OLIVER WYMAN

NEWFOUNDLAND AND LABRADOR COMMERCIAL VEHICLES

OLIVER WYMAN SELECTED LOSS TREND RATES

Based on Industry Data Through June 30, 2020

March 12, 2021

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1. EXECUTIVE SUMMARY

1.1. Purpose and Scope

The Newfoundland and Labrador Board of Commissioners of Public Utilities (the Board) retained Oliver, Wyman Limited (Oliver Wyman) to determine commercial vehicle loss trend rates.

We developed our analysis using insurance industry commercial vehicle loss and expense experience in Newfoundland and Labrador reported as of June 30, 2020 to the General Insurance Statistical Agency (GISA).

1.2. Actuarial Findings

In this preliminary report we present the methodology and assumptions used to select past and future annual loss cost trend rates. Our preliminary report will be provided to insurers for their consideration and comment, and we will consider comments received from interested parties on our preliminary report.

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

Table 1: Selected Loss Cost Trends

Coverage	**Past Loss Cost**	**Future Loss Cost**
Bodily Injury*	-5.0%	-5.0%
Property Damage	+0.0%	+0.0%
Accident Benefits	+6.0%	+6.0%
Uninsured Auto	+6.0%	+6.0%
Collision	+3.5%	+3.5%
Comprehensive	+3.0%	+3.0%
Specified Perils	+3.0%	+3.0%
All Perils	+2.0%	+2.0%
Underinsured Motorist	+0.0%	+0.0%

* A factor of 1.40 applies to loss costs prior to January 1, 2013.

* * * * *

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

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2. ANALYSIS – GENERAL DISCUSSION

2.1. 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
- the supporting summary exhibits of the data we used and analysis we performed.

2.2. Data

The source for the exposures (number of vehicles), claim count and claim amount data that we analyze is the AUTO7002 Automobile Industry Exhibit (as of June 30, 2020) provided by GISA. This data includes the experience of all commercial vehicles in Newfoundland and Labrador. We refer to this as the AIX report.

Consistent with the reports published by GISA (and to increase the volume of data), fleet vehicles are included. However, there has been a change in the reporting of fleet vehicles. GISA states:

> "*Effective July 1, 2019, the ASP revised the definition of Type of Business 3 -Fleet rated vehicles. As a result, a number of companies that previously reported Type of Business 4 Individually rated Fleets (data included in the Exhibit) are now reporting this data as Type of Business 3 (data NOT included in the Exhibit). This has resulted in a DECREASE in Written Exposure and Written Premium starting in Accident Year 2019-2. Users should take note of this shift and exercise caution when using this data."*

The claim count and claim amount data presented in the AIX report is grouped according to the 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 – the adjuster's estimate of the amount of future claim cost payments to be made on individual claims; a case reserve is assigned to each individual open claim.

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

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

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) for events that occurred but have not yet been reported to the insurance company as of the time of the financial statement. The approach that insurance companies (their actuaries) use to determine the "actuarial reserve," while subject to the common standards of the Actuarial Standards Board (Canada), varies from company to company.

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

We estimate the final (ultimate) number of claims and cost[1] of all claims that arise from events that occur in the first and second half of the year (referred to as "accident half-years"[2]), separately, through to June 30, 2020 and then use those estimates to measure and select loss trend rates.

We estimate the final/ultimate claim cost by accident half-year by applying an estimate of the needed actuarial reserve for all insurance companies in aggregate (i.e., the industry), and adding that amount to the reported incurred claim amounts that insurance companies report to GISA[3]. In doing so, we consider the industry's reported claim amounts (the aggregate paid claim amounts and individual claim case reserves), but we do not consider the actuarial reserves established by each insurance company as they are not reported to GISA.

We estimate the industry actuarial reserve by applying what are referred to as "loss development factors" to the aggregated incurred claim amounts that are reported to GISA. We apply loss[4] development factors to estimate the actuarial reserve need, hence the final claim cost, for each accident half-year through June 30, 2020, separately for each of the coverages. We follow a similar approach (using what are referred to as claim count development factors) to estimate the final number of claims

[1] By "final" or "ultimate" cost we mean the amount paid by insurance companies at the time that all claims that occur in a particular year have been reported and settled.

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

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

[4] We use the terms "loss," "claim amount," and "claim cost" interchangeably in this report. In this report, all these terms include a provision for allocated loss adjustment expenses (ALAE).

that will arise from events that have occurred by accident half-year through June 30, 2020, separately for each of the coverages.

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

The selection of development factors has an effect on the selected loss trend rates and other key assumptions, factors, and provisions.[5] As a result of the claim experience that has emerged and the development factors we select, our estimates of ultimate loss costs, frequencies,[6] and severities by accident year have changed from those we presented for the prior review[7]. We present these changes in the tables below. We have reviewed these changes and further investigated the more significant deviations from our prior estimates.

Table 2: Bodily Injury: Change in Estimates

	As of December 31, 2019			As of June 30, 2020		
AY	**Loss Cost**	**Severity**	**Frequency**	**Loss Cost**	**Severity**	**Frequency**
2016	$282.46	$76,356	3.70	$285.31	$78,340	3.64
2017	$279.85	$72,326	3.87	$301.39	$78,697	3.83
2018	$279.29	$80,346	3.48	$289.07	$83,683	3.45
2019	$285.80	$73,235	3.90	$250.56	$70,064	3.58
2020-1				$246.60	$80,535	3.06

In aggregate, for the four-year period 2016 to 2019, our estimates of ultimate loss costs have decreased by 0.1%.

Table 3: Property Damage (including DCPD): Change in Estimates

	As of December 31, 2019			As of June 30, 2020		
AY	**Loss Cost**	**Severity**	**Frequency**	**Loss Cost**	**Severity**	**Frequency**
2016	$111.45	$7,005	15.91	$108.01	$6,807	15.87
2017	$105.60	$6,213	17.00	$99.70	$5,924	16.83
2018	$104.12	$7,260	14.34	$96.98	$6,909	14.04
2019	$95.15	$7,489	12.71	$113.24	$8,620	13.14
2020-1				$96.27	$8,279	11.63

In aggregate, for the four-year period 2016 to 2019, our estimates of ultimate loss costs have increased by 0.4%.

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

[6] Number of claims per 1,000 insured vehicles.

[7] GISA notes a number of major insurers have corrected their prior under/over reporting of their incurred claim counts for the 2015-2 to 2019-2 accident year periods in this AIX report.

Table 4: Accident Benefits - Total: Change in Estimates

	As of December 31, 2019			As of June 30, 2020		
AY	Loss Cost	Severity	Frequency	Loss Cost	Severity	Frequency
2016	$15.56	$7,656	2.03	$18.89	$9,247	2.04
2017	$32.54	$13,671	2.38	$32.52	$13,448	2.42
2018	$16.46	$9,988	1.65	$16.47	$9,765	1.69
2019	$18.65	$8,536	2.18	$17.39	$7,999	2.17
2020-1				$9.87	$7,072	1.40

In aggregate, for the four-year period 2016 to 2019, our estimates of ultimate loss costs have increased by 2.5%.

Table 5: Collision: Change in Estimates

	As of December 31, 2019			As of June 30, 2020		
AY	Loss Cost	Severity	Frequency	Loss Cost	Severity	Frequency
2016	$188.23	$7,956	23.66	$188.22	$7,955	23.66
2017	$141.51	$6,321	22.39	$142.20	$6,356	22.37
2018	$208.74	$8,937	23.36	$199.78	$8,553	23.36
2019	$214.64	$10,076	21.30	$195.19	$8,815	22.14
2020-1				$102.61	$7,341	13.98

In aggregate, for the four-year period 2016 to 2019, our estimates of ultimate loss costs have decreased by 3.7%.

Table 6: Comprehensive: Change in Estimates

	As of December 31, 2019			As of June 30, 2020		
AY	Loss Cost	Severity	Frequency	Loss Cost	Severity	Frequency
2016	$161.28	$3,372	47.83	$161.25	$3,371	47.83
2017	$170.46	$3,256	52.35	$170.41	$3,257	52.33
2018	$119.61	$2,957	40.46	$120.06	$2,970	40.42
2019	$98.54	$2,647	37.23	$108.95	$2,891	37.68
2020-1				$117.31	$4,114	28.51

In aggregate, for the four-year period 2016 to 2019, our estimates of ultimate loss costs have increased by 2.0%.

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Table 7: All Perils: Change in Estimates

	As of December 31, 2019			As of June 30, 2020		
AY	**Loss Cost**	**Severity**	**Frequency**	**Loss Cost**	**Severity**	**Frequency**
2016	$291.50	$15,881	18.35	$291.54	$15,884	18.35
2017	$212.53	$10,285	20.66	$212.59	$10,277	20.69
2018	$258.27	$14,257	18.12	$255.92	$14,288	17.91
2019	$207.18	$11,226	18.46	$204.17	$12,002	17.01
2020-1				$283.74	$17,677	16.05

In aggregate, for the four-year period 2016 to 2019, our estimates of ultimate loss costs have decreased by 0.5%.

2.4. Loss Trend Rates

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

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

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

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

The claim experience includes allocated loss adjustment expenses, and we include a provision for unallocated loss adjustment expenses (ULAE) based on the accident year ULAE factors published by GISA. In doing so, any distortions in the measured trend rate due to possible shifts over time between ULAE and ALAE is minimized.

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

2.5. Reforms

Changes to the Insurance Act and Associated Regulations (NLR 56/19) came into effect on January 1, 2020. Amongst other changes, the non-pecuniary (i.e., pain and suffering) deductible increased from $2,500 to $5,000 and DCPD was introduced. Until the Automobile Statistical Plan (ASP) data under the new Regulations has sufficient post-reform experience for analysis purposes, we are unable to provide an updated assessment of the bodily injury reform impact at this time.

3. LOSS TREND RATE CONSIDERATIONS

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

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

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

- We test different time periods to identify the underlying trends. Reviewing the data over a longer time period than a typical 3-to-5 year experience period is a means of increasing (i) the stability of results based on data that is estimated and subject to change, and (ii) the credibility of the data being analyzed.
- We compare models with and without certain data points, including the inclusion or exclusion of the most recent accident half-year, to improve our understanding of the sensitivity of the calculated loss trend rate to the inclusion or exclusion of those points.

The various trend patterns that we review and associated statistical results are summarized in Appendix E[8] for each of frequency, severity, and loss cost.

3.1. Time Period Considered

In this review, we present and consider the claim experience by accident half-year, spanning the twenty-year period from 2000-2 to 2020-1.

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

3.2. Seasonality

Some coverages exhibit what is referred to as “seasonality” – where claim costs (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 a seasonality parameter is applied. We note, however, that seasonality may be significant for some, but not all time periods; or significant for loss cost, or severity, or frequency, but not for all three.

3.3. Weather Conditions

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

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

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

- GISA notes the July 2014 hurricane's (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.
- A windstorm in March 2017 may have contributed to the 2017-1 spike in comprehensive claims.

3.4. Reform or Level Change Parameter

The purpose of a reform parameter[9] is to isolate and, in a sense, remove the impact that reforms or other events had on the level of claim costs so that the underlying claim cost trend can be identified. The regression model we use to analyze severity, frequency, and loss cost trend patterns allows the inclusion of a level change parameter(s) to reflect the impact 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 results of *p*-value tests.

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 direction. We determine the statistical significance of a trend rate change based on results of *p*-value tests.

3.5. Data Points

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

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

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

[9] We use the terms reform or level change interchangeable; but a reform parameter is associated with a known change in benefit levels.

3.6. Variability of Estimates

Due, in part, to the relatively small volume of commercial vehicle claim counts, there is a high degree of variability in the year-to-year percentage changes of the estimated accident year loss costs for most coverages. Additional details are presented in Appendix B which includes the actual year-to-year percentage changes. In addition to the year-to-year variability between accident year data, the changes in the estimated accident year loss cost between this review and our prior review[10] contributes to the change in the measured trend rates between reviews even with the identical trend model (i.e., time period and parameters); the comparison between estimates of ultimate loss amounts from the prior review and this review are presented in Appendix C.

Both these sources of variability cause the measured loss cost trend rates to change, and often rather significantly, depending upon the trend measurement period selected.

As the variability is more pronounced with semi-annual data than annual data, we occasionally consider annual data in this review.

3.7. Statistical Tests

We assess the various trends that we model for statistical significance using various tests, and present the adjusted R-squared values, and *p*-value in Appendix E.

- As respects the adjusted R-squared, we generally refer to values of 80% or greater to be "high," values between 40% and 80% to be "moderate," and values below 40% to be "low."
- We consider *p*-values under 5% to be "significant."
- The confidence interval presented corresponds to a 95% probability level range.

3.8. Future Trend Rates

In selecting future trend rates, we adjust our selected past trend rates if there is evidence of new patterns emerging. If no future trend rate is noted in the discussion below, it should be assumed that our selected future trend rate is equal to our selected past trend rate. Unless noted otherwise, future trends should apply beginning at the mid-point of the latest accident half-year, which is April 1, 2020 in this review.

A discussion of our selected trend rates for each coverage follows in Section 4.

3.9. Selected Trend Models

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, 2020, as presented in Table 1, are based on our assessment and wholistic view of the statistical tests, historical data (changes in patterns and spikes) and parsimony of many regression models.

[10] In this review, the changes made by GISA effective July 1, 2019 discussed in Section 2.2 contribute to the change in estimates.

In Section 4 that follows, we discuss the basis for the trend rates we present in Table 1. Due to the many models that we consider, we do not discuss all of the models (as presented in Appendix E).

3.10. Heatmaps

In Section 4 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 *y*-axis of the heatmap corresponds to the beginning of the experience period, and the *x*-axis corresponds to the end of the experience period. For each heatmap, the colors within the column are selected such that larger values are brighter (yellow), and smaller values are darker (blue). This allows for direct comparison of statistical results between models over different time periods and improves readability of our report without having to reference Appendix E. However, the information presented in each heatmap is analogous with the information presented in Appendix E and is considered an additional aid to draw attention to the models we select. For example, the information provided in Figure 2 may also be found in Appendix E pages 6 through 8.

3.11. COVID-19

COVID-19 "stay-at-home" orders and other directives in the first half of 2020 resulted in a dramatic decline in traffic. Until a vaccine is widely available, we expect the pandemic to affect traffic levels in varying degrees - likely through the end of 2021 or beyond.

Trend Rates

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

Therefore, we exclude the 2020-1 observation from our selected models for the coverages for which we observe a significant change in claim costs as a result of COVID-19. We find severity has been unaffected by COVID-19. In the case of frequency, we observe a significant decrease in the 2020-1 observation for the accident benefits, collision and comprehensive coverages. We do not observe a significant reduction in reported frequency for the bodily injury, property damage and all perils coverages. This may be due to the limited volume of claim counts and high degree of variability for these coverages.

In Section 5, we further consider the impact of COVID-19 on 2020-1 commercial vehicle claims costs.

Application of Trend Rates

For those rating programs intended to be effective once COVID-19 has no 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 COVID-19.

For those rating programs intended to be effective while COVID-19 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 COVID-19 and (ii) then adjusted to the degree COVID-19 is expected to impact claims costs during[11] the proposed rating program.

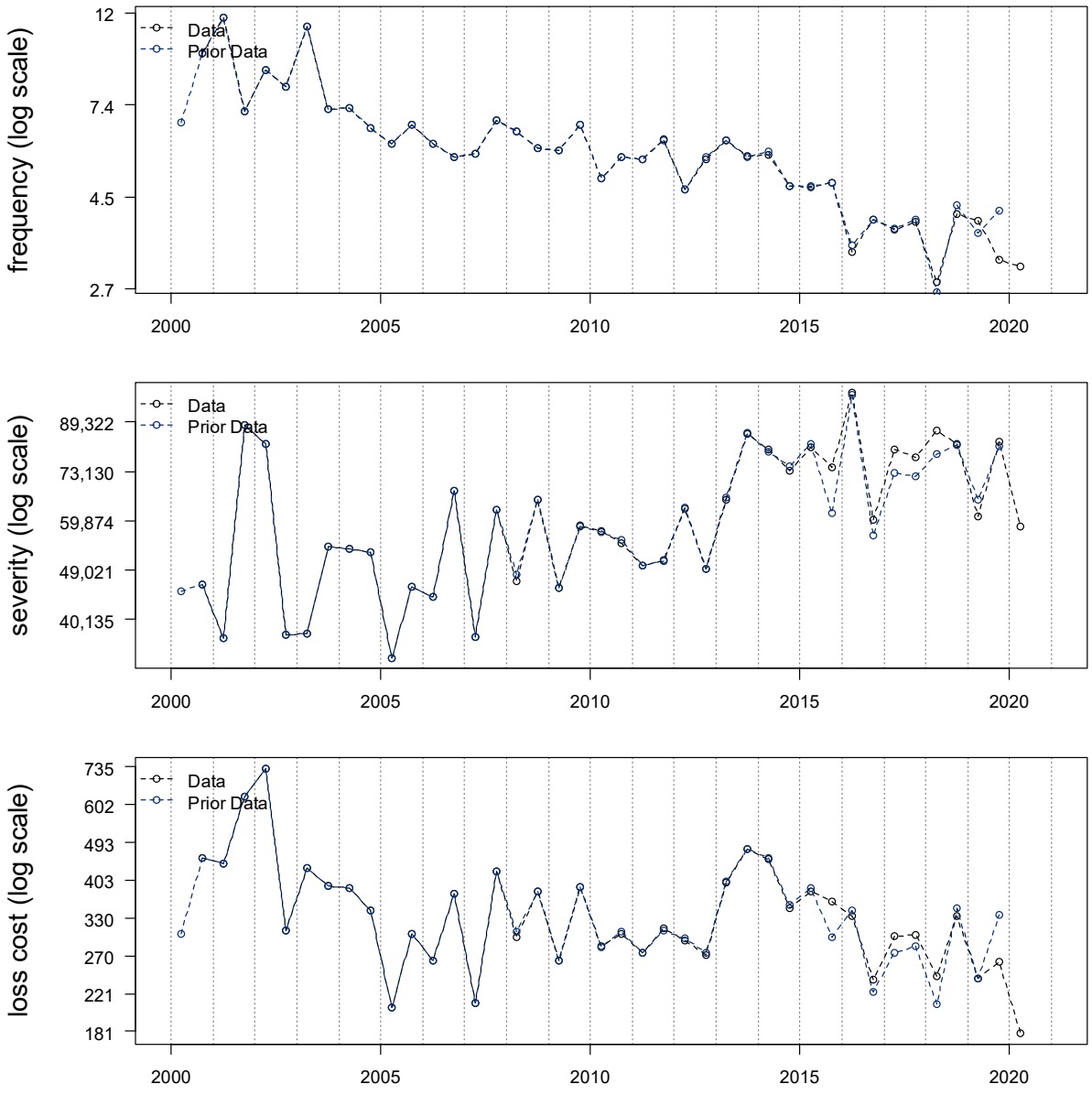
[11] This adjustment should consider what proportion of the policy year loss experience will be impacted by COVID-19.

4. OLIVER WYMAN SELECTED TREND RATES

4.1. Bodily Injury

In Figure 1, we present our estimated loss cost (average claim cost per vehicle), average severity (average claim cost per claim), and frequency rate (average claim incidence rate) over the period 2000-2 through 2020-1.

Figure 1: Bodily Injury – Observed Loss Cost Experience



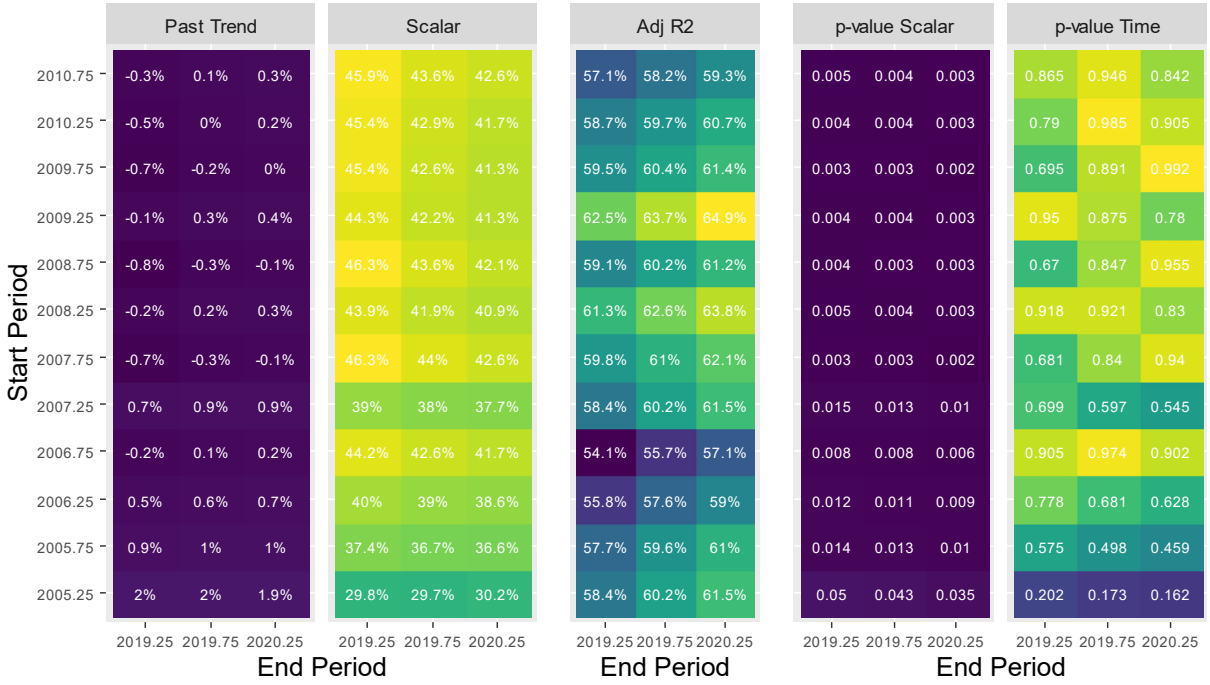
A review of the historical data points (as depicted in Figure 1) shows that subject to variability:

- Frequency experienced a declining trend since 2003, with a steeper decline after 2013. We also observe a downward spike at 2018-1.
- Severity, subject to volatility, has exhibited a somewhat flat trend over 2006 to 2012, rising in 2013, then a somewhat flat trend thereafter, except for the upward spike in 2016-1.
- Loss cost has experienced considerable volatility; and after a somewhat flat trend over 2006 to 2012, then rising in 2013, changed to a declining pattern driven by the frequency decline.

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 2013-1 are presented in Appendix E. We begin our review at 2005-1, as legislation enacted for claims occurring on or after August 1, 2004 introduced a $2,500 deductible to all bodily injury tort claims.

In Figure 2 we present a heatmap of indicated severity trends beginning 2005-1 through 2010-2, ending 2020-1, 2019-2 and 2019-1, with time and a 2013-1 scalar parameter included in the model.

Figure 2: Bodily Injury - Severity Heatmap (Time & 2013-1 Scalar)

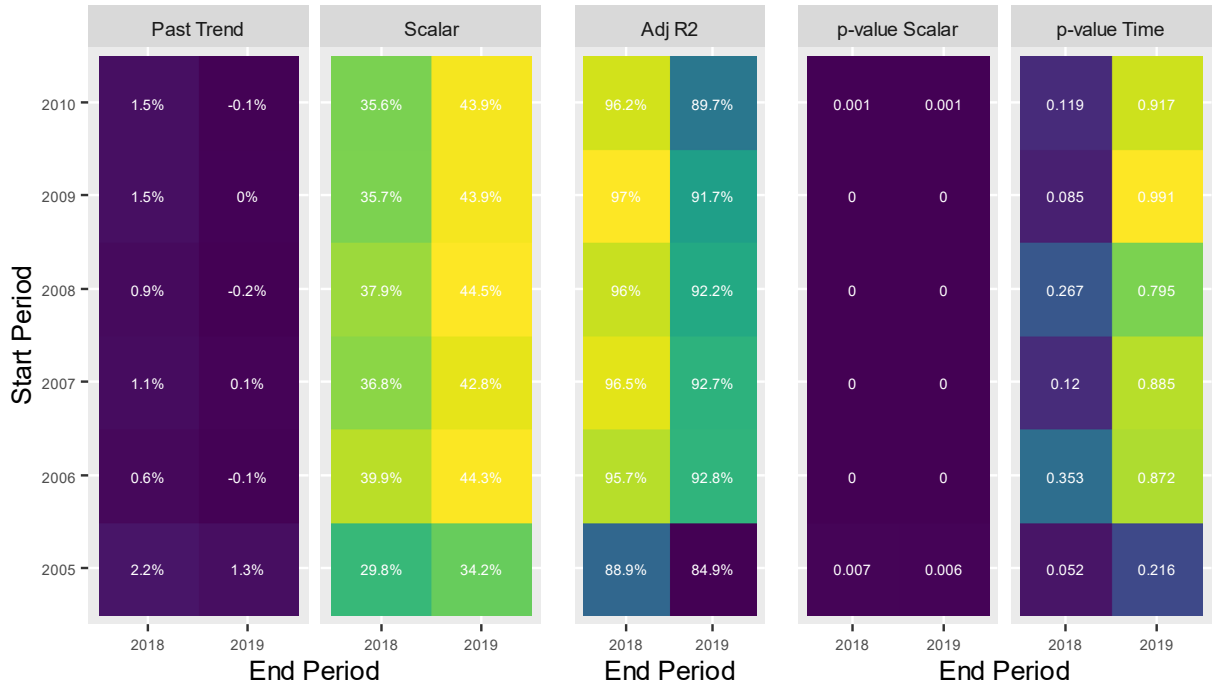


- The trend rates beginning 2005-2 through 2010-2 generally fall within the range of -1% to +1.0% with moderate adjusted R-squared values and *p*-values that are generally significant for the level change, but not significant for time. The 2013 scalar parameter clusters around +40%.

As mentioned above, there is significant variability in the accident half-year data for severity. We find this variability may be reduced by aggregating the data to an accident year basis rather than accident half-year basis. We note this eliminates some of the noise in the observations at the sacrifice of reducing the degrees of freedom in the presented models.

In Figure 3 we present a heatmap of indicated severity trends beginning 2005 through 2010, ending 2019 and 2018, with time and a 2013 scalar parameter included in the model.

Figure 3: Bodily Injury - Severity Heatmap (Annual – Time & 2013 Scalar)

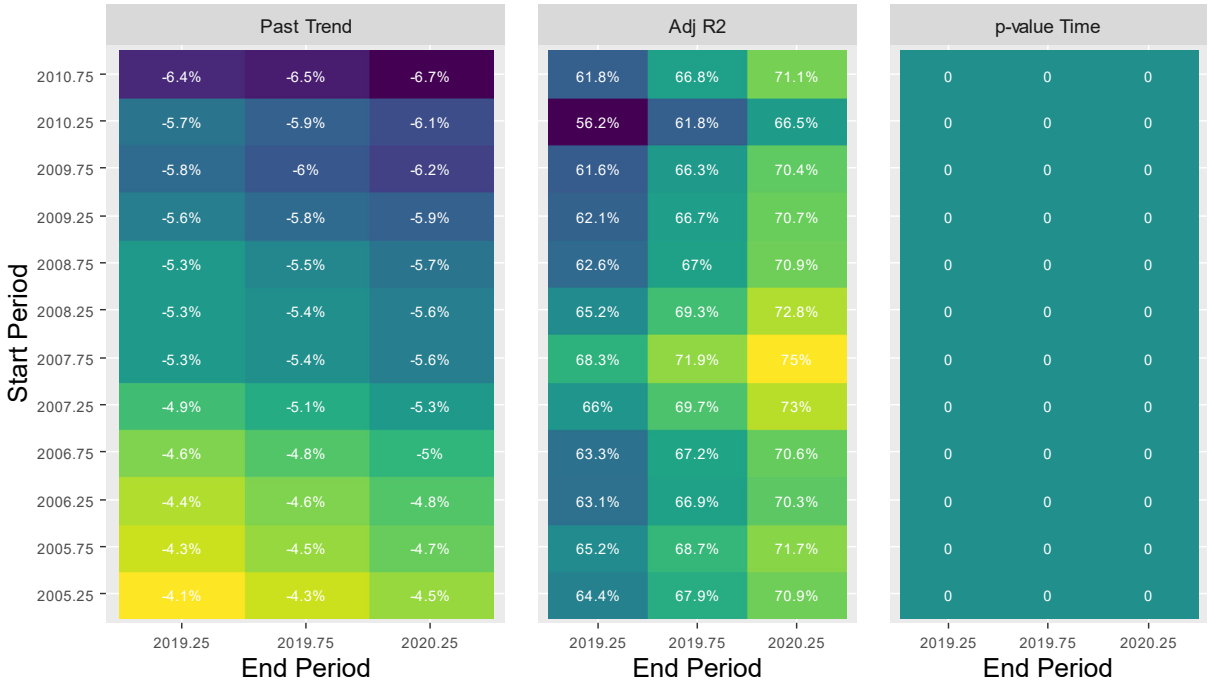


- The trend rates generally fall in the approximate range of +0.0% to +1.5% with high adjusted R-squared values and *p*-values that are generally significant for the level change, but not significant for time. The trend rates ending 2019 cluster around +0.0%, while those ending 2018 are approximately 1 percentage point higher. The indicated scalar parameter clusters around +40%.

Due to the insignificant time parameters, we select a severity trend rate of 0.0%, with a scalar level change of +40% at January 1, 2013.

In Figure 4 we present a heatmap of indicated frequency trends beginning 2005-1 through 2010-2, ending 2020-1, 2019-2 and 2019-1, with only a time parameter included in the model.

Figure 4: Bodily Injury - Frequency Heatmap (Time)



- The trend rates generally fall in the range of -4.0% to -7.0%, with a tighter clustering for those beginning 2005-1 through to 2008-2 near -5%, with moderate adjusted R-squared values and significant *p*-values for time.
- We also observe the models with the shorter experience periods generally have more negative indicated trend rates.

Considering the variability in frequency and the tighter clustering of measured trend rates for those beginning 2005-1 through to 2008-2, we continue to base our selected trend on these measured trends over these time periods and select a frequency trend rate of -5.0%.

We, therefore, select a past loss cost trend of -5.0% (rounded), with a scalar level change of +40% at January 1, 2013; the same as our prior review.

At this time, we do not consider there to be conclusive evidence that the future trend rate should be different than our selected past trend rate; and, therefore, select a future trend rate the same as the past, -5.0%.

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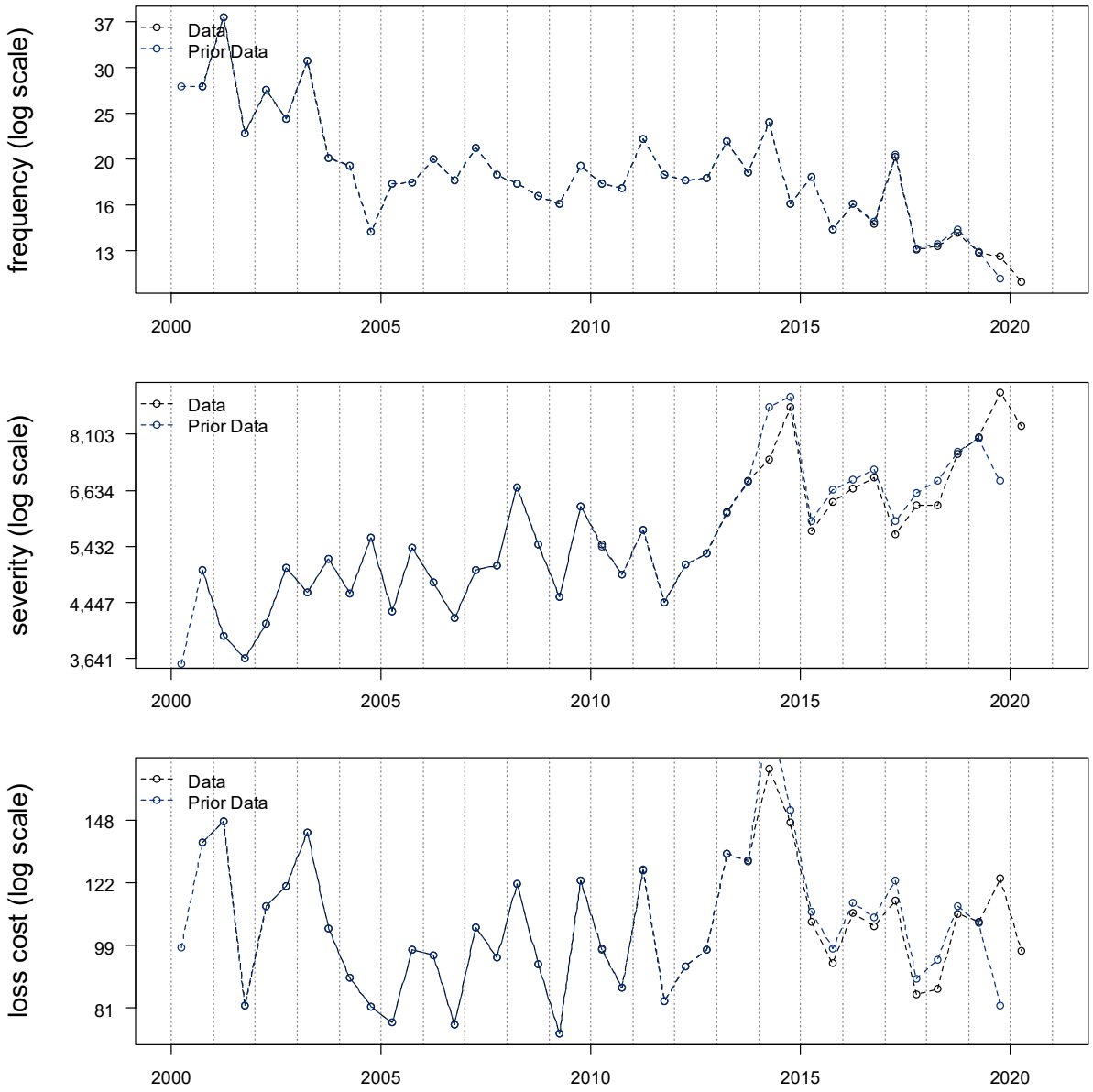
4.2. Property Damage (including DCPD[12])

In Figure 5, we present our estimated loss cost (average claim cost per vehicle), average severity (average claim cost per claim), and frequency rate (average claim incidence rate) over the period 2000-2 through 2020-1.

Figure 5: Property Damage – Observed Loss Cost Experience



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

[12] We assume insurers include DCPD claims with the property damage kind of loss in the ASP reporting to GISA.

- Frequency exhibited a relatively flat pattern between 2004 and 2014, and thereafter began to decline.
- Severity has exhibited an upward trend since 2006/2007, with a pronounced increase 2011 and 2014.
- Loss cost, other than the large spike in 2014, and subject to variability, appears relatively flat since 2008.

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 2014-1 and 2014-2 observations are presented in Appendix E.

In Figure 6 we present a heatmap of indicated severity trends beginning 2003-1 through 2011-2, ending 2020-1 and 2019-2, excluding 2014-1 and 2014-2, with only a time parameter included in the model.

Figure 6: Property Damage - Severity Heatmap (Time; Excluding 2014-1 & 2014-2)

- The trend rates with experience periods beginning 2003-1 through 2008-1 generally fall in the range of +3.0% to +3.5% with moderate adjusted R-squared values and significant *p*-values for time.
- The measured trends begin to change beginning in 2008-2 to 2011-2 exhibit more variability (ranging from +3.5% to +5.5%) and have slightly higher adjusted R-squared values and significant *p*-values for time.

We select a severity trend rate of +3.5% which considers the variability in the longer-term trends as well as more recent trends.

In Figure 7 we present a heatmap of indicated frequency trends beginning 2003-1 through 2014-2, ending 2020-1 and 2019-2, with time and seasonality parameters included in the model.

Figure 7: Property Damage - Frequency Heatmap (Time & Seasonality)

- The trend rates with experience periods beginning 2003-1 through 2009-1 generally fall in the range of -1.5% to -3.5% with low adjusted R-squared values and significant *p*-values for time only.
- Due to the continued sharp decline in frequency in 2014-2 through 2020-1, the measured trends with experience periods beginning 2009-2 through 2014-1 are much lower (larger negative) in the range of -4.0% to -7.5% and have moderate to high adjusted R-squared values and significant *p*-values for time and seasonality.

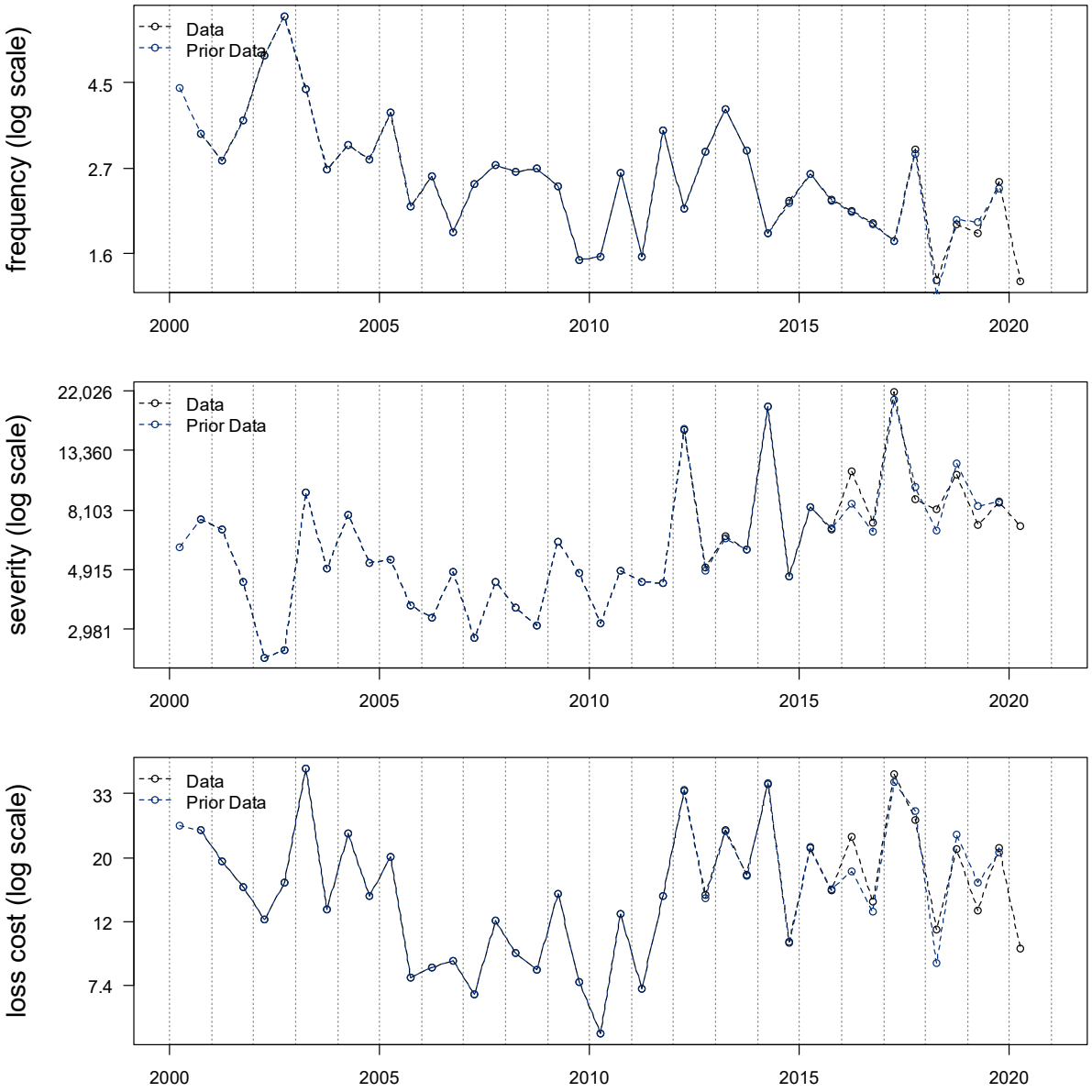
As presented in Appendix E, we observe the indicated loss cost trend rates cluster around +0.0% or lower, as the frequency and severity trend rates tend to offset one another when the same time period is considered. Considering the variability in frequency, we continue to give weight to the indicated trend rates over the longer time periods, as we did for our severity selection, and select a frequency trend rate −3.5%.

We, therefore, select a past and future loss cost trend of 0.0% (rounded).

4.3. Accident Benefits – Total

In Figure 8, we present our estimated loss cost (average claim cost per vehicle), average severity (average claim cost per claim), and frequency rate (average claim incidence rate) over the period 2000-2 through 2020-1.

Figure 8: Accident Benefits – Observed Loss Cost Experience



A review of the historical data points (as depicted in Figure 8) shows that subject to considerable variability:

- Frequency exhibited considerable variability and a slightly decreasing trend since 2013. We observe a decrease at 2020-1 coincident with the COVID-19 pandemic.[13]
- Following variability through 2006, severity has exhibited an upward trend pattern, including rather large spikes in 2012-1, 2014-1, and 2017-1.

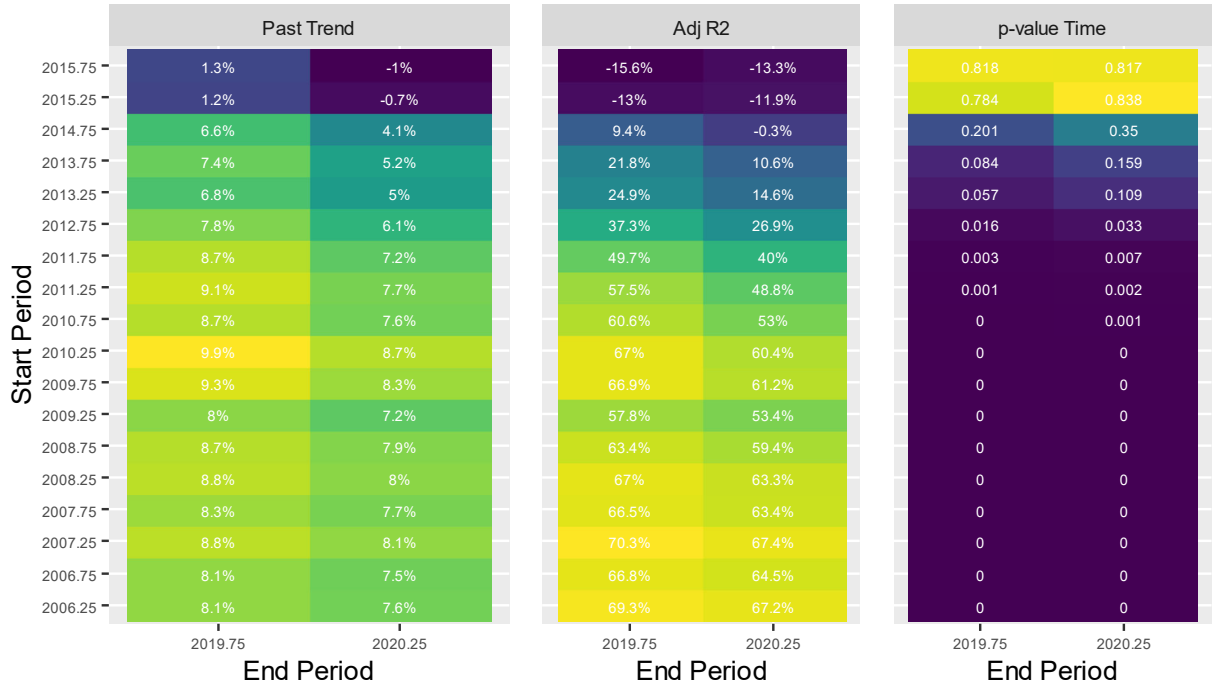
[13] Due to the large historical variance, the 2020-1 observation does not appear to be an outlier.

- Following a relatively flat period over 2006 to 2011, the loss cost increased to a higher level, with frequent spikes. We observe a large decrease at 2020-1 coincident with the COVID-19 pandemic. However, like frequency, it is unclear if this decline is due to the pandemic, or simply random variance.

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 2012-1, 2014-1, and 2017-1 observations are presented in Appendix E.

In Figure 9 we present a heatmap of indicated severity trends beginning 2006-1 through 2015-2, ending 2020-1 and 2019-2, excluding 2012-1, 2014-1 and 2017-1, with only a time parameter included in the model.

Figure 9: Accident Benefits - Severity Heatmap (Time; Excluding 2012-1, 2014-1 & 2017-1)



- The trend rates beginning 2006-1 through 2011-2 generally fall in the range of +7.0% to +10.0% with moderate adjusted R-squared values and significant *p*-values for time.
- Due to the recent flattening, the trend rates beginning 2012-1 through 2015-2 have lower indicated trend rates, but *p*-values that are insignificant for time and very low adjusted R-squared values.

In Figure 10 we present a heatmap of indicated frequency trends beginning 2006-1 through 2011-2, ending 2020-1 and 2019-2, with only a time parameter included in the model.

Figure 10: Accident Benefits - Frequency Heatmap (Time)

- The trend rates with time periods beginning 2006-1 to 2009-2 generally fall in the range of -1.0% to -2.0% with low adjusted R-squared values and *p*-values that generally are not significant for time.

Considering the weak frequency statistics, we also consider the loss cost data directly.

In Figure 11 we present a heatmap of indicated loss trends beginning 2006-1 through 2015-2, ending 2020-1 and 2019-2, excluding 2012-1, 2014-1 and 2017-1, with only a time parameter included in the model.

Figure 11: Accident Benefits – Loss Cost Heatmap (Time; Excluding 2012-1, 2014-1 & 2017-1)

- The trend rates beginning 2006-1 through 2009-2 and ending 2020-1 generally cluster around +5.5% to +6.5% with low adjusted R-squared values and significant *p*-values for time. The trend rates ending 2019-2 are typically one to two percentage points higher with slightly higher adjusted R-squared values.
- Due to the recent flattening, the trend rates with shorter experience periods have much lower indicated trend rates and p-values that are insignificant for time, but very low adjusted R-squared values.

Despite the volatility in the data, excluding the spike in severity at 2017-1, since 2015, we see evidence of a flattening of the severity (and loss cost) trend rates. We select a past and future loss cost trend of +6.0%, two and a half percentage points lower than our prior selection.

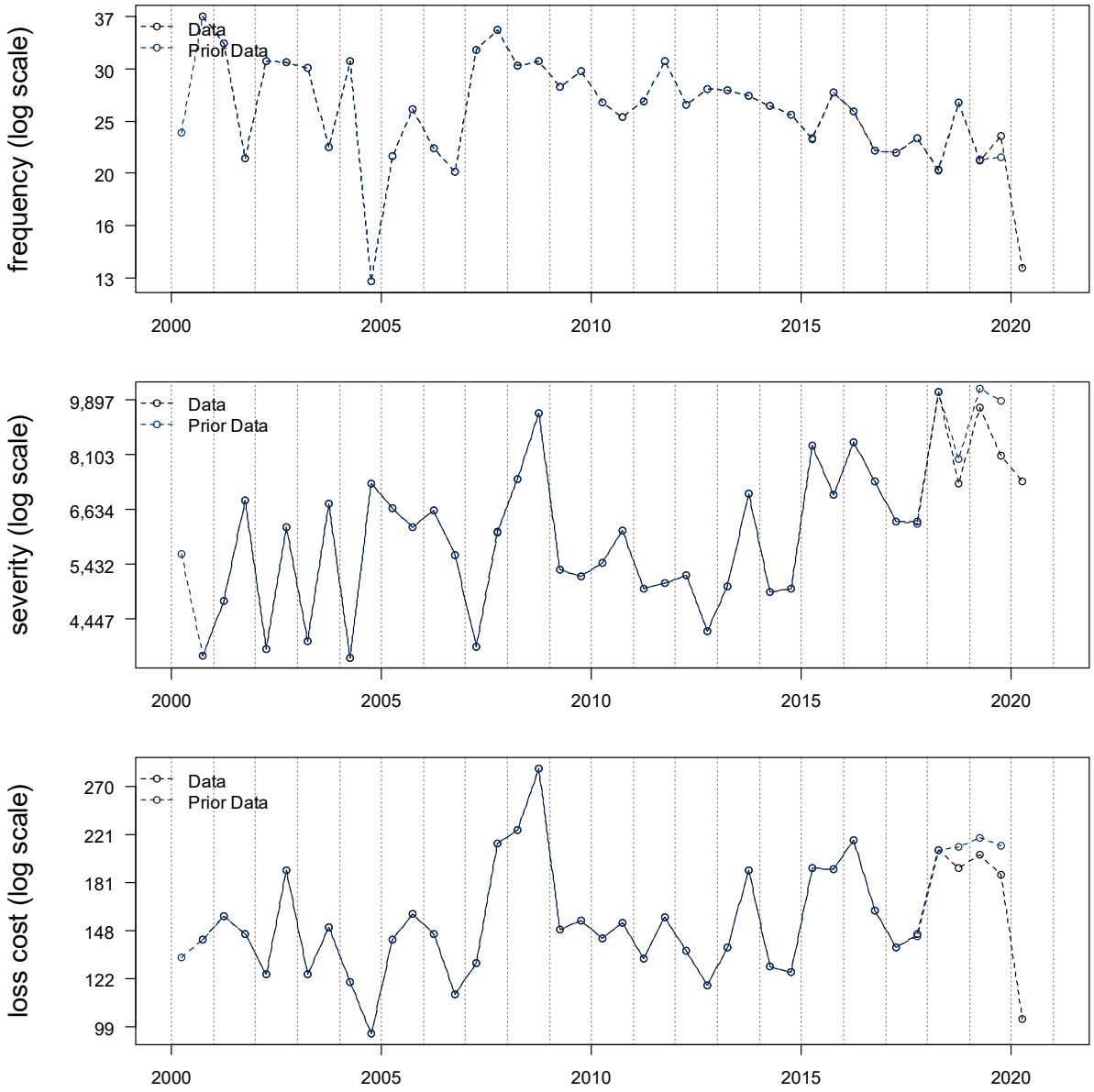
4.4. Uninsured Auto

Due to insufficient data, we select the same past and future loss cost trend rate as we do for accident benefits, +6.0%.

4.5. Collision

In Figure 12, we present our estimated loss cost (average claim cost per vehicle), average severity (average claim cost per claim), and frequency rate (average claim incidence rate) over the period 2000-2 through 2020-1.

Figure 12: Collision – Observed Loss Cost Experience



A review of the historical data points (as depicted in Figure 12) shows that subject to considerable variability:

- The historical data points show, subject to considerable variability and spikes, that severity, frequency, and loss cost each has generally exhibited a somewhat flat trend pattern since 2002, except for severity increasing and frequency decreasing more recently.
- We observe a large decrease in frequency and loss cost at 2020-1 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 2018-2 observations are presented in Appendix E.

In Figure 13 we present a heatmap of indicated severity trends beginning 2009-1 through 2014-2, ending 2020-1 and 2019-2, with only a time parameter included in the model.

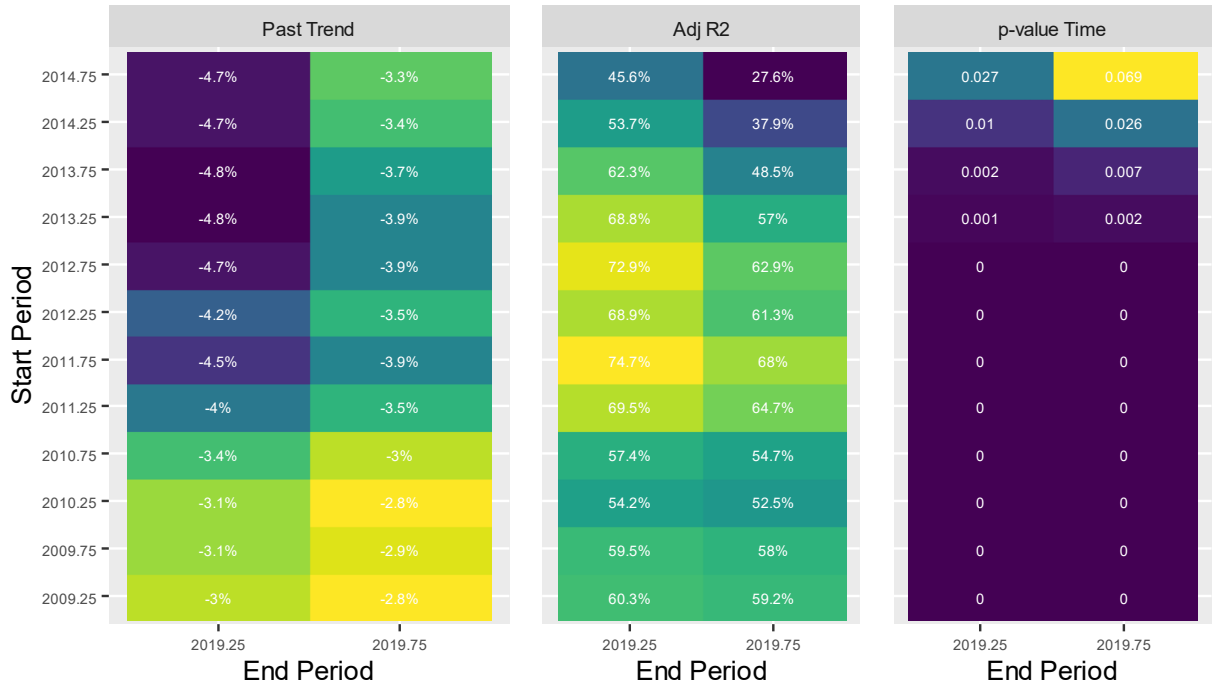
Figure 13: Collision - Severity Heatmap (Time)

- The trend rates generally fall in the range of +5.5% to +8.5% with moderate adjusted R-squared values and significant *p*-values for time.
- The models with the highest adjusted R-squared values are those with experience periods beginning 2011-1 to 2012-2, with the trend rate clustering around +7.0% to +8.0%.
- The lower severity trend rates in this review compared to our prior review is mainly due to the lower emergence of claims costs than expected for 2018 and 2019.

We select a severity trend rate of +7.5%.

In Figure 14 we present a heatmap of indicated frequency trends beginning 2009-1 through 2014-2, ending 2019-2 and 2019-1, excluding 2018-2, with only a time parameter included in the model.

Figure 14: Collision - Frequency Heatmap (Time; Excluding 2018-2)



- The trend rates generally fall in the range of -3.0% to -5.0% with moderate adjusted R-squared values and significant *p*-values for time.
- The models with the highest adjusted R-squared values are those with experience periods beginning 2011-1 to 2012-2 and have trend rates that cluster around -4.0%.

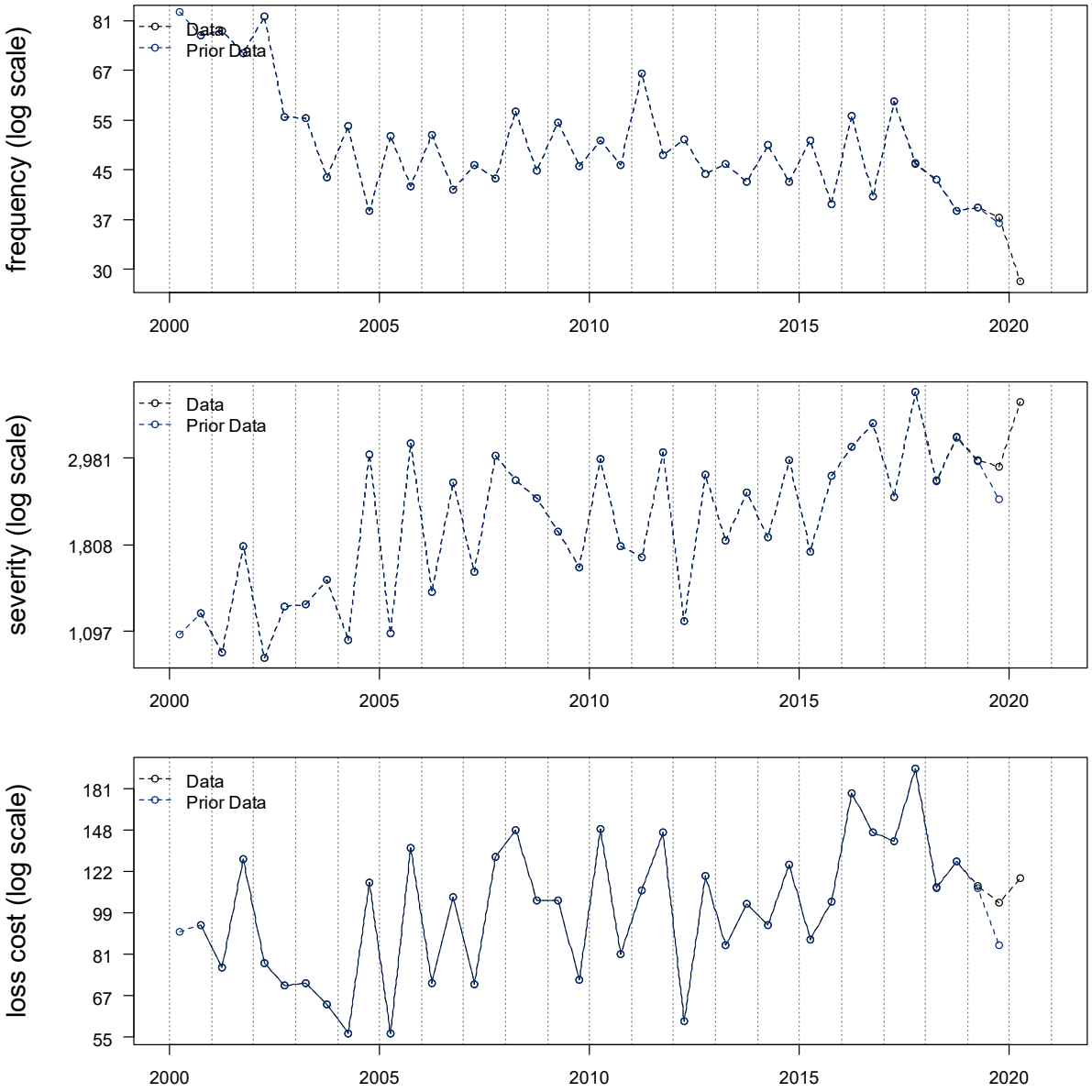
We select a frequency trend rate of -4.0%.

We, therefore, select a past and future loss cost trend of +3.5% (rounded).

4.6. Comprehensive

In Figure 15, we present our estimated loss cost (average claim cost per vehicle), average severity (average claim cost per claim), and frequency rate (average claim incidence rate) over the period 2000-2 through 2020-1.

Figure 15: Comprehensive – Observed Loss Cost Experience



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

- Following a decline through 2004, and except for a large spike in 2011, frequency has exhibited a generally flat trend pattern (subject to seasonality) except for a recent decline. We observe a large decrease at 2020-1 coincident with the COVID-19 pandemic.
- Severity has exhibited an upward trend pattern.
- Loss cost has exhibited a slight upward trend pattern since 2004, until a sharp increase in 2016 and 2017, followed by a sharp decrease in 2018 and 2019.

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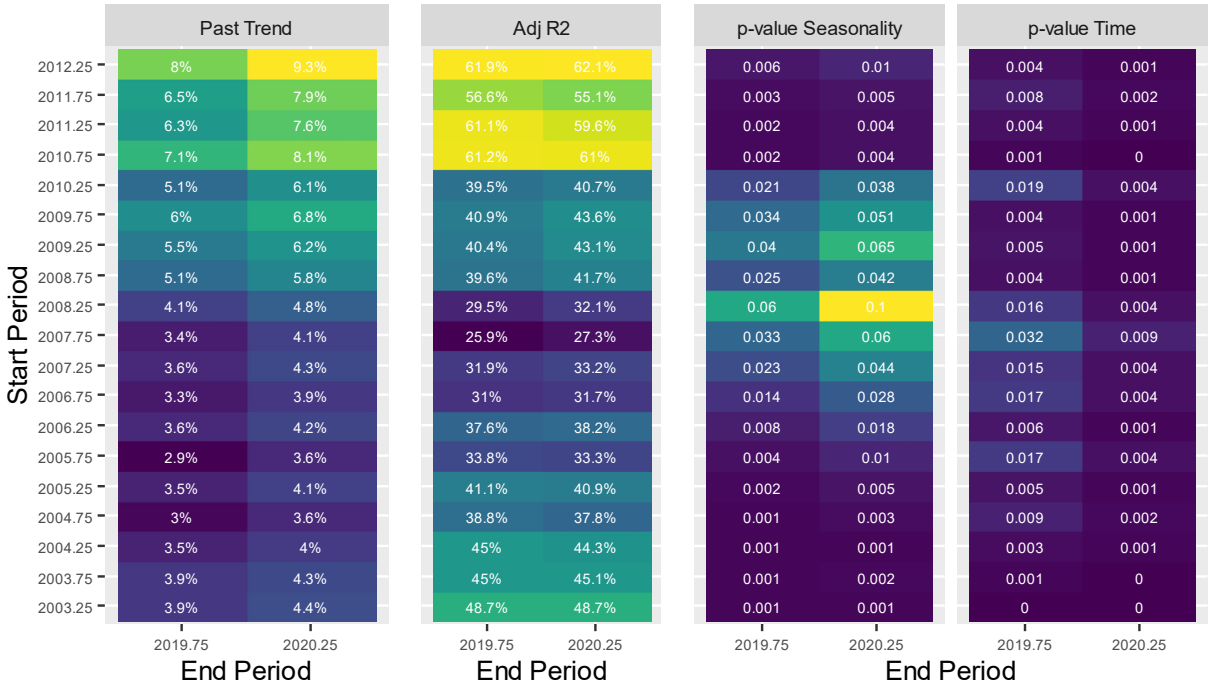
The estimated severity, frequency, and loss cost trends, associated adjusted R-squared values, and *p*-values, over various trend measurement periods, with and without a seasonality parameter are presented in Appendix E.

In Figure 16 we present a heatmap of indicated severity trends beginning 2003-1 through 2012-1, ending 2019-2 and 2020-1, with time and seasonality parameters included in the model.

Figure 16: Comprehensive - Severity Heatmap (Time & Seasonality)



- The trend rates with experience periods beginning 2003-1 to 2008-1 generally range from +3.5% to +4.5% and those beginning 2008-2 to 2010-1 generally range around +4.5% to +6.5% - both with moderate adjusted R-squared values and significant *p*-values for time and seasonality.
- The trend rates with experience periods beginning 2010-2 to 2012-1 generally range from +6.5% to +9.0% with moderate (but higher) adjusted R-squared values and significant *p*-values for time and seasonality. However, these models may be influenced by the dip in 2012-1.
- Trend rates ending 2020-1 are higher than those ending 2019-2 due to the higher than expected 2020-1 observation when seasonality is considered.

In light of the variability in severity, we continue to rely upon the measured trends over the longer time periods, but give some consideration to the trends based on the (shorter) more recent data, and select a severity trend rate +4.5%.

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In Figure 17 we present a heatmap of indicated frequency trends beginning 2005-1 through 2011-2, ending 2019-2, and 2019-1, excluding 2020-1, with time and seasonality parameters included in the model.

Figure 17: Comprehensive - Frequency Heatmap (Time & Seasonality)

- The trend rates generally fall in the range of -0.5% to -3.0% with moderate adjusted R-squared value and generally significant *p*-values for seasonality and time.
- The models with experience periods ending 2019-2 are similar (slightly more negative) and are more likely to have significant *p*-values for time than those ending 2019-1.

Given the variability of the frequency data, like severity, we select a frequency trend rate of -1.5% based on the longer-term trend rates.

We therefore select a past and future loss cost trend of +3.0% (rounded).

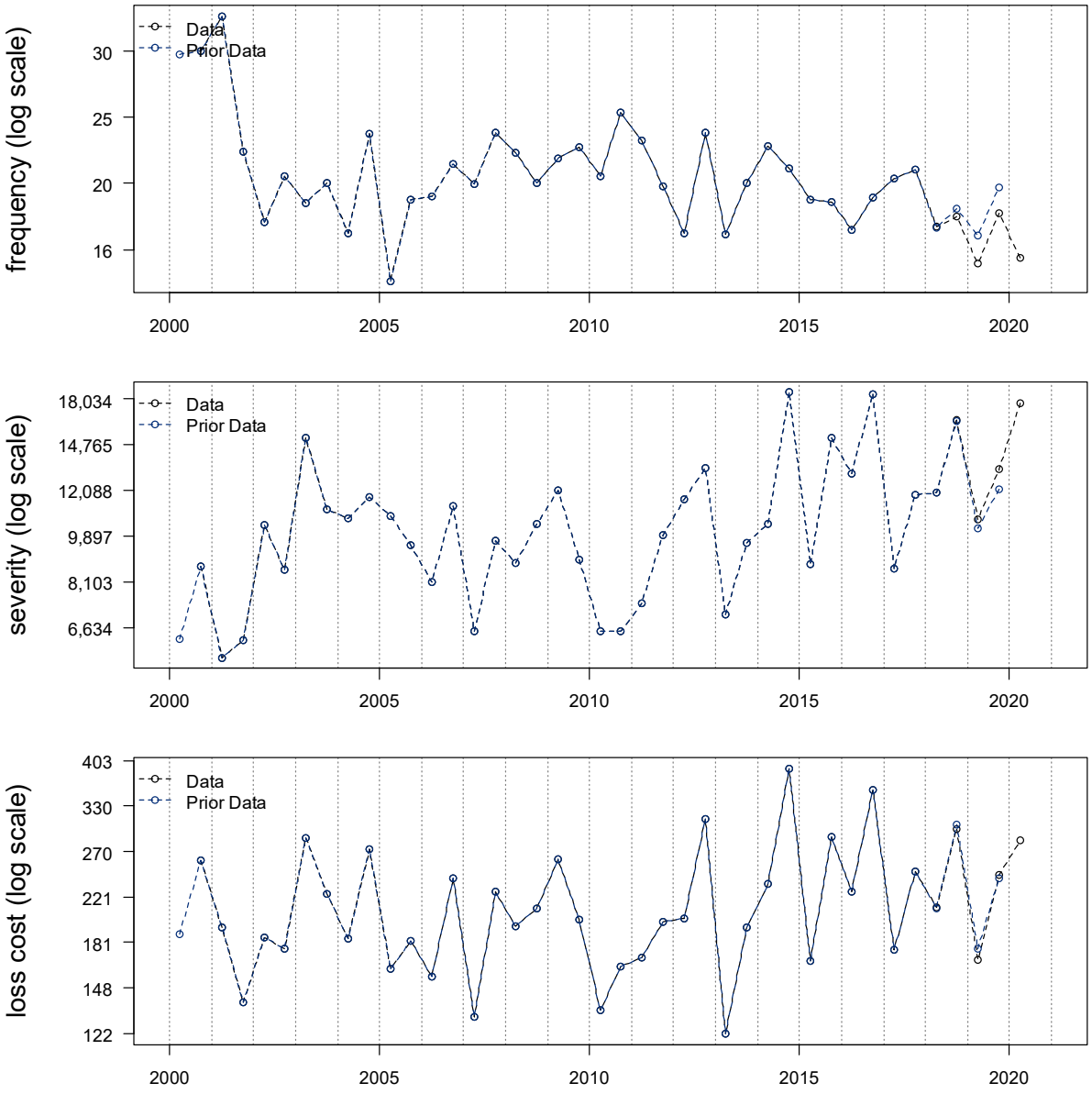
4.7. Specified Perils

Due to insufficient data, we select the same past and future loss cost trend rate as we do for comprehensive, +3.0%.

4.8. All Perils

In Figure 18, we present our estimated loss cost (average claim cost per vehicle), average severity (average claim cost per claim), and frequency rate (average claim incidence rate) over the period 2000-2 through 2020-1.

Figure 18: All Perils – Observed Loss Cost Experience



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

- Frequency has exhibited a modest declining trend pattern.
- Severity has exhibited an increasing pattern since 2010.
- Loss cost has exhibited a trend pattern somewhat similar to that of severity.

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 19 we present a heatmap of indicated severity trends beginning 2005-1 through 2010-2, ending 2020-1 and 2019-2, with time and seasonality parameters included in the model.

Figure 19: All Perils - Severity Heatmap (Time & Seasonality)

- The trend rates generally fall in the range of +3.0% to +6.5% with generally low adjusted R-squared values and significant *p*-values for time and seasonality.
- The models with experience periods ending 2020-1 are generally higher than those ending 2019-2 due to the high 2020-1 observation.

Given the data volatility, we select a severity trend rate of +4.0% based on the clustering over the time frames beginning 2006 to 2008 and ending 2019-2.

In Figure 20 we present a heatmap of indicated frequency trends beginning 2005-1 through 2010-2, ending 2020-1 and 2019-2, with only a time parameter included in the model.

Figure 20: All Perils - Frequency Heatmap (Time)

- The trend rates generally fall in the range of -2.0% to -0.5% with low adjusted R-squared values and significant *p*-values for time.

Given the data volatility and weaker statistics, we select a frequency trend rate of -2.0% based on the measured trends over a similar time frame as our severity trend rate selection.

We therefore select a past and future loss cost trend of +2.0% (rounded).

4.9. Underinsured Motorist

For reasons of data volume and the nature of the coverage, we select as the past loss cost trend rate, the severity trend rate that approximately underlies our selected bodily injury severity trend rate, +0.0%.

4.10. Summary- All Coverages

We summarize our trend analyses in Table 8.

Table 8: Selected Loss Cost Trends

Coverage	**Past Loss Cost**	**Future Loss Cost**
Bodily Injury*	-5.0%	-5.0%
Property Damage	+0.0%	+0.0%
Accident Benefits	+6.0%	+6.0%
Uninsured Auto	+6.0%	+6.0%
Collision	+3.5%	+3.5%
Comprehensive	+3.0%	+3.0%
Specified Perils	+3.0%	+3.0%
All Perils	+2.0%	+2.0%
Underinsured Motorist	+0.0%	+0.0%

* A factor of 1.40 applies to loss costs prior to January 1, 2013.

We summarize our trend analyses as of December 31, 2019 in Table 9.

Table 9: Prior Selected Loss Cost Trends

Coverage	**Past Loss Cost**	**Future Loss Cost**
Bodily Injury	-5.0%	-5.0%
Property Damage	+0.0%	+0.0%
Accident Benefits	+8.5%	+8.5%
Uninsured Auto	+8.5%	+8.5%
Collision	+5.5%	+5.5%
Comprehensive	+3.0%	+3.0%
Specified Perils	+3.0%	+3.0%
All Perils	+2.0%	+2.0%
Underinsured Motorist	+0.0%	+0.0%

* A factor of 1.30 applies to loss costs prior to January 1, 2013.

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5. HISTORICAL COVID-19 IMPACT

In mid-March 2020 “stay-at-home” orders introduced to control the spread of COVID-19 dramatically reduced traffic in Newfoundland and resulted in a steep decline in the claims frequency level. This is evident in the AUTO 7501 claim count experience reported for the first half of 2020, as of June 30, 2020.

5.1. COVID-19 in 2020-1

Loss trend rates are annual rates of change that provide an understanding of how claims costs have changed in the past and are commonly used to extrapolate claim costs into the near future. In Section 4, we present multiple loss trend models by individual coverage which are used to determine the loss trend rates. The selected loss trend rates presented in Section 4 measure the rate of change in loss costs without the influence of COVID-19.

In order to isolate the impact of COVID-19 from the loss trend rate, we excluded the 2020-1 observation from the presented models where a significant decrease in frequency (or loss cost) was present. However, this approach does not quantify the impact of COVID-19, instead it excludes the impact from consideration. In order to quantify the impact, we consider a model of the same form as those used to derive our selected trend rate including the 2020-1 observation and, if significant[14], an additional (scalar) parameter which quantifies the change in claims experience between 2019-2 and 2020-1. The resulting model has identical coefficients (and trend rates) as the models we present in Section 4, but has the additional benefit of quantifying the decrease in frequency attributed to the pandemic.

In Appendix F, we present loss trend models analogous to those underlying our selected trend rates except that the models include both the 2020-1 observation and the 2020-1 scalar parameter.

At this time, accident half-year 2020-1 is the only observation available (i.e., one data point) to measure the impact of COVID-19 on claims experience. The monthly impact of COVID-19 during 2020-1 is mixed; with January through mid-March unaffected by COVID-19, mid-March through April likely strongly affected, and May and June likely less affected. The estimates we provide, represent the total change in claim costs between 2019-2 and 2020-1 for the entire accident semester. [15]

In Table 10, we summarize the observed COVID-19 impact on 2020-1 commercial vehicle claims costs.

14 Before inclusion of the COVID-19 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.

15 We assume the entire decrease in claims costs is associated with the COVID-19 pandemic. To the extent of which the reforms result in a systemic shift in claims costs, the actual COVID-19 impact may be more or less than the values presented.

Table 10: Effect of COVID-19 on 2020-1 Claim Costs

Coverage	COVID-19 Effect on 2020-1 Claim Costs
Bodily Injury	0%
Property Damage	0%
Accident Benefits	0%
Uninsured Auto	0%
Collision	-32%
Comprehensive	-36%
All Perils	0%

5.2. COVID-19 2020-1 Diagnostics

In Figure 21 through Figure 26, we plot the following triangle metrics as-of six-months for all coverages.

- Reported Frequency
- Reported Severity
- Reported Loss Cost
- Closed Claim Counts / Reported Claim Counts
- Total Paid Loss / Total Incurred Loss
- Case Reserve / Open Counts
- Paid Loss / Ultimate Loss
- Incurred Loss / Ultimate Loss

We focus on the change to these metrics between 2020-1 and prior accident half-years to better understand the impact COVID-19 has had on the reporting of claims and on the estimates of industry ultimate loss amounts[16] used in this report. We used these diagnostics to consider the impact COVID-19 may have had on the 2020-1 ultimate estimates for each coverage. We summarize our findings below:

- The accident benefits, collision, and comprehensive coverages exhibit a significant reduction to reported frequency and a resulting reduction to reported loss cost (except for comprehensive) as of 6-months.
- We do not observe a significant reduction in reported frequency or loss costs for the bodily injury, property damage and all perils coverages. This may be due to the limited volume of claim counts and high degree of variability for these coverages. As well, the reforms for bodily injury and introduction of DCPD may be masking the impact (if any) of the pandemic on these two coverages.
- We observe a reduction in the ratio of closed to reported counts for bodily injury likely due to delays in settlement process as a result of reduced interaction between insurers and claimants.
- For all coverages, the 2020-1 reported severity as of 6-months appears consistent with historical trends.

[16] All reference to loss amounts includes a provision for allocated loss adjustment expenses (ALAE).

Figure 21: Bodily Injury – Triangle Diagnostics

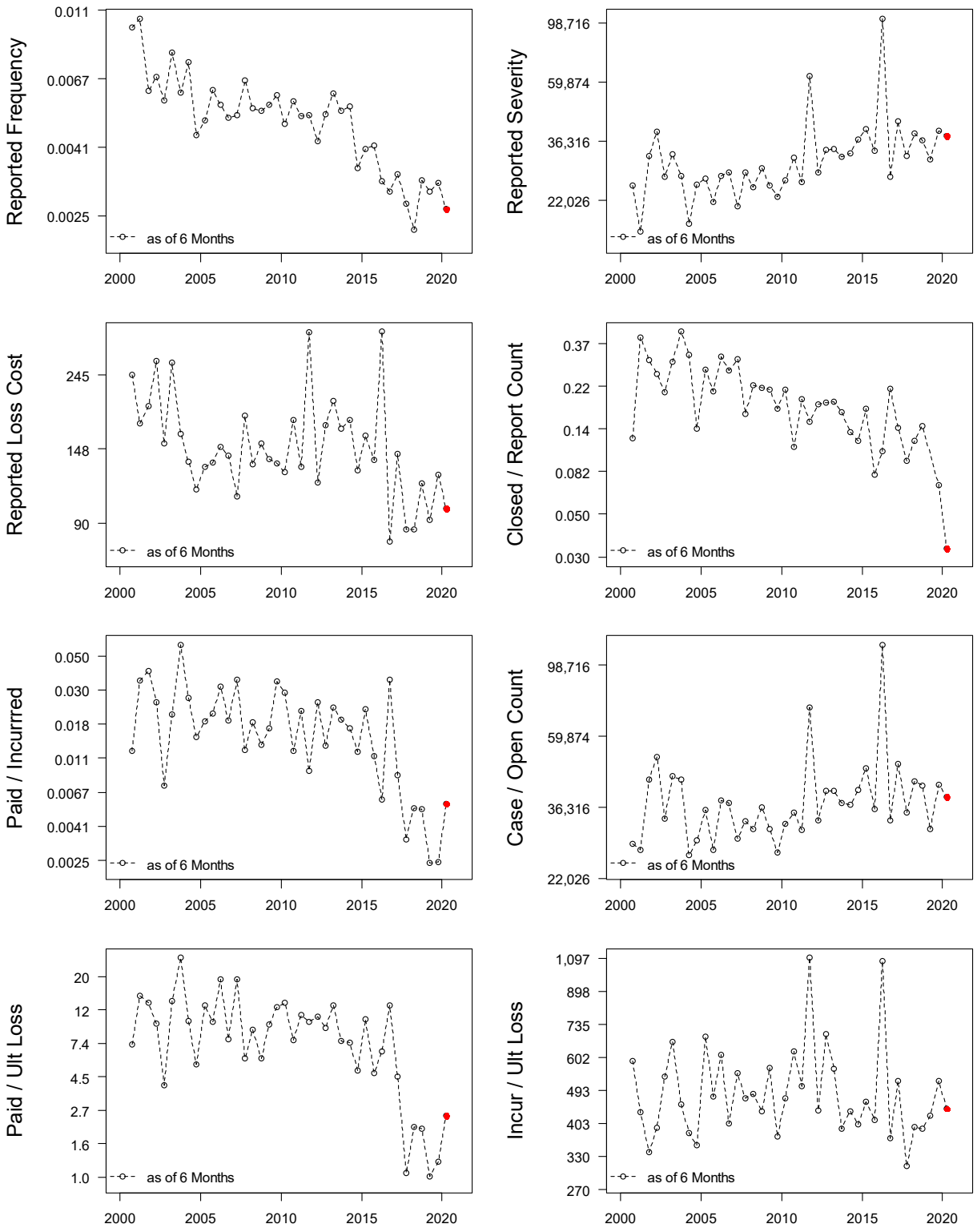


Figure 22: Property Damage – Triangle Diagnostics

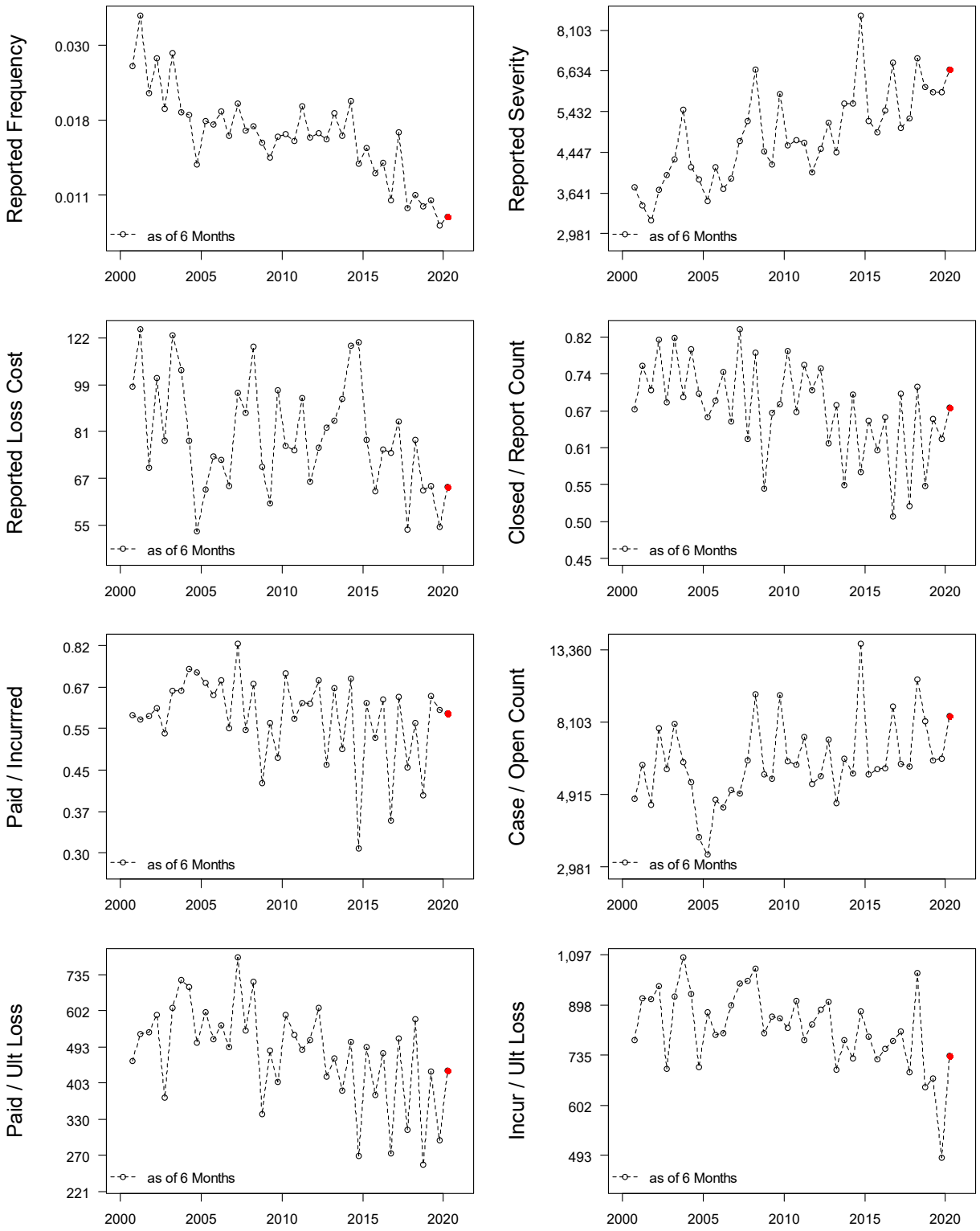


Figure 23: Accident Benefits – Total

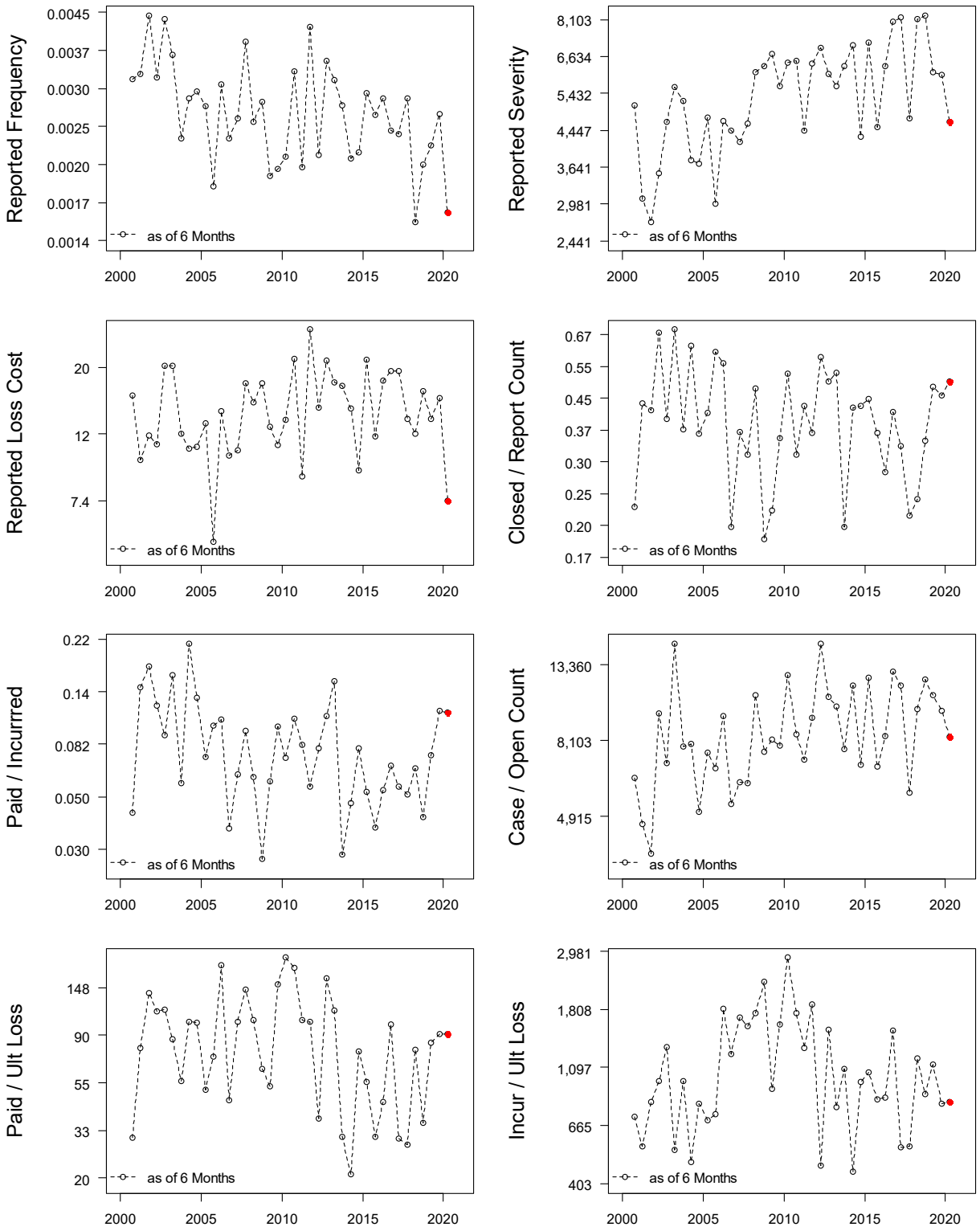


Figure 24: Collision – Triangle Diagnostics

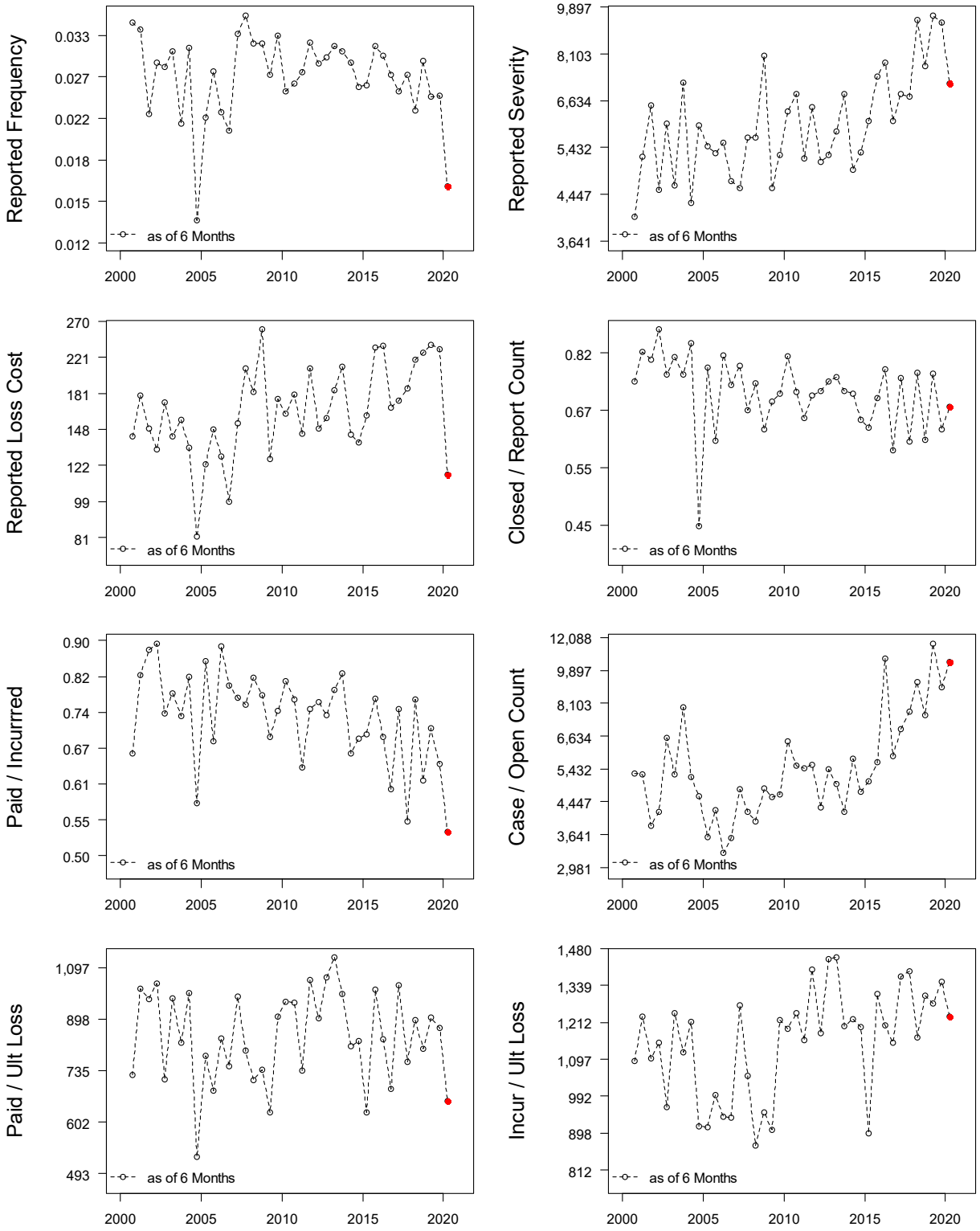


Figure 25: Comprehensive – Triangle Diagnostics

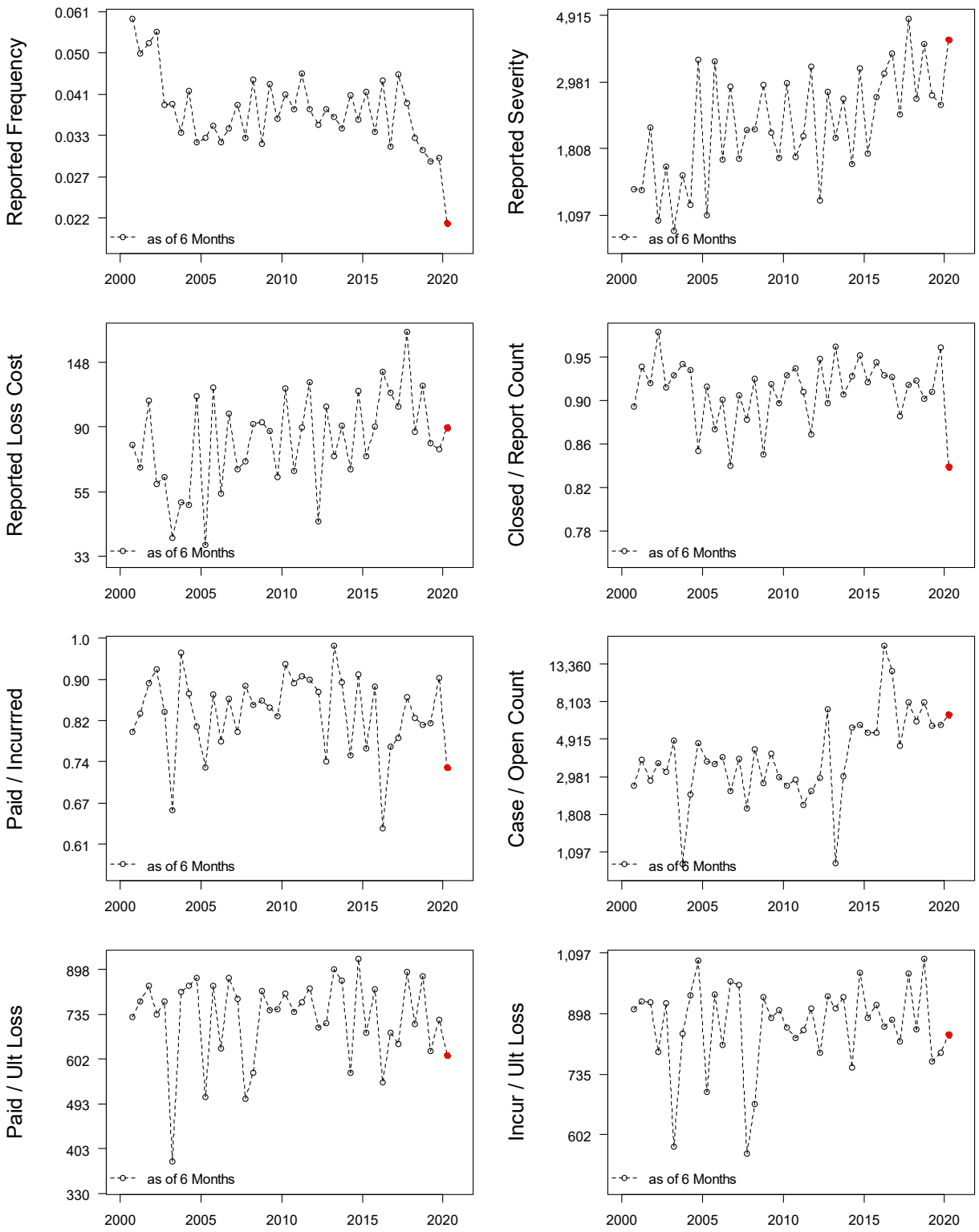
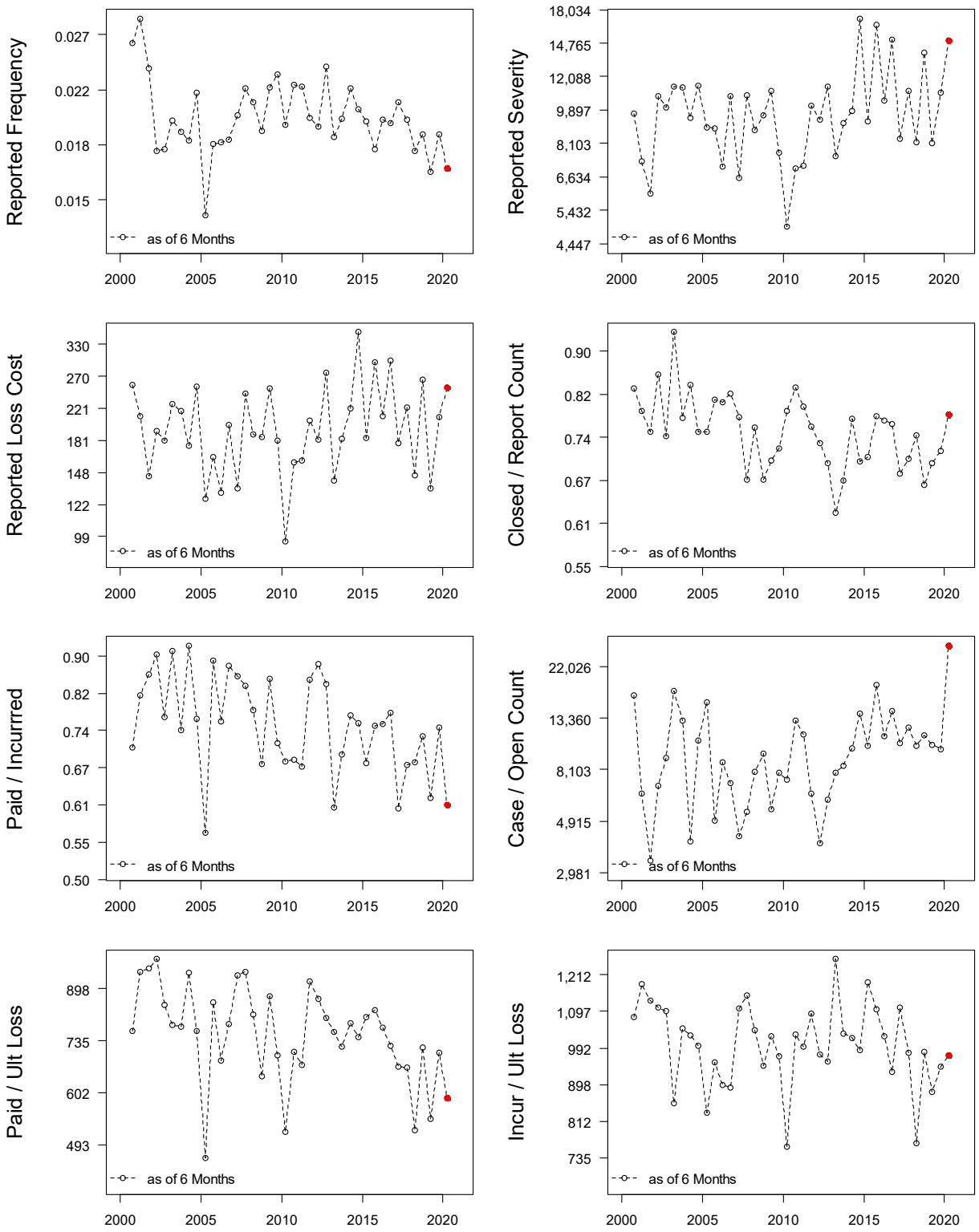


Figure 26: All Perils – Triangle Diagnostics



6. CONSIDERATIONS AND LIMITATIONS

- For our review, 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. It should also be noted that 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 may need to be revised.
- Our conclusions are based on an analysis of the GISA data and on the estimation of the outcome of many contingent events. Future costs were developed from the historical claim experience and covered exposure, with adjustments for anticipated changes. Our estimates make no provision for extraordinary future emergence of new classes of losses or types of losses not sufficiently represented in historical databases or which are not yet quantifiable.
- 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, no assurance can be given that the emergence of actual losses will correspond to the projections in this analysis.

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8. APPENDICES

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

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

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

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

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

- Bodily Injury: Pages 1 to 15
- Property Damage: Pages 16 to 21
- Accident Benefits: Pages 22 to 26
- Collision: Pages 27 to 32
- Comprehensive: Pages 33 to 36
- All Perils: Pages 37 to 40

Appendix F: Summary of measured COVID-19 impact on historical losses. The loss trend models presented are analogous to those underlying our selected trend rates except that the models include both the 2020-1 observation and the 2020-1 scalar parameter.

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Province of Newfoundland
Commercial Vehicles (Including Fleets)

Claim Count Development Summary
Data as of 06/30/20

(1)	(2)	(3)	(4)	(5)	(6)	(7)
	Selected Age-to-Ultimate Development Factors					
Maturity	Third Party Liability - Bodily Injury	Third Party Liability - Property Damage	Accident Benefits - Total	Collision	Comprehensive - Total	All Perils
6	1.174	1.205	0.884	0.866	1.304	0.955
12	1.013	1.049	0.948	0.959	1.017	0.975
18	1.008	1.019	0.983	0.991	1.002	0.998
24	0.978	1.005	1.001	0.999	1.002	0.995
30	0.972	1.001	0.984	1.000	1.001	0.998
36	0.971	1.001	0.984	1.000	1.000	1.000
42	0.968	1.000	0.981	0.999	1.000	1.000
48	0.974	0.999	0.984	0.999	1.000	1.000
54	0.982	0.999	0.990	0.999	1.000	1.000
60	0.986	0.999	0.993	0.999	1.000	1.000
66	0.984	0.999	0.990	1.000	1.000	1.000
72	0.985	0.999	1.000	1.000	1.000	1.000
78	0.985	0.999	1.000	1.000	1.000	1.000
84	0.992	0.999	1.000	1.000	1.000	1.000
90	0.993	0.999	1.000	1.000	1.000	1.000
96	0.998	0.999	1.000	1.000	1.000	1.000
102	0.996	0.999	1.000	1.000	1.000	1.000
108	1.000	0.999	1.000	1.000	1.000	1.000
114	1.000	0.999	1.000	1.000	1.000	1.000
120	1.003	0.999	1.000	1.000	1.000	1.000
126	1.001	0.999	1.000	1.000	1.000	1.000
132	1.001	0.999	1.000	1.000	1.000	1.000
138	1.001	0.999	1.000	1.000	1.000	1.000
144	1.001	0.999	1.000	1.000	1.000	1.000
150	1.001	1.000	1.000	1.000	1.000	1.000
156	1.001	1.000	1.000	1.000	1.000	1.000
162	1.001	1.000	1.000	1.000	1.000	1.000
168	1.001	1.000	1.000	1.000	1.000	1.000
174	1.001	1.000	1.000	1.000	1.000	1.000
180	1.001	1.000	1.000	1.000	1.000	1.000
186	1.000	1.000	1.000	1.000	1.000	1.000
192	1.000	1.000	1.000	1.000	1.000	1.000
198	1.000	1.000	1.000	1.000	1.000	1.000
204	1.000	1.000	1.000	1.000	1.000	1.000
210	1.000	1.000	1.000	1.000	1.000	1.000
216	1.000	1.000	1.000	1.000	1.000	1.000
222	1.000	1.000	1.000	1.000	1.000	1.000
228	1.000	1.000	1.000	1.000	1.000	1.000
234	1.000	1.000	1.000	1.000	1.000	1.000
240	1.000	1.000	1.000	1.000	1.000	1.000

Province of Newfoundland
Commercial Vehicles (Including Fleets)

Claim Count Development Selections
Data as of 06/30/20

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

Province of Newfoundland
Commercial Vehicles (Including Fleets)

Reported Incurred Claim Amount and ALAE Loss Development Summary
Data as of 06/30/20

(1)	(2)	(3)	(4)	(5)	(6)	(7)
	Selected Age-to-Ultimate Development Factors					
Maturity	Third Party Liability - Bodily Injury	Third Party Liability - Property Damage	Accident Benefits - Total	Collision	Comprehensive - Total	All Perils
6	2.270	1.365	1.224	0.813	1.193	1.029
12	1.493	1.083	1.119	0.904	0.988	0.922
18	1.354	1.038	1.115	0.965	0.992	0.983
24	1.252	1.017	1.132	0.998	0.994	0.993
30	1.179	0.990	1.071	0.993	1.000	1.000
36	1.136	0.988	1.027	1.000	1.000	1.000
42	1.107	0.988	1.006	1.000	1.000	1.000
48	1.099	0.987	1.038	1.000	1.000	1.000
54	1.073	0.984	1.029	0.999	1.000	1.000
60	1.061	0.971	1.017	0.999	1.000	1.000
66	1.045	0.967	1.007	0.999	1.000	1.000
72	1.053	0.965	1.008	0.999	1.000	1.000
78	1.053	0.998	1.003	0.999	1.000	1.000
84	1.051	0.998	1.002	0.999	1.000	1.000
90	1.040	0.999	0.979	0.999	1.000	1.000
96	1.040	0.998	1.006	0.999	1.000	1.000
102	1.030	0.996	1.000	0.999	1.000	1.000
108	1.036	0.996	1.000	0.999	1.000	1.000
114	1.035	0.994	1.000	0.999	1.000	1.000
120	1.025	0.994	1.000	0.999	1.000	1.000
126	1.028	1.000	1.000	0.999	1.000	1.000
132	1.028	0.999	1.000	0.999	1.000	1.000
138	1.026	0.999	1.000	0.999	1.000	1.000
144	1.028	0.999	1.000	0.999	1.000	1.000
150	1.000	1.000	1.000	0.999	1.000	1.000
156	1.001	1.000	1.000	1.000	1.000	1.000
162	1.000	1.000	1.000	1.000	1.000	1.000
168	1.000	1.000	1.000	1.000	1.000	1.000
174	1.000	1.000	1.000	1.000	1.000	1.000
180	1.000	1.000	1.000	1.000	1.000	1.000
186	1.000	1.000	1.000	1.000	1.000	1.000
192	1.000	1.000	1.000	1.000	1.000	1.000
198	1.000	1.000	1.000	1.000	1.000	1.000
204	1.000	1.000	1.000	1.000	1.000	1.000
210	1.000	1.000	1.000	1.000	1.000	1.000
216	1.000	1.000	1.000	1.000	1.000	1.000
222	1.000	1.000	1.000	1.000	1.000	1.000
228	1.000	1.000	1.000	1.000	1.000	1.000
234	1.000	1.000	1.000	1.000	1.000	1.000
240	1.000	1.000	1.000	1.000	1.000	1.000

Province of Newfoundland
Commercial Vehicles (Including Fleets)

Reported Incurred Claim Amount and ALAE Loss Development Selections
Data as of 06/30/20

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

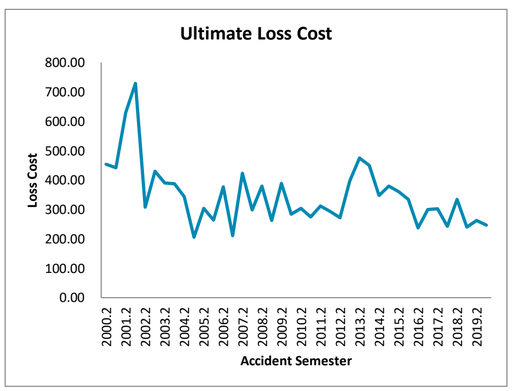
Province of Newfoundland

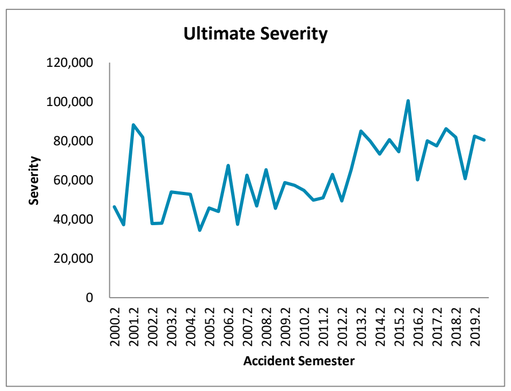
Third Party Liability - Bodily Injury

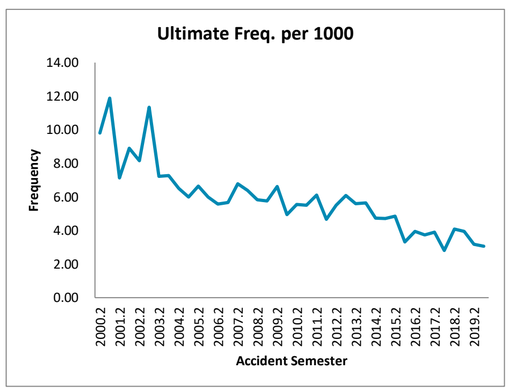
Commercial Vehicles (Including Fleets)

Summary of Loss Cost
Data as of 06/30/20

(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
2000.2	240.0	8,370	82	3,474	1.093	3,798	453.73		46,312		9.80			
2001.1	234.0	8,417	100	3,437	1.082	3,719	441.81		37,186		11.88		447.75	
2001.2	228.0	9,548	68	5,551	1.082	6,006	629.04	38.6%	88,329	90.7%	7.12	-27.3%		
2002.1	222.0	9,092	81	6,209	1.068	6,631	729.36	65.1%	81,867	120.2%	8.91	-25.0%	677.97	51.4%
2002.2	216.0	9,190	75	2,655	1.068	2,836	308.57	-50.9%	37,810	-57.2%	8.16	14.6%		
2003.1	210.0	9,088	103	3,634	1.076	3,912	430.44	-41.0%	37,980	-53.6%	11.33	27.2%	369.17	-45.5%
2003.2	204.0	9,680	70	3,510	1.076	3,778	390.34	26.5%	53,975	42.8%	7.23	-11.4%		
2004.1	198.0	9,363	68	3,361	1.080	3,630	387.64	-9.9%	53,377	40.5%	7.26	-35.9%	389.01	5.4%
2004.2	192.0	9,830	64	3,130	1.080	3,381	343.92	-11.9%	52,824	-2.1%	6.51	-10.0%		
2005.1	186.0	9,682	58	1,869	1.066	1,993	205.85	-46.9%	34,363	-35.6%	5.99	-17.5%	275.41	-29.2%
2005.2	180.0	9,960	66	2,842	1.066	3,031	304.31	-11.5%	45,863	-13.2%	6.64	1.9%		
2006.1	174.0	9,683	58	2,387	1.072	2,558	264.18	28.3%	44,048	28.2%	6.00	0.1%	284.53	3.3%
2006.2	168.0	10,236	57	3,594	1.072	3,853	376.37	23.7%	67,501	47.2%	5.58	-16.0%		
2007.1	162.0	10,087	57	1,988	1.072	2,130	211.19	-20.1%	37,324	-15.3%	5.66	-5.7%	294.39	3.5%
2007.2	156.0	10,199	69	4,030	1.072	4,319	423.46	12.5%	62,513	-7.4%	6.77	21.5%		
2008.1	150.0	9,727	62	2,707	1.075	2,909	299.08	41.6%	46,863	25.6%	6.38	12.8%	362.74	23.2%
2008.2	144.0	10,316	60	3,646	1.075	3,919	379.87	-10.3%	65,225	4.3%	5.82	-14.0%		
2009.1	138.0	10,069	58	2,467	1.073	2,647	262.89	-12.1%	45,581	-2.7%	5.77	-9.6%	322.09	-11.2%
2009.2	132.0	10,724	71	3,888	1.073	4,171	388.93	2.4%	58,670	-10.0%	6.63	13.8%		
2010.1	126.0	10,515	52	2,833	1.056	2,991	284.43	8.2%	57,444	26.0%	4.95	-14.1%	337.20	4.7%
2010.2	120.0	11,187	62	3,224	1.056	3,404	304.27	-21.8%	54,737	-6.7%	5.56	-16.1%		
2011.1	114.0	11,080	61	2,888	1.052	3,039	274.31	-3.6%	49,843	-13.2%	5.50	11.1%	289.36	-14.2%
2011.2	108.0	11,779	72	3,493	1.052	3,676	312.05	2.6%	51,070	-6.7%	6.11	9.9%		
2012.1	102.0	11,735	55	3,197	1.078	3,445	293.56	7.0%	62,856	26.1%	4.67	-15.1%	302.82	4.7%
2012.2	96.0	12,521	69	3,156	1.078	3,400	271.57	-13.0%	49,376	-3.3%	5.50	-10.0%		
2013.1	90.0	12,408	75	4,537	1.087	4,930	397.34	35.4%	65,312	3.9%	6.08	30.3%	334.17	10.4%
2013.2	84.0	13,667	76	5,975	1.087	6,493	475.10	74.9%	84,965	72.1%	5.59	1.7%		
2014.1	78.0	13,977	79	5,813	1.082	6,288	449.86	13.2%	79,795	22.2%	5.64	-7.3%	462.33	38.4%
2014.2	72.0	14,548	69	4,671	1.082	5,052	347.27	-26.9%	73,273	-13.8%	4.74	-15.2%		
2015.1	66.0	14,411	68	5,080	1.078	5,476	379.97	-15.5%	80,688	1.1%	4.71	-16.5%	363.54	-21.4%
2015.2	60.0	15,251	74	5,111	1.078	5,510	361.26	4.0%	74,478	1.6%	4.85	2.3%		
2016.1	54.0	15,074	50	4,566	1.103	5,037	334.12	-12.1%	100,547	24.6%	3.32	-29.4%	347.77	-4.3%
2016.2	48.0	15,525	61	3,349	1.103	3,694	237.92	-34.1%	60,208	-19.2%	3.95	-18.5%		
2017.1	42.0	15,240	57	4,189	1.091	4,571	299.94	-10.2%	80,021	-20.4%	3.75	12.8%	268.65	-22.8%
2017.2	36.0	15,903	62	4,412	1.091	4,815	302.78	27.3%	77,481	28.7%	3.91	-1.1%		
2018.1	30.0	15,222	43	3,336	1.107	3,694	242.67	-19.1%	86,335	7.9%	2.81	-25.0%	273.38	1.8%
2018.2	24.0	15,575	64	4,703	1.107	5,208	334.41	10.4%	81,900	5.7%	4.08	4.5%		
2019.1	18.0	14,853	58	3,246	1.096	3,557	239.51	-1.3%	60,827	-29.5%	3.94	40.1%	288.08	5.4%
2019.2	12.0	13,687	44	3,279	1.096	3,593	262.55	-21.5%	82,460	0.7%	3.18	-22.0%		
2020.1	6.0	11,500	35	2,588	1.096	2,836	246.60	3.0%	80,535	32.4%	3.06	-22.2%	255.27	-11.4%
Total		468,920	2,614	148,026		159,929								







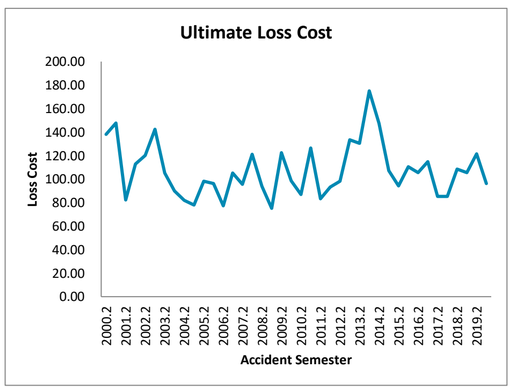
Province of Newfoundland

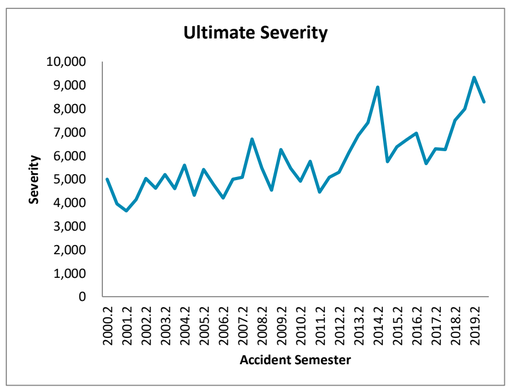
Third Party Liability - Property Damage

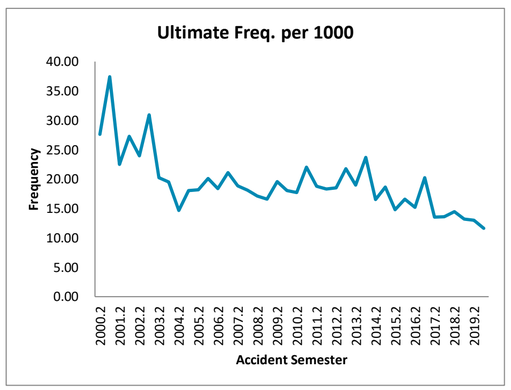
Commercial Vehicles (Including Fleets)

Summary of Loss Cost
Data as of 06/30/20

(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
2000.2	240.0	8,370	231	1,057	1.093	1,156	138.07		5,003		27.60			
2001.1	234.0	8,417	315	1,149	1.082	1,243	147.72		3,947		37.43		142.91	
2001.2	228.0	9,548	215	725	1.082	785	82.19	-40.5%	3,650	-27.0%	22.52	-18.4%		
2002.1	222.0	9,092	248	960	1.068	1,025	112.73	-23.7%	4,133	4.7%	27.28	-27.1%	97.09	-32.1%
2002.2	216.0	9,190	220	1,035	1.068	1,105	120.29	46.4%	5,025	37.7%	23.94	6.3%		
2003.1	210.0	9,088	281	1,203	1.076	1,295	142.46	26.4%	4,607	11.5%	30.92	13.4%	131.31	35.2%
2003.2	204.0	9,680	196	946	1.076	1,018	105.19	-12.6%	5,195	3.4%	20.25	-15.4%		
2004.1	198.0	9,363	183	780	1.080	842	89.92	-36.9%	4,601	-0.1%	19.54	-36.8%	97.68	-25.6%
2004.2	192.0	9,830	144	747	1.080	806	82.02	-22.0%	5,599	7.8%	14.65	-27.7%		
2005.1	186.0	9,682	175	708	1.066	755	77.96	-13.3%	4,313	-6.3%	18.07	-7.5%	80.01	-18.1%
2005.2	180.0	9,960	181	917	1.066	978	98.19	19.7%	5,403	-3.5%	18.17	24.1%		
2006.1	174.0	9,683	195	870	1.072	933	96.33	23.6%	4,783	10.9%	20.14	11.4%	97.27	21.6%
2006.2	168.0	10,236	188	737	1.072	790	77.22	-21.4%	4,205	-22.2%	18.37	1.1%		
2007.1	162.0	10,087	213	992	1.072	1,063	105.37	9.4%	4,990	4.3%	21.12	4.9%	91.20	-6.2%
2007.2	156.0	10,199	192	911	1.072	976	95.70	23.9%	5,084	20.9%	18.82	2.5%		
2008.1	150.0	9,727	176	1,098	1.075	1,180	121.27	15.1%	6,703	34.3%	18.09	-14.3%	108.18	18.6%
2008.2	144.0	10,316	177	901	1.075	968	93.89	-1.9%	5,475	7.7%	17.15	-8.9%		
2009.1	138.0	10,069	167	705	1.073	757	75.15	-38.0%	4,534	-32.4%	16.58	-8.4%	84.63	-21.8%
2009.2	132.0	10,724	210	1,223	1.073	1,313	122.39	30.4%	6,253	14.2%	19.57	14.1%		
2010.1	126.0	10,515	190	983	1.056	1,038	98.70	31.3%	5,466	20.5%	18.06	8.9%	110.66	30.8%
2010.2	120.0	11,187	198	922	1.056	974	87.03	-28.9%	4,920	-21.3%	17.69	-9.6%		
2011.1	114.0	11,080	244	1,333	1.052	1,403	126.63	28.3%	5,753	5.3%	22.01	21.9%	106.74	-3.5%
2011.2	108.0	11,779	221	933	1.052	982	83.37	-4.2%	4,446	-9.6%	18.75	6.0%		
2012.1	102.0	11,735	215	1,014	1.078	1,093	93.12	-26.5%	5,085	-11.6%	18.31	-16.8%	88.23	-17.3%
2012.2	96.0	12,521	232	1,141	1.078	1,229	98.19	17.8%	5,302	19.3%	18.52	-1.2%		
2013.1	90.0	12,408	270	1,523	1.087	1,655	133.36	43.2%	6,132	20.6%	21.75	18.8%	115.70	31.1%
2013.2	84.0	13,667	260	1,640	1.087	1,782	130.37	32.8%	6,857	29.3%	19.01	2.7%		
2014.1	78.0	13,977	331	2,263	1.082	2,447	175.09	31.3%	7,397	20.6%	23.67	8.8%	152.98	32.2%
2014.2	72.0	14,548	241	1,984	1.082	2,146	147.54	13.2%	8,915	30.0%	16.55	-13.0%		
2015.1	66.0	14,411	269	1,433	1.078	1,545	107.18	-38.8%	5,747	-22.3%	18.65	-21.2%	127.45	-16.7%
2015.2	60.0	15,251	226	1,333	1.078	1,437	94.25	-36.1%	6,366	-28.6%	14.80	-10.5%		
2016.1	54.0	15,074	250	1,509	1.103	1,665	110.43	3.0%	6,665	16.0%	16.57	-11.2%	102.29	-19.7%
2016.2	48.0	15,525	236	1,487	1.103	1,640	105.66	12.1%	6,958	9.3%	15.19	2.6%		
2017.1	42.0	15,240	309	1,603	1.091	1,749	114.79	4.0%	5,663	-15.0%	20.27	22.3%	110.18	7.7%
2017.2	36.0	15,903	215	1,242	1.091	1,355	85.24	-19.3%	6,298	-9.5%	13.53	-10.9%		
2018.1	30.0	15,222	207	1,171	1.107	1,297	85.21	-25.8%	6,257	10.5%	13.62	-32.8%	85.22	-22.7%
2018.2	24.0	15,575	225	1,526	1.107	1,690	108.49	27.3%	7,509	19.2%	14.45	6.8%		
2019.1	18.0	14,853	197	1,431	1.096	1,568	105.57	23.9%	7,977	27.5%	13.24	-2.8%	107.07	25.6%
2019.2	12.0	13,687	178	1,518	1.096	1,664	121.55	12.0%	9,329	24.2%	13.03	-9.8%		
2020.1	6.0	11,500	134	1,010	1.096	1,107	96.27	-8.8%	8,279	3.8%	11.63	-12.1%	110.01	2.8%
Total		468,920	8,752	46,664		50,454								







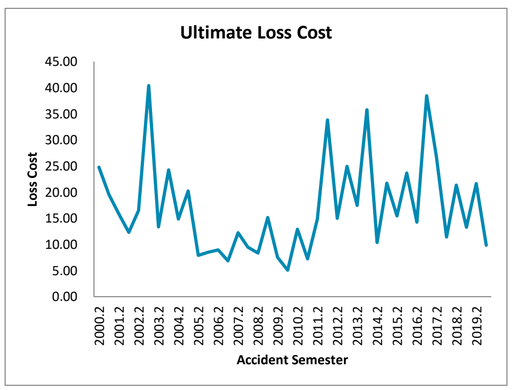
Province of Newfoundland

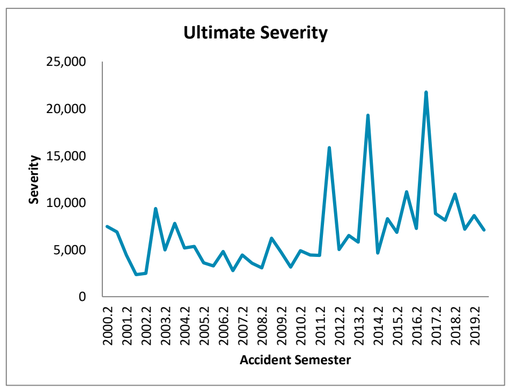
Accident Benefits - Total

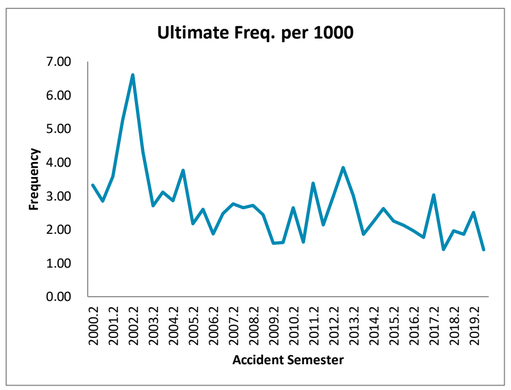
Commercial Vehicles (Including Fleets)

Summary of Loss Cost
Data as of 06/30/20

(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
2000.2	240.0	6,913	23	157	1.093	171	24.80		7,455		3.33			
2001.1	234.0	7,029	20	127	1.082	137	19.55		6,871		2.85		22.15	
2001.2	228.0	8,096	29	119	1.082	129	15.90	-35.9%	4,440	-40.4%	3.58	7.7%		
2002.1	222.0	7,806	41	90	1.068	96	12.33	-36.9%	2,347	-65.8%	5.25	84.6%	14.15	-36.1%
2002.2	216.0	7,567	50	117	1.068	125	16.52	3.9%	2,500	-43.7%	6.61	84.5%		
2003.1	210.0	7,184	31	270	1.076	290	40.41	227.8%	9,365	299.0%	4.31	-17.8%	28.15	99.0%
2003.2	204.0	8,140	22	101	1.076	109	13.39	-18.9%	4,955	98.2%	2.70	-59.1%		
2004.1	198.0	8,337	26	187	1.080	202	24.28	-39.9%	7,786	-16.9%	3.12	-27.7%	18.90	-32.9%
2004.2	192.0	8,385	24	116	1.080	125	14.88	11.1%	5,198	4.9%	2.86	5.9%		
2005.1	186.0	7,961	30	151	1.066	161	20.22	-16.7%	5,367	-31.1%	3.77	20.8%	17.48	-7.5%
2005.2	180.0	8,270	18	61	1.066	65	7.88	-47.0%	3,623	-30.3%	2.18	-23.9%		
2006.1	174.0	8,088	21	64	1.072	69	8.53	-57.8%	3,284	-38.8%	2.60	-31.1%	8.20	-53.1%
2006.2	168.0	8,578	16	72	1.072	77	8.97	13.7%	4,807	32.7%	1.87	-14.3%		
2007.1	162.0	8,497	21	54	1.072	58	6.87	-19.4%	2,780	-15.3%	2.47	-4.8%	7.92	-3.4%
2007.2	156.0	9,034	25	103	1.072	111	12.24	36.5%	4,422	-8.0%	2.77	48.4%		
2008.1	150.0	9,044	24	80	1.075	86	9.49	38.2%	3,577	28.7%	2.65	7.4%	10.86	37.1%
2008.2	144.0	9,570	26	74	1.075	80	8.34	-31.9%	3,068	-30.6%	2.72	-1.8%		
2009.1	138.0	9,428	23	133	1.073	143	15.13	59.4%	6,203	73.4%	2.44	-8.1%	11.71	7.8%
2009.2	132.0	10,080	16	71	1.073	76	7.56	-9.3%	4,762	55.2%	1.59	-41.6%		
2010.1	126.0	9,924	16	48	1.056	50	5.07	-66.5%	3,145	-49.3%	1.61	-33.9%	6.32	-46.0%
2010.2	120.0	10,566	28	130	1.056	137	12.95	71.3%	4,885	2.6%	2.65	66.9%		
2011.1	114.0	10,497	17	72	1.052	76	7.21	42.1%	4,449	41.5%	1.62	0.5%	10.09	59.5%
2011.2	108.0	11,234	38	158	1.052	167	14.83	14.6%	4,385	-10.2%	3.38	27.6%		
2012.1	102.0	11,238	24	353	1.078	380	33.81	369.2%	15,833	255.9%	2.14	31.9%	24.32	141.2%
2012.2	96.0	12,021	36	167	1.078	180	14.97	0.9%	4,999	14.0%	2.99	-11.5%		
2013.1	90.0	11,977	46	275	1.087	299	24.96	-26.2%	6,499	-59.0%	3.84	79.8%	19.96	-18.0%
2013.2	84.0	12,653	38	204	1.087	221	17.49	16.8%	5,823	16.5%	3.00	0.3%		
2014.1	78.0	12,422	23	411	1.082	444	35.76	43.3%	19,314	197.2%	1.85	-51.8%	26.54	33.0%
2014.2	72.0	12,960	29	124	1.082	134	10.35	-40.8%	4,626	-20.5%	2.24	-25.5%		
2015.1	66.0	12,843	34	259	1.078	279	21.72	-39.3%	8,288	-57.1%	2.62	41.5%	16.01	-39.7%
2015.2	60.0	13,655	31	196	1.078	211	15.46	49.4%	6,859	48.3%	2.25	0.7%		
2016.1	54.0	13,542	29	291	1.103	321	23.67	9.0%	11,164	34.7%	2.12	-19.1%	19.55	22.1%
2016.2	48.0	14,004	28	181	1.103	200	14.26	-7.8%	7,249	5.7%	1.97	-12.7%		
2017.1	42.0	13,862	25	489	1.091	534	38.50	62.7%	21,762	94.9%	1.77	-16.5%	26.32	34.7%
2017.2	36.0	14,596	44	359	1.091	392	26.83	88.1%	8,843	22.0%	3.03	54.2%		
2018.1	30.0	13,974	20	144	1.107	160	11.43	-70.3%	8,119	-62.7%	1.41	-20.4%	19.30	-26.7%
2018.2	24.0	14,306	28	276	1.107	306	21.39	-20.3%	10,921	23.5%	1.96	-35.4%		
2019.1	18.0	13,806	26	167	1.096	183	13.27	16.0%	7,165	-11.8%	1.85	31.5%	17.40	-9.8%
2019.2	12.0	13,228	33	262	1.096	287	21.68	1.4%	8,641	-20.9%	2.51	28.1%		
2020.1	6.0	11,395	16	103	1.096	113	9.87	-25.6%	7,072	-1.3%	1.40	-24.6%	16.22	-6.8%
Total		422,711	1,093	6,815		7,383								







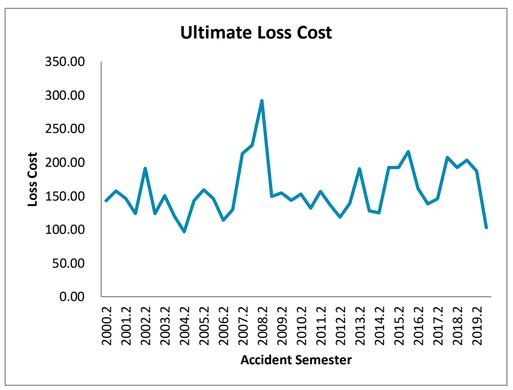
Province of Newfoundland

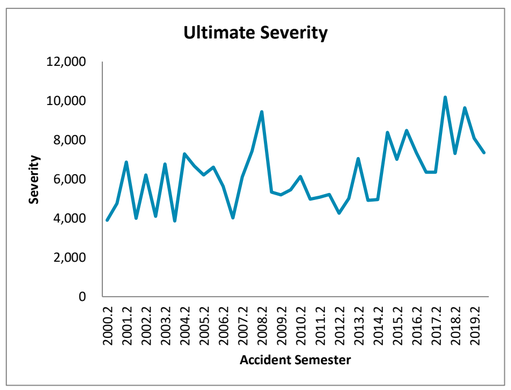
Collision

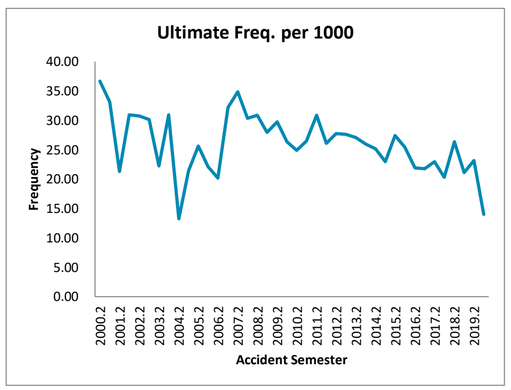
Commercial Vehicles (Including Fleets)

Summary of Loss Cost
Data as of 06/30/20

(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
2000.2	240.0	2,400	88	314	1.093	343	142.82		3,895		36.67			
2001.1	234.0	2,625	87	382	1.082	413	157.37		4,749		33.14		150.42	
2001.2	228.0	2,628	56	356	1.082	385	146.47	2.6%	6,873	76.5%	21.31	-41.9%		
2002.1	222.0	2,458	76	284	1.068	303	123.43	-21.6%	3,992	-15.9%	30.92	-6.7%	135.33	-10.0%
2002.2	216.0	2,474	76	443	1.068	473	191.03	30.4%	6,219	-9.5%	30.72	44.1%		
2003.1	210.0	2,524	76	290	1.076	312	123.55	0.1%	4,103	2.8%	30.11	-2.6%	156.95	16.0%
2003.2	204.0	2,476	55	346	1.076	373	150.54	-21.2%	6,777	9.0%	22.21	-27.7%		
2004.1	198.0	2,103	65	233	1.080	251	119.45	-3.3%	3,864	-5.8%	30.91	2.7%	136.26	-13.2%
2004.2	192.0	2,114	28	189	1.080	204	96.59	-35.8%	7,291	7.6%	13.25	-40.4%		
2005.1	186.0	2,007	43	269	1.066	287	143.02	19.7%	6,674	72.7%	21.43	-30.7%	119.21	-12.5%
2005.2	180.0	2,068	53	309	1.066	329	159.16	64.8%	6,211	-14.8%	25.63	93.5%		
2006.1	174.0	2,084	46	284	1.072	304	145.91	2.0%	6,609	-1.0%	22.08	3.0%	152.51	27.9%
2006.2	168.0	2,131	43	226	1.072	242	113.52	-28.7%	5,627	-9.4%	20.18	-21.3%		
2007.1	162.0	2,050	66	248	1.072	265	129.43	-11.3%	4,021	-39.2%	32.19	45.8%	121.32	-20.5%
2007.2	156.0	2,152	75	428	1.072	458	212.92	87.6%	6,110	8.6%	34.85	72.7%		
2008.1	150.0	2,240	68	470	1.075	505	225.42	74.2%	7,426	84.7%	30.36	-5.7%	219.29	80.8%
2008.2	144.0	2,428	75	659	1.075	709	291.86	37.1%	9,450	54.7%	30.89	-11.4%		
2009.1	138.0	2,359	66	328	1.073	352	149.21	-33.8%	5,332	-28.2%	27.98	-7.8%	221.57	1.0%
2009.2	132.0	2,488	74	358	1.073	384	154.54	-47.0%	5,195	-45.0%	29.75	-3.7%		
2010.1	126.0	2,469	65	336	1.056	354	143.52	-3.8%	5,451	2.2%	26.33	-5.9%	149.05	-32.7%
2010.2	120.0	2,649	66	384	1.056	405	153.00	-1.0%	6,140	18.2%	24.92	-16.2%		
2011.1	114.0	2,682	71	336	1.052	353	131.80	-8.2%	4,978	-8.7%	26.48	0.6%	142.34	-4.5%
2011.2	108.0	2,851	88	425	1.052	447	156.81	2.5%	5,080	-17.3%	30.87	23.9%		
2012.1	102.0	2,912	76	368	1.078	397	136.27	3.4%	5,222	4.9%	26.09	-1.4%	146.43	2.9%
2012.2	96.0	3,101	86	340	1.078	366	118.19	-24.6%	4,261	-16.1%	27.74	-10.1%		
2013.1	90.0	3,186	88	406	1.087	441	138.57	1.7%	5,016	-4.0%	27.62	5.9%	128.51	-12.2%
2013.2	84.0	3,434	93	603	1.087	655	190.74	61.4%	7,044	65.3%	27.08	-2.4%		
2014.1	78.0	3,426	89	404	1.082	437	127.58	-7.9%	4,911	-2.1%	25.98	-6.0%	159.20	23.9%
2014.2	72.0	3,617	91	418	1.082	452	124.93	-34.5%	4,966	-29.5%	25.16	-7.1%		
2015.1	66.0	3,618	83	645	1.078	696	192.22	50.7%	8,380	70.6%	22.94	-11.7%	158.58	-0.4%
2015.2	60.0	3,788	104	675	1.078	727	192.02	53.7%	7,003	41.0%	27.42	9.0%		
2016.1	54.0	3,806	97	746	1.103	823	216.22	12.5%	8,493	1.4%	25.46	11.0%	204.15	28.7%
2016.2	48.0	3,920	86	572	1.103	631	161.04	-16.1%	7,349	4.9%	21.91	-20.1%		
2017.1	42.0	3,766	82	477	1.091	521	138.34	-36.0%	6,362	-25.1%	21.75	-14.6%	149.92	-26.6%
2017.2	36.0	3,916	90	524	1.091	571	145.92	-9.4%	6,350	-13.6%	22.98	4.9%		
2018.1	30.0	3,834	78	717	1.107	794	207.19	49.8%	10,185	60.1%	20.34	-6.4%	176.23	17.6%
2018.2	24.0	3,867	102	672	1.107	744	192.43	31.9%	7,304	15.0%	26.35	14.7%		
2019.1	18.0	3,711	78	688	1.096	754	203.25	-1.9%	9,633	-5.4%	21.10	3.7%	197.73	12.2%
2019.2	12.0	3,767	87	644	1.096	705	187.26	-2.7%	8,081	10.6%	23.17	-12.0%		
2020.1	6.0	3,656	51	342	1.096	375	102.61	-49.5%	7,341	-23.8%	13.98	-33.8%	145.56	-26.4%
Total		115,783	2,967	17,136		18,544								



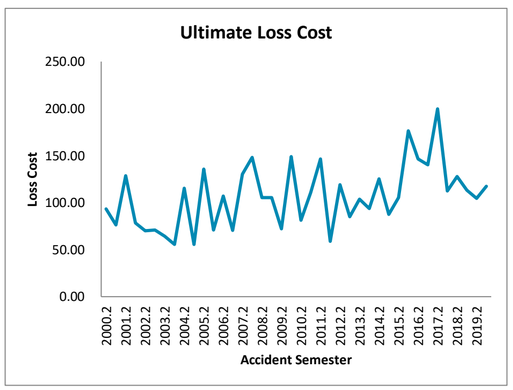


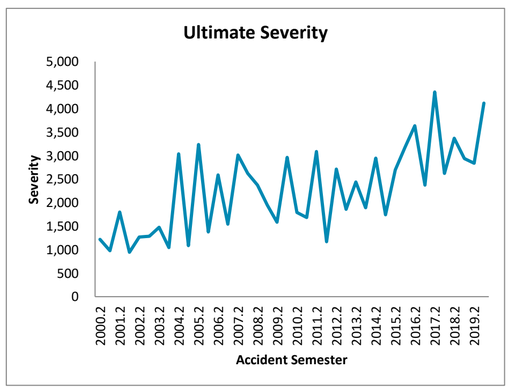


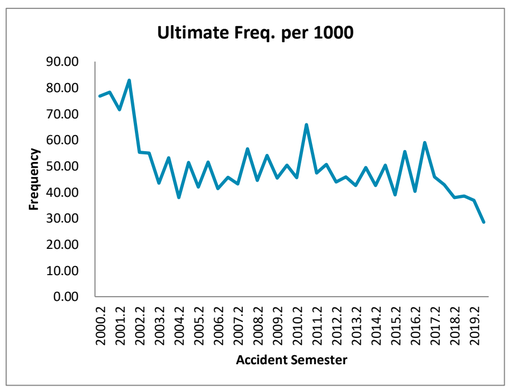
Province of Newfoundland
Comprehensive - Total
Commercial Vehicles (Including Fleets)

Summary of Loss Cost
Data as of 06/30/20

(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
2000.2	240.0	2,500	192	214	1.093	234	93.53		1,218		76.79			
2001.1	234.0	2,722	213	192	1.082	207	76.23		974		78.26		84.51	
2001.2	228.0	2,739	196	325	1.082	352	128.53	37.4%	1,796	47.5%	71.55	-6.8%		
2002.1	222.0	2,558	212	187	1.068	200	78.24	2.6%	944	-3.1%	82.88	5.9%	104.24	23.3%
2002.2	216.0	2,534	140	166	1.068	177	70.00	-45.5%	1,267	-29.5%	55.24	-22.8%		
2003.1	210.0	2,619	144	172	1.076	185	70.74	-9.6%	1,287	36.3%	54.98	-33.7%	70.37	-32.5%
2003.2	204.0	2,603	113	155	1.076	167	64.09	-8.4%	1,476	16.5%	43.42	-21.4%		
2004.1	198.0	2,292	122	118	1.080	127	55.57	-21.4%	1,044	-18.9%	53.23	-3.2%	60.10	-14.6%
2004.2	192.0	2,321	88	247	1.080	267	115.12	79.6%	3,037	105.7%	37.91	-12.7%		
2005.1	186.0	2,241	115	117	1.066	125	55.63	0.1%	1,084	3.8%	51.32	-3.6%	85.90	42.9%
2005.2	180.0	2,290	96	292	1.066	311	135.83	18.0%	3,240	6.7%	41.92	10.6%		
2006.1	174.0	2,291	118	151	1.072	162	70.82	27.3%	1,375	26.9%	51.50	0.4%	103.31	20.3%
2006.2	168.0	2,344	97	234	1.072	251	107.02	-21.2%	2,586	-20.2%	41.38	-1.3%		
2007.1	162.0	2,301	105	151	1.072	162	70.39	-0.6%	1,543	12.2%	45.63	-11.4%	88.88	-14.0%
2007.2	156.0	2,364	102	287	1.072	308	130.13	21.6%	3,015	16.6%	43.16	4.3%		
2008.1	150.0	2,510	142	346	1.075	372	148.25	110.6%	2,620	69.9%	56.58	24.0%	139.46	56.9%
2008.2	144.0	2,718	121	267	1.075	287	105.49	-18.9%	2,370	-21.4%	44.51	3.1%		
2009.1	138.0	2,681	145	264	1.073	283	105.53	-28.8%	1,951	-25.5%	54.08	-4.4%	105.51	-24.3%
2009.2	132.0	2,819	128	189	1.073	203	71.95	-31.8%	1,584	-33.2%	45.41	2.0%		
2010.1	126.0	2,844	143	401	1.056	424	148.97	41.2%	2,962	51.8%	50.29	-7.0%	110.63	4.8%
2010.2	120.0	3,012	137	232	1.056	245	81.47	13.2%	1,791	13.1%	45.48	0.2%		
2011.1	114.0	3,082	203	325	1.052	342	110.81	-25.6%	1,682	-43.2%	65.86	31.0%	96.31	-12.9%
2011.2	108.0	3,248	154	452	1.052	476	146.42	79.7%	3,088	72.4%	47.42	4.3%		
2012.1	102.0	3,323	168	182	1.078	196	58.98	-46.8%	1,166	-30.7%	50.56	-23.2%	102.20	6.1%
2012.2	96.0	3,508	154	387	1.078	417	118.94	-18.8%	2,709	-12.3%	43.90	-7.4%		
2013.1	90.0	3,622	166	283	1.087	308	85.02	44.2%	1,855	59.1%	45.83	-9.4%	101.71	-0.5%
2013.2	84.0	3,900	166	373	1.087	405	103.90	-12.6%	2,441	-9.9%	42.57	-3.0%		
2014.1	78.0	3,922	194	339	1.082	367	93.56	10.0%	1,891	2.0%	49.46	7.9%	98.72	-2.9%
2014.2	72.0	4,109	175	476	1.082	515	125.39	20.7%	2,944	20.6%	42.59	0.1%		
2015.1	66.0	4,147	209	337	1.078	363	87.60	-6.4%	1,738	-8.1%	50.39	1.9%	106.40	7.8%
2015.2	60.0	4,304	168	420	1.078	453	105.17	-16.1%	2,694	-8.5%	39.03	-8.4%		
2016.1	54.0	4,370	243	700	1.103	772	176.55	101.6%	3,175	82.7%	55.60	10.3%	141.14	32.6%
2016.2	48.0	4,494	181	596	1.103	658	146.36	39.2%	3,634	34.9%	40.28	3.2%		
2017.1	42.0	4,390	259	564	1.091	615	140.13	-20.6%	2,375	-25.2%	58.99	6.1%	143.28	1.5%
2017.2	36.0	4,534	208	830	1.091	906	199.73	36.5%	4,354	19.8%	45.87	13.9%		
2018.1	30.0	4,477	192	455	1.107	504	112.49	-19.7%	2,621	10.3%	42.92	-27.2%	156.38	9.1%
2018.2	24.0	4,464	169	515	1.107	570	127.66	-36.1%	3,366	-22.7%	37.92	-17.3%		
2019.1	18.0	4,343	167	449	1.096	492	113.23	0.7%	2,940	12.2%	38.51	-10.3%	120.54	-22.9%
2019.2	12.0	4,333	160	414	1.096	454	104.66	-18.0%	2,840	-15.6%	36.85	-2.8%		
2020.1	6.0	4,253	121	455	1.096	499	117.31	3.6%	4,114	39.9%	28.51	-26.0%	110.93	-8.0%
Total		130,128	6,327	13,260		14,359								







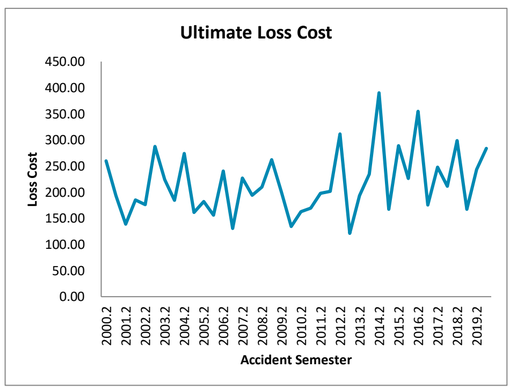
Province of Newfoundland

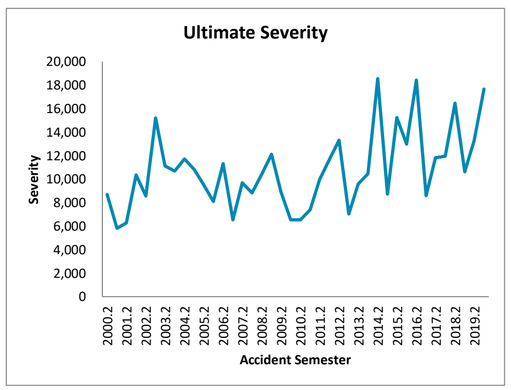
All Perils

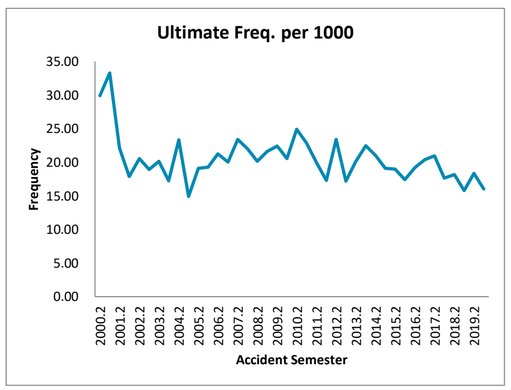
Commercial Vehicles (Including Fleets)

Summary of Loss Cost
Data as of 06/30/20

(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
2000.2	240.0	1,771	53	421	1.093	460	259.84		8,681		29.93			
2001.1	234.0	1,621	54	290	1.082	314	193.71		5,817		33.30		228.23	
2001.2	228.0	1,987	44	255	1.082	276	139.01	-46.5%	6,277	-27.7%	22.15	-26.0%		
2002.1	222.0	1,957	35	340	1.068	363	185.33	-4.3%	10,364	78.2%	17.88	-46.3%	162.00	-29.0%
2002.2	216.0	1,947	40	321	1.068	342	175.91	26.5%	8,561	36.4%	20.55	-7.2%		
2003.1	210.0	1,849	35	494	1.076	532	287.67	55.2%	15,194	46.6%	18.93	5.9%	230.35	42.2%
2003.2	204.0	2,085	42	434	1.076	467	224.02	27.3%	11,123	29.9%	20.14	-2.0%		
2004.1	198.0	2,315	40	396	1.080	427	184.62	-35.8%	10,687	-29.7%	17.27	-8.8%	203.29	-11.7%
2004.2	192.0	2,528	59	641	1.080	692	273.74	22.2%	11,731	5.5%	23.33	15.9%		
2005.1	186.0	2,548	38	386	1.066	411	161.34	-12.6%	10,818	1.2%	14.91	-13.7%	217.32	6.9%
2005.2	180.0	2,561	49	438	1.066	467	182.20	-33.4%	9,523	-18.8%	19.13	-18.0%		
2006.1	174.0	2,488	48	362	1.072	389	156.18	-3.2%	8,095	-25.2%	19.29	29.4%	169.38	-22.1%
2006.2	168.0	2,680	57	602	1.072	645	240.62	32.1%	11,311	18.8%	21.27	11.2%		
2007.1	162.0	2,847	57	347	1.072	372	130.57	-16.4%	6,522	-19.4%	20.02	3.8%	183.93	8.6%
2007.2	156.0	3,116	73	660	1.072	707	226.83	-5.7%	9,683	-14.4%	23.43	10.1%		
2008.1	150.0	3,088	68	558	1.075	600	194.21	48.7%	8,819	35.2%	22.02	10.0%	210.60	14.5%
2008.2	144.0	3,326	67	650	1.075	699	210.16	-7.3%	10,433	7.8%	20.14	-14.0%		
2009.1	138.0	3,281	71	801	1.073	859	261.91	34.9%	12,104	37.2%	21.64	-1.7%	235.86	12.0%
2009.2	132.0	3,344	75	624	1.073	670	200.26	-4.7%	8,928	-14.4%	22.43	11.3%		
2010.1	126.0	3,357	69	428	1.056	452	134.56	-48.6%	6,546	-45.9%	20.56	-5.0%	167.35	-29.0%
2010.2	120.0	3,650	91	562	1.056	594	162.64	-18.8%	6,523	-26.9%	24.93	11.2%		
2011.1	114.0	3,673	84	590	1.052	621	169.13	25.7%	7,395	13.0%	22.87	11.3%	165.89	-0.9%
2011.2	108.0	3,917	78	737	1.052	775	197.92	21.7%	9,940	52.4%	19.91	-20.1%		
2012.1	102.0	3,989	69	746	1.078	803	201.40	19.1%	11,642	57.4%	17.30	-24.4%	199.68	20.4%
2012.2	96.0	4,357	102	1,260	1.078	1,357	311.55	57.4%	13,308	33.9%	23.41	17.6%		
2013.1	90.0	4,358	75	486	1.087	528	121.20	-39.8%	7,043	-39.5%	17.21	-0.5%	216.36	8.4%
2013.2	84.0	4,675	94	831	1.087	903	193.12	-38.0%	9,605	-27.8%	20.11	-14.1%		
2014.1	78.0	4,720	106	1,024	1.082	1,108	234.72	93.7%	10,452	48.4%	22.46	30.5%	214.02	-1.1%
2014.2	72.0	4,801	101	1,732	1.082	1,873	390.23	102.1%	18,549	93.1%	21.04	4.6%		
2015.1	66.0	4,818	92	746	1.078	804	166.87	-28.9%	8,739	-16.4%	19.09	-15.0%	278.35	30.1%
2015.2	60.0	5,007	95	1,342	1.078	1,447	288.97	-25.9%	15,229	-17.9%	18.97	-9.8%		
2016.1	54.0	4,988	87	1,024	1.103	1,129	226.42	35.7%	12,981	48.5%	17.44	-8.6%	257.75	-7.4%
2016.2	48.0	5,146	99	1,655	1.103	1,825	354.66	22.7%	18,435	21.1%	19.24	1.4%		
2017.1	42.0	5,293	108	851	1.091	929	175.47	-22.5%	8,600	-33.7%	20.40	17.0%	263.80	2.3%
2017.2	36.0	5,584	117	1,268	1.091	1,384	247.78	-30.1%	11,825	-35.9%	20.95	8.9%		
2018.1	30.0	5,259	93	1,002	1.107	1,110	211.01	20.3%	11,956	39.0%	17.65	-13.5%	229.95	-12.8%
2018.2	24.0	5,477	99	1,479	1.107	1,638	299.03	20.7%	16,462	39.2%	18.16	-13.3%		
2019.1	18.0	5,189	82	793	1.096	869	167.54	-20.6%	10,625	-11.1%	15.77	-10.6%	235.06	2.2%
2019.2	12.0	4,837	89	1,074	1.096	1,178	243.47	-18.6%	13,272	-19.4%	18.34	1.0%		
2020.1	6.0	3,808	61	986	1.096	1,081	283.74	69.4%	17,677	66.4%	16.05	1.8%	261.21	11.1%
Total		144,243	2,896	29,635		32,099								







Province of Newfoundland

Third Party Liability - Bodily Injury

Commercial Vehicles (Including Fleets)

Selected Ultimate Claim Amount and ALAE Estimate
Data as of 06/30/20

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
					(4) * (5)	Prior	(6) - (7)
			Reported Incurred Claim Amount and ALAE: Development Method				
Accident Semester	Maturity (in Months)	Paid Claim Amount and ALAE (000)	Reported Incurred Claim Amount and ALAE (000)	Selected Age-to-Ultimate Development Factors	Selected Ultimate Claim Amount and ALAE Estimate	Prior	Difference
2000.2	240.0	3,474	3,474	1.000	3,474	3,474	0
2001.1	234.0	3,381	3,437	1.000	3,437	3,437	0
2001.2	228.0	5,551	5,551	1.000	5,551	5,551	0
2002.1	222.0	6,209	6,209	1.000	6,209	6,209	0
2002.2	216.0	2,655	2,655	1.000	2,655	2,655	0
2003.1	210.0	3,634	3,634	1.000	3,634	3,634	0
2003.2	204.0	3,510	3,510	1.000	3,510	3,510	0
2004.1	198.0	3,361	3,361	1.000	3,361	3,361	0
2004.2	192.0	3,130	3,130	1.000	3,130	3,130	0
2005.1	186.0	1,869	1,869	1.000	1,869	1,869	(0)
2005.2	180.0	2,842	2,842	1.000	2,842	2,842	0
2006.1	174.0	2,386	2,386	1.000	2,387	2,387	0
2006.2	168.0	3,594	3,594	1.000	3,594	3,594	0
2007.1	162.0	1,987	1,987	1.000	1,988	1,988	(1)
2007.2	156.0	4,028	4,028	1.001	4,030	4,028	2
2008.1	150.0	2,707	2,707	1.000	2,707	2,780	(73)
2008.2	144.0	2,917	3,547	1.028	3,646	3,638	8
2009.1	138.0	2,404	2,404	1.026	2,467	2,469	(2)
2009.2	132.0	3,781	3,781	1.028	3,888	3,885	3
2010.1	126.0	2,755	2,755	1.028	2,833	2,820	13
2010.2	120.0	3,146	3,146	1.025	3,224	3,252	(28)
2011.1	114.0	2,696	2,791	1.035	2,888	2,889	(1)
2011.2	108.0	3,370	3,370	1.036	3,493	3,466	27
2012.1	102.0	2,651	3,105	1.030	3,197	3,225	(28)
2012.2	96.0	2,775	3,035	1.040	3,156	3,187	(31)
2013.1	90.0	3,987	4,364	1.040	4,537	4,571	(34)
2013.2	84.0	4,756	5,684	1.051	5,975	5,987	(12)
2014.1	78.0	5,003	5,521	1.053	5,813	5,869	(56)
2014.2	72.0	3,010	4,434	1.053	4,671	4,776	(105)
2015.1	66.0	2,663	4,862	1.045	5,080	5,168	(89)
2015.2	60.0	2,898	4,816	1.061	5,111	4,225	886
2016.1	54.0	2,640	4,254	1.073	4,566	4,694	(128)
2016.2	48.0	2,203	3,048	1.099	3,349	3,142	207
2017.1	42.0	1,990	3,783	1.107	4,189	3,846	343
2017.2	36.0	1,831	3,885	1.136	4,412	4,140	272
2018.1	30.0	929	2,829	1.179	3,336	2,875	461
2018.2	24.0	900	3,757	1.252	4,703	4,876	(172)
2019.1	18.0	421	2,398	1.354	3,246	3,200	46
2019.2	12.0	83	2,196	1.493	3,279	4,142	(863)
2020.1	6.0	7	1,140	2.270	2,588		
Total		114,134	139,278		148,026	144,795	643

Province of Newfoundland

Third Party Liability - Property Damage
Commercial Vehicles (Including Fleets)

Selected Ultimate Claim Amount and ALAE Estimate
Data as of 06/30/20

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
					(4) * (5)	Prior	(6) - (7)
			Reported Incurred Claim Amount and ALAE: Development Method				
Accident Semester	Maturity (in Months)	Paid Claim Amount and ALAE (000)	Reported Incurred Claim Amount and ALAE (000)	Selected Age-to-Ultimate Development Factors	Selected Ultimate Claim Amount and ALAE Estimate	Prior	Difference
2000.2	240.0	1,057	1,057	1.000	1,057	1,057	0
2001.1	234.0	1,149	1,149	1.000	1,149	1,149	0
2001.2	228.0	725	725	1.000	725	725	0
2002.1	222.0	960	960	1.000	960	960	0
2002.2	216.0	1,035	1,035	1.000	1,035	1,035	0
2003.1	210.0	1,203	1,203	1.000	1,203	1,203	0
2003.2	204.0	946	946	1.000	946	946	0
2004.1	198.0	780	780	1.000	780	780	0
2004.2	192.0	747	747	1.000	747	747	0
2005.1	186.0	708	708	1.000	708	708	0
2005.2	180.0	917	917	1.000	917	917	0
2006.1	174.0	870	870	1.000	870	870	0
2006.2	168.0	737	737	1.000	737	737	0
2007.1	162.0	992	992	1.000	992	992	0
2007.2	156.0	911	911	1.000	911	911	0
2008.1	150.0	1,098	1,098	1.000	1,098	1,096	1
2008.2	144.0	902	902	0.999	901	901	(0)
2009.1	138.0	706	706	0.999	705	706	(0)
2009.2	132.0	1,225	1,225	0.999	1,223	1,224	(1)
2010.1	126.0	984	984	1.000	983	978	5
2010.2	120.0	927	927	0.994	922	922	0
2011.1	114.0	1,204	1,341	0.994	1,333	1,336	(2)
2011.2	108.0	937	937	0.996	933	933	0
2012.1	102.0	1,018	1,018	0.996	1,014	1,015	(1)
2012.2	96.0	1,144	1,144	0.998	1,141	1,143	(2)
2013.1	90.0	1,524	1,524	0.999	1,523	1,522	1
2013.2	84.0	1,633	1,642	0.998	1,640	1,635	5
2014.1	78.0	1,913	2,266	0.998	2,263	2,726	(463)
2014.2	72.0	2,057	2,057	0.965	1,984	2,061	(76)
2015.1	66.0	1,480	1,481	0.967	1,433	1,484	(51)
2015.2	60.0	1,373	1,373	0.971	1,333	1,393	(60)
2016.1	54.0	1,431	1,533	0.984	1,509	1,559	(50)
2016.2	48.0	1,487	1,507	0.987	1,487	1,533	(45)
2017.1	42.0	1,581	1,623	0.988	1,603	1,708	(105)
2017.2	36.0	1,257	1,257	0.988	1,242	1,305	(63)
2018.1	30.0	1,176	1,184	0.990	1,171	1,309	(138)
2018.2	24.0	1,317	1,500	1.017	1,526	1,580	(54)
2019.1	18.0	1,343	1,379	1.038	1,431	1,432	(1)
2019.2	12.0	1,036	1,402	1.083	1,518	1,012	506
2020.1	6.0	437	740	1.365	1,010		
Total		44,927	46,486		46,664	46,250	(596)

Province of Newfoundland

Accident Benefits - Total

Commercial Vehicles (Including Fleets)

Selected Ultimate Claim Amount and ALAE Estimate
Data as of 06/30/20

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
					(4) * (5)	Prior	(6) - (7)
			Reported Incurred Claim Amount and ALAE: Development Method				
Accident Semester	Maturity (in Months)	Paid Claim Amount and ALAE (000)	Reported Incurred Claim Amount and ALAE (000)	Selected Age-to-Ultimate Development Factors	Selected Ultimate Claim Amount and ALAE Estimate	Prior	Difference
2000.2	240.0	157	157	1.000	157	157	0
2001.1	234.0	127	127	1.000	127	127	0
2001.2	228.0	119	119	1.000	119	119	0
2002.1	222.0	90	90	1.000	90	90	0
2002.2	216.0	117	117	1.000	117	117	0
2003.1	210.0	270	270	1.000	270	270	0
2003.2	204.0	101	101	1.000	101	101	0
2004.1	198.0	187	187	1.000	187	187	0
2004.2	192.0	116	116	1.000	116	116	0
2005.1	186.0	151	151	1.000	151	151	0
2005.2	180.0	61	61	1.000	61	61	0
2006.1	174.0	64	64	1.000	64	64	0
2006.2	168.0	72	72	1.000	72	72	0
2007.1	162.0	54	54	1.000	54	54	0
2007.2	156.0	103	103	1.000	103	103	0
2008.1	150.0	80	80	1.000	80	80	0
2008.2	144.0	74	74	1.000	74	74	0
2009.1	138.0	133	133	1.000	133	133	0
2009.2	132.0	71	71	1.000	71	71	0
2010.1	126.0	48	48	1.000	48	48	0
2010.2	120.0	130	130	1.000	130	130	0
2011.1	114.0	72	72	1.000	72	72	0
2011.2	108.0	158	158	1.000	158	158	0
2012.1	102.0	353	353	1.000	353	355	(3)
2012.2	96.0	166	166	1.006	167	163	4
2013.1	90.0	269	281	0.979	275	271	4
2013.2	84.0	203	203	1.002	204	203	0
2014.1	78.0	381	410	1.003	411	412	(2)
2014.2	72.0	123	123	1.008	124	124	0
2015.1	66.0	257	257	1.007	259	261	(2)
2015.2	60.0	193	193	1.017	196	198	(2)
2016.1	54.0	207	282	1.029	291	221	69
2016.2	48.0	169	174	1.038	181	167	14
2017.1	42.0	277	486	1.006	489	462	27
2017.2	36.0	319	349	1.027	359	387	(28)
2018.1	30.0	92	135	1.071	144	111	34
2018.2	24.0	174	244	1.132	276	309	(33)
2019.1	18.0	59	150	1.115	167	205	(38)
2019.2	12.0	63	234	1.119	262	249	13
2020.1	6.0	9	84	1.224	103		
Total		5,869	6,680		6,815	6,653	60

Province of Newfoundland

Collision

Commercial Vehicles (Including Fleets)

Selected Ultimate Claim Amount and ALAE Estimate
Data as of 06/30/20

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
					(4) * (5)	Prior	(6) - (7)
			Reported Incurred Claim Amount and ALAE: Development Method				
Accident Semester	Maturity (in Months)	Paid Claim Amount and ALAE (000)	Reported Incurred Claim Amount and ALAE (000)	Selected Age-to-Ultimate Development Factors	Selected Ultimate Claim Amount and ALAE Estimate	Prior	Difference
2000.2	240.0	314	314	1.000	314	314	0
2001.1	234.0	382	382	1.000	382	382	0
2001.2	228.0	356	356	1.000	356	356	0
2002.1	222.0	284	284	1.000	284	284	0
2002.2	216.0	443	443	1.000	443	443	0
2003.1	210.0	290	290	1.000	290	290	0
2003.2	204.0	346	346	1.000	346	346	0
2004.1	198.0	233	233	1.000	233	233	0
2004.2	192.0	189	189	1.000	189	189	0
2005.1	186.0	269	269	1.000	269	269	0
2005.2	180.0	309	309	1.000	309	309	0
2006.1	174.0	284	284	1.000	284	284	0
2006.2	168.0	226	226	1.000	226	226	0
2007.1	162.0	248	248	1.000	248	248	0
2007.2	156.0	428	428	1.000	428	427	0
2008.1	150.0	470	470	0.999	470	470	(0)
2008.2	144.0	660	660	0.999	659	659	(0)
2009.1	138.0	328	328	0.999	328	328	(0)
2009.2	132.0	359	359	0.999	358	358	(0)
2010.1	126.0	336	336	0.999	336	336	(0)
2010.2	120.0	384	384	0.999	384	384	(0)
2011.1	114.0	336	336	0.999	336	336	(0)
2011.2	108.0	425	425	0.999	425	425	(0)
2012.1	102.0	369	369	0.999	368	368	(0)
2012.2	96.0	340	340	0.999	340	340	(0)
2013.1	90.0	406	406	0.999	406	406	(0)
2013.2	84.0	603	603	0.999	603	603	(0)
2014.1	78.0	404	404	0.999	404	404	(0)
2014.2	72.0	418	418	0.999	418	418	(0)
2015.1	66.0	646	646	0.999	645	645	(0)
2015.2	60.0	675	675	0.999	675	674	1
2016.1	54.0	746	746	0.999	746	746	0
2016.2	48.0	572	572	1.000	572	572	(0)
2017.1	42.0	476	477	1.000	477	477	0
2017.2	36.0	524	524	1.000	524	519	5
2018.1	30.0	723	723	0.993	717	718	(1)
2018.2	24.0	670	673	0.998	672	733	(61)
2019.1	18.0	707	713	0.965	688	740	(51)
2019.2	12.0	656	712	0.904	644	723	(80)
2020.1	6.0	223	421	0.813	342		
Total		17,055	17,320		17,136	16,981	(188)

Province of Newfoundland

Comprehensive - Total

Commercial Vehicles (Including Fleets)

Selected Ultimate Claim Amount and ALAE Estimate
Data as of 06/30/20

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
					(4) * (5)	Prior	(6) - (7)
			Reported Incurred Claim Amount and ALAE: Development Method				
Accident Semester	Maturity (in Months)	Paid Claim Amount and ALAE (000)	Reported Incurred Claim Amount and ALAE (000)	Selected Age-to-Ultimate Development Factors	Selected Ultimate Claim Amount and ALAE Estimate	Prior	Difference
2000.2	240.0	214	214	1.000	214	214	0
2001.1	234.0	192	192	1.000	192	192	0
2001.2	228.0	325	325	1.000	325	325	0
2002.1	222.0	187	187	1.000	187	187	0
2002.2	216.0	166	166	1.000	166	166	0
2003.1	210.0	172	172	1.000	172	172	0
2003.2	204.0	155	155	1.000	155	155	0
2004.1	198.0	118	118	1.000	118	118	0
2004.2	192.0	247	247	1.000	247	247	0
2005.1	186.0	117	117	1.000	117	117	0
2005.2	180.0	292	292	1.000	292	292	0
2006.1	174.0	151	151	1.000	151	151	0
2006.2	168.0	234	234	1.000	234	234	0
2007.1	162.0	151	151	1.000	151	151	0
2007.2	156.0	287	287	1.000	287	287	0
2008.1	150.0	346	346	1.000	346	346	0
2008.2	144.0	267	267	1.000	267	267	0
2009.1	138.0	264	264	1.000	264	264	0
2009.2	132.0	189	189	1.000	189	189	0
2010.1	126.0	401	401	1.000	401	401	0
2010.2	120.0	232	232	1.000	232	232	0
2011.1	114.0	325	325	1.000	325	325	0
2011.2	108.0	452	452	1.000	452	452	0
2012.1	102.0	182	182	1.000	182	182	0
2012.2	96.0	387	387	1.000	387	387	0
2013.1	90.0	283	283	1.000	283	283	0
2013.2	84.0	373	373	1.000	373	373	(0)
2014.1	78.0	339	339	1.000	339	339	(0)
2014.2	72.0	476	476	1.000	476	476	(0)
2015.1	66.0	337	337	1.000	337	337	(0)
2015.2	60.0	420	420	1.000	420	420	(0)
2016.1	54.0	700	700	1.000	700	700	(0)
2016.2	48.0	596	596	1.000	596	596	(0)
2017.1	42.0	564	564	1.000	564	564	(0)
2017.2	36.0	827	830	1.000	830	830	(0)
2018.1	30.0	455	455	1.000	455	452	3
2018.2	24.0	518	518	0.994	515	514	1
2019.1	18.0	452	452	0.992	449	444	5
2019.2	12.0	377	419	0.988	414	336	78
2020.1	6.0	279	382	1.193	455		
Total		13,051	13,199		13,260	12,719	85

Province of Newfoundland

All Perils

Commercial Vehicles (Including Fleets)

Selected Ultimate Claim Amount and ALAE Estimate
Data as of 06/30/20

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
					(4) * (5)	Prior	(6) - (7)
			Reported Incurred Claim Amount and ALAE: Development Method				
Accident Semester	Maturity (in Months)	Paid Claim Amount and ALAE (000)	Reported Incurred Claim Amount and ALAE (000)	Selected Age-to-Ultimate Development Factors	Selected Ultimate Claim Amount and ALAE Estimate	Prior	Difference
2000.2	240.0	421	421	1.000	421	421	0
2001.1	234.0	290	290	1.000	290	290	0
2001.2	228.0	255	255	1.000	255	255	0
2002.1	222.0	340	340	1.000	340	340	0
2002.2	216.0	321	321	1.000	321	321	0
2003.1	210.0	494	494	1.000	494	494	0
2003.2	204.0	434	434	1.000	434	434	0
2004.1	198.0	396	396	1.000	396	396	0
2004.2	192.0	641	641	1.000	641	641	0
2005.1	186.0	386	386	1.000	386	386	0
2005.2	180.0	438	438	1.000	438	438	0
2006.1	174.0	362	362	1.000	362	362	0
2006.2	168.0	602	602	1.000	602	602	0
2007.1	162.0	347	347	1.000	347	347	0
2007.2	156.0	660	660	1.000	660	660	0
2008.1	150.0	558	558	1.000	558	558	0
2008.2	144.0	650	650	1.000	650	650	0
2009.1	138.0	801	801	1.000	801	801	0
2009.2	132.0	622	624	1.000	624	624	(0)
2010.1	126.0	428	428	1.000	428	428	0
2010.2	120.0	562	562	1.000	562	562	0
2011.1	114.0	590	590	1.000	590	590	0
2011.2	108.0	737	737	1.000	737	737	0
2012.1	102.0	746	746	1.000	746	746	0
2012.2	96.0	1,260	1,260	1.000	1,260	1,260	(0)
2013.1	90.0	486	486	1.000	486	486	(0)
2013.2	84.0	831	831	1.000	831	831	(0)
2014.1	78.0	1,024	1,025	1.000	1,024	1,024	(0)
2014.2	72.0	1,733	1,733	1.000	1,732	1,732	(0)
2015.1	66.0	746	746	1.000	746	746	(0)
2015.2	60.0	1,343	1,343	1.000	1,342	1,342	0
2016.1	54.0	1,024	1,024	1.000	1,024	1,024	(0)
2016.2	48.0	1,655	1,655	1.000	1,655	1,654	0
2017.1	42.0	851	851	1.000	851	851	(0)
2017.2	36.0	1,268	1,268	1.000	1,268	1,267	1
2018.1	30.0	997	1,002	1.000	1,002	1,001	1
2018.2	24.0	1,489	1,489	0.993	1,479	1,492	(13)
2019.1	18.0	793	807	0.983	793	810	(17)
2019.2	12.0	1,128	1,166	0.922	1,074	1,031	43
2020.1	6.0	581	958	1.029	986		
Total		29,288	29,728		29,635	28,633	16

Province of Newfoundland

Third Party Liability - Bodily Injury
Commercial Vehicles (Including Fleets)

Selected Ultimate Claim Counts
Data as of 06/30/20

(1)	(2)	(3)	(4)	(5)	(6)	(7)
				(3) * (4)	Prior Report	(5) - (6)
		Reported Claim Counts: Development Method				
Accident Semester	Maturity (in Months)	Reported Claim Counts	Selected Age-to-Ultimate Development Factors	Selected Ultimate Claim Counts	Prior	Difference
2000.2	240.0	82	1.000	82	82	0
2001.1	234.0	100	1.000	100	100	0
2001.2	228.0	68	1.000	68	68	0
2002.1	222.0	81	1.000	81	81	0
2002.2	216.0	75	1.000	75	75	0
2003.1	210.0	103	1.000	103	103	0
2003.2	204.0	70	1.000	70	70	0
2004.1	198.0	68	1.000	68	68	0
2004.2	192.0	64	1.000	64	64	0
2005.1	186.0	58	1.000	58	58	(0)
2005.2	180.0	66	1.001	66	66	(0)
2006.1	174.0	58	1.001	58	58	(0)
2006.2	168.0	57	1.001	57	57	(0)
2007.1	162.0	57	1.001	57	57	(0)
2007.2	156.0	69	1.001	69	69	(0)
2008.1	150.0	62	1.001	62	62	(0)
2008.2	144.0	60	1.001	60	60	(0)
2009.1	138.0	58	1.001	58	58	(0)
2009.2	132.0	71	1.001	71	71	(0)
2010.1	126.0	52	1.001	52	52	(0)
2010.2	120.0	62	1.003	62	62	0
2011.1	114.0	61	1.000	61	61	(0)
2011.2	108.0	72	1.000	72	72	0
2012.1	102.0	55	0.996	55	55	(0)
2012.2	96.0	69	0.998	69	70	(1)
2013.1	90.0	76	0.993	75	76	(0)
2013.2	84.0	77	0.992	76	76	0
2014.1	78.0	80	0.985	79	80	(1)
2014.2	72.0	70	0.985	69	69	(0)
2015.1	66.0	69	0.984	68	68	(0)
2015.2	60.0	75	0.986	74	74	0
2016.1	54.0	51	0.982	50	52	(2)
2016.2	48.0	63	0.974	61	61	(0)
2017.1	42.0	59	0.968	57	58	(1)
2017.2	36.0	64	0.971	62	63	(1)
2018.1	30.0	44	0.972	43	41	2
2018.2	24.0	65	0.978	64	66	(3)
2019.1	18.0	58	1.008	58	54	5
2019.2	12.0	43	1.013	44	56	(12)
2020.1	6.0	30	1.174	35		
Total		2,622		2,614	2,592	(13)

Province of Newfoundland

Third Party Liability - Property Damage
Commercial Vehicles (Including Fleets)

Selected Ultimate Claim Counts
Data as of 06/30/20

(1)	(2)	(3)	(4)	(5)	(6)	(7)
				(3) * (4)	Prior Report	(5) - (6)
		Reported Claim Counts: Development Method				
Accident Semester	Maturity (in Months)	Reported Claim Counts	Selected Age-to-Ultimate Development Factors	Selected Ultimate Claim Counts	Prior	Difference
2000.2	240.0	231	1.000	231	231	0
2001.1	234.0	315	1.000	315	315	0
2001.2	228.0	215	1.000	215	215	0
2002.1	222.0	248	1.000	248	248	0
2002.2	216.0	220	1.000	220	220	0
2003.1	210.0	281	1.000	281	281	0
2003.2	204.0	196	1.000	196	196	0
2004.1	198.0	183	1.000	183	183	0
2004.2	192.0	144	1.000	144	144	0
2005.1	186.0	175	1.000	175	175	0
2005.2	180.0	181	1.000	181	181	0
2006.1	174.0	195	1.000	195	195	0
2006.2	168.0	188	1.000	188	188	0
2007.1	162.0	213	1.000	213	213	0
2007.2	156.0	192	1.000	192	192	0
2008.1	150.0	176	1.000	176	176	0
2008.2	144.0	177	0.999	177	177	(0)
2009.1	138.0	167	0.999	167	167	(0)
2009.2	132.0	210	0.999	210	210	(0)
2010.1	126.0	190	0.999	190	190	(0)
2010.2	120.0	198	0.999	198	198	(0)
2011.1	114.0	244	0.999	244	244	(0)
2011.2	108.0	221	0.999	221	221	(0)
2012.1	102.0	215	0.999	215	215	(0)
2012.2	96.0	232	0.999	232	232	(0)
2013.1	90.0	270	0.999	270	270	(0)
2013.2	84.0	260	0.999	260	260	(0)
2014.1	78.0	331	0.999	331	331	0
2014.2	72.0	241	0.999	241	241	0
2015.1	66.0	269	0.999	269	269	0
2015.2	60.0	226	0.999	226	226	0
2016.1	54.0	250	0.999	250	250	0
2016.2	48.0	236	0.999	236	237	(1)
2017.1	42.0	309	1.000	309	313	(4)
2017.2	36.0	215	1.001	215	216	(1)
2018.1	30.0	207	1.001	207	211	(4)
2018.2	24.0	224	1.005	225	229	(4)
2019.1	18.0	193	1.019	197	196	0
2019.2	12.0	170	1.049	178	161	17
2020.1	6.0	111	1.205	134		
Total		8,719		8,752	8,616	3

Province of Newfoundland

Accident Benefits - Total
Commercial Vehicles (Including Fleets)

Selected Ultimate Claim Counts
Data as of 06/30/20

(1)	(2)	(3)	(4)	(5)	(6)	(7)
				(3) * (4)	Prior Report	(5) - (6)
		Reported Claim Counts: Development Method				
Accident Semester	Maturity (in Months)	Reported Claim Counts	Selected Age-to-Ultimate Development Factors	Selected Ultimate Claim Counts	Prior	Difference
2000.2	240.0	23	1.000	23	23	0
2001.1	234.0	20	1.000	20	20	0
2001.2	228.0	29	1.000	29	29	0
2002.1	222.0	41	1.000	41	41	0
2002.2	216.0	50	1.000	50	50	0
2003.1	210.0	31	1.000	31	31	0
2003.2	204.0	22	1.000	22	22	0
2004.1	198.0	26	1.000	26	26	0
2004.2	192.0	24	1.000	24	24	0
2005.1	186.0	30	1.000	30	30	0
2005.2	180.0	18	1.000	18	18	0
2006.1	174.0	21	1.000	21	21	0
2006.2	168.0	16	1.000	16	16	0
2007.1	162.0	21	1.000	21	21	0
2007.2	156.0	25	1.000	25	25	0
2008.1	150.0	24	1.000	24	24	0
2008.2	144.0	26	1.000	26	26	0
2009.1	138.0	23	1.000	23	23	0
2009.2	132.0	16	1.000	16	16	0
2010.1	126.0	16	1.000	16	16	0
2010.2	120.0	28	1.000	28	28	0
2011.1	114.0	17	1.000	17	17	0
2011.2	108.0	38	1.000	38	38	0
2012.1	102.0	24	1.000	24	24	0
2012.2	96.0	36	1.000	36	36	0
2013.1	90.0	46	1.000	46	46	0
2013.2	84.0	38	1.000	38	38	0
2014.1	78.0	23	1.000	23	23	0
2014.2	72.0	29	1.000	29	29	0
2015.1	66.0	34	0.990	34	34	(0)
2015.2	60.0	31	0.993	31	31	0
2016.1	54.0	29	0.990	29	29	0
2016.2	48.0	28	0.984	28	27	0
2017.1	42.0	25	0.981	25	25	(0)
2017.2	36.0	45	0.984	44	43	1
2018.1	30.0	20	0.984	20	18	2
2018.2	24.0	28	1.001	28	29	(1)
2019.1	18.0	26	0.983	26	27	(1)
2019.2	12.0	35	0.948	33	31	2
2020.1	6.0	18	0.884	16		
Total		1,100		1,093	1,074	3

Province of Newfoundland

Collision

Commercial Vehicles (Including Fleets)

Selected Ultimate Claim Counts
Data as of 06/30/20

(1)	(2)	(3)	(4)	(5)	(6)	(7)
				(3) * (4)	Prior Report	(5) - (6)
		Reported Claim Counts: Development Method				
Accident Semester	Maturity (in Months)	Reported Claim Counts	Selected Age-to-Ultimate Development Factors	Selected Ultimate Claim Counts	Prior	Difference
2000.2	240.0	88	1.000	88	88	0
2001.1	234.0	87	1.000	87	87	0
2001.2	228.0	56	1.000	56	56	0
2002.1	222.0	76	1.000	76	76	0
2002.2	216.0	76	1.000	76	76	0
2003.1	210.0	76	1.000	76	76	0
2003.2	204.0	55	1.000	55	55	0
2004.1	198.0	65	1.000	65	65	0
2004.2	192.0	28	1.000	28	28	0
2005.1	186.0	43	1.000	43	43	0
2005.2	180.0	53	1.000	53	53	0
2006.1	174.0	46	1.000	46	46	0
2006.2	168.0	43	1.000	43	43	0
2007.1	162.0	66	1.000	66	66	0
2007.2	156.0	75	1.000	75	75	0
2008.1	150.0	68	1.000	68	68	0
2008.2	144.0	75	1.000	75	75	0
2009.1	138.0	66	1.000	66	66	0
2009.2	132.0	74	1.000	74	74	0
2010.1	126.0	65	1.000	65	65	0
2010.2	120.0	66	1.000	66	66	0
2011.1	114.0	71	1.000	71	71	0
2011.2	108.0	88	1.000	88	88	0
2012.1	102.0	76	1.000	76	76	0
2012.2	96.0	86	1.000	86	86	0
2013.1	90.0	88	1.000	88	88	0
2013.2	84.0	93	1.000	93	93	0
2014.1	78.0	89	1.000	89	89	0
2014.2	72.0	91	1.000	91	91	0
2015.1	66.0	83	1.000	83	83	0
2015.2	60.0	104	0.999	104	104	0
2016.1	54.0	97	0.999	97	97	0
2016.2	48.0	86	0.999	86	86	0
2017.1	42.0	82	0.999	82	82	(0)
2017.2	36.0	90	1.000	90	90	0
2018.1	30.0	78	1.000	78	78	0
2018.2	24.0	102	0.999	102	102	(0)
2019.1	18.0	79	0.991	78	79	(0)
2019.2	12.0	91	0.959	87	80	7
2020.1	6.0	59	0.866	51		
Total		2,980		2,967	2,910	6

Province of Newfoundland

Comprehensive - Total

Commercial Vehicles (Including Fleets)

Selected Ultimate Claim Counts
Data as of 06/30/20

(1)	(2)	(3)	(4)	(5)	(6)	(7)
				(3) * (4)	Prior Report	(5) - (6)
		Reported Claim Counts: Development Method				
Accident Semester	Maturity (in Months)	Reported Claim Counts	Selected Age-to-Ultimate Development Factors	Selected Ultimate Claim Counts	Prior	Difference
2000.2	240.0	192	1.000	192	192	0
2001.1	234.0	213	1.000	213	213	0
2001.2	228.0	196	1.000	196	196	0
2002.1	222.0	212	1.000	212	212	0
2002.2	216.0	140	1.000	140	140	0
2003.1	210.0	144	1.000	144	144	0
2003.2	204.0	113	1.000	113	113	0
2004.1	198.0	122	1.000	122	122	0
2004.2	192.0	88	1.000	88	88	0
2005.1	186.0	115	1.000	115	115	0
2005.2	180.0	96	1.000	96	96	0
2006.1	174.0	118	1.000	118	118	0
2006.2	168.0	97	1.000	97	97	0
2007.1	162.0	105	1.000	105	105	0
2007.2	156.0	102	1.000	102	102	0
2008.1	150.0	142	1.000	142	142	0
2008.2	144.0	121	1.000	121	121	0
2009.1	138.0	145	1.000	145	145	0
2009.2	132.0	128	1.000	128	128	0
2010.1	126.0	143	1.000	143	143	0
2010.2	120.0	137	1.000	137	137	0
2011.1	114.0	203	1.000	203	203	0
2011.2	108.0	154	1.000	154	154	0
2012.1	102.0	168	1.000	168	168	0
2012.2	96.0	154	1.000	154	154	0
2013.1	90.0	166	1.000	166	166	0
2013.2	84.0	166	1.000	166	166	0
2014.1	78.0	194	1.000	194	194	0
2014.2	72.0	175	1.000	175	175	0
2015.1	66.0	209	1.000	209	209	0
2015.2	60.0	168	1.000	168	168	0
2016.1	54.0	243	1.000	243	243	0
2016.2	48.0	181	1.000	181	181	0
2017.1	42.0	259	1.000	259	259	0
2017.2	36.0	208	1.000	208	208	(0)
2018.1	30.0	192	1.001	192	192	(0)
2018.2	24.0	169	1.002	169	169	(0)
2019.1	18.0	167	1.002	167	167	1
2019.2	12.0	157	1.017	160	156	4
2020.1	6.0	93	1.304	121		
Total		6,295		6,327	6,202	4

Province of Newfoundland

All Perils

Commercial Vehicles (Including Fleets)

Selected Ultimate Claim Counts
Data as of 06/30/20

(1)	(2)	(3)	(4)	(5)	(6)	(7)
				(3) * (4)	Prior Report	(5) - (6)
		Reported Claim Counts: Development Method				
Accident Semester	Maturity (in Months)	Reported Claim Counts	Selected Age-to-Ultimate Development Factors	Selected Ultimate Claim Counts	Prior	Difference
2000.2	240.0	53	1.000	53	53	0
2001.1	234.0	54	1.000	54	54	0
2001.2	228.0	44	1.000	44	44	0
2002.1	222.0	35	1.000	35	35	0
2002.2	216.0	40	1.000	40	40	0
2003.1	210.0	35	1.000	35	35	0
2003.2	204.0	42	1.000	42	42	0
2004.1	198.0	40	1.000	40	40	0
2004.2	192.0	59	1.000	59	59	0
2005.1	186.0	38	1.000	38	38	0
2005.2	180.0	49	1.000	49	49	0
2006.1	174.0	48	1.000	48	48	0
2006.2	168.0	57	1.000	57	57	0
2007.1	162.0	57	1.000	57	57	0
2007.2	156.0	73	1.000	73	73	0
2008.1	150.0	68	1.000	68	68	0
2008.2	144.0	67	1.000	67	67	0
2009.1	138.0	71	1.000	71	71	0
2009.2	132.0	75	1.000	75	75	0
2010.1	126.0	69	1.000	69	69	0
2010.2	120.0	91	1.000	91	91	0
2011.1	114.0	84	1.000	84	84	0
2011.2	108.0	78	1.000	78	78	0
2012.1	102.0	69	1.000	69	69	0
2012.2	96.0	102	1.000	102	102	0
2013.1	90.0	75	1.000	75	75	0
2013.2	84.0	94	1.000	94	94	0
2014.1	78.0	106	1.000	106	106	0
2014.2	72.0	101	1.000	101	101	0
2015.1	66.0	92	1.000	92	92	0
2015.2	60.0	95	1.000	95	95	0
2016.1	54.0	87	1.000	87	87	0
2016.2	48.0	99	1.000	99	99	0
2017.1	42.0	108	1.000	108	108	0
2017.2	36.0	117	1.000	117	117	0
2018.1	30.0	93	0.998	93	93	0
2018.2	24.0	100	0.995	99	101	(2)
2019.1	18.0	82	0.998	82	87	(5)
2019.2	12.0	91	0.975	89	93	(4)
2020.1	6.0	64	0.955	61		
Total		2,902		2,896	2,845	(10)

Bodily Injury

Coverage = BI
End Trend Period = 2020.1
Excluded Points = NA
Parameters Included: time, seasonality

Fit	Start Date	Time	Seasonality	Adjusted R^2	Implied Trend Rate
Loss Cost	2005.1	-0.001 (CI = +/-0.017; p = 0.867)	-0.153 (CI = +/-0.153; p = 0.050)	0.069	-0.14%
Loss Cost	2005.2	-0.006 (CI = +/-0.017; p = 0.463)	-0.128 (CI = +/-0.149; p = 0.091)	0.058	-0.63%
Loss Cost	2006.1	-0.008 (CI = +/-0.018; p = 0.363)	-0.137 (CI = +/-0.153; p = 0.077)	0.074	-0.82%
Loss Cost	2006.2	-0.011 (CI = +/-0.019; p = 0.261)	-0.125 (CI = +/-0.157; p = 0.116)	0.076	-1.08%
Loss Cost	2007.1	-0.010 (CI = +/-0.021; p = 0.329)	-0.121 (CI = +/-0.164; p = 0.140)	0.049	-1.01%
Loss Cost	2007.2	-0.018 (CI = +/-0.021; p = 0.086)	-0.087 (CI = +/-0.154; p = 0.256)	0.103	-1.77%
Loss Cost	2008.1	-0.015 (CI = +/-0.022; p = 0.168)	-0.075 (CI = +/-0.158; p = 0.335)	0.040	-1.50%
Loss Cost	2008.2	-0.017 (CI = +/-0.024; p = 0.144)	-0.066 (CI = +/-0.165; p = 0.416)	0.049	-1.73%
Loss Cost	2009.1	-0.016 (CI = +/-0.026; p = 0.212)	-0.061 (CI = +/-0.172; p = 0.472)	0.009	-1.59%
Loss Cost	2009.2	-0.022 (CI = +/-0.027; p = 0.106)	-0.037 (CI = +/-0.174; p = 0.665)	0.055	-2.20%
Loss Cost	2010.1	-0.020 (CI = +/-0.030; p = 0.179)	-0.029 (CI = +/-0.182; p = 0.745)	0.003	-1.98%
Loss Cost	2010.2	-0.026 (CI = +/-0.033; p = 0.113)	-0.008 (CI = +/-0.188; p = 0.926)	0.042	-2.55%
Loss Cost	2011.1	-0.031 (CI = +/-0.036; p = 0.082)	-0.025 (CI = +/-0.195; p = 0.787)	0.078	-3.07%
Loss Cost	2011.2	-0.042 (CI = +/-0.037; p = 0.030)	0.009 (CI = +/-0.194; p = 0.924)	0.180	-4.11%
Loss Cost	2012.1	-0.050 (CI = +/-0.041; p = 0.019)	-0.014 (CI = +/-0.199; p = 0.883)	0.238	-4.87%
Loss Cost	2012.2	-0.064 (CI = +/-0.042; p = 0.006)	0.026 (CI = +/-0.194; p = 0.777)	0.369	-6.21%
Loss Cost	2013.1	-0.086 (CI = +/-0.035; p = 0.000)	-0.028 (CI = +/-0.152; p = 0.694)	0.654	-8.22%
Loss Cost	2013.2	-0.091 (CI = +/-0.041; p = 0.000)	-0.016 (CI = +/-0.164; p = 0.835)	0.635	-8.67%
Loss Cost	2014.1	-0.082 (CI = +/-0.046; p = 0.003)	0.002 (CI = +/-0.173; p = 0.976)	0.535	-7.89%
Loss Cost	2014.2	-0.068 (CI = +/-0.052; p = 0.015)	-0.028 (CI = +/-0.178; p = 0.727)	0.407	-6.58%
Loss Cost	2015.1	-0.072 (CI = +/-0.063; p = 0.029)	-0.036 (CI = +/-0.198; p = 0.687)	0.345	-6.96%
Loss Cost	2015.2	-0.057 (CI = +/-0.076; p = 0.121)	-0.065 (CI = +/-0.218; p = 0.506)	0.194	-5.50%
Severity	2005.1	0.045 (CI = +/-0.014; p = 0.000)	-0.071 (CI = +/-0.129; p = 0.271)	0.567	+4.57%
Severity	2005.2	0.041 (CI = +/-0.015; p = 0.000)	-0.054 (CI = +/-0.129; p = 0.399)	0.513	+4.22%
Severity	2006.1	0.041 (CI = +/-0.016; p = 0.000)	-0.058 (CI = +/-0.134; p = 0.381)	0.481	+4.14%
Severity	2006.2	0.039 (CI = +/-0.017; p = 0.000)	-0.053 (CI = +/-0.139; p = 0.443)	0.431	+4.02%
Severity	2007.1	0.044 (CI = +/-0.017; p = 0.000)	-0.032 (CI = +/-0.136; p = 0.636)	0.493	+4.50%
Severity	2007.2	0.039 (CI = +/-0.018; p = 0.000)	-0.009 (CI = +/-0.134; p = 0.885)	0.426	+3.99%
Severity	2008.1	0.043 (CI = +/-0.019; p = 0.000)	0.005 (CI = +/-0.136; p = 0.938)	0.456	+4.35%
Severity	2008.2	0.040 (CI = +/-0.020; p = 0.000)	0.015 (CI = +/-0.141; p = 0.829)	0.398	+4.11%
Severity	2009.1	0.045 (CI = +/-0.021; p = 0.000)	0.033 (CI = +/-0.141; p = 0.632)	0.447	+4.61%
Severity	2009.2	0.040 (CI = +/-0.023; p = 0.001)	0.050 (CI = +/-0.144; p = 0.472)	0.383	+4.13%
Severity	2010.1	0.043 (CI = +/-0.025; p = 0.002)	0.058 (CI = +/-0.151; p = 0.431)	0.367	+4.35%
Severity	2010.2	0.042 (CI = +/-0.028; p = 0.005)	0.059 (CI = +/-0.160; p = 0.448)	0.333	+4.32%
Severity	2011.1	0.041 (CI = +/-0.031; p = 0.012)	0.056 (CI = +/-0.169; p = 0.491)	0.269	+4.23%
Severity	2011.2	0.033 (CI = +/-0.033; p = 0.049)	0.083 (CI = +/-0.171; p = 0.320)	0.196	+3.37%
Severity	2012.1	0.026 (CI = +/-0.036; p = 0.145)	0.061 (CI = +/-0.174; p = 0.465)	0.056	+2.59%
Severity	2012.2	0.021 (CI = +/-0.040; p = 0.291)	0.075 (CI = +/-0.186; p = 0.396)	0.014	+2.07%
Severity	2013.1	0.003 (CI = +/-0.038; p = 0.862)	0.032 (CI = +/-0.163; p = 0.679)	-0.147	+0.31%
Severity	2013.2	-0.009 (CI = +/-0.041; p = 0.626)	0.063 (CI = +/-0.164; p = 0.418)	-0.095	-0.92%
Severity	2014.1	-0.003 (CI = +/-0.047; p = 0.897)	0.077 (CI = +/-0.175; p = 0.352)	-0.094	-0.28%
Severity	2014.2	-0.004 (CI = +/-0.057; p = 0.862)	0.080 (CI = +/-0.196; p = 0.379)	-0.116	-0.45%
Severity	2015.1	-0.008 (CI = +/-0.069; p = 0.806)	0.075 (CI = +/-0.219; p = 0.456)	-0.152	-0.76%
Severity	2015.2	-0.010 (CI = +/-0.089; p = 0.791)	0.080 (CI = +/-0.255; p = 0.484)	-0.189	-1.03%
Frequency	2005.1	-0.046 (CI = +/-0.011; p = 0.000)	-0.082 (CI = +/-0.095; p = 0.088)	0.729	-4.50%
Frequency	2005.2	-0.048 (CI = +/-0.011; p = 0.000)	-0.073 (CI = +/-0.097; p = 0.130)	0.731	-4.65%
Frequency	2006.1	-0.049 (CI = +/-0.012; p = 0.000)	-0.079 (CI = +/-0.099; p = 0.114)	0.720	-4.76%
Frequency	2006.2	-0.050 (CI = +/-0.013; p = 0.000)	-0.072 (CI = +/-0.102; p = 0.161)	0.718	-4.91%
Frequency	2007.1	-0.054 (CI = +/-0.013; p = 0.000)	-0.089 (CI = +/-0.098; p = 0.073)	0.754	-5.28%
Frequency	2007.2	-0.057 (CI = +/-0.013; p = 0.000)	-0.077 (CI = +/-0.099; p = 0.122)	0.766	-5.53%
Frequency	2008.1	-0.058 (CI = +/-0.014; p = 0.000)	-0.081 (CI = +/-0.104; p = 0.121)	0.745	-5.61%
Frequency	2008.2	-0.058 (CI = +/-0.016; p = 0.000)	-0.081 (CI = +/-0.109; p = 0.138)	0.726	-5.61%
Frequency	2009.1	-0.061 (CI = +/-0.017; p = 0.000)	-0.094 (CI = +/-0.110; p = 0.090)	0.734	-5.93%
Frequency	2009.2	-0.063 (CI = +/-0.018; p = 0.000)	-0.087 (CI = +/-0.115; p = 0.129)	0.725	-6.08%
Frequency	2010.1	-0.063 (CI = +/-0.020; p = 0.000)	-0.086 (CI = +/-0.121; p = 0.150)	0.686	-6.07%
Frequency	2010.2	-0.068 (CI = +/-0.021; p = 0.000)	-0.067 (CI = +/-0.121; p = 0.258)	0.717	-6.58%
Frequency	2011.1	-0.073 (CI = +/-0.022; p = 0.000)	-0.082 (CI = +/-0.123; p = 0.179)	0.723	-7.01%
Frequency	2011.2	-0.075 (CI = +/-0.025; p = 0.000)	-0.074 (CI = +/-0.131; p = 0.247)	0.711	-7.24%
Frequency	2012.1	-0.076 (CI = +/-0.028; p = 0.000)	-0.075 (CI = +/-0.139; p = 0.268)	0.665	-7.28%
Frequency	2012.2	-0.085 (CI = +/-0.030; p = 0.000)	-0.049 (CI = +/-0.139; p = 0.456)	0.711	-8.11%
Frequency	2013.1	-0.089 (CI = +/-0.034; p = 0.000)	-0.060 (CI = +/-0.147; p = 0.392)	0.690	-8.50%
Frequency	2013.2	-0.081 (CI = +/-0.039; p = 0.001)	-0.078 (CI = +/-0.155; p = 0.290)	0.634	-7.82%
Frequency	2014.1	-0.079 (CI = +/-0.045; p = 0.003)	-0.074 (CI = +/-0.170; p = 0.354)	0.542	-7.64%
Frequency	2014.2	-0.064 (CI = +/-0.049; p = 0.017)	-0.109 (CI = +/-0.170; p = 0.183)	0.477	-6.16%
Frequency	2015.1	-0.065 (CI = +/-0.060; p = 0.038)	-0.110 (CI = +/-0.191; p = 0.219)	0.371	-6.25%
Frequency	2015.2	-0.046 (CI = +/-0.071; p = 0.166)	-0.144 (CI = +/-0.203; p = 0.137)	0.324	-4.51%

Bodily Injury

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

Fit	Start Date	Time	Adjusted R^2	Implied Trend Rate
Loss Cost	2005.1	-0.001 (CI = +/-0.018; p = 0.873)	-0.034	-0.14%
Loss Cost	2005.2	-0.007 (CI = +/-0.018; p = 0.420)	-0.012	-0.71%
Loss Cost	2006.1	-0.008 (CI = +/-0.019; p = 0.382)	-0.008	-0.82%
Loss Cost	2006.2	-0.012 (CI = +/-0.020; p = 0.235)	0.017	-1.18%
Loss Cost	2007.1	-0.010 (CI = +/-0.021; p = 0.341)	-0.002	-1.01%
Loss Cost	2007.2	-0.019 (CI = +/-0.021; p = 0.075)	0.090	-1.84%
Loss Cost	2008.1	-0.015 (CI = +/-0.022; p = 0.167)	0.042	-1.50%
Loss Cost	2008.2	-0.018 (CI = +/-0.024; p = 0.125)	0.063	-1.79%
Loss Cost	2009.1	-0.016 (CI = +/-0.026; p = 0.207)	0.031	-1.59%
Loss Cost	2009.2	-0.023 (CI = +/-0.027; p = 0.091)	0.093	-2.25%
Loss Cost	2010.1	-0.020 (CI = +/-0.029; p = 0.169)	0.050	-1.98%
Loss Cost	2010.2	-0.026 (CI = +/-0.031; p = 0.100)	0.095	-2.56%
Loss Cost	2011.1	-0.031 (CI = +/-0.034; p = 0.073)	0.128	-3.07%
Loss Cost	2011.2	-0.042 (CI = +/-0.036; p = 0.025)	0.231	-4.09%
Loss Cost	2012.1	-0.050 (CI = +/-0.039; p = 0.015)	0.288	-4.87%
Loss Cost	2012.2	-0.063 (CI = +/-0.040; p = 0.004)	0.411	-6.15%
Loss Cost	2013.1	-0.086 (CI = +/-0.034; p = 0.000)	0.676	-8.22%
Loss Cost	2013.2	-0.091 (CI = +/-0.038; p = 0.000)	0.664	-8.71%
Loss Cost	2014.1	-0.082 (CI = +/-0.043; p = 0.002)	0.577	-7.89%
Loss Cost	2014.2	-0.069 (CI = +/-0.048; p = 0.009)	0.458	-6.69%
Loss Cost	2015.1	-0.072 (CI = +/-0.058; p = 0.021)	0.405	-6.96%
Loss Cost	2015.2	-0.060 (CI = +/-0.070; p = 0.083)	0.245	-5.86%
Severity	2005.1	0.045 (CI = +/-0.015; p = 0.000)	0.563	+4.57%
Severity	2005.2	0.041 (CI = +/-0.015; p = 0.000)	0.517	+4.19%
Severity	2006.1	0.041 (CI = +/-0.016; p = 0.000)	0.485	+4.14%
Severity	2006.2	0.039 (CI = +/-0.017; p = 0.000)	0.440	+3.98%
Severity	2007.1	0.044 (CI = +/-0.017; p = 0.000)	0.509	+4.50%
Severity	2007.2	0.039 (CI = +/-0.017; p = 0.000)	0.449	+3.98%
Severity	2008.1	0.043 (CI = +/-0.018; p = 0.000)	0.479	+4.35%
Severity	2008.2	0.040 (CI = +/-0.020; p = 0.000)	0.425	+4.13%
Severity	2009.1	0.045 (CI = +/-0.021; p = 0.000)	0.467	+4.61%
Severity	2009.2	0.041 (CI = +/-0.022; p = 0.001)	0.397	+4.20%
Severity	2010.1	0.043 (CI = +/-0.025; p = 0.002)	0.379	+4.35%
Severity	2010.2	0.043 (CI = +/-0.027; p = 0.004)	0.347	+4.41%
Severity	2011.1	0.041 (CI = +/-0.030; p = 0.010)	0.290	+4.23%
Severity	2011.2	0.035 (CI = +/-0.033; p = 0.039)	0.193	+3.53%
Severity	2012.1	0.026 (CI = +/-0.035; p = 0.138)	0.083	+2.59%
Severity	2012.2	0.022 (CI = +/-0.039; p = 0.245)	0.030	+2.25%
Severity	2013.1	0.003 (CI = +/-0.036; p = 0.858)	-0.074	+0.31%
Severity	2013.2	-0.007 (CI = +/-0.039; p = 0.693)	-0.069	-0.73%
Severity	2014.1	-0.003 (CI = +/-0.046; p = 0.897)	-0.089	-0.28%
Severity	2014.2	-0.001 (CI = +/-0.055; p = 0.965)	-0.100	-0.11%
Severity	2015.1	-0.008 (CI = +/-0.066; p = 0.801)	-0.103	-0.76%
Severity	2015.2	-0.006 (CI = +/-0.083; p = 0.881)	-0.122	-0.55%
Frequency	2005.1	-0.046 (CI = +/-0.011; p = 0.000)	0.709	-4.50%
Frequency	2005.2	-0.048 (CI = +/-0.011; p = 0.000)	0.717	-4.70%
Frequency	2006.1	-0.049 (CI = +/-0.012; p = 0.000)	0.703	-4.76%
Frequency	2006.2	-0.051 (CI = +/-0.013; p = 0.000)	0.706	-4.96%
Frequency	2007.1	-0.054 (CI = +/-0.013; p = 0.000)	0.730	-5.28%
Frequency	2007.2	-0.058 (CI = +/-0.014; p = 0.000)	0.750	-5.60%
Frequency	2008.1	-0.058 (CI = +/-0.015; p = 0.000)	0.728	-5.61%
Frequency	2008.2	-0.059 (CI = +/-0.016; p = 0.000)	0.709	-5.69%
Frequency	2009.1	-0.061 (CI = +/-0.017; p = 0.000)	0.707	-5.93%
Frequency	2009.2	-0.064 (CI = +/-0.019; p = 0.000)	0.704	-6.19%
Frequency	2010.1	-0.063 (CI = +/-0.021; p = 0.000)	0.665	-6.07%
Frequency	2010.2	-0.069 (CI = +/-0.021; p = 0.000)	0.711	-6.68%
Frequency	2011.1	-0.073 (CI = +/-0.023; p = 0.000)	0.707	-7.01%
Frequency	2011.2	-0.076 (CI = +/-0.025; p = 0.000)	0.703	-7.36%
Frequency	2012.1	-0.076 (CI = +/-0.029; p = 0.000)	0.658	-7.28%
Frequency	2012.2	-0.086 (CI = +/-0.029; p = 0.000)	0.720	-8.22%
Frequency	2013.1	-0.089 (CI = +/-0.033; p = 0.000)	0.695	-8.50%
Frequency	2013.2	-0.084 (CI = +/-0.038; p = 0.000)	0.627	-8.04%
Frequency	2014.1	-0.079 (CI = +/-0.045; p = 0.002)	0.545	-7.64%
Frequency	2014.2	-0.068 (CI = +/-0.051; p = 0.013)	0.421	-6.58%
Frequency	2015.1	-0.065 (CI = +/-0.061; p = 0.042)	0.317	-6.25%
Frequency	2015.2	-0.055 (CI = +/-0.075; p = 0.130)	0.170	-5.34%

Bodily Injury

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

Fit	Start Date	Time	Adjusted R^2	Implied Trend Rate
Loss Cost	2005.1	0.002 (CI = +/-0.019; p = 0.871)	-0.035	+0.15%
Loss Cost	2005.2	-0.004 (CI = +/-0.019; p = 0.636)	-0.028	-0.44%
Loss Cost	2006.1	-0.005 (CI = +/-0.020; p = 0.586)	-0.026	-0.54%
Loss Cost	2006.2	-0.009 (CI = +/-0.021; p = 0.389)	-0.009	-0.90%
Loss Cost	2007.1	-0.007 (CI = +/-0.023; p = 0.534)	-0.025	-0.70%
Loss Cost	2007.2	-0.016 (CI = +/-0.022; p = 0.150)	0.048	-1.58%
Loss Cost	2008.1	-0.012 (CI = +/-0.023; p = 0.306)	0.004	-1.18%
Loss Cost	2008.2	-0.015 (CI = +/-0.025; p = 0.238)	0.021	-1.47%
Loss Cost	2009.1	-0.012 (CI = +/-0.028; p = 0.366)	-0.007	-1.22%
Loss Cost	2009.2	-0.019 (CI = +/-0.029; p = 0.182)	0.044	-1.91%
Loss Cost	2010.1	-0.016 (CI = +/-0.032; p = 0.311)	0.005	-1.58%
Loss Cost	2010.2	-0.022 (CI = +/-0.035; p = 0.199)	0.042	-2.18%
Loss Cost	2011.1	-0.027 (CI = +/-0.038; p = 0.149)	0.071	-2.70%
Loss Cost	2011.2	-0.039 (CI = +/-0.040; p = 0.058)	0.167	-3.81%
Loss Cost	2012.1	-0.048 (CI = +/-0.044; p = 0.037)	0.224	-4.66%
Loss Cost	2012.2	-0.063 (CI = +/-0.046; p = 0.012)	0.352	-6.09%
Loss Cost	2013.1	-0.088 (CI = +/-0.039; p = 0.000)	0.643	-8.47%
Loss Cost	2013.2	-0.095 (CI = +/-0.045; p = 0.001)	0.634	-9.09%
Loss Cost	2014.1	-0.085 (CI = +/-0.052; p = 0.004)	0.533	-8.19%
Loss Cost	2014.2	-0.070 (CI = +/-0.059; p = 0.024)	0.390	-6.80%
Loss Cost	2015.1	-0.074 (CI = +/-0.073; p = 0.047)	0.335	-7.16%
Loss Cost	2015.2	-0.060 (CI = +/-0.091; p = 0.160)	0.156	-5.84%
Severity	2005.1	0.046 (CI = +/-0.015; p = 0.000)	0.552	+4.68%
Severity	2005.2	0.042 (CI = +/-0.016; p = 0.000)	0.503	+4.28%
Severity	2006.1	0.042 (CI = +/-0.017; p = 0.000)	0.470	+4.24%
Severity	2006.2	0.040 (CI = +/-0.018; p = 0.000)	0.424	+4.07%
Severity	2007.1	0.045 (CI = +/-0.019; p = 0.000)	0.497	+4.65%
Severity	2007.2	0.040 (CI = +/-0.019; p = 0.000)	0.433	+4.10%
Severity	2008.1	0.044 (CI = +/-0.020; p = 0.000)	0.467	+4.51%
Severity	2008.2	0.042 (CI = +/-0.022; p = 0.001)	0.411	+4.28%
Severity	2009.1	0.047 (CI = +/-0.023; p = 0.000)	0.457	+4.82%
Severity	2009.2	0.043 (CI = +/-0.024; p = 0.002)	0.385	+4.39%
Severity	2010.1	0.045 (CI = +/-0.027; p = 0.003)	0.368	+4.57%
Severity	2010.2	0.046 (CI = +/-0.030; p = 0.005)	0.338	+4.67%
Severity	2011.1	0.044 (CI = +/-0.034; p = 0.014)	0.281	+4.50%
Severity	2011.2	0.037 (CI = +/-0.037; p = 0.051)	0.180	+3.75%
Severity	2012.1	0.027 (CI = +/-0.040; p = 0.171)	0.067	+2.70%
Severity	2012.2	0.023 (CI = +/-0.045; p = 0.292)	0.015	+2.34%
Severity	2013.1	0.001 (CI = +/-0.042; p = 0.958)	-0.083	+0.10%
Severity	2013.2	-0.011 (CI = +/-0.046; p = 0.596)	-0.062	-1.13%
Severity	2014.1	-0.007 (CI = +/-0.055; p = 0.788)	-0.092	-0.67%
Severity	2014.2	-0.006 (CI = +/-0.067; p = 0.854)	-0.107	-0.56%
Severity	2015.1	-0.015 (CI = +/-0.082; p = 0.694)	-0.102	-1.44%
Severity	2015.2	-0.014 (CI = +/-0.105; p = 0.768)	-0.128	-1.35%
Frequency	2005.1	-0.044 (CI = +/-0.011; p = 0.000)	0.679	-4.33%
Frequency	2005.2	-0.046 (CI = +/-0.012; p = 0.000)	0.687	-4.53%
Frequency	2006.1	-0.047 (CI = +/-0.013; p = 0.000)	0.669	-4.59%
Frequency	2006.2	-0.049 (CI = +/-0.014; p = 0.000)	0.672	-4.78%
Frequency	2007.1	-0.052 (CI = +/-0.014; p = 0.000)	0.697	-5.11%
Frequency	2007.2	-0.056 (CI = +/-0.015; p = 0.000)	0.719	-5.45%
Frequency	2008.1	-0.056 (CI = +/-0.016; p = 0.000)	0.693	-5.45%
Frequency	2008.2	-0.057 (CI = +/-0.017; p = 0.000)	0.670	-5.52%
Frequency	2009.1	-0.059 (CI = +/-0.019; p = 0.000)	0.667	-5.76%
Frequency	2009.2	-0.062 (CI = +/-0.020; p = 0.000)	0.663	-6.03%
Frequency	2010.1	-0.061 (CI = +/-0.023; p = 0.000)	0.618	-5.88%
Frequency	2010.2	-0.068 (CI = +/-0.023; p = 0.000)	0.668	-6.54%
Frequency	2011.1	-0.071 (CI = +/-0.026; p = 0.000)	0.664	-6.90%
Frequency	2011.2	-0.076 (CI = +/-0.029; p = 0.000)	0.658	-7.28%
Frequency	2012.1	-0.074 (CI = +/-0.033; p = 0.000)	0.606	-7.17%
Frequency	2012.2	-0.086 (CI = +/-0.034; p = 0.000)	0.677	-8.24%
Frequency	2013.1	-0.090 (CI = +/-0.039; p = 0.000)	0.650	-8.56%
Frequency	2013.2	-0.084 (CI = +/-0.045; p = 0.002)	0.567	-8.04%
Frequency	2014.1	-0.079 (CI = +/-0.053; p = 0.008)	0.470	-7.56%
Frequency	2014.2	-0.065 (CI = +/-0.062; p = 0.041)	0.319	-6.28%
Frequency	2015.1	-0.060 (CI = +/-0.076; p = 0.109)	0.201	-5.80%
Frequency	2015.2	-0.047 (CI = +/-0.096; p = 0.287)	0.040	-4.55%

Bodily Injury

Coverage = BI
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	0.004 (CI = +/-0.020; p = 0.674)	-0.030	+0.42%
Loss Cost	2005.2	-0.002 (CI = +/-0.020; p = 0.838)	-0.037	-0.20%
Loss Cost	2006.1	-0.003 (CI = +/-0.022; p = 0.782)	-0.037	-0.29%
Loss Cost	2006.2	-0.007 (CI = +/-0.023; p = 0.553)	-0.026	-0.66%
Loss Cost	2007.1	-0.004 (CI = +/-0.025; p = 0.726)	-0.038	-0.42%
Loss Cost	2007.2	-0.014 (CI = +/-0.024; p = 0.249)	0.017	-1.35%
Loss Cost	2008.1	-0.009 (CI = +/-0.025; p = 0.467)	-0.021	-0.90%
Loss Cost	2008.2	-0.012 (CI = +/-0.028; p = 0.375)	-0.008	-1.20%
Loss Cost	2009.1	-0.009 (CI = +/-0.030; p = 0.543)	-0.032	-0.89%
Loss Cost	2009.2	-0.016 (CI = +/-0.032; p = 0.300)	0.007	-1.62%
Loss Cost	2010.1	-0.012 (CI = +/-0.035; p = 0.476)	-0.027	-1.22%
Loss Cost	2010.2	-0.019 (CI = +/-0.039; p = 0.322)	0.003	-1.85%
Loss Cost	2011.1	-0.024 (CI = +/-0.043; p = 0.249)	0.027	-2.40%
Loss Cost	2011.2	-0.037 (CI = +/-0.046; p = 0.108)	0.115	-3.62%
Loss Cost	2012.1	-0.047 (CI = +/-0.051; p = 0.070)	0.172	-4.57%
Loss Cost	2012.2	-0.064 (CI = +/-0.054; p = 0.024)	0.304	-6.20%
Loss Cost	2013.1	-0.094 (CI = +/-0.045; p = 0.001)	0.624	-8.98%
Loss Cost	2013.2	-0.103 (CI = +/-0.053; p = 0.001)	0.623	-9.80%
Loss Cost	2014.1	-0.093 (CI = +/-0.062; p = 0.008)	0.512	-8.87%
Loss Cost	2014.2	-0.076 (CI = +/-0.073; p = 0.042)	0.352	-7.34%
Loss Cost	2015.1	-0.083 (CI = +/-0.093; p = 0.073)	0.301	-7.92%
Loss Cost	2015.2	-0.067 (CI = +/-0.120; p = 0.223)	0.108	-6.46%
Severity	2005.1	0.046 (CI = +/-0.017; p = 0.000)	0.534	+4.75%
Severity	2005.2	0.042 (CI = +/-0.017; p = 0.000)	0.481	+4.33%
Severity	2006.1	0.042 (CI = +/-0.018; p = 0.000)	0.447	+4.29%
Severity	2006.2	0.040 (CI = +/-0.020; p = 0.000)	0.399	+4.11%
Severity	2007.1	0.046 (CI = +/-0.020; p = 0.000)	0.476	+4.74%
Severity	2007.2	0.041 (CI = +/-0.021; p = 0.000)	0.407	+4.14%
Severity	2008.1	0.045 (CI = +/-0.022; p = 0.000)	0.443	+4.60%
Severity	2008.2	0.043 (CI = +/-0.024; p = 0.001)	0.384	+4.36%
Severity	2009.1	0.048 (CI = +/-0.025; p = 0.001)	0.435	+4.96%
Severity	2009.2	0.044 (CI = +/-0.027; p = 0.003)	0.358	+4.49%
Severity	2010.1	0.046 (CI = +/-0.030; p = 0.005)	0.343	+4.71%
Severity	2010.2	0.047 (CI = +/-0.034; p = 0.009)	0.314	+4.83%
Severity	2011.1	0.046 (CI = +/-0.038; p = 0.022)	0.256	+4.67%
Severity	2011.2	0.038 (CI = +/-0.042; p = 0.076)	0.151	+3.83%
Severity	2012.1	0.026 (CI = +/-0.046; p = 0.237)	0.037	+2.66%
Severity	2012.2	0.022 (CI = +/-0.053; p = 0.382)	-0.014	+2.22%
Severity	2013.1	-0.004 (CI = +/-0.049; p = 0.863)	-0.088	-0.39%
Severity	2013.2	-0.020 (CI = +/-0.054; p = 0.437)	-0.032	-1.93%
Severity	2014.1	-0.016 (CI = +/-0.065; p = 0.602)	-0.076	-1.55%
Severity	2014.2	-0.016 (CI = +/-0.081; p = 0.660)	-0.096	-1.60%
Severity	2015.1	-0.030 (CI = +/-0.102; p = 0.510)	-0.069	-2.95%
Severity	2015.2	-0.033 (CI = +/-0.136; p = 0.573)	-0.101	-3.26%
Frequency	2005.1	-0.042 (CI = +/-0.012; p = 0.000)	0.644	-4.14%
Frequency	2005.2	-0.044 (CI = +/-0.013; p = 0.000)	0.652	-4.34%
Frequency	2006.1	-0.045 (CI = +/-0.014; p = 0.000)	0.631	-4.39%
Frequency	2006.2	-0.047 (CI = +/-0.015; p = 0.000)	0.633	-4.59%
Frequency	2007.1	-0.051 (CI = +/-0.015; p = 0.000)	0.660	-4.93%
Frequency	2007.2	-0.054 (CI = +/-0.016; p = 0.000)	0.683	-5.28%
Frequency	2008.1	-0.054 (CI = +/-0.017; p = 0.000)	0.652	-5.26%
Frequency	2008.2	-0.055 (CI = +/-0.019; p = 0.000)	0.626	-5.32%
Frequency	2009.1	-0.057 (CI = +/-0.021; p = 0.000)	0.621	-5.57%
Frequency	2009.2	-0.060 (CI = +/-0.023; p = 0.000)	0.616	-5.85%
Frequency	2010.1	-0.058 (CI = +/-0.025; p = 0.000)	0.562	-5.66%
Frequency	2010.2	-0.066 (CI = +/-0.026; p = 0.000)	0.618	-6.38%
Frequency	2011.1	-0.070 (CI = +/-0.029; p = 0.000)	0.613	-6.76%
Frequency	2011.2	-0.074 (CI = +/-0.033; p = 0.000)	0.606	-7.18%
Frequency	2012.1	-0.073 (CI = +/-0.037; p = 0.001)	0.544	-7.04%
Frequency	2012.2	-0.086 (CI = +/-0.039; p = 0.000)	0.626	-8.24%
Frequency	2013.1	-0.090 (CI = +/-0.046; p = 0.001)	0.596	-8.62%
Frequency	2013.2	-0.084 (CI = +/-0.054; p = 0.006)	0.497	-8.02%
Frequency	2014.1	-0.077 (CI = +/-0.065; p = 0.025)	0.382	-7.44%
Frequency	2014.2	-0.060 (CI = +/-0.076; p = 0.107)	0.203	-5.84%
Frequency	2015.1	-0.053 (CI = +/-0.097; p = 0.242)	0.073	-5.13%
Frequency	2015.2	-0.034 (CI = +/-0.125; p = 0.537)	-0.089	-3.30%

Bodily Injury

Coverage = BI
End Trend Period = 2020.1
Excluded Points = NA
Parameters Included: time, scalar_level_change, seasonality
Scalar Level Change Start Date = 2013-01-01

Fit	Start Date	Time	Seasonality	Scalar Shift	Adjusted R^2	Implied Trend Rate
Loss Cost	2005.1	-0.035 (CI = +/-0.031; p = 0.030)	-0.164 (CI = +/-0.140; p = 0.024)	0.347 (CI = +/-0.281; p = 0.018)	0.219	-3.43%
Loss Cost	2005.2	-0.047 (CI = +/-0.030; p = 0.003)	-0.134 (CI = +/-0.129; p = 0.042)	0.406 (CI = +/-0.258; p = 0.003)	0.303	-4.58%
Loss Cost	2006.1	-0.054 (CI = +/-0.031; p = 0.001)	-0.152 (CI = +/-0.128; p = 0.022)	0.441 (CI = +/-0.256; p = 0.002)	0.359	-5.25%
Loss Cost	2006.2	-0.061 (CI = +/-0.031; p = 0.000)	-0.133 (CI = +/-0.126; p = 0.040)	0.473 (CI = +/-0.251; p = 0.001)	0.409	-5.95%
Loss Cost	2007.1	-0.063 (CI = +/-0.033; p = 0.001)	-0.137 (CI = +/-0.131; p = 0.042)	0.479 (CI = +/-0.260; p = 0.001)	0.392	-6.09%
Loss Cost	2007.2	-0.077 (CI = +/-0.027; p = 0.000)	-0.097 (CI = +/-0.104; p = 0.064)	0.527 (CI = +/-0.202; p = 0.000)	0.597	-7.43%
Loss Cost	2008.1	-0.075 (CI = +/-0.028; p = 0.000)	-0.092 (CI = +/-0.108; p = 0.090)	0.521 (CI = +/-0.208; p = 0.000)	0.562	-7.25%
Loss Cost	2008.2	-0.079 (CI = +/-0.029; p = 0.000)	-0.079 (CI = +/-0.109; p = 0.146)	0.529 (CI = +/-0.206; p = 0.000)	0.589	-7.63%
Loss Cost	2009.1	-0.079 (CI = +/-0.030; p = 0.000)	-0.077 (CI = +/-0.114; p = 0.177)	0.528 (CI = +/-0.212; p = 0.000)	0.570	-7.56%
Loss Cost	2009.2	-0.084 (CI = +/-0.029; p = 0.000)	-0.053 (CI = +/-0.109; p = 0.316)	0.525 (CI = +/-0.197; p = 0.000)	0.636	-8.09%
Loss Cost	2010.1	-0.082 (CI = +/-0.030; p = 0.000)	-0.043 (CI = +/-0.112; p = 0.426)	0.529 (CI = +/-0.199; p = 0.000)	0.630	-7.86%
Loss Cost	2010.2	-0.084 (CI = +/-0.030; p = 0.000)	-0.031 (CI = +/-0.116; p = 0.577)	0.518 (CI = +/-0.202; p = 0.000)	0.642	-8.05%
Loss Cost	2011.1	-0.085 (CI = +/-0.031; p = 0.000)	-0.037 (CI = +/-0.122; p = 0.533)	0.510 (CI = +/-0.212; p = 0.000)	0.644	-8.13%
Loss Cost	2011.2	-0.086 (CI = +/-0.032; p = 0.000)	-0.023 (CI = +/-0.128; p = 0.711)	0.482 (CI = +/-0.225; p = 0.000)	0.650	-8.25%
Loss Cost	2012.1	-0.086 (CI = +/-0.034; p = 0.000)	-0.021 (CI = +/-0.137; p = 0.748)	0.489 (CI = +/-0.255; p = 0.001)	0.646	-8.24%
Loss Cost	2012.2	-0.086 (CI = +/-0.035; p = 0.000)	-0.028 (CI = +/-0.152; p = 0.694)	0.520 (CI = +/-0.344; p = 0.006)	0.641	-8.22%
Loss Cost	2013.1	-0.086 (CI = +/-0.035; p = 0.000)	-0.028 (CI = +/-0.152; p = 0.694)		0.654	-8.22%
Loss Cost	2013.2	-0.091 (CI = +/-0.041; p = 0.000)	-0.016 (CI = +/-0.164; p = 0.835)		0.635	-8.67%
Loss Cost	2014.1	-0.082 (CI = +/-0.046; p = 0.003)	0.002 (CI = +/-0.173; p = 0.976)		0.535	-7.89%
Loss Cost	2014.2	-0.068 (CI = +/-0.052; p = 0.015)	-0.028 (CI = +/-0.178; p = 0.727)		0.407	-6.58%
Loss Cost	2015.1	-0.072 (CI = +/-0.063; p = 0.029)	-0.036 (CI = +/-0.198; p = 0.687)		0.345	-6.96%
Loss Cost	2015.2	-0.057 (CI = +/-0.076; p = 0.121)	-0.065 (CI = +/-0.218; p = 0.506)		0.194	-5.50%
Severity	2005.1	0.018 (CI = +/-0.027; p = 0.180)	-0.080 (CI = +/-0.121; p = 0.184)	0.274 (CI = +/-0.241; p = 0.027)	0.626	+1.83%
Severity	2005.2	0.010 (CI = +/-0.027; p = 0.458)	-0.059 (CI = +/-0.116; p = 0.302)	0.316 (CI = +/-0.232; p = 0.010)	0.611	+0.98%
Severity	2006.1	0.006 (CI = +/-0.028; p = 0.675)	-0.069 (CI = +/-0.118; p = 0.240)	0.336 (CI = +/-0.237; p = 0.007)	0.597	+0.58%
Severity	2006.2	0.002 (CI = +/-0.030; p = 0.902)	-0.059 (CI = +/-0.121; p = 0.324)	0.353 (CI = +/-0.241; p = 0.006)	0.571	+0.18%
Severity	2007.1	0.008 (CI = +/-0.030; p = 0.577)	-0.042 (CI = +/-0.120; p = 0.474)	0.325 (CI = +/-0.238; p = 0.010)	0.607	+0.83%
Severity	2007.2	-0.001 (CI = +/-0.029; p = 0.941)	-0.017 (CI = +/-0.111; p = 0.758)	0.356 (CI = +/-0.218; p = 0.003)	0.606	-0.10%
Severity	2008.1	0.003 (CI = +/-0.030; p = 0.839)	-0.006 (CI = +/-0.114; p = 0.916)	0.344 (CI = +/-0.220; p = 0.004)	0.621	+0.30%
Severity	2008.2	-0.001 (CI = +/-0.031; p = 0.956)	0.006 (CI = +/-0.116; p = 0.914)	0.351 (CI = +/-0.220; p = 0.003)	0.593	-0.08%
Severity	2009.1	0.004 (CI = +/-0.031; p = 0.770)	0.023 (CI = +/-0.116; p = 0.687)	0.343 (CI = +/-0.215; p = 0.003)	0.633	+0.44%
Severity	2009.2	0.000 (CI = +/-0.031; p = 0.992)	0.040 (CI = +/-0.116; p = 0.481)	0.341 (CI = +/-0.210; p = 0.003)	0.604	+0.01%
Severity	2010.1	0.002 (CI = +/-0.032; p = 0.881)	0.048 (CI = +/-0.120; p = 0.408)	0.344 (CI = +/-0.214; p = 0.003)	0.601	+0.23%
Severity	2010.2	0.003 (CI = +/-0.033; p = 0.844)	0.043 (CI = +/-0.128; p = 0.481)	0.349 (CI = +/-0.222; p = 0.004)	0.581	+0.31%
Severity	2011.1	0.004 (CI = +/-0.035; p = 0.810)	0.048 (CI = +/-0.135; p = 0.456)	0.356 (CI = +/-0.233; p = 0.005)	0.543	+0.40%
Severity	2011.2	0.003 (CI = +/-0.036; p = 0.869)	0.061 (CI = +/-0.143; p = 0.375)	0.331 (CI = +/-0.250; p = 0.013)	0.454	+0.28%
Severity	2012.1	0.002 (CI = +/-0.037; p = 0.892)	0.057 (CI = +/-0.152; p = 0.434)	0.315 (CI = +/-0.283; p = 0.032)	0.296	+0.24%
Severity	2012.2	0.003 (CI = +/-0.038; p = 0.862)	0.032 (CI = +/-0.163; p = 0.679)	0.419 (CI = +/-0.369; p = 0.030)	0.292	+0.31%
Severity	2013.1	0.003 (CI = +/-0.038; p = 0.862)	0.032 (CI = +/-0.163; p = 0.679)		-0.147	+0.31%
Severity	2013.2	-0.009 (CI = +/-0.041; p = 0.626)	0.063 (CI = +/-0.164; p = 0.418)		-0.095	-0.92%
Severity	2014.1	-0.003 (CI = +/-0.047; p = 0.897)	0.077 (CI = +/-0.175; p = 0.352)		-0.094	-0.28%
Severity	2014.2	-0.004 (CI = +/-0.057; p = 0.862)	0.080 (CI = +/-0.196; p = 0.379)		-0.116	-0.45%
Severity	2015.1	-0.008 (CI = +/-0.069; p = 0.806)	0.075 (CI = +/-0.219; p = 0.456)		-0.152	-0.76%
Severity	2015.2	-0.010 (CI = +/-0.089; p = 0.791)	0.080 (CI = +/-0.255; p = 0.484)		-0.189	-1.03%
Frequency	2005.1	-0.053 (CI = +/-0.021; p = 0.000)	-0.084 (CI = +/-0.096; p = 0.082)	0.072 (CI = +/-0.191; p = 0.445)	0.725	-5.17%
Frequency	2005.2	-0.057 (CI = +/-0.022; p = 0.000)	-0.075 (CI = +/-0.097; p = 0.124)	0.090 (CI = +/-0.194; p = 0.347)	0.730	-5.51%
Frequency	2006.1	-0.060 (CI = +/-0.024; p = 0.000)	-0.083 (CI = +/-0.099; p = 0.099)	0.106 (CI = +/-0.199; p = 0.284)	0.722	-5.80%
Frequency	2006.2	-0.063 (CI = +/-0.025; p = 0.000)	-0.074 (CI = +/-0.102; p = 0.146)	0.120 (CI = +/-0.202; p = 0.232)	0.723	-6.12%
Frequency	2007.1	-0.071 (CI = +/-0.024; p = 0.000)	-0.094 (CI = +/-0.095; p = 0.052)	0.154 (CI = +/-0.189; p = 0.105)	0.772	-6.87%
Frequency	2007.2	-0.076 (CI = +/-0.024; p = 0.000)	-0.081 (CI = +/-0.094; p = 0.090)	0.171 (CI = +/-0.185; p = 0.068)	0.790	-7.33%
Frequency	2008.1	-0.078 (CI = +/-0.026; p = 0.000)	-0.086 (CI = +/-0.098; p = 0.082)	0.177 (CI = +/-0.189; p = 0.065)	0.774	-7.52%
Frequency	2008.2	-0.079 (CI = +/-0.027; p = 0.000)	-0.085 (CI = +/-0.103; p = 0.100)	0.178 (CI = +/-0.195; p = 0.071)	0.756	-7.55%
Frequency	2009.1	-0.083 (CI = +/-0.027; p = 0.000)	-0.099 (CI = +/-0.102; p = 0.057)	0.185 (CI = +/-0.191; p = 0.057)	0.770	-7.97%
Frequency	2009.2	-0.085 (CI = +/-0.029; p = 0.000)	-0.093 (CI = +/-0.107; p = 0.086)	0.184 (CI = +/-0.195; p = 0.063)	0.762	-8.11%
Frequency	2010.1	-0.084 (CI = +/-0.030; p = 0.000)	-0.092 (CI = +/-0.113; p = 0.107)	0.185 (CI = +/-0.201; p = 0.070)	0.727	-8.07%
Frequency	2010.2	-0.087 (CI = +/-0.030; p = 0.000)	-0.075 (CI = +/-0.115; p = 0.187)	0.169 (CI = +/-0.200; p = 0.092)	0.749	-8.34%
Frequency	2011.1	-0.089 (CI = +/-0.030; p = 0.000)	-0.085 (CI = +/-0.118; p = 0.146)	0.154 (CI = +/-0.205; p = 0.131)	0.748	-8.50%
Frequency	2011.2	-0.089 (CI = +/-0.032; p = 0.000)	-0.084 (CI = +/-0.128; p = 0.182)	0.151 (CI = +/-0.223; p = 0.170)	0.731	-8.51%
Frequency	2012.1	-0.088 (CI = +/-0.033; p = 0.000)	-0.077 (CI = +/-0.135; p = 0.236)	0.174 (CI = +/-0.252; p = 0.159)	0.693	-8.46%
Frequency	2012.2	-0.089 (CI = +/-0.034; p = 0.000)	-0.060 (CI = +/-0.147; p = 0.392)	0.102 (CI = +/-0.333; p = 0.518)	0.698	-8.50%
Frequency	2013.1	-0.089 (CI = +/-0.034; p = 0.000)	-0.060 (CI = +/-0.147; p = 0.392)		0.690	-8.50%
Frequency	2013.2	-0.081 (CI = +/-0.039; p = 0.001)	-0.078 (CI = +/-0.155; p = 0.290)		0.634	-7.82%
Frequency	2014.1	-0.079 (CI = +/-0.045; p = 0.003)	-0.074 (CI = +/-0.170; p = 0.354)		0.542	-7.64%
Frequency	2014.2	-0.064 (CI = +/-0.049; p = 0.017)	-0.109 (CI = +/-0.170; p = 0.183)		0.477	-6.16%
Frequency	2015.1	-0.065 (CI = +/-0.060; p = 0.038)	-0.110 (CI = +/-0.191; p = 0.219)		0.371	-6.25%
Frequency	2015.2	-0.046 (CI = +/-0.071; p = 0.166)	-0.144 (CI = +/-0.203; p = 0.137)		0.324	-4.51%

Bodily Injury

Coverage = BI
End Trend Period = 2020.1
Excluded Points = NA
Parameters Included: time, scalar_level_change
Scalar Level Change Start Date = 2013-01-01

Fit	Start Date	Time	Scalar Shift	Adjusted R^2	Implied Trend Rate
Loss Cost	2005.1	-0.033 (CI = +/-0.034; p = 0.057)	0.325 (CI = +/-0.303; p = 0.037)	0.087	-3.23%
Loss Cost	2005.2	-0.047 (CI = +/-0.032; p = 0.005)	0.397 (CI = +/-0.274; p = 0.006)	0.210	-4.58%
Loss Cost	2006.1	-0.052 (CI = +/-0.033; p = 0.004)	0.421 (CI = +/-0.279; p = 0.005)	0.237	-5.05%
Loss Cost	2006.2	-0.061 (CI = +/-0.033; p = 0.001)	0.463 (CI = +/-0.269; p = 0.002)	0.321	-5.95%
Loss Cost	2007.1	-0.061 (CI = +/-0.035; p = 0.002)	0.462 (CI = +/-0.278; p = 0.002)	0.300	-5.91%
Loss Cost	2007.2	-0.077 (CI = +/-0.028; p = 0.000)	0.520 (CI = +/-0.214; p = 0.000)	0.548	-7.43%
Loss Cost	2008.1	-0.074 (CI = +/-0.029; p = 0.000)	0.510 (CI = +/-0.217; p = 0.000)	0.519	-7.13%
Loss Cost	2008.2	-0.079 (CI = +/-0.030; p = 0.000)	0.522 (CI = +/-0.212; p = 0.000)	0.564	-7.63%
Loss Cost	2009.1	-0.078 (CI = +/-0.031; p = 0.000)	0.520 (CI = +/-0.216; p = 0.000)	0.549	-7.48%
Loss Cost	2009.2	-0.084 (CI = +/-0.029; p = 0.000)	0.520 (CI = +/-0.197; p = 0.000)	0.635	-8.09%
Loss Cost	2010.1	-0.081 (CI = +/-0.029; p = 0.000)	0.525 (CI = +/-0.196; p = 0.000)	0.637	-7.82%
Loss Cost	2010.2	-0.084 (CI = +/-0.030; p = 0.000)	0.514 (CI = +/-0.196; p = 0.000)	0.657	-8.05%
Loss Cost	2011.1	-0.085 (CI = +/-0.031; p = 0.000)	0.507 (CI = +/-0.206; p = 0.000)	0.657	-8.11%
Loss Cost	2011.2	-0.086 (CI = +/-0.031; p = 0.000)	0.478 (CI = +/-0.215; p = 0.000)	0.670	-8.25%
Loss Cost	2012.1	-0.086 (CI = +/-0.032; p = 0.000)	0.488 (CI = +/-0.245; p = 0.001)	0.669	-8.23%
Loss Cost	2012.2	-0.086 (CI = +/-0.034; p = 0.000)	0.505 (CI = +/-0.321; p = 0.005)	0.664	-8.22%
Loss Cost	2013.1	-0.086 (CI = +/-0.034; p = 0.000)		0.676	-8.22%
Loss Cost	2013.2	-0.091 (CI = +/-0.038; p = 0.000)		0.664	-8.71%
Loss Cost	2014.1	-0.082 (CI = +/-0.043; p = 0.002)		0.577	-7.89%
Loss Cost	2014.2	-0.069 (CI = +/-0.048; p = 0.009)		0.458	-6.69%
Loss Cost	2015.1	-0.072 (CI = +/-0.058; p = 0.021)		0.405	-6.96%
Loss Cost	2015.2	-0.060 (CI = +/-0.070; p = 0.083)		0.245	-5.86%
Severity	2005.1	0.019 (CI = +/-0.027; p = 0.162)	0.264 (CI = +/-0.244; p = 0.035)	0.615	+1.93%
Severity	2005.2	0.010 (CI = +/-0.027; p = 0.459)	0.312 (CI = +/-0.232; p = 0.010)	0.610	+0.98%
Severity	2006.1	0.007 (CI = +/-0.028; p = 0.628)	0.326 (CI = +/-0.238; p = 0.009)	0.590	+0.68%
Severity	2006.2	0.002 (CI = +/-0.030; p = 0.902)	0.349 (CI = +/-0.240; p = 0.006)	0.571	+0.18%
Severity	2007.1	0.009 (CI = +/-0.030; p = 0.545)	0.320 (CI = +/-0.235; p = 0.010)	0.615	+0.90%
Severity	2007.2	-0.001 (CI = +/-0.028; p = 0.940)	0.355 (CI = +/-0.213; p = 0.002)	0.621	-0.10%
Severity	2008.1	0.003 (CI = +/-0.029; p = 0.830)	0.343 (CI = +/-0.214; p = 0.003)	0.638	+0.30%
Severity	2008.2	-0.001 (CI = +/-0.030; p = 0.955)	0.352 (CI = +/-0.214; p = 0.003)	0.612	-0.08%
Severity	2009.1	0.004 (CI = +/-0.030; p = 0.780)	0.345 (CI = +/-0.209; p = 0.003)	0.649	+0.41%
Severity	2009.2	0.000 (CI = +/-0.030; p = 0.992)	0.345 (CI = +/-0.206; p = 0.002)	0.614	+0.01%
Severity	2010.1	0.002 (CI = +/-0.031; p = 0.905)	0.348 (CI = +/-0.211; p = 0.003)	0.607	+0.18%
Severity	2010.2	0.003 (CI = +/-0.033; p = 0.842)	0.355 (CI = +/-0.217; p = 0.003)	0.593	+0.31%
Severity	2011.1	0.004 (CI = +/-0.034; p = 0.824)	0.359 (CI = +/-0.229; p = 0.004)	0.555	+0.36%
Severity	2011.2	0.003 (CI = +/-0.035; p = 0.868)	0.344 (CI = +/-0.246; p = 0.009)	0.459	+0.28%
Severity	2012.1	0.002 (CI = +/-0.037; p = 0.899)	0.318 (CI = +/-0.278; p = 0.028)	0.313	+0.22%
Severity	2012.2	0.003 (CI = +/-0.036; p = 0.858)	0.436 (CI = +/-0.345; p = 0.017)	0.336	+0.31%
Severity	2013.1	0.003 (CI = +/-0.036; p = 0.858)		-0.074	+0.31%
Severity	2013.2	-0.007 (CI = +/-0.039; p = 0.693)		-0.069	-0.73%
Severity	2014.1	-0.003 (CI = +/-0.046; p = 0.897)		-0.089	-0.28%
Severity	2014.2	-0.001 (CI = +/-0.055; p = 0.965)		-0.100	-0.11%
Severity	2015.1	-0.008 (CI = +/-0.066; p = 0.801)		-0.103	-0.76%
Severity	2015.2	-0.006 (CI = +/-0.083; p = 0.881)		-0.122	-0.55%
Frequency	2005.1	-0.052 (CI = +/-0.022; p = 0.000)	0.061 (CI = +/-0.198; p = 0.533)	0.703	-5.06%
Frequency	2005.2	-0.057 (CI = +/-0.023; p = 0.000)	0.085 (CI = +/-0.199; p = 0.386)	0.715	-5.51%
Frequency	2006.1	-0.059 (CI = +/-0.025; p = 0.000)	0.095 (CI = +/-0.205; p = 0.352)	0.702	-5.69%
Frequency	2006.2	-0.063 (CI = +/-0.026; p = 0.000)	0.115 (CI = +/-0.207; p = 0.263)	0.709	-6.12%
Frequency	2007.1	-0.070 (CI = +/-0.026; p = 0.000)	0.142 (CI = +/-0.200; p = 0.156)	0.742	-6.74%
Frequency	2007.2	-0.076 (CI = +/-0.025; p = 0.000)	0.164 (CI = +/-0.192; p = 0.091)	0.771	-7.33%
Frequency	2008.1	-0.077 (CI = +/-0.027; p = 0.000)	0.167 (CI = +/-0.198; p = 0.095)	0.750	-7.41%
Frequency	2008.2	-0.079 (CI = +/-0.028; p = 0.000)	0.170 (CI = +/-0.203; p = 0.096)	0.733	-7.55%
Frequency	2009.1	-0.082 (CI = +/-0.029; p = 0.000)	0.174 (CI = +/-0.204; p = 0.089)	0.734	-7.85%
Frequency	2009.2	-0.085 (CI = +/-0.030; p = 0.000)	0.174 (CI = +/-0.205; p = 0.091)	0.733	-8.11%
Frequency	2010.1	-0.083 (CI = +/-0.031; p = 0.000)	0.177 (CI = +/-0.211; p = 0.095)	0.699	-7.99%
Frequency	2010.2	-0.087 (CI = +/-0.031; p = 0.000)	0.159 (CI = +/-0.203; p = 0.117)	0.736	-8.34%
Frequency	2011.1	-0.088 (CI = +/-0.032; p = 0.000)	0.148 (CI = +/-0.212; p = 0.159)	0.727	-8.44%
Frequency	2011.2	-0.089 (CI = +/-0.033; p = 0.000)	0.134 (CI = +/-0.228; p = 0.228)	0.713	-8.51%
Frequency	2012.1	-0.088 (CI = +/-0.033; p = 0.000)	0.171 (CI = +/-0.255; p = 0.173)	0.681	-8.43%
Frequency	2012.2	-0.089 (CI = +/-0.033; p = 0.000)	0.070 (CI = +/-0.318; p = 0.644)	0.703	-8.50%
Frequency	2013.1	-0.089 (CI = +/-0.033; p = 0.000)		0.695	-8.50%
Frequency	2013.2	-0.084 (CI = +/-0.038; p = 0.000)		0.627	-8.04%
Frequency	2014.1	-0.079 (CI = +/-0.045; p = 0.002)		0.545	-7.64%
Frequency	2014.2	-0.068 (CI = +/-0.051; p = 0.013)		0.421	-6.58%
Frequency	2015.1	-0.065 (CI = +/-0.061; p = 0.042)		0.317	-6.25%
Frequency	2015.2	-0.055 (CI = +/-0.075; p = 0.130)		0.170	-5.34%

Bodily Injury

Coverage = BI
End Trend Period = 2019.2
Excluded Points = NA
Parameters Included: time, scalar_level_change
Scalar Level Change Start Date = 2013-01-01

Fit	Start Date	Time	Scalar Shift	Adjusted R^2	Implied Trend Rate
Loss Cost	2005.1	-0.029 (CI = +/-0.036; p = 0.107)	0.306 (CI = +/-0.310; p = 0.052)	0.069	-2.86%
Loss Cost	2005.2	-0.044 (CI = +/-0.034; p = 0.012)	0.384 (CI = +/-0.282; p = 0.010)	0.179	-4.31%
Loss Cost	2006.1	-0.049 (CI = +/-0.036; p = 0.009)	0.409 (CI = +/-0.289; p = 0.007)	0.203	-4.81%
Loss Cost	2006.2	-0.060 (CI = +/-0.036; p = 0.002)	0.456 (CI = +/-0.280; p = 0.003)	0.284	-5.80%
Loss Cost	2007.1	-0.059 (CI = +/-0.039; p = 0.004)	0.453 (CI = +/-0.291; p = 0.004)	0.263	-5.73%
Loss Cost	2007.2	-0.078 (CI = +/-0.031; p = 0.000)	0.522 (CI = +/-0.225; p = 0.000)	0.514	-7.48%
Loss Cost	2008.1	-0.074 (CI = +/-0.033; p = 0.000)	0.510 (CI = +/-0.229; p = 0.000)	0.483	-7.13%
Loss Cost	2008.2	-0.080 (CI = +/-0.033; p = 0.000)	0.526 (CI = +/-0.225; p = 0.000)	0.532	-7.72%
Loss Cost	2009.1	-0.078 (CI = +/-0.035; p = 0.000)	0.523 (CI = +/-0.231; p = 0.000)	0.515	-7.54%
Loss Cost	2009.2	-0.087 (CI = +/-0.033; p = 0.000)	0.529 (CI = +/-0.209; p = 0.000)	0.607	-8.29%
Loss Cost	2010.1	-0.083 (CI = +/-0.033; p = 0.000)	0.531 (CI = +/-0.209; p = 0.000)	0.609	-7.97%
Loss Cost	2010.2	-0.086 (CI = +/-0.034; p = 0.000)	0.522 (CI = +/-0.209; p = 0.000)	0.629	-8.25%
Loss Cost	2011.1	-0.087 (CI = +/-0.035; p = 0.000)	0.515 (CI = +/-0.219; p = 0.000)	0.629	-8.33%
Loss Cost	2011.2	-0.089 (CI = +/-0.036; p = 0.000)	0.486 (CI = +/-0.228; p = 0.000)	0.642	-8.51%
Loss Cost	2012.1	-0.089 (CI = +/-0.037; p = 0.000)	0.496 (CI = +/-0.259; p = 0.001)	0.639	-8.48%
Loss Cost	2012.2	-0.088 (CI = +/-0.039; p = 0.000)	0.513 (CI = +/-0.338; p = 0.006)	0.632	-8.47%
Loss Cost	2013.1	-0.088 (CI = +/-0.039; p = 0.000)		0.643	-8.47%
Loss Cost	2013.2	-0.095 (CI = +/-0.045; p = 0.001)		0.634	-9.09%
Loss Cost	2014.1	-0.085 (CI = +/-0.052; p = 0.004)		0.533	-8.19%
Loss Cost	2014.2	-0.070 (CI = +/-0.059; p = 0.024)		0.390	-6.80%
Loss Cost	2015.1	-0.074 (CI = +/-0.073; p = 0.047)		0.335	-7.16%
Loss Cost	2015.2	-0.060 (CI = +/-0.091; p = 0.160)		0.156	-5.84%
Severity	2005.1	0.020 (CI = +/-0.029; p = 0.173)	0.260 (CI = +/-0.252; p = 0.043)	0.602	+2.00%
Severity	2005.2	0.010 (CI = +/-0.029; p = 0.498)	0.313 (CI = +/-0.240; p = 0.013)	0.596	+0.96%
Severity	2006.1	0.006 (CI = +/-0.031; p = 0.681)	0.329 (CI = +/-0.248; p = 0.011)	0.576	+0.62%
Severity	2006.2	0.001 (CI = +/-0.032; p = 0.974)	0.355 (CI = +/-0.251; p = 0.008)	0.557	+0.05%
Severity	2007.1	0.008 (CI = +/-0.033; p = 0.597)	0.322 (CI = +/-0.247; p = 0.013)	0.602	+0.85%
Severity	2007.2	-0.003 (CI = +/-0.031; p = 0.840)	0.364 (CI = +/-0.224; p = 0.003)	0.610	-0.30%
Severity	2008.1	0.002 (CI = +/-0.032; p = 0.921)	0.350 (CI = +/-0.226; p = 0.004)	0.626	+0.15%
Severity	2008.2	-0.003 (CI = +/-0.033; p = 0.847)	0.362 (CI = +/-0.227; p = 0.003)	0.602	-0.31%
Severity	2009.1	0.003 (CI = +/-0.034; p = 0.875)	0.352 (CI = +/-0.223; p = 0.004)	0.637	+0.26%
Severity	2009.2	-0.002 (CI = +/-0.034; p = 0.891)	0.355 (CI = +/-0.220; p = 0.003)	0.604	-0.23%
Severity	2010.1	0.000 (CI = +/-0.036; p = 0.985)	0.357 (CI = +/-0.225; p = 0.004)	0.597	-0.03%
Severity	2010.2	0.001 (CI = +/-0.037; p = 0.946)	0.362 (CI = +/-0.232; p = 0.004)	0.582	+0.12%
Severity	2011.1	0.002 (CI = +/-0.039; p = 0.924)	0.366 (CI = +/-0.244; p = 0.006)	0.543	+0.18%
Severity	2011.2	0.001 (CI = +/-0.041; p = 0.969)	0.350 (CI = +/-0.261; p = 0.012)	0.448	+0.07%
Severity	2012.1	0.000 (CI = +/-0.042; p = 0.999)	0.324 (CI = +/-0.294; p = 0.033)	0.300	0.00%
Severity	2012.2	0.001 (CI = +/-0.042; p = 0.958)	0.441 (CI = +/-0.364; p = 0.022)	0.324	+0.10%
Severity	2013.1	0.001 (CI = +/-0.042; p = 0.958)		-0.083	+0.10%
Severity	2013.2	-0.011 (CI = +/-0.046; p = 0.596)		-0.062	-1.13%
Severity	2014.1	-0.007 (CI = +/-0.055; p = 0.788)		-0.092	-0.67%
Severity	2014.2	-0.006 (CI = +/-0.067; p = 0.854)		-0.107	-0.56%
Severity	2015.1	-0.015 (CI = +/-0.082; p = 0.694)		-0.102	-1.44%
Severity	2015.2	-0.014 (CI = +/-0.105; p = 0.768)		-0.128	-1.35%
Frequency	2005.1	-0.049 (CI = +/-0.023; p = 0.000)	0.046 (CI = +/-0.201; p = 0.643)	0.670	-4.77%
Frequency	2005.2	-0.054 (CI = +/-0.024; p = 0.000)	0.071 (CI = +/-0.204; p = 0.480)	0.681	-5.23%
Frequency	2006.1	-0.055 (CI = +/-0.026; p = 0.000)	0.080 (CI = +/-0.211; p = 0.445)	0.664	-5.40%
Frequency	2006.2	-0.060 (CI = +/-0.027; p = 0.000)	0.101 (CI = +/-0.214; p = 0.341)	0.671	-5.84%
Frequency	2007.1	-0.068 (CI = +/-0.028; p = 0.000)	0.131 (CI = +/-0.209; p = 0.207)	0.706	-6.53%
Frequency	2007.2	-0.075 (CI = +/-0.028; p = 0.000)	0.157 (CI = +/-0.203; p = 0.121)	0.738	-7.20%
Frequency	2008.1	-0.076 (CI = +/-0.030; p = 0.000)	0.160 (CI = +/-0.209; p = 0.127)	0.713	-7.27%
Frequency	2008.2	-0.077 (CI = +/-0.032; p = 0.000)	0.165 (CI = +/-0.215; p = 0.127)	0.693	-7.43%
Frequency	2009.1	-0.081 (CI = +/-0.033; p = 0.000)	0.171 (CI = +/-0.217; p = 0.115)	0.694	-7.78%
Frequency	2009.2	-0.084 (CI = +/-0.034; p = 0.000)	0.173 (CI = +/-0.219; p = 0.114)	0.692	-8.08%
Frequency	2010.1	-0.083 (CI = +/-0.036; p = 0.000)	0.175 (CI = +/-0.225; p = 0.120)	0.650	-7.94%
Frequency	2010.2	-0.087 (CI = +/-0.035; p = 0.000)	0.160 (CI = +/-0.217; p = 0.138)	0.694	-8.36%
Frequency	2011.1	-0.089 (CI = +/-0.036; p = 0.000)	0.150 (CI = +/-0.226; p = 0.179)	0.684	-8.49%
Frequency	2011.2	-0.090 (CI = +/-0.038; p = 0.000)	0.136 (CI = +/-0.243; p = 0.248)	0.669	-8.58%
Frequency	2012.1	-0.089 (CI = +/-0.039; p = 0.000)	0.172 (CI = +/-0.271; p = 0.193)	0.629	-8.48%
Frequency	2012.2	-0.090 (CI = +/-0.039; p = 0.000)	0.072 (CI = +/-0.337; p = 0.651)	0.656	-8.56%
Frequency	2013.1	-0.090 (CI = +/-0.039; p = 0.000)		0.650	-8.56%
Frequency	2013.2	-0.084 (CI = +/-0.045; p = 0.002)		0.567	-8.04%
Frequency	2014.1	-0.079 (CI = +/-0.053; p = 0.008)		0.470	-7.56%
Frequency	2014.2	-0.065 (CI = +/-0.062; p = 0.041)		0.319	-6.28%
Frequency	2015.1	-0.060 (CI = +/-0.076; p = 0.109)		0.201	-5.80%
Frequency	2015.2	-0.047 (CI = +/-0.096; p = 0.287)		0.040	-4.55%

Bodily Injury

Coverage = BI
End Trend Period = 2019.1
Excluded Points = NA
Parameters Included: time, scalar_level_change
Scalar Level Change Start Date = 2013-01-01

Fit	Start Date	Time	Scalar Shift	Adjusted R^2	Implied Trend Rate
Loss Cost	2005.1	-0.026 (CI = +/-0.038; p = 0.172)	0.292 (CI = +/-0.317; p = 0.070)	0.060	-2.55%
Loss Cost	2005.2	-0.042 (CI = +/-0.036; p = 0.024)	0.374 (CI = +/-0.291; p = 0.014)	0.158	-4.11%
Loss Cost	2006.1	-0.047 (CI = +/-0.038; p = 0.018)	0.400 (CI = +/-0.300; p = 0.011)	0.180	-4.63%
Loss Cost	2006.2	-0.059 (CI = +/-0.039; p = 0.005)	0.452 (CI = +/-0.293; p = 0.004)	0.258	-5.72%
Loss Cost	2007.1	-0.058 (CI = +/-0.042; p = 0.009)	0.449 (CI = +/-0.306; p = 0.006)	0.237	-5.64%
Loss Cost	2007.2	-0.080 (CI = +/-0.034; p = 0.000)	0.530 (CI = +/-0.237; p = 0.000)	0.492	-7.64%
Loss Cost	2008.1	-0.075 (CI = +/-0.036; p = 0.000)	0.516 (CI = +/-0.243; p = 0.000)	0.459	-7.26%
Loss Cost	2008.2	-0.083 (CI = +/-0.037; p = 0.000)	0.538 (CI = +/-0.238; p = 0.000)	0.511	-7.97%
Loss Cost	2009.1	-0.081 (CI = +/-0.039; p = 0.000)	0.533 (CI = +/-0.246; p = 0.000)	0.494	-7.78%
Loss Cost	2009.2	-0.091 (CI = +/-0.037; p = 0.000)	0.546 (CI = +/-0.222; p = 0.000)	0.593	-8.70%
Loss Cost	2010.1	-0.087 (CI = +/-0.038; p = 0.000)	0.546 (CI = +/-0.223; p = 0.000)	0.594	-8.32%
Loss Cost	2010.2	-0.091 (CI = +/-0.038; p = 0.000)	0.538 (CI = +/-0.222; p = 0.000)	0.616	-8.69%
Loss Cost	2011.1	-0.092 (CI = +/-0.040; p = 0.000)	0.532 (CI = +/-0.233; p = 0.000)	0.616	-8.80%
Loss Cost	2011.2	-0.095 (CI = +/-0.041; p = 0.000)	0.503 (CI = +/-0.241; p = 0.001)	0.629	-9.03%
Loss Cost	2012.1	-0.094 (CI = +/-0.043; p = 0.000)	0.512 (CI = +/-0.273; p = 0.002)	0.625	-9.00%
Loss Cost	2012.2	-0.094 (CI = +/-0.045; p = 0.001)	0.527 (CI = +/-0.355; p = 0.007)	0.615	-8.98%
Loss Cost	2013.1	-0.094 (CI = +/-0.045; p = 0.001)		0.624	-8.98%
Loss Cost	2013.2	-0.103 (CI = +/-0.053; p = 0.001)		0.623	-9.80%
Loss Cost	2014.1	-0.093 (CI = +/-0.062; p = 0.008)		0.512	-8.87%
Loss Cost	2014.2	-0.076 (CI = +/-0.073; p = 0.042)		0.352	-7.34%
Loss Cost	2015.1	-0.083 (CI = +/-0.093; p = 0.073)		0.301	-7.92%
Loss Cost	2015.2	-0.067 (CI = +/-0.120; p = 0.223)		0.108	-6.46%
Severity	2005.1	0.020 (CI = +/-0.031; p = 0.202)	0.261 (CI = +/-0.260; p = 0.050)	0.584	+1.99%
Severity	2005.2	0.008 (CI = +/-0.031; p = 0.575)	0.318 (CI = +/-0.249; p = 0.014)	0.577	+0.85%
Severity	2006.1	0.005 (CI = +/-0.033; p = 0.778)	0.337 (CI = +/-0.257; p = 0.012)	0.558	+0.46%
Severity	2006.2	-0.002 (CI = +/-0.035; p = 0.905)	0.366 (CI = +/-0.261; p = 0.008)	0.541	-0.20%
Severity	2007.1	0.007 (CI = +/-0.036; p = 0.699)	0.330 (CI = +/-0.259; p = 0.015)	0.584	+0.68%
Severity	2007.2	-0.007 (CI = +/-0.034; p = 0.681)	0.381 (CI = +/-0.234; p = 0.003)	0.598	-0.67%
Severity	2008.1	-0.002 (CI = +/-0.036; p = 0.918)	0.364 (CI = +/-0.238; p = 0.005)	0.613	-0.18%
Severity	2008.2	-0.008 (CI = +/-0.037; p = 0.670)	0.381 (CI = +/-0.239; p = 0.004)	0.591	-0.76%
Severity	2009.1	-0.001 (CI = +/-0.038; p = 0.950)	0.367 (CI = +/-0.236; p = 0.004)	0.625	-0.11%
Severity	2009.2	-0.007 (CI = +/-0.038; p = 0.695)	0.374 (CI = +/-0.233; p = 0.003)	0.595	-0.72%
Severity	2010.1	-0.005 (CI = +/-0.041; p = 0.790)	0.374 (CI = +/-0.239; p = 0.004)	0.587	-0.52%
Severity	2010.2	-0.003 (CI = +/-0.043; p = 0.865)	0.378 (CI = +/-0.247; p = 0.005)	0.571	-0.34%
Severity	2011.1	-0.003 (CI = +/-0.045; p = 0.893)	0.381 (CI = +/-0.260; p = 0.007)	0.532	-0.29%
Severity	2011.2	-0.004 (CI = +/-0.047; p = 0.848)	0.365 (CI = +/-0.277; p = 0.014)	0.436	-0.42%
Severity	2012.1	-0.005 (CI = +/-0.049; p = 0.820)	0.339 (CI = +/-0.312; p = 0.036)	0.289	-0.52%
Severity	2012.2	-0.004 (CI = +/-0.049; p = 0.863)	0.453 (CI = +/-0.384; p = 0.025)	0.315	-0.39%
Severity	2013.1	-0.004 (CI = +/-0.049; p = 0.863)		-0.088	-0.39%
Severity	2013.2	-0.020 (CI = +/-0.054; p = 0.437)		-0.032	-1.93%
Severity	2014.1	-0.016 (CI = +/-0.065; p = 0.602)		-0.076	-1.55%
Severity	2014.2	-0.016 (CI = +/-0.081; p = 0.660)		-0.096	-1.60%
Severity	2015.1	-0.030 (CI = +/-0.102; p = 0.510)		-0.069	-2.95%
Severity	2015.2	-0.033 (CI = +/-0.136; p = 0.573)		-0.101	-3.26%
Frequency	2005.1	-0.046 (CI = +/-0.024; p = 0.001)	0.031 (CI = +/-0.204; p = 0.754)	0.632	-4.45%
Frequency	2005.2	-0.050 (CI = +/-0.026; p = 0.000)	0.056 (CI = +/-0.208; p = 0.582)	0.642	-4.92%
Frequency	2006.1	-0.052 (CI = +/-0.028; p = 0.001)	0.064 (CI = +/-0.217; p = 0.549)	0.622	-5.07%
Frequency	2006.2	-0.057 (CI = +/-0.030; p = 0.001)	0.086 (CI = +/-0.222; p = 0.431)	0.627	-5.53%
Frequency	2007.1	-0.065 (CI = +/-0.030; p = 0.000)	0.119 (CI = +/-0.218; p = 0.270)	0.664	-6.28%
Frequency	2007.2	-0.073 (CI = +/-0.031; p = 0.000)	0.149 (CI = +/-0.213; p = 0.160)	0.699	-7.02%
Frequency	2008.1	-0.074 (CI = +/-0.033; p = 0.000)	0.152 (CI = +/-0.221; p = 0.169)	0.669	-7.09%
Frequency	2008.2	-0.075 (CI = +/-0.035; p = 0.000)	0.157 (CI = +/-0.229; p = 0.168)	0.645	-7.26%
Frequency	2009.1	-0.080 (CI = +/-0.037; p = 0.000)	0.166 (CI = +/-0.232; p = 0.149)	0.645	-7.67%
Frequency	2009.2	-0.084 (CI = +/-0.039; p = 0.000)	0.171 (CI = +/-0.235; p = 0.143)	0.643	-8.03%
Frequency	2010.1	-0.082 (CI = +/-0.041; p = 0.001)	0.171 (CI = +/-0.242; p = 0.153)	0.592	-7.85%
Frequency	2010.2	-0.087 (CI = +/-0.040; p = 0.000)	0.160 (CI = +/-0.234; p = 0.164)	0.644	-8.37%
Frequency	2011.1	-0.089 (CI = +/-0.042; p = 0.000)	0.151 (CI = +/-0.243; p = 0.204)	0.632	-8.54%
Frequency	2011.2	-0.090 (CI = +/-0.044; p = 0.001)	0.138 (CI = +/-0.260; p = 0.271)	0.615	-8.64%
Frequency	2012.1	-0.089 (CI = +/-0.046; p = 0.001)	0.173 (CI = +/-0.289; p = 0.217)	0.568	-8.52%
Frequency	2012.2	-0.090 (CI = +/-0.046; p = 0.001)	0.073 (CI = +/-0.359; p = 0.662)	0.600	-8.62%
Frequency	2013.1	-0.090 (CI = +/-0.046; p = 0.001)		0.596	-8.62%
Frequency	2013.2	-0.084 (CI = +/-0.054; p = 0.006)		0.497	-8.02%
Frequency	2014.1	-0.077 (CI = +/-0.065; p = 0.025)		0.382	-7.44%
Frequency	2014.2	-0.060 (CI = +/-0.076; p = 0.107)		0.203	-5.84%
Frequency	2015.1	-0.053 (CI = +/-0.097; p = 0.242)		0.073	-5.13%
Frequency	2015.2	-0.034 (CI = +/-0.125; p = 0.537)		-0.089	-3.30%

Bodily Injury

Coverage = BI
End Trend Period = 2020.1
Excluded Points = NA
Parameters Included: scalar_level_change
Scalar Level Change Start Date = 2013-01-01

Fit	Start Date	Scalar Shift	Adjusted R^2	Implied Trend Rate
Loss Cost	2005.1	0.070 (CI = +/-0.159; p = 0.373)	-0.006	0.00%
Loss Cost	2005.2	0.046 (CI = +/-0.155; p = 0.552)	-0.022	0.00%
Loss Cost	2006.1	0.045 (CI = +/-0.161; p = 0.568)	-0.024	0.00%
Loss Cost	2006.2	0.034 (CI = +/-0.166; p = 0.675)	-0.031	0.00%
Loss Cost	2007.1	0.051 (CI = +/-0.170; p = 0.545)	-0.025	0.00%
Loss Cost	2007.2	0.018 (CI = +/-0.167; p = 0.828)	-0.040	0.00%
Loss Cost	2008.1	0.048 (CI = +/-0.167; p = 0.560)	-0.028	0.00%
Loss Cost	2008.2	0.046 (CI = +/-0.177; p = 0.597)	-0.032	0.00%
Loss Cost	2009.1	0.073 (CI = +/-0.182; p = 0.414)	-0.014	0.00%
Loss Cost	2009.2	0.056 (CI = +/-0.194; p = 0.556)	-0.031	0.00%
Loss Cost	2010.1	0.098 (CI = +/-0.201; p = 0.321)	0.002	0.00%
Loss Cost	2010.2	0.094 (CI = +/-0.222; p = 0.384)	-0.011	0.00%
Loss Cost	2011.1	0.106 (CI = +/-0.249; p = 0.384)	-0.011	0.00%
Loss Cost	2011.2	0.090 (CI = +/-0.290; p = 0.519)	-0.034	0.00%
Loss Cost	2012.1	0.123 (CI = +/-0.356; p = 0.472)	-0.029	0.00%
Loss Cost	2012.2	0.162 (CI = +/-0.508; p = 0.504)	-0.037	0.00%
Loss Cost	2013.1		0.000	0.00%
Loss Cost	2013.2		0.000	0.00%
Loss Cost	2014.1		0.000	0.00%
Loss Cost	2014.2		0.000	0.00%
Loss Cost	2015.1		0.000	0.00%
Loss Cost	2015.2		0.000	0.00%
Severity	2005.1	0.412 (CI = +/-0.124; p = 0.000)	0.600	0.00%
Severity	2005.2	0.385 (CI = +/-0.115; p = 0.000)	0.616	0.00%
Severity	2006.1	0.376 (CI = +/-0.117; p = 0.000)	0.602	0.00%
Severity	2006.2	0.361 (CI = +/-0.118; p = 0.000)	0.587	0.00%
Severity	2007.1	0.380 (CI = +/-0.118; p = 0.000)	0.624	0.00%
Severity	2007.2	0.348 (CI = +/-0.107; p = 0.000)	0.637	0.00%
Severity	2008.1	0.362 (CI = +/-0.110; p = 0.000)	0.653	0.00%
Severity	2008.2	0.347 (CI = +/-0.114; p = 0.000)	0.630	0.00%
Severity	2009.1	0.369 (CI = +/-0.115; p = 0.000)	0.664	0.00%
Severity	2009.2	0.346 (CI = +/-0.118; p = 0.000)	0.634	0.00%
Severity	2010.1	0.358 (CI = +/-0.127; p = 0.000)	0.628	0.00%
Severity	2010.2	0.370 (CI = +/-0.139; p = 0.000)	0.614	0.00%
Severity	2011.1	0.377 (CI = +/-0.156; p = 0.000)	0.579	0.00%
Severity	2011.2	0.356 (CI = +/-0.181; p = 0.001)	0.492	0.00%
Severity	2012.1	0.327 (CI = +/-0.221; p = 0.007)	0.358	0.00%
Severity	2012.2	0.448 (CI = +/-0.300; p = 0.006)	0.382	0.00%
Severity	2013.1		0.000	0.00%
Severity	2013.2		0.000	0.00%
Severity	2014.1		0.000	0.00%
Severity	2014.2		0.000	0.00%
Severity	2015.1		0.000	0.00%
Severity	2015.2		0.000	0.00%
Frequency	2005.1	-0.342 (CI = +/-0.131; p = 0.000)	0.477	0.00%
Frequency	2005.2	-0.340 (CI = +/-0.136; p = 0.000)	0.465	0.00%
Frequency	2006.1	-0.330 (CI = +/-0.140; p = 0.000)	0.446	0.00%
Frequency	2006.2	-0.327 (CI = +/-0.145; p = 0.000)	0.431	0.00%
Frequency	2007.1	-0.329 (CI = +/-0.152; p = 0.000)	0.422	0.00%
Frequency	2007.2	-0.331 (CI = +/-0.159; p = 0.000)	0.411	0.00%
Frequency	2008.1	-0.314 (CI = +/-0.165; p = 0.001)	0.378	0.00%
Frequency	2008.2	-0.301 (CI = +/-0.173; p = 0.002)	0.344	0.00%
Frequency	2009.1	-0.296 (CI = +/-0.184; p = 0.003)	0.317	0.00%
Frequency	2009.2	-0.290 (CI = +/-0.197; p = 0.006)	0.287	0.00%
Frequency	2010.1	-0.260 (CI = +/-0.209; p = 0.018)	0.224	0.00%
Frequency	2010.2	-0.276 (CI = +/-0.230; p = 0.021)	0.220	0.00%
Frequency	2011.1	-0.271 (CI = +/-0.259; p = 0.041)	0.178	0.00%
Frequency	2011.2	-0.266 (CI = +/-0.301; p = 0.079)	0.129	0.00%
Frequency	2012.1	-0.204 (CI = +/-0.367; p = 0.255)	0.025	0.00%
Frequency	2012.2	-0.286 (CI = +/-0.520; p = 0.258)	0.025	0.00%
Frequency	2013.1		0.000	0.00%
Frequency	2013.2		0.000	0.00%
Frequency	2014.1		0.000	0.00%
Frequency	2014.2		0.000	0.00%
Frequency	2015.1		0.000	0.00%
Frequency	2015.2		0.000	0.00%

Bodily Injury

Coverage = BI
End Trend Period = 2019.2
Excluded Points = NA
Parameters Included: scalar_level_change
Scalar Level Change Start Date = 2013-01-01

Fit	Start Date	Scalar Shift	Adjusted R^2	Implied Trend Rate
Loss Cost	2005.1	0.089 (CI = +/-0.160; p = 0.267)	0.010	0.00%
Loss Cost	2005.2	0.064 (CI = +/-0.156; p = 0.408)	-0.011	0.00%
Loss Cost	2006.1	0.064 (CI = +/-0.162; p = 0.426)	-0.013	0.00%
Loss Cost	2006.2	0.053 (CI = +/-0.167; p = 0.522)	-0.023	0.00%
Loss Cost	2007.1	0.069 (CI = +/-0.171; p = 0.412)	-0.012	0.00%
Loss Cost	2007.2	0.036 (CI = +/-0.167; p = 0.658)	-0.034	0.00%
Loss Cost	2008.1	0.066 (CI = +/-0.166; p = 0.418)	-0.014	0.00%
Loss Cost	2008.2	0.064 (CI = +/-0.176; p = 0.457)	-0.020	0.00%
Loss Cost	2009.1	0.092 (CI = +/-0.182; p = 0.305)	0.005	0.00%
Loss Cost	2009.2	0.074 (CI = +/-0.193; p = 0.431)	-0.018	0.00%
Loss Cost	2010.1	0.116 (CI = +/-0.199; p = 0.236)	0.026	0.00%
Loss Cost	2010.2	0.113 (CI = +/-0.220; p = 0.295)	0.009	0.00%
Loss Cost	2011.1	0.124 (CI = +/-0.247; p = 0.303)	0.008	0.00%
Loss Cost	2011.2	0.109 (CI = +/-0.288; p = 0.434)	-0.023	0.00%
Loss Cost	2012.1	0.142 (CI = +/-0.354; p = 0.405)	-0.018	0.00%
Loss Cost	2012.2	0.181 (CI = +/-0.506; p = 0.454)	-0.030	0.00%
Loss Cost	2013.1		0.000	0.00%
Loss Cost	2013.2		0.000	0.00%
Loss Cost	2014.1		0.000	0.00%
Loss Cost	2014.2		0.000	0.00%
Loss Cost	2015.1		0.000	0.00%
Loss Cost	2015.2		0.000	0.00%
Severity	2005.1	0.409 (CI = +/-0.129; p = 0.000)	0.588	0.00%
Severity	2005.2	0.382 (CI = +/-0.119; p = 0.000)	0.604	0.00%
Severity	2006.1	0.373 (CI = +/-0.121; p = 0.000)	0.590	0.00%
Severity	2006.2	0.358 (CI = +/-0.123; p = 0.000)	0.575	0.00%
Severity	2007.1	0.377 (CI = +/-0.122; p = 0.000)	0.613	0.00%
Severity	2007.2	0.345 (CI = +/-0.111; p = 0.000)	0.626	0.00%
Severity	2008.1	0.359 (CI = +/-0.114; p = 0.000)	0.643	0.00%
Severity	2008.2	0.344 (CI = +/-0.118; p = 0.000)	0.620	0.00%
Severity	2009.1	0.366 (CI = +/-0.119; p = 0.000)	0.655	0.00%
Severity	2009.2	0.343 (CI = +/-0.123; p = 0.000)	0.625	0.00%
Severity	2010.1	0.355 (CI = +/-0.132; p = 0.000)	0.619	0.00%
Severity	2010.2	0.367 (CI = +/-0.145; p = 0.000)	0.606	0.00%
Severity	2011.1	0.374 (CI = +/-0.163; p = 0.000)	0.572	0.00%
Severity	2011.2	0.353 (CI = +/-0.188; p = 0.001)	0.484	0.00%
Severity	2012.1	0.324 (CI = +/-0.231; p = 0.009)	0.350	0.00%
Severity	2012.2	0.445 (CI = +/-0.313; p = 0.009)	0.376	0.00%
Severity	2013.1		0.000	0.00%
Severity	2013.2		0.000	0.00%
Severity	2014.1		0.000	0.00%
Severity	2014.2		0.000	0.00%
Severity	2015.1		0.000	0.00%
Severity	2015.2		0.000	0.00%
Frequency	2005.1	-0.320 (CI = +/-0.129; p = 0.000)	0.462	0.00%
Frequency	2005.2	-0.318 (CI = +/-0.134; p = 0.000)	0.450	0.00%
Frequency	2006.1	-0.309 (CI = +/-0.137; p = 0.000)	0.431	0.00%
Frequency	2006.2	-0.306 (CI = +/-0.143; p = 0.000)	0.416	0.00%
Frequency	2007.1	-0.308 (CI = +/-0.149; p = 0.000)	0.408	0.00%
Frequency	2007.2	-0.309 (CI = +/-0.156; p = 0.000)	0.397	0.00%
Frequency	2008.1	-0.293 (CI = +/-0.161; p = 0.001)	0.364	0.00%
Frequency	2008.2	-0.280 (CI = +/-0.169; p = 0.002)	0.330	0.00%
Frequency	2009.1	-0.274 (CI = +/-0.180; p = 0.005)	0.302	0.00%
Frequency	2009.2	-0.269 (CI = +/-0.193; p = 0.009)	0.272	0.00%
Frequency	2010.1	-0.239 (CI = +/-0.205; p = 0.025)	0.208	0.00%
Frequency	2010.2	-0.255 (CI = +/-0.225; p = 0.029)	0.208	0.00%
Frequency	2011.1	-0.250 (CI = +/-0.253; p = 0.053)	0.165	0.00%
Frequency	2011.2	-0.245 (CI = +/-0.295; p = 0.097)	0.117	0.00%
Frequency	2012.1	-0.182 (CI = +/-0.359; p = 0.295)	0.012	0.00%
Frequency	2012.2	-0.264 (CI = +/-0.509; p = 0.283)	0.018	0.00%
Frequency	2013.1		0.000	0.00%
Frequency	2013.2		0.000	0.00%
Frequency	2014.1		0.000	0.00%
Frequency	2014.2		0.000	0.00%
Frequency	2015.1		0.000	0.00%
Frequency	2015.2		0.000	0.00%

Bodily Injury

Coverage = BI
End Trend Period = 2019.1
Excluded Points = NA
Parameters Included: scalar_level_change
Scalar Level Change Start Date = 2013-01-01

Fit	Start Date	Scalar Shift	Adjusted R^2	Implied Trend Rate
Loss Cost	2005.1	0.105 (CI = +/-0.163; p = 0.198)	0.026	0.00%
Loss Cost	2005.2	0.081 (CI = +/-0.159; p = 0.307)	0.003	0.00%
Loss Cost	2006.1	0.080 (CI = +/-0.165; p = 0.326)	0.000	0.00%
Loss Cost	2006.2	0.069 (CI = +/-0.170; p = 0.410)	-0.012	0.00%
Loss Cost	2007.1	0.086 (CI = +/-0.174; p = 0.319)	0.002	0.00%
Loss Cost	2007.2	0.053 (CI = +/-0.169; p = 0.525)	-0.026	0.00%
Loss Cost	2008.1	0.083 (CI = +/-0.168; p = 0.318)	0.002	0.00%
Loss Cost	2008.2	0.081 (CI = +/-0.178; p = 0.356)	-0.005	0.00%
Loss Cost	2009.1	0.108 (CI = +/-0.183; p = 0.232)	0.025	0.00%
Loss Cost	2009.2	0.091 (CI = +/-0.195; p = 0.341)	-0.002	0.00%
Loss Cost	2010.1	0.133 (CI = +/-0.201; p = 0.180)	0.050	0.00%
Loss Cost	2010.2	0.129 (CI = +/-0.221; p = 0.234)	0.030	0.00%
Loss Cost	2011.1	0.141 (CI = +/-0.249; p = 0.248)	0.027	0.00%
Loss Cost	2011.2	0.125 (CI = +/-0.290; p = 0.371)	-0.010	0.00%
Loss Cost	2012.1	0.158 (CI = +/-0.358; p = 0.356)	-0.006	0.00%
Loss Cost	2012.2	0.197 (CI = +/-0.512; p = 0.417)	-0.023	0.00%
Loss Cost	2013.1		0.000	0.00%
Loss Cost	2013.2		0.000	0.00%
Loss Cost	2014.1		0.000	0.00%
Loss Cost	2014.2		0.000	0.00%
Loss Cost	2015.1		0.000	0.00%
Loss Cost	2015.2		0.000	0.00%
Severity	2005.1	0.404 (CI = +/-0.133; p = 0.000)	0.573	0.00%
Severity	2005.2	0.377 (CI = +/-0.123; p = 0.000)	0.588	0.00%
Severity	2006.1	0.367 (CI = +/-0.126; p = 0.000)	0.574	0.00%
Severity	2006.2	0.353 (CI = +/-0.127; p = 0.000)	0.560	0.00%
Severity	2007.1	0.372 (CI = +/-0.127; p = 0.000)	0.600	0.00%
Severity	2007.2	0.340 (CI = +/-0.115; p = 0.000)	0.613	0.00%
Severity	2008.1	0.354 (CI = +/-0.118; p = 0.000)	0.631	0.00%
Severity	2008.2	0.339 (CI = +/-0.122; p = 0.000)	0.607	0.00%
Severity	2009.1	0.361 (CI = +/-0.124; p = 0.000)	0.645	0.00%
Severity	2009.2	0.338 (CI = +/-0.127; p = 0.000)	0.614	0.00%
Severity	2010.1	0.350 (CI = +/-0.137; p = 0.000)	0.609	0.00%
Severity	2010.2	0.362 (CI = +/-0.150; p = 0.000)	0.597	0.00%
Severity	2011.1	0.369 (CI = +/-0.169; p = 0.000)	0.563	0.00%
Severity	2011.2	0.348 (CI = +/-0.195; p = 0.002)	0.475	0.00%
Severity	2012.1	0.319 (CI = +/-0.240; p = 0.013)	0.341	0.00%
Severity	2012.2	0.440 (CI = +/-0.326; p = 0.012)	0.370	0.00%
Severity	2013.1		0.000	0.00%
Severity	2013.2		0.000	0.00%
Severity	2014.1		0.000	0.00%
Severity	2014.2		0.000	0.00%
Severity	2015.1		0.000	0.00%
Severity	2015.2		0.000	0.00%
Frequency	2005.1	-0.298 (CI = +/-0.127; p = 0.000)	0.442	0.00%
Frequency	2005.2	-0.297 (CI = +/-0.132; p = 0.000)	0.431	0.00%
Frequency	2006.1	-0.287 (CI = +/-0.135; p = 0.000)	0.412	0.00%
Frequency	2006.2	-0.284 (CI = +/-0.140; p = 0.000)	0.396	0.00%
Frequency	2007.1	-0.286 (CI = +/-0.147; p = 0.001)	0.389	0.00%
Frequency	2007.2	-0.287 (CI = +/-0.154; p = 0.001)	0.379	0.00%
Frequency	2008.1	-0.271 (CI = +/-0.159; p = 0.002)	0.346	0.00%
Frequency	2008.2	-0.258 (CI = +/-0.166; p = 0.004)	0.311	0.00%
Frequency	2009.1	-0.253 (CI = +/-0.177; p = 0.008)	0.284	0.00%
Frequency	2009.2	-0.247 (CI = +/-0.190; p = 0.014)	0.254	0.00%
Frequency	2010.1	-0.217 (CI = +/-0.201; p = 0.036)	0.189	0.00%
Frequency	2010.2	-0.233 (CI = +/-0.220; p = 0.040)	0.191	0.00%
Frequency	2011.1	-0.228 (CI = +/-0.249; p = 0.070)	0.150	0.00%
Frequency	2011.2	-0.223 (CI = +/-0.290; p = 0.122)	0.103	0.00%
Frequency	2012.1	-0.161 (CI = +/-0.353; p = 0.343)	-0.002	0.00%
Frequency	2012.2	-0.242 (CI = +/-0.500; p = 0.312)	0.009	0.00%
Frequency	2013.1		0.000	0.00%
Frequency	2013.2		0.000	0.00%
Frequency	2014.1		0.000	0.00%
Frequency	2014.2		0.000	0.00%
Frequency	2015.1		0.000	0.00%
Frequency	2015.2		0.000	0.00%

Bodily Injury - Annual

Coverage = BI Annual
End Trend Period = 2019
Excluded Points = NA
Parameters Included: time, scalar_level_change
Scalar Level Change Start Date = 2013-01-01

Fit	Start Date	Time	Scalar Shift	Adjusted R^2	Implied Trend Rate
Loss Cost	2005	0.007 (CI = +/-0.034; p = 0.681)	0.039 (CI = +/-0.301; p = 0.783)	-0.025	+0.66%
Loss Cost	2006	-0.005 (CI = +/-0.038; p = 0.764)	0.102 (CI = +/-0.307; p = 0.479)	-0.089	-0.53%
Loss Cost	2007	-0.005 (CI = +/-0.046; p = 0.805)	0.102 (CI = +/-0.344; p = 0.523)	-0.106	-0.52%
Loss Cost	2008	-0.003 (CI = +/-0.056; p = 0.912)	0.092 (CI = +/-0.385; p = 0.603)	-0.122	-0.28%
Loss Cost	2009	0.004 (CI = +/-0.067; p = 0.902)	0.068 (CI = +/-0.426; p = 0.723)	-0.120	+0.37%
Loss Cost	2010	0.009 (CI = +/-0.081; p = 0.810)	0.055 (CI = +/-0.473; p = 0.793)	-0.135	+0.86%
Loss Cost	2011	0.003 (CI = +/-0.095; p = 0.951)	0.062 (CI = +/-0.523; p = 0.781)	-0.256	+0.25%
Loss Cost	2012	-0.006 (CI = +/-0.109; p = 0.892)	0.045 (CI = +/-0.575; p = 0.849)	-0.389	-0.60%
Loss Cost	2013	-0.018 (CI = +/-0.086; p = 0.585)	-0.126 (CI = +/-0.489; p = 0.513)	0.036	-1.81%
Loss Cost	2014	-0.018 (CI = +/-0.086; p = 0.585)		-0.149	-1.81%
Loss Cost	2015	0.011 (CI = +/-0.125; p = 0.794)		-0.298	+1.12%
Severity	2005	0.030 (CI = +/-0.028; p = 0.036)	0.132 (CI = +/-0.245; p = 0.263)	0.741	+3.05%
Severity	2006	0.017 (CI = +/-0.028; p = 0.211)	0.201 (CI = +/-0.231; p = 0.082)	0.732	+1.73%
Severity	2007	0.022 (CI = +/-0.034; p = 0.184)	0.179 (CI = +/-0.254; p = 0.147)	0.725	+2.19%
Severity	2008	0.019 (CI = +/-0.041; p = 0.330)	0.192 (CI = +/-0.283; p = 0.159)	0.678	+1.88%
Severity	2009	0.021 (CI = +/-0.050; p = 0.351)	0.182 (CI = +/-0.316; p = 0.220)	0.644	+2.16%
Severity	2010	0.017 (CI = +/-0.060; p = 0.525)	0.194 (CI = +/-0.349; p = 0.229)	0.562	+1.70%
Severity	2011	0.015 (CI = +/-0.071; p = 0.629)	0.197 (CI = +/-0.390; p = 0.263)	0.455	+1.49%
Severity	2012	0.002 (CI = +/-0.068; p = 0.931)	0.172 (CI = +/-0.361; p = 0.274)	0.216	+0.24%
Severity	2013	-0.006 (CI = +/-0.042; p = 0.699)	0.051 (CI = +/-0.239; p = 0.587)	-0.379	-0.62%
Severity	2014	-0.006 (CI = +/-0.042; p = 0.699)		-0.198	-0.62%
Severity	2015	-0.013 (CI = +/-0.070; p = 0.585)		-0.187	-1.34%
Frequency	2005	-0.023 (CI = +/-0.028; p = 0.096)	-0.093 (CI = +/-0.249; p = 0.431)	0.603	-2.31%
Frequency	2006	-0.022 (CI = +/-0.034; p = 0.174)	-0.099 (CI = +/-0.277; p = 0.449)	0.550	-2.22%
Frequency	2007	-0.027 (CI = +/-0.041; p = 0.172)	-0.077 (CI = +/-0.306; p = 0.588)	0.531	-2.65%
Frequency	2008	-0.021 (CI = +/-0.049; p = 0.348)	-0.100 (CI = +/-0.338; p = 0.519)	0.438	-2.12%
Frequency	2009	-0.018 (CI = +/-0.059; p = 0.512)	-0.114 (CI = +/-0.377; p = 0.504)	0.340	-1.75%
Frequency	2010	-0.008 (CI = +/-0.069; p = 0.784)	-0.140 (CI = +/-0.406; p = 0.442)	0.195	-0.83%
Frequency	2011	-0.012 (CI = +/-0.082; p = 0.728)	-0.135 (CI = +/-0.451; p = 0.492)	0.149	-1.22%
Frequency	2012	-0.008 (CI = +/-0.097; p = 0.832)	-0.127 (CI = +/-0.515; p = 0.554)	-0.067	-0.84%
Frequency	2013	-0.012 (CI = +/-0.116; p = 0.787)	-0.177 (CI = +/-0.661; p = 0.498)	-0.103	-1.20%
Frequency	2014	-0.012 (CI = +/-0.116; p = 0.787)		-0.224	-1.20%
Frequency	2015	0.025 (CI = +/-0.174; p = 0.683)		-0.249	+2.49%

Bodily Injury - Annual

Coverage = BI Annual
End Trend Period = 2018
Excluded Points = NA
Parameters Included: time, scalar_level_change
Scalar Level Change Start Date = 2013-01-01

Fit	Start Date	Time	Scalar Shift	Adjusted R^2	Implied Trend Rate
Loss Cost	2005	0.004 (CI = +/-0.037; p = 0.830)	0.046 (CI = +/-0.315; p = 0.756)	-0.096	+0.37%
Loss Cost	2006	-0.011 (CI = +/-0.041; p = 0.572)	0.119 (CI = +/-0.318; p = 0.423)	-0.116	-1.08%
Loss Cost	2007	-0.013 (CI = +/-0.052; p = 0.588)	0.129 (CI = +/-0.362; p = 0.443)	-0.133	-1.28%
Loss Cost	2008	-0.013 (CI = +/-0.066; p = 0.668)	0.128 (CI = +/-0.418; p = 0.500)	-0.161	-1.26%
Loss Cost	2009	-0.007 (CI = +/-0.084; p = 0.840)	0.109 (CI = +/-0.483; p = 0.611)	-0.192	-0.74%
Loss Cost	2010	-0.004 (CI = +/-0.108; p = 0.932)	0.098 (CI = +/-0.563; p = 0.684)	-0.231	-0.39%
Loss Cost	2011	-0.017 (CI = +/-0.135; p = 0.763)	0.124 (CI = +/-0.641; p = 0.640)	-0.325	-1.66%
Loss Cost	2012	-0.034 (CI = +/-0.161; p = 0.586)	0.124 (CI = +/-0.712; p = 0.654)	-0.379	-3.37%
Loss Cost	2013	-0.057 (CI = +/-0.103; p = 0.176)	-0.036 (CI = +/-0.472; p = 0.824)	0.475	-5.55%
Loss Cost	2014	-0.057 (CI = +/-0.103; p = 0.176)		0.346	-5.55%
Loss Cost	2015	-0.034 (CI = +/-0.219; p = 0.575)		-0.229	-3.32%
Severity	2005	0.038 (CI = +/-0.026; p = 0.010)	0.115 (CI = +/-0.222; p = 0.280)	0.804	+3.82%
Severity	2006	0.025 (CI = +/-0.028; p = 0.069)	0.176 (CI = +/-0.214; p = 0.096)	0.794	+2.57%
Severity	2007	0.034 (CI = +/-0.033; p = 0.043)	0.137 (CI = +/-0.228; p = 0.207)	0.808	+3.43%
Severity	2008	0.035 (CI = +/-0.041; p = 0.090)	0.134 (CI = +/-0.262; p = 0.274)	0.773	+3.52%
Severity	2009	0.044 (CI = +/-0.050; p = 0.077)	0.098 (CI = +/-0.290; p = 0.450)	0.771	+4.53%
Severity	2010	0.045 (CI = +/-0.065; p = 0.140)	0.095 (CI = +/-0.338; p = 0.516)	0.710	+4.62%
Severity	2011	0.049 (CI = +/-0.083; p = 0.191)	0.088 (CI = +/-0.394; p = 0.591)	0.637	+5.01%
Severity	2012	0.033 (CI = +/-0.086; p = 0.353)	0.088 (CI = +/-0.381; p = 0.557)	0.448	+3.31%
Severity	2013	0.019 (CI = +/-0.019; p = 0.050)	-0.008 (CI = +/-0.087; p = 0.787)	0.733	+1.91%
Severity	2014	0.019 (CI = +/-0.019; p = 0.050)		0.695	+1.91%
Severity	2015	0.024 (CI = +/-0.039; p = 0.121)		0.658	+2.40%
Frequency	2005	-0.034 (CI = +/-0.022; p = 0.007)	-0.069 (CI = +/-0.187; p = 0.434)	0.797	-3.32%
Frequency	2006	-0.036 (CI = +/-0.027; p = 0.014)	-0.057 (CI = +/-0.209; p = 0.559)	0.772	-3.55%
Frequency	2007	-0.047 (CI = +/-0.030; p = 0.007)	-0.008 (CI = +/-0.213; p = 0.932)	0.804	-4.56%
Frequency	2008	-0.047 (CI = +/-0.039; p = 0.023)	-0.006 (CI = +/-0.246; p = 0.959)	0.755	-4.62%
Frequency	2009	-0.052 (CI = +/-0.049; p = 0.042)	0.011 (CI = +/-0.282; p = 0.931)	0.709	-5.04%
Frequency	2010	-0.049 (CI = +/-0.063; p = 0.106)	0.003 (CI = +/-0.328; p = 0.983)	0.603	-4.79%
Frequency	2011	-0.066 (CI = +/-0.069; p = 0.059)	0.036 (CI = +/-0.328; p = 0.788)	0.682	-6.36%
Frequency	2012	-0.067 (CI = +/-0.089; p = 0.106)	0.036 (CI = +/-0.395; p = 0.812)	0.554	-6.46%
Frequency	2013	-0.076 (CI = +/-0.094; p = 0.082)	-0.028 (CI = +/-0.429; p = 0.849)	0.687	-7.31%
Frequency	2014	-0.076 (CI = +/-0.094; p = 0.082)		0.587	-7.31%
Frequency	2015	-0.057 (CI = +/-0.204; p = 0.349)		0.135	-5.59%

Bodily Injury - Annual

Coverage = BI Annual
End Trend Period = 2019
Excluded Points = NA
Parameters Included: scalar_level_change
Scalar Level Change Start Date = 2013-01-01

Fit	Start Date	Scalar Shift	Adjusted R^2	Implied Trend Rate
Loss Cost	2005	0.088 (CI = +/-0.152; p = 0.231)	0.040	0.00%
Loss Cost	2006	0.066 (CI = +/-0.150; p = 0.359)	-0.007	0.00%
Loss Cost	2007	0.068 (CI = +/-0.162; p = 0.375)	-0.012	0.00%
Loss Cost	2008	0.075 (CI = +/-0.178; p = 0.371)	-0.011	0.00%
Loss Cost	2009	0.088 (CI = +/-0.197; p = 0.338)	0.002	0.00%
Loss Cost	2010	0.097 (CI = +/-0.226; p = 0.351)	-0.002	0.00%
Loss Cost	2011	0.073 (CI = +/-0.267; p = 0.536)	-0.078	0.00%
Loss Cost	2012	0.021 (CI = +/-0.328; p = 0.882)	-0.162	0.00%
Loss Cost	2013	-0.190 (CI = +/-0.334; p = 0.203)	0.161	0.00%
Loss Cost	2014		0.000	0.00%
Loss Cost	2015		0.000	0.00%
Severity	2005	0.357 (CI = +/-0.148; p = 0.000)	0.650	0.00%
Severity	2006	0.321 (CI = +/-0.121; p = 0.000)	0.715	0.00%
Severity	2007	0.320 (CI = +/-0.131; p = 0.000)	0.699	0.00%
Severity	2008	0.304 (CI = +/-0.138; p = 0.001)	0.677	0.00%
Severity	2009	0.299 (CI = +/-0.155; p = 0.002)	0.645	0.00%
Severity	2010	0.279 (CI = +/-0.171; p = 0.006)	0.592	0.00%
Severity	2011	0.264 (CI = +/-0.203; p = 0.018)	0.512	0.00%
Severity	2012	0.182 (CI = +/-0.205; p = 0.073)	0.346	0.00%
Severity	2013	0.029 (CI = +/-0.160; p = 0.663)	-0.151	0.00%
Severity	2014		0.000	0.00%
Severity	2015		0.000	0.00%
Frequency	2005	-0.269 (CI = +/-0.141; p = 0.001)	0.534	0.00%
Frequency	2006	-0.255 (CI = +/-0.146; p = 0.003)	0.509	0.00%
Frequency	2007	-0.251 (CI = +/-0.159; p = 0.005)	0.482	0.00%
Frequency	2008	-0.229 (CI = +/-0.165; p = 0.011)	0.439	0.00%
Frequency	2009	-0.211 (CI = +/-0.179; p = 0.026)	0.379	0.00%
Frequency	2010	-0.181 (CI = +/-0.194; p = 0.063)	0.288	0.00%
Frequency	2011	-0.190 (CI = +/-0.233; p = 0.095)	0.255	0.00%
Frequency	2012	-0.161 (CI = +/-0.295; p = 0.229)	0.102	0.00%
Frequency	2013	-0.219 (CI = +/-0.437; p = 0.254)	0.099	0.00%
Frequency	2014		0.000	0.00%
Frequency	2015		0.000	0.00%

Bodily Injury - Annual

Coverage = BI Annual
End Trend Period = 2018
Excluded Points = NA
Parameters Included: scalar_level_change
Scalar Level Change Start Date = 2013-01-01

Fit	Start Date	Scalar Shift	Adjusted R^2	Implied Trend Rate
Loss Cost	2005	0.072 (CI = +/-0.166; p = 0.365)	-0.009	0.00%
Loss Cost	2006	0.049 (CI = +/-0.163; p = 0.523)	-0.049	0.00%
Loss Cost	2007	0.052 (CI = +/-0.178; p = 0.532)	-0.056	0.00%
Loss Cost	2008	0.058 (CI = +/-0.196; p = 0.518)	-0.058	0.00%
Loss Cost	2009	0.072 (CI = +/-0.218; p = 0.470)	-0.050	0.00%
Loss Cost	2010	0.081 (CI = +/-0.252; p = 0.474)	-0.057	0.00%
Loss Cost	2011	0.057 (CI = +/-0.301; p = 0.660)	-0.127	0.00%
Loss Cost	2012	0.004 (CI = +/-0.376; p = 0.979)	-0.200	0.00%
Loss Cost	2013	-0.207 (CI = +/-0.384; p = 0.209)	0.198	0.00%
Loss Cost	2014		0.000	0.00%
Loss Cost	2015		0.000	0.00%
Severity	2005	0.377 (CI = +/-0.160; p = 0.000)	0.660	0.00%
Severity	2006	0.341 (CI = +/-0.128; p = 0.000)	0.736	0.00%
Severity	2007	0.340 (CI = +/-0.139; p = 0.000)	0.721	0.00%
Severity	2008	0.324 (CI = +/-0.147; p = 0.001)	0.705	0.00%
Severity	2009	0.319 (CI = +/-0.165; p = 0.002)	0.677	0.00%
Severity	2010	0.299 (CI = +/-0.184; p = 0.006)	0.632	0.00%
Severity	2011	0.283 (CI = +/-0.221; p = 0.020)	0.559	0.00%
Severity	2012	0.202 (CI = +/-0.218; p = 0.064)	0.436	0.00%
Severity	2013	0.049 (CI = +/-0.103; p = 0.262)	0.124	0.00%
Severity	2014		0.000	0.00%
Severity	2015		0.000	0.00%
Frequency	2005	-0.305 (CI = +/-0.140; p = 0.000)	0.625	0.00%
Frequency	2006	-0.292 (CI = +/-0.144; p = 0.001)	0.611	0.00%
Frequency	2007	-0.288 (CI = +/-0.157; p = 0.002)	0.589	0.00%
Frequency	2008	-0.266 (CI = +/-0.160; p = 0.005)	0.566	0.00%
Frequency	2009	-0.248 (CI = +/-0.174; p = 0.011)	0.521	0.00%
Frequency	2010	-0.218 (CI = +/-0.186; p = 0.028)	0.455	0.00%
Frequency	2011	-0.227 (CI = +/-0.225; p = 0.049)	0.420	0.00%
Frequency	2012	-0.198 (CI = +/-0.289; p = 0.139)	0.259	0.00%
Frequency	2013	-0.256 (CI = +/-0.440; p = 0.182)	0.243	0.00%
Frequency	2014		0.000	0.00%
Frequency	2015		0.000	0.00%

Property Damage

Coverage = PD
End Trend Period = 2020.1
Excluded Points = NA
Parameters Included: time, seasonality

Fit	Start Date	Time	Seasonality	Adjusted R^2	Implied Trend Rate
Loss Cost	2003.1	0.008 (CI = +/-0.013; p = 0.242)	0.054 (CI = +/-0.135; p = 0.418)	0.003	+0.79%
Loss Cost	2003.2	0.012 (CI = +/-0.013; p = 0.081)	0.031 (CI = +/-0.131; p = 0.630)	0.046	+1.19%
Loss Cost	2004.1	0.013 (CI = +/-0.014; p = 0.061)	0.040 (CI = +/-0.133; p = 0.546)	0.064	+1.35%
Loss Cost	2004.2	0.013 (CI = +/-0.015; p = 0.089)	0.043 (CI = +/-0.138; p = 0.531)	0.050	+1.29%
Loss Cost	2005.1	0.011 (CI = +/-0.016; p = 0.149)	0.036 (CI = +/-0.142; p = 0.609)	0.015	+1.16%
Loss Cost	2005.2	0.008 (CI = +/-0.017; p = 0.306)	0.052 (CI = +/-0.143; p = 0.466)	-0.009	+0.85%
Loss Cost	2006.1	0.009 (CI = +/-0.018; p = 0.319)	0.053 (CI = +/-0.149; p = 0.467)	-0.015	+0.88%
Loss Cost	2006.2	0.008 (CI = +/-0.019; p = 0.398)	0.057 (CI = +/-0.155; p = 0.453)	-0.022	+0.80%
Loss Cost	2007.1	0.004 (CI = +/-0.020; p = 0.673)	0.040 (CI = +/-0.156; p = 0.602)	-0.063	+0.41%
Loss Cost	2007.2	0.004 (CI = +/-0.022; p = 0.698)	0.040 (CI = +/-0.163; p = 0.616)	-0.067	+0.41%
Loss Cost	2008.1	0.003 (CI = +/-0.024; p = 0.798)	0.035 (CI = +/-0.170; p = 0.672)	-0.079	+0.29%
Loss Cost	2008.2	0.006 (CI = +/-0.025; p = 0.638)	0.023 (CI = +/-0.176; p = 0.789)	-0.079	+0.59%
Loss Cost	2009.1	0.004 (CI = +/-0.028; p = 0.767)	0.016 (CI = +/-0.184; p = 0.859)	-0.093	+0.40%
Loss Cost	2009.2	-0.005 (CI = +/-0.028; p = 0.702)	0.051 (CI = +/-0.178; p = 0.555)	-0.078	-0.52%
Loss Cost	2010.1	-0.002 (CI = +/-0.031; p = 0.903)	0.063 (CI = +/-0.185; p = 0.484)	-0.080	-0.18%
Loss Cost	2010.2	-0.006 (CI = +/-0.034; p = 0.708)	0.078 (CI = +/-0.194; p = 0.408)	-0.067	-0.60%
Loss Cost	2011.1	-0.013 (CI = +/-0.036; p = 0.441)	0.055 (CI = +/-0.197; p = 0.565)	-0.061	-1.33%
Loss Cost	2011.2	-0.011 (CI = +/-0.040; p = 0.572)	0.047 (CI = +/-0.210; p = 0.641)	-0.096	-1.09%
Loss Cost	2012.1	-0.024 (CI = +/-0.042; p = 0.243)	0.011 (CI = +/-0.204; p = 0.911)	-0.032	-2.34%
Loss Cost	2012.2	-0.038 (CI = +/-0.043; p = 0.079)	0.052 (CI = +/-0.200; p = 0.584)	0.105	-3.75%
Loss Cost	2013.1	-0.052 (CI = +/-0.045; p = 0.026)	0.017 (CI = +/-0.194; p = 0.854)	0.242	-5.09%
Loss Cost	2013.2	-0.054 (CI = +/-0.053; p = 0.047)	0.021 (CI = +/-0.213; p = 0.836)	0.188	-5.23%
Loss Cost	2014.1	-0.054 (CI = +/-0.062; p = 0.081)	0.020 (CI = +/-0.234; p = 0.855)	0.130	-5.27%
Loss Cost	2014.2	-0.025 (CI = +/-0.060; p = 0.378)	-0.044 (CI = +/-0.208; p = 0.643)	-0.074	-2.44%
Loss Cost	2015.1	0.002 (CI = +/-0.057; p = 0.942)	0.005 (CI = +/-0.180; p = 0.955)	-0.249	+0.18%
Loss Cost	2015.2	0.009 (CI = +/-0.072; p = 0.779)	-0.008 (CI = +/-0.207; p = 0.927)	-0.270	+0.89%
Severity	2003.1	0.031 (CI = +/-0.010; p = 0.000)	-0.044 (CI = +/-0.096; p = 0.358)	0.552	+3.11%
Severity	2003.2	0.031 (CI = +/-0.010; p = 0.000)	-0.047 (CI = +/-0.099; p = 0.343)	0.534	+3.16%
Severity	2004.1	0.032 (CI = +/-0.011; p = 0.000)	-0.040 (CI = +/-0.101; p = 0.425)	0.538	+3.29%
Severity	2004.2	0.033 (CI = +/-0.011; p = 0.000)	-0.042 (CI = +/-0.105; p = 0.419)	0.516	+3.33%
Severity	2005.1	0.035 (CI = +/-0.012; p = 0.000)	-0.031 (CI = +/-0.105; p = 0.556)	0.541	+3.55%
Severity	2005.2	0.034 (CI = +/-0.013; p = 0.000)	-0.027 (CI = +/-0.109; p = 0.614)	0.501	+3.48%
Severity	2006.1	0.036 (CI = +/-0.013; p = 0.000)	-0.018 (CI = +/-0.111; p = 0.739)	0.511	+3.67%
Severity	2006.2	0.037 (CI = +/-0.014; p = 0.000)	-0.020 (CI = +/-0.116; p = 0.722)	0.486	+3.72%
Severity	2007.1	0.034 (CI = +/-0.015; p = 0.000)	-0.031 (CI = +/-0.118; p = 0.595)	0.435	+3.48%
Severity	2007.2	0.035 (CI = +/-0.016; p = 0.000)	-0.033 (CI = +/-0.123; p = 0.589)	0.405	+3.52%
Severity	2008.1	0.034 (CI = +/-0.018; p = 0.001)	-0.033 (CI = +/-0.129; p = 0.599)	0.375	+3.51%
Severity	2008.2	0.041 (CI = +/-0.018; p = 0.000)	-0.060 (CI = +/-0.121; p = 0.315)	0.490	+4.18%
Severity	2009.1	0.043 (CI = +/-0.019; p = 0.000)	-0.054 (CI = +/-0.126; p = 0.385)	0.484	+4.35%
Severity	2009.2	0.041 (CI = +/-0.021; p = 0.001)	-0.046 (CI = +/-0.132; p = 0.472)	0.414	+4.15%
Severity	2010.1	0.045 (CI = +/-0.022; p = 0.000)	-0.030 (CI = +/-0.133; p = 0.644)	0.459	+4.64%
Severity	2010.2	0.048 (CI = +/-0.024; p = 0.001)	-0.039 (CI = +/-0.140; p = 0.562)	0.449	+4.93%
Severity	2011.1	0.046 (CI = +/-0.027; p = 0.002)	-0.047 (CI = +/-0.147; p = 0.513)	0.390	+4.69%
Severity	2011.2	0.050 (CI = +/-0.030; p = 0.003)	-0.059 (CI = +/-0.155; p = 0.429)	0.389	+5.11%
Severity	2012.1	0.040 (CI = +/-0.031; p = 0.014)	-0.086 (CI = +/-0.151; p = 0.241)	0.317	+4.12%
Severity	2012.2	0.036 (CI = +/-0.035; p = 0.044)	-0.073 (CI = +/-0.161; p = 0.342)	0.190	+3.65%
Severity	2013.1	0.027 (CI = +/-0.037; p = 0.148)	-0.097 (CI = +/-0.162; p = 0.217)	0.130	+2.69%
Severity	2013.2	0.027 (CI = +/-0.044; p = 0.208)	-0.097 (CI = +/-0.178; p = 0.252)	0.064	+2.72%
Severity	2014.1	0.027 (CI = +/-0.052; p = 0.268)	-0.096 (CI = +/-0.195; p = 0.296)	0.047	+2.77%
Severity	2014.2	0.044 (CI = +/-0.058; p = 0.117)	-0.133 (CI = +/-0.199; p = 0.165)	0.193	+4.51%
Severity	2015.1	0.075 (CI = +/-0.044; p = 0.004)	-0.076 (CI = +/-0.138; p = 0.244)	0.608	+7.83%
Severity	2015.2	0.081 (CI = +/-0.055; p = 0.011)	-0.086 (CI = +/-0.159; p = 0.243)	0.537	+8.42%
Frequency	2003.1	-0.023 (CI = +/-0.010; p = 0.000)	0.098 (CI = +/-0.102; p = 0.058)	0.403	-2.26%
Frequency	2003.2	-0.019 (CI = +/-0.010; p = 0.000)	0.078 (CI = +/-0.096; p = 0.109)	0.329	-1.92%
Frequency	2004.1	-0.019 (CI = +/-0.010; p = 0.001)	0.080 (CI = +/-0.100; p = 0.111)	0.312	-1.88%
Frequency	2004.2	-0.020 (CI = +/-0.011; p = 0.001)	0.085 (CI = +/-0.103; p = 0.101)	0.305	-1.97%
Frequency	2005.1	-0.023 (CI = +/-0.011; p = 0.000)	0.066 (CI = +/-0.098; p = 0.174)	0.392	-2.32%
Frequency	2005.2	-0.026 (CI = +/-0.011; p = 0.000)	0.079 (CI = +/-0.098; p = 0.110)	0.430	-2.55%
Frequency	2006.1	-0.027 (CI = +/-0.012; p = 0.000)	0.072 (CI = +/-0.100; p = 0.154)	0.442	-2.69%
Frequency	2006.2	-0.029 (CI = +/-0.013; p = 0.000)	0.078 (CI = +/-0.104; p = 0.136)	0.433	-2.81%
Frequency	2007.1	-0.030 (CI = +/-0.014; p = 0.000)	0.071 (CI = +/-0.107; p = 0.184)	0.440	-2.96%
Frequency	2007.2	-0.030 (CI = +/-0.015; p = 0.000)	0.073 (CI = +/-0.111; p = 0.190)	0.407	-3.00%
Frequency	2008.1	-0.032 (CI = +/-0.016; p = 0.000)	0.068 (CI = +/-0.116; p = 0.235)	0.402	-3.11%
Frequency	2008.2	-0.035 (CI = +/-0.017; p = 0.000)	0.083 (CI = +/-0.117; p = 0.155)	0.440	-3.45%
Frequency	2009.1	-0.039 (CI = +/-0.018; p = 0.000)	0.070 (CI = +/-0.118; p = 0.234)	0.475	-3.79%
Frequency	2009.2	-0.046 (CI = +/-0.017; p = 0.000)	0.097 (CI = +/-0.109; p = 0.077)	0.599	-4.48%
Frequency	2010.1	-0.047 (CI = +/-0.019; p = 0.000)	0.093 (CI = +/-0.114; p = 0.105)	0.589	-4.61%
Frequency	2010.2	-0.054 (CI = +/-0.019; p = 0.000)	0.117 (CI = +/-0.108; p = 0.036)	0.667	-5.27%
Frequency	2011.1	-0.059 (CI = +/-0.020; p = 0.000)	0.101 (CI = +/-0.108; p = 0.064)	0.703	-5.75%
Frequency	2011.2	-0.061 (CI = +/-0.022; p = 0.000)	0.106 (CI = +/-0.115; p = 0.068)	0.668	-5.90%
Frequency	2012.1	-0.064 (CI = +/-0.025; p = 0.000)	0.097 (CI = +/-0.120; p = 0.106)	0.669	-6.21%
Frequency	2012.2	-0.074 (CI = +/-0.024; p = 0.000)	0.125 (CI = +/-0.112; p = 0.032)	0.745	-7.14%
Frequency	2013.1	-0.079 (CI = +/-0.027; p = 0.000)	0.114 (CI = +/-0.117; p = 0.057)	0.752	-7.57%
Frequency	2013.2	-0.081 (CI = +/-0.032; p = 0.000)	0.118 (CI = +/-0.129; p = 0.068)	0.702	-7.74%
Frequency	2014.1	-0.081 (CI = +/-0.038; p = 0.001)	0.116 (CI = +/-0.141; p = 0.096)	0.673	-7.82%
Frequency	2014.2	-0.069 (CI = +/-0.041; p = 0.004)	0.089 (CI = +/-0.143; p = 0.193)	0.541	-6.65%
Frequency	2015.1	-0.074 (CI = +/-0.050; p = 0.009)	0.080 (CI = +/-0.158; p = 0.276)	0.524	-7.09%
Frequency	2015.2	-0.072 (CI = +/-0.064; p = 0.032)	0.077 (CI = +/-0.183; p = 0.352)	0.376	-6.95%

Property Damage

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

Fit	Start Date	Time	Seasonality	Adjusted R^2	Implied Trend Rate
Loss Cost	2003.1	0.010 (CI = +/-0.014; p = 0.171)	0.065 (CI = +/-0.138; p = 0.343)	0.022	+0.97%
Loss Cost	2003.2	0.014 (CI = +/-0.014; p = 0.052)	0.042 (CI = +/-0.133; p = 0.521)	0.073	+1.39%
Loss Cost	2004.1	0.016 (CI = +/-0.015; p = 0.037)	0.053 (CI = +/-0.135; p = 0.432)	0.095	+1.58%
Loss Cost	2004.2	0.015 (CI = +/-0.016; p = 0.056)	0.055 (CI = +/-0.140; p = 0.426)	0.081	+1.54%
Loss Cost	2005.1	0.014 (CI = +/-0.017; p = 0.097)	0.049 (CI = +/-0.145; p = 0.495)	0.043	+1.41%
Loss Cost	2005.2	0.011 (CI = +/-0.017; p = 0.210)	0.064 (CI = +/-0.146; p = 0.378)	0.016	+1.10%
Loss Cost	2006.1	0.012 (CI = +/-0.019; p = 0.216)	0.067 (CI = +/-0.152; p = 0.372)	0.011	+1.17%
Loss Cost	2006.2	0.011 (CI = +/-0.020; p = 0.278)	0.070 (CI = +/-0.158; p = 0.367)	0.003	+1.10%
Loss Cost	2007.1	0.007 (CI = +/-0.021; p = 0.510)	0.052 (CI = +/-0.161; p = 0.506)	-0.048	+0.69%
Loss Cost	2007.2	0.007 (CI = +/-0.023; p = 0.537)	0.052 (CI = +/-0.168; p = 0.526)	-0.052	+0.70%
Loss Cost	2008.1	0.006 (CI = +/-0.025; p = 0.625)	0.048 (CI = +/-0.176; p = 0.575)	-0.068	+0.61%
Loss Cost	2008.2	0.009 (CI = +/-0.027; p = 0.490)	0.036 (CI = +/-0.182; p = 0.685)	-0.065	+0.93%
Loss Cost	2009.1	0.008 (CI = +/-0.030; p = 0.603)	0.030 (CI = +/-0.191; p = 0.749)	-0.085	+0.76%
Loss Cost	2009.2	-0.002 (CI = +/-0.031; p = 0.901)	0.063 (CI = +/-0.185; p = 0.485)	-0.080	-0.18%
Loss Cost	2010.1	0.003 (CI = +/-0.034; p = 0.868)	0.079 (CI = +/-0.193; p = 0.403)	-0.071	+0.27%
Loss Cost	2010.2	-0.002 (CI = +/-0.037; p = 0.930)	0.092 (CI = +/-0.202; p = 0.349)	-0.063	-0.16%
Loss Cost	2011.1	-0.009 (CI = +/-0.040; p = 0.625)	0.067 (CI = +/-0.209; p = 0.503)	-0.076	-0.94%
Loss Cost	2011.2	-0.007 (CI = +/-0.045; p = 0.759)	0.059 (CI = +/-0.222; p = 0.577)	-0.109	-0.66%
Loss Cost	2012.1	-0.021 (CI = +/-0.048; p = 0.357)	0.018 (CI = +/-0.221; p = 0.863)	-0.072	-2.09%
Loss Cost	2012.2	-0.036 (CI = +/-0.050; p = 0.136)	0.056 (CI = +/-0.215; p = 0.580)	0.059	-3.58%
Loss Cost	2013.1	-0.054 (CI = +/-0.053; p = 0.048)	0.013 (CI = +/-0.213; p = 0.892)	0.195	-5.21%
Loss Cost	2013.2	-0.055 (CI = +/-0.062; p = 0.076)	0.017 (CI = +/-0.234; p = 0.873)	0.139	-5.38%
Loss Cost	2014.1	-0.056 (CI = +/-0.076; p = 0.128)	0.015 (CI = +/-0.262; p = 0.900)	0.080	-5.47%
Loss Cost	2014.2	-0.024 (CI = +/-0.074; p = 0.467)	-0.043 (CI = +/-0.234; p = 0.679)	-0.141	-2.41%
Loss Cost	2015.1	0.012 (CI = +/-0.071; p = 0.694)	0.024 (CI = +/-0.203; p = 0.791)	-0.248	+1.24%
Loss Cost	2015.2	0.021 (CI = +/-0.090; p = 0.583)	0.010 (CI = +/-0.233; p = 0.918)	-0.260	+2.15%
Severity	2003.1	0.029 (CI = +/-0.010; p = 0.000)	-0.051 (CI = +/-0.098; p = 0.297)	0.521	+2.99%
Severity	2003.2	0.030 (CI = +/-0.011; p = 0.000)	-0.054 (CI = +/-0.101; p = 0.288)	0.501	+3.04%
Severity	2004.1	0.031 (CI = +/-0.011; p = 0.000)	-0.047 (CI = +/-0.104; p = 0.364)	0.505	+3.16%
Severity	2004.2	0.031 (CI = +/-0.012; p = 0.000)	-0.048 (CI = +/-0.107; p = 0.363)	0.480	+3.20%
Severity	2005.1	0.034 (CI = +/-0.013; p = 0.000)	-0.037 (CI = +/-0.109; p = 0.495)	0.505	+3.44%
Severity	2005.2	0.033 (CI = +/-0.013; p = 0.000)	-0.033 (CI = +/-0.112; p = 0.551)	0.461	+3.36%
Severity	2006.1	0.035 (CI = +/-0.014; p = 0.000)	-0.024 (CI = +/-0.115; p = 0.675)	0.471	+3.56%
Severity	2006.2	0.035 (CI = +/-0.015; p = 0.000)	-0.025 (CI = +/-0.120; p = 0.664)	0.443	+3.60%
Severity	2007.1	0.033 (CI = +/-0.016; p = 0.000)	-0.038 (CI = +/-0.122; p = 0.527)	0.389	+3.31%
Severity	2007.2	0.033 (CI = +/-0.018; p = 0.001)	-0.039 (CI = +/-0.128; p = 0.528)	0.357	+3.35%
Severity	2008.1	0.033 (CI = +/-0.019; p = 0.002)	-0.041 (CI = +/-0.134; p = 0.532)	0.325	+3.31%
Severity	2008.2	0.039 (CI = +/-0.019; p = 0.000)	-0.067 (CI = +/-0.126; p = 0.284)	0.447	+4.01%
Severity	2009.1	0.041 (CI = +/-0.021; p = 0.001)	-0.060 (CI = +/-0.133; p = 0.352)	0.439	+4.18%
Severity	2009.2	0.039 (CI = +/-0.023; p = 0.002)	-0.053 (CI = +/-0.138; p = 0.432)	0.363	+3.96%
Severity	2010.1	0.044 (CI = +/-0.025; p = 0.001)	-0.035 (CI = +/-0.141; p = 0.610)	0.408	+4.50%
Severity	2010.2	0.047 (CI = +/-0.027; p = 0.002)	-0.043 (CI = +/-0.148; p = 0.543)	0.397	+4.79%
Severity	2011.1	0.044 (CI = +/-0.030; p = 0.008)	-0.053 (CI = +/-0.157; p = 0.485)	0.334	+4.48%
Severity	2011.2	0.048 (CI = +/-0.034; p = 0.009)	-0.065 (CI = +/-0.165; p = 0.416)	0.334	+4.91%
Severity	2012.1	0.036 (CI = +/-0.035; p = 0.044)	-0.098 (CI = +/-0.161; p = 0.209)	0.267	+3.67%
Severity	2012.2	0.031 (CI = +/-0.039; p = 0.112)	-0.086 (CI = +/-0.170; p = 0.295)	0.133	+3.14%
Severity	2013.1	0.018 (CI = +/-0.042; p = 0.368)	-0.118 (CI = +/-0.170; p = 0.155)	0.111	+1.82%
Severity	2013.2	0.018 (CI = +/-0.050; p = 0.447)	-0.117 (CI = +/-0.187; p = 0.192)	0.046	+1.78%
Severity	2014.1	0.016 (CI = +/-0.061; p = 0.575)	-0.122 (CI = +/-0.209; p = 0.221)	0.030	+1.57%
Severity	2014.2	0.033 (CI = +/-0.067; p = 0.293)	-0.153 (CI = +/-0.214; p = 0.137)	0.167	+3.34%
Severity	2015.1	0.072 (CI = +/-0.056; p = 0.019)	-0.082 (CI = +/-0.160; p = 0.263)	0.536	+7.43%
Severity	2015.2	0.077 (CI = +/-0.071; p = 0.037)	-0.091 (CI = +/-0.184; p = 0.273)	0.451	+8.04%
Frequency	2003.1	-0.020 (CI = +/-0.010; p = 0.000)	0.116 (CI = +/-0.099; p = 0.023)	0.387	-1.96%
Frequency	2003.2	-0.016 (CI = +/-0.010; p = 0.002)	0.096 (CI = +/-0.091; p = 0.041)	0.310	-1.60%
Frequency	2004.1	-0.015 (CI = +/-0.010; p = 0.004)	0.100 (CI = +/-0.094; p = 0.039)	0.295	-1.53%
Frequency	2004.2	-0.016 (CI = +/-0.011; p = 0.005)	0.104 (CI = +/-0.097; p = 0.037)	0.288	-1.61%
Frequency	2005.1	-0.020 (CI = +/-0.011; p = 0.001)	0.085 (CI = +/-0.093; p = 0.070)	0.365	-1.96%
Frequency	2005.2	-0.022 (CI = +/-0.011; p = 0.000)	0.097 (CI = +/-0.093; p = 0.042)	0.409	-2.19%
Frequency	2006.1	-0.023 (CI = +/-0.012; p = 0.000)	0.091 (CI = +/-0.096; p = 0.062)	0.416	-2.31%
Frequency	2006.2	-0.024 (CI = +/-0.013; p = 0.001)	0.096 (CI = +/-0.099; p = 0.057)	0.406	-2.42%
Frequency	2007.1	-0.026 (CI = +/-0.014; p = 0.001)	0.090 (CI = +/-0.103; p = 0.082)	0.409	-2.53%
Frequency	2007.2	-0.026 (CI = +/-0.015; p = 0.002)	0.092 (CI = +/-0.107; p = 0.091)	0.372	-2.56%
Frequency	2008.1	-0.027 (CI = +/-0.016; p = 0.003)	0.089 (CI = +/-0.113; p = 0.115)	0.363	-2.62%
Frequency	2008.2	-0.030 (CI = +/-0.017; p = 0.002)	0.103 (CI = +/-0.113; p = 0.074)	0.405	-2.96%
Frequency	2009.1	-0.033 (CI = +/-0.018; p = 0.001)	0.090 (CI = +/-0.117; p = 0.122)	0.434	-3.27%
Frequency	2009.2	-0.041 (CI = +/-0.017; p = 0.000)	0.116 (CI = +/-0.106; p = 0.034)	0.576	-3.98%
Frequency	2010.1	-0.041 (CI = +/-0.019; p = 0.000)	0.113 (CI = +/-0.112; p = 0.048)	0.563	-4.05%
Frequency	2010.2	-0.048 (CI = +/-0.019; p = 0.000)	0.136 (CI = +/-0.105; p = 0.015)	0.653	-4.72%
Frequency	2011.1	-0.053 (CI = +/-0.021; p = 0.000)	0.120 (CI = +/-0.107; p = 0.031)	0.684	-5.18%
Frequency	2011.2	-0.055 (CI = +/-0.023; p = 0.000)	0.124 (CI = +/-0.114; p = 0.035)	0.642	-5.31%
Frequency	2012.1	-0.057 (CI = +/-0.027; p = 0.000)	0.116 (CI = +/-0.122; p = 0.060)	0.637	-5.56%
Frequency	2012.2	-0.067 (CI = +/-0.026; p = 0.000)	0.142 (CI = +/-0.113; p = 0.018)	0.726	-6.52%
Frequency	2013.1	-0.072 (CI = +/-0.030; p = 0.000)	0.131 (CI = +/-0.122; p = 0.037)	0.726	-6.91%
Frequency	2013.2	-0.073 (CI = +/-0.035; p = 0.001)	0.134 (CI = +/-0.133; p = 0.048)	0.667	-7.04%
Frequency	2014.1	-0.072 (CI = +/-0.043; p = 0.004)	0.137 (CI = +/-0.149; p = 0.068)	0.635	-6.94%
Frequency	2014.2	-0.057 (CI = +/-0.046; p = 0.021)	0.110 (CI = +/-0.146; p = 0.121)	0.480	-5.56%
Frequency	2015.1	-0.059 (CI = +/-0.059; p = 0.049)	0.106 (CI = +/-0.170; p = 0.183)	0.449	-5.76%
Frequency	2015.2	-0.056 (CI = +/-0.076; p = 0.121)	0.101 (CI = +/-0.197; p = 0.257)	0.262	-5.45%

Property Damage

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

Fit	Start Date	Time	Adjusted R^2	Implied Trend Rate
Loss Cost	2003.1	0.008 (CI = +/-0.013; p = 0.239)	0.013	+0.79%
Loss Cost	2003.2	0.012 (CI = +/-0.013; p = 0.073)	0.069	+1.20%
Loss Cost	2004.1	0.013 (CI = +/-0.014; p = 0.058)	0.083	+1.35%
Loss Cost	2004.2	0.013 (CI = +/-0.015; p = 0.080)	0.069	+1.32%
Loss Cost	2005.1	0.011 (CI = +/-0.016; p = 0.144)	0.040	+1.16%
Loss Cost	2005.2	0.009 (CI = +/-0.016; p = 0.282)	0.007	+0.88%
Loss Cost	2006.1	0.009 (CI = +/-0.018; p = 0.315)	0.002	+0.88%
Loss Cost	2006.2	0.008 (CI = +/-0.019; p = 0.368)	-0.006	+0.85%
Loss Cost	2007.1	0.004 (CI = +/-0.020; p = 0.669)	-0.032	+0.41%
Loss Cost	2007.2	0.004 (CI = +/-0.021; p = 0.668)	-0.034	+0.45%
Loss Cost	2008.1	0.003 (CI = +/-0.023; p = 0.795)	-0.040	+0.29%
Loss Cost	2008.2	0.006 (CI = +/-0.025; p = 0.615)	-0.033	+0.61%
Loss Cost	2009.1	0.004 (CI = +/-0.027; p = 0.761)	-0.043	+0.40%
Loss Cost	2009.2	-0.005 (CI = +/-0.027; p = 0.732)	-0.044	-0.46%
Loss Cost	2010.1	-0.002 (CI = +/-0.030; p = 0.901)	-0.052	-0.18%
Loss Cost	2010.2	-0.005 (CI = +/-0.033; p = 0.759)	-0.050	-0.49%
Loss Cost	2011.1	-0.013 (CI = +/-0.035; p = 0.431)	-0.020	-1.33%
Loss Cost	2011.2	-0.010 (CI = +/-0.039; p = 0.592)	-0.043	-1.00%
Loss Cost	2012.1	-0.024 (CI = +/-0.040; p = 0.226)	0.036	-2.34%
Loss Cost	2012.2	-0.037 (CI = +/-0.042; p = 0.078)	0.149	-3.63%
Loss Cost	2013.1	-0.052 (CI = +/-0.043; p = 0.021)	0.298	-5.09%
Loss Cost	2013.2	-0.053 (CI = +/-0.050; p = 0.039)	0.253	-5.17%
Loss Cost	2014.1	-0.054 (CI = +/-0.059; p = 0.067)	0.206	-5.27%
Loss Cost	2014.2	-0.027 (CI = +/-0.056; p = 0.319)	0.009	-2.62%
Loss Cost	2015.1	0.002 (CI = +/-0.053; p = 0.939)	-0.110	+0.18%
Loss Cost	2015.2	0.008 (CI = +/-0.065; p = 0.773)	-0.113	+0.84%
Severity	2003.1	0.031 (CI = +/-0.009; p = 0.000)	0.554	+3.11%
Severity	2003.2	0.031 (CI = +/-0.010; p = 0.000)	0.535	+3.14%
Severity	2004.1	0.032 (CI = +/-0.011; p = 0.000)	0.544	+3.29%
Severity	2004.2	0.032 (CI = +/-0.011; p = 0.000)	0.521	+3.30%
Severity	2005.1	0.035 (CI = +/-0.012; p = 0.000)	0.551	+3.55%
Severity	2005.2	0.034 (CI = +/-0.012; p = 0.000)	0.514	+3.46%
Severity	2006.1	0.036 (CI = +/-0.013; p = 0.000)	0.527	+3.67%
Severity	2006.2	0.036 (CI = +/-0.014; p = 0.000)	0.503	+3.70%
Severity	2007.1	0.034 (CI = +/-0.015; p = 0.000)	0.451	+3.48%
Severity	2007.2	0.034 (CI = +/-0.016; p = 0.000)	0.423	+3.49%
Severity	2008.1	0.034 (CI = +/-0.017; p = 0.000)	0.394	+3.51%
Severity	2008.2	0.040 (CI = +/-0.017; p = 0.000)	0.488	+4.12%
Severity	2009.1	0.043 (CI = +/-0.019; p = 0.000)	0.489	+4.35%
Severity	2009.2	0.040 (CI = +/-0.020; p = 0.001)	0.427	+4.09%
Severity	2010.1	0.045 (CI = +/-0.021; p = 0.000)	0.482	+4.64%
Severity	2010.2	0.048 (CI = +/-0.024; p = 0.001)	0.469	+4.86%
Severity	2011.1	0.046 (CI = +/-0.026; p = 0.002)	0.410	+4.69%
Severity	2011.2	0.049 (CI = +/-0.029; p = 0.003)	0.402	+4.99%
Severity	2012.1	0.040 (CI = +/-0.031; p = 0.014)	0.294	+4.12%
Severity	2012.2	0.034 (CI = +/-0.034; p = 0.051)	0.191	+3.47%
Severity	2013.1	0.027 (CI = +/-0.038; p = 0.156)	0.083	+2.69%
Severity	2013.2	0.024 (CI = +/-0.044; p = 0.263)	0.028	+2.41%
Severity	2014.1	0.027 (CI = +/-0.052; p = 0.270)	0.028	+2.77%
Severity	2014.2	0.039 (CI = +/-0.060; p = 0.180)	0.089	+3.93%
Severity	2015.1	0.075 (CI = +/-0.044; p = 0.004)	0.582	+7.83%
Severity	2015.2	0.076 (CI = +/-0.055; p = 0.013)	0.501	+7.86%
Frequency	2003.1	-0.023 (CI = +/-0.011; p = 0.000)	0.352	-2.26%
Frequency	2003.2	-0.019 (CI = +/-0.010; p = 0.001)	0.293	-1.88%
Frequency	2004.1	-0.019 (CI = +/-0.011; p = 0.001)	0.274	-1.88%
Frequency	2004.2	-0.019 (CI = +/-0.011; p = 0.002)	0.262	-1.92%
Frequency	2005.1	-0.023 (CI = +/-0.011; p = 0.000)	0.372	-2.32%
Frequency	2005.2	-0.025 (CI = +/-0.012; p = 0.000)	0.395	-2.50%
Frequency	2006.1	-0.027 (CI = +/-0.012; p = 0.000)	0.418	-2.69%
Frequency	2006.2	-0.028 (CI = +/-0.013; p = 0.000)	0.403	-2.75%
Frequency	2007.1	-0.030 (CI = +/-0.014; p = 0.000)	0.421	-2.96%
Frequency	2007.2	-0.030 (CI = +/-0.015; p = 0.000)	0.387	-2.94%
Frequency	2008.1	-0.032 (CI = +/-0.016; p = 0.001)	0.390	-3.11%
Frequency	2008.2	-0.034 (CI = +/-0.017; p = 0.000)	0.410	-3.37%
Frequency	2009.1	-0.039 (CI = +/-0.018; p = 0.000)	0.462	-3.79%
Frequency	2009.2	-0.045 (CI = +/-0.018; p = 0.000)	0.548	-4.37%
Frequency	2010.1	-0.047 (CI = +/-0.020; p = 0.000)	0.547	-4.61%
Frequency	2010.2	-0.052 (CI = +/-0.021; p = 0.000)	0.589	-5.10%
Frequency	2011.1	-0.059 (CI = +/-0.021; p = 0.000)	0.652	-5.75%
Frequency	2011.2	-0.059 (CI = +/-0.024; p = 0.000)	0.609	-5.71%
Frequency	2012.1	-0.064 (CI = +/-0.026; p = 0.000)	0.625	-6.21%
Frequency	2012.2	-0.071 (CI = +/-0.028; p = 0.000)	0.658	-6.86%
Frequency	2013.1	-0.079 (CI = +/-0.030; p = 0.000)	0.686	-7.57%
Frequency	2013.2	-0.077 (CI = +/-0.035; p = 0.000)	0.626	-7.40%
Frequency	2014.1	-0.081 (CI = +/-0.041; p = 0.001)	0.603	-7.82%
Frequency	2014.2	-0.065 (CI = +/-0.042; p = 0.006)	0.496	-6.30%
Frequency	2015.1	-0.074 (CI = +/-0.050; p = 0.009)	0.505	-7.09%
Frequency	2015.2	-0.067 (CI = +/-0.061; p = 0.035)	0.376	-6.51%

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	2003.1	0.009 (CI = +/-0.014; p = 0.185)	0.025	+0.93%
Loss Cost	2003.2	0.014 (CI = +/-0.014; p = 0.050)	0.090	+1.39%
Loss Cost	2004.1	0.015 (CI = +/-0.015; p = 0.038)	0.106	+1.55%
Loss Cost	2004.2	0.015 (CI = +/-0.016; p = 0.054)	0.092	+1.54%
Loss Cost	2005.1	0.014 (CI = +/-0.017; p = 0.101)	0.061	+1.38%
Loss Cost	2005.2	0.011 (CI = +/-0.017; p = 0.208)	0.023	+1.10%
Loss Cost	2006.1	0.011 (CI = +/-0.019; p = 0.233)	0.018	+1.12%
Loss Cost	2006.2	0.011 (CI = +/-0.020; p = 0.277)	0.009	+1.10%
Loss Cost	2007.1	0.006 (CI = +/-0.021; p = 0.533)	-0.025	+0.65%
Loss Cost	2007.2	0.007 (CI = +/-0.023; p = 0.532)	-0.026	+0.70%
Loss Cost	2008.1	0.006 (CI = +/-0.025; p = 0.647)	-0.035	+0.56%
Loss Cost	2008.2	0.009 (CI = +/-0.027; p = 0.481)	-0.023	+0.93%
Loss Cost	2009.1	0.007 (CI = +/-0.029; p = 0.612)	-0.036	+0.73%
Loss Cost	2009.2	-0.002 (CI = +/-0.030; p = 0.900)	-0.052	-0.18%
Loss Cost	2010.1	0.002 (CI = +/-0.033; p = 0.925)	-0.055	+0.15%
Loss Cost	2010.2	-0.002 (CI = +/-0.037; p = 0.929)	-0.058	-0.16%
Loss Cost	2011.1	-0.011 (CI = +/-0.039; p = 0.572)	-0.041	-1.06%
Loss Cost	2011.2	-0.007 (CI = +/-0.044; p = 0.753)	-0.059	-0.66%
Loss Cost	2012.1	-0.022 (CI = +/-0.046; p = 0.327)	0.002	-2.13%
Loss Cost	2012.2	-0.036 (CI = +/-0.048; p = 0.125)	0.108	-3.58%
Loss Cost	2013.1	-0.054 (CI = +/-0.050; p = 0.036)	0.260	-5.25%
Loss Cost	2013.2	-0.055 (CI = +/-0.059; p = 0.062)	0.215	-5.38%
Loss Cost	2014.1	-0.057 (CI = +/-0.070; p = 0.101)	0.170	-5.53%
Loss Cost	2014.2	-0.024 (CI = +/-0.069; p = 0.444)	-0.037	-2.41%
Loss Cost	2015.1	0.011 (CI = +/-0.064; p = 0.706)	-0.104	+1.09%
Loss Cost	2015.2	0.021 (CI = +/-0.080; p = 0.551)	-0.082	+2.15%
Severity	2003.1	0.030 (CI = +/-0.010; p = 0.000)	0.519	+3.02%
Severity	2003.2	0.030 (CI = +/-0.011; p = 0.000)	0.499	+3.04%
Severity	2004.1	0.031 (CI = +/-0.011; p = 0.000)	0.507	+3.19%
Severity	2004.2	0.031 (CI = +/-0.012; p = 0.000)	0.483	+3.20%
Severity	2005.1	0.034 (CI = +/-0.012; p = 0.000)	0.514	+3.46%
Severity	2005.2	0.033 (CI = +/-0.013; p = 0.000)	0.474	+3.36%
Severity	2006.1	0.035 (CI = +/-0.014; p = 0.000)	0.487	+3.58%
Severity	2006.2	0.035 (CI = +/-0.015; p = 0.000)	0.461	+3.60%
Severity	2007.1	0.033 (CI = +/-0.016; p = 0.000)	0.404	+3.35%
Severity	2007.2	0.033 (CI = +/-0.017; p = 0.001)	0.374	+3.35%
Severity	2008.1	0.033 (CI = +/-0.019; p = 0.002)	0.343	+3.36%
Severity	2008.2	0.039 (CI = +/-0.019; p = 0.000)	0.441	+4.01%
Severity	2009.1	0.042 (CI = +/-0.021; p = 0.000)	0.442	+4.25%
Severity	2009.2	0.039 (CI = +/-0.023; p = 0.002)	0.375	+3.96%
Severity	2010.1	0.045 (CI = +/-0.024; p = 0.001)	0.432	+4.55%
Severity	2010.2	0.047 (CI = +/-0.026; p = 0.002)	0.419	+4.79%
Severity	2011.1	0.045 (CI = +/-0.030; p = 0.005)	0.354	+4.58%
Severity	2011.2	0.048 (CI = +/-0.033; p = 0.008)	0.347	+4.91%
Severity	2012.1	0.038 (CI = +/-0.035; p = 0.035)	0.228	+3.91%
Severity	2012.2	0.031 (CI = +/-0.039; p = 0.112)	0.119	+3.14%
Severity	2013.1	0.022 (CI = +/-0.044; p = 0.302)	0.012	+2.19%
Severity	2013.2	0.018 (CI = +/-0.051; p = 0.464)	-0.037	+1.78%
Severity	2014.1	0.021 (CI = +/-0.061; p = 0.468)	-0.041	+2.09%
Severity	2014.2	0.033 (CI = +/-0.072; p = 0.330)	0.006	+3.34%
Severity	2015.1	0.077 (CI = +/-0.055; p = 0.012)	0.508	+7.97%
Severity	2015.2	0.077 (CI = +/-0.071; p = 0.036)	0.415	+8.04%
Frequency	2003.1	-0.020 (CI = +/-0.011; p = 0.001)	0.297	-2.02%
Frequency	2003.2	-0.016 (CI = +/-0.010; p = 0.003)	0.230	-1.60%
Frequency	2004.1	-0.016 (CI = +/-0.011; p = 0.005)	0.209	-1.59%
Frequency	2004.2	-0.016 (CI = +/-0.012; p = 0.007)	0.195	-1.61%
Frequency	2005.1	-0.020 (CI = +/-0.011; p = 0.001)	0.307	-2.01%
Frequency	2005.2	-0.022 (CI = +/-0.012; p = 0.001)	0.330	-2.19%
Frequency	2006.1	-0.024 (CI = +/-0.012; p = 0.001)	0.353	-2.37%
Frequency	2006.2	-0.024 (CI = +/-0.013; p = 0.001)	0.335	-2.42%
Frequency	2007.1	-0.026 (CI = +/-0.014; p = 0.001)	0.352	-2.61%
Frequency	2007.2	-0.026 (CI = +/-0.016; p = 0.002)	0.313	-2.56%
Frequency	2008.1	-0.027 (CI = +/-0.017; p = 0.003)	0.314	-2.71%
Frequency	2008.2	-0.030 (CI = +/-0.018; p = 0.002)	0.333	-2.96%
Frequency	2009.1	-0.034 (CI = +/-0.019; p = 0.001)	0.388	-3.38%
Frequency	2009.2	-0.041 (CI = +/-0.019; p = 0.000)	0.481	-3.98%
Frequency	2010.1	-0.043 (CI = +/-0.021; p = 0.000)	0.477	-4.21%
Frequency	2010.2	-0.048 (CI = +/-0.022; p = 0.000)	0.522	-4.72%
Frequency	2011.1	-0.055 (CI = +/-0.023; p = 0.000)	0.591	-5.39%
Frequency	2011.2	-0.055 (CI = +/-0.026; p = 0.000)	0.537	-5.31%
Frequency	2012.1	-0.060 (CI = +/-0.029; p = 0.001)	0.554	-5.82%
Frequency	2012.2	-0.067 (CI = +/-0.032; p = 0.001)	0.590	-6.52%
Frequency	2013.1	-0.076 (CI = +/-0.035; p = 0.001)	0.620	-7.28%
Frequency	2013.2	-0.073 (CI = +/-0.041; p = 0.002)	0.544	-7.04%
Frequency	2014.1	-0.078 (CI = +/-0.049; p = 0.005)	0.515	-7.47%
Frequency	2014.2	-0.057 (CI = +/-0.050; p = 0.029)	0.364	-5.56%
Frequency	2015.1	-0.066 (CI = +/-0.061; p = 0.037)	0.368	-6.37%
Frequency	2015.2	-0.056 (CI = +/-0.076; p = 0.126)	0.201	-5.45%

Property Damage

Coverage = PD
End Trend Period = 2020.1
Excluded Points = 2014.1,2014.2
Parameters Included: time

Fit	Start Date	Time	Adjusted R^2	Implied Trend Rate
Loss Cost	2003.1	0.005 (CI = +/-0.011; p = 0.374)	-0.006	+0.51%
Loss Cost	2003.2	0.009 (CI = +/-0.011; p = 0.094)	0.060	+0.93%
Loss Cost	2004.1	0.011 (CI = +/-0.011; p = 0.066)	0.081	+1.08%
Loss Cost	2004.2	0.011 (CI = +/-0.012; p = 0.089)	0.067	+1.06%
Loss Cost	2005.1	0.009 (CI = +/-0.013; p = 0.164)	0.036	+0.91%
Loss Cost	2005.2	0.006 (CI = +/-0.013; p = 0.332)	-0.001	+0.65%
Loss Cost	2006.1	0.007 (CI = +/-0.014; p = 0.350)	-0.004	+0.67%
Loss Cost	2006.2	0.007 (CI = +/-0.016; p = 0.392)	-0.010	+0.66%
Loss Cost	2007.1	0.003 (CI = +/-0.016; p = 0.737)	-0.038	+0.26%
Loss Cost	2007.2	0.003 (CI = +/-0.017; p = 0.688)	-0.038	+0.34%
Loss Cost	2008.1	0.002 (CI = +/-0.019; p = 0.793)	-0.044	+0.24%
Loss Cost	2008.2	0.006 (CI = +/-0.020; p = 0.516)	-0.028	+0.63%
Loss Cost	2009.1	0.005 (CI = +/-0.022; p = 0.629)	-0.039	+0.51%
Loss Cost	2009.2	-0.002 (CI = +/-0.021; p = 0.815)	-0.052	-0.24%
Loss Cost	2010.1	0.002 (CI = +/-0.023; p = 0.866)	-0.057	+0.19%
Loss Cost	2010.2	0.001 (CI = +/-0.026; p = 0.958)	-0.062	+0.06%
Loss Cost	2011.1	-0.006 (CI = +/-0.027; p = 0.663)	-0.053	-0.57%
Loss Cost	2011.2	0.001 (CI = +/-0.030; p = 0.932)	-0.071	+0.12%
Loss Cost	2012.1	-0.009 (CI = +/-0.031; p = 0.527)	-0.043	-0.93%
Loss Cost	2012.2	-0.019 (CI = +/-0.034; p = 0.247)	0.036	-1.87%
Loss Cost	2013.1	-0.030 (CI = +/-0.038; p = 0.104)	0.151	-2.99%
Loss Cost	2013.2	-0.020 (CI = +/-0.045; p = 0.350)	-0.004	-1.95%
Loss Cost	2015.1	0.002 (CI = +/-0.053; p = 0.939)	-0.110	+0.18%
Loss Cost	2015.2	0.008 (CI = +/-0.065; p = 0.773)	-0.113	+0.84%
Severity	2003.1	0.029 (CI = +/-0.009; p = 0.000)	0.584	+2.94%
Severity	2003.2	0.029 (CI = +/-0.009; p = 0.000)	0.567	+2.97%
Severity	2004.1	0.031 (CI = +/-0.010; p = 0.000)	0.579	+3.12%
Severity	2004.2	0.031 (CI = +/-0.010; p = 0.000)	0.559	+3.13%
Severity	2005.1	0.033 (CI = +/-0.010; p = 0.000)	0.597	+3.39%
Severity	2005.2	0.033 (CI = +/-0.011; p = 0.000)	0.563	+3.31%
Severity	2006.1	0.035 (CI = +/-0.012; p = 0.000)	0.583	+3.53%
Severity	2006.2	0.035 (CI = +/-0.013; p = 0.000)	0.562	+3.57%
Severity	2007.1	0.033 (CI = +/-0.013; p = 0.000)	0.514	+3.37%
Severity	2007.2	0.033 (CI = +/-0.014; p = 0.000)	0.490	+3.40%
Severity	2008.1	0.034 (CI = +/-0.016; p = 0.000)	0.466	+3.45%
Severity	2008.2	0.040 (CI = +/-0.015; p = 0.000)	0.596	+4.10%
Severity	2009.1	0.043 (CI = +/-0.016; p = 0.000)	0.611	+4.40%
Severity	2009.2	0.041 (CI = +/-0.017; p = 0.000)	0.560	+4.20%
Severity	2010.1	0.048 (CI = +/-0.017; p = 0.000)	0.653	+4.87%
Severity	2010.2	0.051 (CI = +/-0.018; p = 0.000)	0.664	+5.23%
Severity	2011.1	0.051 (CI = +/-0.021; p = 0.000)	0.624	+5.23%
Severity	2011.2	0.056 (CI = +/-0.022; p = 0.000)	0.656	+5.81%
Severity	2012.1	0.050 (CI = +/-0.024; p = 0.001)	0.578	+5.18%
Severity	2012.2	0.048 (CI = +/-0.028; p = 0.003)	0.489	+4.88%
Severity	2013.1	0.044 (CI = +/-0.034; p = 0.015)	0.379	+4.52%
Severity	2013.2	0.050 (CI = +/-0.041; p = 0.022)	0.363	+5.13%
Severity	2015.1	0.075 (CI = +/-0.044; p = 0.004)	0.582	+7.83%
Severity	2015.2	0.076 (CI = +/-0.055; p = 0.013)	0.501	+7.86%
Frequency	2003.1	-0.024 (CI = +/-0.010; p = 0.000)	0.412	-2.36%
Frequency	2003.2	-0.020 (CI = +/-0.009; p = 0.000)	0.365	-1.98%
Frequency	2004.1	-0.020 (CI = +/-0.010; p = 0.000)	0.344	-1.98%
Frequency	2004.2	-0.020 (CI = +/-0.011; p = 0.001)	0.330	-2.01%
Frequency	2005.1	-0.024 (CI = +/-0.010; p = 0.000)	0.455	-2.40%
Frequency	2005.2	-0.026 (CI = +/-0.011; p = 0.000)	0.479	-2.58%
Frequency	2006.1	-0.028 (CI = +/-0.011; p = 0.000)	0.502	-2.76%
Frequency	2006.2	-0.029 (CI = +/-0.012; p = 0.000)	0.484	-2.81%
Frequency	2007.1	-0.030 (CI = +/-0.013; p = 0.000)	0.501	-3.00%
Frequency	2007.2	-0.030 (CI = +/-0.014; p = 0.000)	0.464	-2.96%
Frequency	2008.1	-0.032 (CI = +/-0.015; p = 0.000)	0.463	-3.11%
Frequency	2008.2	-0.034 (CI = +/-0.016; p = 0.000)	0.480	-3.34%
Frequency	2009.1	-0.038 (CI = +/-0.016; p = 0.000)	0.531	-3.73%
Frequency	2009.2	-0.044 (CI = +/-0.016; p = 0.000)	0.619	-4.27%
Frequency	2010.1	-0.046 (CI = +/-0.018; p = 0.000)	0.611	-4.46%
Frequency	2010.2	-0.050 (CI = +/-0.019; p = 0.000)	0.648	-4.91%
Frequency	2011.1	-0.057 (CI = +/-0.019; p = 0.000)	0.707	-5.51%
Frequency	2011.2	-0.055 (CI = +/-0.022; p = 0.000)	0.656	-5.38%
Frequency	2012.1	-0.060 (CI = +/-0.024; p = 0.000)	0.660	-5.81%
Frequency	2012.2	-0.067 (CI = +/-0.027; p = 0.000)	0.681	-6.44%
Frequency	2013.1	-0.075 (CI = +/-0.031; p = 0.000)	0.697	-7.18%
Frequency	2013.2	-0.070 (CI = +/-0.038; p = 0.002)	0.592	-6.73%
Frequency	2015.1	-0.074 (CI = +/-0.050; p = 0.009)	0.505	-7.09%
Frequency	2015.2	-0.067 (CI = +/-0.061; p = 0.035)	0.376	-6.51%

Property Damage

Coverage = PD
End Trend Period = 2019.2
Excluded Points = 2014.1,2014.2
Parameters Included: time

Fit	Start Date	Time	Adjusted R^2	Implied Trend Rate
Loss Cost	2003.1	0.006 (CI = +/-0.012; p = 0.316)	0.001	+0.61%
Loss Cost	2003.2	0.011 (CI = +/-0.012; p = 0.071)	0.077	+1.06%
Loss Cost	2004.1	0.012 (CI = +/-0.012; p = 0.048)	0.101	+1.23%
Loss Cost	2004.2	0.012 (CI = +/-0.013; p = 0.066)	0.087	+1.22%
Loss Cost	2005.1	0.011 (CI = +/-0.014; p = 0.125)	0.053	+1.07%
Loss Cost	2005.2	0.008 (CI = +/-0.014; p = 0.263)	0.012	+0.80%
Loss Cost	2006.1	0.008 (CI = +/-0.015; p = 0.278)	0.009	+0.83%
Loss Cost	2006.2	0.008 (CI = +/-0.017; p = 0.313)	0.003	+0.83%
Loss Cost	2007.1	0.004 (CI = +/-0.017; p = 0.618)	-0.033	+0.42%
Loss Cost	2007.2	0.005 (CI = +/-0.019; p = 0.573)	-0.032	+0.51%
Loss Cost	2008.1	0.004 (CI = +/-0.020; p = 0.671)	-0.040	+0.42%
Loss Cost	2008.2	0.009 (CI = +/-0.021; p = 0.414)	-0.015	+0.86%
Loss Cost	2009.1	0.007 (CI = +/-0.024; p = 0.514)	-0.030	+0.75%
Loss Cost	2009.2	0.000 (CI = +/-0.024; p = 0.965)	-0.059	-0.05%
Loss Cost	2010.1	0.004 (CI = +/-0.025; p = 0.717)	-0.054	+0.44%
Loss Cost	2010.2	0.003 (CI = +/-0.028; p = 0.806)	-0.062	+0.33%
Loss Cost	2011.1	-0.003 (CI = +/-0.031; p = 0.816)	-0.067	-0.34%
Loss Cost	2011.2	0.005 (CI = +/-0.033; p = 0.769)	-0.070	+0.46%
Loss Cost	2012.1	-0.007 (CI = +/-0.035; p = 0.686)	-0.068	-0.67%
Loss Cost	2012.2	-0.017 (CI = +/-0.039; p = 0.357)	-0.006	-1.70%
Loss Cost	2013.1	-0.030 (CI = +/-0.044; p = 0.164)	0.103	-2.94%
Loss Cost	2013.2	-0.017 (CI = +/-0.054; p = 0.488)	-0.050	-1.70%
Loss Cost	2015.1	0.011 (CI = +/-0.064; p = 0.706)	-0.104	+1.09%
Loss Cost	2015.2	0.021 (CI = +/-0.080; p = 0.551)	-0.082	+2.15%
Severity	2003.1	0.028 (CI = +/-0.009; p = 0.000)	0.545	+2.80%
Severity	2003.2	0.028 (CI = +/-0.010; p = 0.000)	0.526	+2.82%
Severity	2004.1	0.029 (CI = +/-0.010; p = 0.000)	0.538	+2.98%
Severity	2004.2	0.029 (CI = +/-0.011; p = 0.000)	0.515	+2.99%
Severity	2005.1	0.032 (CI = +/-0.011; p = 0.000)	0.556	+3.25%
Severity	2005.2	0.031 (CI = +/-0.012; p = 0.000)	0.517	+3.16%
Severity	2006.1	0.033 (CI = +/-0.012; p = 0.000)	0.539	+3.38%
Severity	2006.2	0.034 (CI = +/-0.013; p = 0.000)	0.516	+3.41%
Severity	2007.1	0.031 (CI = +/-0.014; p = 0.000)	0.461	+3.18%
Severity	2007.2	0.032 (CI = +/-0.016; p = 0.000)	0.434	+3.21%
Severity	2008.1	0.032 (CI = +/-0.017; p = 0.001)	0.408	+3.24%
Severity	2008.2	0.039 (CI = +/-0.016; p = 0.000)	0.546	+3.93%
Severity	2009.1	0.041 (CI = +/-0.017; p = 0.000)	0.562	+4.23%
Severity	2009.2	0.039 (CI = +/-0.019; p = 0.000)	0.503	+4.01%
Severity	2010.1	0.046 (CI = +/-0.019; p = 0.000)	0.605	+4.72%
Severity	2010.2	0.050 (CI = +/-0.020; p = 0.000)	0.618	+5.10%
Severity	2011.1	0.050 (CI = +/-0.023; p = 0.000)	0.571	+5.08%
Severity	2011.2	0.056 (CI = +/-0.025; p = 0.000)	0.607	+5.71%
Severity	2012.1	0.049 (CI = +/-0.028; p = 0.002)	0.513	+4.99%
Severity	2012.2	0.045 (CI = +/-0.033; p = 0.011)	0.410	+4.62%
Severity	2013.1	0.041 (CI = +/-0.039; p = 0.044)	0.282	+4.15%
Severity	2013.2	0.046 (CI = +/-0.049; p = 0.062)	0.261	+4.76%
Severity	2015.1	0.077 (CI = +/-0.055; p = 0.012)	0.508	+7.97%
Severity	2015.2	0.077 (CI = +/-0.071; p = 0.036)	0.415	+8.04%
Frequency	2003.1	-0.022 (CI = +/-0.010; p = 0.000)	0.356	-2.14%
Frequency	2003.2	-0.017 (CI = +/-0.009; p = 0.001)	0.302	-1.71%
Frequency	2004.1	-0.017 (CI = +/-0.010; p = 0.002)	0.277	-1.70%
Frequency	2004.2	-0.017 (CI = +/-0.011; p = 0.003)	0.261	-1.72%
Frequency	2005.1	-0.021 (CI = +/-0.010; p = 0.000)	0.395	-2.12%
Frequency	2005.2	-0.023 (CI = +/-0.011; p = 0.000)	0.419	-2.28%
Frequency	2006.1	-0.025 (CI = +/-0.011; p = 0.000)	0.443	-2.46%
Frequency	2006.2	-0.025 (CI = +/-0.012; p = 0.000)	0.422	-2.50%
Frequency	2007.1	-0.027 (CI = +/-0.013; p = 0.000)	0.438	-2.68%
Frequency	2007.2	-0.026 (CI = +/-0.014; p = 0.001)	0.395	-2.61%
Frequency	2008.1	-0.028 (CI = +/-0.015; p = 0.001)	0.391	-2.74%
Frequency	2008.2	-0.030 (CI = +/-0.016; p = 0.001)	0.408	-2.96%
Frequency	2009.1	-0.034 (CI = +/-0.017; p = 0.001)	0.463	-3.35%
Frequency	2009.2	-0.040 (CI = +/-0.017; p = 0.000)	0.561	-3.90%
Frequency	2010.1	-0.042 (CI = +/-0.019; p = 0.000)	0.550	-4.08%
Frequency	2010.2	-0.046 (CI = +/-0.020; p = 0.000)	0.589	-4.53%
Frequency	2011.1	-0.053 (CI = +/-0.021; p = 0.000)	0.655	-5.16%
Frequency	2011.2	-0.051 (CI = +/-0.024; p = 0.000)	0.592	-4.97%
Frequency	2012.1	-0.055 (CI = +/-0.027; p = 0.001)	0.593	-5.39%
Frequency	2012.2	-0.062 (CI = +/-0.031; p = 0.001)	0.614	-6.04%
Frequency	2013.1	-0.070 (CI = +/-0.035; p = 0.001)	0.628	-6.81%
Frequency	2013.2	-0.064 (CI = +/-0.044; p = 0.010)	0.490	-6.17%
Frequency	2015.1	-0.066 (CI = +/-0.061; p = 0.037)	0.368	-6.37%
Frequency	2015.2	-0.056 (CI = +/-0.076; p = 0.126)	0.201	-5.45%

Accident Benefits

Coverage = AB Total
End Trend Period = 2020.1
Excluded Points = NA
Parameters Included: time, seasonality

Fit	Start Date	Time	Seasonality	Adjusted R^2	Implied Trend Rate
Loss Cost	2003.1	0.024 (CI = +/-0.036; p = 0.184)	0.181 (CI = +/-0.362; p = 0.316)	0.025	+2.42%
Loss Cost	2003.2	0.036 (CI = +/-0.035; p = 0.042)	0.109 (CI = +/-0.342; p = 0.520)	0.085	+3.69%
Loss Cost	2004.1	0.040 (CI = +/-0.037; p = 0.036)	0.127 (CI = +/-0.351; p = 0.466)	0.095	+4.03%
Loss Cost	2004.2	0.049 (CI = +/-0.037; p = 0.012)	0.073 (CI = +/-0.345; p = 0.667)	0.153	+5.05%
Loss Cost	2005.1	0.055 (CI = +/-0.039; p = 0.007)	0.105 (CI = +/-0.350; p = 0.545)	0.184	+5.69%
Loss Cost	2005.2	0.066 (CI = +/-0.040; p = 0.002)	0.051 (CI = +/-0.345; p = 0.763)	0.250	+6.79%
Loss Cost	2006.1	0.065 (CI = +/-0.043; p = 0.005)	0.046 (CI = +/-0.358; p = 0.792)	0.216	+6.68%
Loss Cost	2006.2	0.063 (CI = +/-0.046; p = 0.009)	0.053 (CI = +/-0.373; p = 0.772)	0.187	+6.53%
Loss Cost	2007.1	0.063 (CI = +/-0.050; p = 0.015)	0.051 (CI = +/-0.388; p = 0.788)	0.158	+6.49%
Loss Cost	2007.2	0.056 (CI = +/-0.053; p = 0.041)	0.084 (CI = +/-0.399; p = 0.668)	0.107	+5.71%
Loss Cost	2008.1	0.059 (CI = +/-0.057; p = 0.045)	0.098 (CI = +/-0.415; p = 0.628)	0.104	+6.08%
Loss Cost	2008.2	0.055 (CI = +/-0.063; p = 0.082)	0.114 (CI = +/-0.434; p = 0.589)	0.073	+5.67%
Loss Cost	2009.1	0.049 (CI = +/-0.068; p = 0.147)	0.091 (CI = +/-0.451; p = 0.677)	0.020	+5.04%
Loss Cost	2009.2	0.054 (CI = +/-0.075; p = 0.150)	0.074 (CI = +/-0.475; p = 0.748)	0.021	+5.52%
Loss Cost	2010.1	0.041 (CI = +/-0.081; p = 0.297)	0.030 (CI = +/-0.489; p = 0.898)	-0.043	+4.21%
Loss Cost	2010.2	0.008 (CI = +/-0.078; p = 0.833)	0.147 (CI = +/-0.449; p = 0.500)	-0.083	+0.79%
Loss Cost	2011.1	0.001 (CI = +/-0.086; p = 0.985)	0.124 (CI = +/-0.473; p = 0.585)	-0.104	+0.08%
Loss Cost	2011.2	-0.040 (CI = +/-0.080; p = 0.306)	0.252 (CI = +/-0.414; p = 0.213)	0.032	-3.89%
Loss Cost	2012.1	-0.052 (CI = +/-0.088; p = 0.224)	0.217 (CI = +/-0.433; p = 0.301)	0.046	-5.10%
Loss Cost	2012.2	-0.039 (CI = +/-0.100; p = 0.416)	0.178 (CI = +/-0.460; p = 0.418)	-0.051	-3.80%
Loss Cost	2013.1	-0.054 (CI = +/-0.112; p = 0.313)	0.139 (CI = +/-0.486; p = 0.544)	-0.037	-5.28%
Loss Cost	2013.2	-0.052 (CI = +/-0.132; p = 0.403)	0.134 (CI = +/-0.533; p = 0.590)	-0.087	-5.09%
Loss Cost	2014.1	-0.064 (CI = +/-0.155; p = 0.376)	0.108 (CI = +/-0.580; p = 0.686)	-0.088	-6.22%
Loss Cost	2014.2	-0.023 (CI = +/-0.177; p = 0.778)	0.018 (CI = +/-0.611; p = 0.947)	-0.211	-2.25%
Loss Cost	2015.1	-0.086 (CI = +/-0.185; p = 0.315)	-0.098 (CI = +/-0.587; p = 0.712)	-0.076	-8.24%
Loss Cost	2015.2	-0.087 (CI = +/-0.238; p = 0.417)	-0.096 (CI = +/-0.683; p = 0.748)	-0.127	-8.30%
Severity	2003.1	0.050 (CI = +/-0.029; p = 0.001)	0.254 (CI = +/-0.291; p = 0.085)	0.284	+5.09%
Severity	2003.2	0.057 (CI = +/-0.029; p = 0.000)	0.208 (CI = +/-0.285; p = 0.146)	0.342	+5.91%
Severity	2004.1	0.062 (CI = +/-0.030; p = 0.000)	0.231 (CI = +/-0.290; p = 0.114)	0.356	+6.35%
Severity	2004.2	0.069 (CI = +/-0.031; p = 0.000)	0.189 (CI = +/-0.287; p = 0.188)	0.407	+7.16%
Severity	2005.1	0.075 (CI = +/-0.032; p = 0.000)	0.220 (CI = +/-0.288; p = 0.130)	0.437	+7.80%
Severity	2005.2	0.080 (CI = +/-0.034; p = 0.000)	0.197 (CI = +/-0.295; p = 0.183)	0.449	+8.29%
Severity	2006.1	0.082 (CI = +/-0.036; p = 0.000)	0.206 (CI = +/-0.305; p = 0.177)	0.430	+8.51%
Severity	2006.2	0.079 (CI = +/-0.039; p = 0.000)	0.221 (CI = +/-0.316; p = 0.163)	0.400	+8.18%
Severity	2007.1	0.084 (CI = +/-0.042; p = 0.000)	0.247 (CI = +/-0.323; p = 0.128)	0.411	+8.81%
Severity	2007.2	0.076 (CI = +/-0.044; p = 0.002)	0.284 (CI = +/-0.328; p = 0.087)	0.377	+7.92%
Severity	2008.1	0.080 (CI = +/-0.047; p = 0.002)	0.300 (CI = +/-0.341; p = 0.081)	0.364	+8.34%
Severity	2008.2	0.073 (CI = +/-0.051; p = 0.007)	0.330 (CI = +/-0.352; p = 0.064)	0.336	+7.56%
Severity	2009.1	0.067 (CI = +/-0.055; p = 0.019)	0.308 (CI = +/-0.364; p = 0.094)	0.256	+6.92%
Severity	2009.2	0.068 (CI = +/-0.061; p = 0.029)	0.302 (CI = +/-0.384; p = 0.116)	0.249	+7.07%
Severity	2010.1	0.070 (CI = +/-0.067; p = 0.040)	0.309 (CI = +/-0.404; p = 0.126)	0.215	+7.28%
Severity	2010.2	0.048 (CI = +/-0.068; p = 0.156)	0.387 (CI = +/-0.392; p = 0.053)	0.213	+4.91%
Severity	2011.1	0.046 (CI = +/-0.076; p = 0.217)	0.381 (CI = +/-0.415; p = 0.070)	0.160	+4.69%
Severity	2011.2	0.022 (CI = +/-0.079; p = 0.562)	0.456 (CI = +/-0.410; p = 0.032)	0.202	+2.23%
Severity	2012.1	0.008 (CI = +/-0.087; p = 0.851)	0.416 (CI = +/-0.426; p = 0.055)	0.131	+0.78%
Severity	2012.2	0.031 (CI = +/-0.094; p = 0.490)	0.350 (CI = +/-0.435; p = 0.106)	0.109	+3.15%
Severity	2013.1	0.018 (CI = +/-0.107; p = 0.716)	0.318 (CI = +/-0.462; p = 0.160)	0.027	+1.84%
Severity	2013.2	-0.008 (CI = +/-0.119; p = 0.881)	0.384 (CI = +/-0.482; p = 0.107)	0.077	-0.83%
Severity	2014.1	-0.028 (CI = +/-0.137; p = 0.661)	0.342 (CI = +/-0.515; p = 0.169)	0.032	-2.74%
Severity	2014.2	0.023 (CI = +/-0.147; p = 0.732)	0.232 (CI = +/-0.508; p = 0.328)	-0.065	+2.33%
Severity	2015.1	-0.025 (CI = +/-0.158; p = 0.727)	0.145 (CI = +/-0.503; p = 0.526)	-0.167	-2.45%
Severity	2015.2	-0.058 (CI = +/-0.196; p = 0.509)	0.205 (CI = +/-0.562; p = 0.418)	-0.118	-5.60%
Frequency	2003.1	-0.026 (CI = +/-0.017; p = 0.005)	-0.072 (CI = +/-0.175; p = 0.406)	0.188	-2.54%
Frequency	2003.2	-0.021 (CI = +/-0.018; p = 0.019)	-0.099 (CI = +/-0.172; p = 0.249)	0.149	-2.10%
Frequency	2004.1	-0.022 (CI = +/-0.019; p = 0.022)	-0.104 (CI = +/-0.177; p = 0.241)	0.142	-2.18%
Frequency	2004.2	-0.020 (CI = +/-0.020; p = 0.047)	-0.116 (CI = +/-0.182; p = 0.204)	0.121	-1.97%
Frequency	2005.1	-0.020 (CI = +/-0.021; p = 0.063)	-0.115 (CI = +/-0.188; p = 0.220)	0.099	-1.96%
Frequency	2005.2	-0.014 (CI = +/-0.021; p = 0.189)	-0.145 (CI = +/-0.184; p = 0.118)	0.085	-1.39%
Frequency	2006.1	-0.017 (CI = +/-0.022; p = 0.132)	-0.160 (CI = +/-0.188; p = 0.093)	0.110	-1.69%
Frequency	2006.2	-0.015 (CI = +/-0.024; p = 0.204)	-0.168 (CI = +/-0.195; p = 0.089)	0.105	-1.52%
Frequency	2007.1	-0.022 (CI = +/-0.025; p = 0.083)	-0.196 (CI = +/-0.192; p = 0.046)	0.180	-2.14%
Frequency	2007.2	-0.021 (CI = +/-0.027; p = 0.123)	-0.200 (CI = +/-0.201; p = 0.050)	0.175	-2.05%
Frequency	2008.1	-0.021 (CI = +/-0.029; p = 0.146)	-0.202 (CI = +/-0.209; p = 0.058)	0.151	-2.09%
Frequency	2008.2	-0.018 (CI = +/-0.031; p = 0.254)	-0.216 (CI = +/-0.218; p = 0.052)	0.148	-1.76%
Frequency	2009.1	-0.018 (CI = +/-0.034; p = 0.294)	-0.216 (CI = +/-0.228; p = 0.062)	0.122	-1.76%
Frequency	2009.2	-0.015 (CI = +/-0.038; p = 0.427)	-0.228 (CI = +/-0.239; p = 0.060)	0.122	-1.45%
Frequency	2010.1	-0.029 (CI = +/-0.036; p = 0.109)	-0.279 (CI = +/-0.220; p = 0.016)	0.284	-2.87%
Frequency	2010.2	-0.040 (CI = +/-0.038; p = 0.039)	-0.241 (CI = +/-0.218; p = 0.032)	0.332	-3.92%
Frequency	2011.1	-0.045 (CI = +/-0.041; p = 0.035)	-0.257 (CI = +/-0.227; p = 0.029)	0.335	-4.41%
Frequency	2011.2	-0.062 (CI = +/-0.041; p = 0.006)	-0.204 (CI = +/-0.212; p = 0.058)	0.452	-5.98%
Frequency	2012.1	-0.060 (CI = +/-0.046; p = 0.014)	-0.199 (CI = +/-0.226; p = 0.079)	0.370	-5.83%
Frequency	2012.2	-0.070 (CI = +/-0.051; p = 0.011)	-0.172 (CI = +/-0.236; p = 0.140)	0.407	-6.74%
Frequency	2013.1	-0.072 (CI = +/-0.059; p = 0.020)	-0.179 (CI = +/-0.254; p = 0.152)	0.351	-6.99%
Frequency	2013.2	-0.044 (CI = +/-0.055; p = 0.106)	-0.250 (CI = +/-0.221; p = 0.030)	0.397	-4.30%
Frequency	2014.1	-0.036 (CI = +/-0.063; p = 0.229)	-0.234 (CI = +/-0.238; p = 0.054)	0.269	-3.58%
Frequency	2014.2	-0.046 (CI = +/-0.076; p = 0.207)	-0.214 (CI = +/-0.262; p = 0.099)	0.271	-4.47%
Frequency	2015.1	-0.061 (CI = +/-0.089; p = 0.150)	-0.242 (CI = +/-0.282; p = 0.083)	0.308	-5.93%
Frequency	2015.2	-0.029 (CI = +/-0.100; p = 0.514)	-0.301 (CI = +/-0.287; p = 0.042)	0.377	-2.86%

Accident Benefits

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

Fit	Start Date	Time	Adjusted R^2	Implied Trend Rate
Loss Cost	2003.1	0.024 (CI = +/-0.036; p = 0.184)	0.024	+2.42%
Loss Cost	2003.2	0.037 (CI = +/-0.034; p = 0.037)	0.102	+3.75%
Loss Cost	2004.1	0.040 (CI = +/-0.037; p = 0.035)	0.108	+4.03%
Loss Cost	2004.2	0.050 (CI = +/-0.037; p = 0.010)	0.176	+5.09%
Loss Cost	2005.1	0.055 (CI = +/-0.039; p = 0.007)	0.201	+5.69%
Loss Cost	2005.2	0.066 (CI = +/-0.039; p = 0.002)	0.274	+6.82%
Loss Cost	2006.1	0.065 (CI = +/-0.042; p = 0.004)	0.243	+6.68%
Loss Cost	2006.2	0.064 (CI = +/-0.045; p = 0.007)	0.216	+6.58%
Loss Cost	2007.1	0.063 (CI = +/-0.049; p = 0.013)	0.189	+6.49%
Loss Cost	2007.2	0.056 (CI = +/-0.052; p = 0.035)	0.138	+5.79%
Loss Cost	2008.1	0.059 (CI = +/-0.056; p = 0.041)	0.133	+6.08%
Loss Cost	2008.2	0.056 (CI = +/-0.061; p = 0.070)	0.103	+5.80%
Loss Cost	2009.1	0.049 (CI = +/-0.066; p = 0.139)	0.058	+5.04%
Loss Cost	2009.2	0.055 (CI = +/-0.073; p = 0.133)	0.065	+5.61%
Loss Cost	2010.1	0.041 (CI = +/-0.078; p = 0.284)	0.011	+4.21%
Loss Cost	2010.2	0.010 (CI = +/-0.076; p = 0.784)	-0.051	+1.01%
Loss Cost	2011.1	0.001 (CI = +/-0.084; p = 0.984)	-0.059	+0.08%
Loss Cost	2011.2	-0.035 (CI = +/-0.081; p = 0.372)	-0.009	-3.44%
Loss Cost	2012.1	-0.052 (CI = +/-0.088; p = 0.225)	0.036	-5.10%
Loss Cost	2012.2	-0.035 (CI = +/-0.097; p = 0.459)	-0.029	-3.40%
Loss Cost	2013.1	-0.054 (CI = +/-0.109; p = 0.300)	0.012	-5.28%
Loss Cost	2013.2	-0.048 (CI = +/-0.126; p = 0.422)	-0.024	-4.70%
Loss Cost	2014.1	-0.064 (CI = +/-0.147; p = 0.356)	-0.006	-6.22%
Loss Cost	2014.2	-0.022 (CI = +/-0.164; p = 0.771)	-0.090	-2.17%
Loss Cost	2015.1	-0.086 (CI = +/-0.173; p = 0.289)	0.026	-8.24%
Loss Cost	2015.2	-0.092 (CI = +/-0.215; p = 0.351)	-0.002	-8.83%
Severity	2003.1	0.050 (CI = +/-0.030; p = 0.002)	0.237	+5.09%
Severity	2003.2	0.059 (CI = +/-0.030; p = 0.000)	0.317	+6.03%
Severity	2004.1	0.062 (CI = +/-0.031; p = 0.000)	0.322	+6.35%
Severity	2004.2	0.070 (CI = +/-0.031; p = 0.000)	0.391	+7.28%
Severity	2005.1	0.075 (CI = +/-0.033; p = 0.000)	0.409	+7.80%
Severity	2005.2	0.081 (CI = +/-0.035; p = 0.000)	0.432	+8.43%
Severity	2006.1	0.082 (CI = +/-0.037; p = 0.000)	0.410	+8.51%
Severity	2006.2	0.080 (CI = +/-0.040; p = 0.000)	0.375	+8.36%
Severity	2007.1	0.084 (CI = +/-0.043; p = 0.000)	0.376	+8.81%
Severity	2007.2	0.079 (CI = +/-0.046; p = 0.002)	0.319	+8.20%
Severity	2008.1	0.080 (CI = +/-0.049; p = 0.003)	0.299	+8.34%
Severity	2008.2	0.076 (CI = +/-0.054; p = 0.007)	0.251	+7.93%
Severity	2009.1	0.067 (CI = +/-0.057; p = 0.024)	0.181	+6.92%
Severity	2009.2	0.072 (CI = +/-0.063; p = 0.026)	0.184	+7.47%
Severity	2010.1	0.070 (CI = +/-0.069; p = 0.047)	0.150	+7.28%
Severity	2010.2	0.054 (CI = +/-0.073; p = 0.142)	0.067	+5.52%
Severity	2011.1	0.046 (CI = +/-0.081; p = 0.250)	0.023	+4.69%
Severity	2011.2	0.031 (CI = +/-0.089; p = 0.477)	-0.028	+3.10%
Severity	2012.1	0.008 (CI = +/-0.096; p = 0.865)	-0.065	+0.78%
Severity	2012.2	0.039 (CI = +/-0.100; p = 0.412)	-0.019	+4.00%
Severity	2013.1	0.018 (CI = +/-0.111; p = 0.728)	-0.067	+1.84%
Severity	2013.2	0.003 (CI = +/-0.127; p = 0.953)	-0.083	+0.35%
Severity	2014.1	-0.028 (CI = +/-0.143; p = 0.676)	-0.073	-2.74%
Severity	2014.2	0.033 (CI = +/-0.144; p = 0.623)	-0.072	+3.33%
Severity	2015.1	-0.025 (CI = +/-0.151; p = 0.718)	-0.094	-2.45%
Severity	2015.2	-0.045 (CI = +/-0.185; p = 0.588)	-0.082	-4.42%
Frequency	2003.1	-0.026 (CI = +/-0.017; p = 0.005)	0.195	-2.54%
Frequency	2003.2	-0.022 (CI = +/-0.018; p = 0.017)	0.139	-2.15%
Frequency	2004.1	-0.022 (CI = +/-0.019; p = 0.022)	0.130	-2.18%
Frequency	2004.2	-0.021 (CI = +/-0.020; p = 0.042)	0.101	-2.04%
Frequency	2005.1	-0.020 (CI = +/-0.021; p = 0.065)	0.082	-1.96%
Frequency	2005.2	-0.015 (CI = +/-0.022; p = 0.171)	0.032	-1.48%
Frequency	2006.1	-0.017 (CI = +/-0.023; p = 0.145)	0.043	-1.69%
Frequency	2006.2	-0.017 (CI = +/-0.025; p = 0.185)	0.031	-1.65%
Frequency	2007.1	-0.022 (CI = +/-0.026; p = 0.102)	0.067	-2.14%
Frequency	2007.2	-0.022 (CI = +/-0.028; p = 0.115)	0.063	-2.22%
Frequency	2008.1	-0.021 (CI = +/-0.031; p = 0.170)	0.040	-2.09%
Frequency	2008.2	-0.020 (CI = +/-0.034; p = 0.230)	0.022	-1.98%
Frequency	2009.1	-0.018 (CI = +/-0.037; p = 0.324)	0.001	-1.76%
Frequency	2009.2	-0.017 (CI = +/-0.040; p = 0.375)	-0.009	-1.73%
Frequency	2010.1	-0.029 (CI = +/-0.042; p = 0.159)	0.054	-2.87%
Frequency	2010.2	-0.044 (CI = +/-0.042; p = 0.042)	0.167	-4.27%
Frequency	2011.1	-0.045 (CI = +/-0.047; p = 0.057)	0.150	-4.41%
Frequency	2011.2	-0.065 (CI = +/-0.044; p = 0.006)	0.342	-6.34%
Frequency	2012.1	-0.060 (CI = +/-0.050; p = 0.021)	0.262	-5.83%
Frequency	2012.2	-0.074 (CI = +/-0.053; p = 0.010)	0.345	-7.12%
Frequency	2013.1	-0.072 (CI = +/-0.061; p = 0.024)	0.284	-6.99%
Frequency	2013.2	-0.052 (CI = +/-0.064; p = 0.107)	0.136	-5.03%
Frequency	2014.1	-0.036 (CI = +/-0.073; p = 0.293)	0.018	-3.58%
Frequency	2014.2	-0.055 (CI = +/-0.082; p = 0.171)	0.097	-5.32%
Frequency	2015.1	-0.061 (CI = +/-0.100; p = 0.200)	0.083	-5.93%
Frequency	2015.2	-0.047 (CI = +/-0.123; p = 0.401)	-0.024	-4.61%

Accident Benefits

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

Fit	Start Date	Time	Adjusted R^2	Implied Trend Rate
Loss Cost	2003.1	0.030 (CI = +/-0.037; p = 0.106)	0.051	+3.08%
Loss Cost	2003.2	0.045 (CI = +/-0.035; p = 0.015)	0.149	+4.55%
Loss Cost	2004.1	0.048 (CI = +/-0.037; p = 0.014)	0.158	+4.90%
Loss Cost	2004.2	0.059 (CI = +/-0.037; p = 0.003)	0.241	+6.11%
Loss Cost	2005.1	0.066 (CI = +/-0.039; p = 0.002)	0.273	+6.82%
Loss Cost	2005.2	0.078 (CI = +/-0.039; p = 0.000)	0.362	+8.13%
Loss Cost	2006.1	0.078 (CI = +/-0.042; p = 0.001)	0.332	+8.07%
Loss Cost	2006.2	0.078 (CI = +/-0.045; p = 0.002)	0.305	+8.07%
Loss Cost	2007.1	0.078 (CI = +/-0.049; p = 0.003)	0.280	+8.09%
Loss Cost	2007.2	0.072 (CI = +/-0.053; p = 0.010)	0.225	+7.46%
Loss Cost	2008.1	0.076 (CI = +/-0.057; p = 0.011)	0.224	+7.93%
Loss Cost	2008.2	0.075 (CI = +/-0.063; p = 0.021)	0.191	+7.78%
Loss Cost	2009.1	0.069 (CI = +/-0.068; p = 0.048)	0.140	+7.12%
Loss Cost	2009.2	0.077 (CI = +/-0.075; p = 0.044)	0.154	+7.98%
Loss Cost	2010.1	0.064 (CI = +/-0.081; p = 0.113)	0.085	+6.64%
Loss Cost	2010.2	0.032 (CI = +/-0.079; p = 0.403)	-0.015	+3.28%
Loss Cost	2011.1	0.024 (CI = +/-0.089; p = 0.566)	-0.040	+2.48%
Loss Cost	2011.2	-0.013 (CI = +/-0.086; p = 0.755)	-0.060	-1.27%
Loss Cost	2012.1	-0.030 (CI = +/-0.095; p = 0.517)	-0.039	-2.91%
Loss Cost	2012.2	-0.006 (CI = +/-0.104; p = 0.904)	-0.076	-0.59%
Loss Cost	2013.1	-0.024 (CI = +/-0.119; p = 0.665)	-0.066	-2.39%
Loss Cost	2013.2	-0.012 (CI = +/-0.139; p = 0.851)	-0.087	-1.20%
Loss Cost	2014.1	-0.025 (CI = +/-0.165; p = 0.747)	-0.088	-2.43%
Loss Cost	2014.2	0.034 (CI = +/-0.179; p = 0.677)	-0.089	+3.47%
Loss Cost	2015.1	-0.032 (CI = +/-0.196; p = 0.719)	-0.106	-3.12%
Loss Cost	2015.2	-0.026 (CI = +/-0.252; p = 0.813)	-0.133	-2.59%
Severity	2003.1	0.053 (CI = +/-0.031; p = 0.002)	0.247	+5.42%
Severity	2003.2	0.062 (CI = +/-0.031; p = 0.000)	0.331	+6.44%
Severity	2004.1	0.066 (CI = +/-0.033; p = 0.000)	0.338	+6.81%
Severity	2004.2	0.075 (CI = +/-0.033; p = 0.000)	0.413	+7.84%
Severity	2005.1	0.081 (CI = +/-0.034; p = 0.000)	0.433	+8.44%
Severity	2005.2	0.088 (CI = +/-0.036; p = 0.000)	0.461	+9.17%
Severity	2006.1	0.089 (CI = +/-0.039; p = 0.000)	0.441	+9.30%
Severity	2006.2	0.088 (CI = +/-0.042; p = 0.000)	0.407	+9.21%
Severity	2007.1	0.093 (CI = +/-0.045; p = 0.000)	0.411	+9.77%
Severity	2007.2	0.088 (CI = +/-0.048; p = 0.001)	0.356	+9.17%
Severity	2008.1	0.090 (CI = +/-0.052; p = 0.002)	0.337	+9.41%
Severity	2008.2	0.087 (CI = +/-0.057; p = 0.005)	0.290	+9.06%
Severity	2009.1	0.077 (CI = +/-0.062; p = 0.016)	0.219	+8.05%
Severity	2009.2	0.084 (CI = +/-0.067; p = 0.017)	0.226	+8.78%
Severity	2010.1	0.083 (CI = +/-0.075; p = 0.031)	0.192	+8.71%
Severity	2010.2	0.067 (CI = +/-0.080; p = 0.098)	0.103	+6.88%
Severity	2011.1	0.059 (CI = +/-0.089; p = 0.180)	0.054	+6.10%
Severity	2011.2	0.044 (CI = +/-0.099; p = 0.362)	-0.007	+4.46%
Severity	2012.1	0.020 (CI = +/-0.108; p = 0.703)	-0.060	+1.98%
Severity	2012.2	0.057 (CI = +/-0.112; p = 0.288)	0.016	+5.90%
Severity	2013.1	0.036 (CI = +/-0.126; p = 0.549)	-0.050	+3.65%
Severity	2013.2	0.022 (CI = +/-0.148; p = 0.754)	-0.081	+2.18%
Severity	2014.1	-0.012 (CI = +/-0.169; p = 0.876)	-0.097	-1.21%
Severity	2014.2	0.064 (CI = +/-0.169; p = 0.416)	-0.028	+6.57%
Severity	2015.1	0.000 (CI = +/-0.183; p = 0.999)	-0.125	+0.01%
Severity	2015.2	-0.019 (CI = +/-0.234; p = 0.852)	-0.137	-1.89%
Frequency	2003.1	-0.022 (CI = +/-0.018; p = 0.015)	0.145	-2.22%
Frequency	2003.2	-0.018 (CI = +/-0.018; p = 0.052)	0.088	-1.77%
Frequency	2004.1	-0.018 (CI = +/-0.019; p = 0.066)	0.079	-1.79%
Frequency	2004.2	-0.016 (CI = +/-0.020; p = 0.116)	0.051	-1.61%
Frequency	2005.1	-0.015 (CI = +/-0.022; p = 0.168)	0.033	-1.50%
Frequency	2005.2	-0.010 (CI = +/-0.022; p = 0.390)	-0.008	-0.95%
Frequency	2006.1	-0.011 (CI = +/-0.024; p = 0.340)	-0.002	-1.13%
Frequency	2006.2	-0.010 (CI = +/-0.026; p = 0.412)	-0.012	-1.04%
Frequency	2007.1	-0.015 (CI = +/-0.027; p = 0.255)	0.014	-1.53%
Frequency	2007.2	-0.016 (CI = +/-0.030; p = 0.281)	0.009	-1.57%
Frequency	2008.1	-0.014 (CI = +/-0.032; p = 0.386)	-0.010	-1.36%
Frequency	2008.2	-0.012 (CI = +/-0.035; p = 0.491)	-0.024	-1.18%
Frequency	2009.1	-0.009 (CI = +/-0.038; p = 0.643)	-0.038	-0.86%
Frequency	2009.2	-0.007 (CI = +/-0.042; p = 0.718)	-0.045	-0.74%
Frequency	2010.1	-0.019 (CI = +/-0.044; p = 0.373)	-0.009	-1.90%
Frequency	2010.2	-0.034 (CI = +/-0.045; p = 0.126)	0.081	-3.37%
Frequency	2011.1	-0.035 (CI = +/-0.050; p = 0.163)	0.063	-3.42%
Frequency	2011.2	-0.056 (CI = +/-0.049; p = 0.026)	0.243	-5.49%
Frequency	2012.1	-0.049 (CI = +/-0.054; p = 0.073)	0.155	-4.79%
Frequency	2012.2	-0.063 (CI = +/-0.059; p = 0.038)	0.235	-6.13%
Frequency	2013.1	-0.060 (CI = +/-0.069; p = 0.082)	0.167	-5.83%
Frequency	2013.2	-0.034 (CI = +/-0.071; p = 0.321)	0.007	-3.31%
Frequency	2014.1	-0.012 (CI = +/-0.079; p = 0.733)	-0.087	-1.24%
Frequency	2014.2	-0.030 (CI = +/-0.093; p = 0.489)	-0.050	-2.91%
Frequency	2015.1	-0.032 (CI = +/-0.116; p = 0.543)	-0.071	-3.14%
Frequency	2015.2	-0.007 (CI = +/-0.142; p = 0.909)	-0.141	-0.71%

Accident Benefits

Coverage = AB Total
End Trend Period = 2020.1
Excluded Points = 2012.1,2014.1,2017.1
Parameters Included: time

Fit	Start Date	Time	Adjusted R^2	Implied Trend Rate
Loss Cost	2003.1	0.015 (CI = +/-0.033; p = 0.370)	-0.006	+1.50%
Loss Cost	2003.2	0.028 (CI = +/-0.031; p = 0.074)	0.075	+2.85%
Loss Cost	2004.1	0.031 (CI = +/-0.033; p = 0.064)	0.086	+3.14%
Loss Cost	2004.2	0.041 (CI = +/-0.032; p = 0.013)	0.178	+4.23%
Loss Cost	2005.1	0.047 (CI = +/-0.033; p = 0.007)	0.219	+4.85%
Loss Cost	2005.2	0.059 (CI = +/-0.032; p = 0.001)	0.334	+6.05%
Loss Cost	2006.1	0.058 (CI = +/-0.035; p = 0.002)	0.303	+5.97%
Loss Cost	2006.2	0.058 (CI = +/-0.037; p = 0.004)	0.277	+5.95%
Loss Cost	2007.1	0.058 (CI = +/-0.041; p = 0.007)	0.254	+5.98%
Loss Cost	2007.2	0.053 (CI = +/-0.043; p = 0.020)	0.196	+5.41%
Loss Cost	2008.1	0.057 (CI = +/-0.047; p = 0.019)	0.207	+5.90%
Loss Cost	2008.2	0.057 (CI = +/-0.052; p = 0.032)	0.178	+5.85%
Loss Cost	2009.1	0.052 (CI = +/-0.056; p = 0.067)	0.128	+5.37%
Loss Cost	2009.2	0.062 (CI = +/-0.061; p = 0.047)	0.166	+6.41%
Loss Cost	2010.1	0.053 (CI = +/-0.067; p = 0.116)	0.094	+5.41%
Loss Cost	2010.2	0.024 (CI = +/-0.065; p = 0.437)	-0.023	+2.45%
Loss Cost	2011.1	0.021 (CI = +/-0.074; p = 0.546)	-0.043	+2.15%
Loss Cost	2011.2	-0.013 (CI = +/-0.072; p = 0.706)	-0.065	-1.27%
Loss Cost	2012.2	-0.023 (CI = +/-0.084; p = 0.553)	-0.051	-2.32%
Loss Cost	2013.1	-0.037 (CI = +/-0.097; p = 0.419)	-0.025	-3.64%
Loss Cost	2013.2	-0.017 (CI = +/-0.113; p = 0.751)	-0.088	-1.65%
Loss Cost	2014.2	-0.016 (CI = +/-0.142; p = 0.805)	-0.103	-1.58%
Loss Cost	2015.1	-0.072 (CI = +/-0.148; p = 0.296)	0.027	-6.94%
Loss Cost	2015.2	-0.064 (CI = +/-0.189; p = 0.451)	-0.048	-6.19%
Severity	2003.1	0.039 (CI = +/-0.023; p = 0.001)	0.270	+3.97%
Severity	2003.2	0.048 (CI = +/-0.021; p = 0.000)	0.416	+4.92%
Severity	2004.1	0.051 (CI = +/-0.022; p = 0.000)	0.435	+5.25%
Severity	2004.2	0.060 (CI = +/-0.020; p = 0.000)	0.577	+6.21%
Severity	2005.1	0.065 (CI = +/-0.020; p = 0.000)	0.624	+6.76%
Severity	2005.2	0.072 (CI = +/-0.020; p = 0.000)	0.685	+7.45%
Severity	2006.1	0.073 (CI = +/-0.021; p = 0.000)	0.672	+7.60%
Severity	2006.2	0.073 (CI = +/-0.023; p = 0.000)	0.645	+7.55%
Severity	2007.1	0.078 (CI = +/-0.023; p = 0.000)	0.674	+8.13%
Severity	2007.2	0.074 (CI = +/-0.025; p = 0.000)	0.634	+7.67%
Severity	2008.1	0.077 (CI = +/-0.026; p = 0.000)	0.633	+8.04%
Severity	2008.2	0.076 (CI = +/-0.029; p = 0.000)	0.594	+7.89%
Severity	2009.1	0.069 (CI = +/-0.031; p = 0.000)	0.534	+7.19%
Severity	2009.2	0.079 (CI = +/-0.031; p = 0.000)	0.612	+8.26%
Severity	2010.1	0.083 (CI = +/-0.034; p = 0.000)	0.604	+8.71%
Severity	2010.2	0.073 (CI = +/-0.036; p = 0.001)	0.530	+7.55%
Severity	2011.1	0.074 (CI = +/-0.041; p = 0.002)	0.488	+7.69%
Severity	2011.2	0.070 (CI = +/-0.047; p = 0.007)	0.400	+7.21%
Severity	2012.2	0.059 (CI = +/-0.054; p = 0.033)	0.269	+6.11%
Severity	2013.1	0.049 (CI = +/-0.062; p = 0.109)	0.146	+5.00%
Severity	2013.2	0.051 (CI = +/-0.074; p = 0.159)	0.106	+5.20%
Severity	2014.2	0.040 (CI = +/-0.092; p = 0.350)	-0.003	+4.07%
Severity	2015.1	-0.007 (CI = +/-0.081; p = 0.838)	-0.119	-0.74%
Severity	2015.2	-0.011 (CI = +/-0.104; p = 0.817)	-0.133	-1.05%
Frequency	2003.1	-0.024 (CI = +/-0.018; p = 0.011)	0.168	-2.38%
Frequency	2003.2	-0.020 (CI = +/-0.019; p = 0.036)	0.113	-1.97%
Frequency	2004.1	-0.020 (CI = +/-0.020; p = 0.045)	0.105	-2.01%
Frequency	2004.2	-0.019 (CI = +/-0.021; p = 0.077)	0.078	-1.86%
Frequency	2005.1	-0.018 (CI = +/-0.022; p = 0.111)	0.060	-1.79%
Frequency	2005.2	-0.013 (CI = +/-0.023; p = 0.254)	0.014	-1.30%
Frequency	2006.1	-0.015 (CI = +/-0.025; p = 0.216)	0.024	-1.51%
Frequency	2006.2	-0.015 (CI = +/-0.027; p = 0.260)	0.014	-1.48%
Frequency	2007.1	-0.020 (CI = +/-0.028; p = 0.151)	0.050	-1.99%
Frequency	2007.2	-0.021 (CI = +/-0.030; p = 0.163)	0.047	-2.09%
Frequency	2008.1	-0.020 (CI = +/-0.033; p = 0.224)	0.027	-1.98%
Frequency	2008.2	-0.019 (CI = +/-0.036; p = 0.286)	0.010	-1.89%
Frequency	2009.1	-0.017 (CI = +/-0.040; p = 0.380)	-0.010	-1.70%
Frequency	2009.2	-0.017 (CI = +/-0.044; p = 0.423)	-0.018	-1.71%
Frequency	2010.1	-0.031 (CI = +/-0.046; p = 0.176)	0.056	-3.03%
Frequency	2010.2	-0.049 (CI = +/-0.046; p = 0.038)	0.206	-4.74%
Frequency	2011.1	-0.053 (CI = +/-0.052; p = 0.046)	0.201	-5.14%
Frequency	2011.2	-0.082 (CI = +/-0.044; p = 0.001)	0.518	-7.91%
Frequency	2012.2	-0.083 (CI = +/-0.053; p = 0.005)	0.451	-7.94%
Frequency	2013.1	-0.086 (CI = +/-0.062; p = 0.011)	0.408	-8.23%
Frequency	2013.2	-0.067 (CI = +/-0.070; p = 0.058)	0.246	-6.51%
Frequency	2014.2	-0.056 (CI = +/-0.086; p = 0.175)	0.104	-5.43%
Frequency	2015.1	-0.065 (CI = +/-0.105; p = 0.195)	0.100	-6.25%
Frequency	2015.2	-0.053 (CI = +/-0.133; p = 0.376)	-0.013	-5.19%

Accident Benefits

Coverage = AB Total
End Trend Period = 2019.2
Excluded Points = 2012.1,2014.1,2017.1
Parameters Included: time

Fit	Start Date	Time	Adjusted R^2	Implied Trend Rate
Loss Cost	2003.1	0.020 (CI = +/-0.035; p = 0.250)	0.012	+2.04%
Loss Cost	2003.2	0.035 (CI = +/-0.032; p = 0.036)	0.117	+3.51%
Loss Cost	2004.1	0.038 (CI = +/-0.034; p = 0.030)	0.132	+3.87%
Loss Cost	2004.2	0.050 (CI = +/-0.033; p = 0.004)	0.244	+5.09%
Loss Cost	2005.1	0.057 (CI = +/-0.034; p = 0.002)	0.295	+5.83%
Loss Cost	2005.2	0.069 (CI = +/-0.032; p = 0.000)	0.433	+7.19%
Loss Cost	2006.1	0.069 (CI = +/-0.035; p = 0.000)	0.405	+7.19%
Loss Cost	2006.2	0.070 (CI = +/-0.037; p = 0.001)	0.382	+7.27%
Loss Cost	2007.1	0.071 (CI = +/-0.041; p = 0.001)	0.361	+7.39%
Loss Cost	2007.2	0.067 (CI = +/-0.044; p = 0.005)	0.303	+6.89%
Loss Cost	2008.1	0.073 (CI = +/-0.047; p = 0.004)	0.322	+7.55%
Loss Cost	2008.2	0.074 (CI = +/-0.052; p = 0.008)	0.294	+7.65%
Loss Cost	2009.1	0.070 (CI = +/-0.057; p = 0.019)	0.241	+7.28%
Loss Cost	2009.2	0.083 (CI = +/-0.061; p = 0.011)	0.298	+8.65%
Loss Cost	2010.1	0.075 (CI = +/-0.068; p = 0.033)	0.220	+7.77%
Loss Cost	2010.2	0.046 (CI = +/-0.065; p = 0.155)	0.078	+4.69%
Loss Cost	2011.1	0.046 (CI = +/-0.075; p = 0.214)	0.048	+4.67%
Loss Cost	2011.2	0.011 (CI = +/-0.074; p = 0.751)	-0.074	+1.11%
Loss Cost	2012.2	0.003 (CI = +/-0.088; p = 0.933)	-0.090	+0.35%
Loss Cost	2013.1	-0.007 (CI = +/-0.104; p = 0.877)	-0.097	-0.74%
Loss Cost	2013.2	0.023 (CI = +/-0.120; p = 0.678)	-0.089	+2.30%
Loss Cost	2014.2	0.034 (CI = +/-0.152; p = 0.620)	-0.089	+3.47%
Loss Cost	2015.1	-0.023 (CI = +/-0.165; p = 0.754)	-0.126	-2.24%
Loss Cost	2015.2	0.000 (CI = +/-0.214; p = 0.996)	-0.167	-0.04%
Severity	2003.1	0.040 (CI = +/-0.024; p = 0.002)	0.264	+4.11%
Severity	2003.2	0.050 (CI = +/-0.022; p = 0.000)	0.414	+5.12%
Severity	2004.1	0.053 (CI = +/-0.023; p = 0.000)	0.435	+5.50%
Severity	2004.2	0.063 (CI = +/-0.021; p = 0.000)	0.585	+6.54%
Severity	2005.1	0.069 (CI = +/-0.021; p = 0.000)	0.636	+7.16%
Severity	2005.2	0.076 (CI = +/-0.020; p = 0.000)	0.703	+7.93%
Severity	2006.1	0.078 (CI = +/-0.022; p = 0.000)	0.693	+8.13%
Severity	2006.2	0.078 (CI = +/-0.024; p = 0.000)	0.668	+8.11%
Severity	2007.1	0.084 (CI = +/-0.024; p = 0.000)	0.703	+8.79%
Severity	2007.2	0.080 (CI = +/-0.026; p = 0.000)	0.665	+8.34%
Severity	2008.1	0.084 (CI = +/-0.027; p = 0.000)	0.670	+8.80%
Severity	2008.2	0.084 (CI = +/-0.030; p = 0.000)	0.634	+8.71%
Severity	2009.1	0.077 (CI = +/-0.032; p = 0.000)	0.578	+8.01%
Severity	2009.2	0.089 (CI = +/-0.032; p = 0.000)	0.669	+9.29%
Severity	2010.1	0.094 (CI = +/-0.035; p = 0.000)	0.670	+9.90%
Severity	2010.2	0.084 (CI = +/-0.037; p = 0.000)	0.606	+8.74%
Severity	2011.1	0.087 (CI = +/-0.042; p = 0.001)	0.575	+9.07%
Severity	2011.2	0.084 (CI = +/-0.049; p = 0.003)	0.497	+8.74%
Severity	2012.2	0.075 (CI = +/-0.058; p = 0.016)	0.373	+7.76%
Severity	2013.1	0.065 (CI = +/-0.068; p = 0.057)	0.249	+6.76%
Severity	2013.2	0.071 (CI = +/-0.083; p = 0.084)	0.218	+7.37%
Severity	2014.2	0.064 (CI = +/-0.105; p = 0.201)	0.094	+6.57%
Severity	2015.1	0.012 (CI = +/-0.096; p = 0.784)	-0.130	+1.17%
Severity	2015.2	0.013 (CI = +/-0.127; p = 0.818)	-0.156	+1.26%
Frequency	2003.1	-0.020 (CI = +/-0.019; p = 0.038)	0.111	-1.99%
Frequency	2003.2	-0.015 (CI = +/-0.019; p = 0.109)	0.057	-1.53%
Frequency	2004.1	-0.016 (CI = +/-0.020; p = 0.130)	0.049	-1.54%
Frequency	2004.2	-0.014 (CI = +/-0.022; p = 0.206)	0.025	-1.36%
Frequency	2005.1	-0.013 (CI = +/-0.023; p = 0.277)	0.009	-1.24%
Frequency	2005.2	-0.007 (CI = +/-0.024; p = 0.557)	-0.027	-0.68%
Frequency	2006.1	-0.009 (CI = +/-0.025; p = 0.488)	-0.021	-0.86%
Frequency	2006.2	-0.008 (CI = +/-0.028; p = 0.562)	-0.029	-0.78%
Frequency	2007.1	-0.013 (CI = +/-0.029; p = 0.365)	-0.007	-1.28%
Frequency	2007.2	-0.013 (CI = +/-0.032; p = 0.385)	-0.010	-1.34%
Frequency	2008.1	-0.011 (CI = +/-0.035; p = 0.495)	-0.026	-1.14%
Frequency	2008.2	-0.010 (CI = +/-0.038; p = 0.594)	-0.039	-0.98%
Frequency	2009.1	-0.007 (CI = +/-0.042; p = 0.737)	-0.052	-0.68%
Frequency	2009.2	-0.006 (CI = +/-0.047; p = 0.793)	-0.058	-0.59%
Frequency	2010.1	-0.020 (CI = +/-0.049; p = 0.408)	-0.018	-1.93%
Frequency	2010.2	-0.038 (CI = +/-0.049; p = 0.119)	0.105	-3.72%
Frequency	2011.1	-0.041 (CI = +/-0.056; p = 0.138)	0.097	-4.04%
Frequency	2011.2	-0.073 (CI = +/-0.049; p = 0.007)	0.423	-7.02%
Frequency	2012.2	-0.071 (CI = +/-0.059; p = 0.022)	0.338	-6.88%
Frequency	2013.1	-0.073 (CI = +/-0.070; p = 0.044)	0.282	-7.03%
Frequency	2013.2	-0.048 (CI = +/-0.078; p = 0.194)	0.088	-4.72%
Frequency	2014.2	-0.030 (CI = +/-0.096; p = 0.498)	-0.058	-2.91%
Frequency	2015.1	-0.034 (CI = +/-0.121; p = 0.525)	-0.074	-3.37%
Frequency	2015.2	-0.013 (CI = +/-0.155; p = 0.845)	-0.159	-1.29%

Collision

Coverage = CL
End Trend Period = 2020.1
Excluded Points = NA
Parameters Included: time, seasonality

Fit	Start Date	Time	Seasonality	Adjusted R^2	Implied Trend Rate
Loss Cost	2003.1	0.012 (CI = +/-0.016; p = 0.142)	-0.059 (CI = +/-0.166; p = 0.472)	0.023	+1.22%
Loss Cost	2003.2	0.011 (CI = +/-0.017; p = 0.202)	-0.053 (CI = +/-0.171; p = 0.529)	0.001	+1.12%
Loss Cost	2004.1	0.012 (CI = +/-0.019; p = 0.215)	-0.051 (CI = +/-0.177; p = 0.556)	-0.001	+1.16%
Loss Cost	2004.2	0.010 (CI = +/-0.020; p = 0.324)	-0.041 (CI = +/-0.181; p = 0.646)	-0.027	+0.97%
Loss Cost	2005.1	0.004 (CI = +/-0.020; p = 0.675)	-0.070 (CI = +/-0.176; p = 0.422)	-0.040	+0.41%
Loss Cost	2005.2	0.003 (CI = +/-0.021; p = 0.742)	-0.067 (CI = +/-0.183; p = 0.460)	-0.049	+0.34%
Loss Cost	2006.1	0.003 (CI = +/-0.023; p = 0.774)	-0.068 (CI = +/-0.190; p = 0.469)	-0.052	+0.32%
Loss Cost	2006.2	0.003 (CI = +/-0.024; p = 0.830)	-0.065 (CI = +/-0.197; p = 0.505)	-0.059	+0.26%
Loss Cost	2007.1	-0.004 (CI = +/-0.025; p = 0.767)	-0.093 (CI = +/-0.195; p = 0.336)	-0.038	-0.36%
Loss Cost	2007.2	-0.008 (CI = +/-0.027; p = 0.559)	-0.075 (CI = +/-0.200; p = 0.448)	-0.041	-0.76%
Loss Cost	2008.1	-0.004 (CI = +/-0.029; p = 0.765)	-0.060 (CI = +/-0.206; p = 0.551)	-0.069	-0.41%
Loss Cost	2008.2	0.003 (CI = +/-0.030; p = 0.815)	-0.091 (CI = +/-0.205; p = 0.364)	-0.051	+0.34%
Loss Cost	2009.1	0.017 (CI = +/-0.026; p = 0.196)	-0.039 (CI = +/-0.176; p = 0.645)	0.000	+1.71%
Loss Cost	2009.2	0.019 (CI = +/-0.029; p = 0.193)	-0.046 (CI = +/-0.185; p = 0.606)	0.000	+1.89%
Loss Cost	2010.1	0.021 (CI = +/-0.032; p = 0.194)	-0.040 (CI = +/-0.194; p = 0.670)	0.000	+2.07%
Loss Cost	2010.2	0.022 (CI = +/-0.036; p = 0.217)	-0.044 (CI = +/-0.206; p = 0.658)	-0.013	+2.19%
Loss Cost	2011.1	0.024 (CI = +/-0.040; p = 0.227)	-0.038 (CI = +/-0.217; p = 0.715)	-0.016	+2.38%
Loss Cost	2011.2	0.021 (CI = +/-0.045; p = 0.328)	-0.031 (CI = +/-0.232; p = 0.781)	-0.059	+2.14%
Loss Cost	2012.1	0.024 (CI = +/-0.050; p = 0.327)	-0.023 (CI = +/-0.247; p = 0.842)	-0.062	+2.41%
Loss Cost	2012.2	0.021 (CI = +/-0.058; p = 0.444)	-0.016 (CI = +/-0.267; p = 0.900)	-0.101	+2.14%
Loss Cost	2013.1	0.008 (CI = +/-0.063; p = 0.796)	-0.050 (CI = +/-0.274; p = 0.700)	-0.145	+0.77%
Loss Cost	2013.2	-0.001 (CI = +/-0.074; p = 0.979)	-0.028 (CI = +/-0.296; p = 0.838)	-0.177	-0.09%
Loss Cost	2014.1	0.008 (CI = +/-0.085; p = 0.831)	-0.008 (CI = +/-0.320; p = 0.956)	-0.194	+0.84%
Loss Cost	2014.2	-0.014 (CI = +/-0.098; p = 0.752)	0.041 (CI = +/-0.338; p = 0.792)	-0.201	-1.40%
Loss Cost	2015.1	-0.048 (CI = +/-0.103; p = 0.310)	-0.022 (CI = +/-0.327; p = 0.879)	-0.087	-4.73%
Loss Cost	2015.2	-0.049 (CI = +/-0.132; p = 0.411)	-0.021 (CI = +/-0.380; p = 0.898)	-0.147	-4.77%
Severity	2003.1	0.022 (CI = +/-0.016; p = 0.008)	-0.047 (CI = +/-0.158; p = 0.549)	0.160	+2.22%
Severity	2003.2	0.020 (CI = +/-0.016; p = 0.021)	-0.034 (CI = +/-0.161; p = 0.672)	0.109	+1.98%
Severity	2004.1	0.022 (CI = +/-0.017; p = 0.013)	-0.020 (CI = +/-0.164; p = 0.804)	0.135	+2.24%
Severity	2004.2	0.018 (CI = +/-0.018; p = 0.042)	0.000 (CI = +/-0.164; p = 0.996)	0.075	+1.86%
Severity	2005.1	0.022 (CI = +/-0.018; p = 0.021)	0.019 (CI = +/-0.164; p = 0.815)	0.120	+2.22%
Severity	2005.2	0.025 (CI = +/-0.019; p = 0.013)	0.004 (CI = +/-0.167; p = 0.964)	0.148	+2.53%
Severity	2006.1	0.027 (CI = +/-0.020; p = 0.011)	0.015 (CI = +/-0.171; p = 0.855)	0.166	+2.77%
Severity	2006.2	0.031 (CI = +/-0.022; p = 0.007)	-0.003 (CI = +/-0.174; p = 0.975)	0.201	+3.16%
Severity	2007.1	0.033 (CI = +/-0.023; p = 0.008)	0.004 (CI = +/-0.181; p = 0.961)	0.199	+3.32%
Severity	2007.2	0.028 (CI = +/-0.024; p = 0.027)	0.026 (CI = +/-0.183; p = 0.773)	0.131	+2.82%
Severity	2008.1	0.030 (CI = +/-0.026; p = 0.025)	0.037 (CI = +/-0.189; p = 0.692)	0.141	+3.09%
Severity	2008.2	0.037 (CI = +/-0.027; p = 0.010)	0.008 (CI = +/-0.189; p = 0.929)	0.211	+3.80%
Severity	2009.1	0.052 (CI = +/-0.022; p = 0.000)	0.063 (CI = +/-0.149; p = 0.391)	0.495	+5.29%
Severity	2009.2	0.054 (CI = +/-0.025; p = 0.000)	0.054 (CI = +/-0.156; p = 0.476)	0.487	+5.52%
Severity	2010.1	0.057 (CI = +/-0.027; p = 0.000)	0.065 (CI = +/-0.163; p = 0.416)	0.477	+5.82%
Severity	2010.2	0.059 (CI = +/-0.030; p = 0.001)	0.055 (CI = +/-0.172; p = 0.509)	0.469	+6.12%
Severity	2011.1	0.068 (CI = +/-0.031; p = 0.000)	0.083 (CI = +/-0.168; p = 0.313)	0.542	+7.06%
Severity	2011.2	0.068 (CI = +/-0.035; p = 0.001)	0.083 (CI = +/-0.180; p = 0.340)	0.505	+7.04%
Severity	2012.1	0.071 (CI = +/-0.039; p = 0.002)	0.091 (CI = +/-0.191; p = 0.324)	0.471	+7.34%
Severity	2012.2	0.070 (CI = +/-0.045; p = 0.005)	0.093 (CI = +/-0.207; p = 0.347)	0.427	+7.26%
Severity	2013.1	0.061 (CI = +/-0.050; p = 0.020)	0.070 (CI = +/-0.215; p = 0.491)	0.287	+6.26%
Severity	2013.2	0.049 (CI = +/-0.056; p = 0.079)	0.099 (CI = +/-0.225; p = 0.355)	0.199	+5.04%
Severity	2014.1	0.063 (CI = +/-0.062; p = 0.046)	0.129 (CI = +/-0.232; p = 0.242)	0.283	+6.52%
Severity	2014.2	0.037 (CI = +/-0.063; p = 0.217)	0.186 (CI = +/-0.219; p = 0.087)	0.282	+3.79%
Severity	2015.1	0.014 (CI = +/-0.065; p = 0.644)	0.142 (CI = +/-0.207; p = 0.151)	0.069	+1.37%
Severity	2015.2	0.020 (CI = +/-0.083; p = 0.584)	0.130 (CI = +/-0.239; p = 0.237)	0.035	+2.04%
Frequency	2003.1	-0.010 (CI = +/-0.014; p = 0.166)	-0.012 (CI = +/-0.142; p = 0.861)	0.001	-0.97%
Frequency	2003.2	-0.009 (CI = +/-0.015; p = 0.251)	-0.020 (CI = +/-0.146; p = 0.785)	-0.016	-0.85%
Frequency	2004.1	-0.011 (CI = +/-0.016; p = 0.172)	-0.031 (CI = +/-0.148; p = 0.668)	0.004	-1.06%
Frequency	2004.2	-0.009 (CI = +/-0.016; p = 0.284)	-0.042 (CI = +/-0.152; p = 0.579)	-0.014	-0.87%
Frequency	2005.1	-0.018 (CI = +/-0.013; p = 0.008)	-0.089 (CI = +/-0.115; p = 0.124)	0.225	-1.78%
Frequency	2005.2	-0.022 (CI = +/-0.013; p = 0.002)	-0.070 (CI = +/-0.113; p = 0.210)	0.288	-2.13%
Frequency	2006.1	-0.024 (CI = +/-0.014; p = 0.001)	-0.083 (CI = +/-0.113; p = 0.143)	0.330	-2.39%
Frequency	2006.2	-0.028 (CI = +/-0.013; p = 0.000)	-0.062 (CI = +/-0.109; p = 0.251)	0.414	-2.81%
Frequency	2007.1	-0.036 (CI = +/-0.010; p = 0.000)	-0.097 (CI = +/-0.080; p = 0.019)	0.690	-3.56%
Frequency	2007.2	-0.035 (CI = +/-0.011; p = 0.000)	-0.100 (CI = +/-0.083; p = 0.020)	0.670	-3.49%
Frequency	2008.1	-0.035 (CI = +/-0.012; p = 0.000)	-0.097 (CI = +/-0.086; p = 0.030)	0.622	-3.40%
Frequency	2008.2	-0.034 (CI = +/-0.013; p = 0.000)	-0.100 (CI = +/-0.090; p = 0.032)	0.600	-3.33%
Frequency	2009.1	-0.035 (CI = +/-0.014; p = 0.000)	-0.102 (CI = +/-0.094; p = 0.035)	0.567	-3.40%
Frequency	2009.2	-0.035 (CI = +/-0.016; p = 0.000)	-0.101 (CI = +/-0.099; p = 0.048)	0.553	-3.44%
Frequency	2010.1	-0.036 (CI = +/-0.017; p = 0.000)	-0.105 (CI = +/-0.104; p = 0.050)	0.522	-3.54%
Frequency	2010.2	-0.038 (CI = +/-0.019; p = 0.001)	-0.099 (CI = +/-0.110; p = 0.075)	0.519	-3.70%
Frequency	2011.1	-0.045 (CI = +/-0.019; p = 0.000)	-0.121 (CI = +/-0.103; p = 0.024)	0.622	-4.37%
Frequency	2011.2	-0.047 (CI = +/-0.021; p = 0.000)	-0.114 (CI = +/-0.109; p = 0.042)	0.620	-4.57%
Frequency	2012.1	-0.047 (CI = +/-0.024; p = 0.001)	-0.115 (CI = +/-0.117; p = 0.054)	0.561	-4.59%
Frequency	2012.2	-0.049 (CI = +/-0.027; p = 0.002)	-0.109 (CI = +/-0.126; p = 0.083)	0.551	-4.77%
Frequency	2013.1	-0.053 (CI = +/-0.031; p = 0.003)	-0.120 (CI = +/-0.133; p = 0.073)	0.534	-5.17%
Frequency	2013.2	-0.050 (CI = +/-0.036; p = 0.011)	-0.127 (CI = +/-0.145; p = 0.079)	0.497	-4.88%
Frequency	2014.1	-0.055 (CI = +/-0.042; p = 0.015)	-0.137 (CI = +/-0.156; p = 0.078)	0.466	-5.33%
Frequency	2014.2	-0.051 (CI = +/-0.050; p = 0.047)	-0.145 (CI = +/-0.174; p = 0.092)	0.430	-5.00%
Frequency	2015.1	-0.062 (CI = +/-0.059; p = 0.040)	-0.165 (CI = +/-0.186; p = 0.075)	0.449	-6.01%
Frequency	2015.2	-0.069 (CI = +/-0.074; p = 0.064)	-0.152 (CI = +/-0.213; p = 0.136)	0.446	-6.68%

Collision

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

Fit	Start Date	Time	Adjusted R^2	Implied Trend Rate
Loss Cost	2003.1	0.012 (CI = +/-0.016; p = 0.139)	0.037	+1.22%
Loss Cost	2003.2	0.011 (CI = +/-0.017; p = 0.208)	0.019	+1.09%
Loss Cost	2004.1	0.012 (CI = +/-0.018; p = 0.210)	0.020	+1.16%
Loss Cost	2004.2	0.009 (CI = +/-0.019; p = 0.329)	0.000	+0.94%
Loss Cost	2005.1	0.004 (CI = +/-0.020; p = 0.674)	-0.028	+0.41%
Loss Cost	2005.2	0.003 (CI = +/-0.021; p = 0.772)	-0.033	+0.30%
Loss Cost	2006.1	0.003 (CI = +/-0.022; p = 0.772)	-0.034	+0.32%
Loss Cost	2006.2	0.002 (CI = +/-0.024; p = 0.861)	-0.037	+0.21%
Loss Cost	2007.1	-0.004 (CI = +/-0.025; p = 0.767)	-0.036	-0.36%
Loss Cost	2007.2	-0.008 (CI = +/-0.026; p = 0.521)	-0.024	-0.83%
Loss Cost	2008.1	-0.004 (CI = +/-0.028; p = 0.762)	-0.039	-0.41%
Loss Cost	2008.2	0.002 (CI = +/-0.029; p = 0.866)	-0.044	+0.24%
Loss Cost	2009.1	0.017 (CI = +/-0.026; p = 0.187)	0.037	+1.71%
Loss Cost	2009.2	0.018 (CI = +/-0.028; p = 0.197)	0.036	+1.83%
Loss Cost	2010.1	0.021 (CI = +/-0.031; p = 0.184)	0.043	+2.07%
Loss Cost	2010.2	0.021 (CI = +/-0.035; p = 0.218)	0.032	+2.12%
Loss Cost	2011.1	0.024 (CI = +/-0.038; p = 0.214)	0.036	+2.38%
Loss Cost	2011.2	0.021 (CI = +/-0.043; p = 0.324)	0.002	+2.09%
Loss Cost	2012.1	0.024 (CI = +/-0.048; p = 0.311)	0.006	+2.41%
Loss Cost	2012.2	0.021 (CI = +/-0.055; p = 0.432)	-0.023	+2.10%
Loss Cost	2013.1	0.008 (CI = +/-0.061; p = 0.789)	-0.071	+0.77%
Loss Cost	2013.2	-0.002 (CI = +/-0.069; p = 0.957)	-0.083	-0.18%
Loss Cost	2014.1	0.008 (CI = +/-0.080; p = 0.823)	-0.086	+0.84%
Loss Cost	2014.2	-0.012 (CI = +/-0.091; p = 0.767)	-0.090	-1.23%
Loss Cost	2015.1	-0.048 (CI = +/-0.095; p = 0.280)	0.031	-4.73%
Loss Cost	2015.2	-0.050 (CI = +/-0.119; p = 0.359)	-0.006	-4.90%
Severity	2003.1	0.022 (CI = +/-0.016; p = 0.007)	0.176	+2.22%
Severity	2003.2	0.019 (CI = +/-0.016; p = 0.020)	0.132	+1.97%
Severity	2004.1	0.022 (CI = +/-0.017; p = 0.012)	0.161	+2.24%
Severity	2004.2	0.018 (CI = +/-0.017; p = 0.039)	0.106	+1.86%
Severity	2005.1	0.022 (CI = +/-0.018; p = 0.018)	0.149	+2.22%
Severity	2005.2	0.025 (CI = +/-0.019; p = 0.012)	0.179	+2.53%
Severity	2006.1	0.027 (CI = +/-0.020; p = 0.009)	0.196	+2.77%
Severity	2006.2	0.031 (CI = +/-0.021; p = 0.006)	0.232	+3.15%
Severity	2007.1	0.033 (CI = +/-0.023; p = 0.007)	0.230	+3.32%
Severity	2007.2	0.028 (CI = +/-0.024; p = 0.023)	0.164	+2.85%
Severity	2008.1	0.030 (CI = +/-0.026; p = 0.022)	0.173	+3.09%
Severity	2008.2	0.037 (CI = +/-0.027; p = 0.008)	0.247	+3.81%
Severity	2009.1	0.052 (CI = +/-0.022; p = 0.000)	0.501	+5.29%
Severity	2009.2	0.054 (CI = +/-0.024; p = 0.000)	0.499	+5.59%
Severity	2010.1	0.057 (CI = +/-0.027; p = 0.000)	0.486	+5.82%
Severity	2010.2	0.060 (CI = +/-0.029; p = 0.000)	0.485	+6.20%
Severity	2011.1	0.068 (CI = +/-0.031; p = 0.000)	0.539	+7.06%
Severity	2011.2	0.070 (CI = +/-0.034; p = 0.001)	0.506	+7.20%
Severity	2012.1	0.071 (CI = +/-0.039; p = 0.001)	0.469	+7.34%
Severity	2012.2	0.072 (CI = +/-0.044; p = 0.004)	0.429	+7.50%
Severity	2013.1	0.061 (CI = +/-0.048; p = 0.017)	0.314	+6.26%
Severity	2013.2	0.052 (CI = +/-0.055; p = 0.060)	0.203	+5.36%
Severity	2014.1	0.063 (CI = +/-0.063; p = 0.048)	0.247	+6.52%
Severity	2014.2	0.045 (CI = +/-0.070; p = 0.180)	0.089	+4.60%
Severity	2015.1	0.014 (CI = +/-0.069; p = 0.667)	-0.087	+1.37%
Severity	2015.2	0.028 (CI = +/-0.083; p = 0.458)	-0.046	+2.85%
Frequency	2003.1	-0.010 (CI = +/-0.014; p = 0.160)	0.031	-0.97%
Frequency	2003.2	-0.009 (CI = +/-0.015; p = 0.238)	0.013	-0.86%
Frequency	2004.1	-0.011 (CI = +/-0.015; p = 0.166)	0.031	-1.06%
Frequency	2004.2	-0.009 (CI = +/-0.016; p = 0.265)	0.009	-0.90%
Frequency	2005.1	-0.018 (CI = +/-0.013; p = 0.009)	0.184	-1.78%
Frequency	2005.2	-0.022 (CI = +/-0.013; p = 0.002)	0.271	-2.17%
Frequency	2006.1	-0.024 (CI = +/-0.014; p = 0.001)	0.298	-2.39%
Frequency	2006.2	-0.029 (CI = +/-0.014; p = 0.000)	0.405	-2.86%
Frequency	2007.1	-0.036 (CI = +/-0.011; p = 0.000)	0.624	-3.56%
Frequency	2007.2	-0.036 (CI = +/-0.012; p = 0.000)	0.598	-3.57%
Frequency	2008.1	-0.035 (CI = +/-0.013; p = 0.000)	0.550	-3.40%
Frequency	2008.2	-0.035 (CI = +/-0.014; p = 0.000)	0.523	-3.43%
Frequency	2009.1	-0.035 (CI = +/-0.015; p = 0.000)	0.483	-3.40%
Frequency	2009.2	-0.036 (CI = +/-0.017; p = 0.000)	0.475	-3.56%
Frequency	2010.1	-0.036 (CI = +/-0.019; p = 0.001)	0.436	-3.54%
Frequency	2010.2	-0.039 (CI = +/-0.020; p = 0.001)	0.450	-3.84%
Frequency	2011.1	-0.045 (CI = +/-0.021; p = 0.000)	0.507	-4.37%
Frequency	2011.2	-0.049 (CI = +/-0.023; p = 0.000)	0.526	-4.77%
Frequency	2012.1	-0.047 (CI = +/-0.026; p = 0.002)	0.460	-4.59%
Frequency	2012.2	-0.051 (CI = +/-0.029; p = 0.002)	0.470	-5.02%
Frequency	2013.1	-0.053 (CI = +/-0.034; p = 0.005)	0.432	-5.17%
Frequency	2013.2	-0.054 (CI = +/-0.039; p = 0.011)	0.382	-5.25%
Frequency	2014.1	-0.055 (CI = +/-0.046; p = 0.024)	0.327	-5.33%
Frequency	2014.2	-0.057 (CI = +/-0.055; p = 0.043)	0.285	-5.58%
Frequency	2015.1	-0.062 (CI = +/-0.067; p = 0.065)	0.254	-6.01%
Frequency	2015.2	-0.078 (CI = +/-0.079; p = 0.052)	0.319	-7.53%

Collision

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

Fit	Start Date	Time	Adjusted R^2	Implied Trend Rate
Loss Cost	2003.1	0.018 (CI = +/-0.016; p = 0.031)	0.111	+1.78%
Loss Cost	2003.2	0.017 (CI = +/-0.017; p = 0.053)	0.087	+1.68%
Loss Cost	2004.1	0.018 (CI = +/-0.018; p = 0.053)	0.090	+1.78%
Loss Cost	2004.2	0.016 (CI = +/-0.019; p = 0.099)	0.060	+1.60%
Loss Cost	2005.1	0.011 (CI = +/-0.019; p = 0.269)	0.009	+1.06%
Loss Cost	2005.2	0.010 (CI = +/-0.021; p = 0.335)	-0.001	+0.99%
Loss Cost	2006.1	0.011 (CI = +/-0.022; p = 0.333)	-0.001	+1.07%
Loss Cost	2006.2	0.010 (CI = +/-0.024; p = 0.398)	-0.010	+1.00%
Loss Cost	2007.1	0.004 (CI = +/-0.025; p = 0.715)	-0.036	+0.45%
Loss Cost	2007.2	0.000 (CI = +/-0.026; p = 0.996)	-0.043	+0.01%
Loss Cost	2008.1	0.005 (CI = +/-0.028; p = 0.698)	-0.038	+0.53%
Loss Cost	2008.2	0.013 (CI = +/-0.029; p = 0.346)	-0.003	+1.34%
Loss Cost	2009.1	0.030 (CI = +/-0.022; p = 0.010)	0.251	+3.07%
Loss Cost	2009.2	0.033 (CI = +/-0.024; p = 0.011)	0.260	+3.35%
Loss Cost	2010.1	0.037 (CI = +/-0.026; p = 0.009)	0.288	+3.78%
Loss Cost	2010.2	0.039 (CI = +/-0.029; p = 0.011)	0.282	+4.03%
Loss Cost	2011.1	0.044 (CI = +/-0.032; p = 0.010)	0.307	+4.55%
Loss Cost	2011.2	0.044 (CI = +/-0.036; p = 0.022)	0.258	+4.49%
Loss Cost	2012.1	0.051 (CI = +/-0.041; p = 0.018)	0.291	+5.19%
Loss Cost	2012.2	0.051 (CI = +/-0.047; p = 0.035)	0.246	+5.23%
Loss Cost	2013.1	0.040 (CI = +/-0.052; p = 0.117)	0.124	+4.13%
Loss Cost	2013.2	0.035 (CI = +/-0.061; p = 0.234)	0.046	+3.55%
Loss Cost	2014.1	0.054 (CI = +/-0.067; p = 0.107)	0.163	+5.50%
Loss Cost	2014.2	0.038 (CI = +/-0.078; p = 0.305)	0.018	+3.83%
Loss Cost	2015.1	0.005 (CI = +/-0.082; p = 0.897)	-0.123	+0.47%
Loss Cost	2015.2	0.016 (CI = +/-0.103; p = 0.728)	-0.122	+1.59%
Severity	2003.1	0.022 (CI = +/-0.016; p = 0.010)	0.164	+2.24%
Severity	2003.2	0.020 (CI = +/-0.017; p = 0.027)	0.120	+1.97%
Severity	2004.1	0.022 (CI = +/-0.018; p = 0.016)	0.150	+2.26%
Severity	2004.2	0.018 (CI = +/-0.019; p = 0.052)	0.094	+1.86%
Severity	2005.1	0.022 (CI = +/-0.019; p = 0.025)	0.137	+2.25%
Severity	2005.2	0.025 (CI = +/-0.020; p = 0.016)	0.167	+2.58%
Severity	2006.1	0.028 (CI = +/-0.022; p = 0.013)	0.185	+2.85%
Severity	2006.2	0.032 (CI = +/-0.023; p = 0.007)	0.223	+3.26%
Severity	2007.1	0.034 (CI = +/-0.024; p = 0.009)	0.223	+3.45%
Severity	2007.2	0.029 (CI = +/-0.026; p = 0.029)	0.155	+2.95%
Severity	2008.1	0.032 (CI = +/-0.028; p = 0.028)	0.165	+3.22%
Severity	2008.2	0.039 (CI = +/-0.029; p = 0.010)	0.242	+4.02%
Severity	2009.1	0.055 (CI = +/-0.024; p = 0.000)	0.510	+5.66%
Severity	2009.2	0.059 (CI = +/-0.026; p = 0.000)	0.512	+6.03%
Severity	2010.1	0.061 (CI = +/-0.029; p = 0.000)	0.502	+6.34%
Severity	2010.2	0.066 (CI = +/-0.031; p = 0.000)	0.508	+6.82%
Severity	2011.1	0.076 (CI = +/-0.033; p = 0.000)	0.573	+7.85%
Severity	2011.2	0.078 (CI = +/-0.037; p = 0.000)	0.546	+8.12%
Severity	2012.1	0.081 (CI = +/-0.042; p = 0.001)	0.515	+8.41%
Severity	2012.2	0.084 (CI = +/-0.048; p = 0.002)	0.483	+8.74%
Severity	2013.1	0.072 (CI = +/-0.054; p = 0.013)	0.369	+7.49%
Severity	2013.2	0.064 (CI = +/-0.062; p = 0.044)	0.258	+6.62%
Severity	2014.1	0.079 (CI = +/-0.071; p = 0.032)	0.322	+8.25%
Severity	2014.2	0.061 (CI = +/-0.081; p = 0.126)	0.156	+6.25%
Severity	2015.1	0.026 (CI = +/-0.084; p = 0.499)	-0.059	+2.61%
Severity	2015.2	0.047 (CI = +/-0.102; p = 0.311)	0.023	+4.81%
Frequency	2003.1	-0.004 (CI = +/-0.013; p = 0.491)	-0.016	-0.45%
Frequency	2003.2	-0.003 (CI = +/-0.014; p = 0.668)	-0.026	-0.29%
Frequency	2004.1	-0.005 (CI = +/-0.015; p = 0.512)	-0.018	-0.47%
Frequency	2004.2	-0.003 (CI = +/-0.015; p = 0.731)	-0.030	-0.26%
Frequency	2005.1	-0.012 (CI = +/-0.012; p = 0.050)	0.100	-1.16%
Frequency	2005.2	-0.016 (CI = +/-0.011; p = 0.010)	0.194	-1.55%
Frequency	2006.1	-0.017 (CI = +/-0.012; p = 0.007)	0.222	-1.73%
Frequency	2006.2	-0.022 (CI = +/-0.012; p = 0.001)	0.354	-2.19%
Frequency	2007.1	-0.029 (CI = +/-0.008; p = 0.000)	0.672	-2.90%
Frequency	2007.2	-0.029 (CI = +/-0.009; p = 0.000)	0.639	-2.86%
Frequency	2008.1	-0.026 (CI = +/-0.009; p = 0.000)	0.592	-2.61%
Frequency	2008.2	-0.026 (CI = +/-0.010; p = 0.000)	0.553	-2.57%
Frequency	2009.1	-0.025 (CI = +/-0.011; p = 0.000)	0.497	-2.45%
Frequency	2009.2	-0.026 (CI = +/-0.012; p = 0.000)	0.478	-2.53%
Frequency	2010.1	-0.024 (CI = +/-0.013; p = 0.001)	0.416	-2.41%
Frequency	2010.2	-0.027 (CI = +/-0.015; p = 0.001)	0.429	-2.62%
Frequency	2011.1	-0.031 (CI = +/-0.015; p = 0.001)	0.511	-3.07%
Frequency	2011.2	-0.034 (CI = +/-0.017; p = 0.001)	0.530	-3.36%
Frequency	2012.1	-0.030 (CI = +/-0.018; p = 0.003)	0.436	-2.96%
Frequency	2012.2	-0.033 (CI = +/-0.021; p = 0.004)	0.437	-3.23%
Frequency	2013.1	-0.032 (CI = +/-0.024; p = 0.013)	0.362	-3.13%
Frequency	2013.2	-0.029 (CI = +/-0.028; p = 0.042)	0.264	-2.88%
Frequency	2014.1	-0.026 (CI = +/-0.033; p = 0.114)	0.154	-2.54%
Frequency	2014.2	-0.023 (CI = +/-0.040; p = 0.226)	0.064	-2.28%
Frequency	2015.1	-0.021 (CI = +/-0.050; p = 0.359)	-0.006	-2.09%
Frequency	2015.2	-0.031 (CI = +/-0.062; p = 0.273)	0.050	-3.07%

Collision

Coverage = CL
End Trend Period = 2020.1
Excluded Points = 2018.2
Parameters Included: time

Fit	Start Date	Time	Adjusted R^2	Implied Trend Rate
Loss Cost	2003.1	0.011 (CI = +/-0.017; p = 0.196)	0.022	+1.11%
Loss Cost	2003.2	0.010 (CI = +/-0.018; p = 0.283)	0.006	+0.97%
Loss Cost	2004.1	0.010 (CI = +/-0.019; p = 0.284)	0.006	+1.03%
Loss Cost	2004.2	0.008 (CI = +/-0.020; p = 0.427)	-0.012	+0.80%
Loss Cost	2005.1	0.002 (CI = +/-0.020; p = 0.816)	-0.034	+0.23%
Loss Cost	2005.2	0.001 (CI = +/-0.022; p = 0.918)	-0.037	+0.11%
Loss Cost	2006.1	0.001 (CI = +/-0.023; p = 0.915)	-0.038	+0.12%
Loss Cost	2006.2	0.000 (CI = +/-0.025; p = 0.995)	-0.040	-0.01%
Loss Cost	2007.1	-0.006 (CI = +/-0.026; p = 0.630)	-0.031	-0.61%
Loss Cost	2007.2	-0.011 (CI = +/-0.027; p = 0.408)	-0.012	-1.11%
Loss Cost	2008.1	-0.007 (CI = +/-0.029; p = 0.623)	-0.034	-0.70%
Loss Cost	2008.2	0.000 (CI = +/-0.031; p = 0.977)	-0.048	-0.04%
Loss Cost	2009.1	0.014 (CI = +/-0.027; p = 0.280)	0.011	+1.46%
Loss Cost	2009.2	0.016 (CI = +/-0.030; p = 0.289)	0.009	+1.57%
Loss Cost	2010.1	0.018 (CI = +/-0.033; p = 0.270)	0.015	+1.79%
Loss Cost	2010.2	0.018 (CI = +/-0.037; p = 0.312)	0.005	+1.82%
Loss Cost	2011.1	0.020 (CI = +/-0.041; p = 0.303)	0.008	+2.06%
Loss Cost	2011.2	0.017 (CI = +/-0.046; p = 0.434)	-0.023	+1.74%
Loss Cost	2012.1	0.020 (CI = +/-0.052; p = 0.414)	-0.020	+2.05%
Loss Cost	2012.2	0.017 (CI = +/-0.059; p = 0.547)	-0.046	+1.70%
Loss Cost	2013.1	0.003 (CI = +/-0.065; p = 0.922)	-0.082	+0.30%
Loss Cost	2013.2	-0.007 (CI = +/-0.074; p = 0.838)	-0.087	-0.70%
Loss Cost	2014.1	0.003 (CI = +/-0.086; p = 0.941)	-0.099	+0.29%
Loss Cost	2014.2	-0.018 (CI = +/-0.097; p = 0.678)	-0.089	-1.83%
Loss Cost	2015.1	-0.055 (CI = +/-0.102; p = 0.248)	0.058	-5.35%
Loss Cost	2015.2	-0.057 (CI = +/-0.128; p = 0.330)	0.012	-5.52%
Severity	2003.1	0.022 (CI = +/-0.016; p = 0.010)	0.165	+2.21%
Severity	2003.2	0.019 (CI = +/-0.017; p = 0.027)	0.121	+1.95%
Severity	2004.1	0.022 (CI = +/-0.018; p = 0.016)	0.150	+2.23%
Severity	2004.2	0.018 (CI = +/-0.018; p = 0.051)	0.095	+1.84%
Severity	2005.1	0.022 (CI = +/-0.019; p = 0.025)	0.137	+2.21%
Severity	2005.2	0.025 (CI = +/-0.020; p = 0.016)	0.167	+2.53%
Severity	2006.1	0.027 (CI = +/-0.021; p = 0.013)	0.185	+2.78%
Severity	2006.2	0.031 (CI = +/-0.022; p = 0.008)	0.221	+3.18%
Severity	2007.1	0.033 (CI = +/-0.024; p = 0.009)	0.220	+3.35%
Severity	2007.2	0.028 (CI = +/-0.025; p = 0.030)	0.154	+2.87%
Severity	2008.1	0.031 (CI = +/-0.027; p = 0.029)	0.163	+3.12%
Severity	2008.2	0.038 (CI = +/-0.028; p = 0.011)	0.238	+3.87%
Severity	2009.1	0.053 (CI = +/-0.024; p = 0.000)	0.495	+5.41%
Severity	2009.2	0.056 (CI = +/-0.026; p = 0.000)	0.495	+5.73%
Severity	2010.1	0.058 (CI = +/-0.028; p = 0.000)	0.483	+5.99%
Severity	2010.2	0.062 (CI = +/-0.031; p = 0.001)	0.484	+6.39%
Severity	2011.1	0.070 (CI = +/-0.033; p = 0.000)	0.541	+7.29%
Severity	2011.2	0.072 (CI = +/-0.037; p = 0.001)	0.510	+7.46%
Severity	2012.1	0.074 (CI = +/-0.041; p = 0.002)	0.474	+7.63%
Severity	2012.2	0.075 (CI = +/-0.047; p = 0.004)	0.436	+7.81%
Severity	2013.1	0.064 (CI = +/-0.052; p = 0.020)	0.322	+6.57%
Severity	2013.2	0.055 (CI = +/-0.059; p = 0.064)	0.212	+5.66%
Severity	2014.1	0.066 (CI = +/-0.067; p = 0.053)	0.258	+6.87%
Severity	2014.2	0.048 (CI = +/-0.075; p = 0.182)	0.098	+4.94%
Severity	2015.1	0.017 (CI = +/-0.075; p = 0.621)	-0.089	+1.69%
Severity	2015.2	0.031 (CI = +/-0.091; p = 0.443)	-0.044	+3.17%
Frequency	2003.1	-0.011 (CI = +/-0.014; p = 0.134)	0.040	-1.08%
Frequency	2003.2	-0.010 (CI = +/-0.015; p = 0.203)	0.021	-0.97%
Frequency	2004.1	-0.012 (CI = +/-0.016; p = 0.139)	0.041	-1.18%
Frequency	2004.2	-0.010 (CI = +/-0.017; p = 0.225)	0.018	-1.02%
Frequency	2005.1	-0.020 (CI = +/-0.014; p = 0.006)	0.210	-1.94%
Frequency	2005.2	-0.024 (CI = +/-0.013; p = 0.001)	0.304	-2.36%
Frequency	2006.1	-0.026 (CI = +/-0.014; p = 0.001)	0.334	-2.59%
Frequency	2006.2	-0.031 (CI = +/-0.014; p = 0.000)	0.449	-3.09%
Frequency	2007.1	-0.039 (CI = +/-0.011; p = 0.000)	0.683	-3.83%
Frequency	2007.2	-0.039 (CI = +/-0.012; p = 0.000)	0.661	-3.86%
Frequency	2008.1	-0.038 (CI = +/-0.013; p = 0.000)	0.619	-3.71%
Frequency	2008.2	-0.038 (CI = +/-0.014; p = 0.000)	0.597	-3.76%
Frequency	2009.1	-0.038 (CI = +/-0.015; p = 0.000)	0.562	-3.75%
Frequency	2009.2	-0.040 (CI = +/-0.016; p = 0.000)	0.558	-3.94%
Frequency	2010.1	-0.040 (CI = +/-0.018; p = 0.000)	0.523	-3.95%
Frequency	2010.2	-0.044 (CI = +/-0.020; p = 0.000)	0.544	-4.30%
Frequency	2011.1	-0.050 (CI = +/-0.020; p = 0.000)	0.610	-4.87%
Frequency	2011.2	-0.055 (CI = +/-0.022; p = 0.000)	0.637	-5.33%
Frequency	2012.1	-0.053 (CI = +/-0.024; p = 0.000)	0.581	-5.19%
Frequency	2012.2	-0.058 (CI = +/-0.027; p = 0.000)	0.600	-5.67%
Frequency	2013.1	-0.061 (CI = +/-0.031; p = 0.001)	0.570	-5.88%
Frequency	2013.2	-0.062 (CI = +/-0.036; p = 0.003)	0.527	-6.02%
Frequency	2014.1	-0.064 (CI = +/-0.043; p = 0.008)	0.476	-6.16%
Frequency	2014.2	-0.067 (CI = +/-0.051; p = 0.016)	0.436	-6.45%
Frequency	2015.1	-0.072 (CI = +/-0.062; p = 0.029)	0.404	-6.93%
Frequency	2015.2	-0.088 (CI = +/-0.072; p = 0.024)	0.476	-8.43%

Collision

Coverage = CL
End Trend Period = 2019.2
Excluded Points = 2018.2
Parameters Included: time

Fit	Start Date	Time	Adjusted R^2	Implied Trend Rate
Loss Cost	2003.1	0.017 (CI = +/-0.017; p = 0.048)	0.092	+1.70%
Loss Cost	2003.2	0.016 (CI = +/-0.018; p = 0.080)	0.069	+1.59%
Loss Cost	2004.1	0.017 (CI = +/-0.019; p = 0.079)	0.072	+1.69%
Loss Cost	2004.2	0.015 (CI = +/-0.020; p = 0.141)	0.043	+1.49%
Loss Cost	2005.1	0.009 (CI = +/-0.020; p = 0.357)	-0.004	+0.93%
Loss Cost	2005.2	0.008 (CI = +/-0.022; p = 0.433)	-0.014	+0.85%
Loss Cost	2006.1	0.009 (CI = +/-0.023; p = 0.430)	-0.014	+0.92%
Loss Cost	2006.2	0.008 (CI = +/-0.025; p = 0.503)	-0.022	+0.84%
Loss Cost	2007.1	0.002 (CI = +/-0.026; p = 0.851)	-0.042	+0.24%
Loss Cost	2007.2	-0.002 (CI = +/-0.028; p = 0.863)	-0.044	-0.24%
Loss Cost	2008.1	0.003 (CI = +/-0.030; p = 0.837)	-0.045	+0.30%
Loss Cost	2008.2	0.011 (CI = +/-0.031; p = 0.454)	-0.020	+1.13%
Loss Cost	2009.1	0.029 (CI = +/-0.024; p = 0.020)	0.213	+2.94%
Loss Cost	2009.2	0.032 (CI = +/-0.026; p = 0.021)	0.223	+3.22%
Loss Cost	2010.1	0.036 (CI = +/-0.029; p = 0.017)	0.251	+3.66%
Loss Cost	2010.2	0.038 (CI = +/-0.032; p = 0.021)	0.245	+3.91%
Loss Cost	2011.1	0.043 (CI = +/-0.035; p = 0.019)	0.272	+4.45%
Loss Cost	2011.2	0.043 (CI = +/-0.040; p = 0.037)	0.222	+4.37%
Loss Cost	2012.1	0.050 (CI = +/-0.045; p = 0.031)	0.257	+5.10%
Loss Cost	2012.2	0.050 (CI = +/-0.052; p = 0.056)	0.211	+5.13%
Loss Cost	2013.1	0.039 (CI = +/-0.058; p = 0.167)	0.090	+3.96%
Loss Cost	2013.2	0.033 (CI = +/-0.068; p = 0.307)	0.014	+3.34%
Loss Cost	2014.1	0.052 (CI = +/-0.076; p = 0.153)	0.125	+5.35%
Loss Cost	2014.2	0.035 (CI = +/-0.089; p = 0.384)	-0.017	+3.60%
Loss Cost	2015.1	0.001 (CI = +/-0.093; p = 0.981)	-0.143	+0.10%
Loss Cost	2015.2	0.012 (CI = +/-0.119; p = 0.814)	-0.155	+1.20%
Severity	2003.1	0.022 (CI = +/-0.017; p = 0.014)	0.152	+2.23%
Severity	2003.2	0.019 (CI = +/-0.018; p = 0.037)	0.108	+1.96%
Severity	2004.1	0.022 (CI = +/-0.019; p = 0.023)	0.137	+2.26%
Severity	2004.2	0.018 (CI = +/-0.020; p = 0.068)	0.082	+1.83%
Severity	2005.1	0.022 (CI = +/-0.020; p = 0.034)	0.124	+2.24%
Severity	2005.2	0.026 (CI = +/-0.022; p = 0.022)	0.155	+2.59%
Severity	2006.1	0.028 (CI = +/-0.023; p = 0.018)	0.173	+2.87%
Severity	2006.2	0.033 (CI = +/-0.024; p = 0.010)	0.212	+3.31%
Severity	2007.1	0.034 (CI = +/-0.026; p = 0.012)	0.212	+3.50%
Severity	2007.2	0.029 (CI = +/-0.028; p = 0.038)	0.144	+2.98%
Severity	2008.1	0.032 (CI = +/-0.030; p = 0.036)	0.154	+3.27%
Severity	2008.2	0.040 (CI = +/-0.031; p = 0.013)	0.233	+4.12%
Severity	2009.1	0.057 (CI = +/-0.026; p = 0.000)	0.506	+5.86%
Severity	2009.2	0.061 (CI = +/-0.028; p = 0.000)	0.511	+6.27%
Severity	2010.1	0.064 (CI = +/-0.031; p = 0.000)	0.504	+6.62%
Severity	2010.2	0.069 (CI = +/-0.034; p = 0.001)	0.512	+7.16%
Severity	2011.1	0.080 (CI = +/-0.035; p = 0.000)	0.583	+8.29%
Severity	2011.2	0.083 (CI = +/-0.040; p = 0.001)	0.559	+8.62%
Severity	2012.1	0.086 (CI = +/-0.045; p = 0.001)	0.532	+8.97%
Severity	2012.2	0.090 (CI = +/-0.052; p = 0.003)	0.503	+9.38%
Severity	2013.1	0.078 (CI = +/-0.058; p = 0.013)	0.392	+8.13%
Severity	2013.2	0.070 (CI = +/-0.068; p = 0.044)	0.283	+7.29%
Severity	2014.1	0.087 (CI = +/-0.077; p = 0.031)	0.354	+9.09%
Severity	2014.2	0.068 (CI = +/-0.090; p = 0.116)	0.189	+7.08%
Severity	2015.1	0.033 (CI = +/-0.093; p = 0.429)	-0.038	+3.38%
Severity	2015.2	0.056 (CI = +/-0.114; p = 0.276)	0.058	+5.73%
Frequency	2003.1	-0.005 (CI = +/-0.014; p = 0.447)	-0.013	-0.52%
Frequency	2003.2	-0.004 (CI = +/-0.015; p = 0.615)	-0.025	-0.36%
Frequency	2004.1	-0.006 (CI = +/-0.015; p = 0.466)	-0.015	-0.55%
Frequency	2004.2	-0.003 (CI = +/-0.016; p = 0.674)	-0.029	-0.33%
Frequency	2005.1	-0.013 (CI = +/-0.012; p = 0.039)	0.117	-1.28%
Frequency	2005.2	-0.017 (CI = +/-0.012; p = 0.007)	0.220	-1.69%
Frequency	2006.1	-0.019 (CI = +/-0.013; p = 0.005)	0.251	-1.89%
Frequency	2006.2	-0.024 (CI = +/-0.012; p = 0.000)	0.394	-2.39%
Frequency	2007.1	-0.032 (CI = +/-0.008; p = 0.000)	0.736	-3.15%
Frequency	2007.2	-0.032 (CI = +/-0.009; p = 0.000)	0.709	-3.12%
Frequency	2008.1	-0.029 (CI = +/-0.009; p = 0.000)	0.673	-2.88%
Frequency	2008.2	-0.029 (CI = +/-0.010; p = 0.000)	0.640	-2.87%
Frequency	2009.1	-0.028 (CI = +/-0.011; p = 0.000)	0.592	-2.76%
Frequency	2009.2	-0.029 (CI = +/-0.012; p = 0.000)	0.580	-2.87%
Frequency	2010.1	-0.028 (CI = +/-0.013; p = 0.000)	0.525	-2.78%
Frequency	2010.2	-0.031 (CI = +/-0.014; p = 0.000)	0.547	-3.03%
Frequency	2011.1	-0.036 (CI = +/-0.014; p = 0.000)	0.647	-3.55%
Frequency	2011.2	-0.040 (CI = +/-0.015; p = 0.000)	0.680	-3.91%
Frequency	2012.1	-0.036 (CI = +/-0.016; p = 0.000)	0.613	-3.55%
Frequency	2012.2	-0.040 (CI = +/-0.018; p = 0.000)	0.629	-3.89%
Frequency	2013.1	-0.039 (CI = +/-0.021; p = 0.002)	0.570	-3.85%
Frequency	2013.2	-0.038 (CI = +/-0.025; p = 0.007)	0.485	-3.68%
Frequency	2014.1	-0.035 (CI = +/-0.030; p = 0.026)	0.379	-3.42%
Frequency	2014.2	-0.033 (CI = +/-0.036; p = 0.069)	0.276	-3.26%
Frequency	2015.1	-0.032 (CI = +/-0.046; p = 0.140)	0.182	-3.17%
Frequency	2015.2	-0.044 (CI = +/-0.055; p = 0.101)	0.281	-4.28%

Collision

Coverage = CL
End Trend Period = 2019.1
Excluded Points = 2018.2
Parameters Included: time

Fit	Start Date	Time	Adjusted R^2	Implied Trend Rate
Loss Cost	2003.1	0.016 (CI = +/-0.018; p = 0.072)	0.074	+1.65%
Loss Cost	2003.2	0.015 (CI = +/-0.019; p = 0.115)	0.052	+1.52%
Loss Cost	2004.1	0.016 (CI = +/-0.020; p = 0.114)	0.054	+1.63%
Loss Cost	2004.2	0.014 (CI = +/-0.022; p = 0.195)	0.027	+1.41%
Loss Cost	2005.1	0.008 (CI = +/-0.022; p = 0.465)	-0.017	+0.79%
Loss Cost	2005.2	0.007 (CI = +/-0.024; p = 0.553)	-0.025	+0.69%
Loss Cost	2006.1	0.008 (CI = +/-0.025; p = 0.548)	-0.026	+0.75%
Loss Cost	2006.2	0.007 (CI = +/-0.028; p = 0.629)	-0.033	+0.66%
Loss Cost	2007.1	0.000 (CI = +/-0.029; p = 0.991)	-0.045	-0.02%
Loss Cost	2007.2	-0.006 (CI = +/-0.031; p = 0.704)	-0.040	-0.57%
Loss Cost	2008.1	0.000 (CI = +/-0.033; p = 0.996)	-0.050	-0.01%
Loss Cost	2008.2	0.009 (CI = +/-0.034; p = 0.593)	-0.036	+0.89%
Loss Cost	2009.1	0.029 (CI = +/-0.027; p = 0.038)	0.174	+2.89%
Loss Cost	2009.2	0.032 (CI = +/-0.030; p = 0.038)	0.184	+3.20%
Loss Cost	2010.1	0.036 (CI = +/-0.032; p = 0.030)	0.214	+3.71%
Loss Cost	2010.2	0.039 (CI = +/-0.036; p = 0.037)	0.210	+4.00%
Loss Cost	2011.1	0.045 (CI = +/-0.041; p = 0.031)	0.240	+4.63%
Loss Cost	2011.2	0.045 (CI = +/-0.047; p = 0.059)	0.191	+4.57%
Loss Cost	2012.1	0.053 (CI = +/-0.053; p = 0.047)	0.230	+5.48%
Loss Cost	2012.2	0.054 (CI = +/-0.062; p = 0.079)	0.186	+5.57%
Loss Cost	2013.1	0.041 (CI = +/-0.071; p = 0.222)	0.059	+4.21%
Loss Cost	2013.2	0.034 (CI = +/-0.085; p = 0.385)	-0.017	+3.48%
Loss Cost	2014.1	0.059 (CI = +/-0.096; p = 0.194)	0.101	+6.09%
Loss Cost	2014.2	0.039 (CI = +/-0.117; p = 0.457)	-0.050	+3.96%
Loss Cost	2015.1	-0.006 (CI = +/-0.127; p = 0.907)	-0.164	-0.63%
Loss Cost	2015.2	0.007 (CI = +/-0.173; p = 0.923)	-0.198	+0.68%
Severity	2003.1	0.021 (CI = +/-0.019; p = 0.028)	0.123	+2.12%
Severity	2003.2	0.018 (CI = +/-0.019; p = 0.068)	0.080	+1.82%
Severity	2004.1	0.021 (CI = +/-0.020; p = 0.043)	0.107	+2.13%
Severity	2004.2	0.017 (CI = +/-0.021; p = 0.119)	0.054	+1.67%
Severity	2005.1	0.021 (CI = +/-0.022; p = 0.064)	0.092	+2.10%
Severity	2005.2	0.024 (CI = +/-0.023; p = 0.042)	0.121	+2.46%
Severity	2006.1	0.027 (CI = +/-0.025; p = 0.034)	0.139	+2.75%
Severity	2006.2	0.032 (CI = +/-0.026; p = 0.021)	0.177	+3.22%
Severity	2007.1	0.034 (CI = +/-0.029; p = 0.023)	0.178	+3.43%
Severity	2007.2	0.028 (CI = +/-0.030; p = 0.068)	0.109	+2.85%
Severity	2008.1	0.031 (CI = +/-0.033; p = 0.064)	0.119	+3.16%
Severity	2008.2	0.040 (CI = +/-0.035; p = 0.025)	0.197	+4.09%
Severity	2009.1	0.059 (CI = +/-0.029; p = 0.000)	0.479	+6.06%
Severity	2009.2	0.063 (CI = +/-0.031; p = 0.001)	0.488	+6.54%
Severity	2010.1	0.067 (CI = +/-0.035; p = 0.001)	0.483	+6.97%
Severity	2010.2	0.074 (CI = +/-0.038; p = 0.001)	0.497	+7.64%
Severity	2011.1	0.086 (CI = +/-0.040; p = 0.000)	0.581	+9.02%
Severity	2011.2	0.091 (CI = +/-0.045; p = 0.001)	0.563	+9.51%
Severity	2012.1	0.096 (CI = +/-0.052; p = 0.002)	0.541	+10.07%
Severity	2012.2	0.102 (CI = +/-0.060; p = 0.003)	0.521	+10.76%
Severity	2013.1	0.090 (CI = +/-0.069; p = 0.015)	0.406	+9.45%
Severity	2013.2	0.083 (CI = +/-0.083; p = 0.049)	0.293	+8.65%
Severity	2014.1	0.107 (CI = +/-0.094; p = 0.031)	0.393	+11.27%
Severity	2014.2	0.087 (CI = +/-0.114; p = 0.115)	0.219	+9.12%
Severity	2015.1	0.045 (CI = +/-0.127; p = 0.420)	-0.037	+4.59%
Severity	2015.2	0.080 (CI = +/-0.159; p = 0.255)	0.098	+8.28%
Frequency	2003.1	-0.005 (CI = +/-0.015; p = 0.523)	-0.019	-0.46%
Frequency	2003.2	-0.003 (CI = +/-0.016; p = 0.705)	-0.029	-0.29%
Frequency	2004.1	-0.005 (CI = +/-0.016; p = 0.544)	-0.022	-0.49%
Frequency	2004.2	-0.003 (CI = +/-0.017; p = 0.767)	-0.034	-0.25%
Frequency	2005.1	-0.013 (CI = +/-0.013; p = 0.056)	0.100	-1.28%
Frequency	2005.2	-0.017 (CI = +/-0.013; p = 0.011)	0.202	-1.72%
Frequency	2006.1	-0.020 (CI = +/-0.014; p = 0.007)	0.235	-1.94%
Frequency	2006.2	-0.025 (CI = +/-0.013; p = 0.001)	0.383	-2.49%
Frequency	2007.1	-0.034 (CI = +/-0.008; p = 0.000)	0.746	-3.33%
Frequency	2007.2	-0.034 (CI = +/-0.009; p = 0.000)	0.719	-3.32%
Frequency	2008.1	-0.031 (CI = +/-0.010; p = 0.000)	0.682	-3.07%
Frequency	2008.2	-0.031 (CI = +/-0.011; p = 0.000)	0.651	-3.08%
Frequency	2009.1	-0.030 (CI = +/-0.012; p = 0.000)	0.603	-2.98%
Frequency	2009.2	-0.032 (CI = +/-0.013; p = 0.000)	0.595	-3.13%
Frequency	2010.1	-0.031 (CI = +/-0.014; p = 0.000)	0.542	-3.05%
Frequency	2010.2	-0.034 (CI = +/-0.015; p = 0.000)	0.574	-3.38%
Frequency	2011.1	-0.041 (CI = +/-0.015; p = 0.000)	0.695	-4.02%
Frequency	2011.2	-0.046 (CI = +/-0.015; p = 0.000)	0.747	-4.51%
Frequency	2012.1	-0.043 (CI = +/-0.017; p = 0.000)	0.689	-4.17%
Frequency	2012.2	-0.048 (CI = +/-0.018; p = 0.000)	0.729	-4.68%
Frequency	2013.1	-0.049 (CI = +/-0.022; p = 0.001)	0.688	-4.78%
Frequency	2013.2	-0.049 (CI = +/-0.026; p = 0.002)	0.623	-4.75%
Frequency	2014.1	-0.048 (CI = +/-0.032; p = 0.010)	0.537	-4.65%
Frequency	2014.2	-0.048 (CI = +/-0.041; p = 0.027)	0.456	-4.72%
Frequency	2015.1	-0.051 (CI = +/-0.054; p = 0.059)	0.387	-4.99%
Frequency	2015.2	-0.073 (CI = +/-0.059; p = 0.025)	0.602	-7.02%

Comprehensive

Coverage = CM
End Trend Period = 2020.1
Excluded Points = NA
Parameters Included: time, seasonality

Fit	Start Date	Time	Seasonality	Adjusted R^2	Implied Trend Rate
Loss Cost	2003.1	0.032 (CI = +/-0.019; p = 0.002)	-0.170 (CI = +/-0.191; p = 0.080)	0.272	+3.20%
Loss Cost	2003.2	0.031 (CI = +/-0.020; p = 0.004)	-0.168 (CI = +/-0.198; p = 0.093)	0.240	+3.16%
Loss Cost	2004.1	0.028 (CI = +/-0.021; p = 0.012)	-0.188 (CI = +/-0.199; p = 0.064)	0.218	+2.79%
Loss Cost	2004.2	0.023 (CI = +/-0.022; p = 0.036)	-0.165 (CI = +/-0.200; p = 0.104)	0.145	+2.36%
Loss Cost	2005.1	0.025 (CI = +/-0.023; p = 0.032)	-0.154 (CI = +/-0.206; p = 0.137)	0.154	+2.57%
Loss Cost	2005.2	0.020 (CI = +/-0.024; p = 0.100)	-0.124 (CI = +/-0.204; p = 0.222)	0.072	+1.98%
Loss Cost	2006.1	0.024 (CI = +/-0.025; p = 0.058)	-0.104 (CI = +/-0.207; p = 0.310)	0.097	+2.41%
Loss Cost	2006.2	0.020 (CI = +/-0.026; p = 0.126)	-0.086 (CI = +/-0.212; p = 0.410)	0.037	+2.03%
Loss Cost	2007.1	0.021 (CI = +/-0.028; p = 0.138)	-0.082 (CI = +/-0.220; p = 0.447)	0.035	+2.12%
Loss Cost	2007.2	0.015 (CI = +/-0.030; p = 0.295)	-0.058 (CI = +/-0.224; p = 0.600)	-0.026	+1.56%
Loss Cost	2008.1	0.019 (CI = +/-0.032; p = 0.218)	-0.041 (CI = +/-0.230; p = 0.717)	-0.011	+1.97%
Loss Cost	2008.2	0.029 (CI = +/-0.033; p = 0.083)	-0.079 (CI = +/-0.227; p = 0.476)	0.068	+2.91%
Loss Cost	2009.1	0.030 (CI = +/-0.036; p = 0.093)	-0.073 (CI = +/-0.237; p = 0.527)	0.065	+3.07%
Loss Cost	2009.2	0.034 (CI = +/-0.039; p = 0.084)	-0.088 (CI = +/-0.248; p = 0.468)	0.074	+3.46%
Loss Cost	2010.1	0.025 (CI = +/-0.041; p = 0.218)	-0.119 (CI = +/-0.250; p = 0.330)	0.031	+2.54%
Loss Cost	2010.2	0.040 (CI = +/-0.042; p = 0.059)	-0.171 (CI = +/-0.240; p = 0.152)	0.169	+4.06%
Loss Cost	2011.1	0.032 (CI = +/-0.045; p = 0.153)	-0.196 (CI = +/-0.246; p = 0.111)	0.147	+3.23%
Loss Cost	2011.2	0.040 (CI = +/-0.050; p = 0.107)	-0.221 (CI = +/-0.257; p = 0.086)	0.181	+4.06%
Loss Cost	2012.1	0.053 (CI = +/-0.053; p = 0.049)	-0.185 (CI = +/-0.258; p = 0.147)	0.238	+5.42%
Loss Cost	2012.2	0.033 (CI = +/-0.054; p = 0.205)	-0.130 (CI = +/-0.248; p = 0.279)	0.048	+3.38%
Loss Cost	2013.1	0.037 (CI = +/-0.062; p = 0.220)	-0.121 (CI = +/-0.267; p = 0.342)	0.045	+3.73%
Loss Cost	2013.2	0.026 (CI = +/-0.071; p = 0.442)	-0.094 (CI = +/-0.286; p = 0.484)	-0.080	+2.60%
Loss Cost	2014.1	0.016 (CI = +/-0.082; p = 0.670)	-0.115 (CI = +/-0.308; p = 0.426)	-0.103	+1.63%
Loss Cost	2014.2	-0.001 (CI = +/-0.096; p = 0.973)	-0.077 (CI = +/-0.332; p = 0.615)	-0.185	-0.15%
Loss Cost	2015.1	-0.007 (CI = +/-0.117; p = 0.894)	-0.087 (CI = +/-0.372; p = 0.605)	-0.204	-0.70%
Loss Cost	2015.2	-0.059 (CI = +/-0.121; p = 0.289)	0.008 (CI = +/-0.349; p = 0.956)	-0.080	-5.72%
Severity	2003.1	0.043 (CI = +/-0.019; p = 0.000)	-0.329 (CI = +/-0.189; p = 0.001)	0.487	+4.37%
Severity	2003.2	0.042 (CI = +/-0.020; p = 0.000)	-0.326 (CI = +/-0.195; p = 0.002)	0.451	+4.32%
Severity	2004.1	0.039 (CI = +/-0.021; p = 0.001)	-0.342 (CI = +/-0.198; p = 0.001)	0.443	+4.02%
Severity	2004.2	0.035 (CI = +/-0.022; p = 0.002)	-0.320 (CI = +/-0.200; p = 0.003)	0.378	+3.60%
Severity	2005.1	0.040 (CI = +/-0.022; p = 0.001)	-0.297 (CI = +/-0.200; p = 0.005)	0.409	+4.07%
Severity	2005.2	0.035 (CI = +/-0.023; p = 0.004)	-0.272 (CI = +/-0.200; p = 0.010)	0.333	+3.57%
Severity	2006.1	0.041 (CI = +/-0.024; p = 0.001)	-0.243 (CI = +/-0.197; p = 0.018)	0.382	+4.19%
Severity	2006.2	0.038 (CI = +/-0.025; p = 0.004)	-0.230 (CI = +/-0.203; p = 0.028)	0.317	+3.92%
Severity	2007.1	0.042 (CI = +/-0.027; p = 0.004)	-0.215 (CI = +/-0.209; p = 0.044)	0.332	+4.27%
Severity	2007.2	0.040 (CI = +/-0.029; p = 0.009)	-0.208 (CI = +/-0.217; p = 0.060)	0.273	+4.10%
Severity	2008.1	0.047 (CI = +/-0.030; p = 0.004)	-0.180 (CI = +/-0.217; p = 0.100)	0.321	+4.80%
Severity	2008.2	0.056 (CI = +/-0.030; p = 0.001)	-0.220 (CI = +/-0.211; p = 0.042)	0.417	+5.81%
Severity	2009.1	0.061 (CI = +/-0.033; p = 0.001)	-0.204 (CI = +/-0.218; p = 0.065)	0.431	+6.24%
Severity	2009.2	0.066 (CI = +/-0.036; p = 0.001)	-0.224 (CI = +/-0.225; p = 0.051)	0.436	+6.80%
Severity	2010.1	0.059 (CI = +/-0.038; p = 0.004)	-0.247 (CI = +/-0.231; p = 0.038)	0.407	+6.12%
Severity	2010.2	0.078 (CI = +/-0.034; p = 0.000)	-0.312 (CI = +/-0.197; p = 0.004)	0.610	+8.12%
Severity	2011.1	0.073 (CI = +/-0.038; p = 0.001)	-0.327 (CI = +/-0.206; p = 0.004)	0.596	+7.61%
Severity	2011.2	0.076 (CI = +/-0.042; p = 0.002)	-0.334 (CI = +/-0.220; p = 0.005)	0.551	+7.85%
Severity	2012.1	0.089 (CI = +/-0.043; p = 0.001)	-0.296 (CI = +/-0.213; p = 0.010)	0.621	+9.32%
Severity	2012.2	0.072 (CI = +/-0.044; p = 0.003)	-0.248 (CI = +/-0.202; p = 0.020)	0.514	+7.49%
Severity	2013.1	0.079 (CI = +/-0.049; p = 0.004)	-0.230 (CI = +/-0.213; p = 0.037)	0.533	+8.27%
Severity	2013.2	0.078 (CI = +/-0.058; p = 0.013)	-0.227 (CI = +/-0.233; p = 0.056)	0.436	+8.16%
Severity	2014.1	0.077 (CI = +/-0.068; p = 0.030)	-0.229 (CI = +/-0.256; p = 0.074)	0.411	+8.05%
Severity	2014.2	0.069 (CI = +/-0.082; p = 0.089)	-0.211 (CI = +/-0.284; p = 0.126)	0.249	+7.16%
Severity	2015.1	0.077 (CI = +/-0.099; p = 0.112)	-0.197 (CI = +/-0.315; p = 0.188)	0.246	+8.00%
Severity	2015.2	0.038 (CI = +/-0.109; p = 0.437)	-0.126 (CI = +/-0.313; p = 0.374)	-0.078	+3.87%
Frequency	2003.1	-0.011 (CI = +/-0.009; p = 0.015)	0.159 (CI = +/-0.090; p = 0.001)	0.341	-1.12%
Frequency	2003.2	-0.011 (CI = +/-0.009; p = 0.023)	0.159 (CI = +/-0.093; p = 0.002)	0.313	-1.11%
Frequency	2004.1	-0.012 (CI = +/-0.010; p = 0.022)	0.155 (CI = +/-0.096; p = 0.002)	0.315	-1.18%
Frequency	2004.2	-0.012 (CI = +/-0.011; p = 0.029)	0.156 (CI = +/-0.099; p = 0.003)	0.294	-1.20%
Frequency	2005.1	-0.015 (CI = +/-0.011; p = 0.011)	0.143 (CI = +/-0.098; p = 0.006)	0.323	-1.45%
Frequency	2005.2	-0.015 (CI = +/-0.012; p = 0.012)	0.147 (CI = +/-0.101; p = 0.006)	0.316	-1.53%
Frequency	2006.1	-0.017 (CI = +/-0.012; p = 0.008)	0.139 (CI = +/-0.103; p = 0.010)	0.332	-1.71%
Frequency	2006.2	-0.018 (CI = +/-0.013; p = 0.008)	0.144 (CI = +/-0.107; p = 0.010)	0.324	-1.82%
Frequency	2007.1	-0.021 (CI = +/-0.014; p = 0.005)	0.133 (CI = +/-0.108; p = 0.018)	0.351	-2.06%
Frequency	2007.2	-0.025 (CI = +/-0.014; p = 0.002)	0.150 (CI = +/-0.107; p = 0.008)	0.419	-2.44%
Frequency	2008.1	-0.027 (CI = +/-0.015; p = 0.001)	0.139 (CI = +/-0.108; p = 0.014)	0.447	-2.70%
Frequency	2008.2	-0.028 (CI = +/-0.016; p = 0.002)	0.141 (CI = +/-0.114; p = 0.018)	0.407	-2.74%
Frequency	2009.1	-0.030 (CI = +/-0.018; p = 0.002)	0.131 (CI = +/-0.117; p = 0.030)	0.427	-2.98%
Frequency	2009.2	-0.032 (CI = +/-0.019; p = 0.003)	0.136 (CI = +/-0.123; p = 0.031)	0.401	-3.12%
Frequency	2010.1	-0.034 (CI = +/-0.021; p = 0.003)	0.127 (CI = +/-0.127; p = 0.050)	0.415	-3.37%
Frequency	2010.2	-0.038 (CI = +/-0.023; p = 0.003)	0.141 (CI = +/-0.131; p = 0.037)	0.432	-3.76%
Frequency	2011.1	-0.042 (CI = +/-0.025; p = 0.003)	0.131 (CI = +/-0.137; p = 0.060)	0.447	-4.07%
Frequency	2011.2	-0.036 (CI = +/-0.027; p = 0.013)	0.113 (CI = +/-0.141; p = 0.108)	0.320	-3.51%
Frequency	2012.1	-0.036 (CI = +/-0.031; p = 0.023)	0.111 (CI = +/-0.150; p = 0.135)	0.305	-3.58%
Frequency	2012.2	-0.039 (CI = +/-0.035; p = 0.032)	0.118 (CI = +/-0.162; p = 0.138)	0.269	-3.82%
Frequency	2013.1	-0.043 (CI = +/-0.040; p = 0.037)	0.108 (CI = +/-0.173; p = 0.196)	0.277	-4.20%
Frequency	2013.2	-0.053 (CI = +/-0.045; p = 0.025)	0.133 (CI = +/-0.180; p = 0.132)	0.332	-5.14%
Frequency	2014.1	-0.061 (CI = +/-0.051; p = 0.023)	0.114 (CI = +/-0.190; p = 0.210)	0.370	-5.95%
Frequency	2014.2	-0.071 (CI = +/-0.060; p = 0.026)	0.135 (CI = +/-0.208; p = 0.176)	0.363	-6.82%
Frequency	2015.1	-0.084 (CI = +/-0.070; p = 0.024)	0.110 (CI = +/-0.221; p = 0.283)	0.415	-8.05%
Frequency	2015.2	-0.097 (CI = +/-0.087; p = 0.033)	0.134 (CI = +/-0.249; p = 0.243)	0.387	-9.23%

Comprehensive

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

Fit	Start Date	Time	Seasonality	Adjusted R^2	Implied Trend Rate
Loss Cost	2003.1	0.032 (CI = +/-0.020; p = 0.003)	-0.166 (CI = +/-0.198; p = 0.097)	0.269	+3.27%
Loss Cost	2003.2	0.032 (CI = +/-0.021; p = 0.005)	-0.164 (CI = +/-0.204; p = 0.111)	0.237	+3.23%
Loss Cost	2004.1	0.028 (CI = +/-0.022; p = 0.016)	-0.186 (CI = +/-0.206; p = 0.076)	0.215	+2.83%
Loss Cost	2004.2	0.024 (CI = +/-0.023; p = 0.046)	-0.163 (CI = +/-0.207; p = 0.118)	0.142	+2.39%
Loss Cost	2005.1	0.026 (CI = +/-0.025; p = 0.041)	-0.151 (CI = +/-0.214; p = 0.158)	0.150	+2.62%
Loss Cost	2005.2	0.020 (CI = +/-0.025; p = 0.117)	-0.123 (CI = +/-0.212; p = 0.244)	0.068	+2.01%
Loss Cost	2006.1	0.025 (CI = +/-0.027; p = 0.068)	-0.100 (CI = +/-0.215; p = 0.348)	0.094	+2.50%
Loss Cost	2006.2	0.021 (CI = +/-0.028; p = 0.140)	-0.083 (CI = +/-0.220; p = 0.445)	0.035	+2.11%
Loss Cost	2007.1	0.022 (CI = +/-0.031; p = 0.152)	-0.078 (CI = +/-0.230; p = 0.489)	0.032	+2.22%
Loss Cost	2007.2	0.016 (CI = +/-0.032; p = 0.309)	-0.054 (CI = +/-0.233; p = 0.634)	-0.029	+1.64%
Loss Cost	2008.1	0.021 (CI = +/-0.035; p = 0.226)	-0.035 (CI = +/-0.241; p = 0.767)	-0.013	+2.11%
Loss Cost	2008.2	0.031 (CI = +/-0.036; p = 0.089)	-0.072 (CI = +/-0.237; p = 0.533)	0.068	+3.11%
Loss Cost	2009.1	0.033 (CI = +/-0.039; p = 0.098)	-0.064 (CI = +/-0.249; p = 0.597)	0.066	+3.32%
Loss Cost	2009.2	0.037 (CI = +/-0.043; p = 0.089)	-0.078 (CI = +/-0.260; p = 0.535)	0.075	+3.74%
Loss Cost	2010.1	0.027 (CI = +/-0.046; p = 0.237)	-0.113 (CI = +/-0.265; p = 0.380)	0.027	+2.71%
Loss Cost	2010.2	0.042 (CI = +/-0.046; p = 0.070)	-0.163 (CI = +/-0.253; p = 0.192)	0.168	+4.32%
Loss Cost	2011.1	0.033 (CI = +/-0.051; p = 0.183)	-0.191 (CI = +/-0.263; p = 0.142)	0.142	+3.38%
Loss Cost	2011.2	0.042 (CI = +/-0.056; p = 0.130)	-0.216 (CI = +/-0.274; p = 0.114)	0.177	+4.28%
Loss Cost	2012.1	0.058 (CI = +/-0.060; p = 0.057)	-0.170 (CI = +/-0.277; p = 0.208)	0.242	+5.97%
Loss Cost	2012.2	0.038 (CI = +/-0.062; p = 0.208)	-0.119 (CI = +/-0.266; p = 0.350)	0.049	+3.83%
Loss Cost	2013.1	0.043 (CI = +/-0.072; p = 0.218)	-0.106 (CI = +/-0.291; p = 0.440)	0.047	+4.37%
Loss Cost	2013.2	0.032 (CI = +/-0.083; p = 0.417)	-0.081 (CI = +/-0.312; p = 0.573)	-0.085	+3.21%
Loss Cost	2014.1	0.021 (CI = +/-0.100; p = 0.648)	-0.105 (CI = +/-0.345; p = 0.510)	-0.122	+2.11%
Loss Cost	2014.2	0.002 (CI = +/-0.117; p = 0.969)	-0.070 (CI = +/-0.372; p = 0.676)	-0.221	+0.21%
Loss Cost	2015.1	-0.004 (CI = +/-0.150; p = 0.949)	-0.082 (CI = +/-0.432; p = 0.668)	-0.250	-0.42%
Loss Cost	2015.2	-0.062 (CI = +/-0.157; p = 0.374)	0.004 (CI = +/-0.407; p = 0.980)	-0.155	-5.97%
Severity	2003.1	0.038 (CI = +/-0.019; p = 0.000)	-0.354 (CI = +/-0.188; p = 0.001)	0.487	+3.91%
Severity	2003.2	0.038 (CI = +/-0.020; p = 0.001)	-0.351 (CI = +/-0.194; p = 0.001)	0.450	+3.85%
Severity	2004.1	0.034 (CI = +/-0.021; p = 0.003)	-0.371 (CI = +/-0.196; p = 0.001)	0.450	+3.47%
Severity	2004.2	0.030 (CI = +/-0.022; p = 0.009)	-0.349 (CI = +/-0.196; p = 0.001)	0.388	+3.03%
Severity	2005.1	0.034 (CI = +/-0.023; p = 0.005)	-0.326 (CI = +/-0.198; p = 0.002)	0.411	+3.49%
Severity	2005.2	0.029 (CI = +/-0.024; p = 0.017)	-0.301 (CI = +/-0.197; p = 0.004)	0.338	+2.95%
Severity	2006.1	0.035 (CI = +/-0.024; p = 0.006)	-0.272 (CI = +/-0.195; p = 0.008)	0.376	+3.57%
Severity	2006.2	0.032 (CI = +/-0.026; p = 0.017)	-0.259 (CI = +/-0.201; p = 0.014)	0.310	+3.27%
Severity	2007.1	0.035 (CI = +/-0.028; p = 0.015)	-0.245 (CI = +/-0.208; p = 0.023)	0.319	+3.58%
Severity	2007.2	0.033 (CI = +/-0.030; p = 0.032)	-0.237 (CI = +/-0.216; p = 0.033)	0.259	+3.36%
Severity	2008.1	0.040 (CI = +/-0.032; p = 0.016)	-0.209 (CI = +/-0.219; p = 0.060)	0.295	+4.06%
Severity	2008.2	0.049 (CI = +/-0.032; p = 0.004)	-0.247 (CI = +/-0.212; p = 0.025)	0.396	+5.07%
Severity	2009.1	0.053 (CI = +/-0.035; p = 0.005)	-0.233 (CI = +/-0.221; p = 0.040)	0.404	+5.46%
Severity	2009.2	0.058 (CI = +/-0.038; p = 0.004)	-0.250 (CI = +/-0.229; p = 0.034)	0.409	+6.00%
Severity	2010.1	0.050 (CI = +/-0.040; p = 0.019)	-0.281 (CI = +/-0.233; p = 0.021)	0.395	+5.08%
Severity	2010.2	0.069 (CI = +/-0.036; p = 0.001)	-0.342 (CI = +/-0.196; p = 0.002)	0.612	+7.11%
Severity	2011.1	0.061 (CI = +/-0.039; p = 0.004)	-0.365 (CI = +/-0.203; p = 0.002)	0.611	+6.32%
Severity	2011.2	0.063 (CI = +/-0.044; p = 0.008)	-0.370 (CI = +/-0.216; p = 0.003)	0.566	+6.50%
Severity	2012.1	0.077 (CI = +/-0.047; p = 0.004)	-0.331 (CI = +/-0.216; p = 0.006)	0.619	+7.98%
Severity	2012.2	0.058 (CI = +/-0.045; p = 0.016)	-0.284 (CI = +/-0.196; p = 0.008)	0.529	+5.96%
Severity	2013.1	0.063 (CI = +/-0.053; p = 0.023)	-0.270 (CI = +/-0.213; p = 0.017)	0.534	+6.54%
Severity	2013.2	0.061 (CI = +/-0.062; p = 0.053)	-0.265 (CI = +/-0.233; p = 0.030)	0.435	+6.29%
Severity	2014.1	0.055 (CI = +/-0.075; p = 0.135)	-0.279 (CI = +/-0.259; p = 0.038)	0.421	+5.60%
Severity	2014.2	0.043 (CI = +/-0.089; p = 0.295)	-0.259 (CI = +/-0.284; p = 0.069)	0.268	+4.44%
Severity	2015.1	0.044 (CI = +/-0.115; p = 0.391)	-0.257 (CI = +/-0.330; p = 0.108)	0.247	+4.54%
Severity	2015.2	-0.003 (CI = +/-0.115; p = 0.959)	-0.186 (CI = +/-0.299; p = 0.178)	0.040	-0.25%
Frequency	2003.1	-0.006 (CI = +/-0.007; p = 0.083)	0.189 (CI = +/-0.070; p = 0.000)	0.499	-0.62%
Frequency	2003.2	-0.006 (CI = +/-0.008; p = 0.117)	0.187 (CI = +/-0.072; p = 0.000)	0.475	-0.59%
Frequency	2004.1	-0.006 (CI = +/-0.008; p = 0.125)	0.186 (CI = +/-0.074; p = 0.000)	0.472	-0.62%
Frequency	2004.2	-0.006 (CI = +/-0.009; p = 0.148)	0.186 (CI = +/-0.077; p = 0.000)	0.453	-0.62%
Frequency	2005.1	-0.008 (CI = +/-0.009; p = 0.060)	0.175 (CI = +/-0.076; p = 0.000)	0.465	-0.84%
Frequency	2005.2	-0.009 (CI = +/-0.009; p = 0.056)	0.178 (CI = +/-0.078; p = 0.000)	0.459	-0.91%
Frequency	2006.1	-0.010 (CI = +/-0.010; p = 0.042)	0.172 (CI = +/-0.081; p = 0.000)	0.461	-1.03%
Frequency	2006.2	-0.011 (CI = +/-0.011; p = 0.040)	0.176 (CI = +/-0.083; p = 0.000)	0.455	-1.12%
Frequency	2007.1	-0.013 (CI = +/-0.011; p = 0.025)	0.167 (CI = +/-0.085; p = 0.000)	0.465	-1.31%
Frequency	2007.2	-0.017 (CI = +/-0.011; p = 0.005)	0.183 (CI = +/-0.081; p = 0.000)	0.550	-1.67%
Frequency	2008.1	-0.019 (CI = +/-0.012; p = 0.004)	0.174 (CI = +/-0.083; p = 0.000)	0.564	-1.87%
Frequency	2008.2	-0.019 (CI = +/-0.013; p = 0.007)	0.175 (CI = +/-0.087; p = 0.000)	0.525	-1.87%
Frequency	2009.1	-0.020 (CI = +/-0.014; p = 0.008)	0.168 (CI = +/-0.091; p = 0.001)	0.531	-2.03%
Frequency	2009.2	-0.022 (CI = +/-0.016; p = 0.010)	0.172 (CI = +/-0.096; p = 0.001)	0.506	-2.13%
Frequency	2010.1	-0.023 (CI = +/-0.018; p = 0.014)	0.168 (CI = +/-0.101; p = 0.003)	0.508	-2.25%
Frequency	2010.2	-0.026 (CI = +/-0.019; p = 0.009)	0.179 (CI = +/-0.103; p = 0.002)	0.530	-2.61%
Frequency	2011.1	-0.028 (CI = +/-0.021; p = 0.013)	0.174 (CI = +/-0.110; p = 0.004)	0.532	-2.77%
Frequency	2011.2	-0.021 (CI = +/-0.022; p = 0.055)	0.154 (CI = +/-0.106; p = 0.008)	0.430	-2.09%
Frequency	2012.1	-0.019 (CI = +/-0.025; p = 0.124)	0.161 (CI = +/-0.114; p = 0.009)	0.429	-1.86%
Frequency	2012.2	-0.020 (CI = +/-0.028; p = 0.144)	0.165 (CI = +/-0.123; p = 0.013)	0.392	-2.01%
Frequency	2013.1	-0.021 (CI = +/-0.033; p = 0.202)	0.164 (CI = +/-0.135; p = 0.021)	0.384	-2.03%
Frequency	2013.2	-0.029 (CI = +/-0.037; p = 0.103)	0.183 (CI = +/-0.137; p = 0.014)	0.457	-2.90%
Frequency	2014.1	-0.034 (CI = +/-0.044; p = 0.119)	0.174 (CI = +/-0.152; p = 0.029)	0.456	-3.31%
Frequency	2014.2	-0.041 (CI = +/-0.052; p = 0.104)	0.188 (CI = +/-0.165; p = 0.030)	0.452	-4.05%
Frequency	2015.1	-0.049 (CI = +/-0.066; p = 0.124)	0.175 (CI = +/-0.189; p = 0.064)	0.454	-4.74%
Frequency	2015.2	-0.059 (CI = +/-0.082; p = 0.130)	0.191 (CI = +/-0.214; p = 0.072)	0.422	-5.73%

Comprehensive

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

Fit	Start Date	Time	Seasonality	Adjusted R^2	Implied Trend Rate
Loss Cost	2003.1	0.036 (CI = +/-0.021; p = 0.001)	-0.187 (CI = +/-0.199; p = 0.064)	0.306	+3.66%
Loss Cost	2003.2	0.036 (CI = +/-0.022; p = 0.003)	-0.187 (CI = +/-0.206; p = 0.073)	0.275	+3.66%
Loss Cost	2004.1	0.032 (CI = +/-0.023; p = 0.009)	-0.207 (CI = +/-0.208; p = 0.051)	0.253	+3.26%
Loss Cost	2004.2	0.028 (CI = +/-0.024; p = 0.027)	-0.185 (CI = +/-0.210; p = 0.083)	0.178	+2.81%
Loss Cost	2005.1	0.030 (CI = +/-0.026; p = 0.024)	-0.172 (CI = +/-0.216; p = 0.113)	0.187	+3.07%
Loss Cost	2005.2	0.024 (CI = +/-0.027; p = 0.075)	-0.143 (CI = +/-0.216; p = 0.186)	0.100	+2.44%
Loss Cost	2006.1	0.029 (CI = +/-0.028; p = 0.042)	-0.120 (CI = +/-0.219; p = 0.268)	0.130	+2.96%
Loss Cost	2006.2	0.025 (CI = +/-0.030; p = 0.093)	-0.104 (CI = +/-0.226; p = 0.352)	0.066	+2.58%
Loss Cost	2007.1	0.027 (CI = +/-0.033; p = 0.103)	-0.098 (CI = +/-0.235; p = 0.396)	0.064	+2.71%
Loss Cost	2007.2	0.021 (CI = +/-0.035; p = 0.225)	-0.074 (CI = +/-0.241; p = 0.531)	-0.006	+2.12%
Loss Cost	2008.1	0.026 (CI = +/-0.037; p = 0.163)	-0.054 (CI = +/-0.249; p = 0.652)	0.014	+2.64%
Loss Cost	2008.2	0.038 (CI = +/-0.038; p = 0.052)	-0.100 (CI = +/-0.242; p = 0.398)	0.118	+3.86%
Loss Cost	2009.1	0.040 (CI = +/-0.042; p = 0.058)	-0.091 (CI = +/-0.254; p = 0.461)	0.118	+4.13%
Loss Cost	2009.2	0.046 (CI = +/-0.046; p = 0.048)	-0.113 (CI = +/-0.266; p = 0.384)	0.138	+4.76%
Loss Cost	2010.1	0.036 (CI = +/-0.049; p = 0.136)	-0.144 (CI = +/-0.271; p = 0.275)	0.088	+3.72%
Loss Cost	2010.2	0.057 (CI = +/-0.048; p = 0.024)	-0.208 (CI = +/-0.250; p = 0.096)	0.282	+5.84%
Loss Cost	2011.1	0.048 (CI = +/-0.053; p = 0.072)	-0.233 (CI = +/-0.260; p = 0.075)	0.256	+4.92%
Loss Cost	2011.2	0.062 (CI = +/-0.058; p = 0.038)	-0.272 (CI = +/-0.266; p = 0.046)	0.324	+6.36%
Loss Cost	2012.1	0.080 (CI = +/-0.060; p = 0.013)	-0.226 (CI = +/-0.260; p = 0.083)	0.418	+8.35%
Loss Cost	2012.2	0.060 (CI = +/-0.064; p = 0.064)	-0.176 (CI = +/-0.259; p = 0.164)	0.226	+6.21%
Loss Cost	2013.1	0.068 (CI = +/-0.075; p = 0.072)	-0.160 (CI = +/-0.281; p = 0.234)	0.234	+6.99%
Loss Cost	2013.2	0.060 (CI = +/-0.091; p = 0.166)	-0.144 (CI = +/-0.313; p = 0.325)	0.081	+6.23%
Loss Cost	2014.1	0.051 (CI = +/-0.109; p = 0.310)	-0.161 (CI = +/-0.347; p = 0.317)	0.030	+5.28%
Loss Cost	2014.2	0.037 (CI = +/-0.138; p = 0.547)	-0.134 (CI = +/-0.397; p = 0.451)	-0.141	+3.77%
Loss Cost	2015.1	0.034 (CI = +/-0.178; p = 0.658)	-0.139 (CI = +/-0.464; p = 0.492)	-0.185	+3.45%
Loss Cost	2015.2	-0.033 (CI = +/-0.213; p = 0.707)	-0.038 (CI = +/-0.489; p = 0.848)	-0.334	-3.25%
Severity	2003.1	0.041 (CI = +/-0.020; p = 0.000)	-0.370 (CI = +/-0.191; p = 0.000)	0.496	+4.21%
Severity	2003.2	0.041 (CI = +/-0.021; p = 0.001)	-0.368 (CI = +/-0.197; p = 0.001)	0.459	+4.17%
Severity	2004.1	0.037 (CI = +/-0.022; p = 0.002)	-0.387 (CI = +/-0.199; p = 0.000)	0.459	+3.79%
Severity	2004.2	0.033 (CI = +/-0.023; p = 0.008)	-0.364 (CI = +/-0.201; p = 0.001)	0.395	+3.32%
Severity	2005.1	0.037 (CI = +/-0.024; p = 0.004)	-0.341 (CI = +/-0.202; p = 0.002)	0.419	+3.81%
Severity	2005.2	0.032 (CI = +/-0.025; p = 0.015)	-0.315 (CI = +/-0.203; p = 0.004)	0.343	+3.25%
Severity	2006.1	0.038 (CI = +/-0.026; p = 0.005)	-0.286 (CI = +/-0.200; p = 0.007)	0.383	+3.90%
Severity	2006.2	0.035 (CI = +/-0.028; p = 0.014)	-0.274 (CI = +/-0.208; p = 0.012)	0.316	+3.61%
Severity	2007.1	0.039 (CI = +/-0.030; p = 0.013)	-0.260 (CI = +/-0.214; p = 0.020)	0.326	+3.94%
Severity	2007.2	0.037 (CI = +/-0.032; p = 0.028)	-0.253 (CI = +/-0.224; p = 0.029)	0.265	+3.75%
Severity	2008.1	0.044 (CI = +/-0.034; p = 0.014)	-0.225 (CI = +/-0.226; p = 0.051)	0.303	+4.49%
Severity	2008.2	0.056 (CI = +/-0.034; p = 0.003)	-0.271 (CI = +/-0.217; p = 0.017)	0.420	+5.73%
Severity	2009.1	0.060 (CI = +/-0.037; p = 0.003)	-0.256 (CI = +/-0.226; p = 0.028)	0.430	+6.17%
Severity	2009.2	0.067 (CI = +/-0.040; p = 0.003)	-0.281 (CI = +/-0.233; p = 0.021)	0.446	+6.93%
Severity	2010.1	0.058 (CI = +/-0.043; p = 0.011)	-0.309 (CI = +/-0.237; p = 0.014)	0.433	+6.00%
Severity	2010.2	0.083 (CI = +/-0.035; p = 0.000)	-0.386 (CI = +/-0.184; p = 0.000)	0.695	+8.61%
Severity	2011.1	0.076 (CI = +/-0.039; p = 0.001)	-0.406 (CI = +/-0.190; p = 0.000)	0.696	+7.86%
Severity	2011.2	0.081 (CI = +/-0.044; p = 0.002)	-0.420 (CI = +/-0.203; p = 0.001)	0.669	+8.41%
Severity	2012.1	0.097 (CI = +/-0.044; p = 0.000)	-0.381 (CI = +/-0.192; p = 0.001)	0.737	+10.14%
Severity	2012.2	0.078 (CI = +/-0.044; p = 0.003)	-0.334 (CI = +/-0.179; p = 0.002)	0.670	+8.11%
Severity	2013.1	0.085 (CI = +/-0.051; p = 0.004)	-0.318 (CI = +/-0.191; p = 0.004)	0.683	+8.92%
Severity	2013.2	0.089 (CI = +/-0.062; p = 0.010)	-0.325 (CI = +/-0.213; p = 0.007)	0.617	+9.30%
Severity	2014.1	0.084 (CI = +/-0.075; p = 0.032)	-0.334 (CI = +/-0.238; p = 0.012)	0.604	+8.81%
Severity	2014.2	0.080 (CI = +/-0.096; p = 0.088)	-0.326 (CI = +/-0.276; p = 0.027)	0.475	+8.37%
Severity	2015.1	0.086 (CI = +/-0.123; p = 0.141)	-0.318 (CI = +/-0.321; p = 0.051)	0.459	+8.93%
Severity	2015.2	0.036 (CI = +/-0.143; p = 0.548)	-0.244 (CI = +/-0.327; p = 0.114)	0.197	+3.65%
Frequency	2003.1	-0.005 (CI = +/-0.007; p = 0.160)	0.183 (CI = +/-0.071; p = 0.000)	0.467	-0.52%
Frequency	2003.2	-0.005 (CI = +/-0.008; p = 0.220)	0.181 (CI = +/-0.073; p = 0.000)	0.442	-0.48%
Frequency	2004.1	-0.005 (CI = +/-0.008; p = 0.229)	0.180 (CI = +/-0.076; p = 0.000)	0.437	-0.51%
Frequency	2004.2	-0.005 (CI = +/-0.009; p = 0.270)	0.179 (CI = +/-0.078; p = 0.000)	0.417	-0.50%
Frequency	2005.1	-0.007 (CI = +/-0.009; p = 0.123)	0.169 (CI = +/-0.078; p = 0.000)	0.422	-0.72%
Frequency	2005.2	-0.008 (CI = +/-0.010; p = 0.118)	0.172 (CI = +/-0.081; p = 0.000)	0.414	-0.78%
Frequency	2006.1	-0.009 (CI = +/-0.011; p = 0.090)	0.166 (CI = +/-0.083; p = 0.000)	0.413	-0.91%
Frequency	2006.2	-0.010 (CI = +/-0.011; p = 0.086)	0.170 (CI = +/-0.086; p = 0.000)	0.404	-0.99%
Frequency	2007.1	-0.012 (CI = +/-0.012; p = 0.055)	0.162 (CI = +/-0.088; p = 0.001)	0.410	-1.18%
Frequency	2007.2	-0.016 (CI = +/-0.012; p = 0.014)	0.179 (CI = +/-0.085; p = 0.000)	0.498	-1.58%
Frequency	2008.1	-0.018 (CI = +/-0.013; p = 0.010)	0.171 (CI = +/-0.087; p = 0.001)	0.510	-1.78%
Frequency	2008.2	-0.018 (CI = +/-0.014; p = 0.018)	0.170 (CI = +/-0.092; p = 0.001)	0.466	-1.77%
Frequency	2009.1	-0.019 (CI = +/-0.016; p = 0.019)	0.165 (CI = +/-0.096; p = 0.002)	0.471	-1.93%
Frequency	2009.2	-0.020 (CI = +/-0.018; p = 0.025)	0.168 (CI = +/-0.101; p = 0.003)	0.441	-2.03%
Frequency	2010.1	-0.022 (CI = +/-0.019; p = 0.031)	0.164 (CI = +/-0.107; p = 0.005)	0.442	-2.15%
Frequency	2010.2	-0.026 (CI = +/-0.021; p = 0.021)	0.177 (CI = +/-0.111; p = 0.004)	0.466	-2.55%
Frequency	2011.1	-0.028 (CI = +/-0.024; p = 0.027)	0.172 (CI = +/-0.117; p = 0.007)	0.467	-2.72%
Frequency	2011.2	-0.019 (CI = +/-0.025; p = 0.120)	0.148 (CI = +/-0.114; p = 0.015)	0.341	-1.89%
Frequency	2012.1	-0.016 (CI = +/-0.028; p = 0.228)	0.155 (CI = +/-0.122; p = 0.017)	0.342	-1.63%
Frequency	2012.2	-0.018 (CI = +/-0.033; p = 0.264)	0.158 (CI = +/-0.134; p = 0.024)	0.299	-1.76%
Frequency	2013.1	-0.018 (CI = +/-0.039; p = 0.334)	0.158 (CI = +/-0.147; p = 0.037)	0.286	-1.76%
Frequency	2013.2	-0.029 (CI = +/-0.045; p = 0.181)	0.181 (CI = +/-0.154; p = 0.026)	0.363	-2.81%
Frequency	2014.1	-0.033 (CI = +/-0.054; p = 0.195)	0.173 (CI = +/-0.171; p = 0.048)	0.354	-3.25%
Frequency	2014.2	-0.043 (CI = +/-0.067; p = 0.169)	0.192 (CI = +/-0.192; p = 0.050)	0.353	-4.25%
Frequency	2015.1	-0.052 (CI = +/-0.085; p = 0.186)	0.180 (CI = +/-0.220; p = 0.092)	0.346	-5.04%
Frequency	2015.2	-0.069 (CI = +/-0.114; p = 0.182)	0.205 (CI = +/-0.262; p = 0.100)	0.324	-6.65%

Comprehensive

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

Fit	Start Date	Time	Adjusted R^2	Implied Trend Rate
Loss Cost	2003.1	0.032 (CI = +/-0.020; p = 0.002)	0.223	+3.20%
Loss Cost	2003.2	0.030 (CI = +/-0.021; p = 0.006)	0.192	+3.07%
Loss Cost	2004.1	0.028 (CI = +/-0.022; p = 0.015)	0.150	+2.79%
Loss Cost	2004.2	0.022 (CI = +/-0.022; p = 0.049)	0.094	+2.26%
Loss Cost	2005.1	0.025 (CI = +/-0.023; p = 0.035)	0.114	+2.57%
Loss Cost	2005.2	0.019 (CI = +/-0.024; p = 0.116)	0.053	+1.90%
Loss Cost	2006.1	0.024 (CI = +/-0.025; p = 0.058)	0.094	+2.41%
Loss Cost	2006.2	0.019 (CI = +/-0.026; p = 0.135)	0.048	+1.97%
Loss Cost	2007.1	0.021 (CI = +/-0.028; p = 0.135)	0.051	+2.12%
Loss Cost	2007.2	0.015 (CI = +/-0.029; p = 0.302)	0.005	+1.51%
Loss Cost	2008.1	0.019 (CI = +/-0.031; p = 0.209)	0.027	+1.97%
Loss Cost	2008.2	0.028 (CI = +/-0.032; p = 0.087)	0.088	+2.83%
Loss Cost	2009.1	0.030 (CI = +/-0.035; p = 0.088)	0.091	+3.07%
Loss Cost	2009.2	0.033 (CI = +/-0.038; p = 0.089)	0.095	+3.35%
Loss Cost	2010.1	0.025 (CI = +/-0.041; p = 0.217)	0.031	+2.54%
Loss Cost	2010.2	0.037 (CI = +/-0.043; p = 0.083)	0.111	+3.79%
Loss Cost	2011.1	0.032 (CI = +/-0.047; p = 0.172)	0.054	+3.23%
Loss Cost	2011.2	0.036 (CI = +/-0.053; p = 0.169)	0.060	+3.64%
Loss Cost	2012.1	0.053 (CI = +/-0.055; p = 0.057)	0.169	+5.42%
Loss Cost	2012.2	0.030 (CI = +/-0.054; p = 0.247)	0.030	+3.07%
Loss Cost	2013.1	0.037 (CI = +/-0.061; p = 0.218)	0.046	+3.73%
Loss Cost	2013.2	0.023 (CI = +/-0.068; p = 0.480)	-0.037	+2.31%
Loss Cost	2014.1	0.016 (CI = +/-0.080; p = 0.665)	-0.072	+1.63%
Loss Cost	2014.2	-0.005 (CI = +/-0.090; p = 0.910)	-0.099	-0.47%
Loss Cost	2015.1	-0.007 (CI = +/-0.110; p = 0.889)	-0.109	-0.70%
Loss Cost	2015.2	-0.058 (CI = +/-0.109; p = 0.252)	0.055	-5.67%
Severity	2003.1	0.043 (CI = +/-0.022; p = 0.000)	0.307	+4.37%
Severity	2003.2	0.041 (CI = +/-0.023; p = 0.001)	0.268	+4.14%
Severity	2004.1	0.039 (CI = +/-0.024; p = 0.002)	0.237	+4.02%
Severity	2004.2	0.033 (CI = +/-0.025; p = 0.010)	0.175	+3.40%
Severity	2005.1	0.040 (CI = +/-0.025; p = 0.003)	0.240	+4.07%
Severity	2005.2	0.033 (CI = +/-0.026; p = 0.013)	0.172	+3.38%
Severity	2006.1	0.041 (CI = +/-0.026; p = 0.003)	0.258	+4.19%
Severity	2006.2	0.037 (CI = +/-0.027; p = 0.010)	0.200	+3.74%
Severity	2007.1	0.042 (CI = +/-0.029; p = 0.006)	0.238	+4.27%
Severity	2007.2	0.038 (CI = +/-0.031; p = 0.016)	0.185	+3.90%
Severity	2008.1	0.047 (CI = +/-0.031; p = 0.005)	0.264	+4.80%
Severity	2008.2	0.054 (CI = +/-0.033; p = 0.002)	0.319	+5.57%
Severity	2009.1	0.061 (CI = +/-0.035; p = 0.002)	0.355	+6.24%
Severity	2009.2	0.063 (CI = +/-0.038; p = 0.003)	0.341	+6.50%
Severity	2010.1	0.059 (CI = +/-0.042; p = 0.008)	0.282	+6.12%
Severity	2010.2	0.073 (CI = +/-0.042; p = 0.002)	0.391	+7.61%
Severity	2011.1	0.073 (CI = +/-0.047; p = 0.005)	0.350	+7.61%
Severity	2011.2	0.069 (CI = +/-0.053; p = 0.013)	0.284	+7.19%
Severity	2012.1	0.089 (CI = +/-0.053; p = 0.003)	0.423	+9.32%
Severity	2012.2	0.066 (CI = +/-0.052; p = 0.016)	0.305	+6.86%
Severity	2013.1	0.079 (CI = +/-0.057; p = 0.010)	0.370	+8.27%
Severity	2013.2	0.071 (CI = +/-0.065; p = 0.033)	0.268	+7.41%
Severity	2014.1	0.077 (CI = +/-0.076; p = 0.046)	0.252	+8.05%
Severity	2014.2	0.060 (CI = +/-0.087; p = 0.154)	0.111	+6.22%
Severity	2015.1	0.077 (CI = +/-0.103; p = 0.126)	0.156	+8.00%
Severity	2015.2	0.030 (CI = +/-0.104; p = 0.519)	-0.065	+3.09%
Frequency	2003.1	-0.011 (CI = +/-0.010; p = 0.035)	0.102	-1.12%
Frequency	2003.2	-0.010 (CI = +/-0.011; p = 0.064)	0.075	-1.03%
Frequency	2004.1	-0.012 (CI = +/-0.012; p = 0.044)	0.096	-1.18%
Frequency	2004.2	-0.011 (CI = +/-0.012; p = 0.073)	0.073	-1.11%
Frequency	2005.1	-0.015 (CI = +/-0.012; p = 0.022)	0.139	-1.45%
Frequency	2005.2	-0.014 (CI = +/-0.013; p = 0.033)	0.122	-1.44%
Frequency	2006.1	-0.017 (CI = +/-0.014; p = 0.016)	0.168	-1.71%
Frequency	2006.2	-0.017 (CI = +/-0.015; p = 0.024)	0.150	-1.71%
Frequency	2007.1	-0.021 (CI = +/-0.015; p = 0.009)	0.210	-2.06%
Frequency	2007.2	-0.023 (CI = +/-0.016; p = 0.007)	0.238	-2.31%
Frequency	2008.1	-0.027 (CI = +/-0.017; p = 0.003)	0.301	-2.70%
Frequency	2008.2	-0.026 (CI = +/-0.018; p = 0.007)	0.256	-2.60%
Frequency	2009.1	-0.030 (CI = +/-0.019; p = 0.004)	0.305	-2.98%
Frequency	2009.2	-0.030 (CI = +/-0.021; p = 0.008)	0.269	-2.96%
Frequency	2010.1	-0.034 (CI = +/-0.023; p = 0.005)	0.310	-3.37%
Frequency	2010.2	-0.036 (CI = +/-0.025; p = 0.007)	0.300	-3.55%
Frequency	2011.1	-0.042 (CI = +/-0.027; p = 0.005)	0.346	-4.07%
Frequency	2011.2	-0.034 (CI = +/-0.028; p = 0.023)	0.239	-3.31%
Frequency	2012.1	-0.036 (CI = +/-0.032; p = 0.028)	0.235	-3.58%
Frequency	2012.2	-0.036 (CI = +/-0.036; p = 0.051)	0.191	-3.55%
Frequency	2013.1	-0.043 (CI = +/-0.041; p = 0.041)	0.229	-4.20%
Frequency	2013.2	-0.049 (CI = +/-0.047; p = 0.043)	0.241	-4.75%
Frequency	2014.1	-0.061 (CI = +/-0.052; p = 0.025)	0.324	-5.95%
Frequency	2014.2	-0.065 (CI = +/-0.062; p = 0.041)	0.289	-6.30%
Frequency	2015.1	-0.084 (CI = +/-0.069; p = 0.023)	0.393	-8.05%
Frequency	2015.2	-0.089 (CI = +/-0.086; p = 0.045)	0.339	-8.49%

All Perils

Coverage = AP
End Trend Period = 2020.1
Excluded Points = NA
Parameters Included: time, seasonality

Fit	Start Date	Time	Seasonality	Adjusted R^2	Implied Trend Rate
Loss Cost	2003.1	0.013 (CI = +/-0.017; p = 0.118)	-0.263 (CI = +/-0.167; p = 0.003)	0.242	+1.31%
Loss Cost	2003.2	0.019 (CI = +/-0.016; p = 0.021)	-0.298 (CI = +/-0.156; p = 0.000)	0.355	+1.92%
Loss Cost	2004.1	0.020 (CI = +/-0.017; p = 0.023)	-0.293 (CI = +/-0.161; p = 0.001)	0.355	+2.00%
Loss Cost	2004.2	0.022 (CI = +/-0.018; p = 0.018)	-0.305 (CI = +/-0.164; p = 0.001)	0.364	+2.22%
Loss Cost	2005.1	0.026 (CI = +/-0.018; p = 0.008)	-0.286 (CI = +/-0.165; p = 0.001)	0.384	+2.59%
Loss Cost	2005.2	0.027 (CI = +/-0.020; p = 0.010)	-0.292 (CI = +/-0.171; p = 0.002)	0.367	+2.69%
Loss Cost	2006.1	0.025 (CI = +/-0.021; p = 0.022)	-0.299 (CI = +/-0.176; p = 0.002)	0.365	+2.54%
Loss Cost	2006.2	0.025 (CI = +/-0.023; p = 0.031)	-0.300 (CI = +/-0.184; p = 0.002)	0.336	+2.56%
Loss Cost	2007.1	0.028 (CI = +/-0.024; p = 0.027)	-0.289 (CI = +/-0.190; p = 0.004)	0.341	+2.80%
Loss Cost	2007.2	0.024 (CI = +/-0.026; p = 0.066)	-0.274 (CI = +/-0.195; p = 0.008)	0.275	+2.47%
Loss Cost	2008.1	0.026 (CI = +/-0.028; p = 0.074)	-0.270 (CI = +/-0.204; p = 0.012)	0.274	+2.58%
Loss Cost	2008.2	0.029 (CI = +/-0.030; p = 0.058)	-0.286 (CI = +/-0.211; p = 0.010)	0.286	+2.98%
Loss Cost	2009.1	0.029 (CI = +/-0.033; p = 0.083)	-0.287 (CI = +/-0.221; p = 0.014)	0.283	+2.96%
Loss Cost	2009.2	0.042 (CI = +/-0.032; p = 0.013)	-0.337 (CI = +/-0.205; p = 0.003)	0.430	+4.31%
Loss Cost	2010.1	0.041 (CI = +/-0.036; p = 0.025)	-0.339 (CI = +/-0.216; p = 0.004)	0.426	+4.24%
Loss Cost	2010.2	0.038 (CI = +/-0.040; p = 0.060)	-0.327 (CI = +/-0.228; p = 0.008)	0.350	+3.85%
Loss Cost	2011.1	0.027 (CI = +/-0.041; p = 0.181)	-0.360 (CI = +/-0.227; p = 0.004)	0.384	+2.77%
Loss Cost	2011.2	0.027 (CI = +/-0.047; p = 0.232)	-0.360 (CI = +/-0.243; p = 0.007)	0.343	+2.78%
Loss Cost	2012.1	0.018 (CI = +/-0.051; p = 0.463)	-0.387 (CI = +/-0.250; p = 0.005)	0.373	+1.81%
Loss Cost	2012.2	0.024 (CI = +/-0.058; p = 0.390)	-0.404 (CI = +/-0.268; p = 0.006)	0.371	+2.42%
Loss Cost	2013.1	0.034 (CI = +/-0.065; p = 0.280)	-0.379 (CI = +/-0.282; p = 0.013)	0.359	+3.44%
Loss Cost	2013.2	0.009 (CI = +/-0.068; p = 0.770)	-0.317 (CI = +/-0.272; p = 0.026)	0.260	+0.92%
Loss Cost	2014.1	-0.018 (CI = +/-0.067; p = 0.569)	-0.375 (CI = +/-0.250; p = 0.007)	0.443	-1.74%
Loss Cost	2014.2	-0.010 (CI = +/-0.080; p = 0.791)	-0.392 (CI = +/-0.277; p = 0.011)	0.445	-0.97%
Loss Cost	2015.1	0.017 (CI = +/-0.086; p = 0.671)	-0.344 (CI = +/-0.274; p = 0.020)	0.397	+1.67%
Loss Cost	2015.2	-0.005 (CI = +/-0.105; p = 0.906)	-0.304 (CI = +/-0.300; p = 0.048)	0.310	-0.54%
Severity	2003.1	0.019 (CI = +/-0.018; p = 0.037)	-0.162 (CI = +/-0.182; p = 0.080)	0.150	+1.94%
Severity	2003.2	0.026 (CI = +/-0.017; p = 0.005)	-0.199 (CI = +/-0.170; p = 0.023)	0.269	+2.61%
Severity	2004.1	0.028 (CI = +/-0.018; p = 0.005)	-0.190 (CI = +/-0.175; p = 0.034)	0.278	+2.79%
Severity	2004.2	0.031 (CI = +/-0.019; p = 0.002)	-0.212 (CI = +/-0.175; p = 0.019)	0.324	+3.20%
Severity	2005.1	0.035 (CI = +/-0.020; p = 0.001)	-0.196 (CI = +/-0.177; p = 0.032)	0.346	+3.51%
Severity	2005.2	0.040 (CI = +/-0.020; p = 0.000)	-0.223 (CI = +/-0.174; p = 0.014)	0.411	+4.07%
Severity	2006.1	0.041 (CI = +/-0.022; p = 0.001)	-0.218 (CI = +/-0.180; p = 0.020)	0.410	+4.18%
Severity	2006.2	0.043 (CI = +/-0.023; p = 0.001)	-0.228 (CI = +/-0.187; p = 0.019)	0.398	+4.39%
Severity	2007.1	0.047 (CI = +/-0.024; p = 0.001)	-0.210 (CI = +/-0.190; p = 0.032)	0.421	+4.79%
Severity	2007.2	0.045 (CI = +/-0.026; p = 0.002)	-0.202 (CI = +/-0.198; p = 0.045)	0.360	+4.61%
Severity	2008.1	0.046 (CI = +/-0.029; p = 0.003)	-0.197 (CI = +/-0.206; p = 0.060)	0.356	+4.74%
Severity	2008.2	0.050 (CI = +/-0.031; p = 0.003)	-0.212 (CI = +/-0.214; p = 0.052)	0.353	+5.11%
Severity	2009.1	0.053 (CI = +/-0.034; p = 0.004)	-0.201 (CI = +/-0.223; p = 0.074)	0.358	+5.41%
Severity	2009.2	0.066 (CI = +/-0.033; p = 0.001)	-0.250 (CI = +/-0.208; p = 0.021)	0.492	+6.78%
Severity	2010.1	0.066 (CI = +/-0.036; p = 0.001)	-0.250 (CI = +/-0.219; p = 0.028)	0.478	+6.80%
Severity	2010.2	0.063 (CI = +/-0.040; p = 0.004)	-0.240 (CI = +/-0.232; p = 0.043)	0.397	+6.49%
Severity	2011.1	0.049 (CI = +/-0.040; p = 0.020)	-0.283 (CI = +/-0.222; p = 0.016)	0.401	+5.06%
Severity	2011.2	0.045 (CI = +/-0.045; p = 0.053)	-0.268 (CI = +/-0.235; p = 0.028)	0.305	+4.57%
Severity	2012.1	0.038 (CI = +/-0.050; p = 0.124)	-0.286 (CI = +/-0.247; p = 0.026)	0.300	+3.91%
Severity	2012.2	0.051 (CI = +/-0.055; p = 0.067)	-0.321 (CI = +/-0.254; p = 0.017)	0.360	+5.23%
Severity	2013.1	0.057 (CI = +/-0.063; p = 0.069)	-0.306 (CI = +/-0.271; p = 0.030)	0.364	+5.89%
Severity	2013.2	0.042 (CI = +/-0.070; p = 0.213)	-0.268 (CI = +/-0.283; p = 0.061)	0.211	+4.31%
Severity	2014.1	0.021 (CI = +/-0.075; p = 0.552)	-0.315 (CI = +/-0.282; p = 0.032)	0.276	+2.09%
Severity	2014.2	0.020 (CI = +/-0.092; p = 0.641)	-0.312 (CI = +/-0.316; p = 0.052)	0.215	+1.97%
Severity	2015.1	0.045 (CI = +/-0.102; p = 0.340)	-0.266 (CI = +/-0.325; p = 0.096)	0.205	+4.60%
Severity	2015.2	0.022 (CI = +/-0.126; p = 0.691)	-0.224 (CI = +/-0.361; p = 0.186)	0.019	+2.23%
Frequency	2003.1	-0.006 (CI = +/-0.007; p = 0.098)	-0.101 (CI = +/-0.075; p = 0.010)	0.198	-0.62%
Frequency	2003.2	-0.007 (CI = +/-0.008; p = 0.092)	-0.098 (CI = +/-0.077; p = 0.015)	0.199	-0.67%
Frequency	2004.1	-0.008 (CI = +/-0.008; p = 0.067)	-0.103 (CI = +/-0.079; p = 0.012)	0.214	-0.77%
Frequency	2004.2	-0.010 (CI = +/-0.009; p = 0.030)	-0.093 (CI = +/-0.079; p = 0.022)	0.237	-0.95%
Frequency	2005.1	-0.009 (CI = +/-0.009; p = 0.053)	-0.091 (CI = +/-0.082; p = 0.031)	0.195	-0.90%
Frequency	2005.2	-0.013 (CI = +/-0.008; p = 0.002)	-0.068 (CI = +/-0.070; p = 0.056)	0.330	-1.33%
Frequency	2006.1	-0.016 (CI = +/-0.008; p = 0.000)	-0.080 (CI = +/-0.067; p = 0.021)	0.424	-1.57%
Frequency	2006.2	-0.018 (CI = +/-0.008; p = 0.000)	-0.072 (CI = +/-0.068; p = 0.038)	0.459	-1.74%
Frequency	2007.1	-0.019 (CI = +/-0.009; p = 0.000)	-0.079 (CI = +/-0.068; p = 0.025)	0.481	-1.90%
Frequency	2007.2	-0.021 (CI = +/-0.009; p = 0.000)	-0.072 (CI = +/-0.070; p = 0.044)	0.503	-2.05%
Frequency	2008.1	-0.021 (CI = +/-0.010; p = 0.000)	-0.072 (CI = +/-0.073; p = 0.052)	0.461	-2.06%
Frequency	2008.2	-0.020 (CI = +/-0.011; p = 0.001)	-0.074 (CI = +/-0.076; p = 0.057)	0.440	-2.02%
Frequency	2009.1	-0.024 (CI = +/-0.011; p = 0.000)	-0.086 (CI = +/-0.075; p = 0.026)	0.509	-2.33%
Frequency	2009.2	-0.023 (CI = +/-0.012; p = 0.001)	-0.087 (CI = +/-0.079; p = 0.033)	0.492	-2.31%
Frequency	2010.1	-0.024 (CI = +/-0.014; p = 0.002)	-0.090 (CI = +/-0.083; p = 0.035)	0.462	-2.40%
Frequency	2010.2	-0.025 (CI = +/-0.015; p = 0.003)	-0.087 (CI = +/-0.088; p = 0.052)	0.456	-2.48%
Frequency	2011.1	-0.022 (CI = +/-0.016; p = 0.011)	-0.077 (CI = +/-0.090; p = 0.087)	0.345	-2.18%
Frequency	2011.2	-0.017 (CI = +/-0.017; p = 0.050)	-0.092 (CI = +/-0.090; p = 0.045)	0.329	-1.71%
Frequency	2012.1	-0.020 (CI = +/-0.019; p = 0.037)	-0.101 (CI = +/-0.093; p = 0.035)	0.354	-2.02%
Frequency	2012.2	-0.027 (CI = +/-0.020; p = 0.011)	-0.082 (CI = +/-0.091; p = 0.072)	0.446	-2.67%
Frequency	2013.1	-0.023 (CI = +/-0.022; p = 0.038)	-0.073 (CI = +/-0.095; p = 0.119)	0.308	-2.31%
Frequency	2013.2	-0.033 (CI = +/-0.022; p = 0.006)	-0.049 (CI = +/-0.087; p = 0.240)	0.483	-3.25%
Frequency	2014.1	-0.038 (CI = +/-0.024; p = 0.005)	-0.061 (CI = +/-0.090; p = 0.163)	0.521	-3.76%
Frequency	2014.2	-0.029 (CI = +/-0.025; p = 0.029)	-0.080 (CI = +/-0.088; p = 0.068)	0.498	-2.88%
Frequency	2015.1	-0.028 (CI = +/-0.031; p = 0.067)	-0.079 (CI = +/-0.098; p = 0.101)	0.372	-2.81%
Frequency	2015.2	-0.027 (CI = +/-0.040; p = 0.146)	-0.081 (CI = +/-0.114; p = 0.138)	0.339	-2.71%

All Perils

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

Fit	Start Date	Time	Seasonality	Adjusted R^2	Implied Trend Rate
Loss Cost	2003.1	0.010 (CI = +/-0.017; p = 0.258)	-0.282 (CI = +/-0.167; p = 0.002)	0.261	+0.97%
Loss Cost	2003.2	0.016 (CI = +/-0.016; p = 0.059)	-0.316 (CI = +/-0.156; p = 0.000)	0.372	+1.58%
Loss Cost	2004.1	0.016 (CI = +/-0.017; p = 0.067)	-0.313 (CI = +/-0.161; p = 0.000)	0.371	+1.64%
Loss Cost	2004.2	0.018 (CI = +/-0.018; p = 0.051)	-0.324 (CI = +/-0.165; p = 0.000)	0.379	+1.85%
Loss Cost	2005.1	0.022 (CI = +/-0.019; p = 0.027)	-0.305 (CI = +/-0.167; p = 0.001)	0.392	+2.22%
Loss Cost	2005.2	0.023 (CI = +/-0.021; p = 0.031)	-0.309 (CI = +/-0.172; p = 0.001)	0.375	+2.31%
Loss Cost	2006.1	0.021 (CI = +/-0.022; p = 0.064)	-0.319 (CI = +/-0.178; p = 0.001)	0.377	+2.10%
Loss Cost	2006.2	0.021 (CI = +/-0.024; p = 0.083)	-0.320 (CI = +/-0.185; p = 0.002)	0.349	+2.11%
Loss Cost	2007.1	0.023 (CI = +/-0.026; p = 0.077)	-0.310 (CI = +/-0.193; p = 0.003)	0.349	+2.32%
Loss Cost	2007.2	0.019 (CI = +/-0.027; p = 0.158)	-0.295 (CI = +/-0.198; p = 0.005)	0.288	+1.95%
Loss Cost	2008.1	0.020 (CI = +/-0.030; p = 0.181)	-0.293 (CI = +/-0.208; p = 0.008)	0.284	+2.02%
Loss Cost	2008.2	0.024 (CI = +/-0.032; p = 0.141)	-0.307 (CI = +/-0.215; p = 0.007)	0.296	+2.41%
Loss Cost	2009.1	0.023 (CI = +/-0.036; p = 0.200)	-0.312 (CI = +/-0.227; p = 0.010)	0.294	+2.29%
Loss Cost	2009.2	0.036 (CI = +/-0.035; p = 0.042)	-0.359 (CI = +/-0.210; p = 0.002)	0.439	+3.67%
Loss Cost	2010.1	0.034 (CI = +/-0.039; p = 0.079)	-0.365 (CI = +/-0.222; p = 0.003)	0.437	+3.47%
Loss Cost	2010.2	0.030 (CI = +/-0.043; p = 0.156)	-0.352 (CI = +/-0.233; p = 0.006)	0.367	+3.03%
Loss Cost	2011.1	0.016 (CI = +/-0.044; p = 0.453)	-0.396 (CI = +/-0.229; p = 0.002)	0.431	+1.61%
Loss Cost	2011.2	0.015 (CI = +/-0.050; p = 0.519)	-0.394 (CI = +/-0.245; p = 0.004)	0.393	+1.55%
Loss Cost	2012.1	0.001 (CI = +/-0.054; p = 0.959)	-0.434 (CI = +/-0.248; p = 0.002)	0.455	+0.13%
Loss Cost	2012.2	0.007 (CI = +/-0.061; p = 0.819)	-0.447 (CI = +/-0.265; p = 0.003)	0.451	+0.66%
Loss Cost	2013.1	0.015 (CI = +/-0.071; p = 0.661)	-0.427 (CI = +/-0.288; p = 0.007)	0.420	+1.47%
Loss Cost	2013.2	-0.013 (CI = +/-0.071; p = 0.682)	-0.366 (CI = +/-0.265; p = 0.012)	0.390	-1.33%
Loss Cost	2014.1	-0.055 (CI = +/-0.056; p = 0.054)	-0.456 (CI = +/-0.194; p = 0.000)	0.722	-5.35%
Loss Cost	2014.2	-0.050 (CI = +/-0.068; p = 0.129)	-0.466 (CI = +/-0.216; p = 0.001)	0.720	-4.86%
Loss Cost	2015.1	-0.029 (CI = +/-0.079; p = 0.420)	-0.427 (CI = +/-0.228; p = 0.003)	0.662	-2.84%
Loss Cost	2015.2	-0.058 (CI = +/-0.084; p = 0.141)	-0.383 (CI = +/-0.219; p = 0.005)	0.707	-5.65%
Severity	2003.1	0.015 (CI = +/-0.018; p = 0.111)	-0.188 (CI = +/-0.180; p = 0.041)	0.146	+1.48%
Severity	2003.2	0.021 (CI = +/-0.018; p = 0.019)	-0.224 (CI = +/-0.167; p = 0.010)	0.267	+2.15%
Severity	2004.1	0.023 (CI = +/-0.019; p = 0.018)	-0.216 (CI = +/-0.172; p = 0.016)	0.272	+2.30%
Severity	2004.2	0.027 (CI = +/-0.019; p = 0.008)	-0.236 (CI = +/-0.172; p = 0.009)	0.319	+2.71%
Severity	2005.1	0.030 (CI = +/-0.020; p = 0.006)	-0.221 (CI = +/-0.176; p = 0.015)	0.334	+3.00%
Severity	2005.2	0.035 (CI = +/-0.021; p = 0.002)	-0.247 (CI = +/-0.172; p = 0.007)	0.403	+3.56%
Severity	2006.1	0.036 (CI = +/-0.022; p = 0.003)	-0.244 (CI = +/-0.179; p = 0.010)	0.400	+3.62%
Severity	2006.2	0.037 (CI = +/-0.024; p = 0.003)	-0.253 (CI = +/-0.186; p = 0.010)	0.387	+3.81%
Severity	2007.1	0.041 (CI = +/-0.025; p = 0.003)	-0.236 (CI = +/-0.191; p = 0.017)	0.405	+4.20%
Severity	2007.2	0.039 (CI = +/-0.027; p = 0.007)	-0.228 (CI = +/-0.198; p = 0.026)	0.341	+3.98%
Severity	2008.1	0.040 (CI = +/-0.030; p = 0.012)	-0.225 (CI = +/-0.208; p = 0.035)	0.335	+4.04%
Severity	2008.2	0.043 (CI = +/-0.032; p = 0.012)	-0.238 (CI = +/-0.215; p = 0.032)	0.332	+4.39%
Severity	2009.1	0.045 (CI = +/-0.036; p = 0.016)	-0.229 (CI = +/-0.226; p = 0.047)	0.334	+4.63%
Severity	2009.2	0.058 (CI = +/-0.035; p = 0.002)	-0.275 (CI = +/-0.211; p = 0.013)	0.474	+6.02%
Severity	2010.1	0.057 (CI = +/-0.039; p = 0.006)	-0.279 (CI = +/-0.224; p = 0.018)	0.461	+5.91%
Severity	2010.2	0.054 (CI = +/-0.043; p = 0.017)	-0.268 (CI = +/-0.236; p = 0.028)	0.377	+5.55%
Severity	2011.1	0.036 (CI = +/-0.042; p = 0.085)	-0.324 (CI = +/-0.218; p = 0.006)	0.428	+3.69%
Severity	2011.2	0.031 (CI = +/-0.047; p = 0.182)	-0.308 (CI = +/-0.229; p = 0.012)	0.342	+3.10%
Severity	2012.1	0.020 (CI = +/-0.051; p = 0.420)	-0.338 (CI = +/-0.237; p = 0.009)	0.371	+2.00%
Severity	2012.2	0.032 (CI = +/-0.056; p = 0.237)	-0.369 (CI = +/-0.243; p = 0.006)	0.428	+3.26%
Severity	2013.1	0.035 (CI = +/-0.066; p = 0.267)	-0.361 (CI = +/-0.266; p = 0.012)	0.417	+3.57%
Severity	2013.2	0.017 (CI = +/-0.072; p = 0.607)	-0.322 (CI = +/-0.271; p = 0.024)	0.307	+1.74%
Severity	2014.1	-0.018 (CI = +/-0.068; p = 0.562)	-0.399 (CI = +/-0.236; p = 0.004)	0.535	-1.80%
Severity	2014.2	-0.023 (CI = +/-0.083; p = 0.539)	-0.390 (CI = +/-0.263; p = 0.009)	0.503	-2.28%
Severity	2015.1	-0.004 (CI = +/-0.101; p = 0.928)	-0.355 (CI = +/-0.291; p = 0.023)	0.419	-0.40%
Severity	2015.2	-0.035 (CI = +/-0.115; p = 0.487)	-0.309 (CI = +/-0.300; p = 0.045)	0.380	-3.43%
Frequency	2003.1	-0.005 (CI = +/-0.008; p = 0.193)	-0.094 (CI = +/-0.076; p = 0.017)	0.149	-0.51%
Frequency	2003.2	-0.006 (CI = +/-0.008; p = 0.179)	-0.092 (CI = +/-0.079; p = 0.024)	0.148	-0.56%
Frequency	2004.1	-0.007 (CI = +/-0.009; p = 0.138)	-0.097 (CI = +/-0.081; p = 0.020)	0.161	-0.65%
Frequency	2004.2	-0.008 (CI = +/-0.009; p = 0.068)	-0.087 (CI = +/-0.081; p = 0.035)	0.179	-0.83%
Frequency	2005.1	-0.008 (CI = +/-0.010; p = 0.115)	-0.084 (CI = +/-0.083; p = 0.049)	0.135	-0.76%
Frequency	2005.2	-0.012 (CI = +/-0.009; p = 0.007)	-0.062 (CI = +/-0.071; p = 0.085)	0.257	-1.20%
Frequency	2006.1	-0.015 (CI = +/-0.009; p = 0.002)	-0.075 (CI = +/-0.069; p = 0.034)	0.354	-1.46%
Frequency	2006.2	-0.017 (CI = +/-0.009; p = 0.001)	-0.067 (CI = +/-0.069; p = 0.057)	0.391	-1.64%
Frequency	2007.1	-0.018 (CI = +/-0.009; p = 0.001)	-0.074 (CI = +/-0.071; p = 0.040)	0.412	-1.80%
Frequency	2007.2	-0.020 (CI = +/-0.010; p = 0.000)	-0.068 (CI = +/-0.072; p = 0.064)	0.436	-1.95%
Frequency	2008.1	-0.020 (CI = +/-0.011; p = 0.001)	-0.068 (CI = +/-0.076; p = 0.078)	0.387	-1.95%
Frequency	2008.2	-0.019 (CI = +/-0.012; p = 0.003)	-0.069 (CI = +/-0.079; p = 0.083)	0.364	-1.90%
Frequency	2009.1	-0.023 (CI = +/-0.012; p = 0.001)	-0.082 (CI = +/-0.078; p = 0.041)	0.437	-2.24%
Frequency	2009.2	-0.022 (CI = +/-0.014; p = 0.003)	-0.083 (CI = +/-0.083; p = 0.049)	0.419	-2.22%
Frequency	2010.1	-0.023 (CI = +/-0.015; p = 0.005)	-0.086 (CI = +/-0.087; p = 0.053)	0.382	-2.30%
Frequency	2010.2	-0.024 (CI = +/-0.017; p = 0.008)	-0.084 (CI = +/-0.093; p = 0.073)	0.376	-2.38%
Frequency	2011.1	-0.020 (CI = +/-0.018; p = 0.032)	-0.072 (CI = +/-0.095; p = 0.130)	0.243	-2.01%
Frequency	2011.2	-0.015 (CI = +/-0.019; p = 0.114)	-0.086 (CI = +/-0.095; p = 0.071)	0.225	-1.50%
Frequency	2012.1	-0.019 (CI = +/-0.022; p = 0.088)	-0.096 (CI = +/-0.100; p = 0.059)	0.248	-1.84%
Frequency	2012.2	-0.025 (CI = +/-0.023; p = 0.030)	-0.078 (CI = +/-0.097; p = 0.106)	0.338	-2.52%
Frequency	2013.1	-0.020 (CI = +/-0.025; p = 0.105)	-0.066 (CI = +/-0.103; p = 0.186)	0.165	-2.03%
Frequency	2013.2	-0.031 (CI = +/-0.025; p = 0.022)	-0.044 (CI = +/-0.094; p = 0.324)	0.350	-3.02%
Frequency	2014.1	-0.037 (CI = +/-0.029; p = 0.018)	-0.057 (CI = +/-0.100; p = 0.228)	0.390	-3.62%
Frequency	2014.2	-0.027 (CI = +/-0.031; p = 0.079)	-0.076 (CI = +/-0.097; p = 0.111)	0.345	-2.64%
Frequency	2015.1	-0.025 (CI = +/-0.039; p = 0.179)	-0.072 (CI = +/-0.113; p = 0.174)	0.170	-2.45%
Frequency	2015.2	-0.023 (CI = +/-0.051; p = 0.304)	-0.074 (CI = +/-0.131; p = 0.215)	0.129	-2.30%

All Perils

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

Fit	Start Date	Time	Adjusted R^2	Implied Trend Rate
Loss Cost	2003.1	0.013 (CI = +/-0.019; p = 0.165)	0.029	+1.31%
Loss Cost	2003.2	0.017 (CI = +/-0.019; p = 0.071)	0.070	+1.76%
Loss Cost	2004.1	0.020 (CI = +/-0.020; p = 0.053)	0.087	+2.00%
Loss Cost	2004.2	0.020 (CI = +/-0.021; p = 0.063)	0.081	+2.04%
Loss Cost	2005.1	0.026 (CI = +/-0.022; p = 0.023)	0.137	+2.59%
Loss Cost	2005.2	0.025 (CI = +/-0.023; p = 0.039)	0.113	+2.49%
Loss Cost	2006.1	0.025 (CI = +/-0.025; p = 0.049)	0.104	+2.54%
Loss Cost	2006.2	0.023 (CI = +/-0.027; p = 0.089)	0.073	+2.33%
Loss Cost	2007.1	0.028 (CI = +/-0.028; p = 0.055)	0.105	+2.80%
Loss Cost	2007.2	0.022 (CI = +/-0.030; p = 0.141)	0.050	+2.22%
Loss Cost	2008.1	0.026 (CI = +/-0.032; p = 0.112)	0.067	+2.58%
Loss Cost	2008.2	0.026 (CI = +/-0.035; p = 0.129)	0.061	+2.68%
Loss Cost	2009.1	0.029 (CI = +/-0.038; p = 0.124)	0.066	+2.96%
Loss Cost	2009.2	0.038 (CI = +/-0.040; p = 0.061)	0.123	+3.88%
Loss Cost	2010.1	0.041 (CI = +/-0.044; p = 0.062)	0.128	+4.24%
Loss Cost	2010.2	0.033 (CI = +/-0.047; p = 0.161)	0.057	+3.34%
Loss Cost	2011.1	0.027 (CI = +/-0.052; p = 0.285)	0.012	+2.77%
Loss Cost	2011.2	0.021 (CI = +/-0.058; p = 0.459)	-0.026	+2.09%
Loss Cost	2012.1	0.018 (CI = +/-0.065; p = 0.567)	-0.043	+1.81%
Loss Cost	2012.2	0.014 (CI = +/-0.074; p = 0.684)	-0.058	+1.45%
Loss Cost	2013.1	0.034 (CI = +/-0.081; p = 0.385)	-0.014	+3.44%
Loss Cost	2013.2	-0.001 (CI = +/-0.080; p = 0.988)	-0.083	-0.06%
Loss Cost	2014.1	-0.018 (CI = +/-0.091; p = 0.680)	-0.073	-1.74%
Loss Cost	2014.2	-0.026 (CI = +/-0.109; p = 0.603)	-0.069	-2.58%
Loss Cost	2015.1	0.017 (CI = +/-0.114; p = 0.751)	-0.098	+1.67%
Loss Cost	2015.2	-0.024 (CI = +/-0.127; p = 0.676)	-0.099	-2.36%
Severity	2003.1	0.019 (CI = +/-0.019; p = 0.043)	0.092	+1.94%
Severity	2003.2	0.025 (CI = +/-0.019; p = 0.011)	0.162	+2.50%
Severity	2004.1	0.028 (CI = +/-0.019; p = 0.007)	0.187	+2.79%
Severity	2004.2	0.030 (CI = +/-0.020; p = 0.005)	0.208	+3.07%
Severity	2005.1	0.035 (CI = +/-0.021; p = 0.002)	0.253	+3.51%
Severity	2005.2	0.038 (CI = +/-0.022; p = 0.001)	0.287	+3.91%
Severity	2006.1	0.041 (CI = +/-0.023; p = 0.001)	0.296	+4.18%
Severity	2006.2	0.041 (CI = +/-0.025; p = 0.002)	0.275	+4.20%
Severity	2007.1	0.047 (CI = +/-0.026; p = 0.001)	0.324	+4.79%
Severity	2007.2	0.043 (CI = +/-0.028; p = 0.004)	0.267	+4.42%
Severity	2008.1	0.046 (CI = +/-0.030; p = 0.004)	0.273	+4.74%
Severity	2008.2	0.048 (CI = +/-0.033; p = 0.007)	0.258	+4.88%
Severity	2009.1	0.053 (CI = +/-0.035; p = 0.005)	0.281	+5.41%
Severity	2009.2	0.062 (CI = +/-0.037; p = 0.002)	0.356	+6.45%
Severity	2010.1	0.066 (CI = +/-0.040; p = 0.003)	0.348	+6.80%
Severity	2010.2	0.059 (CI = +/-0.044; p = 0.011)	0.271	+6.11%
Severity	2011.1	0.049 (CI = +/-0.047; p = 0.041)	0.178	+5.06%
Severity	2011.2	0.040 (CI = +/-0.051; p = 0.120)	0.091	+4.05%
Severity	2012.1	0.038 (CI = +/-0.058; p = 0.178)	0.059	+3.91%
Severity	2012.2	0.043 (CI = +/-0.066; p = 0.178)	0.063	+4.44%
Severity	2013.1	0.057 (CI = +/-0.073; p = 0.115)	0.117	+5.89%
Severity	2013.2	0.034 (CI = +/-0.078; p = 0.362)	-0.008	+3.45%
Severity	2014.1	0.021 (CI = +/-0.090; p = 0.622)	-0.066	+2.09%
Severity	2014.2	0.006 (CI = +/-0.106; p = 0.895)	-0.098	+0.64%
Severity	2015.1	0.045 (CI = +/-0.114; p = 0.394)	-0.020	+4.60%
Severity	2015.2	0.008 (CI = +/-0.129; p = 0.883)	-0.122	+0.85%
Frequency	2003.1	-0.006 (CI = +/-0.008; p = 0.128)	0.041	-0.62%
Frequency	2003.2	-0.007 (CI = +/-0.009; p = 0.093)	0.057	-0.72%
Frequency	2004.1	-0.008 (CI = +/-0.009; p = 0.093)	0.059	-0.77%
Frequency	2004.2	-0.010 (CI = +/-0.009; p = 0.033)	0.114	-1.00%
Frequency	2005.1	-0.009 (CI = +/-0.010; p = 0.069)	0.079	-0.90%
Frequency	2005.2	-0.014 (CI = +/-0.008; p = 0.002)	0.258	-1.37%
Frequency	2006.1	-0.016 (CI = +/-0.009; p = 0.001)	0.316	-1.57%
Frequency	2006.2	-0.018 (CI = +/-0.009; p = 0.000)	0.379	-1.80%
Frequency	2007.1	-0.019 (CI = +/-0.010; p = 0.000)	0.383	-1.90%
Frequency	2007.2	-0.021 (CI = +/-0.010; p = 0.000)	0.429	-2.12%
Frequency	2008.1	-0.021 (CI = +/-0.011; p = 0.001)	0.385	-2.06%
Frequency	2008.2	-0.021 (CI = +/-0.012; p = 0.001)	0.363	-2.10%
Frequency	2009.1	-0.024 (CI = +/-0.012; p = 0.001)	0.398	-2.33%
Frequency	2009.2	-0.024 (CI = +/-0.014; p = 0.001)	0.384	-2.42%
Frequency	2010.1	-0.024 (CI = +/-0.015; p = 0.003)	0.343	-2.40%
Frequency	2010.2	-0.026 (CI = +/-0.016; p = 0.003)	0.354	-2.60%
Frequency	2011.1	-0.022 (CI = +/-0.017; p = 0.016)	0.256	-2.18%
Frequency	2011.2	-0.019 (CI = +/-0.019; p = 0.051)	0.170	-1.88%
Frequency	2012.1	-0.020 (CI = +/-0.021; p = 0.060)	0.163	-2.02%
Frequency	2012.2	-0.029 (CI = +/-0.021; p = 0.011)	0.334	-2.86%
Frequency	2013.1	-0.023 (CI = +/-0.023; p = 0.048)	0.211	-2.31%
Frequency	2013.2	-0.035 (CI = +/-0.022; p = 0.005)	0.460	-3.39%
Frequency	2014.1	-0.038 (CI = +/-0.025; p = 0.006)	0.466	-3.76%
Frequency	2014.2	-0.033 (CI = +/-0.029; p = 0.029)	0.333	-3.21%
Frequency	2015.1	-0.028 (CI = +/-0.034; p = 0.092)	0.203	-2.81%
Frequency	2015.2	-0.032 (CI = +/-0.042; p = 0.115)	0.191	-3.18%

All Perils

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

Fit	Start Date	Time	Adjusted R^2	Implied Trend Rate
Loss Cost	2003.1	0.011 (CI = +/-0.020; p = 0.259)	0.010	+1.12%
Loss Cost	2003.2	0.016 (CI = +/-0.020; p = 0.122)	0.045	+1.58%
Loss Cost	2004.1	0.018 (CI = +/-0.021; p = 0.093)	0.061	+1.82%
Loss Cost	2004.2	0.018 (CI = +/-0.023; p = 0.109)	0.055	+1.85%
Loss Cost	2005.1	0.024 (CI = +/-0.023; p = 0.044)	0.107	+2.43%
Loss Cost	2005.2	0.023 (CI = +/-0.025; p = 0.070)	0.083	+2.31%
Loss Cost	2006.1	0.023 (CI = +/-0.027; p = 0.086)	0.075	+2.35%
Loss Cost	2006.2	0.021 (CI = +/-0.029; p = 0.147)	0.045	+2.11%
Loss Cost	2007.1	0.026 (CI = +/-0.030; p = 0.095)	0.075	+2.61%
Loss Cost	2007.2	0.019 (CI = +/-0.032; p = 0.225)	0.023	+1.95%
Loss Cost	2008.1	0.023 (CI = +/-0.035; p = 0.182)	0.038	+2.33%
Loss Cost	2008.2	0.024 (CI = +/-0.038; p = 0.206)	0.031	+2.41%
Loss Cost	2009.1	0.027 (CI = +/-0.041; p = 0.197)	0.036	+2.69%
Loss Cost	2009.2	0.036 (CI = +/-0.044; p = 0.103)	0.088	+3.67%
Loss Cost	2010.1	0.040 (CI = +/-0.049; p = 0.104)	0.093	+4.04%
Loss Cost	2010.2	0.030 (CI = +/-0.053; p = 0.247)	0.024	+3.03%
Loss Cost	2011.1	0.023 (CI = +/-0.058; p = 0.410)	-0.017	+2.36%
Loss Cost	2011.2	0.015 (CI = +/-0.065; p = 0.623)	-0.049	+1.55%
Loss Cost	2012.1	0.012 (CI = +/-0.074; p = 0.744)	-0.063	+1.16%
Loss Cost	2012.2	0.007 (CI = +/-0.085; p = 0.870)	-0.075	+0.66%
Loss Cost	2013.1	0.028 (CI = +/-0.094; p = 0.533)	-0.047	+2.81%
Loss Cost	2013.2	-0.013 (CI = +/-0.093; p = 0.757)	-0.081	-1.33%
Loss Cost	2014.1	-0.036 (CI = +/-0.106; p = 0.467)	-0.041	-3.52%
Loss Cost	2014.2	-0.050 (CI = +/-0.127; p = 0.399)	-0.022	-4.86%
Loss Cost	2015.1	-0.003 (CI = +/-0.139; p = 0.963)	-0.125	-0.29%
Loss Cost	2015.2	-0.058 (CI = +/-0.152; p = 0.395)	-0.023	-5.65%
Severity	2003.1	0.016 (CI = +/-0.019; p = 0.107)	0.051	+1.58%
Severity	2003.2	0.021 (CI = +/-0.019; p = 0.032)	0.113	+2.15%
Severity	2004.1	0.024 (CI = +/-0.020; p = 0.022)	0.136	+2.43%
Severity	2004.2	0.027 (CI = +/-0.021; p = 0.016)	0.156	+2.71%
Severity	2005.1	0.031 (CI = +/-0.022; p = 0.008)	0.199	+3.15%
Severity	2005.2	0.035 (CI = +/-0.023; p = 0.005)	0.232	+3.56%
Severity	2006.1	0.037 (CI = +/-0.025; p = 0.005)	0.241	+3.81%
Severity	2006.2	0.037 (CI = +/-0.027; p = 0.008)	0.218	+3.81%
Severity	2007.1	0.043 (CI = +/-0.028; p = 0.004)	0.267	+4.41%
Severity	2007.2	0.039 (CI = +/-0.030; p = 0.013)	0.207	+3.98%
Severity	2008.1	0.042 (CI = +/-0.032; p = 0.014)	0.212	+4.29%
Severity	2008.2	0.043 (CI = +/-0.036; p = 0.020)	0.195	+4.39%
Severity	2009.1	0.048 (CI = +/-0.038; p = 0.017)	0.217	+4.93%
Severity	2009.2	0.058 (CI = +/-0.040; p = 0.007)	0.293	+6.02%
Severity	2010.1	0.062 (CI = +/-0.044; p = 0.009)	0.284	+6.36%
Severity	2010.2	0.054 (CI = +/-0.048; p = 0.031)	0.201	+5.55%
Severity	2011.1	0.042 (CI = +/-0.052; p = 0.104)	0.104	+4.32%
Severity	2011.2	0.031 (CI = +/-0.057; p = 0.268)	0.020	+3.10%
Severity	2012.1	0.028 (CI = +/-0.064; p = 0.370)	-0.010	+2.82%
Severity	2012.2	0.032 (CI = +/-0.074; p = 0.366)	-0.009	+3.26%
Severity	2013.1	0.046 (CI = +/-0.084; p = 0.252)	0.033	+4.73%
Severity	2013.2	0.017 (CI = +/-0.089; p = 0.677)	-0.073	+1.74%
Severity	2014.1	-0.001 (CI = +/-0.102; p = 0.976)	-0.100	-0.14%
Severity	2014.2	-0.023 (CI = +/-0.120; p = 0.675)	-0.088	-2.28%
Severity	2015.1	0.018 (CI = +/-0.135; p = 0.772)	-0.112	+1.77%
Severity	2015.2	-0.035 (CI = +/-0.148; p = 0.595)	-0.094	-3.43%
Frequency	2003.1	-0.005 (CI = +/-0.008; p = 0.273)	0.007	-0.46%
Frequency	2003.2	-0.006 (CI = +/-0.009; p = 0.209)	0.020	-0.56%
Frequency	2004.1	-0.006 (CI = +/-0.009; p = 0.206)	0.021	-0.59%
Frequency	2004.2	-0.008 (CI = +/-0.010; p = 0.085)	0.068	-0.83%
Frequency	2005.1	-0.007 (CI = +/-0.010; p = 0.164)	0.035	-0.71%
Frequency	2005.2	-0.012 (CI = +/-0.009; p = 0.009)	0.197	-1.20%
Frequency	2006.1	-0.014 (CI = +/-0.009; p = 0.004)	0.254	-1.41%
Frequency	2006.2	-0.017 (CI = +/-0.009; p = 0.001)	0.318	-1.64%
Frequency	2007.1	-0.017 (CI = +/-0.010; p = 0.002)	0.320	-1.73%
Frequency	2007.2	-0.020 (CI = +/-0.011; p = 0.001)	0.367	-1.95%
Frequency	2008.1	-0.019 (CI = +/-0.011; p = 0.002)	0.319	-1.88%
Frequency	2008.2	-0.019 (CI = +/-0.013; p = 0.004)	0.294	-1.90%
Frequency	2009.1	-0.022 (CI = +/-0.013; p = 0.003)	0.329	-2.14%
Frequency	2009.2	-0.022 (CI = +/-0.015; p = 0.005)	0.313	-2.22%
Frequency	2010.1	-0.022 (CI = +/-0.016; p = 0.011)	0.268	-2.18%
Frequency	2010.2	-0.024 (CI = +/-0.018; p = 0.012)	0.278	-2.38%
Frequency	2011.1	-0.019 (CI = +/-0.019; p = 0.051)	0.169	-1.88%
Frequency	2011.2	-0.015 (CI = +/-0.021; p = 0.143)	0.080	-1.50%
Frequency	2012.1	-0.016 (CI = +/-0.024; p = 0.164)	0.072	-1.61%
Frequency	2012.2	-0.025 (CI = +/-0.024; p = 0.039)	0.233	-2.52%
Frequency	2013.1	-0.018 (CI = +/-0.026; p = 0.148)	0.096	-1.83%
Frequency	2013.2	-0.031 (CI = +/-0.025; p = 0.020)	0.346	-3.02%
Frequency	2014.1	-0.034 (CI = +/-0.029; p = 0.025)	0.349	-3.38%
Frequency	2014.2	-0.027 (CI = +/-0.034; p = 0.105)	0.184	-2.64%
Frequency	2015.1	-0.020 (CI = +/-0.041; p = 0.280)	0.037	-2.02%
Frequency	2015.2	-0.023 (CI = +/-0.052; p = 0.325)	0.015	-2.30%

Province of Newfoundland
Commercial Vehicles (Including Fleets)

COVID-19 Effect on 2020-1 Claims Cost
Data as of 06/30/20

(1)	(2)	(3)	(4)	(5)
	See Report	See Report	(2) + (3)	exp(4) - 1
Coverage	Frequency COVID-19 Coefficient	Severity COVID-19 Coefficient	Loss Cost COVID-19 Coefficient	COVID-19 Effect on 2020-1 Claims Cost
BI	0.000	0.000	0.000	0%
PD	0.000	0.000	0.000	0%
AB Total	0.000	0.000	0.000	0%
UA	0.000	0.000	0.000	0%
CL	-0.390	0.000	-0.390	-32%
CM	-0.450	0.000	-0.450	-36%
AP	0.000	0.000	0.000	0%
SP	0.000	0.000	0.000	0%
UM	0.000	0.000	0.000	0%

BI

Coverage = BI
End Trend Period = 2020.1
Excluded Points = NA
Parameters Included: time, COVID

Fit	Start Date	Time	COVID	Adjusted R^2	Implied Trend Rate
Loss Cost	2005.1	0.002 (CI = +/-0.019; p = 0.871)	-0.242 (CI = +/-0.478; p = 0.309)	-0.031	+0.15%
Loss Cost	2005.2	-0.004 (CI = +/-0.019; p = 0.636)	-0.211 (CI = +/-0.454; p = 0.348)	-0.015	-0.44%
Loss Cost	2006.1	-0.005 (CI = +/-0.020; p = 0.586)	-0.206 (CI = +/-0.463; p = 0.369)	-0.014	-0.54%
Loss Cost	2006.2	-0.009 (CI = +/-0.021; p = 0.389)	-0.188 (CI = +/-0.464; p = 0.411)	0.006	-0.90%
Loss Cost	2007.1	-0.007 (CI = +/-0.023; p = 0.534)	-0.198 (CI = +/-0.472; p = 0.396)	-0.012	-0.70%
Loss Cost	2007.2	-0.016 (CI = +/-0.022; p = 0.150)	-0.158 (CI = +/-0.430; p = 0.455)	0.074	-1.58%
Loss Cost	2008.1	-0.012 (CI = +/-0.023; p = 0.306)	-0.175 (CI = +/-0.432; p = 0.409)	0.029	-1.18%
Loss Cost	2008.2	-0.015 (CI = +/-0.025; p = 0.238)	-0.163 (CI = +/-0.440; p = 0.449)	0.045	-1.47%
Loss Cost	2009.1	-0.012 (CI = +/-0.028; p = 0.366)	-0.173 (CI = +/-0.451; p = 0.432)	0.014	-1.22%
Loss Cost	2009.2	-0.019 (CI = +/-0.029; p = 0.182)	-0.147 (CI = +/-0.444; p = 0.498)	0.069	-1.91%
Loss Cost	2010.1	-0.016 (CI = +/-0.032; p = 0.311)	-0.159 (CI = +/-0.455; p = 0.473)	0.026	-1.58%
Loss Cost	2010.2	-0.022 (CI = +/-0.035; p = 0.199)	-0.137 (CI = +/-0.460; p = 0.537)	0.064	-2.18%
Loss Cost	2011.1	-0.027 (CI = +/-0.038; p = 0.149)	-0.120 (CI = +/-0.470; p = 0.598)	0.090	-2.70%
Loss Cost	2011.2	-0.039 (CI = +/-0.040; p = 0.058)	-0.083 (CI = +/-0.457; p = 0.704)	0.187	-3.81%
Loss Cost	2012.1	-0.048 (CI = +/-0.044; p = 0.037)	-0.057 (CI = +/-0.462; p = 0.797)	0.241	-4.66%
Loss Cost	2012.2	-0.063 (CI = +/-0.046; p = 0.012)	-0.014 (CI = +/-0.441; p = 0.947)	0.365	-6.09%
Loss Cost	2013.1	-0.088 (CI = +/-0.039; p = 0.000)	0.055 (CI = +/-0.338; p = 0.731)	0.653	-8.47%
Loss Cost	2013.2	-0.095 (CI = +/-0.045; p = 0.001)	0.071 (CI = +/-0.352; p = 0.663)	0.640	-9.09%
Loss Cost	2014.1	-0.085 (CI = +/-0.052; p = 0.004)	0.049 (CI = +/-0.363; p = 0.772)	0.539	-8.19%
Loss Cost	2014.2	-0.070 (CI = +/-0.059; p = 0.024)	0.016 (CI = +/-0.366; p = 0.923)	0.399	-6.80%
Loss Cost	2015.1	-0.074 (CI = +/-0.073; p = 0.047)	0.024 (CI = +/-0.401; p = 0.894)	0.332	-7.16%
Loss Cost	2015.2	-0.060 (CI = +/-0.091; p = 0.160)	-0.002 (CI = +/-0.433; p = 0.992)	0.137	-5.84%
Severity	2005.1	0.046 (CI = +/-0.015; p = 0.000)	-0.092 (CI = +/-0.391; p = 0.633)	0.551	+4.68%
Severity	2005.2	0.042 (CI = +/-0.016; p = 0.000)	-0.073 (CI = +/-0.383; p = 0.701)	0.502	+4.28%
Severity	2006.1	0.042 (CI = +/-0.017; p = 0.000)	-0.070 (CI = +/-0.392; p = 0.715)	0.468	+4.24%
Severity	2006.2	0.040 (CI = +/-0.018; p = 0.000)	-0.063 (CI = +/-0.399; p = 0.749)	0.420	+4.07%
Severity	2007.1	0.045 (CI = +/-0.019; p = 0.000)	-0.089 (CI = +/-0.382; p = 0.636)	0.493	+4.65%
Severity	2007.2	0.040 (CI = +/-0.019; p = 0.000)	-0.065 (CI = +/-0.368; p = 0.720)	0.428	+4.10%
Severity	2008.1	0.044 (CI = +/-0.020; p = 0.000)	-0.082 (CI = +/-0.366; p = 0.647)	0.461	+4.51%
Severity	2008.2	0.042 (CI = +/-0.022; p = 0.001)	-0.073 (CI = +/-0.374; p = 0.690)	0.402	+4.28%
Severity	2009.1	0.047 (CI = +/-0.023; p = 0.000)	-0.093 (CI = +/-0.369; p = 0.604)	0.448	+4.82%
Severity	2009.2	0.043 (CI = +/-0.024; p = 0.002)	-0.077 (CI = +/-0.373; p = 0.669)	0.371	+4.39%
Severity	2010.1	0.045 (CI = +/-0.027; p = 0.003)	-0.084 (CI = +/-0.384; p = 0.652)	0.352	+4.57%
Severity	2010.2	0.046 (CI = +/-0.030; p = 0.005)	-0.087 (CI = +/-0.399; p = 0.651)	0.317	+4.67%
Severity	2011.1	0.044 (CI = +/-0.034; p = 0.014)	-0.082 (CI = +/-0.415; p = 0.681)	0.254	+4.50%
Severity	2011.2	0.037 (CI = +/-0.037; p = 0.051)	-0.059 (CI = +/-0.418; p = 0.768)	0.144	+3.75%
Severity	2012.1	0.027 (CI = +/-0.040; p = 0.171)	-0.029 (CI = +/-0.413; p = 0.884)	0.019	+2.70%
Severity	2012.2	0.023 (CI = +/-0.045; p = 0.292)	-0.018 (CI = +/-0.432; p = 0.928)	-0.044	+2.34%
Severity	2013.1	0.001 (CI = +/-0.042; p = 0.958)	0.040 (CI = +/-0.364; p = 0.813)	-0.158	+0.10%
Severity	2013.2	-0.011 (CI = +/-0.046; p = 0.596)	0.072 (CI = +/-0.360; p = 0.671)	-0.146	-1.13%
Severity	2014.1	-0.007 (CI = +/-0.055; p = 0.788)	0.061 (CI = +/-0.384; p = 0.732)	-0.183	-0.67%
Severity	2014.2	-0.006 (CI = +/-0.067; p = 0.854)	0.058 (CI = +/-0.417; p = 0.759)	-0.209	-0.56%
Severity	2015.1	-0.015 (CI = +/-0.082; p = 0.694)	0.076 (CI = +/-0.451; p = 0.708)	-0.218	-1.44%
Severity	2015.2	-0.014 (CI = +/-0.105; p = 0.768)	0.074 (CI = +/-0.504; p = 0.737)	-0.260	-1.35%
Frequency	2005.1	-0.044 (CI = +/-0.011; p = 0.000)	-0.149 (CI = +/-0.291; p = 0.301)	0.710	-4.33%
Frequency	2005.2	-0.046 (CI = +/-0.012; p = 0.000)	-0.139 (CI = +/-0.290; p = 0.336)	0.717	-4.53%
Frequency	2006.1	-0.047 (CI = +/-0.013; p = 0.000)	-0.136 (CI = +/-0.296; p = 0.356)	0.701	-4.59%
Frequency	2006.2	-0.049 (CI = +/-0.014; p = 0.000)	-0.126 (CI = +/-0.298; p = 0.394)	0.703	-4.78%
Frequency	2007.1	-0.052 (CI = +/-0.014; p = 0.000)	-0.109 (CI = +/-0.292; p = 0.446)	0.725	-5.11%
Frequency	2007.2	-0.056 (CI = +/-0.015; p = 0.000)	-0.094 (CI = +/-0.286; p = 0.505)	0.745	-5.45%
Frequency	2008.1	-0.056 (CI = +/-0.016; p = 0.000)	-0.094 (CI = +/-0.294; p = 0.516)	0.721	-5.45%
Frequency	2008.2	-0.057 (CI = +/-0.017; p = 0.000)	-0.090 (CI = +/-0.302; p = 0.540)	0.700	-5.52%
Frequency	2009.1	-0.059 (CI = +/-0.019; p = 0.000)	-0.080 (CI = +/-0.307; p = 0.592)	0.696	-5.76%
Frequency	2009.2	-0.062 (CI = +/-0.020; p = 0.000)	-0.069 (CI = +/-0.312; p = 0.648)	0.692	-6.03%
Frequency	2010.1	-0.061 (CI = +/-0.023; p = 0.000)	-0.075 (CI = +/-0.322; p = 0.631)	0.651	-5.88%
Frequency	2010.2	-0.068 (CI = +/-0.023; p = 0.000)	-0.050 (CI = +/-0.309; p = 0.736)	0.696	-6.54%
Frequency	2011.1	-0.071 (CI = +/-0.026; p = 0.000)	-0.038 (CI = +/-0.316; p = 0.804)	0.690	-6.90%
Frequency	2011.2	-0.076 (CI = +/-0.029; p = 0.000)	-0.024 (CI = +/-0.323; p = 0.874)	0.683	-7.28%
Frequency	2012.1	-0.074 (CI = +/-0.033; p = 0.000)	-0.028 (CI = +/-0.339; p = 0.862)	0.634	-7.17%
Frequency	2012.2	-0.086 (CI = +/-0.034; p = 0.000)	0.005 (CI = +/-0.321; p = 0.976)	0.698	-8.24%
Frequency	2013.1	-0.090 (CI = +/-0.039; p = 0.000)	0.014 (CI = +/-0.337; p = 0.928)	0.670	-8.56%
Frequency	2013.2	-0.084 (CI = +/-0.045; p = 0.002)	0.000 (CI = +/-0.353; p = 1.000)	0.593	-8.04%
Frequency	2014.1	-0.079 (CI = +/-0.053; p = 0.008)	-0.012 (CI = +/-0.375; p = 0.944)	0.499	-7.56%
Frequency	2014.2	-0.065 (CI = +/-0.062; p = 0.041)	-0.042 (CI = +/-0.384; p = 0.810)	0.361	-6.28%
Frequency	2015.1	-0.060 (CI = +/-0.076; p = 0.109)	-0.052 (CI = +/-0.420; p = 0.782)	0.239	-5.80%
Frequency	2015.2	-0.047 (CI = +/-0.096; p = 0.287)	-0.076 (CI = +/-0.457; p = 0.705)	0.072	-4.55%

PD

Coverage = PD
End Trend Period = 2020.1
Excluded Points = NA
Parameters Included: time, seasonality, COVID

Fit	Start Date	Time	Seasonality	COVID	Adjusted R^2	Implied Trend Rate
Loss Cost	2003.1	0.010 (CI = +/-0.014; p = 0.171)	0.065 (CI = +/-0.138; p = 0.343)	-0.191 (CI = +/-0.431; p = 0.374)	-0.003	+0.97%
Loss Cost	2003.2	0.014 (CI = +/-0.014; p = 0.052)	0.042 (CI = +/-0.133; p = 0.521)	-0.203 (CI = +/-0.410; p = 0.320)	0.047	+1.39%
Loss Cost	2004.1	0.016 (CI = +/-0.015; p = 0.037)	0.053 (CI = +/-0.135; p = 0.432)	-0.220 (CI = +/-0.414; p = 0.287)	0.069	+1.58%
Loss Cost	2004.2	0.015 (CI = +/-0.016; p = 0.056)	0.055 (CI = +/-0.140; p = 0.426)	-0.218 (CI = +/-0.422; p = 0.298)	0.054	+1.54%
Loss Cost	2005.1	0.014 (CI = +/-0.017; p = 0.097)	0.049 (CI = +/-0.145; p = 0.495)	-0.208 (CI = +/-0.430; p = 0.329)	0.015	+1.41%
Loss Cost	2005.2	0.011 (CI = +/-0.017; p = 0.210)	0.064 (CI = +/-0.146; p = 0.378)	-0.200 (CI = +/-0.428; p = 0.345)	-0.012	+1.10%
Loss Cost	2006.1	0.012 (CI = +/-0.019; p = 0.216)	0.067 (CI = +/-0.152; p = 0.372)	-0.205 (CI = +/-0.439; p = 0.345)	-0.018	+1.17%
Loss Cost	2006.2	0.011 (CI = +/-0.020; p = 0.278)	0.070 (CI = +/-0.158; p = 0.367)	-0.203 (CI = +/-0.449; p = 0.359)	-0.028	+1.10%
Loss Cost	2007.1	0.007 (CI = +/-0.021; p = 0.510)	0.052 (CI = +/-0.161; p = 0.506)	-0.176 (CI = +/-0.450; p = 0.427)	-0.078	+0.69%
Loss Cost	2007.2	0.007 (CI = +/-0.023; p = 0.537)	0.052 (CI = +/-0.168; p = 0.526)	-0.176 (CI = +/-0.461; p = 0.438)	-0.084	+0.70%
Loss Cost	2008.1	0.006 (CI = +/-0.025; p = 0.625)	0.048 (CI = +/-0.176; p = 0.575)	-0.170 (CI = +/-0.476; p = 0.467)	-0.101	+0.61%
Loss Cost	2008.2	0.009 (CI = +/-0.027; p = 0.490)	0.036 (CI = +/-0.182; p = 0.685)	-0.177 (CI = +/-0.484; p = 0.456)	-0.101	+0.93%
Loss Cost	2009.1	0.008 (CI = +/-0.030; p = 0.603)	0.030 (CI = +/-0.191; p = 0.749)	-0.167 (CI = +/-0.501; p = 0.494)	-0.122	+0.76%
Loss Cost	2009.2	-0.002 (CI = +/-0.031; p = 0.901)	0.063 (CI = +/-0.185; p = 0.485)	-0.148 (CI = +/-0.475; p = 0.521)	-0.112	-0.18%
Loss Cost	2010.1	0.003 (CI = +/-0.034; p = 0.868)	0.079 (CI = +/-0.193; p = 0.403)	-0.173 (CI = +/-0.488; p = 0.465)	-0.107	+0.27%
Loss Cost	2010.2	-0.002 (CI = +/-0.037; p = 0.930)	0.092 (CI = +/-0.202; p = 0.349)	-0.165 (CI = +/-0.499; p = 0.493)	-0.099	-0.16%
Loss Cost	2011.1	-0.009 (CI = +/-0.040; p = 0.625)	0.067 (CI = +/-0.209; p = 0.503)	-0.126 (CI = +/-0.506; p = 0.605)	-0.111	-0.94%
Loss Cost	2011.2	-0.007 (CI = +/-0.045; p = 0.759)	0.059 (CI = +/-0.222; p = 0.577)	-0.130 (CI = +/-0.526; p = 0.603)	-0.151	-0.66%
Loss Cost	2012.1	-0.021 (CI = +/-0.048; p = 0.357)	0.018 (CI = +/-0.221; p = 0.863)	-0.065 (CI = +/-0.513; p = 0.789)	-0.105	-2.09%
Loss Cost	2012.2	-0.036 (CI = +/-0.050; p = 0.136)	0.056 (CI = +/-0.215; p = 0.580)	-0.042 (CI = +/-0.487; p = 0.854)	0.033	-3.58%
Loss Cost	2013.1	-0.054 (CI = +/-0.053; p = 0.048)	0.013 (CI = +/-0.213; p = 0.892)	0.026 (CI = +/-0.473; p = 0.905)	0.174	-5.21%
Loss Cost	2013.2	-0.055 (CI = +/-0.062; p = 0.076)	0.017 (CI = +/-0.234; p = 0.873)	0.029 (CI = +/-0.503; p = 0.901)	0.108	-5.38%
Loss Cost	2014.1	-0.056 (CI = +/-0.076; p = 0.128)	0.015 (CI = +/-0.262; p = 0.900)	0.032 (CI = +/-0.553; p = 0.898)	0.035	-5.47%
Loss Cost	2014.2	-0.024 (CI = +/-0.074; p = 0.467)	-0.043 (CI = +/-0.234; p = 0.679)	-0.005 (CI = +/-0.477; p = 0.981)	-0.208	-2.41%
Loss Cost	2015.1	0.012 (CI = +/-0.071; p = 0.694)	0.024 (CI = +/-0.203; p = 0.791)	-0.115 (CI = +/-0.407; p = 0.525)	-0.341	+1.24%
Loss Cost	2015.2	0.021 (CI = +/-0.090; p = 0.583)	0.010 (CI = +/-0.233; p = 0.918)	-0.124 (CI = +/-0.448; p = 0.524)	-0.376	+2.15%
Severity	2003.1	0.029 (CI = +/-0.010; p = 0.000)	-0.051 (CI = +/-0.098; p = 0.297)	0.126 (CI = +/-0.308; p = 0.409)	0.548	+2.99%
Severity	2003.2	0.030 (CI = +/-0.011; p = 0.000)	-0.054 (CI = +/-0.101; p = 0.288)	0.125 (CI = +/-0.313; p = 0.421)	0.529	+3.04%
Severity	2004.1	0.031 (CI = +/-0.011; p = 0.000)	-0.047 (CI = +/-0.104; p = 0.364)	0.114 (CI = +/-0.317; p = 0.466)	0.531	+3.16%
Severity	2004.2	0.031 (CI = +/-0.012; p = 0.000)	-0.048 (CI = +/-0.107; p = 0.363)	0.114 (CI = +/-0.323; p = 0.478)	0.508	+3.20%
Severity	2005.1	0.034 (CI = +/-0.013; p = 0.000)	-0.037 (CI = +/-0.109; p = 0.495)	0.095 (CI = +/-0.323; p = 0.550)	0.530	+3.44%
Severity	2005.2	0.033 (CI = +/-0.013; p = 0.000)	-0.033 (CI = +/-0.112; p = 0.551)	0.097 (CI = +/-0.329; p = 0.549)	0.489	+3.36%
Severity	2006.1	0.035 (CI = +/-0.014; p = 0.000)	-0.024 (CI = +/-0.115; p = 0.675)	0.083 (CI = +/-0.333; p = 0.613)	0.497	+3.56%
Severity	2006.2	0.035 (CI = +/-0.015; p = 0.000)	-0.025 (CI = +/-0.120; p = 0.664)	0.082 (CI = +/-0.340; p = 0.625)	0.470	+3.60%
Severity	2007.1	0.033 (CI = +/-0.016; p = 0.000)	-0.038 (CI = +/-0.122; p = 0.527)	0.101 (CI = +/-0.342; p = 0.547)	0.420	+3.31%
Severity	2007.2	0.033 (CI = +/-0.018; p = 0.001)	-0.039 (CI = +/-0.128; p = 0.528)	0.100 (CI = +/-0.351; p = 0.560)	0.388	+3.35%
Severity	2008.1	0.033 (CI = +/-0.019; p = 0.002)	-0.041 (CI = +/-0.134; p = 0.532)	0.102 (CI = +/-0.363; p = 0.563)	0.356	+3.31%
Severity	2008.2	0.039 (CI = +/-0.019; p = 0.000)	-0.067 (CI = +/-0.126; p = 0.284)	0.088 (CI = +/-0.336; p = 0.591)	0.472	+4.01%
Severity	2009.1	0.041 (CI = +/-0.021; p = 0.001)	-0.060 (CI = +/-0.133; p = 0.352)	0.078 (CI = +/-0.347; p = 0.642)	0.463	+4.18%
Severity	2009.2	0.039 (CI = +/-0.023; p = 0.002)	-0.053 (CI = +/-0.138; p = 0.432)	0.082 (CI = +/-0.355; p = 0.632)	0.389	+3.96%
Severity	2010.1	0.044 (CI = +/-0.025; p = 0.001)	-0.035 (CI = +/-0.141; p = 0.610)	0.054 (CI = +/-0.357; p = 0.754)	0.431	+4.50%
Severity	2010.2	0.047 (CI = +/-0.027; p = 0.002)	-0.043 (CI = +/-0.148; p = 0.543)	0.049 (CI = +/-0.366; p = 0.781)	0.418	+4.79%
Severity	2011.1	0.044 (CI = +/-0.030; p = 0.008)	-0.053 (CI = +/-0.157; p = 0.485)	0.064 (CI = +/-0.381; p = 0.727)	0.354	+4.48%
Severity	2011.2	0.048 (CI = +/-0.034; p = 0.009)	-0.065 (CI = +/-0.165; p = 0.416)	0.057 (CI = +/-0.391; p = 0.761)	0.350	+4.91%
Severity	2012.1	0.036 (CI = +/-0.035; p = 0.044)	-0.098 (CI = +/-0.161; p = 0.209)	0.110 (CI = +/-0.374; p = 0.535)	0.287	+3.67%
Severity	2012.2	0.031 (CI = +/-0.039; p = 0.112)	-0.086 (CI = +/-0.170; p = 0.295)	0.118 (CI = +/-0.385; p = 0.518)	0.154	+3.14%
Severity	2013.1	0.018 (CI = +/-0.042; p = 0.368)	-0.118 (CI = +/-0.170; p = 0.155)	0.170 (CI = +/-0.378; p = 0.344)	0.128	+1.82%
Severity	2013.2	0.018 (CI = +/-0.050; p = 0.447)	-0.117 (CI = +/-0.187; p = 0.192)	0.170 (CI = +/-0.402; p = 0.368)	0.055	+1.78%
Severity	2014.1	0.016 (CI = +/-0.061; p = 0.575)	-0.122 (CI = +/-0.209; p = 0.221)	0.177 (CI = +/-0.442; p = 0.387)	0.030	+1.57%
Severity	2014.2	0.033 (CI = +/-0.067; p = 0.293)	-0.153 (CI = +/-0.214; p = 0.137)	0.157 (CI = +/-0.437; p = 0.431)	0.164	+3.34%
Severity	2015.1	0.072 (CI = +/-0.056; p = 0.019)	-0.082 (CI = +/-0.160; p = 0.263)	0.041 (CI = +/-0.320; p = 0.771)	0.557	+7.43%
Severity	2015.2	0.077 (CI = +/-0.071; p = 0.037)	-0.091 (CI = +/-0.184; p = 0.273)	0.035 (CI = +/-0.355; p = 0.816)	0.465	+8.04%
Frequency	2003.1	-0.020 (CI = +/-0.010; p = 0.000)	0.116 (CI = +/-0.099; p = 0.023)	-0.317 (CI = +/-0.310; p = 0.045)	0.460	-1.96%
Frequency	2003.2	-0.016 (CI = +/-0.010; p = 0.002)	0.096 (CI = +/-0.091; p = 0.041)	-0.328 (CI = +/-0.282; p = 0.024)	0.416	-1.60%
Frequency	2004.1	-0.015 (CI = +/-0.010; p = 0.004)	0.100 (CI = +/-0.094; p = 0.039)	-0.334 (CI = +/-0.288; p = 0.024)	0.404	-1.53%
Frequency	2004.2	-0.016 (CI = +/-0.011; p = 0.005)	0.104 (CI = +/-0.097; p = 0.037)	-0.332 (CI = +/-0.292; p = 0.028)	0.397	-1.61%
Frequency	2005.1	-0.020 (CI = +/-0.011; p = 0.001)	0.085 (CI = +/-0.093; p = 0.070)	-0.303 (CI = +/-0.276; p = 0.033)	0.469	-1.96%
Frequency	2005.2	-0.022 (CI = +/-0.011; p = 0.000)	0.097 (CI = +/-0.093; p = 0.042)	-0.297 (CI = +/-0.272; p = 0.033)	0.504	-2.19%
Frequency	2006.1	-0.023 (CI = +/-0.012; p = 0.000)	0.091 (CI = +/-0.096; p = 0.062)	-0.288 (CI = +/-0.277; p = 0.042)	0.509	-2.31%
Frequency	2006.2	-0.024 (CI = +/-0.013; p = 0.001)	0.096 (CI = +/-0.099; p = 0.057)	-0.285 (CI = +/-0.281; p = 0.047)	0.500	-2.42%
Frequency	2007.1	-0.026 (CI = +/-0.014; p = 0.001)	0.090 (CI = +/-0.103; p = 0.082)	-0.277 (CI = +/-0.288; p = 0.059)	0.501	-2.53%
Frequency	2007.2	-0.026 (CI = +/-0.015; p = 0.002)	0.092 (CI = +/-0.107; p = 0.091)	-0.276 (CI = +/-0.295; p = 0.065)	0.471	-2.56%
Frequency	2008.1	-0.027 (CI = +/-0.016; p = 0.003)	0.089 (CI = +/-0.113; p = 0.115)	-0.272 (CI = +/-0.305; p = 0.078)	0.462	-2.62%
Frequency	2008.2	-0.030 (CI = +/-0.017; p = 0.002)	0.103 (CI = +/-0.113; p = 0.074)	-0.265 (CI = +/-0.302; p = 0.083)	0.496	-2.96%
Frequency	2009.1	-0.033 (CI = +/-0.018; p = 0.001)	0.090 (CI = +/-0.117; p = 0.122)	-0.245 (CI = +/-0.305; p = 0.109)	0.519	-3.27%
Frequency	2009.2	-0.041 (CI = +/-0.017; p = 0.000)	0.116 (CI = +/-0.106; p = 0.034)	-0.230 (CI = +/-0.271; p = 0.091)	0.640	-3.98%
Frequency	2010.1	-0.041 (CI = +/-0.019; p = 0.000)	0.113 (CI = +/-0.112; p = 0.048)	-0.227 (CI = +/-0.283; p = 0.110)	0.627	-4.05%
Frequency	2010.2	-0.048 (CI = +/-0.019; p = 0.000)	0.136 (CI = +/-0.105; p = 0.015)	-0.214 (CI = +/-0.260; p = 0.101)	0.702	-4.72%
Frequency	2011.1	-0.053 (CI = +/-0.021; p = 0.000)	0.120 (CI = +/-0.107; p = 0.031)	-0.189 (CI = +/-0.260; p = 0.141)	0.727	-5.18%
Frequency	2011.2	-0.055 (CI = +/-0.023; p = 0.000)	0.124 (CI = +/-0.114; p = 0.035)	-0.187 (CI = +/-0.270; p = 0.160)	0.693	-5.31%
Frequency	2012.1	-0.057 (CI = +/-0.027; p = 0.000)	0.116 (CI = +/-0.122; p = 0.060)	-0.175 (CI = +/-0.284; p = 0.206)	0.686	-5.56%
Frequency	2012.2	-0.067 (CI = +/-0.026; p = 0.000)	0.142 (CI = +/-0.113; p = 0.018)	-0.160 (CI = +/-0.256; p = 0.199)	0.761	-6.52%
Frequency	2013.1	-0.072 (CI = +/-0.030; p = 0.000)	0.131 (CI = +/-0.122; p = 0.037)	-0.143 (CI = +/-0.270; p = 0.268)	0.759	-6.91%
Frequency	2013.2	-0.073 (CI = +/-0.035; p = 0.001)	0.134 (CI = +/-0.133; p = 0.048)	-0.141 (CI = +/-0.287; p = 0.298)	0.708	-7.04%
Frequency	2014.1	-0.072 (CI = +/-0.043; p = 0.004)	0.137 (CI = +/-0.149; p = 0.068)	-0.145 (CI = +/-0.315; p = 0.325)	0.676	-6.94%
Frequency	2014.2	-0.057 (CI = +/-0.046; p = 0.021)	0.110 (CI = +/-0.146; p = 0.121)	-0.162 (CI = +/-0.298; p = 0.245)	0.569	-5.56%
Frequency	2015.1	-0.059 (CI = +/-0.059; p = 0.049)	0.106 (CI = +/-0.170; p = 0.183)	-0.156 (CI = +/-0.339; p = 0.314)	0.535	-5.76%
Frequency	2015.2	-0.056 (CI = +/-0.076; p = 0.121)	0.101 (CI = +/-0.197; p = 0.257)	-0.159 (CI = +/-0.380; p = 0.345)	0.380	-5.45%

AB Total

Coverage = AB Total
End Trend Period = 2020.1
Excluded Points = NA
Parameters Included: time, seasonality, COVID

Fit	Start Date	Time	Seasonality	COVID	Adjusted R^2	Implied Trend Rate
Loss Cost	2003.1	0.032 (CI = +/-0.037; p = 0.091)	0.226 (CI = +/-0.362; p = 0.213)	-0.804 (CI = +/-1.136; p = 0.159)	0.057	+3.21%
Loss Cost	2003.2	0.045 (CI = +/-0.036; p = 0.016)	0.155 (CI = +/-0.338; p = 0.358)	-0.842 (CI = +/-1.046; p = 0.110)	0.133	+4.55%
Loss Cost	2004.1	0.049 (CI = +/-0.038; p = 0.012)	0.179 (CI = +/-0.347; p = 0.300)	-0.880 (CI = +/-1.058; p = 0.100)	0.148	+5.01%
Loss Cost	2004.2	0.059 (CI = +/-0.038; p = 0.003)	0.125 (CI = +/-0.338; p = 0.453)	-0.909 (CI = +/-1.016; p = 0.077)	0.217	+6.11%
Loss Cost	2005.1	0.067 (CI = +/-0.039; p = 0.002)	0.166 (CI = +/-0.340; p = 0.327)	-0.971 (CI = +/-1.010; p = 0.059)	0.260	+6.94%
Loss Cost	2005.2	0.078 (CI = +/-0.039; p = 0.000)	0.112 (CI = +/-0.331; p = 0.493)	-1.001 (CI = +/-0.967; p = 0.043)	0.336	+8.13%
Loss Cost	2006.1	0.078 (CI = +/-0.043; p = 0.001)	0.113 (CI = +/-0.344; p = 0.504)	-1.003 (CI = +/-0.994; p = 0.048)	0.305	+8.16%
Loss Cost	2006.2	0.078 (CI = +/-0.046; p = 0.002)	0.117 (CI = +/-0.358; p = 0.505)	-1.001 (CI = +/-1.017; p = 0.053)	0.277	+8.07%
Loss Cost	2007.1	0.079 (CI = +/-0.050; p = 0.003)	0.123 (CI = +/-0.374; p = 0.502)	-1.010 (CI = +/-1.047; p = 0.058)	0.251	+8.21%
Loss Cost	2007.2	0.072 (CI = +/-0.053; p = 0.010)	0.152 (CI = +/-0.384; p = 0.421)	-0.994 (CI = +/-1.058; p = 0.064)	0.204	+7.46%
Loss Cost	2008.1	0.078 (CI = +/-0.058; p = 0.010)	0.178 (CI = +/-0.399; p = 0.365)	-1.034 (CI = +/-1.083; p = 0.060)	0.210	+8.13%
Loss Cost	2008.2	0.075 (CI = +/-0.063; p = 0.022)	0.190 (CI = +/-0.418; p = 0.353)	-1.027 (CI = +/-1.111; p = 0.068)	0.179	+7.78%
Loss Cost	2009.1	0.071 (CI = +/-0.069; p = 0.045)	0.175 (CI = +/-0.439; p = 0.415)	-1.003 (CI = +/-1.150; p = 0.084)	0.122	+7.35%
Loss Cost	2009.2	0.077 (CI = +/-0.076; p = 0.048)	0.155 (CI = +/-0.460; p = 0.489)	-1.015 (CI = +/-1.181; p = 0.088)	0.125	+7.98%
Loss Cost	2010.1	0.066 (CI = +/-0.083; p = 0.113)	0.117 (CI = +/-0.481; p = 0.614)	-0.956 (CI = +/-1.215; p = 0.115)	0.050	+6.83%
Loss Cost	2010.2	0.032 (CI = +/-0.079; p = 0.402)	0.224 (CI = +/-0.435; p = 0.292)	-0.894 (CI = +/-1.075; p = 0.097)	0.037	+3.28%
Loss Cost	2011.1	0.028 (CI = +/-0.090; p = 0.510)	0.212 (CI = +/-0.465; p = 0.347)	-0.875 (CI = +/-1.129; p = 0.119)	0.004	+2.88%
Loss Cost	2011.2	-0.013 (CI = +/-0.081; p = 0.739)	0.329 (CI = +/-0.397; p = 0.098)	-0.806 (CI = +/-0.940; p = 0.087)	0.165	-1.27%
Loss Cost	2012.1	-0.022 (CI = +/-0.092; p = 0.608)	0.301 (CI = +/-0.425; p = 0.150)	-0.763 (CI = +/-0.987; p = 0.119)	0.154	-2.22%
Loss Cost	2012.2	-0.006 (CI = +/-0.103; p = 0.902)	0.260 (CI = +/-0.446; p = 0.228)	-0.788 (CI = +/-1.008; p = 0.114)	0.083	-0.59%
Loss Cost	2013.1	-0.017 (CI = +/-0.120; p = 0.761)	0.232 (CI = +/-0.485; p = 0.314)	-0.743 (CI = +/-1.076; p = 0.157)	0.065	-1.69%
Loss Cost	2013.2	-0.012 (CI = +/-0.141; p = 0.853)	0.221 (CI = +/-0.531; p = 0.374)	-0.750 (CI = +/-1.143; p = 0.175)	0.015	-1.20%
Loss Cost	2014.1	-0.016 (CI = +/-0.172; p = 0.842)	0.214 (CI = +/-0.595; p = 0.438)	-0.737 (CI = +/-1.257; p = 0.217)	-0.011	-1.55%
Loss Cost	2014.2	0.034 (CI = +/-0.191; p = 0.692)	0.123 (CI = +/-0.607; p = 0.654)	-0.795 (CI = +/-1.240; p = 0.177)	-0.069	+3.47%
Loss Cost	2015.1	-0.032 (CI = +/-0.219; p = 0.743)	0.002 (CI = +/-0.628; p = 0.994)	-0.598 (CI = +/-1.256; p = 0.297)	-0.041	-3.11%
Loss Cost	2015.2	-0.026 (CI = +/-0.282; p = 0.827)	-0.006 (CI = +/-0.733; p = 0.985)	-0.604 (CI = +/-1.410; p = 0.335)	-0.112	-2.59%
Severity	2003.1	0.054 (CI = +/-0.030; p = 0.001)	0.281 (CI = +/-0.295; p = 0.062)	-0.484 (CI = +/-0.925; p = 0.294)	0.287	+5.58%
Severity	2003.2	0.062 (CI = +/-0.030; p = 0.000)	0.236 (CI = +/-0.288; p = 0.105)	-0.509 (CI = +/-0.889; p = 0.252)	0.350	+6.44%
Severity	2004.1	0.067 (CI = +/-0.032; p = 0.000)	0.263 (CI = +/-0.292; p = 0.075)	-0.551 (CI = +/-0.892; p = 0.216)	0.369	+6.98%
Severity	2004.2	0.075 (CI = +/-0.032; p = 0.000)	0.222 (CI = +/-0.287; p = 0.125)	-0.574 (CI = +/-0.864; p = 0.185)	0.424	+7.84%
Severity	2005.1	0.083 (CI = +/-0.033; p = 0.000)	0.259 (CI = +/-0.287; p = 0.075)	-0.632 (CI = +/-0.853; p = 0.140)	0.462	+8.63%
Severity	2005.2	0.088 (CI = +/-0.035; p = 0.000)	0.236 (CI = +/-0.293; p = 0.110)	-0.646 (CI = +/-0.857; p = 0.134)	0.476	+9.17%
Severity	2006.1	0.091 (CI = +/-0.038; p = 0.000)	0.251 (CI = +/-0.303; p = 0.101)	-0.669 (CI = +/-0.875; p = 0.128)	0.460	+9.51%
Severity	2006.2	0.088 (CI = +/-0.040; p = 0.000)	0.264 (CI = +/-0.314; p = 0.096)	-0.662 (CI = +/-0.892; p = 0.139)	0.430	+9.21%
Severity	2007.1	0.096 (CI = +/-0.043; p = 0.000)	0.298 (CI = +/-0.319; p = 0.066)	-0.717 (CI = +/-0.895; p = 0.111)	0.451	+10.06%
Severity	2007.2	0.088 (CI = +/-0.045; p = 0.001)	0.332 (CI = +/-0.324; p = 0.045)	-0.698 (CI = +/-0.892; p = 0.119)	0.418	+9.17%
Severity	2008.1	0.094 (CI = +/-0.049; p = 0.001)	0.357 (CI = +/-0.336; p = 0.038)	-0.737 (CI = +/-0.910; p = 0.107)	0.413	+9.82%
Severity	2008.2	0.087 (CI = +/-0.052; p = 0.002)	0.384 (CI = +/-0.346; p = 0.032)	-0.721 (CI = +/-0.921; p = 0.118)	0.385	+9.06%
Severity	2009.1	0.082 (CI = +/-0.057; p = 0.007)	0.365 (CI = +/-0.363; p = 0.049)	-0.693 (CI = +/-0.950; p = 0.144)	0.302	+8.54%
Severity	2009.2	0.084 (CI = +/-0.063; p = 0.012)	0.358 (CI = +/-0.382; p = 0.065)	-0.697 (CI = +/-0.980; p = 0.152)	0.294	+8.78%
Severity	2010.1	0.089 (CI = +/-0.070; p = 0.016)	0.375 (CI = +/-0.404; p = 0.067)	-0.724 (CI = +/-1.018; p = 0.152)	0.266	+9.32%
Severity	2010.2	0.067 (CI = +/-0.071; p = 0.064)	0.446 (CI = +/-0.389; p = 0.027)	-0.683 (CI = +/-0.961; p = 0.151)	0.268	+6.88%
Severity	2011.1	0.068 (CI = +/-0.080; p = 0.093)	0.450 (CI = +/-0.416; p = 0.036)	-0.688 (CI = +/-1.010; p = 0.167)	0.214	+7.00%
Severity	2011.2	0.044 (CI = +/-0.083; p = 0.281)	0.518 (CI = +/-0.410; p = 0.017)	-0.648 (CI = +/-0.970; p = 0.173)	0.255	+4.46%
Severity	2012.1	0.031 (CI = +/-0.094; p = 0.492)	0.482 (CI = +/-0.435; p = 0.033)	-0.591 (CI = +/-1.011; p = 0.229)	0.167	+3.14%
Severity	2012.2	0.057 (CI = +/-0.101; p = 0.238)	0.416 (CI = +/-0.436; p = 0.060)	-0.631 (CI = +/-0.986; p = 0.189)	0.170	+5.90%
Severity	2013.1	0.048 (CI = +/-0.118; p = 0.391)	0.392 (CI = +/-0.475; p = 0.097)	-0.593 (CI = +/-1.054; p = 0.242)	0.068	+4.90%
Severity	2013.2	0.022 (CI = +/-0.132; p = 0.724)	0.449 (CI = +/-0.496; p = 0.071)	-0.558 (CI = +/-1.067; p = 0.271)	0.106	+2.18%
Severity	2014.1	0.005 (CI = +/-0.159; p = 0.942)	0.414 (CI = +/-0.549; p = 0.123)	-0.501 (CI = +/-1.159; p = 0.354)	0.028	+0.52%
Severity	2014.2	0.064 (CI = +/-0.165; p = 0.399)	0.307 (CI = +/-0.523; p = 0.213)	-0.569 (CI = +/-1.066; p = 0.254)	-0.008	+6.57%
Severity	2015.1	0.013 (CI = +/-0.193; p = 0.877)	0.214 (CI = +/-0.555; p = 0.392)	-0.417 (CI = +/-1.109; p = 0.403)	-0.198	+1.32%
Severity	2015.2	-0.019 (CI = +/-0.241; p = 0.853)	0.262 (CI = +/-0.625; p = 0.344)	-0.385 (CI = +/-1.204; p = 0.463)	-0.184	-1.89%
Frequency	2003.1	-0.023 (CI = +/-0.018; p = 0.015)	-0.055 (CI = +/-0.177; p = 0.533)	-0.319 (CI = +/-0.554; p = 0.249)	0.198	-2.25%
Frequency	2003.2	-0.018 (CI = +/-0.018; p = 0.053)	-0.081 (CI = +/-0.173; p = 0.346)	-0.334 (CI = +/-0.534; p = 0.212)	0.166	-1.77%
Frequency	2004.1	-0.019 (CI = +/-0.019; p = 0.060)	-0.085 (CI = +/-0.179; p = 0.342)	-0.328 (CI = +/-0.546; p = 0.228)	0.157	-1.84%
Frequency	2004.2	-0.016 (CI = +/-0.020; p = 0.115)	-0.096 (CI = +/-0.183; p = 0.290)	-0.335 (CI = +/-0.551; p = 0.223)	0.138	-1.61%
Frequency	2005.1	-0.016 (CI = +/-0.022; p = 0.153)	-0.094 (CI = +/-0.190; p = 0.320)	-0.339 (CI = +/-0.564; p = 0.228)	0.116	-1.56%
Frequency	2005.2	-0.010 (CI = +/-0.022; p = 0.382)	-0.124 (CI = +/-0.185; p = 0.181)	-0.355 (CI = +/-0.541; p = 0.188)	0.112	-0.95%
Frequency	2006.1	-0.012 (CI = +/-0.024; p = 0.288)	-0.138 (CI = +/-0.190; p = 0.149)	-0.334 (CI = +/-0.549; p = 0.222)	0.129	-1.23%
Frequency	2006.2	-0.010 (CI = +/-0.025; p = 0.400)	-0.146 (CI = +/-0.197; p = 0.138)	-0.339 (CI = +/-0.559; p = 0.223)	0.124	-1.04%
Frequency	2007.1	-0.017 (CI = +/-0.026; p = 0.192)	-0.175 (CI = +/-0.196; p = 0.077)	-0.294 (CI = +/-0.548; p = 0.279)	0.188	-1.68%
Frequency	2007.2	-0.016 (CI = +/-0.028; p = 0.259)	-0.180 (CI = +/-0.204; p = 0.081)	-0.296 (CI = +/-0.561; p = 0.286)	0.182	-1.57%
Frequency	2008.1	-0.016 (CI = +/-0.031; p = 0.307)	-0.179 (CI = +/-0.214; p = 0.096)	-0.298 (CI = +/-0.580; p = 0.298)	0.156	-1.55%
Frequency	2008.2	-0.012 (CI = +/-0.033; p = 0.468)	-0.193 (CI = +/-0.222; p = 0.084)	-0.306 (CI = +/-0.590; p = 0.293)	0.155	-1.18%
Frequency	2009.1	-0.011 (CI = +/-0.037; p = 0.539)	-0.190 (CI = +/-0.234; p = 0.105)	-0.311 (CI = +/-0.612; p = 0.302)	0.128	-1.10%
Frequency	2009.2	-0.007 (CI = +/-0.040; p = 0.704)	-0.203 (CI = +/-0.244; p = 0.098)	-0.318 (CI = +/-0.627; p = 0.301)	0.129	-0.74%
Frequency	2010.1	-0.023 (CI = +/-0.040; p = 0.237)	-0.258 (CI = +/-0.229; p = 0.030)	-0.232 (CI = +/-0.578; p = 0.409)	0.272	-2.28%
Frequency	2010.2	-0.034 (CI = +/-0.041; p = 0.097)	-0.222 (CI = +/-0.226; p = 0.053)	-0.211 (CI = +/-0.558; p = 0.434)	0.318	-3.37%
Frequency	2011.1	-0.039 (CI = +/-0.046; p = 0.090)	-0.238 (CI = +/-0.239; p = 0.051)	-0.187 (CI = +/-0.581; p = 0.504)	0.312	-3.84%
Frequency	2011.2	-0.056 (CI = +/-0.045; p = 0.019)	-0.189 (CI = +/-0.223; p = 0.090)	-0.158 (CI = +/-0.528; p = 0.532)	0.430	-5.49%
Frequency	2012.1	-0.053 (CI = +/-0.052; p = 0.046)	-0.180 (CI = +/-0.240; p = 0.129)	-0.172 (CI = +/-0.559; p = 0.518)	0.344	-5.19%
Frequency	2012.2	-0.063 (CI = +/-0.058; p = 0.035)	-0.156 (CI = +/-0.251; p = 0.202)	-0.157 (CI = +/-0.568; p = 0.559)	0.376	-6.13%
Frequency	2013.1	-0.065 (CI = +/-0.068; p = 0.061)	-0.160 (CI = +/-0.276; p = 0.228)	-0.150 (CI = +/-0.612; p = 0.600)	0.310	-6.29%
Frequency	2013.2	-0.034 (CI = +/-0.062; p = 0.257)	-0.228 (CI = +/-0.234; p = 0.056)	-0.192 (CI = +/-0.504; p = 0.416)	0.381	-3.31%
Frequency	2014.1	-0.021 (CI = +/-0.073; p = 0.537)	-0.200 (CI = +/-0.253; p = 0.108)	-0.237 (CI = +/-0.535; p = 0.343)	0.269	-2.06%
Frequency	2014.2	-0.030 (CI = +/-0.088; p = 0.463)	-0.184 (CI = +/-0.280; p = 0.168)	-0.227 (CI = +/-0.572; p = 0.388)	0.258	-2.91%
Frequency	2015.1	-0.045 (CI = +/-0.110; p = 0.370)	-0.212 (CI = +/-0.317; p = 0.158)	-0.181 (CI = +/-0.634; p = 0.522)	0.258	-4.37%
Frequency	2015.2	-0.007 (CI = +/-0.121; p = 0.890)	-0.268 (CI = +/-0.315; p = 0.082)	-0.219 (CI = +/-0.606; p = 0.411)	0.357	-0.71%

CL

Coverage = CL
End Trend Period = 2020.1
Excluded Points = 2018.2
Parameters Included: time, COVID

Fit	Start Date	Time	COVID	Adjusted R^2	Implied Trend Rate
Loss Cost	2003.1	0.017 (CI = +/-0.017; p = 0.048)	-0.567 (CI = +/-0.492; p = 0.025)	0.144	+1.70%
Loss Cost	2003.2	0.016 (CI = +/-0.018; p = 0.080)	-0.560 (CI = +/-0.500; p = 0.029)	0.126	+1.59%
Loss Cost	2004.1	0.017 (CI = +/-0.019; p = 0.079)	-0.567 (CI = +/-0.509; p = 0.030)	0.128	+1.69%
Loss Cost	2004.2	0.015 (CI = +/-0.020; p = 0.141)	-0.555 (CI = +/-0.516; p = 0.036)	0.107	+1.49%
Loss Cost	2005.1	0.009 (CI = +/-0.020; p = 0.357)	-0.524 (CI = +/-0.498; p = 0.040)	0.086	+0.93%
Loss Cost	2005.2	0.008 (CI = +/-0.022; p = 0.433)	-0.520 (CI = +/-0.509; p = 0.046)	0.080	+0.85%
Loss Cost	2006.1	0.009 (CI = +/-0.023; p = 0.430)	-0.523 (CI = +/-0.521; p = 0.049)	0.078	+0.92%
Loss Cost	2006.2	0.008 (CI = +/-0.025; p = 0.503)	-0.519 (CI = +/-0.534; p = 0.056)	0.072	+0.84%
Loss Cost	2007.1	0.002 (CI = +/-0.026; p = 0.851)	-0.490 (CI = +/-0.526; p = 0.066)	0.073	+0.24%
Loss Cost	2007.2	-0.002 (CI = +/-0.028; p = 0.863)	-0.468 (CI = +/-0.528; p = 0.080)	0.082	-0.24%
Loss Cost	2008.1	0.003 (CI = +/-0.030; p = 0.837)	-0.492 (CI = +/-0.530; p = 0.067)	0.081	+0.30%
Loss Cost	2008.2	0.011 (CI = +/-0.031; p = 0.454)	-0.528 (CI = +/-0.514; p = 0.045)	0.106	+1.13%
Loss Cost	2009.1	0.029 (CI = +/-0.024; p = 0.020)	-0.603 (CI = +/-0.376; p = 0.003)	0.346	+2.94%
Loss Cost	2009.2	0.032 (CI = +/-0.026; p = 0.021)	-0.614 (CI = +/-0.386; p = 0.004)	0.355	+3.22%
Loss Cost	2010.1	0.036 (CI = +/-0.029; p = 0.017)	-0.630 (CI = +/-0.393; p = 0.004)	0.377	+3.66%
Loss Cost	2010.2	0.038 (CI = +/-0.032; p = 0.021)	-0.639 (CI = +/-0.407; p = 0.004)	0.375	+3.91%
Loss Cost	2011.1	0.043 (CI = +/-0.035; p = 0.019)	-0.657 (CI = +/-0.417; p = 0.004)	0.396	+4.45%
Loss Cost	2011.2	0.043 (CI = +/-0.040; p = 0.037)	-0.655 (CI = +/-0.437; p = 0.006)	0.370	+4.37%
Loss Cost	2012.1	0.050 (CI = +/-0.045; p = 0.031)	-0.677 (CI = +/-0.449; p = 0.006)	0.395	+5.10%
Loss Cost	2012.2	0.050 (CI = +/-0.052; p = 0.056)	-0.678 (CI = +/-0.476; p = 0.009)	0.372	+5.13%
Loss Cost	2013.1	0.039 (CI = +/-0.058; p = 0.167)	-0.646 (CI = +/-0.486; p = 0.014)	0.336	+3.96%
Loss Cost	2013.2	0.033 (CI = +/-0.068; p = 0.307)	-0.631 (CI = +/-0.518; p = 0.022)	0.312	+3.34%
Loss Cost	2014.1	0.052 (CI = +/-0.076; p = 0.153)	-0.678 (CI = +/-0.518; p = 0.016)	0.381	+5.35%
Loss Cost	2014.2	0.035 (CI = +/-0.089; p = 0.384)	-0.640 (CI = +/-0.542; p = 0.026)	0.365	+3.60%
Loss Cost	2015.1	0.001 (CI = +/-0.093; p = 0.981)	-0.568 (CI = +/-0.503; p = 0.032)	0.467	+0.10%
Loss Cost	2015.2	0.012 (CI = +/-0.119; p = 0.814)	-0.589 (CI = +/-0.565; p = 0.044)	0.447	+1.20%
Severity	2003.1	0.022 (CI = +/-0.017; p = 0.014)	-0.021 (CI = +/-0.510; p = 0.932)	0.138	+2.23%
Severity	2003.2	0.019 (CI = +/-0.018; p = 0.037)	-0.005 (CI = +/-0.512; p = 0.984)	0.092	+1.96%
Severity	2004.1	0.022 (CI = +/-0.019; p = 0.023)	-0.023 (CI = +/-0.512; p = 0.929)	0.121	+2.26%
Severity	2004.2	0.018 (CI = +/-0.020; p = 0.068)	0.001 (CI = +/-0.505; p = 0.996)	0.063	+1.83%
Severity	2005.1	0.022 (CI = +/-0.020; p = 0.034)	-0.021 (CI = +/-0.501; p = 0.932)	0.105	+2.24%
Severity	2005.2	0.026 (CI = +/-0.022; p = 0.022)	-0.039 (CI = +/-0.503; p = 0.874)	0.136	+2.59%
Severity	2006.1	0.028 (CI = +/-0.023; p = 0.018)	-0.053 (CI = +/-0.510; p = 0.831)	0.154	+2.87%
Severity	2006.2	0.033 (CI = +/-0.024; p = 0.010)	-0.075 (CI = +/-0.510; p = 0.764)	0.192	+3.31%
Severity	2007.1	0.034 (CI = +/-0.026; p = 0.012)	-0.084 (CI = +/-0.521; p = 0.741)	0.190	+3.50%
Severity	2007.2	0.029 (CI = +/-0.028; p = 0.038)	-0.061 (CI = +/-0.521; p = 0.812)	0.118	+2.98%
Severity	2008.1	0.032 (CI = +/-0.030; p = 0.036)	-0.073 (CI = +/-0.533; p = 0.777)	0.126	+3.27%
Severity	2008.2	0.040 (CI = +/-0.031; p = 0.013)	-0.109 (CI = +/-0.519; p = 0.666)	0.207	+4.12%
Severity	2009.1	0.057 (CI = +/-0.026; p = 0.000)	-0.179 (CI = +/-0.404; p = 0.365)	0.492	+5.86%
Severity	2009.2	0.061 (CI = +/-0.028; p = 0.000)	-0.195 (CI = +/-0.412; p = 0.334)	0.495	+6.27%
Severity	2010.1	0.064 (CI = +/-0.031; p = 0.000)	-0.207 (CI = +/-0.423; p = 0.316)	0.485	+6.62%
Severity	2010.2	0.069 (CI = +/-0.034; p = 0.001)	-0.226 (CI = +/-0.432; p = 0.284)	0.491	+7.16%
Severity	2011.1	0.080 (CI = +/-0.035; p = 0.000)	-0.263 (CI = +/-0.416; p = 0.198)	0.564	+8.29%
Severity	2011.2	0.083 (CI = +/-0.040; p = 0.001)	-0.273 (CI = +/-0.434; p = 0.199)	0.535	+8.62%
Severity	2012.1	0.086 (CI = +/-0.045; p = 0.001)	-0.283 (CI = +/-0.455; p = 0.202)	0.503	+8.97%
Severity	2012.2	0.090 (CI = +/-0.052; p = 0.003)	-0.295 (CI = +/-0.479; p = 0.205)	0.468	+9.38%
Severity	2013.1	0.078 (CI = +/-0.058; p = 0.013)	-0.262 (CI = +/-0.489; p = 0.263)	0.344	+8.13%
Severity	2013.2	0.070 (CI = +/-0.068; p = 0.044)	-0.242 (CI = +/-0.517; p = 0.322)	0.218	+7.29%
Severity	2014.1	0.087 (CI = +/-0.077; p = 0.031)	-0.282 (CI = +/-0.529; p = 0.258)	0.290	+9.09%
Severity	2014.2	0.068 (CI = +/-0.090; p = 0.116)	-0.240 (CI = +/-0.548; p = 0.342)	0.100	+7.08%
Severity	2015.1	0.033 (CI = +/-0.093; p = 0.429)	-0.167 (CI = +/-0.506; p = 0.461)	-0.145	+3.38%
Severity	2015.2	0.056 (CI = +/-0.114; p = 0.276)	-0.210 (CI = +/-0.540; p = 0.379)	-0.059	+5.73%
Frequency	2003.1	-0.005 (CI = +/-0.014; p = 0.447)	-0.546 (CI = +/-0.405; p = 0.010)	0.203	-0.52%
Frequency	2003.2	-0.004 (CI = +/-0.015; p = 0.615)	-0.555 (CI = +/-0.409; p = 0.009)	0.195	-0.36%
Frequency	2004.1	-0.006 (CI = +/-0.015; p = 0.466)	-0.544 (CI = +/-0.412; p = 0.012)	0.207	-0.55%
Frequency	2004.2	-0.003 (CI = +/-0.016; p = 0.674)	-0.557 (CI = +/-0.415; p = 0.010)	0.198	-0.33%
Frequency	2005.1	-0.013 (CI = +/-0.012; p = 0.039)	-0.503 (CI = +/-0.300; p = 0.002)	0.431	-1.28%
Frequency	2005.2	-0.017 (CI = +/-0.012; p = 0.007)	-0.481 (CI = +/-0.280; p = 0.002)	0.511	-1.69%
Frequency	2006.1	-0.019 (CI = +/-0.013; p = 0.005)	-0.470 (CI = +/-0.281; p = 0.002)	0.530	-1.89%
Frequency	2006.2	-0.024 (CI = +/-0.012; p = 0.000)	-0.444 (CI = +/-0.253; p = 0.001)	0.629	-2.39%
Frequency	2007.1	-0.032 (CI = +/-0.008; p = 0.000)	-0.406 (CI = +/-0.160; p = 0.000)	0.849	-3.15%
Frequency	2007.2	-0.032 (CI = +/-0.009; p = 0.000)	-0.407 (CI = +/-0.165; p = 0.000)	0.839	-3.12%
Frequency	2008.1	-0.029 (CI = +/-0.009; p = 0.000)	-0.419 (CI = +/-0.159; p = 0.000)	0.836	-2.88%
Frequency	2008.2	-0.029 (CI = +/-0.010; p = 0.000)	-0.419 (CI = +/-0.164; p = 0.000)	0.825	-2.87%
Frequency	2009.1	-0.028 (CI = +/-0.011; p = 0.000)	-0.424 (CI = +/-0.168; p = 0.000)	0.813	-2.76%
Frequency	2009.2	-0.029 (CI = +/-0.012; p = 0.000)	-0.419 (CI = +/-0.173; p = 0.000)	0.809	-2.87%
Frequency	2010.1	-0.028 (CI = +/-0.013; p = 0.000)	-0.423 (CI = +/-0.179; p = 0.000)	0.796	-2.78%
Frequency	2010.2	-0.031 (CI = +/-0.014; p = 0.000)	-0.413 (CI = +/-0.180; p = 0.000)	0.805	-3.03%
Frequency	2011.1	-0.036 (CI = +/-0.014; p = 0.000)	-0.395 (CI = +/-0.166; p = 0.000)	0.847	-3.55%
Frequency	2011.2	-0.040 (CI = +/-0.015; p = 0.000)	-0.382 (CI = +/-0.164; p = 0.000)	0.861	-3.91%
Frequency	2012.1	-0.036 (CI = +/-0.016; p = 0.000)	-0.394 (CI = +/-0.163; p = 0.000)	0.854	-3.55%
Frequency	2012.2	-0.040 (CI = +/-0.018; p = 0.000)	-0.383 (CI = +/-0.166; p = 0.000)	0.861	-3.89%
Frequency	2013.1	-0.039 (CI = +/-0.021; p = 0.002)	-0.384 (CI = +/-0.177; p = 0.001)	0.848	-3.85%
Frequency	2013.2	-0.038 (CI = +/-0.025; p = 0.007)	-0.389 (CI = +/-0.189; p = 0.001)	0.832	-3.68%
Frequency	2014.1	-0.035 (CI = +/-0.030; p = 0.026)	-0.396 (CI = +/-0.203; p = 0.002)	0.816	-3.42%
Frequency	2014.2	-0.033 (CI = +/-0.036; p = 0.069)	-0.400 (CI = +/-0.222; p = 0.003)	0.799	-3.26%
Frequency	2015.1	-0.032 (CI = +/-0.046; p = 0.140)	-0.401 (CI = +/-0.248; p = 0.006)	0.780	-3.17%
Frequency	2015.2	-0.044 (CI = +/-0.055; p = 0.101)	-0.380 (CI = +/-0.263; p = 0.012)	0.802	-4.28%

CM

Coverage = CM
End Trend Period = 2020.1
Excluded Points = NA
Parameters Included: time, seasonality, COVID

Fit	Start Date	Time	Seasonality	COVID	Adjusted R^2	Implied Trend Rate
Loss Cost	2003.1	0.032 (CI = +/-0.020; p = 0.003)	-0.166 (CI = +/-0.198; p = 0.097)	-0.071 (CI = +/-0.619; p = 0.818)	0.250	+3.27%
Loss Cost	2003.2	0.032 (CI = +/-0.021; p = 0.005)	-0.164 (CI = +/-0.204; p = 0.111)	-0.070 (CI = +/-0.630; p = 0.823)	0.216	+3.23%
Loss Cost	2004.1	0.028 (CI = +/-0.022; p = 0.016)	-0.186 (CI = +/-0.206; p = 0.076)	-0.036 (CI = +/-0.630; p = 0.907)	0.192	+2.83%
Loss Cost	2004.2	0.024 (CI = +/-0.023; p = 0.046)	-0.163 (CI = +/-0.207; p = 0.118)	-0.024 (CI = +/-0.624; p = 0.938)	0.115	+2.39%
Loss Cost	2005.1	0.026 (CI = +/-0.025; p = 0.041)	-0.151 (CI = +/-0.214; p = 0.158)	-0.042 (CI = +/-0.635; p = 0.892)	0.123	+2.62%
Loss Cost	2005.2	0.020 (CI = +/-0.025; p = 0.117)	-0.123 (CI = +/-0.212; p = 0.244)	-0.026 (CI = +/-0.620; p = 0.931)	0.036	+2.01%
Loss Cost	2006.1	0.025 (CI = +/-0.027; p = 0.068)	-0.100 (CI = +/-0.215; p = 0.348)	-0.062 (CI = +/-0.621; p = 0.839)	0.062	+2.50%
Loss Cost	2006.2	0.021 (CI = +/-0.028; p = 0.140)	-0.083 (CI = +/-0.220; p = 0.445)	-0.052 (CI = +/-0.626; p = 0.864)	-0.001	+2.11%
Loss Cost	2007.1	0.022 (CI = +/-0.031; p = 0.152)	-0.078 (CI = +/-0.230; p = 0.489)	-0.060 (CI = +/-0.644; p = 0.849)	-0.005	+2.22%
Loss Cost	2007.2	0.016 (CI = +/-0.032; p = 0.309)	-0.054 (CI = +/-0.233; p = 0.634)	-0.046 (CI = +/-0.642; p = 0.882)	-0.072	+1.64%
Loss Cost	2008.1	0.021 (CI = +/-0.035; p = 0.226)	-0.035 (CI = +/-0.241; p = 0.767)	-0.077 (CI = +/-0.654; p = 0.809)	-0.056	+2.11%
Loss Cost	2008.2	0.031 (CI = +/-0.036; p = 0.089)	-0.072 (CI = +/-0.237; p = 0.533)	-0.098 (CI = +/-0.631; p = 0.750)	0.026	+3.11%
Loss Cost	2009.1	0.033 (CI = +/-0.039; p = 0.098)	-0.064 (CI = +/-0.249; p = 0.597)	-0.110 (CI = +/-0.653; p = 0.728)	0.022	+3.32%
Loss Cost	2009.2	0.037 (CI = +/-0.043; p = 0.089)	-0.078 (CI = +/-0.260; p = 0.535)	-0.118 (CI = +/-0.668; p = 0.714)	0.030	+3.74%
Loss Cost	2010.1	0.027 (CI = +/-0.046; p = 0.237)	-0.113 (CI = +/-0.265; p = 0.380)	-0.063 (CI = +/-0.670; p = 0.844)	-0.024	+2.71%
Loss Cost	2010.2	0.042 (CI = +/-0.046; p = 0.070)	-0.163 (CI = +/-0.253; p = 0.192)	-0.092 (CI = +/-0.625; p = 0.759)	0.122	+4.32%
Loss Cost	2011.1	0.033 (CI = +/-0.051; p = 0.183)	-0.191 (CI = +/-0.263; p = 0.142)	-0.047 (CI = +/-0.638; p = 0.878)	0.092	+3.38%
Loss Cost	2011.2	0.042 (CI = +/-0.056; p = 0.130)	-0.216 (CI = +/-0.274; p = 0.114)	-0.061 (CI = +/-0.649; p = 0.843)	0.125	+4.28%
Loss Cost	2012.1	0.058 (CI = +/-0.060; p = 0.057)	-0.170 (CI = +/-0.277; p = 0.208)	-0.134 (CI = +/-0.644; p = 0.661)	0.192	+5.97%
Loss Cost	2012.2	0.038 (CI = +/-0.062; p = 0.208)	-0.119 (CI = +/-0.266; p = 0.350)	-0.103 (CI = +/-0.603; p = 0.716)	-0.019	+3.83%
Loss Cost	2013.1	0.043 (CI = +/-0.072; p = 0.218)	-0.106 (CI = +/-0.291; p = 0.440)	-0.124 (CI = +/-0.645; p = 0.681)	-0.026	+4.37%
Loss Cost	2013.2	0.032 (CI = +/-0.083; p = 0.417)	-0.081 (CI = +/-0.312; p = 0.573)	-0.109 (CI = +/-0.671; p = 0.725)	-0.173	+3.21%
Loss Cost	2014.1	0.021 (CI = +/-0.100; p = 0.648)	-0.105 (CI = +/-0.345; p = 0.510)	-0.072 (CI = +/-0.728; p = 0.829)	-0.219	+2.11%
Loss Cost	2014.2	0.002 (CI = +/-0.117; p = 0.969)	-0.070 (CI = +/-0.372; p = 0.676)	-0.050 (CI = +/-0.760; p = 0.884)	-0.329	+0.21%
Loss Cost	2015.1	-0.004 (CI = +/-0.150; p = 0.949)	-0.082 (CI = +/-0.432; p = 0.668)	-0.031 (CI = +/-0.864; p = 0.935)	-0.374	-0.42%
Loss Cost	2015.2	-0.062 (CI = +/-0.157; p = 0.374)	0.004 (CI = +/-0.407; p = 0.980)	0.026 (CI = +/-0.783; p = 0.937)	-0.258	-5.97%
Severity	2003.1	0.038 (CI = +/-0.019; p = 0.000)	-0.354 (CI = +/-0.188; p = 0.001)	0.458 (CI = +/-0.588; p = 0.122)	0.511	+3.91%
Severity	2003.2	0.038 (CI = +/-0.020; p = 0.001)	-0.351 (CI = +/-0.194; p = 0.001)	0.460 (CI = +/-0.598; p = 0.127)	0.475	+3.85%
Severity	2004.1	0.034 (CI = +/-0.021; p = 0.003)	-0.371 (CI = +/-0.196; p = 0.001)	0.491 (CI = +/-0.598; p = 0.104)	0.475	+3.47%
Severity	2004.2	0.030 (CI = +/-0.022; p = 0.009)	-0.349 (CI = +/-0.196; p = 0.001)	0.503 (CI = +/-0.590; p = 0.092)	0.419	+3.03%
Severity	2005.1	0.034 (CI = +/-0.023; p = 0.005)	-0.326 (CI = +/-0.198; p = 0.002)	0.467 (CI = +/-0.587; p = 0.114)	0.442	+3.49%
Severity	2005.2	0.029 (CI = +/-0.024; p = 0.017)	-0.301 (CI = +/-0.197; p = 0.004)	0.481 (CI = +/-0.576; p = 0.098)	0.378	+2.95%
Severity	2006.1	0.035 (CI = +/-0.024; p = 0.006)	-0.272 (CI = +/-0.195; p = 0.008)	0.436 (CI = +/-0.564; p = 0.124)	0.416	+3.57%
Severity	2006.2	0.032 (CI = +/-0.026; p = 0.017)	-0.259 (CI = +/-0.201; p = 0.014)	0.443 (CI = +/-0.571; p = 0.122)	0.357	+3.27%
Severity	2007.1	0.035 (CI = +/-0.028; p = 0.015)	-0.245 (CI = +/-0.208; p = 0.023)	0.423 (CI = +/-0.583; p = 0.147)	0.365	+3.58%
Severity	2007.2	0.033 (CI = +/-0.030; p = 0.032)	-0.237 (CI = +/-0.216; p = 0.033)	0.427 (CI = +/-0.595; p = 0.151)	0.310	+3.36%
Severity	2008.1	0.040 (CI = +/-0.032; p = 0.016)	-0.209 (CI = +/-0.219; p = 0.060)	0.384 (CI = +/-0.593; p = 0.192)	0.345	+4.06%
Severity	2008.2	0.049 (CI = +/-0.032; p = 0.004)	-0.247 (CI = +/-0.212; p = 0.025)	0.363 (CI = +/-0.563; p = 0.193)	0.439	+5.07%
Severity	2009.1	0.053 (CI = +/-0.035; p = 0.005)	-0.233 (CI = +/-0.221; p = 0.040)	0.341 (CI = +/-0.579; p = 0.232)	0.445	+5.46%
Severity	2009.2	0.058 (CI = +/-0.038; p = 0.004)	-0.250 (CI = +/-0.229; p = 0.034)	0.331 (CI = +/-0.587; p = 0.252)	0.447	+6.00%
Severity	2010.1	0.050 (CI = +/-0.040; p = 0.019)	-0.281 (CI = +/-0.233; p = 0.021)	0.379 (CI = +/-0.588; p = 0.192)	0.434	+5.08%
Severity	2010.2	0.069 (CI = +/-0.036; p = 0.001)	-0.342 (CI = +/-0.196; p = 0.002)	0.344 (CI = +/-0.483; p = 0.151)	0.638	+7.11%
Severity	2011.1	0.061 (CI = +/-0.039; p = 0.004)	-0.365 (CI = +/-0.203; p = 0.002)	0.381 (CI = +/-0.491; p = 0.120)	0.635	+6.32%
Severity	2011.2	0.063 (CI = +/-0.044; p = 0.008)	-0.370 (CI = +/-0.216; p = 0.003)	0.378 (CI = +/-0.512; p = 0.136)	0.592	+6.50%
Severity	2012.1	0.077 (CI = +/-0.047; p = 0.004)	-0.331 (CI = +/-0.216; p = 0.006)	0.316 (CI = +/-0.501; p = 0.197)	0.643	+7.98%
Severity	2012.2	0.058 (CI = +/-0.045; p = 0.016)	-0.284 (CI = +/-0.196; p = 0.008)	0.344 (CI = +/-0.444; p = 0.117)	0.575	+5.96%
Severity	2013.1	0.063 (CI = +/-0.053; p = 0.023)	-0.270 (CI = +/-0.213; p = 0.017)	0.322 (CI = +/-0.472; p = 0.161)	0.577	+6.54%
Severity	2013.2	0.061 (CI = +/-0.062; p = 0.053)	-0.265 (CI = +/-0.233; p = 0.030)	0.325 (CI = +/-0.502; p = 0.179)	0.487	+6.29%
Severity	2014.1	0.055 (CI = +/-0.075; p = 0.135)	-0.279 (CI = +/-0.259; p = 0.038)	0.348 (CI = +/-0.547; p = 0.184)	0.469	+5.60%
Severity	2014.2	0.043 (CI = +/-0.089; p = 0.295)	-0.259 (CI = +/-0.284; p = 0.069)	0.361 (CI = +/-0.579; p = 0.189)	0.329	+4.44%
Severity	2015.1	0.044 (CI = +/-0.115; p = 0.391)	-0.257 (CI = +/-0.330; p = 0.108)	0.358 (CI = +/-0.660; p = 0.240)	0.303	+4.54%
Severity	2015.2	-0.003 (CI = +/-0.115; p = 0.959)	-0.186 (CI = +/-0.299; p = 0.178)	0.405 (CI = +/-0.575; p = 0.135)	0.159	-0.25%
Frequency	2003.1	-0.006 (CI = +/-0.007; p = 0.083)	0.189 (CI = +/-0.070; p = 0.000)	-0.528 (CI = +/-0.218; p = 0.000)	0.620	-0.62%
Frequency	2003.2	-0.006 (CI = +/-0.008; p = 0.117)	0.187 (CI = +/-0.072; p = 0.000)	-0.529 (CI = +/-0.222; p = 0.000)	0.604	-0.59%
Frequency	2004.1	-0.006 (CI = +/-0.008; p = 0.125)	0.186 (CI = +/-0.074; p = 0.000)	-0.527 (CI = +/-0.227; p = 0.000)	0.602	-0.62%
Frequency	2004.2	-0.006 (CI = +/-0.009; p = 0.148)	0.186 (CI = +/-0.077; p = 0.000)	-0.527 (CI = +/-0.231; p = 0.000)	0.589	-0.62%
Frequency	2005.1	-0.008 (CI = +/-0.009; p = 0.060)	0.175 (CI = +/-0.076; p = 0.000)	-0.509 (CI = +/-0.226; p = 0.000)	0.609	-0.84%
Frequency	2005.2	-0.009 (CI = +/-0.009; p = 0.056)	0.178 (CI = +/-0.078; p = 0.000)	-0.508 (CI = +/-0.229; p = 0.000)	0.604	-0.91%
Frequency	2006.1	-0.010 (CI = +/-0.010; p = 0.042)	0.172 (CI = +/-0.081; p = 0.000)	-0.498 (CI = +/-0.233; p = 0.000)	0.609	-1.03%
Frequency	2006.2	-0.011 (CI = +/-0.011; p = 0.040)	0.176 (CI = +/-0.083; p = 0.000)	-0.496 (CI = +/-0.237; p = 0.000)	0.604	-1.12%
Frequency	2007.1	-0.013 (CI = +/-0.011; p = 0.025)	0.167 (CI = +/-0.085; p = 0.000)	-0.482 (CI = +/-0.238; p = 0.000)	0.616	-1.31%
Frequency	2007.2	-0.017 (CI = +/-0.011; p = 0.005)	0.183 (CI = +/-0.081; p = 0.000)	-0.474 (CI = +/-0.224; p = 0.000)	0.676	-1.67%
Frequency	2008.1	-0.019 (CI = +/-0.012; p = 0.004)	0.174 (CI = +/-0.083; p = 0.000)	-0.461 (CI = +/-0.226; p = 0.000)	0.688	-1.87%
Frequency	2008.2	-0.019 (CI = +/-0.013; p = 0.007)	0.175 (CI = +/-0.087; p = 0.000)	-0.461 (CI = +/-0.233; p = 0.001)	0.664	-1.87%
Frequency	2009.1	-0.020 (CI = +/-0.014; p = 0.008)	0.168 (CI = +/-0.091; p = 0.001)	-0.451 (CI = +/-0.239; p = 0.001)	0.669	-2.03%
Frequency	2009.2	-0.022 (CI = +/-0.016; p = 0.010)	0.172 (CI = +/-0.096; p = 0.001)	-0.449 (CI = +/-0.246; p = 0.001)	0.653	-2.13%
Frequency	2010.1	-0.023 (CI = +/-0.018; p = 0.014)	0.168 (CI = +/-0.101; p = 0.003)	-0.442 (CI = +/-0.255; p = 0.002)	0.653	-2.25%
Frequency	2010.2	-0.026 (CI = +/-0.019; p = 0.009)	0.179 (CI = +/-0.103; p = 0.002)	-0.436 (CI = +/-0.255; p = 0.002)	0.668	-2.61%
Frequency	2011.1	-0.028 (CI = +/-0.021; p = 0.013)	0.174 (CI = +/-0.110; p = 0.004)	-0.427 (CI = +/-0.267; p = 0.004)	0.668	-2.77%
Frequency	2011.2	-0.021 (CI = +/-0.022; p = 0.055)	0.154 (CI = +/-0.106; p = 0.008)	-0.439 (CI = +/-0.251; p = 0.002)	0.636	-2.09%
Frequency	2012.1	-0.019 (CI = +/-0.025; p = 0.124)	0.161 (CI = +/-0.114; p = 0.009)	-0.449 (CI = +/-0.264; p = 0.003)	0.633	-1.86%
Frequency	2012.2	-0.020 (CI = +/-0.028; p = 0.144)	0.165 (CI = +/-0.123; p = 0.013)	-0.447 (CI = +/-0.277; p = 0.004)	0.610	-2.01%
Frequency	2013.1	-0.021 (CI = +/-0.033; p = 0.202)	0.164 (CI = +/-0.135; p = 0.021)	-0.446 (CI = +/-0.298; p = 0.007)	0.603	-2.03%
Frequency	2013.2	-0.029 (CI = +/-0.037; p = 0.103)	0.183 (CI = +/-0.137; p = 0.014)	-0.434 (CI = +/-0.295; p = 0.008)	0.646	-2.90%
Frequency	2014.1	-0.034 (CI = +/-0.044; p = 0.119)	0.174 (CI = +/-0.152; p = 0.029)	-0.420 (CI = +/-0.321; p = 0.016)	0.644	-3.31%
Frequency	2014.2	-0.041 (CI = +/-0.052; p = 0.104)	0.188 (CI = +/-0.165; p = 0.030)	-0.411 (CI = +/-0.337; p = 0.023)	0.639	-4.05%
Frequency	2015.1	-0.049 (CI = +/-0.066; p = 0.124)	0.175 (CI = +/-0.189; p = 0.064)	-0.389 (CI = +/-0.378; p = 0.045)	0.638	-4.74%
Frequency	2015.2	-0.059 (CI = +/-0.082; p = 0.130)	0.191 (CI = +/-0.214; p = 0.072)	-0.379 (CI = +/-0.411; p = 0.065)	0.612	-5.73%

AP

Coverage = AP
End Trend Period = 2020.1
Excluded Points = NA
Parameters Included: time, COVID

Fit	Start Date	Time	COVID	Adjusted R^2	Implied Trend Rate
Loss Cost	2003.1	0.011 (CI = +/-0.020; p = 0.259)	0.202 (CI = +/-0.596; p = 0.496)	0.013	+1.12%
Loss Cost	2003.2	0.016 (CI = +/-0.020; p = 0.122)	0.175 (CI = +/-0.584; p = 0.546)	0.051	+1.58%
Loss Cost	2004.1	0.018 (CI = +/-0.021; p = 0.093)	0.161 (CI = +/-0.590; p = 0.581)	0.067	+1.82%
Loss Cost	2004.2	0.018 (CI = +/-0.023; p = 0.109)	0.160 (CI = +/-0.602; p = 0.591)	0.058	+1.85%
Loss Cost	2005.1	0.024 (CI = +/-0.023; p = 0.044)	0.130 (CI = +/-0.588; p = 0.655)	0.112	+2.43%
Loss Cost	2005.2	0.023 (CI = +/-0.025; p = 0.070)	0.136 (CI = +/-0.600; p = 0.647)	0.087	+2.31%
Loss Cost	2006.1	0.023 (CI = +/-0.027; p = 0.086)	0.134 (CI = +/-0.614; p = 0.658)	0.076	+2.35%
Loss Cost	2006.2	0.021 (CI = +/-0.029; p = 0.147)	0.145 (CI = +/-0.626; p = 0.637)	0.045	+2.11%
Loss Cost	2007.1	0.026 (CI = +/-0.030; p = 0.095)	0.123 (CI = +/-0.629; p = 0.691)	0.074	+2.61%
Loss Cost	2007.2	0.019 (CI = +/-0.032; p = 0.225)	0.151 (CI = +/-0.625; p = 0.622)	0.020	+1.95%
Loss Cost	2008.1	0.023 (CI = +/-0.035; p = 0.182)	0.135 (CI = +/-0.637; p = 0.664)	0.034	+2.33%
Loss Cost	2008.2	0.024 (CI = +/-0.038; p = 0.206)	0.132 (CI = +/-0.656; p = 0.679)	0.024	+2.41%
Loss Cost	2009.1	0.027 (CI = +/-0.041; p = 0.197)	0.121 (CI = +/-0.674; p = 0.712)	0.026	+2.69%
Loss Cost	2009.2	0.036 (CI = +/-0.044; p = 0.103)	0.085 (CI = +/-0.670; p = 0.794)	0.080	+3.67%
Loss Cost	2010.1	0.040 (CI = +/-0.049; p = 0.104)	0.072 (CI = +/-0.690; p = 0.830)	0.082	+4.04%
Loss Cost	2010.2	0.030 (CI = +/-0.053; p = 0.247)	0.106 (CI = +/-0.695; p = 0.752)	0.007	+3.03%
Loss Cost	2011.1	0.023 (CI = +/-0.058; p = 0.410)	0.128 (CI = +/-0.716; p = 0.711)	-0.040	+2.36%
Loss Cost	2011.2	0.015 (CI = +/-0.065; p = 0.623)	0.153 (CI = +/-0.738; p = 0.665)	-0.080	+1.55%
Loss Cost	2012.1	0.012 (CI = +/-0.074; p = 0.744)	0.164 (CI = +/-0.771; p = 0.655)	-0.101	+1.16%
Loss Cost	2012.2	0.007 (CI = +/-0.085; p = 0.870)	0.178 (CI = +/-0.810; p = 0.642)	-0.120	+0.66%
Loss Cost	2013.1	0.028 (CI = +/-0.094; p = 0.533)	0.122 (CI = +/-0.816; p = 0.750)	-0.089	+2.81%
Loss Cost	2013.2	-0.013 (CI = +/-0.093; p = 0.757)	0.225 (CI = +/-0.727; p = 0.510)	-0.134	-1.33%
Loss Cost	2014.1	-0.036 (CI = +/-0.106; p = 0.467)	0.277 (CI = +/-0.743; p = 0.425)	-0.104	-3.52%
Loss Cost	2014.2	-0.050 (CI = +/-0.127; p = 0.399)	0.307 (CI = +/-0.795; p = 0.404)	-0.095	-4.86%
Loss Cost	2015.1	-0.003 (CI = +/-0.139; p = 0.963)	0.213 (CI = +/-0.766; p = 0.538)	-0.175	-0.29%
Loss Cost	2015.2	-0.058 (CI = +/-0.152; p = 0.395)	0.315 (CI = +/-0.727; p = 0.340)	-0.092	-5.65%
Severity	2003.1	0.016 (CI = +/-0.019; p = 0.107)	0.374 (CI = +/-0.583; p = 0.201)	0.111	+1.58%
Severity	2003.2	0.021 (CI = +/-0.019; p = 0.032)	0.342 (CI = +/-0.559; p = 0.222)	0.176	+2.15%
Severity	2004.1	0.024 (CI = +/-0.020; p = 0.022)	0.326 (CI = +/-0.562; p = 0.245)	0.197	+2.43%
Severity	2004.2	0.027 (CI = +/-0.021; p = 0.016)	0.311 (CI = +/-0.566; p = 0.270)	0.215	+2.71%
Severity	2005.1	0.031 (CI = +/-0.022; p = 0.008)	0.288 (CI = +/-0.562; p = 0.302)	0.256	+3.15%
Severity	2005.2	0.035 (CI = +/-0.023; p = 0.005)	0.268 (CI = +/-0.562; p = 0.336)	0.286	+3.56%
Severity	2006.1	0.037 (CI = +/-0.025; p = 0.005)	0.256 (CI = +/-0.570; p = 0.365)	0.293	+3.81%
Severity	2006.2	0.037 (CI = +/-0.027; p = 0.008)	0.256 (CI = +/-0.584; p = 0.375)	0.269	+3.81%
Severity	2007.1	0.043 (CI = +/-0.028; p = 0.004)	0.229 (CI = +/-0.579; p = 0.423)	0.315	+4.41%
Severity	2007.2	0.039 (CI = +/-0.030; p = 0.013)	0.247 (CI = +/-0.585; p = 0.391)	0.260	+3.98%
Severity	2008.1	0.042 (CI = +/-0.032; p = 0.014)	0.235 (CI = +/-0.598; p = 0.424)	0.262	+4.29%
Severity	2008.2	0.043 (CI = +/-0.036; p = 0.020)	0.231 (CI = +/-0.615; p = 0.445)	0.244	+4.39%
Severity	2009.1	0.048 (CI = +/-0.038; p = 0.017)	0.210 (CI = +/-0.625; p = 0.492)	0.263	+4.93%
Severity	2009.2	0.058 (CI = +/-0.040; p = 0.007)	0.171 (CI = +/-0.612; p = 0.566)	0.334	+6.02%
Severity	2010.1	0.062 (CI = +/-0.044; p = 0.009)	0.159 (CI = +/-0.631; p = 0.603)	0.322	+6.36%
Severity	2010.2	0.054 (CI = +/-0.048; p = 0.031)	0.186 (CI = +/-0.641; p = 0.549)	0.245	+5.55%
Severity	2011.1	0.042 (CI = +/-0.052; p = 0.104)	0.225 (CI = +/-0.637; p = 0.466)	0.156	+4.32%
Severity	2011.2	0.031 (CI = +/-0.057; p = 0.268)	0.262 (CI = +/-0.640; p = 0.397)	0.077	+3.10%
Severity	2012.1	0.028 (CI = +/-0.064; p = 0.370)	0.270 (CI = +/-0.670; p = 0.402)	0.042	+2.82%
Severity	2012.2	0.032 (CI = +/-0.074; p = 0.366)	0.258 (CI = +/-0.704; p = 0.443)	0.038	+3.26%
Severity	2013.1	0.046 (CI = +/-0.084; p = 0.252)	0.220 (CI = +/-0.724; p = 0.520)	0.078	+4.73%
Severity	2013.2	0.017 (CI = +/-0.089; p = 0.677)	0.293 (CI = +/-0.694; p = 0.374)	-0.020	+1.74%
Severity	2014.1	-0.001 (CI = +/-0.102; p = 0.976)	0.336 (CI = +/-0.719; p = 0.322)	-0.058	-0.14%
Severity	2014.2	-0.023 (CI = +/-0.120; p = 0.675)	0.383 (CI = +/-0.751; p = 0.278)	-0.063	-2.28%
Severity	2015.1	0.018 (CI = +/-0.135; p = 0.772)	0.302 (CI = +/-0.741; p = 0.375)	-0.034	+1.77%
Severity	2015.2	-0.035 (CI = +/-0.148; p = 0.595)	0.398 (CI = +/-0.709; p = 0.226)	-0.024	-3.43%
Frequency	2003.1	-0.005 (CI = +/-0.008; p = 0.273)	-0.173 (CI = +/-0.254; p = 0.176)	0.066	-0.46%
Frequency	2003.2	-0.006 (CI = +/-0.009; p = 0.209)	-0.167 (CI = +/-0.257; p = 0.194)	0.079	-0.56%
Frequency	2004.1	-0.006 (CI = +/-0.009; p = 0.206)	-0.165 (CI = +/-0.262; p = 0.208)	0.079	-0.59%
Frequency	2004.2	-0.008 (CI = +/-0.010; p = 0.085)	-0.152 (CI = +/-0.255; p = 0.233)	0.129	-0.83%
Frequency	2005.1	-0.007 (CI = +/-0.010; p = 0.164)	-0.158 (CI = +/-0.257; p = 0.217)	0.098	-0.71%
Frequency	2005.2	-0.012 (CI = +/-0.009; p = 0.009)	-0.133 (CI = +/-0.213; p = 0.213)	0.274	-1.20%
Frequency	2006.1	-0.014 (CI = +/-0.009; p = 0.004)	-0.122 (CI = +/-0.209; p = 0.242)	0.327	-1.41%
Frequency	2006.2	-0.017 (CI = +/-0.009; p = 0.001)	-0.111 (CI = +/-0.204; p = 0.275)	0.385	-1.64%
Frequency	2007.1	-0.017 (CI = +/-0.010; p = 0.002)	-0.106 (CI = +/-0.208; p = 0.302)	0.386	-1.73%
Frequency	2007.2	-0.020 (CI = +/-0.011; p = 0.001)	-0.096 (CI = +/-0.206; p = 0.344)	0.427	-1.95%
Frequency	2008.1	-0.019 (CI = +/-0.011; p = 0.002)	-0.099 (CI = +/-0.211; p = 0.339)	0.384	-1.88%
Frequency	2008.2	-0.019 (CI = +/-0.013; p = 0.004)	-0.098 (CI = +/-0.217; p = 0.357)	0.360	-1.90%
Frequency	2009.1	-0.022 (CI = +/-0.013; p = 0.003)	-0.089 (CI = +/-0.218; p = 0.406)	0.390	-2.14%
Frequency	2009.2	-0.022 (CI = +/-0.015; p = 0.005)	-0.086 (CI = +/-0.225; p = 0.435)	0.372	-2.22%
Frequency	2010.1	-0.022 (CI = +/-0.016; p = 0.011)	-0.087 (CI = +/-0.233; p = 0.441)	0.330	-2.18%
Frequency	2010.2	-0.024 (CI = +/-0.018; p = 0.012)	-0.080 (CI = +/-0.239; p = 0.490)	0.335	-2.38%
Frequency	2011.1	-0.019 (CI = +/-0.019; p = 0.051)	-0.097 (CI = +/-0.233; p = 0.391)	0.246	-1.88%
Frequency	2011.2	-0.015 (CI = +/-0.021; p = 0.143)	-0.109 (CI = +/-0.236; p = 0.341)	0.168	-1.50%
Frequency	2012.1	-0.016 (CI = +/-0.024; p = 0.164)	-0.106 (CI = +/-0.247; p = 0.375)	0.154	-1.61%
Frequency	2012.2	-0.025 (CI = +/-0.024; p = 0.039)	-0.080 (CI = +/-0.229; p = 0.465)	0.313	-2.52%
Frequency	2013.1	-0.018 (CI = +/-0.026; p = 0.148)	-0.098 (CI = +/-0.226; p = 0.360)	0.205	-1.83%
Frequency	2013.2	-0.031 (CI = +/-0.025; p = 0.020)	-0.068 (CI = +/-0.195; p = 0.458)	0.441	-3.02%
Frequency	2014.1	-0.034 (CI = +/-0.029; p = 0.025)	-0.059 (CI = +/-0.205; p = 0.535)	0.436	-3.38%
Frequency	2014.2	-0.027 (CI = +/-0.034; p = 0.105)	-0.076 (CI = +/-0.210; p = 0.435)	0.310	-2.64%
Frequency	2015.1	-0.020 (CI = +/-0.041; p = 0.280)	-0.088 (CI = +/-0.223; p = 0.388)	0.188	-2.02%
Frequency	2015.2	-0.023 (CI = +/-0.052; p = 0.325)	-0.083 (CI = +/-0.249; p = 0.455)	0.151	-2.30%

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