716; p = 0.000)	0.925	+4.12%
Loss Cost	2013.2	0.040 (CI = +/-0.046; p = 0.078)	NA (CI = +/-NA; p = NA)	0.187	+4.12%
Loss Cost	2014.1	0.038 (CI = +/-0.055; p = 0.153)	NA (CI = +/-NA; p = NA)	0.113	+3.87%
Loss Cost	2014.2	0.055 (CI = +/-0.061; p = 0.072)	NA (CI = +/-NA; p = NA)	0.240	+5.67%
Loss Cost	2015.1	0.065 (CI = +/-0.075; p = 0.080)	NA (CI = +/-NA; p = NA)	0.250	+6.69%
Loss Cost	2015.2	0.048 (CI = +/-0.092; p = 0.252)	NA (CI = +/-NA; p = NA)	0.065	+4.96%
Loss Cost	2016.1	0.062 (CI = +/-0.120; p = 0.253)	NA (CI = +/-NA; p = NA)	0.078	+6.40%
Loss Cost	2016.2	0.075 (CI = +/-0.167; p = 0.299)	NA (CI = +/-NA; p = NA)	0.054	+7.82%
Loss Cost	2017.1	0.058 (CI = +/-0.252; p = 0.559)	NA (CI = +/-NA; p = NA)	-0.135	+5.95%
Severity	2004.2	0.024 (CI = +/-0.017; p = 0.006)	0.377 (CI = +/-0.155; p = 0.000)	0.892	+2.48%
Severity	2005.1	0.028 (CI = +/-0.018; p = 0.003)	0.355 (CI = +/-0.158; p = 0.000)	0.896	+2.86%
Severity	2005.2	0.029 (CI = +/-0.019; p = 0.005)	0.352 (CI = +/-0.165; p = 0.000)	0.891	+2.93%
Severity	2006.1	0.033 (CI = +/-0.020; p = 0.003)	0.331 (CI = +/-0.168; p = 0.000)	0.893	+3.33%
Severity	2006.2	0.035 (CI = +/-0.022; p = 0.003)	0.319 (CI = +/-0.174; p = 0.001)	0.890	+3.57%
Severity	2007.1	0.038 (CI = +/-0.024; p = 0.003)	0.308 (CI = +/-0.180; p = 0.002)	0.887	+3.83%
Severity	2007.2	0.039 (CI = +/-0.025; p = 0.005)	0.303 (CI = +/-0.188; p = 0.003)	0.879	+3.94%
Severity	2008.1	0.043 (CI = +/-0.027; p = 0.003)	0.286 (CI = +/-0.190; p = 0.005)	0.881	+4.40%
Severity	2008.2	0.045 (CI = +/-0.028; p = 0.003)	0.279 (CI = +/-0.195; p = 0.007)	0.875	+4.64%
Severity	2009.1	0.048 (CI = +/-0.030; p = 0.004)	0.273 (CI = +/-0.200; p = 0.010)	0.867	+4.87%
Severity	2009.2	0.049 (CI = +/-0.032; p = 0.004)	0.270 (CI = +/-0.206; p = 0.013)	0.857	+5.04%
Severity	2010.1	0.051 (CI = +/-0.033; p = 0.005)	0.270 (CI = +/-0.212; p = 0.015)	0.844	+5.20%
Severity	2010.2	0.050 (CI = +/-0.035; p = 0.008)	0.269 (CI = +/-0.219; p = 0.019)	0.820	+5.16%
Severity	2011.1	0.051 (CI = +/-0.037; p = 0.010)	0.273 (CI = +/-0.229; p = 0.023)	0.795	+5.23%
Severity	2011.2	0.052 (CI = +/-0.038; p = 0.012)	0.283 (CI = +/-0.243; p = 0.026)	0.765	+5.31%
Severity	2012.1	0.052 (CI = +/-0.040; p = 0.014)	0.307 (CI = +/-0.268; p = 0.028)	0.730	+5.37%
Severity	2012.2	0.052 (CI = +/-0.042; p = 0.018)	0.315 (CI = +/-0.331; p = 0.061)	0.641	+5.37%
Severity	2013.1	0.048 (CI = +/-0.043; p = 0.030)	0.582 (CI = +/-0.669; p = 0.082)	0.547	+4.97%
Severity	2013.2	0.048 (CI = +/-0.043; p = 0.030)	NA (CI = +/-NA; p = NA)	0.303	+4.97%
Severity	2014.1	0.036 (CI = +/-0.048; p = 0.120)	NA (CI = +/-NA; p = NA)	0.146	+3.71%
Severity	2014.2	0.042 (CI = +/-0.058; p = 0.135)	NA (CI = +/-NA; p = NA)	0.145	+4.28%
Severity	2015.1	0.048 (CI = +/-0.071; p = 0.161)	NA (CI = +/-NA; p = NA)	0.133	+4.90%
Severity	2015.2	0.037 (CI = +/-0.090; p = 0.366)	NA (CI = +/-NA; p = NA)	-0.009	+3.73%
Severity	2016.1	0.031 (CI = +/-0.120; p = 0.544)	NA (CI = +/-NA; p = NA)	-0.091	+3.19%
Severity	2016.2	0.070 (CI = +/-0.150; p = 0.281)	NA (CI = +/-NA; p = NA)	0.071	+7.28%
Severity	2017.1	0.092 (CI = +/-0.223; p = 0.318)	NA (CI = +/-NA; p = NA)	0.056	+9.60%
Frequency	2004.2	0.013 (CI = +/-0.030; p = 0.377)	-2.952 (CI = +/-0.276; p = 0.000)	0.984	+1.33%
Frequency	2005.1	0.010 (CI = +/-0.032; p = 0.522)	-2.935 (CI = +/-0.287; p = 0.000)	0.984	+1.03%
Frequency	2005.2	0.008 (CI = +/-0.035; p = 0.659)	-2.920 (CI = +/-0.299; p = 0.000)	0.984	+0.76%
Frequency	2006.1	0.003 (CI = +/-0.038; p = 0.850)	-2.899 (CI = +/-0.310; p = 0.000)	0.984	+0.35%
Frequency	2006.2	-0.002 (CI = +/-0.040; p = 0.924)	-2.872 (CI = +/-0.320; p = 0.000)	0.984	-0.19%
Frequency	2007.1	-0.003 (CI = +/-0.044; p = 0.892)	-2.867 (CI = +/-0.334; p = 0.000)	0.983	-0.29%
Frequency	2007.2	-0.007 (CI = +/-0.047; p = 0.774)	-2.851 (CI = +/-0.347; p = 0.000)	0.982	-0.66%
Frequency	2008.1	-0.008 (CI = +/-0.051; p = 0.756)	-2.847 (CI = +/-0.361; p = 0.000)	0.981	-0.76%
Frequency	2008.2	-0.014 (CI = +/-0.053; p = 0.589)	-2.826 (CI = +/-0.367; p = 0.000)	0.981	-1.39%
Frequency	2009.1	-0.018 (CI = +/-0.057; p = 0.518)	-2.816 (CI = +/-0.378; p = 0.000)	0.980	-1.77%
Frequency	2009.2	-0.021 (CI = +/-0.060; p = 0.466)	-2.810 (CI = +/-0.388; p = 0.000)	0.979	-2.09%
Frequency	2010.1	-0.022 (CI = +/-0.063; p = 0.467)	-2.810 (CI = +/-0.400; p = 0.000)	0.976	-2.20%
Frequency	2010.2	-0.026 (CI = +/-0.066; p = 0.423)	-2.815 (CI = +/-0.411; p = 0.000)	0.974	-2.52%
Frequency	2011.1	-0.027 (CI = +/-0.069; p = 0.425)	-2.821 (CI = +/-0.429; p = 0.000)	0.969	-2.62%
Frequency	2011.2	-0.029 (CI = +/-0.071; p = 0.401)	-2.851 (CI = +/-0.452; p = 0.000)	0.964	-2.83%
Frequency	2012.1	-0.030 (CI = +/-0.074; p = 0.405)	-2.884 (CI = +/-0.500; p = 0.000)	0.953	-2.91%
Frequency	2012.2	-0.029 (CI = +/-0.073; p = 0.405)	-3.054 (CI = +/-0.586; p = 0.000)	0.937	-2.87%
Frequency	2013.1	-0.008 (CI = +/-0.033; p = 0.595)	-4.524 (CI = +/-0.511; p = 0.000)	0.974	-0.81%
Frequency	2013.2	-0.008 (CI = +/-0.033; p = 0.595)	NA (CI = +/-NA; p = NA)	-0.062	-0.81%
Frequency	2014.1	0.002 (CI = +/-0.036; p = 0.925)	NA (CI = +/-NA; p = NA)	-0.099	+0.16%
Frequency	2014.2	0.013 (CI = +/-0.040; p = 0.477)	NA (CI = +/-NA; p = NA)	-0.047	+1.33%
Frequency	2015.1	0.017 (CI = +/-0.050; p = 0.456)	NA (CI = +/-NA; p = NA)	-0.045	+1.71%
Frequency	2015.2	0.012 (CI = +/-0.063; p = 0.674)	NA (CI = +/-NA; p = NA)	-0.112	+1.18%
Frequency	2016.1	0.031 (CI = +/-0.078; p = 0.372)	NA (CI = +/-NA; p = NA)	-0.010	+3.10%
Frequency	2016.2	0.005 (CI = +/-0.097; p = 0.899)	NA (CI = +/-NA; p = NA)	-0.196	+0.51%
Frequency	2017.1	-0.034 (CI = +/-0.119; p = 0.473)	NA (CI = +/-NA; p = NA)	-0.081	-3.32%

## Property Damage

Coverage = PD  
End Trend Period = 2019.1  
Excluded Points = NA  
Parameters Included: time, scalar\_level\_change  
Scalar Level Change Start Date = 2013-04-01

Fit	Start Date	Time	Scalar Shift	Adjusted R <sup>2</sup>	Implied Trend
					Rate
Loss Cost	2004.2	0.033 (CI = +/-0.028; p = 0.020)	-2.556 (CI = +/-0.247; p = 0.000)	0.981	+3.38%
Loss Cost	2005.1	0.033 (CI = +/-0.030; p = 0.031)	-2.558 (CI = +/-0.259; p = 0.000)	0.980	+3.40%
Loss Cost	2005.2	0.031 (CI = +/-0.033; p = 0.066)	-2.542 (CI = +/-0.271; p = 0.000)	0.980	+3.11%
Loss Cost	2006.1	0.029 (CI = +/-0.036; p = 0.102)	-2.536 (CI = +/-0.285; p = 0.000)	0.980	+2.99%
Loss Cost	2006.2	0.025 (CI = +/-0.039; p = 0.194)	-2.514 (CI = +/-0.297; p = 0.000)	0.980	+2.54%
Loss Cost	2007.1	0.026 (CI = +/-0.042; p = 0.223)	-2.517 (CI = +/-0.312; p = 0.000)	0.979	+2.59%
Loss Cost	2007.2	0.021 (CI = +/-0.046; p = 0.343)	-2.498 (CI = +/-0.325; p = 0.000)	0.978	+2.16%
Loss Cost	2008.1	0.024 (CI = +/-0.050; p = 0.326)	-2.509 (CI = +/-0.339; p = 0.000)	0.977	+2.43%
Loss Cost	2008.2	0.018 (CI = +/-0.053; p = 0.491)	-2.487 (CI = +/-0.348; p = 0.000)	0.977	+1.80%
Loss Cost	2009.1	0.015 (CI = +/-0.057; p = 0.597)	-2.478 (CI = +/-0.361; p = 0.000)	0.976	+1.47%
Loss Cost	2009.2	0.011 (CI = +/-0.061; p = 0.700)	-2.471 (CI = +/-0.373; p = 0.000)	0.974	+1.14%
Loss Cost	2010.1	0.011 (CI = +/-0.065; p = 0.730)	-2.470 (CI = +/-0.386; p = 0.000)	0.972	+1.08%
Loss Cost	2010.2	0.005 (CI = +/-0.067; p = 0.866)	-2.473 (CI = +/-0.392; p = 0.000)	0.970	+0.54%
Loss Cost	2011.1	0.004 (CI = +/-0.071; p = 0.896)	-2.476 (CI = +/-0.410; p = 0.000)	0.965	+0.44%
Loss Cost	2011.2	0.002 (CI = +/-0.074; p = 0.950)	-2.498 (CI = +/-0.432; p = 0.000)	0.959	+0.22%
Loss Cost	2012.1	0.002 (CI = +/-0.078; p = 0.960)	-2.510 (CI = +/-0.480; p = 0.000)	0.945	+0.18%
Loss Cost	2012.2	0.002 (CI = +/-0.077; p = 0.954)	-2.673 (CI = +/-0.554; p = 0.000)	0.929	+0.20%
Loss Cost	2013.1	0.022 (CI = +/-0.047; p = 0.329)	-3.855 (CI = +/-0.656; p = 0.000)	0.944	+2.17%
Loss Cost	2013.2	0.022 (CI = +/-0.047; p = 0.329)	NA (CI = +/-NA; p = NA)	0.005	+2.17%
Loss Cost	2014.1	0.015 (CI = +/-0.056; p = 0.562)	NA (CI = +/-NA; p = NA)	-0.068	+1.50%
Loss Cost	2014.2	0.031 (CI = +/-0.065; p = 0.308)	NA (CI = +/-NA; p = NA)	0.020	+3.12%
Loss Cost	2015.1	0.037 (CI = +/-0.083; p = 0.331)	NA (CI = +/-NA; p = NA)	0.011	+3.73%
Loss Cost	2015.2	0.008 (CI = +/-0.098; p = 0.854)	NA (CI = +/-NA; p = NA)	-0.160	+0.77%
Loss Cost	2016.1	0.012 (CI = +/-0.137; p = 0.829)	NA (CI = +/-NA; p = NA)	-0.188	+1.22%
Loss Cost	2016.2	0.011 (CI = +/-0.209; p = 0.892)	NA (CI = +/-NA; p = NA)	-0.244	+1.09%
Loss Cost	2017.1	-0.048 (CI = +/-0.328; p = 0.675)	NA (CI = +/-NA; p = NA)	-0.245	-4.65%
Severity	2004.2	0.019 (CI = +/-0.015; p = 0.019)	0.402 (CI = +/-0.136; p = 0.000)	0.906	+1.87%
Severity	2005.1	0.022 (CI = +/-0.016; p = 0.011)	0.384 (CI = +/-0.140; p = 0.000)	0.908	+2.20%
Severity	2005.2	0.022 (CI = +/-0.018; p = 0.019)	0.385 (CI = +/-0.147; p = 0.000)	0.904	+2.18%
Severity	2006.1	0.025 (CI = +/-0.019; p = 0.013)	0.368 (CI = +/-0.151; p = 0.000)	0.904	+2.50%
Severity	2006.2	0.026 (CI = +/-0.021; p = 0.015)	0.361 (CI = +/-0.159; p = 0.000)	0.901	+2.66%
Severity	2007.1	0.028 (CI = +/-0.023; p = 0.018)	0.354 (CI = +/-0.166; p = 0.000)	0.896	+2.82%
Severity	2007.2	0.028 (CI = +/-0.025; p = 0.029)	0.354 (CI = +/-0.174; p = 0.000)	0.889	+2.81%
Severity	2008.1	0.032 (CI = +/-0.026; p = 0.020)	0.338 (CI = +/-0.178; p = 0.001)	0.889	+3.22%
Severity	2008.2	0.033 (CI = +/-0.028; p = 0.024)	0.333 (CI = +/-0.186; p = 0.001)	0.881	+3.36%
Severity	2009.1	0.035 (CI = +/-0.030; p = 0.028)	0.329 (CI = +/-0.193; p = 0.002)	0.872	+3.52%
Severity	2009.2	0.036 (CI = +/-0.033; p = 0.034)	0.327 (CI = +/-0.200; p = 0.003)	0.861	+3.62%
Severity	2010.1	0.037 (CI = +/-0.035; p = 0.040)	0.326 (CI = +/-0.206; p = 0.004)	0.846	+3.73%
Severity	2010.2	0.036 (CI = +/-0.037; p = 0.057)	0.325 (CI = +/-0.214; p = 0.005)	0.821	+3.62%
Severity	2011.1	0.036 (CI = +/-0.039; p = 0.066)	0.327 (CI = +/-0.224; p = 0.007)	0.794	+3.66%
Severity	2011.2	0.037 (CI = +/-0.041; p = 0.073)	0.334 (CI = +/-0.237; p = 0.010)	0.761	+3.74%
Severity	2012.1	0.037 (CI = +/-0.042; p = 0.078)	0.355 (CI = +/-0.261; p = 0.012)	0.722	+3.81%
Severity	2012.2	0.037 (CI = +/-0.044; p = 0.092)	0.362 (CI = +/-0.321; p = 0.031)	0.615	+3.81%
Severity	2013.1	0.032 (CI = +/-0.045; p = 0.139)	0.656 (CI = +/-0.633; p = 0.043)	0.509	+3.30%
Severity	2013.2	0.032 (CI = +/-0.045; p = 0.139)	NA (CI = +/-NA; p = NA)	0.126	+3.30%
Severity	2014.1	0.015 (CI = +/-0.048; p = 0.497)	NA (CI = +/-NA; p = NA)	-0.052	+1.50%
Severity	2014.2	0.017 (CI = +/-0.059; p = 0.532)	NA (CI = +/-NA; p = NA)	-0.068	+1.69%
Severity	2015.1	0.018 (CI = +/-0.076; p = 0.596)	NA (CI = +/-NA; p = NA)	-0.095	+1.80%
Severity	2015.2	-0.005 (CI = +/-0.093; p = 0.898)	NA (CI = +/-NA; p = NA)	-0.163	-0.50%
Severity	2016.1	-0.026 (CI = +/-0.124; p = 0.614)	NA (CI = +/-NA; p = NA)	-0.134	-2.56%
Severity	2016.2	0.006 (CI = +/-0.175; p = 0.934)	NA (CI = +/-NA; p = NA)	-0.248	+0.56%
Severity	2017.1	0.005 (CI = +/-0.307; p = 0.961)	NA (CI = +/-NA; p = NA)	-0.332	+0.52%
Frequency	2004.2	0.015 (CI = +/-0.032; p = 0.349)	-2.958 (CI = +/-0.282; p = 0.000)	0.984	+1.48%
Frequency	2005.1	0.012 (CI = +/-0.034; p = 0.489)	-2.942 (CI = +/-0.295; p = 0.000)	0.983	+1.18%
Frequency	2005.2	0.009 (CI = +/-0.037; p = 0.622)	-2.927 (CI = +/-0.309; p = 0.000)	0.983	+0.91%
Frequency	2006.1	0.005 (CI = +/-0.041; p = 0.812)	-2.904 (CI = +/-0.322; p = 0.000)	0.983	+0.47%
Frequency	2006.2	-0.001 (CI = +/-0.044; p = 0.957)	-2.875 (CI = +/-0.334; p = 0.000)	0.983	-0.12%
Frequency	2007.1	-0.002 (CI = +/-0.048; p = 0.925)	-2.870 (CI = +/-0.351; p = 0.000)	0.982	-0.22%
Frequency	2007.2	-0.006 (CI = +/-0.052; p = 0.801)	-2.852 (CI = +/-0.367; p = 0.000)	0.982	-0.63%
Frequency	2008.1	-0.008 (CI = +/-0.056; p = 0.781)	-2.847 (CI = +/-0.384; p = 0.000)	0.981	-0.76%
Frequency	2008.2	-0.015 (CI = +/-0.060; p = 0.601)	-2.821 (CI = +/-0.393; p = 0.000)	0.980	-1.51%
Frequency	2009.1	-0.020 (CI = +/-0.064; p = 0.522)	-2.807 (CI = +/-0.406; p = 0.000)	0.979	-1.97%
Frequency	2009.2	-0.024 (CI = +/-0.068; p = 0.464)	-2.798 (CI = +/-0.419; p = 0.000)	0.978	-2.40%
Frequency	2010.1	-0.026 (CI = +/-0.073; p = 0.463)	-2.796 (CI = +/-0.433; p = 0.000)	0.975	-2.55%
Frequency	2010.2	-0.030 (CI = +/-0.076; p = 0.414)	-2.798 (CI = +/-0.445; p = 0.000)	0.973	-2.97%
Frequency	2011.1	-0.032 (CI = +/-0.081; p = 0.415)	-2.803 (CI = +/-0.465; p = 0.000)	0.969	-3.10%
Frequency	2011.2	-0.034 (CI = +/-0.083; p = 0.388)	-2.832 (CI = +/-0.488; p = 0.000)	0.963	-3.39%
Frequency	2012.1	-0.036 (CI = +/-0.087; p = 0.392)	-2.865 (CI = +/-0.538; p = 0.000)	0.952	-3.49%
Frequency	2012.2	-0.035 (CI = +/-0.087; p = 0.390)	-3.035 (CI = +/-0.628; p = 0.000)	0.936	-3.47%
Frequency	2013.1	-0.011 (CI = +/-0.039; p = 0.542)	-4.511 (CI = +/-0.545; p = 0.000)	0.974	-1.09%
Frequency	2013.2	-0.011 (CI = +/-0.039; p = 0.542)	NA (CI = +/-NA; p = NA)	-0.058	-1.09%
Frequency	2014.1	0.000 (CI = +/-0.044; p = 0.998)	NA (CI = +/-NA; p = NA)	-0.111	+0.01%
Frequency	2014.2	0.014 (CI = +/-0.050; p = 0.540)	NA (CI = +/-NA; p = NA)	-0.070	+1.40%
Frequency	2015.1	0.019 (CI = +/-0.064; p = 0.510)	NA (CI = +/-NA; p = NA)	-0.069	+1.90%
Frequency	2015.2	0.013 (CI = +/-0.085; p = 0.727)	NA (CI = +/-NA; p = NA)	-0.141	+1.28%
Frequency	2016.1	0.038 (CI = +/-0.108; p = 0.407)	NA (CI = +/-NA; p = NA)	-0.031	+3.88%
Frequency	2016.2	0.005 (CI = +/-0.148; p = 0.925)	NA (CI = +/-NA; p = NA)	-0.247	+0.53%
Frequency	2017.1	-0.053 (CI = +/-0.201; p = 0.464)	NA (CI = +/-NA; p = NA)	-0.081	-5.14%

## Direct Compensation Property Damage

Coverage = DC

End Trend Period = 2022.1

Excluded Points = NA

Parameters Included: time, seasonality

Fit	Start Date	Time	Seasonality	Adjusted R <sup>2</sup>	Implied Trend
					Rate
Loss Cost	2013.1	0.049 (CI = +/-0.047; p = 0.043)	-0.182 (CI = +/-0.259; p = 0.155)	0.219	+5.02%
Loss Cost	2013.2	0.016 (CI = +/-0.027; p = 0.237)	-0.077 (CI = +/-0.141; p = 0.262)	0.036	+1.59%
Loss Cost	2014.1	0.009 (CI = +/-0.029; p = 0.535)	-0.098 (CI = +/-0.142; p = 0.161)	0.036	+0.86%
Loss Cost	2014.2	0.001 (CI = +/-0.032; p = 0.924)	-0.077 (CI = +/-0.146; p = 0.272)	-0.048	+0.14%
Loss Cost	2015.1	-0.008 (CI = +/-0.033; p = 0.585)	-0.102 (CI = +/-0.143; p = 0.145)	0.050	-0.85%
Loss Cost	2015.2	-0.003 (CI = +/-0.038; p = 0.875)	-0.117 (CI = +/-0.153; p = 0.122)	0.067	-0.28%
Loss Cost	2016.1	-0.012 (CI = +/-0.042; p = 0.536)	-0.137 (CI = +/-0.158; p = 0.083)	0.151	-1.20%
Loss Cost	2016.2	-0.015 (CI = +/-0.051; p = 0.529)	-0.131 (CI = +/-0.177; p = 0.128)	0.129	-1.47%
Loss Cost	2017.1	-0.021 (CI = +/-0.061; p = 0.449)	-0.143 (CI = +/-0.195; p = 0.131)	0.128	-2.10%
Severity	2013.1	0.048 (CI = +/-0.005; p = 0.000)	-0.018 (CI = +/-0.027; p = 0.171)	0.960	+4.93%
Severity	2013.2	0.049 (CI = +/-0.005; p = 0.000)	-0.022 (CI = +/-0.028; p = 0.121)	0.957	+5.04%
Severity	2014.1	0.050 (CI = +/-0.006; p = 0.000)	-0.020 (CI = +/-0.030; p = 0.173)	0.952	+5.11%
Severity	2014.2	0.049 (CI = +/-0.007; p = 0.000)	-0.018 (CI = +/-0.032; p = 0.241)	0.940	+5.04%
Severity	2015.1	0.049 (CI = +/-0.008; p = 0.000)	-0.018 (CI = +/-0.034; p = 0.262)	0.928	+5.03%
Severity	2015.2	0.049 (CI = +/-0.009; p = 0.000)	-0.017 (CI = +/-0.038; p = 0.331)	0.909	+4.98%
Severity	2016.1	0.049 (CI = +/-0.011; p = 0.000)	-0.017 (CI = +/-0.041; p = 0.386)	0.890	+5.01%
Severity	2016.2	0.052 (CI = +/-0.012; p = 0.000)	-0.024 (CI = +/-0.042; p = 0.228)	0.893	+5.37%
Severity	2017.1	0.055 (CI = +/-0.014; p = 0.000)	-0.020 (CI = +/-0.045; p = 0.349)	0.886	+5.64%
Frequency	2013.1	0.001 (CI = +/-0.048; p = 0.971)	-0.164 (CI = +/-0.261; p = 0.202)	-0.013	+0.08%
Frequency	2013.2	-0.033 (CI = +/-0.026; p = 0.014)	-0.056 (CI = +/-0.133; p = 0.387)	0.293	-3.29%
Frequency	2014.1	-0.041 (CI = +/-0.027; p = 0.005)	-0.078 (CI = +/-0.130; p = 0.221)	0.402	-4.04%
Frequency	2014.2	-0.048 (CI = +/-0.029; p = 0.004)	-0.059 (CI = +/-0.134; p = 0.357)	0.452	-4.67%
Frequency	2015.1	-0.058 (CI = +/-0.030; p = 0.001)	-0.084 (CI = +/-0.130; p = 0.185)	0.555	-5.59%
Frequency	2015.2	-0.051 (CI = +/-0.034; p = 0.007)	-0.099 (CI = +/-0.138; p = 0.141)	0.500	-5.01%
Frequency	2016.1	-0.061 (CI = +/-0.037; p = 0.004)	-0.120 (CI = +/-0.139; p = 0.083)	0.558	-5.92%
Frequency	2016.2	-0.067 (CI = +/-0.044; p = 0.007)	-0.107 (CI = +/-0.153; p = 0.148)	0.564	-6.49%
Frequency	2017.1	-0.076 (CI = +/-0.052; p = 0.009)	-0.123 (CI = +/-0.164; p = 0.121)	0.557	-7.33%

## Direct Compensation Property Damage

Coverage = DC

End Trend Period = 2021.2

Excluded Points = NA

Parameters Included: time, seasonality

Fit	Start Date	Time	Seasonality	Adjusted R <sup>2</sup>	Implied Trend
					Rate
Loss Cost	2013.1	0.049 (CI = +/-0.053; p = 0.067)	-0.181 (CI = +/-0.277; p = 0.185)	0.206	+5.07%
Loss Cost	2013.2	0.014 (CI = +/-0.031; p = 0.334)	-0.081 (CI = +/-0.151; p = 0.266)	0.021	+1.44%
Loss Cost	2014.1	0.005 (CI = +/-0.033; p = 0.735)	-0.107 (CI = +/-0.152; p = 0.152)	0.038	+0.53%
Loss Cost	2014.2	-0.003 (CI = +/-0.036; p = 0.879)	-0.087 (CI = +/-0.155; p = 0.244)	-0.035	-0.26%
Loss Cost	2015.1	-0.016 (CI = +/-0.037; p = 0.368)	-0.121 (CI = +/-0.151; p = 0.105)	0.113	-1.58%
Loss Cost	2015.2	-0.010 (CI = +/-0.043; p = 0.603)	-0.133 (CI = +/-0.162; p = 0.097)	0.121	-1.03%
Loss Cost	2016.1	-0.025 (CI = +/-0.047; p = 0.268)	-0.164 (CI = +/-0.164; p = 0.049)	0.261	-2.45%
Loss Cost	2016.2	-0.029 (CI = +/-0.057; p = 0.279)	-0.157 (CI = +/-0.182; p = 0.083)	0.247	-2.85%
Loss Cost	2017.1	-0.043 (CI = +/-0.070; p = 0.188)	-0.182 (CI = +/-0.200; p = 0.068)	0.299	-4.20%
Severity	2013.1	0.045 (CI = +/-0.004; p = 0.000)	-0.027 (CI = +/-0.021; p = 0.015)	0.972	+4.64%
Severity	2013.2	0.046 (CI = +/-0.004; p = 0.000)	-0.030 (CI = +/-0.021; p = 0.010)	0.970	+4.74%
Severity	2014.1	0.046 (CI = +/-0.005; p = 0.000)	-0.029 (CI = +/-0.023; p = 0.017)	0.966	+4.76%
Severity	2014.2	0.046 (CI = +/-0.006; p = 0.000)	-0.027 (CI = +/-0.024; p = 0.032)	0.958	+4.66%
Severity	2015.1	0.044 (CI = +/-0.006; p = 0.000)	-0.030 (CI = +/-0.026; p = 0.027)	0.951	+4.55%
Severity	2015.2	0.044 (CI = +/-0.007; p = 0.000)	-0.028 (CI = +/-0.028; p = 0.048)	0.936	+4.46%
Severity	2016.1	0.042 (CI = +/-0.009; p = 0.000)	-0.031 (CI = +/-0.031; p = 0.051)	0.922	+4.34%
Severity	2016.2	0.046 (CI = +/-0.009; p = 0.000)	-0.036 (CI = +/-0.029; p = 0.022)	0.931	+4.67%
Severity	2017.1	0.047 (CI = +/-0.012; p = 0.000)	-0.034 (CI = +/-0.034; p = 0.047)	0.919	+4.78%
Frequency	2013.1	0.004 (CI = +/-0.054; p = 0.873)	-0.154 (CI = +/-0.279; p = 0.258)	-0.033	+0.41%
Frequency	2013.2	-0.032 (CI = +/-0.029; p = 0.033)	-0.052 (CI = +/-0.142; p = 0.449)	0.209	-3.15%
Frequency	2014.1	-0.041 (CI = +/-0.031; p = 0.012)	-0.078 (CI = +/-0.141; p = 0.255)	0.325	-4.04%
Frequency	2014.2	-0.048 (CI = +/-0.034; p = 0.009)	-0.060 (CI = +/-0.145; p = 0.383)	0.381	-4.70%
Frequency	2015.1	-0.060 (CI = +/-0.035; p = 0.003)	-0.091 (CI = +/-0.142; p = 0.185)	0.505	-5.86%
Frequency	2015.2	-0.054 (CI = +/-0.040; p = 0.013)	-0.105 (CI = +/-0.150; p = 0.151)	0.441	-5.25%
Frequency	2016.1	-0.067 (CI = +/-0.044; p = 0.007)	-0.134 (CI = +/-0.152; p = 0.078)	0.525	-6.51%
Frequency	2016.2	-0.075 (CI = +/-0.052; p = 0.011)	-0.120 (CI = +/-0.166; p = 0.133)	0.537	-7.18%
Frequency	2017.1	-0.090 (CI = +/-0.062; p = 0.011)	-0.148 (CI = +/-0.178; p = 0.091)	0.563	-8.57%

## Direct Compensation Property Damage

Coverage = DC

End Trend Period = 2019.2

Excluded Points = NA

Parameters Included: time, seasonality

Fit	Start Date	Time	Seasonality	Adjusted R <sup>2</sup>	Implied Trend
					Rate
Loss Cost	2013.1	0.110 (CI = +/-0.075; p = 0.008)	-0.140 (CI = +/-0.301; p = 0.329)	0.447	+11.58%
Loss Cost	2013.2	0.058 (CI = +/-0.023; p = 0.000)	-0.027 (CI = +/-0.088; p = 0.509)	0.705	+5.92%
Loss Cost	2014.1	0.052 (CI = +/-0.027; p = 0.002)	-0.039 (CI = +/-0.094; p = 0.377)	0.637	+5.35%
Loss Cost	2014.2	0.043 (CI = +/-0.029; p = 0.009)	-0.023 (CI = +/-0.093; p = 0.592)	0.498	+4.44%
Loss Cost	2015.1	0.031 (CI = +/-0.032; p = 0.052)	-0.045 (CI = +/-0.091; p = 0.285)	0.401	+3.19%
Loss Cost	2015.2	0.049 (CI = +/-0.019; p = 0.001)	-0.072 (CI = +/-0.050; p = 0.013)	0.862	+5.07%
Loss Cost	2016.1	0.040 (CI = +/-0.020; p = 0.004)	-0.085 (CI = +/-0.046; p = 0.005)	0.896	+4.12%
Loss Cost	2016.2	0.041 (CI = +/-0.029; p = 0.018)	-0.086 (CI = +/-0.059; p = 0.016)	0.831	+4.16%
Loss Cost	2017.1	0.042 (CI = +/-0.051; p = 0.079)	-0.084 (CI = +/-0.087; p = 0.054)	0.809	+4.28%
Severity	2013.1	0.046 (CI = +/-0.006; p = 0.000)	-0.019 (CI = +/-0.022; p = 0.082)	0.964	+4.69%
Severity	2013.2	0.047 (CI = +/-0.006; p = 0.000)	-0.023 (CI = +/-0.023; p = 0.054)	0.961	+4.83%
Severity	2014.1	0.048 (CI = +/-0.007; p = 0.000)	-0.021 (CI = +/-0.025; p = 0.098)	0.954	+4.92%
Severity	2014.2	0.046 (CI = +/-0.008; p = 0.000)	-0.017 (CI = +/-0.027; p = 0.171)	0.942	+4.72%
Severity	2015.1	0.044 (CI = +/-0.010; p = 0.000)	-0.021 (CI = +/-0.030; p = 0.147)	0.926	+4.54%
Severity	2015.2	0.042 (CI = +/-0.012; p = 0.000)	-0.016 (CI = +/-0.032; p = 0.253)	0.897	+4.25%
Severity	2016.1	0.039 (CI = +/-0.016; p = 0.002)	-0.020 (CI = +/-0.038; p = 0.225)	0.860	+3.98%
Severity	2016.2	0.044 (CI = +/-0.020; p = 0.003)	-0.026 (CI = +/-0.040; p = 0.141)	0.870	+4.52%
Severity	2017.1	0.048 (CI = +/-0.033; p = 0.019)	-0.022 (CI = +/-0.056; p = 0.303)	0.844	+4.92%
Frequency	2013.1	0.064 (CI = +/-0.076; p = 0.093)	-0.120 (CI = +/-0.308; p = 0.408)	0.166	+6.59%
Frequency	2013.2	0.010 (CI = +/-0.023; p = 0.340)	-0.004 (CI = +/-0.086; p = 0.912)	-0.089	+1.04%
Frequency	2014.1	0.004 (CI = +/-0.026; p = 0.729)	-0.018 (CI = +/-0.091; p = 0.668)	-0.173	+0.42%
Frequency	2014.2	-0.003 (CI = +/-0.030; p = 0.838)	-0.005 (CI = +/-0.094; p = 0.903)	-0.241	-0.27%
Frequency	2015.1	-0.013 (CI = +/-0.034; p = 0.394)	-0.024 (CI = +/-0.097; p = 0.578)	-0.123	-1.29%
Frequency	2015.2	0.008 (CI = +/-0.013; p = 0.206)	-0.055 (CI = +/-0.035; p = 0.008)	0.651	+0.78%
Frequency	2016.1	0.001 (CI = +/-0.014; p = 0.819)	-0.065 (CI = +/-0.032; p = 0.003)	0.797	+0.13%
Frequency	2016.2	-0.004 (CI = +/-0.016; p = 0.570)	-0.059 (CI = +/-0.032; p = 0.007)	0.805	-0.35%
Frequency	2017.1	-0.006 (CI = +/-0.027; p = 0.519)	-0.062 (CI = +/-0.046; p = 0.023)	0.774	-0.61%

## Direct Compensation Property Damage

Coverage = DC

End Trend Period = 2019.1

Excluded Points = NA

Parameters Included: time, seasonality

Fit	Start Date	Time	Seasonality	Adjusted R <sup>2</sup>	Implied Trend
					Rate
Loss Cost	2013.1	0.124 (CI = +/-0.085; p = 0.009)	-0.170 (CI = +/-0.319; p = 0.262)	0.452	+13.15%
Loss Cost	2013.2	0.060 (CI = +/-0.028; p = 0.001)	-0.032 (CI = +/-0.097; p = 0.473)	0.658	+6.18%
Loss Cost	2014.1	0.054 (CI = +/-0.033; p = 0.005)	-0.043 (CI = +/-0.105; p = 0.375)	0.572	+5.58%
Loss Cost	2014.2	0.043 (CI = +/-0.038; p = 0.031)	-0.022 (CI = +/-0.108; p = 0.645)	0.371	+4.41%
Loss Cost	2015.1	0.030 (CI = +/-0.041; p = 0.124)	-0.042 (CI = +/-0.106; p = 0.368)	0.211	+3.02%
Loss Cost	2015.2	0.056 (CI = +/-0.024; p = 0.002)	-0.081 (CI = +/-0.054; p = 0.012)	0.856	+5.76%
Loss Cost	2016.1	0.047 (CI = +/-0.025; p = 0.006)	-0.092 (CI = +/-0.050; p = 0.007)	0.898	+4.77%
Loss Cost	2016.2	0.052 (CI = +/-0.040; p = 0.026)	-0.099 (CI = +/-0.069; p = 0.020)	0.844	+5.32%
Loss Cost	2017.1	0.055 (CI = +/-0.082; p = 0.102)	-0.096 (CI = +/-0.119; p = 0.075)	0.821	+5.70%
Severity	2013.1	0.047 (CI = +/-0.006; p = 0.000)	-0.021 (CI = +/-0.024; p = 0.073)	0.957	+4.78%
Severity	2013.2	0.049 (CI = +/-0.007; p = 0.000)	-0.026 (CI = +/-0.024; p = 0.039)	0.957	+5.00%
Severity	2014.1	0.050 (CI = +/-0.008; p = 0.000)	-0.024 (CI = +/-0.027; p = 0.071)	0.950	+5.11%
Severity	2014.2	0.048 (CI = +/-0.010; p = 0.000)	-0.021 (CI = +/-0.030; p = 0.143)	0.929	+4.91%
Severity	2015.1	0.046 (CI = +/-0.013; p = 0.000)	-0.023 (CI = +/-0.034; p = 0.140)	0.907	+4.73%
Severity	2015.2	0.043 (CI = +/-0.017; p = 0.001)	-0.018 (CI = +/-0.039; p = 0.279)	0.852	+4.39%
Severity	2016.1	0.040 (CI = +/-0.024; p = 0.009)	-0.022 (CI = +/-0.048; p = 0.275)	0.787	+4.11%
Severity	2016.2	0.050 (CI = +/-0.030; p = 0.013)	-0.033 (CI = +/-0.052; p = 0.134)	0.839	+5.15%
Severity	2017.1	0.056 (CI = +/-0.057; p = 0.051)	-0.028 (CI = +/-0.082; p = 0.274)	0.820	+5.75%
Frequency	2013.1	0.077 (CI = +/-0.087; p = 0.079)	-0.148 (CI = +/-0.328; p = 0.338)	0.191	+7.98%
Frequency	2013.2	0.011 (CI = +/-0.028; p = 0.390)	-0.006 (CI = +/-0.097; p = 0.888)	-0.121	+1.12%
Frequency	2014.1	0.005 (CI = +/-0.032; p = 0.754)	-0.018 (CI = +/-0.102; p = 0.687)	-0.208	+0.45%
Frequency	2014.2	-0.005 (CI = +/-0.038; p = 0.773)	-0.001 (CI = +/-0.109; p = 0.978)	-0.268	-0.48%
Frequency	2015.1	-0.016 (CI = +/-0.043; p = 0.386)	-0.019 (CI = +/-0.112; p = 0.695)	-0.136	-1.63%
Frequency	2015.2	0.013 (CI = +/-0.016; p = 0.089)	-0.063 (CI = +/-0.036; p = 0.007)	0.732	+1.31%
Frequency	2016.1	0.006 (CI = +/-0.015; p = 0.320)	-0.071 (CI = +/-0.031; p = 0.003)	0.866	+0.64%
Frequency	2016.2	0.002 (CI = +/-0.024; p = 0.840)	-0.065 (CI = +/-0.040; p = 0.014)	0.840	+0.16%
Frequency	2017.1	0.000 (CI = +/-0.049; p = 0.972)	-0.067 (CI = +/-0.070; p = 0.054)	0.789	-0.04%



## Direct Compensation Property Damage

Coverage = DC

End Trend Period = 2019.2

Excluded Points = 2015.1

Parameters Included: time, seasonality

Fit	Start Date	Time	Seasonality	Adjusted R <sup>2</sup>	Implied Trend
					Rate
Loss Cost	2013.1	0.117 (CI = +/-0.071; p = 0.004)	-0.198 (CI = +/-0.291; p = 0.161)	0.557	+12.45%
Loss Cost	2013.2	0.065 (CI = +/-0.012; p = 0.000)	-0.064 (CI = +/-0.047; p = 0.013)	0.930	+6.70%
Loss Cost	2014.1	0.061 (CI = +/-0.014; p = 0.000)	-0.070 (CI = +/-0.049; p = 0.011)	0.919	+6.33%
Loss Cost	2014.2	0.058 (CI = +/-0.018; p = 0.000)	-0.063 (CI = +/-0.055; p = 0.031)	0.869	+5.98%
Loss Cost	2015.2	0.049 (CI = +/-0.019; p = 0.001)	-0.072 (CI = +/-0.050; p = 0.013)	0.862	+5.07%
Loss Cost	2016.1	0.040 (CI = +/-0.020; p = 0.004)	-0.085 (CI = +/-0.046; p = 0.005)	0.896	+4.12%
Loss Cost	2016.2	0.041 (CI = +/-0.029; p = 0.018)	-0.086 (CI = +/-0.059; p = 0.016)	0.831	+4.16%
Loss Cost	2017.1	0.042 (CI = +/-0.051; p = 0.079)	-0.084 (CI = +/-0.087; p = 0.054)	0.809	+4.28%
Severity	2013.1	0.046 (CI = +/-0.006; p = 0.000)	-0.018 (CI = +/-0.024; p = 0.136)	0.963	+4.66%
Severity	2013.2	0.047 (CI = +/-0.007; p = 0.000)	-0.021 (CI = +/-0.026; p = 0.099)	0.958	+4.80%
Severity	2014.1	0.048 (CI = +/-0.008; p = 0.000)	-0.020 (CI = +/-0.028; p = 0.150)	0.948	+4.88%
Severity	2014.2	0.045 (CI = +/-0.010; p = 0.000)	-0.013 (CI = +/-0.030; p = 0.328)	0.929	+4.57%
Severity	2015.2	0.042 (CI = +/-0.012; p = 0.000)	-0.016 (CI = +/-0.032; p = 0.253)	0.897	+4.25%
Severity	2016.1	0.039 (CI = +/-0.016; p = 0.002)	-0.020 (CI = +/-0.038; p = 0.225)	0.860	+3.98%
Severity	2016.2	0.044 (CI = +/-0.020; p = 0.003)	-0.026 (CI = +/-0.040; p = 0.141)	0.870	+4.52%
Severity	2017.1	0.048 (CI = +/-0.033; p = 0.019)	-0.022 (CI = +/-0.056; p = 0.303)	0.844	+4.92%
Frequency	2013.1	0.072 (CI = +/-0.072; p = 0.050)	-0.180 (CI = +/-0.298; p = 0.206)	0.306	+7.45%
Frequency	2013.2	0.018 (CI = +/-0.009; p = 0.002)	-0.043 (CI = +/-0.036; p = 0.024)	0.674	+1.81%
Frequency	2014.1	0.014 (CI = +/-0.009; p = 0.009)	-0.050 (CI = +/-0.032; p = 0.007)	0.709	+1.38%
Frequency	2014.2	0.013 (CI = +/-0.012; p = 0.035)	-0.050 (CI = +/-0.038; p = 0.017)	0.577	+1.35%
Frequency	2015.2	0.008 (CI = +/-0.013; p = 0.206)	-0.055 (CI = +/-0.035; p = 0.008)	0.651	+0.78%
Frequency	2016.1	0.001 (CI = +/-0.014; p = 0.819)	-0.065 (CI = +/-0.032; p = 0.003)	0.797	+0.13%
Frequency	2016.2	-0.004 (CI = +/-0.016; p = 0.570)	-0.059 (CI = +/-0.032; p = 0.007)	0.805	-0.35%
Frequency	2017.1	-0.006 (CI = +/-0.027; p = 0.519)	-0.062 (CI = +/-0.046; p = 0.023)	0.774	-0.61%

## Direct Compensation Property Damage

Coverage = DC

End Trend Period = 2019.1

Excluded Points = 2015.1

Parameters Included: time, seasonality

Fit	Start Date	Time	Seasonality	Adjusted R <sup>2</sup>	Implied Trend
					Rate
Loss Cost	2013.1	0.133 (CI = +/-0.079; p = 0.004)	-0.235 (CI = +/-0.305; p = 0.116)	0.577	+14.28%
Loss Cost	2013.2	0.070 (CI = +/-0.013; p = 0.000)	-0.076 (CI = +/-0.045; p = 0.005)	0.940	+7.24%
Loss Cost	2014.1	0.067 (CI = +/-0.015; p = 0.000)	-0.080 (CI = +/-0.047; p = 0.005)	0.930	+6.89%
Loss Cost	2014.2	0.065 (CI = +/-0.021; p = 0.000)	-0.077 (CI = +/-0.059; p = 0.019)	0.873	+6.72%
Loss Cost	2015.2	0.056 (CI = +/-0.024; p = 0.002)	-0.081 (CI = +/-0.054; p = 0.012)	0.856	+5.76%
Loss Cost	2016.1	0.047 (CI = +/-0.025; p = 0.006)	-0.092 (CI = +/-0.050; p = 0.007)	0.898	+4.77%
Loss Cost	2016.2	0.052 (CI = +/-0.040; p = 0.026)	-0.099 (CI = +/-0.069; p = 0.020)	0.844	+5.32%
Loss Cost	2017.1	0.055 (CI = +/-0.082; p = 0.102)	-0.096 (CI = +/-0.119; p = 0.075)	0.821	+5.70%
Severity	2013.1	0.046 (CI = +/-0.007; p = 0.000)	-0.020 (CI = +/-0.026; p = 0.124)	0.956	+4.75%
Severity	2013.2	0.049 (CI = +/-0.008; p = 0.000)	-0.025 (CI = +/-0.028; p = 0.074)	0.952	+4.97%
Severity	2014.1	0.050 (CI = +/-0.010; p = 0.000)	-0.023 (CI = +/-0.031; p = 0.114)	0.941	+5.08%
Severity	2014.2	0.046 (CI = +/-0.013; p = 0.000)	-0.017 (CI = +/-0.036; p = 0.300)	0.908	+4.74%
Severity	2015.2	0.043 (CI = +/-0.017; p = 0.001)	-0.018 (CI = +/-0.039; p = 0.279)	0.852	+4.39%
Severity	2016.1	0.040 (CI = +/-0.024; p = 0.009)	-0.022 (CI = +/-0.048; p = 0.275)	0.787	+4.11%
Severity	2016.2	0.050 (CI = +/-0.030; p = 0.013)	-0.033 (CI = +/-0.052; p = 0.134)	0.839	+5.15%
Severity	2017.1	0.056 (CI = +/-0.057; p = 0.051)	-0.028 (CI = +/-0.082; p = 0.274)	0.820	+5.75%
Frequency	2013.1	0.087 (CI = +/-0.082; p = 0.039)	-0.215 (CI = +/-0.314; p = 0.155)	0.350	+9.10%
Frequency	2013.2	0.021 (CI = +/-0.010; p = 0.001)	-0.051 (CI = +/-0.036; p = 0.011)	0.726	+2.16%
Frequency	2014.1	0.017 (CI = +/-0.010; p = 0.005)	-0.057 (CI = +/-0.031; p = 0.004)	0.770	+1.72%
Frequency	2014.2	0.019 (CI = +/-0.014; p = 0.016)	-0.060 (CI = +/-0.039; p = 0.009)	0.678	+1.89%
Frequency	2015.2	0.013 (CI = +/-0.016; p = 0.089)	-0.063 (CI = +/-0.036; p = 0.007)	0.732	+1.31%
Frequency	2016.1	0.006 (CI = +/-0.015; p = 0.320)	-0.071 (CI = +/-0.031; p = 0.003)	0.866	+0.64%
Frequency	2016.2	0.002 (CI = +/-0.024; p = 0.840)	-0.065 (CI = +/-0.040; p = 0.014)	0.840	+0.16%
Frequency	2017.1	0.000 (CI = +/-0.049; p = 0.972)	-0.067 (CI = +/-0.070; p = 0.054)	0.789	-0.04%

# Direct Compensation Property Damage

Coverage = DC

End Trend Period = 2022.1

Excluded Points = NA

Parameters Included: time

Fit	Start Date	Time	Adjusted R <sup>2</sup>	Implied Trend Rate
Loss Cost	2013.1	0.049 (CI = +/-0.049; p = 0.049)	0.163	+5.02%
Loss Cost	2013.2	0.014 (CI = +/-0.027; p = 0.282)	0.014	+1.44%
Loss Cost	2014.1	0.009 (CI = +/-0.030; p = 0.550)	-0.041	+0.86%
Loss Cost	2014.2	0.000 (CI = +/-0.032; p = 0.978)	-0.071	-0.04%
Loss Cost	2015.1	-0.008 (CI = +/-0.034; p = 0.603)	-0.054	-0.85%
Loss Cost	2015.2	-0.006 (CI = +/-0.040; p = 0.735)	-0.073	-0.64%
Loss Cost	2016.1	-0.012 (CI = +/-0.046; p = 0.578)	-0.059	-1.20%
Loss Cost	2016.2	-0.020 (CI = +/-0.054; p = 0.423)	-0.028	-2.01%
Loss Cost	2017.1	-0.021 (CI = +/-0.066; p = 0.486)	-0.050	-2.10%
Severity	2013.1	0.048 (CI = +/-0.005; p = 0.000)	0.957	+4.93%
Severity	2013.2	0.049 (CI = +/-0.006; p = 0.000)	0.952	+5.00%
Severity	2014.1	0.050 (CI = +/-0.006; p = 0.000)	0.948	+5.11%
Severity	2014.2	0.049 (CI = +/-0.007; p = 0.000)	0.938	+5.00%
Severity	2015.1	0.049 (CI = +/-0.008; p = 0.000)	0.926	+5.03%
Severity	2015.2	0.048 (CI = +/-0.009; p = 0.000)	0.909	+4.92%
Severity	2016.1	0.049 (CI = +/-0.011; p = 0.000)	0.892	+5.01%
Severity	2016.2	0.051 (CI = +/-0.012; p = 0.000)	0.885	+5.26%
Severity	2017.1	0.055 (CI = +/-0.014; p = 0.000)	0.886	+5.64%
Frequency	2013.1	0.001 (CI = +/-0.048; p = 0.972)	-0.059	+0.08%
Frequency	2013.2	-0.034 (CI = +/-0.025; p = 0.011)	0.303	-3.39%
Frequency	2014.1	-0.041 (CI = +/-0.027; p = 0.005)	0.376	-4.04%
Frequency	2014.2	-0.049 (CI = +/-0.029; p = 0.002)	0.455	-4.80%
Frequency	2015.1	-0.058 (CI = +/-0.031; p = 0.001)	0.522	-5.59%
Frequency	2015.2	-0.054 (CI = +/-0.036; p = 0.006)	0.437	-5.30%
Frequency	2016.1	-0.061 (CI = +/-0.041; p = 0.007)	0.449	-5.92%
Frequency	2016.2	-0.072 (CI = +/-0.046; p = 0.006)	0.499	-6.91%
Frequency	2017.1	-0.076 (CI = +/-0.056; p = 0.013)	0.459	-7.33%

# Direct Compensation Property Damage

Coverage = DC

End Trend Period = 2021.2

Excluded Points = NA

Parameters Included: time

Fit	Start Date	Time	Adjusted R <sup>2</sup>	Implied Trend Rate
Loss Cost	2013.1	0.053 (CI = +/-0.054; p = 0.056)	0.160	+5.42%
Loss Cost	2013.2	0.014 (CI = +/-0.031; p = 0.338)	-0.001	+1.44%
Loss Cost	2014.1	0.008 (CI = +/-0.034; p = 0.630)	-0.053	+0.78%
Loss Cost	2014.2	-0.003 (CI = +/-0.036; p = 0.881)	-0.075	-0.26%
Loss Cost	2015.1	-0.012 (CI = +/-0.040; p = 0.516)	-0.044	-1.22%
Loss Cost	2015.2	-0.010 (CI = +/-0.047; p = 0.636)	-0.068	-1.03%
Loss Cost	2016.1	-0.018 (CI = +/-0.055; p = 0.485)	-0.045	-1.77%
Loss Cost	2016.2	-0.029 (CI = +/-0.065; p = 0.339)	0.002	-2.85%
Loss Cost	2017.1	-0.032 (CI = +/-0.081; p = 0.389)	-0.019	-3.14%
Severity	2013.1	0.046 (CI = +/-0.005; p = 0.000)	0.961	+4.69%
Severity	2013.2	0.046 (CI = +/-0.005; p = 0.000)	0.955	+4.74%
Severity	2014.1	0.047 (CI = +/-0.006; p = 0.000)	0.950	+4.83%
Severity	2014.2	0.046 (CI = +/-0.007; p = 0.000)	0.942	+4.66%
Severity	2015.1	0.045 (CI = +/-0.008; p = 0.000)	0.928	+4.64%
Severity	2015.2	0.044 (CI = +/-0.009; p = 0.000)	0.912	+4.46%
Severity	2016.1	0.044 (CI = +/-0.010; p = 0.000)	0.890	+4.47%
Severity	2016.2	0.046 (CI = +/-0.012; p = 0.000)	0.877	+4.67%
Severity	2017.1	0.049 (CI = +/-0.014; p = 0.000)	0.871	+5.00%
Frequency	2013.1	0.007 (CI = +/-0.054; p = 0.788)	-0.058	+0.70%
Frequency	2013.2	-0.032 (CI = +/-0.028; p = 0.030)	0.230	-3.15%
Frequency	2014.1	-0.039 (CI = +/-0.031; p = 0.016)	0.305	-3.86%
Frequency	2014.2	-0.048 (CI = +/-0.033; p = 0.008)	0.389	-4.70%
Frequency	2015.1	-0.058 (CI = +/-0.036; p = 0.004)	0.463	-5.60%
Frequency	2015.2	-0.054 (CI = +/-0.042; p = 0.016)	0.368	-5.25%
Frequency	2016.1	-0.062 (CI = +/-0.049; p = 0.019)	0.385	-5.98%
Frequency	2016.2	-0.075 (CI = +/-0.056; p = 0.015)	0.445	-7.18%
Frequency	2017.1	-0.081 (CI = +/-0.069; p = 0.028)	0.407	-7.75%

## Direct Compensation Property Damage

Coverage = DC

End Trend Period = 2019.2

Excluded Points = NA

Parameters Included: time

Fit	Start Date	Time	Adjusted R <sup>2</sup>	Implied Trend Rate
Loss Cost	2013.1	0.114 (CI = +/-0.073; p = 0.005)	0.445	+12.06%
Loss Cost	2013.2	0.058 (CI = +/-0.022; p = 0.000)	0.719	+5.92%
Loss Cost	2014.1	0.054 (CI = +/-0.026; p = 0.001)	0.642	+5.52%
Loss Cost	2014.2	0.043 (CI = +/-0.028; p = 0.006)	0.537	+4.44%
Loss Cost	2015.1	0.034 (CI = +/-0.031; p = 0.035)	0.375	+3.47%
Loss Cost	2015.2	0.049 (CI = +/-0.030; p = 0.006)	0.639	+5.07%
Loss Cost	2016.1	0.048 (CI = +/-0.040; p = 0.025)	0.526	+4.97%
Loss Cost	2016.2	0.041 (CI = +/-0.054; p = 0.112)	0.311	+4.16%
Loss Cost	2017.1	0.056 (CI = +/-0.075; p = 0.106)	0.401	+5.80%
Severity	2013.1	0.046 (CI = +/-0.006; p = 0.000)	0.956	+4.75%
Severity	2013.2	0.047 (CI = +/-0.007; p = 0.000)	0.948	+4.83%
Severity	2014.1	0.049 (CI = +/-0.008; p = 0.000)	0.943	+5.01%
Severity	2014.2	0.046 (CI = +/-0.009; p = 0.000)	0.933	+4.72%
Severity	2015.1	0.046 (CI = +/-0.011; p = 0.000)	0.910	+4.67%
Severity	2015.2	0.042 (CI = +/-0.012; p = 0.000)	0.888	+4.25%
Severity	2016.1	0.041 (CI = +/-0.016; p = 0.001)	0.839	+4.19%
Severity	2016.2	0.044 (CI = +/-0.022; p = 0.004)	0.809	+4.52%
Severity	2017.1	0.052 (CI = +/-0.029; p = 0.008)	0.823	+5.32%
Frequency	2013.1	0.067 (CI = +/-0.074; p = 0.071)	0.184	+6.98%
Frequency	2013.2	0.010 (CI = +/-0.022; p = 0.316)	0.009	+1.04%
Frequency	2014.1	0.005 (CI = +/-0.025; p = 0.666)	-0.079	+0.49%
Frequency	2014.2	-0.003 (CI = +/-0.028; p = 0.828)	-0.105	-0.27%
Frequency	2015.1	-0.012 (CI = +/-0.031; p = 0.417)	-0.031	-1.15%
Frequency	2015.2	0.008 (CI = +/-0.023; p = 0.439)	-0.043	+0.78%
Frequency	2016.1	0.007 (CI = +/-0.030; p = 0.564)	-0.099	+0.75%
Frequency	2016.2	-0.004 (CI = +/-0.036; p = 0.812)	-0.185	-0.35%
Frequency	2017.1	0.005 (CI = +/-0.052; p = 0.820)	-0.232	+0.46%

## Direct Compensation Property Damage

Coverage = DC

End Trend Period = 2019.1

Excluded Points = NA

Parameters Included: time

Fit	Start Date	Time	Adjusted R <sup>2</sup>	Implied Trend Rate
Loss Cost	2013.1	0.124 (CI = +/-0.085; p = 0.009)	0.432	+13.15%
Loss Cost	2013.2	0.059 (CI = +/-0.027; p = 0.001)	0.673	+6.04%
Loss Cost	2014.1	0.054 (CI = +/-0.032; p = 0.004)	0.577	+5.58%
Loss Cost	2014.2	0.042 (CI = +/-0.034; p = 0.023)	0.431	+4.27%
Loss Cost	2015.1	0.030 (CI = +/-0.039; p = 0.116)	0.217	+3.02%
Loss Cost	2015.2	0.048 (CI = +/-0.040; p = 0.026)	0.523	+4.94%
Loss Cost	2016.1	0.047 (CI = +/-0.056; p = 0.087)	0.369	+4.77%
Loss Cost	2016.2	0.035 (CI = +/-0.082; p = 0.303)	0.074	+3.55%
Loss Cost	2017.1	0.055 (CI = +/-0.131; p = 0.272)	0.167	+5.70%
Severity	2013.1	0.047 (CI = +/-0.007; p = 0.000)	0.946	+4.78%
Severity	2013.2	0.048 (CI = +/-0.008; p = 0.000)	0.936	+4.89%
Severity	2014.1	0.050 (CI = +/-0.010; p = 0.000)	0.931	+5.11%
Severity	2014.2	0.047 (CI = +/-0.011; p = 0.000)	0.914	+4.78%
Severity	2015.1	0.046 (CI = +/-0.014; p = 0.000)	0.882	+4.73%
Severity	2015.2	0.041 (CI = +/-0.016; p = 0.001)	0.840	+4.21%
Severity	2016.1	0.040 (CI = +/-0.023; p = 0.006)	0.762	+4.11%
Severity	2016.2	0.044 (CI = +/-0.034; p = 0.022)	0.711	+4.55%
Severity	2017.1	0.056 (CI = +/-0.050; p = 0.038)	0.746	+5.75%
Frequency	2013.1	0.077 (CI = +/-0.086; p = 0.076)	0.190	+7.98%
Frequency	2013.2	0.011 (CI = +/-0.026; p = 0.370)	-0.011	+1.10%
Frequency	2014.1	0.005 (CI = +/-0.030; p = 0.741)	-0.097	+0.45%
Frequency	2014.2	-0.005 (CI = +/-0.034; p = 0.750)	-0.110	-0.49%
Frequency	2015.1	-0.016 (CI = +/-0.039; p = 0.353)	-0.001	-1.63%
Frequency	2015.2	0.007 (CI = +/-0.030; p = 0.589)	-0.106	+0.70%
Frequency	2016.1	0.006 (CI = +/-0.042; p = 0.716)	-0.165	+0.64%
Frequency	2016.2	-0.010 (CI = +/-0.054; p = 0.646)	-0.178	-0.95%
Frequency	2017.1	0.000 (CI = +/-0.090; p = 0.988)	-0.333	-0.04%

## Accident Benefits Total

Coverage = AB Total

End Trend Period = 2022.1

Excluded Points = NA

Parameters Included: time, seasonality

Fit	Start Date	Time	Seasonality	Adjusted R <sup>2</sup>	Implied Trend Rate
Loss Cost	2008.1	0.046 (CI = +/-0.020; p = 0.000)	-0.205 (CI = +/-0.171; p = 0.020)	0.474	+4.67%
Loss Cost	2008.2	0.041 (CI = +/-0.021; p = 0.001)	-0.182 (CI = +/-0.171; p = 0.038)	0.395	+4.17%
Loss Cost	2009.1	0.035 (CI = +/-0.021; p = 0.003)	-0.209 (CI = +/-0.166; p = 0.016)	0.383	+3.53%
Loss Cost	2009.2	0.030 (CI = +/-0.022; p = 0.011)	-0.187 (CI = +/-0.166; p = 0.029)	0.291	+3.02%
Loss Cost	2010.1	0.020 (CI = +/-0.020; p = 0.052)	-0.229 (CI = +/-0.143; p = 0.003)	0.355	+1.98%
Loss Cost	2010.2	0.017 (CI = +/-0.021; p = 0.108)	-0.219 (CI = +/-0.149; p = 0.006)	0.293	+1.75%
Loss Cost	2011.1	0.010 (CI = +/-0.021; p = 0.338)	-0.248 (CI = +/-0.141; p = 0.002)	0.361	+1.00%
Loss Cost	2011.2	0.005 (CI = +/-0.022; p = 0.655)	-0.228 (CI = +/-0.142; p = 0.003)	0.307	+0.49%
Loss Cost	2012.1	-0.002 (CI = +/-0.022; p = 0.821)	-0.254 (CI = +/-0.136; p = 0.001)	0.400	-0.24%
Loss Cost	2012.2	-0.006 (CI = +/-0.025; p = 0.621)	-0.242 (CI = +/-0.142; p = 0.002)	0.378	-0.59%
Loss Cost	2013.1	-0.008 (CI = +/-0.027; p = 0.526)	-0.249 (CI = +/-0.149; p = 0.003)	0.378	-0.83%
Loss Cost	2013.2	-0.017 (CI = +/-0.028; p = 0.220)	-0.222 (CI = +/-0.147; p = 0.006)	0.390	-1.69%
Loss Cost	2014.1	-0.018 (CI = +/-0.032; p = 0.236)	-0.226 (CI = +/-0.157; p = 0.008)	0.362	-1.83%
Loss Cost	2014.2	-0.024 (CI = +/-0.036; p = 0.171)	-0.210 (CI = +/-0.166; p = 0.017)	0.364	-2.38%
Loss Cost	2015.1	-0.037 (CI = +/-0.036; p = 0.044)	-0.243 (CI = +/-0.156; p = 0.005)	0.508	-3.65%
Loss Cost	2015.2	-0.056 (CI = +/-0.032; p = 0.003)	-0.195 (CI = +/-0.129; p = 0.007)	0.680	-5.46%
Loss Cost	2016.1	-0.061 (CI = +/-0.037; p = 0.004)	-0.206 (CI = +/-0.138; p = 0.008)	0.654	-5.93%
Loss Cost	2016.2	-0.056 (CI = +/-0.044; p = 0.019)	-0.218 (CI = +/-0.152; p = 0.010)	0.642	-5.42%
Loss Cost	2017.1	-0.064 (CI = +/-0.052; p = 0.022)	-0.232 (CI = +/-0.165; p = 0.012)	0.622	-6.16%
Severity	2008.1	0.037 (CI = +/-0.014; p = 0.000)	-0.067 (CI = +/-0.118; p = 0.257)	0.504	+3.77%
Severity	2008.2	0.033 (CI = +/-0.014; p = 0.000)	-0.048 (CI = +/-0.117; p = 0.402)	0.436	+3.38%
Severity	2009.1	0.029 (CI = +/-0.015; p = 0.000)	-0.066 (CI = +/-0.114; p = 0.240)	0.389	+2.97%
Severity	2009.2	0.025 (CI = +/-0.015; p = 0.002)	-0.048 (CI = +/-0.112; p = 0.383)	0.297	+2.55%
Severity	2010.1	0.017 (CI = +/-0.012; p = 0.008)	-0.081 (CI = +/-0.088; p = 0.068)	0.300	+1.74%
Severity	2010.2	0.018 (CI = +/-0.013; p = 0.012)	-0.082 (CI = +/-0.092; p = 0.077)	0.264	+1.77%
Severity	2011.1	0.013 (CI = +/-0.013; p = 0.055)	-0.101 (CI = +/-0.085; p = 0.022)	0.273	+1.26%
Severity	2011.2	0.010 (CI = +/-0.014; p = 0.139)	-0.093 (CI = +/-0.088; p = 0.040)	0.184	+1.03%
Severity	2012.1	0.006 (CI = +/-0.014; p = 0.359)	-0.106 (CI = +/-0.087; p = 0.019)	0.215	+0.64%
Severity	2012.2	0.007 (CI = +/-0.016; p = 0.382)	-0.107 (CI = +/-0.092; p = 0.025)	0.192	+0.68%
Severity	2013.1	0.012 (CI = +/-0.016; p = 0.133)	-0.091 (CI = +/-0.088; p = 0.045)	0.225	+1.21%
Severity	2013.2	0.008 (CI = +/-0.017; p = 0.341)	-0.078 (CI = +/-0.090; p = 0.085)	0.108	+0.81%
Severity	2014.1	0.010 (CI = +/-0.020; p = 0.310)	-0.074 (CI = +/-0.096; p = 0.121)	0.103	+0.96%
Severity	2014.2	0.010 (CI = +/-0.022; p = 0.352)	-0.075 (CI = +/-0.104; p = 0.142)	0.068	+1.01%
Severity	2015.1	0.007 (CI = +/-0.025; p = 0.548)	-0.082 (CI = +/-0.110; p = 0.131)	0.067	+0.72%
Severity	2015.2	-0.010 (CI = +/-0.015; p = 0.176)	-0.039 (CI = +/-0.062; p = 0.199)	0.162	-1.01%
Severity	2016.1	-0.006 (CI = +/-0.017; p = 0.450)	-0.030 (CI = +/-0.063; p = 0.322)	-0.025	-0.59%
Severity	2016.2	0.003 (CI = +/-0.015; p = 0.638)	-0.049 (CI = +/-0.051; p = 0.056)	0.204	+0.32%
Severity	2017.1	0.004 (CI = +/-0.018; p = 0.660)	-0.049 (CI = +/-0.057; p = 0.085)	0.171	+0.36%
Frequency	2008.1	0.009 (CI = +/-0.012; p = 0.143)	-0.138 (CI = +/-0.098; p = 0.007)	0.239	+0.86%
Frequency	2008.2	0.008 (CI = +/-0.013; p = 0.225)	-0.134 (CI = +/-0.101; p = 0.012)	0.196	+0.76%
Frequency	2009.1	0.005 (CI = +/-0.013; p = 0.400)	-0.143 (CI = +/-0.103; p = 0.009)	0.211	+0.55%
Frequency	2009.2	0.005 (CI = +/-0.014; p = 0.519)	-0.139 (CI = +/-0.107; p = 0.014)	0.177	+0.45%
Frequency	2010.1	0.002 (CI = +/-0.015; p = 0.748)	-0.147 (CI = +/-0.110; p = 0.011)	0.196	+0.24%
Frequency	2010.2	0.000 (CI = +/-0.016; p = 0.983)	-0.137 (CI = +/-0.113; p = 0.020)	0.160	-0.02%
Frequency	2011.1	-0.003 (CI = +/-0.018; p = 0.763)	-0.146 (CI = +/-0.116; p = 0.016)	0.184	-0.26%
Frequency	2011.2	-0.005 (CI = +/-0.019; p = 0.561)	-0.135 (CI = +/-0.120; p = 0.030)	0.165	-0.54%
Frequency	2012.1	-0.009 (CI = +/-0.020; p = 0.373)	-0.147 (CI = +/-0.123; p = 0.022)	0.205	-0.88%
Frequency	2012.2	-0.013 (CI = +/-0.022; p = 0.243)	-0.134 (CI = +/-0.128; p = 0.040)	0.205	-1.26%
Frequency	2013.1	-0.020 (CI = +/-0.022; p = 0.068)	-0.158 (CI = +/-0.121; p = 0.013)	0.347	-2.02%
Frequency	2013.2	-0.025 (CI = +/-0.024; p = 0.043)	-0.144 (CI = +/-0.125; p = 0.027)	0.372	-2.47%
Frequency	2014.1	-0.028 (CI = +/-0.027; p = 0.042)	-0.152 (CI = +/-0.132; p = 0.027)	0.364	-2.77%
Frequency	2014.2	-0.034 (CI = +/-0.030; p = 0.027)	-0.135 (CI = +/-0.137; p = 0.053)	0.400	-3.36%
Frequency	2015.1	-0.044 (CI = +/-0.030; p = 0.008)	-0.161 (CI = +/-0.131; p = 0.020)	0.523	-4.34%
Frequency	2015.2	-0.046 (CI = +/-0.036; p = 0.016)	-0.157 (CI = +/-0.144; p = 0.035)	0.514	-4.49%
Frequency	2016.1	-0.055 (CI = +/-0.039; p = 0.011)	-0.177 (CI = +/-0.147; p = 0.023)	0.556	-5.37%
Frequency	2016.2	-0.059 (CI = +/-0.047; p = 0.020)	-0.169 (CI = +/-0.164; p = 0.045)	0.551	-5.72%
Frequency	2017.1	-0.067 (CI = +/-0.056; p = 0.024)	-0.184 (CI = +/-0.178; p = 0.044)	0.531	-6.49%

## Accident Benefits Total

Coverage = AB Total

End Trend Period = 2021.2

Excluded Points = NA

Parameters Included: time, seasonality

Fit	Start Date	Time	Seasonality	Adjusted R <sup>2</sup>	Implied Trend Rate
Loss Cost	2008.1	0.050 (CI = +/-0.021; p = 0.000)	-0.186 (CI = +/-0.173; p = 0.036)	0.502	+5.09%
Loss Cost	2008.2	0.045 (CI = +/-0.022; p = 0.000)	-0.164 (CI = +/-0.173; p = 0.062)	0.426	+4.58%
Loss Cost	2009.1	0.038 (CI = +/-0.023; p = 0.002)	-0.193 (CI = +/-0.169; p = 0.028)	0.406	+3.92%
Loss Cost	2009.2	0.033 (CI = +/-0.024; p = 0.008)	-0.171 (CI = +/-0.170; p = 0.048)	0.315	+3.40%
Loss Cost	2010.1	0.022 (CI = +/-0.021; p = 0.041)	-0.217 (CI = +/-0.148; p = 0.006)	0.363	+2.27%
Loss Cost	2010.2	0.020 (CI = +/-0.023; p = 0.084)	-0.208 (CI = +/-0.154; p = 0.010)	0.297	+2.04%
Loss Cost	2011.1	0.012 (CI = +/-0.023; p = 0.288)	-0.239 (CI = +/-0.147; p = 0.003)	0.352	+1.22%
Loss Cost	2011.2	0.007 (CI = +/-0.025; p = 0.563)	-0.221 (CI = +/-0.149; p = 0.006)	0.288	+0.69%
Loss Cost	2012.1	-0.001 (CI = +/-0.025; p = 0.913)	-0.250 (CI = +/-0.144; p = 0.002)	0.374	-0.13%
Loss Cost	2012.2	-0.005 (CI = +/-0.027; p = 0.712)	-0.238 (CI = +/-0.150; p = 0.004)	0.344	-0.49%
Loss Cost	2013.1	-0.008 (CI = +/-0.031; p = 0.607)	-0.247 (CI = +/-0.160; p = 0.005)	0.343	-0.76%
Loss Cost	2013.2	-0.017 (CI = +/-0.032; p = 0.281)	-0.221 (CI = +/-0.157; p = 0.009)	0.342	-1.66%
Loss Cost	2014.1	-0.018 (CI = +/-0.037; p = 0.299)	-0.226 (CI = +/-0.170; p = 0.013)	0.314	-1.83%
Loss Cost	2014.2	-0.024 (CI = +/-0.041; p = 0.221)	-0.211 (CI = +/-0.179; p = 0.025)	0.309	-2.42%
Loss Cost	2015.1	-0.041 (CI = +/-0.042; p = 0.056)	-0.252 (CI = +/-0.170; p = 0.008)	0.472	-4.01%
Loss Cost	2015.2	-0.062 (CI = +/-0.037; p = 0.004)	-0.207 (CI = +/-0.138; p = 0.007)	0.659	-5.97%
Loss Cost	2016.1	-0.070 (CI = +/-0.043; p = 0.005)	-0.225 (CI = +/-0.148; p = 0.007)	0.647	-6.73%
Loss Cost	2016.2	-0.065 (CI = +/-0.052; p = 0.020)	-0.234 (CI = +/-0.164; p = 0.011)	0.633	-6.25%
Loss Cost	2017.1	-0.079 (CI = +/-0.062; p = 0.019)	-0.260 (CI = +/-0.177; p = 0.010)	0.642	-7.57%
Severity	2008.1	0.039 (CI = +/-0.015; p = 0.000)	-0.057 (CI = +/-0.121; p = 0.342)	0.512	+3.98%
Severity	2008.2	0.035 (CI = +/-0.015; p = 0.000)	-0.040 (CI = +/-0.120; p = 0.500)	0.445	+3.58%
Severity	2009.1	0.031 (CI = +/-0.016; p = 0.000)	-0.059 (CI = +/-0.118; p = 0.311)	0.394	+3.13%
Severity	2009.2	0.027 (CI = +/-0.016; p = 0.002)	-0.042 (CI = +/-0.116; p = 0.464)	0.303	+2.71%
Severity	2010.1	0.018 (CI = +/-0.013; p = 0.011)	-0.079 (CI = +/-0.092; p = 0.091)	0.298	+1.81%
Severity	2010.2	0.018 (CI = +/-0.015; p = 0.017)	-0.080 (CI = +/-0.096; p = 0.100)	0.262	+1.84%
Severity	2011.1	0.013 (CI = +/-0.014; p = 0.078)	-0.101 (CI = +/-0.090; p = 0.030)	0.269	+1.27%
Severity	2011.2	0.010 (CI = +/-0.015; p = 0.178)	-0.093 (CI = +/-0.093; p = 0.050)	0.180	+1.03%
Severity	2012.1	0.006 (CI = +/-0.016; p = 0.458)	-0.108 (CI = +/-0.092; p = 0.024)	0.212	+0.58%
Severity	2012.2	0.006 (CI = +/-0.018; p = 0.476)	-0.110 (CI = +/-0.098; p = 0.030)	0.189	+0.61%
Severity	2013.1	0.012 (CI = +/-0.018; p = 0.174)	-0.090 (CI = +/-0.095; p = 0.060)	0.220	+1.23%
Severity	2013.2	0.008 (CI = +/-0.020; p = 0.398)	-0.078 (CI = +/-0.096; p = 0.104)	0.100	+0.80%
Severity	2014.1	0.010 (CI = +/-0.022; p = 0.361)	-0.073 (CI = +/-0.104; p = 0.152)	0.094	+0.99%
Severity	2014.2	0.010 (CI = +/-0.026; p = 0.399)	-0.074 (CI = +/-0.112; p = 0.174)	0.057	+1.04%
Severity	2015.1	0.007 (CI = +/-0.030; p = 0.622)	-0.083 (CI = +/-0.121; p = 0.160)	0.055	+0.69%
Severity	2015.2	-0.012 (CI = +/-0.018; p = 0.174)	-0.042 (CI = +/-0.067; p = 0.193)	0.148	-1.17%
Severity	2016.1	-0.007 (CI = +/-0.021; p = 0.469)	-0.032 (CI = +/-0.071; p = 0.341)	-0.058	-0.68%
Severity	2016.2	0.003 (CI = +/-0.018; p = 0.709)	-0.050 (CI = +/-0.057; p = 0.080)	0.177	+0.30%
Severity	2017.1	0.003 (CI = +/-0.023; p = 0.731)	-0.049 (CI = +/-0.066; p = 0.126)	0.139	+0.35%
Frequency	2008.1	0.011 (CI = +/-0.012; p = 0.088)	-0.128 (CI = +/-0.099; p = 0.013)	0.247	+1.07%
Frequency	2008.2	0.010 (CI = +/-0.013; p = 0.144)	-0.124 (CI = +/-0.103; p = 0.020)	0.200	+0.97%
Frequency	2009.1	0.008 (CI = +/-0.014; p = 0.277)	-0.134 (CI = +/-0.106; p = 0.015)	0.206	+0.76%
Frequency	2009.2	0.007 (CI = +/-0.015; p = 0.375)	-0.130 (CI = +/-0.110; p = 0.023)	0.167	+0.67%
Frequency	2010.1	0.005 (CI = +/-0.016; p = 0.573)	-0.139 (CI = +/-0.114; p = 0.019)	0.179	+0.45%
Frequency	2010.2	0.002 (CI = +/-0.018; p = 0.819)	-0.129 (CI = +/-0.117; p = 0.033)	0.132	+0.20%
Frequency	2011.1	0.000 (CI = +/-0.019; p = 0.957)	-0.138 (CI = +/-0.122; p = 0.028)	0.149	-0.05%
Frequency	2011.2	-0.003 (CI = +/-0.021; p = 0.739)	-0.128 (CI = +/-0.126; p = 0.046)	0.119	-0.33%
Frequency	2012.1	-0.007 (CI = +/-0.023; p = 0.518)	-0.141 (CI = +/-0.130; p = 0.035)	0.153	-0.70%
Frequency	2012.2	-0.011 (CI = +/-0.025; p = 0.356)	-0.129 (CI = +/-0.135; p = 0.060)	0.143	-1.09%
Frequency	2013.1	-0.020 (CI = +/-0.025; p = 0.111)	-0.157 (CI = +/-0.129; p = 0.021)	0.285	-1.96%
Frequency	2013.2	-0.025 (CI = +/-0.027; p = 0.072)	-0.143 (CI = +/-0.134; p = 0.038)	0.306	-2.44%
Frequency	2014.1	-0.028 (CI = +/-0.031; p = 0.070)	-0.153 (CI = +/-0.143; p = 0.037)	0.298	-2.79%
Frequency	2014.2	-0.035 (CI = +/-0.034; p = 0.046)	-0.137 (CI = +/-0.148; p = 0.067)	0.334	-3.42%
Frequency	2015.1	-0.048 (CI = +/-0.035; p = 0.013)	-0.169 (CI = +/-0.142; p = 0.024)	0.480	-4.67%
Frequency	2015.2	-0.050 (CI = +/-0.041; p = 0.023)	-0.165 (CI = +/-0.156; p = 0.040)	0.471	-4.85%
Frequency	2016.1	-0.063 (CI = +/-0.046; p = 0.013)	-0.193 (CI = +/-0.160; p = 0.023)	0.538	-6.09%
Frequency	2016.2	-0.068 (CI = +/-0.056; p = 0.023)	-0.185 (CI = +/-0.177; p = 0.043)	0.537	-6.54%
Frequency	2017.1	-0.082 (CI = +/-0.067; p = 0.023)	-0.211 (CI = +/-0.193; p = 0.036)	0.547	-7.90%



## Accident Benefits Total

Coverage = AB Total

End Trend Period = 2019.2

Excluded Points = NA

Parameters Included: time, seasonality

Fit	Start Date	Time	Seasonality	Adjusted R <sup>2</sup>	Implied Trend Rate
Loss Cost	2008.1	0.079 (CI = +/-0.019; p = 0.000)	-0.165 (CI = +/-0.133; p = 0.018)	0.780	+8.25%
Loss Cost	2008.2	0.075 (CI = +/-0.020; p = 0.000)	-0.149 (CI = +/-0.135; p = 0.032)	0.742	+7.80%
Loss Cost	2009.1	0.069 (CI = +/-0.021; p = 0.000)	-0.171 (CI = +/-0.134; p = 0.015)	0.728	+7.19%
Loss Cost	2009.2	0.065 (CI = +/-0.022; p = 0.000)	-0.156 (CI = +/-0.136; p = 0.027)	0.673	+6.74%
Loss Cost	2010.1	0.053 (CI = +/-0.019; p = 0.000)	-0.198 (CI = +/-0.109; p = 0.001)	0.732	+5.45%
Loss Cost	2010.2	0.053 (CI = +/-0.021; p = 0.000)	-0.198 (CI = +/-0.116; p = 0.002)	0.687	+5.44%
Loss Cost	2011.1	0.045 (CI = +/-0.021; p = 0.000)	-0.222 (CI = +/-0.111; p = 0.001)	0.707	+4.63%
Loss Cost	2011.2	0.041 (CI = +/-0.023; p = 0.002)	-0.211 (CI = +/-0.114; p = 0.001)	0.636	+4.20%
Loss Cost	2012.1	0.033 (CI = +/-0.024; p = 0.011)	-0.233 (CI = +/-0.113; p = 0.001)	0.665	+3.39%
Loss Cost	2012.2	0.032 (CI = +/-0.028; p = 0.027)	-0.230 (CI = +/-0.122; p = 0.001)	0.604	+3.29%
Loss Cost	2013.1	0.034 (CI = +/-0.033; p = 0.042)	-0.225 (CI = +/-0.133; p = 0.003)	0.602	+3.51%
Loss Cost	2013.2	0.025 (CI = +/-0.036; p = 0.149)	-0.205 (CI = +/-0.134; p = 0.007)	0.501	+2.54%
Loss Cost	2014.1	0.031 (CI = +/-0.042; p = 0.129)	-0.191 (CI = +/-0.146; p = 0.016)	0.505	+3.19%
Loss Cost	2014.2	0.029 (CI = +/-0.052; p = 0.237)	-0.186 (CI = +/-0.164; p = 0.031)	0.394	+2.90%
Loss Cost	2015.1	0.010 (CI = +/-0.058; p = 0.706)	-0.221 (CI = +/-0.166; p = 0.016)	0.495	+0.96%
Loss Cost	2015.2	-0.025 (CI = +/-0.030; p = 0.089)	-0.169 (CI = +/-0.077; p = 0.002)	0.794	-2.43%
Loss Cost	2016.1	-0.029 (CI = +/-0.041; p = 0.124)	-0.176 (CI = +/-0.094; p = 0.005)	0.760	-2.89%
Loss Cost	2016.2	-0.010 (CI = +/-0.033; p = 0.446)	-0.199 (CI = +/-0.067; p = 0.001)	0.916	-1.01%
Loss Cost	2017.1	-0.025 (CI = +/-0.040; p = 0.137)	-0.216 (CI = +/-0.068; p = 0.002)	0.953	-2.50%
Severity	2008.1	0.048 (CI = +/-0.020; p = 0.000)	-0.066 (CI = +/-0.135; p = 0.322)	0.534	+4.95%
Severity	2008.2	0.044 (CI = +/-0.020; p = 0.000)	-0.049 (CI = +/-0.136; p = 0.460)	0.458	+4.49%
Severity	2009.1	0.039 (CI = +/-0.021; p = 0.001)	-0.069 (CI = +/-0.136; p = 0.300)	0.401	+3.94%
Severity	2009.2	0.034 (CI = +/-0.023; p = 0.006)	-0.052 (CI = +/-0.137; p = 0.436)	0.296	+3.43%
Severity	2010.1	0.021 (CI = +/-0.019; p = 0.030)	-0.095 (CI = +/-0.110; p = 0.086)	0.291	+2.17%
Severity	2010.2	0.023 (CI = +/-0.021; p = 0.038)	-0.099 (CI = +/-0.116; p = 0.090)	0.261	+2.28%
Severity	2011.1	0.014 (CI = +/-0.021; p = 0.169)	-0.125 (CI = +/-0.109; p = 0.027)	0.287	+1.43%
Severity	2011.2	0.011 (CI = +/-0.023; p = 0.318)	-0.117 (CI = +/-0.114; p = 0.046)	0.194	+1.13%
Severity	2012.1	0.004 (CI = +/-0.025; p = 0.753)	-0.138 (CI = +/-0.113; p = 0.020)	0.262	+0.37%
Severity	2012.2	0.005 (CI = +/-0.028; p = 0.718)	-0.141 (CI = +/-0.122; p = 0.027)	0.242	+0.48%
Severity	2013.1	0.014 (CI = +/-0.030; p = 0.331)	-0.118 (CI = +/-0.122; p = 0.057)	0.244	+1.41%
Severity	2013.2	0.008 (CI = +/-0.034; p = 0.615)	-0.105 (CI = +/-0.129; p = 0.099)	0.115	+0.80%
Severity	2014.1	0.010 (CI = +/-0.042; p = 0.590)	-0.100 (CI = +/-0.144; p = 0.151)	0.091	+1.03%
Severity	2014.2	0.013 (CI = +/-0.051; p = 0.575)	-0.105 (CI = +/-0.161; p = 0.172)	0.055	+1.29%
Severity	2015.1	0.004 (CI = +/-0.063; p = 0.877)	-0.120 (CI = +/-0.182; p = 0.163)	0.065	+0.43%
Severity	2015.2	-0.034 (CI = +/-0.030; p = 0.031)	-0.063 (CI = +/-0.077; p = 0.093)	0.552	-3.34%
Severity	2016.1	-0.032 (CI = +/-0.042; p = 0.104)	-0.060 (CI = +/-0.095; p = 0.166)	0.329	-3.16%
Severity	2016.2	-0.012 (CI = +/-0.032; p = 0.353)	-0.083 (CI = +/-0.065; p = 0.023)	0.664	-1.21%
Severity	2017.1	-0.026 (CI = +/-0.040; p = 0.131)	-0.100 (CI = +/-0.069; p = 0.019)	0.799	-2.58%
Frequency	2008.1	0.031 (CI = +/-0.005; p = 0.000)	-0.099 (CI = +/-0.037; p = 0.000)	0.888	+3.15%
Frequency	2008.2	0.031 (CI = +/-0.006; p = 0.000)	-0.100 (CI = +/-0.039; p = 0.000)	0.872	+3.17%
Frequency	2009.1	0.031 (CI = +/-0.006; p = 0.000)	-0.101 (CI = +/-0.041; p = 0.000)	0.864	+3.13%
Frequency	2009.2	0.032 (CI = +/-0.007; p = 0.000)	-0.104 (CI = +/-0.043; p = 0.000)	0.848	+3.20%
Frequency	2010.1	0.032 (CI = +/-0.008; p = 0.000)	-0.103 (CI = +/-0.045; p = 0.000)	0.841	+3.22%
Frequency	2010.2	0.030 (CI = +/-0.009; p = 0.000)	-0.099 (CI = +/-0.047; p = 0.000)	0.805	+3.09%
Frequency	2011.1	0.031 (CI = +/-0.010; p = 0.000)	-0.097 (CI = +/-0.050; p = 0.001)	0.799	+3.15%
Frequency	2011.2	0.030 (CI = +/-0.011; p = 0.000)	-0.094 (CI = +/-0.053; p = 0.002)	0.748	+3.03%
Frequency	2012.1	0.030 (CI = +/-0.012; p = 0.000)	-0.095 (CI = +/-0.057; p = 0.003)	0.735	+3.01%
Frequency	2012.2	0.028 (CI = +/-0.014; p = 0.001)	-0.089 (CI = +/-0.060; p = 0.007)	0.658	+2.79%
Frequency	2013.1	0.020 (CI = +/-0.013; p = 0.004)	-0.107 (CI = +/-0.051; p = 0.001)	0.739	+2.07%
Frequency	2013.2	0.017 (CI = +/-0.014; p = 0.020)	-0.100 (CI = +/-0.052; p = 0.002)	0.666	+1.72%
Frequency	2014.1	0.021 (CI = +/-0.016; p = 0.014)	-0.091 (CI = +/-0.054; p = 0.004)	0.700	+2.13%
Frequency	2014.2	0.016 (CI = +/-0.017; p = 0.061)	-0.081 (CI = +/-0.053; p = 0.008)	0.605	+1.59%
Frequency	2015.1	0.005 (CI = +/-0.012; p = 0.322)	-0.100 (CI = +/-0.034; p = 0.000)	0.856	+0.53%
Frequency	2015.2	0.009 (CI = +/-0.013; p = 0.124)	-0.107 (CI = +/-0.033; p = 0.000)	0.888	+0.94%
Frequency	2016.1	0.003 (CI = +/-0.012; p = 0.584)	-0.116 (CI = +/-0.029; p = 0.000)	0.943	+0.28%
Frequency	2016.2	0.002 (CI = +/-0.018; p = 0.772)	-0.115 (CI = +/-0.036; p = 0.001)	0.927	+0.20%
Frequency	2017.1	0.001 (CI = +/-0.031; p = 0.939)	-0.117 (CI = +/-0.053; p = 0.006)	0.912	+0.08%

## Accident Benefits Total

Coverage = AB Total

End Trend Period = 2019.1

Excluded Points = NA

Parameters Included: time, seasonality

Fit	Start Date	Time	Seasonality	Adjusted R <sup>2</sup>	Implied Trend Rate
Loss Cost	2008.1	0.083 (CI = +/-0.020; p = 0.000)	-0.181 (CI = +/-0.134; p = 0.011)	0.784	+8.71%
Loss Cost	2008.2	0.079 (CI = +/-0.022; p = 0.000)	-0.165 (CI = +/-0.137; p = 0.021)	0.743	+8.26%
Loss Cost	2009.1	0.074 (CI = +/-0.022; p = 0.000)	-0.185 (CI = +/-0.136; p = 0.010)	0.728	+7.64%
Loss Cost	2009.2	0.069 (CI = +/-0.024; p = 0.000)	-0.170 (CI = +/-0.141; p = 0.021)	0.667	+7.18%
Loss Cost	2010.1	0.057 (CI = +/-0.020; p = 0.000)	-0.210 (CI = +/-0.112; p = 0.001)	0.730	+5.85%
Loss Cost	2010.2	0.057 (CI = +/-0.023; p = 0.000)	-0.212 (CI = +/-0.120; p = 0.002)	0.684	+5.91%
Loss Cost	2011.1	0.049 (CI = +/-0.023; p = 0.000)	-0.234 (CI = +/-0.114; p = 0.001)	0.705	+5.07%
Loss Cost	2011.2	0.045 (CI = +/-0.026; p = 0.002)	-0.223 (CI = +/-0.121; p = 0.002)	0.625	+4.64%
Loss Cost	2012.1	0.037 (CI = +/-0.027; p = 0.012)	-0.243 (CI = +/-0.119; p = 0.001)	0.655	+3.81%
Loss Cost	2012.2	0.037 (CI = +/-0.032; p = 0.028)	-0.242 (CI = +/-0.130; p = 0.002)	0.591	+3.78%
Loss Cost	2013.1	0.040 (CI = +/-0.038; p = 0.042)	-0.236 (CI = +/-0.142; p = 0.004)	0.589	+4.05%
Loss Cost	2013.2	0.029 (CI = +/-0.043; p = 0.161)	-0.213 (CI = +/-0.149; p = 0.010)	0.468	+2.95%
Loss Cost	2014.1	0.036 (CI = +/-0.051; p = 0.139)	-0.200 (CI = +/-0.162; p = 0.022)	0.468	+3.70%
Loss Cost	2014.2	0.034 (CI = +/-0.065; p = 0.255)	-0.196 (CI = +/-0.188; p = 0.043)	0.347	+3.49%
Loss Cost	2015.1	0.014 (CI = +/-0.074; p = 0.662)	-0.227 (CI = +/-0.192; p = 0.028)	0.451	+1.40%
Loss Cost	2015.2	-0.035 (CI = +/-0.036; p = 0.054)	-0.153 (CI = +/-0.083; p = 0.005)	0.829	-3.46%
Loss Cost	2016.1	-0.042 (CI = +/-0.049; p = 0.076)	-0.161 (CI = +/-0.099; p = 0.011)	0.800	-4.13%
Loss Cost	2016.2	-0.018 (CI = +/-0.054; p = 0.361)	-0.189 (CI = +/-0.092; p = 0.007)	0.910	-1.80%
Loss Cost	2017.1	-0.038 (CI = +/-0.055; p = 0.097)	-0.206 (CI = +/-0.080; p = 0.008)	0.970	-3.73%
Severity	2008.1	0.051 (CI = +/-0.021; p = 0.000)	-0.078 (CI = +/-0.139; p = 0.255)	0.539	+5.27%
Severity	2008.2	0.047 (CI = +/-0.022; p = 0.000)	-0.060 (CI = +/-0.141; p = 0.382)	0.458	+4.80%
Severity	2009.1	0.041 (CI = +/-0.023; p = 0.002)	-0.079 (CI = +/-0.141; p = 0.254)	0.400	+4.23%
Severity	2009.2	0.036 (CI = +/-0.025; p = 0.007)	-0.061 (CI = +/-0.144; p = 0.387)	0.288	+3.68%
Severity	2010.1	0.023 (CI = +/-0.021; p = 0.032)	-0.101 (CI = +/-0.115; p = 0.081)	0.280	+2.37%
Severity	2010.2	0.025 (CI = +/-0.024; p = 0.039)	-0.107 (CI = +/-0.123; p = 0.084)	0.255	+2.54%
Severity	2011.1	0.016 (CI = +/-0.023; p = 0.155)	-0.131 (CI = +/-0.115; p = 0.028)	0.280	+1.66%
Severity	2011.2	0.013 (CI = +/-0.027; p = 0.301)	-0.122 (CI = +/-0.123; p = 0.051)	0.183	+1.34%
Severity	2012.1	0.005 (CI = +/-0.028; p = 0.687)	-0.142 (CI = +/-0.122; p = 0.026)	0.250	+0.53%
Severity	2012.2	0.007 (CI = +/-0.033; p = 0.642)	-0.147 (CI = +/-0.133; p = 0.034)	0.232	+0.72%
Severity	2013.1	0.017 (CI = +/-0.035; p = 0.300)	-0.125 (CI = +/-0.132; p = 0.062)	0.232	+1.74%
Severity	2013.2	0.010 (CI = +/-0.042; p = 0.585)	-0.110 (CI = +/-0.144; p = 0.117)	0.091	+1.05%
Severity	2014.1	0.013 (CI = +/-0.051; p = 0.565)	-0.105 (CI = +/-0.161; p = 0.170)	0.060	+1.33%
Severity	2014.2	0.018 (CI = +/-0.065; p = 0.536)	-0.114 (CI = +/-0.185; p = 0.191)	0.028	+1.79%
Severity	2015.1	0.009 (CI = +/-0.081; p = 0.799)	-0.127 (CI = +/-0.212; p = 0.192)	0.028	+0.89%
Severity	2015.2	-0.046 (CI = +/-0.034; p = 0.017)	-0.044 (CI = +/-0.077; p = 0.201)	0.692	-4.52%
Severity	2016.1	-0.046 (CI = +/-0.049; p = 0.059)	-0.044 (CI = +/-0.098; p = 0.282)	0.517	-4.50%
Severity	2016.2	-0.021 (CI = +/-0.050; p = 0.267)	-0.073 (CI = +/-0.085; p = 0.073)	0.676	-2.11%
Severity	2017.1	-0.040 (CI = +/-0.049; p = 0.072)	-0.088 (CI = +/-0.070; p = 0.033)	0.908	-3.92%
Frequency	2008.1	0.032 (CI = +/-0.006; p = 0.000)	-0.103 (CI = +/-0.038; p = 0.000)	0.885	+3.26%
Frequency	2008.2	0.033 (CI = +/-0.006; p = 0.000)	-0.105 (CI = +/-0.040; p = 0.000)	0.869	+3.31%
Frequency	2009.1	0.032 (CI = +/-0.007; p = 0.000)	-0.106 (CI = +/-0.042; p = 0.000)	0.861	+3.27%
Frequency	2009.2	0.033 (CI = +/-0.008; p = 0.000)	-0.109 (CI = +/-0.044; p = 0.000)	0.846	+3.37%
Frequency	2010.1	0.033 (CI = +/-0.008; p = 0.000)	-0.109 (CI = +/-0.046; p = 0.000)	0.839	+3.40%
Frequency	2010.2	0.032 (CI = +/-0.009; p = 0.000)	-0.105 (CI = +/-0.049; 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)	0.793	+3.35%
Frequency	2011.2	0.032 (CI = +/-0.012; p = 0.000)	-0.100 (CI = +/-0.056; p = 0.002)	0.736	+3.26%
Frequency	2012.1	0.032 (CI = +/-0.014; p = 0.000)	-0.100 (CI = +/-0.060; p = 0.003)	0.723	+3.25%
Frequency	2012.2	0.030 (CI = +/-0.016; p = 0.002)	-0.095 (CI = +/-0.065; p = 0.008)	0.632	+3.03%
Frequency	2013.1	0.022 (CI = +/-0.015; 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)	-0.103 (CI = +/-0.058; p = 0.003)	0.624	+1.88%
Frequency	2014.1	0.023 (CI = +/-0.019; p = 0.022)	-0.095 (CI = +/-0.060; p = 0.006)	0.662	+2.34%
Frequency	2014.2	0.017 (CI = +/-0.021; p = 0.109)	-0.083 (CI = +/-0.061; p = 0.015)	0.524	+1.67%
Frequency	2015.1	0.005 (CI = +/-0.015; p = 0.444)	-0.100 (CI = +/-0.039; p = 0.001)	0.825	+0.51%
Frequency	2015.2	0.011 (CI = +/-0.018; p = 0.169)	-0.109 (CI = +/-0.040; p = 0.001)	0.869	+1.11%
Frequency	2016.1	0.004 (CI = +/-0.018; p = 0.579)	-0.117 (CI = +/-0.036; p = 0.001)	0.930	+0.39%
Frequency	2016.2	0.003 (CI = +/-0.031; p = 0.768)	-0.117 (CI = +/-0.053; p = 0.006)	0.909	+0.32%
Frequency	2017.1	0.002 (CI = +/-0.065; p = 0.908)	-0.118 (CI = +/-0.094; p = 0.033)	0.872	+0.20%

## Accident Benefits Total

Coverage = AB Total

End Trend Period = 2019.2

Excluded Points = NA

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

Scalar Level Change Start Date = 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 = 0.007)	-0.169 (CI = +/-0.121; p = 0.009)	0.276 (CI = +/-0.243; p = 0.028)	0.820	+4.88%
Loss Cost	2008.2	0.043 (CI = +/-0.033; p = 0.012)	-0.153 (CI = +/-0.121; p = 0.016)	0.277 (CI = +/-0.238; p = 0.025)	0.793	+4.44%
Loss Cost	2009.1	0.039 (CI = +/-0.032; p = 0.021)	-0.174 (CI = +/-0.119; p = 0.007)	0.271 (CI = +/-0.229; p = 0.023)	0.786	+3.95%
Loss Cost	2009.2	0.037 (CI = +/-0.032; p = 0.029)	-0.162 (CI = +/-0.122; p = 0.012)	0.259 (CI = +/-0.231; p = 0.030)	0.739	+3.73%
Loss Cost	2010.1	0.031 (CI = +/-0.025; p = 0.018)	-0.199 (CI = +/-0.096; p = 0.000)	0.209 (CI = +/-0.180; p = 0.026)	0.794	+3.17%
Loss Cost	2010.2	0.032 (CI = +/-0.026; p = 0.019)	-0.205 (CI = +/-0.101; p = 0.001)	0.224 (CI = +/-0.191; p = 0.025)	0.764	+3.23%
Loss Cost	2011.1	0.031 (CI = +/-0.026; p = 0.021)	-0.220 (CI = +/-0.103; p = 0.000)	0.179 (CI = +/-0.204; p = 0.080)	0.750	+3.15%
Loss Cost	2011.2	0.031 (CI = +/-0.027; p = 0.026)	-0.219 (CI = +/-0.111; p = 0.001)	0.179 (CI = +/-0.256; p = 0.155)	0.666	+3.15%
Loss Cost	2012.1	0.032 (CI = +/-0.028; p = 0.027)	-0.230 (CI = +/-0.122; p = 0.001)	0.049 (CI = +/-0.547; p = 0.848)	0.639	+3.29%
Loss Cost	2012.2	0.032 (CI = +/-0.028; p = 0.027)	-0.230 (CI = +/-0.122; p = 0.001)	NA (CI = +/-NA; p = NA)	0.604	+3.29%
Loss Cost	2013.1	0.034 (CI = +/-0.033; p = 0.042)	-0.225 (CI = +/-0.133; p = 0.003)	NA (CI = +/-NA; p = NA)	0.602	+3.51%
Loss Cost	2013.2	0.025 (CI = +/-0.036; p = 0.149)	-0.205 (CI = +/-0.134; p = 0.007)	NA (CI = +/-NA; p = NA)	0.501	+2.54%
Loss Cost	2014.1	0.031 (CI = +/-0.042; p = 0.129)	-0.191 (CI = +/-0.146; p = 0.016)	NA (CI = +/-NA; p = NA)	0.505	+3.19%
Loss Cost	2014.2	0.029 (CI = +/-0.052; p = 0.237)	-0.186 (CI = +/-0.164; p = 0.031)	NA (CI = +/-NA; p = NA)	0.394	+2.90%
Loss Cost	2015.1	0.010 (CI = +/-0.058; p = 0.706)	-0.221 (CI = +/-0.166; p = 0.016)	NA (CI = +/-NA; p = NA)	0.495	+0.96%
Loss Cost	2015.2	-0.025 (CI = +/-0.030; p = 0.089)	-0.169 (CI = +/-0.077; p = 0.002)	NA (CI = +/-NA; p = NA)	0.794	-2.43%
Loss Cost	2016.1	-0.029 (CI = +/-0.041; p = 0.124)	-0.176 (CI = +/-0.094; p = 0.005)	NA (CI = +/-NA; p = NA)	0.760	-2.89%
Loss Cost	2016.2	-0.010 (CI = +/-0.033; p = 0.446)	-0.199 (CI = +/-0.067; p = 0.001)	NA (CI = +/-NA; p = NA)	0.916	-1.01%
Loss Cost	2017.1	-0.025 (CI = +/-0.040; p = 0.137)	-0.216 (CI = +/-0.068; p = 0.002)	NA (CI = +/-NA; p = NA)	0.953	-2.50%
Severity	2008.1	0.020 (CI = +/-0.034; p = 0.241)	-0.070 (CI = +/-0.126; p = 0.264)	0.248 (CI = +/-0.254; p = 0.055)	0.595	+2.01%
Severity	2008.2	0.015 (CI = +/-0.034; p = 0.358)	-0.053 (CI = +/-0.126; p = 0.392)	0.249 (CI = +/-0.248; p = 0.050)	0.536	+1.55%
Severity	2009.1	0.011 (CI = +/-0.034; p = 0.504)	-0.072 (CI = +/-0.126; p = 0.245)	0.243 (CI = +/-0.242; p = 0.049)	0.493	+1.11%
Severity	2009.2	0.008 (CI = +/-0.034; p = 0.608)	-0.057 (CI = +/-0.128; p = 0.358)	0.229 (CI = +/-0.242; p = 0.062)	0.396	+0.85%
Severity	2010.1	0.003 (CI = +/-0.027; p = 0.820)	-0.095 (CI = +/-0.102; p = 0.065)	0.177 (CI = +/-0.191; p = 0.067)	0.393	+0.29%
Severity	2010.2	0.004 (CI = +/-0.027; p = 0.776)	-0.105 (CI = +/-0.106; p = 0.051)	0.199 (CI = +/-0.200; p = 0.051)	0.394	+0.37%
Severity	2011.1	0.003 (CI = +/-0.026; p = 0.824)	-0.123 (CI = +/-0.105; p = 0.026)	0.145 (CI = +/-0.209; p = 0.159)	0.341	+0.28%
Severity	2011.2	0.003 (CI = +/-0.027; p = 0.833)	-0.124 (CI = +/-0.114; p = 0.035)	0.151 (CI = +/-0.262; p = 0.236)	0.225	+0.27%
Severity	2012.1	0.005 (CI = +/-0.028; p = 0.718)	-0.141 (CI = +/-0.122; p = 0.027)	-0.054 (CI = +/-0.549; p = 0.834)	0.204	+0.48%
Severity	2012.2	0.005 (CI = +/-0.028; p = 0.718)	-0.141 (CI = +/-0.122; p = 0.027)	NA (CI = +/-NA; p = NA)	0.242	+0.48%
Severity	2013.1	0.014 (CI = +/-0.030; p = 0.331)	-0.118 (CI = +/-0.122; p = 0.057)	NA (CI = +/-NA; p = NA)	0.244	+1.41%
Severity	2013.2	0.008 (CI = +/-0.034; p = 0.615)	-0.105 (CI = +/-0.129; p = 0.099)	NA (CI = +/-NA; p = NA)	0.115	+0.80%
Severity	2014.1	0.010 (CI = +/-0.042; p = 0.590)	-0.100 (CI = +/-0.144; p = 0.151)	NA (CI = +/-NA; p = NA)	0.091	+1.03%
Severity	2014.2	0.013 (CI = +/-0.051; p = 0.575)	-0.105 (CI = +/-0.161; p = 0.172)	NA (CI = +/-NA; p = NA)	0.055	+1.29%
Severity	2015.1	0.004 (CI = +/-0.063; p = 0.877)	-0.120 (CI = +/-0.182; p = 0.163)	NA (CI = +/-NA; p = NA)	0.065	+0.43%
Severity	2015.2	-0.034 (CI = +/-0.030; p = 0.031)	-0.063 (CI = +/-0.077; p = 0.093)	NA (CI = +/-NA; p = NA)	0.552	-3.34%
Severity	2016.1	-0.032 (CI = +/-0.042; p = 0.104)	-0.060 (CI = +/-0.095; p = 0.166)	NA (CI = +/-NA; p = NA)	0.329	-3.16%
Severity	2016.2	-0.012 (CI = +/-0.032; p = 0.353)	-0.083 (CI = +/-0.065; p = 0.023)	NA (CI = +/-NA; p = NA)	0.664	-1.21%
Severity	2017.1	-0.026 (CI = +/-0.040; p = 0.131)	-0.100 (CI = +/-0.069; p = 0.019)	NA (CI = +/-NA; p = NA)	0.799	-2.58%
Frequency	2008.1	0.028 (CI = +/-0.010; p = 0.000)	-0.099 (CI = +/-0.038; p = 0.000)	0.028 (CI = +/-0.076; p = 0.445)	0.886	+2.81%
Frequency	2008.2	0.028 (CI = +/-0.011; p = 0.000)	-0.100 (CI = +/-0.040; p = 0.000)	0.028 (CI = +/-0.078; p = 0.457)	0.869	+2.84%
Frequency	2009.1	0.028 (CI = +/-0.011; p = 0.000)	-0.102 (CI = +/-0.042; p = 0.000)	0.028 (CI = +/-0.080; p = 0.475)	0.861	+2.81%
Frequency	2009.2	0.028 (CI = +/-0.012; p = 0.000)	-0.104 (CI = +/-0.043; p = 0.000)	0.030 (CI = +/-0.082; p = 0.446)	0.845	+2.86%
Frequency	2010.1	0.028 (CI = +/-0.012; p = 0.000)	-0.103 (CI = +/-0.046; p = 0.000)	0.032 (CI = +/-0.086; p = 0.442)	0.838	+2.87%
Frequency	2010.2	0.028 (CI = +/-0.012; p = 0.000)	-0.100 (CI = +/-0.048; p = 0.001)	0.025 (CI = +/-0.092; p = 0.573)	0.796	+2.85%
Frequency	2011.1	0.028 (CI = +/-0.013; p = 0.000)	-0.097 (CI = +/-0.051; p = 0.001)	0.035 (CI = +/-0.102; p = 0.478)	0.793	+2.87%
Frequency	2011.2	0.028 (CI = +/-0.013; p = 0.001)	-0.096 (CI = +/-0.055; p = 0.003)	0.028 (CI = +/-0.128; p = 0.644)	0.733	+2.87%
Frequency	2012.1	0.028 (CI = +/-0.014; p = 0.001)	-0.089 (CI = +/-0.060; p = 0.007)	0.103 (CI = +/-0.272; p = 0.423)	0.729	+2.79%
Frequency	2012.2	0.028 (CI = +/-0.014; p = 0.001)	-0.089 (CI = +/-0.060; p = 0.007)	NA (CI = +/-NA; p = NA)	0.658	+2.79%
Frequency	2013.1	0.020 (CI = +/-0.013; p = 0.004)	-0.107 (CI = +/-0.051; p = 0.001)	NA (CI = +/-NA; p = NA)	0.739	+2.07%
Frequency	2013.2	0.017 (CI = +/-0.014; p = 0.020)	-0.100 (CI = +/-0.052; p = 0.002)	NA (CI = +/-NA; p = NA)	0.666	+1.72%
Frequency	2014.1	0.021 (CI = +/-0.016; p = 0.014)	-0.091 (CI = +/-0.054; p = 0.004)	NA (CI = +/-NA; p = NA)	0.700	+2.13%
Frequency	2014.2	0.016 (CI = +/-0.017; p = 0.061)	-0.081 (CI = +/-0.053; p = 0.008)	NA (CI = +/-NA; p = NA)	0.605	+1.59%
Frequency	2015.1	0.005 (CI = +/-0.012; p = 0.322)	-0.100 (CI = +/-0.034; p = 0.000)	NA (CI = +/-NA; p = NA)	0.856	+0.53%
Frequency	2015.2	0.009 (CI = +/-0.013; p = 0.124)	-0.107 (CI = +/-0.033; p = 0.000)	NA (CI = +/-NA; p = NA)	0.888	+0.94%
Frequency	2016.1	0.003 (CI = +/-0.012; p = 0.584)	-0.116 (CI = +/-0.029; p = 0.000)	NA (CI = +/-NA; p = NA)	0.943	+0.28%
Frequency	2016.2	0.002 (CI = +/-0.018; p = 0.772)	-0.115 (CI = +/-0.036; p = 0.001)	NA (CI = +/-NA; p = NA)	0.927	+0.20%
Frequency	2017.1	0.001 (CI = +/-0.031; p = 0.939)	-0.117 (CI = +/-0.053; p = 0.006)	NA (CI = +/-NA; p = NA)	0.912	+0.08%

## Accident Benefits Total

Coverage = AB Total

End Trend Period = 2019.2

Excluded Points = NA

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

Scalar Level Change Start Date = 2010-04-28

Fit	Start Date	Time	Seasonality	Scalar Shift	Adjusted R <sup>2</sup>	Implied Trend
						Rate
Loss Cost	2008.1	0.052 (CI = +/-0.021; p = 0.000)	-0.159 (CI = +/-0.103; p = 0.004)	0.355 (CI = +/-0.189; p = 0.001)	0.869	+5.30%
Loss Cost	2008.2	0.051 (CI = +/-0.021; p = 0.000)	-0.155 (CI = +/-0.108; p = 0.007)	0.342 (CI = +/-0.203; p = 0.002)	0.836	+5.27%
Loss Cost	2009.1	0.051 (CI = +/-0.022; p = 0.000)	-0.161 (CI = +/-0.113; p = 0.008)	0.319 (CI = +/-0.226; p = 0.008)	0.807	+5.25%
Loss Cost	2009.2	0.051 (CI = +/-0.023; p = 0.000)	-0.165 (CI = +/-0.119; p = 0.010)	0.342 (CI = +/-0.277; p = 0.019)	0.752	+5.25%
Loss Cost	2010.1	0.053 (CI = +/-0.021; p = 0.000)	-0.198 (CI = +/-0.116; p = 0.002)	0.005 (CI = +/-0.440; p = 0.979)	0.716	+5.44%
Loss Cost	2010.2	0.053 (CI = +/-0.021; p = 0.000)	-0.198 (CI = +/-0.116; p = 0.002)	NA (CI = +/-NA; p = NA)	0.687	+5.44%
Loss Cost	2011.1	0.045 (CI = +/-0.021; p = 0.000)	-0.222 (CI = +/-0.111; p = 0.001)	NA (CI = +/-NA; p = NA)	0.707	+4.63%
Loss Cost	2011.2	0.041 (CI = +/-0.023; p = 0.002)	-0.211 (CI = +/-0.114; p = 0.001)	NA (CI = +/-NA; p = NA)	0.636	+4.20%
Loss Cost	2012.1	0.033 (CI = +/-0.024; p = 0.011)	-0.233 (CI = +/-0.113; p = 0.001)	NA (CI = +/-NA; p = NA)	0.665	+3.39%
Loss Cost	2012.2	0.032 (CI = +/-0.028; p = 0.027)	-0.230 (CI = +/-0.122; p = 0.001)	NA (CI = +/-NA; p = NA)	0.604	+3.29%
Loss Cost	2013.1	0.034 (CI = +/-0.033; p = 0.042)	-0.225 (CI = +/-0.133; p = 0.003)	NA (CI = +/-NA; p = NA)	0.602	+3.51%
Loss Cost	2013.2	0.025 (CI = +/-0.036; p = 0.149)	-0.205 (CI = +/-0.134; p = 0.007)	NA (CI = +/-NA; p = NA)	0.501	+2.54%
Loss Cost	2014.1	0.031 (CI = +/-0.042; p = 0.129)	-0.191 (CI = +/-0.146; p = 0.016)	NA (CI = +/-NA; p = NA)	0.505	+3.19%
Loss Cost	2014.2	0.029 (CI = +/-0.052; p = 0.237)	-0.186 (CI = +/-0.164; p = 0.031)	NA (CI = +/-NA; p = NA)	0.394	+2.90%
Loss Cost	2015.1	0.010 (CI = +/-0.058; p = 0.706)	-0.221 (CI = +/-0.166; p = 0.016)	NA (CI = +/-NA; p = NA)	0.495	+0.96%
Loss Cost	2015.2	-0.025 (CI = +/-0.030; p = 0.089)	-0.169 (CI = +/-0.077; p = 0.002)	NA (CI = +/-NA; p = NA)	0.794	-2.43%
Loss Cost	2016.1	-0.029 (CI = +/-0.041; p = 0.124)	-0.176 (CI = +/-0.094; p = 0.005)	NA (CI = +/-NA; p = NA)	0.760	-2.89%
Loss Cost	2016.2	-0.010 (CI = +/-0.033; p = 0.446)	-0.199 (CI = +/-0.067; p = 0.001)	NA (CI = +/-NA; p = NA)	0.916	-1.01%
Loss Cost	2017.1	-0.025 (CI = +/-0.040; p = 0.137)	-0.216 (CI = +/-0.068; p = 0.002)	NA (CI = +/-NA; p = NA)	0.953	-2.50%
Severity	2008.1	0.021 (CI = +/-0.022; p = 0.058)	-0.061 (CI = +/-0.106; p = 0.249)	0.352 (CI = +/-0.195; p = 0.001)	0.713	+2.11%
Severity	2008.2	0.021 (CI = +/-0.022; p = 0.066)	-0.055 (CI = +/-0.111; p = 0.314)	0.335 (CI = +/-0.209; p = 0.003)	0.643	+2.08%
Severity	2009.1	0.020 (CI = +/-0.023; p = 0.075)	-0.060 (CI = +/-0.117; p = 0.297)	0.318 (CI = +/-0.233; p = 0.010)	0.565	+2.06%
Severity	2009.2	0.020 (CI = +/-0.023; p = 0.084)	-0.060 (CI = +/-0.123; p = 0.315)	0.323 (CI = +/-0.287; p = 0.030)	0.440	+2.06%
Severity	2010.1	0.023 (CI = +/-0.021; p = 0.038)	-0.099 (CI = +/-0.116; p = 0.090)	-0.065 (CI = +/-0.441; p = 0.758)	0.251	+2.28%
Severity	2010.2	0.023 (CI = +/-0.021; p = 0.038)	-0.099 (CI = +/-0.116; p = 0.090)	NA (CI = +/-NA; p = NA)	0.261	+2.28%
Severity	2011.1	0.014 (CI = +/-0.021; p = 0.169)	-0.125 (CI = +/-0.109; p = 0.027)	NA (CI = +/-NA; p = NA)	0.287	+1.43%
Severity	2011.2	0.011 (CI = +/-0.023; p = 0.318)	-0.117 (CI = +/-0.114; p = 0.046)	NA (CI = +/-NA; p = NA)	0.194	+1.13%
Severity	2012.1	0.004 (CI = +/-0.025; p = 0.753)	-0.138 (CI = +/-0.113; p = 0.020)	NA (CI = +/-NA; p = NA)	0.262	+0.37%
Severity	2012.2	0.005 (CI = +/-0.028; p = 0.718)	-0.141 (CI = +/-0.122; p = 0.027)	NA (CI = +/-NA; p = NA)	0.242	+0.48%
Severity	2013.1	0.014 (CI = +/-0.030; p = 0.331)	-0.118 (CI = +/-0.122; p = 0.057)	NA (CI = +/-NA; p = NA)	0.244	+1.41%
Severity	2013.2	0.008 (CI = +/-0.034; p = 0.615)	-0.105 (CI = +/-0.129; p = 0.099)	NA (CI = +/-NA; p = NA)	0.115	+0.80%
Severity	2014.1	0.010 (CI = +/-0.042; p = 0.590)	-0.100 (CI = +/-0.144; p = 0.151)	NA (CI = +/-NA; p = NA)	0.091	+1.03%
Severity	2014.2	0.013 (CI = +/-0.051; p = 0.575)	-0.105 (CI = +/-0.161; p = 0.172)	NA (CI = +/-NA; p = NA)	0.055	+1.29%
Severity	2015.1	0.004 (CI = +/-0.063; p = 0.877)	-0.120 (CI = +/-0.182; p = 0.163)	NA (CI = +/-NA; p = NA)	0.065	+0.43%
Severity	2015.2	-0.034 (CI = +/-0.030; p = 0.031)	-0.063 (CI = +/-0.077; p = 0.093)	NA (CI = +/-NA; p = NA)	0.552	-3.34%
Severity	2016.1	-0.032 (CI = +/-0.042; p = 0.104)	-0.060 (CI = +/-0.095; p = 0.166)	NA (CI = +/-NA; p = NA)	0.329	-3.16%
Severity	2016.2	-0.012 (CI = +/-0.032; p = 0.353)	-0.083 (CI = +/-0.065; p = 0.023)	NA (CI = +/-NA; p = NA)	0.664	-1.21%
Severity	2017.1	-0.026 (CI = +/-0.040; p = 0.131)	-0.100 (CI = +/-0.069; p = 0.019)	NA (CI = +/-NA; p = NA)	0.799	-2.58%
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 = 0.930)	0.883	+3.12%
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 = 0.865)	0.866	+3.13%
Frequency	2009.1	0.031 (CI = +/-0.008; p = 0.000)	-0.101 (CI = +/-0.042; p = 0.000)	0.002 (CI = +/-0.085; p = 0.969)	0.857	+3.12%
Frequency	2009.2	0.031 (CI = +/-0.008; p = 0.000)	-0.104 (CI = +/-0.044; p = 0.000)	0.019 (CI = +/-0.103; p = 0.696)	0.841	+3.12%
Frequency	2010.1	0.030 (CI = +/-0.009; p = 0.000)	-0.099 (CI = +/-0.047; p = 0.000)	0.071 (CI = +/-0.179; p = 0.416)	0.839	+3.09%
Frequency	2010.2	0.030 (CI = +/-0.009; p = 0.000)	-0.099 (CI = +/-0.047; p = 0.000)	NA (CI = +/-NA; p = NA)	0.805	+3.09%
Frequency	2011.1	0.031 (CI = +/-0.010; p = 0.000)	-0.097 (CI = +/-0.050; p = 0.001)	NA (CI = +/-NA; p = NA)	0.799	+3.15%
Frequency	2011.2	0.030 (CI = +/-0.011; p = 0.000)	-0.094 (CI = +/-0.053; p = 0.002)	NA (CI = +/-NA; p = NA)	0.748	+3.03%
Frequency	2012.1	0.030 (CI = +/-0.012; p = 0.000)	-0.095 (CI = +/-0.057; p = 0.003)	NA (CI = +/-NA; p = NA)	0.735	+3.01%
Frequency	2012.2	0.028 (CI = +/-0.014; p = 0.001)	-0.089 (CI = +/-0.060; p = 0.007)	NA (CI = +/-NA; p = NA)	0.658	+2.79%
Frequency	2013.1	0.020 (CI = +/-0.013; p = 0.004)	-0.107 (CI = +/-0.051; p = 0.001)	NA (CI = +/-NA; p = NA)	0.739	+2.07%
Frequency	2013.2	0.017 (CI = +/-0.014; p = 0.020)	-0.100 (CI = +/-0.052; p = 0.002)	NA (CI = +/-NA; p = NA)	0.666	+1.72%
Frequency	2014.1	0.021 (CI = +/-0.016; p = 0.014)	-0.091 (CI = +/-0.054; p = 0.004)	NA (CI = +/-NA; p = NA)	0.700	+2.13%
Frequency	2014.2	0.016 (CI = +/-0.017; p = 0.061)	-0.081 (CI = +/-0.053; p = 0.008)	NA (CI = +/-NA; p = NA)	0.605	+1.59%
Frequency	2015.1	0.005 (CI = +/-0.012; p = 0.322)	-0.100 (CI = +/-0.034; p = 0.000)	NA (CI = +/-NA; p = NA)	0.856	+0.53%
Frequency	2015.2	0.009 (CI = +/-0.013; p = 0.124)	-0.107 (CI = +/-0.033; p = 0.000)	NA (CI = +/-NA; p = NA)	0.888	+0.94%
Frequency	2016.1	0.003 (CI = +/-0.012; p = 0.584)	-0.116 (CI = +/-0.029; p = 0.000)	NA (CI = +/-NA; p = NA)	0.943	+0.28%
Frequency	2016.2	0.002 (CI = +/-0.018; p = 0.772)	-0.115 (CI = +/-0.036; p = 0.001)	NA (CI = +/-NA; p = NA)	0.927	+0.20%
Frequency	2017.1	0.001 (CI = +/-0.031; p = 0.939)	-0.117 (CI = +/-0.053; p = 0.006)	NA (CI = +/-NA; p = NA)	0.912	+0.08%

## Uninsured Auto

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

Fit	Start Date	Time	Seasonality	Adjusted R <sup>2</sup>	Implied Trend
					Rate
Loss Cost	2005.1	0.030 (CI = +/-0.022; p = 0.007)	-0.227 (CI = +/-0.218; p = 0.041)	0.241	+3.09%
Loss Cost	2005.2	0.033 (CI = +/-0.023; p = 0.005)	-0.245 (CI = +/-0.222; p = 0.032)	0.258	+3.40%
Loss Cost	2006.1	0.032 (CI = +/-0.024; p = 0.011)	-0.252 (CI = +/-0.228; p = 0.031)	0.247	+3.25%
Loss Cost	2006.2	0.033 (CI = +/-0.026; p = 0.013)	-0.258 (CI = +/-0.236; p = 0.033)	0.232	+3.36%
Loss Cost	2007.1	0.034 (CI = +/-0.027; p = 0.016)	-0.253 (CI = +/-0.244; p = 0.043)	0.231	+3.46%
Loss Cost	2007.2	0.031 (CI = +/-0.029; p = 0.035)	-0.240 (CI = +/-0.252; p = 0.061)	0.178	+3.20%
Loss Cost	2008.1	0.032 (CI = +/-0.031; p = 0.046)	-0.239 (CI = +/-0.261; p = 0.072)	0.174	+3.23%
Loss Cost	2008.2	0.035 (CI = +/-0.033; p = 0.041)	-0.254 (CI = +/-0.270; p = 0.064)	0.179	+3.55%
Loss Cost	2009.1	0.021 (CI = +/-0.031; p = 0.174)	-0.317 (CI = +/-0.241; p = 0.012)	0.220	+2.12%
Loss Cost	2009.2	0.013 (CI = +/-0.032; p = 0.419)	-0.279 (CI = +/-0.238; p = 0.024)	0.147	+1.27%
Loss Cost	2010.1	0.008 (CI = +/-0.034; p = 0.623)	-0.298 (CI = +/-0.245; p = 0.020)	0.161	+0.82%
Loss Cost	2010.2	-0.004 (CI = +/-0.034; p = 0.828)	-0.249 (CI = +/-0.234; p = 0.038)	0.116	-0.36%
Loss Cost	2011.1	-0.009 (CI = +/-0.036; p = 0.622)	-0.268 (CI = +/-0.241; p = 0.031)	0.143	-0.87%
Loss Cost	2011.2	-0.011 (CI = +/-0.040; p = 0.580)	-0.261 (CI = +/-0.253; p = 0.044)	0.131	-1.07%
Loss Cost	2012.1	-0.021 (CI = +/-0.042; p = 0.297)	-0.297 (CI = +/-0.252; p = 0.023)	0.210	-2.10%
Loss Cost	2012.2	-0.023 (CI = +/-0.046; p = 0.307)	-0.291 (CI = +/-0.267; p = 0.034)	0.204	-2.28%
Loss Cost	2013.1	-0.026 (CI = +/-0.051; p = 0.305)	-0.299 (CI = +/-0.282; p = 0.039)	0.188	-2.54%
Loss Cost	2013.2	-0.034 (CI = +/-0.057; p = 0.217)	-0.272 (CI = +/-0.295; p = 0.069)	0.192	-3.38%
Loss Cost	2014.1	-0.020 (CI = +/-0.061; p = 0.494)	-0.230 (CI = +/-0.297; p = 0.119)	0.073	-1.96%
Loss Cost	2014.2	-0.044 (CI = +/-0.061; p = 0.143)	-0.162 (CI = +/-0.280; p = 0.233)	0.141	-4.29%
Loss Cost	2015.1	-0.057 (CI = +/-0.067; p = 0.087)	-0.195 (CI = +/-0.290; p = 0.167)	0.206	-5.55%
Loss Cost	2015.2	-0.022 (CI = +/-0.059; p = 0.436)	-0.284 (CI = +/-0.236; p = 0.023)	0.328	-2.13%
Loss Cost	2016.1	-0.004 (CI = +/-0.063; p = 0.883)	-0.247 (CI = +/-0.237; p = 0.042)	0.223	-0.43%
Loss Cost	2016.2	0.007 (CI = +/-0.075; p = 0.843)	-0.271 (CI = +/-0.259; p = 0.042)	0.248	+0.68%
Loss Cost	2017.1	-0.001 (CI = +/-0.090; p = 0.976)	-0.286 (CI = +/-0.287; p = 0.051)	0.247	-0.12%
Severity	2005.1	0.034 (CI = +/-0.017; p = 0.000)	-0.119 (CI = +/-0.167; p = 0.157)	0.346	+3.49%
Severity	2005.2	0.036 (CI = +/-0.017; p = 0.000)	-0.129 (CI = +/-0.171; p = 0.134)	0.347	+3.67%
Severity	2006.1	0.036 (CI = +/-0.019; p = 0.000)	-0.129 (CI = +/-0.177; p = 0.145)	0.333	+3.67%
Severity	2006.2	0.035 (CI = +/-0.020; p = 0.001)	-0.122 (CI = +/-0.182; p = 0.180)	0.285	+3.54%
Severity	2007.1	0.037 (CI = +/-0.021; p = 0.001)	-0.111 (CI = +/-0.187; p = 0.234)	0.297	+3.77%
Severity	2007.2	0.036 (CI = +/-0.022; p = 0.003)	-0.104 (CI = +/-0.193; p = 0.280)	0.248	+3.63%
Severity	2008.1	0.033 (CI = +/-0.024; p = 0.008)	-0.115 (CI = +/-0.199; p = 0.244)	0.216	+3.38%
Severity	2008.2	0.036 (CI = +/-0.025; p = 0.007)	-0.129 (CI = +/-0.205; p = 0.205)	0.226	+3.68%
Severity	2009.1	0.027 (CI = +/-0.024; p = 0.033)	-0.173 (CI = +/-0.188; p = 0.070)	0.205	+2.69%
Severity	2009.2	0.027 (CI = +/-0.026; p = 0.045)	-0.174 (CI = +/-0.197; p = 0.080)	0.177	+2.72%
Severity	2010.1	0.026 (CI = +/-0.028; p = 0.071)	-0.178 (CI = +/-0.205; p = 0.086)	0.168	+2.64%
Severity	2010.2	0.023 (CI = +/-0.031; p = 0.140)	-0.164 (CI = +/-0.213; p = 0.125)	0.101	+2.29%
Severity	2011.1	0.022 (CI = +/-0.034; p = 0.182)	-0.165 (CI = +/-0.223; p = 0.138)	0.094	+2.25%
Severity	2011.2	0.029 (CI = +/-0.036; p = 0.107)	-0.192 (CI = +/-0.228; p = 0.095)	0.144	+2.96%
Severity	2012.1	0.028 (CI = +/-0.040; p = 0.162)	-0.197 (CI = +/-0.240; p = 0.101)	0.134	+2.79%
Severity	2012.2	0.039 (CI = +/-0.041; p = 0.060)	-0.239 (CI = +/-0.238; p = 0.049)	0.236	+4.02%
Severity	2013.1	0.048 (CI = +/-0.044; p = 0.033)	-0.210 (CI = +/-0.242; p = 0.084)	0.275	+4.96%
Severity	2013.2	0.049 (CI = +/-0.050; p = 0.055)	-0.211 (CI = +/-0.259; p = 0.103)	0.216	+4.98%
Severity	2014.1	0.066 (CI = +/-0.050; p = 0.014)	-0.162 (CI = +/-0.246; p = 0.181)	0.332	+6.81%
Severity	2014.2	0.052 (CI = +/-0.054; p = 0.059)	-0.121 (CI = +/-0.249; p = 0.312)	0.165	+5.31%
Severity	2015.1	0.056 (CI = +/-0.062; p = 0.073)	-0.111 (CI = +/-0.268; p = 0.383)	0.160	+5.73%
Severity	2015.2	0.080 (CI = +/-0.063; p = 0.017)	-0.173 (CI = +/-0.255; p = 0.163)	0.356	+8.37%
Severity	2016.1	0.100 (CI = +/-0.067; p = 0.008)	-0.131 (CI = +/-0.253; p = 0.276)	0.461	+10.51%
Severity	2016.2	0.103 (CI = +/-0.082; p = 0.019)	-0.137 (CI = +/-0.283; p = 0.300)	0.374	+10.86%
Severity	2017.1	0.083 (CI = +/-0.093; p = 0.075)	-0.175 (CI = +/-0.296; p = 0.209)	0.288	+8.61%
Frequency	2005.1	-0.004 (CI = +/-0.016; p = 0.621)	-0.108 (CI = +/-0.160; p = 0.176)	0.005	-0.39%
Frequency	2005.2	-0.003 (CI = +/-0.017; p = 0.749)	-0.115 (CI = +/-0.164; p = 0.162)	0.006	-0.27%
Frequency	2006.1	-0.004 (CI = +/-0.018; p = 0.645)	-0.123 (CI = +/-0.169; p = 0.147)	0.013	-0.40%
Frequency	2006.2	-0.002 (CI = +/-0.019; p = 0.849)	-0.136 (CI = +/-0.173; p = 0.119)	0.021	-0.18%
Frequency	2007.1	-0.003 (CI = +/-0.020; p = 0.758)	-0.142 (CI = +/-0.178; p = 0.113)	0.025	-0.30%
Frequency	2007.2	-0.004 (CI = +/-0.021; p = 0.691)	-0.136 (CI = +/-0.184; p = 0.141)	0.018	-0.42%
Frequency	2008.1	-0.002 (CI = +/-0.023; p = 0.892)	-0.123 (CI = +/-0.189; p = 0.192)	-0.007	-0.15%
Frequency	2008.2	-0.001 (CI = +/-0.024; p = 0.916)	-0.125 (CI = +/-0.197; p = 0.204)	-0.010	-0.13%
Frequency	2009.1	-0.006 (CI = +/-0.026; p = 0.659)	-0.144 (CI = +/-0.200; p = 0.150)	0.015	-0.55%
Frequency	2009.2	-0.014 (CI = +/-0.025; p = 0.260)	-0.105 (CI = +/-0.191; p = 0.268)	0.031	-1.41%
Frequency	2010.1	-0.018 (CI = +/-0.027; p = 0.187)	-0.120 (CI = +/-0.196; p = 0.218)	0.057	-1.77%
Frequency	2010.2	-0.026 (CI = +/-0.028; p = 0.061)	-0.085 (CI = +/-0.191; p = 0.367)	0.117	-2.59%
Frequency	2011.1	-0.031 (CI = +/-0.029; p = 0.040)	-0.103 (CI = +/-0.196; p = 0.286)	0.154	-3.05%
Frequency	2011.2	-0.040 (CI = +/-0.030; p = 0.013)	-0.069 (CI = +/-0.193; p = 0.463)	0.236	-3.91%
Frequency	2012.1	-0.049 (CI = +/-0.031; p = 0.004)	-0.100 (CI = +/-0.188; p = 0.279)	0.336	-4.76%
Frequency	2012.2	-0.062 (CI = +/-0.029; p = 0.000)	-0.052 (CI = +/-0.169; p = 0.525)	0.505	-6.05%
Frequency	2013.1	-0.074 (CI = +/-0.028; p = 0.000)	-0.089 (CI = +/-0.154; p = 0.238)	0.633	-7.14%
Frequency	2013.2	-0.083 (CI = +/-0.029; p = 0.000)	-0.061 (CI = +/-0.152; p = 0.405)	0.683	-7.96%
Frequency	2014.1	-0.086 (CI = +/-0.033; p = 0.000)	-0.069 (CI = +/-0.161; p = 0.374)	0.655	-8.22%
Frequency	2014.2	-0.096 (CI = +/-0.035; p = 0.000)	-0.041 (CI = +/-0.161; p = 0.593)	0.695	-9.12%
Frequency	2015.1	-0.113 (CI = +/-0.030; p = 0.000)	-0.084 (CI = +/-0.131; p = 0.187)	0.825	-10.67%
Frequency	2015.2	-0.102 (CI = +/-0.032; p = 0.000)	-0.112 (CI = +/-0.128; p = 0.081)	0.811	-9.69%
Frequency	2016.1	-0.104 (CI = +/-0.037; p = 0.000)	-0.117 (CI = +/-0.140; p = 0.092)	0.771	-9.89%
Frequency	2016.2	-0.096 (CI = +/-0.044; p = 0.001)	-0.134 (CI = +/-0.151; p = 0.076)	0.735	-9.19%
Frequency	2017.1	-0.084 (CI = +/-0.048; p = 0.004)	-0.110 (CI = +/-0.154; p = 0.136)	0.625	-8.04%

## Uninsured Auto

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

Fit	Start Date	Time	Adjusted R <sup>2</sup>	Implied Trend
				Rate
Loss Cost	2005.1	0.030 (CI = +/-0.023; p = 0.010)	0.160	+3.09%
Loss Cost	2005.2	0.032 (CI = +/-0.024; p = 0.010)	0.164	+3.27%
Loss Cost	2006.1	0.032 (CI = +/-0.025; p = 0.016)	0.148	+3.25%
Loss Cost	2006.2	0.032 (CI = +/-0.027; p = 0.024)	0.130	+3.20%
Loss Cost	2007.1	0.034 (CI = +/-0.029; p = 0.022)	0.138	+3.46%
Loss Cost	2007.2	0.030 (CI = +/-0.030; p = 0.054)	0.095	+3.03%
Loss Cost	2008.1	0.032 (CI = +/-0.033; p = 0.056)	0.097	+3.23%
Loss Cost	2008.2	0.033 (CI = +/-0.035; p = 0.064)	0.092	+3.35%
Loss Cost	2009.1	0.021 (CI = +/-0.035; p = 0.223)	0.021	+2.12%
Loss Cost	2009.2	0.010 (CI = +/-0.035; p = 0.552)	-0.026	+1.02%
Loss Cost	2010.1	0.008 (CI = +/-0.038; p = 0.657)	-0.034	+0.82%
Loss Cost	2010.2	-0.006 (CI = +/-0.036; p = 0.729)	-0.040	-0.62%
Loss Cost	2011.1	-0.009 (CI = +/-0.040; p = 0.653)	-0.037	-0.87%
Loss Cost	2011.2	-0.014 (CI = +/-0.043; p = 0.507)	-0.027	-1.39%
Loss Cost	2012.1	-0.021 (CI = +/-0.047; p = 0.353)	-0.005	-2.10%
Loss Cost	2012.2	-0.027 (CI = +/-0.051; p = 0.274)	0.014	-2.71%
Loss Cost	2013.1	-0.026 (CI = +/-0.057; p = 0.354)	-0.005	-2.54%
Loss Cost	2013.2	-0.039 (CI = +/-0.061; p = 0.191)	0.049	-3.87%
Loss Cost	2014.1	-0.020 (CI = +/-0.064; p = 0.517)	-0.036	-1.96%
Loss Cost	2014.2	-0.048 (CI = +/-0.061; p = 0.117)	0.107	-4.65%
Loss Cost	2015.1	-0.057 (CI = +/-0.069; p = 0.098)	0.135	-5.55%
Loss Cost	2015.2	-0.030 (CI = +/-0.071; p = 0.368)	-0.010	-2.98%
Loss Cost	2016.1	-0.004 (CI = +/-0.074; p = 0.901)	-0.089	-0.43%
Loss Cost	2016.2	-0.005 (CI = +/-0.088; p = 0.910)	-0.099	-0.46%
Loss Cost	2017.1	-0.001 (CI = +/-0.108; p = 0.980)	-0.111	-0.12%
Severity	2005.1	0.034 (CI = +/-0.017; p = 0.000)	0.324	+3.49%
Severity	2005.2	0.035 (CI = +/-0.018; p = 0.000)	0.319	+3.61%
Severity	2006.1	0.036 (CI = +/-0.019; p = 0.000)	0.306	+3.67%
Severity	2006.2	0.034 (CI = +/-0.020; p = 0.002)	0.264	+3.46%
Severity	2007.1	0.037 (CI = +/-0.021; p = 0.001)	0.285	+3.77%
Severity	2007.2	0.035 (CI = +/-0.022; p = 0.003)	0.242	+3.56%
Severity	2008.1	0.033 (CI = +/-0.024; p = 0.008)	0.203	+3.38%
Severity	2008.2	0.035 (CI = +/-0.026; p = 0.009)	0.205	+3.58%
Severity	2009.1	0.027 (CI = +/-0.025; p = 0.041)	0.123	+2.69%
Severity	2009.2	0.025 (CI = +/-0.027; p = 0.068)	0.096	+2.56%
Severity	2010.1	0.026 (CI = +/-0.030; p = 0.083)	0.087	+2.64%
Severity	2010.2	0.021 (CI = +/-0.032; p = 0.184)	0.037	+2.12%
Severity	2011.1	0.022 (CI = +/-0.035; p = 0.195)	0.035	+2.25%
Severity	2011.2	0.027 (CI = +/-0.038; p = 0.153)	0.054	+2.71%
Severity	2012.1	0.028 (CI = +/-0.041; p = 0.181)	0.044	+2.79%
Severity	2012.2	0.036 (CI = +/-0.045; p = 0.110)	0.088	+3.64%
Severity	2013.1	0.048 (CI = +/-0.047; p = 0.043)	0.173	+4.96%
Severity	2013.2	0.045 (CI = +/-0.052; p = 0.089)	0.118	+4.57%
Severity	2014.1	0.066 (CI = +/-0.051; p = 0.015)	0.288	+6.81%
Severity	2014.2	0.049 (CI = +/-0.054; p = 0.071)	0.159	+5.01%
Severity	2015.1	0.056 (CI = +/-0.061; p = 0.070)	0.172	+5.73%
Severity	2015.2	0.075 (CI = +/-0.065; p = 0.027)	0.289	+7.79%
Severity	2016.1	0.100 (CI = +/-0.067; p = 0.008)	0.445	+10.51%
Severity	2016.2	0.097 (CI = +/-0.081; p = 0.023)	0.361	+10.22%
Severity	2017.1	0.083 (CI = +/-0.096; p = 0.083)	0.219	+8.61%
Frequency	2005.1	-0.004 (CI = +/-0.016; p = 0.625)	-0.023	-0.39%
Frequency	2005.2	-0.003 (CI = +/-0.017; p = 0.699)	-0.026	-0.32%
Frequency	2006.1	-0.004 (CI = +/-0.018; p = 0.652)	-0.025	-0.40%
Frequency	2006.2	-0.003 (CI = +/-0.019; p = 0.787)	-0.031	-0.25%
Frequency	2007.1	-0.003 (CI = +/-0.020; p = 0.764)	-0.031	-0.30%
Frequency	2007.2	-0.005 (CI = +/-0.022; p = 0.635)	-0.027	-0.51%
Frequency	2008.1	-0.002 (CI = +/-0.023; p = 0.893)	-0.036	-0.15%
Frequency	2008.2	-0.002 (CI = +/-0.025; p = 0.855)	-0.037	-0.22%
Frequency	2009.1	-0.006 (CI = +/-0.026; p = 0.667)	-0.032	-0.55%
Frequency	2009.2	-0.015 (CI = +/-0.026; p = 0.232)	0.020	-1.50%
Frequency	2010.1	-0.018 (CI = +/-0.027; p = 0.192)	0.033	-1.77%
Frequency	2010.2	-0.027 (CI = +/-0.027; p = 0.052)	0.123	-2.68%
Frequency	2011.1	-0.031 (CI = +/-0.030; p = 0.041)	0.146	-3.05%
Frequency	2011.2	-0.041 (CI = +/-0.030; p = 0.010)	0.253	-3.99%
Frequency	2012.1	-0.049 (CI = +/-0.031; p = 0.004)	0.327	-4.76%
Frequency	2012.2	-0.063 (CI = +/-0.029; p = 0.000)	0.520	-6.13%
Frequency	2013.1	-0.074 (CI = +/-0.028; p = 0.000)	0.622	-7.14%
Frequency	2013.2	-0.084 (CI = +/-0.029; p = 0.000)	0.689	-8.06%
Frequency	2014.1	-0.086 (CI = +/-0.032; p = 0.000)	0.658	-8.22%
Frequency	2014.2	-0.097 (CI = +/-0.034; p = 0.000)	0.710	-9.20%
Frequency	2015.1	-0.113 (CI = +/-0.031; p = 0.000)	0.812	-10.67%
Frequency	2015.2	-0.105 (CI = +/-0.034; p = 0.000)	0.769	-10.00%
Frequency	2016.1	-0.104 (CI = +/-0.041; p = 0.000)	0.720	-9.89%
Frequency	2016.2	-0.102 (CI = +/-0.049; p = 0.001)	0.655	-9.69%
Frequency	2017.1	-0.084 (CI = +/-0.052; p = 0.005)	0.552	-8.04%

## Uninsured Auto

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

Fit	Start Date	Time	Adjusted R <sup>2</sup>	Implied Trend	
				Rate	
Loss Cost	2005.1	0.033 (CI = +/-0.024; p = 0.008)	0.175	+3.36%	
Loss Cost	2005.2	0.035 (CI = +/-0.025; p = 0.008)	0.180	+3.57%	
Loss Cost	2006.1	0.035 (CI = +/-0.027; p = 0.012)	0.164	+3.57%	
Loss Cost	2006.2	0.035 (CI = +/-0.029; p = 0.019)	0.146	+3.53%	
Loss Cost	2007.1	0.038 (CI = +/-0.031; p = 0.018)	0.156	+3.83%	
Loss Cost	2007.2	0.033 (CI = +/-0.032; p = 0.043)	0.111	+3.40%	
Loss Cost	2008.1	0.036 (CI = +/-0.035; p = 0.044)	0.114	+3.64%	
Loss Cost	2008.2	0.037 (CI = +/-0.037; p = 0.050)	0.111	+3.80%	
Loss Cost	2009.1	0.025 (CI = +/-0.037; p = 0.181)	0.035	+2.51%	
Loss Cost	2009.2	0.013 (CI = +/-0.037; p = 0.468)	-0.019	+1.34%	
Loss Cost	2010.1	0.011 (CI = +/-0.041; p = 0.565)	-0.029	+1.15%	
Loss Cost	2010.2	-0.004 (CI = +/-0.040; p = 0.841)	-0.046	-0.39%	
Loss Cost	2011.1	-0.006 (CI = +/-0.044; p = 0.762)	-0.045	-0.64%	
Loss Cost	2011.2	-0.012 (CI = +/-0.048; p = 0.604)	-0.037	-1.19%	
Loss Cost	2012.1	-0.020 (CI = +/-0.052; p = 0.432)	-0.019	-1.96%	
Loss Cost	2012.2	-0.027 (CI = +/-0.057; p = 0.339)	-0.002	-2.62%	
Loss Cost	2013.1	-0.024 (CI = +/-0.064; p = 0.429)	-0.020	-2.42%	
Loss Cost	2013.2	-0.040 (CI = +/-0.069; p = 0.239)	0.030	-3.90%	
Loss Cost	2014.1	-0.018 (CI = +/-0.073; p = 0.611)	-0.051	-1.75%	
Loss Cost	2014.2	-0.049 (CI = +/-0.070; p = 0.156)	0.083	-4.79%	
Loss Cost	2015.1	-0.060 (CI = +/-0.080; p = 0.129)	0.113	-5.85%	
Loss Cost	2015.2	-0.029 (CI = +/-0.083; p = 0.453)	-0.034	-2.90%	
Loss Cost	2016.1	0.001 (CI = +/-0.088; p = 0.971)	-0.100	+0.15%	
Loss Cost	2016.2	0.002 (CI = +/-0.107; p = 0.964)	-0.111	+0.22%	
Loss Cost	2017.1	0.008 (CI = +/-0.134; p = 0.896)	-0.122	+0.78%	
Severity	2005.1	0.034 (CI = +/-0.018; p = 0.001)	0.296	+3.43%	
Severity	2005.2	0.035 (CI = +/-0.019; p = 0.001)	0.291	+3.55%	
Severity	2006.1	0.035 (CI = +/-0.020; p = 0.001)	0.278	+3.61%	
Severity	2006.2	0.033 (CI = +/-0.021; p = 0.003)	0.235	+3.39%	
Severity	2007.1	0.036 (CI = +/-0.022; p = 0.003)	0.256	+3.71%	
Severity	2007.2	0.034 (CI = +/-0.024; p = 0.007)	0.212	+3.48%	
Severity	2008.1	0.032 (CI = +/-0.026; p = 0.016)	0.174	+3.28%	
Severity	2008.2	0.034 (CI = +/-0.028; p = 0.017)	0.175	+3.49%	
Severity	2009.1	0.025 (CI = +/-0.027; p = 0.073)	0.092	+2.52%	
Severity	2009.2	0.023 (CI = +/-0.030; p = 0.115)	0.065	+2.37%	
Severity	2010.1	0.024 (CI = +/-0.032; p = 0.137)	0.057	+2.43%	
Severity	2010.2	0.018 (CI = +/-0.034; p = 0.282)	0.010	+1.85%	
Severity	2011.1	0.020 (CI = +/-0.038; p = 0.295)	0.007	+1.97%	
Severity	2011.2	0.024 (CI = +/-0.041; p = 0.236)	0.024	+2.44%	
Severity	2012.1	0.025 (CI = +/-0.046; p = 0.273)	0.015	+2.50%	
Severity	2012.2	0.034 (CI = +/-0.050; p = 0.173)	0.054	+3.42%	
Severity	2013.1	0.047 (CI = +/-0.053; p = 0.074)	0.135	+4.86%	
Severity	2013.2	0.043 (CI = +/-0.059; p = 0.141)	0.081	+4.41%	
Severity	2014.1	0.067 (CI = +/-0.059; p = 0.028)	0.250	+6.93%	
Severity	2014.2	0.048 (CI = +/-0.062; p = 0.119)	0.113	+4.89%	
Severity	2015.1	0.055 (CI = +/-0.071; p = 0.114)	0.127	+5.70%	
Severity	2015.2	0.078 (CI = +/-0.077; p = 0.047)	0.249	+8.10%	
Severity	2016.1	0.108 (CI = +/-0.080; p = 0.013)	0.422	+11.38%	
Severity	2016.2	0.106 (CI = +/-0.097; p = 0.036)	0.337	+11.22%	
Severity	2017.1	0.090 (CI = +/-0.119; p = 0.118)	0.187	+9.44%	
Frequency	2005.1	-0.001 (CI = +/-0.017; p = 0.936)	-0.031	-0.07%	
Frequency	2005.2	0.000 (CI = +/-0.018; p = 0.981)	-0.032	+0.02%	
Frequency	2006.1	0.000 (CI = +/-0.019; p = 0.966)	-0.033	-0.04%	
Frequency	2006.2	0.001 (CI = +/-0.020; p = 0.884)	-0.034	+0.14%	
Frequency	2007.1	0.001 (CI = +/-0.021; p = 0.909)	-0.035	+0.12%	
Frequency	2007.2	-0.001 (CI = +/-0.023; p = 0.949)	-0.037	-0.07%	
Frequency	2008.1	0.003 (CI = +/-0.024; p = 0.768)	-0.035	+0.35%	
Frequency	2008.2	0.003 (CI = +/-0.026; p = 0.807)	-0.037	+0.31%	
Frequency	2009.1	0.000 (CI = +/-0.027; p = 0.994)	-0.042	-0.01%	
Frequency	2009.2	-0.010 (CI = +/-0.027; p = 0.447)	-0.017	-1.00%	
Frequency	2010.1	-0.013 (CI = +/-0.029; p = 0.381)	-0.009	-1.25%	
Frequency	2010.2	-0.022 (CI = +/-0.029; p = 0.129)	0.063	-2.20%	
Frequency	2011.1	-0.026 (CI = +/-0.032; p = 0.104)	0.083	-2.56%	
Frequency	2011.2	-0.036 (CI = +/-0.032; p = 0.030)	0.183	-3.55%	
Frequency	2012.1	-0.045 (CI = +/-0.034; p = 0.013)	0.255	-4.35%	
Frequency	2012.2	-0.060 (CI = +/-0.032; p = 0.001)	0.456	-5.84%	
Frequency	2013.1	-0.072 (CI = +/-0.032; p = 0.000)	0.567	-6.94%	
Frequency	2013.2	-0.083 (CI = +/-0.032; p = 0.000)	0.642	-7.96%	
Frequency	2014.1	-0.085 (CI = +/-0.037; p = 0.000)	0.607	-8.11%	
Frequency	2014.2	-0.097 (CI = +/-0.039; p = 0.000)	0.667	-9.23%	
Frequency	2015.1	-0.116 (CI = +/-0.036; p = 0.000)	0.787	-10.92%	
Frequency	2015.2	-0.107 (CI = +/-0.041; p = 0.000)	0.733	-10.18%	
Frequency	2016.1	-0.106 (CI = +/-0.049; p = 0.001)	0.675	-10.09%	
Frequency	2016.2	-0.104 (CI = +/-0.059; p = 0.003)	0.598	-9.89%	
Frequency	2017.1	-0.082 (CI = +/-0.065; p = 0.019)	0.458	-7.91%	

## Uninsured Auto

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

Fit	Start Date	Time	Adjusted R <sup>2</sup>	Implied Trend
				Rate
Loss Cost	2005.1	0.043 (CI = +/-0.029; p = 0.004)	0.228	+4.41%
Loss Cost	2005.2	0.046 (CI = +/-0.030; p = 0.004)	0.240	+4.75%
Loss Cost	2006.1	0.047 (CI = +/-0.033; p = 0.006)	0.225	+4.84%
Loss Cost	2006.2	0.048 (CI = +/-0.035; p = 0.010)	0.207	+4.90%
Loss Cost	2007.1	0.053 (CI = +/-0.038; p = 0.008)	0.227	+5.41%
Loss Cost	2007.2	0.048 (CI = +/-0.040; p = 0.021)	0.175	+4.95%
Loss Cost	2008.1	0.053 (CI = +/-0.044; p = 0.020)	0.186	+5.42%
Loss Cost	2008.2	0.057 (CI = +/-0.048; p = 0.022)	0.188	+5.82%
Loss Cost	2009.1	0.041 (CI = +/-0.048; p = 0.092)	0.092	+4.15%
Loss Cost	2009.2	0.026 (CI = +/-0.049; p = 0.283)	0.011	+2.63%
Loss Cost	2010.1	0.025 (CI = +/-0.055; p = 0.357)	-0.006	+2.48%
Loss Cost	2010.2	0.003 (CI = +/-0.054; p = 0.901)	-0.058	+0.32%
Loss Cost	2011.1	0.000 (CI = +/-0.060; p = 0.999)	-0.062	+0.00%
Loss Cost	2011.2	-0.008 (CI = +/-0.067; p = 0.805)	-0.062	-0.79%
Loss Cost	2012.1	-0.020 (CI = +/-0.075; p = 0.574)	-0.047	-1.98%
Loss Cost	2012.2	-0.031 (CI = +/-0.084; p = 0.435)	-0.026	-3.10%
Loss Cost	2013.1	-0.029 (CI = +/-0.098; p = 0.527)	-0.046	-2.89%
Loss Cost	2013.2	-0.058 (CI = +/-0.108; p = 0.265)	0.030	-5.60%
Loss Cost	2014.1	-0.022 (CI = +/-0.117; p = 0.688)	-0.081	-2.15%
Loss Cost	2014.2	-0.084 (CI = +/-0.105; p = 0.102)	0.188	-8.07%
Loss Cost	2015.1	-0.117 (CI = +/-0.119; p = 0.053)	0.316	-11.05%
Loss Cost	2015.2	-0.069 (CI = +/-0.129; p = 0.245)	0.071	-6.67%
Loss Cost	2016.1	-0.013 (CI = +/-0.139; p = 0.824)	-0.156	-1.31%
Loss Cost	2016.2	-0.023 (CI = +/-0.194; p = 0.771)	-0.178	-2.30%
Loss Cost	2017.1	-0.029 (CI = +/-0.296; p = 0.798)	-0.227	-2.87%
Severity	2005.1	0.030 (CI = +/-0.022; p = 0.008)	0.195	+3.05%
Severity	2005.2	0.031 (CI = +/-0.023; p = 0.010)	0.190	+3.17%
Severity	2006.1	0.032 (CI = +/-0.025; p = 0.015)	0.176	+3.22%
Severity	2006.2	0.029 (CI = +/-0.027; p = 0.037)	0.129	+2.89%
Severity	2007.1	0.032 (CI = +/-0.028; p = 0.028)	0.151	+3.28%
Severity	2007.2	0.029 (CI = +/-0.031; p = 0.064)	0.104	+2.92%
Severity	2008.1	0.026 (CI = +/-0.033; p = 0.122)	0.064	+2.60%
Severity	2008.2	0.028 (CI = +/-0.036; p = 0.126)	0.065	+2.81%
Severity	2009.1	0.014 (CI = +/-0.035; p = 0.425)	-0.016	+1.38%
Severity	2009.2	0.010 (CI = +/-0.039; p = 0.579)	-0.035	+1.05%
Severity	2010.1	0.010 (CI = +/-0.043; p = 0.638)	-0.042	+0.98%
Severity	2010.2	-0.001 (CI = +/-0.046; p = 0.981)	-0.059	-0.05%
Severity	2011.1	-0.001 (CI = +/-0.051; p = 0.959)	-0.062	-0.13%
Severity	2011.2	0.003 (CI = +/-0.058; p = 0.915)	-0.066	+0.29%
Severity	2012.1	0.001 (CI = +/-0.066; p = 0.986)	-0.071	+0.05%
Severity	2012.2	0.011 (CI = +/-0.074; p = 0.755)	-0.069	+1.10%
Severity	2013.1	0.030 (CI = +/-0.082; p = 0.439)	-0.028	+3.06%
Severity	2013.2	0.019 (CI = +/-0.095; p = 0.671)	-0.072	+1.91%
Severity	2014.1	0.057 (CI = +/-0.098; p = 0.227)	0.056	+5.85%
Severity	2014.2	0.017 (CI = +/-0.102; p = 0.718)	-0.094	+1.70%
Severity	2015.1	0.024 (CI = +/-0.127; p = 0.680)	-0.100	+2.39%
Severity	2015.2	0.062 (CI = +/-0.150; p = 0.365)	-0.008	+6.35%
Severity	2016.1	0.124 (CI = +/-0.165; p = 0.116)	0.253	+13.20%
Severity	2016.2	0.122 (CI = +/-0.233; p = 0.236)	0.119	+12.98%
Severity	2017.1	0.074 (CI = +/-0.339; p = 0.578)	-0.145	+7.65%
Frequency	2005.1	0.013 (CI = +/-0.019; p = 0.164)	0.035	+1.32%
Frequency	2005.2	0.015 (CI = +/-0.020; p = 0.129)	0.049	+1.53%
Frequency	2006.1	0.016 (CI = +/-0.021; p = 0.148)	0.043	+1.57%
Frequency	2006.2	0.019 (CI = +/-0.023; p = 0.092)	0.074	+1.95%
Frequency	2007.1	0.020 (CI = +/-0.024; p = 0.098)	0.073	+2.07%
Frequency	2007.2	0.020 (CI = +/-0.027; p = 0.141)	0.052	+1.98%
Frequency	2008.1	0.027 (CI = +/-0.027; p = 0.051)	0.124	+2.75%
Frequency	2008.2	0.029 (CI = +/-0.030; p = 0.056)	0.123	+2.93%
Frequency	2009.1	0.027 (CI = +/-0.033; p = 0.100)	0.086	+2.73%
Frequency	2009.2	0.016 (CI = +/-0.033; p = 0.330)	0.000	+1.57%
Frequency	2010.1	0.015 (CI = +/-0.036; p = 0.401)	-0.014	+1.49%
Frequency	2010.2	0.004 (CI = +/-0.037; p = 0.836)	-0.056	+0.37%
Frequency	2011.1	0.001 (CI = +/-0.042; p = 0.948)	-0.062	+0.13%
Frequency	2011.2	-0.011 (CI = +/-0.044; p = 0.610)	-0.048	-1.08%
Frequency	2012.1	-0.021 (CI = +/-0.049; p = 0.382)	-0.012	-2.03%
Frequency	2012.2	-0.042 (CI = +/-0.047; p = 0.072)	0.169	-4.16%
Frequency	2013.1	-0.059 (CI = +/-0.048; p = 0.020)	0.321	-5.78%
Frequency	2013.2	-0.076 (CI = +/-0.051; p = 0.007)	0.448	-7.36%
Frequency	2014.1	-0.079 (CI = +/-0.061; p = 0.017)	0.394	-7.56%
Frequency	2014.2	-0.101 (CI = +/-0.066; p = 0.007)	0.522	-9.61%
Frequency	2015.1	-0.141 (CI = +/-0.051; p = 0.000)	0.813	-13.13%
Frequency	2015.2	-0.131 (CI = +/-0.063; p = 0.002)	0.739	-12.24%
Frequency	2016.1	-0.137 (CI = +/-0.084; p = 0.007)	0.682	-12.82%
Frequency	2016.2	-0.145 (CI = +/-0.117; p = 0.024)	0.604	-13.52%
Frequency	2017.1	-0.103 (CI = +/-0.151; p = 0.132)	0.340	-9.78%



## Uninsured Auto

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

Fit	Start Date	Time	Adjusted R^2	Implied Trend
				Rate
Loss Cost	2005.1	0.043 (CI = +/-0.031; p = 0.007)	0.211	+4.44%
Loss Cost	2005.2	0.047 (CI = +/-0.033; p = 0.007)	0.223	+4.82%
Loss Cost	2006.1	0.048 (CI = +/-0.035; p = 0.010)	0.209	+4.92%
Loss Cost	2006.2	0.049 (CI = +/-0.038; p = 0.015)	0.192	+4.98%
Loss Cost	2007.1	0.054 (CI = +/-0.041; p = 0.012)	0.213	+5.55%
Loss Cost	2007.2	0.049 (CI = +/-0.044; p = 0.030)	0.160	+5.06%
Loss Cost	2008.1	0.054 (CI = +/-0.048; p = 0.028)	0.172	+5.58%
Loss Cost	2008.2	0.059 (CI = +/-0.052; p = 0.030)	0.176	+6.04%
Loss Cost	2009.1	0.041 (CI = +/-0.053; p = 0.118)	0.077	+4.22%
Loss Cost	2009.2	0.025 (CI = +/-0.055; p = 0.345)	-0.003	+2.55%
Loss Cost	2010.1	0.023 (CI = +/-0.061; p = 0.427)	-0.019	+2.38%
Loss Cost	2010.2	0.000 (CI = +/-0.060; p = 0.987)	-0.062	-0.05%
Loss Cost	2011.1	-0.004 (CI = +/-0.068; p = 0.890)	-0.065	-0.45%
Loss Cost	2011.2	-0.014 (CI = +/-0.076; p = 0.697)	-0.059	-1.40%
Loss Cost	2012.1	-0.029 (CI = +/-0.085; p = 0.477)	-0.034	-2.84%
Loss Cost	2012.2	-0.043 (CI = +/-0.097; p = 0.348)	-0.003	-4.25%
Loss Cost	2013.1	-0.043 (CI = +/-0.114; p = 0.426)	-0.027	-4.20%
Loss Cost	2013.2	-0.079 (CI = +/-0.125; p = 0.192)	0.080	-7.57%
Loss Cost	2014.1	-0.040 (CI = +/-0.140; p = 0.535)	-0.062	-3.92%
Loss Cost	2014.2	-0.120 (CI = +/-0.116; p = 0.044)	0.342	-11.33%
Loss Cost	2015.1	-0.171 (CI = +/-0.122; p = 0.013)	0.552	-15.68%
Loss Cost	2015.2	-0.124 (CI = +/-0.140; p = 0.073)	0.346	-11.66%
Loss Cost	2016.1	-0.068 (CI = +/-0.162; p = 0.332)	0.025	-6.55%
Loss Cost	2016.2	-0.104 (CI = +/-0.234; p = 0.286)	0.093	-9.85%
Loss Cost	2017.1	-0.153 (CI = +/-0.386; p = 0.297)	0.128	-14.17%
Severity	2005.1	0.025 (CI = +/-0.022; p = 0.031)	0.130	+2.51%
Severity	2005.2	0.026 (CI = +/-0.024; p = 0.037)	0.124	+2.59%
Severity	2006.1	0.026 (CI = +/-0.026; p = 0.052)	0.109	+2.60%
Severity	2006.2	0.022 (CI = +/-0.028; p = 0.116)	0.062	+2.20%
Severity	2007.1	0.025 (CI = +/-0.030; p = 0.091)	0.081	+2.56%
Severity	2007.2	0.021 (CI = +/-0.032; p = 0.186)	0.036	+2.11%
Severity	2008.1	0.017 (CI = +/-0.034; p = 0.321)	0.002	+1.69%
Severity	2008.2	0.018 (CI = +/-0.038; p = 0.326)	0.001	+1.83%
Severity	2009.1	0.002 (CI = +/-0.035; p = 0.915)	-0.052	+0.18%
Severity	2009.2	-0.003 (CI = +/-0.039; p = 0.869)	-0.054	-0.31%
Severity	2010.1	-0.005 (CI = +/-0.043; p = 0.798)	-0.055	-0.53%
Severity	2010.2	-0.019 (CI = +/-0.045; p = 0.395)	-0.014	-1.84%
Severity	2011.1	-0.022 (CI = +/-0.051; p = 0.377)	-0.011	-2.14%
Severity	2011.2	-0.020 (CI = +/-0.058; p = 0.479)	-0.032	-1.94%
Severity	2012.1	-0.026 (CI = +/-0.066; p = 0.418)	-0.022	-2.53%
Severity	2012.2	-0.018 (CI = +/-0.076; p = 0.624)	-0.061	-1.74%
Severity	2013.1	0.000 (CI = +/-0.086; p = 0.999)	-0.091	+0.01%
Severity	2013.2	-0.019 (CI = +/-0.099; p = 0.682)	-0.081	-1.85%
Severity	2014.1	0.019 (CI = +/-0.105; p = 0.686)	-0.090	+1.95%
Severity	2014.2	-0.038 (CI = +/-0.092; p = 0.368)	-0.010	-3.72%
Severity	2015.1	-0.043 (CI = +/-0.117; p = 0.413)	-0.031	-4.22%
Severity	2015.2	-0.013 (CI = +/-0.147; p = 0.830)	-0.157	-1.34%
Severity	2016.1	0.045 (CI = +/-0.172; p = 0.532)	-0.101	+4.59%
Severity	2016.2	0.010 (CI = +/-0.250; p = 0.914)	-0.246	+1.04%
Severity	2017.1	-0.118 (CI = +/-0.250; p = 0.231)	0.237	-11.12%
Frequency	2005.1	0.019 (CI = +/-0.019; p = 0.051)	0.102	+1.89%
Frequency	2005.2	0.021 (CI = +/-0.020; p = 0.036)	0.126	+2.17%
Frequency	2006.1	0.022 (CI = +/-0.021; p = 0.042)	0.121	+2.26%
Frequency	2006.2	0.027 (CI = +/-0.023; p = 0.021)	0.168	+2.72%
Frequency	2007.1	0.029 (CI = +/-0.024; p = 0.023)	0.172	+2.92%
Frequency	2007.2	0.029 (CI = +/-0.027; p = 0.036)	0.147	+2.89%
Frequency	2008.1	0.038 (CI = +/-0.026; p = 0.008)	0.259	+3.83%
Frequency	2008.2	0.040 (CI = +/-0.029; p = 0.008)	0.265	+4.13%
Frequency	2009.1	0.040 (CI = +/-0.032; p = 0.018)	0.224	+4.03%
Frequency	2009.2	0.028 (CI = +/-0.032; p = 0.079)	0.115	+2.87%
Frequency	2010.1	0.029 (CI = +/-0.036; p = 0.106)	0.096	+2.92%
Frequency	2010.2	0.018 (CI = +/-0.037; p = 0.318)	0.004	+1.83%
Frequency	2011.1	0.017 (CI = +/-0.042; p = 0.398)	-0.015	+1.73%
Frequency	2011.2	0.006 (CI = +/-0.045; p = 0.797)	-0.066	+0.55%
Frequency	2012.1	-0.003 (CI = +/-0.051; p = 0.892)	-0.075	-0.32%
Frequency	2012.2	-0.026 (CI = +/-0.049; p = 0.271)	0.025	-2.55%
Frequency	2013.1	-0.043 (CI = +/-0.052; p = 0.094)	0.164	-4.20%
Frequency	2013.2	-0.060 (CI = +/-0.056; p = 0.038)	0.298	-5.83%
Frequency	2014.1	-0.059 (CI = +/-0.068; p = 0.082)	0.221	-5.76%
Frequency	2014.2	-0.082 (CI = +/-0.077; p = 0.039)	0.362	-7.91%
Frequency	2015.1	-0.127 (CI = +/-0.062; p = 0.002)	0.741	-11.96%
Frequency	2015.2	-0.111 (CI = +/-0.076; p = 0.012)	0.622	-10.46%
Frequency	2016.1	-0.113 (CI = +/-0.108; p = 0.043)	0.509	-10.65%
Frequency	2016.2	-0.114 (CI = +/-0.164; p = 0.126)	0.351	-10.78%
Frequency	2017.1	-0.035 (CI = +/-0.183; p = 0.587)	-0.187	-3.44%

## Collision

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

Fit	Start Date	Time	Seasonality	Adjusted R <sup>2</sup>	Implied Trend
					Rate
Loss Cost	2005.1	0.016 (CI = +/-0.007; p = 0.000)	-0.031 (CI = +/-0.070; p = 0.379)	0.369	+1.57%
Loss Cost	2005.2	0.015 (CI = +/-0.007; p = 0.000)	-0.024 (CI = +/-0.071; p = 0.486)	0.313	+1.46%
Loss Cost	2006.1	0.014 (CI = +/-0.008; p = 0.001)	-0.027 (CI = +/-0.073; p = 0.462)	0.284	+1.42%
Loss Cost	2006.2	0.014 (CI = +/-0.008; p = 0.001)	-0.027 (CI = +/-0.076; p = 0.477)	0.257	+1.42%
Loss Cost	2007.1	0.014 (CI = +/-0.009; p = 0.003)	-0.026 (CI = +/-0.078; p = 0.495)	0.240	+1.43%
Loss Cost	2007.2	0.016 (CI = +/-0.009; p = 0.002)	-0.034 (CI = +/-0.079; p = 0.387)	0.269	+1.58%
Loss Cost	2008.1	0.018 (CI = +/-0.010; p = 0.001)	-0.025 (CI = +/-0.080; p = 0.528)	0.313	+1.77%
Loss Cost	2008.2	0.019 (CI = +/-0.010; p = 0.001)	-0.031 (CI = +/-0.082; p = 0.445)	0.323	+1.90%
Loss Cost	2009.1	0.020 (CI = +/-0.011; p = 0.001)	-0.027 (CI = +/-0.085; p = 0.516)	0.322	+1.98%
Loss Cost	2009.2	0.021 (CI = +/-0.012; p = 0.001)	-0.034 (CI = +/-0.087; p = 0.422)	0.336	+2.15%
Loss Cost	2010.1	0.023 (CI = +/-0.012; p = 0.001)	-0.027 (CI = +/-0.089; p = 0.543)	0.360	+2.34%
Loss Cost	2010.2	0.022 (CI = +/-0.013; p = 0.003)	-0.022 (CI = +/-0.093; p = 0.621)	0.299	+2.24%
Loss Cost	2011.1	0.023 (CI = +/-0.015; p = 0.004)	-0.020 (CI = +/-0.097; p = 0.675)	0.284	+2.31%
Loss Cost	2011.2	0.023 (CI = +/-0.016; p = 0.008)	-0.020 (CI = +/-0.103; p = 0.695)	0.242	+2.30%
Loss Cost	2012.1	0.024 (CI = +/-0.018; p = 0.010)	-0.015 (CI = +/-0.108; p = 0.778)	0.239	+2.45%
Loss Cost	2012.2	0.024 (CI = +/-0.020; p = 0.020)	-0.015 (CI = +/-0.114; p = 0.788)	0.197	+2.45%
Loss Cost	2013.1	0.022 (CI = +/-0.022; p = 0.050)	-0.022 (CI = +/-0.120; p = 0.696)	0.128	+2.20%
Loss Cost	2013.2	0.019 (CI = +/-0.024; p = 0.112)	-0.015 (CI = +/-0.127; p = 0.806)	0.048	+1.96%
Loss Cost	2014.1	0.017 (CI = +/-0.027; p = 0.205)	-0.022 (CI = +/-0.134; p = 0.733)	-0.007	+1.71%
Loss Cost	2014.2	0.012 (CI = +/-0.031; p = 0.406)	-0.008 (CI = +/-0.142; p = 0.900)	-0.092	+1.23%
Loss Cost	2015.1	0.003 (CI = +/-0.033; p = 0.820)	-0.030 (CI = +/-0.142; p = 0.650)	-0.141	+0.35%
Loss Cost	2015.2	0.007 (CI = +/-0.038; p = 0.681)	-0.040 (CI = +/-0.154; p = 0.581)	-0.135	+0.74%
Loss Cost	2016.1	0.000 (CI = +/-0.043; p = 0.998)	-0.056 (CI = +/-0.163; p = 0.465)	-0.135	+0.01%
Loss Cost	2016.2	-0.009 (CI = +/-0.051; p = 0.701)	-0.036 (CI = +/-0.176; p = 0.655)	-0.166	-0.89%
Loss Cost	2017.1	-0.013 (CI = +/-0.062; p = 0.650)	-0.043 (CI = +/-0.197; p = 0.629)	-0.180	-1.26%
Severity	2005.1	0.047 (CI = +/-0.004; p = 0.000)	-0.032 (CI = +/-0.040; p = 0.115)	0.946	+4.86%
Severity	2005.2	0.048 (CI = +/-0.004; p = 0.000)	-0.032 (CI = +/-0.041; p = 0.125)	0.941	+4.87%
Severity	2006.1	0.048 (CI = +/-0.004; p = 0.000)	-0.029 (CI = +/-0.042; p = 0.174)	0.939	+4.93%
Severity	2006.2	0.049 (CI = +/-0.004; p = 0.000)	-0.035 (CI = +/-0.041; p = 0.094)	0.942	+5.05%
Severity	2007.1	0.049 (CI = +/-0.005; p = 0.000)	-0.038 (CI = +/-0.042; p = 0.072)	0.937	+4.98%
Severity	2007.2	0.049 (CI = +/-0.005; p = 0.000)	-0.040 (CI = +/-0.044; p = 0.071)	0.932	+5.01%
Severity	2008.1	0.050 (CI = +/-0.005; p = 0.000)	-0.035 (CI = +/-0.043; p = 0.114)	0.934	+5.13%
Severity	2008.2	0.052 (CI = +/-0.005; p = 0.000)	-0.045 (CI = +/-0.039; p = 0.023)	0.949	+5.37%
Severity	2009.1	0.054 (CI = +/-0.005; p = 0.000)	-0.039 (CI = +/-0.037; p = 0.042)	0.955	+5.53%
Severity	2009.2	0.055 (CI = +/-0.005; p = 0.000)	-0.043 (CI = +/-0.037; p = 0.026)	0.954	+5.64%
Severity	2010.1	0.055 (CI = +/-0.005; p = 0.000)	-0.041 (CI = +/-0.039; p = 0.038)	0.950	+5.68%
Severity	2010.2	0.056 (CI = +/-0.006; p = 0.000)	-0.043 (CI = +/-0.041; p = 0.041)	0.944	+5.71%
Severity	2011.1	0.056 (CI = +/-0.006; p = 0.000)	-0.040 (CI = +/-0.042; p = 0.061)	0.939	+5.77%
Severity	2011.2	0.056 (CI = +/-0.007; p = 0.000)	-0.041 (CI = +/-0.045; p = 0.072)	0.930	+5.78%
Severity	2012.1	0.055 (CI = +/-0.008; p = 0.000)	-0.044 (CI = +/-0.046; p = 0.061)	0.921	+5.68%
Severity	2012.2	0.054 (CI = +/-0.008; p = 0.000)	-0.041 (CI = +/-0.049; p = 0.094)	0.906	+5.58%
Severity	2013.1	0.050 (CI = +/-0.007; p = 0.000)	-0.053 (CI = +/-0.041; p = 0.014)	0.921	+5.16%
Severity	2013.2	0.048 (CI = +/-0.008; p = 0.000)	-0.046 (CI = +/-0.040; p = 0.028)	0.911	+4.90%
Severity	2014.1	0.047 (CI = +/-0.009; p = 0.000)	-0.048 (CI = +/-0.042; p = 0.027)	0.898	+4.80%
Severity	2014.2	0.047 (CI = +/-0.010; p = 0.000)	-0.048 (CI = +/-0.046; p = 0.041)	0.873	+4.77%
Severity	2015.1	0.048 (CI = +/-0.011; p = 0.000)	-0.044 (CI = +/-0.048; p = 0.071)	0.867	+4.94%
Severity	2015.2	0.043 (CI = +/-0.010; p = 0.000)	-0.030 (CI = +/-0.041; p = 0.138)	0.865	+4.36%
Severity	2016.1	0.042 (CI = +/-0.012; p = 0.000)	-0.031 (CI = +/-0.045; p = 0.156)	0.838	+4.31%
Severity	2016.2	0.040 (CI = +/-0.014; p = 0.000)	-0.027 (CI = +/-0.049; p = 0.251)	0.778	+4.10%
Severity	2017.1	0.044 (CI = +/-0.016; p = 0.000)	-0.020 (CI = +/-0.052; p = 0.392)	0.787	+4.47%
Frequency	2005.1	-0.032 (CI = +/-0.006; p = 0.000)	0.001 (CI = +/-0.065; p = 0.968)	0.747	-3.14%
Frequency	2005.2	-0.033 (CI = +/-0.007; p = 0.000)	0.007 (CI = +/-0.066; p = 0.819)	0.749	-3.25%
Frequency	2006.1	-0.034 (CI = +/-0.007; p = 0.000)	0.002 (CI = +/-0.067; p = 0.951)	0.749	-3.34%
Frequency	2006.2	-0.035 (CI = +/-0.007; p = 0.000)	0.008 (CI = +/-0.068; p = 0.801)	0.751	-3.46%
Frequency	2007.1	-0.034 (CI = +/-0.008; p = 0.000)	0.012 (CI = +/-0.070; p = 0.727)	0.727	-3.39%
Frequency	2007.2	-0.033 (CI = +/-0.008; p = 0.000)	0.006 (CI = +/-0.071; p = 0.866)	0.697	-3.27%
Frequency	2008.1	-0.033 (CI = +/-0.009; p = 0.000)	0.010 (CI = +/-0.074; p = 0.789)	0.666	-3.20%
Frequency	2008.2	-0.034 (CI = +/-0.009; p = 0.000)	0.015 (CI = +/-0.076; p = 0.696)	0.658	-3.30%
Frequency	2009.1	-0.034 (CI = +/-0.010; p = 0.000)	0.011 (CI = +/-0.079; p = 0.767)	0.644	-3.36%
Frequency	2009.2	-0.034 (CI = +/-0.011; p = 0.000)	0.008 (CI = +/-0.082; p = 0.832)	0.606	-3.30%
Frequency	2010.1	-0.032 (CI = +/-0.012; p = 0.000)	0.015 (CI = +/-0.084; p = 0.720)	0.560	-3.15%
Frequency	2010.2	-0.033 (CI = +/-0.013; p = 0.000)	0.020 (CI = +/-0.088; p = 0.638)	0.549	-3.28%
Frequency	2011.1	-0.033 (CI = +/-0.014; p = 0.000)	0.020 (CI = +/-0.092; p = 0.648)	0.516	-3.27%
Frequency	2011.2	-0.033 (CI = +/-0.015; p = 0.000)	0.021 (CI = +/-0.097; p = 0.656)	0.475	-3.29%
Frequency	2012.1	-0.031 (CI = +/-0.016; p = 0.001)	0.029 (CI = +/-0.100; p = 0.546)	0.412	-3.06%
Frequency	2012.2	-0.030 (CI = +/-0.018; p = 0.003)	0.026 (CI = +/-0.106; p = 0.611)	0.345	-2.96%
Frequency	2013.1	-0.029 (CI = +/-0.020; p = 0.009)	0.031 (CI = +/-0.112; p = 0.565)	0.285	-2.81%
Frequency	2013.2	-0.028 (CI = +/-0.023; p = 0.019)	0.031 (CI = +/-0.119; p = 0.592)	0.229	-2.81%
Frequency	2014.1	-0.030 (CI = +/-0.026; p = 0.027)	0.027 (CI = +/-0.127; p = 0.660)	0.213	-2.95%
Frequency	2014.2	-0.034 (CI = +/-0.029; p = 0.024)	0.039 (CI = +/-0.134; p = 0.539)	0.235	-3.38%
Frequency	2015.1	-0.045 (CI = +/-0.030; p = 0.006)	0.013 (CI = +/-0.128; p = 0.823)	0.390	-4.37%
Frequency	2015.2	-0.035 (CI = +/-0.032; p = 0.033)	-0.010 (CI = +/-0.129; p = 0.868)	0.243	-3.47%
Frequency	2016.1	-0.042 (CI = +/-0.036; p = 0.026)	-0.025 (CI = +/-0.135; p = 0.693)	0.293	-4.12%
Frequency	2016.2	-0.049 (CI = +/-0.042; p = 0.028)	-0.009 (CI = +/-0.147; p = 0.888)	0.319	-4.80%
Frequency	2017.1	-0.056 (CI = +/-0.050; p = 0.032)	-0.023 (CI = +/-0.159; p = 0.752)	0.325	-5.48%

## Collision

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

Fit	Start Date	Time	Adjusted R <sup>2</sup>	Implied Trend
				Rate
Loss Cost	2005.1	0.016 (CI = +/-0.007; p = 0.000)	0.373	+1.57%
Loss Cost	2005.2	0.014 (CI = +/-0.007; p = 0.000)	0.324	+1.45%
Loss Cost	2006.1	0.014 (CI = +/-0.008; p = 0.001)	0.295	+1.42%
Loss Cost	2006.2	0.014 (CI = +/-0.008; p = 0.001)	0.269	+1.41%
Loss Cost	2007.1	0.014 (CI = +/-0.009; p = 0.002)	0.254	+1.43%
Loss Cost	2007.2	0.015 (CI = +/-0.009; p = 0.002)	0.275	+1.55%
Loss Cost	2008.1	0.018 (CI = +/-0.009; p = 0.001)	0.328	+1.77%
Loss Cost	2008.2	0.019 (CI = +/-0.010; p = 0.001)	0.333	+1.87%
Loss Cost	2009.1	0.020 (CI = +/-0.011; p = 0.001)	0.337	+1.98%
Loss Cost	2009.2	0.021 (CI = +/-0.011; p = 0.001)	0.345	+2.12%
Loss Cost	2010.1	0.023 (CI = +/-0.012; p = 0.001)	0.377	+2.34%
Loss Cost	2010.2	0.022 (CI = +/-0.013; p = 0.002)	0.323	+2.22%
Loss Cost	2011.1	0.023 (CI = +/-0.014; p = 0.003)	0.312	+2.31%
Loss Cost	2011.2	0.023 (CI = +/-0.016; p = 0.007)	0.274	+2.28%
Loss Cost	2012.1	0.024 (CI = +/-0.017; p = 0.009)	0.276	+2.45%
Loss Cost	2012.2	0.024 (CI = +/-0.019; p = 0.017)	0.238	+2.43%
Loss Cost	2013.1	0.022 (CI = +/-0.021; p = 0.044)	0.171	+2.20%
Loss Cost	2013.2	0.019 (CI = +/-0.023; p = 0.104)	0.104	+1.93%
Loss Cost	2014.1	0.017 (CI = +/-0.026; p = 0.191)	0.052	+1.71%
Loss Cost	2014.2	0.012 (CI = +/-0.029; p = 0.393)	-0.015	+1.21%
Loss Cost	2015.1	0.003 (CI = +/-0.032; p = 0.814)	-0.072	+0.35%
Loss Cost	2015.2	0.006 (CI = +/-0.036; p = 0.722)	-0.071	+0.61%
Loss Cost	2016.1	0.000 (CI = +/-0.042; p = 0.997)	-0.091	+0.01%
Loss Cost	2016.2	-0.010 (CI = +/-0.048; p = 0.636)	-0.074	-1.04%
Loss Cost	2017.1	-0.013 (CI = +/-0.058; p = 0.634)	-0.082	-1.26%
Severity	2005.1	0.047 (CI = +/-0.004; p = 0.000)	0.943	+4.86%
Severity	2005.2	0.047 (CI = +/-0.004; p = 0.000)	0.938	+4.85%
Severity	2006.1	0.048 (CI = +/-0.004; p = 0.000)	0.938	+4.93%
Severity	2006.2	0.049 (CI = +/-0.005; p = 0.000)	0.938	+5.03%
Severity	2007.1	0.049 (CI = +/-0.005; p = 0.000)	0.932	+4.98%
Severity	2007.2	0.049 (CI = +/-0.005; p = 0.000)	0.926	+4.99%
Severity	2008.1	0.050 (CI = +/-0.005; p = 0.000)	0.930	+5.13%
Severity	2008.2	0.052 (CI = +/-0.005; p = 0.000)	0.940	+5.33%
Severity	2009.1	0.054 (CI = +/-0.005; p = 0.000)	0.949	+5.53%
Severity	2009.2	0.054 (CI = +/-0.005; p = 0.000)	0.945	+5.60%
Severity	2010.1	0.055 (CI = +/-0.006; p = 0.000)	0.942	+5.68%
Severity	2010.2	0.055 (CI = +/-0.006; p = 0.000)	0.934	+5.66%
Severity	2011.1	0.056 (CI = +/-0.007; p = 0.000)	0.931	+5.77%
Severity	2011.2	0.056 (CI = +/-0.007; p = 0.000)	0.921	+5.73%
Severity	2012.1	0.055 (CI = +/-0.008; p = 0.000)	0.909	+5.68%
Severity	2012.2	0.054 (CI = +/-0.009; p = 0.000)	0.895	+5.51%
Severity	2013.1	0.050 (CI = +/-0.009; p = 0.000)	0.890	+5.16%
Severity	2013.2	0.047 (CI = +/-0.009; p = 0.000)	0.884	+4.81%
Severity	2014.1	0.047 (CI = +/-0.010; p = 0.000)	0.864	+4.80%
Severity	2014.2	0.045 (CI = +/-0.011; p = 0.000)	0.836	+4.65%
Severity	2015.1	0.048 (CI = +/-0.012; p = 0.000)	0.838	+4.94%
Severity	2015.2	0.042 (CI = +/-0.011; p = 0.000)	0.847	+4.26%
Severity	2016.1	0.042 (CI = +/-0.013; p = 0.000)	0.817	+4.31%
Severity	2016.2	0.039 (CI = +/-0.014; p = 0.000)	0.767	+3.99%
Severity	2017.1	0.044 (CI = +/-0.016; p = 0.000)	0.792	+4.47%
Frequency	2005.1	-0.032 (CI = +/-0.006; p = 0.000)	0.754	-3.14%
Frequency	2005.2	-0.033 (CI = +/-0.007; p = 0.000)	0.756	-3.24%
Frequency	2006.1	-0.034 (CI = +/-0.007; p = 0.000)	0.757	-3.34%
Frequency	2006.2	-0.035 (CI = +/-0.007; p = 0.000)	0.759	-3.45%
Frequency	2007.1	-0.034 (CI = +/-0.008; p = 0.000)	0.735	-3.39%
Frequency	2007.2	-0.033 (CI = +/-0.008; p = 0.000)	0.707	-3.27%
Frequency	2008.1	-0.033 (CI = +/-0.009; p = 0.000)	0.678	-3.20%
Frequency	2008.2	-0.033 (CI = +/-0.009; p = 0.000)	0.669	-3.28%
Frequency	2009.1	-0.034 (CI = +/-0.010; p = 0.000)	0.657	-3.36%
Frequency	2009.2	-0.033 (CI = +/-0.011; p = 0.000)	0.622	-3.29%
Frequency	2010.1	-0.032 (CI = +/-0.011; p = 0.000)	0.577	-3.15%
Frequency	2010.2	-0.033 (CI = +/-0.012; p = 0.000)	0.565	-3.26%
Frequency	2011.1	-0.033 (CI = +/-0.014; p = 0.000)	0.534	-3.27%
Frequency	2011.2	-0.033 (CI = +/-0.015; p = 0.000)	0.496	-3.26%
Frequency	2012.1	-0.031 (CI = +/-0.016; p = 0.001)	0.431	-3.06%
Frequency	2012.2	-0.030 (CI = +/-0.018; p = 0.003)	0.371	-2.93%
Frequency	2013.1	-0.029 (CI = +/-0.020; p = 0.008)	0.313	-2.81%
Frequency	2013.2	-0.028 (CI = +/-0.022; p = 0.017)	0.262	-2.75%
Frequency	2014.1	-0.030 (CI = +/-0.025; p = 0.023)	0.255	-2.95%
Frequency	2014.2	-0.033 (CI = +/-0.028; p = 0.023)	0.268	-3.29%
Frequency	2015.1	-0.045 (CI = +/-0.028; p = 0.004)	0.434	-4.37%
Frequency	2015.2	-0.036 (CI = +/-0.030; p = 0.024)	0.304	-3.50%
Frequency	2016.1	-0.042 (CI = +/-0.034; p = 0.020)	0.347	-4.12%
Frequency	2016.2	-0.050 (CI = +/-0.039; p = 0.018)	0.385	-4.83%
Frequency	2017.1	-0.056 (CI = +/-0.047; p = 0.023)	0.392	-5.48%

## Collision

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

Fit	Start Date	Time	Adjusted R <sup>2</sup>	Implied Trend
				Rate
Loss Cost	2005.1	0.014 (CI = +/-0.007; p = 0.000)	0.323	+1.44%
Loss Cost	2005.2	0.013 (CI = +/-0.007; p = 0.001)	0.270	+1.31%
Loss Cost	2006.1	0.013 (CI = +/-0.008; p = 0.003)	0.239	+1.27%
Loss Cost	2006.2	0.012 (CI = +/-0.008; p = 0.005)	0.211	+1.24%
Loss Cost	2007.1	0.012 (CI = +/-0.009; p = 0.008)	0.195	+1.25%
Loss Cost	2007.2	0.014 (CI = +/-0.010; p = 0.007)	0.215	+1.38%
Loss Cost	2008.1	0.016 (CI = +/-0.010; p = 0.003)	0.268	+1.60%
Loss Cost	2008.2	0.017 (CI = +/-0.011; p = 0.003)	0.272	+1.70%
Loss Cost	2009.1	0.018 (CI = +/-0.011; p = 0.004)	0.275	+1.80%
Loss Cost	2009.2	0.019 (CI = +/-0.012; p = 0.004)	0.282	+1.93%
Loss Cost	2010.1	0.021 (CI = +/-0.013; p = 0.003)	0.315	+2.16%
Loss Cost	2010.2	0.020 (CI = +/-0.014; p = 0.008)	0.256	+2.01%
Loss Cost	2011.1	0.021 (CI = +/-0.015; p = 0.011)	0.243	+2.09%
Loss Cost	2011.2	0.020 (CI = +/-0.017; p = 0.023)	0.202	+2.03%
Loss Cost	2012.1	0.022 (CI = +/-0.019; p = 0.027)	0.203	+2.19%
Loss Cost	2012.2	0.021 (CI = +/-0.021; p = 0.049)	0.163	+2.14%
Loss Cost	2013.1	0.018 (CI = +/-0.023; p = 0.114)	0.096	+1.86%
Loss Cost	2013.2	0.015 (CI = +/-0.026; p = 0.238)	0.031	+1.51%
Loss Cost	2014.1	0.012 (CI = +/-0.029; p = 0.396)	-0.016	+1.20%
Loss Cost	2014.2	0.006 (CI = +/-0.033; p = 0.715)	-0.065	+0.56%
Loss Cost	2015.1	-0.005 (CI = +/-0.034; p = 0.746)	-0.074	-0.52%
Loss Cost	2015.2	-0.004 (CI = +/-0.041; p = 0.847)	-0.087	-0.36%
Loss Cost	2016.1	-0.013 (CI = +/-0.047; p = 0.562)	-0.062	-1.25%
Loss Cost	2016.2	-0.028 (CI = +/-0.052; p = 0.256)	0.045	-2.73%
Loss Cost	2017.1	-0.034 (CI = +/-0.064; p = 0.250)	0.057	-3.37%
Severity	2005.1	0.047 (CI = +/-0.004; p = 0.000)	0.939	+4.80%
Severity	2005.2	0.047 (CI = +/-0.004; p = 0.000)	0.933	+4.78%
Severity	2006.1	0.047 (CI = +/-0.005; p = 0.000)	0.932	+4.86%
Severity	2006.2	0.048 (CI = +/-0.005; p = 0.000)	0.932	+4.96%
Severity	2007.1	0.048 (CI = +/-0.005; p = 0.000)	0.926	+4.91%
Severity	2007.2	0.048 (CI = +/-0.006; p = 0.000)	0.918	+4.90%
Severity	2008.1	0.049 (CI = +/-0.006; p = 0.000)	0.922	+5.06%
Severity	2008.2	0.051 (CI = +/-0.006; p = 0.000)	0.933	+5.27%
Severity	2009.1	0.053 (CI = +/-0.005; p = 0.000)	0.942	+5.48%
Severity	2009.2	0.054 (CI = +/-0.006; p = 0.000)	0.938	+5.54%
Severity	2010.1	0.055 (CI = +/-0.006; p = 0.000)	0.934	+5.62%
Severity	2010.2	0.055 (CI = +/-0.007; p = 0.000)	0.925	+5.60%
Severity	2011.1	0.056 (CI = +/-0.007; p = 0.000)	0.921	+5.72%
Severity	2011.2	0.055 (CI = +/-0.008; p = 0.000)	0.909	+5.66%
Severity	2012.1	0.054 (CI = +/-0.009; p = 0.000)	0.894	+5.60%
Severity	2012.2	0.053 (CI = +/-0.010; p = 0.000)	0.877	+5.41%
Severity	2013.1	0.049 (CI = +/-0.010; p = 0.000)	0.871	+5.00%
Severity	2013.2	0.045 (CI = +/-0.009; p = 0.000)	0.864	+4.59%
Severity	2014.1	0.044 (CI = +/-0.011; p = 0.000)	0.838	+4.54%
Severity	2014.2	0.043 (CI = +/-0.012; p = 0.000)	0.803	+4.34%
Severity	2015.1	0.045 (CI = +/-0.013; p = 0.000)	0.801	+4.62%
Severity	2015.2	0.037 (CI = +/-0.011; p = 0.000)	0.831	+3.79%
Severity	2016.1	0.037 (CI = +/-0.013; p = 0.000)	0.789	+3.75%
Severity	2016.2	0.032 (CI = +/-0.014; p = 0.000)	0.736	+3.26%
Severity	2017.1	0.036 (CI = +/-0.016; p = 0.001)	0.756	+3.68%
Frequency	2005.1	-0.033 (CI = +/-0.007; p = 0.000)	0.747	-3.20%
Frequency	2005.2	-0.034 (CI = +/-0.007; p = 0.000)	0.750	-3.31%
Frequency	2006.1	-0.035 (CI = +/-0.007; p = 0.000)	0.752	-3.42%
Frequency	2006.2	-0.036 (CI = +/-0.008; p = 0.000)	0.755	-3.54%
Frequency	2007.1	-0.035 (CI = +/-0.008; p = 0.000)	0.730	-3.48%
Frequency	2007.2	-0.034 (CI = +/-0.009; p = 0.000)	0.701	-3.36%
Frequency	2008.1	-0.033 (CI = +/-0.009; p = 0.000)	0.671	-3.29%
Frequency	2008.2	-0.034 (CI = +/-0.010; p = 0.000)	0.663	-3.39%
Frequency	2009.1	-0.035 (CI = +/-0.011; p = 0.000)	0.653	-3.48%
Frequency	2009.2	-0.035 (CI = +/-0.011; p = 0.000)	0.616	-3.42%
Frequency	2010.1	-0.033 (CI = +/-0.012; p = 0.000)	0.570	-3.28%
Frequency	2010.2	-0.035 (CI = +/-0.013; p = 0.000)	0.560	-3.40%
Frequency	2011.1	-0.035 (CI = +/-0.015; p = 0.000)	0.529	-3.43%
Frequency	2011.2	-0.035 (CI = +/-0.016; p = 0.000)	0.492	-3.44%
Frequency	2012.1	-0.033 (CI = +/-0.018; p = 0.001)	0.425	-3.23%
Frequency	2012.2	-0.032 (CI = +/-0.020; p = 0.004)	0.364	-3.10%
Frequency	2013.1	-0.030 (CI = +/-0.022; p = 0.010)	0.305	-3.00%
Frequency	2013.2	-0.030 (CI = +/-0.025; p = 0.022)	0.256	-2.95%
Frequency	2014.1	-0.032 (CI = +/-0.028; p = 0.028)	0.251	-3.20%
Frequency	2014.2	-0.037 (CI = +/-0.032; p = 0.027)	0.270	-3.62%
Frequency	2015.1	-0.050 (CI = +/-0.032; p = 0.005)	0.458	-4.92%
Frequency	2015.2	-0.041 (CI = +/-0.035; p = 0.025)	0.324	-4.00%
Frequency	2016.1	-0.049 (CI = +/-0.039; p = 0.019)	0.383	-4.82%
Frequency	2016.2	-0.060 (CI = +/-0.045; p = 0.015)	0.444	-5.81%
Frequency	2017.1	-0.070 (CI = +/-0.054; p = 0.016)	0.475	-6.80%

## Collision

Coverage = CL

End Trend Period = 2019.2

Excluded Points = NA

Parameters Included: time

Fit	Start Date	Time	Adjusted R <sup>2</sup>	Implied Trend
				Rate
Loss Cost	2005.1	0.021 (CI = +/-0.007; p = 0.000)	0.523	+2.09%
Loss Cost	2005.2	0.019 (CI = +/-0.008; p = 0.000)	0.474	+1.96%
Loss Cost	2006.1	0.019 (CI = +/-0.008; p = 0.000)	0.446	+1.97%
Loss Cost	2006.2	0.020 (CI = +/-0.009; p = 0.000)	0.422	+1.98%
Loss Cost	2007.1	0.020 (CI = +/-0.010; p = 0.000)	0.414	+2.06%
Loss Cost	2007.2	0.023 (CI = +/-0.010; p = 0.000)	0.460	+2.30%
Loss Cost	2008.1	0.026 (CI = +/-0.010; p = 0.000)	0.565	+2.69%
Loss Cost	2008.2	0.029 (CI = +/-0.010; p = 0.000)	0.596	+2.93%
Loss Cost	2009.1	0.031 (CI = +/-0.011; p = 0.000)	0.628	+3.20%
Loss Cost	2009.2	0.035 (CI = +/-0.011; p = 0.000)	0.673	+3.53%
Loss Cost	2010.1	0.040 (CI = +/-0.011; p = 0.000)	0.765	+4.05%
Loss Cost	2010.2	0.040 (CI = +/-0.012; p = 0.000)	0.734	+4.04%
Loss Cost	2011.1	0.043 (CI = +/-0.012; p = 0.000)	0.765	+4.41%
Loss Cost	2011.2	0.045 (CI = +/-0.013; p = 0.000)	0.758	+4.63%
Loss Cost	2012.1	0.051 (CI = +/-0.013; p = 0.000)	0.826	+5.26%
Loss Cost	2012.2	0.055 (CI = +/-0.014; p = 0.000)	0.836	+5.64%
Loss Cost	2013.1	0.056 (CI = +/-0.016; p = 0.000)	0.809	+5.72%
Loss Cost	2013.2	0.056 (CI = +/-0.019; p = 0.000)	0.774	+5.79%
Loss Cost	2014.1	0.059 (CI = +/-0.023; p = 0.000)	0.748	+6.05%
Loss Cost	2014.2	0.057 (CI = +/-0.027; p = 0.001)	0.677	+5.81%
Loss Cost	2015.1	0.047 (CI = +/-0.030; p = 0.007)	0.569	+4.76%
Loss Cost	2015.2	0.063 (CI = +/-0.025; p = 0.001)	0.812	+6.55%
Loss Cost	2016.1	0.063 (CI = +/-0.034; p = 0.004)	0.738	+6.47%
Loss Cost	2016.2	0.049 (CI = +/-0.039; p = 0.023)	0.613	+5.03%
Loss Cost	2017.1	0.060 (CI = +/-0.054; p = 0.036)	0.635	+6.21%
Severity	2005.1	0.047 (CI = +/-0.005; p = 0.000)	0.918	+4.85%
Severity	2005.2	0.047 (CI = +/-0.006; p = 0.000)	0.909	+4.83%
Severity	2006.1	0.048 (CI = +/-0.006; p = 0.000)	0.908	+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)	0.887	+5.03%
Severity	2008.1	0.051 (CI = +/-0.008; p = 0.000)	0.895	+5.25%
Severity	2008.2	0.054 (CI = +/-0.007; p = 0.000)	0.915	+5.56%
Severity	2009.1	0.057 (CI = +/-0.007; p = 0.000)	0.934	+5.88%
Severity	2009.2	0.058 (CI = +/-0.007; p = 0.000)	0.931	+6.02%
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	+6.23%
Severity	2011.1	0.063 (CI = +/-0.009; p = 0.000)	0.921	+6.48%
Severity	2011.2	0.063 (CI = +/-0.011; p = 0.000)	0.908	+6.50%
Severity	2012.1	0.063 (CI = +/-0.012; p = 0.000)	0.892	+6.51%
Severity	2012.2	0.062 (CI = +/-0.014; p = 0.000)	0.868	+6.34%
Severity	2013.1	0.056 (CI = +/-0.014; p = 0.000)	0.849	+5.81%
Severity	2013.2	0.051 (CI = +/-0.015; p = 0.000)	0.825	+5.23%
Severity	2014.1	0.051 (CI = +/-0.018; p = 0.000)	0.788	+5.26%
Severity	2014.2	0.049 (CI = +/-0.021; p = 0.001)	0.723	+5.03%
Severity	2015.1	0.056 (CI = +/-0.024; p = 0.001)	0.756	+5.76%
Severity	2015.2	0.042 (CI = +/-0.018; p = 0.001)	0.774	+4.24%
Severity	2016.1	0.042 (CI = +/-0.025; p = 0.006)	0.699	+4.28%
Severity	2016.2	0.031 (CI = +/-0.027; p = 0.032)	0.561	+3.13%
Severity	2017.1	0.042 (CI = +/-0.033; p = 0.025)	0.694	+4.26%
Frequency	2005.1	-0.027 (CI = +/-0.007; p = 0.000)	0.657	-2.63%
Frequency	2005.2	-0.028 (CI = +/-0.008; p = 0.000)	0.657	-2.73%
Frequency	2006.1	-0.029 (CI = +/-0.008; p = 0.000)	0.655	-2.84%
Frequency	2006.2	-0.030 (CI = +/-0.009; p = 0.000)	0.655	-2.95%
Frequency	2007.1	-0.029 (CI = +/-0.009; p = 0.000)	0.614	-2.82%
Frequency	2007.2	-0.026 (CI = +/-0.010; p = 0.000)	0.565	-2.60%
Frequency	2008.1	-0.025 (CI = +/-0.010; p = 0.000)	0.510	-2.43%
Frequency	2008.2	-0.025 (CI = +/-0.011; p = 0.000)	0.490	-2.49%
Frequency	2009.1	-0.026 (CI = +/-0.012; p = 0.000)	0.464	-2.54%
Frequency	2009.2	-0.024 (CI = +/-0.013; p = 0.001)	0.394	-2.34%
Frequency	2010.1	-0.020 (CI = +/-0.014; p = 0.007)	0.305	-2.02%
Frequency	2010.2	-0.021 (CI = +/-0.016; p = 0.012)	0.277	-2.06%
Frequency	2011.1	-0.020 (CI = +/-0.018; p = 0.030)	0.214	-1.94%
Frequency	2011.2	-0.018 (CI = +/-0.020; p = 0.074)	0.144	-1.75%
Frequency	2012.1	-0.012 (CI = +/-0.021; p = 0.243)	0.032	-1.18%
Frequency	2012.2	-0.007 (CI = +/-0.023; p = 0.542)	-0.045	-0.66%
Frequency	2013.1	-0.001 (CI = +/-0.025; p = 0.948)	-0.083	-0.08%
Frequency	2013.2	0.005 (CI = +/-0.028; p = 0.691)	-0.075	+0.53%
Frequency	2014.1	0.007 (CI = +/-0.034; p = 0.636)	-0.074	+0.74%
Frequency	2014.2	0.007 (CI = +/-0.041; p = 0.692)	-0.091	+0.75%
Frequency	2015.1	-0.010 (CI = +/-0.043; p = 0.628)	-0.090	-0.95%
Frequency	2015.2	0.022 (CI = +/-0.015; p = 0.010)	0.579	+2.22%
Frequency	2016.1	0.021 (CI = +/-0.020; p = 0.043)	0.442	+2.10%
Frequency	2016.2	0.018 (CI = +/-0.028; p = 0.151)	0.238	+1.83%
Frequency	2017.1	0.019 (CI = +/-0.042; p = 0.289)	0.090	+1.87%

## Collision

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

Fit	Start Date	Time	Adjusted R <sup>2</sup>	Implied Trend
				Rate
Loss Cost	2005.1	0.020 (CI = +/-0.007; p = 0.000)	0.517	+2.05%
Loss Cost	2005.2	0.019 (CI = +/-0.008; p = 0.000)	0.468	+1.92%
Loss Cost	2006.1	0.019 (CI = +/-0.008; p = 0.000)	0.440	+1.92%
Loss Cost	2006.2	0.019 (CI = +/-0.009; p = 0.000)	0.417	+1.94%
Loss Cost	2007.1	0.020 (CI = +/-0.010; p = 0.000)	0.409	+2.02%
Loss Cost	2007.2	0.022 (CI = +/-0.010; p = 0.000)	0.459	+2.26%
Loss Cost	2008.1	0.026 (CI = +/-0.010; p = 0.000)	0.569	+2.65%
Loss Cost	2008.2	0.028 (CI = +/-0.010; p = 0.000)	0.602	+2.89%
Loss Cost	2009.1	0.031 (CI = +/-0.011; p = 0.000)	0.639	+3.16%
Loss Cost	2009.2	0.034 (CI = +/-0.011; p = 0.000)	0.688	+3.51%
Loss Cost	2010.1	0.040 (CI = +/-0.010; p = 0.000)	0.789	+4.03%
Loss Cost	2010.2	0.040 (CI = +/-0.011; p = 0.000)	0.762	+4.04%
Loss Cost	2011.1	0.043 (CI = +/-0.011; p = 0.000)	0.800	+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)	0.885	+5.38%
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	+6.06%
Loss Cost	2013.2	0.061 (CI = +/-0.014; p = 0.000)	0.890	+6.31%
Loss Cost	2014.1	0.067 (CI = +/-0.015; p = 0.000)	0.904	+6.91%
Loss Cost	2014.2	0.069 (CI = +/-0.020; p = 0.000)	0.879	+7.15%
Loss Cost	2015.2	0.063 (CI = +/-0.025; p = 0.001)	0.812	+6.55%
Loss Cost	2016.1	0.063 (CI = +/-0.034; p = 0.004)	0.738	+6.47%
Loss Cost	2016.2	0.049 (CI = +/-0.039; p = 0.023)	0.613	+5.03%
Loss Cost	2017.1	0.060 (CI = +/-0.054; p = 0.036)	0.635	+6.21%
Severity	2005.1	0.048 (CI = +/-0.005; p = 0.000)	0.924	+4.90%
Severity	2005.2	0.048 (CI = +/-0.006; p = 0.000)	0.916	+4.88%
Severity	2006.1	0.049 (CI = +/-0.006; p = 0.000)	0.915	+4.99%
Severity	2006.2	0.050 (CI = +/-0.006; p = 0.000)	0.917	+5.13%
Severity	2007.1	0.049 (CI = +/-0.007; p = 0.000)	0.907	+5.07%
Severity	2007.2	0.049 (CI = +/-0.007; p = 0.000)	0.897	+5.07%
Severity	2008.1	0.052 (CI = +/-0.007; p = 0.000)	0.905	+5.29%
Severity	2008.2	0.054 (CI = +/-0.007; p = 0.000)	0.925	+5.60%
Severity	2009.1	0.057 (CI = +/-0.007; p = 0.000)	0.943	+5.91%
Severity	2009.2	0.059 (CI = +/-0.007; p = 0.000)	0.941	+6.04%
Severity	2010.1	0.060 (CI = +/-0.008; p = 0.000)	0.940	+6.21%
Severity	2010.2	0.060 (CI = +/-0.008; p = 0.000)	0.931	+6.23%
Severity	2011.1	0.063 (CI = +/-0.009; p = 0.000)	0.932	+6.47%
Severity	2011.2	0.063 (CI = +/-0.010; p = 0.000)	0.920	+6.46%
Severity	2012.1	0.062 (CI = +/-0.012; p = 0.000)	0.904	+6.44%
Severity	2012.2	0.060 (CI = +/-0.013; p = 0.000)	0.882	+6.22%
Severity	2013.1	0.054 (CI = +/-0.013; p = 0.000)	0.878	+5.58%
Severity	2013.2	0.047 (CI = +/-0.011; p = 0.000)	0.891	+4.83%
Severity	2014.1	0.045 (CI = +/-0.013; p = 0.000)	0.853	+4.64%
Severity	2014.2	0.039 (CI = +/-0.014; p = 0.000)	0.818	+3.96%
Severity	2015.2	0.042 (CI = +/-0.018; p = 0.001)	0.774	+4.24%
Severity	2016.1	0.042 (CI = +/-0.025; p = 0.006)	0.699	+4.28%
Severity	2016.2	0.031 (CI = +/-0.027; p = 0.032)	0.561	+3.13%
Severity	2017.1	0.042 (CI = +/-0.033; p = 0.025)	0.694	+4.26%
Frequency	2005.1	-0.028 (CI = +/-0.007; p = 0.000)	0.704	-2.72%
Frequency	2005.2	-0.029 (CI = +/-0.007; p = 0.000)	0.705	-2.82%
Frequency	2006.1	-0.030 (CI = +/-0.008; p = 0.000)	0.704	-2.92%
Frequency	2006.2	-0.031 (CI = +/-0.008; p = 0.000)	0.704	-3.03%
Frequency	2007.1	-0.029 (CI = +/-0.009; p = 0.000)	0.669	-2.90%
Frequency	2007.2	-0.027 (CI = +/-0.009; p = 0.000)	0.629	-2.68%
Frequency	2008.1	-0.025 (CI = +/-0.009; p = 0.000)	0.581	-2.51%
Frequency	2008.2	-0.026 (CI = +/-0.010; p = 0.000)	0.560	-2.56%
Frequency	2009.1	-0.026 (CI = +/-0.011; p = 0.000)	0.532	-2.60%
Frequency	2009.2	-0.024 (CI = +/-0.012; p = 0.001)	0.465	-2.39%
Frequency	2010.1	-0.021 (CI = +/-0.013; p = 0.003)	0.380	-2.05%
Frequency	2010.2	-0.021 (CI = +/-0.014; p = 0.006)	0.342	-2.06%
Frequency	2011.1	-0.019 (CI = +/-0.016; p = 0.020)	0.266	-1.90%
Frequency	2011.2	-0.017 (CI = +/-0.017; p = 0.059)	0.177	-1.66%
Frequency	2012.1	-0.010 (CI = +/-0.018; p = 0.238)	0.036	-1.00%
Frequency	2012.2	-0.003 (CI = +/-0.018; p = 0.683)	-0.068	-0.34%
Frequency	2013.1	0.005 (CI = +/-0.017; p = 0.578)	-0.059	+0.46%
Frequency	2013.2	0.014 (CI = +/-0.015; p = 0.069)	0.222	+1.42%
Frequency	2014.1	0.022 (CI = +/-0.015; p = 0.011)	0.477	+2.17%
Frequency	2014.2	0.030 (CI = +/-0.014; p = 0.001)	0.715	+3.07%
Frequency	2015.2	0.022 (CI = +/-0.015; p = 0.010)	0.579	+2.22%
Frequency	2016.1	0.021 (CI = +/-0.020; p = 0.043)	0.442	+2.10%
Frequency	2016.2	0.018 (CI = +/-0.028; p = 0.151)	0.238	+1.83%
Frequency	2017.1	0.019 (CI = +/-0.042; p = 0.289)	0.090	+1.87%

## Collision

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

Fit	Start Date	Time	Adjusted R <sup>2</sup>	Implied Trend Rate
Loss Cost	2005.1	0.019 (CI = +/-0.008; p = 0.000)	0.464	+1.90%
Loss Cost	2005.2	0.017 (CI = +/-0.008; p = 0.000)	0.408	+1.75%
Loss Cost	2006.1	0.017 (CI = +/-0.009; p = 0.001)	0.377	+1.74%
Loss Cost	2006.2	0.017 (CI = +/-0.010; p = 0.001)	0.350	+1.75%
Loss Cost	2007.1	0.018 (CI = +/-0.010; p = 0.002)	0.340	+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)	0.510	+2.47%
Loss Cost	2008.2	0.027 (CI = +/-0.011; p = 0.000)	0.546	+2.72%
Loss Cost	2009.1	0.030 (CI = +/-0.012; p = 0.000)	0.585	+3.00%
Loss Cost	2009.2	0.033 (CI = +/-0.012; p = 0.000)	0.640	+3.36%
Loss Cost	2010.1	0.038 (CI = +/-0.011; p = 0.000)	0.754	+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)	0.765	+4.36%
Loss Cost	2011.2	0.045 (CI = +/-0.014; p = 0.000)	0.764	+4.63%
Loss Cost	2012.1	0.053 (CI = +/-0.013; p = 0.000)	0.865	+5.40%
Loss Cost	2012.2	0.058 (CI = +/-0.012; p = 0.000)	0.896	+5.95%
Loss Cost	2013.1	0.060 (CI = +/-0.014; p = 0.000)	0.887	+6.21%
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)	0.899	+7.30%
Loss Cost	2014.2	0.074 (CI = +/-0.023; p = 0.000)	0.878	+7.72%
Loss Cost	2015.2	0.069 (CI = +/-0.032; p = 0.002)	0.796	+7.19%
Loss Cost	2016.1	0.070 (CI = +/-0.045; p = 0.010)	0.716	+7.28%
Loss Cost	2016.2	0.054 (CI = +/-0.058; p = 0.061)	0.532	+5.57%
Loss Cost	2017.1	0.074 (CI = +/-0.086; p = 0.073)	0.614	+7.64%
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	0.049 (CI = +/-0.006; p = 0.000)	0.905	+4.97%
Severity	2006.2	0.050 (CI = +/-0.007; p = 0.000)	0.907	+5.12%
Severity	2007.1	0.049 (CI = +/-0.007; p = 0.000)	0.896	+5.05%
Severity	2007.2	0.049 (CI = +/-0.008; p = 0.000)	0.884	+5.06%
Severity	2008.1	0.052 (CI = +/-0.008; p = 0.000)	0.893	+5.29%
Severity	2008.2	0.055 (CI = +/-0.008; p = 0.000)	0.915	+5.63%
Severity	2009.1	0.058 (CI = +/-0.007; p = 0.000)	0.937	+5.98%
Severity	2009.2	0.059 (CI = +/-0.008; p = 0.000)	0.935	+6.13%
Severity	2010.1	0.061 (CI = +/-0.008; p = 0.000)	0.934	+6.32%
Severity	2010.2	0.062 (CI = +/-0.009; p = 0.000)	0.924	+6.36%
Severity	2011.1	0.064 (CI = +/-0.010; p = 0.000)	0.927	+6.64%
Severity	2011.2	0.064 (CI = +/-0.011; p = 0.000)	0.914	+6.65%
Severity	2012.1	0.064 (CI = +/-0.013; p = 0.000)	0.897	+6.66%
Severity	2012.2	0.062 (CI = +/-0.015; p = 0.000)	0.871	+6.44%
Severity	2013.1	0.056 (CI = +/-0.015; p = 0.000)	0.860	+5.73%
Severity	2013.2	0.048 (CI = +/-0.013; p = 0.000)	0.867	+4.88%
Severity	2014.1	0.046 (CI = +/-0.016; p = 0.000)	0.817	+4.67%
Severity	2014.2	0.038 (CI = +/-0.018; p = 0.001)	0.756	+3.84%
Severity	2015.2	0.041 (CI = +/-0.025; p = 0.007)	0.688	+4.16%
Severity	2016.1	0.041 (CI = +/-0.035; p = 0.029)	0.577	+4.18%
Severity	2016.2	0.025 (CI = +/-0.039; p = 0.149)	0.305	+2.54%
Severity	2017.1	0.039 (CI = +/-0.057; p = 0.121)	0.475	+3.93%
Frequency	2005.1	-0.029 (CI = +/-0.007; p = 0.000)	0.709	-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)	0.718	-3.21%
Frequency	2007.1	-0.031 (CI = +/-0.009; p = 0.000)	0.683	-3.08%
Frequency	2007.2	-0.029 (CI = +/-0.009; p = 0.000)	0.643	-2.85%
Frequency	2008.1	-0.027 (CI = +/-0.010; p = 0.000)	0.594	-2.68%
Frequency	2008.2	-0.028 (CI = +/-0.011; p = 0.000)	0.576	-2.76%
Frequency	2009.1	-0.029 (CI = +/-0.012; p = 0.000)	0.551	-2.81%
Frequency	2009.2	-0.026 (CI = +/-0.013; p = 0.001)	0.484	-2.61%
Frequency	2010.1	-0.023 (CI = +/-0.014; p = 0.003)	0.398	-2.25%
Frequency	2010.2	-0.023 (CI = +/-0.016; p = 0.006)	0.363	-2.29%
Frequency	2011.1	-0.022 (CI = +/-0.017; p = 0.019)	0.288	-2.14%
Frequency	2011.2	-0.019 (CI = +/-0.020; p = 0.056)	0.196	-1.90%
Frequency	2012.1	-0.012 (CI = +/-0.020; p = 0.222)	0.048	-1.18%
Frequency	2012.2	-0.005 (CI = +/-0.021; p = 0.637)	-0.068	-0.46%
Frequency	2013.1	0.004 (CI = +/-0.021; p = 0.642)	-0.075	+0.45%
Frequency	2013.2	0.016 (CI = +/-0.018; p = 0.087)	0.212	+1.57%
Frequency	2014.1	0.025 (CI = +/-0.018; p = 0.013)	0.507	+2.52%
Frequency	2014.2	0.037 (CI = +/-0.014; p = 0.000)	0.819	+3.74%
Frequency	2015.2	0.029 (CI = +/-0.016; p = 0.004)	0.727	+2.91%
Frequency	2016.1	0.029 (CI = +/-0.022; p = 0.020)	0.636	+2.98%
Frequency	2016.2	0.029 (CI = +/-0.034; p = 0.076)	0.482	+2.95%
Frequency	2017.1	0.035 (CI = +/-0.057; p = 0.145)	0.414	+3.57%

## Comprehensive

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

Fit	Start Date	Time	Seasonality	Adjusted R <sup>2</sup>	Implied Trend
					Rate
Loss Cost	2005.1	0.046 (CI = +/-0.005; p = 0.000)	-0.220 (CI = +/-0.051; p = 0.000)	0.927	+4.73%
Loss Cost	2005.2	0.046 (CI = +/-0.005; p = 0.000)	-0.220 (CI = +/-0.052; p = 0.000)	0.918	+4.73%
Loss Cost	2006.1	0.046 (CI = +/-0.006; p = 0.000)	-0.222 (CI = +/-0.054; p = 0.000)	0.915	+4.70%
Loss Cost	2006.2	0.046 (CI = +/-0.006; p = 0.000)	-0.226 (CI = +/-0.055; p = 0.000)	0.908	+4.76%
Loss Cost	2007.1	0.046 (CI = +/-0.006; p = 0.000)	-0.226 (CI = +/-0.057; p = 0.000)	0.905	+4.74%
Loss Cost	2007.2	0.047 (CI = +/-0.007; p = 0.000)	-0.232 (CI = +/-0.058; p = 0.000)	0.900	+4.85%
Loss Cost	2008.1	0.048 (CI = +/-0.007; p = 0.000)	-0.227 (CI = +/-0.059; p = 0.000)	0.902	+4.95%
Loss Cost	2008.2	0.050 (CI = +/-0.007; p = 0.000)	-0.237 (CI = +/-0.058; p = 0.000)	0.908	+5.17%
Loss Cost	2009.1	0.052 (CI = +/-0.007; p = 0.000)	-0.228 (CI = +/-0.057; p = 0.000)	0.918	+5.38%
Loss Cost	2009.2	0.055 (CI = +/-0.007; p = 0.000)	-0.239 (CI = +/-0.055; p = 0.000)	0.924	+5.62%
Loss Cost	2010.1	0.056 (CI = +/-0.008; p = 0.000)	-0.233 (CI = +/-0.056; p = 0.000)	0.926	+5.76%
Loss Cost	2010.2	0.056 (CI = +/-0.008; p = 0.000)	-0.235 (CI = +/-0.058; p = 0.000)	0.914	+5.80%
Loss Cost	2011.1	0.057 (CI = +/-0.009; p = 0.000)	-0.233 (CI = +/-0.061; p = 0.000)	0.912	+5.84%
Loss Cost	2011.2	0.059 (CI = +/-0.010; p = 0.000)	-0.240 (CI = +/-0.062; p = 0.000)	0.907	+6.05%
Loss Cost	2012.1	0.060 (CI = +/-0.011; p = 0.000)	-0.235 (CI = +/-0.064; p = 0.000)	0.909	+6.21%
Loss Cost	2012.2	0.059 (CI = +/-0.012; p = 0.000)	-0.232 (CI = +/-0.068; p = 0.000)	0.888	+6.12%
Loss Cost	2013.1	0.058 (CI = +/-0.013; p = 0.000)	-0.238 (CI = +/-0.071; p = 0.000)	0.885	+5.93%
Loss Cost	2013.2	0.054 (CI = +/-0.014; p = 0.000)	-0.226 (CI = +/-0.071; p = 0.000)	0.860	+5.55%
Loss Cost	2014.1	0.053 (CI = +/-0.015; p = 0.000)	-0.229 (CI = +/-0.076; p = 0.000)	0.856	+5.44%
Loss Cost	2014.2	0.052 (CI = +/-0.018; p = 0.000)	-0.226 (CI = +/-0.081; p = 0.000)	0.816	+5.30%
Loss Cost	2015.1	0.051 (CI = +/-0.020; p = 0.000)	-0.228 (CI = +/-0.088; p = 0.000)	0.811	+5.19%
Loss Cost	2015.2	0.054 (CI = +/-0.023; p = 0.000)	-0.237 (CI = +/-0.094; p = 0.000)	0.790	+5.56%
Loss Cost	2016.1	0.048 (CI = +/-0.025; p = 0.002)	-0.251 (CI = +/-0.095; p = 0.000)	0.808	+4.87%
Loss Cost	2016.2	0.047 (CI = +/-0.031; p = 0.007)	-0.250 (CI = +/-0.106; p = 0.000)	0.754	+4.81%
Loss Cost	2017.1	0.046 (CI = +/-0.038; p = 0.021)	-0.251 (CI = +/-0.119; p = 0.001)	0.748	+4.76%
Severity	2005.1	0.035 (CI = +/-0.006; p = 0.000)	-0.188 (CI = +/-0.061; p = 0.000)	0.834	+3.51%
Severity	2005.2	0.036 (CI = +/-0.006; p = 0.000)	-0.196 (CI = +/-0.061; p = 0.000)	0.838	+3.65%
Severity	2006.1	0.037 (CI = +/-0.007; p = 0.000)	-0.191 (CI = +/-0.062; p = 0.000)	0.843	+3.76%
Severity	2006.2	0.039 (CI = +/-0.006; p = 0.000)	-0.203 (CI = +/-0.059; p = 0.000)	0.863	+3.98%
Severity	2007.1	0.041 (CI = +/-0.006; p = 0.000)	-0.194 (CI = +/-0.058; p = 0.000)	0.875	+4.15%
Severity	2007.2	0.042 (CI = +/-0.007; p = 0.000)	-0.202 (CI = +/-0.058; p = 0.000)	0.877	+4.31%
Severity	2008.1	0.044 (CI = +/-0.007; p = 0.000)	-0.194 (CI = +/-0.057; p = 0.000)	0.888	+4.49%
Severity	2008.2	0.046 (CI = +/-0.007; p = 0.000)	-0.205 (CI = +/-0.054; p = 0.000)	0.901	+4.73%
Severity	2009.1	0.049 (CI = +/-0.006; p = 0.000)	-0.193 (CI = +/-0.050; p = 0.000)	0.923	+5.00%
Severity	2009.2	0.051 (CI = +/-0.006; p = 0.000)	-0.202 (CI = +/-0.048; p = 0.000)	0.928	+5.21%
Severity	2010.1	0.053 (CI = +/-0.007; p = 0.000)	-0.194 (CI = +/-0.047; p = 0.000)	0.936	+5.40%
Severity	2010.2	0.056 (CI = +/-0.006; p = 0.000)	-0.209 (CI = +/-0.038; p = 0.000)	0.959	+5.77%
Severity	2011.1	0.059 (CI = +/-0.004; p = 0.000)	-0.197 (CI = +/-0.028; p = 0.000)	0.979	+6.10%
Severity	2011.2	0.060 (CI = +/-0.004; p = 0.000)	-0.201 (CI = +/-0.028; p = 0.000)	0.978	+6.21%
Severity	2012.1	0.060 (CI = +/-0.005; p = 0.000)	-0.202 (CI = +/-0.030; p = 0.000)	0.977	+6.18%
Severity	2012.2	0.061 (CI = +/-0.005; p = 0.000)	-0.205 (CI = +/-0.031; p = 0.000)	0.974	+6.26%
Severity	2013.1	0.062 (CI = +/-0.006; p = 0.000)	-0.202 (CI = +/-0.032; p = 0.000)	0.974	+6.35%
Severity	2013.2	0.062 (CI = +/-0.007; p = 0.000)	-0.205 (CI = +/-0.034; p = 0.000)	0.969	+6.43%
Severity	2014.1	0.063 (CI = +/-0.007; p = 0.000)	-0.204 (CI = +/-0.036; p = 0.000)	0.967	+6.47%
Severity	2014.2	0.065 (CI = +/-0.008; p = 0.000)	-0.210 (CI = +/-0.037; p = 0.000)	0.966	+6.70%
Severity	2015.1	0.068 (CI = +/-0.007; p = 0.000)	-0.201 (CI = +/-0.031; p = 0.000)	0.978	+7.08%
Severity	2015.2	0.066 (CI = +/-0.008; p = 0.000)	-0.194 (CI = +/-0.030; p = 0.000)	0.975	+6.80%
Severity	2016.1	0.062 (CI = +/-0.006; p = 0.000)	-0.204 (CI = +/-0.021; p = 0.000)	0.989	+6.34%
Severity	2016.2	0.062 (CI = +/-0.007; p = 0.000)	-0.206 (CI = +/-0.023; p = 0.000)	0.986	+6.44%
Severity	2017.1	0.064 (CI = +/-0.007; p = 0.000)	-0.202 (CI = +/-0.023; p = 0.000)	0.988	+6.66%
Frequency	2005.1	0.012 (CI = +/-0.006; p = 0.000)	-0.032 (CI = +/-0.061; p = 0.291)	0.306	+1.18%
Frequency	2005.2	0.010 (CI = +/-0.006; p = 0.002)	-0.024 (CI = +/-0.060; p = 0.424)	0.237	+1.04%
Frequency	2006.1	0.009 (CI = +/-0.006; p = 0.007)	-0.032 (CI = +/-0.060; p = 0.291)	0.193	+0.90%
Frequency	2006.2	0.007 (CI = +/-0.006; p = 0.025)	-0.023 (CI = +/-0.059; p = 0.439)	0.114	+0.74%
Frequency	2007.1	0.006 (CI = +/-0.006; p = 0.086)	-0.032 (CI = +/-0.058; p = 0.263)	0.076	+0.56%
Frequency	2007.2	0.005 (CI = +/-0.007; p = 0.135)	-0.030 (CI = +/-0.060; p = 0.312)	0.042	+0.52%
Frequency	2008.1	0.004 (CI = +/-0.007; p = 0.223)	-0.033 (CI = +/-0.061; p = 0.273)	0.028	+0.45%
Frequency	2008.2	0.004 (CI = +/-0.008; p = 0.282)	-0.032 (CI = +/-0.064; p = 0.308)	0.006	+0.42%
Frequency	2009.1	0.004 (CI = +/-0.008; p = 0.389)	-0.035 (CI = +/-0.066; p = 0.285)	-0.001	+0.36%
Frequency	2009.2	0.004 (CI = +/-0.009; p = 0.382)	-0.037 (CI = +/-0.069; p = 0.283)	-0.005	+0.40%
Frequency	2010.1	0.003 (CI = +/-0.010; p = 0.487)	-0.039 (CI = +/-0.072; p = 0.272)	-0.010	+0.34%
Frequency	2010.2	0.000 (CI = +/-0.010; p = 0.956)	-0.026 (CI = +/-0.070; p = 0.447)	-0.065	+0.03%
Frequency	2011.1	-0.002 (CI = +/-0.010; p = 0.637)	-0.036 (CI = +/-0.069; p = 0.287)	-0.027	-0.24%
Frequency	2011.2	-0.002 (CI = +/-0.011; p = 0.777)	-0.039 (CI = +/-0.072; p = 0.270)	-0.028	-0.16%
Frequency	2012.1	0.000 (CI = +/-0.012; p = 0.956)	-0.033 (CI = +/-0.075; p = 0.370)	-0.061	+0.03%
Frequency	2012.2	-0.001 (CI = +/-0.014; p = 0.840)	-0.027 (CI = +/-0.078; p = 0.477)	-0.080	-0.13%
Frequency	2013.1	-0.004 (CI = +/-0.015; p = 0.572)	-0.035 (CI = +/-0.080; p = 0.364)	-0.046	-0.40%
Frequency	2013.2	-0.008 (CI = +/-0.015; p = 0.269)	-0.022 (CI = +/-0.080; p = 0.573)	-0.012	-0.83%
Frequency	2014.1	-0.010 (CI = +/-0.017; p = 0.248)	-0.026 (CI = +/-0.085; p = 0.528)	-0.008	-0.97%
Frequency	2014.2	-0.013 (CI = +/-0.019; p = 0.163)	-0.016 (CI = +/-0.089; p = 0.709)	0.032	-1.31%
Frequency	2015.1	-0.018 (CI = +/-0.021; p = 0.089)	-0.027 (CI = +/-0.091; p = 0.527)	0.116	-1.76%
Frequency	2015.2	-0.012 (CI = +/-0.023; p = 0.289)	-0.043 (CI = +/-0.093; p = 0.335)	0.043	-1.16%
Frequency	2016.1	-0.014 (CI = +/-0.027; p = 0.274)	-0.047 (CI = +/-0.101; p = 0.319)	0.035	-1.38%
Frequency	2016.2	-0.015 (CI = +/-0.033; p = 0.314)	-0.044 (CI = +/-0.113; p = 0.397)	0.022	-1.53%
Frequency	2017.1	-0.018 (CI = +/-0.040; p = 0.325)	-0.049 (CI = +/-0.126; p = 0.394)	-0.009	-1.79%



## Comprehensive

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

Fit	Start Date	Time	Seasonality	Adjusted R <sup>2</sup>	Implied Trend
					Rate
Loss Cost	2005.1	0.045 (CI = +/-0.005; p = 0.000)	-0.229 (CI = +/-0.049; p = 0.000)	0.930	+4.58%
Loss Cost	2005.2	0.045 (CI = +/-0.005; p = 0.000)	-0.228 (CI = +/-0.051; p = 0.000)	0.922	+4.58%
Loss Cost	2006.1	0.044 (CI = +/-0.006; p = 0.000)	-0.231 (CI = +/-0.052; p = 0.000)	0.919	+4.52%
Loss Cost	2006.2	0.045 (CI = +/-0.006; p = 0.000)	-0.234 (CI = +/-0.054; p = 0.000)	0.912	+4.58%
Loss Cost	2007.1	0.044 (CI = +/-0.006; p = 0.000)	-0.236 (CI = +/-0.055; p = 0.000)	0.909	+4.54%
Loss Cost	2007.2	0.045 (CI = +/-0.007; p = 0.000)	-0.241 (CI = +/-0.056; p = 0.000)	0.905	+4.64%
Loss Cost	2008.1	0.046 (CI = +/-0.007; p = 0.000)	-0.237 (CI = +/-0.058; p = 0.000)	0.906	+4.74%
Loss Cost	2008.2	0.048 (CI = +/-0.007; p = 0.000)	-0.246 (CI = +/-0.056; p = 0.000)	0.912	+4.96%
Loss Cost	2009.1	0.050 (CI = +/-0.007; p = 0.000)	-0.237 (CI = +/-0.056; p = 0.000)	0.921	+5.16%
Loss Cost	2009.2	0.053 (CI = +/-0.007; p = 0.000)	-0.247 (CI = +/-0.054; p = 0.000)	0.927	+5.41%
Loss Cost	2010.1	0.054 (CI = +/-0.008; p = 0.000)	-0.242 (CI = +/-0.055; p = 0.000)	0.929	+5.53%
Loss Cost	2010.2	0.054 (CI = +/-0.009; p = 0.000)	-0.243 (CI = +/-0.058; p = 0.000)	0.917	+5.56%
Loss Cost	2011.1	0.054 (CI = +/-0.010; p = 0.000)	-0.243 (CI = +/-0.061; p = 0.000)	0.915	+5.58%
Loss Cost	2011.2	0.056 (CI = +/-0.010; p = 0.000)	-0.249 (CI = +/-0.062; p = 0.000)	0.910	+5.78%
Loss Cost	2012.1	0.058 (CI = +/-0.011; p = 0.000)	-0.244 (CI = +/-0.065; p = 0.000)	0.910	+5.93%
Loss Cost	2012.2	0.057 (CI = +/-0.012; p = 0.000)	-0.241 (CI = +/-0.068; p = 0.000)	0.890	+5.82%
Loss Cost	2013.1	0.054 (CI = +/-0.014; p = 0.000)	-0.249 (CI = +/-0.071; p = 0.000)	0.891	+5.54%
Loss Cost	2013.2	0.050 (CI = +/-0.014; p = 0.000)	-0.238 (CI = +/-0.070; p = 0.000)	0.871	+5.12%
Loss Cost	2014.1	0.048 (CI = +/-0.016; p = 0.000)	-0.244 (CI = +/-0.074; p = 0.000)	0.870	+4.89%
Loss Cost	2014.2	0.046 (CI = +/-0.018; p = 0.000)	-0.240 (CI = +/-0.079; p = 0.000)	0.836	+4.70%
Loss Cost	2015.1	0.043 (CI = +/-0.021; p = 0.001)	-0.246 (CI = +/-0.086; p = 0.000)	0.836	+4.42%
Loss Cost	2015.2	0.047 (CI = +/-0.024; p = 0.002)	-0.253 (CI = +/-0.092; p = 0.000)	0.818	+4.76%
Loss Cost	2016.1	0.036 (CI = +/-0.024; p = 0.009)	-0.277 (CI = +/-0.085; p = 0.000)	0.868	+3.63%
Loss Cost	2016.2	0.034 (CI = +/-0.030; p = 0.030)	-0.274 (CI = +/-0.094; p = 0.000)	0.832	+3.46%
Loss Cost	2017.1	0.028 (CI = +/-0.037; p = 0.113)	-0.284 (CI = +/-0.106; p = 0.000)	0.839	+2.87%
Severity	2005.1	0.033 (CI = +/-0.006; p = 0.000)	-0.194 (CI = +/-0.062; p = 0.000)	0.831	+3.41%
Severity	2005.2	0.035 (CI = +/-0.006; p = 0.000)	-0.202 (CI = +/-0.062; p = 0.000)	0.835	+3.55%
Severity	2006.1	0.036 (CI = +/-0.007; p = 0.000)	-0.196 (CI = +/-0.063; p = 0.000)	0.839	+3.65%
Severity	2006.2	0.038 (CI = +/-0.007; p = 0.000)	-0.208 (CI = +/-0.060; p = 0.000)	0.860	+3.88%
Severity	2007.1	0.040 (CI = +/-0.007; p = 0.000)	-0.199 (CI = +/-0.059; p = 0.000)	0.872	+4.06%
Severity	2007.2	0.041 (CI = +/-0.007; p = 0.000)	-0.206 (CI = +/-0.059; p = 0.000)	0.873	+4.21%
Severity	2008.1	0.043 (CI = +/-0.007; p = 0.000)	-0.198 (CI = +/-0.059; p = 0.000)	0.884	+4.40%
Severity	2008.2	0.045 (CI = +/-0.007; p = 0.000)	-0.208 (CI = +/-0.056; p = 0.000)	0.897	+4.65%
Severity	2009.1	0.048 (CI = +/-0.007; p = 0.000)	-0.196 (CI = +/-0.052; p = 0.000)	0.919	+4.95%
Severity	2009.2	0.050 (CI = +/-0.007; p = 0.000)	-0.204 (CI = +/-0.050; p = 0.000)	0.924	+5.16%
Severity	2010.1	0.052 (CI = +/-0.007; p = 0.000)	-0.196 (CI = +/-0.049; p = 0.000)	0.932	+5.37%
Severity	2010.2	0.056 (CI = +/-0.006; p = 0.000)	-0.209 (CI = +/-0.040; p = 0.000)	0.957	+5.75%
Severity	2011.1	0.059 (CI = +/-0.005; p = 0.000)	-0.196 (CI = +/-0.030; p = 0.000)	0.979	+6.13%
Severity	2011.2	0.061 (CI = +/-0.005; p = 0.000)	-0.200 (CI = +/-0.030; p = 0.000)	0.978	+6.25%
Severity	2012.1	0.060 (CI = +/-0.005; p = 0.000)	-0.201 (CI = +/-0.031; p = 0.000)	0.976	+6.22%
Severity	2012.2	0.061 (CI = +/-0.006; p = 0.000)	-0.204 (CI = +/-0.033; p = 0.000)	0.973	+6.31%
Severity	2013.1	0.062 (CI = +/-0.007; p = 0.000)	-0.200 (CI = +/-0.034; p = 0.000)	0.973	+6.42%
Severity	2013.2	0.063 (CI = +/-0.007; p = 0.000)	-0.203 (CI = +/-0.036; p = 0.000)	0.968	+6.51%
Severity	2014.1	0.064 (CI = +/-0.008; p = 0.000)	-0.201 (CI = +/-0.039; p = 0.000)	0.967	+6.57%
Severity	2014.2	0.066 (CI = +/-0.009; p = 0.000)	-0.207 (CI = +/-0.039; p = 0.000)	0.966	+6.83%
Severity	2015.1	0.071 (CI = +/-0.008; p = 0.000)	-0.195 (CI = +/-0.031; p = 0.000)	0.981	+7.34%
Severity	2015.2	0.068 (CI = +/-0.008; p = 0.000)	-0.189 (CI = +/-0.030; p = 0.000)	0.979	+7.06%
Severity	2016.1	0.063 (CI = +/-0.006; p = 0.000)	-0.200 (CI = +/-0.021; p = 0.000)	0.991	+6.54%
Severity	2016.2	0.065 (CI = +/-0.007; p = 0.000)	-0.202 (CI = +/-0.023; p = 0.000)	0.989	+6.67%
Severity	2017.1	0.068 (CI = +/-0.007; p = 0.000)	-0.195 (CI = +/-0.019; p = 0.000)	0.994	+7.06%
Frequency	2005.1	0.011 (CI = +/-0.006; p = 0.001)	-0.034 (CI = +/-0.062; p = 0.272)	0.281	+1.14%
Frequency	2005.2	0.010 (CI = +/-0.007; p = 0.004)	-0.026 (CI = +/-0.062; p = 0.391)	0.208	+1.00%
Frequency	2006.1	0.008 (CI = +/-0.007; p = 0.016)	-0.035 (CI = +/-0.062; p = 0.255)	0.168	+0.84%
Frequency	2006.2	0.007 (CI = +/-0.007; p = 0.053)	-0.026 (CI = +/-0.061; p = 0.381)	0.087	+0.67%
Frequency	2007.1	0.005 (CI = +/-0.007; p = 0.175)	-0.037 (CI = +/-0.059; p = 0.206)	0.060	+0.46%
Frequency	2007.2	0.004 (CI = +/-0.007; p = 0.251)	-0.035 (CI = +/-0.061; p = 0.249)	0.027	+0.41%
Frequency	2008.1	0.003 (CI = +/-0.008; p = 0.400)	-0.039 (CI = +/-0.062; p = 0.207)	0.020	+0.32%
Frequency	2008.2	0.003 (CI = +/-0.008; p = 0.475)	-0.038 (CI = +/-0.065; p = 0.239)	-0.001	+0.29%
Frequency	2009.1	0.002 (CI = +/-0.009; p = 0.636)	-0.042 (CI = +/-0.067; p = 0.212)	-0.001	+0.21%
Frequency	2009.2	0.002 (CI = +/-0.010; p = 0.615)	-0.043 (CI = +/-0.070; p = 0.217)	-0.005	+0.24%
Frequency	2010.1	0.002 (CI = +/-0.011; p = 0.766)	-0.047 (CI = +/-0.073; p = 0.200)	-0.004	+0.15%
Frequency	2010.2	-0.002 (CI = +/-0.011; p = 0.728)	-0.034 (CI = +/-0.071; p = 0.329)	-0.041	-0.18%
Frequency	2011.1	-0.005 (CI = +/-0.011; p = 0.332)	-0.047 (CI = +/-0.069; p = 0.171)	0.037	-0.51%
Frequency	2011.2	-0.004 (CI = +/-0.012; p = 0.444)	-0.049 (CI = +/-0.072; p = 0.169)	0.032	-0.44%
Frequency	2012.1	-0.003 (CI = +/-0.013; p = 0.668)	-0.043 (CI = +/-0.076; p = 0.243)	-0.023	-0.27%
Frequency	2012.2	-0.005 (CI = +/-0.014; p = 0.507)	-0.037 (CI = +/-0.079; p = 0.330)	-0.030	-0.46%
Frequency	2013.1	-0.008 (CI = +/-0.015; p = 0.264)	-0.049 (CI = +/-0.080; p = 0.208)	0.045	-0.83%
Frequency	2013.2	-0.013 (CI = +/-0.016; p = 0.095)	-0.036 (CI = +/-0.078; p = 0.343)	0.119	-1.31%
Frequency	2014.1	-0.016 (CI = +/-0.018; p = 0.075)	-0.043 (CI = +/-0.082; p = 0.274)	0.149	-1.58%
Frequency	2014.2	-0.020 (CI = +/-0.019; p = 0.044)	-0.033 (CI = +/-0.084; p = 0.410)	0.214	-1.99%
Frequency	2015.1	-0.028 (CI = +/-0.020; p = 0.012)	-0.052 (CI = +/-0.081; p = 0.188)	0.388	-2.72%
Frequency	2015.2	-0.022 (CI = +/-0.022; p = 0.049)	-0.064 (CI = +/-0.081; p = 0.108)	0.338	-2.15%
Frequency	2016.1	-0.028 (CI = +/-0.025; p = 0.031)	-0.077 (CI = +/-0.085; p = 0.070)	0.402	-2.73%
Frequency	2016.2	-0.031 (CI = +/-0.030; p = 0.045)	-0.072 (CI = +/-0.094; p = 0.115)	0.404	-3.01%
Frequency	2017.1	-0.040 (CI = +/-0.035; p = 0.030)	-0.089 (CI = +/-0.099; p = 0.072)	0.477	-3.91%

## Comprehensive

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

Fit	Start Date	Time	Seasonality	Adjusted R <sup>2</sup>	Implied Trend
					Rate
Loss Cost	2005.1	0.046 (CI = +/-0.006; p = 0.000)	-0.210 (CI = +/-0.052; p = 0.000)	0.921	+4.75%
Loss Cost	2005.2	0.046 (CI = +/-0.006; p = 0.000)	-0.210 (CI = +/-0.053; p = 0.000)	0.911	+4.74%
Loss Cost	2006.1	0.046 (CI = +/-0.007; p = 0.000)	-0.212 (CI = +/-0.055; p = 0.000)	0.907	+4.69%
Loss Cost	2006.2	0.047 (CI = +/-0.007; p = 0.000)	-0.215 (CI = +/-0.057; p = 0.000)	0.898	+4.77%
Loss Cost	2007.1	0.046 (CI = +/-0.008; p = 0.000)	-0.216 (CI = +/-0.060; p = 0.000)	0.894	+4.74%
Loss Cost	2007.2	0.048 (CI = +/-0.008; p = 0.000)	-0.221 (CI = +/-0.061; p = 0.000)	0.889	+4.89%
Loss Cost	2008.1	0.049 (CI = +/-0.009; p = 0.000)	-0.214 (CI = +/-0.062; p = 0.000)	0.894	+5.06%
Loss Cost	2008.2	0.052 (CI = +/-0.009; p = 0.000)	-0.226 (CI = +/-0.060; p = 0.000)	0.904	+5.37%
Loss Cost	2009.1	0.056 (CI = +/-0.009; p = 0.000)	-0.212 (CI = +/-0.056; p = 0.000)	0.924	+5.73%
Loss Cost	2009.2	0.059 (CI = +/-0.008; p = 0.000)	-0.225 (CI = +/-0.050; p = 0.000)	0.940	+6.11%
Loss Cost	2010.1	0.062 (CI = +/-0.008; p = 0.000)	-0.215 (CI = +/-0.049; p = 0.000)	0.949	+6.41%
Loss Cost	2010.2	0.063 (CI = +/-0.009; p = 0.000)	-0.218 (CI = +/-0.051; p = 0.000)	0.941	+6.51%
Loss Cost	2011.1	0.065 (CI = +/-0.010; p = 0.000)	-0.212 (CI = +/-0.053; p = 0.000)	0.943	+6.72%
Loss Cost	2011.2	0.069 (CI = +/-0.010; p = 0.000)	-0.222 (CI = +/-0.050; p = 0.000)	0.950	+7.11%
Loss Cost	2012.1	0.074 (CI = +/-0.009; p = 0.000)	-0.208 (CI = +/-0.043; p = 0.000)	0.966	+7.63%
Loss Cost	2012.2	0.073 (CI = +/-0.011; p = 0.000)	-0.208 (CI = +/-0.047; p = 0.000)	0.956	+7.60%
Loss Cost	2013.1	0.073 (CI = +/-0.013; p = 0.000)	-0.209 (CI = +/-0.051; p = 0.000)	0.954	+7.54%
Loss Cost	2013.2	0.068 (CI = +/-0.013; p = 0.000)	-0.198 (CI = +/-0.047; p = 0.000)	0.951	+6.99%
Loss Cost	2014.1	0.069 (CI = +/-0.015; p = 0.000)	-0.195 (CI = +/-0.052; p = 0.000)	0.950	+7.16%
Loss Cost	2014.2	0.068 (CI = +/-0.018; p = 0.000)	-0.192 (CI = +/-0.058; p = 0.000)	0.929	+7.01%
Loss Cost	2015.1	0.071 (CI = +/-0.023; p = 0.000)	-0.186 (CI = +/-0.065; p = 0.000)	0.930	+7.39%
Loss Cost	2015.2	0.081 (CI = +/-0.022; p = 0.000)	-0.200 (CI = +/-0.057; p = 0.000)	0.951	+8.43%
Loss Cost	2016.1	0.072 (CI = +/-0.025; p = 0.001)	-0.214 (CI = +/-0.058; p = 0.000)	0.963	+7.48%
Loss Cost	2016.2	0.072 (CI = +/-0.037; p = 0.005)	-0.214 (CI = +/-0.074; p = 0.001)	0.939	+7.51%
Loss Cost	2017.1	0.087 (CI = +/-0.050; p = 0.012)	-0.197 (CI = +/-0.086; p = 0.005)	0.959	+9.04%
Severity	2005.1	0.027 (CI = +/-0.007; p = 0.000)	-0.196 (CI = +/-0.060; p = 0.000)	0.799	+2.75%
Severity	2005.2	0.028 (CI = +/-0.007; p = 0.000)	-0.202 (CI = +/-0.060; p = 0.000)	0.800	+2.88%
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	+3.21%
Severity	2007.1	0.033 (CI = +/-0.008; p = 0.000)	-0.201 (CI = +/-0.060; p = 0.000)	0.838	+3.39%
Severity	2007.2	0.035 (CI = +/-0.008; p = 0.000)	-0.207 (CI = +/-0.061; p = 0.000)	0.834	+3.54%
Severity	2008.1	0.037 (CI = +/-0.009; p = 0.000)	-0.199 (CI = +/-0.062; p = 0.000)	0.846	+3.74%
Severity	2008.2	0.039 (CI = +/-0.009; p = 0.000)	-0.210 (CI = +/-0.060; p = 0.000)	0.860	+4.02%
Severity	2009.1	0.043 (CI = +/-0.009; p = 0.000)	-0.197 (CI = +/-0.056; p = 0.000)	0.887	+4.36%
Severity	2009.2	0.045 (CI = +/-0.009; p = 0.000)	-0.205 (CI = +/-0.056; p = 0.000)	0.890	+4.61%
Severity	2010.1	0.047 (CI = +/-0.010; p = 0.000)	-0.197 (CI = +/-0.057; p = 0.000)	0.899	+4.85%
Severity	2010.2	0.052 (CI = +/-0.009; p = 0.000)	-0.212 (CI = +/-0.047; p = 0.000)	0.934	+5.35%
Severity	2011.1	0.057 (CI = +/-0.007; p = 0.000)	-0.197 (CI = +/-0.036; p = 0.000)	0.966	+5.87%
Severity	2011.2	0.058 (CI = +/-0.008; p = 0.000)	-0.201 (CI = +/-0.037; p = 0.000)	0.962	+6.02%
Severity	2012.1	0.058 (CI = +/-0.009; p = 0.000)	-0.204 (CI = +/-0.040; p = 0.000)	0.961	+5.93%
Severity	2012.2	0.059 (CI = +/-0.010; p = 0.000)	-0.206 (CI = +/-0.042; p = 0.000)	0.953	+6.03%
Severity	2013.1	0.060 (CI = +/-0.011; p = 0.000)	-0.203 (CI = +/-0.046; p = 0.000)	0.953	+6.18%
Severity	2013.2	0.061 (CI = +/-0.013; p = 0.000)	-0.205 (CI = +/-0.050; p = 0.000)	0.940	+6.29%
Severity	2014.1	0.062 (CI = +/-0.016; p = 0.000)	-0.204 (CI = +/-0.056; p = 0.000)	0.938	+6.35%
Severity	2014.2	0.066 (CI = +/-0.018; p = 0.000)	-0.212 (CI = +/-0.058; p = 0.000)	0.933	+6.80%
Severity	2015.1	0.075 (CI = +/-0.016; p = 0.000)	-0.194 (CI = +/-0.047; p = 0.000)	0.966	+7.84%
Severity	2015.2	0.071 (CI = +/-0.019; p = 0.000)	-0.187 (CI = +/-0.050; p = 0.000)	0.953	+7.35%
Severity	2016.1	0.060 (CI = +/-0.016; p = 0.000)	-0.203 (CI = +/-0.037; p = 0.000)	0.981	+6.19%
Severity	2016.2	0.062 (CI = +/-0.023; p = 0.002)	-0.206 (CI = +/-0.046; p = 0.000)	0.973	+6.42%
Severity	2017.1	0.072 (CI = +/-0.029; p = 0.004)	-0.195 (CI = +/-0.049; p = 0.001)	0.984	+7.47%
Frequency	2005.1	0.019 (CI = +/-0.006; p = 0.000)	-0.015 (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 = 0.746)	0.576	+1.81%
Frequency	2006.1	0.017 (CI = +/-0.006; p = 0.000)	-0.014 (CI = +/-0.049; p = 0.566)	0.532	+1.68%
Frequency	2006.2	0.015 (CI = +/-0.006; p = 0.000)	-0.006 (CI = +/-0.048; p = 0.795)	0.472	+1.50%
Frequency	2007.1	0.013 (CI = +/-0.006; p = 0.000)	-0.015 (CI = +/-0.046; p = 0.522)	0.416	+1.31%
Frequency	2007.2	0.013 (CI = +/-0.007; p = 0.001)	-0.014 (CI = +/-0.048; p = 0.553)	0.372	+1.30%
Frequency	2008.1	0.013 (CI = +/-0.007; p = 0.002)	-0.015 (CI = +/-0.051; p = 0.547)	0.337	+1.28%
Frequency	2008.2	0.013 (CI = +/-0.008; p = 0.003)	-0.016 (CI = +/-0.053; p = 0.542)	0.305	+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)	0.292	+1.44%
Frequency	2010.1	0.015 (CI = +/-0.011; p = 0.010)	-0.018 (CI = +/-0.062; p = 0.550)	0.276	+1.49%
Frequency	2010.2	0.011 (CI = +/-0.011; p = 0.043)	-0.006 (CI = +/-0.058; p = 0.839)	0.137	+1.10%
Frequency	2011.1	0.008 (CI = +/-0.011; p = 0.149)	-0.015 (CI = +/-0.058; p = 0.596)	0.044	+0.81%
Frequency	2011.2	0.010 (CI = +/-0.012; p = 0.097)	-0.021 (CI = +/-0.060; p = 0.467)	0.098	+1.03%
Frequency	2012.1	0.016 (CI = +/-0.012; p = 0.011)	-0.005 (CI = +/-0.053; p = 0.848)	0.321	+1.61%
Frequency	2012.2	0.015 (CI = +/-0.013; p = 0.032)	-0.002 (CI = +/-0.057; p = 0.950)	0.217	+1.48%
Frequency	2013.1	0.013 (CI = +/-0.015; p = 0.093)	-0.006 (CI = +/-0.062; p = 0.826)	0.110	+1.29%
Frequency	2013.2	0.007 (CI = +/-0.015; p = 0.349)	0.007 (CI = +/-0.056; p = 0.780)	-0.086	+0.66%
Frequency	2014.1	0.008 (CI = +/-0.018; p = 0.367)	0.009 (CI = +/-0.063; p = 0.741)	-0.106	+0.76%
Frequency	2014.2	0.002 (CI = +/-0.020; p = 0.819)	0.020 (CI = +/-0.063; p = 0.491)	-0.166	+0.20%
Frequency	2015.1	-0.004 (CI = +/-0.023; p = 0.678)	0.008 (CI = +/-0.066; p = 0.778)	-0.228	-0.42%
Frequency	2015.2	0.010 (CI = +/-0.009; p = 0.033)	-0.013 (CI = +/-0.023; p = 0.213)	0.485	+1.01%
Frequency	2016.1	0.012 (CI = +/-0.012; p = 0.047)	-0.010 (CI = +/-0.027; p = 0.385)	0.511	+1.21%
Frequency	2016.2	0.010 (CI = +/-0.016; p = 0.161)	-0.008 (CI = +/-0.033; p = 0.550)	0.187	+1.02%
Frequency	2017.1	0.015 (CI = +/-0.026; p = 0.171)	-0.003 (CI = +/-0.044; p = 0.863)	0.262	+1.46%

## Comprehensive

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

Fit	Start Date	Time	Seasonality	Adjusted R <sup>2</sup>	Implied Trend
					Rate
Loss Cost	2005.1	0.045 (CI = +/-0.006; p = 0.000)	-0.202 (CI = +/-0.050; p = 0.000)	0.915	+4.58%
Loss Cost	2005.2	0.044 (CI = +/-0.006; p = 0.000)	-0.201 (CI = +/-0.052; p = 0.000)	0.902	+4.55%
Loss Cost	2006.1	0.044 (CI = +/-0.007; p = 0.000)	-0.203 (CI = +/-0.054; p = 0.000)	0.898	+4.49%
Loss Cost	2006.2	0.044 (CI = +/-0.007; p = 0.000)	-0.205 (CI = +/-0.056; p = 0.000)	0.886	+4.54%
Loss Cost	2007.1	0.044 (CI = +/-0.008; p = 0.000)	-0.207 (CI = +/-0.059; p = 0.000)	0.881	+4.51%
Loss Cost	2007.2	0.045 (CI = +/-0.009; p = 0.000)	-0.212 (CI = +/-0.060; p = 0.000)	0.872	+4.64%
Loss Cost	2008.1	0.047 (CI = +/-0.009; p = 0.000)	-0.205 (CI = +/-0.062; p = 0.000)	0.878	+4.82%
Loss Cost	2008.2	0.050 (CI = +/-0.009; p = 0.000)	-0.217 (CI = +/-0.060; p = 0.000)	0.888	+5.13%
Loss Cost	2009.1	0.054 (CI = +/-0.009; p = 0.000)	-0.205 (CI = +/-0.056; p = 0.000)	0.913	+5.50%
Loss Cost	2009.2	0.057 (CI = +/-0.009; p = 0.000)	-0.218 (CI = +/-0.051; p = 0.000)	0.928	+5.90%
Loss Cost	2010.1	0.060 (CI = +/-0.009; p = 0.000)	-0.209 (CI = +/-0.049; p = 0.000)	0.940	+6.20%
Loss Cost	2010.2	0.061 (CI = +/-0.010; p = 0.000)	-0.211 (CI = +/-0.052; p = 0.000)	0.928	+6.28%
Loss Cost	2011.1	0.063 (CI = +/-0.011; p = 0.000)	-0.205 (CI = +/-0.054; p = 0.000)	0.930	+6.49%
Loss Cost	2011.2	0.067 (CI = +/-0.011; p = 0.000)	-0.217 (CI = +/-0.052; p = 0.000)	0.936	+6.92%
Loss Cost	2012.1	0.072 (CI = +/-0.011; p = 0.000)	-0.204 (CI = +/-0.046; p = 0.000)	0.957	+7.45%
Loss Cost	2012.2	0.071 (CI = +/-0.012; p = 0.000)	-0.202 (CI = +/-0.050; p = 0.000)	0.942	+7.37%
Loss Cost	2013.1	0.070 (CI = +/-0.015; p = 0.000)	-0.204 (CI = +/-0.055; p = 0.000)	0.939	+7.30%
Loss Cost	2013.2	0.063 (CI = +/-0.013; p = 0.000)	-0.188 (CI = +/-0.047; p = 0.000)	0.939	+6.51%
Loss Cost	2014.1	0.064 (CI = +/-0.016; p = 0.000)	-0.186 (CI = +/-0.052; p = 0.000)	0.937	+6.65%
Loss Cost	2014.2	0.061 (CI = +/-0.020; p = 0.000)	-0.179 (CI = +/-0.057; p = 0.000)	0.907	+6.25%
Loss Cost	2015.1	0.064 (CI = +/-0.025; p = 0.001)	-0.174 (CI = +/-0.065; p = 0.001)	0.909	+6.58%
Loss Cost	2015.2	0.075 (CI = +/-0.028; p = 0.001)	-0.191 (CI = +/-0.064; p = 0.001)	0.923	+7.74%
Loss Cost	2016.1	0.063 (CI = +/-0.029; p = 0.004)	-0.203 (CI = +/-0.059; p = 0.001)	0.954	+6.55%
Loss Cost	2016.2	0.057 (CI = +/-0.048; p = 0.032)	-0.196 (CI = +/-0.083; p = 0.005)	0.921	+5.92%
Loss Cost	2017.1	0.071 (CI = +/-0.074; p = 0.053)	-0.185 (CI = +/-0.106; p = 0.017)	0.947	+7.41%
Severity	2005.1	0.025 (CI = +/-0.007; p = 0.000)	-0.186 (CI = +/-0.058; p = 0.000)	0.777	+2.54%
Severity	2005.2	0.026 (CI = +/-0.007; p = 0.000)	-0.192 (CI = +/-0.059; p = 0.000)	0.775	+2.67%
Severity	2006.1	0.027 (CI = +/-0.008; p = 0.000)	-0.188 (CI = +/-0.061; p = 0.000)	0.777	+2.75%
Severity	2006.2	0.030 (CI = +/-0.008; p = 0.000)	-0.199 (CI = +/-0.059; p = 0.000)	0.802	+3.00%
Severity	2007.1	0.031 (CI = +/-0.008; p = 0.000)	-0.192 (CI = +/-0.059; p = 0.000)	0.815	+3.17%
Severity	2007.2	0.033 (CI = +/-0.009; p = 0.000)	-0.198 (CI = +/-0.061; p = 0.000)	0.808	+3.31%
Severity	2008.1	0.034 (CI = +/-0.009; p = 0.000)	-0.191 (CI = +/-0.061; p = 0.000)	0.821	+3.51%
Severity	2008.2	0.037 (CI = +/-0.010; p = 0.000)	-0.201 (CI = +/-0.060; p = 0.000)	0.834	+3.79%
Severity	2009.1	0.041 (CI = +/-0.009; p = 0.000)	-0.190 (CI = +/-0.057; p = 0.000)	0.867	+4.14%
Severity	2009.2	0.043 (CI = +/-0.010; p = 0.000)	-0.198 (CI = +/-0.057; p = 0.000)	0.866	+4.39%
Severity	2010.1	0.045 (CI = +/-0.011; p = 0.000)	-0.190 (CI = +/-0.058; p = 0.000)	0.878	+4.63%
Severity	2010.2	0.051 (CI = +/-0.009; p = 0.000)	-0.207 (CI = +/-0.049; p = 0.000)	0.919	+5.19%
Severity	2011.1	0.056 (CI = +/-0.008; p = 0.000)	-0.193 (CI = +/-0.037; p = 0.000)	0.958	+5.72%
Severity	2011.2	0.057 (CI = +/-0.008; p = 0.000)	-0.197 (CI = +/-0.039; p = 0.000)	0.952	+5.88%
Severity	2012.1	0.056 (CI = +/-0.010; p = 0.000)	-0.200 (CI = +/-0.042; p = 0.000)	0.951	+5.77%
Severity	2012.2	0.057 (CI = +/-0.011; p = 0.000)	-0.202 (CI = +/-0.045; p = 0.000)	0.937	+5.86%
Severity	2013.1	0.058 (CI = +/-0.013; p = 0.000)	-0.199 (CI = +/-0.049; p = 0.000)	0.937	+6.00%
Severity	2013.2	0.059 (CI = +/-0.016; p = 0.000)	-0.201 (CI = +/-0.055; p = 0.000)	0.916	+6.10%
Severity	2014.1	0.060 (CI = +/-0.019; p = 0.000)	-0.201 (CI = +/-0.062; p = 0.000)	0.913	+6.15%
Severity	2014.2	0.065 (CI = +/-0.023; p = 0.000)	-0.210 (CI = +/-0.067; p = 0.000)	0.900	+6.69%
Severity	2015.1	0.075 (CI = +/-0.021; p = 0.000)	-0.194 (CI = +/-0.055; p = 0.000)	0.948	+7.84%
Severity	2015.2	0.069 (CI = +/-0.027; p = 0.001)	-0.184 (CI = +/-0.061; p = 0.001)	0.922	+7.10%
Severity	2016.1	0.056 (CI = +/-0.021; p = 0.002)	-0.199 (CI = +/-0.042; p = 0.000)	0.974	+5.74%
Severity	2016.2	0.057 (CI = +/-0.036; p = 0.016)	-0.199 (CI = +/-0.062; p = 0.002)	0.955	+5.82%
Severity	2017.1	0.067 (CI = +/-0.055; p = 0.035)	-0.191 (CI = +/-0.080; p = 0.009)	0.971	+6.94%
Frequency	2005.1	0.020 (CI = +/-0.006; p = 0.000)	-0.016 (CI = +/-0.051; p = 0.520)	0.602	+1.98%
Frequency	2005.2	0.018 (CI = +/-0.006; p = 0.000)	-0.009 (CI = +/-0.051; p = 0.723)	0.552	+1.83%
Frequency	2006.1	0.017 (CI = +/-0.007; p = 0.000)	-0.015 (CI = +/-0.051; p = 0.558)	0.505	+1.70%
Frequency	2006.2	0.015 (CI = +/-0.007; p = 0.000)	-0.006 (CI = +/-0.050; p = 0.804)	0.437	+1.50%
Frequency	2007.1	0.013 (CI = +/-0.007; p = 0.001)	-0.014 (CI = +/-0.048; p = 0.549)	0.374	+1.30%
Frequency	2007.2	0.013 (CI = +/-0.007; p = 0.002)	-0.014 (CI = +/-0.051; p = 0.583)	0.327	+1.29%
Frequency	2008.1	0.013 (CI = +/-0.008; p = 0.004)	-0.014 (CI = +/-0.053; p = 0.577)	0.290	+1.26%
Frequency	2008.2	0.013 (CI = +/-0.009; p = 0.007)	-0.015 (CI = +/-0.056; p = 0.573)	0.257	+1.29%
Frequency	2009.1	0.013 (CI = +/-0.010; p = 0.012)	-0.015 (CI = +/-0.059; p = 0.603)	0.232	+1.30%
Frequency	2009.2	0.014 (CI = +/-0.011; p = 0.012)	-0.020 (CI = +/-0.062; p = 0.506)	0.245	+1.45%
Frequency	2010.1	0.015 (CI = +/-0.012; p = 0.018)	-0.018 (CI = +/-0.065; p = 0.563)	0.230	+1.50%
Frequency	2010.2	0.010 (CI = +/-0.012; p = 0.084)	-0.004 (CI = +/-0.062; p = 0.898)	0.077	+1.04%
Frequency	2011.1	0.007 (CI = +/-0.013; p = 0.241)	-0.013 (CI = +/-0.062; p = 0.671)	-0.020	+0.73%
Frequency	2011.2	0.010 (CI = +/-0.014; p = 0.162)	-0.020 (CI = +/-0.065; p = 0.527)	0.029	+0.98%
Frequency	2012.1	0.016 (CI = +/-0.013; p = 0.024)	-0.004 (CI = +/-0.058; p = 0.869)	0.251	+1.59%
Frequency	2012.2	0.014 (CI = +/-0.016; p = 0.070)	0.000 (CI = +/-0.063; p = 0.989)	0.138	+1.43%
Frequency	2013.1	0.012 (CI = +/-0.018; p = 0.164)	-0.005 (CI = +/-0.068; p = 0.877)	0.023	+1.22%
Frequency	2013.2	0.004 (CI = +/-0.018; p = 0.637)	0.013 (CI = +/-0.061; p = 0.636)	-0.151	+0.38%
Frequency	2014.1	0.005 (CI = +/-0.021; p = 0.628)	0.015 (CI = +/-0.068; p = 0.631)	-0.176	+0.47%
Frequency	2014.2	-0.004 (CI = +/-0.023; p = 0.689)	0.031 (CI = +/-0.067; p = 0.309)	-0.090	-0.41%
Frequency	2015.1	-0.012 (CI = +/-0.026; p = 0.308)	0.019 (CI = +/-0.067; p = 0.504)	-0.033	-1.16%
Frequency	2015.2	0.006 (CI = +/-0.009; p = 0.171)	-0.007 (CI = +/-0.022; p = 0.448)	0.102	+0.59%
Frequency	2016.1	0.008 (CI = +/-0.013; p = 0.175)	-0.005 (CI = +/-0.026; p = 0.631)	0.141	+0.77%
Frequency	2016.2	0.001 (CI = +/-0.012; p = 0.825)	0.003 (CI = +/-0.021; p = 0.688)	-0.494	+0.09%
Frequency	2017.1	0.004 (CI = +/-0.020; p = 0.434)	0.006 (CI = +/-0.028; p = 0.466)	-0.070	+0.44%

## Comprehensive

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

Fit	Start Date	Time	Adjusted R <sup>2</sup>	Implied Trend
				Rate
Loss Cost	2005.1	0.046 (CI = +/-0.009; p = 0.000)	0.755	+4.73%
Loss Cost	2005.2	0.045 (CI = +/-0.010; p = 0.000)	0.732	+4.61%
Loss Cost	2006.1	0.046 (CI = +/-0.010; p = 0.000)	0.723	+4.70%
Loss Cost	2006.2	0.045 (CI = +/-0.011; p = 0.000)	0.698	+4.62%
Loss Cost	2007.1	0.046 (CI = +/-0.011; p = 0.000)	0.691	+4.74%
Loss Cost	2007.2	0.046 (CI = +/-0.012; p = 0.000)	0.665	+4.68%
Loss Cost	2008.1	0.048 (CI = +/-0.013; p = 0.000)	0.680	+4.95%
Loss Cost	2008.2	0.049 (CI = +/-0.014; p = 0.000)	0.658	+4.98%
Loss Cost	2009.1	0.052 (CI = +/-0.014; p = 0.000)	0.692	+5.38%
Loss Cost	2009.2	0.053 (CI = +/-0.015; p = 0.000)	0.668	+5.40%
Loss Cost	2010.1	0.056 (CI = +/-0.016; p = 0.000)	0.686	+5.76%
Loss Cost	2010.2	0.054 (CI = +/-0.017; p = 0.000)	0.646	+5.54%
Loss Cost	2011.1	0.057 (CI = +/-0.018; p = 0.000)	0.650	+5.84%
Loss Cost	2011.2	0.056 (CI = +/-0.020; p = 0.000)	0.609	+5.73%
Loss Cost	2012.1	0.060 (CI = +/-0.021; p = 0.000)	0.631	+6.21%
Loss Cost	2012.2	0.056 (CI = +/-0.023; p = 0.000)	0.572	+5.75%
Loss Cost	2013.1	0.058 (CI = +/-0.025; p = 0.000)	0.548	+5.93%
Loss Cost	2013.2	0.050 (CI = +/-0.026; p = 0.001)	0.467	+5.11%
Loss Cost	2014.1	0.053 (CI = +/-0.030; p = 0.002)	0.457	+5.44%
Loss Cost	2014.2	0.046 (CI = +/-0.033; p = 0.009)	0.357	+4.74%
Loss Cost	2015.1	0.051 (CI = +/-0.037; p = 0.011)	0.356	+5.19%
Loss Cost	2015.2	0.047 (CI = +/-0.043; p = 0.034)	0.266	+4.80%
Loss Cost	2016.1	0.048 (CI = +/-0.050; p = 0.062)	0.217	+4.87%
Loss Cost	2016.2	0.037 (CI = +/-0.058; p = 0.190)	0.081	+3.72%
Loss Cost	2017.1	0.046 (CI = +/-0.069; p = 0.162)	0.117	+4.76%
Severity	2005.1	0.035 (CI = +/-0.009; p = 0.000)	0.643	+3.51%
Severity	2005.2	0.035 (CI = +/-0.009; p = 0.000)	0.627	+3.55%
Severity	2006.1	0.037 (CI = +/-0.010; p = 0.000)	0.648	+3.76%
Severity	2006.2	0.038 (CI = +/-0.010; p = 0.000)	0.641	+3.86%
Severity	2007.1	0.041 (CI = +/-0.010; p = 0.000)	0.677	+4.15%
Severity	2007.2	0.041 (CI = +/-0.011; p = 0.000)	0.656	+4.17%
Severity	2008.1	0.044 (CI = +/-0.011; p = 0.000)	0.690	+4.49%
Severity	2008.2	0.045 (CI = +/-0.012; p = 0.000)	0.675	+4.56%
Severity	2009.1	0.049 (CI = +/-0.012; p = 0.000)	0.728	+5.00%
Severity	2009.2	0.049 (CI = +/-0.013; p = 0.000)	0.705	+5.02%
Severity	2010.1	0.053 (CI = +/-0.013; p = 0.000)	0.734	+5.40%
Severity	2010.2	0.054 (CI = +/-0.014; p = 0.000)	0.722	+5.54%
Severity	2011.1	0.059 (CI = +/-0.014; p = 0.000)	0.774	+6.10%
Severity	2011.2	0.058 (CI = +/-0.015; p = 0.000)	0.742	+5.95%
Severity	2012.1	0.060 (CI = +/-0.017; p = 0.000)	0.734	+6.18%
Severity	2012.2	0.058 (CI = +/-0.018; p = 0.000)	0.692	+5.93%
Severity	2013.1	0.062 (CI = +/-0.020; p = 0.000)	0.702	+6.35%
Severity	2013.2	0.059 (CI = +/-0.022; p = 0.000)	0.650	+6.03%
Severity	2014.1	0.063 (CI = +/-0.024; p = 0.000)	0.653	+6.47%
Severity	2014.2	0.060 (CI = +/-0.027; p = 0.000)	0.590	+6.17%
Severity	2015.1	0.068 (CI = +/-0.029; p = 0.000)	0.647	+7.08%
Severity	2015.2	0.060 (CI = +/-0.031; p = 0.001)	0.563	+6.17%
Severity	2016.1	0.062 (CI = +/-0.036; p = 0.003)	0.517	+6.34%
Severity	2016.2	0.054 (CI = +/-0.042; p = 0.017)	0.394	+5.53%
Severity	2017.1	0.064 (CI = +/-0.048; p = 0.015)	0.447	+6.66%
Frequency	2005.1	0.012 (CI = +/-0.006; p = 0.000)	0.303	+1.18%
Frequency	2005.2	0.010 (CI = +/-0.006; p = 0.002)	0.245	+1.03%
Frequency	2006.1	0.009 (CI = +/-0.006; p = 0.007)	0.189	+0.90%
Frequency	2006.2	0.007 (CI = +/-0.006; p = 0.027)	0.125	+0.73%
Frequency	2007.1	0.006 (CI = +/-0.006; p = 0.087)	0.066	+0.56%
Frequency	2007.2	0.005 (CI = +/-0.007; p = 0.150)	0.040	+0.50%
Frequency	2008.1	0.004 (CI = +/-0.007; p = 0.225)	0.019	+0.45%
Frequency	2008.2	0.004 (CI = +/-0.008; p = 0.311)	0.003	+0.40%
Frequency	2009.1	0.004 (CI = +/-0.008; p = 0.391)	-0.009	+0.36%
Frequency	2009.2	0.004 (CI = +/-0.009; p = 0.423)	-0.014	+0.36%
Frequency	2010.1	0.003 (CI = +/-0.010; p = 0.489)	-0.022	+0.34%
Frequency	2010.2	0.000 (CI = +/-0.010; p = 1.000)	-0.045	+0.00%
Frequency	2011.1	-0.002 (CI = +/-0.010; p = 0.638)	-0.036	-0.24%
Frequency	2011.2	-0.002 (CI = +/-0.011; p = 0.711)	-0.043	-0.21%
Frequency	2012.1	0.000 (CI = +/-0.012; p = 0.956)	-0.052	+0.03%
Frequency	2012.2	-0.002 (CI = +/-0.013; p = 0.789)	-0.051	-0.17%
Frequency	2013.1	-0.004 (CI = +/-0.014; p = 0.571)	-0.038	-0.40%
Frequency	2013.2	-0.009 (CI = +/-0.015; p = 0.234)	0.030	-0.87%
Frequency	2014.1	-0.010 (CI = +/-0.017; p = 0.238)	0.031	-0.97%
Frequency	2014.2	-0.014 (CI = +/-0.018; p = 0.136)	0.091	-1.35%
Frequency	2015.1	-0.018 (CI = +/-0.020; p = 0.081)	0.155	-1.76%
Frequency	2015.2	-0.013 (CI = +/-0.023; p = 0.236)	0.041	-1.29%
Frequency	2016.1	-0.014 (CI = +/-0.027; p = 0.274)	0.026	-1.38%
Frequency	2016.2	-0.017 (CI = +/-0.032; p = 0.250)	0.043	-1.71%
Frequency	2017.1	-0.018 (CI = +/-0.038; p = 0.316)	0.012	-1.79%

## Comprehensive

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

Fit	Start Date	Time	Adjusted R <sup>2</sup>	Implied Trend
				Rate
Loss Cost	2005.1	0.046 (CI = +/-0.010; p = 0.000)	0.736	+4.71%
Loss Cost	2005.2	0.045 (CI = +/-0.010; p = 0.000)	0.711	+4.58%
Loss Cost	2006.1	0.046 (CI = +/-0.011; p = 0.000)	0.701	+4.66%
Loss Cost	2006.2	0.045 (CI = +/-0.012; p = 0.000)	0.673	+4.58%
Loss Cost	2007.1	0.046 (CI = +/-0.012; p = 0.000)	0.666	+4.70%
Loss Cost	2007.2	0.045 (CI = +/-0.013; p = 0.000)	0.637	+4.64%
Loss Cost	2008.1	0.048 (CI = +/-0.014; p = 0.000)	0.654	+4.93%
Loss Cost	2008.2	0.048 (CI = +/-0.015; p = 0.000)	0.630	+4.96%
Loss Cost	2009.1	0.052 (CI = +/-0.015; p = 0.000)	0.667	+5.39%
Loss Cost	2009.2	0.053 (CI = +/-0.016; p = 0.000)	0.641	+5.41%
Loss Cost	2010.1	0.056 (CI = +/-0.017; p = 0.000)	0.661	+5.80%
Loss Cost	2010.2	0.054 (CI = +/-0.019; p = 0.000)	0.617	+5.56%
Loss Cost	2011.1	0.057 (CI = +/-0.020; p = 0.000)	0.622	+5.90%
Loss Cost	2011.2	0.056 (CI = +/-0.022; p = 0.000)	0.578	+5.78%
Loss Cost	2012.1	0.061 (CI = +/-0.024; p = 0.000)	0.603	+6.32%
Loss Cost	2012.2	0.057 (CI = +/-0.026; p = 0.000)	0.537	+5.82%
Loss Cost	2013.1	0.059 (CI = +/-0.029; p = 0.000)	0.513	+6.03%
Loss Cost	2013.2	0.050 (CI = +/-0.030; p = 0.003)	0.420	+5.12%
Loss Cost	2014.1	0.053 (CI = +/-0.034; p = 0.004)	0.411	+5.49%
Loss Cost	2014.2	0.046 (CI = +/-0.037; p = 0.020)	0.300	+4.70%
Loss Cost	2015.1	0.051 (CI = +/-0.043; p = 0.024)	0.302	+5.22%
Loss Cost	2015.2	0.047 (CI = +/-0.050; p = 0.067)	0.207	+4.76%
Loss Cost	2016.1	0.047 (CI = +/-0.060; p = 0.111)	0.157	+4.84%
Loss Cost	2016.2	0.034 (CI = +/-0.071; p = 0.304)	0.018	+3.46%
Loss Cost	2017.1	0.046 (CI = +/-0.086; p = 0.257)	0.052	+4.66%
Severity	2005.1	0.035 (CI = +/-0.009; p = 0.000)	0.622	+3.51%
Severity	2005.2	0.035 (CI = +/-0.010; p = 0.000)	0.605	+3.55%
Severity	2006.1	0.037 (CI = +/-0.010; p = 0.000)	0.627	+3.77%
Severity	2006.2	0.038 (CI = +/-0.011; p = 0.000)	0.621	+3.88%
Severity	2007.1	0.041 (CI = +/-0.011; p = 0.000)	0.659	+4.19%
Severity	2007.2	0.041 (CI = +/-0.012; p = 0.000)	0.637	+4.21%
Severity	2008.1	0.045 (CI = +/-0.012; p = 0.000)	0.675	+4.56%
Severity	2008.2	0.045 (CI = +/-0.013; p = 0.000)	0.660	+4.65%
Severity	2009.1	0.050 (CI = +/-0.013; p = 0.000)	0.717	+5.13%
Severity	2009.2	0.050 (CI = +/-0.014; p = 0.000)	0.694	+5.16%
Severity	2010.1	0.054 (CI = +/-0.014; p = 0.000)	0.728	+5.59%
Severity	2010.2	0.056 (CI = +/-0.015; p = 0.000)	0.716	+5.75%
Severity	2011.1	0.062 (CI = +/-0.015; p = 0.000)	0.776	+6.39%
Severity	2011.2	0.061 (CI = +/-0.017; p = 0.000)	0.744	+6.25%
Severity	2012.1	0.063 (CI = +/-0.018; p = 0.000)	0.739	+6.54%
Severity	2012.2	0.061 (CI = +/-0.020; p = 0.000)	0.696	+6.31%
Severity	2013.1	0.066 (CI = +/-0.021; p = 0.000)	0.712	+6.82%
Severity	2013.2	0.063 (CI = +/-0.024; p = 0.000)	0.660	+6.51%
Severity	2014.1	0.068 (CI = +/-0.026; p = 0.000)	0.671	+7.08%
Severity	2014.2	0.066 (CI = +/-0.030; p = 0.000)	0.609	+6.83%
Severity	2015.1	0.077 (CI = +/-0.031; p = 0.000)	0.684	+7.99%
Severity	2015.2	0.068 (CI = +/-0.034; p = 0.001)	0.603	+7.06%
Severity	2016.1	0.072 (CI = +/-0.041; p = 0.003)	0.568	+7.44%
Severity	2016.2	0.065 (CI = +/-0.048; p = 0.014)	0.448	+6.67%
Severity	2017.1	0.080 (CI = +/-0.055; p = 0.010)	0.534	+8.33%
Frequency	2005.1	0.012 (CI = +/-0.006; p = 0.001)	0.275	+1.16%
Frequency	2005.2	0.010 (CI = +/-0.006; p = 0.004)	0.215	+1.00%
Frequency	2006.1	0.009 (CI = +/-0.007; p = 0.014)	0.158	+0.86%
Frequency	2006.2	0.007 (CI = +/-0.007; p = 0.052)	0.094	+0.67%
Frequency	2007.1	0.005 (CI = +/-0.007; p = 0.157)	0.037	+0.49%
Frequency	2007.2	0.004 (CI = +/-0.007; p = 0.254)	0.013	+0.41%
Frequency	2008.1	0.004 (CI = +/-0.008; p = 0.363)	-0.005	+0.35%
Frequency	2008.2	0.003 (CI = +/-0.008; p = 0.479)	-0.019	+0.29%
Frequency	2009.1	0.002 (CI = +/-0.009; p = 0.581)	-0.028	+0.25%
Frequency	2009.2	0.002 (CI = +/-0.010; p = 0.620)	-0.032	+0.24%
Frequency	2010.1	0.002 (CI = +/-0.011; p = 0.700)	-0.038	+0.20%
Frequency	2010.2	-0.002 (CI = +/-0.011; p = 0.728)	-0.041	-0.18%
Frequency	2011.1	-0.005 (CI = +/-0.011; p = 0.398)	-0.012	-0.46%
Frequency	2011.2	-0.004 (CI = +/-0.012; p = 0.456)	-0.021	-0.44%
Frequency	2012.1	-0.002 (CI = +/-0.013; p = 0.746)	-0.049	-0.21%
Frequency	2012.2	-0.005 (CI = +/-0.014; p = 0.507)	-0.031	-0.46%
Frequency	2013.1	-0.007 (CI = +/-0.016; p = 0.325)	0.002	-0.74%
Frequency	2013.2	-0.013 (CI = +/-0.016; p = 0.093)	0.122	-1.31%
Frequency	2014.1	-0.015 (CI = +/-0.018; p = 0.092)	0.131	-1.48%
Frequency	2014.2	-0.020 (CI = +/-0.019; p = 0.040)	0.230	-1.99%
Frequency	2015.1	-0.026 (CI = +/-0.020; p = 0.017)	0.338	-2.57%
Frequency	2015.2	-0.022 (CI = +/-0.023; p = 0.065)	0.211	-2.15%
Frequency	2016.1	-0.024 (CI = +/-0.028; p = 0.077)	0.208	-2.42%
Frequency	2016.2	-0.031 (CI = +/-0.032; p = 0.061)	0.263	-3.01%
Frequency	2017.1	-0.034 (CI = +/-0.040; p = 0.081)	0.248	-3.39%

## Comprehensive

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

Fit	Start Date	Time	Adjusted R <sup>2</sup>	Implied Trend
				Rate
Loss Cost	2005.1	0.048 (CI = +/-0.011; p = 0.000)	0.728	+4.90%
Loss Cost	2005.2	0.046 (CI = +/-0.012; p = 0.000)	0.699	+4.74%
Loss Cost	2006.1	0.047 (CI = +/-0.013; p = 0.000)	0.689	+4.86%
Loss Cost	2006.2	0.047 (CI = +/-0.013; p = 0.000)	0.657	+4.77%
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)	0.619	+4.89%
Loss Cost	2008.1	0.052 (CI = +/-0.016; p = 0.000)	0.650	+5.30%
Loss Cost	2008.2	0.052 (CI = +/-0.018; p = 0.000)	0.625	+5.37%
Loss Cost	2009.1	0.058 (CI = +/-0.018; p = 0.000)	0.688	+6.01%
Loss Cost	2009.2	0.059 (CI = +/-0.020; p = 0.000)	0.663	+6.11%
Loss Cost	2010.1	0.065 (CI = +/-0.020; p = 0.000)	0.706	+6.76%
Loss Cost	2010.2	0.063 (CI = +/-0.022; p = 0.000)	0.660	+6.51%
Loss Cost	2011.1	0.069 (CI = +/-0.024; p = 0.000)	0.687	+7.14%
Loss Cost	2011.2	0.069 (CI = +/-0.027; p = 0.000)	0.645	+7.11%
Loss Cost	2012.1	0.078 (CI = +/-0.027; p = 0.000)	0.711	+8.16%
Loss Cost	2012.2	0.073 (CI = +/-0.031; p = 0.000)	0.648	+7.60%
Loss Cost	2013.1	0.079 (CI = +/-0.035; p = 0.000)	0.648	+8.24%
Loss Cost	2013.2	0.068 (CI = +/-0.037; p = 0.002)	0.559	+6.99%
Loss Cost	2014.1	0.077 (CI = +/-0.042; p = 0.002)	0.594	+8.04%
Loss Cost	2014.2	0.068 (CI = +/-0.049; p = 0.012)	0.472	+7.01%
Loss Cost	2015.1	0.083 (CI = +/-0.056; p = 0.009)	0.542	+8.60%
Loss Cost	2015.2	0.081 (CI = +/-0.072; p = 0.032)	0.435	+8.43%
Loss Cost	2016.1	0.092 (CI = +/-0.093; p = 0.052)	0.410	+9.68%
Loss Cost	2016.2	0.072 (CI = +/-0.125; p = 0.198)	0.167	+7.51%
Loss Cost	2017.1	0.120 (CI = +/-0.158; p = 0.101)	0.412	+12.79%
Severity	2005.1	0.028 (CI = +/-0.011; p = 0.000)	0.481	+2.88%
Severity	2005.2	0.028 (CI = +/-0.012; p = 0.000)	0.454	+2.88%
Severity	2006.1	0.031 (CI = +/-0.012; p = 0.000)	0.481	+3.12%
Severity	2006.2	0.032 (CI = +/-0.013; p = 0.000)	0.468	+3.21%
Severity	2007.1	0.035 (CI = +/-0.014; p = 0.000)	0.519	+3.57%
Severity	2007.2	0.035 (CI = +/-0.015; p = 0.000)	0.483	+3.54%
Severity	2008.1	0.039 (CI = +/-0.015; p = 0.000)	0.534	+3.96%
Severity	2008.2	0.039 (CI = +/-0.017; p = 0.000)	0.509	+4.02%
Severity	2009.1	0.045 (CI = +/-0.017; p = 0.000)	0.591	+4.62%
Severity	2009.2	0.045 (CI = +/-0.019; p = 0.000)	0.553	+4.61%
Severity	2010.1	0.050 (CI = +/-0.019; p = 0.000)	0.603	+5.16%
Severity	2010.2	0.052 (CI = +/-0.021; p = 0.000)	0.584	+5.35%
Severity	2011.1	0.061 (CI = +/-0.021; p = 0.000)	0.680	+6.25%
Severity	2011.2	0.058 (CI = +/-0.024; p = 0.000)	0.626	+6.02%
Severity	2012.1	0.062 (CI = +/-0.026; p = 0.000)	0.621	+6.43%
Severity	2012.2	0.059 (CI = +/-0.030; p = 0.001)	0.545	+6.03%
Severity	2013.1	0.066 (CI = +/-0.033; p = 0.001)	0.580	+6.84%
Severity	2013.2	0.061 (CI = +/-0.038; p = 0.005)	0.484	+6.29%
Severity	2014.1	0.070 (CI = +/-0.044; p = 0.005)	0.516	+7.26%
Severity	2014.2	0.066 (CI = +/-0.053; p = 0.021)	0.407	+6.80%
Severity	2015.1	0.087 (CI = +/-0.056; p = 0.007)	0.568	+9.12%
Severity	2015.2	0.071 (CI = +/-0.067; p = 0.040)	0.400	+7.35%
Severity	2016.1	0.079 (CI = +/-0.088; p = 0.069)	0.359	+8.27%
Severity	2016.2	0.062 (CI = +/-0.119; p = 0.236)	0.120	+6.42%
Severity	2017.1	0.105 (CI = +/-0.153; p = 0.128)	0.348	+11.11%
Frequency	2005.1	0.019 (CI = +/-0.006; p = 0.000)	0.629	+1.96%
Frequency	2005.2	0.018 (CI = +/-0.006; p = 0.000)	0.590	+1.81%
Frequency	2006.1	0.017 (CI = +/-0.006; p = 0.000)	0.544	+1.69%
Frequency	2006.2	0.015 (CI = +/-0.006; p = 0.000)	0.492	+1.50%
Frequency	2007.1	0.013 (CI = +/-0.006; p = 0.000)	0.430	+1.32%
Frequency	2007.2	0.013 (CI = +/-0.007; p = 0.001)	0.389	+1.30%
Frequency	2008.1	0.013 (CI = +/-0.007; p = 0.001)	0.355	+1.29%
Frequency	2008.2	0.013 (CI = +/-0.008; p = 0.003)	0.326	+1.30%
Frequency	2009.1	0.013 (CI = +/-0.009; p = 0.005)	0.305	+1.33%
Frequency	2009.2	0.014 (CI = +/-0.009; p = 0.005)	0.311	+1.44%
Frequency	2010.1	0.015 (CI = +/-0.010; p = 0.007)	0.301	+1.52%
Frequency	2010.2	0.011 (CI = +/-0.010; p = 0.037)	0.186	+1.10%
Frequency	2011.1	0.008 (CI = +/-0.011; p = 0.126)	0.087	+0.83%
Frequency	2011.2	0.010 (CI = +/-0.012; p = 0.091)	0.124	+1.03%
Frequency	2012.1	0.016 (CI = +/-0.011; p = 0.008)	0.368	+1.62%
Frequency	2012.2	0.015 (CI = +/-0.013; p = 0.025)	0.277	+1.48%
Frequency	2013.1	0.013 (CI = +/-0.014; p = 0.073)	0.180	+1.31%
Frequency	2013.2	0.007 (CI = +/-0.014; p = 0.326)	0.005	+0.66%
Frequency	2014.1	0.007 (CI = +/-0.017; p = 0.363)	-0.008	+0.72%
Frequency	2014.2	0.002 (CI = +/-0.019; p = 0.814)	-0.104	+0.20%
Frequency	2015.1	-0.005 (CI = +/-0.021; p = 0.616)	-0.088	-0.47%
Frequency	2015.2	0.010 (CI = +/-0.009; p = 0.036)	0.416	+1.01%
Frequency	2016.1	0.013 (CI = +/-0.011; p = 0.026)	0.519	+1.31%
Frequency	2016.2	0.010 (CI = +/-0.014; p = 0.127)	0.281	+1.02%
Frequency	2017.1	0.015 (CI = +/-0.019; p = 0.091)	0.440	+1.51%

## Comprehensive

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

Fit	Start Date	Time	Adjusted R <sup>2</sup>	Implied Trend
				Rate
Loss Cost	2005.1	0.045 (CI = +/-0.011; p = 0.000)	0.703	+4.58%
Loss Cost	2005.2	0.043 (CI = +/-0.012; p = 0.000)	0.670	+4.38%
Loss Cost	2006.1	0.044 (CI = +/-0.013; p = 0.000)	0.657	+4.49%
Loss Cost	2006.2	0.043 (CI = +/-0.014; p = 0.000)	0.619	+4.35%
Loss Cost	2007.1	0.044 (CI = +/-0.015; p = 0.000)	0.611	+4.51%
Loss Cost	2007.2	0.043 (CI = +/-0.016; p = 0.000)	0.570	+4.41%
Loss Cost	2008.1	0.047 (CI = +/-0.017; p = 0.000)	0.603	+4.82%
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)	0.641	+5.50%
Loss Cost	2009.2	0.054 (CI = +/-0.020; p = 0.000)	0.610	+5.55%
Loss Cost	2010.1	0.060 (CI = +/-0.021; p = 0.000)	0.657	+6.20%
Loss Cost	2010.2	0.057 (CI = +/-0.024; p = 0.000)	0.599	+5.87%
Loss Cost	2011.1	0.063 (CI = +/-0.025; p = 0.000)	0.627	+6.49%
Loss Cost	2011.2	0.062 (CI = +/-0.029; p = 0.000)	0.572	+6.37%
Loss Cost	2012.1	0.072 (CI = +/-0.030; p = 0.000)	0.648	+7.45%
Loss Cost	2012.2	0.065 (CI = +/-0.033; p = 0.001)	0.565	+6.70%
Loss Cost	2013.1	0.070 (CI = +/-0.039; p = 0.002)	0.558	+7.30%
Loss Cost	2013.2	0.055 (CI = +/-0.040; p = 0.012)	0.435	+5.67%
Loss Cost	2014.1	0.064 (CI = +/-0.047; p = 0.012)	0.467	+6.65%
Loss Cost	2014.2	0.050 (CI = +/-0.053; p = 0.063)	0.290	+5.11%
Loss Cost	2015.1	0.064 (CI = +/-0.064; p = 0.051)	0.362	+6.58%
Loss Cost	2015.2	0.056 (CI = +/-0.084; p = 0.154)	0.192	+5.80%
Loss Cost	2016.1	0.063 (CI = +/-0.118; p = 0.226)	0.131	+6.55%
Loss Cost	2016.2	0.024 (CI = +/-0.157; p = 0.695)	-0.197	+2.41%
Loss Cost	2017.1	0.071 (CI = +/-0.239; p = 0.412)	-0.025	+7.41%
Severity	2005.1	0.025 (CI = +/-0.011; p = 0.000)	0.424	+2.54%
Severity	2005.2	0.025 (CI = +/-0.012; p = 0.000)	0.392	+2.52%
Severity	2006.1	0.027 (CI = +/-0.013; p = 0.000)	0.420	+2.75%
Severity	2006.2	0.028 (CI = +/-0.014; p = 0.000)	0.404	+2.81%
Severity	2007.1	0.031 (CI = +/-0.014; p = 0.000)	0.458	+3.17%
Severity	2007.2	0.031 (CI = +/-0.015; p = 0.000)	0.414	+3.10%
Severity	2008.1	0.034 (CI = +/-0.016; p = 0.000)	0.470	+3.51%
Severity	2008.2	0.035 (CI = +/-0.017; p = 0.000)	0.437	+3.53%
Severity	2009.1	0.041 (CI = +/-0.018; p = 0.000)	0.529	+4.14%
Severity	2009.2	0.040 (CI = +/-0.019; p = 0.000)	0.481	+4.08%
Severity	2010.1	0.045 (CI = +/-0.020; p = 0.000)	0.535	+4.63%
Severity	2010.2	0.047 (CI = +/-0.023; p = 0.001)	0.510	+4.79%
Severity	2011.1	0.056 (CI = +/-0.023; p = 0.000)	0.619	+5.72%
Severity	2011.2	0.053 (CI = +/-0.026; p = 0.001)	0.549	+5.39%
Severity	2012.1	0.056 (CI = +/-0.029; p = 0.001)	0.538	+5.77%
Severity	2012.2	0.051 (CI = +/-0.033; p = 0.006)	0.440	+5.21%
Severity	2013.1	0.058 (CI = +/-0.037; p = 0.006)	0.474	+6.00%
Severity	2013.2	0.051 (CI = +/-0.043; p = 0.026)	0.348	+5.21%
Severity	2014.1	0.060 (CI = +/-0.051; p = 0.026)	0.376	+6.15%
Severity	2014.2	0.052 (CI = +/-0.062; p = 0.090)	0.231	+5.34%
Severity	2015.1	0.075 (CI = +/-0.069; p = 0.037)	0.413	+7.84%
Severity	2015.2	0.051 (CI = +/-0.081; p = 0.175)	0.163	+5.25%
Severity	2016.1	0.056 (CI = +/-0.114; p = 0.265)	0.088	+5.74%
Severity	2016.2	0.022 (CI = +/-0.157; p = 0.713)	-0.203	+2.26%
Severity	2017.1	0.067 (CI = +/-0.245; p = 0.448)	-0.064	+6.94%
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)	0.518	+1.70%
Frequency	2006.2	0.015 (CI = +/-0.007; p = 0.000)	0.459	+1.50%
Frequency	2007.1	0.013 (CI = +/-0.007; p = 0.000)	0.391	+1.30%
Frequency	2007.2	0.013 (CI = +/-0.007; p = 0.001)	0.348	+1.27%
Frequency	2008.1	0.013 (CI = +/-0.008; p = 0.003)	0.313	+1.26%
Frequency	2008.2	0.013 (CI = +/-0.009; p = 0.006)	0.282	+1.27%
Frequency	2009.1	0.013 (CI = +/-0.010; p = 0.010)	0.261	+1.30%
Frequency	2009.2	0.014 (CI = +/-0.010; p = 0.011)	0.268	+1.42%
Frequency	2010.1	0.015 (CI = +/-0.012; p = 0.015)	0.259	+1.50%
Frequency	2010.2	0.010 (CI = +/-0.011; p = 0.075)	0.134	+1.03%
Frequency	2011.1	0.007 (CI = +/-0.012; p = 0.227)	0.035	+0.73%
Frequency	2011.2	0.009 (CI = +/-0.014; p = 0.169)	0.069	+0.93%
Frequency	2012.1	0.016 (CI = +/-0.013; p = 0.019)	0.307	+1.59%
Frequency	2012.2	0.014 (CI = +/-0.015; p = 0.057)	0.210	+1.42%
Frequency	2013.1	0.012 (CI = +/-0.017; p = 0.144)	0.109	+1.22%
Frequency	2013.2	0.004 (CI = +/-0.017; p = 0.570)	-0.063	+0.44%
Frequency	2014.1	0.005 (CI = +/-0.020; p = 0.612)	-0.078	+0.47%
Frequency	2014.2	-0.002 (CI = +/-0.023; p = 0.826)	-0.118	-0.22%
Frequency	2015.1	-0.012 (CI = +/-0.024; p = 0.286)	0.040	-1.16%
Frequency	2015.2	0.005 (CI = +/-0.009; p = 0.186)	0.150	+0.52%
Frequency	2016.1	0.008 (CI = +/-0.011; p = 0.135)	0.267	+0.77%
Frequency	2016.2	0.001 (CI = +/-0.009; p = 0.687)	-0.194	+0.14%
Frequency	2017.1	0.004 (CI = +/-0.014; p = 0.389)	0.003	+0.44%

## All Perils

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

Fit	Start Date	Time	Seasonality	Adjusted R <sup>2</sup>	Implied Trend
					Rate
Loss Cost	2005.1	0.027 (CI = +/-0.007; p = 0.000)	-0.088 (CI = +/-0.074; p = 0.022)	0.640	+2.75%
Loss Cost	2005.2	0.028 (CI = +/-0.008; p = 0.000)	-0.094 (CI = +/-0.076; p = 0.017)	0.636	+2.85%
Loss Cost	2006.1	0.028 (CI = +/-0.008; p = 0.000)	-0.094 (CI = +/-0.078; p = 0.020)	0.623	+2.85%
Loss Cost	2006.2	0.028 (CI = +/-0.009; p = 0.000)	-0.095 (CI = +/-0.081; p = 0.023)	0.597	+2.87%
Loss Cost	2007.1	0.027 (CI = +/-0.009; p = 0.000)	-0.100 (CI = +/-0.083; p = 0.020)	0.575	+2.77%
Loss Cost	2007.2	0.027 (CI = +/-0.010; p = 0.000)	-0.099 (CI = +/-0.086; p = 0.025)	0.536	+2.75%
Loss Cost	2008.1	0.028 (CI = +/-0.011; p = 0.000)	-0.093 (CI = +/-0.088; p = 0.039)	0.543	+2.87%
Loss Cost	2008.2	0.030 (CI = +/-0.011; p = 0.000)	-0.100 (CI = +/-0.091; p = 0.032)	0.539	+3.02%
Loss Cost	2009.1	0.030 (CI = +/-0.012; p = 0.000)	-0.098 (CI = +/-0.094; p = 0.042)	0.528	+3.06%
Loss Cost	2009.2	0.031 (CI = +/-0.013; p = 0.000)	-0.103 (CI = +/-0.098; p = 0.040)	0.508	+3.17%
Loss Cost	2010.1	0.033 (CI = +/-0.014; p = 0.000)	-0.097 (CI = +/-0.101; p = 0.059)	0.512	+3.31%
Loss Cost	2010.2	0.033 (CI = +/-0.015; p = 0.000)	-0.100 (CI = +/-0.106; p = 0.062)	0.480	+3.39%
Loss Cost	2011.1	0.035 (CI = +/-0.017; p = 0.000)	-0.095 (CI = +/-0.110; p = 0.088)	0.480	+3.54%
Loss Cost	2011.2	0.035 (CI = +/-0.018; p = 0.001)	-0.096 (CI = +/-0.116; p = 0.099)	0.435	+3.58%
Loss Cost	2012.1	0.037 (CI = +/-0.020; p = 0.001)	-0.092 (CI = +/-0.122; p = 0.132)	0.429	+3.72%
Loss Cost	2012.2	0.038 (CI = +/-0.022; p = 0.002)	-0.096 (CI = +/-0.129; p = 0.137)	0.391	+3.85%
Loss Cost	2013.1	0.038 (CI = +/-0.025; p = 0.005)	-0.095 (CI = +/-0.137; p = 0.160)	0.368	+3.86%
Loss Cost	2013.2	0.037 (CI = +/-0.028; p = 0.015)	-0.091 (CI = +/-0.146; p = 0.205)	0.284	+3.72%
Loss Cost	2014.1	0.030 (CI = +/-0.030; p = 0.052)	-0.109 (CI = +/-0.149; p = 0.139)	0.237	+3.06%
Loss Cost	2014.2	0.025 (CI = +/-0.034; p = 0.137)	-0.095 (CI = +/-0.158; p = 0.217)	0.107	+2.55%
Loss Cost	2015.1	0.017 (CI = +/-0.037; p = 0.341)	-0.116 (CI = +/-0.162; p = 0.147)	0.090	+1.72%
Loss Cost	2015.2	0.020 (CI = +/-0.044; p = 0.332)	-0.124 (CI = +/-0.177; p = 0.153)	0.075	+2.05%
Loss Cost	2016.1	0.004 (CI = +/-0.044; p = 0.854)	-0.159 (CI = +/-0.166; p = 0.058)	0.179	+0.38%
Loss Cost	2016.2	-0.007 (CI = +/-0.051; p = 0.778)	-0.137 (CI = +/-0.178; p = 0.115)	0.109	-0.66%
Loss Cost	2017.1	-0.013 (CI = +/-0.062; p = 0.631)	-0.149 (CI = +/-0.196; p = 0.117)	0.118	-1.33%
Severity	2005.1	0.027 (CI = +/-0.006; p = 0.000)	-0.035 (CI = +/-0.058; p = 0.230)	0.727	+2.71%
Severity	2005.2	0.027 (CI = +/-0.006; p = 0.000)	-0.039 (CI = +/-0.059; p = 0.192)	0.721	+2.78%
Severity	2006.1	0.029 (CI = +/-0.006; p = 0.000)	-0.032 (CI = +/-0.059; p = 0.280)	0.734	+2.91%
Severity	2006.2	0.030 (CI = +/-0.006; p = 0.000)	-0.040 (CI = +/-0.059; p = 0.171)	0.751	+3.07%
Severity	2007.1	0.030 (CI = +/-0.007; p = 0.000)	-0.043 (CI = +/-0.060; p = 0.155)	0.731	+3.01%
Severity	2007.2	0.029 (CI = +/-0.007; p = 0.000)	-0.039 (CI = +/-0.062; p = 0.207)	0.699	+2.93%
Severity	2008.1	0.031 (CI = +/-0.007; p = 0.000)	-0.027 (CI = +/-0.058; p = 0.347)	0.751	+3.18%
Severity	2008.2	0.035 (CI = +/-0.006; p = 0.000)	-0.043 (CI = +/-0.050; p = 0.091)	0.828	+3.52%
Severity	2009.1	0.036 (CI = +/-0.006; p = 0.000)	-0.037 (CI = +/-0.050; p = 0.147)	0.837	+3.67%
Severity	2009.2	0.037 (CI = +/-0.007; p = 0.000)	-0.040 (CI = +/-0.052; p = 0.127)	0.826	+3.75%
Severity	2010.1	0.038 (CI = +/-0.007; p = 0.000)	-0.034 (CI = +/-0.053; p = 0.193)	0.830	+3.89%
Severity	2010.2	0.040 (CI = +/-0.008; p = 0.000)	-0.042 (CI = +/-0.053; p = 0.112)	0.838	+4.09%
Severity	2011.1	0.042 (CI = +/-0.008; p = 0.000)	-0.036 (CI = +/-0.053; p = 0.173)	0.841	+4.24%
Severity	2011.2	0.041 (CI = +/-0.009; p = 0.000)	-0.034 (CI = +/-0.056; p = 0.215)	0.815	+4.20%
Severity	2012.1	0.039 (CI = +/-0.009; p = 0.000)	-0.040 (CI = +/-0.057; p = 0.156)	0.793	+4.02%
Severity	2012.2	0.040 (CI = +/-0.011; p = 0.000)	-0.042 (CI = +/-0.061; p = 0.161)	0.767	+4.07%
Severity	2013.1	0.039 (CI = +/-0.012; p = 0.000)	-0.046 (CI = +/-0.064; p = 0.149)	0.737	+3.96%
Severity	2013.2	0.037 (CI = +/-0.013; p = 0.000)	-0.040 (CI = +/-0.067; p = 0.224)	0.678	+3.77%
Severity	2014.1	0.032 (CI = +/-0.013; p = 0.000)	-0.054 (CI = +/-0.061; p = 0.079)	0.663	+3.25%
Severity	2014.2	0.032 (CI = +/-0.014; p = 0.000)	-0.053 (CI = +/-0.066; p = 0.107)	0.593	+3.20%
Severity	2015.1	0.031 (CI = +/-0.017; p = 0.002)	-0.054 (CI = +/-0.072; p = 0.123)	0.554	+3.15%
Severity	2015.2	0.026 (CI = +/-0.018; p = 0.009)	-0.043 (CI = +/-0.074; p = 0.225)	0.407	+2.68%
Severity	2016.1	0.020 (CI = +/-0.019; p = 0.040)	-0.057 (CI = +/-0.070; p = 0.099)	0.365	+2.01%
Severity	2016.2	0.015 (CI = +/-0.022; p = 0.149)	-0.047 (CI = +/-0.074; p = 0.188)	0.151	+1.52%
Severity	2017.1	0.018 (CI = +/-0.026; p = 0.146)	-0.042 (CI = +/-0.082; p = 0.276)	0.163	+1.82%
Frequency	2005.1	0.000 (CI = +/-0.006; p = 0.903)	-0.053 (CI = +/-0.060; p = 0.080)	0.036	+0.04%
Frequency	2005.2	0.001 (CI = +/-0.006; p = 0.834)	-0.055 (CI = +/-0.062; p = 0.080)	0.038	+0.07%
Frequency	2006.1	-0.001 (CI = +/-0.007; p = 0.854)	-0.062 (CI = +/-0.062; p = 0.051)	0.064	-0.06%
Frequency	2006.2	-0.002 (CI = +/-0.007; p = 0.574)	-0.055 (CI = +/-0.063; p = 0.083)	0.051	-0.19%
Frequency	2007.1	-0.002 (CI = +/-0.007; p = 0.509)	-0.057 (CI = +/-0.065; p = 0.079)	0.055	-0.24%
Frequency	2007.2	-0.002 (CI = +/-0.008; p = 0.633)	-0.060 (CI = +/-0.067; p = 0.075)	0.057	-0.18%
Frequency	2008.1	-0.003 (CI = +/-0.008; p = 0.451)	-0.066 (CI = +/-0.068; p = 0.057)	0.084	-0.30%
Frequency	2008.2	-0.005 (CI = +/-0.008; p = 0.244)	-0.057 (CI = +/-0.068; p = 0.097)	0.090	-0.49%
Frequency	2009.1	-0.006 (CI = +/-0.009; p = 0.185)	-0.062 (CI = +/-0.070; p = 0.081)	0.109	-0.59%
Frequency	2009.2	-0.006 (CI = +/-0.010; p = 0.245)	-0.063 (CI = +/-0.073; p = 0.087)	0.105	-0.56%
Frequency	2010.1	-0.006 (CI = +/-0.011; p = 0.285)	-0.063 (CI = +/-0.076; p = 0.100)	0.082	-0.56%
Frequency	2010.2	-0.007 (CI = +/-0.011; p = 0.238)	-0.058 (CI = +/-0.079; p = 0.141)	0.084	-0.67%
Frequency	2011.1	-0.007 (CI = +/-0.013; p = 0.273)	-0.059 (CI = +/-0.083; p = 0.157)	0.061	-0.67%
Frequency	2011.2	-0.006 (CI = +/-0.014; p = 0.381)	-0.062 (CI = +/-0.087; p = 0.155)	0.055	-0.59%
Frequency	2012.1	-0.003 (CI = +/-0.015; p = 0.687)	-0.051 (CI = +/-0.088; p = 0.239)	-0.018	-0.28%
Frequency	2012.2	-0.002 (CI = +/-0.016; p = 0.779)	-0.054 (CI = +/-0.094; p = 0.245)	-0.021	-0.22%
Frequency	2013.1	-0.001 (CI = +/-0.018; p = 0.909)	-0.050 (CI = +/-0.099; p = 0.303)	-0.050	-0.10%
Frequency	2013.2	0.000 (CI = +/-0.020; p = 0.959)	-0.051 (CI = +/-0.106; p = 0.318)	-0.057	-0.05%
Frequency	2014.1	-0.002 (CI = +/-0.023; p = 0.868)	-0.055 (CI = +/-0.113; p = 0.313)	-0.058	-0.18%
Frequency	2014.2	-0.006 (CI = +/-0.026; p = 0.600)	-0.042 (CI = +/-0.118; p = 0.456)	-0.073	-0.64%
Frequency	2015.1	-0.014 (CI = +/-0.027; p = 0.282)	-0.061 (CI = +/-0.117; p = 0.278)	0.038	-1.39%
Frequency	2015.2	-0.006 (CI = +/-0.030; p = 0.654)	-0.080 (CI = +/-0.120; p = 0.168)	0.044	-0.62%
Frequency	2016.1	-0.016 (CI = +/-0.031; p = 0.274)	-0.102 (CI = +/-0.117; p = 0.081)	0.206	-1.60%
Frequency	2016.2	-0.022 (CI = +/-0.037; p = 0.217)	-0.090 (CI = +/-0.128; p = 0.145)	0.215	-2.14%
Frequency	2017.1	-0.031 (CI = +/-0.042; p = 0.121)	-0.108 (CI = +/-0.133; p = 0.098)	0.311	-3.09%



## All Perils

Coverage = AP

End Trend Period = 2022.1

Excluded Points = NA

Parameters Included: time

Fit	Start Date	Time	Adjusted R <sup>2</sup>	Implied Trend
				Rate
Loss Cost	2005.1	0.027 (CI = +/-0.008; p = 0.000)	0.587	+2.75%
Loss Cost	2005.2	0.028 (CI = +/-0.008; p = 0.000)	0.575	+2.80%
Loss Cost	2006.1	0.028 (CI = +/-0.009; p = 0.000)	0.562	+2.85%
Loss Cost	2006.2	0.028 (CI = +/-0.009; p = 0.000)	0.532	+2.81%
Loss Cost	2007.1	0.027 (CI = +/-0.010; p = 0.000)	0.500	+2.77%
Loss Cost	2007.2	0.026 (CI = +/-0.011; p = 0.000)	0.459	+2.68%
Loss Cost	2008.1	0.028 (CI = +/-0.011; p = 0.000)	0.480	+2.87%
Loss Cost	2008.2	0.029 (CI = +/-0.012; p = 0.000)	0.465	+2.94%
Loss Cost	2009.1	0.030 (CI = +/-0.013; p = 0.000)	0.459	+3.06%
Loss Cost	2009.2	0.030 (CI = +/-0.014; p = 0.000)	0.431	+3.07%
Loss Cost	2010.1	0.033 (CI = +/-0.015; p = 0.000)	0.449	+3.31%
Loss Cost	2010.2	0.032 (CI = +/-0.016; p = 0.000)	0.412	+3.28%
Loss Cost	2011.1	0.035 (CI = +/-0.017; p = 0.000)	0.425	+3.54%
Loss Cost	2011.2	0.034 (CI = +/-0.019; p = 0.001)	0.378	+3.46%
Loss Cost	2012.1	0.037 (CI = +/-0.021; p = 0.002)	0.384	+3.72%
Loss Cost	2012.2	0.036 (CI = +/-0.023; p = 0.004)	0.342	+3.70%
Loss Cost	2013.1	0.038 (CI = +/-0.026; p = 0.006)	0.325	+3.86%
Loss Cost	2013.2	0.035 (CI = +/-0.029; p = 0.020)	0.250	+3.54%
Loss Cost	2014.1	0.030 (CI = +/-0.032; p = 0.061)	0.163	+3.06%
Loss Cost	2014.2	0.023 (CI = +/-0.035; p = 0.178)	0.063	+2.32%
Loss Cost	2015.1	0.017 (CI = +/-0.039; p = 0.364)	-0.008	+1.72%
Loss Cost	2015.2	0.016 (CI = +/-0.046; p = 0.446)	-0.030	+1.66%
Loss Cost	2016.1	0.004 (CI = +/-0.050; p = 0.872)	-0.088	+0.38%
Loss Cost	2016.2	-0.012 (CI = +/-0.055; p = 0.628)	-0.073	-1.23%
Loss Cost	2017.1	-0.013 (CI = +/-0.067; p = 0.663)	-0.087	-1.33%
Severity	2005.1	0.027 (CI = +/-0.006; p = 0.000)	0.723	+2.71%
Severity	2005.2	0.027 (CI = +/-0.006; p = 0.000)	0.714	+2.76%
Severity	2006.1	0.029 (CI = +/-0.006; p = 0.000)	0.733	+2.91%
Severity	2006.2	0.030 (CI = +/-0.006; p = 0.000)	0.743	+3.04%
Severity	2007.1	0.030 (CI = +/-0.007; p = 0.000)	0.721	+3.01%
Severity	2007.2	0.029 (CI = +/-0.007; p = 0.000)	0.692	+2.91%
Severity	2008.1	0.031 (CI = +/-0.007; p = 0.000)	0.752	+3.18%
Severity	2008.2	0.034 (CI = +/-0.006; p = 0.000)	0.814	+3.49%
Severity	2009.1	0.036 (CI = +/-0.007; p = 0.000)	0.828	+3.67%
Severity	2009.2	0.036 (CI = +/-0.007; p = 0.000)	0.815	+3.71%
Severity	2010.1	0.038 (CI = +/-0.007; p = 0.000)	0.824	+3.89%
Severity	2010.2	0.040 (CI = +/-0.008; p = 0.000)	0.825	+4.04%
Severity	2011.1	0.042 (CI = +/-0.008; p = 0.000)	0.833	+4.24%
Severity	2011.2	0.041 (CI = +/-0.009; p = 0.000)	0.809	+4.15%
Severity	2012.1	0.039 (CI = +/-0.010; p = 0.000)	0.780	+4.02%
Severity	2012.2	0.039 (CI = +/-0.011; p = 0.000)	0.752	+4.01%
Severity	2013.1	0.039 (CI = +/-0.012; p = 0.000)	0.717	+3.96%
Severity	2013.2	0.036 (CI = +/-0.013; p = 0.000)	0.665	+3.69%
Severity	2014.1	0.032 (CI = +/-0.013; p = 0.000)	0.605	+3.25%
Severity	2014.2	0.030 (CI = +/-0.015; p = 0.001)	0.535	+3.08%
Severity	2015.1	0.031 (CI = +/-0.017; p = 0.002)	0.495	+3.15%
Severity	2015.2	0.025 (CI = +/-0.018; p = 0.012)	0.375	+2.55%
Severity	2016.1	0.020 (CI = +/-0.020; p = 0.055)	0.232	+2.01%
Severity	2016.2	0.013 (CI = +/-0.022; p = 0.216)	0.063	+1.32%
Severity	2017.1	0.018 (CI = +/-0.026; p = 0.149)	0.129	+1.82%
Frequency	2005.1	0.000 (CI = +/-0.006; p = 0.906)	-0.030	+0.04%
Frequency	2005.2	0.000 (CI = +/-0.007; p = 0.909)	-0.031	+0.04%
Frequency	2006.1	-0.001 (CI = +/-0.007; p = 0.860)	-0.031	-0.06%
Frequency	2006.2	-0.002 (CI = +/-0.007; p = 0.525)	-0.019	-0.22%
Frequency	2007.1	-0.002 (CI = +/-0.007; p = 0.525)	-0.020	-0.24%
Frequency	2007.2	-0.002 (CI = +/-0.008; p = 0.575)	-0.024	-0.22%
Frequency	2008.1	-0.003 (CI = +/-0.009; p = 0.474)	-0.017	-0.30%
Frequency	2008.2	-0.005 (CI = +/-0.009; p = 0.221)	0.021	-0.53%
Frequency	2009.1	-0.006 (CI = +/-0.009; p = 0.203)	0.026	-0.59%
Frequency	2009.2	-0.006 (CI = +/-0.010; p = 0.220)	0.023	-0.62%
Frequency	2010.1	-0.006 (CI = +/-0.011; p = 0.303)	0.005	-0.56%
Frequency	2010.2	-0.007 (CI = +/-0.012; p = 0.210)	0.028	-0.73%
Frequency	2011.1	-0.007 (CI = +/-0.013; p = 0.285)	0.009	-0.67%
Frequency	2011.2	-0.007 (CI = +/-0.014; p = 0.335)	-0.001	-0.67%
Frequency	2012.1	-0.003 (CI = +/-0.015; p = 0.690)	-0.044	-0.28%
Frequency	2012.2	-0.003 (CI = +/-0.016; p = 0.704)	-0.047	-0.30%
Frequency	2013.1	-0.001 (CI = +/-0.018; p = 0.910)	-0.058	-0.10%
Frequency	2013.2	-0.001 (CI = +/-0.020; p = 0.881)	-0.061	-0.14%
Frequency	2014.1	-0.002 (CI = +/-0.023; p = 0.868)	-0.065	-0.18%
Frequency	2014.2	-0.007 (CI = +/-0.025; p = 0.537)	-0.042	-0.73%
Frequency	2015.1	-0.014 (CI = +/-0.027; p = 0.286)	0.017	-1.39%
Frequency	2015.2	-0.009 (CI = +/-0.031; p = 0.547)	-0.050	-0.87%
Frequency	2016.1	-0.016 (CI = +/-0.034; p = 0.323)	0.006	-1.60%
Frequency	2016.2	-0.025 (CI = +/-0.039; p = 0.174)	0.094	-2.51%
Frequency	2017.1	-0.031 (CI = +/-0.046; p = 0.160)	0.119	-3.09%

## All Perils

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

Fit	Start Date	Time	Adjusted R <sup>2</sup>	Implied Trend
				Rate
Loss Cost	2005.1	0.026 (CI = +/-0.008; p = 0.000)	0.554	+2.68%
Loss Cost	2005.2	0.027 (CI = +/-0.009; p = 0.000)	0.541	+2.73%
Loss Cost	2006.1	0.027 (CI = +/-0.009; p = 0.000)	0.527	+2.77%
Loss Cost	2006.2	0.027 (CI = +/-0.010; p = 0.000)	0.495	+2.73%
Loss Cost	2007.1	0.026 (CI = +/-0.011; p = 0.000)	0.459	+2.68%
Loss Cost	2007.2	0.025 (CI = +/-0.011; p = 0.000)	0.415	+2.57%
Loss Cost	2008.1	0.027 (CI = +/-0.012; p = 0.000)	0.437	+2.77%
Loss Cost	2008.2	0.028 (CI = +/-0.013; p = 0.000)	0.421	+2.84%
Loss Cost	2009.1	0.029 (CI = +/-0.014; p = 0.000)	0.414	+2.96%
Loss Cost	2009.2	0.029 (CI = +/-0.015; p = 0.001)	0.384	+2.96%
Loss Cost	2010.1	0.032 (CI = +/-0.016; p = 0.001)	0.402	+3.22%
Loss Cost	2010.2	0.031 (CI = +/-0.018; p = 0.001)	0.363	+3.18%
Loss Cost	2011.1	0.034 (CI = +/-0.019; p = 0.001)	0.377	+3.45%
Loss Cost	2011.2	0.033 (CI = +/-0.021; p = 0.004)	0.327	+3.35%
Loss Cost	2012.1	0.036 (CI = +/-0.023; p = 0.005)	0.334	+3.63%
Loss Cost	2012.2	0.035 (CI = +/-0.026; p = 0.010)	0.289	+3.59%
Loss Cost	2013.1	0.037 (CI = +/-0.029; p = 0.016)	0.271	+3.76%
Loss Cost	2013.2	0.033 (CI = +/-0.032; p = 0.044)	0.194	+3.39%
Loss Cost	2014.1	0.028 (CI = +/-0.036; p = 0.120)	0.104	+2.82%
Loss Cost	2014.2	0.019 (CI = +/-0.040; p = 0.313)	0.007	+1.94%
Loss Cost	2015.1	0.012 (CI = +/-0.045; p = 0.575)	-0.054	+1.20%
Loss Cost	2015.2	0.010 (CI = +/-0.053; p = 0.676)	-0.073	+1.04%
Loss Cost	2016.1	-0.006 (CI = +/-0.058; p = 0.830)	-0.095	-0.58%
Loss Cost	2016.2	-0.027 (CI = +/-0.063; p = 0.358)	-0.006	-2.67%
Loss Cost	2017.1	-0.032 (CI = +/-0.078; p = 0.381)	-0.016	-3.10%
Severity	2005.1	0.026 (CI = +/-0.006; p = 0.000)	0.698	+2.64%
Severity	2005.2	0.027 (CI = +/-0.006; p = 0.000)	0.687	+2.69%
Severity	2006.1	0.028 (CI = +/-0.007; p = 0.000)	0.707	+2.84%
Severity	2006.2	0.029 (CI = +/-0.007; p = 0.000)	0.718	+2.98%
Severity	2007.1	0.029 (CI = +/-0.007; p = 0.000)	0.693	+2.94%
Severity	2007.2	0.028 (CI = +/-0.008; p = 0.000)	0.660	+2.82%
Severity	2008.1	0.031 (CI = +/-0.007; p = 0.000)	0.725	+3.11%
Severity	2008.2	0.034 (CI = +/-0.007; p = 0.000)	0.793	+3.44%
Severity	2009.1	0.036 (CI = +/-0.007; p = 0.000)	0.809	+3.63%
Severity	2009.2	0.036 (CI = +/-0.008; p = 0.000)	0.793	+3.67%
Severity	2010.1	0.038 (CI = +/-0.008; p = 0.000)	0.803	+3.86%
Severity	2010.2	0.039 (CI = +/-0.009; p = 0.000)	0.804	+4.02%
Severity	2011.1	0.042 (CI = +/-0.009; p = 0.000)	0.813	+4.24%
Severity	2011.2	0.041 (CI = +/-0.010; p = 0.000)	0.785	+4.14%
Severity	2012.1	0.039 (CI = +/-0.011; p = 0.000)	0.751	+3.99%
Severity	2012.2	0.039 (CI = +/-0.012; p = 0.000)	0.718	+3.98%
Severity	2013.1	0.038 (CI = +/-0.013; p = 0.000)	0.676	+3.92%
Severity	2013.2	0.036 (CI = +/-0.015; p = 0.000)	0.614	+3.62%
Severity	2014.1	0.031 (CI = +/-0.015; p = 0.001)	0.538	+3.10%
Severity	2014.2	0.028 (CI = +/-0.017; p = 0.004)	0.453	+2.88%
Severity	2015.1	0.029 (CI = +/-0.020; p = 0.009)	0.404	+2.94%
Severity	2015.2	0.022 (CI = +/-0.021; p = 0.045)	0.255	+2.20%
Severity	2016.1	0.015 (CI = +/-0.023; p = 0.181)	0.088	+1.51%
Severity	2016.2	0.006 (CI = +/-0.024; p = 0.603)	-0.076	+0.58%
Severity	2017.1	0.010 (CI = +/-0.030; p = 0.451)	-0.043	+1.02%
Frequency	2005.1	0.000 (CI = +/-0.007; p = 0.913)	-0.031	+0.04%
Frequency	2005.2	0.000 (CI = +/-0.007; p = 0.916)	-0.032	+0.04%
Frequency	2006.1	-0.001 (CI = +/-0.007; p = 0.854)	-0.032	-0.07%
Frequency	2006.2	-0.002 (CI = +/-0.007; p = 0.519)	-0.019	-0.24%
Frequency	2007.1	-0.003 (CI = +/-0.008; p = 0.518)	-0.020	-0.26%
Frequency	2007.2	-0.002 (CI = +/-0.009; p = 0.567)	-0.024	-0.24%
Frequency	2008.1	-0.003 (CI = +/-0.009; p = 0.466)	-0.017	-0.33%
Frequency	2008.2	-0.006 (CI = +/-0.009; p = 0.214)	0.023	-0.58%
Frequency	2009.1	-0.007 (CI = +/-0.010; p = 0.196)	0.030	-0.65%
Frequency	2009.2	-0.007 (CI = +/-0.011; p = 0.211)	0.026	-0.68%
Frequency	2010.1	-0.006 (CI = +/-0.012; p = 0.290)	0.007	-0.62%
Frequency	2010.2	-0.008 (CI = +/-0.013; p = 0.199)	0.033	-0.81%
Frequency	2011.1	-0.008 (CI = +/-0.014; p = 0.269)	0.014	-0.76%
Frequency	2011.2	-0.008 (CI = +/-0.016; p = 0.315)	0.003	-0.76%
Frequency	2012.1	-0.004 (CI = +/-0.016; p = 0.656)	-0.044	-0.35%
Frequency	2012.2	-0.004 (CI = +/-0.018; p = 0.669)	-0.047	-0.37%
Frequency	2013.1	-0.002 (CI = +/-0.020; p = 0.869)	-0.061	-0.16%
Frequency	2013.2	-0.002 (CI = +/-0.023; p = 0.841)	-0.064	-0.22%
Frequency	2014.1	-0.003 (CI = +/-0.026; p = 0.827)	-0.068	-0.27%
Frequency	2014.2	-0.009 (CI = +/-0.029; p = 0.500)	-0.039	-0.91%
Frequency	2015.1	-0.017 (CI = +/-0.031; p = 0.257)	0.031	-1.69%
Frequency	2015.2	-0.011 (CI = +/-0.036; p = 0.497)	-0.044	-1.14%
Frequency	2016.1	-0.021 (CI = +/-0.041; p = 0.281)	0.027	-2.06%
Frequency	2016.2	-0.033 (CI = +/-0.046; p = 0.139)	0.140	-3.23%
Frequency	2017.1	-0.042 (CI = +/-0.055; p = 0.120)	0.183	-4.08%

## All Perils

Coverage = AP

End Trend Period = 2019.2

Excluded Points = NA

Parameters Included: time

Fit	Start Date	Time	Adjusted R <sup>2</sup>	Implied Trend
				Rate
Loss Cost	2005.1	0.033 (CI = +/-0.008; p = 0.000)	0.690	+3.37%
Loss Cost	2005.2	0.034 (CI = +/-0.009; p = 0.000)	0.686	+3.48%
Loss Cost	2006.1	0.035 (CI = +/-0.009; p = 0.000)	0.683	+3.60%
Loss Cost	2006.2	0.035 (CI = +/-0.010; p = 0.000)	0.659	+3.61%
Loss Cost	2007.1	0.035 (CI = +/-0.011; p = 0.000)	0.632	+3.61%
Loss Cost	2007.2	0.035 (CI = +/-0.012; p = 0.000)	0.595	+3.55%
Loss Cost	2008.1	0.038 (CI = +/-0.012; p = 0.000)	0.644	+3.92%
Loss Cost	2008.2	0.040 (CI = +/-0.013; p = 0.000)	0.644	+4.12%
Loss Cost	2009.1	0.043 (CI = +/-0.014; p = 0.000)	0.660	+4.41%
Loss Cost	2009.2	0.045 (CI = +/-0.015; p = 0.000)	0.648	+4.57%
Loss Cost	2010.1	0.050 (CI = +/-0.015; p = 0.000)	0.706	+5.12%
Loss Cost	2010.2	0.052 (CI = +/-0.017; p = 0.000)	0.688	+5.29%
Loss Cost	2011.1	0.058 (CI = +/-0.017; p = 0.000)	0.752	+5.97%
Loss Cost	2011.2	0.060 (CI = +/-0.019; p = 0.000)	0.731	+6.14%
Loss Cost	2012.1	0.068 (CI = +/-0.019; p = 0.000)	0.799	+7.00%
Loss Cost	2012.2	0.072 (CI = +/-0.021; p = 0.000)	0.799	+7.44%
Loss Cost	2013.1	0.080 (CI = +/-0.020; p = 0.000)	0.848	+8.38%
Loss Cost	2013.2	0.082 (CI = +/-0.024; p = 0.000)	0.823	+8.55%
Loss Cost	2014.1	0.081 (CI = +/-0.029; p = 0.000)	0.779	+8.48%
Loss Cost	2014.2	0.076 (CI = +/-0.034; p = 0.001)	0.711	+7.94%
Loss Cost	2015.1	0.075 (CI = +/-0.043; p = 0.004)	0.632	+7.78%
Loss Cost	2015.2	0.088 (CI = +/-0.050; p = 0.004)	0.674	+9.22%
Loss Cost	2016.1	0.074 (CI = +/-0.061; p = 0.025)	0.525	+7.65%
Loss Cost	2016.2	0.046 (CI = +/-0.065; p = 0.133)	0.270	+4.67%
Loss Cost	2017.1	0.061 (CI = +/-0.094; p = 0.148)	0.307	+6.25%
Severity	2005.1	0.027 (CI = +/-0.008; p = 0.000)	0.636	+2.69%
Severity	2005.2	0.027 (CI = +/-0.008; p = 0.000)	0.624	+2.75%
Severity	2006.1	0.029 (CI = +/-0.008; p = 0.000)	0.653	+2.95%
Severity	2006.2	0.031 (CI = +/-0.009; p = 0.000)	0.672	+3.14%
Severity	2007.1	0.031 (CI = +/-0.009; p = 0.000)	0.641	+3.11%
Severity	2007.2	0.029 (CI = +/-0.010; p = 0.000)	0.597	+2.96%
Severity	2008.1	0.033 (CI = +/-0.010; p = 0.000)	0.689	+3.38%
Severity	2008.2	0.038 (CI = +/-0.009; p = 0.000)	0.791	+3.85%
Severity	2009.1	0.041 (CI = +/-0.009; p = 0.000)	0.825	+4.16%
Severity	2009.2	0.042 (CI = +/-0.009; p = 0.000)	0.815	+4.28%
Severity	2010.1	0.045 (CI = +/-0.009; p = 0.000)	0.845	+4.63%
Severity	2010.2	0.048 (CI = +/-0.009; p = 0.000)	0.865	+4.96%
Severity	2011.1	0.053 (CI = +/-0.009; p = 0.000)	0.903	+5.41%
Severity	2011.2	0.053 (CI = +/-0.010; p = 0.000)	0.887	+5.41%
Severity	2012.1	0.052 (CI = +/-0.011; p = 0.000)	0.864	+5.35%
Severity	2012.2	0.054 (CI = +/-0.013; p = 0.000)	0.852	+5.54%
Severity	2013.1	0.055 (CI = +/-0.015; p = 0.000)	0.835	+5.70%
Severity	2013.2	0.053 (CI = +/-0.017; p = 0.000)	0.792	+5.48%
Severity	2014.1	0.048 (CI = +/-0.019; p = 0.000)	0.740	+4.89%
Severity	2014.2	0.048 (CI = +/-0.023; p = 0.001)	0.679	+4.87%
Severity	2015.1	0.053 (CI = +/-0.027; p = 0.002)	0.686	+5.47%
Severity	2015.2	0.044 (CI = +/-0.031; p = 0.012)	0.563	+4.53%
Severity	2016.1	0.035 (CI = +/-0.038; p = 0.065)	0.369	+3.59%
Severity	2016.2	0.018 (CI = +/-0.042; p = 0.312)	0.042	+1.86%
Severity	2017.1	0.036 (CI = +/-0.050; p = 0.115)	0.379	+3.70%
Frequency	2005.1	0.007 (CI = +/-0.006; p = 0.042)	0.109	+0.67%
Frequency	2005.2	0.007 (CI = +/-0.007; p = 0.041)	0.114	+0.71%
Frequency	2006.1	0.006 (CI = +/-0.007; p = 0.087)	0.074	+0.63%
Frequency	2006.2	0.005 (CI = +/-0.008; p = 0.224)	0.021	+0.45%
Frequency	2007.1	0.005 (CI = +/-0.008; p = 0.226)	0.021	+0.49%
Frequency	2007.2	0.006 (CI = +/-0.009; p = 0.191)	0.033	+0.57%
Frequency	2008.1	0.005 (CI = +/-0.010; p = 0.267)	0.013	+0.52%
Frequency	2008.2	0.003 (CI = +/-0.010; p = 0.593)	-0.033	+0.26%
Frequency	2009.1	0.002 (CI = +/-0.011; p = 0.650)	-0.039	+0.24%
Frequency	2009.2	0.003 (CI = +/-0.012; p = 0.621)	-0.039	+0.29%
Frequency	2010.1	0.005 (CI = +/-0.013; p = 0.450)	-0.022	+0.48%
Frequency	2010.2	0.003 (CI = +/-0.014; p = 0.649)	-0.046	+0.31%
Frequency	2011.1	0.005 (CI = +/-0.016; p = 0.488)	-0.030	+0.53%
Frequency	2011.2	0.007 (CI = +/-0.018; p = 0.415)	-0.019	+0.70%
Frequency	2012.1	0.016 (CI = +/-0.016; p = 0.059)	0.177	+1.56%
Frequency	2012.2	0.018 (CI = +/-0.018; p = 0.054)	0.199	+1.81%
Frequency	2013.1	0.025 (CI = +/-0.019; p = 0.013)	0.367	+2.53%
Frequency	2013.2	0.029 (CI = +/-0.021; p = 0.013)	0.391	+2.90%
Frequency	2014.1	0.034 (CI = +/-0.024; p = 0.012)	0.432	+3.42%
Frequency	2014.2	0.029 (CI = +/-0.029; p = 0.050)	0.291	+2.93%
Frequency	2015.1	0.022 (CI = +/-0.034; p = 0.181)	0.113	+2.19%
Frequency	2015.2	0.044 (CI = +/-0.022; p = 0.002)	0.726	+4.48%
Frequency	2016.1	0.038 (CI = +/-0.028; p = 0.015)	0.601	+3.92%
Frequency	2016.2	0.027 (CI = +/-0.032; p = 0.080)	0.387	+2.76%
Frequency	2017.1	0.024 (CI = +/-0.048; p = 0.235)	0.159	+2.46%

## All Perils

Coverage = AP

End Trend Period = 2019.1

Excluded Points = NA

Parameters Included: time

Fit	Start Date	Time	Adjusted R <sup>2</sup>	Implied Trend
				Rate
Loss Cost	2005.1	0.031 (CI = +/-0.009; p = 0.000)	0.656	+3.19%
Loss Cost	2005.2	0.032 (CI = +/-0.009; p = 0.000)	0.651	+3.30%
Loss Cost	2006.1	0.034 (CI = +/-0.010; p = 0.000)	0.646	+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)	0.585	+3.39%
Loss Cost	2007.2	0.033 (CI = +/-0.013; p = 0.000)	0.542	+3.30%
Loss Cost	2008.1	0.036 (CI = +/-0.013; p = 0.000)	0.595	+3.68%
Loss Cost	2008.2	0.038 (CI = +/-0.014; p = 0.000)	0.594	+3.88%
Loss Cost	2009.1	0.041 (CI = +/-0.015; p = 0.000)	0.610	+4.18%
Loss Cost	2009.2	0.042 (CI = +/-0.017; p = 0.000)	0.594	+4.33%
Loss Cost	2010.1	0.048 (CI = +/-0.017; p = 0.000)	0.658	+4.91%
Loss Cost	2010.2	0.049 (CI = +/-0.019; p = 0.000)	0.636	+5.07%
Loss Cost	2011.1	0.056 (CI = +/-0.019; p = 0.000)	0.708	+5.81%
Loss Cost	2011.2	0.058 (CI = +/-0.022; p = 0.000)	0.682	+5.99%
Loss Cost	2012.1	0.067 (CI = +/-0.021; p = 0.000)	0.761	+6.94%
Loss Cost	2012.2	0.072 (CI = +/-0.024; p = 0.000)	0.761	+7.44%
Loss Cost	2013.1	0.082 (CI = +/-0.024; p = 0.000)	0.822	+8.54%
Loss Cost	2013.2	0.084 (CI = +/-0.029; p = 0.000)	0.792	+8.76%
Loss Cost	2014.1	0.084 (CI = +/-0.035; p = 0.000)	0.740	+8.72%
Loss Cost	2014.2	0.078 (CI = +/-0.043; p = 0.003)	0.652	+8.11%
Loss Cost	2015.1	0.077 (CI = +/-0.055; p = 0.013)	0.555	+7.96%
Loss Cost	2015.2	0.094 (CI = +/-0.066; p = 0.013)	0.618	+9.87%
Loss Cost	2016.1	0.077 (CI = +/-0.086; p = 0.070)	0.417	+7.98%
Loss Cost	2016.2	0.039 (CI = +/-0.099; p = 0.337)	0.036	+3.95%
Loss Cost	2017.1	0.058 (CI = +/-0.164; p = 0.345)	0.059	+5.94%
Severity	2005.1	0.026 (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	+2.86%
Severity	2006.2	0.030 (CI = +/-0.009; p = 0.000)	0.636	+3.05%
Severity	2007.1	0.030 (CI = +/-0.010; p = 0.000)	0.600	+3.01%
Severity	2007.2	0.028 (CI = +/-0.011; p = 0.000)	0.549	+2.84%
Severity	2008.1	0.032 (CI = +/-0.010; p = 0.000)	0.650	+3.28%
Severity	2008.2	0.037 (CI = +/-0.009; p = 0.000)	0.763	+3.79%
Severity	2009.1	0.040 (CI = +/-0.009; p = 0.000)	0.800	+4.13%
Severity	2009.2	0.042 (CI = +/-0.010; p = 0.000)	0.789	+4.25%
Severity	2010.1	0.045 (CI = +/-0.010; p = 0.000)	0.823	+4.63%
Severity	2010.2	0.049 (CI = +/-0.011; p = 0.000)	0.847	+5.00%
Severity	2011.1	0.054 (CI = +/-0.010; p = 0.000)	0.893	+5.52%
Severity	2011.2	0.054 (CI = +/-0.011; p = 0.000)	0.874	+5.53%
Severity	2012.1	0.053 (CI = +/-0.013; p = 0.000)	0.848	+5.49%
Severity	2012.2	0.056 (CI = +/-0.015; p = 0.000)	0.836	+5.72%
Severity	2013.1	0.058 (CI = +/-0.017; p = 0.000)	0.818	+5.94%
Severity	2013.2	0.056 (CI = +/-0.020; p = 0.000)	0.768	+5.73%
Severity	2014.1	0.049 (CI = +/-0.023; p = 0.001)	0.699	+5.07%
Severity	2014.2	0.050 (CI = +/-0.028; p = 0.004)	0.628	+5.08%
Severity	2015.1	0.057 (CI = +/-0.034; p = 0.005)	0.648	+5.88%
Severity	2015.2	0.047 (CI = +/-0.041; p = 0.033)	0.488	+4.80%
Severity	2016.1	0.036 (CI = +/-0.054; p = 0.150)	0.239	+3.62%
Severity	2016.2	0.012 (CI = +/-0.063; p = 0.621)	-0.166	+1.22%
Severity	2017.1	0.036 (CI = +/-0.088; p = 0.285)	0.146	+3.64%
Frequency	2005.1	0.006 (CI = +/-0.007; p = 0.085)	0.072	+0.59%
Frequency	2005.2	0.006 (CI = +/-0.007; p = 0.084)	0.076	+0.64%
Frequency	2006.1	0.005 (CI = +/-0.008; p = 0.164)	0.039	+0.54%
Frequency	2006.2	0.003 (CI = +/-0.008; p = 0.383)	-0.009	+0.34%
Frequency	2007.1	0.004 (CI = +/-0.009; p = 0.385)	-0.009	+0.37%
Frequency	2007.2	0.005 (CI = +/-0.009; p = 0.331)	0.000	+0.45%
Frequency	2008.1	0.004 (CI = +/-0.010; p = 0.440)	-0.018	+0.39%
Frequency	2008.2	0.001 (CI = +/-0.011; p = 0.870)	-0.049	+0.08%
Frequency	2009.1	0.000 (CI = +/-0.012; p = 0.935)	-0.052	+0.05%
Frequency	2009.2	0.001 (CI = +/-0.013; p = 0.899)	-0.055	+0.08%
Frequency	2010.1	0.003 (CI = +/-0.014; p = 0.696)	-0.049	+0.27%
Frequency	2010.2	0.001 (CI = +/-0.016; p = 0.935)	-0.062	+0.06%
Frequency	2011.1	0.003 (CI = +/-0.017; p = 0.745)	-0.059	+0.27%
Frequency	2011.2	0.004 (CI = +/-0.020; p = 0.651)	-0.055	+0.43%
Frequency	2012.1	0.014 (CI = +/-0.018; p = 0.134)	0.100	+1.38%
Frequency	2012.2	0.016 (CI = +/-0.021; p = 0.122)	0.120	+1.63%
Frequency	2013.1	0.024 (CI = +/-0.022; p = 0.034)	0.288	+2.45%
Frequency	2013.2	0.028 (CI = +/-0.026; p = 0.033)	0.315	+2.87%
Frequency	2014.1	0.034 (CI = +/-0.030; p = 0.029)	0.363	+3.47%
Frequency	2014.2	0.028 (CI = +/-0.036; p = 0.106)	0.205	+2.89%
Frequency	2015.1	0.019 (CI = +/-0.044; p = 0.328)	0.013	+1.96%
Frequency	2015.2	0.047 (CI = +/-0.029; p = 0.007)	0.685	+4.84%
Frequency	2016.1	0.041 (CI = +/-0.039; p = 0.041)	0.521	+4.21%
Frequency	2016.2	0.027 (CI = +/-0.049; p = 0.205)	0.205	+2.70%
Frequency	2017.1	0.022 (CI = +/-0.084; p = 0.469)	-0.086	+2.22%

## All Perils

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

Fit	Start Date	Time	Adjusted R <sup>2</sup>	Implied Trend
				Rate
Loss Cost	2005.1	0.033 (CI = +/-0.009; p = 0.000)	0.685	+3.36%
Loss Cost	2005.2	0.034 (CI = +/-0.009; p = 0.000)	0.682	+3.47%
Loss Cost	2006.1	0.035 (CI = +/-0.010; p = 0.000)	0.679	+3.59%
Loss Cost	2006.2	0.035 (CI = +/-0.010; p = 0.000)	0.655	+3.60%
Loss Cost	2007.1	0.035 (CI = +/-0.011; p = 0.000)	0.628	+3.60%
Loss Cost	2007.2	0.035 (CI = +/-0.012; p = 0.000)	0.592	+3.54%
Loss Cost	2008.1	0.038 (CI = +/-0.013; p = 0.000)	0.641	+3.91%
Loss Cost	2008.2	0.040 (CI = +/-0.013; p = 0.000)	0.642	+4.11%
Loss Cost	2009.1	0.043 (CI = +/-0.014; p = 0.000)	0.659	+4.40%
Loss Cost	2009.2	0.045 (CI = +/-0.016; p = 0.000)	0.647	+4.57%
Loss Cost	2010.1	0.050 (CI = +/-0.016; p = 0.000)	0.706	+5.12%
Loss Cost	2010.2	0.052 (CI = +/-0.018; p = 0.000)	0.689	+5.29%
Loss Cost	2011.1	0.058 (CI = +/-0.017; p = 0.000)	0.755	+5.98%
Loss Cost	2011.2	0.060 (CI = +/-0.020; p = 0.000)	0.735	+6.17%
Loss Cost	2012.1	0.068 (CI = +/-0.019; p = 0.000)	0.809	+7.07%
Loss Cost	2012.2	0.073 (CI = +/-0.021; p = 0.000)	0.813	+7.57%
Loss Cost	2013.1	0.083 (CI = +/-0.020; p = 0.000)	0.873	+8.63%
Loss Cost	2013.2	0.086 (CI = +/-0.024; p = 0.000)	0.855	+8.96%
Loss Cost	2014.1	0.087 (CI = +/-0.029; p = 0.000)	0.819	+9.11%
Loss Cost	2014.2	0.084 (CI = +/-0.037; p = 0.001)	0.749	+8.81%
Loss Cost	2015.2	0.088 (CI = +/-0.050; p = 0.004)	0.674	+9.22%
Loss Cost	2016.1	0.074 (CI = +/-0.061; p = 0.025)	0.525	+7.65%
Loss Cost	2016.2	0.046 (CI = +/-0.065; p = 0.133)	0.270	+4.67%
Loss Cost	2017.1	0.061 (CI = +/-0.094; p = 0.148)	0.307	+6.25%
Severity	2005.1	0.027 (CI = +/-0.008; p = 0.000)	0.647	+2.73%
Severity	2005.2	0.028 (CI = +/-0.008; p = 0.000)	0.636	+2.79%
Severity	2006.1	0.030 (CI = +/-0.008; p = 0.000)	0.665	+3.00%
Severity	2006.2	0.031 (CI = +/-0.009; p = 0.000)	0.684	+3.19%
Severity	2007.1	0.031 (CI = +/-0.009; p = 0.000)	0.654	+3.15%
Severity	2007.2	0.030 (CI = +/-0.010; p = 0.000)	0.611	+3.00%
Severity	2008.1	0.034 (CI = +/-0.010; p = 0.000)	0.703	+3.41%
Severity	2008.2	0.038 (CI = +/-0.009; p = 0.000)	0.804	+3.88%
Severity	2009.1	0.041 (CI = +/-0.008; p = 0.000)	0.837	+4.19%
Severity	2009.2	0.042 (CI = +/-0.009; p = 0.000)	0.827	+4.30%
Severity	2010.1	0.045 (CI = +/-0.009; p = 0.000)	0.856	+4.64%
Severity	2010.2	0.048 (CI = +/-0.009; p = 0.000)	0.875	+4.96%
Severity	2011.1	0.053 (CI = +/-0.009; p = 0.000)	0.911	+5.40%
Severity	2011.2	0.052 (CI = +/-0.010; p = 0.000)	0.895	+5.38%
Severity	2012.1	0.052 (CI = +/-0.011; p = 0.000)	0.873	+5.29%
Severity	2012.2	0.053 (CI = +/-0.013; p = 0.000)	0.858	+5.45%
Severity	2013.1	0.054 (CI = +/-0.015; p = 0.000)	0.836	+5.57%
Severity	2013.2	0.051 (CI = +/-0.018; p = 0.000)	0.788	+5.27%
Severity	2014.1	0.044 (CI = +/-0.018; p = 0.000)	0.734	+4.46%
Severity	2014.2	0.041 (CI = +/-0.023; p = 0.004)	0.631	+4.17%
Severity	2015.2	0.044 (CI = +/-0.031; p = 0.012)	0.563	+4.53%
Severity	2016.1	0.035 (CI = +/-0.038; p = 0.065)	0.369	+3.59%
Severity	2016.2	0.018 (CI = +/-0.042; p = 0.312)	0.042	+1.86%
Severity	2017.1	0.036 (CI = +/-0.050; p = 0.115)	0.379	+3.70%
Frequency	2005.1	0.006 (CI = +/-0.006; p = 0.057)	0.096	+0.61%
Frequency	2005.2	0.007 (CI = +/-0.007; p = 0.055)	0.101	+0.66%
Frequency	2006.1	0.006 (CI = +/-0.007; p = 0.111)	0.062	+0.58%
Frequency	2006.2	0.004 (CI = +/-0.007; p = 0.274)	0.010	+0.40%
Frequency	2007.1	0.004 (CI = +/-0.008; p = 0.270)	0.011	+0.44%
Frequency	2007.2	0.005 (CI = +/-0.009; p = 0.224)	0.024	+0.52%
Frequency	2008.1	0.005 (CI = +/-0.009; p = 0.303)	0.005	+0.48%
Frequency	2008.2	0.002 (CI = +/-0.010; p = 0.648)	-0.039	+0.21%
Frequency	2009.1	0.002 (CI = +/-0.011; p = 0.694)	-0.044	+0.20%
Frequency	2009.2	0.003 (CI = +/-0.012; p = 0.649)	-0.043	+0.26%
Frequency	2010.1	0.005 (CI = +/-0.013; p = 0.456)	-0.024	+0.46%
Frequency	2010.2	0.003 (CI = +/-0.014; p = 0.643)	-0.048	+0.31%
Frequency	2011.1	0.006 (CI = +/-0.015; p = 0.460)	-0.027	+0.55%
Frequency	2011.2	0.008 (CI = +/-0.017; p = 0.368)	-0.009	+0.75%
Frequency	2012.1	0.017 (CI = +/-0.015; p = 0.030)	0.262	+1.68%
Frequency	2012.2	0.020 (CI = +/-0.016; p = 0.022)	0.314	+2.01%
Frequency	2013.1	0.029 (CI = +/-0.015; p = 0.001)	0.596	+2.90%
Frequency	2013.2	0.034 (CI = +/-0.015; p = 0.000)	0.694	+3.51%
Frequency	2014.1	0.043 (CI = +/-0.013; p = 0.000)	0.856	+4.44%
Frequency	2014.2	0.044 (CI = +/-0.016; p = 0.000)	0.807	+4.45%
Frequency	2015.2	0.044 (CI = +/-0.022; p = 0.002)	0.726	+4.48%
Frequency	2016.1	0.038 (CI = +/-0.028; p = 0.015)	0.601	+3.92%
Frequency	2016.2	0.027 (CI = +/-0.032; p = 0.080)	0.387	+2.76%
Frequency	2017.1	0.024 (CI = +/-0.048; p = 0.235)	0.159	+2.46%

## All Perils

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

Fit	Start Date	Time	Adjusted R <sup>2</sup>	Implied Trend
				Rate
Loss Cost	2005.1	0.031 (CI = +/-0.009; p = 0.000)	0.650	+3.17%
Loss Cost	2005.2	0.032 (CI = +/-0.010; p = 0.000)	0.645	+3.28%
Loss Cost	2006.1	0.033 (CI = +/-0.010; p = 0.000)	0.640	+3.39%
Loss Cost	2006.2	0.033 (CI = +/-0.011; p = 0.000)	0.612	+3.39%
Loss Cost	2007.1	0.033 (CI = +/-0.012; p = 0.000)	0.579	+3.37%
Loss Cost	2007.2	0.032 (CI = +/-0.013; p = 0.000)	0.537	+3.29%
Loss Cost	2008.1	0.036 (CI = +/-0.013; p = 0.000)	0.591	+3.66%
Loss Cost	2008.2	0.038 (CI = +/-0.015; p = 0.000)	0.590	+3.86%
Loss Cost	2009.1	0.041 (CI = +/-0.016; p = 0.000)	0.607	+4.16%
Loss Cost	2009.2	0.042 (CI = +/-0.017; p = 0.000)	0.591	+4.31%
Loss Cost	2010.1	0.048 (CI = +/-0.017; p = 0.000)	0.657	+4.90%
Loss Cost	2010.2	0.049 (CI = +/-0.020; p = 0.000)	0.636	+5.06%
Loss Cost	2011.1	0.056 (CI = +/-0.020; p = 0.000)	0.711	+5.81%
Loss Cost	2011.2	0.058 (CI = +/-0.022; p = 0.000)	0.687	+6.00%
Loss Cost	2012.1	0.068 (CI = +/-0.022; p = 0.000)	0.772	+6.99%
Loss Cost	2012.2	0.073 (CI = +/-0.024; p = 0.000)	0.777	+7.56%
Loss Cost	2013.1	0.084 (CI = +/-0.023; p = 0.000)	0.851	+8.79%
Loss Cost	2013.2	0.088 (CI = +/-0.028; p = 0.000)	0.831	+9.20%
Loss Cost	2014.1	0.090 (CI = +/-0.035; p = 0.000)	0.790	+9.43%
Loss Cost	2014.2	0.088 (CI = +/-0.046; p = 0.003)	0.703	+9.16%
Loss Cost	2015.2	0.094 (CI = +/-0.066; p = 0.013)	0.618	+9.87%
Loss Cost	2016.1	0.077 (CI = +/-0.086; p = 0.070)	0.417	+7.98%
Loss Cost	2016.2	0.039 (CI = +/-0.099; p = 0.337)	0.036	+3.95%
Loss Cost	2017.1	0.058 (CI = +/-0.164; p = 0.345)	0.059	+5.94%
Severity	2005.1	0.026 (CI = +/-0.008; p = 0.000)	0.610	+2.63%
Severity	2005.2	0.027 (CI = +/-0.009; p = 0.000)	0.597	+2.69%
Severity	2006.1	0.029 (CI = +/-0.009; p = 0.000)	0.628	+2.91%
Severity	2006.2	0.031 (CI = +/-0.009; p = 0.000)	0.648	+3.11%
Severity	2007.1	0.030 (CI = +/-0.010; p = 0.000)	0.613	+3.06%
Severity	2007.2	0.028 (CI = +/-0.011; p = 0.000)	0.565	+2.89%
Severity	2008.1	0.033 (CI = +/-0.010; p = 0.000)	0.665	+3.33%
Severity	2008.2	0.038 (CI = +/-0.009; p = 0.000)	0.777	+3.84%
Severity	2009.1	0.041 (CI = +/-0.009; p = 0.000)	0.814	+4.17%
Severity	2009.2	0.042 (CI = +/-0.010; p = 0.000)	0.803	+4.28%
Severity	2010.1	0.046 (CI = +/-0.010; p = 0.000)	0.836	+4.66%
Severity	2010.2	0.049 (CI = +/-0.011; p = 0.000)	0.859	+5.02%
Severity	2011.1	0.054 (CI = +/-0.010; p = 0.000)	0.903	+5.52%
Severity	2011.2	0.054 (CI = +/-0.011; p = 0.000)	0.884	+5.51%
Severity	2012.1	0.053 (CI = +/-0.013; p = 0.000)	0.859	+5.44%
Severity	2012.2	0.055 (CI = +/-0.015; p = 0.000)	0.844	+5.64%
Severity	2013.1	0.057 (CI = +/-0.018; p = 0.000)	0.821	+5.82%
Severity	2013.2	0.054 (CI = +/-0.021; p = 0.000)	0.764	+5.50%
Severity	2014.1	0.045 (CI = +/-0.023; p = 0.002)	0.689	+4.60%
Severity	2014.2	0.042 (CI = +/-0.029; p = 0.012)	0.562	+4.27%
Severity	2015.2	0.047 (CI = +/-0.041; p = 0.033)	0.488	+4.80%
Severity	2016.1	0.036 (CI = +/-0.054; p = 0.150)	0.239	+3.62%
Severity	2016.2	0.012 (CI = +/-0.063; p = 0.621)	-0.166	+1.22%
Severity	2017.1	0.036 (CI = +/-0.088; p = 0.285)	0.146	+3.64%
Frequency	2005.1	0.005 (CI = +/-0.007; p = 0.120)	0.055	+0.52%
Frequency	2005.2	0.006 (CI = +/-0.007; p = 0.116)	0.060	+0.57%
Frequency	2006.1	0.005 (CI = +/-0.008; p = 0.216)	0.024	+0.47%
Frequency	2006.2	0.003 (CI = +/-0.008; p = 0.477)	-0.020	+0.28%
Frequency	2007.1	0.003 (CI = +/-0.009; p = 0.470)	-0.020	+0.30%
Frequency	2007.2	0.004 (CI = +/-0.009; p = 0.399)	-0.012	+0.38%
Frequency	2008.1	0.003 (CI = +/-0.010; p = 0.513)	-0.027	+0.32%
Frequency	2008.2	0.000 (CI = +/-0.010; p = 0.966)	-0.053	+0.02%
Frequency	2009.1	0.000 (CI = +/-0.011; p = 0.984)	-0.056	-0.01%
Frequency	2009.2	0.000 (CI = +/-0.013; p = 0.962)	-0.059	+0.03%
Frequency	2010.1	0.002 (CI = +/-0.014; p = 0.733)	-0.055	+0.23%
Frequency	2010.2	0.000 (CI = +/-0.015; p = 0.958)	-0.066	+0.04%
Frequency	2011.1	0.003 (CI = +/-0.017; p = 0.738)	-0.063	+0.27%
Frequency	2011.2	0.005 (CI = +/-0.019; p = 0.615)	-0.055	+0.46%
Frequency	2012.1	0.015 (CI = +/-0.017; p = 0.082)	0.167	+1.47%
Frequency	2012.2	0.018 (CI = +/-0.019; p = 0.061)	0.219	+1.82%
Frequency	2013.1	0.028 (CI = +/-0.017; p = 0.005)	0.521	+2.81%
Frequency	2013.2	0.034 (CI = +/-0.018; p = 0.002)	0.636	+3.51%
Frequency	2014.1	0.045 (CI = +/-0.015; p = 0.000)	0.836	+4.63%
Frequency	2014.2	0.046 (CI = +/-0.020; p = 0.001)	0.778	+4.69%
Frequency	2015.2	0.047 (CI = +/-0.029; p = 0.007)	0.685	+4.84%
Frequency	2016.1	0.041 (CI = +/-0.039; p = 0.041)	0.521	+4.21%
Frequency	2016.2	0.027 (CI = +/-0.049; p = 0.205)	0.205	+2.70%
Frequency	2017.1	0.022 (CI = +/-0.084; p = 0.469)	-0.086	+2.22%

## Underinsured Motorist

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

Fit	Start Date	Time	Seasonality	Adjusted R <sup>2</sup>	Implied Trend
					Rate
Loss Cost	2005.1	0.178 (CI = +/-0.080; p = 0.000)	-0.542 (CI = +/-0.806; p = 0.180)	0.378	+19.53%
Loss Cost	2005.2	0.168 (CI = +/-0.084; p = 0.000)	-0.480 (CI = +/-0.822; p = 0.243)	0.322	+18.27%
Loss Cost	2006.1	0.142 (CI = +/-0.083; p = 0.001)	-0.623 (CI = +/-0.786; p = 0.116)	0.288	+15.23%
Loss Cost	2006.2	0.116 (CI = +/-0.082; p = 0.007)	-0.481 (CI = +/-0.756; p = 0.204)	0.199	+12.28%
Loss Cost	2007.1	0.134 (CI = +/-0.084; p = 0.003)	-0.388 (CI = +/-0.754; p = 0.300)	0.244	+14.31%
Loss Cost	2007.2	0.121 (CI = +/-0.089; p = 0.009)	-0.325 (CI = +/-0.771; p = 0.395)	0.179	+12.91%
Loss Cost	2008.1	0.110 (CI = +/-0.094; p = 0.024)	-0.380 (CI = +/-0.790; p = 0.332)	0.145	+11.63%
Loss Cost	2008.2	0.113 (CI = +/-0.102; p = 0.031)	-0.395 (CI = +/-0.821; p = 0.332)	0.128	+11.99%
Loss Cost	2009.1	0.074 (CI = +/-0.096; p = 0.126)	-0.571 (CI = +/-0.751; p = 0.130)	0.103	+7.68%
Loss Cost	2009.2	0.102 (CI = +/-0.098; p = 0.043)	-0.697 (CI = +/-0.737; p = 0.063)	0.191	+10.73%
Loss Cost	2010.1	0.141 (CI = +/-0.093; p = 0.005)	-0.536 (CI = +/-0.671; p = 0.112)	0.306	+15.09%
Loss Cost	2010.2	0.125 (CI = +/-0.100; p = 0.017)	-0.470 (CI = +/-0.689; p = 0.171)	0.215	+13.27%
Loss Cost	2011.1	0.125 (CI = +/-0.109; p = 0.027)	-0.470 (CI = +/-0.722; p = 0.190)	0.201	+13.27%
Loss Cost	2011.2	0.082 (CI = +/-0.106; p = 0.122)	-0.305 (CI = +/-0.671; p = 0.352)	0.059	+8.52%
Loss Cost	2012.1	0.078 (CI = +/-0.116; p = 0.178)	-0.320 (CI = +/-0.706; p = 0.354)	0.042	+8.08%
Loss Cost	2012.2	0.086 (CI = +/-0.129; p = 0.179)	-0.349 (CI = +/-0.746; p = 0.338)	0.036	+8.98%
Loss Cost	2013.1	0.060 (CI = +/-0.139; p = 0.377)	-0.432 (CI = +/-0.764; p = 0.248)	0.015	+6.15%
Loss Cost	2013.2	-0.009 (CI = +/-0.126; p = 0.884)	-0.215 (CI = +/-0.653; p = 0.493)	-0.094	-0.87%
Loss Cost	2014.1	-0.007 (CI = +/-0.142; p = 0.916)	-0.211 (CI = +/-0.698; p = 0.528)	-0.109	-0.71%
Loss Cost	2014.2	-0.004 (CI = +/-0.164; p = 0.954)	-0.218 (CI = +/-0.755; p = 0.543)	-0.119	-0.45%
Loss Cost	2015.1	-0.058 (CI = +/-0.169; p = 0.471)	-0.352 (CI = +/-0.733; p = 0.316)	-0.026	-5.62%
Loss Cost	2015.2	-0.043 (CI = +/-0.198; p = 0.644)	-0.389 (CI = +/-0.800; p = 0.307)	-0.038	-4.19%
Loss Cost	2016.1	-0.099 (CI = +/-0.215; p = 0.329)	-0.511 (CI = +/-0.807; p = 0.189)	0.080	-9.43%
Loss Cost	2016.2	-0.038 (CI = +/-0.244; p = 0.732)	-0.643 (CI = +/-0.844; p = 0.119)	0.109	-3.74%
Loss Cost	2017.1	0.021 (CI = +/-0.279; p = 0.865)	-0.534 (CI = +/-0.887; p = 0.202)	-0.004	+2.16%
Severity	2005.1	0.110 (CI = +/-0.073; p = 0.004)	-0.527 (CI = +/-0.737; p = 0.155)	0.220	+11.66%
Severity	2005.2	0.095 (CI = +/-0.075; p = 0.015)	-0.438 (CI = +/-0.739; p = 0.235)	0.150	+9.99%
Severity	2006.1	0.073 (CI = +/-0.075; p = 0.055)	-0.561 (CI = +/-0.712; p = 0.118)	0.125	+7.57%
Severity	2006.2	0.060 (CI = +/-0.078; p = 0.127)	-0.489 (CI = +/-0.721; p = 0.176)	0.065	+6.18%
Severity	2007.1	0.071 (CI = +/-0.082; p = 0.085)	-0.430 (CI = +/-0.734; p = 0.240)	0.080	+7.41%
Severity	2007.2	0.049 (CI = +/-0.083; p = 0.235)	-0.316 (CI = +/-0.723; p = 0.377)	0.006	+5.07%
Severity	2008.1	0.036 (CI = +/-0.088; p = 0.406)	-0.381 (CI = +/-0.735; p = 0.296)	-0.005	+3.67%
Severity	2008.2	0.041 (CI = +/-0.095; p = 0.385)	-0.403 (CI = +/-0.764; p = 0.287)	-0.005	+4.15%
Severity	2009.1	0.009 (CI = +/-0.093; p = 0.841)	-0.545 (CI = +/-0.724; p = 0.133)	0.017	+0.92%
Severity	2009.2	0.037 (CI = +/-0.094; p = 0.419)	-0.672 (CI = +/-0.705; p = 0.061)	0.086	+3.81%
Severity	2010.1	0.072 (CI = +/-0.091; p = 0.114)	-0.528 (CI = +/-0.654; p = 0.108)	0.127	+7.45%
Severity	2010.2	0.054 (CI = +/-0.096; p = 0.256)	-0.454 (CI = +/-0.668; p = 0.172)	0.047	+5.56%
Severity	2011.1	0.050 (CI = +/-0.105; p = 0.330)	-0.468 (CI = +/-0.699; p = 0.177)	0.041	+5.16%
Severity	2011.2	0.003 (CI = +/-0.098; p = 0.949)	-0.287 (CI = +/-0.620; p = 0.345)	-0.053	+0.30%
Severity	2012.1	0.011 (CI = +/-0.107; p = 0.830)	-0.259 (CI = +/-0.649; p = 0.414)	-0.067	+1.12%
Severity	2012.2	0.022 (CI = +/-0.119; p = 0.697)	-0.298 (CI = +/-0.684; p = 0.371)	-0.059	+2.25%
Severity	2013.1	-0.006 (CI = +/-0.126; p = 0.917)	-0.388 (CI = +/-0.689; p = 0.250)	-0.032	-0.62%
Severity	2013.2	-0.085 (CI = +/-0.092; p = 0.068)	-0.140 (CI = +/-0.476; p = 0.541)	0.130	-8.12%
Severity	2014.1	-0.079 (CI = +/-0.103; p = 0.124)	-0.123 (CI = +/-0.507; p = 0.610)	0.056	-7.59%
Severity	2014.2	-0.074 (CI = +/-0.119; p = 0.200)	-0.137 (CI = +/-0.548; p = 0.599)	0.019	-7.15%
Severity	2015.1	-0.107 (CI = +/-0.127; p = 0.090)	-0.219 (CI = +/-0.549; p = 0.401)	0.133	-10.17%
Severity	2015.2	-0.067 (CI = +/-0.137; p = 0.307)	-0.321 (CI = +/-0.552; p = 0.227)	0.083	-6.45%
Severity	2016.1	-0.096 (CI = +/-0.154; p = 0.193)	-0.385 (CI = +/-0.577; p = 0.168)	0.153	-9.20%
Severity	2016.2	-0.047 (CI = +/-0.171; p = 0.548)	-0.492 (CI = +/-0.590; p = 0.092)	0.178	-4.61%
Severity	2017.1	-0.004 (CI = +/-0.194; p = 0.963)	-0.413 (CI = +/-0.617; p = 0.161)	0.037	-0.41%
Frequency	2005.1	0.068 (CI = +/-0.027; p = 0.000)	-0.015 (CI = +/-0.271; p = 0.909)	0.421	+7.05%
Frequency	2005.2	0.073 (CI = +/-0.028; p = 0.000)	-0.041 (CI = +/-0.275; p = 0.760)	0.440	+7.53%
Frequency	2006.1	0.069 (CI = +/-0.029; p = 0.000)	-0.062 (CI = +/-0.280; p = 0.652)	0.397	+7.12%
Frequency	2006.2	0.056 (CI = +/-0.027; p = 0.000)	0.009 (CI = +/-0.248; p = 0.944)	0.344	+5.75%
Frequency	2007.1	0.062 (CI = +/-0.027; p = 0.000)	0.042 (CI = +/-0.245; p = 0.732)	0.397	+6.42%
Frequency	2007.2	0.072 (CI = +/-0.027; p = 0.000)	-0.009 (CI = +/-0.231; p = 0.940)	0.496	+7.46%
Frequency	2008.1	0.074 (CI = +/-0.029; p = 0.000)	0.001 (CI = +/-0.239; p = 0.990)	0.486	+7.68%
Frequency	2008.2	0.073 (CI = +/-0.031; p = 0.000)	0.008 (CI = +/-0.248; p = 0.946)	0.447	+7.53%
Frequency	2009.1	0.065 (CI = +/-0.032; p = 0.000)	-0.026 (CI = +/-0.246; p = 0.826)	0.383	+6.71%
Frequency	2009.2	0.065 (CI = +/-0.034; p = 0.001)	-0.025 (CI = +/-0.257; p = 0.842)	0.346	+6.67%
Frequency	2010.1	0.069 (CI = +/-0.037; p = 0.001)	-0.008 (CI = +/-0.265; p = 0.951)	0.352	+7.11%
Frequency	2010.2	0.070 (CI = +/-0.040; p = 0.001)	-0.016 (CI = +/-0.278; p = 0.908)	0.331	+7.30%
Frequency	2011.1	0.074 (CI = +/-0.044; p = 0.002)	-0.001 (CI = +/-0.289; p = 0.993)	0.327	+7.71%
Frequency	2011.2	0.079 (CI = +/-0.048; p = 0.003)	-0.019 (CI = +/-0.302; p = 0.899)	0.323	+8.20%
Frequency	2012.1	0.067 (CI = +/-0.050; p = 0.011)	-0.061 (CI = +/-0.301; p = 0.674)	0.234	+6.89%
Frequency	2012.2	0.064 (CI = +/-0.055; p = 0.026)	-0.051 (CI = +/-0.319; p = 0.739)	0.171	+6.58%
Frequency	2013.1	0.066 (CI = +/-0.062; p = 0.037)	-0.044 (CI = +/-0.338; p = 0.784)	0.152	+6.82%
Frequency	2013.2	0.076 (CI = +/-0.068; p = 0.032)	-0.076 (CI = +/-0.354; p = 0.655)	0.177	+7.88%
Frequency	2014.1	0.072 (CI = +/-0.077; p = 0.065)	-0.087 (CI = +/-0.378; p = 0.627)	0.123	+7.44%
Frequency	2014.2	0.070 (CI = +/-0.089; p = 0.113)	-0.082 (CI = +/-0.408; p = 0.673)	0.060	+7.22%
Frequency	2015.1	0.049 (CI = +/-0.097; p = 0.289)	-0.132 (CI = +/-0.420; p = 0.505)	-0.021	+5.06%
Frequency	2015.2	0.024 (CI = +/-0.108; p = 0.636)	-0.069 (CI = +/-0.435; p = 0.735)	-0.148	+2.41%
Frequency	2016.1	-0.003 (CI = +/-0.120; p = 0.963)	-0.126 (CI = +/-0.449; p = 0.546)	-0.155	-0.25%
Frequency	2016.2	0.009 (CI = +/-0.145; p = 0.891)	-0.151 (CI = +/-0.500; p = 0.512)	-0.162	+0.91%
Frequency	2017.1	0.025 (CI = +/-0.174; p = 0.745)	-0.121 (CI = +/-0.553; p = 0.628)	-0.195	+2.57%

## Underinsured Motorist

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

Fit	Start Date	Time	Seasonality	Adjusted R <sup>2</sup>	Implied Trend
					Rate
Loss Cost	2005.1	0.178 (CI = +/-0.085; p = 0.000)	-0.543 (CI = +/-0.832; p = 0.193)	0.362	+19.51%
Loss Cost	2005.2	0.167 (CI = +/-0.089; p = 0.001)	-0.483 (CI = +/-0.849; p = 0.254)	0.305	+18.20%
Loss Cost	2006.1	0.139 (CI = +/-0.088; p = 0.003)	-0.641 (CI = +/-0.813; p = 0.118)	0.272	+14.86%
Loss Cost	2006.2	0.112 (CI = +/-0.087; p = 0.014)	-0.502 (CI = +/-0.781; p = 0.198)	0.181	+11.82%
Loss Cost	2007.1	0.131 (CI = +/-0.090; p = 0.006)	-0.402 (CI = +/-0.782; p = 0.301)	0.224	+14.00%
Loss Cost	2007.2	0.118 (CI = +/-0.095; p = 0.017)	-0.340 (CI = +/-0.799; p = 0.389)	0.158	+12.55%
Loss Cost	2008.1	0.105 (CI = +/-0.102; p = 0.043)	-0.403 (CI = +/-0.821; p = 0.321)	0.125	+11.09%
Loss Cost	2008.2	0.108 (CI = +/-0.109; p = 0.052)	-0.417 (CI = +/-0.853; p = 0.323)	0.109	+11.44%
Loss Cost	2009.1	0.064 (CI = +/-0.104; p = 0.218)	-0.618 (CI = +/-0.779; p = 0.114)	0.094	+6.56%
Loss Cost	2009.2	0.092 (CI = +/-0.106; p = 0.084)	-0.737 (CI = +/-0.763; p = 0.058)	0.180	+9.66%
Loss Cost	2010.1	0.135 (CI = +/-0.101; p = 0.012)	-0.560 (CI = +/-0.702; p = 0.112)	0.284	+14.42%
Loss Cost	2010.2	0.118 (CI = +/-0.108; p = 0.035)	-0.495 (CI = +/-0.720; p = 0.166)	0.191	+12.51%
Loss Cost	2011.1	0.117 (CI = +/-0.120; p = 0.055)	-0.499 (CI = +/-0.759; p = 0.184)	0.178	+12.40%
Loss Cost	2011.2	0.072 (CI = +/-0.116; p = 0.210)	-0.341 (CI = +/-0.701; p = 0.320)	0.035	+7.42%
Loss Cost	2012.1	0.065 (CI = +/-0.129; p = 0.301)	-0.364 (CI = +/-0.743; p = 0.316)	0.021	+6.73%
Loss Cost	2012.2	0.073 (CI = +/-0.143; p = 0.294)	-0.389 (CI = +/-0.785; p = 0.309)	0.015	+7.60%
Loss Cost	2013.1	0.040 (CI = +/-0.155; p = 0.594)	-0.496 (CI = +/-0.805; p = 0.209)	0.010	+4.04%
Loss Cost	2013.2	-0.034 (CI = +/-0.137; p = 0.602)	-0.287 (CI = +/-0.673; p = 0.376)	-0.058	-3.35%
Loss Cost	2014.1	-0.038 (CI = +/-0.158; p = 0.616)	-0.297 (CI = +/-0.728; p = 0.394)	-0.075	-3.68%
Loss Cost	2014.2	-0.037 (CI = +/-0.182; p = 0.667)	-0.299 (CI = +/-0.786; p = 0.424)	-0.087	-3.60%
Loss Cost	2015.1	-0.112 (CI = +/-0.183; p = 0.207)	-0.486 (CI = +/-0.738; p = 0.175)	0.101	-10.55%
Loss Cost	2015.2	-0.099 (CI = +/-0.215; p = 0.327)	-0.512 (CI = +/-0.806; p = 0.187)	0.082	-9.46%
Loss Cost	2016.1	-0.189 (CI = +/-0.221; p = 0.084)	-0.707 (CI = +/-0.762; p = 0.065)	0.319	-17.26%
Loss Cost	2016.2	-0.131 (CI = +/-0.249; p = 0.259)	-0.814 (CI = +/-0.791; p = 0.045)	0.338	-12.30%
Loss Cost	2017.1	-0.084 (CI = +/-0.310; p = 0.540)	-0.728 (CI = +/-0.890; p = 0.094)	0.170	-8.10%
Severity	2005.1	0.115 (CI = +/-0.077; p = 0.005)	-0.498 (CI = +/-0.759; p = 0.190)	0.223	+12.20%
Severity	2005.2	0.100 (CI = +/-0.080; p = 0.016)	-0.413 (CI = +/-0.760; p = 0.276)	0.152	+10.49%
Severity	2006.1	0.076 (CI = +/-0.080; p = 0.062)	-0.545 (CI = +/-0.736; p = 0.140)	0.125	+7.87%
Severity	2006.2	0.062 (CI = +/-0.083; p = 0.136)	-0.477 (CI = +/-0.746; p = 0.201)	0.064	+6.44%
Severity	2007.1	0.075 (CI = +/-0.088; p = 0.090)	-0.409 (CI = +/-0.761; p = 0.279)	0.081	+7.83%
Severity	2007.2	0.053 (CI = +/-0.089; p = 0.236)	-0.300 (CI = +/-0.749; p = 0.417)	0.005	+5.42%
Severity	2008.1	0.038 (CI = +/-0.095; p = 0.414)	-0.371 (CI = +/-0.765; p = 0.328)	-0.008	+3.89%
Severity	2008.2	0.043 (CI = +/-0.102; p = 0.392)	-0.392 (CI = +/-0.794; p = 0.318)	-0.008	+4.40%
Severity	2009.1	0.008 (CI = +/-0.101; p = 0.873)	-0.550 (CI = +/-0.756; p = 0.146)	0.013	+0.79%
Severity	2009.2	0.037 (CI = +/-0.102; p = 0.457)	-0.673 (CI = +/-0.736; p = 0.071)	0.083	+3.79%
Severity	2010.1	0.076 (CI = +/-0.099; p = 0.123)	-0.509 (CI = +/-0.685; p = 0.137)	0.127	+7.94%
Severity	2010.2	0.058 (CI = +/-0.105; p = 0.263)	-0.439 (CI = +/-0.699; p = 0.205)	0.045	+5.98%
Severity	2011.1	0.054 (CI = +/-0.116; p = 0.339)	-0.453 (CI = +/-0.736; p = 0.213)	0.038	+5.59%
Severity	2011.2	0.005 (CI = +/-0.108; p = 0.924)	-0.280 (CI = +/-0.653; p = 0.379)	-0.063	+0.49%
Severity	2012.1	0.015 (CI = +/-0.119; p = 0.798)	-0.246 (CI = +/-0.689; p = 0.461)	-0.075	+1.48%
Severity	2012.2	0.027 (CI = +/-0.132; p = 0.674)	-0.284 (CI = +/-0.724; p = 0.418)	-0.067	+2.70%
Severity	2013.1	-0.006 (CI = +/-0.142; p = 0.925)	-0.388 (CI = +/-0.738; p = 0.279)	-0.046	-0.64%
Severity	2013.2	-0.089 (CI = +/-0.103; p = 0.085)	-0.153 (CI = +/-0.508; p = 0.528)	0.104	-8.55%
Severity	2014.1	-0.083 (CI = +/-0.119; p = 0.153)	-0.136 (CI = +/-0.548; p = 0.600)	0.029	-8.01%
Severity	2014.2	-0.079 (CI = +/-0.136; p = 0.233)	-0.148 (CI = +/-0.591; p = 0.595)	-0.009	-7.57%
Severity	2015.1	-0.121 (CI = +/-0.148; p = 0.099)	-0.254 (CI = +/-0.597; p = 0.369)	0.119	-11.41%
Severity	2015.2	-0.079 (CI = +/-0.160; p = 0.300)	-0.347 (CI = +/-0.601; p = 0.228)	0.066	-7.55%
Severity	2016.1	-0.121 (CI = +/-0.184; p = 0.171)	-0.438 (CI = +/-0.634; p = 0.152)	0.158	-11.39%
Severity	2016.2	-0.069 (CI = +/-0.205; p = 0.458)	-0.533 (CI = +/-0.651; p = 0.096)	0.179	-6.70%
Severity	2017.1	-0.018 (CI = +/-0.249; p = 0.866)	-0.439 (CI = +/-0.714; p = 0.189)	0.014	-1.82%
Frequency	2005.1	0.063 (CI = +/-0.028; p = 0.000)	-0.045 (CI = +/-0.273; p = 0.739)	0.373	+6.51%
Frequency	2005.2	0.067 (CI = +/-0.029; p = 0.000)	-0.069 (CI = +/-0.277; p = 0.612)	0.394	+6.98%
Frequency	2006.1	0.063 (CI = +/-0.030; p = 0.000)	-0.095 (CI = +/-0.281; p = 0.494)	0.349	+6.48%
Frequency	2006.2	0.049 (CI = +/-0.027; p = 0.001)	-0.025 (CI = +/-0.245; p = 0.833)	0.280	+5.05%
Frequency	2007.1	0.056 (CI = +/-0.028; p = 0.000)	0.007 (CI = +/-0.244; p = 0.951)	0.332	+5.72%
Frequency	2007.2	0.065 (CI = +/-0.027; p = 0.000)	-0.040 (CI = +/-0.229; p = 0.722)	0.443	+6.76%
Frequency	2008.1	0.067 (CI = +/-0.029; p = 0.000)	-0.032 (CI = +/-0.238; p = 0.781)	0.429	+6.93%
Frequency	2008.2	0.065 (CI = +/-0.032; p = 0.000)	-0.025 (CI = +/-0.247; p = 0.838)	0.383	+6.75%
Frequency	2009.1	0.056 (CI = +/-0.032; p = 0.002)	-0.068 (CI = +/-0.241; p = 0.565)	0.317	+5.73%
Frequency	2009.2	0.055 (CI = +/-0.035; p = 0.003)	-0.065 (CI = +/-0.251; p = 0.597)	0.273	+5.65%
Frequency	2010.1	0.058 (CI = +/-0.038; p = 0.004)	-0.051 (CI = +/-0.262; p = 0.689)	0.274	+6.00%
Frequency	2010.2	0.060 (CI = +/-0.041; p = 0.007)	-0.057 (CI = +/-0.274; p = 0.670)	0.250	+6.16%
Frequency	2011.1	0.062 (CI = +/-0.045; p = 0.010)	-0.046 (CI = +/-0.288; p = 0.740)	0.240	+6.45%
Frequency	2011.2	0.067 (CI = +/-0.050; p = 0.011)	-0.061 (CI = +/-0.301; p = 0.676)	0.234	+6.90%
Frequency	2012.1	0.050 (CI = +/-0.051; p = 0.052)	-0.118 (CI = +/-0.294; p = 0.409)	0.153	+5.17%
Frequency	2012.2	0.047 (CI = +/-0.057; p = 0.100)	-0.106 (CI = +/-0.310; p = 0.481)	0.081	+4.77%
Frequency	2013.1	0.046 (CI = +/-0.064; p = 0.146)	-0.108 (CI = +/-0.332; p = 0.500)	0.059	+4.71%
Frequency	2013.2	0.055 (CI = +/-0.071; p = 0.117)	-0.134 (CI = +/-0.348; p = 0.423)	0.085	+5.69%
Frequency	2014.1	0.046 (CI = +/-0.081; p = 0.240)	-0.161 (CI = +/-0.371; p = 0.368)	0.043	+4.70%
Frequency	2014.2	0.042 (CI = +/-0.092; p = 0.341)	-0.151 (CI = +/-0.400; p = 0.428)	-0.025	+4.29%
Frequency	2015.1	0.010 (CI = +/-0.098; p = 0.832)	-0.232 (CI = +/-0.395; p = 0.223)	-0.015	+0.97%
Frequency	2015.2	-0.021 (CI = +/-0.104; p = 0.664)	-0.165 (CI = +/-0.391; p = 0.367)	-0.082	-2.07%
Frequency	2016.1	-0.069 (CI = +/-0.103; p = 0.165)	-0.269 (CI = +/-0.354; p = 0.120)	0.190	-6.63%
Frequency	2016.2	-0.062 (CI = +/-0.125; p = 0.285)	-0.281 (CI = +/-0.396; p = 0.140)	0.167	-6.01%
Frequency	2017.1	-0.066 (CI = +/-0.160; p = 0.361)	-0.289 (CI = +/-0.459; p = 0.181)	0.076	-6.40%



## Underinsured Motorist

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

Fit	Start Date	Time	Seasonality	Adjusted R <sup>2</sup>	Implied Trend
					Rate
Loss Cost	2005.1	0.223 (CI = +/-0.105; p = 0.000)	-0.563 (CI = +/-0.911; p = 0.215)	0.398	+24.94%
Loss Cost	2005.2	0.212 (CI = +/-0.112; p = 0.001)	-0.511 (CI = +/-0.937; p = 0.273)	0.339	+23.60%
Loss Cost	2006.1	0.177 (CI = +/-0.112; p = 0.003)	-0.678 (CI = +/-0.908; p = 0.137)	0.300	+19.41%
Loss Cost	2006.2	0.145 (CI = +/-0.113; p = 0.014)	-0.533 (CI = +/-0.884; p = 0.225)	0.201	+15.63%
Loss Cost	2007.1	0.174 (CI = +/-0.117; p = 0.006)	-0.404 (CI = +/-0.881; p = 0.353)	0.259	+19.00%
Loss Cost	2007.2	0.160 (CI = +/-0.126; p = 0.015)	-0.347 (CI = +/-0.910; p = 0.437)	0.189	+17.39%
Loss Cost	2008.1	0.146 (CI = +/-0.137; p = 0.037)	-0.406 (CI = +/-0.946; p = 0.383)	0.150	+15.75%
Loss Cost	2008.2	0.155 (CI = +/-0.149; p = 0.043)	-0.438 (CI = +/-0.989; p = 0.367)	0.138	+16.71%
Loss Cost	2009.1	0.096 (CI = +/-0.145; p = 0.182)	-0.663 (CI = +/-0.918; p = 0.147)	0.109	+10.04%
Loss Cost	2009.2	0.140 (CI = +/-0.147; p = 0.059)	-0.820 (CI = +/-0.889; p = 0.068)	0.225	+15.08%
Loss Cost	2010.1	0.207 (CI = +/-0.136; p = 0.005)	-0.586 (CI = +/-0.786; p = 0.134)	0.382	+23.03%
Loss Cost	2010.2	0.191 (CI = +/-0.150; p = 0.016)	-0.536 (CI = +/-0.824; p = 0.187)	0.285	+21.07%
Loss Cost	2011.1	0.199 (CI = +/-0.170; p = 0.025)	-0.513 (CI = +/-0.881; p = 0.234)	0.274	+21.96%
Loss Cost	2011.2	0.140 (CI = +/-0.171; p = 0.101)	-0.346 (CI = +/-0.839; p = 0.391)	0.104	+15.00%
Loss Cost	2012.1	0.139 (CI = +/-0.197; p = 0.150)	-0.347 (CI = +/-0.907; p = 0.424)	0.082	+14.97%
Loss Cost	2012.2	0.163 (CI = +/-0.223; p = 0.137)	-0.406 (CI = +/-0.967; p = 0.378)	0.090	+17.74%
Loss Cost	2013.1	0.121 (CI = +/-0.256; p = 0.321)	-0.513 (CI = +/-1.031; p = 0.297)	0.044	+12.85%
Loss Cost	2013.2	0.007 (CI = +/-0.238; p = 0.947)	-0.266 (CI = +/-0.893; p = 0.521)	-0.149	+0.73%
Loss Cost	2014.1	0.010 (CI = +/-0.290; p = 0.940)	-0.261 (CI = +/-1.002; p = 0.571)	-0.174	+0.99%
Loss Cost	2014.2	0.019 (CI = +/-0.354; p = 0.906)	-0.277 (CI = +/-1.124; p = 0.585)	-0.199	+1.89%
Loss Cost	2015.1	-0.124 (CI = +/-0.384; p = 0.471)	-0.538 (CI = +/-1.103; p = 0.287)	-0.040	-11.63%
Loss Cost	2015.2	-0.099 (CI = +/-0.493; p = 0.640)	-0.574 (CI = +/-1.282; p = 0.315)	-0.074	-9.46%
Loss Cost	2016.1	-0.336 (CI = +/-0.512; p = 0.152)	-0.929 (CI = +/-1.172; p = 0.097)	0.350	-28.52%
Loss Cost	2016.2	-0.215 (CI = +/-0.673; p = 0.424)	-1.070 (CI = +/-1.359; p = 0.094)	0.373	-19.38%
Loss Cost	2017.1	-0.172 (CI = +/-1.171; p = 0.672)	-1.019 (CI = +/-2.000; p = 0.203)	0.112	-15.83%
Severity	2005.1	0.148 (CI = +/-0.098; p = 0.004)	-0.526 (CI = +/-0.846; p = 0.213)	0.252	+15.96%
Severity	2005.2	0.131 (CI = +/-0.102; p = 0.014)	-0.442 (CI = +/-0.856; p = 0.298)	0.177	+13.96%
Severity	2006.1	0.101 (CI = +/-0.104; p = 0.055)	-0.584 (CI = +/-0.838; p = 0.164)	0.142	+10.66%
Severity	2006.2	0.086 (CI = +/-0.110; p = 0.120)	-0.516 (CI = +/-0.858; p = 0.227)	0.076	+8.98%
Severity	2007.1	0.105 (CI = +/-0.117; p = 0.075)	-0.429 (CI = +/-0.877; p = 0.322)	0.100	+11.10%
Severity	2007.2	0.077 (CI = +/-0.121; p = 0.199)	-0.313 (CI = +/-0.874; p = 0.465)	0.013	+8.05%
Severity	2008.1	0.059 (CI = +/-0.130; p = 0.354)	-0.388 (CI = +/-0.903; p = 0.382)	-0.007	+6.13%
Severity	2008.2	0.068 (CI = +/-0.142; p = 0.327)	-0.422 (CI = +/-0.943; p = 0.361)	-0.005	+7.08%
Severity	2009.1	0.021 (CI = +/-0.143; p = 0.764)	-0.604 (CI = +/-0.910; p = 0.181)	0.005	+2.11%
Severity	2009.2	0.065 (CI = +/-0.146; p = 0.362)	-0.758 (CI = +/-0.883; p = 0.088)	0.096	+6.70%
Severity	2010.1	0.124 (CI = +/-0.141; p = 0.081)	-0.550 (CI = +/-0.814; p = 0.172)	0.173	+13.24%
Severity	2010.2	0.104 (CI = +/-0.155; p = 0.175)	-0.484 (CI = +/-0.847; p = 0.243)	0.076	+10.91%
Severity	2011.1	0.103 (CI = +/-0.175; p = 0.229)	-0.486 (CI = +/-0.907; p = 0.271)	0.065	+10.84%
Severity	2011.2	0.034 (CI = +/-0.169; p = 0.674)	-0.290 (CI = +/-0.829; p = 0.465)	-0.085	+3.44%
Severity	2012.1	0.054 (CI = +/-0.193; p = 0.558)	-0.234 (CI = +/-0.888; p = 0.578)	-0.089	+5.50%
Severity	2012.2	0.079 (CI = +/-0.218; p = 0.448)	-0.297 (CI = +/-0.944; p = 0.506)	-0.070	+8.17%
Severity	2013.1	0.031 (CI = +/-0.247; p = 0.790)	-0.416 (CI = +/-0.996; p = 0.377)	-0.084	+3.11%
Severity	2013.2	-0.106 (CI = +/-0.187; p = 0.233)	-0.119 (CI = +/-0.702; p = 0.713)	-0.021	-10.10%
Severity	2014.1	-0.098 (CI = +/-0.228; p = 0.355)	-0.101 (CI = +/-0.786; p = 0.778)	-0.103	-9.35%
Severity	2014.2	-0.095 (CI = +/-0.278; p = 0.453)	-0.107 (CI = +/-0.882; p = 0.787)	-0.149	-9.06%
Severity	2015.1	-0.187 (CI = +/-0.321; p = 0.210)	-0.276 (CI = +/-0.921; p = 0.502)	0.014	-17.06%
Severity	2015.2	-0.113 (CI = +/-0.386; p = 0.502)	-0.387 (CI = +/-1.003; p = 0.382)	-0.081	-10.66%
Severity	2016.1	-0.238 (CI = +/-0.484; p = 0.262)	-0.575 (CI = +/-1.109; p = 0.240)	0.099	-21.16%
Severity	2016.2	-0.132 (CI = +/-0.644; p = 0.601)	-0.699 (CI = +/-1.302; p = 0.211)	0.083	-12.33%
Severity	2017.1	-0.036 (CI = +/-1.096; p = 0.923)	-0.587 (CI = +/-1.872; p = 0.392)	-0.239	-3.54%
Frequency	2005.1	0.075 (CI = +/-0.034; p = 0.000)	-0.037 (CI = +/-0.298; p = 0.801)	0.384	+7.75%
Frequency	2005.2	0.081 (CI = +/-0.036; p = 0.000)	-0.069 (CI = +/-0.300; p = 0.641)	0.416	+8.46%
Frequency	2006.1	0.076 (CI = +/-0.038; p = 0.000)	-0.093 (CI = +/-0.308; p = 0.538)	0.368	+7.91%
Frequency	2006.2	0.059 (CI = +/-0.034; p = 0.002)	-0.018 (CI = +/-0.268; p = 0.894)	0.291	+6.11%
Frequency	2007.1	0.069 (CI = +/-0.035; p = 0.001)	0.025 (CI = +/-0.265; p = 0.847)	0.363	+7.11%
Frequency	2007.2	0.083 (CI = +/-0.033; p = 0.000)	-0.034 (CI = +/-0.239; p = 0.770)	0.510	+8.65%
Frequency	2008.1	0.087 (CI = +/-0.036; p = 0.000)	-0.018 (CI = +/-0.249; p = 0.882)	0.506	+9.07%
Frequency	2008.2	0.086 (CI = +/-0.039; p = 0.000)	-0.015 (CI = +/-0.260; p = 0.903)	0.463	+9.00%
Frequency	2009.1	0.075 (CI = +/-0.041; p = 0.001)	-0.059 (CI = +/-0.258; p = 0.638)	0.391	+7.77%
Frequency	2009.2	0.076 (CI = +/-0.045; p = 0.002)	-0.062 (CI = +/-0.271; p = 0.638)	0.351	+7.86%
Frequency	2010.1	0.083 (CI = +/-0.049; p = 0.002)	-0.036 (CI = +/-0.282; p = 0.790)	0.369	+8.65%
Frequency	2010.2	0.088 (CI = +/-0.054; p = 0.003)	-0.051 (CI = +/-0.297; p = 0.719)	0.356	+9.17%
Frequency	2011.1	0.096 (CI = +/-0.060; p = 0.004)	-0.026 (CI = +/-0.313; p = 0.860)	0.363	+10.03%
Frequency	2011.2	0.106 (CI = +/-0.066; p = 0.004)	-0.056 (CI = +/-0.326; p = 0.719)	0.382	+11.18%
Frequency	2012.1	0.086 (CI = +/-0.071; p = 0.021)	-0.113 (CI = +/-0.327; p = 0.470)	0.283	+8.97%
Frequency	2012.2	0.085 (CI = +/-0.081; p = 0.043)	-0.110 (CI = +/-0.353; p = 0.511)	0.205	+8.85%
Frequency	2013.1	0.090 (CI = +/-0.096; p = 0.062)	-0.096 (CI = +/-0.386; p = 0.594)	0.185	+9.44%
Frequency	2013.2	0.114 (CI = +/-0.106; p = 0.038)	-0.147 (CI = +/-0.398; p = 0.429)	0.268	+12.05%
Frequency	2014.1	0.108 (CI = +/-0.129; p = 0.091)	-0.160 (CI = +/-0.446; p = 0.439)	0.202	+11.41%
Frequency	2014.2	0.114 (CI = +/-0.157; p = 0.134)	-0.170 (CI = +/-0.499; p = 0.455)	0.123	+12.04%
Frequency	2015.1	0.063 (CI = +/-0.183; p = 0.439)	-0.262 (CI = +/-0.525; p = 0.276)	0.051	+6.54%
Frequency	2015.2	0.013 (CI = +/-0.214; p = 0.883)	-0.187 (CI = +/-0.555; p = 0.441)	-0.193	-1.35%
Frequency	2016.1	-0.098 (CI = +/-0.204; p = 0.272)	-0.354 (CI = +/-0.467; p = 0.109)	0.263	-9.33%
Frequency	2016.2	-0.084 (CI = +/-0.292; p = 0.470)	-0.371 (CI = +/-0.590; p = 0.156)	0.219	-8.03%
Frequency	2017.1	-0.136 (CI = +/-0.489; p = 0.441)	-0.432 (CI = +/-0.836; p = 0.198)	0.151	-12.74%

## Underinsured Motorist

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

Fit	Start Date	Time	Adjusted R <sup>2</sup>	Implied Trend
				Rate
Loss Cost	2005.1	0.178 (CI = +/-0.081; p = 0.000)	0.361	+19.53%
Loss Cost	2005.2	0.165 (CI = +/-0.084; p = 0.000)	0.313	+17.97%
Loss Cost	2006.1	0.142 (CI = +/-0.085; p = 0.002)	0.251	+15.23%
Loss Cost	2006.2	0.113 (CI = +/-0.083; p = 0.009)	0.180	+11.96%
Loss Cost	2007.1	0.134 (CI = +/-0.084; p = 0.003)	0.241	+14.31%
Loss Cost	2007.2	0.119 (CI = +/-0.088; p = 0.010)	0.186	+12.66%
Loss Cost	2008.1	0.110 (CI = +/-0.094; p = 0.024)	0.145	+11.63%
Loss Cost	2008.2	0.110 (CI = +/-0.101; p = 0.034)	0.129	+11.65%
Loss Cost	2009.1	0.074 (CI = +/-0.099; p = 0.136)	0.050	+7.68%
Loss Cost	2009.2	0.096 (CI = +/-0.103; p = 0.068)	0.096	+10.05%
Loss Cost	2010.1	0.141 (CI = +/-0.096; p = 0.006)	0.253	+15.09%
Loss Cost	2010.2	0.120 (CI = +/-0.101; p = 0.023)	0.179	+12.72%
Loss Cost	2011.1	0.125 (CI = +/-0.111; p = 0.029)	0.170	+13.27%
Loss Cost	2011.2	0.078 (CI = +/-0.105; p = 0.136)	0.063	+8.11%
Loss Cost	2012.1	0.078 (CI = +/-0.116; p = 0.176)	0.047	+8.08%
Loss Cost	2012.2	0.081 (CI = +/-0.128; p = 0.203)	0.038	+8.41%
Loss Cost	2013.1	0.060 (CI = +/-0.140; p = 0.382)	-0.011	+6.15%
Loss Cost	2013.2	-0.013 (CI = +/-0.123; p = 0.828)	-0.059	-1.27%
Loss Cost	2014.1	-0.007 (CI = +/-0.139; p = 0.914)	-0.066	-0.71%
Loss Cost	2014.2	-0.010 (CI = +/-0.158; p = 0.898)	-0.070	-0.96%
Loss Cost	2015.1	-0.058 (CI = +/-0.168; p = 0.471)	-0.033	-5.62%
Loss Cost	2015.2	-0.055 (CI = +/-0.196; p = 0.554)	-0.051	-5.33%
Loss Cost	2016.1	-0.099 (CI = +/-0.222; p = 0.347)	-0.003	-9.43%
Loss Cost	2016.2	-0.065 (CI = +/-0.261; p = 0.590)	-0.067	-6.30%
Loss Cost	2017.1	0.021 (CI = +/-0.288; p = 0.871)	-0.108	+2.16%
Severity	2005.1	0.110 (CI = +/-0.074; p = 0.005)	0.194	+11.66%
Severity	2005.2	0.093 (CI = +/-0.076; p = 0.018)	0.138	+9.74%
Severity	2006.1	0.073 (CI = +/-0.076; p = 0.061)	0.080	+7.57%
Severity	2006.2	0.057 (CI = +/-0.079; p = 0.151)	0.036	+5.87%
Severity	2007.1	0.071 (CI = +/-0.083; p = 0.087)	0.067	+7.41%
Severity	2007.2	0.047 (CI = +/-0.083; p = 0.252)	0.013	+4.85%
Severity	2008.1	0.036 (CI = +/-0.088; p = 0.407)	-0.011	+3.67%
Severity	2008.2	0.038 (CI = +/-0.094; p = 0.422)	-0.013	+3.82%
Severity	2009.1	0.009 (CI = +/-0.095; p = 0.845)	-0.038	+0.92%
Severity	2009.2	0.031 (CI = +/-0.099; p = 0.519)	-0.023	+3.19%
Severity	2010.1	0.072 (CI = +/-0.094; p = 0.127)	0.059	+7.45%
Severity	2010.2	0.049 (CI = +/-0.098; p = 0.308)	0.004	+5.06%
Severity	2011.1	0.050 (CI = +/-0.107; p = 0.340)	-0.002	+5.16%
Severity	2011.2	-0.001 (CI = +/-0.097; p = 0.990)	-0.050	-0.06%
Severity	2012.1	0.011 (CI = +/-0.106; p = 0.829)	-0.050	+1.12%
Severity	2012.2	0.018 (CI = +/-0.117; p = 0.753)	-0.050	+1.79%
Severity	2013.1	-0.006 (CI = +/-0.127; p = 0.918)	-0.058	-0.62%
Severity	2013.2	-0.087 (CI = +/-0.089; p = 0.054)	0.163	-8.35%
Severity	2014.1	-0.079 (CI = +/-0.100; p = 0.114)	0.102	-7.59%
Severity	2014.2	-0.077 (CI = +/-0.114; p = 0.168)	0.069	-7.45%
Severity	2015.1	-0.107 (CI = +/-0.125; p = 0.086)	0.149	-10.17%
Severity	2015.2	-0.077 (CI = +/-0.138; p = 0.250)	0.034	-7.37%
Severity	2016.1	-0.096 (CI = +/-0.160; p = 0.212)	0.059	-9.20%
Severity	2016.2	-0.068 (CI = +/-0.187; p = 0.437)	-0.032	-6.56%
Severity	2017.1	-0.004 (CI = +/-0.205; p = 0.965)	-0.111	-0.41%
Frequency	2005.1	0.068 (CI = +/-0.026; p = 0.000)	0.438	+7.05%
Frequency	2005.2	0.072 (CI = +/-0.028; p = 0.000)	0.456	+7.51%
Frequency	2006.1	0.069 (CI = +/-0.029; p = 0.000)	0.413	+7.12%
Frequency	2006.2	0.056 (CI = +/-0.026; p = 0.000)	0.365	+5.75%
Frequency	2007.1	0.062 (CI = +/-0.027; p = 0.000)	0.415	+6.42%
Frequency	2007.2	0.072 (CI = +/-0.026; p = 0.000)	0.514	+7.45%
Frequency	2008.1	0.074 (CI = +/-0.028; p = 0.000)	0.505	+7.68%
Frequency	2008.2	0.073 (CI = +/-0.030; p = 0.000)	0.468	+7.54%
Frequency	2009.1	0.065 (CI = +/-0.031; p = 0.000)	0.406	+6.71%
Frequency	2009.2	0.064 (CI = +/-0.033; p = 0.001)	0.372	+6.65%
Frequency	2010.1	0.069 (CI = +/-0.036; p = 0.001)	0.380	+7.11%
Frequency	2010.2	0.070 (CI = +/-0.039; p = 0.001)	0.361	+7.29%
Frequency	2011.1	0.074 (CI = +/-0.042; p = 0.002)	0.359	+7.71%
Frequency	2011.2	0.079 (CI = +/-0.046; p = 0.002)	0.356	+8.17%
Frequency	2012.1	0.067 (CI = +/-0.048; p = 0.010)	0.267	+6.89%
Frequency	2012.2	0.063 (CI = +/-0.054; p = 0.024)	0.212	+6.50%
Frequency	2013.1	0.066 (CI = +/-0.060; p = 0.032)	0.198	+6.82%
Frequency	2013.2	0.074 (CI = +/-0.066; p = 0.029)	0.218	+7.73%
Frequency	2014.1	0.072 (CI = +/-0.075; p = 0.058)	0.167	+7.44%
Frequency	2014.2	0.068 (CI = +/-0.085; p = 0.108)	0.115	+7.02%
Frequency	2015.1	0.049 (CI = +/-0.094; p = 0.277)	0.020	+5.06%
Frequency	2015.2	0.022 (CI = +/-0.102; p = 0.651)	-0.064	+2.20%
Frequency	2016.1	-0.003 (CI = +/-0.115; p = 0.962)	-0.091	-0.25%
Frequency	2016.2	0.003 (CI = +/-0.137; p = 0.966)	-0.100	+0.27%
Frequency	2017.1	0.025 (CI = +/-0.164; p = 0.734)	-0.096	+2.57%

## Underinsured Motorist

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

Fit	Start Date	Time	Adjusted R <sup>2</sup>	Implied Trend
				Rate
Loss Cost	2005.1	0.181 (CI = +/-0.086; p = 0.000)	0.347	+19.84%
Loss Cost	2005.2	0.167 (CI = +/-0.089; p = 0.001)	0.297	+18.20%
Loss Cost	2006.1	0.142 (CI = +/-0.090; p = 0.003)	0.233	+15.29%
Loss Cost	2006.2	0.112 (CI = +/-0.088; p = 0.015)	0.160	+11.82%
Loss Cost	2007.1	0.134 (CI = +/-0.090; p = 0.005)	0.221	+14.31%
Loss Cost	2007.2	0.118 (CI = +/-0.095; p = 0.016)	0.165	+12.55%
Loss Cost	2008.1	0.108 (CI = +/-0.101; p = 0.037)	0.124	+11.44%
Loss Cost	2008.2	0.108 (CI = +/-0.109; p = 0.052)	0.109	+11.44%
Loss Cost	2009.1	0.069 (CI = +/-0.107; p = 0.195)	0.030	+7.15%
Loss Cost	2009.2	0.092 (CI = +/-0.112; p = 0.103)	0.073	+9.66%
Loss Cost	2010.1	0.141 (CI = +/-0.105; p = 0.011)	0.227	+15.10%
Loss Cost	2010.2	0.118 (CI = +/-0.111; p = 0.038)	0.151	+12.51%
Loss Cost	2011.1	0.123 (CI = +/-0.122; p = 0.047)	0.142	+13.09%
Loss Cost	2011.2	0.072 (CI = +/-0.115; p = 0.209)	0.033	+7.42%
Loss Cost	2012.1	0.071 (CI = +/-0.128; p = 0.262)	0.018	+7.32%
Loss Cost	2012.2	0.073 (CI = +/-0.143; p = 0.295)	0.009	+7.60%
Loss Cost	2013.1	0.049 (CI = +/-0.157; p = 0.519)	-0.034	+5.00%
Loss Cost	2013.2	-0.034 (CI = +/-0.136; p = 0.600)	-0.047	-3.35%
Loss Cost	2014.1	-0.031 (CI = +/-0.155; p = 0.678)	-0.058	-3.01%
Loss Cost	2014.2	-0.037 (CI = +/-0.178; p = 0.663)	-0.061	-3.60%
Loss Cost	2015.1	-0.097 (CI = +/-0.188; p = 0.285)	0.019	-9.20%
Loss Cost	2015.2	-0.099 (CI = +/-0.222; p = 0.345)	-0.002	-9.46%
Loss Cost	2016.1	-0.160 (CI = +/-0.249; p = 0.183)	0.087	-14.77%
Loss Cost	2016.2	-0.131 (CI = +/-0.301; p = 0.349)	-0.002	-12.30%
Loss Cost	2017.1	-0.040 (CI = +/-0.345; p = 0.794)	-0.115	-3.95%
Severity	2005.1	0.118 (CI = +/-0.078; p = 0.004)	0.203	+12.50%
Severity	2005.2	0.100 (CI = +/-0.080; p = 0.016)	0.146	+10.49%
Severity	2006.1	0.079 (CI = +/-0.081; p = 0.056)	0.087	+8.21%
Severity	2006.2	0.062 (CI = +/-0.084; p = 0.140)	0.041	+6.44%
Severity	2007.1	0.078 (CI = +/-0.088; p = 0.079)	0.074	+8.13%
Severity	2007.2	0.053 (CI = +/-0.089; p = 0.233)	0.017	+5.42%
Severity	2008.1	0.041 (CI = +/-0.094; p = 0.379)	-0.007	+4.19%
Severity	2008.2	0.043 (CI = +/-0.102; p = 0.392)	-0.009	+4.40%
Severity	2009.1	0.013 (CI = +/-0.103; p = 0.800)	-0.039	+1.29%
Severity	2009.2	0.037 (CI = +/-0.107; p = 0.480)	-0.021	+3.79%
Severity	2010.1	0.082 (CI = +/-0.102; p = 0.109)	0.072	+8.52%
Severity	2010.2	0.058 (CI = +/-0.107; p = 0.270)	0.013	+5.98%
Severity	2011.1	0.060 (CI = +/-0.117; p = 0.298)	0.007	+6.18%
Severity	2011.2	0.005 (CI = +/-0.107; p = 0.924)	-0.052	+0.49%
Severity	2012.1	0.018 (CI = +/-0.117; p = 0.745)	-0.049	+1.86%
Severity	2012.2	0.027 (CI = +/-0.130; p = 0.671)	-0.047	+2.70%
Severity	2013.1	0.001 (CI = +/-0.142; p = 0.990)	-0.062	+0.08%
Severity	2013.2	-0.089 (CI = +/-0.101; p = 0.078)	0.139	-8.55%
Severity	2014.1	-0.080 (CI = +/-0.114; p = 0.154)	0.078	-7.71%
Severity	2014.2	-0.079 (CI = +/-0.132; p = 0.219)	0.046	-7.57%
Severity	2015.1	-0.113 (CI = +/-0.145; p = 0.114)	0.128	-10.72%
Severity	2015.2	-0.079 (CI = +/-0.163; p = 0.311)	0.010	-7.55%
Severity	2016.1	-0.102 (CI = +/-0.192; p = 0.261)	0.037	-9.74%
Severity	2016.2	-0.069 (CI = +/-0.228; p = 0.509)	-0.056	-6.70%
Severity	2017.1	0.008 (CI = +/-0.255; p = 0.942)	-0.124	+0.83%
Frequency	2005.1	0.063 (CI = +/-0.027; p = 0.000)	0.391	+6.53%
Frequency	2005.2	0.067 (CI = +/-0.029; p = 0.000)	0.408	+6.98%
Frequency	2006.1	0.063 (CI = +/-0.030; p = 0.000)	0.361	+6.54%
Frequency	2006.2	0.049 (CI = +/-0.027; p = 0.001)	0.304	+5.05%
Frequency	2007.1	0.056 (CI = +/-0.028; p = 0.000)	0.356	+5.72%
Frequency	2007.2	0.065 (CI = +/-0.027; p = 0.000)	0.461	+6.76%
Frequency	2008.1	0.067 (CI = +/-0.029; p = 0.000)	0.449	+6.96%
Frequency	2008.2	0.065 (CI = +/-0.031; p = 0.000)	0.407	+6.75%
Frequency	2009.1	0.056 (CI = +/-0.031; p = 0.001)	0.335	+5.79%
Frequency	2009.2	0.055 (CI = +/-0.034; p = 0.003)	0.296	+5.65%
Frequency	2010.1	0.059 (CI = +/-0.037; p = 0.003)	0.302	+6.06%
Frequency	2010.2	0.060 (CI = +/-0.040; p = 0.006)	0.279	+6.16%
Frequency	2011.1	0.063 (CI = +/-0.044; p = 0.007)	0.273	+6.51%
Frequency	2011.2	0.067 (CI = +/-0.048; p = 0.010)	0.267	+6.90%
Frequency	2012.1	0.052 (CI = +/-0.050; p = 0.042)	0.166	+5.36%
Frequency	2012.2	0.047 (CI = +/-0.055; p = 0.094)	0.106	+4.77%
Frequency	2013.1	0.048 (CI = +/-0.062; p = 0.122)	0.089	+4.92%
Frequency	2013.2	0.055 (CI = +/-0.070; p = 0.112)	0.104	+5.69%
Frequency	2014.1	0.050 (CI = +/-0.079; p = 0.199)	0.051	+5.10%
Frequency	2014.2	0.042 (CI = +/-0.091; p = 0.334)	0.000	+4.29%
Frequency	2015.1	0.017 (CI = +/-0.099; p = 0.718)	-0.071	+1.69%
Frequency	2015.2	-0.021 (CI = +/-0.102; p = 0.662)	-0.071	-2.07%
Frequency	2016.1	-0.057 (CI = +/-0.109; p = 0.270)	0.032	-5.57%
Frequency	2016.2	-0.062 (CI = +/-0.133; p = 0.320)	0.011	-6.01%
Frequency	2017.1	-0.049 (CI = +/-0.165; p = 0.516)	-0.063	-4.75%

## Underinsured Motorist

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

Fit	Start Date	Time	Adjusted R <sup>2</sup>	Implied Trend
				Rate
Loss Cost	2005.1	0.226 (CI = +/-0.106; p = 0.000)	0.385	+25.41%
Loss Cost	2005.2	0.212 (CI = +/-0.112; p = 0.001)	0.333	+23.60%
Loss Cost	2006.1	0.183 (CI = +/-0.115; p = 0.003)	0.264	+20.03%
Loss Cost	2006.2	0.145 (CI = +/-0.114; p = 0.015)	0.183	+15.63%
Loss Cost	2007.1	0.178 (CI = +/-0.117; p = 0.004)	0.262	+19.43%
Loss Cost	2007.2	0.160 (CI = +/-0.125; p = 0.014)	0.202	+17.39%
Loss Cost	2008.1	0.151 (CI = +/-0.135; p = 0.031)	0.158	+16.25%
Loss Cost	2008.2	0.155 (CI = +/-0.148; p = 0.041)	0.144	+16.71%
Loss Cost	2009.1	0.104 (CI = +/-0.148; p = 0.159)	0.051	+10.95%
Loss Cost	2009.2	0.140 (CI = +/-0.156; p = 0.075)	0.113	+15.08%
Loss Cost	2010.1	0.216 (CI = +/-0.141; p = 0.005)	0.331	+24.12%
Loss Cost	2010.2	0.191 (CI = +/-0.153; p = 0.018)	0.247	+21.07%
Loss Cost	2011.1	0.208 (CI = +/-0.171; p = 0.020)	0.250	+23.13%
Loss Cost	2011.2	0.140 (CI = +/-0.169; p = 0.098)	0.117	+15.00%
Loss Cost	2012.1	0.148 (CI = +/-0.192; p = 0.121)	0.103	+15.91%
Loss Cost	2012.2	0.163 (CI = +/-0.220; p = 0.133)	0.101	+17.74%
Loss Cost	2013.1	0.137 (CI = +/-0.253; p = 0.263)	0.028	+14.64%
Loss Cost	2013.2	0.007 (CI = +/-0.229; p = 0.945)	-0.090	+0.73%
Loss Cost	2014.1	0.021 (CI = +/-0.274; p = 0.869)	-0.097	+2.10%
Loss Cost	2014.2	0.019 (CI = +/-0.334; p = 0.902)	-0.109	+1.89%
Loss Cost	2015.1	-0.091 (CI = +/-0.376; p = 0.592)	-0.083	-8.70%
Loss Cost	2015.2	-0.099 (CI = +/-0.484; p = 0.642)	-0.106	-9.46%
Loss Cost	2016.1	-0.247 (CI = +/-0.587; p = 0.342)	0.009	-21.91%
Loss Cost	2016.2	-0.215 (CI = +/-0.825; p = 0.532)	-0.101	-19.38%
Loss Cost	2017.1	0.002 (CI = +/-1.159; p = 0.996)	-0.250	+0.24%
Severity	2005.1	0.152 (CI = +/-0.099; p = 0.004)	0.235	+16.37%
Severity	2005.2	0.131 (CI = +/-0.102; p = 0.014)	0.173	+13.96%
Severity	2006.1	0.106 (CI = +/-0.105; p = 0.049)	0.107	+11.16%
Severity	2006.2	0.086 (CI = +/-0.111; p = 0.123)	0.056	+8.98%
Severity	2007.1	0.109 (CI = +/-0.116; p = 0.065)	0.099	+11.52%
Severity	2007.2	0.077 (CI = +/-0.120; p = 0.194)	0.032	+8.05%
Severity	2008.1	0.064 (CI = +/-0.129; p = 0.319)	0.002	+6.56%
Severity	2008.2	0.068 (CI = +/-0.141; p = 0.325)	0.001	+7.08%
Severity	2009.1	0.028 (CI = +/-0.146; p = 0.689)	-0.041	+2.88%
Severity	2009.2	0.065 (CI = +/-0.153; p = 0.387)	-0.011	+6.70%
Severity	2010.1	0.133 (CI = +/-0.144; p = 0.069)	0.126	+14.18%
Severity	2010.2	0.104 (CI = +/-0.156; p = 0.179)	0.051	+10.91%
Severity	2011.1	0.112 (CI = +/-0.175; p = 0.193)	0.047	+11.85%
Severity	2011.2	0.034 (CI = +/-0.165; p = 0.669)	-0.053	+3.44%
Severity	2012.1	0.059 (CI = +/-0.185; p = 0.505)	-0.037	+6.09%
Severity	2012.2	0.079 (CI = +/-0.212; p = 0.437)	-0.026	+8.17%
Severity	2013.1	0.043 (CI = +/-0.241; p = 0.701)	-0.070	+4.44%
Severity	2013.2	-0.106 (CI = +/-0.177; p = 0.213)	0.059	-10.10%
Severity	2014.1	-0.094 (CI = +/-0.212; p = 0.346)	-0.002	-8.96%
Severity	2014.2	-0.095 (CI = +/-0.258; p = 0.427)	-0.032	-9.06%
Severity	2015.1	-0.170 (CI = +/-0.298; p = 0.224)	0.076	-15.66%
Severity	2015.2	-0.113 (CI = +/-0.370; p = 0.495)	-0.064	-10.66%
Severity	2016.1	-0.183 (CI = +/-0.478; p = 0.385)	-0.018	-16.73%
Severity	2016.2	-0.132 (CI = +/-0.665; p = 0.633)	-0.141	-12.33%
Severity	2017.1	0.065 (CI = +/-0.914; p = 0.854)	-0.238	+6.68%
Frequency	2005.1	0.075 (CI = +/-0.034; p = 0.000)	0.405	+7.78%
Frequency	2005.2	0.081 (CI = +/-0.035; p = 0.000)	0.433	+8.46%
Frequency	2006.1	0.077 (CI = +/-0.038; p = 0.000)	0.382	+7.99%
Frequency	2006.2	0.059 (CI = +/-0.034; p = 0.001)	0.319	+6.11%
Frequency	2007.1	0.069 (CI = +/-0.034; p = 0.000)	0.388	+7.09%
Frequency	2007.2	0.083 (CI = +/-0.032; p = 0.000)	0.530	+8.65%
Frequency	2008.1	0.087 (CI = +/-0.035; p = 0.000)	0.528	+9.09%
Frequency	2008.2	0.086 (CI = +/-0.038; p = 0.000)	0.488	+9.00%
Frequency	2009.1	0.076 (CI = +/-0.040; p = 0.001)	0.414	+7.85%
Frequency	2009.2	0.076 (CI = +/-0.044; p = 0.002)	0.378	+7.86%
Frequency	2010.1	0.083 (CI = +/-0.047; p = 0.002)	0.401	+8.71%
Frequency	2010.2	0.088 (CI = +/-0.052; p = 0.003)	0.388	+9.17%
Frequency	2011.1	0.096 (CI = +/-0.058; p = 0.003)	0.402	+10.09%
Frequency	2011.2	0.106 (CI = +/-0.064; p = 0.003)	0.417	+11.18%
Frequency	2012.1	0.089 (CI = +/-0.069; p = 0.015)	0.306	+9.26%
Frequency	2012.2	0.085 (CI = +/-0.079; p = 0.038)	0.238	+8.85%
Frequency	2013.1	0.093 (CI = +/-0.091; p = 0.046)	0.233	+9.77%
Frequency	2013.2	0.114 (CI = +/-0.103; p = 0.034)	0.289	+12.05%
Frequency	2014.1	0.115 (CI = +/-0.124; p = 0.066)	0.229	+12.16%
Frequency	2014.2	0.114 (CI = +/-0.151; p = 0.122)	0.160	+12.04%
Frequency	2015.1	0.079 (CI = +/-0.180; p = 0.339)	0.004	+8.25%
Frequency	2015.2	0.013 (CI = +/-0.202; p = 0.880)	-0.139	+1.35%
Frequency	2016.1	-0.064 (CI = +/-0.229; p = 0.519)	-0.082	-6.22%
Frequency	2016.2	-0.084 (CI = +/-0.321; p = 0.532)	-0.101	-8.03%
Frequency	2017.1	-0.062 (CI = +/-0.488; p = 0.741)	-0.212	-6.03%

Province of Nova Scotia  
Nova Scotia Utility and Review Board - Private Passengers Vehicles (Excluding Farmers)

**COVID-19 Adjustment Factors**

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(8)
	See Report	See Report	(2) + (3)			$1/\exp(\text{mobility} * \text{LC Coefficient})$		
	COVID-19 Adjustment Factors							
Coverage	Frequency Mobility Coefficient	Severity Mobility Coefficient	LC Coeff	2020-1	2020-2	2021-1	2021-2	2022-1
BI	0.013	0.000	0.013	1.399	1.379	1.374	N/A	N/A
PD	0.000	0.000	0.000	1.000	1.000	1.000	N/A	N/A
DC	0.011	0.000	0.011	1.328	1.313	1.309	N/A	N/A
AB	0.012	0.000	0.012	1.363	1.346	1.341	N/A	N/A
UA	<i>0.012</i>	0.000	<i>0.012</i>	<i>1.363</i>	<i>1.346</i>	<i>1.341</i>	N/A	N/A
CL	0.012	0.000	0.012	1.363	1.346	1.341	N/A	N/A
CM	0.007	0.000	0.007	1.198	1.189	1.187	N/A	N/A
AP	0.008	0.000	0.008	1.229	1.219	1.216	N/A	N/A
SP	<i>0.007</i>	<i>0.000</i>	<i>0.007</i>	<i>1.198</i>	<i>1.189</i>	<i>1.187</i>	N/A	N/A
UM	0.000	0.000	0.000	1.000	1.000	1.000	N/A	N/A
			Average Mobility	(25.8)	(24.7)	(24.5)	N/A	N/A

## Bodily Injury

Coverage = BI

End Trend Period = 2022.1

Excluded Points = NA

Parameters Included: time, seasonality, mobility

Fit	Start Date	Time	Seasonality	Mobility	Adjusted R <sup>2</sup>	Implied Trend
						Rate
Loss Cost	2004.2	0.034 (CI = +/-0.011; p = 0.000)	-0.249 (CI = +/-0.102; p = 0.000)	0.011 (CI = +/-0.008; p = 0.011)	0.643	+3.50%
Loss Cost	2005.1	0.037 (CI = +/-0.011; p = 0.000)	-0.236 (CI = +/-0.102; p = 0.000)	0.011 (CI = +/-0.008; p = 0.007)	0.666	+3.75%
Loss Cost	2005.2	0.040 (CI = +/-0.011; p = 0.000)	-0.250 (CI = +/-0.101; p = 0.000)	0.012 (CI = +/-0.008; p = 0.004)	0.690	+4.04%
Loss Cost	2006.1	0.041 (CI = +/-0.012; p = 0.000)	-0.243 (CI = +/-0.103; p = 0.000)	0.012 (CI = +/-0.008; p = 0.004)	0.694	+4.17%
Loss Cost	2006.2	0.042 (CI = +/-0.013; p = 0.000)	-0.250 (CI = +/-0.106; p = 0.000)	0.012 (CI = +/-0.008; p = 0.004)	0.684	+4.32%
Loss Cost	2007.1	0.043 (CI = +/-0.014; p = 0.000)	-0.245 (CI = +/-0.109; p = 0.000)	0.013 (CI = +/-0.008; p = 0.004)	0.684	+4.43%
Loss Cost	2007.2	0.045 (CI = +/-0.014; p = 0.000)	-0.252 (CI = +/-0.112; p = 0.000)	0.013 (CI = +/-0.008; p = 0.004)	0.673	+4.59%
Loss Cost	2008.1	0.045 (CI = +/-0.016; p = 0.000)	-0.254 (CI = +/-0.117; p = 0.000)	0.013 (CI = +/-0.009; p = 0.005)	0.666	+4.55%
Loss Cost	2008.2	0.041 (CI = +/-0.016; p = 0.000)	-0.239 (CI = +/-0.117; p = 0.000)	0.012 (CI = +/-0.008; p = 0.006)	0.618	+4.18%
Loss Cost	2009.1	0.034 (CI = +/-0.015; p = 0.000)	-0.266 (CI = +/-0.106; p = 0.000)	0.011 (CI = +/-0.008; p = 0.006)	0.662	+3.50%
Loss Cost	2009.2	0.030 (CI = +/-0.016; p = 0.001)	-0.249 (CI = +/-0.104; p = 0.000)	0.011 (CI = +/-0.007; p = 0.006)	0.623	+3.05%
Loss Cost	2010.1	0.027 (CI = +/-0.017; p = 0.003)	-0.260 (CI = +/-0.106; p = 0.000)	0.010 (CI = +/-0.007; p = 0.009)	0.632	+2.75%
Loss Cost	2010.2	0.024 (CI = +/-0.017; p = 0.011)	-0.247 (CI = +/-0.107; p = 0.000)	0.010 (CI = +/-0.007; p = 0.011)	0.592	+2.38%
Loss Cost	2011.1	0.017 (CI = +/-0.017; p = 0.053)	-0.271 (CI = +/-0.099; p = 0.000)	0.009 (CI = +/-0.007; p = 0.012)	0.667	+1.67%
Loss Cost	2011.2	0.014 (CI = +/-0.018; p = 0.126)	-0.262 (CI = +/-0.102; p = 0.000)	0.009 (CI = +/-0.007; p = 0.015)	0.643	+1.39%
Loss Cost	2012.1	0.011 (CI = +/-0.020; p = 0.245)	-0.270 (CI = +/-0.106; p = 0.000)	0.008 (CI = +/-0.007; p = 0.021)	0.651	+1.14%
Loss Cost	2012.2	0.011 (CI = +/-0.022; p = 0.328)	-0.268 (CI = +/-0.112; p = 0.000)	0.008 (CI = +/-0.007; p = 0.027)	0.632	+1.06%
Loss Cost	2013.1	0.006 (CI = +/-0.024; p = 0.593)	-0.280 (CI = +/-0.116; p = 0.000)	0.008 (CI = +/-0.007; p = 0.038)	0.651	+0.62%
Loss Cost	2013.2	-0.001 (CI = +/-0.025; p = 0.932)	-0.261 (CI = +/-0.114; p = 0.000)	0.007 (CI = +/-0.007; p = 0.039)	0.662	-0.10%
Loss Cost	2014.1	-0.005 (CI = +/-0.028; p = 0.688)	-0.272 (CI = +/-0.120; p = 0.000)	0.007 (CI = +/-0.007; p = 0.055)	0.670	-0.52%
Loss Cost	2014.2	-0.009 (CI = +/-0.031; p = 0.552)	-0.263 (CI = +/-0.128; p = 0.001)	0.007 (CI = +/-0.007; p = 0.066)	0.665	-0.87%
Loss Cost	2015.1	-0.022 (CI = +/-0.030; p = 0.128)	-0.294 (CI = +/-0.113; p = 0.000)	0.006 (CI = +/-0.006; p = 0.067)	0.773	-2.18%
Loss Cost	2015.2	-0.037 (CI = +/-0.023; p = 0.005)	-0.259 (CI = +/-0.084; p = 0.000)	0.006 (CI = +/-0.005; p = 0.022)	0.883	-3.65%
Loss Cost	2016.1	-0.040 (CI = +/-0.027; p = 0.008)	-0.265 (CI = +/-0.092; p = 0.000)	0.005 (CI = +/-0.005; p = 0.032)	0.869	-3.95%
Loss Cost	2016.2	-0.049 (CI = +/-0.029; p = 0.004)	-0.247 (CI = +/-0.091; p = 0.000)	0.005 (CI = +/-0.005; p = 0.027)	0.895	-4.76%
Loss Cost	2017.1	-0.062 (CI = +/-0.024; p = 0.001)	-0.271 (CI = +/-0.071; p = 0.000)	0.005 (CI = +/-0.004; p = 0.011)	0.945	-6.01%
Severity	2004.2	0.052 (CI = +/-0.007; p = 0.000)	-0.128 (CI = +/-0.065; p = 0.000)	-0.001 (CI = +/-0.005; p = 0.660)	0.897	+5.39%
Severity	2005.1	0.053 (CI = +/-0.007; p = 0.000)	-0.122 (CI = +/-0.067; p = 0.001)	-0.001 (CI = +/-0.005; p = 0.731)	0.896	+5.50%
Severity	2005.2	0.054 (CI = +/-0.008; p = 0.000)	-0.126 (CI = +/-0.068; p = 0.001)	-0.001 (CI = +/-0.005; p = 0.764)	0.889	+5.57%
Severity	2006.1	0.055 (CI = +/-0.008; p = 0.000)	-0.124 (CI = +/-0.071; p = 0.001)	-0.001 (CI = +/-0.005; p = 0.796)	0.884	+5.61%
Severity	2006.2	0.055 (CI = +/-0.009; p = 0.000)	-0.127 (CI = +/-0.073; p = 0.001)	-0.001 (CI = +/-0.006; p = 0.825)	0.875	+5.68%
Severity	2007.1	0.055 (CI = +/-0.009; p = 0.000)	-0.130 (CI = +/-0.075; p = 0.001)	-0.001 (CI = +/-0.006; p = 0.789)	0.866	+5.61%
Severity	2007.2	0.055 (CI = +/-0.010; p = 0.000)	-0.131 (CI = +/-0.078; p = 0.002)	-0.001 (CI = +/-0.006; p = 0.802)	0.852	+5.63%
Severity	2008.1	0.054 (CI = +/-0.011; p = 0.000)	-0.136 (CI = +/-0.080; p = 0.002)	-0.001 (CI = +/-0.006; p = 0.752)	0.841	+5.52%
Severity	2008.2	0.053 (CI = +/-0.012; p = 0.000)	-0.132 (CI = +/-0.083; p = 0.003)	-0.001 (CI = +/-0.006; p = 0.729)	0.818	+5.43%
Severity	2009.1	0.049 (CI = +/-0.011; p = 0.000)	-0.148 (CI = +/-0.079; p = 0.001)	-0.002 (CI = +/-0.006; p = 0.533)	0.822	+5.01%
Severity	2009.2	0.046 (CI = +/-0.012; p = 0.000)	-0.137 (CI = +/-0.078; p = 0.001)	-0.002 (CI = +/-0.006; p = 0.449)	0.798	+4.70%
Severity	2010.1	0.045 (CI = +/-0.013; p = 0.000)	-0.140 (CI = +/-0.082; p = 0.002)	-0.002 (CI = +/-0.006; p = 0.430)	0.784	+4.60%
Severity	2010.2	0.043 (CI = +/-0.014; p = 0.000)	-0.133 (CI = +/-0.084; p = 0.003)	-0.002 (CI = +/-0.006; p = 0.400)	0.746	+4.40%
Severity	2011.1	0.039 (CI = +/-0.014; p = 0.000)	-0.149 (CI = +/-0.081; p = 0.001)	-0.003 (CI = +/-0.005; p = 0.260)	0.751	+3.93%
Severity	2011.2	0.039 (CI = +/-0.015; p = 0.000)	-0.152 (CI = +/-0.085; p = 0.001)	-0.003 (CI = +/-0.006; p = 0.282)	0.721	+4.01%
Severity	2012.1	0.040 (CI = +/-0.017; p = 0.000)	-0.150 (CI = +/-0.090; p = 0.003)	-0.003 (CI = +/-0.006; p = 0.310)	0.712	+4.05%
Severity	2012.2	0.042 (CI = +/-0.018; p = 0.000)	-0.157 (CI = +/-0.094; p = 0.003)	-0.003 (CI = +/-0.006; p = 0.344)	0.693	+4.28%
Severity	2013.1	0.044 (CI = +/-0.021; p = 0.000)	-0.150 (CI = +/-0.099; p = 0.006)	-0.003 (CI = +/-0.006; p = 0.404)	0.695	+4.53%
Severity	2013.2	0.038 (CI = +/-0.021; p = 0.002)	-0.133 (CI = +/-0.097; p = 0.011)	-0.003 (CI = +/-0.006; p = 0.328)	0.625	+3.91%
Severity	2014.1	0.036 (CI = +/-0.024; p = 0.006)	-0.139 (CI = +/-0.104; p = 0.013)	-0.003 (CI = +/-0.006; p = 0.314)	0.604	+3.67%
Severity	2014.2	0.038 (CI = +/-0.027; p = 0.011)	-0.143 (CI = +/-0.112; p = 0.017)	-0.003 (CI = +/-0.007; p = 0.343)	0.554	+3.84%
Severity	2015.1	0.035 (CI = +/-0.032; p = 0.032)	-0.149 (CI = +/-0.121; p = 0.021)	-0.003 (CI = +/-0.007; p = 0.341)	0.532	+3.60%
Severity	2015.2	0.020 (CI = +/-0.027; p = 0.123)	-0.114 (CI = +/-0.097; p = 0.026)	-0.003 (CI = +/-0.005; p = 0.179)	0.448	+2.05%
Severity	2016.1	0.024 (CI = +/-0.031; p = 0.125)	-0.107 (CI = +/-0.106; p = 0.048)	-0.003 (CI = +/-0.006; p = 0.221)	0.451	+2.38%
Severity	2016.2	0.019 (CI = +/-0.037; p = 0.265)	-0.098 (CI = +/-0.117; p = 0.091)	-0.003 (CI = +/-0.006; p = 0.238)	0.289	+1.94%
Severity	2017.1	0.014 (CI = +/-0.044; p = 0.478)	-0.107 (CI = +/-0.131; p = 0.094)	-0.003 (CI = +/-0.006; p = 0.244)	0.265	+1.42%
Frequency	2004.2	-0.018 (CI = +/-0.007; p = 0.000)	-0.121 (CI = +/-0.068; p = 0.001)	0.012 (CI = +/-0.005; p = 0.000)	0.737	-1.79%
Frequency	2005.1	-0.017 (CI = +/-0.007; p = 0.000)	-0.114 (CI = +/-0.068; p = 0.002)	0.012 (CI = +/-0.005; p = 0.000)	0.721	-1.65%
Frequency	2005.2	-0.015 (CI = +/-0.008; p = 0.000)	-0.124 (CI = +/-0.067; p = 0.001)	0.013 (CI = +/-0.005; p = 0.000)	0.732	-1.45%
Frequency	2006.1	-0.014 (CI = +/-0.008; p = 0.001)	-0.120 (CI = +/-0.068; p = 0.001)	0.013 (CI = +/-0.005; p = 0.000)	0.716	-1.36%
Frequency	2006.2	-0.013 (CI = +/-0.008; p = 0.004)	-0.123 (CI = +/-0.070; p = 0.001)	0.013 (CI = +/-0.005; p = 0.000)	0.714	-1.28%
Frequency	2007.1	-0.011 (CI = +/-0.009; p = 0.014)	-0.116 (CI = +/-0.071; p = 0.002)	0.013 (CI = +/-0.005; p = 0.000)	0.700	-1.12%
Frequency	2007.2	-0.010 (CI = +/-0.009; p = 0.037)	-0.121 (CI = +/-0.072; p = 0.002)	0.014 (CI = +/-0.005; p = 0.000)	0.702	-0.99%
Frequency	2008.1	-0.009 (CI = +/-0.010; p = 0.068)	-0.118 (CI = +/-0.075; p = 0.003)	0.014 (CI = +/-0.006; p = 0.000)	0.688	-0.92%
Frequency	2008.2	-0.012 (CI = +/-0.010; p = 0.023)	-0.107 (CI = +/-0.073; p = 0.006)	0.013 (CI = +/-0.005; p = 0.000)	0.717	-1.19%
Frequency	2009.1	-0.015 (CI = +/-0.011; p = 0.009)	-0.118 (CI = +/-0.073; p = 0.003)	0.013 (CI = +/-0.005; p = 0.000)	0.741	-1.44%
Frequency	2009.2	-0.016 (CI = +/-0.011; p = 0.008)	-0.112 (CI = +/-0.075; p = 0.005)	0.013 (CI = +/-0.005; p = 0.000)	0.747	-1.58%
Frequency	2010.1	-0.018 (CI = +/-0.012; p = 0.005)	-0.120 (CI = +/-0.077; p = 0.004)	0.012 (CI = +/-0.005; p = 0.000)	0.753	-1.77%
Frequency	2010.2	-0.020 (CI = +/-0.013; p = 0.005)	-0.114 (CI = +/-0.079; p = 0.007)	0.012 (CI = +/-0.005; p = 0.000)	0.759	-1.94%
Frequency	2011.1	-0.022 (CI = +/-0.014; p = 0.004)	-0.122 (CI = +/-0.081; p = 0.005)	0.012 (CI = +/-0.006; p = 0.000)	0.765	-2.17%
Frequency	2011.2	-0.025 (CI = +/-0.015; p = 0.002)	-0.111 (CI = +/-0.081; p = 0.010)	0.012 (CI = +/-0.005; p = 0.000)	0.787	-2.51%
Frequency	2012.1	-0.028 (CI = +/-0.016; p = 0.001)	-0.120 (CI = +/-0.083; p = 0.007)	0.011 (CI = +/-0.005; p = 0.000)	0.793	-2.80%
Frequency	2012.2	-0.031 (CI = +/-0.017; p = 0.001)	-0.111 (CI = +/-0.086; p = 0.014)	0.011 (CI = +/-0.005; p = 0.001)	0.804	-3.09%
Frequency	2013.1	-0.038 (CI = +/-0.016; p = 0.000)	-0.131 (CI = +/-0.079; p = 0.003)	0.010 (CI = +/-0.005; p = 0.000)	0.852	-3.75%
Frequency	2013.2	-0.039 (CI = +/-0.018; p = 0.000)	-0.127 (CI = +/-0.084; p = 0.006)	0.010 (CI = +/-0.005; p = 0.001)	0.848	-3.86%
Frequency	2014.1	-0.041 (CI = +/-0.021; p = 0.001)	-0.132 (CI = +/-0.089; p = 0.007)	0.010 (CI = +/-0.005; p = 0.001)	0.836	-4.05%
Frequency	2014.2	-0.046 (CI = +/-0.022; p = 0.001)	-0.119 (CI = +/-0.091; p = 0.014)	0.010 (CI = +/-0.005; p = 0.002)	0.852	-4.54%
Frequency	2015.1	-0.057 (CI = +/-0.019; p = 0.000)	-0.145 (CI = +/-0.073; p = 0.001)	0.009 (CI = +/-0.004; p = 0.001)	0.915	-5.58%
Frequency	2015.2	-0.057 (CI = +/-0.022; p = 0.000)	-0.145 (CI = +/-0.081; p = 0.003)	0.009 (CI = +/-0.004; p = 0.001)	0.909	-5.58%
Frequency	2016.1	-0.064 (CI = +/-0.024; p = 0.000)	-0.158 (CI = +/-0.082; p = 0.002)	0.009 (CI = +/-0.004; p = 0.001)	0.915	-6.19%
Frequency	2016.2	-0.068 (CI = +/-0.028; p = 0.001)	-0.149 (CI = +/-0.089; p = 0.005)	0.009 (CI = +/-0.005; p = 0.002)	0.915	-6.58%
Frequency	2017.1	-0.076 (CI = +/-0.031; p = 0.001)	-0.164 (CI = +/-0.091; p = 0.004)	0.009 (CI = +/-0.004; p = 0.003)	0.921	-7.32%

## Bodily Injury

Coverage = BI

End Trend Period = 2021.2

Excluded Points = NA

Parameters Included: time, seasonality, mobility

Fit	Start Date	Time	Seasonality	Mobility	Adjusted R <sup>2</sup>	Implied Trend
						Rate
Loss Cost	2004.2	0.038 (CI = +/-0.011; p = 0.000)	-0.228 (CI = +/-0.098; p = 0.000)	0.012 (CI = +/-0.008; p = 0.003)	0.695	+3.92%
Loss Cost	2005.1	0.042 (CI = +/-0.011; p = 0.000)	-0.212 (CI = +/-0.095; p = 0.000)	0.013 (CI = +/-0.008; p = 0.001)	0.727	+4.25%
Loss Cost	2005.2	0.045 (CI = +/-0.011; p = 0.000)	-0.226 (CI = +/-0.092; p = 0.000)	0.014 (CI = +/-0.007; p = 0.001)	0.756	+4.57%
Loss Cost	2006.1	0.047 (CI = +/-0.011; p = 0.000)	-0.215 (CI = +/-0.094; p = 0.000)	0.014 (CI = +/-0.007; p = 0.000)	0.766	+4.79%
Loss Cost	2006.2	0.049 (CI = +/-0.012; p = 0.000)	-0.223 (CI = +/-0.095; p = 0.000)	0.015 (CI = +/-0.007; p = 0.000)	0.762	+4.98%
Loss Cost	2007.1	0.051 (CI = +/-0.013; p = 0.000)	-0.214 (CI = +/-0.097; p = 0.000)	0.015 (CI = +/-0.007; p = 0.000)	0.767	+5.18%
Loss Cost	2007.2	0.052 (CI = +/-0.013; p = 0.000)	-0.222 (CI = +/-0.099; p = 0.000)	0.015 (CI = +/-0.007; p = 0.000)	0.763	+5.39%
Loss Cost	2008.1	0.053 (CI = +/-0.015; p = 0.000)	-0.219 (CI = +/-0.103; p = 0.000)	0.015 (CI = +/-0.008; p = 0.000)	0.758	+5.45%
Loss Cost	2008.2	0.050 (CI = +/-0.015; p = 0.000)	-0.207 (CI = +/-0.102; p = 0.000)	0.015 (CI = +/-0.008; p = 0.000)	0.724	+5.09%
Loss Cost	2009.1	0.043 (CI = +/-0.014; p = 0.000)	-0.233 (CI = +/-0.094; p = 0.000)	0.014 (CI = +/-0.007; p = 0.000)	0.755	+4.40%
Loss Cost	2009.2	0.039 (CI = +/-0.014; p = 0.000)	-0.219 (CI = +/-0.090; p = 0.000)	0.013 (CI = +/-0.006; p = 0.000)	0.730	+3.95%
Loss Cost	2010.1	0.037 (CI = +/-0.016; p = 0.000)	-0.227 (CI = +/-0.094; p = 0.000)	0.013 (CI = +/-0.007; p = 0.001)	0.728	+3.73%
Loss Cost	2010.2	0.033 (CI = +/-0.017; p = 0.000)	-0.217 (CI = +/-0.094; p = 0.000)	0.012 (CI = +/-0.007; p = 0.001)	0.695	+3.38%
Loss Cost	2011.1	0.026 (CI = +/-0.016; p = 0.003)	-0.240 (CI = +/-0.088; p = 0.000)	0.011 (CI = +/-0.006; p = 0.001)	0.745	+2.66%
Loss Cost	2011.2	0.024 (CI = +/-0.018; p = 0.011)	-0.234 (CI = +/-0.091; p = 0.000)	0.011 (CI = +/-0.006; p = 0.001)	0.720	+2.41%
Loss Cost	2012.1	0.023 (CI = +/-0.020; p = 0.028)	-0.238 (CI = +/-0.097; p = 0.000)	0.011 (CI = +/-0.006; p = 0.003)	0.719	+2.29%
Loss Cost	2012.2	0.022 (CI = +/-0.022; p = 0.048)	-0.237 (CI = +/-0.103; p = 0.000)	0.011 (CI = +/-0.007; p = 0.004)	0.699	+2.27%
Loss Cost	2013.1	0.019 (CI = +/-0.025; p = 0.124)	-0.246 (CI = +/-0.110; p = 0.000)	0.010 (CI = +/-0.007; p = 0.007)	0.703	+1.94%
Loss Cost	2013.2	0.012 (CI = +/-0.026; p = 0.336)	-0.230 (CI = +/-0.107; p = 0.000)	0.010 (CI = +/-0.007; p = 0.008)	0.705	+1.21%
Loss Cost	2014.1	0.009 (CI = +/-0.031; p = 0.515)	-0.237 (CI = +/-0.117; p = 0.001)	0.010 (CI = +/-0.007; p = 0.014)	0.702	+0.94%
Loss Cost	2014.2	0.006 (CI = +/-0.035; p = 0.691)	-0.231 (CI = +/-0.125; p = 0.002)	0.009 (CI = +/-0.008; p = 0.019)	0.688	+0.64%
Loss Cost	2015.1	-0.009 (CI = +/-0.036; p = 0.583)	-0.266 (CI = +/-0.119; p = 0.001)	0.008 (CI = +/-0.007; p = 0.032)	0.770	-0.91%
Loss Cost	2015.2	-0.026 (CI = +/-0.027; p = 0.058)	-0.238 (CI = +/-0.084; p = 0.000)	0.007 (CI = +/-0.005; p = 0.009)	0.886	-2.55%
Loss Cost	2016.1	-0.027 (CI = +/-0.034; p = 0.106)	-0.240 (CI = +/-0.098; p = 0.000)	0.007 (CI = +/-0.006; p = 0.017)	0.867	-2.67%
Loss Cost	2016.2	-0.036 (CI = +/-0.036; p = 0.049)	-0.226 (CI = +/-0.097; p = 0.001)	0.007 (CI = +/-0.005; p = 0.017)	0.892	-3.55%
Loss Cost	2017.1	-0.055 (CI = +/-0.036; p = 0.009)	-0.258 (CI = +/-0.086; p = 0.000)	0.006 (CI = +/-0.005; p = 0.019)	0.935	-5.32%
Severity	2004.2	0.054 (CI = +/-0.007; p = 0.000)	-0.122 (CI = +/-0.067; p = 0.001)	-0.001 (CI = +/-0.005; p = 0.784)	0.896	+5.50%
Severity	2005.1	0.055 (CI = +/-0.008; p = 0.000)	-0.116 (CI = +/-0.068; p = 0.002)	0.000 (CI = +/-0.005; p = 0.880)	0.896	+5.64%
Severity	2005.2	0.056 (CI = +/-0.008; p = 0.000)	-0.119 (CI = +/-0.070; p = 0.002)	0.000 (CI = +/-0.005; p = 0.918)	0.890	+5.72%
Severity	2006.1	0.056 (CI = +/-0.009; p = 0.000)	-0.116 (CI = +/-0.072; p = 0.003)	0.000 (CI = +/-0.006; p = 0.965)	0.885	+5.78%
Severity	2006.2	0.057 (CI = +/-0.009; p = 0.000)	-0.119 (CI = +/-0.074; p = 0.003)	0.000 (CI = +/-0.006; p = 0.998)	0.876	+5.86%
Severity	2007.1	0.056 (CI = +/-0.010; p = 0.000)	-0.122 (CI = +/-0.077; p = 0.003)	0.000 (CI = +/-0.006; p = 0.962)	0.867	+5.80%
Severity	2007.2	0.057 (CI = +/-0.011; p = 0.000)	-0.123 (CI = +/-0.080; p = 0.004)	0.000 (CI = +/-0.006; p = 0.977)	0.853	+5.84%
Severity	2008.1	0.056 (CI = +/-0.012; p = 0.000)	-0.127 (CI = +/-0.083; p = 0.004)	0.000 (CI = +/-0.006; p = 0.922)	0.841	+5.74%
Severity	2008.2	0.055 (CI = +/-0.013; p = 0.000)	-0.124 (CI = +/-0.086; p = 0.006)	0.000 (CI = +/-0.006; p = 0.895)	0.818	+5.64%
Severity	2009.1	0.050 (CI = +/-0.013; p = 0.000)	-0.142 (CI = +/-0.083; p = 0.002)	-0.001 (CI = +/-0.006; p = 0.659)	0.819	+5.17%
Severity	2009.2	0.047 (CI = +/-0.013; p = 0.000)	-0.132 (CI = +/-0.082; p = 0.003)	-0.002 (CI = +/-0.006; p = 0.560)	0.794	+4.84%
Severity	2010.1	0.046 (CI = +/-0.014; p = 0.000)	-0.135 (CI = +/-0.086; p = 0.004)	-0.002 (CI = +/-0.006; p = 0.538)	0.780	+4.75%
Severity	2010.2	0.044 (CI = +/-0.015; p = 0.000)	-0.129 (CI = +/-0.088; p = 0.007)	-0.002 (CI = +/-0.006; p = 0.498)	0.741	+4.55%
Severity	2011.1	0.039 (CI = +/-0.016; p = 0.000)	-0.148 (CI = +/-0.086; p = 0.002)	-0.003 (CI = +/-0.006; p = 0.312)	0.743	+3.97%
Severity	2011.2	0.040 (CI = +/-0.017; p = 0.000)	-0.150 (CI = +/-0.091; p = 0.003)	-0.003 (CI = +/-0.006; p = 0.340)	0.713	+4.06%
Severity	2012.1	0.041 (CI = +/-0.020; p = 0.001)	-0.148 (CI = +/-0.097; p = 0.005)	-0.003 (CI = +/-0.006; p = 0.380)	0.704	+4.13%
Severity	2012.2	0.043 (CI = +/-0.022; p = 0.001)	-0.154 (CI = +/-0.101; p = 0.005)	-0.003 (CI = +/-0.007; p = 0.427)	0.686	+4.40%
Severity	2013.1	0.047 (CI = +/-0.025; p = 0.001)	-0.144 (CI = +/-0.108; p = 0.012)	-0.002 (CI = +/-0.007; p = 0.530)	0.690	+4.76%
Severity	2013.2	0.040 (CI = +/-0.026; p = 0.005)	-0.130 (CI = +/-0.106; p = 0.020)	-0.003 (CI = +/-0.007; p = 0.428)	0.617	+4.06%
Severity	2014.1	0.037 (CI = +/-0.030; p = 0.021)	-0.137 (CI = +/-0.116; p = 0.024)	-0.003 (CI = +/-0.007; p = 0.401)	0.594	+3.77%
Severity	2014.2	0.039 (CI = +/-0.034; p = 0.030)	-0.141 (CI = +/-0.124; p = 0.030)	-0.003 (CI = +/-0.008; p = 0.440)	0.544	+3.97%
Severity	2015.1	0.036 (CI = +/-0.042; p = 0.084)	-0.148 (CI = +/-0.139; p = 0.040)	-0.003 (CI = +/-0.008; p = 0.427)	0.520	+3.65%
Severity	2015.2	0.018 (CI = +/-0.035; p = 0.274)	-0.118 (CI = +/-0.110; p = 0.039)	-0.004 (CI = +/-0.006; p = 0.215)	0.437	+1.83%
Severity	2016.1	0.023 (CI = +/-0.044; p = 0.271)	-0.109 (CI = +/-0.126; p = 0.082)	-0.003 (CI = +/-0.007; p = 0.299)	0.433	+2.29%
Severity	2016.2	0.017 (CI = +/-0.052; p = 0.450)	-0.101 (CI = +/-0.139; p = 0.130)	-0.004 (CI = +/-0.008; p = 0.309)	0.263	+1.76%
Severity	2017.1	0.007 (CI = +/-0.068; p = 0.799)	-0.118 (CI = +/-0.164; p = 0.128)	-0.004 (CI = +/-0.009; p = 0.279)	0.243	+0.74%
Frequency	2004.2	-0.015 (CI = +/-0.007; p = 0.000)	-0.106 (CI = +/-0.063; p = 0.002)	0.013 (CI = +/-0.005; p = 0.000)	0.748	-1.50%
Frequency	2005.1	-0.013 (CI = +/-0.007; p = 0.001)	-0.096 (CI = +/-0.063; p = 0.004)	0.014 (CI = +/-0.005; p = 0.000)	0.742	-1.31%
Frequency	2005.2	-0.011 (CI = +/-0.007; p = 0.003)	-0.107 (CI = +/-0.059; p = 0.001)	0.014 (CI = +/-0.005; p = 0.000)	0.765	-1.08%
Frequency	2006.1	-0.009 (CI = +/-0.007; p = 0.013)	-0.099 (CI = +/-0.060; p = 0.002)	0.014 (CI = +/-0.005; p = 0.000)	0.758	-0.94%
Frequency	2006.2	-0.008 (CI = +/-0.008; p = 0.033)	-0.104 (CI = +/-0.061; p = 0.002)	0.015 (CI = +/-0.005; p = 0.000)	0.760	-0.83%
Frequency	2007.1	-0.006 (CI = +/-0.008; p = 0.129)	-0.092 (CI = +/-0.059; p = 0.003)	0.015 (CI = +/-0.004; p = 0.000)	0.766	-0.59%
Frequency	2007.2	-0.004 (CI = +/-0.008; p = 0.281)	-0.098 (CI = +/-0.059; p = 0.002)	0.015 (CI = +/-0.004; p = 0.000)	0.777	-0.43%
Frequency	2008.1	-0.003 (CI = +/-0.008; p = 0.516)	-0.092 (CI = +/-0.060; p = 0.004)	0.016 (CI = +/-0.004; p = 0.000)	0.774	-0.27%
Frequency	2008.2	-0.005 (CI = +/-0.008; p = 0.206)	-0.082 (CI = +/-0.057; p = 0.007)	0.015 (CI = +/-0.004; p = 0.000)	0.803	-0.53%
Frequency	2009.1	-0.007 (CI = +/-0.009; p = 0.099)	-0.091 (CI = +/-0.058; p = 0.004)	0.015 (CI = +/-0.004; p = 0.000)	0.817	-0.74%
Frequency	2009.2	-0.009 (CI = +/-0.010; p = 0.076)	-0.087 (CI = +/-0.060; p = 0.006)	0.015 (CI = +/-0.004; p = 0.000)	0.822	-0.85%
Frequency	2010.1	-0.010 (CI = +/-0.010; p = 0.064)	-0.092 (CI = +/-0.062; p = 0.006)	0.015 (CI = +/-0.004; p = 0.000)	0.822	-0.97%
Frequency	2010.2	-0.011 (CI = +/-0.011; p = 0.051)	-0.087 (CI = +/-0.064; p = 0.010)	0.014 (CI = +/-0.004; p = 0.000)	0.826	-1.11%
Frequency	2011.1	-0.013 (CI = +/-0.012; p = 0.046)	-0.093 (CI = +/-0.067; p = 0.010)	0.014 (CI = +/-0.005; p = 0.000)	0.826	-1.26%
Frequency	2011.2	-0.016 (CI = +/-0.013; p = 0.018)	-0.084 (CI = +/-0.066; p = 0.016)	0.014 (CI = +/-0.004; p = 0.000)	0.845	-1.58%
Frequency	2012.1	-0.018 (CI = +/-0.014; p = 0.018)	-0.090 (CI = +/-0.070; p = 0.015)	0.014 (CI = +/-0.005; p = 0.000)	0.845	-1.77%
Frequency	2012.2	-0.021 (CI = +/-0.015; p = 0.012)	-0.083 (CI = +/-0.072; p = 0.026)	0.013 (CI = +/-0.005; p = 0.000)	0.853	-2.04%
Frequency	2013.1	-0.027 (CI = +/-0.016; p = 0.002)	-0.102 (CI = +/-0.068; p = 0.006)	0.013 (CI = +/-0.004; p = 0.000)	0.886	-2.69%
Frequency	2013.2	-0.028 (CI = +/-0.018; p = 0.005)	-0.101 (CI = +/-0.072; p = 0.010)	0.012 (CI = +/-0.005; p = 0.000)	0.883	-2.74%
Frequency	2014.1	-0.028 (CI = +/-0.021; p = 0.013)	-0.100 (CI = +/-0.080; p = 0.018)	0.012 (CI = +/-0.005; p = 0.000)	0.870	-2.72%
Frequency	2014.2	-0.033 (CI = +/-0.022; p = 0.008)	-0.091 (CI = +/-0.080; p = 0.030)	0.012 (CI = +/-0.005; p = 0.000)	0.885	-3.20%
Frequency	2015.1	-0.045 (CI = +/-0.020; p = 0.001)	-0.119 (CI = +/-0.068; p = 0.003)	0.011 (CI = +/-0.004; p = 0.000)	0.932	-4.39%
Frequency	2015.2	-0.044 (CI = +/-0.024; p = 0.002)	-0.120 (CI = +/-0.074; p = 0.005)	0.011 (CI = +/-0.004; p = 0.000)	0.927	-4.30%
Frequency	2016.1	-0.050 (CI = +/-0.029; p = 0.004)	-0.131 (CI = +/-0.082; p = 0.006)	0.011 (CI = +/-0.005; p = 0.001)	0.924	-4.85%
Frequency	2016.2	-0.054 (CI = +/-0.033; p = 0.007)	-0.125 (CI = +/-0.090; p = 0.013)	0.011 (CI = +/-0.005; p = 0.001)	0.924	-5.22%
Frequency	2017.1	-0.062 (CI = +/-0.043; p = 0.012)	-0.140 (CI = +/-0.104; p = 0.016)	0.010 (CI = +/-0.005; p = 0.004)	0.920	-6.01%

## Property Damage

Coverage = PD  
 End Trend Period = 2022.1  
 Excluded Points = NA  
 Parameters Included: time, scalar\_level\_change, mobility  
 Scalar Level Change Start Date = 2013-04-01

Fit	Start Date	Time	Mobility	Scalar Shift	Adjusted R <sup>2</sup>	Implied Trend
						Rate
Loss Cost	2004.2	0.015 (CI = +/-0.028; p = 0.279)	0.007 (CI = +/-0.010; p = 0.184)	-2.439 (CI = +/-0.275; p = 0.000)	0.975	+1.50%
Loss Cost	2005.1	0.013 (CI = +/-0.029; p = 0.362)	0.007 (CI = +/-0.011; p = 0.208)	-2.430 (CI = +/-0.283; p = 0.000)	0.974	+1.34%
Loss Cost	2005.2	0.010 (CI = +/-0.031; p = 0.532)	0.006 (CI = +/-0.011; p = 0.249)	-2.410 (CI = +/-0.289; p = 0.000)	0.974	+0.96%
Loss Cost	2006.1	0.007 (CI = +/-0.032; p = 0.665)	0.006 (CI = +/-0.011; p = 0.286)	-2.396 (CI = +/-0.297; p = 0.000)	0.973	+0.70%
Loss Cost	2006.2	0.003 (CI = +/-0.034; p = 0.880)	0.005 (CI = +/-0.011; p = 0.343)	-2.376 (CI = +/-0.300; p = 0.000)	0.973	+0.25%
Loss Cost	2007.1	0.001 (CI = +/-0.036; p = 0.951)	0.005 (CI = +/-0.011; p = 0.373)	-2.370 (CI = +/-0.308; p = 0.000)	0.972	+0.11%
Loss Cost	2007.2	-0.003 (CI = +/-0.037; p = 0.878)	0.004 (CI = +/-0.012; p = 0.432)	-2.356 (CI = +/-0.312; p = 0.000)	0.972	-0.28%
Loss Cost	2008.1	-0.003 (CI = +/-0.039; p = 0.878)	0.004 (CI = +/-0.012; p = 0.446)	-2.356 (CI = +/-0.320; p = 0.000)	0.970	-0.29%
Loss Cost	2008.2	-0.007 (CI = +/-0.040; p = 0.713)	0.004 (CI = +/-0.012; p = 0.512)	-2.348 (CI = +/-0.321; p = 0.000)	0.970	-0.72%
Loss Cost	2009.1	-0.010 (CI = +/-0.042; p = 0.634)	0.003 (CI = +/-0.012; p = 0.559)	-2.346 (CI = +/-0.326; p = 0.000)	0.968	-0.97%
Loss Cost	2009.2	-0.012 (CI = +/-0.043; p = 0.571)	0.003 (CI = +/-0.012; p = 0.601)	-2.349 (CI = +/-0.332; p = 0.000)	0.966	-1.19%
Loss Cost	2010.1	-0.013 (CI = +/-0.045; p = 0.559)	0.003 (CI = +/-0.013; p = 0.624)	-2.352 (CI = +/-0.341; p = 0.000)	0.962	-1.27%
Loss Cost	2010.2	-0.015 (CI = +/-0.045; p = 0.492)	0.003 (CI = +/-0.013; p = 0.668)	-2.371 (CI = +/-0.347; p = 0.000)	0.959	-1.51%
Loss Cost	2011.1	-0.016 (CI = +/-0.047; p = 0.488)	0.003 (CI = +/-0.013; p = 0.686)	-2.380 (CI = +/-0.363; p = 0.000)	0.952	-1.57%
Loss Cost	2011.2	-0.017 (CI = +/-0.048; p = 0.473)	0.002 (CI = +/-0.014; p = 0.709)	-2.411 (CI = +/-0.387; p = 0.000)	0.943	-1.66%
Loss Cost	2012.1	-0.017 (CI = +/-0.050; p = 0.482)	0.002 (CI = +/-0.014; p = 0.720)	-2.426 (CI = +/-0.436; p = 0.000)	0.923	-1.67%
Loss Cost	2012.2	-0.016 (CI = +/-0.049; p = 0.490)	0.002 (CI = +/-0.014; p = 0.722)	-2.589 (CI = +/-0.524; p = 0.000)	0.894	-1.63%
Loss Cost	2013.1	-0.007 (CI = +/-0.041; p = 0.731)	0.003 (CI = +/-0.011; p = 0.580)	-3.671 (CI = +/-0.882; p = 0.000)	0.842	-0.67%
Loss Cost	2013.2	-0.007 (CI = +/-0.041; p = 0.731)	0.003 (CI = +/-0.011; p = 0.580)	NA (CI = +/-NA; p = NA)	-0.073	-0.67%
Loss Cost	2014.1	-0.014 (CI = +/-0.045; p = 0.527)	0.003 (CI = +/-0.012; p = 0.646)	NA (CI = +/-NA; p = NA)	-0.050	-1.36%
Loss Cost	2014.2	-0.011 (CI = +/-0.052; p = 0.646)	0.003 (CI = +/-0.012; p = 0.641)	NA (CI = +/-NA; p = NA)	-0.081	-1.12%
Loss Cost	2015.1	-0.015 (CI = +/-0.059; p = 0.586)	0.003 (CI = +/-0.013; p = 0.679)	NA (CI = +/-NA; p = NA)	-0.082	-1.51%
Loss Cost	2015.2	-0.033 (CI = +/-0.063; p = 0.273)	0.002 (CI = +/-0.012; p = 0.762)	NA (CI = +/-NA; p = NA)	0.021	-3.26%
Loss Cost	2016.1	-0.039 (CI = +/-0.074; p = 0.265)	0.002 (CI = +/-0.013; p = 0.797)	NA (CI = +/-NA; p = NA)	0.018	-3.84%
Loss Cost	2016.2	-0.049 (CI = +/-0.086; p = 0.233)	0.001 (CI = +/-0.014; p = 0.832)	NA (CI = +/-NA; p = NA)	0.034	-4.77%
Loss Cost	2017.1	-0.072 (CI = +/-0.097; p = 0.126)	0.001 (CI = +/-0.014; p = 0.865)	NA (CI = +/-NA; p = NA)	0.156	-6.92%
Severity	2004.2	0.017 (CI = +/-0.015; p = 0.027)	-0.003 (CI = +/-0.006; p = 0.241)	0.420 (CI = +/-0.150; p = 0.000)	0.895	+1.72%
Severity	2005.1	0.019 (CI = +/-0.016; p = 0.019)	-0.003 (CI = +/-0.006; p = 0.287)	0.408 (CI = +/-0.153; p = 0.000)	0.895	+1.93%
Severity	2005.2	0.019 (CI = +/-0.017; p = 0.030)	-0.003 (CI = +/-0.006; p = 0.290)	0.410 (CI = +/-0.158; p = 0.000)	0.889	+1.89%
Severity	2006.1	0.021 (CI = +/-0.018; p = 0.024)	-0.003 (CI = +/-0.006; p = 0.337)	0.401 (CI = +/-0.161; p = 0.000)	0.887	+2.07%
Severity	2006.2	0.021 (CI = +/-0.019; p = 0.029)	-0.003 (CI = +/-0.006; p = 0.361)	0.399 (CI = +/-0.166; p = 0.000)	0.882	+2.13%
Severity	2007.1	0.022 (CI = +/-0.020; p = 0.034)	-0.003 (CI = +/-0.006; p = 0.384)	0.397 (CI = +/-0.171; p = 0.000)	0.875	+2.18%
Severity	2007.2	0.021 (CI = +/-0.021; p = 0.048)	-0.003 (CI = +/-0.006; p = 0.385)	0.399 (CI = +/-0.175; p = 0.000)	0.866	+2.13%
Severity	2008.1	0.023 (CI = +/-0.022; p = 0.043)	-0.003 (CI = +/-0.007; p = 0.431)	0.394 (CI = +/-0.178; p = 0.000)	0.862	+2.29%
Severity	2008.2	0.023 (CI = +/-0.023; p = 0.050)	-0.003 (CI = +/-0.007; p = 0.448)	0.394 (CI = +/-0.182; p = 0.000)	0.851	+2.31%
Severity	2009.1	0.023 (CI = +/-0.024; p = 0.058)	-0.003 (CI = +/-0.007; p = 0.466)	0.394 (CI = +/-0.187; p = 0.000)	0.838	+2.33%
Severity	2009.2	0.023 (CI = +/-0.025; p = 0.067)	-0.002 (CI = +/-0.007; p = 0.478)	0.394 (CI = +/-0.192; p = 0.000)	0.823	+2.34%
Severity	2010.1	0.023 (CI = +/-0.026; p = 0.076)	-0.002 (CI = +/-0.007; p = 0.493)	0.394 (CI = +/-0.197; p = 0.000)	0.803	+2.35%
Severity	2010.2	0.023 (CI = +/-0.027; p = 0.093)	-0.003 (CI = +/-0.008; p = 0.487)	0.389 (CI = +/-0.204; p = 0.001)	0.774	+2.28%
Severity	2011.1	0.023 (CI = +/-0.028; p = 0.103)	-0.003 (CI = +/-0.008; p = 0.499)	0.390 (CI = +/-0.214; p = 0.001)	0.740	+2.28%
Severity	2011.2	0.023 (CI = +/-0.028; p = 0.110)	-0.003 (CI = +/-0.008; p = 0.516)	0.396 (CI = +/-0.230; p = 0.002)	0.698	+2.30%
Severity	2012.1	0.023 (CI = +/-0.029; p = 0.116)	-0.002 (CI = +/-0.008; p = 0.533)	0.417 (CI = +/-0.257; p = 0.003)	0.647	+2.32%
Severity	2012.2	0.023 (CI = +/-0.030; p = 0.128)	-0.002 (CI = +/-0.009; p = 0.546)	0.424 (CI = +/-0.322; p = 0.013)	0.533	+2.32%
Severity	2013.1	0.020 (CI = +/-0.031; p = 0.180)	-0.003 (CI = +/-0.009; p = 0.512)	0.742 (CI = +/-0.656; p = 0.029)	0.417	+2.03%
Severity	2013.2	0.020 (CI = +/-0.031; p = 0.180)	-0.003 (CI = +/-0.009; p = 0.512)	NA (CI = +/-NA; p = NA)	0.124	+2.03%
Severity	2014.1	0.010 (CI = +/-0.031; p = 0.503)	-0.003 (CI = +/-0.008; p = 0.387)	NA (CI = +/-NA; p = NA)	0.028	+1.01%
Severity	2014.2	0.010 (CI = +/-0.036; p = 0.569)	-0.003 (CI = +/-0.009; p = 0.404)	NA (CI = +/-NA; p = NA)	0.004	+0.98%
Severity	2015.1	0.008 (CI = +/-0.041; p = 0.663)	-0.003 (CI = +/-0.009; p = 0.417)	NA (CI = +/-NA; p = NA)	-0.026	+0.85%
Severity	2015.2	-0.002 (CI = +/-0.045; p = 0.941)	-0.004 (CI = +/-0.009; p = 0.362)	NA (CI = +/-NA; p = NA)	-0.076	-0.16%
Severity	2016.1	-0.009 (CI = +/-0.052; p = 0.718)	-0.004 (CI = +/-0.009; p = 0.349)	NA (CI = +/-NA; p = NA)	-0.094	-0.87%
Severity	2016.2	-0.001 (CI = +/-0.061; p = 0.972)	-0.004 (CI = +/-0.010; p = 0.386)	NA (CI = +/-NA; p = NA)	-0.101	-1.10%
Severity	2017.1	-0.005 (CI = +/-0.074; p = 0.885)	-0.004 (CI = +/-0.011; p = 0.409)	NA (CI = +/-NA; p = NA)	-0.135	-0.48%
Frequency	2004.2	-0.002 (CI = +/-0.028; p = 0.871)	0.010 (CI = +/-0.011; p = 0.055)	-2.860 (CI = +/-0.277; p = 0.000)	0.983	-0.22%
Frequency	2005.1	-0.006 (CI = +/-0.029; p = 0.685)	0.010 (CI = +/-0.011; p = 0.070)	-2.838 (CI = +/-0.283; p = 0.000)	0.983	-0.59%
Frequency	2005.2	-0.009 (CI = +/-0.031; p = 0.544)	0.009 (CI = +/-0.011; p = 0.089)	-2.820 (CI = +/-0.289; p = 0.000)	0.983	-0.92%
Frequency	2006.1	-0.014 (CI = +/-0.032; p = 0.396)	0.009 (CI = +/-0.011; p = 0.113)	-2.798 (CI = +/-0.294; p = 0.000)	0.983	-1.35%
Frequency	2006.2	-0.019 (CI = +/-0.033; p = 0.265)	0.008 (CI = +/-0.011; p = 0.145)	-2.775 (CI = +/-0.296; p = 0.000)	0.983	-1.84%
Frequency	2007.1	-0.020 (CI = +/-0.035; p = 0.244)	0.008 (CI = +/-0.011; p = 0.168)	-2.767 (CI = +/-0.304; p = 0.000)	0.982	-2.02%
Frequency	2007.2	-0.024 (CI = +/-0.037; p = 0.193)	0.007 (CI = +/-0.011; p = 0.202)	-2.755 (CI = +/-0.308; p = 0.000)	0.982	-2.36%
Frequency	2008.1	-0.026 (CI = +/-0.039; p = 0.184)	0.007 (CI = +/-0.012; p = 0.227)	-2.750 (CI = +/-0.315; p = 0.000)	0.981	-2.52%
Frequency	2008.2	-0.030 (CI = +/-0.039; p = 0.129)	0.006 (CI = +/-0.012; p = 0.272)	-2.742 (CI = +/-0.315; p = 0.000)	0.981	-2.96%
Frequency	2009.1	-0.033 (CI = +/-0.041; p = 0.110)	0.006 (CI = +/-0.012; p = 0.309)	-2.740 (CI = +/-0.320; p = 0.000)	0.980	-3.22%
Frequency	2009.2	-0.035 (CI = +/-0.042; p = 0.099)	0.006 (CI = +/-0.012; p = 0.344)	-2.742 (CI = +/-0.325; p = 0.000)	0.978	-3.44%
Frequency	2010.1	-0.036 (CI = +/-0.044; p = 0.102)	0.006 (CI = +/-0.013; p = 0.367)	-2.746 (CI = +/-0.334; p = 0.000)	0.976	-3.53%
Frequency	2010.2	-0.038 (CI = +/-0.045; p = 0.094)	0.005 (CI = +/-0.013; p = 0.399)	-2.760 (CI = +/-0.342; p = 0.000)	0.973	-3.71%
Frequency	2011.1	-0.038 (CI = +/-0.046; p = 0.098)	0.005 (CI = +/-0.013; p = 0.419)	-2.770 (CI = +/-0.359; p = 0.000)	0.968	-3.77%
Frequency	2011.2	-0.040 (CI = +/-0.047; p = 0.095)	0.005 (CI = +/-0.013; p = 0.442)	-2.807 (CI = +/-0.380; p = 0.000)	0.962	-3.87%
Frequency	2012.1	-0.040 (CI = +/-0.048; p = 0.101)	0.005 (CI = +/-0.012; p = 0.459)	-2.843 (CI = +/-0.426; p = 0.000)	0.950	-3.91%
Frequency	2012.2	-0.039 (CI = +/-0.048; p = 0.100)	0.005 (CI = +/-0.014; p = 0.456)	-3.014 (CI = +/-0.509; p = 0.000)	0.931	-3.86%
Frequency	2013.1	-0.027 (CI = +/-0.029; p = 0.069)	0.006 (CI = +/-0.008; p = 0.155)	-4.413 (CI = +/-0.628; p = 0.000)	0.946	-2.65%
Frequency	2013.2	-0.027 (CI = +/-0.029; p = 0.069)	0.006 (CI = +/-0.008; p = 0.155)	NA (CI = +/-NA; p = NA)	0.366	-2.65%
Frequency	2014.1	-0.024 (CI = +/-0.033; p = 0.142)	0.006 (CI = +/-0.008; p = 0.155)	NA (CI = +/-NA; p = NA)	0.309	-2.35%
Frequency	2014.2	-0.021 (CI = +/-0.037; p = 0.246)	0.006 (CI = +/-0.009; p = 0.160)	NA (CI = +/-NA; p = NA)	0.256	-2.08%
Frequency	2015.1	-0.024 (CI = +/-0.043; p = 0.250)	0.006 (CI = +/-0.009; p = 0.187)	NA (CI = +/-NA; p = NA)	0.246	-2.34%
Frequency	2015.2	-0.032 (CI = +/-0.048; p = 0.177)	0.006 (CI = +/-0.010; p = 0.219)	NA (CI = +/-NA; p = NA)	0.283	-3.11%
Frequency	2016.1	-0.030 (CI = +/-0.057; p = 0.260)	0.006 (CI = +/-0.010; p = 0.241)	NA (CI = +/-NA; p = NA)	0.226	-2.99%
Frequency	2016.2	-0.048 (CI = +/-0.061; p = 0.108)	0.005 (CI = +/-0.010; p = 0.253)	NA (CI = +/-NA; p = NA)	0.358	-4.68%
Frequency	2017.1	-0.067 (CI = +/-0.066; p = 0.046)	0.005 (CI = +/-0.009; p = 0.251)	NA (CI = +/-NA; p = NA)	0.483	-6.47%



## Property Damage

Coverage = PD  
End Trend Period = 2021.2  
Excluded Points = NA  
Parameters Included: time, scalar\_level\_change, mobility  
Scalar Level Change Start Date = 2013-04-01

Fit	Start Date	Time	Mobility	Scalar Shift	Adjusted R <sup>2</sup>	Implied Trend
						Rate
Loss Cost	2004.2	0.021 (CI = +/-0.029; p = 0.161)	0.008 (CI = +/-0.011; p = 0.129)	-2.473 (CI = +/-0.280; p = 0.000)	0.975	+2.07%
Loss Cost	2005.1	0.019 (CI = +/-0.031; p = 0.217)	0.008 (CI = +/-0.011; p = 0.146)	-2.466 (CI = +/-0.291; p = 0.000)	0.974	+1.95%
Loss Cost	2005.2	0.016 (CI = +/-0.033; p = 0.344)	0.007 (CI = +/-0.011; p = 0.183)	-2.446 (CI = +/-0.299; p = 0.000)	0.974	+1.57%
Loss Cost	2006.1	0.013 (CI = +/-0.035; p = 0.451)	0.007 (CI = +/-0.011; p = 0.215)	-2.433 (CI = +/-0.309; p = 0.000)	0.973	+1.33%
Loss Cost	2006.2	0.009 (CI = +/-0.037; p = 0.644)	0.006 (CI = +/-0.012; p = 0.270)	-2.411 (CI = +/-0.315; p = 0.000)	0.973	+0.85%
Loss Cost	2007.1	0.007 (CI = +/-0.040; p = 0.708)	0.006 (CI = +/-0.012; p = 0.296)	-2.405 (CI = +/-0.326; p = 0.000)	0.972	+0.74%
Loss Cost	2007.2	0.003 (CI = +/-0.042; p = 0.882)	0.006 (CI = +/-0.012; p = 0.357)	-2.389 (CI = +/-0.332; p = 0.000)	0.971	+0.30%
Loss Cost	2008.1	0.003 (CI = +/-0.044; p = 0.879)	0.006 (CI = +/-0.013; p = 0.368)	-2.390 (CI = +/-0.342; p = 0.000)	0.970	+0.33%
Loss Cost	2008.2	-0.002 (CI = +/-0.046; p = 0.938)	0.005 (CI = +/-0.013; p = 0.441)	-2.377 (CI = +/-0.345; p = 0.000)	0.969	-0.17%
Loss Cost	2009.1	-0.005 (CI = +/-0.048; p = 0.844)	0.004 (CI = +/-0.013; p = 0.493)	-2.372 (CI = +/-0.352; p = 0.000)	0.967	-0.46%
Loss Cost	2009.2	-0.007 (CI = +/-0.050; p = 0.765)	0.004 (CI = +/-0.013; p = 0.542)	-2.371 (CI = +/-0.358; p = 0.000)	0.965	-0.73%
Loss Cost	2010.1	-0.008 (CI = +/-0.052; p = 0.747)	0.004 (CI = +/-0.014; p = 0.567)	-2.373 (CI = +/-0.368; p = 0.000)	0.961	-0.82%
Loss Cost	2010.2	-0.011 (CI = +/-0.053; p = 0.660)	0.003 (CI = +/-0.014; p = 0.622)	-2.388 (CI = +/-0.374; p = 0.000)	0.958	-1.13%
Loss Cost	2011.1	-0.012 (CI = +/-0.055; p = 0.650)	0.003 (CI = +/-0.014; p = 0.643)	-2.396 (CI = +/-0.391; p = 0.000)	0.951	-1.21%
Loss Cost	2011.2	-0.013 (CI = +/-0.057; p = 0.627)	0.003 (CI = +/-0.015; p = 0.671)	-2.424 (CI = +/-0.415; p = 0.000)	0.941	-1.33%
Loss Cost	2012.1	-0.014 (CI = +/-0.059; p = 0.632)	0.003 (CI = +/-0.015; p = 0.684)	-2.439 (CI = +/-0.464; p = 0.000)	0.921	-1.35%
Loss Cost	2012.2	-0.013 (CI = +/-0.059; p = 0.641)	0.003 (CI = +/-0.015; p = 0.686)	-2.602 (CI = +/-0.554; p = 0.000)	0.892	-1.30%
Loss Cost	2013.1	-0.001 (CI = +/-0.049; p = 0.955)	0.004 (CI = +/-0.013; p = 0.508)	-3.703 (CI = +/-0.922; p = 0.000)	0.841	-0.13%
Loss Cost	2013.2	-0.001 (CI = +/-0.049; p = 0.955)	0.004 (CI = +/-0.013; p = 0.508)	NA (CI = +/-NA; p = NA)	-0.085	-0.13%
Loss Cost	2014.1	-0.009 (CI = +/-0.055; p = 0.724)	0.003 (CI = +/-0.013; p = 0.593)	NA (CI = +/-NA; p = NA)	-0.074	-0.91%
Loss Cost	2014.2	-0.005 (CI = +/-0.064; p = 0.858)	0.004 (CI = +/-0.014; p = 0.580)	NA (CI = +/-NA; p = NA)	-0.101	-0.53%
Loss Cost	2015.1	-0.009 (CI = +/-0.075; p = 0.786)	0.003 (CI = +/-0.015; p = 0.629)	NA (CI = +/-NA; p = NA)	-0.108	-0.94%
Loss Cost	2015.2	-0.032 (CI = +/-0.081; p = 0.402)	0.002 (CI = +/-0.014; p = 0.775)	NA (CI = +/-NA; p = NA)	-0.022	-3.15%
Loss Cost	2016.1	-0.040 (CI = +/-0.097; p = 0.379)	0.001 (CI = +/-0.016; p = 0.833)	NA (CI = +/-NA; p = NA)	-0.026	-3.90%
Loss Cost	2016.2	-0.053 (CI = +/-0.117; p = 0.324)	0.001 (CI = +/-0.017; p = 0.905)	NA (CI = +/-NA; p = NA)	-0.010	-5.19%
Loss Cost	2017.1	-0.086 (CI = +/-0.134; p = 0.172)	0.000 (CI = +/-0.017; p = 0.972)	NA (CI = +/-NA; p = NA)	0.128	-8.25%
Severity	2004.2	0.019 (CI = +/-0.016; p = 0.021)	-0.003 (CI = +/-0.006; p = 0.315)	0.408 (CI = +/-0.155; p = 0.000)	0.894	+1.93%
Severity	2005.1	0.022 (CI = +/-0.017; p = 0.014)	-0.003 (CI = +/-0.006; p = 0.385)	0.393 (CI = +/-0.158; p = 0.000)	0.895	+2.19%
Severity	2005.2	0.022 (CI = +/-0.018; p = 0.022)	-0.003 (CI = +/-0.006; p = 0.394)	0.394 (CI = +/-0.164; p = 0.000)	0.889	+2.18%
Severity	2006.1	0.024 (CI = +/-0.019; p = 0.017)	-0.002 (CI = +/-0.006; p = 0.467)	0.382 (CI = +/-0.168; p = 0.000)	0.888	+2.42%
Severity	2006.2	0.025 (CI = +/-0.021; p = 0.020)	-0.002 (CI = +/-0.006; p = 0.507)	0.377 (CI = +/-0.174; p = 0.000)	0.883	+2.52%
Severity	2007.1	0.026 (CI = +/-0.022; p = 0.023)	-0.002 (CI = +/-0.007; p = 0.547)	0.373 (CI = +/-0.179; p = 0.000)	0.877	+2.61%
Severity	2007.2	0.026 (CI = +/-0.023; p = 0.033)	-0.002 (CI = +/-0.007; p = 0.553)	0.374 (CI = +/-0.185; p = 0.000)	0.868	+2.59%
Severity	2008.1	0.028 (CI = +/-0.024; p = 0.027)	-0.002 (CI = +/-0.007; p = 0.629)	0.366 (CI = +/-0.188; p = 0.001)	0.864	+2.82%
Severity	2008.2	0.028 (CI = +/-0.026; p = 0.032)	-0.002 (CI = +/-0.007; p = 0.657)	0.365 (CI = +/-0.193; p = 0.001)	0.854	+2.89%
Severity	2009.1	0.029 (CI = +/-0.027; p = 0.037)	-0.001 (CI = +/-0.007; p = 0.685)	0.364 (CI = +/-0.198; p = 0.001)	0.842	+2.95%
Severity	2009.2	0.029 (CI = +/-0.028; p = 0.043)	-0.001 (CI = +/-0.008; p = 0.703)	0.364 (CI = +/-0.203; p = 0.001)	0.827	+2.98%
Severity	2010.1	0.030 (CI = +/-0.030; p = 0.050)	-0.001 (CI = +/-0.008; p = 0.722)	0.364 (CI = +/-0.209; p = 0.002)	0.809	+3.02%
Severity	2010.2	0.029 (CI = +/-0.031; p = 0.063)	-0.001 (CI = +/-0.008; p = 0.709)	0.361 (CI = +/-0.216; p = 0.002)	0.779	+2.94%
Severity	2011.1	0.029 (CI = +/-0.032; p = 0.071)	-0.001 (CI = +/-0.008; p = 0.720)	0.362 (CI = +/-0.226; p = 0.003)	0.747	+2.96%
Severity	2011.2	0.029 (CI = +/-0.033; p = 0.077)	-0.001 (CI = +/-0.009; p = 0.738)	0.370 (CI = +/-0.241; p = 0.005)	0.707	+2.99%
Severity	2012.1	0.030 (CI = +/-0.034; p = 0.083)	-0.001 (CI = +/-0.009; p = 0.754)	0.391 (CI = +/-0.268; p = 0.007)	0.658	+3.02%
Severity	2012.2	0.030 (CI = +/-0.035; p = 0.093)	-0.001 (CI = +/-0.009; p = 0.762)	0.398 (CI = +/-0.334; p = 0.023)	0.548	+3.02%
Severity	2013.1	0.026 (CI = +/-0.036; p = 0.136)	-0.002 (CI = +/-0.009; p = 0.713)	0.705 (CI = +/-0.678; p = 0.042)	0.434	+2.68%
Severity	2013.2	0.026 (CI = +/-0.036; p = 0.136)	-0.002 (CI = +/-0.009; p = 0.713)	NA (CI = +/-NA; p = NA)	0.152	+2.68%
Severity	2014.1	0.015 (CI = +/-0.038; p = 0.410)	-0.003 (CI = +/-0.009; p = 0.538)	NA (CI = +/-NA; p = NA)	0.037	+1.50%
Severity	2014.2	0.015 (CI = +/-0.044; p = 0.465)	-0.003 (CI = +/-0.009; p = 0.564)	NA (CI = +/-NA; p = NA)	0.011	+1.53%
Severity	2015.1	0.015 (CI = +/-0.052; p = 0.547)	-0.003 (CI = +/-0.010; p = 0.579)	NA (CI = +/-NA; p = NA)	-0.024	+1.47%
Severity	2015.2	0.002 (CI = +/-0.058; p = 0.928)	-0.003 (CI = +/-0.010; p = 0.483)	NA (CI = +/-NA; p = NA)	-0.098	+0.24%
Severity	2016.1	-0.006 (CI = +/-0.069; p = 0.837)	-0.004 (CI = +/-0.011; p = 0.447)	NA (CI = +/-NA; p = NA)	-0.131	-0.64%
Severity	2016.2	0.005 (CI = +/-0.082; p = 0.900)	-0.003 (CI = +/-0.012; p = 0.526)	NA (CI = +/-NA; p = NA)	-0.132	+0.46%
Severity	2017.1	0.000 (CI = +/-0.103; p = 0.991)	-0.004 (CI = +/-0.013; p = 0.540)	NA (CI = +/-NA; p = NA)	-0.181	+0.05%
Frequency	2004.2	0.001 (CI = +/-0.030; p = 0.923)	0.011 (CI = +/-0.011; p = 0.046)	-2.881 (CI = +/-0.286; p = 0.000)	0.983	+0.14%
Frequency	2005.1	-0.002 (CI = +/-0.032; p = 0.880)	0.010 (CI = +/-0.011; p = 0.061)	-2.859 (CI = +/-0.294; p = 0.000)	0.983	-0.24%
Frequency	2005.2	-0.006 (CI = +/-0.034; p = 0.722)	0.010 (CI = +/-0.011; p = 0.080)	-2.840 (CI = +/-0.303; p = 0.000)	0.983	-0.59%
Frequency	2006.1	-0.011 (CI = +/-0.036; p = 0.543)	0.009 (CI = +/-0.011; p = 0.107)	-2.815 (CI = +/-0.309; p = 0.000)	0.983	-1.06%
Frequency	2006.2	-0.016 (CI = +/-0.037; p = 0.376)	0.008 (CI = +/-0.011; p = 0.145)	-2.788 (CI = +/-0.314; p = 0.000)	0.983	-1.62%
Frequency	2007.1	-0.018 (CI = +/-0.040; p = 0.347)	0.008 (CI = +/-0.012; p = 0.171)	-2.778 (CI = +/-0.324; p = 0.000)	0.982	-1.83%
Frequency	2007.2	-0.023 (CI = +/-0.042; p = 0.276)	0.008 (CI = +/-0.012; p = 0.213)	-2.762 (CI = +/-0.331; p = 0.000)	0.981	-2.23%
Frequency	2008.1	-0.025 (CI = +/-0.044; p = 0.262)	0.007 (CI = +/-0.012; p = 0.244)	-2.756 (CI = +/-0.339; p = 0.000)	0.980	-2.42%
Frequency	2008.2	-0.030 (CI = +/-0.046; p = 0.183)	0.006 (CI = +/-0.013; p = 0.305)	-2.741 (CI = +/-0.341; p = 0.000)	0.980	-2.97%
Frequency	2009.1	-0.034 (CI = +/-0.047; p = 0.155)	0.006 (CI = +/-0.013; p = 0.356)	-2.735 (CI = +/-0.346; p = 0.000)	0.979	-3.31%
Frequency	2009.2	-0.037 (CI = +/-0.049; p = 0.136)	0.005 (CI = +/-0.013; p = 0.403)	-2.735 (CI = +/-0.352; p = 0.000)	0.977	-3.60%
Frequency	2010.1	-0.038 (CI = +/-0.051; p = 0.139)	0.005 (CI = +/-0.014; p = 0.433)	-2.737 (CI = +/-0.361; p = 0.000)	0.975	-3.72%
Frequency	2010.2	-0.040 (CI = +/-0.053; p = 0.125)	0.005 (CI = +/-0.014; p = 0.475)	-2.749 (CI = +/-0.370; p = 0.000)	0.972	-3.96%
Frequency	2011.1	-0.041 (CI = +/-0.055; p = 0.130)	0.005 (CI = +/-0.014; p = 0.499)	-2.758 (CI = +/-0.386; p = 0.000)	0.968	-4.04%
Frequency	2011.2	-0.043 (CI = +/-0.056; p = 0.124)	0.004 (CI = +/-0.015; p = 0.529)	-2.794 (CI = +/-0.407; p = 0.000)	0.962	-4.19%
Frequency	2012.1	-0.043 (CI = +/-0.058; p = 0.130)	0.004 (CI = +/-0.015; p = 0.549)	-2.830 (CI = +/-0.453; p = 0.000)	0.949	-4.24%
Frequency	2012.2	-0.043 (CI = +/-0.057; p = 0.130)	0.004 (CI = +/-0.015; p = 0.548)	-3.000 (CI = +/-0.538; p = 0.000)	0.930	-4.19%
Frequency	2013.1	-0.028 (CI = +/-0.035; p = 0.111)	0.006 (CI = +/-0.009; p = 0.204)	-4.408 (CI = +/-0.661; p = 0.000)	0.945	-2.74%
Frequency	2013.2	-0.028 (CI = +/-0.035; p = 0.111)	0.006 (CI = +/-0.009; p = 0.204)	NA (CI = +/-NA; p = NA)	0.350	-2.74%
Frequency	2014.1	-0.024 (CI = +/-0.040; p = 0.216)	0.006 (CI = +/-0.009; p = 0.199)	NA (CI = +/-NA; p = NA)	0.293	-2.38%
Frequency	2014.2	-0.021 (CI = +/-0.046; p = 0.351)	0.006 (CI = +/-0.010; p = 0.201)	NA (CI = +/-NA; p = NA)	0.239	-2.03%
Frequency	2015.1	-0.024 (CI = +/-0.054; p = 0.349)	0.006 (CI = +/-0.011; p = 0.243)	NA (CI = +/-NA; p = NA)	0.229	-2.37%
Frequency	2015.2	-0.034 (CI = +/-0.062; p = 0.245)	0.005 (CI = +/-0.011; p = 0.310)	NA (CI = +/-NA; p = NA)	0.267	-3.38%
Frequency	2016.1	-0.033 (CI = +/-0.075; p = 0.340)	0.005 (CI = +/-0.012; p = 0.337)	NA (CI = +/-NA; p = NA)	0.208	-3.28%
Frequency	2016.2	-0.058 (CI = +/-0.081; p = 0.139)	0.004 (CI = +/-0.012; p = 0.421)	NA (CI = +/-NA; p = NA)	0.356	-5.63%
Frequency	2017.1	-0.087 (CI = +/-0.087; p = 0.052)	0.003 (CI = +/-0.011; p = 0.505)	NA (CI = +/-NA; p = NA)	0.514	-8.30%

## Direct Compensation Property Damage

Coverage = DC

End Trend Period = 2022.1

Excluded Points = 2015.1

Parameters Included: time, seasonality, mobility

Fit	Start Date	Time	Seasonality	Mobility	Adjusted R <sup>2</sup>	Implied Trend Rate
Loss Cost	2013.1	0.080 (CI = +/-0.048; p = 0.003)	-0.187 (CI = +/-0.233; p = 0.107)	0.015 (CI = +/-0.014; p = 0.044)	0.454	+8.35%
Loss Cost	2013.2	0.044 (CI = +/-0.015; p = 0.000)	-0.074 (CI = +/-0.069; p = 0.036)	0.013 (CI = +/-0.004; p = 0.000)	0.805	+4.46%
Loss Cost	2014.1	0.039 (CI = +/-0.015; p = 0.000)	-0.085 (CI = +/-0.066; p = 0.016)	0.013 (CI = +/-0.004; p = 0.000)	0.822	+3.93%
Loss Cost	2014.2	0.034 (CI = +/-0.017; p = 0.001)	-0.071 (CI = +/-0.067; p = 0.040)	0.013 (CI = +/-0.004; p = 0.000)	0.819	+3.41%
Loss Cost	2015.2	0.025 (CI = +/-0.016; p = 0.005)	-0.083 (CI = +/-0.056; p = 0.008)	0.012 (CI = +/-0.003; p = 0.000)	0.881	+2.55%
Loss Cost	2016.1	0.018 (CI = +/-0.014; p = 0.016)	-0.098 (CI = +/-0.047; p = 0.001)	0.012 (CI = +/-0.002; p = 0.000)	0.931	+1.82%
Loss Cost	2016.2	0.016 (CI = +/-0.016; p = 0.054)	-0.093 (CI = +/-0.051; p = 0.003)	0.012 (CI = +/-0.003; p = 0.000)	0.933	+1.58%
Loss Cost	2017.1	0.012 (CI = +/-0.018; p = 0.166)	-0.099 (CI = +/-0.054; p = 0.003)	0.012 (CI = +/-0.003; p = 0.000)	0.939	+1.21%
Severity	2013.1	0.051 (CI = +/-0.005; p = 0.000)	-0.012 (CI = +/-0.025; p = 0.304)	0.002 (CI = +/-0.002; p = 0.016)	0.970	+5.23%
Severity	2013.2	0.052 (CI = +/-0.005; p = 0.000)	-0.017 (CI = +/-0.025; p = 0.177)	0.002 (CI = +/-0.001; p = 0.013)	0.969	+5.38%
Severity	2014.1	0.054 (CI = +/-0.006; p = 0.000)	-0.014 (CI = +/-0.025; p = 0.258)	0.002 (CI = +/-0.001; p = 0.010)	0.967	+5.52%
Severity	2014.2	0.053 (CI = +/-0.007; p = 0.000)	-0.012 (CI = +/-0.028; p = 0.363)	0.002 (CI = +/-0.002; p = 0.014)	0.956	+5.45%
Severity	2015.2	0.053 (CI = +/-0.008; p = 0.000)	-0.012 (CI = +/-0.030; p = 0.412)	0.002 (CI = +/-0.002; p = 0.019)	0.944	+5.48%
Severity	2016.1	0.054 (CI = +/-0.010; p = 0.000)	-0.010 (CI = +/-0.033; p = 0.525)	0.002 (CI = +/-0.002; p = 0.024)	0.933	+5.58%
Severity	2016.2	0.058 (CI = +/-0.010; p = 0.000)	-0.017 (CI = +/-0.031; p = 0.239)	0.002 (CI = +/-0.002; p = 0.015)	0.945	+5.96%
Severity	2017.1	0.061 (CI = +/-0.010; p = 0.000)	-0.011 (CI = +/-0.030; p = 0.406)	0.002 (CI = +/-0.001; p = 0.009)	0.954	+6.31%
Frequency	2013.1	0.029 (CI = +/-0.050; p = 0.232)	-0.175 (CI = +/-0.244; p = 0.147)	0.013 (CI = +/-0.015; p = 0.087)	0.187	+2.96%
Frequency	2013.2	-0.009 (CI = +/-0.018; p = 0.301)	-0.058 (CI = +/-0.081; p = 0.148)	0.011 (CI = +/-0.005; p = 0.000)	0.742	-0.87%
Frequency	2014.1	-0.015 (CI = +/-0.018; p = 0.090)	-0.071 (CI = +/-0.077; p = 0.067)	0.011 (CI = +/-0.004; p = 0.000)	0.796	-1.51%
Frequency	2014.2	-0.020 (CI = +/-0.020; p = 0.059)	-0.059 (CI = +/-0.082; p = 0.139)	0.011 (CI = +/-0.005; p = 0.000)	0.810	-1.93%
Frequency	2015.2	-0.028 (CI = +/-0.020; p = 0.012)	-0.072 (CI = +/-0.074; p = 0.056)	0.010 (CI = +/-0.004; p = 0.000)	0.863	-2.78%
Frequency	2016.1	-0.036 (CI = +/-0.020; p = 0.003)	-0.088 (CI = +/-0.067; p = 0.016)	0.010 (CI = +/-0.004; p = 0.000)	0.903	-3.56%
Frequency	2016.2	-0.042 (CI = +/-0.021; p = 0.002)	-0.076 (CI = +/-0.068; p = 0.033)	0.010 (CI = +/-0.003; p = 0.000)	0.920	-4.13%
Frequency	2017.1	-0.049 (CI = +/-0.022; p = 0.001)	-0.088 (CI = +/-0.066; p = 0.016)	0.009 (CI = +/-0.003; p = 0.000)	0.934	-4.80%

## Direct Compensation Property Damage

Coverage = DC

End Trend Period = 2021.2

Excluded Points = 2015.1

Parameters Included: time, seasonality, mobility

Fit	Start Date	Time	Seasonality	Mobility	Adjusted R <sup>2</sup>	Implied Trend Rate
Loss Cost	2013.1	0.092 (CI = +/-0.056; p = 0.004)	-0.156 (CI = +/-0.249; p = 0.199)	0.017 (CI = +/-0.016; p = 0.034)	0.472	+9.60%
Loss Cost	2013.2	0.052 (CI = +/-0.014; p = 0.000)	-0.055 (CI = +/-0.061; p = 0.073)	0.015 (CI = +/-0.004; p = 0.000)	0.869	+5.33%
Loss Cost	2014.1	0.047 (CI = +/-0.016; p = 0.000)	-0.065 (CI = +/-0.061; p = 0.040)	0.014 (CI = +/-0.004; p = 0.000)	0.873	+4.83%
Loss Cost	2014.2	0.042 (CI = +/-0.017; p = 0.000)	-0.054 (CI = +/-0.062; p = 0.079)	0.014 (CI = +/-0.004; p = 0.000)	0.872	+4.32%
Loss Cost	2015.2	0.033 (CI = +/-0.018; p = 0.002)	-0.069 (CI = +/-0.055; p = 0.020)	0.013 (CI = +/-0.003; p = 0.000)	0.908	+3.37%
Loss Cost	2016.1	0.024 (CI = +/-0.018; p = 0.013)	-0.086 (CI = +/-0.051; p = 0.004)	0.013 (CI = +/-0.003; p = 0.000)	0.940	+2.46%
Loss Cost	2016.2	0.022 (CI = +/-0.021; p = 0.040)	-0.083 (CI = +/-0.055; p = 0.010)	0.012 (CI = +/-0.003; p = 0.000)	0.941	+2.21%
Loss Cost	2017.1	0.018 (CI = +/-0.027; p = 0.154)	-0.089 (CI = +/-0.065; p = 0.015)	0.012 (CI = +/-0.003; p = 0.000)	0.941	+1.81%
Severity	2013.1	0.048 (CI = +/-0.005; p = 0.000)	-0.021 (CI = +/-0.021; p = 0.049)	0.001 (CI = +/-0.001; p = 0.058)	0.976	+4.89%
Severity	2013.2	0.049 (CI = +/-0.005; p = 0.000)	-0.024 (CI = +/-0.021; p = 0.026)	0.001 (CI = +/-0.001; p = 0.041)	0.975	+5.03%
Severity	2014.1	0.050 (CI = +/-0.006; p = 0.000)	-0.023 (CI = +/-0.022; p = 0.049)	0.001 (CI = +/-0.001; p = 0.039)	0.972	+5.13%
Severity	2014.2	0.049 (CI = +/-0.007; p = 0.000)	-0.020 (CI = +/-0.024; p = 0.090)	0.001 (CI = +/-0.001; p = 0.052)	0.962	+5.01%
Severity	2015.2	0.048 (CI = +/-0.008; p = 0.000)	-0.022 (CI = +/-0.026; p = 0.092)	0.001 (CI = +/-0.002; p = 0.087)	0.949	+4.90%
Severity	2016.1	0.047 (CI = +/-0.011; p = 0.000)	-0.023 (CI = +/-0.030; p = 0.123)	0.001 (CI = +/-0.002; p = 0.127)	0.936	+4.86%
Severity	2016.2	0.051 (CI = +/-0.010; p = 0.000)	-0.028 (CI = +/-0.026; p = 0.038)	0.001 (CI = +/-0.001; p = 0.064)	0.953	+5.24%
Severity	2017.1	0.054 (CI = +/-0.012; p = 0.000)	-0.023 (CI = +/-0.029; p = 0.102)	0.002 (CI = +/-0.002; p = 0.047)	0.953	+5.58%
Frequency	2013.1	0.044 (CI = +/-0.058; p = 0.126)	-0.135 (CI = +/-0.257; p = 0.279)	0.016 (CI = +/-0.016; p = 0.054)	0.232	+4.48%
Frequency	2013.2	0.003 (CI = +/-0.015; p = 0.698)	-0.030 (CI = +/-0.064; p = 0.321)	0.013 (CI = +/-0.004; p = 0.000)	0.849	+0.28%
Frequency	2014.1	-0.003 (CI = +/-0.016; p = 0.709)	-0.042 (CI = +/-0.063; p = 0.167)	0.013 (CI = +/-0.004; p = 0.000)	0.875	-0.29%
Frequency	2014.2	-0.007 (CI = +/-0.019; p = 0.445)	-0.034 (CI = +/-0.066; p = 0.277)	0.013 (CI = +/-0.004; p = 0.000)	0.884	-0.66%
Frequency	2015.2	-0.015 (CI = +/-0.020; p = 0.136)	-0.047 (CI = +/-0.064; p = 0.131)	0.012 (CI = +/-0.004; p = 0.000)	0.910	-1.46%
Frequency	2016.1	-0.023 (CI = +/-0.022; p = 0.045)	-0.064 (CI = +/-0.064; p = 0.052)	0.011 (CI = +/-0.004; p = 0.000)	0.929	-2.29%
Frequency	2016.2	-0.029 (CI = +/-0.023; p = 0.021)	-0.054 (CI = +/-0.063; p = 0.080)	0.011 (CI = +/-0.003; p = 0.000)	0.944	-2.88%
Frequency	2017.1	-0.036 (CI = +/-0.029; p = 0.021)	-0.067 (CI = +/-0.070; p = 0.059)	0.011 (CI = +/-0.004; p = 0.000)	0.947	-3.57%

## Accident Benefits Total

Coverage = AB Total

End Trend Period = 2022.1

Excluded Points = NA

Parameters Included: time, seasonality, mobility

Fit	Start Date	Time	Seasonality	Mobility	Adjusted R <sup>2</sup>	Implied Trend Rate
Loss Cost	2012.2	0.012 (CI = +/-0.022; p = 0.281)	-0.218 (CI = +/-0.112; p = 0.001)	0.012 (CI = +/-0.007; p = 0.003)	0.624	+1.16%
Loss Cost	2013.1	0.011 (CI = +/-0.025; p = 0.370)	-0.221 (CI = +/-0.119; p = 0.001)	0.012 (CI = +/-0.008; p = 0.005)	0.617	+1.08%
Loss Cost	2013.2	0.002 (CI = +/-0.025; p = 0.846)	-0.197 (CI = +/-0.114; p = 0.002)	0.011 (CI = +/-0.007; p = 0.004)	0.647	+0.23%
Loss Cost	2014.1	0.003 (CI = +/-0.028; p = 0.822)	-0.196 (CI = +/-0.122; p = 0.004)	0.011 (CI = +/-0.007; p = 0.006)	0.627	+0.30%
Loss Cost	2014.2	-0.002 (CI = +/-0.031; p = 0.897)	-0.183 (CI = +/-0.129; p = 0.009)	0.011 (CI = +/-0.008; p = 0.007)	0.630	-0.19%
Loss Cost	2015.1	-0.014 (CI = +/-0.031; p = 0.321)	-0.212 (CI = +/-0.118; p = 0.002)	0.010 (CI = +/-0.007; p = 0.006)	0.734	-1.44%
Loss Cost	2015.2	-0.033 (CI = +/-0.016; p = 0.001)	-0.168 (CI = +/-0.059; p = 0.000)	0.010 (CI = +/-0.003; p = 0.000)	0.937	-3.29%
Loss Cost	2016.1	-0.036 (CI = +/-0.019; p = 0.002)	-0.174 (CI = +/-0.063; p = 0.000)	0.010 (CI = +/-0.003; p = 0.000)	0.932	-3.56%
Loss Cost	2016.2	-0.030 (CI = +/-0.020; p = 0.008)	-0.186 (CI = +/-0.063; p = 0.000)	0.010 (CI = +/-0.003; p = 0.000)	0.943	-3.00%
Loss Cost	2017.1	-0.036 (CI = +/-0.022; p = 0.005)	-0.197 (CI = +/-0.064; p = 0.000)	0.010 (CI = +/-0.003; p = 0.000)	0.949	-3.57%
Severity	2012.2	0.005 (CI = +/-0.019; p = 0.548)	-0.109 (CI = +/-0.096; p = 0.028)	-0.001 (CI = +/-0.006; p = 0.758)	0.147	+0.55%
Severity	2013.1	0.012 (CI = +/-0.019; p = 0.216)	-0.091 (CI = +/-0.093; p = 0.054)	0.000 (CI = +/-0.006; p = 0.933)	0.174	+1.17%
Severity	2013.2	0.007 (CI = +/-0.021; p = 0.466)	-0.079 (CI = +/-0.095; p = 0.095)	0.000 (CI = +/-0.006; p = 0.865)	0.046	+0.72%
Severity	2014.1	0.009 (CI = +/-0.023; p = 0.423)	-0.074 (CI = +/-0.101; p = 0.136)	0.000 (CI = +/-0.006; p = 0.914)	0.035	+0.90%
Severity	2014.2	0.009 (CI = +/-0.027; p = 0.457)	-0.076 (CI = +/-0.110; p = 0.159)	0.000 (CI = +/-0.006; p = 0.923)	-0.009	+0.95%
Severity	2015.1	0.006 (CI = +/-0.031; p = 0.674)	-0.084 (CI = +/-0.118; p = 0.147)	-0.001 (CI = +/-0.007; p = 0.864)	-0.015	+0.60%
Severity	2015.2	-0.012 (CI = +/-0.018; p = 0.162)	-0.041 (CI = +/-0.066; p = 0.193)	-0.001 (CI = +/-0.004; p = 0.579)	0.108	-1.22%
Severity	2016.1	-0.008 (CI = +/-0.020; p = 0.406)	-0.032 (CI = +/-0.068; p = 0.317)	-0.001 (CI = +/-0.004; p = 0.672)	-0.116	-0.77%
Severity	2016.2	0.001 (CI = +/-0.017; p = 0.853)	-0.051 (CI = +/-0.055; p = 0.062)	-0.001 (CI = +/-0.003; p = 0.597)	0.138	+0.14%
Severity	2017.1	0.002 (CI = +/-0.021; p = 0.858)	-0.051 (CI = +/-0.063; p = 0.095)	-0.001 (CI = +/-0.003; p = 0.628)	0.086	+0.17%
Frequency	2012.2	0.006 (CI = +/-0.016; p = 0.433)	-0.109 (CI = +/-0.082; p = 0.012)	0.013 (CI = +/-0.005; p = 0.000)	0.679	+0.61%
Frequency	2013.1	-0.001 (CI = +/-0.015; p = 0.894)	-0.129 (CI = +/-0.073; p = 0.002)	0.012 (CI = +/-0.005; p = 0.000)	0.772	-0.10%
Frequency	2013.2	-0.005 (CI = +/-0.016; p = 0.518)	-0.118 (CI = +/-0.073; p = 0.004)	0.012 (CI = +/-0.004; p = 0.000)	0.793	-0.49%
Frequency	2014.1	-0.006 (CI = +/-0.018; p = 0.488)	-0.121 (CI = +/-0.078; p = 0.005)	0.012 (CI = +/-0.005; p = 0.000)	0.785	-0.60%
Frequency	2014.2	-0.011 (CI = +/-0.019; p = 0.215)	-0.107 (CI = +/-0.077; p = 0.011)	0.011 (CI = +/-0.005; p = 0.000)	0.815	-1.13%
Frequency	2015.1	-0.021 (CI = +/-0.017; p = 0.019)	-0.129 (CI = +/-0.063; p = 0.001)	0.011 (CI = +/-0.004; p = 0.000)	0.894	-2.03%
Frequency	2015.2	-0.021 (CI = +/-0.019; p = 0.035)	-0.127 (CI = +/-0.070; p = 0.002)	0.011 (CI = +/-0.004; p = 0.000)	0.891	-2.09%
Frequency	2016.1	-0.028 (CI = +/-0.019; p = 0.008)	-0.142 (CI = +/-0.064; p = 0.001)	0.010 (CI = +/-0.003; p = 0.000)	0.920	-2.81%
Frequency	2016.2	-0.032 (CI = +/-0.022; p = 0.010)	-0.135 (CI = +/-0.070; p = 0.002)	0.010 (CI = +/-0.004; p = 0.000)	0.923	-3.14%
Frequency	2017.1	-0.038 (CI = +/-0.024; p = 0.008)	-0.146 (CI = +/-0.072; p = 0.002)	0.010 (CI = +/-0.004; p = 0.000)	0.930	-3.73%

## Accident Benefits Total

Coverage = AB Total

End Trend Period = 2021.2

Excluded Points = NA

Parameters Included: time, seasonality, mobility

Fit	Start Date	Time	Seasonality	Mobility	Adjusted R <sup>2</sup>	Implied Trend Rate
Loss Cost	2012.2	0.020 (CI = +/-0.024; p = 0.093)	-0.196 (CI = +/-0.111; p = 0.002)	0.014 (CI = +/-0.007; p = 0.001)	0.660	+2.04%
Loss Cost	2013.1	0.021 (CI = +/-0.028; p = 0.126)	-0.194 (CI = +/-0.121; p = 0.004)	0.014 (CI = +/-0.008; p = 0.002)	0.653	+2.12%
Loss Cost	2013.2	0.012 (CI = +/-0.028; p = 0.362)	-0.175 (CI = +/-0.114; p = 0.006)	0.013 (CI = +/-0.007; p = 0.002)	0.674	+1.22%
Loss Cost	2014.1	0.016 (CI = +/-0.032; p = 0.312)	-0.165 (CI = +/-0.125; p = 0.014)	0.014 (CI = +/-0.008; p = 0.002)	0.664	+1.59%
Loss Cost	2014.2	0.011 (CI = +/-0.036; p = 0.519)	-0.156 (CI = +/-0.131; p = 0.023)	0.013 (CI = +/-0.008; p = 0.004)	0.660	+1.10%
Loss Cost	2015.1	-0.004 (CI = +/-0.039; p = 0.815)	-0.190 (CI = +/-0.128; p = 0.008)	0.012 (CI = +/-0.008; p = 0.006)	0.735	-0.41%
Loss Cost	2015.2	-0.026 (CI = +/-0.019; p = 0.013)	-0.154 (CI = +/-0.059; p = 0.000)	0.011 (CI = +/-0.003; p = 0.000)	0.944	-2.53%
Loss Cost	2016.1	-0.027 (CI = +/-0.024; p = 0.029)	-0.158 (CI = +/-0.068; p = 0.001)	0.011 (CI = +/-0.004; p = 0.000)	0.937	-2.71%
Loss Cost	2016.2	-0.020 (CI = +/-0.023; p = 0.082)	-0.169 (CI = +/-0.063; p = 0.000)	0.011 (CI = +/-0.003; p = 0.000)	0.954	-1.98%
Loss Cost	2017.1	-0.026 (CI = +/-0.030; p = 0.074)	-0.180 (CI = +/-0.072; p = 0.001)	0.011 (CI = +/-0.004; p = 0.000)	0.953	-2.58%
Severity	2012.2	0.004 (CI = +/-0.022; p = 0.720)	-0.113 (CI = +/-0.103; p = 0.033)	-0.001 (CI = +/-0.007; p = 0.696)	0.144	+0.38%
Severity	2013.1	0.012 (CI = +/-0.023; p = 0.298)	-0.091 (CI = +/-0.102; p = 0.076)	0.000 (CI = +/-0.007; p = 0.946)	0.164	+1.19%
Severity	2013.2	0.007 (CI = +/-0.025; p = 0.571)	-0.080 (CI = +/-0.103; p = 0.117)	-0.001 (CI = +/-0.007; p = 0.856)	0.034	+0.68%
Severity	2014.1	0.009 (CI = +/-0.029; p = 0.513)	-0.074 (CI = +/-0.113; p = 0.179)	0.000 (CI = +/-0.007; p = 0.931)	0.019	+0.92%
Severity	2014.2	0.010 (CI = +/-0.034; p = 0.540)	-0.075 (CI = +/-0.122; p = 0.201)	0.000 (CI = +/-0.007; p = 0.941)	-0.028	+0.97%
Severity	2015.1	0.005 (CI = +/-0.040; p = 0.807)	-0.087 (CI = +/-0.135; p = 0.182)	-0.001 (CI = +/-0.008; p = 0.837)	-0.035	+0.46%
Severity	2015.2	-0.017 (CI = +/-0.023; p = 0.127)	-0.050 (CI = +/-0.072; p = 0.151)	-0.002 (CI = +/-0.004; p = 0.405)	0.127	-1.70%
Severity	2016.1	-0.011 (CI = +/-0.028; p = 0.373)	-0.039 (CI = +/-0.080; p = 0.296)	-0.001 (CI = +/-0.004; p = 0.566)	-0.140	-1.14%
Severity	2016.2	-0.001 (CI = +/-0.024; p = 0.941)	-0.055 (CI = +/-0.064; p = 0.083)	-0.001 (CI = +/-0.004; p = 0.552)	0.109	-0.08%
Severity	2017.1	-0.001 (CI = +/-0.032; p = 0.925)	-0.056 (CI = +/-0.079; p = 0.132)	-0.001 (CI = +/-0.004; p = 0.586)	0.049	-0.13%
Frequency	2012.2	0.016 (CI = +/-0.015; p = 0.033)	-0.082 (CI = +/-0.069; p = 0.023)	0.015 (CI = +/-0.005; p = 0.000)	0.786	+1.65%
Frequency	2013.1	0.009 (CI = +/-0.014; p = 0.191)	-0.103 (CI = +/-0.063; p = 0.003)	0.014 (CI = +/-0.004; p = 0.000)	0.845	+0.92%
Frequency	2013.2	0.005 (CI = +/-0.015; p = 0.451)	-0.094 (CI = +/-0.062; p = 0.006)	0.014 (CI = +/-0.004; p = 0.000)	0.861	+0.54%
Frequency	2014.1	0.007 (CI = +/-0.018; p = 0.431)	-0.091 (CI = +/-0.068; p = 0.012)	0.014 (CI = +/-0.004; p = 0.000)	0.856	+0.66%
Frequency	2014.2	0.001 (CI = +/-0.018; p = 0.877)	-0.081 (CI = +/-0.065; p = 0.019)	0.014 (CI = +/-0.004; p = 0.000)	0.881	+0.13%
Frequency	2015.1	-0.009 (CI = +/-0.017; p = 0.271)	-0.104 (CI = +/-0.055; p = 0.002)	0.013 (CI = +/-0.003; p = 0.000)	0.930	-0.87%
Frequency	2015.2	-0.009 (CI = +/-0.019; p = 0.346)	-0.104 (CI = +/-0.061; p = 0.004)	0.013 (CI = +/-0.004; p = 0.000)	0.928	-0.85%
Frequency	2016.1	-0.016 (CI = +/-0.022; p = 0.125)	-0.119 (CI = +/-0.062; p = 0.002)	0.012 (CI = +/-0.003; p = 0.000)	0.941	-1.59%
Frequency	2016.2	-0.019 (CI = +/-0.025; p = 0.111)	-0.114 (CI = +/-0.067; p = 0.005)	0.012 (CI = +/-0.004; p = 0.000)	0.943	-1.91%
Frequency	2017.1	-0.025 (CI = +/-0.032; p = 0.109)	-0.124 (CI = +/-0.078; p = 0.008)	0.012 (CI = +/-0.004; p = 0.000)	0.941	-2.45%

## Uninsured Auto

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

Fit	Start Date	Time	Mobility	Adjusted R <sup>2</sup>	Implied Trend
					Rate
Loss Cost	2005.1	0.038 (CI = +/-0.025; p = 0.004)	0.013 (CI = +/-0.018; p = 0.149)	0.190	+3.90%
Loss Cost	2005.2	0.041 (CI = +/-0.026; p = 0.003)	0.013 (CI = +/-0.018; p = 0.141)	0.197	+4.15%
Loss Cost	2006.1	0.041 (CI = +/-0.028; p = 0.005)	0.014 (CI = +/-0.019; p = 0.147)	0.180	+4.19%
Loss Cost	2006.2	0.041 (CI = +/-0.030; p = 0.009)	0.014 (CI = +/-0.019; p = 0.155)	0.161	+4.19%
Loss Cost	2007.1	0.045 (CI = +/-0.032; p = 0.008)	0.014 (CI = +/-0.019; p = 0.143)	0.174	+4.55%
Loss Cost	2007.2	0.040 (CI = +/-0.034; p = 0.020)	0.013 (CI = +/-0.019; p = 0.168)	0.127	+4.13%
Loss Cost	2008.1	0.043 (CI = +/-0.036; p = 0.020)	0.014 (CI = +/-0.020; p = 0.162)	0.131	+4.43%
Loss Cost	2008.2	0.046 (CI = +/-0.039; p = 0.023)	0.014 (CI = +/-0.020; p = 0.161)	0.129	+4.66%
Loss Cost	2009.1	0.033 (CI = +/-0.039; p = 0.094)	0.012 (CI = +/-0.019; p = 0.196)	0.051	+3.31%
Loss Cost	2009.2	0.021 (CI = +/-0.039; p = 0.280)	0.011 (CI = +/-0.018; p = 0.239)	-0.007	+2.11%
Loss Cost	2010.1	0.019 (CI = +/-0.043; p = 0.354)	0.011 (CI = +/-0.019; p = 0.260)	-0.019	+1.96%
Loss Cost	2010.2	0.004 (CI = +/-0.042; p = 0.858)	0.009 (CI = +/-0.017; p = 0.318)	-0.037	+0.36%
Loss Cost	2011.1	0.001 (CI = +/-0.046; p = 0.947)	0.008 (CI = +/-0.018; p = 0.345)	-0.041	+0.15%
Loss Cost	2011.2	-0.004 (CI = +/-0.050; p = 0.874)	0.008 (CI = +/-0.018; p = 0.389)	-0.038	-0.38%
Loss Cost	2012.1	-0.011 (CI = +/-0.054; p = 0.664)	0.007 (CI = +/-0.019; p = 0.443)	-0.025	-1.13%
Loss Cost	2012.2	-0.018 (CI = +/-0.060; p = 0.538)	0.006 (CI = +/-0.019; p = 0.493)	-0.014	-1.76%
Loss Cost	2013.1	-0.015 (CI = +/-0.067; p = 0.643)	0.007 (CI = +/-0.020; p = 0.492)	-0.036	-1.47%
Loss Cost	2013.2	-0.030 (CI = +/-0.072; p = 0.393)	0.006 (CI = +/-0.020; p = 0.567)	0.008	-2.93%
Loss Cost	2014.1	-0.006 (CI = +/-0.074; p = 0.858)	0.007 (CI = +/-0.019; p = 0.439)	-0.062	-0.63%
Loss Cost	2014.2	-0.037 (CI = +/-0.072; p = 0.290)	0.005 (CI = +/-0.017; p = 0.514)	0.070	-3.61%
Loss Cost	2015.1	-0.046 (CI = +/-0.082; p = 0.239)	0.005 (CI = +/-0.018; p = 0.565)	0.089	-4.54%
Loss Cost	2015.2	-0.016 (CI = +/-0.082; p = 0.682)	0.006 (CI = +/-0.016; p = 0.424)	-0.037	-1.55%
Loss Cost	2016.1	0.014 (CI = +/-0.084; p = 0.718)	0.007 (CI = +/-0.015; p = 0.316)	-0.078	+1.40%
Loss Cost	2016.2	0.015 (CI = +/-0.100; p = 0.745)	0.007 (CI = +/-0.016; p = 0.342)	-0.098	+1.49%
Loss Cost	2017.1	0.019 (CI = +/-0.121; p = 0.724)	0.007 (CI = +/-0.017; p = 0.368)	-0.122	+1.94%
Severity	2005.1	0.035 (CI = +/-0.019; p = 0.001)	0.000 (CI = +/-0.014; p = 0.957)	0.303	+3.52%
Severity	2005.2	0.036 (CI = +/-0.020; p = 0.001)	0.001 (CI = +/-0.014; p = 0.930)	0.298	+3.65%
Severity	2006.1	0.037 (CI = +/-0.021; p = 0.002)	0.001 (CI = +/-0.014; p = 0.916)	0.283	+3.72%
Severity	2006.2	0.034 (CI = +/-0.023; p = 0.004)	0.000 (CI = +/-0.014; p = 0.962)	0.239	+3.49%
Severity	2007.1	0.038 (CI = +/-0.024; p = 0.003)	0.001 (CI = +/-0.015; p = 0.896)	0.260	+3.84%
Severity	2007.2	0.035 (CI = +/-0.026; p = 0.009)	0.001 (CI = +/-0.015; p = 0.940)	0.214	+3.60%
Severity	2008.1	0.033 (CI = +/-0.027; p = 0.019)	0.000 (CI = +/-0.015; p = 0.975)	0.173	+3.40%
Severity	2008.2	0.036 (CI = +/-0.030; p = 0.020)	0.001 (CI = +/-0.015; p = 0.940)	0.174	+3.63%
Severity	2009.1	0.026 (CI = +/-0.029; p = 0.083)	-0.001 (CI = +/-0.015; p = 0.902)	0.087	+2.60%
Severity	2009.2	0.024 (CI = +/-0.032; p = 0.128)	-0.001 (CI = +/-0.015; p = 0.882)	0.057	+2.45%
Severity	2010.1	0.025 (CI = +/-0.035; p = 0.148)	-0.001 (CI = +/-0.015; p = 0.896)	0.046	+2.53%
Severity	2010.2	0.019 (CI = +/-0.037; p = 0.297)	-0.002 (CI = +/-0.016; p = 0.820)	-0.006	+1.92%
Severity	2011.1	0.020 (CI = +/-0.041; p = 0.307)	-0.002 (CI = +/-0.016; p = 0.841)	-0.012	+2.06%
Severity	2011.2	0.025 (CI = +/-0.044; p = 0.244)	-0.001 (CI = +/-0.016; p = 0.898)	0.005	+2.57%
Severity	2012.1	0.026 (CI = +/-0.049; p = 0.276)	-0.001 (CI = +/-0.017; p = 0.909)	-0.008	+2.65%
Severity	2012.2	0.036 (CI = +/-0.053; p = 0.173)	0.000 (CI = +/-0.017; p = 0.994)	0.034	+3.63%
Severity	2013.1	0.050 (CI = +/-0.056; p = 0.073)	0.001 (CI = +/-0.017; p = 0.883)	0.122	+5.16%
Severity	2013.2	0.046 (CI = +/-0.062; p = 0.136)	0.001 (CI = +/-0.017; p = 0.918)	0.060	+4.72%
Severity	2014.1	0.071 (CI = +/-0.061; p = 0.026)	0.003 (CI = +/-0.016; p = 0.735)	0.243	+7.33%
Severity	2014.2	0.052 (CI = +/-0.064; p = 0.104)	0.001 (CI = +/-0.015; p = 0.845)	0.097	+5.31%
Severity	2015.1	0.060 (CI = +/-0.073; p = 0.099)	0.002 (CI = +/-0.016; p = 0.807)	0.108	+6.16%
Severity	2015.2	0.082 (CI = +/-0.077; p = 0.041)	0.003 (CI = +/-0.015; p = 0.702)	0.236	+8.50%
Severity	2016.1	0.109 (CI = +/-0.079; p = 0.012)	0.004 (CI = +/-0.014; p = 0.580)	0.409	+11.54%
Severity	2016.2	0.107 (CI = +/-0.095; p = 0.031)	0.004 (CI = +/-0.015; p = 0.606)	0.312	+11.31%
Severity	2017.1	0.092 (CI = +/-0.112; p = 0.093)	0.003 (CI = +/-0.016; p = 0.637)	0.147	+9.67%
Frequency	2005.1	0.004 (CI = +/-0.017; p = 0.657)	0.013 (CI = +/-0.012; p = 0.044)	0.073	+0.37%
Frequency	2005.2	0.005 (CI = +/-0.018; p = 0.583)	0.013 (CI = +/-0.012; p = 0.044)	0.073	+0.49%
Frequency	2006.1	0.005 (CI = +/-0.019; p = 0.635)	0.013 (CI = +/-0.013; p = 0.049)	0.070	+0.45%
Frequency	2006.2	0.007 (CI = +/-0.020; p = 0.503)	0.013 (CI = +/-0.013; p = 0.046)	0.073	+0.68%
Frequency	2007.1	0.007 (CI = +/-0.022; p = 0.528)	0.013 (CI = +/-0.013; p = 0.050)	0.071	+0.68%
Frequency	2007.2	0.005 (CI = +/-0.023; p = 0.658)	0.013 (CI = +/-0.013; p = 0.060)	0.068	+0.51%
Frequency	2008.1	0.010 (CI = +/-0.024; p = 0.410)	0.014 (CI = +/-0.013; p = 0.046)	0.080	+0.99%
Frequency	2008.2	0.010 (CI = +/-0.026; p = 0.445)	0.014 (CI = +/-0.014; p = 0.051)	0.077	+0.99%
Frequency	2009.1	0.007 (CI = +/-0.028; p = 0.617)	0.013 (CI = +/-0.014; p = 0.062)	0.072	+0.69%
Frequency	2009.2	-0.003 (CI = +/-0.028; p = 0.805)	0.012 (CI = +/-0.013; p = 0.072)	0.114	-0.33%
Frequency	2010.1	-0.006 (CI = +/-0.030; p = 0.703)	0.012 (CI = +/-0.013; p = 0.086)	0.118	-0.56%
Frequency	2010.2	-0.015 (CI = +/-0.030; p = 0.298)	0.010 (CI = +/-0.013; p = 0.103)	0.193	-1.53%
Frequency	2011.1	-0.019 (CI = +/-0.033; p = 0.241)	0.010 (CI = +/-0.013; p = 0.124)	0.205	-1.87%
Frequency	2011.2	-0.029 (CI = +/-0.033; p = 0.081)	0.009 (CI = +/-0.012; p = 0.151)	0.296	-2.88%
Frequency	2012.1	-0.038 (CI = +/-0.035; p = 0.037)	0.008 (CI = +/-0.012; p = 0.186)	0.357	-3.69%
Frequency	2012.2	-0.053 (CI = +/-0.032; p = 0.003)	0.006 (CI = +/-0.010; p = 0.208)	0.539	-5.20%
Frequency	2013.1	-0.065 (CI = +/-0.032; p = 0.001)	0.005 (CI = +/-0.010; p = 0.248)	0.631	-6.31%
Frequency	2013.2	-0.076 (CI = +/-0.033; p = 0.000)	0.005 (CI = +/-0.009; p = 0.297)	0.692	-7.31%
Frequency	2014.1	-0.077 (CI = +/-0.037; p = 0.001)	0.005 (CI = +/-0.010; p = 0.324)	0.659	-7.41%
Frequency	2014.2	-0.089 (CI = +/-0.039; p = 0.000)	0.004 (CI = +/-0.009; p = 0.380)	0.707	-8.47%
Frequency	2015.1	-0.106 (CI = +/-0.036; p = 0.000)	0.003 (CI = +/-0.008; p = 0.421)	0.808	-10.08%
Frequency	2015.2	-0.097 (CI = +/-0.040; p = 0.000)	0.003 (CI = +/-0.008; p = 0.363)	0.767	-9.27%
Frequency	2016.1	-0.095 (CI = +/-0.047; p = 0.001)	0.003 (CI = +/-0.008; p = 0.379)	0.716	-9.09%
Frequency	2016.2	-0.092 (CI = +/-0.055; p = 0.004)	0.004 (CI = +/-0.009; p = 0.395)	0.648	-8.82%
Frequency	2017.1	-0.073 (CI = +/-0.058; p = 0.019)	0.004 (CI = +/-0.008; p = 0.325)	0.557	-7.05%

## Uninsured Auto

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

Fit	Start Date	Time	Mobility	Adjusted R <sup>2</sup>	Implied Trend
					Rate
Loss Cost	2005.1	0.043 (CI = +/-0.026; p = 0.002)	0.014 (CI = +/-0.018; p = 0.113)	0.216	+4.36%
Loss Cost	2005.2	0.046 (CI = +/-0.028; p = 0.002)	0.015 (CI = +/-0.018; p = 0.104)	0.225	+4.67%
Loss Cost	2006.1	0.046 (CI = +/-0.030; p = 0.003)	0.015 (CI = +/-0.019; p = 0.108)	0.210	+4.74%
Loss Cost	2006.2	0.047 (CI = +/-0.032; p = 0.005)	0.015 (CI = +/-0.019; p = 0.115)	0.192	+4.79%
Loss Cost	2007.1	0.051 (CI = +/-0.034; p = 0.004)	0.016 (CI = +/-0.019; p = 0.102)	0.209	+5.23%
Loss Cost	2007.2	0.047 (CI = +/-0.036; p = 0.013)	0.015 (CI = +/-0.020; p = 0.123)	0.159	+4.82%
Loss Cost	2008.1	0.051 (CI = +/-0.039; p = 0.012)	0.016 (CI = +/-0.020; p = 0.115)	0.168	+5.22%
Loss Cost	2008.2	0.054 (CI = +/-0.042; p = 0.013)	0.017 (CI = +/-0.021; p = 0.112)	0.168	+5.55%
Loss Cost	2009.1	0.040 (CI = +/-0.042; p = 0.059)	0.014 (CI = +/-0.020; p = 0.145)	0.084	+4.10%
Loss Cost	2009.2	0.028 (CI = +/-0.043; p = 0.194)	0.012 (CI = +/-0.019; p = 0.188)	0.017	+2.81%
Loss Cost	2010.1	0.027 (CI = +/-0.047; p = 0.250)	0.012 (CI = +/-0.020; p = 0.207)	0.002	+2.71%
Loss Cost	2010.2	0.009 (CI = +/-0.047; p = 0.680)	0.010 (CI = +/-0.018; p = 0.272)	-0.032	+0.94%
Loss Cost	2011.1	0.007 (CI = +/-0.051; p = 0.764)	0.010 (CI = +/-0.019; p = 0.299)	-0.038	+0.75%
Loss Cost	2011.2	0.002 (CI = +/-0.057; p = 0.941)	0.009 (CI = +/-0.020; p = 0.347)	-0.041	+0.20%
Loss Cost	2012.1	-0.006 (CI = +/-0.062; p = 0.837)	0.008 (CI = +/-0.020; p = 0.410)	-0.036	-0.62%
Loss Cost	2012.2	-0.013 (CI = +/-0.070; p = 0.695)	0.007 (CI = +/-0.021; p = 0.469)	-0.029	-1.30%
Loss Cost	2013.1	-0.009 (CI = +/-0.079; p = 0.811)	0.008 (CI = +/-0.022; p = 0.463)	-0.049	-0.89%
Loss Cost	2013.2	-0.026 (CI = +/-0.086; p = 0.523)	0.006 (CI = +/-0.022; p = 0.565)	-0.014	-2.60%
Loss Cost	2014.1	0.003 (CI = +/-0.090; p = 0.937)	0.009 (CI = +/-0.021; p = 0.394)	-0.068	+0.33%
Loss Cost	2014.2	-0.034 (CI = +/-0.089; p = 0.425)	0.006 (CI = +/-0.019; p = 0.527)	0.040	-3.32%
Loss Cost	2015.1	-0.046 (CI = +/-0.103; p = 0.349)	0.005 (CI = +/-0.020; p = 0.604)	0.057	-4.47%
Loss Cost	2015.2	-0.005 (CI = +/-0.105; p = 0.917)	0.007 (CI = +/-0.019; p = 0.393)	-0.054	-0.50%
Loss Cost	2016.1	0.037 (CI = +/-0.106; p = 0.454)	0.010 (CI = +/-0.017; p = 0.229)	-0.031	+3.75%
Loss Cost	2016.2	0.043 (CI = +/-0.130; p = 0.472)	0.010 (CI = +/-0.018; p = 0.250)	-0.048	+4.35%
Loss Cost	2017.1	0.054 (CI = +/-0.161; p = 0.451)	0.010 (CI = +/-0.020; p = 0.266)	-0.061	+5.60%
Severity	2005.1	0.034 (CI = +/-0.020; p = 0.002)	0.000 (CI = +/-0.014; p = 0.988)	0.274	+3.44%
Severity	2005.2	0.035 (CI = +/-0.022; p = 0.002)	0.000 (CI = +/-0.014; p = 0.958)	0.268	+3.57%
Severity	2006.1	0.036 (CI = +/-0.023; p = 0.004)	0.001 (CI = +/-0.015; p = 0.942)	0.253	+3.65%
Severity	2006.2	0.033 (CI = +/-0.025; p = 0.010)	0.000 (CI = +/-0.015; p = 0.996)	0.207	+3.39%
Severity	2007.1	0.037 (CI = +/-0.026; p = 0.007)	0.001 (CI = +/-0.015; p = 0.922)	0.229	+3.77%
Severity	2007.2	0.034 (CI = +/-0.028; p = 0.018)	0.000 (CI = +/-0.015; p = 0.973)	0.182	+3.50%
Severity	2008.1	0.032 (CI = +/-0.030; p = 0.038)	0.000 (CI = +/-0.016; p = 0.987)	0.141	+3.27%
Severity	2008.2	0.035 (CI = +/-0.033; p = 0.039)	0.000 (CI = +/-0.016; p = 0.974)	0.141	+3.51%
Severity	2009.1	0.023 (CI = +/-0.032; p = 0.152)	-0.002 (CI = +/-0.015; p = 0.836)	0.054	+2.35%
Severity	2009.2	0.021 (CI = +/-0.035; p = 0.223)	-0.002 (CI = +/-0.016; p = 0.811)	0.025	+2.16%
Severity	2010.1	0.022 (CI = +/-0.039; p = 0.252)	-0.002 (CI = +/-0.016; p = 0.825)	0.014	+2.21%
Severity	2010.2	0.015 (CI = +/-0.042; p = 0.469)	-0.003 (CI = +/-0.016; p = 0.731)	-0.033	+1.48%
Severity	2011.1	0.016 (CI = +/-0.046; p = 0.480)	-0.003 (CI = +/-0.017; p = 0.753)	-0.039	+1.59%
Severity	2011.2	0.021 (CI = +/-0.051; p = 0.390)	-0.002 (CI = +/-0.017; p = 0.820)	-0.027	+2.14%
Severity	2012.1	0.022 (CI = +/-0.056; p = 0.432)	-0.002 (CI = +/-0.018; p = 0.830)	-0.041	+2.18%
Severity	2012.2	0.032 (CI = +/-0.062; p = 0.284)	-0.001 (CI = +/-0.019; p = 0.936)	-0.005	+3.28%
Severity	2013.1	0.050 (CI = +/-0.066; p = 0.129)	0.001 (CI = +/-0.018; p = 0.905)	0.079	+5.08%
Severity	2013.2	0.044 (CI = +/-0.075; p = 0.224)	0.001 (CI = +/-0.019; p = 0.952)	0.016	+4.53%
Severity	2014.1	0.075 (CI = +/-0.074; p = 0.049)	0.003 (CI = +/-0.018; p = 0.703)	0.202	+7.75%
Severity	2014.2	0.051 (CI = +/-0.079; p = 0.184)	0.001 (CI = +/-0.017; p = 0.869)	0.042	+5.26%
Severity	2015.1	0.061 (CI = +/-0.092; p = 0.168)	0.002 (CI = +/-0.018; p = 0.807)	0.053	+6.34%
Severity	2015.2	0.091 (CI = +/-0.099; p = 0.069)	0.004 (CI = +/-0.018; p = 0.637)	0.194	+9.48%
Severity	2016.1	0.129 (CI = +/-0.101; p = 0.018)	0.006 (CI = +/-0.016; p = 0.428)	0.404	+13.82%
Severity	2016.2	0.131 (CI = +/-0.124; p = 0.042)	0.006 (CI = +/-0.018; p = 0.457)	0.307	+13.95%
Severity	2017.1	0.115 (CI = +/-0.153; p = 0.120)	0.005 (CI = +/-0.019; p = 0.525)	0.126	+12.16%
Frequency	2005.1	0.009 (CI = +/-0.017; p = 0.304)	0.014 (CI = +/-0.012; p = 0.020)	0.108	+0.89%
Frequency	2005.2	0.011 (CI = +/-0.018; p = 0.252)	0.015 (CI = +/-0.012; p = 0.020)	0.113	+1.06%
Frequency	2006.1	0.010 (CI = +/-0.020; p = 0.284)	0.015 (CI = +/-0.012; p = 0.022)	0.110	+1.05%
Frequency	2006.2	0.013 (CI = +/-0.021; p = 0.197)	0.015 (CI = +/-0.013; p = 0.019)	0.123	+1.35%
Frequency	2007.1	0.014 (CI = +/-0.022; p = 0.209)	0.015 (CI = +/-0.013; p = 0.021)	0.121	+1.41%
Frequency	2007.2	0.013 (CI = +/-0.024; p = 0.288)	0.015 (CI = +/-0.013; p = 0.026)	0.113	+1.28%
Frequency	2008.1	0.019 (CI = +/-0.025; p = 0.134)	0.016 (CI = +/-0.013; p = 0.017)	0.148	+1.89%
Frequency	2008.2	0.019 (CI = +/-0.027; p = 0.149)	0.016 (CI = +/-0.013; p = 0.019)	0.146	+1.97%
Frequency	2009.1	0.017 (CI = +/-0.029; p = 0.239)	0.016 (CI = +/-0.014; p = 0.025)	0.132	+1.71%
Frequency	2009.2	0.006 (CI = +/-0.029; p = 0.649)	0.014 (CI = +/-0.013; p = 0.030)	0.146	+0.64%
Frequency	2010.1	0.005 (CI = +/-0.031; p = 0.752)	0.014 (CI = +/-0.013; p = 0.037)	0.144	+0.49%
Frequency	2010.2	-0.005 (CI = +/-0.032; p = 0.731)	0.013 (CI = +/-0.013; p = 0.049)	0.194	-0.53%
Frequency	2011.1	-0.008 (CI = +/-0.035; p = 0.627)	0.012 (CI = +/-0.013; p = 0.063)	0.200	-0.83%
Frequency	2011.2	-0.019 (CI = +/-0.036; p = 0.284)	0.011 (CI = +/-0.013; p = 0.084)	0.272	-1.89%
Frequency	2012.1	-0.028 (CI = +/-0.039; p = 0.152)	0.010 (CI = +/-0.013; p = 0.114)	0.323	-2.73%
Frequency	2012.2	-0.045 (CI = +/-0.037; p = 0.018)	0.008 (CI = +/-0.011; p = 0.142)	0.498	-4.44%
Frequency	2013.1	-0.059 (CI = +/-0.037; p = 0.004)	0.007 (CI = +/-0.010; p = 0.190)	0.590	-5.69%
Frequency	2013.2	-0.071 (CI = +/-0.039; p = 0.002)	0.006 (CI = +/-0.010; p = 0.255)	0.651	-6.82%
Frequency	2014.1	-0.071 (CI = +/-0.045; p = 0.004)	0.005 (CI = +/-0.011; p = 0.283)	0.614	-6.88%
Frequency	2014.2	-0.085 (CI = +/-0.048; p = 0.002)	0.004 (CI = +/-0.010; p = 0.372)	0.663	-8.15%
Frequency	2015.1	-0.107 (CI = +/-0.046; p = 0.000)	0.003 (CI = +/-0.009; p = 0.496)	0.778	-10.17%
Frequency	2015.2	-0.096 (CI = +/-0.051; p = 0.002)	0.004 (CI = +/-0.009; p = 0.398)	0.727	-9.11%
Frequency	2016.1	-0.093 (CI = +/-0.061; p = 0.008)	0.004 (CI = +/-0.010; p = 0.410)	0.666	-8.85%
Frequency	2016.2	-0.088 (CI = +/-0.075; p = 0.027)	0.004 (CI = +/-0.011; p = 0.417)	0.585	-8.43%
Frequency	2017.1	-0.060 (CI = +/-0.079; p = 0.113)	0.005 (CI = +/-0.010; p = 0.277)	0.483	-5.85%

## Collision

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

Fit	Start Date	Time	Mobility	Adjusted R <sup>2</sup>	Implied Trend Rate
Loss Cost	2005.1	0.021 (CI = +/-0.006; p = 0.000)	0.009 (CI = +/-0.004; p = 0.000)	0.589	+2.12%
Loss Cost	2005.2	0.020 (CI = +/-0.006; p = 0.000)	0.009 (CI = +/-0.004; p = 0.000)	0.554	+2.02%
Loss Cost	2006.1	0.020 (CI = +/-0.007; p = 0.000)	0.009 (CI = +/-0.005; p = 0.000)	0.534	+2.03%
Loss Cost	2006.2	0.020 (CI = +/-0.007; p = 0.000)	0.009 (CI = +/-0.005; p = 0.000)	0.518	+2.05%
Loss Cost	2007.1	0.021 (CI = +/-0.008; p = 0.000)	0.009 (CI = +/-0.005; p = 0.000)	0.513	+2.12%
Loss Cost	2007.2	0.023 (CI = +/-0.008; p = 0.000)	0.010 (CI = +/-0.005; p = 0.000)	0.554	+2.32%
Loss Cost	2008.1	0.026 (CI = +/-0.008; p = 0.000)	0.010 (CI = +/-0.004; p = 0.000)	0.643	+2.63%
Loss Cost	2008.2	0.028 (CI = +/-0.008; p = 0.000)	0.010 (CI = +/-0.004; p = 0.000)	0.668	+2.81%
Loss Cost	2009.1	0.030 (CI = +/-0.008; p = 0.000)	0.011 (CI = +/-0.004; p = 0.000)	0.694	+3.02%
Loss Cost	2009.2	0.032 (CI = +/-0.008; p = 0.000)	0.011 (CI = +/-0.004; p = 0.000)	0.729	+3.26%
Loss Cost	2010.1	0.036 (CI = +/-0.008; p = 0.000)	0.011 (CI = +/-0.004; p = 0.000)	0.798	+3.63%
Loss Cost	2010.2	0.035 (CI = +/-0.009; p = 0.000)	0.011 (CI = +/-0.004; p = 0.000)	0.777	+3.59%
Loss Cost	2011.1	0.038 (CI = +/-0.009; p = 0.000)	0.012 (CI = +/-0.004; p = 0.000)	0.797	+3.84%
Loss Cost	2011.2	0.039 (CI = +/-0.010; p = 0.000)	0.012 (CI = +/-0.004; p = 0.000)	0.789	+3.95%
Loss Cost	2012.1	0.042 (CI = +/-0.010; p = 0.000)	0.012 (CI = +/-0.003; p = 0.000)	0.831	+4.33%
Loss Cost	2012.2	0.044 (CI = +/-0.011; p = 0.000)	0.012 (CI = +/-0.003; p = 0.000)	0.831	+4.52%
Loss Cost	2013.1	0.044 (CI = +/-0.012; p = 0.000)	0.012 (CI = +/-0.004; p = 0.000)	0.812	+4.49%
Loss Cost	2013.2	0.043 (CI = +/-0.014; p = 0.000)	0.012 (CI = +/-0.004; p = 0.000)	0.792	+4.44%
Loss Cost	2014.1	0.044 (CI = +/-0.016; p = 0.000)	0.012 (CI = +/-0.004; p = 0.000)	0.777	+4.50%
Loss Cost	2014.2	0.042 (CI = +/-0.018; p = 0.000)	0.012 (CI = +/-0.004; p = 0.000)	0.757	+4.24%
Loss Cost	2015.2	0.034 (CI = +/-0.019; p = 0.003)	0.012 (CI = +/-0.004; p = 0.000)	0.771	+3.46%
Loss Cost	2016.1	0.030 (CI = +/-0.022; p = 0.012)	0.012 (CI = +/-0.004; p = 0.000)	0.778	+3.01%
Loss Cost	2016.2	0.020 (CI = +/-0.021; p = 0.051)	0.011 (CI = +/-0.003; p = 0.000)	0.845	+2.06%
Loss Cost	2017.1	0.020 (CI = +/-0.025; p = 0.107)	0.011 (CI = +/-0.004; p = 0.000)	0.842	+1.98%
Severity	2005.1	0.049 (CI = +/-0.004; p = 0.000)	0.002 (CI = +/-0.003; p = 0.255)	0.948	+4.99%
Severity	2005.2	0.049 (CI = +/-0.005; p = 0.000)	0.002 (CI = +/-0.003; p = 0.270)	0.943	+4.98%
Severity	2006.1	0.050 (CI = +/-0.005; p = 0.000)	0.002 (CI = +/-0.003; p = 0.224)	0.943	+5.08%
Severity	2006.2	0.051 (CI = +/-0.005; p = 0.000)	0.002 (CI = +/-0.003; p = 0.171)	0.945	+5.20%
Severity	2007.1	0.050 (CI = +/-0.005; p = 0.000)	0.002 (CI = +/-0.003; p = 0.194)	0.939	+5.15%
Severity	2007.2	0.050 (CI = +/-0.006; p = 0.000)	0.002 (CI = +/-0.003; p = 0.201)	0.933	+5.17%
Severity	2008.1	0.052 (CI = +/-0.006; p = 0.000)	0.002 (CI = +/-0.003; p = 0.136)	0.938	+5.34%
Severity	2008.2	0.054 (CI = +/-0.005; p = 0.000)	0.003 (CI = +/-0.003; p = 0.061)	0.950	+5.58%
Severity	2009.1	0.057 (CI = +/-0.005; p = 0.000)	0.003 (CI = +/-0.003; p = 0.020)	0.961	+5.83%
Severity	2009.2	0.057 (CI = +/-0.005; p = 0.000)	0.003 (CI = +/-0.003; p = 0.017)	0.959	+5.91%
Severity	2010.1	0.058 (CI = +/-0.006; p = 0.000)	0.003 (CI = +/-0.003; p = 0.014)	0.958	+6.02%
Severity	2010.2	0.058 (CI = +/-0.006; p = 0.000)	0.003 (CI = +/-0.003; p = 0.017)	0.952	+6.02%
Severity	2011.1	0.060 (CI = +/-0.007; p = 0.000)	0.003 (CI = +/-0.003; p = 0.013)	0.951	+6.17%
Severity	2011.2	0.060 (CI = +/-0.007; p = 0.000)	0.003 (CI = +/-0.003; p = 0.017)	0.943	+6.14%
Severity	2012.1	0.059 (CI = +/-0.008; p = 0.000)	0.003 (CI = +/-0.003; p = 0.022)	0.933	+6.09%
Severity	2012.2	0.057 (CI = +/-0.009; p = 0.000)	0.003 (CI = +/-0.003; p = 0.028)	0.922	+5.91%
Severity	2013.1	0.053 (CI = +/-0.008; p = 0.000)	0.003 (CI = +/-0.002; p = 0.022)	0.927	+5.47%
Severity	2013.2	0.049 (CI = +/-0.007; p = 0.000)	0.003 (CI = +/-0.002; p = 0.011)	0.940	+5.01%
Severity	2014.1	0.048 (CI = +/-0.008; p = 0.000)	0.003 (CI = +/-0.002; p = 0.016)	0.924	+4.93%
Severity	2014.2	0.045 (CI = +/-0.008; p = 0.000)	0.002 (CI = +/-0.002; p = 0.018)	0.911	+4.64%
Severity	2015.2	0.048 (CI = +/-0.010; p = 0.000)	0.002 (CI = +/-0.002; p = 0.015)	0.905	+4.89%
Severity	2016.1	0.049 (CI = +/-0.011; p = 0.000)	0.003 (CI = +/-0.002; p = 0.019)	0.887	+4.98%
Severity	2016.2	0.046 (CI = +/-0.012; p = 0.000)	0.002 (CI = +/-0.002; p = 0.022)	0.860	+4.69%
Severity	2017.1	0.051 (CI = +/-0.012; p = 0.000)	0.003 (CI = +/-0.002; p = 0.010)	0.903	+5.22%
Frequency	2005.1	-0.028 (CI = +/-0.006; p = 0.000)	0.007 (CI = +/-0.004; p = 0.001)	0.846	-2.74%
Frequency	2005.2	-0.029 (CI = +/-0.006; p = 0.000)	0.007 (CI = +/-0.004; p = 0.001)	0.846	-2.82%
Frequency	2006.1	-0.029 (CI = +/-0.006; p = 0.000)	0.007 (CI = +/-0.004; p = 0.001)	0.846	-2.90%
Frequency	2006.2	-0.030 (CI = +/-0.007; p = 0.000)	0.007 (CI = +/-0.004; p = 0.002)	0.846	-3.00%
Frequency	2007.1	-0.029 (CI = +/-0.007; p = 0.000)	0.007 (CI = +/-0.004; p = 0.002)	0.835	-2.89%
Frequency	2007.2	-0.027 (CI = +/-0.007; p = 0.000)	0.007 (CI = +/-0.004; p = 0.001)	0.828	-2.71%
Frequency	2008.1	-0.026 (CI = +/-0.007; p = 0.000)	0.008 (CI = +/-0.004; p = 0.001)	0.817	-2.58%
Frequency	2008.2	-0.027 (CI = +/-0.008; p = 0.000)	0.008 (CI = +/-0.004; p = 0.001)	0.809	-2.62%
Frequency	2009.1	-0.027 (CI = +/-0.008; p = 0.000)	0.008 (CI = +/-0.004; p = 0.001)	0.799	-2.65%
Frequency	2009.2	-0.025 (CI = +/-0.009; p = 0.000)	0.008 (CI = +/-0.004; p = 0.001)	0.783	-2.50%
Frequency	2010.1	-0.023 (CI = +/-0.009; p = 0.000)	0.008 (CI = +/-0.004; p = 0.001)	0.774	-2.26%
Frequency	2010.2	-0.023 (CI = +/-0.010; p = 0.000)	0.008 (CI = +/-0.004; p = 0.001)	0.762	-2.29%
Frequency	2011.1	-0.022 (CI = +/-0.011; p = 0.000)	0.008 (CI = +/-0.004; p = 0.001)	0.743	-2.20%
Frequency	2011.2	-0.021 (CI = +/-0.012; p = 0.002)	0.008 (CI = +/-0.004; p = 0.001)	0.722	-2.06%
Frequency	2012.1	-0.017 (CI = +/-0.012; p = 0.010)	0.009 (CI = +/-0.004; p = 0.000)	0.720	-1.66%
Frequency	2012.2	-0.013 (CI = +/-0.013; p = 0.045)	0.009 (CI = +/-0.004; p = 0.000)	0.714	-1.31%
Frequency	2013.1	-0.009 (CI = +/-0.013; p = 0.161)	0.009 (CI = +/-0.004; p = 0.000)	0.713	-0.93%
Frequency	2013.2	-0.005 (CI = +/-0.014; p = 0.428)	0.010 (CI = +/-0.004; p = 0.000)	0.715	-0.54%
Frequency	2014.1	-0.004 (CI = +/-0.016; p = 0.598)	0.010 (CI = +/-0.004; p = 0.000)	0.704	-0.41%
Frequency	2014.2	-0.004 (CI = +/-0.019; p = 0.673)	0.010 (CI = +/-0.004; p = 0.000)	0.694	-0.38%
Frequency	2015.2	-0.014 (CI = +/-0.019; p = 0.133)	0.009 (CI = +/-0.004; p = 0.000)	0.797	-1.36%
Frequency	2016.1	-0.019 (CI = +/-0.020; p = 0.062)	0.009 (CI = +/-0.004; p = 0.000)	0.825	-1.88%
Frequency	2016.2	-0.025 (CI = +/-0.021; p = 0.025)	0.009 (CI = +/-0.003; p = 0.000)	0.857	-2.50%
Frequency	2017.1	-0.031 (CI = +/-0.024; p = 0.016)	0.009 (CI = +/-0.003; p = 0.000)	0.874	-3.08%



## Collision

Coverage = CL  
End Trend Period = 2021.2  
Excluded Points = 2015.1  
Parameters Included: time, mobility

Fit	Start Date	Time	Mobility	Adjusted R <sup>2</sup>	Implied Trend Rate
Loss Cost	2005.1	0.020 (CI = +/-0.007; p = 0.000)	0.009 (CI = +/-0.005; p = 0.000)	0.543	+2.03%
Loss Cost	2005.2	0.019 (CI = +/-0.007; p = 0.000)	0.009 (CI = +/-0.005; p = 0.001)	0.503	+1.91%
Loss Cost	2006.1	0.019 (CI = +/-0.007; p = 0.000)	0.009 (CI = +/-0.005; p = 0.001)	0.480	+1.91%
Loss Cost	2006.2	0.019 (CI = +/-0.008; p = 0.000)	0.009 (CI = +/-0.005; p = 0.001)	0.461	+1.93%
Loss Cost	2007.1	0.020 (CI = +/-0.008; p = 0.000)	0.009 (CI = +/-0.005; p = 0.001)	0.455	+1.99%
Loss Cost	2007.2	0.022 (CI = +/-0.009; p = 0.000)	0.009 (CI = +/-0.005; p = 0.001)	0.498	+2.20%
Loss Cost	2008.1	0.025 (CI = +/-0.008; p = 0.000)	0.010 (CI = +/-0.004; p = 0.000)	0.594	+2.53%
Loss Cost	2008.2	0.027 (CI = +/-0.009; p = 0.000)	0.010 (CI = +/-0.004; p = 0.000)	0.621	+2.73%
Loss Cost	2009.1	0.029 (CI = +/-0.009; p = 0.000)	0.010 (CI = +/-0.004; p = 0.000)	0.650	+2.96%
Loss Cost	2009.2	0.032 (CI = +/-0.009; p = 0.000)	0.011 (CI = +/-0.004; p = 0.000)	0.688	+3.23%
Loss Cost	2010.1	0.036 (CI = +/-0.009; p = 0.000)	0.011 (CI = +/-0.004; p = 0.000)	0.767	+3.64%
Loss Cost	2010.2	0.035 (CI = +/-0.010; p = 0.000)	0.011 (CI = +/-0.004; p = 0.000)	0.743	+3.60%
Loss Cost	2011.1	0.038 (CI = +/-0.010; p = 0.000)	0.012 (CI = +/-0.004; p = 0.000)	0.766	+3.88%
Loss Cost	2011.2	0.039 (CI = +/-0.011; p = 0.000)	0.012 (CI = +/-0.004; p = 0.000)	0.759	+4.02%
Loss Cost	2012.1	0.044 (CI = +/-0.011; p = 0.000)	0.012 (CI = +/-0.004; p = 0.000)	0.809	+4.48%
Loss Cost	2012.2	0.046 (CI = +/-0.012; p = 0.000)	0.013 (CI = +/-0.004; p = 0.000)	0.812	+4.72%
Loss Cost	2013.1	0.046 (CI = +/-0.014; p = 0.000)	0.013 (CI = +/-0.004; p = 0.000)	0.791	+4.72%
Loss Cost	2013.2	0.046 (CI = +/-0.016; p = 0.000)	0.013 (CI = +/-0.004; p = 0.000)	0.768	+4.69%
Loss Cost	2014.1	0.047 (CI = +/-0.019; p = 0.000)	0.013 (CI = +/-0.004; p = 0.000)	0.753	+4.81%
Loss Cost	2014.2	0.044 (CI = +/-0.023; p = 0.001)	0.012 (CI = +/-0.005; p = 0.000)	0.727	+4.54%
Loss Cost	2015.2	0.035 (CI = +/-0.025; p = 0.010)	0.012 (CI = +/-0.004; p = 0.000)	0.737	+3.57%
Loss Cost	2016.1	0.029 (CI = +/-0.029; p = 0.045)	0.011 (CI = +/-0.005; p = 0.000)	0.745	+2.98%
Loss Cost	2016.2	0.017 (CI = +/-0.027; p = 0.197)	0.011 (CI = +/-0.004; p = 0.000)	0.828	+1.68%
Loss Cost	2017.1	0.015 (CI = +/-0.034; p = 0.341)	0.011 (CI = +/-0.004; p = 0.001)	0.825	+1.48%
Severity	2005.1	0.048 (CI = +/-0.005; p = 0.000)	0.002 (CI = +/-0.003; p = 0.324)	0.943	+4.93%
Severity	2005.2	0.048 (CI = +/-0.005; p = 0.000)	0.002 (CI = +/-0.003; p = 0.344)	0.938	+4.91%
Severity	2006.1	0.049 (CI = +/-0.005; p = 0.000)	0.002 (CI = +/-0.003; p = 0.287)	0.937	+5.01%
Severity	2006.2	0.050 (CI = +/-0.005; p = 0.000)	0.002 (CI = +/-0.003; p = 0.222)	0.938	+5.14%
Severity	2007.1	0.050 (CI = +/-0.006; p = 0.000)	0.002 (CI = +/-0.003; p = 0.254)	0.932	+5.08%
Severity	2007.2	0.050 (CI = +/-0.006; p = 0.000)	0.002 (CI = +/-0.003; p = 0.263)	0.925	+5.09%
Severity	2008.1	0.051 (CI = +/-0.006; p = 0.000)	0.002 (CI = +/-0.003; p = 0.180)	0.930	+5.28%
Severity	2008.2	0.054 (CI = +/-0.006; p = 0.000)	0.003 (CI = +/-0.003; p = 0.083)	0.944	+5.54%
Severity	2009.1	0.056 (CI = +/-0.006; p = 0.000)	0.003 (CI = +/-0.003; p = 0.028)	0.956	+5.81%
Severity	2009.2	0.057 (CI = +/-0.006; p = 0.000)	0.003 (CI = +/-0.003; p = 0.024)	0.953	+5.91%
Severity	2010.1	0.059 (CI = +/-0.006; p = 0.000)	0.003 (CI = +/-0.003; p = 0.018)	0.951	+6.04%
Severity	2010.2	0.059 (CI = +/-0.007; p = 0.000)	0.003 (CI = +/-0.003; p = 0.023)	0.944	+6.04%
Severity	2011.1	0.060 (CI = +/-0.008; p = 0.000)	0.004 (CI = +/-0.003; p = 0.016)	0.943	+6.21%
Severity	2011.2	0.060 (CI = +/-0.008; p = 0.000)	0.003 (CI = +/-0.003; p = 0.022)	0.933	+6.17%
Severity	2012.1	0.059 (CI = +/-0.009; p = 0.000)	0.003 (CI = +/-0.003; p = 0.029)	0.921	+6.12%
Severity	2012.2	0.057 (CI = +/-0.010; p = 0.000)	0.003 (CI = +/-0.003; p = 0.041)	0.906	+5.91%
Severity	2013.1	0.052 (CI = +/-0.010; p = 0.000)	0.003 (CI = +/-0.003; p = 0.042)	0.910	+5.39%
Severity	2013.2	0.047 (CI = +/-0.008; p = 0.000)	0.002 (CI = +/-0.002; p = 0.031)	0.926	+4.81%
Severity	2014.1	0.046 (CI = +/-0.009; p = 0.000)	0.002 (CI = +/-0.002; p = 0.046)	0.906	+4.68%
Severity	2014.2	0.042 (CI = +/-0.010; p = 0.000)	0.002 (CI = +/-0.002; p = 0.059)	0.892	+4.24%
Severity	2015.2	0.044 (CI = +/-0.011; p = 0.000)	0.002 (CI = +/-0.002; p = 0.053)	0.874	+4.47%
Severity	2016.1	0.044 (CI = +/-0.014; p = 0.000)	0.002 (CI = +/-0.002; p = 0.066)	0.842	+4.52%
Severity	2016.2	0.039 (CI = +/-0.015; p = 0.000)	0.002 (CI = +/-0.002; p = 0.080)	0.802	+4.02%
Severity	2017.1	0.045 (CI = +/-0.015; p = 0.000)	0.002 (CI = +/-0.002; p = 0.038)	0.855	+4.63%
Frequency	2005.1	-0.028 (CI = +/-0.006; p = 0.000)	0.007 (CI = +/-0.004; p = 0.001)	0.840	-2.77%
Frequency	2005.2	-0.029 (CI = +/-0.006; p = 0.000)	0.007 (CI = +/-0.004; p = 0.002)	0.841	-2.86%
Frequency	2006.1	-0.030 (CI = +/-0.007; p = 0.000)	0.007 (CI = +/-0.004; p = 0.002)	0.841	-2.95%
Frequency	2006.2	-0.031 (CI = +/-0.007; p = 0.000)	0.007 (CI = +/-0.004; p = 0.003)	0.841	-3.06%
Frequency	2007.1	-0.030 (CI = +/-0.007; p = 0.000)	0.007 (CI = +/-0.004; p = 0.003)	0.829	-2.94%
Frequency	2007.2	-0.028 (CI = +/-0.008; p = 0.000)	0.007 (CI = +/-0.004; p = 0.001)	0.822	-2.75%
Frequency	2008.1	-0.026 (CI = +/-0.008; p = 0.000)	0.008 (CI = +/-0.004; p = 0.001)	0.810	-2.61%
Frequency	2008.2	-0.027 (CI = +/-0.009; p = 0.000)	0.007 (CI = +/-0.004; p = 0.002)	0.802	-2.66%
Frequency	2009.1	-0.027 (CI = +/-0.009; p = 0.000)	0.007 (CI = +/-0.004; p = 0.002)	0.792	-2.70%
Frequency	2009.2	-0.026 (CI = +/-0.010; p = 0.000)	0.008 (CI = +/-0.004; p = 0.002)	0.776	-2.53%
Frequency	2010.1	-0.023 (CI = +/-0.010; p = 0.000)	0.008 (CI = +/-0.004; p = 0.001)	0.766	-2.26%
Frequency	2010.2	-0.023 (CI = +/-0.011; p = 0.000)	0.008 (CI = +/-0.005; p = 0.001)	0.754	-2.30%
Frequency	2011.1	-0.022 (CI = +/-0.013; p = 0.002)	0.008 (CI = +/-0.005; p = 0.002)	0.734	-2.19%
Frequency	2011.2	-0.020 (CI = +/-0.014; p = 0.006)	0.008 (CI = +/-0.005; p = 0.002)	0.714	-2.03%
Frequency	2012.1	-0.016 (CI = +/-0.014; p = 0.032)	0.009 (CI = +/-0.005; p = 0.001)	0.713	-1.55%
Frequency	2012.2	-0.011 (CI = +/-0.015; p = 0.127)	0.009 (CI = +/-0.004; p = 0.000)	0.712	-1.12%
Frequency	2013.1	-0.006 (CI = +/-0.016; p = 0.396)	0.010 (CI = +/-0.004; p = 0.000)	0.720	-0.63%
Frequency	2013.2	-0.001 (CI = +/-0.016; p = 0.882)	0.010 (CI = +/-0.004; p = 0.000)	0.735	-0.11%
Frequency	2014.1	0.001 (CI = +/-0.019; p = 0.883)	0.010 (CI = +/-0.004; p = 0.000)	0.730	+0.13%
Frequency	2014.2	0.003 (CI = +/-0.023; p = 0.790)	0.011 (CI = +/-0.005; p = 0.000)	0.723	+0.28%
Frequency	2015.2	-0.009 (CI = +/-0.023; p = 0.422)	0.010 (CI = +/-0.004; p = 0.000)	0.806	-0.86%
Frequency	2016.1	-0.015 (CI = +/-0.026; p = 0.229)	0.009 (CI = +/-0.004; p = 0.001)	0.827	-1.47%
Frequency	2016.2	-0.023 (CI = +/-0.029; p = 0.107)	0.009 (CI = +/-0.004; p = 0.001)	0.854	-2.25%
Frequency	2017.1	-0.030 (CI = +/-0.033; p = 0.067)	0.009 (CI = +/-0.004; p = 0.002)	0.870	-3.00%

## Comprehensive

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

Fit	Start Date	Time	Mobility	Adjusted R <sup>2</sup>	Implied Trend
					Rate
Loss Cost	2005.1	0.050 (CI = +/-0.010; p = 0.000)	0.006 (CI = +/-0.007; p = 0.126)	0.765	+5.09%
Loss Cost	2005.2	0.048 (CI = +/-0.011; p = 0.000)	0.005 (CI = +/-0.007; p = 0.146)	0.742	+4.97%
Loss Cost	2006.1	0.050 (CI = +/-0.011; p = 0.000)	0.006 (CI = +/-0.007; p = 0.136)	0.734	+5.08%
Loss Cost	2006.2	0.049 (CI = +/-0.012; p = 0.000)	0.005 (CI = +/-0.008; p = 0.152)	0.709	+5.02%
Loss Cost	2007.1	0.051 (CI = +/-0.013; p = 0.000)	0.006 (CI = +/-0.008; p = 0.137)	0.705	+5.18%
Loss Cost	2007.2	0.050 (CI = +/-0.014; p = 0.000)	0.006 (CI = +/-0.008; p = 0.149)	0.678	+5.15%
Loss Cost	2008.1	0.053 (CI = +/-0.014; p = 0.000)	0.006 (CI = +/-0.008; p = 0.110)	0.699	+5.50%
Loss Cost	2008.2	0.054 (CI = +/-0.015; p = 0.000)	0.006 (CI = +/-0.008; p = 0.113)	0.679	+5.56%
Loss Cost	2009.1	0.059 (CI = +/-0.015; p = 0.000)	0.007 (CI = +/-0.007; p = 0.066)	0.722	+6.07%
Loss Cost	2009.2	0.060 (CI = +/-0.016; p = 0.000)	0.007 (CI = +/-0.008; p = 0.070)	0.701	+6.15%
Loss Cost	2010.1	0.064 (CI = +/-0.017; p = 0.000)	0.008 (CI = +/-0.007; p = 0.045)	0.727	+6.63%
Loss Cost	2010.2	0.062 (CI = +/-0.018; p = 0.000)	0.007 (CI = +/-0.008; p = 0.056)	0.689	+6.44%
Loss Cost	2011.1	0.066 (CI = +/-0.019; p = 0.000)	0.008 (CI = +/-0.008; p = 0.042)	0.702	+6.87%
Loss Cost	2011.2	0.066 (CI = +/-0.021; p = 0.000)	0.008 (CI = +/-0.008; p = 0.050)	0.665	+6.82%
Loss Cost	2012.1	0.072 (CI = +/-0.022; p = 0.000)	0.008 (CI = +/-0.008; p = 0.032)	0.701	+7.48%
Loss Cost	2012.2	0.068 (CI = +/-0.024; p = 0.000)	0.008 (CI = +/-0.008; p = 0.041)	0.648	+7.05%
Loss Cost	2013.1	0.071 (CI = +/-0.026; p = 0.000)	0.008 (CI = +/-0.008; p = 0.040)	0.634	+7.38%
Loss Cost	2013.2	0.063 (CI = +/-0.028; p = 0.000)	0.008 (CI = +/-0.008; p = 0.048)	0.565	+6.55%
Loss Cost	2014.1	0.068 (CI = +/-0.031; p = 0.000)	0.008 (CI = +/-0.008; p = 0.044)	0.569	+7.07%
Loss Cost	2014.2	0.062 (CI = +/-0.034; p = 0.002)	0.008 (CI = +/-0.008; p = 0.056)	0.482	+6.42%
Loss Cost	2015.1	0.069 (CI = +/-0.038; p = 0.002)	0.008 (CI = +/-0.008; p = 0.052)	0.497	+7.09%
Loss Cost	2015.2	0.066 (CI = +/-0.044; p = 0.007)	0.008 (CI = +/-0.009; p = 0.067)	0.418	+6.81%
Loss Cost	2016.1	0.068 (CI = +/-0.051; p = 0.014)	0.008 (CI = +/-0.009; p = 0.079)	0.377	+7.06%
Loss Cost	2016.2	0.058 (CI = +/-0.058; p = 0.052)	0.008 (CI = +/-0.009; p = 0.093)	0.267	+5.95%
Loss Cost	2017.1	0.069 (CI = +/-0.068; p = 0.047)	0.008 (CI = +/-0.010; p = 0.097)	0.311	+7.16%
Severity	2005.1	0.033 (CI = +/-0.010; p = 0.000)	-0.003 (CI = +/-0.007; p = 0.422)	0.639	+3.33%
Severity	2005.2	0.033 (CI = +/-0.011; p = 0.000)	-0.003 (CI = +/-0.007; p = 0.440)	0.622	+3.36%
Severity	2006.1	0.035 (CI = +/-0.011; p = 0.000)	-0.002 (CI = +/-0.007; p = 0.506)	0.641	+3.59%
Severity	2006.2	0.036 (CI = +/-0.012; p = 0.000)	-0.002 (CI = +/-0.007; p = 0.546)	0.634	+3.70%
Severity	2007.1	0.039 (CI = +/-0.012; p = 0.000)	-0.002 (CI = +/-0.007; p = 0.639)	0.668	+4.02%
Severity	2007.2	0.040 (CI = +/-0.013; p = 0.000)	-0.002 (CI = +/-0.007; p = 0.649)	0.646	+4.03%
Severity	2008.1	0.043 (CI = +/-0.013; p = 0.000)	-0.001 (CI = +/-0.007; p = 0.755)	0.680	+4.39%
Severity	2008.2	0.044 (CI = +/-0.014; p = 0.000)	-0.001 (CI = +/-0.007; p = 0.786)	0.663	+4.47%
Severity	2009.1	0.049 (CI = +/-0.014; p = 0.000)	0.000 (CI = +/-0.007; p = 0.933)	0.716	+4.97%
Severity	2009.2	0.049 (CI = +/-0.015; p = 0.000)	0.000 (CI = +/-0.007; p = 0.940)	0.693	+4.99%
Severity	2010.1	0.053 (CI = +/-0.015; p = 0.000)	0.000 (CI = +/-0.007; p = 0.931)	0.722	+5.43%
Severity	2010.2	0.054 (CI = +/-0.017; p = 0.000)	0.000 (CI = +/-0.007; p = 0.888)	0.709	+5.60%
Severity	2011.1	0.061 (CI = +/-0.016; p = 0.000)	0.001 (CI = +/-0.006; p = 0.705)	0.764	+6.25%
Severity	2011.2	0.059 (CI = +/-0.018; p = 0.000)	0.001 (CI = +/-0.007; p = 0.749)	0.730	+6.09%
Severity	2012.1	0.062 (CI = +/-0.020; p = 0.000)	0.001 (CI = +/-0.007; p = 0.694)	0.722	+6.37%
Severity	2012.2	0.059 (CI = +/-0.022; p = 0.000)	0.001 (CI = +/-0.007; p = 0.752)	0.676	+6.10%
Severity	2013.1	0.064 (CI = +/-0.023; p = 0.000)	0.001 (CI = +/-0.007; p = 0.664)	0.687	+6.60%
Severity	2013.2	0.061 (CI = +/-0.026; p = 0.000)	0.001 (CI = +/-0.007; p = 0.725)	0.630	+6.25%
Severity	2014.1	0.066 (CI = +/-0.028; p = 0.000)	0.002 (CI = +/-0.007; p = 0.657)	0.634	+6.78%
Severity	2014.2	0.063 (CI = +/-0.032; p = 0.001)	0.001 (CI = +/-0.008; p = 0.703)	0.564	+6.47%
Severity	2015.1	0.073 (CI = +/-0.034; p = 0.001)	0.002 (CI = +/-0.007; p = 0.587)	0.627	+7.53%
Severity	2015.2	0.063 (CI = +/-0.037; p = 0.003)	0.001 (CI = +/-0.007; p = 0.658)	0.533	+6.55%
Severity	2016.1	0.066 (CI = +/-0.043; p = 0.007)	0.002 (CI = +/-0.008; p = 0.660)	0.480	+6.77%
Severity	2016.2	0.058 (CI = +/-0.050; p = 0.027)	0.001 (CI = +/-0.008; p = 0.703)	0.338	+5.93%
Severity	2017.1	0.069 (CI = +/-0.057; p = 0.023)	0.002 (CI = +/-0.008; p = 0.676)	0.392	+7.13%
Frequency	2005.1	0.017 (CI = +/-0.005; p = 0.000)	0.008 (CI = +/-0.004; p = 0.000)	0.557	+1.70%
Frequency	2005.2	0.015 (CI = +/-0.005; p = 0.000)	0.008 (CI = +/-0.004; p = 0.000)	0.524	+1.55%
Frequency	2006.1	0.014 (CI = +/-0.006; p = 0.000)	0.008 (CI = +/-0.004; p = 0.000)	0.488	+1.44%
Frequency	2006.2	0.013 (CI = +/-0.006; p = 0.000)	0.008 (CI = +/-0.004; p = 0.000)	0.456	+1.27%
Frequency	2007.1	0.011 (CI = +/-0.006; p = 0.000)	0.007 (CI = +/-0.003; p = 0.000)	0.427	+1.11%
Frequency	2007.2	0.011 (CI = +/-0.006; p = 0.001)	0.007 (CI = +/-0.004; p = 0.000)	0.405	+1.08%
Frequency	2008.1	0.011 (CI = +/-0.007; p = 0.003)	0.007 (CI = +/-0.004; p = 0.000)	0.388	+1.06%
Frequency	2008.2	0.010 (CI = +/-0.007; p = 0.006)	0.007 (CI = +/-0.004; p = 0.000)	0.373	+1.04%
Frequency	2009.1	0.010 (CI = +/-0.008; p = 0.010)	0.007 (CI = +/-0.004; p = 0.001)	0.363	+1.05%
Frequency	2009.2	0.011 (CI = +/-0.008; p = 0.012)	0.007 (CI = +/-0.004; p = 0.001)	0.363	+1.10%
Frequency	2010.1	0.011 (CI = +/-0.009; p = 0.017)	0.007 (CI = +/-0.004; p = 0.001)	0.358	+1.13%
Frequency	2010.2	0.008 (CI = +/-0.009; p = 0.076)	0.007 (CI = +/-0.004; p = 0.001)	0.366	+0.80%
Frequency	2011.1	0.006 (CI = +/-0.009; p = 0.207)	0.007 (CI = +/-0.004; p = 0.001)	0.372	+0.58%
Frequency	2011.2	0.007 (CI = +/-0.010; p = 0.172)	0.007 (CI = +/-0.004; p = 0.001)	0.378	+0.69%
Frequency	2012.1	0.010 (CI = +/-0.010; p = 0.045)	0.007 (CI = +/-0.004; p = 0.000)	0.451	+1.05%
Frequency	2012.2	0.009 (CI = +/-0.011; p = 0.108)	0.007 (CI = +/-0.004; p = 0.001)	0.445	+0.90%
Frequency	2013.1	0.007 (CI = +/-0.012; p = 0.225)	0.007 (CI = +/-0.004; p = 0.001)	0.446	+0.73%
Frequency	2013.2	0.003 (CI = +/-0.012; p = 0.629)	0.007 (CI = +/-0.003; p = 0.001)	0.512	+0.28%
Frequency	2014.1	0.003 (CI = +/-0.014; p = 0.677)	0.007 (CI = +/-0.004; p = 0.001)	0.507	+0.27%
Frequency	2014.2	-0.001 (CI = +/-0.015; p = 0.942)	0.006 (CI = +/-0.004; p = 0.002)	0.542	-0.05%
Frequency	2015.1	-0.004 (CI = +/-0.017; p = 0.599)	0.006 (CI = +/-0.004; p = 0.003)	0.580	-0.41%
Frequency	2015.2	0.002 (CI = +/-0.016; p = 0.742)	0.006 (CI = +/-0.003; p = 0.001)	0.625	+0.25%
Frequency	2016.1	0.003 (CI = +/-0.019; p = 0.763)	0.006 (CI = +/-0.003; p = 0.002)	0.615	+0.27%
Frequency	2016.2	0.000 (CI = +/-0.022; p = 0.980)	0.006 (CI = +/-0.004; p = 0.003)	0.621	+0.03%
Frequency	2017.1	0.000 (CI = +/-0.027; p = 0.982)	0.006 (CI = +/-0.004; p = 0.005)	0.604	+0.03%

## Comprehensive

Coverage = CM

End Trend Period = 2021.2

Excluded Points = NA

Parameters Included: time, mobility

Fit	Start Date	Time	Mobility	Adjusted R <sup>2</sup>	Implied Trend
					Rate
Loss Cost	2005.1	0.050 (CI = +/-0.011; p = 0.000)	0.006 (CI = +/-0.007; p = 0.134)	0.747	+5.10%
Loss Cost	2005.2	0.049 (CI = +/-0.011; p = 0.000)	0.005 (CI = +/-0.008; p = 0.157)	0.721	+4.97%
Loss Cost	2006.1	0.050 (CI = +/-0.012; p = 0.000)	0.006 (CI = +/-0.008; p = 0.146)	0.712	+5.10%
Loss Cost	2006.2	0.049 (CI = +/-0.013; p = 0.000)	0.005 (CI = +/-0.008; p = 0.164)	0.685	+5.03%
Loss Cost	2007.1	0.051 (CI = +/-0.014; p = 0.000)	0.006 (CI = +/-0.008; p = 0.146)	0.680	+5.21%
Loss Cost	2007.2	0.050 (CI = +/-0.015; p = 0.000)	0.006 (CI = +/-0.008; p = 0.160)	0.651	+5.18%
Loss Cost	2008.1	0.054 (CI = +/-0.015; p = 0.000)	0.006 (CI = +/-0.008; p = 0.114)	0.675	+5.56%
Loss Cost	2008.2	0.055 (CI = +/-0.017; p = 0.000)	0.006 (CI = +/-0.008; p = 0.116)	0.653	+5.64%
Loss Cost	2009.1	0.060 (CI = +/-0.017; p = 0.000)	0.007 (CI = +/-0.008; p = 0.064)	0.702	+6.22%
Loss Cost	2009.2	0.061 (CI = +/-0.018; p = 0.000)	0.007 (CI = +/-0.008; p = 0.066)	0.679	+6.32%
Loss Cost	2010.1	0.067 (CI = +/-0.019; p = 0.000)	0.008 (CI = +/-0.008; p = 0.039)	0.711	+6.89%
Loss Cost	2010.2	0.065 (CI = +/-0.020; p = 0.000)	0.008 (CI = +/-0.008; p = 0.051)	0.669	+6.70%
Loss Cost	2011.1	0.070 (CI = +/-0.022; p = 0.000)	0.009 (CI = +/-0.008; p = 0.035)	0.687	+7.23%
Loss Cost	2011.2	0.070 (CI = +/-0.024; p = 0.000)	0.009 (CI = +/-0.008; p = 0.042)	0.648	+7.21%
Loss Cost	2012.1	0.077 (CI = +/-0.025; p = 0.000)	0.010 (CI = +/-0.008; p = 0.022)	0.693	+8.05%
Loss Cost	2012.2	0.073 (CI = +/-0.027; p = 0.000)	0.009 (CI = +/-0.008; p = 0.032)	0.634	+7.60%
Loss Cost	2013.1	0.078 (CI = +/-0.030; p = 0.000)	0.010 (CI = +/-0.008; p = 0.029)	0.625	+8.08%
Loss Cost	2013.2	0.069 (CI = +/-0.032; p = 0.000)	0.009 (CI = +/-0.008; p = 0.041)	0.543	+7.15%
Loss Cost	2014.1	0.076 (CI = +/-0.036; p = 0.001)	0.009 (CI = +/-0.009; p = 0.034)	0.557	+7.90%
Loss Cost	2014.2	0.069 (CI = +/-0.041; p = 0.003)	0.009 (CI = +/-0.009; p = 0.049)	0.458	+7.19%
Loss Cost	2015.1	0.079 (CI = +/-0.046; p = 0.003)	0.009 (CI = +/-0.009; p = 0.040)	0.490	+8.21%
Loss Cost	2015.2	0.077 (CI = +/-0.054; p = 0.010)	0.009 (CI = +/-0.010; p = 0.055)	0.407	+8.04%
Loss Cost	2016.1	0.083 (CI = +/-0.065; p = 0.018)	0.010 (CI = +/-0.010; p = 0.064)	0.374	+8.61%
Loss Cost	2016.2	0.071 (CI = +/-0.077; p = 0.066)	0.009 (CI = +/-0.011; p = 0.090)	0.246	+7.38%
Loss Cost	2017.1	0.090 (CI = +/-0.091; p = 0.052)	0.010 (CI = +/-0.011; p = 0.080)	0.321	+9.40%
Severity	2005.1	0.033 (CI = +/-0.011; p = 0.000)	-0.003 (CI = +/-0.007; p = 0.422)	0.617	+3.31%
Severity	2005.2	0.033 (CI = +/-0.011; p = 0.000)	-0.003 (CI = +/-0.008; p = 0.441)	0.600	+3.34%
Severity	2006.1	0.035 (CI = +/-0.012; p = 0.000)	-0.002 (CI = +/-0.008; p = 0.516)	0.620	+3.59%
Severity	2006.2	0.036 (CI = +/-0.013; p = 0.000)	-0.002 (CI = +/-0.008; p = 0.561)	0.612	+3.70%
Severity	2007.1	0.040 (CI = +/-0.013; p = 0.000)	-0.002 (CI = +/-0.007; p = 0.672)	0.649	+4.06%
Severity	2007.2	0.040 (CI = +/-0.014; p = 0.000)	-0.002 (CI = +/-0.008; p = 0.683)	0.625	+4.07%
Severity	2008.1	0.044 (CI = +/-0.014; p = 0.000)	-0.001 (CI = +/-0.007; p = 0.813)	0.663	+4.48%
Severity	2008.2	0.045 (CI = +/-0.015; p = 0.000)	-0.001 (CI = +/-0.008; p = 0.850)	0.646	+4.58%
Severity	2009.1	0.050 (CI = +/-0.015; p = 0.000)	0.000 (CI = +/-0.007; p = 0.965)	0.705	+5.15%
Severity	2009.2	0.051 (CI = +/-0.017; p = 0.000)	0.000 (CI = +/-0.007; p = 0.954)	0.681	+5.18%
Severity	2010.1	0.056 (CI = +/-0.017; p = 0.000)	0.001 (CI = +/-0.007; p = 0.789)	0.716	+5.71%
Severity	2010.2	0.058 (CI = +/-0.019; p = 0.000)	0.001 (CI = +/-0.007; p = 0.734)	0.704	+5.92%
Severity	2011.1	0.065 (CI = +/-0.018; p = 0.000)	0.002 (CI = +/-0.007; p = 0.500)	0.770	+6.72%
Severity	2011.2	0.064 (CI = +/-0.020; p = 0.000)	0.002 (CI = +/-0.007; p = 0.544)	0.735	+6.59%
Severity	2012.1	0.067 (CI = +/-0.022; p = 0.000)	0.002 (CI = +/-0.007; p = 0.471)	0.732	+6.98%
Severity	2012.2	0.065 (CI = +/-0.024; p = 0.000)	0.002 (CI = +/-0.007; p = 0.530)	0.685	+6.74%
Severity	2013.1	0.072 (CI = +/-0.026; p = 0.000)	0.003 (CI = +/-0.007; p = 0.411)	0.707	+7.44%
Severity	2013.2	0.069 (CI = +/-0.029; p = 0.000)	0.003 (CI = +/-0.008; p = 0.473)	0.649	+7.12%
Severity	2014.1	0.076 (CI = +/-0.032; p = 0.000)	0.003 (CI = +/-0.008; p = 0.373)	0.668	+7.92%
Severity	2014.2	0.074 (CI = +/-0.037; p = 0.001)	0.003 (CI = +/-0.008; p = 0.419)	0.600	+7.71%
Severity	2015.1	0.089 (CI = +/-0.038; p = 0.000)	0.004 (CI = +/-0.007; p = 0.245)	0.697	+9.32%
Severity	2015.2	0.080 (CI = +/-0.042; p = 0.002)	0.004 (CI = +/-0.008; p = 0.317)	0.607	+8.32%
Severity	2016.1	0.086 (CI = +/-0.050; p = 0.004)	0.004 (CI = +/-0.008; p = 0.302)	0.576	+8.98%
Severity	2016.2	0.079 (CI = +/-0.061; p = 0.017)	0.004 (CI = +/-0.009; p = 0.365)	0.443	+8.23%
Severity	2017.1	0.099 (CI = +/-0.066; p = 0.009)	0.004 (CI = +/-0.008; p = 0.262)	0.561	+10.44%
Frequency	2005.1	0.017 (CI = +/-0.006; p = 0.000)	0.009 (CI = +/-0.004; p = 0.000)	0.540	+1.73%
Frequency	2005.2	0.016 (CI = +/-0.006; p = 0.000)	0.008 (CI = +/-0.004; p = 0.000)	0.503	+1.58%
Frequency	2006.1	0.014 (CI = +/-0.006; p = 0.000)	0.008 (CI = +/-0.004; p = 0.000)	0.465	+1.46%
Frequency	2006.2	0.013 (CI = +/-0.006; p = 0.000)	0.008 (CI = +/-0.004; p = 0.000)	0.430	+1.28%
Frequency	2007.1	0.011 (CI = +/-0.006; p = 0.001)	0.007 (CI = +/-0.004; p = 0.000)	0.398	+1.10%
Frequency	2007.2	0.011 (CI = +/-0.007; p = 0.003)	0.007 (CI = +/-0.004; p = 0.000)	0.375	+1.06%
Frequency	2008.1	0.010 (CI = +/-0.007; p = 0.007)	0.007 (CI = +/-0.004; p = 0.001)	0.358	+1.04%
Frequency	2008.2	0.010 (CI = +/-0.008; p = 0.013)	0.007 (CI = +/-0.004; p = 0.001)	0.343	+1.02%
Frequency	2009.1	0.010 (CI = +/-0.008; p = 0.021)	0.007 (CI = +/-0.004; p = 0.001)	0.333	+1.02%
Frequency	2009.2	0.011 (CI = +/-0.009; p = 0.024)	0.007 (CI = +/-0.004; p = 0.001)	0.334	+1.08%
Frequency	2010.1	0.011 (CI = +/-0.010; p = 0.033)	0.007 (CI = +/-0.004; p = 0.002)	0.328	+1.11%
Frequency	2010.2	0.007 (CI = +/-0.010; p = 0.144)	0.007 (CI = +/-0.004; p = 0.002)	0.340	+0.73%
Frequency	2011.1	0.005 (CI = +/-0.010; p = 0.359)	0.006 (CI = +/-0.004; p = 0.002)	0.351	+0.47%
Frequency	2011.2	0.006 (CI = +/-0.012; p = 0.303)	0.007 (CI = +/-0.004; p = 0.003)	0.354	+0.58%
Frequency	2012.1	0.010 (CI = +/-0.012; p = 0.093)	0.007 (CI = +/-0.004; p = 0.001)	0.420	+0.99%
Frequency	2012.2	0.008 (CI = +/-0.013; p = 0.206)	0.007 (CI = +/-0.004; p = 0.002)	0.417	+0.81%
Frequency	2013.1	0.006 (CI = +/-0.014; p = 0.394)	0.007 (CI = +/-0.004; p = 0.003)	0.422	+0.59%
Frequency	2013.2	0.000 (CI = +/-0.014; p = 0.967)	0.006 (CI = +/-0.004; p = 0.003)	0.507	+0.03%
Frequency	2014.1	0.000 (CI = +/-0.016; p = 0.978)	0.006 (CI = +/-0.004; p = 0.005)	0.502	-0.02%
Frequency	2014.2	-0.005 (CI = +/-0.018; p = 0.568)	0.006 (CI = +/-0.004; p = 0.007)	0.553	-0.48%
Frequency	2015.1	-0.010 (CI = +/-0.019; p = 0.273)	0.005 (CI = +/-0.004; p = 0.010)	0.613	-1.01%
Frequency	2015.2	-0.003 (CI = +/-0.020; p = 0.775)	0.006 (CI = +/-0.004; p = 0.004)	0.630	-0.26%
Frequency	2016.1	-0.003 (CI = +/-0.024; p = 0.758)	0.006 (CI = +/-0.004; p = 0.008)	0.618	-0.34%
Frequency	2016.2	-0.008 (CI = +/-0.028; p = 0.540)	0.006 (CI = +/-0.004; p = 0.013)	0.636	-0.78%
Frequency	2017.1	-0.010 (CI = +/-0.035; p = 0.545)	0.006 (CI = +/-0.004; p = 0.022)	0.616	-0.95%

## All Perils

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

Fit	Start Date	Time	Mobility	Adjusted R <sup>2</sup>	Implied Trend
					Rate
Loss Cost	2005.1	0.033 (CI = +/-0.007; p = 0.000)	0.010 (CI = +/-0.005; p = 0.000)	0.720	+3.40%
Loss Cost	2005.2	0.034 (CI = +/-0.008; p = 0.000)	0.011 (CI = +/-0.005; p = 0.000)	0.716	+3.49%
Loss Cost	2006.1	0.035 (CI = +/-0.008; p = 0.000)	0.011 (CI = +/-0.005; p = 0.000)	0.712	+3.59%
Loss Cost	2006.2	0.035 (CI = +/-0.009; p = 0.000)	0.011 (CI = +/-0.005; p = 0.000)	0.692	+3.60%
Loss Cost	2007.1	0.035 (CI = +/-0.009; p = 0.000)	0.011 (CI = +/-0.006; p = 0.000)	0.669	+3.60%
Loss Cost	2007.2	0.035 (CI = +/-0.010; p = 0.000)	0.011 (CI = +/-0.006; p = 0.001)	0.639	+3.55%
Loss Cost	2008.1	0.038 (CI = +/-0.010; p = 0.000)	0.011 (CI = +/-0.005; p = 0.000)	0.677	+3.84%
Loss Cost	2008.2	0.039 (CI = +/-0.011; p = 0.000)	0.011 (CI = +/-0.006; p = 0.000)	0.675	+3.98%
Loss Cost	2009.1	0.041 (CI = +/-0.011; p = 0.000)	0.012 (CI = +/-0.006; p = 0.000)	0.684	+4.19%
Loss Cost	2009.2	0.042 (CI = +/-0.012; p = 0.000)	0.012 (CI = +/-0.006; p = 0.000)	0.670	+4.30%
Loss Cost	2010.1	0.046 (CI = +/-0.012; p = 0.000)	0.012 (CI = +/-0.005; p = 0.000)	0.709	+4.67%
Loss Cost	2010.2	0.046 (CI = +/-0.013; p = 0.000)	0.012 (CI = +/-0.006; p = 0.000)	0.690	+4.75%
Loss Cost	2011.1	0.050 (CI = +/-0.014; p = 0.000)	0.013 (CI = +/-0.005; p = 0.000)	0.728	+5.17%
Loss Cost	2011.2	0.051 (CI = +/-0.015; p = 0.000)	0.013 (CI = +/-0.006; p = 0.000)	0.704	+5.21%
Loss Cost	2012.1	0.055 (CI = +/-0.016; p = 0.000)	0.013 (CI = +/-0.005; p = 0.000)	0.737	+5.68%
Loss Cost	2012.2	0.057 (CI = +/-0.017; p = 0.000)	0.013 (CI = +/-0.006; p = 0.000)	0.721	+5.82%
Loss Cost	2013.1	0.060 (CI = +/-0.019; p = 0.000)	0.014 (CI = +/-0.006; p = 0.000)	0.731	+6.21%
Loss Cost	2013.2	0.059 (CI = +/-0.021; p = 0.000)	0.014 (CI = +/-0.006; p = 0.000)	0.697	+6.05%
Loss Cost	2014.1	0.056 (CI = +/-0.023; p = 0.000)	0.013 (CI = +/-0.006; p = 0.000)	0.659	+5.72%
Loss Cost	2014.2	0.050 (CI = +/-0.025; p = 0.001)	0.013 (CI = +/-0.006; p = 0.000)	0.628	+5.10%
Loss Cost	2015.1	0.046 (CI = +/-0.028; p = 0.004)	0.013 (CI = +/-0.006; p = 0.001)	0.599	+4.66%
Loss Cost	2015.2	0.047 (CI = +/-0.033; p = 0.009)	0.013 (CI = +/-0.006; p = 0.001)	0.590	+4.85%
Loss Cost	2016.1	0.036 (CI = +/-0.034; p = 0.040)	0.013 (CI = +/-0.006; p = 0.001)	0.616	+3.67%
Loss Cost	2016.2	0.021 (CI = +/-0.032; p = 0.167)	0.012 (CI = +/-0.005; p = 0.000)	0.722	+2.12%
Loss Cost	2017.1	0.022 (CI = +/-0.038; p = 0.232)	0.012 (CI = +/-0.005; p = 0.001)	0.715	+2.18%
Severity	2005.1	0.028 (CI = +/-0.006; p = 0.000)	0.002 (CI = +/-0.005; p = 0.356)	0.722	+2.85%
Severity	2005.2	0.029 (CI = +/-0.007; p = 0.000)	0.002 (CI = +/-0.005; p = 0.337)	0.714	+2.91%
Severity	2006.1	0.030 (CI = +/-0.007; p = 0.000)	0.003 (CI = +/-0.005; p = 0.260)	0.735	+3.09%
Severity	2006.2	0.032 (CI = +/-0.007; p = 0.000)	0.003 (CI = +/-0.005; p = 0.205)	0.749	+3.25%
Severity	2007.1	0.032 (CI = +/-0.008; p = 0.000)	0.003 (CI = +/-0.005; p = 0.220)	0.726	+3.23%
Severity	2007.2	0.031 (CI = +/-0.008; p = 0.000)	0.003 (CI = +/-0.005; p = 0.254)	0.695	+3.12%
Severity	2008.1	0.034 (CI = +/-0.008; p = 0.000)	0.003 (CI = +/-0.004; p = 0.133)	0.764	+3.46%
Severity	2008.2	0.038 (CI = +/-0.007; p = 0.000)	0.004 (CI = +/-0.004; p = 0.042)	0.836	+3.83%
Severity	2009.1	0.040 (CI = +/-0.007; p = 0.000)	0.004 (CI = +/-0.003; p = 0.021)	0.858	+4.07%
Severity	2009.2	0.041 (CI = +/-0.007; p = 0.000)	0.004 (CI = +/-0.003; p = 0.020)	0.848	+4.14%
Severity	2010.1	0.043 (CI = +/-0.007; p = 0.000)	0.004 (CI = +/-0.003; p = 0.010)	0.865	+4.39%
Severity	2010.2	0.045 (CI = +/-0.008; p = 0.000)	0.005 (CI = +/-0.003; p = 0.006)	0.873	+4.60%
Severity	2011.1	0.048 (CI = +/-0.008; p = 0.000)	0.005 (CI = +/-0.003; p = 0.002)	0.892	+4.89%
Severity	2011.2	0.047 (CI = +/-0.008; p = 0.000)	0.005 (CI = +/-0.003; p = 0.003)	0.875	+4.83%
Severity	2012.1	0.046 (CI = +/-0.009; p = 0.000)	0.005 (CI = +/-0.003; p = 0.005)	0.854	+4.73%
Severity	2012.2	0.047 (CI = +/-0.010; p = 0.000)	0.005 (CI = +/-0.003; p = 0.006)	0.835	+4.78%
Severity	2013.1	0.047 (CI = +/-0.011; p = 0.000)	0.005 (CI = +/-0.003; p = 0.007)	0.810	+4.80%
Severity	2013.2	0.045 (CI = +/-0.012; p = 0.000)	0.005 (CI = +/-0.003; p = 0.010)	0.773	+4.57%
Severity	2014.1	0.040 (CI = +/-0.013; p = 0.000)	0.004 (CI = +/-0.003; p = 0.011)	0.739	+4.13%
Severity	2014.2	0.039 (CI = +/-0.014; p = 0.000)	0.004 (CI = +/-0.003; p = 0.015)	0.688	+4.01%
Severity	2015.1	0.041 (CI = +/-0.016; p = 0.000)	0.004 (CI = +/-0.004; p = 0.017)	0.665	+4.18%
Severity	2015.2	0.035 (CI = +/-0.017; p = 0.001)	0.004 (CI = +/-0.003; p = 0.017)	0.603	+3.60%
Severity	2016.1	0.030 (CI = +/-0.018; p = 0.004)	0.004 (CI = +/-0.003; p = 0.018)	0.528	+3.09%
Severity	2016.2	0.024 (CI = +/-0.019; p = 0.018)	0.004 (CI = +/-0.003; p = 0.015)	0.478	+2.42%
Severity	2017.1	0.029 (CI = +/-0.020; p = 0.010)	0.004 (CI = +/-0.003; p = 0.013)	0.570	+2.99%
Frequency	2005.1	0.005 (CI = +/-0.006; p = 0.060)	0.008 (CI = +/-0.004; p = 0.000)	0.313	+0.54%
Frequency	2005.2	0.006 (CI = +/-0.006; p = 0.061)	0.008 (CI = +/-0.004; p = 0.000)	0.315	+0.57%
Frequency	2006.1	0.005 (CI = +/-0.006; p = 0.121)	0.008 (CI = +/-0.004; p = 0.000)	0.309	+0.49%
Frequency	2006.2	0.003 (CI = +/-0.006; p = 0.290)	0.008 (CI = +/-0.004; p = 0.000)	0.318	+0.34%
Frequency	2007.1	0.004 (CI = +/-0.007; p = 0.296)	0.008 (CI = +/-0.004; p = 0.001)	0.317	+0.36%
Frequency	2007.2	0.004 (CI = +/-0.007; p = 0.259)	0.008 (CI = +/-0.004; p = 0.001)	0.319	+0.41%
Frequency	2008.1	0.004 (CI = +/-0.008; p = 0.352)	0.008 (CI = +/-0.004; p = 0.001)	0.318	+0.36%
Frequency	2008.2	0.001 (CI = +/-0.008; p = 0.715)	0.008 (CI = +/-0.004; p = 0.001)	0.347	+0.14%
Frequency	2009.1	0.001 (CI = +/-0.009; p = 0.776)	0.008 (CI = +/-0.004; p = 0.001)	0.345	+0.12%
Frequency	2009.2	0.001 (CI = +/-0.009; p = 0.750)	0.008 (CI = +/-0.004; p = 0.002)	0.342	+0.15%
Frequency	2010.1	0.003 (CI = +/-0.010; p = 0.581)	0.008 (CI = +/-0.005; p = 0.002)	0.343	+0.27%
Frequency	2010.2	0.001 (CI = +/-0.011; p = 0.794)	0.008 (CI = +/-0.005; p = 0.002)	0.350	+0.14%
Frequency	2011.1	0.003 (CI = +/-0.012; p = 0.637)	0.008 (CI = +/-0.005; p = 0.002)	0.349	+0.27%
Frequency	2011.2	0.004 (CI = +/-0.013; p = 0.567)	0.008 (CI = +/-0.005; p = 0.003)	0.346	+0.36%
Frequency	2012.1	0.009 (CI = +/-0.013; p = 0.149)	0.008 (CI = +/-0.004; p = 0.001)	0.426	+0.90%
Frequency	2012.2	0.010 (CI = +/-0.014; p = 0.153)	0.009 (CI = +/-0.005; p = 0.001)	0.427	+0.99%
Frequency	2013.1	0.013 (CI = +/-0.015; p = 0.074)	0.009 (CI = +/-0.004; p = 0.001)	0.464	+1.34%
Frequency	2013.2	0.014 (CI = +/-0.017; p = 0.090)	0.009 (CI = +/-0.005; p = 0.001)	0.462	+1.42%
Frequency	2014.1	0.015 (CI = +/-0.019; p = 0.106)	0.009 (CI = +/-0.005; p = 0.001)	0.461	+1.53%
Frequency	2014.2	0.010 (CI = +/-0.020; p = 0.289)	0.009 (CI = +/-0.005; p = 0.002)	0.481	+1.04%
Frequency	2015.1	0.005 (CI = +/-0.022; p = 0.655)	0.008 (CI = +/-0.005; p = 0.002)	0.527	+0.46%
Frequency	2015.2	0.012 (CI = +/-0.022; p = 0.261)	0.009 (CI = +/-0.004; p = 0.001)	0.577	+1.21%
Frequency	2016.1	0.006 (CI = +/-0.024; p = 0.619)	0.008 (CI = +/-0.004; p = 0.001)	0.626	+0.56%
Frequency	2016.2	-0.003 (CI = +/-0.025; p = 0.800)	0.008 (CI = +/-0.004; p = 0.001)	0.707	-0.29%
Frequency	2017.1	-0.008 (CI = +/-0.029; p = 0.542)	0.008 (CI = +/-0.004; p = 0.002)	0.727	-0.79%

## All Perils

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

Fit	Start Date	Time	Mobility	Adjusted R <sup>2</sup>	Implied Trend
					Rate
Loss Cost	2005.1	0.033 (CI = +/-0.008; p = 0.000)	0.010 (CI = +/-0.005; p = 0.000)	0.694	+3.39%
Loss Cost	2005.2	0.034 (CI = +/-0.008; p = 0.000)	0.011 (CI = +/-0.005; p = 0.000)	0.690	+3.49%
Loss Cost	2006.1	0.035 (CI = +/-0.009; p = 0.000)	0.011 (CI = +/-0.005; p = 0.000)	0.685	+3.60%
Loss Cost	2006.2	0.035 (CI = +/-0.009; p = 0.000)	0.011 (CI = +/-0.006; p = 0.000)	0.663	+3.61%
Loss Cost	2007.1	0.035 (CI = +/-0.010; p = 0.000)	0.011 (CI = +/-0.006; p = 0.001)	0.637	+3.60%
Loss Cost	2007.2	0.035 (CI = +/-0.011; p = 0.000)	0.011 (CI = +/-0.006; p = 0.001)	0.604	+3.55%
Loss Cost	2008.1	0.038 (CI = +/-0.011; p = 0.000)	0.011 (CI = +/-0.006; p = 0.000)	0.646	+3.87%
Loss Cost	2008.2	0.040 (CI = +/-0.012; p = 0.000)	0.012 (CI = +/-0.006; p = 0.000)	0.644	+4.04%
Loss Cost	2009.1	0.042 (CI = +/-0.012; p = 0.000)	0.012 (CI = +/-0.006; p = 0.000)	0.656	+4.28%
Loss Cost	2009.2	0.043 (CI = +/-0.013; p = 0.000)	0.012 (CI = +/-0.006; p = 0.000)	0.642	+4.40%
Loss Cost	2010.1	0.047 (CI = +/-0.014; p = 0.000)	0.013 (CI = +/-0.006; p = 0.000)	0.688	+4.85%
Loss Cost	2010.2	0.048 (CI = +/-0.015; p = 0.000)	0.013 (CI = +/-0.006; p = 0.000)	0.669	+4.95%
Loss Cost	2011.1	0.053 (CI = +/-0.015; p = 0.000)	0.013 (CI = +/-0.006; p = 0.000)	0.715	+5.46%
Loss Cost	2011.2	0.054 (CI = +/-0.017; p = 0.000)	0.014 (CI = +/-0.006; p = 0.000)	0.691	+5.55%
Loss Cost	2012.1	0.060 (CI = +/-0.017; p = 0.000)	0.014 (CI = +/-0.006; p = 0.000)	0.735	+6.14%
Loss Cost	2012.2	0.062 (CI = +/-0.019; p = 0.000)	0.014 (CI = +/-0.006; p = 0.000)	0.722	+6.37%
Loss Cost	2013.1	0.067 (CI = +/-0.021; p = 0.000)	0.015 (CI = +/-0.006; p = 0.000)	0.742	+6.91%
Loss Cost	2013.2	0.066 (CI = +/-0.024; p = 0.000)	0.015 (CI = +/-0.006; p = 0.000)	0.708	+6.82%
Loss Cost	2014.1	0.063 (CI = +/-0.027; p = 0.000)	0.015 (CI = +/-0.006; p = 0.000)	0.666	+6.52%
Loss Cost	2014.2	0.057 (CI = +/-0.030; p = 0.001)	0.014 (CI = +/-0.006; p = 0.000)	0.627	+5.86%
Loss Cost	2015.1	0.053 (CI = +/-0.035; p = 0.006)	0.014 (CI = +/-0.007; p = 0.001)	0.592	+5.42%
Loss Cost	2015.2	0.056 (CI = +/-0.041; p = 0.012)	0.014 (CI = +/-0.007; p = 0.002)	0.589	+5.81%
Loss Cost	2016.1	0.043 (CI = +/-0.044; p = 0.055)	0.013 (CI = +/-0.007; p = 0.002)	0.602	+4.39%
Loss Cost	2016.2	0.024 (CI = +/-0.043; p = 0.236)	0.012 (CI = +/-0.006; p = 0.001)	0.703	+2.41%
Loss Cost	2017.1	0.025 (CI = +/-0.054; p = 0.305)	0.013 (CI = +/-0.007; p = 0.003)	0.694	+2.54%
Severity	2005.1	0.027 (CI = +/-0.007; p = 0.000)	0.002 (CI = +/-0.005; p = 0.426)	0.695	+2.77%
Severity	2005.2	0.028 (CI = +/-0.007; p = 0.000)	0.002 (CI = +/-0.005; p = 0.403)	0.685	+2.83%
Severity	2006.1	0.030 (CI = +/-0.007; p = 0.000)	0.002 (CI = +/-0.005; p = 0.313)	0.708	+3.02%
Severity	2006.2	0.031 (CI = +/-0.008; p = 0.000)	0.003 (CI = +/-0.005; p = 0.246)	0.722	+3.20%
Severity	2007.1	0.031 (CI = +/-0.008; p = 0.000)	0.003 (CI = +/-0.005; p = 0.266)	0.696	+3.17%
Severity	2007.2	0.030 (CI = +/-0.009; p = 0.000)	0.002 (CI = +/-0.005; p = 0.311)	0.660	+3.04%
Severity	2008.1	0.034 (CI = +/-0.008; p = 0.000)	0.003 (CI = +/-0.004; p = 0.164)	0.736	+3.41%
Severity	2008.2	0.038 (CI = +/-0.008; p = 0.000)	0.004 (CI = +/-0.004; p = 0.053)	0.816	+3.82%
Severity	2009.1	0.040 (CI = +/-0.008; p = 0.000)	0.004 (CI = +/-0.004; p = 0.025)	0.840	+4.09%
Severity	2009.2	0.041 (CI = +/-0.008; p = 0.000)	0.004 (CI = +/-0.004; p = 0.024)	0.829	+4.18%
Severity	2010.1	0.044 (CI = +/-0.008; p = 0.000)	0.005 (CI = +/-0.003; p = 0.011)	0.849	+4.46%
Severity	2010.2	0.046 (CI = +/-0.009; p = 0.000)	0.005 (CI = +/-0.003; p = 0.006)	0.860	+4.71%
Severity	2011.1	0.049 (CI = +/-0.008; p = 0.000)	0.005 (CI = +/-0.003; p = 0.002)	0.884	+5.05%
Severity	2011.2	0.049 (CI = +/-0.009; p = 0.000)	0.005 (CI = +/-0.003; p = 0.003)	0.864	+5.01%
Severity	2012.1	0.048 (CI = +/-0.010; p = 0.000)	0.005 (CI = +/-0.003; p = 0.004)	0.839	+4.91%
Severity	2012.2	0.049 (CI = +/-0.012; p = 0.000)	0.005 (CI = +/-0.003; p = 0.005)	0.818	+5.00%
Severity	2013.1	0.049 (CI = +/-0.013; p = 0.000)	0.005 (CI = +/-0.004; p = 0.007)	0.791	+5.05%
Severity	2013.2	0.047 (CI = +/-0.015; p = 0.000)	0.005 (CI = +/-0.004; p = 0.011)	0.744	+4.79%
Severity	2014.1	0.042 (CI = +/-0.015; p = 0.000)	0.005 (CI = +/-0.004; p = 0.014)	0.691	+4.28%
Severity	2014.2	0.041 (CI = +/-0.018; p = 0.000)	0.005 (CI = +/-0.004; p = 0.022)	0.625	+4.16%
Severity	2015.1	0.043 (CI = +/-0.020; p = 0.001)	0.005 (CI = +/-0.004; p = 0.024)	0.600	+4.40%
Severity	2015.2	0.036 (CI = +/-0.022; p = 0.004)	0.004 (CI = +/-0.004; p = 0.031)	0.498	+3.67%
Severity	2016.1	0.030 (CI = +/-0.024; p = 0.021)	0.004 (CI = +/-0.004; p = 0.042)	0.376	+3.01%
Severity	2016.2	0.020 (CI = +/-0.025; p = 0.094)	0.004 (CI = +/-0.004; p = 0.047)	0.284	+2.07%
Severity	2017.1	0.028 (CI = +/-0.028; p = 0.055)	0.004 (CI = +/-0.004; p = 0.037)	0.386	+2.79%
Frequency	2005.1	0.006 (CI = +/-0.006; p = 0.049)	0.008 (CI = +/-0.004; p = 0.000)	0.321	+0.60%
Frequency	2005.2	0.006 (CI = +/-0.006; p = 0.050)	0.009 (CI = +/-0.004; p = 0.000)	0.324	+0.64%
Frequency	2006.1	0.006 (CI = +/-0.007; p = 0.101)	0.008 (CI = +/-0.004; p = 0.000)	0.316	+0.56%
Frequency	2006.2	0.004 (CI = +/-0.007; p = 0.251)	0.008 (CI = +/-0.004; p = 0.000)	0.323	+0.40%
Frequency	2007.1	0.004 (CI = +/-0.007; p = 0.254)	0.008 (CI = +/-0.004; p = 0.001)	0.322	+0.42%
Frequency	2007.2	0.005 (CI = +/-0.008; p = 0.219)	0.008 (CI = +/-0.004; p = 0.001)	0.325	+0.49%
Frequency	2008.1	0.004 (CI = +/-0.009; p = 0.301)	0.008 (CI = +/-0.005; p = 0.001)	0.323	+0.44%
Frequency	2008.2	0.002 (CI = +/-0.009; p = 0.638)	0.008 (CI = +/-0.004; p = 0.001)	0.348	+0.20%
Frequency	2009.1	0.002 (CI = +/-0.010; p = 0.697)	0.008 (CI = +/-0.005; p = 0.002)	0.347	+0.18%
Frequency	2009.2	0.002 (CI = +/-0.011; p = 0.670)	0.008 (CI = +/-0.005; p = 0.002)	0.343	+0.22%
Frequency	2010.1	0.004 (CI = +/-0.011; p = 0.504)	0.008 (CI = +/-0.005; p = 0.002)	0.346	+0.37%
Frequency	2010.2	0.002 (CI = +/-0.012; p = 0.706)	0.008 (CI = +/-0.005; p = 0.003)	0.352	+0.23%
Frequency	2011.1	0.004 (CI = +/-0.013; p = 0.550)	0.008 (CI = +/-0.005; p = 0.003)	0.352	+0.39%
Frequency	2011.2	0.005 (CI = +/-0.015; p = 0.481)	0.008 (CI = +/-0.005; p = 0.004)	0.351	+0.51%
Frequency	2012.1	0.012 (CI = +/-0.014; p = 0.103)	0.009 (CI = +/-0.005; p = 0.001)	0.447	+1.17%
Frequency	2012.2	0.013 (CI = +/-0.016; p = 0.102)	0.009 (CI = +/-0.005; p = 0.001)	0.451	+1.31%
Frequency	2013.1	0.018 (CI = +/-0.017; p = 0.041)	0.010 (CI = +/-0.005; p = 0.001)	0.502	+1.78%
Frequency	2013.2	0.019 (CI = +/-0.019; p = 0.048)	0.010 (CI = +/-0.005; p = 0.001)	0.504	+1.94%
Frequency	2014.1	0.021 (CI = +/-0.022; p = 0.054)	0.010 (CI = +/-0.005; p = 0.001)	0.509	+2.15%
Frequency	2014.2	0.016 (CI = +/-0.024; p = 0.169)	0.010 (CI = +/-0.005; p = 0.002)	0.515	+1.63%
Frequency	2015.1	0.010 (CI = +/-0.027; p = 0.441)	0.009 (CI = +/-0.005; p = 0.003)	0.546	+0.97%
Frequency	2015.2	0.020 (CI = +/-0.027; p = 0.119)	0.010 (CI = +/-0.005; p = 0.001)	0.627	+2.06%
Frequency	2016.1	0.013 (CI = +/-0.030; p = 0.343)	0.009 (CI = +/-0.005; p = 0.002)	0.657	+1.34%
Frequency	2016.2	0.003 (CI = +/-0.033; p = 0.820)	0.009 (CI = +/-0.005; p = 0.002)	0.719	+0.33%
Frequency	2017.1	-0.002 (CI = +/-0.040; p = 0.886)	0.009 (CI = +/-0.005; p = 0.004)	0.730	-0.25%



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